

LAKE COUNTRY

HOUSING NEEDS REPORT

JULY 2023

PREPARED BY

CITY  SPACES

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The authors of this Report respectfully acknowledge the Syilx Okanagan People on whose unceded ancestral territory this work has been undertaken.



Executive Summary

This Housing Needs Report provides an overview of Lake Country's current and projected housing needs as identified through data analysis and community engagement.

This Report fulfills the provincial requirement to assess housing needs and gaps every five years and builds on existing housing research and policy completed by the District of Lake Country and Regional District of Central Okanagan. Findings in this Report will help the District better understand and respond to community housing needs and can be used to inform future planning initiatives.

Key Trends

- **Lake Country experienced rapid population growth over the last five years, with a 4.4% annual growth rate between 2016 to 2021;** this rate of growth was significantly higher than the provincial growth rate of 1.5% during the same period. Key informants identified Lake Country is attracting a higher proportion of seniors aged 65+, reflected in the district's growing median age (44 years).
- **The median household after-tax income in Lake Country was \$87,000 in 2020,** higher than the median household income for the region (\$75,500) and the province (\$76,000). The district also has a higher proportion of high-income earners compared to the region and province. During engagement, key informants expressed Lake Country is a desirable place to live with lake views and a rural character while being close to amenities in Kelowna.
- **Most of the working population (71%) living in Lake Country commute out of the district for work indicating there are limited local employment opportunities.** Many residents of working age are seeking jobs in other municipalities; Lake Country has been described by key informants and published sources as a 'bedroom community'.



- **Lake Country’s housing stock has limited diversity with 66% of housing units comprising single-detached¹ dwellings.** In recent years, more multi-unit housing developments have been built, providing more attainable and suitable options for young families, seniors, couples, and one-person households. Through engagement it was identified that these units are highly desired and additional supply is needed to meet demand.
- **There are limited one-bedroom units in Lake Country (8% of total housing stock),** making it difficult for one- and two-person households to find a place to live, including seniors, students, workers, and low-to-moderate income households. Most housing units in Lake Country are 3+ bedrooms, forming 71% of the housing stock. Feedback received from key informants suggests more 1- and 2-bedroom units are needed to meet demand.
- **As experienced across the Central Okanagan Region and Province, housing affordability is a challenge.** As of 2021, 21% of Lake Country households in **core housing need** paid more than 30% of their income on **shelter costs**. House prices and rental rates continue to rise to unaffordable levels for many low- and moderate-income residents.
- **There is a lack of rental housing in Lake Country, especially those affordable to low- and moderate-income households.** As property prices have increased, more households priced out of homeownership are looking to the rental market, however there are limited options available. **Lake Country has 71 purpose-built rental housing units, with no new purpose-built rental construction since at least 2011, despite an increasing demand. Most rental units are found in the secondary rental market,** including suites in houses or rented condominiums, which are less secure than purpose-built units. There is a need for purpose-built rental accommodation in Lake Country for one- and two-person households, workers, young families, and students.

1. Appendix A – Glossary of Terms (page 77) provides definitions for red bolded terms within this Report.



- **Since 2017, the average number of new housing units authorized by building permit in Lake Country has been 174 units per year.** The number of housing units authorized has ranged between 74 and 219 units between 2017 and 2022.



KEY AREAS OF LOCAL NEED



AFFORDABLE HOUSING

A range of **affordable housing** options are needed to address the growing gap between what residents can afford and the available housing.



SENIORS HOUSING

As Lake Country's population ages, the need for seniors housing will increase. All types of seniors housing are needed in Lake Country, including independent living, assisted living, and long-term care facilities.



HOUSING FOR FAMILIES

There is a shortage of attainably-priced housing options for families in Lake Country. Young families with moderate incomes cannot afford to purchase single-detached homes in Lake Country and there are very few suitable market or rental options.



HOUSING FOR ONE-PERSON HOUSEHOLDS

One- and two-bedroom rental and market properties are in high demand but limited supply, driving up prices. Smaller units are needed in Lake Country to meet the needs of one- and two-person households.



HOUSING FOR WORKERS

Businesses experience difficulties recruiting and retaining workers in Lake Country due to the lack of housing options available. There is a need for more affordable housing for workers.



NON-MARKET HOUSING

There are limited non-market housing options or supports in Lake Country for people experiencing (or at-risk of experiencing) visible or hidden homelessness as well as low-income households. With more households applying for housing through the provincial Housing Registry, more non-market housing is needed.

HOUSING UNIT NEED ESTIMATES

- **Based on an average 3% future growth rate, it is estimated a minimum of 2,505 new housing units will be needed by 2031, which reflects an average of 250 units per year,** at a range of affordability levels and sizes (number of bedrooms).² Levels of affordability for new housing have been established using Lake Country's median household income of \$98,000 in 2020.
- **Of the 2,505 new homes required, approximately 1,670 units (67%) will need to accommodate 1- and 2- bedroom homes. Furthermore, one-third of units required (835 units) will need to be affordable to households earning less than \$50,000 per year, which is an average of 84 new non-market homes on an annual basis.** The construction of multi-unit development in Lake Country, as an alternative to detached housing, may help provide attainable 1- and 2-bedroom homes over the next eight years.
- Since 2017, Lake Country has authorized by building permit a yearly average of 174 new housing units. **Compared to estimated housing unit need (250 units per year), the District is experiencing a shortfall of 76 units per year.**

The path to addressing housing needs and gaps in Lake Country is achievable with the delivery of a range of housing types, focusing on multi-unit development to provide attainable rental and market housing of appropriate sizes to meet household needs. These projects can be enabled through policy and with partnerships between the municipality, non-profit housing sector, and senior levels of government.

2. 3% household growth rate has been used as it represents the medium growth scenario outlined in the District's Official Community Plan. It will be important to monitor population and household growth rates over the next five years, as the housing unit need estimate will be higher with a higher growth rate. For instance, should Lake Country see a household growth rate of 4%, an estimated 3,668 new units would be needed by 2031.



Introduction

Purpose

CitySpaces Consulting was engaged by District of Lake Country in December 2022 to undertake a Housing Needs Report. The purpose of this Report is to understand the community's current and future housing needs, as well as existing and projected gaps in housing supply. This Report will help inform future planning initiatives in Lake Country.

How are housing needs reports used?

Housing needs reports are important for local governments to gauge the types and amount of residential development needed to meet current and future housing needs in their community.

Local governments can take action to address current, and prevent future, housing challenges by developing a housing strategy or action, creating policies and regulations, as well as advocating to senior levels of government for increased housing funding. Housing needs reports are crucial for evaluating the impact of municipal housing actions over time.

A wide variety of sectors can utilize information from this Report to inform their initiatives, such as non-profit housing providers working towards an affordable housing project. Funders and agencies, such as BC Housing and Canada Mortgage and Housing Corporation, typically require rationale for housing funding applications and this Report can help demonstrate the need for investments in affordable housing in Lake Country.



The findings of this Report will help provide Lake Country Council and staff with a better understanding of the district's housing needs and gaps, outlining opportunities and focus areas for development decisions. This Report will also inform policy development in the upcoming Official Community Plan (OCP) process. Building on a framework established in the 2022 Central Okanagan Regional Housing Strategy and the 2018 Official Community Plan, this Housing Needs Report provides a detailed examination of current and projected housing need, setting the stage for continued progress on key housing issues.

Legislative Requirement

Local governments in BC are required to complete housing needs reports by 2022 and thereafter every five (5) years as per Part 14 of the *Local Government Act*. The purpose of the legislation is to:

- (i) *enable the provincial government to gain an understanding of recent changes in demographics and housing and provide important context to plan for future housing needs;*
- (ii) *enable municipalities to better understand current and future housing needs; and*
- (iii) *assist local governments in implementing policies and bylaws that respond to current and projected housing needs.*

The indicators gathered in this Report align with Ministry requirements.

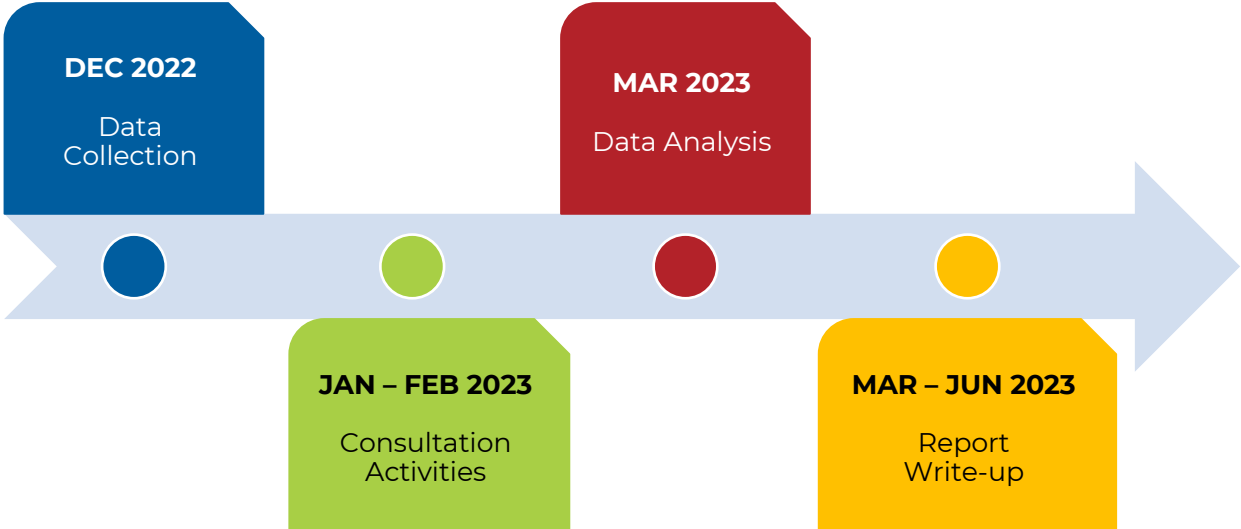


Process Overview

The project timeline spans seven months, beginning December 2022 and concluding June 2023. Initial project stages focused on data collection; in addition to quantitative data, consultation activities in early 2023 allowed for in-depth discussion and information exchange. The engagement process provided a more detailed picture of the current housing needs and challenges in Lake Country.

The approach to completing a housing needs report is governed by provincial legislation. To fulfill these requirements, data analysis creates an initial 'picture' of the housing story. Subsequently, engagement with key informants is completed to provide an understanding of the community context. Engagement is important to help frame the numbers and data by learning from participants' experiences and perspectives. Together these datasets create a narrative explored through the course of this Report, highlighting key takeaways and areas of housing need for residents.

Figure 1: Project Timeline



Methodology

To compile this Housing Needs Report, a combination of information and data sources were used, including:

QUANTITATIVE DATA

The Province of British Columbia requires local governments collect distinct indicators when preparing a housing needs report, including current and projected population, household income, economic and labour force statistics, and current and anticipated housing need estimates. Supplementary indicators are also included to provide a comprehensive understanding of Lake Country’s housing situation.

The most recently published data has been collected from various sources including, Statistics Canada (Census 2006, 2011, 2016, 2021); BC Assessment; BC Housing; BC Statistics; 2020/2022 Point-in-Time Count; and Canada Mortgage and Housing Corporation Rental Market Reports. More detailed 2021 Census data will be available early-to-mid 2023; 2016 Census data has been used when 2021 was not yet available. Third party websites, such as Facebook Marketplace, Kijiji, and Craigslist, were used to address data gaps from public sources.

COMMUNITY ENGAGEMENT

During Winter 2023, engagement took place with key informants identified by District staff, facilitated through interviews and focus groups. Consultation was conducted virtually using telephone and Zoom video technology, including:

- 5 interviews with District and Regional staff;
- 6 interviews with community organizations; and
- 1 focus group with 7 members of the development and construction sector.



Engagement involved discussion with government staff at the regional and municipal levels, as well as conversations with community groups, senior and food assistance societies, orchardists, educational institutions, and realtors. The focus group with representatives from Lake Country's development and construction sector included individuals with home building, architectural design, planning, and construction expertise.

The engagement activities produced important qualitative data that was used alongside information from Statistics Canada to determine housing needs and gaps in the District of Lake Country.



The Housing Network

The **Housing Network**³ is a visual tool used to demonstrate the full range of housing types and tenures in a community, including market and non-market options. This network moves beyond the 'Housing Continuum' that offers a linear concept of housing options with a preferred pathway from seasonal shelters to home ownership. The Housing Network provides a more fluid understanding of the housing types in a community and more accurately reflects the diversity of choice and personal circumstance.

A healthy community offers a full range of housing types, including non-market and market housing, to serve current and future needs of residents.

Figure 2: Lake Country's Housing Network



3. Appendix A – Glossary of Terms (page 77) provides definitions for red bolded terms within this Report.

NON-MARKET HOUSING

The non-market part of the Housing Network includes emergency accommodation (such as shelters and safe houses for women and children fleeing violence) and transitional and supportive housing. These housing forms typically include the greatest level of support services and require the most public funding. **There are limited non-market housing options in Lake Country, with 29 supportive housing units for seniors.**

Non-market rental units, funded by the government or through other innovative funding streams, provide rental options for individuals spending 30% or more of their income on rent. Unlike emergency accommodation or supportive and transitional housing, additional support services are not required for non-market rental units and less public subsidy is required for ongoing maintenance of these units. **In 2022, there were 92 non-market units in Lake Country, including independent social housing units for low-income families and independent seniors.**

Support and access services, including emergency shelters, safe houses, and transitional housing, are in Kelowna.

MARKET HOUSING

On the market side of the Housing Network, rent supplements bridge the gap between non-market and market housing, with government assistance provided to individuals renting in the private market. **In 2022, there were 52 rent supplements provided to Lake Country families and seniors.**

The remaining tenures include rental and ownership housing forms available through the private market without any public subsidy.

Most of the district's market housing units are 3+ bedroom **single-detached** units, which may be unaffordable for one- and two-person households, and low-to-medium income households looking to enter the market. Most Lake Country households are owners (79%), meaning there are limited market rentals available. However, house price increases have resulted in market housing being out of reach



for many low- and middle-income households, putting greater demand on the rental market.

It is important to note that each source of supply is interrelated and constraints in any one supply type will impact others. As new residents move to Lake Country unable to afford market-rate single-detached dwellings, demand increases for more attainable housing types (such as secondary suites, multi-unit housing, or apartments). With limited rental options in Lake Country, rent prices are increasing and low-income residents struggle to afford the average cost of market rental housing, contributing to increased demand for non-market housing or rent supplements. With limited support services in Lake Country, residents experiencing crisis or affordability challenges are likely to access services and programs in nearby regional hubs such as Kelowna.

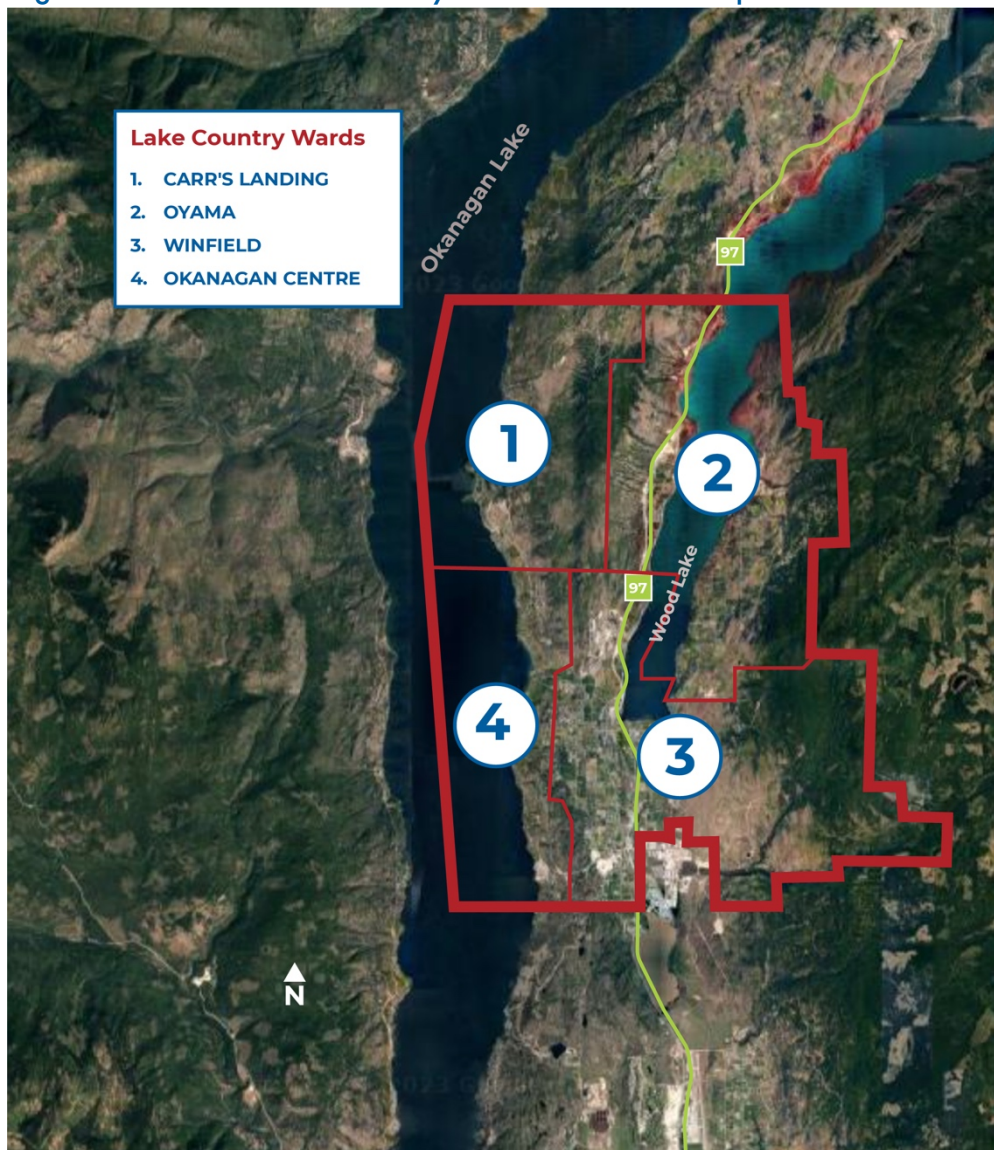


Local Context

LOCATION

The District of Lake Country is located within the Central Okanagan Regional District and Kelowna Metropolitan Area. With a land mass of 122km² and situated on Highway 97 between Kelowna and Vernon, on the eastern bank of Okanagan Lake, Lake Country is characterized by its three main lakes, Okanagan, Kalamalka, and Wood.

Figure 3: District of Lake Country Location Context Map



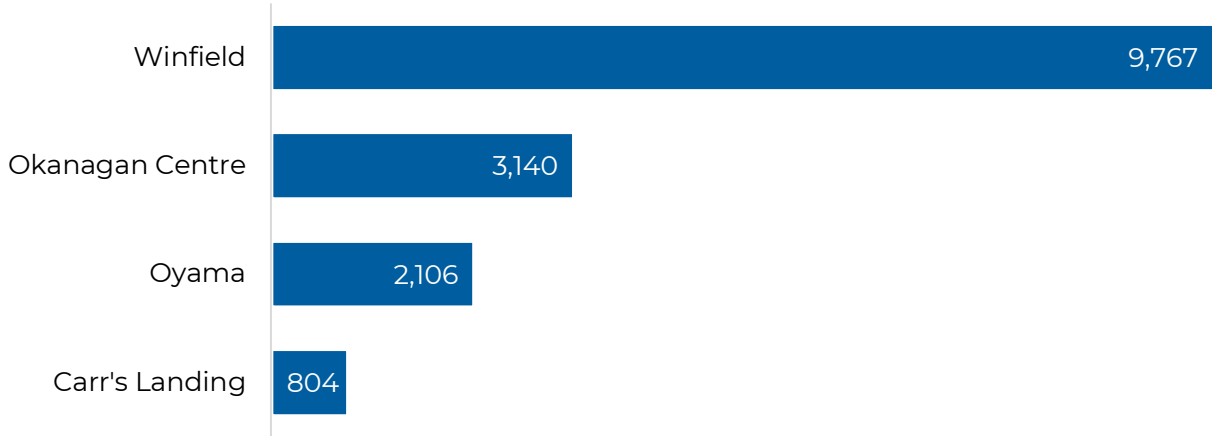
HISTORY & CHARACTER

Lake Country is located on the traditional and unceded territory of the Syilx Okanagan People, who have cared for this land since time immemorial. In the early 1800's, the Okanagan Valley was first explored by Europeans, used as a corridor for fur trade. The first permanent European settlement was established in the area, now known as Kelowna.

The District of Lake Country was incorporated in 1995, combining the four communities of Carr's Landing, Okanagan Centre, Oyama, and Winfield. These four communities remain as separate wards within the district with their own representative councillor, a unique governing structure to British Columbia.

Figure 4: Population by Ward, District of Lake Country, 2021

Source: Statistics Canada, Census of Population 2021



Winfield is the commercial centre of Lake Country and has the largest population, with 9,767 residents in 2021. Okanagan Centre is the second most populous ward, with the smallest land area, measuring 15 km². Winfield and Okanagan Centre are the closest wards to Kelowna, which has likely contributed to their growth. Oyama and Carr's Landing both have particularly low population density with mountainous and agricultural landscapes.

Lake Country developed as an agricultural area due to its temperate climate and nutrient rich soils ideal for fruit growing. Agriculture remains an important part of the district's identity. The district has also developed as a tourist destination, known



for its wineries and orchards, and outdoor and lake-related activities including walking, hiking, swimming, boating, and beach access.

Despite population growth rates higher than the regional and provincial average, the land use in Lake Country remains predominately agricultural or rural and most development is low density. According to the District's OCP, approximately 43% of all land in Lake Country is within the Agricultural Land Reserve (ALR). There are various other land constraints in Lake Country, including environmentally sensitive areas, steep sloping land, and areas of hazardous condition or stability concern, which limit development opportunities.

Existing Housing Policy Framework

LAKE COUNTRY

The District of Lake Country adopted their Official Community Plan (OCP) in 2018, which provides a 20-year vision for the District and reflects the values and goals of the community. The housing policies provide a strong framework capable of supporting housing choice and mix. However, the upcoming OCP renewal provides the opportunity to update the housing-specific policies based on the outcomes of this Housing Needs Report. The current Official Community Plan housing objectives aim to:

1. Support a variety of residential housing options;

2. Allow for a range of residential housing tenures;

3. Promote the availability of affordable housing; and

4. Protect the existing rental stock.



The OCP's **general housing policies** to help achieve the housing objectives include:

GENERAL HOUSING POLICIES

Discourage stratification of existing rental properties.

Support the use of secondary suites and accessory suites as a means of providing affordable and rental options

Establish an Affordable Housing Strategy for Lake Country.

Continue to shift the composition of housing stock by encouraging more multiple unit buildings and fewer single-detached dwellings, aiming for a total housing composition of less than the current 70% single-detached dwellings and more than the current 30% multiple unit dwellings.

Work with the development community to ensure the availability of an appropriate mixture of housing types.

Inventory and categorize existing residential units.

Support the development of higher density housing in the Urban Containment Boundary.



A further OCP housing objective is to **improve opportunities for affordable and attainable housing** in the community:

AFFORDABLE + ATTAINABLE HOUSING POLICIES

Continue to conduct a housing needs assessment to guide land use decisions.

Expedite permitting procedures for development proposals providing attainable ownership units, rental units, special needs housing, seniors housing, or congregate care facilities.

Seek to ensure low-income housing is not removed unless alternate housing is provided for displaced residents.

Consider residential facilities designed for people with special needs in all neighbourhoods.

Encourage purpose-built developments to provide suitable housing for all segments of the population, particularly those whose needs are currently unmet by the existing housing stock.

Support the use of housing agreements to ensure the long-term provision of affordable, rental, and special needs housing.

Consider granting density bonuses for the creation of affordable, rental, and special needs housing.

Identify housing gaps that arise from time-to-time.

Encourage and prioritize housing development that considers the full costs of housing, including but not limited to: commute times, access to transit, walkability, multi-modal connections, parks, and access to a diverse selection of public, private, social, and other services.



CENTRAL OKANAGAN

The Regional District of Central Okanagan (RDCO) published a Regional Housing Strategy in 2022 that outlines a regional approach to address challenges around housing affordability, supply, and improve regional coordination.

The Strategy identified five objectives for the region and its municipal and First Nations government partners to consider:

1. Strengthen coordination between RDCO electoral areas, member municipalities, and First Nations

2. Coordinate a Regional Housing Advocacy Strategy aligned with provincial and federal housing policy to approach higher levels of senior government for additional Central Okanagan resources and support

3. Strengthen mechanisms for information sharing and partnership with local and First Nations governments and non-profit housing providers

4. Develop regional best practices to regulate and protect rental housing stock and facilitate the development of affordable housing

5. Regionally assess policy and development processes to build staff capacity, identify opportunities for policy coordination and streamline approvals with senior governmentkanagan resources and support



District of Lake Country’s Housing Needs

Key Research Findings

The following section contains key data sets that inform the affordability profiles and corresponding analysis found in the Affordability Snapshots section on page 44.

These high-level trends build from the information contained in **Appendix B – Legislative Requirements** (page 81), which is a comprehensive summary of demographic, employment, and housing data.

Demographic Trends

- **Lake Country’s population is growing rapidly and increased to 15,817 people in 2021. This is an increase of 35% since 2011**, indicating the district has grown at a faster pace than both the Central Okanagan Regional District (23%) and British Columbia (14%) in the same period.
- During engagement, key informants highlighted that **Lake Country is attracting new residents**, as the area retains a rural feel while being close to shops and amenities in Kelowna. One interviewee expressed that Lake Country has the **“convenience of not being in the city but having access to the city”**.

Table 1: Population Change, District of Lake Country, (2011-2021)

Source: Statistics Canada, 2021 Census of Population, 2016 Census of Population, 2011 National Household Survey

	2011	2016	2021	Growth 2011-2021	Percent Change 2011-2021
District of Lake Country	11,708	12,922	15,817	+4,109	+35%
Central Okanagan Regional District	179,839	194,892	222,162	+42,323	+23%
British Columbia	4,400,057	4,648,055	5,000,879	+600,822	+14%

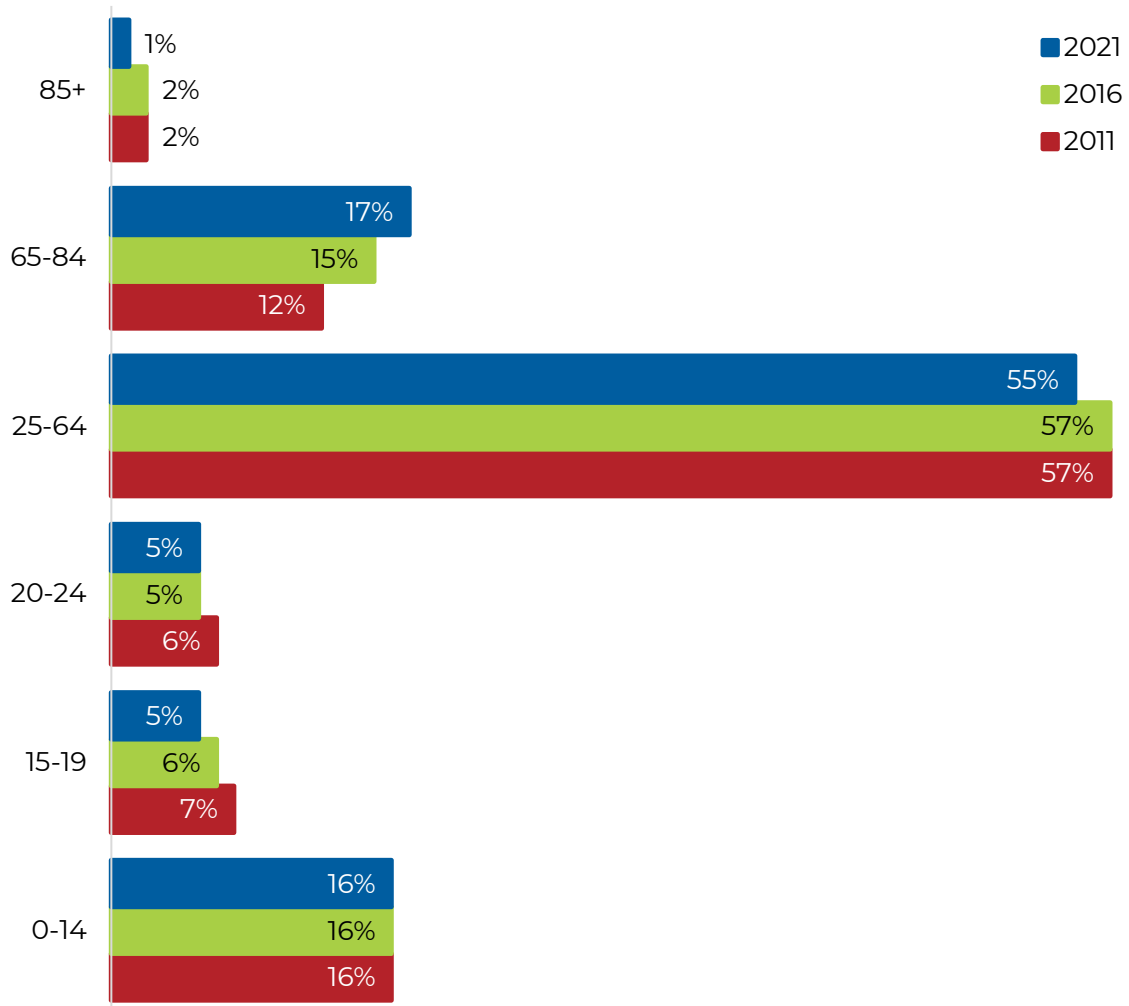


- **The proportion of seniors (aged 65+) has increased in Lake Country, from 14% in 2011 to 18% in 2021.** Similarly, Lake Country has seen the largest population increase in the 60-64 age category during this period. An aging population coupled with increasing numbers of seniors looking to retire in Lake Country has likely contributed towards this rise. Engagement participants expressed concern that the existing senior care facilities cannot keep up with this growth. Many seniors are over-housed and, while they may wish to downsize, there is a lack of available housing that meets their needs. Population aging is happening province-wide and Lake Country's demographic dynamics reflect such trends.
- **Lake Country has a younger population than the Central Okanagan region, with 81% of the population below the age of 64,** compared to the region with 77% of the population below the age of 64. The second largest increase in population between 2016 and 2021 was in the 35-39 age category. Feedback from engagement indicated younger households are moving to Lake Country because they feel it to be a safe environment to raise their families.
- **In 2021, the median age in Lake Country was 44 years,** which is similar to the region at 44.2, and marginally higher than the province at 43.1. Key informants highlighted how Lake Country is an attractive place to retire and is attracting more seniors. The district's median age has been steadily increasing over time, which follows province-wide demographic trends.



Figure 5: Population by Age Group, District of Lake Country (2011, 2016, 2021)

Source: Statistics Canada, 2021 Census of Population, 2016 Census of Population, 2011 Census of Population

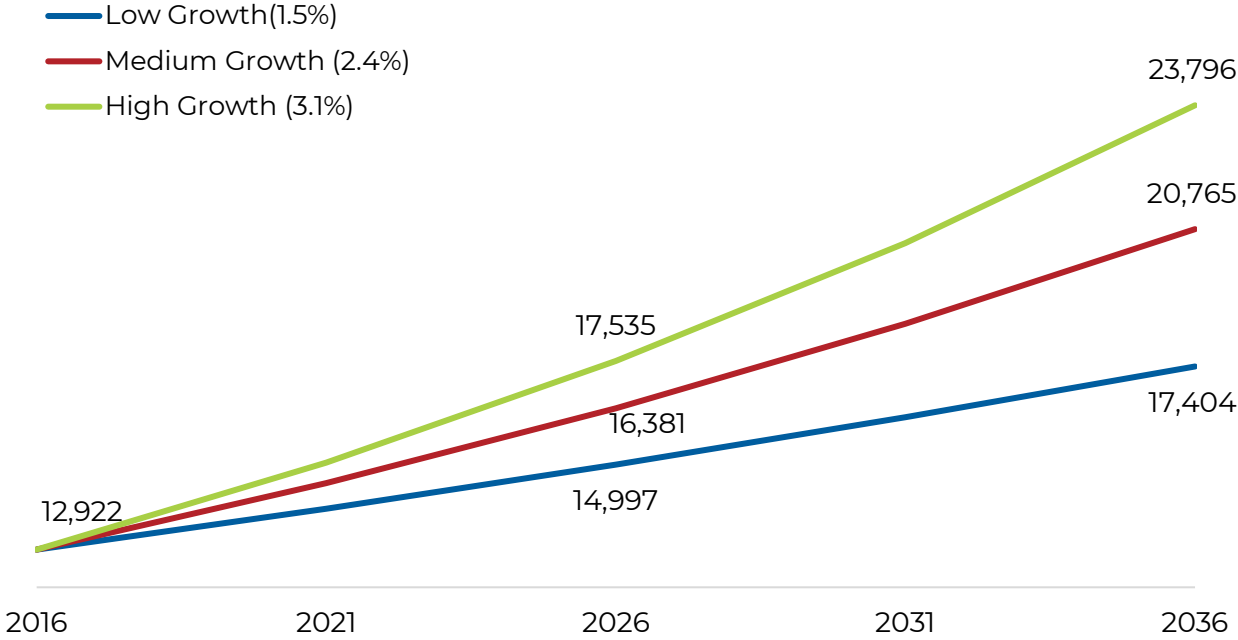


- Looking ahead, under the medium population growth scenario outlined in Lake Country’s OCP, the number of residents in Lake Country is projected to increase by 3,894 people (26.8%) between 2021 and 2031.** Between 2016 and 2036, this results in a 2.4% average annual population growth rate, which is lower than recent trends, as the district’s population increased at a 3.5% growth rate or by 4,109 people between 2011 and 2021.



Figure 6: Projected Population Growth, District of Lake Country (2016–2036)

Source: District of Lake Country



- BC Statistics data for the Lake Country Community Health Service Area provides an indication of possible demographic changes that may occur over the next ten years. **Between 2021 and 2031, the Lake Country Community Health Service Area will experience a 3% decrease in the proportion of people between the ages of 25 to 64**, reflecting engagement feedback received that Lake Country lacks the housing diversity and affordability to accommodate the needs of working age people including one-person households, couples, and young families. Lake Country requires diverse housing types and sizes to provide suitable options for residents.
- **Between 2021 and 2031, the Lake Country Community Health Service Area will experience a 2% increase in the proportion of the population aged between 65-84 years.** With the number of seniors expected to increase in Lake Country, there will be greater pressure on existing services unless more housing for seniors is built.



Labour Force Data

- **Lake Country's labour force dynamic is comparable to the region and province.** Between 2011 and 2021, the unemployment rate in Lake Country has remained consistent rising from 7.2% to 7.5%, however the participation rate of the population in the workforce has been in steady decline from 71.5% to 66.2%. The increasing proportion of retired seniors living in Lake Country likely contributes to this declining trend, highlighting the need for seniors housing with varying levels of supports. A declining participation rate also supports feedback from engagement that many workers struggle to find attainable housing in Lake Country, demonstrating the need for a diverse range of housing options for people of working age (including one- and two-person households, and young families). Lake Country's participation rate is still slightly higher than the region's participation rate of 63.6%.
- **Key informants report a lack of affordable housing for low- and middle-income service workers has impacted employers' abilities to recruit and retain workers.** Many people of working age must consider living in Kelowna or Vernon as they cannot afford to live in Lake Country. The high cost of housing compared to local incomes and limited housing availability act as barriers for employees looking to work in the area, which may reduce employee retention and the number of workers who live in Lake Country in the future.
- As is typical for the Central Okanagan region, **temporary workers employed at orchards and wineries (or other seasonal trades) during the summer months contribute towards seasonal growth in Lake Country's population. This creates additional strain on housing availability.** As a result, businesses struggle to find local workforce accommodation and must house workers further away and may be required to coordinate their transportation.
- **A high percentage of Lake Country's labour force commutes outside of the district for work (2,780 residents, 71%).** This is significantly higher than in Kelowna (11%) and Vernon (28%). The local economic context in Lake Country reflects this – there are fewer jobs available locally when compared to



neighbouring municipalities. Census data does not consider the shift towards working from home and hybrid arrangements, which may affect commuting patterns. As this shift continues, housing preferences have begun to change, with increased demand for larger dwellings to accommodate working from home.

Table 2: Commuting Patterns (2021)

Source: Statistics Canada, 2021 Census of Population

	Lake Country	Kelowna	Vernon
% Labour Force Commuting Out of the Census Subdivision	71%	11%	28%

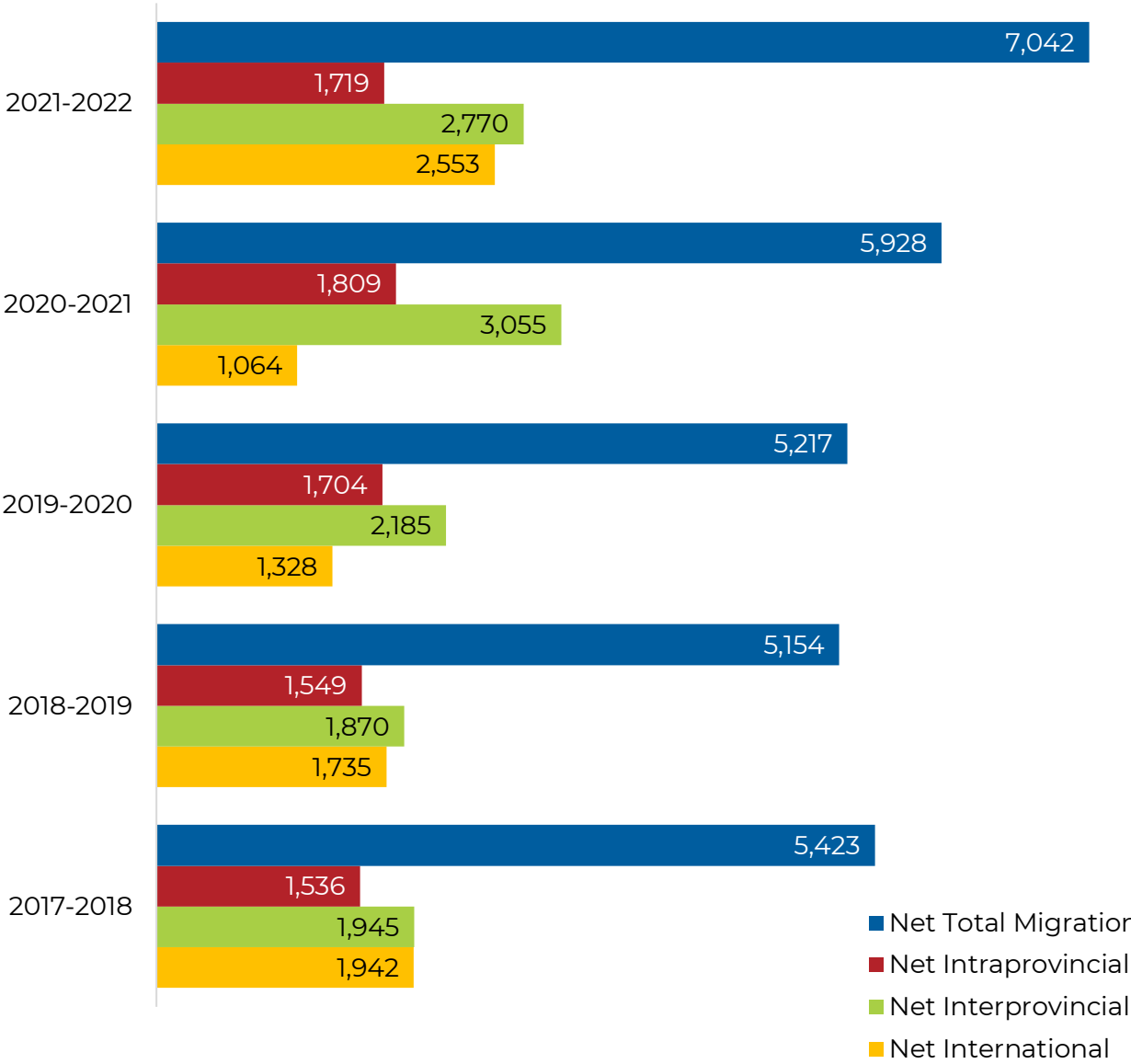
- **Lake Country is often referred to as a ‘bedroom community’.** With limited transit options, a high percentage of households are reliant on private vehicle ownership to commute to work. Consequently, transportation represents a significant part of household expenses for Lake Country residents, leaving less income available for housing and living costs.
- **Migration data for the Central Okanagan Regional District indicates over the past five years the number of people migrating to the region has been increasing.** Intraprovincial migration, or people moving from within BC to the Central Okanagan Region, represents the highest proportion of migrants. Engagement feedback also reflects that more people are moving to the region, attracted by the rural Okanagan lifestyle. A large increase was seen in international migrants in 2021-2022 compared to 2020-2021, which may have been due to the Covid-19 pandemic restricting international migration during 2020 and a subsequent influx of applicants when borders re-opened.
- **In 2021, the largest proportion of Lake Country residents worked in the construction industry (15%),** followed by health care and social assistance (12%), and retail trade (10%); engagement feedback reflects the same in that there is a high demand for housing in Lake Country and the construction sector ‘cannot build houses quick enough’, creating construction employment opportunities.



- In 2020, the median total after-tax household income in District of Lake Country was \$87,000**, higher than the region (\$75,500) and province (\$76,000). Groups engaged reported that Lake Country is attracting higher-income households seeking ‘incredible lake views’. As a result, respondents expressed the predominant type of housing being built in the area is aimed towards wealthier households able to afford single-detached houses or high-end condominiums.

Figure 7: Net Total Migration, Central Okanagan Regional District (2017-2022)

Source: BC Statistics, 2017-2022



- **Between 2016 and 2021, the proportion of households earning higher incomes in Lake Country has grown.** The proportion of households earning over \$100,000 has increased from 44% (2016) to 49% (2021). The greatest difference was seen in the \$200,000+ income group, with a 3% increase of households at this high-earning income level. Fewer moderate- and low-income households in Lake Country may be attributed to the lack of affordable or attainable housing options, highlighting the need for diverse housing options for all members of the community.

Housing Indicators

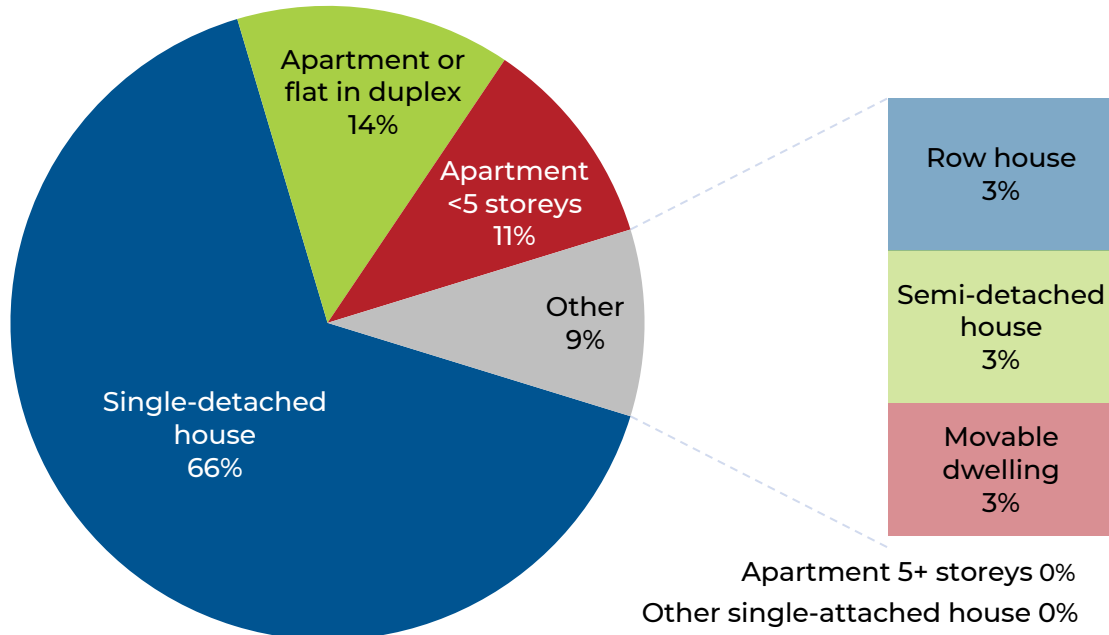
- **There is limited housing diversity in Lake Country, with two-thirds of the housing stock (66%) comprising single-detached dwellings.** This is a significantly higher percentage of **single-detached dwellings** in the total housing stock than Vernon with 47.6% and Kelowna with 42.5%. In Lake Country, **apartments or flats in a duplex** make up 14% of the housing stock. Commonly, these are former single-detached dwellings that have been subdivided to form two separate, smaller housing units. **Apartments in buildings with fewer than five storeys** represent 11% of housing units. The dominance of single-detached dwellings is reflected in the **low density of housing across the district.**
- **According to the District's OCP, 29% of homes Lake Country were owned by non-Lake Country residents in 2018.** Feedback from engagement suggested many homes in Lake Country are owned by people from outside the district and used as vacation properties.
- **There are limited one-bedroom units in Lake Country, representing 8% of the housing stock.** Compared to Kelowna and Vernon (both at 15%), the proportion of 1-bedroom units in Lake Country is low. It is difficult for one- and two-person households in Lake Country to find a place to live, including seniors, students, workers, and low-to-moderate income households.
- **Lake Country's housing predominately comprises 3+ bedroom units, representing 71% of total housing stock.** Since 2016, the breakdown of unit sizes



has remained static, with the proportion of 4+ bedroom units decreasing by 1% and 1-bedroom units increasing by 1%.

Figure 8: Housing Structure by Type (2021)

Source: Statistics Canada, 2021 Census of Population



- **In Lake Country, 63% of households comprise 1 or 2 people**, suggesting a mismatch between the housing stock and household size as housing units are typically 3+ bedrooms but most households are only 1-2 people (Figure 9, page 29). There are limited smaller units in Lake Country, making it challenging for one- and two-person households to meet their housing needs.
- Key informants reflected that with a growing senior population in Lake Country, many of whom are housed in larger single-detached dwellings but have yet to downsize, the demand for smaller 1- and 2-bedroom housing units will increase.

Table 3: Occupied Private Dwellings by Number of Bedrooms, District of Lake Country, (2016-2021)

Source: Statistics Canada, Census of Population 2021, Census of Population 2016

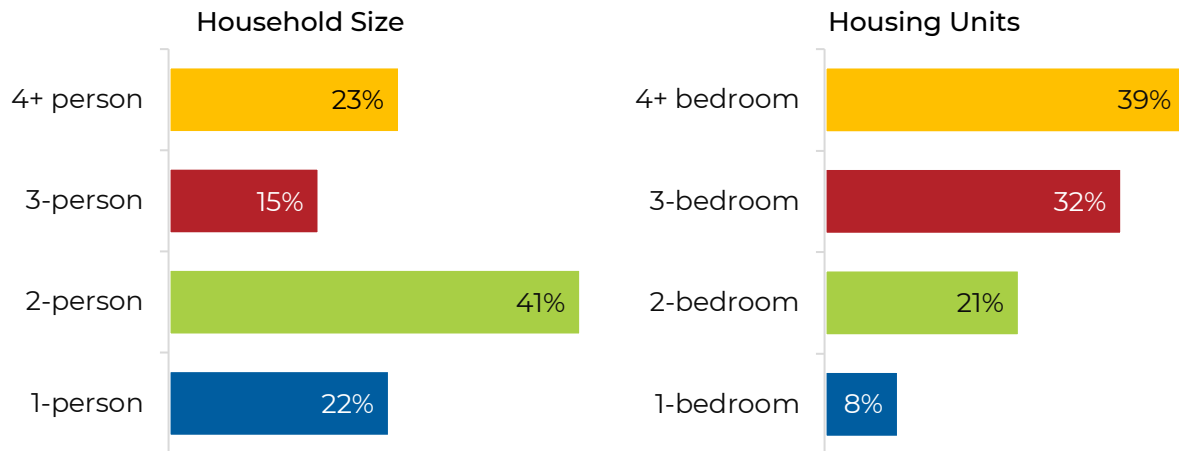
Unit Size	2016		2021	
	#	%	#	%
Studio	10	<1%	10	<1%
1-Bedroom	360	7%	470	8%
2-Bedroom	1,065	21%	1,310	21%
3-Bedroom	1,635	32%	2,010	32%
4+ Bedroom	2,020	40%	2,400	39%
Total	5,095	100%	6,200	100%

“Most housing options available are entire units, but the majority of people we encounter don’t have large families, a lot are a single person, people of working age, or couples”.

Key Informant Interview

Figure 9: Household Size + Housing Units, District of Lake Country, 2021

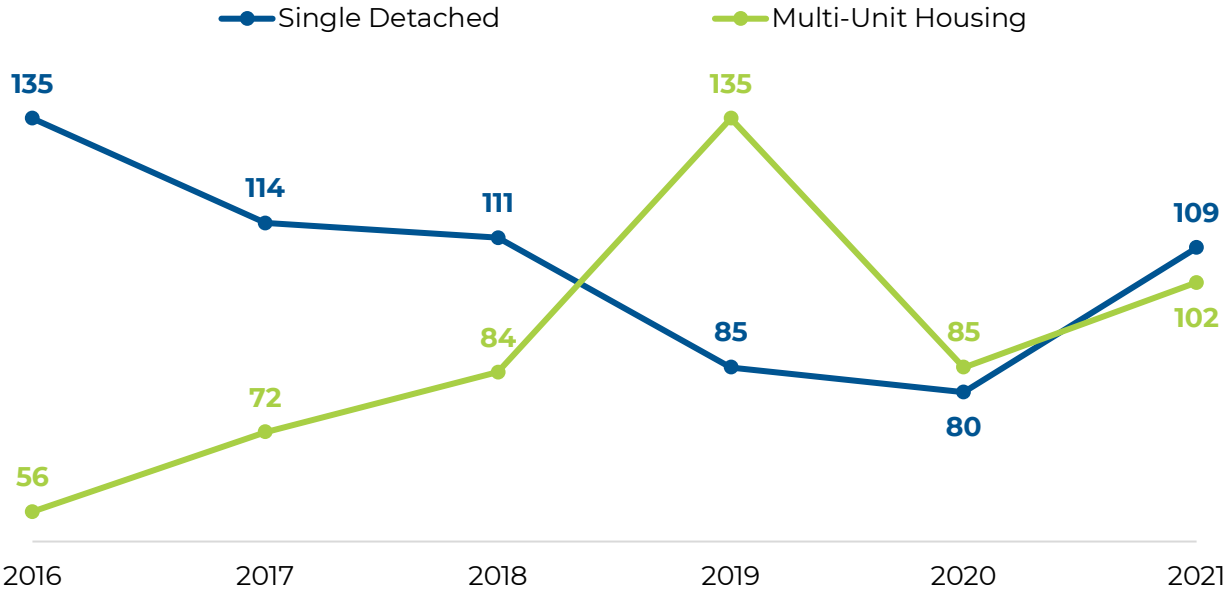
Source: Statistics Canada, 2021 Census of Population



- **Lake Country has a high percentage of new housing, with 41% of all housing units in the district built after 2006;** this is significantly higher than Kelowna (29%) and Vernon (21%), where housing was predominately built between 1961 and 1980. District of Lake Country was incorporated in 1995, which may have contributed towards the increase of new homes built over the last 30 years.
- **According to BC Housing data, since 2016 most registered new homes in Lake Country have been single-detached units, although multi-unit housing is becoming more prevalent in the district.**

Figure 10: Registered New Homes, District of Lake Country, 2016–2021

Source: BC Housing, Registered New Homes for District of Lake Country



* For privacy reasons, Registered New Homes – Rentals data has been suppressed for communities where there are less than five homes registered in a year.

- **During engagement, informants identified a lack of housing diversity and the need for a greater mix of housing typologies including ‘missing middle housing’.** **Missing middle housing** refers to the gap in housing between single-detached dwellings and high-rise apartments. Typically, the gap includes medium-density housing options such as townhouses, duplexes, and small apartment buildings. Missing middle housing can provide more attainable housing options for young families, one-person households, couples, and seniors.



- **According to the District’s building statistics data, since 2017, the average number of housing units authorized by building permit in Lake Country is 174 units per year.** The number of housing units authorized has ranged between 74 and 219 units between 2017 and 2022⁴.

Table 4: Housing Units Authorized by Building Permit, District of Lake Country, 2017-2022

Source: District of Lake Country, Building Statistics Data

Year	Housing Units Authorized by Building Permit
2017	219
2018	209
2019	205
2020	203
2021	132
2022	74

RENTAL HOUSING INDICATORS

- **Most rental properties in Lake Country are found in the secondary rental market, including rented single-detached houses or suites.** Renting an entire single-detached house is costly and unaffordable for many households. Secondary market rentals are typically priced higher than purpose-built rental options and less secure as they can be removed from the rental market at any point for the use of individual owners. Not all secondary suites are permitted and may be non-compliant with housing regulations, posing additional safety hazards to tenants.

⁴ The total number of housing units authorized by building permit includes single family dwellings, multi-family dwellings, accessory suites, mobile home placements, secondary suites, minus any decommissioned existing suites.



What is Purpose-Built Rental Housing?

Purpose-built rental housing is defined as multi-unit housing (i.e., 3+ units) expressly designed and built to provide long-term rental accommodation. The affordability of purpose-built rental housing increases over time as the units age and provincial rent controls are in-place for long-term tenancies. Lake Country has no purpose-built rental housing; however, this housing type is needed to ensure adequate supply for future populations.

What is Secondary Market Rental Housing?

Secondary market rental housing is defined as privately- or individually-owned rental housing, such as condominiums and secondary suites. Secondary market rental housing is an important housing option, particularly for moderate-income families requiring 2+ bedrooms given the lack of purpose-built rental options. Compared to purpose-built rental housing, secondary market rental housing is less stable because it can be removed from the rental market at any time for the owner's use.

- **There are 71 purpose-built rental housing units in Lake Country, accommodating 62 two-bedroom units and 9 one-bedroom units.** This is considerably lower than Kelowna (6,853 units) and Vernon (1,796 units). CMHC Primary Rental Market Data indicates between 2011 and 2022, there were no new purpose-built rental units built in Lake Country. Therefore, the number of rental units in Lake Country has not been keeping pace with growth.
- Due to the high demand and limited supply of rental housing, rental options are either not available or too expensive for low-income residents. One participant expressed that **“we see people living with roommates, in seasonal accommodation, vehicles, or unsafe situations”**.
- **Data available from CMHC regarding rental housing in Lake Country is not reliable.** In addition to data quality issues, the information is not comprehensive



as CMHC does not include information about secondary market rental housing, such as secondary suites and rented houses or apartments.

- Data regarding vacancy rates is suppressed in Lake Country likely due to the limited number of purpose-built rental units in the district.
- **Facebook Marketplace, Craigslist, and Kijiji for Lake Country provide a general indication of average rental prices.** A scan was completed from February 1-15, 2023, to better understand the availability and affordability of rental housing in the district.⁵ During the two-week period, 68 rental listings were found online. Average rental prices based on this data are highlighted in Table 5.

Table 5: Average Monthly Rental Prices, District of Lake Country, February 2023

Source: Facebook Marketplace, Craigslist, Kijiji

Unit Size				All Units
1-Bedroom	2-Bedroom	3-Bedroom	4+Bedroom	
\$1,608	\$2,089	\$3,205	\$3,792	\$2,674

**Only two studio units were listed for rent in Lake Country, so this data was omitted from the results.*

- **The average monthly rental price identified through an online rent review of properties available in February 2023 was \$2,674.** Most rental properties available (38%) were 2-bedroom units. The predominant type of 1- and 2-bedroom rental units available were basement suites or apartments. In terms of rental costs, basement units were rented at lower prices than apartment units.
- **Some students from University of British Columbia Okanagan and Okanagan College choose to live in Lake Country due to a lack of student housing options on-campus and in the Kelowna area.** Students in Lake Country typically

5. Depending on the time of year, the availability and price of rental units varies due to seasonal changes in population, such as college students present during the school year and summer vacationers.

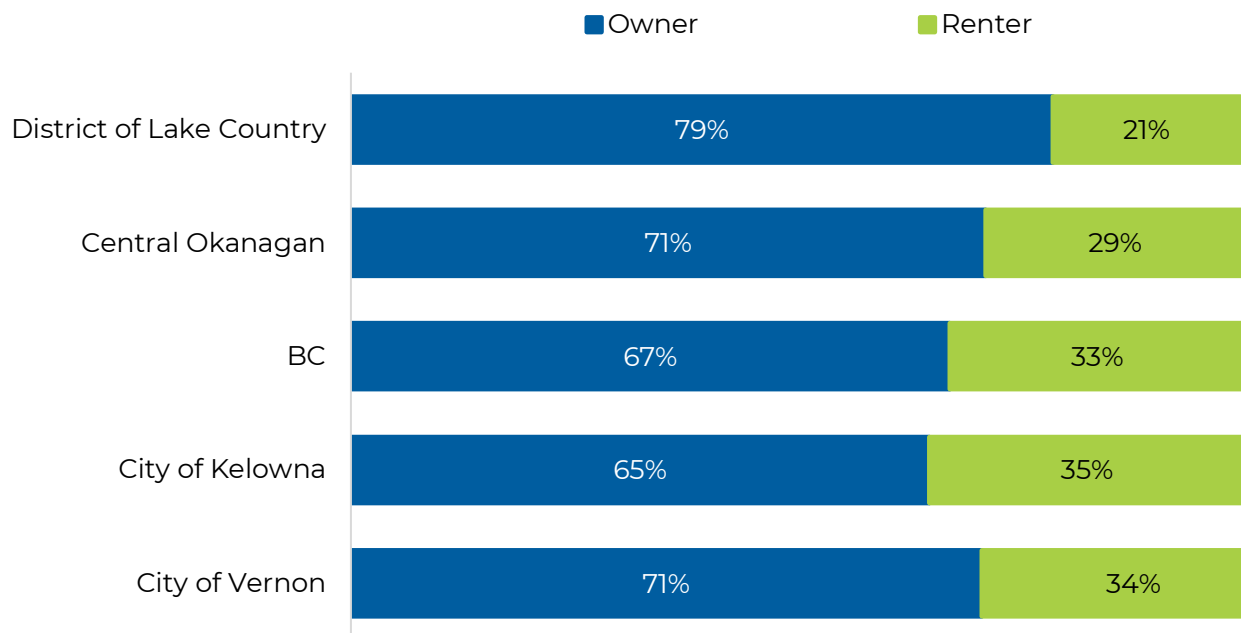


live in secondary rental accommodation such as a room in a shared house or, in some cases, a suite in a single-detached house.

- **Lake Country has a lower proportion of renters when compared to Kelowna and Vernon, and to the region and the province.** In the district, 79% of properties are owned (and 21% rented), compared to 71% owned (29% rented) in the region and 67% owned (33% rented) in the province.

Figure 11: Households by Tenure, 2021

Source: Statistics Canada, Census of Population 2021



HOMEOWNERSHIP INDICATORS

- Feedback from engagement identified **the cost of housing has increased significantly in Lake Country**, making homeownership unaffordable for low- and moderate-income households, one-person households, young couples and families, and seniors.
- **For small households (including one-person, seniors, and young couples), one- and two-bedroom units are in high demand but limited supply.** Houses with 3+ bedrooms are often priced above what these households can afford and are not suited to their needs.

- **According to the British Columbia Real Estate Association, the residential average price in the Okanagan region was \$758,296 in March 2023⁶,** being significantly higher than other regions of the Interior.

Table 6: Residential Average Price, BC Interior (2023)

Source: BC Real Estate Association

Real Estate Board Area	March 2023 Residential Average Price
Okanagan	\$758,296
Kamloops	\$576,974
Kootenay	\$486,264
South Peace	\$276,980

- The only regions in BC with higher average sales prices than the Okanagan are Greater Vancouver, Fraser Valley, and Victoria. While the Okanagan is slightly more affordable than other parts of the province, it remains a highly desirable area to live with high housing costs. As such, Lake Country attracts high-income earners and retirees able to afford to purchase property either as their principal dwelling or vacation home.
- In Lake Country, BC Assessment data provides the average house price for 2022 broken down by housing type (Table 6, page 36). The average house price for Lake Country is \$642,631, taking an average of all housing types.

6. It is important to note this average price includes all property types sold in Central, South, and North Okanagan, and Shuswap/Revelstoke areas. According to the Association of Interior Realtors, in March 2023 the average price of a detached home in the Central Okanagan Region was \$1,086,923, which may be more reflective of properties in Lake Country.



Table 7: House Prices by Housing Type, District of Lake Country, 2022

Source: BC Assessment

Housing Type	Average Price
Single-detached	\$1,072,296
Strata-Lot Residence (Condominium)	\$418,441
Residential Dwelling with Suite	\$526,925
Duplex, Non-strata Up/Down	\$811,000
Manufactured Home (Within Manufactured Home Park)	\$192,884
2 Acres or More (Single Family Dwelling, Duplex)	\$1,351,026
All Housing Types	\$642,631

- During engagement, respondents recognized the district has built more multi-family housing in recent years, which should help meet a gap in the housing market for more affordable options attainable to one-person households, seniors, and young couples.

NON-MARKET HOUSING INDICATORS

- **Between 2017 and 2022, the number of applicant households applying for housing through The Housing Registry increased from 3 to 22**, representing an increase of 19 households over five years. Of the 22 applicant households, the majority were seniors and people with disabilities.
- **Between 2017 and 2022, the number of non-market housing units in BC Housing’s inventory decreased by 1 unit, from 122 units to 121 units, indicating there has been limited new investment in non-market housing in Lake Country over the last five years.** In comparison, Kelowna has 2,705 non-market units and Vernon has 1,282 non-market units. Key informants specified Lake Country residents in need of non-market housing typically access subsidized units in Kelowna or Vernon.
- The 29 existing transitional supported and assisted living units in Lake Country are classified as supportive seniors units. It is likely this form of housing has been



able to accommodate seniors with mental and/or physical disabilities. There are 92 independent social housing units in Lake Country providing accommodation for low-income families and independent seniors. Since 2016, there has been a reduction of 1 unit for low-income families. No non-market housing or shelters are available in Lake Country for people experiencing homelessness.

- In addition to non-market housing, BC Housing also provides rent supplements to people experiencing homelessness, as well as low-income seniors and families. **The number of rent supplements provided in 2022 remains consistent with the number provided in 2017, at 52** (Table 8, page 38). However, the breakdown of subgroups receiving rent assistance has changed, with a greater proportion of rent assistance allocated to seniors and fewer to families.

Table 8: BC Housing Shelters and Non-Market Housing, District of Lake Country, 2022

Source: BC Housing (2022)

Non-Market Category	Non-Market Sub-Category	2022
Addressing Homelessness	Homeless Housed	0
	Homeless Shelter	0
Housing with Support Services	Special Needs	*
	Supportive Seniors Housing	29
	Women and Children Fleeing Violence	*
Social Housing	Independent Seniors	70
	Low Income Families	22
Total		121

*Values greater than 0 but less than 10 are suppressed for privacy



Table 9: BC Housing Rent Supplements, District of Lake Country, 2017, 2022

Source: BC Housing, 2017, 2022

Supplement Source	2017	2022
Homeless Rent Supplements	*	*
Rent Assist Families	24	19
Rent Assist Seniors	28	33
Total	52	52

*Values less than 10 are suppressed for privacy

- In 2022, 1,290 Kelowna residents received rent supplements and in Vernon 647 residents received rent supplements.
- **Point-in-Time homeless count data for Lake Country is not available and there is a lack of data on people experiencing homelessness in the district.** Feedback from engagement indicates there are few people experiencing homelessness in Lake Country. However hidden homelessness is likely to be more common, such as people staying on a friend's couch.
- **There are limited supports for people experiencing homelessness or at-risk of experiencing homelessness in Lake Country.** During engagement, respondents expressed that due to a lack of supports in Lake Country, people experiencing (or at-risk of) homelessness are more likely to consider living in Kelowna or Vernon.
- **The 2021 Point-in-Time data for Kelowna and Vernon confirms the number of people experiencing homelessness in neighbouring municipalities is increasing.** In Kelowna, 297 individuals were identified as experiencing homelessness and 224 individuals in Vernon. In both cities, the number of people experiencing homelessness has increased since 2018, most significantly in Vernon where there was a 46% increase (Table 10, page 39).
- Point-in-Time (PiT) homeless counts provide a snapshot of homelessness in a community and are considered an undercount as they represent only those individuals identified within a 24-hour period. PiT counts only measure visible



homelessness (i.e., people on the street or in shelters) which does not capture the extent of the population experiencing hidden homelessness or at-risk of homelessness.

Table 10: Number of Individuals Experiencing Homelessness, City of Kelowna & City of Vernon, 2018-2021

Source: Homelessness Services Association of BC Homeless Count Data, 2021

Community	Number of Individuals Experiencing Homelessness		
	2018	2021	% Change
Kelowna	286	297	+4%
Vernon	153	224	+46%

- With the number of people experiencing homelessness increasing in adjacent cities of Kelowna and Vernon, it is likely that Lake Country is experiencing similar trends. However, numbers may appear lower in Lake Country due to hidden homelessness or people relocating to Kelowna or Vernon where support services are also located.



Households in Core Housing Need

The following section provides an explanation of the metrics that comprise **core housing need**.

What is Core Housing Need?

Core housing need is when a household is living in housing that is either:

- **unaffordable** (spending more than *30% of its income on shelter costs*);
- **unsuitable** (insufficient bedrooms to accommodate the number of household members); and/or
- **inadequate** (poorly maintained and in need of repairs).

Core housing need also means the household cannot afford to find alternative suitable and/or adequate housing in the area.

Extreme core housing need is when a household is in core housing need and spending at least *50% of its income on shelter costs*.

- **In 2021, a total of 420 Lake Country households were in core housing need, representing 7% of all households.** Lake Country has a slightly lower proportion of households in core housing need compared to the region (9%) and province (13%). Lake Country has a similar percentage of households in core housing need compared to Vernon (7%) and a lower percentage of households in core housing need than Kelowna (9%).
- **In 2021, 19% of Lake Country's renter households were experiencing core housing need compared to 4% of owners.** Tables 10-14 (pages 41-43) demonstrate that renters are faring disproportionately worse than owners across core housing need indicators relating to affordability and suitability. In terms of adequacy, owner and renter households were equally challenged in 2021.



Table 11: Households in Core Housing Need, District of Lake Country, 2011-2021

Source: Custom Census Report, Planning and Land Use Management, 2011, 2016; Statistics Canada, 2021 Table 98-10-0247-01

Household Type	2011		2016		2021	
	Count	Percentage	Count	Percentage	Count	Percentage
Renter	160	23%	230	22%	240	19%
Owner	315	10%	175	5%	180	4%
All Households	480	12%	400	8%	420	7%

- Overall, households in core housing need declined between 2016 (8%) and 2021 (7%).** It is important to note this reduction during this period was replicated across Canada, as the share of households living in unaffordable housing declined, leading to a decrease in core housing need –largely a result of pandemic financial supports and reduction in rental market demand. The decline is likely a statistical aberration given benefit programs have since expired – engagement feedback indicates Lake Country residents are experiencing worsening affordability conditions over the past two years.
- Most households in core housing need are experiencing housing affordability challenges.** In 2021, 1,245 households (21%) tested for core housing need fell below the affordability standard, which is a higher proportion than households that fell below the adequacy standard (235, 4%) or the suitability standard (195, 3%). Over the past decade, **the proportion of Lake Country households in core housing need experiencing housing affordability challenges has decreased from 24% to 21%.** This is slightly lower than in Kelowna (24%) and Vernon (22%).
- In 2021, 38% of renter households were spending more than 30% of their income on housing in Lake Country.** Compared to owner households at 16%, renter households are disproportionately challenged to afford housing costs.



Table 12: Core Housing Need – Affordability, 2011-2021

Source: Custom Census Report, Planning and Land Use Management, 2011, 2016; Statistics Canada, 2021 Table 98-10-0247-01

Household Type	2011		2016		2021	
	Count	Percentage	Count	Percentage	Count	Percentage
Renter	280	40%	395	37%	485	38%
Owner	690	21%	680	18%	765	16%
All Households	970	24%	1,070	22%	1,245	21%

- **In terms of adequacy, the proportion of all households in dwellings in need of major repair has decreased from 6% (2011) to 4% (2021).** The relatively low number of households living in housing in need of major repair corresponds to Lake Country’s newer housing stock, with 41% of houses built after 2006.

Table 13: Households Falling Below Adequacy Standards (In Need of Major Repair), by Tenure, 2011-2021

Source: Custom Census Report, Planning and Land Use Management, 2011, 2016; Statistics Canada, 2021 Table 98-10-0247-01

Household Type	2011		2016		2021	
	Count	Percentage	Count	Percentage	Count	Percentage
Renter	45	6%	55	5%	45	4%
Owner	175	5%	150	4%	190	4%
All Households	225	6%	205	4%	235	4%

- **As of 2021, more renter households (100, 8%) than owner households (95, 2%) lived in overcrowded conditions,** a trend consistent since 2011. Proportionally, the percentage of renter and owner households with unsuitable housing has remained stable between 2011-2021.



- Given the mismatch between household size (predominantly 1-2 people) and housing size (predominantly 3+ bedrooms), low percentages of households living in overcrowded dwellings is not unexpected in Lake Country.

Table 14: Households Falling Below Suitability Standards (Overcrowded Dwellings) by Tenure, 2011-2021

Source: Custom Census Report, Planning and Land Use Management, 2011, 2016; Statistics Canada, 2021 Table 98-10-0247-01

Household Type	2011		2016		2021	
Renter	65	9%	70	7%	100	8%
Owner	70	2%	55	1%	95	2%
All Households	140	4%	130	3%	195	3%

- Since 2011, there has been a decline in the proportion of all households in **extreme core housing need, from 8% to 4%**. In 2021, there were 250 households (4%) experiencing extreme core housing need in Lake Country – these households are experiencing the most affordability challenges and likely at-risk of homelessness. Proportionally, renter households are more likely to experience extreme core housing need (11%) than owner households (2%).

Table 15: Households in Extreme Core Housing Need by Tenure, 2011-2021

Source: Custom Census Report, Planning and Land Use Management, 2011, 2016; Statistics Canada, 2021 Table 98-10-0247-01

Household Type	2011		2016		2021	
Renter	105	15%	100	9%	135	11%
Owner	190	6%	100	3%	115	2%
All Households	300	8%	200	4%	250	4%



Affordability Snapshots

To supplement the quantitative data provided by Statistics Canada, an affordability 'snapshot' has been completed for five different household types. The following snapshots are based on feedback provided from engagement participants. Each snapshot illustrates a different housing experience and outlines the challenges that may be experienced when trying to secure affordable, safe, and adequate housing.

The affordability of housing in a community is calculated by comparing average shelter costs (rent or mortgage) and a household's before-tax income.

What are Shelter Costs?

For renters, shelter costs include rent and utilities.

To qualify for mortgage, a gross debt service formula is used to determine a household's ability to afford homeownership and meet debt obligations, which considers mortgage payments (principal and interest), property taxes, condominiums / strata fees (if any), and heating costs.

Housing is one factor in the overall cost of living for individuals and families; other factors include the cost of groceries, transportation, childcare, and medical expenses.



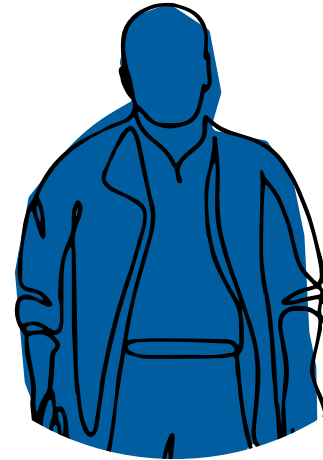
Affordability in this section uses different measures: •

- **For rental housing**, the CMHC standard is used, which outlines that housing is considered **unaffordable when a household spends 30% or more of its before-tax income on shelter costs**;
- To qualify for a mortgage, financial institutions typically require a Gross Debt Service (GDS) ratio of no more than 32%, meaning that **owner household total monthly housing costs** (mortgage payments, property taxes and heating costs, etc.) **should be no more than 32% of before-tax monthly income**; and,
- For mortgage eligibility, a 7.19% mortgage stress test rate and 5.19% mortgage rate over a 5-year fixed term was applied to the following scenario calculations, along with the assumption of a 25-year amortization period.



SNAPSHOT #1 – SENIOR

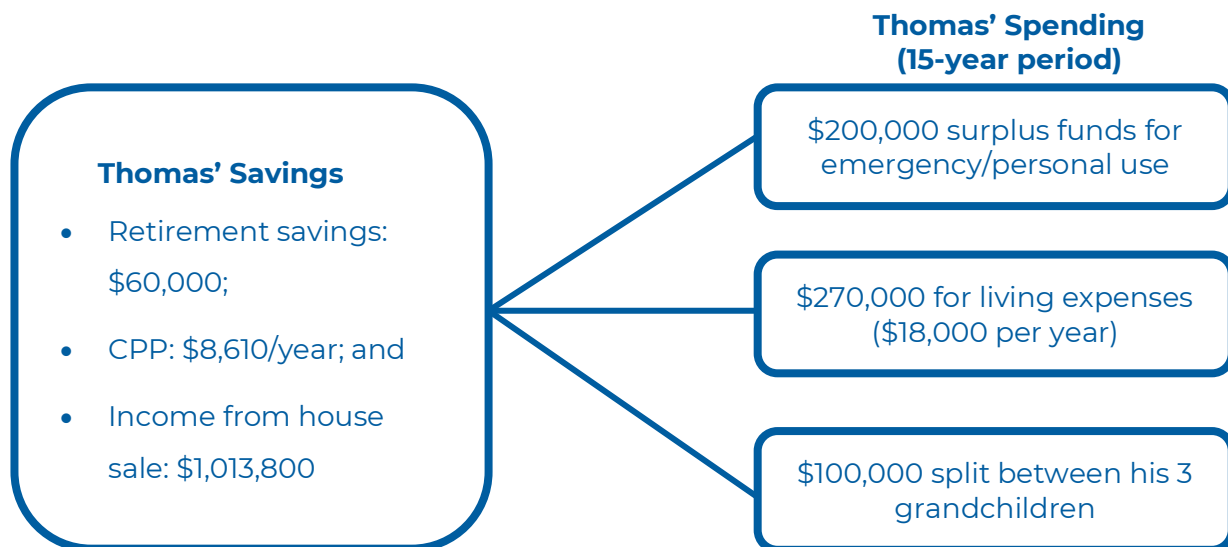
Thomas is a retired Lake Country resident who has lived in the district for over 25 years. He owns a detached two-storey, three-bedroom home in Winfield, however he has been finding it difficult to maintain on his own. Thomas had a knee operation five years ago and ever since has found it more challenging to walk up and down stairs.



Thomas has been considering downsizing for a few years but does not have family living locally and has struggled to find an advocate to help him explore independent senior living options.

Financially, Thomas relies on a fixed monthly income of \$718 (\$8,610 a year) from his monthly Canadian Pension Plan (CPP) benefit and retirement savings.

Under this scenario, it is assumed Thomas sells his three-bedroom home at the average sale price (2021) of \$1,013,800. Since Thomas is mortgage free at the time of sale, he plans to allocate his finances as follows:



If Thomas were to utilize the remaining \$503,800 over 15 years (\$33,590 per year) in addition to \$8,610 per year from CPP to rent a unit at a seniors housing building for the next fifteen years, he could afford \$3,517 per month.

What are Thomas’ options?

Thomas is unlikely to experience affordability issues given the money he received from the sale of his house. However, the availability of seniors housing in Lake Country may represent a barrier for him. In 2023, there were three sites specifically designed for seniors’ including independent, assisted living, and long-term care in Lake Country:

Housing Development	Number of Units	Average Rent	Average Wait Time (2022)	People on Waitlist
Blue Heron Villa <i>Assisted Living</i>	25	70% net income	147 days	8 (2023)
Lake Country Lodge <i>Independent Living</i>	~50	–	106 days	–
Lake Country Lodge <i>Long-Term Care</i>	~50	–	106 days	–

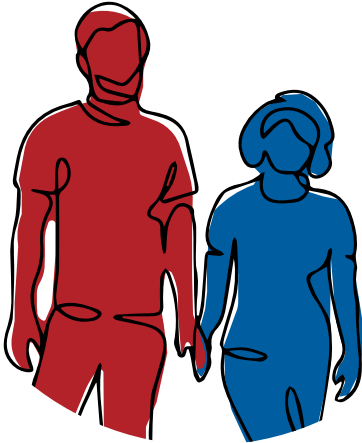
Currently, Thomas is interested in seniors independent living. Should his physical health continue to decline, he may become eligible for assisted living. Interior Health manages the waitlist for subsidized seniors housing and allocates spaces based on need rather than time spent on the waitlist.

Thomas has the funds available for the Lake Country Lodge private care facility, but moving would be dependent on availability. **Seniors that rely on their CPP alone with limited retirement savings would not be able to afford private care and would likely need to wait for space at the assisted living facility to become available.**



SNAPSHOT #2 – YOUNG WORKING COUPLE

Carla and Matheo are a young working couple living in a 2-bedroom apartment in the Okanagan Centre ward of Lake Country. Carla works as a retail salesperson and Matheo is a barber; they both work and commute to Kelowna five days a week in their private car – a 40km round trip.



The average wage of a retail salesperson in the Thompson-Okanagan Region is \$15.75 per hour (\$2,731 monthly). The average wage of a barber in the region is \$17.00 per hour (\$2,947 monthly). Their combined monthly salary is \$5,678.

How affordable is Carla and Matheo’s current living arrangement?

- Rent for their 2-bedroom apartment costs \$2,089 per month. Carla and Matheo are spending **37% of their monthly earnings on rent, which is 7% above the affordability threshold.**
- The couple is spending \$896 per month to own and drive their car, which amounts to 16% of their monthly earnings.
- In total, the **combined cost of rent and car ownership is costing Carla and Matheo \$2,985 per month, or 53% of their monthly income.**

Car Ownership Monthly Costs

Expense	Cost
Car Insurance	\$150
Gas	\$86
Car Parking	\$160
Car Maintenance	\$190
License & Registration	\$10
Financing	\$300
Total	\$896

To save money, Carla and Matheo have considered selling their car and commuting on public transport. However, they would need to catch two buses which would take them over an hour door-to-door compared to their current 22-minute car ride.

The couple has considered downsizing to a 1-bedroom apartment, which could save them \$481 per month, based on average market rental rates. However, they like having the space and may consider having a child in the future.

Carla and Matheo, while living in suitable housing that meets their current and future needs, are finding the rental cost of their 2-bedroom apartment unaffordable. They increasingly feel the need to downsize to a smaller unit. **As only 8% of Lake Country's housing stock comprises 1-bedroom units, it is likely they will struggle with the availability of smaller housing units.**



SNAPSHOT #3 – STUDENT

Jojo is a second-year student studying Indigenous Studies at UBC Okanagan. They have been living on-campus for the previous 2 years of college but are now looking for off-campus accommodation. After months of struggling to find affordable studios or 1-bedroom apartments in Kelowna, a few friends suggested Lake Country as a potentially less expensive option with good accessibility to campus.



Jojo receives a monthly student loan of \$1,280 from the National Student Loans Service Centre to assist with the cost of living. They also have \$4,000 in savings from their summer job working at a restaurant in their hometown, from which they contribute \$300 a month towards shelter costs.

They have budgeted to spend \$400 per month on food/groceries, \$100 per month on public transportation, and \$45 per month on a gym membership. This leaves \$1,035 for accommodation.

What are Jojo's options?

Housing Option	Average Monthly Cost
1-Bedroom Unit	\$1,608
Studio Apartment	\$1,225
Room in Shared House	\$850

With a monthly budget of \$1,035 for rent, one-bedroom units are out-of-reach for Jojo at an average cost of \$1,608. Likewise, studio apartments are beyond what Jojo can afford, costing an average of \$1,225. Therefore, the only affordable option for Jojo would be to find a room in a shared house.

Without their savings, Jojo would have been stretched to afford a room in a shared house. However, based on a monthly rent of \$850 per month, they would have \$185 remaining for personal use or savings.

Living in shared accommodation meets Jojo's immediate needs, however next year when they start their thesis, they were hoping to have their own space in a studio or 1-bedroom apartment. To afford a studio or 1-bedroom apartment, they would need to consider additional income sources, such as a part-time job.

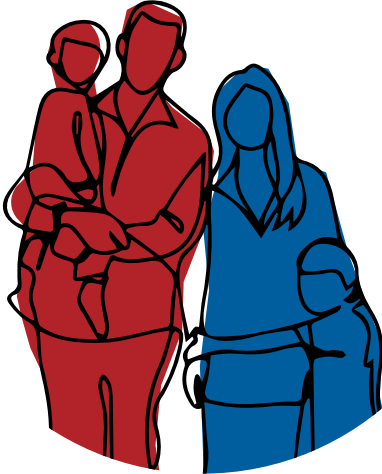
With approximately 80% of UBCO students living off-campus and further growth in the student population expected because of an increase in international students, there is a need for more affordable student housing in the region.

UBCO has plans for two additional student residences, however it is likely that students will continue to consider house sharing in Lake Country as an alternative.



SNAPSHOT #4 – YOUNG FAMILY

The Mann family is looking to move to Lake Country as they have heard from friends the area offers a safe environment to raise their two children. Lisa works full-time as a dental hygienist with a \$90,000 annual salary. Ravi works part-time, 3 days a week, in human resources with a \$55,000 annual salary, so that he can spend 2 days a week with their children. Thankfully Lisa and Ravi have relatives living nearby in Carr’s Landing to help provide childcare when they are both working.



The Mann’s are looking for a 3-bedroom property with a garage and yard to meet their families’ growing needs.

With an annual household income of \$145,000 and assuming a 20% down payment on a property, the Mann family can afford to purchase a property up to a value of \$606,349.

Annual Income	Maximum Mortgage	Monthly Mortgage Payment	Purchase Price with 20% Down	Detached 3-Bedroom House Average Price ⁷
\$145,000	\$485,079	\$2,367	\$606,349	\$1,061,756

The Mann family cannot afford to buy a 3-bedroom detached house, costing an average of \$1,061,756 in April 2023⁴ – almost double what they can afford.

7. Average price from MLS data of all 3-bedroom detached houses in Lake Country listed April 20, 2023.

What are the Mann family's options?

Housing Option	Average Price*	Difference Between Average Prices and What Mann Family Can Afford
3-Bedroom Detached House	\$1,061,756	+\$455,407
3-Bedroom Townhouse/Row House	\$882,192	+\$275,843
2-Bedroom Detached House	\$859,388	+\$253,039
2-Bedroom Apartment	\$519,520	+\$86,829

*Average price from MLS data of properties in Lake Country listed April 20, 2023.

A 3-bedroom detached house or townhouse/**row house** is unaffordable for the Mann Family, so they may have to consider other options or trade-offs.

As their children are still at pre-school age and could share a bedroom, they could consider purchasing a 2-bedroom property for the short-term to build-up equity to purchase a 3-bedroom house. The average price of a 2-bedroom detached house is still \$253,039 above what they can afford. However, a 2-bedroom apartment is achievable.

A 2-bedroom apartment does not meet the family's needs nor expectations and they might consider living in a less expensive municipality as a result. **There is a need for more missing middle housing in Lake Country to provide attainable housing options for young families and couples wanting to enter the home ownership market.** Alternatively, the Mann family might consider renting in Lake Country, although there are limited rental options in the district.



SNAPSHOT #5 – YOUTH AT-RISK OF EXPERIENCING HOMELESSNESS

Charlie is 19 years old and has always lived in Lake Country, however he has been finding it increasingly difficult to live with his parents. Often, they have disagreements that lead to him sleeping on a friend's couch or somewhere outside.

Charlie has part-time work doing restaurant food deliveries on his bike and, during the summer months, he also works at a local winery. Due to his employment pattern, his monthly salary is irregular (ranging between \$1,314 to \$2,253). Charlie is eager to find a place of his own, but without stable employment, he has been unable to demonstrate to potential landlords he can afford a unit or room to rent.



For housing to be considered affordable for Charlie (spending less than 30% of his total income), he would need to find a place to rent costing approximately \$394 per month. Charlie has considered leaving home and is at-risk of homelessness. Without an address, he will not be able to apply for summer seasonal work to boost his monthly income.

What are Charlie's options?

In the event Charlie has no other choice but to leave his family home, he could likely sleep on his friend's couch for a few weeks without overstaying his welcome. If he is still struggling to find his own accommodation, he has the following options:

Short-Term Options:

Emergency Shelter

- Lake Country has no emergency shelter accommodation.
- Kelowna has 5 shelters that permit males over the age of 19, with a total of 290 beds.
- Vernon has 1 shelter that allows all clients, with 86 beds.

Medium-Term Options:

Non-Market Housing or Rent Supplements

- Lake Country only offers non-market housing to independent seniors and low-income families. Kelowna and Vernon have non-market housing options.
- The Canada-BC Housing Benefit provides rent assistance to people ineligible for RAP or SAFER programs.

In the short-term, Charlie would need to leave Lake Country and seek supports elsewhere, likely in Kelowna or Vernon where emergency shelters are located.

In terms of longer-term options for Charlie, as a low-income, one-person household at-risk of homelessness, he may be eligible to apply through The Housing Registry for subsidized housing. **There are no non-market housing options for young one-person households in Lake Country, so he would need to seek out options in Kelowna or Vernon.**

Alternatively, Charlie could apply for rent assistance. He is ineligible for support under the Shelter Aid For Elderly Renters (SAFER) or Rent Assistance Program (RAP) programs, which support only low-income families and seniors. The Canada-BC Housing Benefit (CBCHB), which provides rent assistance for people who do not qualify for other programs, would be Charlie's best option. However, there is no direct application process and he would be dependent on a non-profit housing provider or BC Housing to select him as an eligible applicant.



Housing Unit Need Estimates

To establish Lake Country's estimated housing unit needs, the **Housing Assessment Resource Tools** (HART) methodology was used. HART was created by University of British Columbia's Housing Research Collaborative with funding by Impact Canada and CMHC's Housing Supply Challenge. By measuring several indicators, the tool provides a standardized approach to estimate housing need in a local area – the indicators include:

- affordable housing costs;
- household sizes;
- need by income group;
- loss of affordable housing over time;
- proportion of equity-seeking groups; and
- unmet need.

LAKE COUNTRY'S HOUSING UNIT NEED ESTIMATES

The District of Lake Country has experienced significant growth in recent years, with an **average annual population growth rate of 3.7% between 2011 and 2021**. The District's Official Community Plan provides a medium population growth rate scenario where Lake Country could see approximately **6,216 new residents by 2036**.

A household growth rate of 3% was used to determine housing need estimates for 2031, based on household projections outlined in the District's OCP, where a medium growth scenario suggests Lake Country could see approximately **3,075 new households by 2036**.⁸

To accommodate this growth and address existing housing need, it is estimated that a minimum **of 2,505 new housing units are needed by 2031, which reflects an average of approximately 250 units per year**.

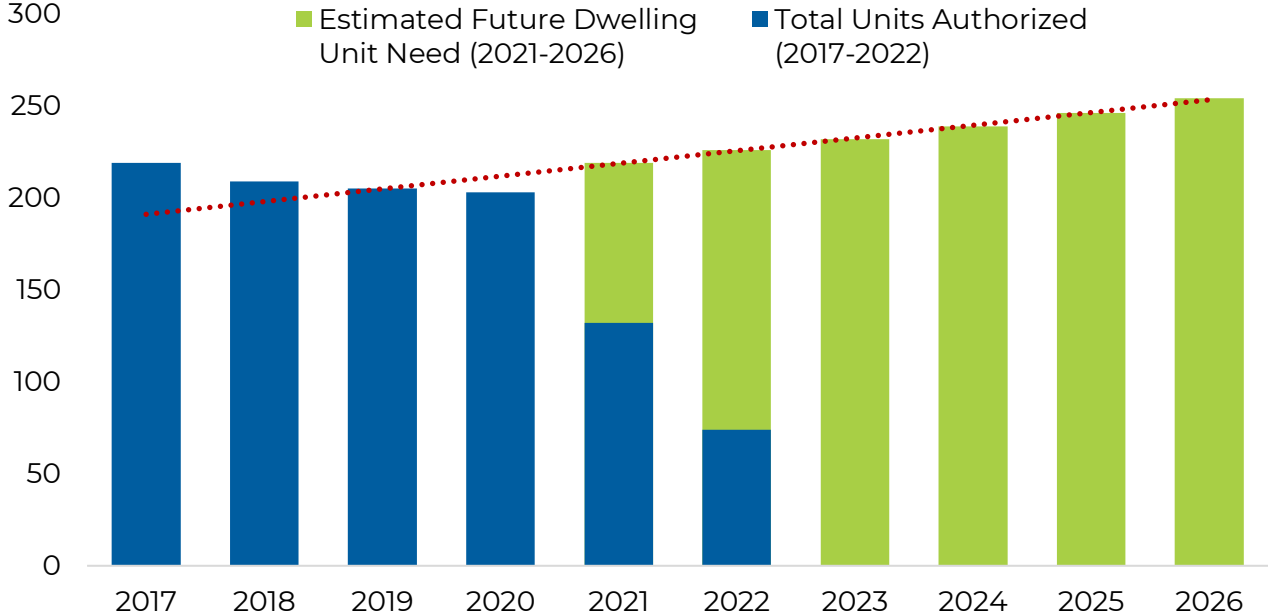
8. The medium household growth scenario has been used as it aligns with the District's OCP. It will be important to monitor population and household growth rates over the next five years, as the housing unit need estimates will be higher with a higher growth rate. For instance, should Lake Country see a household growth rate of 4%, an estimated 3,668 new units would be needed by 2031.



The housing unit need estimates do not consider that up to 29% of Lake Country existing units may be owned by non-Lake Country residents and are likely vacation properties.⁹ Therefore, the housing units needed may be higher than estimated given close to a third of the District’s housing is used by temporary residents.

Figure 12: Number of Units Authorized by Building Permit, 2017-2022 and Estimated Units Needed (2021-2026)

Source: District of Lake Country Building Statistics Data. Units needed calculated based on Census.



Between 2017 and 2022, the District of Lake Country authorized by building permit an average of 174 new housing units per year, indicating the District is experiencing a shortfall of 76 units per year based on housing unit need estimates (250 units annually). The trend illustrated in Figure 12 shows a growing gap since 2020 between the number of new dwellings created and the estimated future dwelling unit need.

9. This statistic is taken from the District of Lake Country’s Official Community Plan; however, based on property tax statements, it is likely this percentage is lower.



Current versus Anticipated Housing Unit Need Estimates

- The housing unit need estimates provide a summary of units needed between 2021 and 2031. Included within this estimate is the **number of households currently experiencing housing need, which is equivalent to the number of households in core housing need.**
- As of 2021, **420 households were experiencing core housing need**, which provides a baseline for unmet housing need.
- To meet anticipated need over the next ten years (from 2021 to 2031), **135 units are needed for very-low income households** and **700 units are needed for low income households.**

New homes need to be affordable to a range of income groups – using Lake Country’s 2020 median household income of \$98,000, five income groups have been created to facilitate housing unit targets based on affordability (Table 16, page 59).

The housing unit need estimates illustrate the amount and type of housing required across the housing spectrum to maintain Lake Country’s income and housing diversity. Of the new homes needed by 2031, **67% will need to accommodate households requiring only 1- or 2-bedroom units.**¹⁰

10. HART methodology assumes a 1-person household will require a 1-bedroom unit and a 2-person household will require a 2-bedroom unit, etc. Census data demonstrates these assumptions are not representative of local context, as there are many 1-person households living in larger units and 4-person households living in smaller units. The HART methodology also assumes all new units will be occupied.



Table 16: Housing Unit Need Estimates by Household Income (2021-2031), District of Lake Country

Source: Statistics Canada, 2021 Census, Custom Data Report

Household Income		<\$20,000	\$20,000–\$49,000	\$50,000–\$79,999	\$80,000–\$119,999	>\$120,000		
Affordable Monthly Housing Cost		\$500	\$1,250	\$2,000	\$3,000	>\$3,000	TOTAL	%
U N I T S I Z E	1-Bedroom	105	335	110	60	35	645	26%
	2-Bedroom	30	280	190	225	300	1,025	41%
	3- Bedroom	0	55	50	75	160	340	14%
	4-Bedroom	0	30	30	55	215	330	13%
	5+ Bedroom	0	0	10	35	120	165	7%
TOTAL		135	700	390	450	830	2,505	100%
%		5%	28%	16%	18%	33%	100%	

In addition to housing by unit size (number of bedrooms), it is also necessary to estimate units needed by price point. **Of the estimated units needed, 33% will need to serve households earning less than \$50,000 per year, an average of 84 new non-market homes on an annual basis.** To provide this important supply of affordable housing, partnerships are needed between local government, senior government, and the non-profit sector. To make housing affordable for very low- and low-income earners, senior government funding is needed, either through operating agreements or rent subsidies for tenants to live in market housing.



Housing Needs versus Housing Targets

- **Estimates of housing need in this Report should not be interpreted as targets for the amount or type of housing to address needs.** Housing needs are important for informing housing targets; however, **targets are also determined by other important factors such as District and partner development capacity, senior government funding available, and Council priorities.**
- **Housing need numbers should be interpreted as estimates based on available data** – they are not comprehensive and involve limitations and risk of double counting. **Estimates are instead intended to represent the order of magnitude and basic characteristics of households experiencing need for affordable, suitable, and adequate housing now and in the future.**



Key Areas of Local Need

The housing needs and supply gaps summarized herein were identified through community input and data analysis. It is important to note that many of the housing needs are multi-layered, complex, and inter-related.

AFFORDABLE HOUSING



A range of affordable housing options are needed to address the growing gap between what residents can afford and the housing available.

- As experienced across the Central Okanagan Region and province, **housing affordability is a challenge in Lake Country, with 21% of households in core housing need paying more than 30% of their income on shelter costs.** House prices and rental rates continue to rise to unaffordable levels for many low- and moderate-income residents. Throughout engagement, housing affordability was identified as a top concern by participants.
- **There are widespread implications of the affordability crisis, with limited options to meet the needs of low- and moderate-income households.** Key informants shared that the food bank is assisting over 500 households in Lake Country, with mainly one-person households, seniors, and couples seeking food assistance to help with the cost of living. Others referenced the number of people at-risk of experiencing homelessness is rising as market rents are higher than some residents can afford.
- **Moderate-income earners are priced out of homeownership, with the housing stock predominantly comprising large, detached houses or luxury apartments.** As a result, moderate-income households continue to rent, making the rental market more competitive and impacting rental availability for low-income households. Additionally, moderate-income households consider moving to different municipalities to seek more attainable housing options.
- **Key informants report the lack of affordable and available housing for low- and middle-income workers has impacted employers' abilities to recruit and**



retain workers. This impacts local businesses and the economy as workers may look elsewhere for employment opportunities.

- **By 2031, 835 affordable homes (an average 84 new affordable units annually) are needed specifically for very low- and low-income earners** (i.e., households earning less than \$50,000 per year).

RENTAL HOUSING



With a lack of rental housing in Lake Country, low- and moderate-income households struggle to find options they can afford. Most rental units are found in the secondary rental market, which provides less secure options for renter households. More rental housing units, particularly purpose-built rental units, are required to meet needs.

- **There are limited rental options in Lake Country, especially those that are affordable and mid-range.** As property prices have increased, more households priced out of homeownership are looking to the rental market, however there are limited options available. During engagement it was expressed that new apartment developments are aimed at attracting higher-income earners, wealthy retirees, and tourists.
- **Lake Country has only 71 purpose-built rental units, meaning most rental units are found in the secondary rental market, including suites in houses or rented apartment units.** Secondary market rentals are less secure and typically priced higher than purpose-built rental options as they can be removed from the rental market at any point for the use of individual owners. Airbnbs and short-term vacation rentals are favoured by landlords over long-term rentals due to the higher income potential, yet this reduces the rental housing available to residents.
- **The average monthly rental price identified through an online rent review of properties available in February 2023 was \$2,374.** For low- and moderate-income Lake Country households, this average monthly rental price would

amount to more than 30% of their income, making renting unaffordable. Most rental properties available were 2-bedroom (38%) and found in basement suites or apartment buildings, which may not be suitable for families.

- Lake Country has a lower proportion of renters when compared to the Central Okanagan region and province. In the district, only 22% of properties are rented, however key informants expressed demand for rental units is higher but constrained by the lack of purpose-built rental housing.
- **Renters are disproportionately challenged to find affordable housing**, with 38% of renter households in core housing need spending more than 30% of their income on housing in 2021.
- **There is a need for purpose-built rental accommodation in Lake Country for one-person households, couples, workforce, young families, and students.**

SPECIAL NEEDS HOUSING



There are limited housing options with support services in Lake Country.

- Special needs housing or housing with support services is typically intended to house youth or adults with mental and/or physical disabilities. BC Housing data for Lake Country indicates **there are fewer than 10 non-market special needs housing units** – the actual number has been suppressed for privacy reasons. The assisted living and long-term care facilities may accommodate seniors in Lake Country with mental and/or physical disabilities.
- **Lake Country has no housing options with support services for individuals under the age of 65.**
- **Between 2017 and 2022, the number of households applying for housing through The Housing Registry in Lake Country increased from 3 to 22.** Of the 22 applicant households, the majority were seniors and people with disabilities, indicating the need for additional supportive housing options.



- **Feedback from engagement expressed a need for non-market units with various levels of support in Lake Country.** Currently, there are limited options available for youth or adults with mental and/or physical disabilities. It is anticipated demand could be accommodated through new units that meet accessible/adaptable guidelines, a variety of in-home services, and dedicated special needs housing.

HOUSING FOR SENIORS



As Lake Country’s population ages, the need for seniors housing will increase. All types of seniors housing is needed in Lake Country, including independent living, assisted living, and long-term care facilities.

- Two-thirds of Lake Country’s housing (66%) comprises single-detached dwellings. The second most common housing forms are apartments or flats in a duplex (14%), which are typically subdivided detached homes. Therefore, the actual percentage of households living in detached homes is likely closer to 80%. **For seniors looking to downsize and stay in the community, there are limited options.**
- Feedback from engagement highlighted that **aging-in-place is common in Lake Country**, however seniors can experience challenges maintaining larger detached dwellings and there is a heavy reliance on support services and families for assistance. Smaller accessible units are needed, such as one- or two-bedroom units in single-storey buildings or apartment buildings with elevators.
- **Many seniors who could benefit from assisted living do not have an advocate to help find suitable accommodation.** Even with an advocate to navigate the system, there are not enough assisted living units to meet demand.
- **Participants expressed an increase in need for affordable seniors’ housing and housing for seniors with complex needs**, as Blue Heron Villa is at capacity with a waitlist. The situation is time-sensitive as seniors’ needs can change unexpectedly.

- For independent living and long-term care options, Lake Country only has privately-owned facilities with a few publicly-owned beds. **With the number of seniors expected to increase in Lake Country, there will be greater pressure on existing services unless more seniors housing is built.**

“By the time seniors get to us they are often too far gone and they only stay with us for a few months before they need long-term care. With the lack of spaces and how rarely they come up, we are not catching people when they need the help.”

– Key Informant Interview

- Special consideration should be given to the fact that housing meant to accommodate seniors should be within close walking distance to transit and services, single-level or include an elevator in multi-unit development, and adaptable to ensure it meets the needs of residents as they continue to age-in-place. For those with mobility limitations, many municipalities have directed policy and regulation to include accessible and adaptable housing in all new condominium and apartment buildings.

HOUSING FOR FAMILIES



There is a shortage of attainably-priced housing options for families in Lake Country.

- Lake Country’s demographic profile has become younger over the past five years, with more young families, couples, and people of working age moving to the district. During engagement, respondents indicated more young people and families are moving to Lake Country because of the perception that it offers a safe environment to raise a family. However, **young families with moderate-incomes cannot afford to purchase single-detached homes in Lake Country and there are very limited suitable market or rental options.** One respondent

identified that many options available on the rental market do not allow pets or children, which further restricts the available stock.

- **Over the next ten years, an average of 400 new 2+ bedroom units are needed annually to accommodate families and larger households.**
- There has been an increase in multi-unit development in the last few years, yet this form of housing remains in high demand. **The need for more moderate-income housing and housing for one-person households, workers, and couples can be accommodated through multi-unit housing, which can be more affordable than detached development.** Multi-unit housing can also provide entry-level homeownership options for young families, one-person households, and couples to gain equity and eventually sell to other prospective homeowners entering the market.

HOUSING FOR ONE-PERSON HOUSEHOLDS



One- and two-bedroom rental and market properties are in high demand but limited supply, increasing prices. Smaller units are needed in Lake Country to meet the needs of one- and two-person households.

- People living in one-person households in Lake Country do not have many housing options as there are few multi-unit apartment buildings with affordable one-bedroom units. **With construction predominantly limited to single-detached dwellings over the past few decades, available housing options for one-person households are often limited to shared accommodation or basement suites.** Often even basement suites are out-of-reach for one-person households earning a median-income.
- **One-bedroom units only account for 8% of the housing stock in Lake Country,** however 63% of Lake Country households comprise one or two people. There is a mismatch between the housing stock and household size. There are limited smaller units in Lake Country, which makes it challenging for one- or two-person households to meet their housing needs.

- **Between 2021-2031, the highest proportion of new houses needed in Lake Country are one- and two-bedroom properties, totalling 3,360 units (336 units per year).**
- **Since 2016, 534 new multi-unit homes have been registered in Lake Country.** Participants expressed that multi-unit developments are in high demand and represent the opportunity for households with lower incomes and one-person households to enter the property market, allowing these households to gain equity over time to move to a larger unit, releasing the property back into the market for other one-person or lower income households to do the same.

“We have seen quite a few singles who are living on a fixed income that are not able to afford housing that becomes available. Wages are not keeping up with inflation and house prices. You cannot find something healthy or safe for less than \$1,700-1,800 in the community. We see people living with roommates, in seasonal accommodation, vehicles, or unsafe situations.”

– Key Informant Interview

HOUSING FOR WORKERS



Businesses experience difficulties recruiting and retaining workers in Lake Country due to the lack of affordable housing options. There is a need for more affordable housing for workers.

- **Key informants report that a lack of affordable housing for low- and moderate-income service workers has resulted in employees commuting from outside of Lake Country or being unable to accept local employment opportunities.** One participant stated that as their staff cannot afford to live in Lake Country, they must find them suites in Kelowna or Vernon.
- **Orchards and wineries employing temporary seasonal farm workers struggle to find housing for their workers, especially during peak fruit picking season.**

A key informant shared that they must rent houses in Silver Star and Big White (both approximately one hour drive from Lake Country) for their temporary seasonal farm workers due to the lack of available and affordable housing for workers in Lake Country. Consequently, companies often must coordinate transportation for their workers at additional expense and employee time.

- **Additional housing for workers, at attainable levels, is needed in Lake Country to support businesses and workers, and encourage economic growth in Lake Country.**

SHELTERS FOR INDIVIDUALS EXPERIENCING AND AT-RISK OF EXPERIENCING HOMELESSNESS



There is a need for non-market housing options in Lake Country.

- There has been no non-market housing development in Lake Country in recent years. The number of non-market housing units in BC Housing’s inventory decreased by 1 unit between 2017 and 2022. Yet, **during the last five years, the number of households applying for housing through The Housing Registry increased from 3 to 22.** Of the 22 applicant households, the majority are seniors and people with disabilities. As housing prices continue to rise, the need for non-market housing increases.

“Everyone is fighting for employees. Part of bringing in people means finding housing for them.”

“None of the service workers who live here can afford to live here. There are two subsidized rental complexes specifically for seniors, but there is a two-year waitlist for housing in the Interior”.

– Key Informant Interview

- **Point-in-Time Count data is not available for Lake Country, however data in Kelowna and Vernon indicates the number of people experiencing homelessness in the Central Okanagan Region is growing.** Feedback from community service organizations indicates the number of people experiencing homelessness in Lake Country remains small, however hidden homelessness (such as couch surfing) and people at-risk of experiencing homelessness is becoming more prevalent.
- **There are limited non-market housing options or supports in Lake Country for people experiencing visible or hidden homelessness and low-income households.** During engagement, participants expressed people experiencing (or at-risk of experiencing) homelessness are more likely to be in Kelowna where there are support services and shelters available.

“In the Interior overall, there is still a major shortage and not enough shelter for people at risk of homelessness. Compounded with that, there is no housing for people with complex needs.”

– Key Informant Interview

- Additional non-market housing stock will likely require government subsidy to deliver at below-market levels – this may also be facilitated through rent subsidy programs available through BC Housing like the Shelter Aid for Elderly Renters (SAFER) program and Rental Assistance Program (RAP). Rental options for low-income households are needed.
- **Non-profit housing providers are willing to construct non-market housing in Lake Country but have found it difficult to implement development projects.** Key barriers including lack of community support, as well as complex and lengthy municipal planning and building procedures.
- **There is an opportunity for the District to continue to explore partnerships with BC Housing, non-profit organizations, and societies to provide additional**



non-market housing options in Lake Country. A key theme raised by informants was collaboration and communication between the District and other organizations, including non-profits, societies, and BC Housing, to provide the municipal support in an active partner role, work with communities, and put land forward or identify suitable land for non-profit housing.

Additional Housing Challenges

In addition to housing needs and gaps, other related factors must be considered to understand the current Lake Country housing context.

HOUSING FOR INDIGENOUS PEOPLE

A clear gap in this research is addressing housing needs for Indigenous people living in Lake Country. According to Census data, 970 people (6.2%) identifying as Indigenous were living in Lake Country in 2021. Building government-to-government relationships between the District and First Nations to share knowledge and communicate the housing and cultural needs of members would represent a positive step towards bridging this gap.

TRANSIT ACCESSIBILITY

Several informants identified the need for better public transit connections to Kelowna. One respondent stated that their 15-minute car journey to work in Kelowna would take them over an hour by bus with a connection unless they walk over 20 minutes to another bus route – this is a limiting factor for people who cannot afford car ownership or are unable to drive, restricting access to the wider range of services and amenities in Kelowna. There was also a need identified for a better bus system within Lake Country to support seniors.

DEVELOPMENT PROCESS

Informants suggested that developers and builders are deterred from working in Lake Country due to wait times for building and development permit processing, favouring Kelowna or other municipalities; this is reflected in Building Statistics data which indicates that despite a growing population, the number of new residential



units authorized by building permit per year has been declining since 2016. Compared to 244 housing units created in 2016, only 74 were created in 2022. Respondents called for the District to prioritize growth and streamline the process for more straightforward applications.

INFRASTRUCTURE DEFICIT

Feedback from engagement indicated the District’s infrastructure, namely the capacity of the sewage treatment plant, represents a challenge in delivering more housing units in Lake Country to accommodate projected growth.

The District does not have sufficient resources to tackle this challenge and requires support from senior levels of government.

BUILDING OCCUPANCY RESTRICTIONS

During engagement, participants expressed that housing availability issues in Lake Country could be lessened through relaxed regulations. For example, one participant shared how their business employs and houses hundreds of temporary seasonal farm workers during the summer months. However, these units, located within the Agricultural Land Reserve (ALR), sit unoccupied over winter as they are restricted to farm workers, despite significant interest from local businesses looking to house their workers. Given the proportion of the District’s land that falls within the ALR, it is important to involve the Agricultural Land Commission in housing discussions and ensure they are aware of some of the challenges residents are experiencing.

“We have such a housing crisis, I’ve had other employers contact me who bring in temporary foreign workers for cabinetry etc., but because they are not farm workers, we cannot house them during the winter months.”

– Key Informant Interview



Addressing Housing Needs & Gaps

It is not solely the responsibility of local government to address housing needs and gaps. Collaboration is required with all levels of government, rights holders, and stakeholders to meet the housing needs of current and future households.

Municipal Local Government

Municipalities are the agents responsible for land use decisions and development approvals that lead to the housing forms that comprise their communities. Municipalities have a critical role to play in approving development and creating policies and strategies that target local housing conditions. In addition, municipalities are increasingly playing a more active role in providing and facilitating affordable housing, which may include: fiscal measures such as the use of municipal land, direct funding, and relief from approval fees and charges; policies and regulations that support the development of affordable housing; education, advocacy, and research on local affordability issues; and, occasionally, the direct provision of affordable housing through a civic department or agency, such as a municipal housing authority.

To address housing needs and gaps outlined in this Report, the District may consider undertaking further initiatives such as a housing action plan or affordable housing strategy. This Report may also be used to inform planning policy to help facilitate affordable housing, such as official community plan updates or zoning bylaw amendments.

Regional District

Regional governments provide a general framework for growth and land use in the region, often with an emphasis on concentrating growth in urban centres. Affordable housing policy and practice should also align with the regional government's own housing plans, policies, and strategies.

Provincial Government

The legislated responsibility for housing falls on the provincial government. As such, much of the legislation that impacts land use and housing is under provincial



jurisdiction. In addition to a directly-managed portfolio, the Province also provides funding and support to non-profit organizations to build and operate emergency shelters and safe houses as well as transitional, supported, and independent non-market housing. The provincial government also funds several rent supplement programs to assist lower income individuals and households in accessing market housing. Recent investments by the provincial government have created new tools, regulations, and capital/operating investment dollars – with further announcements expected to support the creation of many rental and affordable housing units within the next ten years.

First Nations

First Nations are responsible for providing and managing housing on-reserve. The Government of Canada provides funding to First Nations for safe and affordable on-reserve housing. In most cases, First Nations communities receive an annual capital allocation for housing from the federal government. Annual allocations have been designed with the flexibility that First Nations may use the funding at their discretion for a range of eligible housing needs, including: construction, renovation, maintenance, insurance, capacity building, debt servicing, and the planning and management of their housing portfolio.

Partnerships between different levels of government demonstrate alternate approaches to providing suitable, adequate, and affordable housing options, including on-reserve housing. For instance, BC Housing’s Indigenous Housing Fund is the first of its kind in Canada, supporting new on-reserve housing projects. First Nations can play an important advocacy role to communicate housing needs of their community members and determine culturally safe housing solutions.

Federal Government

The federal government provides mortgage insurance to homeowners through the Canada Mortgage and Housing Corporation (CMHC) and sets the rules and requirements for government-backed mortgage insurance. The federal government also implements a variety of programs, including the provision of capital funding and operational assistance for non-market housing. The release of the National



Housing Strategy in 2017 and recent funding announcements demonstrate a renewed commitment towards housing and homelessness by the Canadian government.

Private Sector

Including landowners, developers, builders, investors, and landlords, the private sector is responsible for the development, construction, and management of a range of housing forms and tenures, including ownership and rental. The private sector has been increasingly involved in delivering the rental supply, with a large proportion of rental housing comprising secondary suites and condominiums rented through the secondary rental market.

Non-Profit Sector

The non-profit housing sector creates and manages non-market housing units and may include support services (e.g., life skills, employment training). The sector includes community-based non-profit organizations that typically receive some form of financial assistance from other levels of government to enable the organizations to offer affordable rents to low-income households.



Figure 13: Enabling Measures for Local Governments to Address Housing Needs, Gaps, and Issues



Closing Comments

Lake Country has experienced significant growth over the past decade and continues to attract new residents seeking the rural 'Okanagan' lifestyle while having easy access to more urban centres. Population growth is expected to continue, highlighting the need for all housing types in Lake Country.

- **Key findings demonstrate how housing affordability and availability are a challenge in Lake Country, especially impacting low- and moderate-income households.** There is a mismatch between housing size predominately comprising 3+ bedrooms and household size mainly including 1-2 people. There is a need for affordable 1- and 2-bedroom rental and ownership options.
- **Feedback from engagement reflects the need for more seniors housing, including independent living, assisted-living, and long-term care facilities.** The number of seniors is expected to increase over the next ten years, placing a further strain on existing supportive housing unless action is taken.
- **The District has made positive progress towards delivering new multi-unit housing over the past five years.** Multi-unit housing provides more suitable and affordable options for couples, seniors, low- and moderate-income, and one-person households. Multi-unit housing is in high demand but limited supply, demonstrating the need for more multi-unit housing to be built.
- **To meet growing demand and address the existing housing shortage, housing unit need estimates suggest a minimum of 2,505 new housing units are needed by 2031.** New homes are needed at a range of affordability levels and sizes.

As Lake Country navigates the challenges facing many communities across Canada, it will be vital to facilitate new rental and affordable ownership options to support low- and moderate- income households. This Report provides an updated assessment of the current housing landscape and can be used by the District to prepare funding applications, explore partnerships, and inform decision-making.



APPENDIX A

GLOSSARY OF TERMS



AFFORDABLE HOUSING

Housing is considered “affordable” if it costs less than 30% of a household’s before-tax income. It is a broad term that can include housing provided by the private, public, and non-profit sectors. It also includes all forms of housing tenure: rental, ownership, and co-operative ownership, as well as temporary and permanent housing. (CMHC, 2023)

CORE HOUSING NEED

Core housing need refers to whether a private household's housing falls below at least one of the indicator thresholds for housing adequacy, affordability, or suitability, and would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (attains all three housing indicator thresholds). (Census of Population, 2021)

- **Adequate housing** is reported by their residents as not requiring any major repairs.
- **Affordable housing** has shelter costs equal to less than 30% of total before-tax household income.
- **Suitable housing** has enough bedrooms for the size and composition of resident households according to the National Occupancy Standard (NOS), conceived by the Canada Mortgage and Housing Corporation and provincial and territorial representatives.

EXTREME CORE HOUSING NEED

Extreme core housing needs is when a household is in core housing need and spending at least 50% of its income on shelter costs.

HOUSING ASSESSMENT RESOURCE TOOL (HART)

HART was created by University of British Columbia’s Housing Research Collaborative with funding by Impact Canada and CMHC’s Housing Supply Challenge. By measuring several indicators, it provides a standardized approach to estimate housing need in a local area – these indicators include:



- affordable housing costs;
- household sizes;
- need by income group;
- loss of affordable housing over time;
- proportion of equity-seeking groups; and
- unmet need.

HOUSING NETWORK

The 'housing network' is a concept used to describe the broad range of housing options available to help a range of households in different tenures to access affordable and appropriate housing. The concept enables to move away from a one-size-fits-all strategy, towards the range of housing options available to different households.' The housing network includes homelessness, shelters and transitional housing, community housing, affordable rental, market rental, and homeownership.

MISSING MIDDLE HOUSING

Missing middle housing refers to the gap in housing between single-detached dwellings and high-rise apartments. Typically, the gap includes medium-density housing options such as townhouses, duplexes, and small apartment buildings.

PURPOSE-BUILT RENTAL HOUSING

Purpose-built rental housing is defined as multi-unit housing (i.e., 3+ units) expressly designed and built to provide long-term rental accommodation. The affordability of purpose-built rental housing increases over time as the units age and provincial rent controls are in-place for long-term tenancies.

SECONDARY RENTAL MARKET

Secondary market rental housing is defined as privately- or individually-owned rental housing, such as condominiums and secondary suites. Secondary market rental housing is an important housing option, particularly for moderate-income families requiring 2+ bedrooms given the lack of purpose-built rental options. Compared to purpose-built rental housing, secondary market rental housing is less stable because it can be removed from the rental market at any time for the owner's use.



SHELTER COSTS

For renters, shelter costs include rent and utilities.

To qualify for mortgage, a gross debt service formula is used to determine a household's ability to afford homeownership and meet debt obligations, which considers mortgage payments (principal and interest), property taxes, condominiums / strata fees (if any), and heating costs.

Housing is one factor in the overall cost of living for individuals and families; other factors include the cost of groceries, transportation, childcare, and medical expenses.

STRUCTURE TYPES

- **Apartment 5+ Storeys:** A dwelling unit in a high-rise apartment building that has five or more storeys. Also included are apartments in a building with five or more storeys where the first floor or second floor is commercial establishments.
- **Apartment or Flat in a Duplex:** One of two dwelling units located one above the other in a building.
- **Moveable Dwelling:** A single dwelling, other than a mobile home, used as a place of residence, but capable of being moved on short notice, such as a tent, recreational vehicle, travel trailer, houseboat, or floating home.
- **Semi-Detached House:** One of two dwellings attached side-by-side (or back-to-back) to one other, but not to any other dwelling or structure (except its own garage or shed). A semi-detached dwelling has no dwellings either above or below it, and the two units together have open space on all sides.
- **Single-Detached:** A single dwelling not attached to any other dwelling or structure (except its own garage or shed). A single-detached house has open space on all sides and has no dwellings either above or below it.
- **Row House:** One of three or more dwellings joined side by side (or occasionally side to back), such as a townhouse or garden home, but not having any other dwellings either above or below.



APPENDIX B

LEGISLATIVE REQUIREMENTS



POPULATION

Table 17: Population and Population Change, District of Lake Country & Central Okanagan Regional District (2011-2021)

Source: Statistics Canada, 2021 Census of Population, 2016 Census of Population, 2011 Census of Population

	2011	2016	2021	Growth 2011-2021	Percent Change 2011-2021
District of Lake Country	11,708	12,922	15,817	+4,109	+35%
Central Okanagan Regional District	179,839	194,892	222,162	+42,323	+23%

Table 18: Average and Median Age, District of Lake Country, (2011-2021)

Source: Statistics Canada, 2021 Census of Population, 2016 Census of Population, 2011 Census of Population

Year	Average Age	Median Age
2011	39.8	43.0
2016	40.7	43.4
2021	42.8	44.0

Table 19: Age Group Distribution, District of Lake Country, (2011-2021)

Source: Statistics Canada, 2021 Census of Population, 2016 Census of Population, 2011 Census of Population

Age Group	2011		2016		2021	
	#	%	#	%	#	%
0-14	1,915	16%	2,020	16%	2,565	16%
15-19	775	7%	720	6%	805	5%
20-24	675	6%	665	5%	720	5%
25-64	6,695	57%	7,365	57%	8,765	55%
65-84	1,455	12%	1,925	15%	2,750	17%
85+	185	2%	215	2%	210	1%
Total	11,700		12,910		15,815	

Table 20: Mobility, District of Lake Country, (2011-2021)

Source: Statistics Canada, 2021 Census of Population, 2016 Census of Population, 2011 National Household Survey

Mobility Status	2011	2016	2021
Non-Movers	9,860	10,660	13,085
Non-Migrants	565	650	945
Migrants	850	1,285	1,465



Table 21: Individuals Experiencing Homelessness, District of Lake Country, (2018, 2021)

Source: Homelessness Services Association of British Columbia, 2021

Year	#
2018	N/A
2021	N/A

Table 22: Number of Students Enrolled in Post-Secondary Institutions, District of Lake Country, (2011-2021)

Source: BC Ministry of Advanced Education Skills and Training, Post-Secondary Finance Branch, 2022, University of British Columbia Annual Enrollment Report 2011, 2016, 2021

Institution	2011	2016	2021
Okanagan College	5,315	5,138	5,094
University of British Columbia Okanagan	7,915	8,687	11,989

HOUSEHOLDS

Table 23: Total Number of Households, District of Lake Country, (2011-2021)

Source: Statistics Canada, 2021 Census of Population, 2016 Census of Population, 2011 Census of Population

Year	#
2011	4,533
2016	5,094
2021	6,204

Table 24: Average Household Size, District of Lake Country, (2011-2021)

Source: Statistics Canada, 2021 Census of Population, 2016 Census of Population, 2011 Census of Population

	2011	2016	2021
Average Household Size	2.5	2.5	2.5

Table 25: Breakdown of Households by Size, District of Lake Country, (2011-2021)

Source: Statistics Canada, 2021 Census of Population, 2016 Census of Population, 2011 Census of Population

Household Size	2011		2016		2021	
	#	%	#	%	#	%
1 Person	900	20%	1,085	21%	1,335	22%
2 Persons	1,805	40%	2,135	42%	2,520	41%
3 Persons	790	18%	735	14%	910	15%
4 Persons	640	14%	740	15%	925	15%
5+ Persons	355	8%	400	8%	505	8%
Total	4,490	100	5,095	100	6195	100



Table 26: Housing Tenure (2011-2021), District of Lake Country

Source: Statistics Canada, 2021 Census of Population, 2016 Census of Population, 2011 National Household Survey

Housing Tenure	2011		2016		2021	
	#	%	#	%	#	%
Owner	3,680	82%	3,985	78%	4,870	78.5%
Renter	815	18%	1,110	22%	1,335	21.5%
Total	4,495	100%	5,095	100%	6,205	100%

Table 27: Renter Households in Subsidized Housing (2011-2021), District of Lake Country

Source: Statistics Canada, 2021 Census of Population, 2016 Census of Population, 2011 National Household Survey

	2011		2016		2021	
	#	%	#	%	#	%
Number of Households	90	11.1%	125	11.3%	135	10.1%

ANTICIPATED POPULATION AND HOUSEHOLDS

Table 28: Anticipated Population (2023-2028), District of Lake Country

Source: District of Lake Country OCP, 2018

Year	Anticipated Population
2023	15,256
2024	15,622
2025	15,997
2026	16,381
2027	16,774
2028	17,176

*Based on the OCP medium population growth rate of 2.4%

Table 29: Anticipated Population Growth (2023-2028), District of Lake Country

Source: District of Lake Country OCP, 2018

Anticipated Growth	Anticipated Percentage Change
+1,920	+12.6%



Table 30: Anticipated Population Growth by Age (2023), Lake Country Community Health Service Area

Source: BC Statistics

Age Group by Year	Anticipated Population (2023)	%
0 to 14	2,742	16%
15 to 19	869	5%
20 to 24	748	4%
25 to 64	9,181	55%
65 to 84	2,866	17%
85+	288	2%
Total	16,694	100%

Table 31: Anticipated Population Growth by Age (2028), Lake Country Community Health Service Area

Source: BC Statistics

Age Group by Year	Anticipated Population (2028)	%
0 to 14	3,078	16%
15 to 19	1,191	6%
20 to 24	888	5%
25 to 64	9,960	52%
65 to 84	3,541	19%
85+	388	2%
Total	19,046	100%

Table 32: Anticipated Average Household Size (2023-2028), District of Lake Country

Source: District of Lake Country OCP, 2018

Year	Average Household Size	Households
2023	2.1	7,428
2024	2.1	7,609
2025	2.1	7,794
2026	2.1	7,984
2027	2.1	8,178
2028	2.1	8,377



HOUSEHOLD INCOME

Table 33: Average & Median Total Household Income, District of Lake Country, (2011-2021)

Source: Statistics Canada, 2021 Census of Population, 2016 Census of Population, 2011 National Household Survey

Year	Average (25% data)	Median (100% data)
2011	\$78,640	\$66,676
2016	\$101,243	\$83,243
2021	\$126,500	\$98,000

Table 34: Total Household Income, District of Lake Country (2011-2021)

Source: Statistics Canada, 2021 Census of Population, 2016 Census of Population, 2011 National Household Survey

Income Range	2011 (25% data)		2016 (25% data)		2021 (100% data)	
	#	%	#	%	#	%
< \$5,000	130	4%	70	1%	50	1%
\$5,000 to \$9,999	35	1%	55	1%	25	0%
\$10,000 to \$14,999	70	2%	95	1%	35	1%
\$15,000 to \$19,999	70	2%	170	2%	95	2%
\$20,000 to \$24,999	110	3%	150	2%	185	3%
\$25,000 to \$29,999	185	5%	155	3%	145	2%
\$30,000 to \$34,999	115	3%	160	3%	160	3%
\$35,000 to \$39,999	175	5%	205	4%	175	3%
\$40,000 to \$44,999	80	2%	190	3%	190	3%
\$45,000 to \$49,999	145	4%	175	2%	190	3%
\$50,000 to \$59,999	260	7%	345	6%	360	6%
\$60,000 to \$69,999	195	5%	320	8%	415	7%
\$70,000 to \$79,999	345	9%	380	7%	400	6%
\$80,000 to \$89,999	230	6%	295	8%	380	6%
\$90,000 to \$99,999	250	7%	325	7%	365	6%
\$100,000 to \$124,999	615	17%	650	13%	790	13%
\$125,000 to \$149,999	245	7%	455	10%	630	10%
\$150,000 to \$199,999	340	9%	540	12%	830	13%
\$200,000 +	85	2%	370	10%	795	13%
Total	3,680		5,095		6,205	

Table 35: Average & Median Renter Household Income, District of Lake Country (2006-2016)

Source: Statistics Canada, 2006 Census of Population, 2011 Census of Population, 2016 Census of Population

Year	Average	Median
2006	\$51,212	\$42,626
2011	\$55,154	\$43,793
2016	\$60,825	\$49,528



Table 36: Average & Median Owner Household Income, District of Lake Country (2006-2016)

Source: Statistics Canada, 2006 Census of Population, 2011 Census of Population, 2016 Census of Population

Year	Average	Median
2006	\$87,131	\$71,770
2011	\$83,830	\$77,795
2016	\$112,448	\$91,377

Table 37: Renter Household Income, District of Lake Country, (2006-2016)

Source: Statistics Canada, 2006 Census of Population, 2011 Census of Population, 2016 Census of Population

Income Range	2006		2011		2016	
	#	%	#	%	#	%
< \$ 5,000	15	3%	40	5%	25	2%
\$5,000 to \$9,999	10	2%	0	0%	20	2%
\$10,000 to \$14,999	15	3%	90	11%	40	4%
\$15,000 to \$19,999	45	8%	40	5%	95	9%
\$20,000 to \$24,999	20	3%	45	6%	55	5%
\$25,000 to \$29,999	20	3%	55	7%	70	6%
\$30,000 to \$34,999	40	7%	85	10%	35	3%
\$35,000 to \$39,999	80	14%	25	3%	70	6%
\$40,000 to \$44,999	55	10%	35	4%	85	8%
\$45,000 to \$49,999	50	9%	35	4%	65	6%
\$50,000 to \$59,999	35	6%	40	5%	105	9%
\$60,000 to \$69,999	25	4%	55	7%	95	9%
\$70,000 to \$79,999	65	11%	45	6%	60	5%
\$80,000 to \$89,999	25	4%	50	6%	35	3%
\$90,000 to \$99,999	40	7%	35	4%	80	7%
\$100,000 to \$124,999	25	4%	65	8%	85	8%
\$125,000 to \$149,999	0	0%	50	6%	45	4%
\$150,000 to \$199,999	0	0%	0	0%	30	3%
\$200,000 +	0	0%	0	0%	15	1%
Total	575		815		1,110	



Table 38: Owner Household Income, District of Lake Country, (2006-2016)

Source: Statistics Canada, 2006 Census of Population, 2011 Census of Population, 2016 Census of Population

Income Range	2006		2011		2016	
	#	%	#	%	#	%
< \$ 5,000	75	2%	130	4%	45	1%
\$5,000 to \$9,999	15	0%	35	1%	30	1%
\$10,000 to \$14,999	65	2%	70	2%	25	1%
\$15,000 to \$19,999	50	2%	70	2%	65	2%
\$20,000 to \$24,999	90	3%	110	3%	80	2%
\$25,000 to \$29,999	105	3%	185	5%	100	3%
\$30,000 to \$34,999	165	5%	115	3%	125	3%
\$35,000 to \$39,999	165	5%	175	5%	145	4%
\$40,000 to \$44,999	130	4%	80	2%	135	3%
\$45,000 to \$49,999	80	3%	145	4%	85	2%
\$50,000 to \$59,999	290	9%	260	7%	220	6%
\$60,000 to \$69,999	260	8%	195	5%	310	8%
\$70,000 to \$79,999	215	7%	345	9%	265	7%
\$80,000 to \$89,999	215	7%	230	6%	310	8%
\$90,000 to \$99,999	145	5%	250	7%	265	7%
\$100,000 to \$124,999	345	11%	615	17%	505	13%
\$125,000 to \$149,999	235	8%	245	7%	385	10%
\$150,000 to \$199,999	265	9%	340	9%	485	12%
\$200,000 +	160	5%	85	2%	390	10%
Total	3,070		3,680		3985	

ECONOMIC SECTORS AND LABOUR FORCE

Table 39: Total Number of Workers, District of Lake Country, (2011-2021)

Source: Statistics Canada, 2011 Census of Population, 2016 Census of Population, 2021 Census of Population

Year	Number of Workers
2011	6,815
2016	7,235
2021	8,655

Table 40: Unemployment and Participation Rates, District of Lake Country, (2011-2021)

Source: Statistics Canada, 2011 Census of Population, 2016 Census of Population, 2021 Census of Population

	2011	2016	2021
Unemployment Rate	7.2%	7.5%	7.5%
Participation Rate	71.5%	67.6%	66.2%



Table 41: Commuting Destination, District of Lake Country, (2021)

Source: Statistics Canada, 2021 Census of Population

Commuting Destination	2021	
	#	%
Within Census Subdivision	1,425	29%
To a different Census Subdivision	2,780	57%
To a different Census Division	570	12%
To another province or territory	85	2%
Total	4,865	

Table 42: Number of Workers by Industry, District of Lake Country, (2011-2021)

Source: Statistics Canada, 2011 National Household Survey, 2016 Census of Population, 2021 Census of Population

Industry	2011	2016	2021
Agriculture, forestry, fishing, and hunting	325	275	365
Mining, quarrying, and oil and gas extraction	85	190	150
Utilities	45	85	55
Construction	785	805	1255
Manufacturing	600	590	535
Wholesale trade	325	275	290
Retail trade	660	765	815
Transportation and warehousing	370	450	425
Information and cultural industries	85	85	120
Finance and insurance	100	195	240
Real estate and rental and leasing	115	165	220
Professional, scientific, and technical services	425	465	640
Management of companies and enterprises	0	0	0
Administrative and support, waste management and remediation services	300	370	330
Educational services	355	420	520
Health care and social assistance	715	695	1050
Arts, entertainment, and recreation	215	160	200
Accommodation and food services	530	635	530
Other services (except public administration)	415	325	440
Public administration	285	225	350
Total	6,815	7,235	8,550



HOUSING UNITS

Table 43: Housing Units, District of Lake Country, (2021)

Source: Statistics Canada, 2021 Census of Population

	Housing Units
Total Private Dwellings	6,852
Private Dwellings Occupied by Usual Residents	6,204

Table 44: Housing Units by Structure Type, District of Lake Country, (2021)

Source: Statistics Canada, 2021 Census of Population

Structure Type	#	%
Single-detached House	4,070	66%
Semi-detached House	200	3%
Row House	200	3%
Apartment or Flat in Duplex	870	14%
Apartment in a Building with Fewer than Five Storeys	670	11%
Apartment in a Building with Five or More Storeys	0	0%
Other Single-attached House	15	0%
Movable Dwelling	175	3%
Total	6,200	

Table 45: Housing Unit by Size, District of Lake Country, (2021)

Source: Statistics Canada, 2021 Census of Population

Number of Bedrooms	# of Housing Units	% of Housing Units
No Bedrooms	10	0%
1-Bedroom	470	8%
2-Bedrooms	1,310	21%
3-Bedrooms	2,010	32%
4+Bedrooms	2,400	39%
Total	6,200	

Table 46: Housing Units by Date Built, District of Lake Country, (2021)

Source: Statistics Canada, 2021 Census of Population

Date Built	2021	
	#	%
Pre-1960	405	7%
1961 to 1980	1,350	22%
1981 to 1990	685	11%
1991 to 2000	925	15%
2001 to 2005	310	5%
2006 to 2010	955	15%
2011 to 2016	600	10%
2016 to 2021	980	16%
Total	6,205	



Table 47: Subsidized Housing Units, District of Lake Country, (2022)

Source: BC Housing, Housing Continuum for District of Lake Country, 2022

Transitional Supported & Assisted Living	#
Supported Seniors	29
Special Needs	0
Women and Children Fleeing Violence	0
Total	29
Independent Social Housing	#
Low Income Families	22
Independent Seniors	70
Total	92

*Units fewer than 5 have been suppressed for privacy

Table 48: Rental Vacancy Rate, District of Lake Country, (2022)

Source: Canada Mortgage and Housing Corporation, Primary Rental Market, 2022

Structure Type	#	Data Quality
Bachelor	*Suppressed for privacy	
1-Bedroom	*Suppressed for privacy	
2-Bedroom	*Suppressed for privacy	
3-Bedroom	*Suppressed for privacy	
Total		

Table 49: Shelter Beds and Housing Units for People Experiencing or At Risk of Homelessness, District of Lake Country, (2017 and 2022)

Source: BC Housing, Housing Continuum for District of Lake Country, 2022

Service Allocation Subgroup	2017	2022
Homeless Housed	0	0
Homeless Shelters	0	0
Homeless Rent Supplements	0	0
Total	0	0

Table 50: Total Demolitions, District of Lake Country, (2022)

Source: District of Lake Country, 2022

	#
Total Demolitions	19

* This data includes all demolitions including residential and non-residential units. Demolitions by housing type is not available in Lake Country.

Table 51: New Housing Units (Authorized by Building Permit), District of Lake Country, (2022)

Source: District of Lake Country, Building Statistics Data, 2022

	#
Total Units Created	74

Table 52: New Housing Units (Authorized by Building Permit) by Type, District of Lake Country, (2022)

Source: District of Lake Country, Building Statistics Data, 2022

Structure Type	#
Single Family Dwelling	45
Mobile Home Placements	2
Multi-Family Dwelling	12
Secondary Suite	15

Table 53: Overall Registered New Homes, District of Lake Country, (2016 to 2021)

Source: BC Housing

	2016	2017	2018	2019	2020	2021
Single-detached	135	114	111	85	80	109
Multi-unit Homes	56	72	84	135	85	102
Rental	*	*	*	*	*	*

* For privacy reasons data has been suppressed for communities where there are fewer than 5 homes registered in a year.



HOUSING VALUES

Table 54: Overall Assessed Average Value, District of Lake Country, (2022)

Source: BC Assessment Authority

Overall Assessed Average Value Average Value	2022
	\$609,341

Table 55: Average Assessed Value by Structure Type, District of Lake Country, (2021)

Source: BC Assessment Authority

Structure Type	Average Value
Single-detached	\$1,072,296
Strata-lot Residence (Condominium)	\$418,441
Residential Dwelling with Suite	\$526,925
Duplex, Non-Strata Side by Side or Front / Back	\$237,663
Duplex, Strata Side by Side	\$432,109
Manufactured Home (Not in Manufactured Home Park)	\$562,554
Row Housing (Single Unit Ownership)	\$604,142
Manufactured Home (Within Manufactured Home Park)	\$192,884
Triplex	\$97,925

Table 56: Average Assessed Value by Unit Size, District of Lake Country, (2021)

Source: BC Assessment Authority

Unit Size	Average Assessed Value
Single-detached	
1 bed	\$897,442
2 bed	\$914,888
3 bed	\$1,047,505
4 bed	\$1,104,597
5 bed	\$1,149,918
6 bed	\$1,597,169
7 bed	\$1,448,118
8 bed	\$1,968,500
Strata-lot Residence (Condominium)	
1 bed	\$335,572
2 bed	\$409,124
3 bed	\$639,029
Residential Dwelling with Suite	
1 bed	\$503,000
2 bed	\$489,620
3 bed	\$500,020
4 bed	\$516,732
5 bed	\$530,336
6 bed	\$634,098



Unit Size	Average Assessed Value
7 bed	\$676,875
8 bed	\$735,833
Duplex, Non-Strata Side by Side or Front / Back	
2 bed	\$161,750
3 bed	\$268,147
4 bed	\$217,350
5 bed	\$194,800
6 bed	\$231,500
7 bed	\$275,750
9 bed	\$557,250
Duplex, Non-strata Up/Down	
3 bed	\$811,000
Duplex, Strata Side by Side	
2 bed	\$348,333
3 bed	\$417,971
4 bed	\$611,143
7 bed	\$428,250
Manufactured Home (Not in Manufactured Home Park)	
2 bed	\$520,153
3 Bed	\$579,875
4 Bed	\$1,060,000
Manufactured Home (Within Manufactured Home Park)	
1 bed	\$338,400
2 bed	\$167,780
3 bed	\$230,791
4 bed	\$372,000
5 bed	\$432,000
Row Housing (Single Unit Ownership)	
1 bed	\$416,175
2 bed	\$498,995
3 bed	\$613,142
4 bed	\$758,137
5 bed	\$612,000
Seasonal Dwelling	
1 bed	\$627,357
2 bed	\$1,862,700
3 bed	\$1,610,700
Triplex	
2 bed	\$97,925
2 Acres or More (Single Family Dwelling, Duplex)	
1 bed	\$1,136,425



Unit Size	Average Assessed Value
2 bed	\$1,183,228
3 bed	\$1,452,819
4 bed	\$1,534,268
5 bed	\$1,322,613
6 bed	\$1,166,129
7 bed	\$1,395,888
8 bed	\$1,173,680
9 bed	\$208,000
10 bed	\$659,000
2 Acres or More (Seasonal Dwelling)	
1 bed	\$1,304,067
8 bed	\$355,780
2 Acres or More (Manufactured Home)	
2 bed	\$1,013,217
3 bed	\$909,286
4 bed	\$535,500
7 bed	\$588,500

Table 57: Overall Average Sales Price, District of Lake Country, (2022)

Source: BC Assessment Authority

Overall Assessed Sales Price	2022
Average Sales Price	\$870,369

Table 58: Average Sales Price by Structure Type, District of Lake Country, (2022)

Source: BC Assessment Authority

Structure Type	Average Price
Single-detached	\$1,055,260
Strata-lot Residence (Condominium)	\$400,918
Residential Dwelling with Suite	\$1,084,325
Duplex, Non-Strata Side by Side or Front / Back	\$855,009
Duplex, Non-strata Up/Down	–
Duplex, Strata Side by Side	\$844,724
Manufactured Home (Not in Manufactured Home Park)	–
Manufactured Home (Within Manufactured Home Park)	\$206,520
Row Housing (Single Unit Ownership)	\$564,061
Seasonal Dwelling	–
Triplex	–
2 Acres or More (Single Family Dwelling, Duplex)	\$1,611,188
2 Acres or More (Seasonal Dwelling)	–
2 Acres or More (Manufactured Home)	\$870,369



Table 59: Average Sales Price by Unit Size, District of Lake Country, (2022)

Source: BC Assessment Authority

Unit Size	Average Assessed Value
Single-detached	
1 bed	\$510,800
2 bed	\$968,431
3 bed	\$1,084,097
4 bed	\$1,041,511
5 bed	\$1,054,708
6 bed	\$1,714,800
7 bed	-
8 bed	-
Strata-lot Residence (Condominium)	
1 bed	\$321,658
2 bed	\$402,830
3 bed	\$527,891
Residential Dwelling with Suite	
1 bed	\$951,000
2 bed	\$1,178,000
3 bed	\$1,201,143
4 bed	\$936,727
5 bed	\$1,203,412
6 bed	\$1,272,500
7 bed	-
8 bed	-
Duplex, Non-Strata Side by Side or Front / Back	
2 bed	\$730,000
3 bed	\$980,017
4 bed	-
5 bed	-
6 bed	-
7 bed	-
9 bed	-
Duplex, Non-strata Up/Down	
3 bed	-
Duplex, Strata Side by Side	
2 bed	-
3 bed	\$831,408
4 bed	\$984,539
7 bed	-
Manufactured Home (Not in Manufactured Home Park)	
2 bed	-
3 Bed	-
4 Bed	-



Unit Size	Average Assessed Value
Manufactured Home (Within Manufactured Home Park)	
1 bed	-
2 bed	\$214,525
3 bed	\$174,500
4 bed	-
5 bed	-
Row Housing (Single Unit Ownership)	
1 bed	-
2 bed	\$566,357
3 bed	\$563,779
4 bed	-
5 bed	-
Seasonal Dwelling	
1 bed	-
2 bed	-
3 bed	-
Triplex	-
2 bed	-
2 Acres or More (Single Family Dwelling, Duplex)	
1 bed	-
2 bed	\$ 1,122,600
3 bed	\$ 1,694,052
4 bed	\$ 1,655,500
5 bed	\$ 1,777,248
6 bed	\$ 1,657,500
7 bed	-
8 bed	-
9 bed	-
10 bed	-
2 Acres or More (Seasonal Dwelling)	
1 bed	-
8 bed	-
2 Acres or More (Manufactured Home)	
2 bed	\$850,000
3 bed	\$1,352,500
4 bed	-
7 bed	-



Table 60: Average Rental Price by Unit Size, District of Lake Country, (2018-2021)

Source: Canadian Mortgage and Housing Corporation, Primary Rental Market

Unit Size	2018	2019	2020	2021
0 Bedrooms (Bachelor)	*	*	*	*
1-Bedroom	*	*	*	*
2-Bedrooms	*	*	*	*
3+Bedrooms	*	*	*	*
Total	*	*	*	*

*Data suppressed to protect confidentiality or data not statistically reliable

HOUSEHOLDS IN CORE HOUSING NEED

Table 61: Households in Core Housing Need, District of Lake Country, (2011-2021)

Source: Canada Mortgage and Housing Corporation

Household Type	2011		2016		2021	
Renter	160	23%	230	22%	240	19%
Owner	315	10%	175	5%	180	4%
All Households	480	12%	400	8%	420	7%

Table 62: Affordability–Households Spending 30%+ of Income on Shelter Costs, District of Lake Country, (2011-2021)

Source: Canada Mortgage and Housing Corporation

Household Type	2011		2016		2021	
Renter	280	40%	395	37%	485	38%
Owner	690	21%	680	18%	765	16%
All Households	970	24%	1,070	22%	1,245	21%

Table 63: Adequacy–Households in Dwellings Requiring Major Repairs, District of Lake Country, (2011-2021)

Source: Canada Mortgage and Housing Corporation, Statistics Canada 2021 Census of Population

Household Type	2011		2016		2021	
Renter	45	6%	55	5%	45	4%
Owner	175	6%	150	4%	190	4%
All Households	225	5%	205	4%	235	4%

Table 64: Suitability–Households in Overcrowded Dwellings, District of Lake Country, (2011-2021)

Source: Canada Mortgage and Housing Corporation, Statistics Canada 2021 Census of Population

Household Type	2011		2016		2021	
Renter	65	9%	70	7%	100	8%
Owner	70	2%	55	1%	95	2%
All Households	140	4%	130	3%	195	3%

Table 65: Households in Extreme Core Housing Need, District of Lake Country, 2011-2021

Source: Canada Mortgage and Housing Corporation, Statistics Canada 2021 Census of Population

Household Type	2011		2016		2021	
Renter	105	15%	100	9%	135	11%
Owner	190	6%	100	3%	115	2%
All Households	300	8%	200	4%	250	4%

APPENDIX C

HOUSING SUMMARY FORM



Housing Needs Reports – Summary Form

MUNICIPALITY/ELECTORAL AREA/LOCAL TRUST AREA: _____

REGIONAL DISTRICT: _____

DATE OF REPORT COMPLETION: _____ (MONTH/YYYY)

PART 1: KEY INDICATORS & INFORMATION

Instructions: please complete the fields below with the most recent data, as available.

LOCATION	Neighbouring municipalities and electoral areas:
	Neighbouring First Nations:

POPULATION	Population:	Change since	:	%	
	<i>Projected</i> population in 5 years:	Projected change:		%	
	Number of households:	Change since	:	%	
	<i>Projected</i> number of households in 5 years:	Projected change:		%	
	Average household size:				
	<i>Projected</i> average household size in 5 years:				
	Median age (local):	Median age (RD):	Median age (BC):		
	Projected median age in 5 years:				
	Seniors 65+ (local):	%	Seniors 65+ (RD):	%	Seniors 65+ (BC):
	<i>Projected</i> seniors 65+ in 5 years:				%
	Owner households:	%	Renter households:	%	
	Renter households in subsidized housing:				%

	Median household income	Local	Regional District	BC
INCOME	All households	\$	\$	\$
	Renter households	\$	\$	\$
	Owner households	\$	\$	\$

ECONOMY	Participation rate: _____ %	Unemployment rate: _____ %
	Major local industries: _____	

HOUSING	Median assessed housing values: \$ _____	Median housing sale price: \$ _____
	Median monthly rent: \$ _____	Rental vacancy rate: _____ %
	Housing units - total: _____	Housing units – subsidized: _____
	Annual registered new homes - total: _____	Annual registered new homes - rental: _____
	Households below <i>affordability</i> standards (spending 30%+ of income on shelter): _____	_____ %
	Households below <i>adequacy</i> standards (in dwellings requiring major repairs): _____	_____ %
	Households below <i>suitability</i> standards (in overcrowded dwellings): _____	_____ %

Briefly summarize the following:

- Housing policies in local official community plans and regional growth strategies (if applicable):

- Any community consultation undertaken during development of the housing needs report:

- Any consultation undertaken with persons, organizations and authorities (e.g. local governments, health authorities, and the provincial and federal governments and their agencies).

- Any consultation undertaken with First Nations:

PART 2: KEY FINDINGS

Table 1: Estimated number of units needed, by type (# of bedrooms)

	Currently	Anticipated (10 years)
0 bedrooms (bachelor)		
1 bedroom		
2 bedrooms		
3+ bedrooms		
Total		

Comments:

Table 2: Households in Core Housing Need

	2011		2016		2021	
	#	%	#	%	#	%
<i>All households in planning area</i>		100		100		100
Of which are in core housing need						
Of which are owner households						
Of which are renter households						

Comments:

Table 3: Households in *Extreme* Core Housing Need

	2011		2016		2021	
	#	%	#	%	#	%
<i>All households in planning area</i>		100		100		100
Of which are in extreme core housing need						
Of which are owner households						
Of which are renter households						

Comments:

Briefly summarize current and anticipated needs for each of the following:

- 1. Affordable housing:**

- 2. Rental housing:**

- 3. Special needs housing:**

- 4. Housing for seniors:**

- 5. Housing for families:**

- 6. Shelters for people experiencing homelessness and housing for people at risk of homelessness:**

- 7. Any other population groups with specific housing needs identified in the report:**

Were there any other key issues identified through the process of developing your housing needs report?