

CITY OF PENTICTON

Regional District of Okanagan-Similkameen Housing Needs Assessment (2024)

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Housing Needs Assessment (2024)
British Columbia

Prepared for:

Regional District of Okanagan-Similkameen
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City of Penticton
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Date:

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Executive Summary

The Regional District of Okanagan-Similkameen Housing Needs Assessment was prepared by Urbanics Consultants Ltd. for the City of Penticton and the Regional District. Housing needs have been assessed for each of the 9 Electoral Areas and for 3 participating member municipalities, including the City of Penticton. This report aims to provide a comprehensive analysis of housing needs in the City of Penticton.

The study is undertaken to meet the requirements of the British Columbia Interim Housing Needs Assessment regulations, using the methodology provided by the Province in the summer of 2024.

Key Findings

	5-YEAR PROJECTION	20-YEAR PROJECTION	20-YR % INCREASE IN DWELLING STOCK
PENTICTON	1,831	6,296	34%
KEREMEOS	107	369	43%
OSOYOOS	303	1,018	31%
AREA A	99	323	31%
AREA B	89	320	63%
AREA C	183	599	33%
AREA D	190	616	29%
AREA E	97	317	29%
AREA F	89	292	34%
AREA G	118	384	29%
AREA H	116	383	19%
AREA I	104	340	21%
E.A. SUBTOTAL	1,085	3,574	29%
STUDY AREA TOTAL	3,326	11,257	32%

The key findings are the assessed housing needs of each area under study, including housing needed to address deficits in homelessness, households experiencing extreme unaffordability (Extreme Core House Need), projected population changes, achieving a healthy rental vacancy rate, as well as a buffering 'demand factor' provided by the province for municipalities. These

projections provide a province-wide comparison of housing needs for all regions and municipalities. In the case of Penticton, the housing needs forecast is for 6,296 units over 20 years (2021 to 2041).

PENTICTON CY (CSD, BC)

COMPONENT	5 Year Need	20 Year Need
A. EXTREME CORE HOUSE NEED	234.72	938.86
B. PERSONS EXPERIENCING HOMELESSNESS	102.49	204.98
C. SUPPRESSED HOUSEHOLD FORMATION	88.97	355.87
D. ANTICIPATED GROWTH	1,221.27	4,061.09
E. RENTAL VACANCY RATE ADJUSTMENT	29.96	119.83
F. ADDITIONAL LOCAL DEMAND	153.83	615.32
TOTAL NEW UNITS – 5 YEARS	1,831	
TOTAL NEW UNITS – 20 YEARS		6,296

This housing need is primarily driven by population growth projections, based on the Province's projections on fertility, mortality, in-migration, out-migration and household formation over the coming decades.

The report additionally includes information assembled by the City of Penticton on efforts to implement the findings of the previous housing needs assessment in 2023, key areas of housing need for seniors, renters, families, affordability, homelessness and near-homelessness and those with special needs, as well as information on the benefits of having housing near transportation infrastructure that supports walking, bicycling, public transit, and other alternative modes of transportation.

Table of Contents

EXECUTIVE SUMMARY	1
TABLE OF CONTENTS	3
LIST OF TABLES	4
LIST OF FIGURES	5
1. INTRODUCTION	6
STUDY LIMITATIONS	7
REPORT STRUCTURE	10
2. COMMUNITY CONTEXT	12
LOCATION	12
DEMOGRAPHICS	14
ADDITIONAL STATISTICS.....	17
3. HOUSING NEEDS PROJECTIONS	21
ASSESSED HOUSING NEEDS.....	21
CITY OF PENTICTON	23
4. PREVIOUS REPORT IMPLEMENTATION	31
5. KEY AREAS OF LOCAL NEED	32
HOUSING & TRANSPORTATION	32
AFFORDABLE HOUSING.....	35
RENTAL HOUSING.....	36
SPECIAL NEEDS HOUSING.....	38
SENIORS HOUSING.....	38
FAMILY HOUSING.....	38
SHELTERS AND HOMELESSNESS.....	39
WORKFORCE HOUSING.....	40
APPENDIX 1: ADDITIONAL DEMOGRAPHIC & HOUSING STATISTICS	41
LOCAL ECONOMY	41
EDUCATION	43
COMMUTE	43
DEMOGRAPHICS	45
HOUSEHOLD INCOME.....	47
HOUSING STOCK.....	49
TENURE	50
SUITABILITY & ADEQUACY.....	51
SHELTER COSTS TO INCOME RATIOS.....	52
CORE HOUSE NEED	55
HOUSING MARKET CHARACTERISTICS.....	57
APPENDIX 2: DETAILED HOUSING NEEDS CALCULATIONS	59

CITY OF PENTICTON	59
APPENDIX 3: RDOS COMMUNITY SURVEY	63
APPENDIX 4: GLOSSARY OF TERMS	74

List of Tables

Table 1: Housing Needs Summary.....	7
Table 2: BC Stats Population Projection for Penticton.....	15
Table 3: BC New Homes Registry.....	17
Table 4: Demand Factors.....	22
Table 5: Penticton Households by Tenure.....	23
Table 6: Penticton Extreme Core House Need	23
Table 7: Penticton ECHN Rates	24
Table 8: Penticton Homelessness.....	25
Table 9: Penticton Supressed Households.....	26
Table 10: Regional Growth Rate.....	27
Table 11: Penticton Projected Growth	27
Table 12: Penticton Vacancy.....	28
Table 13: Penticton Demand Buffer	29
Table 14: Penticton Housing Need Total.....	30
Table 15: Main Mode of Commuting for the Employed Labour Force age 15 Years and Over with a Usual Place of Work or No Fixed Workplace	32
Table 16: Local Labour Force by Industry (NAICS Codes).....	41
Table 17: Employment by Major Sector	42
Table 18: Employment sector by tenure	42
Table 19: Education Levels.....	43
Table 20: Commute Destination by Area	43
Table 21: Commuting Destination by Tenure.....	44
Table 22: Age Breakdown	45
Table 23: Household Size	46
Table 24: Households by type.....	46
Table 25: Household Income (2020).....	47
Table 26: Household Income by Household Type.....	48
Table 27: Inflation Adjusted Household Income over time.....	48
Table 28: Housing Stock Growth	49
Table 29: Dwellings by Typology over time.....	49
Table 30: Occupied Dwellings by number of bedrooms.....	49
Table 31: Dwellings by Tenure	50
Table 32: Private households by age of primary household maintainer.....	50
Table 33: Suitability	51
Table 34: Private Households by housing below adequacy standards (state of repair)	51
Table 35: Dwellings by period of construction (Penticton)	52

Table 36: Dwellings by period of construction (RDOS/BC).....	52
Table 37: Household composition by Extreme Core House Need.....	52
Table 38: Core House Need by household size and tenure	53
Table 39: Households below affordability standard.....	53
Table 40: Housing Affordability by jurisdiction	54
Table 41: Core housing by tenure and household size	54
Table 42: Shelter costs by tenure	54
Table 43: Shelter cost to income ratios.....	55
Table 44: Core House Need over time.....	55
Table 45: Comparative Core House Need.....	56
Table 46: Rental Housing by jurisdiction.....	56
Table 47: Monthly Shelter Cost of Rented Dwellings	57
Table 48: Assessed values by typology.....	57
Table 49: Survey Responses by Area.....	63
Table 50: Survey Length of Residence by Typology	66
Table 51: Satisfaction with Living Conditions.....	69
Table 52: Community Focus	70
Table 53: Barriers to Moving.....	70

List of Figures

Figure 1: Inflation relative to January 2020 compared to overall CPI Inflation (All Items).....	9
Figure 2: Population Model Circularity.....	10
Figure 3: Penticton Setting.....	12
Figure 4: Okanagan Similkameen Map	13
Figure 5: Penticton Long-term population trend.....	14
Figure 6: Penticton Demographic Evolution	15
Figure 7: BC Stats Population Projection: 2021-41	16
Figure 8: BC New Homes Registry: Penticton.....	17
Figure 9: Market Asking Rents by Bedroom Count, RDOS.....	37
Figure 10: Inflation Adjusted Household Income over time.....	48
Figure 11: Private Households by Age of Household Maintainer.....	51
Figure 12: RDOS Market Asking Rent per Unit by Bedroom.....	58
Figure 13: Inflation Adjusted RDOS Market Asking Rent by Bedroom.....	58
Figure 14: Survey Count by Municipality/Electoral Area.....	64
Figure 15: Survey Count by FSA	65
Figure 16: Housing Costs by Tenure	68
Figure 17: Preferred Typology.....	71
Figure 18: Survey Word Cloud.....	72

1. Introduction

Urbanics Consultants Ltd. has been retained by the Regional District of Okanagan-Similkameen as well as the Village of Keremeos, City of Penticton and Town of Osoyoos to create an interim housing needs report for the Okanagan-Similkameen Region. This report will provide an analysis of the housing needs of the City of Penticton under the structure provided by new provincial regulations issued in 2024 for 5-year housing needs assessments.

The Consultant crafted this report from study and analysis of data provided by BC Stats, Statistics Canada, CMHC, Regional District of Okanagan-Similkameen and City of Penticton.

The core of the study is an examination of the housing needs of the region and participating municipalities, using the methodology created by the Provincial Government in 2024. This study examines housing needs over the period 2021-2026 and 2021-2041 based upon data provided by the Census, CMHC, BC Stats, RDOS and other sources.

This methodology combines 6 parameters:

- Households in Extreme Core House Need (spending more than half their income on housing)
- Regional counts of homeless residents
- Estimates of the number of households not created due to high housing costs (estimated by comparing household formation rates by age and tenure to 2006)
- Anticipated Household Growth drawn from BC Stats municipal and regional population forecasts.
- An adjustment to incorporate a number of units equivalent to the number of units required to achieve a healthy 3% rental vacancy rate.

- The “demand buffer” also referred to as ‘additional local demand,’ a ratio calculated by the Province for each municipality. (does not apply to electoral areas)

Table 1: Housing Needs Summary

	5-YEAR PROJECTION	20-YEAR PROJECTION	20-YR % INCREASE IN DWELLING STOCK
PENTICTON	1,831	6,296	34%
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E.A. SUBTOTAL	1,085	3,574	29%
STUDY AREA TOTAL	3,326	11,257	32%

As part of the housing needs assessment process, the consultants have assembled information from statistics, stakeholders, surveyed members of the public, local government and First Nations to develop information about key areas of local need, including housing for seniors, homeless residents, past housing needs assessments, clean transportation, family housing, affordable housing, accessible housing and housing for residents with special needs.

Study Limitations

As with all studies of this sort, a number of forecasts and assumptions regarding the state of the economy, the state of future competitive influences, and population projections have had to be made. These forecasts are made with great care and are based on the most recent and reliable information available. Nonetheless, the following concerns should be kept in mind.

Data Sources

Data and statistics for the report was sourced from a variety of government (federal, provincial, regional, municipal). One of the key limitations of this study is that census data is reflecting 2021 conditions. These are now 3 years out of date and will be replaced by new data in 2026-2027 when a new census is conducted. Census statistics for Housing Needs Reports are generally drawn from the 'population in private households' which is a subset of the total population figure readers may be more familiar with. Additionally, Census data is subject to random rounding up or down, so any figures from the Census should be read as plus or minus 10.

Scale

It is unfortunate that for smaller jurisdictions the full set of data that might otherwise be available for major metropolitan areas is unavailable. The survey size of some communities and some populations may suggest greater hesitance in interpreting results, especially for small cross-tabulations, which are only drawn from 25% of census returns. CMHC does not provide annual rental market data for urban areas with less than 10,000 residents, and for excluded areas the provincial 2021 rental vacancy rate has been used.

Covid-19

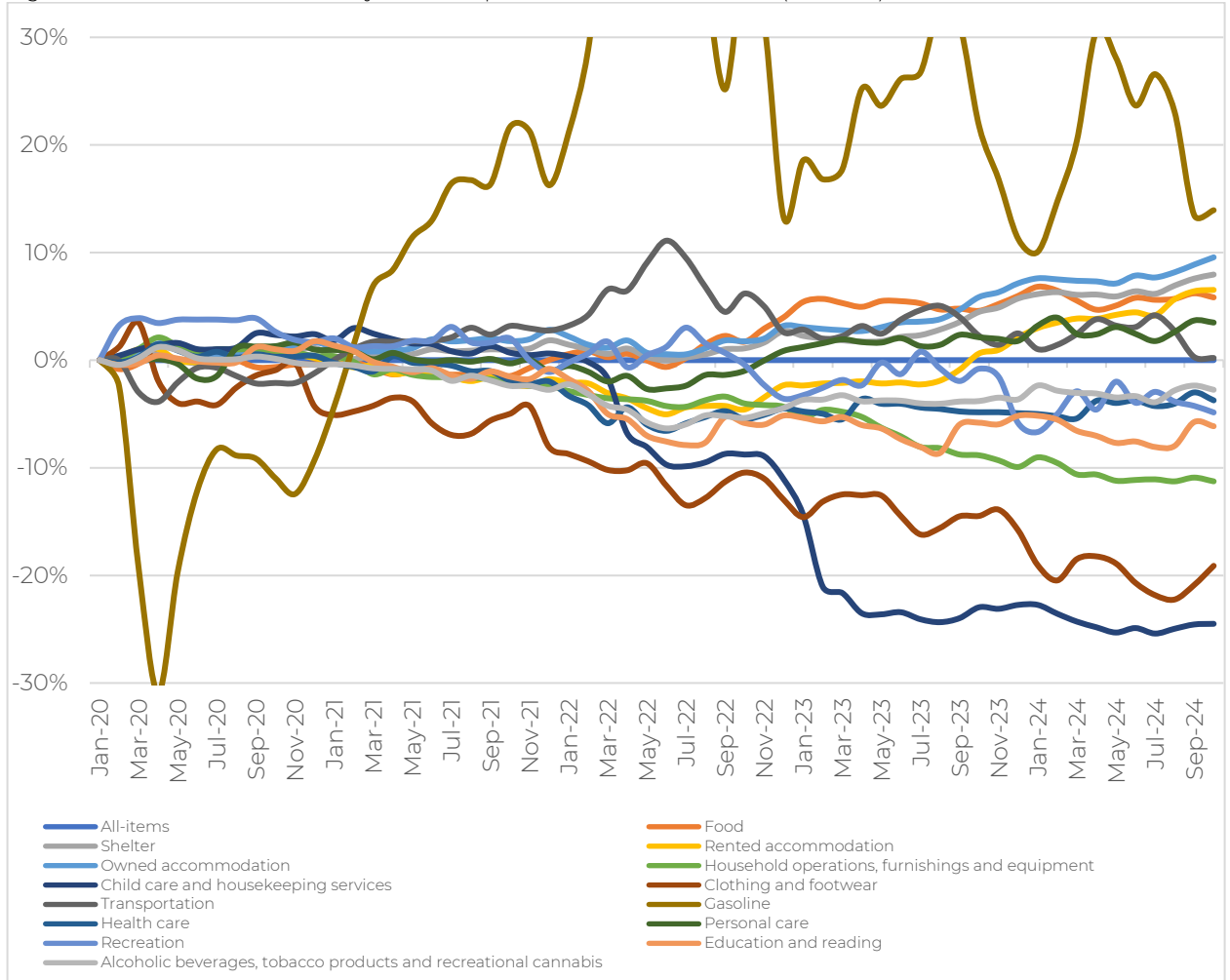
2021 was perhaps the most peculiar year in living memory for demographics. The Covid-19 Pandemic had massively changed economic activity 2020-2022. Pandemic response had injected large amounts of public money into the economy, including the Canada Emergency Response Benefit (CERB) funds paid to out-of-work residents. The Canada Emergency Wage Subsidy (CEWS) kept businesses afloat with money they may have not earned without the pandemic. Shrunken employment for 2020 tended to disproportionately affect lower income households, biasing income statistics up from normal-year levels and reducing the effects of poverty compared to years before or since.

Inflation

Additionally, the inflation seen the last several years mostly happened after May 2021 when the Census was conducted. According to the Bank of Canada, a

dollar in 2021 is worth the equivalent of \$1.13 in today's money (13% inflation), and this change has not fallen evenly across the economy.

Figure 1: Inflation relative to January 2020 compared to overall CPI Inflation (All Items)



Source: Urbanics Consultants Ltd, StatsCan Table 18-10-0004-01

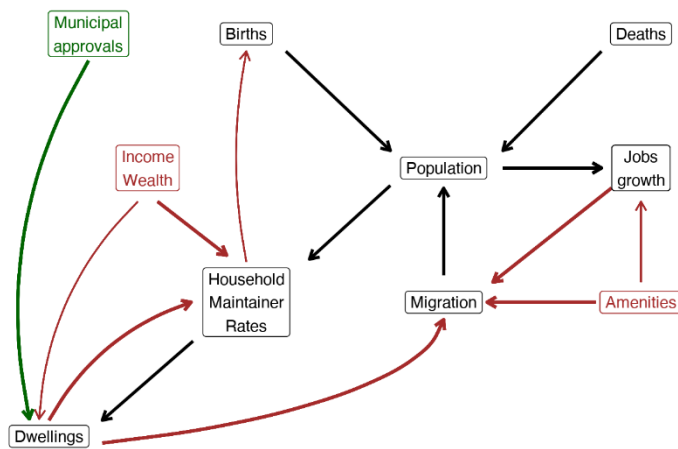
Methodology

The methodology for calculating housing needs is one provided by the province. It is not a market-based measure, and its outputs do not imply that anyone will be able to afford and build the housing estimated to be needed. It does include a 'demand factor' for municipalities, however this multiplier is a black-box number provided by the province with minimal explanation other than it is supposed to reflect housing demand. The housing needs

methodology is, though, multi-faceted, and does include concerns such as homelessness, suppressed household formation, rental vacancy rates, and projected growth.

Population projections are a tricky tool to use for forward planning purposes. In this case, population projections are for municipalities an average of regional and municipal growth rates, while for electoral areas they are apportioned from regional estimates. The Province’s population projection system, P.E.O.P.L.E estimates future growth rates in part from past migration rates, a practice that tends to bake past planning decisions into future growth projections in any jurisdiction where planning decisions may have constrained growth.

Figure 2: Population Model Circularity
Population and housing growth model with missing pathways and policy lever



Source: Bergmann, Jens von & Nathan Lauster, <https://doodles.mountainmath.ca/posts/2022-04-26-planning-for-scarcity/>

Report Structure

1. Introduction

The Introduction provides the headline findings, overall objectives for the study, the methodology, and key limitations.

2. Community Context

This section examines some basic geographic and demographic facts about the community being examined.

3. Housing Needs Projections

This section provides the calculations of housing need as required by the Province.

4. Previous Report Implementation

This section describes efforts to implement the previously most recent housing needs report.

5. Key Areas of Local Need

Identifies key housing concerns within the community from findings from the analyses, stakeholder consultations, and surveys.

Appendix 1: Additional Demographic & Housing Statistics

This provides additional tables and charts portraying the overall demographics of the community and housing statistics.

Appendix 2: Detailed Housing Needs Calculations

This section will provide more detailed information on suppressed household formation calculations.

Appendix 3: Community Survey

Provides a brief summary of engagement exercises and key takeaways from the community survey.

2. Community Context

Location

The authors of this report would like to note the traditional territories of the Syilx Okanagan peoples

The Regional District of Okanagan-Similkameen (RDOS), a vast region stretching through the southern Okanagan and Similkameen Basin, is the area of this study. This study is part of a wider study focusing on:

- City of Penticton
- Village of Keremeos
- Town of Osoyoos
- Unincorporated areas of the Regional District (Electoral Areas A, B, C, D, E, F, G, H, and I)

The region sits between Kelowna, the largest metropolitan area of the BC Interior and the Lower Mainland, and has long been known for forestry, mining, fruit growing and other agriculture. The primarily east-west route connecting Okanagan-Similkameen communities is the Crowsnest Highway (Highway 3), while north-south connections are by way of the Okanagan Highway (Highway 97) linking the region to the wider Okanagan as well as the US state of Washington.

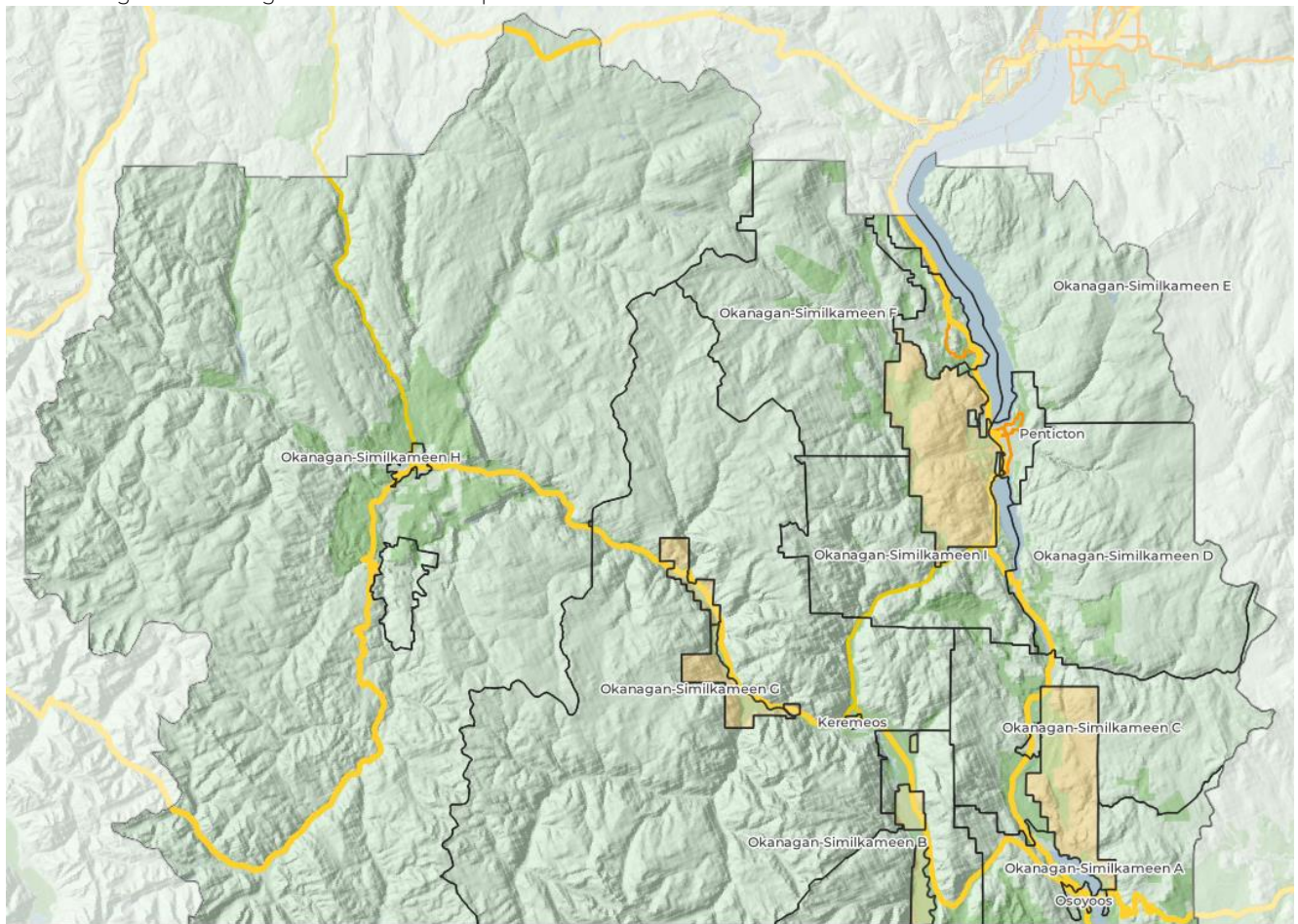
Figure 3: Penticton Setting



Source: Airbus 2024 via Google Maps

Penticton is set on the isthmus between Okanagan and Skaha Lakes, a natural meeting place between water and land routes and historically a junction of the Kettle Valley Railway connecting the Coast and Kootenays. Penticton is bordered by Area E, Area D, and Penticton 1 Reserve of the Snpink'tn Indian Band, and is near by not directly adjacent to Area F. Penticton is the largest community in the Regional District and is regarded by Statistics Canada to be the centre of a Census Agglomeration of 47,380.

Figure 4: Okanagan Similkameen Map



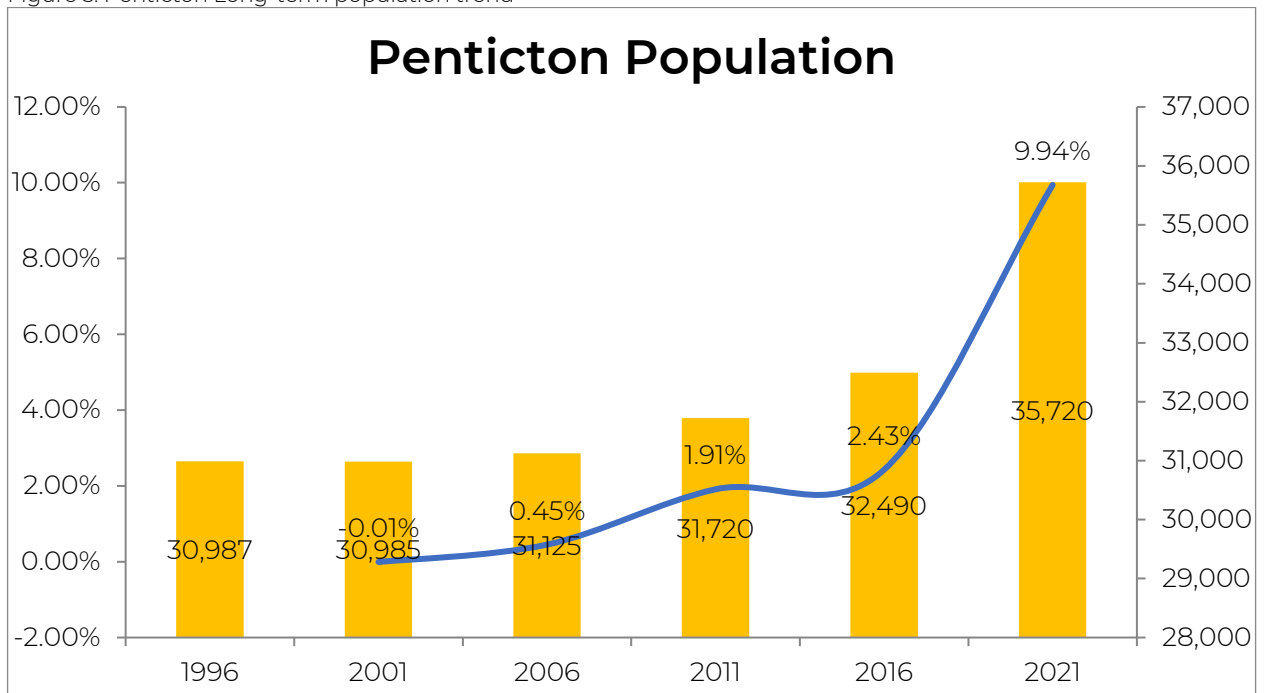
Source: Urbanics Consultants Ltd

Demographics

According to Statistics Canada, between 1996 and 2021 Penticton's population grew from 31,000 to 36,000, with continuous growth since 2001 and accelerating growth over time. In the most recent census period, population growth was 9.94%

It is important to note that 2021 census figures are from a Pandemic year and will have various quirks associated with severely disrupted living and working patterns seen in May of 2021.

Figure 5: Penticton Long-term population trend

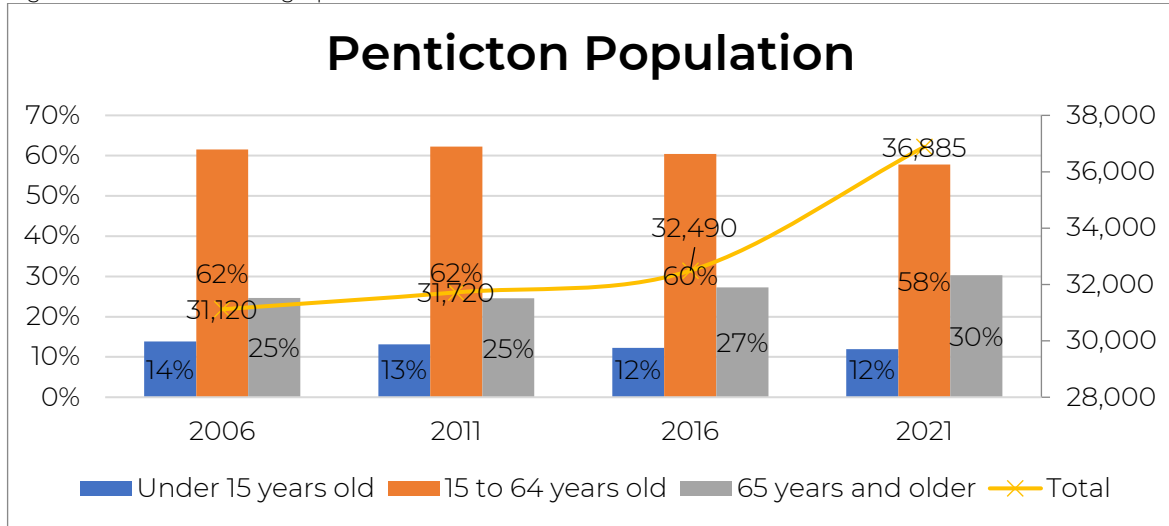


Source: StatCan Census 1996-2021, Urbanics Consultants

Over the period 2006 to 2021, the population of Penticton has seen several common phenomena, namely:

- Declining proportion of youth share (14% in 2006, 12% in 2021)
 - Increasing proportion of senior citizens (25% in 2006, 30% in 2021)
- However, in that time the population of working age residents (15-64 years old) share of the population has declined modestly from 62% of residents to 58%.

Figure 6: Penticton Demographic Evolution



Source: StatCan Census 1996-2021, Urbanics Consultants

Note: Figures are for total population, previous figures were for population in private households.

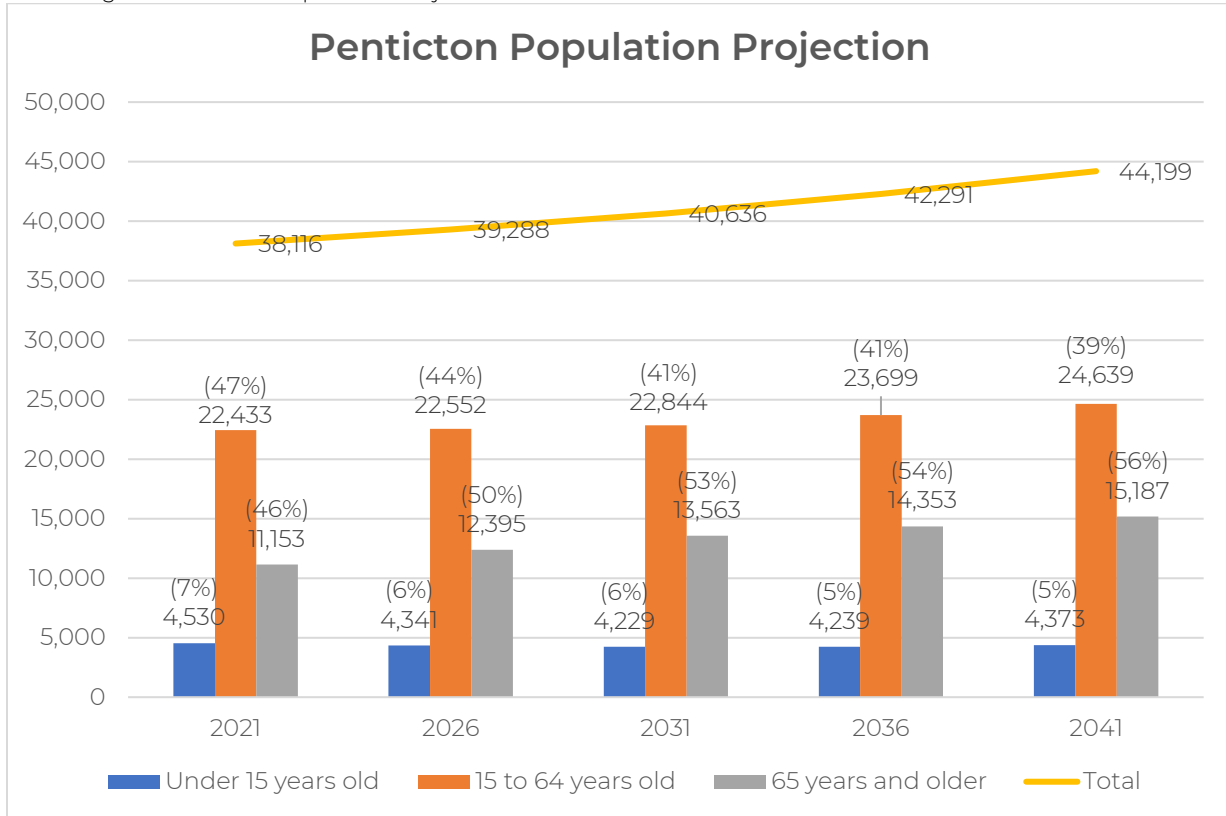
BC Stats Population Projections are an important component of housing needs projections. The City of Penticton is anticipated to see some population growth, expanding the population base by a total of 16% between 2021 and 2041 (0.7% per annum). This is compared to the RDOS which is projected to see population growth at a rate of 17% between 2021 and 2041 (0.8% per annum average), and in BC at a rate of 38% (1.6% per annum average).

The over 65 population is projected to grow by 36% between 2021 and 2041, while the under 15 age group is projected to decline by 3%. The 15-64 age cohorts are anticipated to grow by 10% in that time—proportionately smaller.

Table 2: BC Stats Population Projection for Penticton

Population Projection	2021	2026	2031	2036	2041
Under 15 years old	4,530 (12%)	4,341 (11%)	4,229 (10%)	4,239 (10%)	4,373 (10%)
15 to 64 years old	22,433 (59%)	22,552 (57%)	22,844 (56%)	23,699 (56%)	24,639 (56%)
65 years and older	11,153 (29%)	12,395 (32%)	13,563 (33%)	14,353 (34%)	15,187 (34%)
Total	38,116	39,288	40,636	42,291	44,199
Population growth rate					
5-year growth rate		3.07%	3.43%	4.07%	4.51%
Annual average growth rate 2021 to 2041		0.74%			

Figure 7: BC Stats Population Projection: 2021-41



Source: BC Stats, Urbanics Consultants

Current housing conditions in Penticton suggest strong housing growth before 2021, with a decline in permits since 2020 when nearly four times as many permits were issued as in 2023. On a per-1000 residents basis, a figure often used for comparing homebuilding across geographic areas, homebuilding has declined from 16.6 homes per 1000 residents in 2017 to only 2.8 in 2023. This decline will lead to substantial complications for local household formation. In particular, purpose-built rental construction has fallen out of the minimum count since 2020.

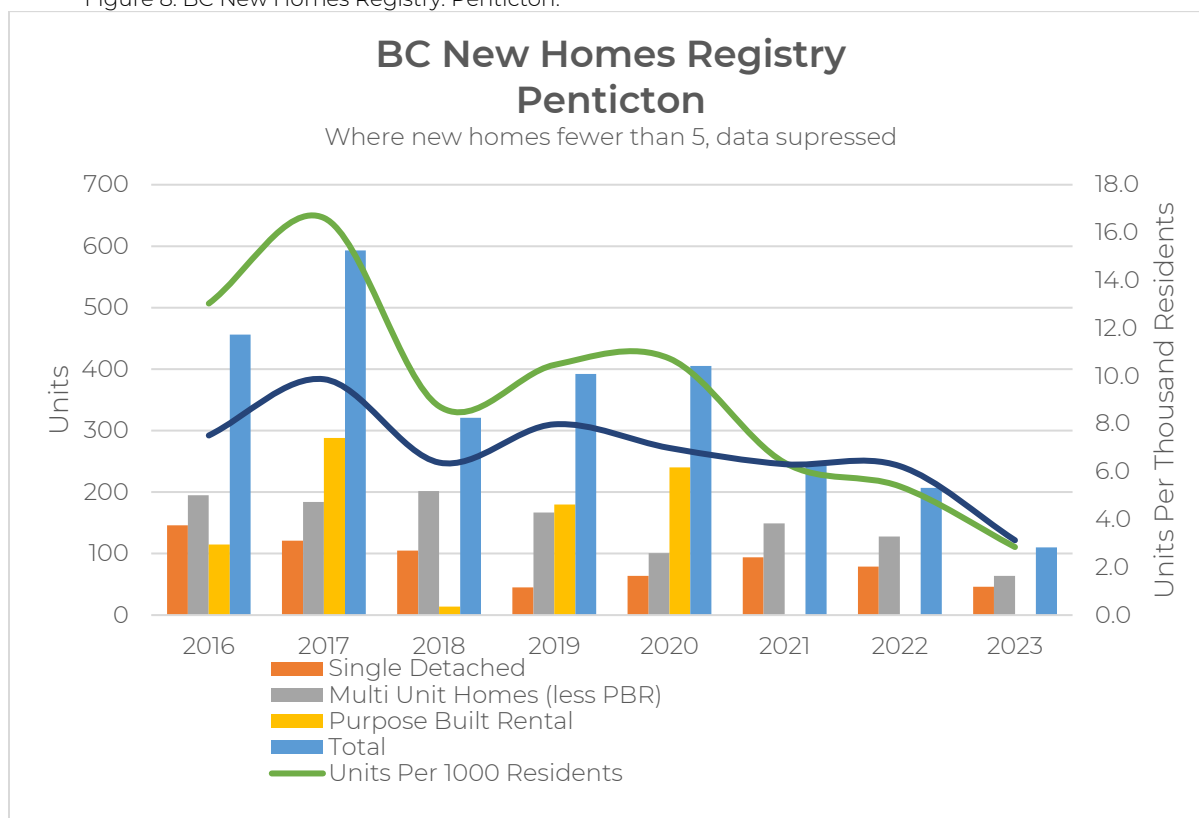
Table 3: BC New Homes Registry

Penticton: BC New Homes Registry	2016	2017	2018	2019	2020	2021	2022	2023
Single Detached	146	121	105	45	64	94	79	46
Multi Unit Homes (less PBR)	195	184	202	167	101	149	128	64
Purpose Built Rental (PBR)	115	288	14	180	240	*	*	*
Total	456	593	321	392	405	243	207	110
Units Per 1000 Residents	13.0	16.6	8.7	10.5	10.7	6.4	5.4	2.8
Units Per 1000 Residents (RDOS)	7.5	9.9	6.4	8.0	7.0	6.3	6.2	3.1

Source: BC New Homes Registry, Urbanics Consultants Ltd.

Note: * datapoints have been suppressed under 5 units

Figure 8: BC New Homes Registry: Penticton.



Source: BC New Homes Registry, Urbanics Consultants Ltd.

Note: * datapoints have been suppressed under 5 units

Additional statistics

Please refer to Appendix 1 for additional demographic and housing statistics from the 2021 Census, BC Assessment, BC Housing, among other data sources.

Some pertinent findings include:

- Penticton's household size demographics are unusually stable, with a steady 2.1 average household size in each of 2006, 2011, 2016, and 2021. The proportion of households by size has remained roughly constant, with a modest increase in 1 person households (35% to 38% 2006-2021)
- While Penticton education levels are largely similar to the wider RDOS (in part due to demographic weight of Penticton in the RDOS), Penticton is most dissimilar from BC with respect to Bachelor and higher education, where 18 %of residents hold such a degree compared to 29% in British Columbia
- The overwhelming majority (85%) of Penticton residents work in their city of residence, compared to 66% of RDOS residents (work in same city, town, village, district municipality or electoral area) and 65% of BC Residents. Owners and renters have similar commuting patterns.
- Core Housing Need has returned to 2006 levels in 2021 (both 12.6% of households), after rising to more than 16% in 2011 and 2016. Extreme Core Housing Need has risen slightly over 2006-2021 from 5.7% to 6.2%. Core Housing Need in BC in 2021 was 13%, while Extreme Core Housing Need was 7%. Tenants are much more likely to experience Core Housing Need (24% in Penticton) than owners (6%).
- Penticton has a median total household income of \$68,000 as of 2020, which is 88% of BC's median total household income of \$85,000. The least well-off households were 1-person households (\$37,200 in Penticton vs. \$43,200 in the Province). Lone-parent families also have incomes surprisingly similar to median household income (\$64,500 vs \$68,000), where usually this gap is larger.
- Only 40% of private dwellings in Penticton are single-detached homes as per the 2021 census. In terms of the breakdown of housing units by number of bedrooms, the majority of housing units (84% as of 2021 census) are housing that may be suitable for families (2-bedroom, 3 bedroom, and 4+ bedroom units). 1-bedroom units comprise 15% of occupied dwellings, and studio units comprise 1% of the stock in Penticton.

- 60% of homes in Penticton were built before 1990, including 64% of the rental stock. 9% of the housing stock was built between 2016 and 2021.
- Penticton had a homeownership rate of 63% in 2021, modestly lower than the Provincial rate of 67%. This amounts to 10,985 homeownership households and 6,380 renter households as of the 2021 Census.
- 325 Penticton households were found to be unsuitable in 2021 (2%) (unsuitable for family size and composition). This compares to 2% in RDOS and 5% in BC overall.
- 4% of total private dwellings (665 dwelling units) were said to be below adequacy standards in Penticton, implying that they require major repairs. This is compared to 4% of dwellings in the RDOS, and 4% of dwellings in the Province.
- Tenants were more likely to be in Core House Need in all jurisdictions, including 24% in Penticton, 22% in the RDOS, and 25% in BC. This is particularly driven by failing to meet the affordability standard (30% of household income on housing costs), which 38% of tenant households were unable to surpass. Affordability was also the biggest contributor to homeownership households being in Core House Need, with 13% of Penticton homeowners spending more than 30% of their income on housing.
- It is important to note that the 2021 census data was largely collected in May 2021. Thus, the impacts of the COVID-19 pandemic have likely affected particular areas such as employment and incomes.
- In terms of housing values provided by BC Assessment, the City of Penticton had an average house value (average across all housing types) of approximately \$871,166 in 2023, an increase of 25% over 2022 when average house values were calculated at \$699,495. This highlights the concerns raised by stakeholders and residents rising housing costs and unaffordability.
- Per the 2021 Census, the average renter shelter cost (rent and utilities) in Penticton was \$1,273, compared to \$1,492 in BC. The numbers from the Census suggest that average monthly rents in Penticton have risen by 41%

percent between 2006 and 2021, from \$905 to \$1,273. This is below the rental increases seen at the Regional District level (48%). Rents have increased at an even higher rate in the province at 52%. This compares to an approximately 30% level of general inflation according to the Bank of Canada's Consumer Price Index between 2006 and 2021.

Appendix 1 contains further data tables and charts reflecting demographic and housing characteristics of the City of Penticton.

3. Housing Needs Projections

Assessed Housing Needs

The following tables calculate the 20-year and 5-year housing need by the methods specified by the Province in the summer of 2024.

They were created using the UBC HART calculator, created by scholars at the University of British Columbia Housing Assessment Resource Tools (HART) and Licker Geospatial to implement the province's required method.

It is built from six components.

- Supply of units to reduce Extreme Core House Need
- Supply of units to reduce homelessness
- Supply of units to address suppressed household formation
- Supply of units needed to meet household growth over the next 5 to 20 years.
- Supply of units needed to meet at least a 3% vacancy rate.
- Supply of units needed to meet local demand (municipalities only)

Like all models, this method is a compromise between several goals and constraints (such as accuracy, detail, data availability, and suitability for widespread use and further) that leave it necessarily imperfect. But it is designed to take account of both social variables (such as homelessness, population growth estimates) as well as variables that reflect market demand such as rental vacancy rates.

The model does not directly deal in economic viability, which is a weakness. As such, the cost of construction or level of prices and rents are not incorporated. Under this scenario, it is possible for the model to generate numbers for required new housing that might not be buildable under present costs for current market rents and prices. The province has, however, provided a

‘demand adjustment factor’ for each municipality intended to provide some market input. The model is not trying to create a market-based estimate of how much housing ought to be built, however it does incorporate the ‘local demand’ figure, which is a number provided by the Province with limited background information or documentation. The local demand factor for regional communities provided by the province can be seen in the table below.

Table 4: Demand Factors

MUNICIPALITY	DEMAND FACTOR
PENTICTON	0.3799
OSOYOOS	0.7615
KEREMEOS	1.3799
OLIVER	1.1065
PRINCETON	1.1752
SUMMERLAND	1.1970
KELOWNA	0.3915
VANCOUVER	0.8503

As can be seen above, the demand factor is most impactful in Keremeos, multiplying housing need estimates by 1.3799, while it is least impactful in Penticton, where it multiplies housing need estimates by 0.3799. Kelowna and Vancouver have been included as points of comparison.

Due to limits on data availability, some categories are based upon taking the region-wide estimate and portioning it out to each town, city, village, or electoral area by population. In some cases, this may result in unintuitive or unreasonable estimates, especially where Regional Districts are internally diverse or where small population sizes create potential for outliers. Results should be interpreted considering these limitations.

First calculated is the 20-year estimate, and then the 5-year estimate based upon the province’s weighting of each sub-category’s importance for immediate address. For example, half the units for addressing homelessness are supposed to be delivered in 5 years, while only a quarter of the units expected for 20 years to address rental vacancy rates are supposed to be delivered in 5 years. Units to account for population growth are based on 5- and 20-year growth estimates, while all other categories of 20-year housing need are expected to be 25% delivered in 5 years.

The estimates are for the period 2021 to 2041, which is to align with the Census. They are at this point three years out of date, however they still provide an insight into housing needs in the area, and newer data will not be available for the 2026 census until as late as 2028. For many purposes, 2021 is a 'odd' year, with incomes, prices, and economic activity strongly effected by the Covid-19 pandemic and associated responses. Some figures, such as Core House Need, were strongly affected by income support policies, and may not be comparable. Census population figures are based on population in private households rather than the total population including collective households.

City of Penticton

Part A: Extreme Core House Need

The following table shows total owner and renter households in the four previous census years (Step 1).

Table 5: Penticton Households by Tenure

PENTICTON CY (CSD, BC)

YEAR	2006	2011	2016	2021
OWNERS	9,715	9,730	9,955	10,985
RENTERS	4,885	5,505	5,785	6,380
TOTAL	14,600	15,235	15,740	17,365

The below table shows the total number and proportion of owners with a mortgage¹ and renter households in Extreme Core House Need in the four previous Censuses. Extreme Core House Need corresponds to a situation where households are obliged to spend 50% or more of pre-tax income for shelter costs (rent/mortgage plus utilities and taxes)

Table 6: Penticton Extreme Core House Need

PENTICTON CY (CSD, BC)

EXTREME CORE HOUSE NEED	2006	2006%	2011	2011%	2016	2016%	2021	2021%	Average Rate
OWNERS WITH A MORTGAGE	N/A	N/A	N/A	N/A	N/A	N/A	180	1.64%	1.64%

¹ Data on owners with a mortgage is not available for Censuses before 2021

RENTERS	595	12.18%	765	13.90%	795	13.74%	495	7.76%	11.89%
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These are combined in the next table to represent the number of units necessary to provide replacement housing for households in Extreme Core House Need. This is based on the average rate over the previous four censuses.

Table 7: Penticton ECHN Rates

PENTICTON CY (CSD, BC)

TOTAL HOUSEHOLDS	2021 HOUSEHOLDS	AVERAGE ECHN RATE	HOUSEHOLDS IN ECHN
OWNERS	10,985	N/A	N/A
OWNERS WITH A MORTGAGE		1.64%	180.00
RENTERS	6,380	11.89%	758.86%
TOTAL NEW UNITS TO MEET ECHN - 20 YEARS			938.86

As shown in the above table, there are nearly 939 units worth of assessed housing needs to address Extreme Core Housing Need over 20 years, driven by rental housing costs.

Part B: Homelessness

The following table apportions the homeless population of the Regional District of Okanagan-Similkameen by the population of Penticton. This figure is based on regional need rather than homelessness rates specific to Penticton.

Table 8: Penticton Homelessness
PENTICTON CY (CSD, BC)

REGIONAL POPULATION	Local Population		Regional PEH	Proportional Local PEH
	#	% of region		
87,665	35,725	40.75%	503	204.98
TOTAL NEW UNITS TO HOMELESSNESS NEEDS - 20 YEARS				204.98

PEH refers to People Experiencing Homelessness.

As shown above, about 205 units are required to address Penticton’s share of regional homelessness, assuming as the Provincial methodology does 1 unit per person.

Part C: Suppressed Household Formation.

Often household size is taken as a given in demographic estimates, however the number of people per household is sensitive to the cost and availability of households. In a community undergoing housing stress there will be unusually large numbers of adult children living with their parents, unusually large numbers of roommates, unusually large numbers of couples cohabitating more early in their relationships than they might otherwise or couples staying in dysfunctional relationships due to housing costs and availability.

This figure is calculated based upon 2006 census data, assumed to be a time when housing pressures were less intense to calculate a baseline level of household headship rates by renter/owner status and age cohort. This is then compared to present population household headship rates to estimate how many households would have formed if the housing had been available. Detailed calculations are provided in Appendix 2.

Table 9: Penticton Supressed Households
PENTICTON CY (CSD, BC)

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2021 Potential Households		2021 Actual Households		2021 Suppressed Households		
	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 TO 24 YEARS	116.03	298.36	50	315	66.03	-16.64	49.38
25 TO 34 YEARS	810.31	1093.92	735	1,130	75.31	-36.08	39.23
35 TO 44 YEARS	1502.35	965.80	1,225	1,065	277.35	-99.20	178.15
45 TO 54 YEARS	1615.20	714.18	1,455	895	160.20	-180.82	0.00
55 TO 64 YEARS	2754.04	813.17	2,445	1,200	309.04	-386.83	0.00
65 TO 74 YEARS	2811.91	673.27	2,610	835	201.91	-161.73	40.18
75 YEARS AND OVER	2339.57	1124.36	2,470	945	-130.43	179.36	48.93
TOTAL NEW UNITS TO MEET SUPPRESSED HOUSING NEED - 20 YEARS							355.87

As above, household maintainer rates have been suppressed for younger and older households, with households under the age of 45 and over the age of 65 representing substantial declines in household formation rates.

By this estimate, there are a shortfall of about 356 units to address suppressed household formation over 20 years.

Part D: Anticipated Household Growth

This segment is based upon BC Stats PEOPLE model of population growth, used by the Province for planning purposes. This statistic is drawn from BC Stats Household projections. BC Stats projections were harmonized with Statistics Canada in 2022 and are based upon a model using age and sex cohort data to estimate future population change from expected births, deaths, and migration. This is supplemented with data on employment, residential building permits, community plans and other indicators of housing availability.

As such it is important to note that this is *not an independent variable*. The amount of housing permitted in the past will shape population growth and shape this model's projection of future household growth. Because this data is so dependent on past policy outcomes, it should not be used on its own to inform housing needs.

The figure used by the province is a combination of two scenarios, one based upon municipal growth projections, and one based upon regional projections. As local cities and towns necessarily exist in regional housing markets, this approach reduces the impact of local specifics. For Electoral Areas, this figure is based purely on regional growth projections portioned out by population share.

The first table will show the 20-year population projection for Regional District of Okanagan-Similkameen.

Table 10: Regional Growth Rate
PENTICTON CY (CSD, BC)

REGIONAL DISTRICT PROJECTIONS	2021	2041	Regional Growth Rate
HOUSEHOLDS	40,980	50,987	24.42%

The regional population growth projection (as apportioned) is averaged with the municipal projection to arrive at a 20-year estimate of housing need through projected population growth.

Table 11: Penticton Projected Growth
PENTICTON CY (CSD, BC)

GROWTH SCENARIOS	Regional Growth Rate	Households		New Units
		2021	2041	
LOCAL HOUSEHOLD GROWTH		17,360	21,243	3883
REGIONALLY BASED HOUSEHOLD GROWTH	24.42%	17,360	21,599.18	4239.18
SCENARIO AVERAGE				4061.09
TOTAL NEW UNITS TO MEET HOUSEHOLD GROWTH NEEDS - 20 YEARS				4,061.09

Here the province estimates that Penticton will require slightly more than 4,061 units to accommodate projected population growth, subject to the methodological limitations described above.

Part E: Rental Vacancy

Rental vacancy rates are a reliable indicator of limited housing supply, and it is often held that a 3% vacancy rate is a 'balanced' level. When vacancy rates are below 3%, they suggest that there are more potential households seeking tenancies than there are available tenancies, and that rent will tend to rise. When vacancy rates are above 3%, rents will tend to moderate as landlords have a harder time attracting tenants.

Rental vacancy rate data is drawn from the CMHC's Primary Rental Market 2021 Vacancy Rate data, which is based on a survey of purpose-built rental landlords. As this data is collected only for population centres above 2,500, where this data is not available rental vacancy is assumed to be the provincial average (1.4%). Though this figure is drawn from purpose-built rentals only, it is assumed that the whole market, including rented condominium units, rented houses, and other small-scale residential land-lording operations follow similar trends. As such the vacancy rate is compared to the total number of rental households. Where vacancy rates already exceed 3%, this is treated as a need for 0 new units.

Table 12: Penticton Vacancy

PENTICTON CY (CSD, BC)

	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
TARGET VACANCY RATE	3.00%	97.00%	6,380	6,557.32
LOCAL VACANCY RATE	1.20%	98.60%	6,380	6,457.49
TOTAL NEW UNITS TO ACHIEVE 3% VACANCY RATE - 20 YEARS				119.83

Under this estimate, approximately 120 units are needed over the coming 20 years to bring the vacancy rate to healthy levels.

Penticton data is based upon the CMHC 2021 rental market survey. CoStar commercial data suggests that the current vacancy rate for Penticton is 1.9%, while the 2023 CMHC rental market survey suggest that rental vacancy rates in Penticton City are 1.5%.

Part F: The Demand Buffer

This figure is a number provided by the province with little documentation. Its purpose is to include a market demand element in the housing needs forecast. A 'Demand Factor' has been provided by the province for every municipality. This element does not apply to Electoral Areas.

Table 13: Penticton Demand Buffer

PENTICTON CY (CSD, BC)

COMPONENT	Result
A. EXTREME CORE HOUSE NEED	938.86
B. PERSONS EXPERIENCING HOMELESSNESS	204.98
C. SUPPRESSED HOUSEHOLD FORMATION	355.87
E. RENTAL VACANCY RATE ADJUSTMENT	119.83
TOTAL	1,619.54
DEMAND FACTOR	0.38
TOTAL NEW UNITS TO ADDRESS DEMAND BUFFER - 20 YEARS	615.32

This figure is applied as a multiplier to other factors except projected population (F). For Penticton, the multiplier is 0.38 and as such the number of units assessed is increased by under 40%, suggesting that an additional 615 units are required approximately.

Total Assessed Housing Need

Under the Province’s formula, the assessed housing need is as follows, summing all previously discussed factors:

Table 14: Penticton Housing Need Total
PENTICTON CY (CSD, BC)

COMPONENT	5 Year Need	20 Year Need
A. EXTREME CORE HOUSE NEED	234.72	938.86
B. PERSONS EXPERIENCING HOMELESSNESS	102.49	204.98
C. SUPPRESSED HOUSEHOLD FORMATION	88.97	355.87
D. ANTICIPATED GROWTH	1,221.27	4,061.09
E. RENTAL VACANCY RATE ADJUSTMENT	29.96	119.83
F. ADDITIONAL LOCAL DEMAND	153.83	615.32
TOTAL NEW UNITS – 5 YEARS	1,831	
TOTAL NEW UNITS – 20 YEARS		6,296

The 5-year need calculation is for most purposes $\frac{1}{4}$ of the 20-year calculation, however, to address homelessness it is expected that those units will be 50% delivered in 5 years, while the 5-year projected growth adjustment is based upon BC Stats 5-year growth projection.

As can be seen above, the largest part of the housing needs assessment is in the ‘Anticipated Growth’ figure, accounting for nearly $\frac{2}{3}$ of the assessment. This figure is rooted in current demographic estimates of fertility and mortality, as well as projecting past migration rates into the future.

The implication is that the dwelling stock must be increased by 10% over the next five years and 34% over the next twenty years over the current census dwelling count.

4. Previous Report Implementation

The following are actions taken by the local government, since receiving the most recent 2021 Housing Needs Report, to reduce housing needs, as provided by RDOS staff:

City of Penticton

Following the requirements of the Provincial government, and after the most recent City of Penticton Housing Needs Assessment (July 2023), in June 2024 the City amended its OCP and adopted a new Zoning Bylaw to support greater height and density of new developments in the built-up area of the City and implement the provincial Small-Scale Multi-Unit Housing and Transit-Oriented Area requirements. These actions support the development of more homes within the City compared to the OCP and Zoning Bylaw pre-June 2024. These actions are intended to help address the housing needs in Penticton.

Change in Assessment

The 2021 Assessment found that Penticton needed 847 units between 2016 and 2021, and 613 units between 2021 and 2026. This is less than 1,831 units projected in this study between 2021 and 2026. In July 2023, the City of Penticton Housing Needs Assessment revised these figures, indicating that the City would need an additional 1,705 units between 2021 and 2026 to sustain the population growth. Since then, the demand has increased by an additional 126 units. The 2023 report projected that Penticton would need 5,740 units in a 'low growth' scenario (1.1% annually) over the next 20 years to address long-term housing needs. Since that projection, the need has grown by an additional 1,186 units totalling to 6,926 units.

5. Key Areas of Local Need

Housing & Transportation

The following speaks to policy from the participating governments regarding housing needs in proximity to transportation infrastructure that supports walking, bicycling, public transit, or other alternative forms of transportation.

City of Penticton:

In June 2024, the City of Penticton adopted Zoning Bylaw 2024-22 which designated three Transit-Oriented Areas allowing for the provincially-mandated height, density, and parking regulations in areas generally within 400m of three significant bus exchanges. The 2024 Zoning Bylaw also eliminated on-site residential parking requirements around the downtown core. These zoning changes encourage alternative transportation by allowing for flexible on-site vehicle parking and allowing more density on lots near bus exchanges and in walkable areas, like the downtown. The City of Penticton Official Community Plan directs new homes largely to the core area of the city, near services like transit and alternative transportation infrastructure. The OCP prioritizes alternative transportation design, investment, and renewal actions over private vehicles. Amendments to the OCP in 2024 double-down on these policies by allowing for increased density along key transportation corridors across the City in the updated 'High Density Residential' and 'Mixed Use' designations.

Policy Comments

The following data is from the last two census regarding commuting by foot, by bicycle and by transit in the study area. Transit, for Census purposes, includes bus, train, passenger ferry and other modes, however data is self reported.

Table 15: Main Mode of Commuting for the Employed Labour Force age 15 Years and Over with a Usual Place of Work or No Fixed Workplace

	FOOT (2021)	BIKE (2021)	TRANSIT (2021)	TOTAL COMMUTERS	TOTAL SUSTAINABLE MODE SHARE
RDOS	2,950	465	345	30,860	12%

KEREMEOS	40			430	9%
PENTICTON	1,650	280	260	13,625	16%
OSOYOOS	245	20	10	1,665	17%
AREA A	75			745	10%
AREA B	45	10		345	16%
AREA C	80	10	10	1,225	8%
AREA D	65	10	10	1,440	6%
AREA E	35			570	6%
AREA F	20	20		855	5%
AREA G	30			575	5%
AREA H	15			700	2%
AREA I	20	10		840	4%
BRITISH COLUMBIA	121,550	36,790	174,045	1,873,690	17.7%

Source: Census, 2021, Urbanics Consultants Ltd.

These do not reflect total use of feet, cycling, and transit to get around the community, however they do reflect a widely available statistic that is useful for comparisons, and tends to reflect the overall attractiveness of non-car transportation in each area. Foot transportation is the most common non-car means of getting around according to Census Data. Notably, Penticton and Osoyoos see active transportation rates similar to the province at large.

Housing in proximity to alternative transportation can take several forms. These include:

- Locating housing near bus stops (where available)
- Locating housing near sidewalks, multi-use pathways, biking infrastructure and community trails
- Locating housing near to employment, near to commercial amenities, and near to public services such that a walking trip can be carried out within a general '15 minute' area.

Where this requires infrastructure or service, it is important infrastructure or service be of sufficient quality to be useable and safe to the public. This requires that residents not feel uncomfortable crossing the street, or riding a bike, that the bus comes often enough to be useful for daily transportation.

The importance of locating housing close to alternative transportation lies in several benefits:

- The reduction of infrastructure burden
- Reduced traffic
- Improved safety
- Accessibility
- Public Health and wellbeing

Housing placed with alternative transportation in mind benefits the public by reducing the cost of infrastructure. A resident living within walking or cycling distance (or skiing, as the season may be!) is one that may potentially not drive to work, reducing traffic congestion and wear and tear on the roads, reducing demand for parking at public and private amenities as well as job sites. A multi-use pathway is much smaller and lower maintenance than a two-lane roadway, so that even if usage might be much less, the overall burden on the public can be reduced.

Additionally, the burden of water runoff is reduced. Multi-use pathways require much less hard-surface pavement per user and divert less rainfall and snowmelt out of the soil, reducing the burden per user of stormwater management requirements such as sewers, culverts, ditches, and drains.

With respect to safety, a walker or cyclist or transit rider is another vehicle not on the road. According to Transport Canada there are 257.1 injuries per billion vehicle kilometres on British Columbia roads. Generally, safety statistics for bus riders are much better due to large vehicles that are professionally driven. Pedestrians and cyclist safety is a concern; however, this can be improved with better infrastructure and tend to improve with greater usage. Additionally, locating housing to make cycling or walking easier tends to shorten trips, reducing exposure to hazard.

Accessibility can be improved through making walking, cycling, and transportation more attractive to residents of new homes. For starters, many disabilities preclude driving. Users of wheelchairs benefit from better sidewalks and multi-use pathways. Residents who need to drive benefit from reduced overall traffic congestion. Developments in the last decade have brought a

revolution in availability and cost of small electric powered or assisted vehicles, such as e-bikes, scooters, and other devices that provide many of the benefits of walking and cycling without the same discomforts and difficulties. Such devices can and do extend the range (both in distance as well as time-of-year) where non-car transportation is viable and should not be discounted.

Lastly, locating housing to encourage pedestrianism and cycling encourage more physical activity, which can reduce the burden on the healthcare system as well as improve mood and fitness. Pedestrians and cyclists are found to be good potential customers by many businesses, as they can better interact with the street front.

The best way to help pedestrians, cyclists, and transit riders is make it easier to build infill housing in existing communities which already have shops, public services, schools, and places of work.

Affordable Housing

Housing unaffordability directly impacts 22% of Penticton households, including 13% of owners and 38% of renters. The affordability standard is used to assess whether housing costs (rent, mortgage, taxes, utilities) consume more than 30% of a household's pre-tax income. This was with average monthly shelter costs of \$1,273 per month, including \$1,241 for owners and \$1,328 for renters. These shelter costs are higher than seen in the RDOS overall (\$1,166) and lower than British Columbia overall (\$1,596). However, these rates reflect existing mortgages and tenancies, and do not necessarily represent costs that could be achieved on the open market today (or in 2021 when they were recorded by the Census). Unaffordability rates have remained high in Penticton with minimal change since 2006 (27%), 2011 (28%), and 2016 (27%) and represent a significant portion of the community in poor housing conditions.

In 2024, the City of Penticton introduced a pilot funding partnership program for non-profit housing providers seeking to develop affordable housing. This program is scheduled to run from March 2024 to March 2025 and is designed to mitigate the issue of housing unaffordability in Penticton. Additionally, the City works closely with the South Okanagan Similkameen Brain Injury Society (SOSBIS), Penticton and District Society for Community Living (PDSCL), and

Shelter Aid for Elderly Renters (SAFER) to provide affordable housing for residents.

Penticton as of 2024 had, per the BC Housing registry about 2,001 units of supported housing in some form or another. This included:

- 446 Emergency Shelter or Homeless housing units
- 545 Transitional supported and assisted living units
 - 399 Supportive Seniors units
 - 93 Special Needs units
 - 53 Women and Children units
- 368 Independent Social Housing Units
 - 183 Low Income Families
 - 185 Independent Seniors
- 642 Rental Assistance in Private Market
 - 38 Rent Assist Families
 - 459 Rent Assist Seniors
 - 145 Canada Housing Benefit (CHB)

Rental Housing

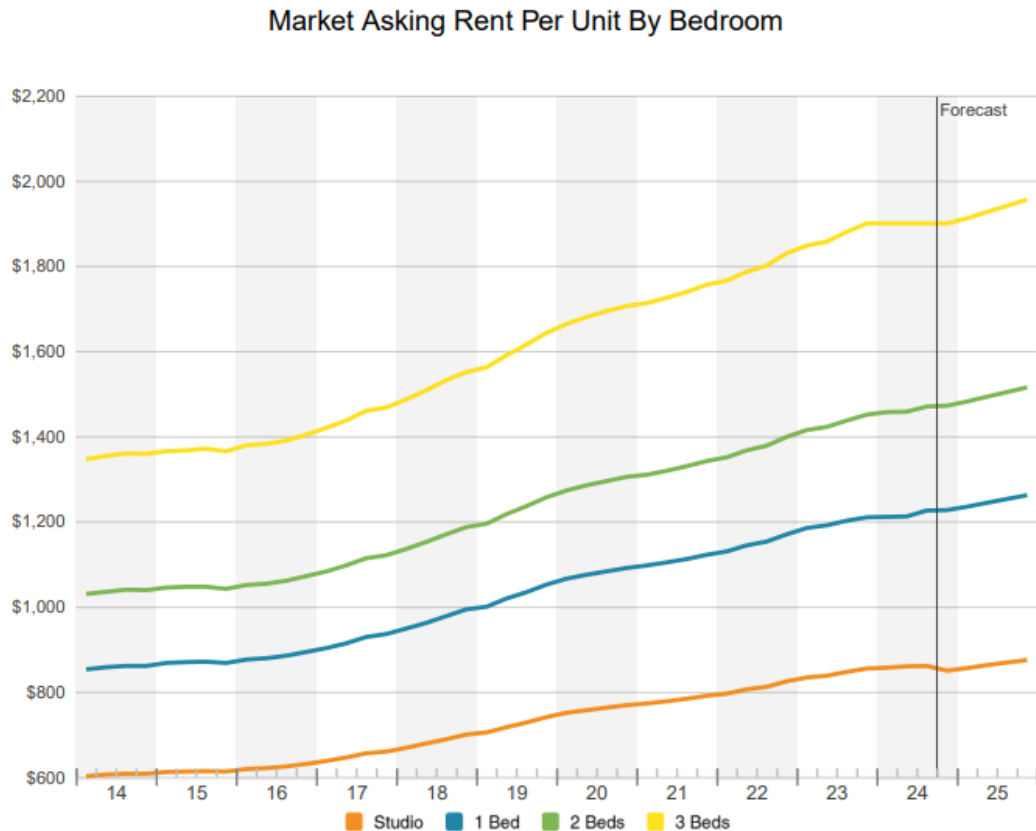
Rental housing comprises 37% of Penticton occupied housing stock, or 6,380 households, a rate that has remained stable since 2016. The average rent in 2021 in Penticton is \$1,328, and has increased 53% since 2006, on par with the average RDOS (48%) and BC (52%) rent increases.

As mentioned above, about 38% of tenants are living in unaffordable housing, a figure similar to RDOS (36%), but higher than the provincial average in British Columbia (30%). In recent years, the relative economics of rental housing

development have improved thanks to higher rents and superior access to financing. A supportive rental policy from the local government can help turn that into new rental buildings, which have a restraining effect on rent growth.

Regional data² provided by CoStar suggests that the average market purpose-built rent in RDOS is currently \$1,320, an amount that is higher than the Census median working income for 2021. In 2021 this figure was \$1,185.

Figure 9: Market Asking Rents by Bedroom Count, RDOS



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² Penticton has insufficient data to provide for a Penticton-specific rental market figure at this time.

Special Needs Housing

93 households in Penticton are in special needs housing supported by BC Housing. This is a substantial increase over the 73 counted in the previous housing needs assessment.

Seniors Housing

Seniors housing is a growing issue in Penticton. The population of seniors has increased to 30% of the resident population of Penticton (11,175 residents) and has increased by over a quarter between 2016 and 2021. Seniors often have particular housing needs, including reduced climbing and mobility reduced ability to drive for daily errands. The population of senior residents is projected by BC Stats to continue to increase through 2041 to 34% of the total population or 15,187 residents under current estimates of mortality and net migration.

BC Housing notes that 185 independent seniors housing units are supported by BC Housing in Penticton, as well as 459 households receiving rent assistance in the private market. Expanding the supply of dedicated seniors housing as well as senior-suitable housing (such as single level or step free access) will be important for accommodating an aging population.

Family Housing

The number of youth under 15 in Penticton has remained relatively stable between 2006 and 2021, with only modest growth observed. However, the proportion of youth relative to the total population has declined over this period. In 2006, there were 4,300 youth residents, representing 14% of the overall population. By 2021, this number had increased slightly to 4,395 youth, but their proportion of the total population had decreased to 12%. The most notable decline occurred between 2011 and 2016, when the youth population decreased by 175, dropping to 3,995. However, the most recent census data indicates a resurgence, with an increase of 400 youth residents in Penticton.

Over the coming 20 years, the youth population is expected to gradually decline in Penticton. This is downstream of declining birth rates but is also downstream of the increasing relative expense of raising children in Penticton and British Columbia overall.

BC Housing notes that 183 families in BC Housing's low-income stream are living in independent social housing units in Penticton, and 38 families are receiving rental housing in the private market.

Of the 2,130 households in Core House Need in Penticton, 1,360 are 1 person households. All other household sizes were between 0 and 5 (subject to Census random rounding) for Core House Need, suggesting that this is not a large problem for families. However, of the 3,720 households below affordability standards, 395 were homeownership 2-person households. In general, 3 or more person households are not represented in affordability, suitability, or adequacy statistics. The average Penticton family (under census definitions) has 2.1 members, including 1.6 children., smaller than RDOS (2.5) or BC (2.8). This includes 7,625 couples, (2,520 with children, 5,105 without) and 1,300 one-parent families. There are additional 340 multi-generational households.

Shelters and Homelessness

Homelessness in Penticton is a growing concern. The 2023 BC Point-in-Time Homeless Count recorded 166 individuals experiencing homelessness in Penticton, marking a 46% increase since 2021. Of these, 85% were between the ages of 25 and 54, 9% were over 55, and 6% were under 25. A significant 36% cited insufficient income as the primary reason for losing housing, which correlates with both the limited availability of affordable housing and rising living costs. Stakeholders have noted that Penticton has a limited number of rental units, with higher rental costs compared to nearby cities.

In 2023, 100 More Homes' *Penticton Non-Market Housing (and Supports)* highlighted that Penticton is supported by 15 organizations providing housing and homelessness services. These organizations offer a total of 87 programs focused on preventing homelessness, engaging with unhoused individuals, and facilitating access to safe, supportive, and inclusive housing. Additionally, the South Okanagan Similkameen Brain Injury Society (SOSBIS) collaborates with BC Housing to provide housing as part of outreach and homelessness prevention programs.

Workforce Housing

Workforce housing is a bit of an odd term, given that ‘the work force’ comprises the vast majority of households. In Penticton, for instance, around 17,420 residents are actively contributing to the local economy. Unlike resort communities, Penticton is primarily made up of full-time residents, with only 6% of dwellings being used for purposes other than primary residence (e.g., vacation homes or short-term rentals).

The average employment income in 2019 for full-year-full time workers was \$62,550, and the median income was \$54,000. For 2020 these figures were \$64,700 and \$56,400, respectively (an effect seen as lower-income workers disproportionately lost employment after February 2020, however nationally income levels have held up since then).

For an income of \$56,400 (approximately \$27 per hour 40 hours per week) an affordable housing cost is \$16,920 per year or \$1,410 per month. This is higher than the average monthly shelter cost in Penticton in 2021 (\$1,273) and higher than the average shelter cost in RDOS overall (\$1,166). It is important to note that as a median income, half of full-time, full-year workers earn less than \$56,400. Additionally, the average rent composition includes both higher and lower cost units, and many households have multiple earners. It is also worth noting that these figures reflect current rents, rather than turnover rents, and may not necessarily represent units available on the open market today.

Appendix 1: Additional Demographic & Housing Statistics

This data is from Statistics Canada Census data (2006-2021) and National Household Survey (2011) unless otherwise specified

Local Economy

Table 16: Local Labour Force by Industry (NAICS Codes)

Labour Force by Industry, 2021	Penticton	RDOS	BC	Penticton	RDOS	BC
Total labour force	17,420	40,575	2,657,275			
Industry - not applicable	315	775	54,165			
All industries	17,110	39,805	2,603,110	98.2%	98.2%	97.0%
11 Agriculture; forestry; fishing and hunting	380	2,785	69,390	2.0%	6.2%	2.4%
21 Mining; quarrying; and oil and gas extraction	190	925	27,375	1.0%	2.1%	1.0%
22 Utilities	75	250	15,605	0.4%	0.6%	0.5%
23 Construction	1,885	4,485	255,045	9.9%	9.9%	8.9%
31-33 Manufacturing	1,265	3,145	164,770	6.6%	7.0%	5.8%
Goods producing industries	3,795	11,590	532,185	19.9%	25.7%	18.6%
41 Wholesale trade	2,800	5,830	333,160	14.7%	12.9%	11.7%
44-45 Retail trade	525	1,440	154,540	2.8%	3.2%	5.4%
48-49 Transportation and warehousing	295	620	77,280	1.5%	1.4%	2.7%
51 Information and cultural industries	535	1,125	101,425	2.8%	2.5%	3.6%
52 Finance and insurance	395	865	64,995	2.1%	1.9%	2.3%
53 Real estate and rental and leasing	1,100	2,615	257,400	5.8%	5.8%	9.0%
54 Professional; scientific and technical services	20	45	6,200	0.1%	0.1%	0.2%
55 Management of companies and enterprises	870	1,875	124,530	4.6%	4.2%	4.4%
56 Admin & support; waste mgmt & remediation	870	2,345	211,500	4.6%	5.2%	7.4%
61 Educational services	3,210	6,335	344,345	16.8%	14.1%	12.1%
62 Health care and social assistance	560	1,330	71,705	2.9%	3.0%	2.5%
71 Arts; entertainment and recreation	1,880	3,865	210,570	9.9%	8.6%	7.4%
72 Accommodation and food services	785	1,795	126,430	4.1%	4.0%	4.4%
81 Other services (except public administration)	1,100	2,595	153,665	5.8%	5.8%	5.4%
91 Public administration	0	0	0	0.0%	0.0%	0.0%
Services producing industries	14,945	32,680	2,237,745	78.3%	72.5%	78.4%

Areas with a greater proportion of workers in Penticton than RDOS highlighted in blue. Areas with greater proportion of workers in Penticton than RDOS and BC in red

Table 17: Employment by Major Sector

Major Economic Sectors	Penticton				RDOS				BC			
	2006	2011	2016	2021	2006	2011	2016	2021	2006	2011	2016	2021
Tourism	2,385 (16%)	1980 (13%)	2,415 (15%)	3,200 (17%)	4,785 (13%)	4,185 (12%)	5,085 (13%)	6,785 (15%)	287,875 (13%)	298,780 (13%)	332,215 (14%)	438,425 (16%)
Business finance and management	820 (5%)	995 (6%)	850 (5%)	2,365 (13%)	1,855 (5%)	1,965 (5%)	1,860 (5%)	5,355 (12%)	137,740 (6%)	149,075 (6%)	153,115 (6%)	446,925 (16%)
Public services	3980 (26%)	4950 (32%)	4805 (30%)	4,715 (25%)	9,230 (25%)	11,105 (31%)	10,450 (28%)	10,260 (23%)	582,185 (27%)	672,880 (29%)	691,225 (28%)	643,155 (23%)
Manufacturing and innovation	4235 (28%)	3760 (24%)	3975 (25%)	3,740 (20%)	12,385 (34%)	11,025 (30%)	11,760 (31%)	11,385 (26%)	612,080 (28%)	596,340 (26%)	645,350 (27%)	522,780 (19%)
Trade services	3135 (21%)	3040 (20%)	3190 (20%)	3,620 (19%)	6,815 (19%)	5,925 (16%)	6,905 (18%)	7,890 (18%)	454,725 (21%)	475,490 (21%)	493,640 (20%)	564,980 (20%)
Other services	695 (5%)	760 (5%)	730 (5%)	1,100 (6%)	1,745 (5%)	1,975 (5%)	1,690 (4%)	2,595 (6%)	109,485 (5%)	112,745 (5%)	112,330 (5%)	153,665 (6%)
Total	15,250	15,485	15,965	18,740	36,815	36,180	37,750	44,270	2,184,090	2,305,310	2,427,875	2,769,930

Table 18: Employment sector by tenure

Major Economic Sectors by Tenure, 2021	Penticton		
	Total	Owner	Renter
Tourism	2,735 (100%)	30 (75%)	0 (0%)
Business finance and management	950 (100%)	10 (100%)	0 (0%)
Public services	6,125 (100%)	150 (79%)	35 (18%)
Manufacturing and innovation	4,820 (100%)	165 (83%)	25 (13%)
Trade services	3,660 (100%)	105 (84%)	20 (16%)
Other services	785 (100%)	20 (100%)	0 (0%)
Total	19,075	480	80

Education

Table 19: Education Levels

Education Level, 2021	Penticton	RDOS	BC
No certificate, diploma or degree	4,805 (15%)	12,640 (16%)	565,665 (13%)
Secondary (high) school diploma or equivalency certificate	10,455 (33%)	25,235 (33%)	1,238,000 (29%)
Postsecondary certificate, diploma or degree	16,080 (51%)	39,640 (51%)	2,396,755 (57%)
Apprenticeship or trades certificate or diploma	2,920 (9%)	8,140 (11%)	323,635 (8%)
College, CEGEP or other non-university certificate or diploma	6,645 (21%)	16,315 (21%)	711,810 (17%)
University certificate or diploma below bachelor level	980 (3%)	2,425 (3%)	161,600 (4%)
University certificate, diploma or degree at bachelor level or above	5,530 (18%)	12,760 (16%)	1,199,710 (29%)

Commute

Table 20: Commute Destination by Area

Commuting Status	Penticton	RDOS	BC
Commute within census subdivision (CSD) of residence	11,455 (85%)	20,880 (66%)	1,324,470 (65%)
Commute to a different census subdivision (CSD) within census division (CD) of residence	1,115 (8%)	8,435 (27%)	638,830 (31%)
Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	775 (6%)	1,790 (6%)	77,850 (4%)
Commute to a different province or territory	185 (1%)	375 (1%)	8,915 (0%)

Table 21: Commuting Destination by Tenure

Commuting Status by Tenure, Penticton	Owner	Renter
Commute within census subdivision (CSD) of residence	7,620 (85%)	3,830 (84%)
Commute to a different census subdivision (CSD) within census division (CD) of residence	635 (7%)	480 (10%)
Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	550 (6%)	225 (5%)
Commute to a different province or territory	140 (2%)	45 (1%)

Demographics

Table 22: Age Breakdown

Penticton Population	2006	2011	2016	2021
Under 15 years old	4,300 (14%)	4,170 (13%)	3,995 (12%)	4,395 (12%)
15 to 64 years old	19,145 (62%)	19,750 (62%)	19,635 (60%)	21,315 (58%)
65 years and older	7,675 (25%)	7,795 (25%)	8,860 (27%)	11,175 (30%)
Total	31,120	31,720	32,490	36,885
Population growth rate				
5-year growth rate		1.93%	2.43%	13.53%
Annual average growth rate 2006 to 2021	1.14%			

RDOS Population	2006	2011	2016	2021
Under 15 years old	10,680 (14%)	9,980 (13%)	9,535 (12%)	10,125 (11%)
15 to 64 years old	47,315 (61%)	47,320 (60%)	47,000 (58%)	50,260 (56%)
65 years and older	19,720 (25%)	21,100 (27%)	23,910 (30%)	29,790 (33%)
Total	77,715	78,400	80,440	90,180
Population growth rate				
5-year growth rate		0.88%	2.60%	12.11%
Annual average growth rate 2006 to 2021	1.00%			

BC Population	2006	2011	2016	2021
Under 15 years old	678,740 (17%)	677,620 (16%)	689,860 (15%)	716,900 (14%)
15 to 64 years old	2,809,730 (69%)	3,001,335 (69%)	3,074,965 (67%)	3,267,620 (65%)
65 years and older	566,135 (14%)	645,505 (15%)	795,410 (17%)	1,016,365 (20%)
Total	4,054,605	4,324,455	4,560,240	5,000,880
Population growth rate				
5-year growth rate		6.66%	5.45%	9.66%
Annual average growth rate 2006 to 2016	1.41%			

Table 23: Household Size

Household Size, Penticton	2006	2011	2016	2021
1 person	5130 (35%)	5495 (36%)	5790 (37%)	6510 (38%)
2 persons	5550 (38%)	5880 (39%)	6155 (39%)	6630 (38%)
3 persons	1755 (12%)	1855 (12%)	1830 (12%)	1995 (11%)
4 persons	1435 (10%)	1385 (9%)	1310 (8%)	1495 (9%)
5 or more persons	735 (5%)	625 (4%)	650 (4%)	730 (4%)
Total - Private households by household size	14600	15235	15740	17360
Number of persons in private households	31125	31720	32490	35720
Average household size	2.1	2.1	2.1	2.1

Table 24: Households by type

Private Households by Household Type	Penticton	RDOS	BC
One-census-family households	9,760 (56%)	25,370 (62%)	1,270,210 (62%)
Without children in a census family	5,380 (31%)	15,290 (37%)	571,815 (28%)
With children in a census family	4,380 (25%)	10,075 (25%)	698,400 (34%)
Multiple-census-family households	250 (1%)	785 (2%)	61,885 (3%)
Non-census-family households	7,355 (42%)	14,830 (36%)	709,745 (35%)
One-person households	6,510 (38%)	13,175 (32%)	600,425 (29%)
Two-or-more person non-census-family households	845 (5%)	1,655 (4%)	109,315 (5%)
Total - Private households by household type	17,360	40,980	2,041,830

Household Income

Table 25: Household Income (2020)

Household Income (2020)	Penticton		RDOS		BC	
	#	%	#	%	#	%
Under \$5,000	100	1%	335	1%	30,435	1%
\$5,000 to \$9,999	70	0%	225	1%	13,340	1%
\$10,000 to \$14,999	155	1%	360	1%	19,155	1%
\$15,000 to \$19,999	510	3%	920	2%	41,945	2%
\$20,000 to \$24,999	1,095	6%	2,290	6%	82,295	4%
\$25,000 to \$29,999	800	5%	1,680	4%	63,840	3%
\$30,000 to \$34,999	745	4%	1,705	4%	64,805	3%
\$35,000 to \$39,999	870	5%	2,085	5%	75,450	4%
\$40,000 to \$44,999	870	5%	1,980	5%	73,365	4%
\$45,000 to \$49,999	765	4%	1,850	5%	73,380	4%
\$50,000 to \$59,999	1,615	9%	3,530	9%	145,085	7%
\$60,000 to \$69,999	1,340	8%	3,250	8%	139,485	7%
\$70,000 to \$79,999	1,255	7%	2,905	7%	130,800	6%
\$80,000 to \$89,999	1,135	7%	2,860	7%	122,210	6%
\$90,000 to \$99,999	945	5%	2,210	5%	113,390	6%
\$100,000 to \$124,999	1,885	11%	4,410	11%	235,925	12%
\$125,000 to \$149,999	1,105	6%	2,965	7%	178,470	9%
\$150,000 to \$199,999	1,195	7%	3,075	8%	222,145	11%
\$200,000 and over	905	5%	2,345	6%	216,315	11%
Total - Household total income groups in 2021 for private households	17,360	100%	40,980	100%	2,041,830	100%
Under \$30,000	2,730	16%	5,810	14%	251,010	12%
\$30,000 to \$59,999	4,865	28%	11,150	27%	432,085	21%
\$60,000 to \$99,999	4,675	27%	11,225	27%	505,885	25%
\$100,000 and over	5,090	29%	12,795	31%	852,855	42%

Table 26: Household Income by Household Type

Median Total Household Income (2020)				% of BC Med Income	
	Penticton	RDOS	BC	Penticton	RDOS
Economic families					
Couple-only family	\$82,000	\$81,000	\$93,000	67%	87%
Couple-with-children family	\$127,000	\$128,000	\$138,000	83%	93%
Lone-parent family	\$64,500	\$64,500	\$70,500	90%	91%
Family income	\$91,000	\$90,000	\$107,000	67%	84%
1-person households	\$37,200	\$36,400	\$43,200	69%	84%
2-or-more person households	\$92,000	\$91,000	\$108,000	67%	84%
Median household income	\$68,000	\$71,000	\$85,000	63%	84%

Figure 10: Inflation Adjusted Household Income over time

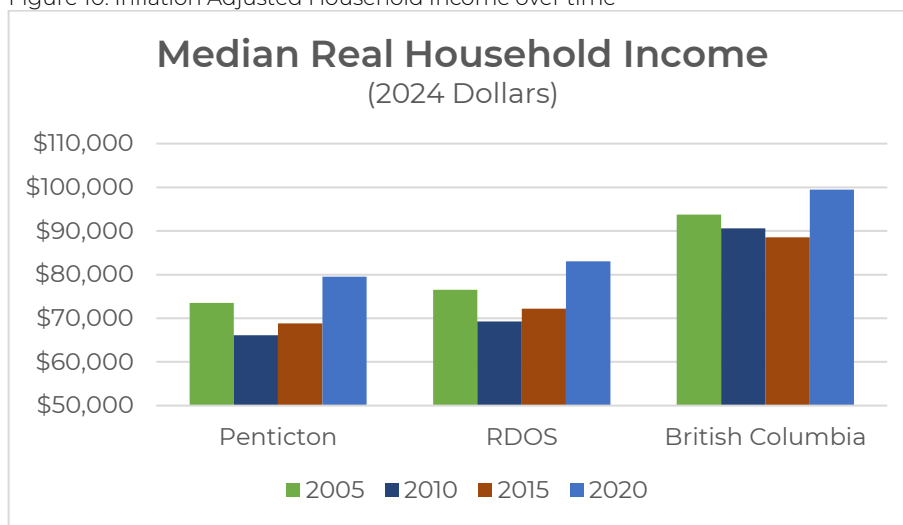


Table 27: Inflation Adjusted Household Income over time

Median Total Household Income Over Time				
	2005	2010	2015	2020
Nominal Income				
Penticton	\$48,895	\$47,835	\$54,384	\$68,000
RDOS	\$50,924	\$50,080	\$57,081	\$71,000
British Columbia	\$62,372	\$65,555	\$69,979	\$85,000
2024 Dollars (via Bank of Canada)				
Penticton	\$73,504	\$66,127	\$68,807	\$79,546
RDOS	\$76,554	\$69,231	\$72,219	\$83,056
British Columbia	\$93,764	\$90,623	\$88,537	\$99,433

Housing Stock

Table 28: Housing Stock Growth

Private Dwelling Types	Penticton		Ave. Annual Rate of Growth	RDOS		Ave. Annual Rate of Growth
	2016	2021		2016	2021	
Total private dwellings	16,895	18,457	1.78%	42,894	46,436	1.60%
Occupied by usual residents	15,740	17,361	1.98%	37,673	40,981	1.70%
Vacant dwellings or dwellings occupied by temporary residents	1,155	1,096	-1.04%	5,221	5,455	0.88%

Table 29: Dwellings by Typology over time

Occupied Private Dwelling Units by Type	2006	2011	2016	2021	Change 2006-2021	% Change	2021 % composition
Total occupied private dwellings	14,600	15,235	15,740	17,360	2,760	19	
Single-detached house	7,100	6,955	6,745	6,995	-105	-1	40
Semi-detached, row house and duplex	2,135	2,550	2,945	3,480	1,345	63	20
Semi-detached or double house	490	470	635	865	375	77	5
Row house	1,320	1,500	1,530	1,820	500	38	10
Apartment/flat in a duplex	325	580	780	865	540	166	5
Apartment in a building that has five or more storeys	620	845	955	1,200	580	94	7
Apartment in a building that has fewer than five storeys	4,095	4,270	4,435	5,065	970	24	29
Movable dwelling	575	525	580	625	50	9	4

Table 30: Occupied Dwellings by number of bedrooms

Occupied Private Dwellings by No. of Bedrooms	2011	2011 (% of total)	2016	2016 (% of total)	2021	2021 (% of total)
Total occupied private dwellings	15235		15740		17360	
No bedrooms	120	0	140	1	200	1
1 bedroom	2515	17	2355	15	2645	15
2 bedrooms	5325	35	5855	37	6445	37
3 bedrooms	3940	26	4240	27	4525	26
4 or more bedrooms	3330	22	3150	20	3545	20

Tenure

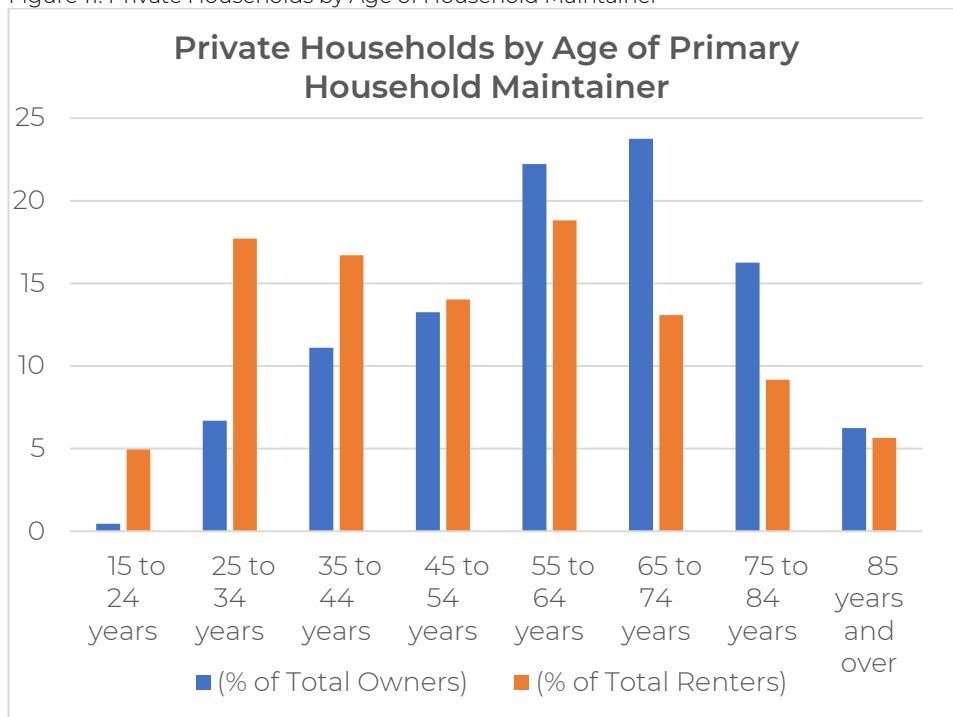
Table 31: Dwellings by Tenure

Dwellings	2006	2011	2016	2021
Penticton				
Owners	9,715	9,730	9,955	10,985
Renters	4,885	5,505	5,785	6,380
Others (Band Housing)	0	0	0	0
Total occupied dwellings	14,600	15,235	15,740	17,360
Ownership Rate	67%	64%	63%	63%
RDOS				
Owners	26,645	27,520	27,675	30,530
Renters	8,550	8,465	9,950	150
Others (Band Housing)	50	60	45	10300
Total occupied dwellings	35,240	36,045	37,675	40,980
Ownership Rate	76%	76%	73%	74%
British Columbia				
Owners	1,145,050	1,234,710	1,279,025	1,363,185
Renters	494,000	525,000	599,360	669,455
Others (Band Housing)	4,105	4,925	3,590	9,190
Total occupied dwellings	1,643,145	1,764,630	1,881,965	2,041,830
Ownership Rate	70%	70%	68%	67%

Table 32: Private households by age of primary household maintainer

Private Households by age of Primary Household Maintainer	(% of Total Owners)	(% of Total Renters)
15 to 24 years	0	5
25 to 34 years	7	18
35 to 44 years	11	17
45 to 54 years	13	14
55 to 64 years	22	19
65 to 74 years	24	13
75 to 84 years	16	9
85 years and over	6	6

Figure 11: Private Households by Age of Household Maintainer



Suitability & Adequacy

Table 33: Suitability

Suitability Standards (suitable bedrooms for family composition)	Penticton	RDOS	BC
Total - Private households by housing below standards	16,905	37,855	1,915,755
Below the suitability standard (not suitable)	325	780	86,655
% below the suitability standard (not suitable)	2	2	5

Table 34: Private Households by housing below adequacy standards (state of repair)

Private households by housing below standards	Penticton			RDOS			BC		
	Total	Owner	Renter	Total	Owner	Renter	Total	Owner	Renter
Total	16,905	10,775	6,130	37,855	28,090	9,775	1,915,755	1,291,130	624,625
Below the adequacy standard (major repairs needed)	665	405	255	1,605	1,160	445	74,035	49,250	24,785
% below the adequacy standard (major repairs needed)	4	4	4	4	4	5	4	4	4

Table 35: Dwellings by period of construction (Penticton)

Dwellings by Period of Construction	Total	% of total	Owner	% of total	Renter	% of total
Occupied private dwellings	17,360		10,985		6,380	
1960 or before	2,660	15	1705	64	955	36
1961 to 1980	5,245	30	2880	55	2365	45
1981 to 1990	2,590	15	1765	68	825	32
1991 to 2000	2,740	16	2080	76	655	24
2001 to 2005	815	5	585	72	235	29
2006 to 2010	1,010	6	780	77	235	23
2011 to 2016	730	4	400	55	335	46
2016 to 2021	1,570	9	790	50	775	49

Table 36: Dwellings by period of construction (RDOS/BC)

Dwellings by Period of Construction	RDOS	% of total	BC	% of total
Occupied private dwellings	40,980		2,041,830	
1960 or before	6,130	15	256,175	13
1961 to 1980	12,090	30	550,690	27
1981 to 1990	5,970	15	289,940	14
1991 to 2000	7,065	17	336,310	16
2001 to 2005	2,095	5	122,860	6
2006 to 2010	2,585	6	164,170	8
2011 to 2016	1,880	5	135,725	7
2016 to 2021	3,170	8	185,970	9

Shelter costs to Income Ratios

Table 37: Household composition by Extreme Core House Need

Household Composition by Housing Standard	Total	Owner	Renter
Total private households by housing below standards	16905	10775	6130
Household in Extreme Core House Need (STIR greater than 50% but less than 100%)	1045	370	670
1 person household	710	215	495
2 persons household	230	105	130
3 persons household	65	35	30
4 persons household	20	0	0
5 or more persons household	15	0	0

Table 38: Core House Need by household size and tenure

Penticton, 2021	Total	Percentage	Owner	Percentage	Renter	Percentage
Household not in Core House Need	14775	87	10135	94	4640	76
Household in Core House Need	2130	13	640	6	1490	24
1 person household	1360	8	405	4	955	16
2 persons household	415	2	130	1	285	5
3 persons household	195	1	50	0	145	2
4 persons household	95	1	35	0	60	1
5 or more persons household	70	0	20	0	50	1

Table 39: Households below affordability standard

Penticton, 2021	Total	Percentage	Owner	Percentage	Renter	Percentage
Total - Private households by housing below standards	16905	100	10775	100	6130	100
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	3720	22	1395	13	2325	38
1 person household	2365	14	790	7	1575	26
2 persons household	925	5	395	4	530	9
3 persons household	235	1	100	1	135	2
4 persons household	135	1	75	1	55	1
5 or more persons household	60	0	35	0	25	0

Table 40: Housing Affordability by jurisdiction

Penticton	Total	Owner	Renter
Total - Private households by housing below standards	16,905	10,775	6,130
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	3,720	1,395	2,325
% Below the affordability standard	22	13	38
RDOS	Total	Owner	Renter
Total - Private households by housing below standards	37,855	28,090	9,775
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	6,740	3,200	3,535
% Below the affordability standard	18	11	36
British Columbia	Total	Owner	Renter
Total - Private households by housing below standards	1,915,755	1,291,130	624,625
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	385,570	199,355	186,215
% Below the affordability standard	20	15	30

Table 41: Core housing by tenure and household size

Core Housing by Tenure	Total	Owner	Renter
Household not in Core House Need	14775	10135	4640
Household in Core House Need	2130	640	1490
1 person household	1360	405	955
2 persons household	415	130	285
3 persons household	195	50	145
4 persons household	95	35	60
5 or more persons household	70	20	50

Table 42: Shelter costs by tenure

Penticton	Total	Owner	Renter
Average monthly shelter cost (\$)	\$ 1,273	\$ 1,241	\$ 1,328
RDOS			
Average monthly shelter cost (\$)	\$ 1,166	\$ 1,137	\$ 1,258
British Columbia			
Average monthly shelter cost (\$)	\$ 1,596	\$ 1,654	\$ 1,492

Table 43: Shelter cost to income ratios

Shelter-cost-to-income ratios	Penticton	RDOS	BC
Owner and Tenant Households with Incomes > \$0 , in non-farm, non-reserve private dwellings by shelter-cost-to-income ratio			
	16,905	37,855	1,915,755
Spending <30% of Income on Shelter Costs	13,185	31,115	1,530,185
Spending 30% or more of Income on Shelter Costs	3,720	6,740	385,570
Owner Households in Non-Farm Non-Reserve Private Dwellings			
	10,915	29,875	1,353,695
Owner Households with a Mortgage	5,790	14,185	773,665
Owner Households Spending 30% or more of Income on Shelter Costs	13%	11%	15%
Average Monthly Shelter Costs for Owned Dwellings (\$)	\$1,241	\$1,137	\$1,654
Median Value of Dwellings (\$)	\$524,000	\$548,000	\$785,000
Tenant Households in Non-Farm Non-Reserve Private Dwellings			
	6130	9,775	624,625
Tenant Households in Subsidized Housing	13.5%	13.1%	11.8%
Tenant Households Spending 30% or more of Income on Shelter Costs	38%	36%	30%
Average Monthly Shelter Costs for Rented Dwellings (\$)	\$1,328	\$1,258	\$1,492

Core House Need

Table 44: Core House Need over time

Core House Need				
	2006	2011	2016	2021
Unaffordable Housing (%)	26.7	28.5	26.6	22.0
Inadequate Housing (%)	6.1	6.5	5.7	3.9
Unsuitable Housing (%)	3.9	3.3	2.9	1.9
Core Housing Need (%)	12.6	16.6	16.3	12.6
Extreme Core Housing Need (%)	5.7	7.3	7.2	6.2
Number of Households In Core Need	1785	2380	2485	2130
Extreme Core Housing Need (Count)	800	1045	1090	1045

Table 45: Comparative Core House Need

Core House Need									
<i>Households</i>	Penticton			RDOS			British Columbia		
	Total	Owners	Tenants	Total	Owners	Tenants	Total	Owners	Tenants
Total Households	16,905	10,775	6,130	37,855	28,090	9,775	1,915,755	1,291,130	624,625
<i>Share</i>	100%	64%	36%	100%	74%	26%	100%	67%	33%
Below Suitability Standard	325	120	205	780	395	390	86,655	36,330	50,325
<i>Rate</i>	2%	1%	3%	2%	1%	4%	5%	3%	8%
Below Adequacy Standard	665	405	255	1,605	1,160	445	74,035	49,250	24,785
<i>Rate</i>	4%	4%	4%	4%	4%	5%	4%	4%	4%
Below Affordability Standard	3,720	1,395	2,325	6,740	3,200	3,535	385,570	199,355	186,215
<i>Rate</i>	22%	13%	38%	18%	11%	36%	20%	15%	30%
Below All Three Standards	-	-	-	20	-	-	1,665	560	1,105
<i>Rate</i>	0%	0%	0%	0%	0%	0%	0%	0%	0%
In Core House Need	2,130	640	1,490	3,455	1,330	2,130	257,090	102,850	154,240
<i>Rate</i>	13%	6%	24%	9%	5%	22%	13%	8%	25%
Extreme Core House Need	1,045	370	670	1,855	865	990	134,625	64,795	69,825
<i>Rate</i>	6%	3%	11%	5%	3%	10%	7%	5%	11%

Table 46: Rental Housing by jurisdiction

Core House Need by Household Size			
	Total	Owners	Renters
Household in Core House Need	2,130	640	1,490
1 person household	1,360	405	955
2 persons household	415	130	285
3 persons household	195	50	145
4 persons household	95	35	60
5 or more persons household	70	20	50

Housing Market Characteristics

Table 47: Monthly Shelter Cost of Rented Dwellings

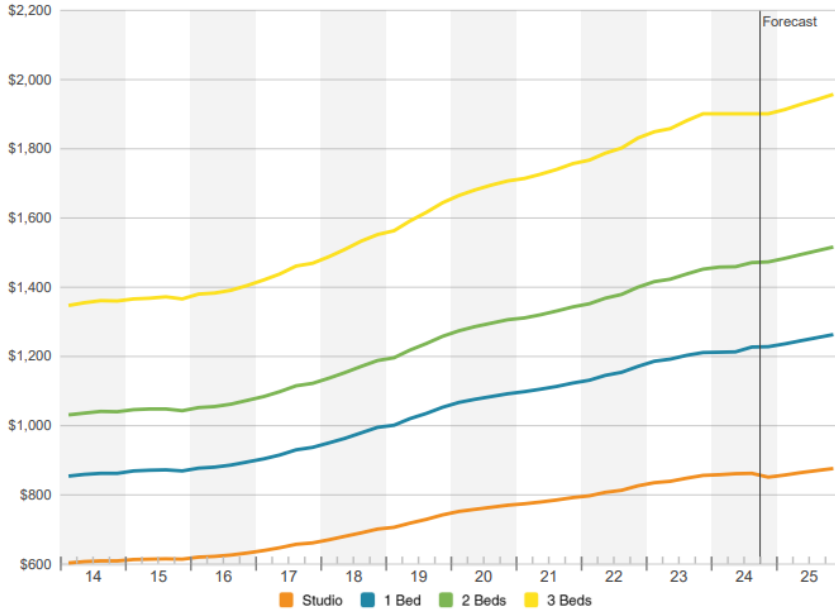
Rented Dwellings: Monthly Shelter Cost			
2021	Penticton	RDOS	BC
Median	\$ 1,200	\$ 1,150	\$ 1,370
Average	\$ 1,328	\$ 1,258	\$ 1,492
2016- Average	\$ 1,035	\$ 999	\$ 1,149
2011- Average	\$ 964	\$ 943	\$ 1,075
2006-Average	\$ 870	\$ 849	\$ 980
Percentage Increase 2006-2021	53%	48%	52%

Table 48: Assessed values by typology

BC Assessment Housing Values	2022	2023
Single Family Dwelling	\$986,964	\$1,175,917
% Change		19%
Residential Dwelling w/ Suite	\$1,046,076	\$1,184,257
% Change		13%
Duplex (non-strata)	\$908,658	\$1,058,933
% Change		17%
Duplex (strata)	\$515,210	\$651,671
% Change		26%
Manufactured Home	\$328,690	\$357,224
% Change		9%
2 Acres or More (Single Family Dwelling)	\$1,762,172	\$1,941,799
% Change		10%
Strata-Lot Residence (Condominium)	\$465,968	\$562,015
% Change		21%
Triplex	\$593,130	\$636,667
% Change		7%
Fourplex	\$1,065,421	\$1,184,926
% Change		11%
Row Housing (Single Unit Ownership)	\$388,066	\$520,252
% Change		34%
Average	\$699,495	\$871,166
% Change		25%

Figure 12: RDOS Market Asking Rent per Unit by Bedroom

Market Asking Rent Per Unit By Bedroom

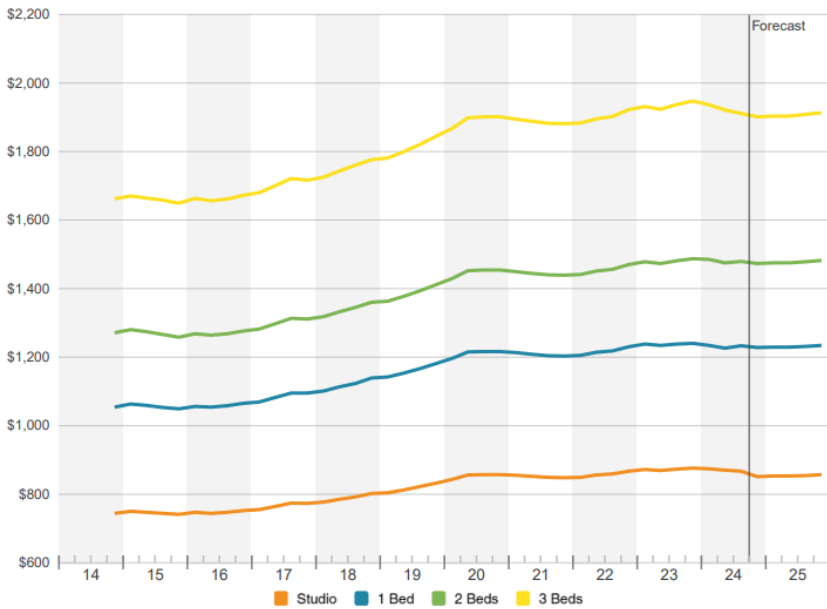


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Figure 13: Inflation Adjusted RDOS Market Asking Rent by Bedroom

Market Asking Rent Per Unit By Bedroom



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Appendix 2: Detailed Housing Needs Calculations

These figures are to provide detailed calculations for ‘suppressed households.’

City of Penticton

Below is the number of households by age and tenure of household maintainer in 2006.

PENTICTON CY (CSD, BC)

AGE – PRIMARY HOUSEHOLD MAINTAINER 2006 CATEGORIES	2006 Households	
	Owner	Renter
UNDER 25 YEARS	140	360
25 TO 34 YEARS	600	810
35 TO 44 YEARS	1,400	900
45 TO 54 YEARS	1,945	860
55 TO 64 YEARS	1,795	530
65 TO 74 YEARS	1,775	425
75 YEARS AND OVER	2,060	990

The above table represents the 2006 numbers of household maintainers by age and tenure. This will be used to anchor an estimate of how many households in 2021, based upon present age and tenure demographics, would be expected were housing as available as in 2006. 2021 data is below.

PENTICTON CY (CSD, BC)

AGE – PRIMARY HOUSEHOLD MAINTAINER 2021 CATEGORIES	2021 Households	
	Owner	Renter
15 TO 24 YEARS	50	315
25 TO 34 YEARS	735	1,130
35 TO 44 YEARS	1,225	1,065
45 TO 54 YEARS	1,455	895

55 TO 64 YEARS	2,445	1,200
65 TO 74 YEARS	2,610	835
75 TO 84 YEARS	1,785	585
85 YEARS AND OVER	685	360

The below table will compare these census years.

PENTICTON CY (CSD, BC)

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	Age Categories – Population	2006		2021	
		All Categories	Summed Categories	All Categories	Summed Categories
15 TO 24 YEARS	15 to 19 years	1,955		1,480	
	20 to 24 years	1,695	3,650	1,545	3,025
25 TO 34 YEARS	25 to 29 years	1,500		1,800	
	30 to 34 years	1,410	2,910	2,130	3,930
35 TO 44 YEARS	35 to 39 years	1,645		2,150	
	40 to 44 years	2,185	3,830	1,960	4,110
45 TO 54 YEARS	45 to 49 years	2,535		1,950	
	50 to 54 years	2,360	4,895	2,115	4,065
55 TO 64 YEARS	55 to 59 years	2,080		2,710	
	60 to 64 years	1,785	3,865	3,220	5,930
65 TO 74 YEARS	65 to 69 years	1,760		2,780	
	70 to 74 years	1,715	3,475	2,725	5,505
75 YEARS AND OVER	75 to 79 years	1,675		1,960	
	80 to 84 years	1,475	4200	1,425	4,770
	85 years and over	1,050		1,385	

The next table will show the household-maintainer rate for 2006.

PENTICTON CY (CSD, BC)

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2006 Households		2006 Population	2006 Headship Rate	
	Owner	Renter	Total	Owner	Renter
15 TO 24 YEARS	140	360	3,650	3.84%	9.86%
25 TO 34 YEARS	600	810	2,910	20.62%	27.84%
35 TO 44 YEARS	1,400	900	3,830	36.55%	23.50%
45 TO 54 YEARS	1,945	860	4,895	39.73%	17.57%
55 TO 64 YEARS	1,795	530	3,865	46.44%	13.71%
65 TO 74 YEARS	1,775	425	3,475	51.08%	12.23%
75 YEARS AND OVER	2,060	990	4,200	49.05%	23.57%

Applying these rates to the 2021 provides us with an estimate of how many households you would expect to see were housing as available in 2021 as in 2006.

PENTICTON CY (CSD, BC)

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2006 Headship Rate		2021 Population	2021 Potential Households	
	Owner	Renter	Total	Owner	Renter
15 TO 24 YEARS	3.84%	9.86%	3,025	116.03	298.36
25 TO 34 YEARS	20.62%	27.84%	3,930	810.31	1,093.92
35 TO 44 YEARS	36.55%	23.50%	4,110	1,502.35	965.80
45 TO 54 YEARS	39.73%	17.57%	4,065	1,615.20	714.18
55 TO 64 YEARS	46.44%	13.71%	5,930	2,754.04	813.17
65 TO 74 YEARS	51.08%	12.23%	5,505	2,811.91	673.27
75 YEARS AND OVER	49.05%	23.57%	4,770	2,339.57	1,124.36

Then, subtracting the number of potential households from the number of actual households, the calculation allows us to estimate the number of ‘suppressed households’ in 2021.

PENTICTON CY (CSD, BC)

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2021 Potential Households		2021 Households		2021 Suppressed Households		Total
	Owner	Renter	Owner	Renter	Owner	Renter	
15 TO 24 YEARS	116.03	298.36	50	315	66.03	-16.64	49.38
25 TO 34 YEARS	810.31	1093.92	735	1,130	75.31	-36.08	39.23
35 TO 44 YEARS	1502.35	965.80	1,225	1,065	277.35	-99.20	178.15
45 TO 54 YEARS	1615.20	714.18	1,455	895	160.20	-180.82	0.00
55 TO 64 YEARS	2754.04	813.17	2,445	1,200	309.04	-386.83	0.00
65 TO 74 YEARS	2811.91	673.27	2,610	835	201.91	-161.73	40.18
75 YEARS AND OVER	2339.57	1124.36	2,470	945	-130.43	179.36	48.93
TOTAL NEW UNITS TO MEET SUPPRESSED HOUSING NEED - 20 YEARS							355.87

Appendix 3: RDOS Community Survey

During the survey, the consultants working with RDOS and municipal staff collected 367 responses, touching 1,074 instances where the survey was opened. The survey ran between August 30th and October 15th, and was distributed by RDOS, partner municipalities and stakeholders engaged. The survey was a self-selected survey, and as such it should not be taken as a scientific sample of community members or their views, but rather as the aggregate opinion of certain residents representing themselves.

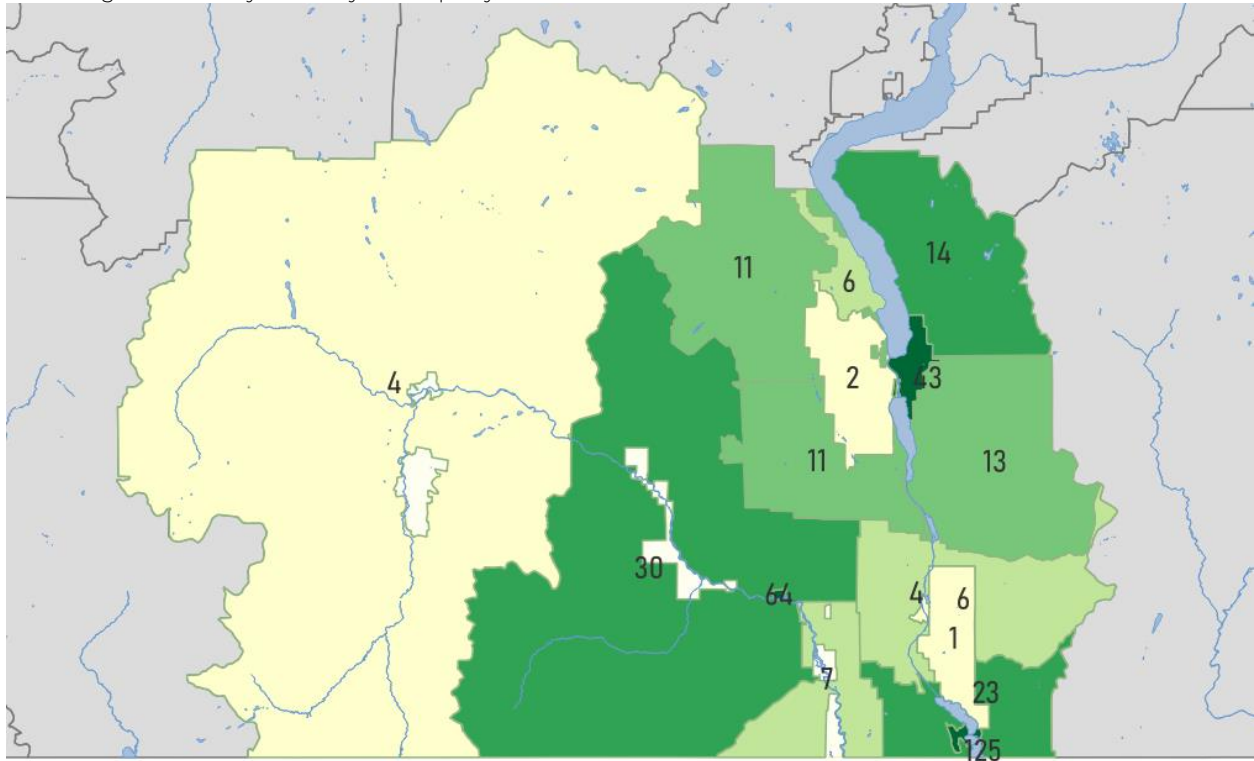
Municipalities and Electoral Areas

Survey takers were asked where they lived or owned property. Responses were as follows:

Table 49: Survey Responses by Area

TOWN OF OSOYOOS	125
VILLAGE KEREMEOS	64
CITY OF PENTICTON	43
ELECTORAL AREA G	30
AREA A	23
ELECTORAL AREA E	14
ELECTORAL AREA D	13
ELECTORAL AREA F	11
ELECTORAL AREA I	11
ELECTORAL AREA B	7
DISTRICT OF SUMMERLAND	6
ELECTORAL AREA C	6
TOWN OF OLIVER	4
ELECTORAL AREA H	4
PENTICTON INDIAN BAND	2
OSOYOOS INDIAN BAND	1

Figure 14: Survey Count by Municipality/Electoral Area

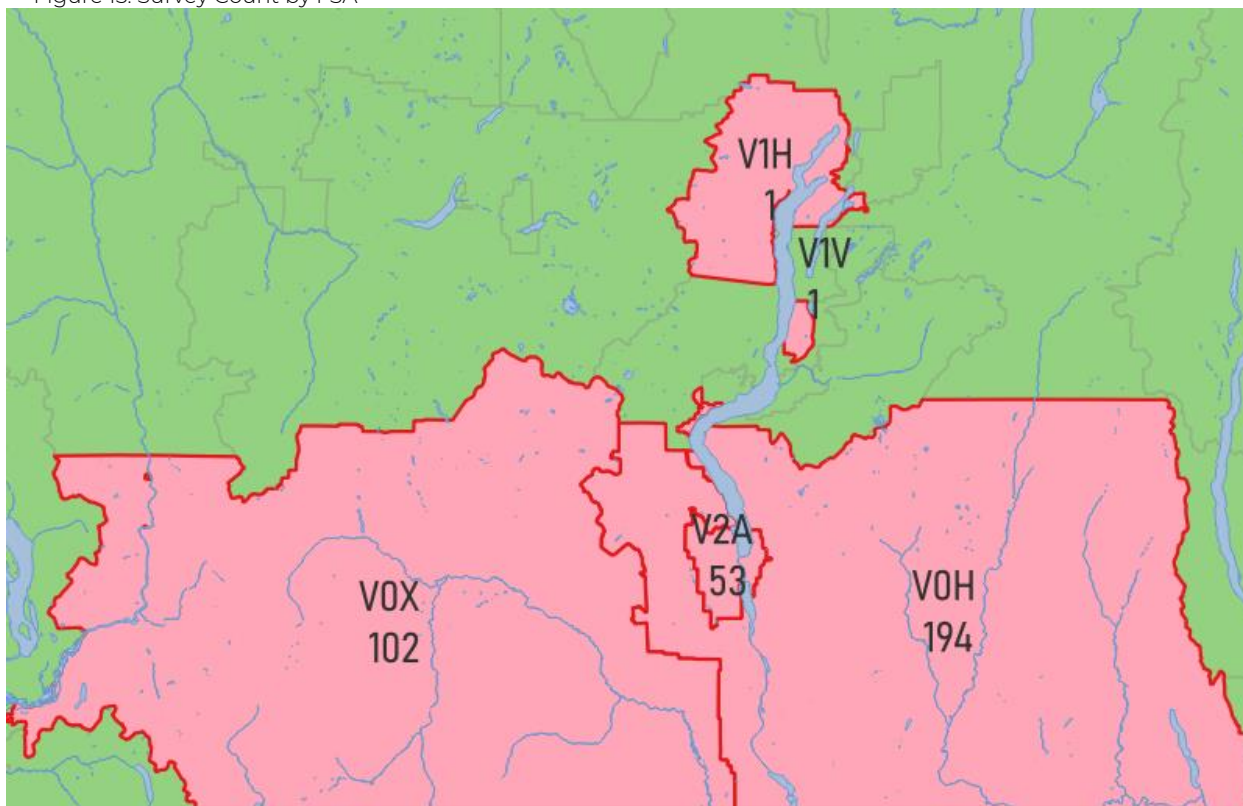


Forward Sortition Areas (FSAs)

We asked survey takers to provide the first three characters of their postal codes (known to Canada Post as Forward Sortition Areas)

- V0H: 194
- V0X: 102
- V2A: 53
- V0J: 1
- V1H: 1
- V1J: 1
- V1V: 1

Figure 15: Survey Count by FSA



Housing Type

Of the 367 responses, 257 reported living in a single-detached house, or 71%, which is higher than the 2021 Census report for the RDOS (59% of dwellings). This may reflect over-representation, but it may also reflect the extent to which people do not use the same definitions as Statistics Canada.³

Beyond this, survey takers said:

- 29 apartments (under five storeys)
- 19 mobile homes
- 18 row or townhouses
- 9 recreational vehicles

³ For example, all residents of a house with a basement suite are regarded by census takers as living in a duplex.

- 6 secondary suites
- 6 duplexes or triplexes
- 4 apartments (greater than five storeys)
- 4 detached secondary dwellings
- 3 staying with someone else
- 1 'no fixed address'
- 6 'other'

Dwellings other than single family homes are most frequently found in Penticton. The comments on this question speak to difficulties faced by RDOS families, including survey respondents living in campers due to lack of affordable rental housing, living in overcrowded housing (“A family of 5 squished into a two bedroom”), motels and other concerning situations.

Tenure

Out of 358 survey takers who replied, 293 reported owning their own dwelling (81%). Of the remainder, 49 reported renting (14%), with 6 reporting not having a residence (2%), 4 renting a room (1%) and 6 'other' (4%). The average whole unit renting survey taker reported living in the Okanagan Similkameen for 10 years, compared to 16 overall and 17 for homeowners. Those without residence reported an average time living in the RDOS of 8 years, while those renting a room reported 11 years.

Table 50: Survey Length of Residence by Typology
Average of “How long have you lived or owned property in the RDOS region? (Years)”

<i>Apartment (less than five storey)</i>	8
<i>Apartment (more than five storey)</i>	4
<i>Detached secondary dwelling</i>	11
<i>Duplex/triplex</i>	16
<i>Mobile home</i>	22
<i>No Fixed Address</i>	3
<i>Other</i>	13
<i>Recreational Vehicle</i>	17
<i>Row or townhouse</i>	9
<i>Secondary Suite</i>	11
<i>Single-detached house</i>	18
<i>Staying in someone else's home</i>	23
Grand Total	16

Residency

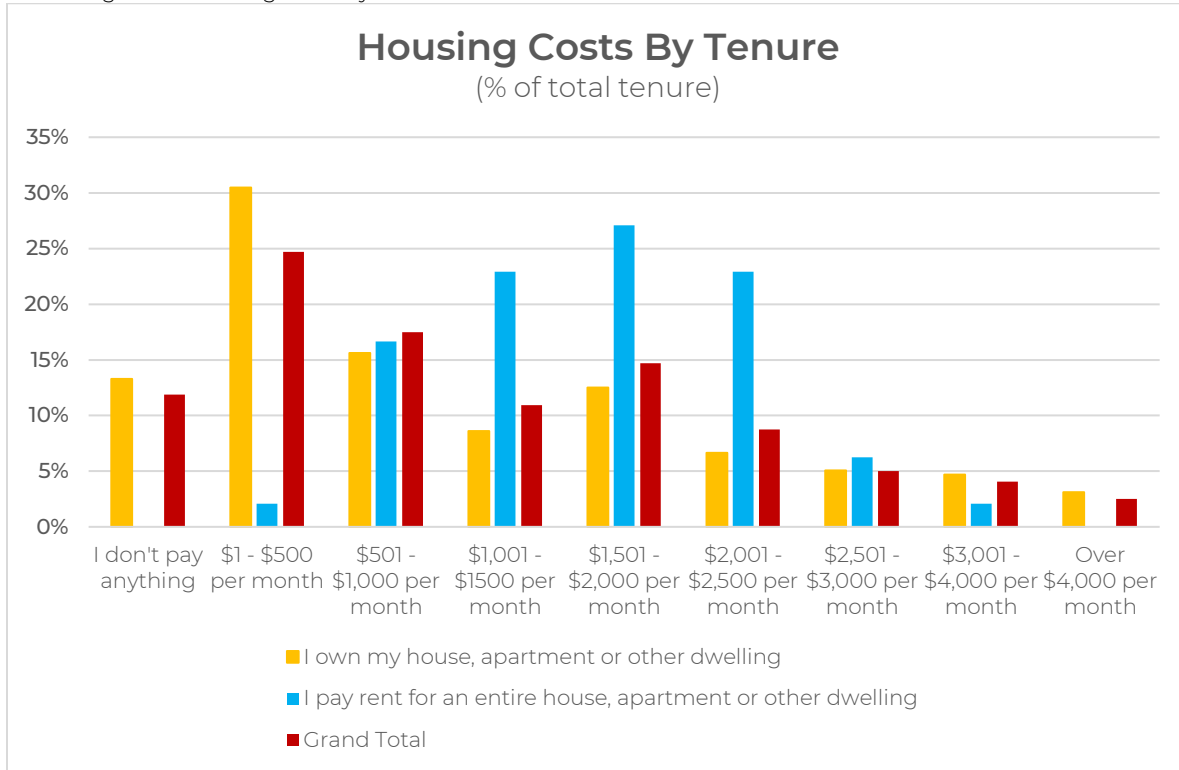
The average survey taker answering the question reported to have lived in the RDOS for 16 years. Area H had the highest average (52 years), while Area F and the Town of Oliver had the shortest average length of residency (4 years) for areas with multiple responses. The average respondent from a single-detached home claimed to have lived in the region for 18 years. Of note, survey takers reporting to live in recreational vehicles, or in someone else's home reported relatively long residency on average. Apartment residents as well as row or townhouse residents reported shorter periods of residency, but these were still on average over 8 or 9 years.

Affordability

Among survey takers, 18 percent reported that they'd rather not say how much of their before-tax income they spend on housing. Among those who did report an answer, 23% reported spending less than 15% of their income, 24% reported spending between 15 and 29% of their income, 19% reported spending between 30 and 44% of their income, and 14% reported spending between 45 and 59% of their income, and 8% claimed to be spending more than 60% of their income on housing. This would suggest that 46% of survey takers were living in housing that was unaffordable. This is more than double the 2021 Census figures for RDOS residents spending more than 30% of their income on shelter costs, suggesting that the survey respondents are some combination of biased towards low-income, high-cost households or may have incomplete self-reported income figures.

Among renter households, 78% reported spending more than 30% of their income on housing costs, while among homeownership households that figure was 38%. Other cross tabulations are too small to be reliable, however they suggest that housing is expensive for such households.

Figure 16: Housing Costs by Tenure



In terms of nominal housing costs, about 54% of survey takers reported paying \$1000 per month or less in housing costs. This includes 59% of homeownership survey takers, but less than 20% of renters. The modal RDOS renter was spending between \$1,500 and \$2,000 per month on housing, compared to the modal homeowner spending between \$1 and \$500. 58% of renters reported housing costs more than \$1,500 per month, a level where income must exceed \$60,000 per year to be affordable by standard criteria.

Major Problems

Respondents were asked to rate the importance of several community issues. Curiously when asked to rate how important several concerns were on a scale of 1 to 5 where 1 was least important and 5 was most important, residents did not rate most issues highly. The following are the percentage of survey respondents rating a given issue as 1 or 2 (less important):

- Homes Need Major Repairs: 63%
- Homes are Overcrowded: 80%
- Homes are Vacant: 66%

- Homes are too Expensive: 19%
- Homelessness and near-homelessness: 57%
- Availability of infrastructure such as roads, sewers, and water: 49%
- Sufficient housing options for different people with different needs: 29%

Only for 'Homes are too expensive' and 'sufficient housing options for different people with different needs' did most survey takers rate the issue as 4 or 5 (more important), with 60% of respondents agreeing that homes were too expensive and 51% agreeing that housing options were too limited. However, 59% of non-homeowning survey takers reported homelessness and near homelessness to be a 4 or 5 issue (more important).

Living Conditions Satisfaction

Survey takers were asked to rate their satisfaction with seven qualities about their living conditions on a 1 to 5 scale where 1 being least satisfied and 5 being most satisfied. Survey takers were most dissatisfied with transportation access, with 42% of respondents rating access to preferable transportation choices as 1 or 2 (less favorable). This was followed by housing accessibility, where 34% of survey respondents said that their living conditions rated a 1 or 2 out of 5.

Survey takers were most satisfied with the size of housing, with 69% of respondents rating the size of their housing as 4 or 5 (adequate).

Table 51: Satisfaction with Living Conditions

	Quality of housing (whether it needs repairs or other building issues)	Size of the housing (whether adequate for household)	Housing costs (whether mortgage payment/rental payment is affordable)	Housing accessibility (whether adequate for people with disabilities)	Proximity/access to amenities (whether it is near grocery stores and important retail centres)	Quality of neighbourhood (Crime, homelessness, other concerns)	Capable of independently accessing services and amenities	Access to preferable transportation choices
1	11%	10%	13%	20%	13%	8%	11%	26%
2	9%	6%	13%	14%	13%	11%	9%	16%
3	18%	15%	27%	27%	21%	21%	24%	23%
4	25%	16%	15%	17%	23%	30%	21%	15%
5	38%	53%	31%	22%	31%	30%	35%	19%

Community Focus

One set of questions asked survey takers whether a series of issues should be issues the community should focus on. Every provided issue was found by survey takers to be not worth a community focus with a single exception –

'units are too expensive,' which 53% of respondents agreed should be a community focus. The next most agreed with concerns were building land being too expensive (32%), followed by units being old and requiring a lot of work (19%).

Table 52: Community Focus

	<i>The available units are too expensive</i>	<i>The available units are too small</i>	<i>The available units are too large</i>	<i>The available units are old and require a lot of work</i>	<i>The available units are not located in an area I want to live</i>	<i>There is not enough serviced land to build a house on</i>	<i>The available units or properties are not accessible</i>	<i>Building Land is too expensive</i>	<i>The available units do not suit my needs</i>	<i>The available units are too far from employment</i>	<i>The available units are too far from services and amenities</i>	<i>Too far from public transportation</i>	<i>Other</i>
No	47%	93%	97%	81%	96%	89%	95%	68%	93%	94%	94%	83%	83%
Yes	53%	7%	3%	19%	4%	11%	5%	32%	7%	6%	6%	17%	17%

Survey takers were given the opportunity to provide comment. Many comments observed that cost was a major barrier in people’s livings. Concerns sited included infrastructure concerns (and the expense of infrastructure upgrades), medical services, pet restrictions in rental accommodation, property taxes, and other concerns.

Barriers to moving

Survey takers were asked what reasons they have for not moving to other areas of the community. While most survey takers did not identify any particular barrier, they were more likely to site preference for their existing community as a reason to stay put, followed by lack of affordable housing elsewhere. Only 2% of residents cited lack of a car or lack of accessible housing as barriers to moving. Renters were particularly likely to cite affordability concerns, with 65% of renter responders citing affordability as a barrier to moving.

Table 53: Barriers to Moving

	<i>I can't afford to live anywhere else</i>	<i>Family reasons</i>	<i>I prefer my community</i>	<i>I don't have a car</i>	<i>No wheelchair accessible housing (or no housing that meets my mobility needs) available</i>	<i>No barriers</i>
No	65%	89%	56%	98%	98%	74%
Yes	35%	11%	44%	2%	2%	26%

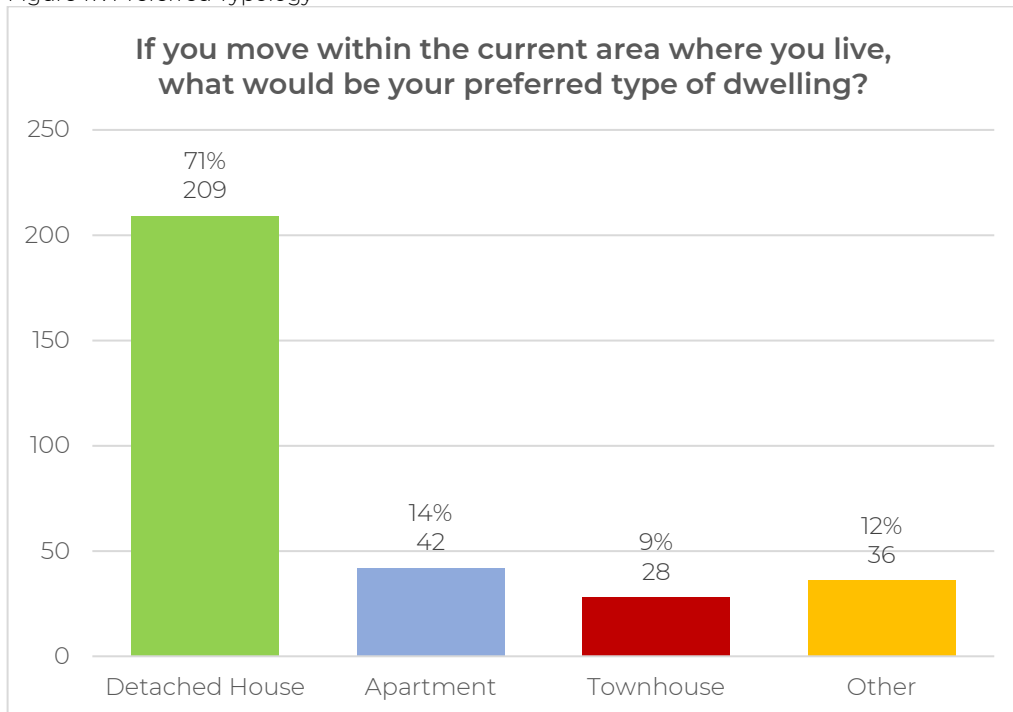
Residence

Survey takers were for the most part full-time residents of the region, with 90% reporting living in the RDOS full time. A further 5% reported coming and going as desired, while 3% reported being warm-weather visitors.

Desired Housing Types

Survey takers were asked to list what type of home they would prefer to live in if they moved.

Figure 17: Preferred Typology



Out of 295 responses, 209 expressed interest in detached houses (71%) 42 in apartments or condos (14%), 28 in townhouses or rowhouses (9%) and 36 in some other option or answer (12%). Residents could select multiple choices, so the totals exceed 100%. This reflects typical unrestrained preferences – single detached houses are the preferred housing for most survey takers. Some residents in the comments did suggest that they would appreciate a smaller home, perhaps a bungalow or tiny house.

- Support for seniors
- Lack of accessible housing
- Illegal evictions
- Whether this survey was a quality use of public resources
- Water availability
- Maintenance
- Public transportation
- Property taxes
- Homeless encampments
- Concerns that tenancy law is unbalanced between landlords and tenants
- Crime and disorder
- Water-friendly landscaping
- Over development
- Under development

Appendix 4: Glossary of Terms

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

Apartment in a building that has five or more storeys: A dwelling unit in a high-rise apartment building which has five or more storeys.

Apartment or flat in a duplex: One of two dwellings, located one above the other, may or may not be attached to other dwellings or buildings.

Assisted living: Housing that includes hospitality services (e.g., meals, housekeeping, social and recreational activities) and one or two personal assistance services, such as regular assistance with activities of daily living, medication services or psychosocial supports (referred to as prescribed services). This housing is subject to registration by the Assisted Living Registrar and includes self-contained apartments for seniors or people with disabilities who need some support services to continue living independently, but do not need 24-hour facility care; or housing in which residents receive services related to mental health and substance use issues.

Below-market rental: Housing with rents equal to, or lower than, average rates in private market rental housing.

Census Family: A married couple and the children, if any, of either and/or both spouses; a couple living common law and the children, if any, of either and/or both partners; or a parent of any marital status in a one-parent family with at least one child living in the same dwelling and that child or those children.

Co-operative housing: Co-operative housing is a type of development where the residents have a share in the corporation (co-operative) that owns/manages the development.

Core House Need: A household is considered to be in Core House Need if its housing falls below at least one of the adequacy, affordability or suitability standards and if it would have to spend 30% or more of its before-tax income to pay the median rent (including utilities) of appropriately sized alternative

local market housing. “Extreme Core House Need” has the same meaning as Core House Need, except that the household has shelter costs for housing that are more than 50% of total before-tax household income.

Housing Adequacy: Refers to a given dwelling’s need for major repairs. Statistics Canada defined for 2021 need of repair in the following ways: Regular Maintenance Needed: Dwellings where only regular maintenance such as painting, or furnace cleaning is required. Minor Repairs Needed: Dwellings needing only minor repairs such as missing or loose floor tiles, bricks or shingles or defective steps, railings, or siding. Major Repairs Needed: Dwellings needing major repairs such as dwellings with defective plumbing or electrical wiring, and dwellings needing structural repairs to walls, floors, or ceilings.

Housing Suitability: Refers to whether a private household is living in suitable accommodations according to the National Occupancy Standard (NOS); that is whether the dwelling has enough bedrooms for the size and composition of the household

Median Before-Tax Household Income: The household income is the sum of the total incomes of all members of that household before income taxes and deductions. It includes income from:

- Employment income from wages, salaries, tips, commissions, and net income from self-employment.
- Income from government sources, such as social assistance, child benefits, employment, Insurance, old age security pension, pension plan benefits and disability income.
- Income from employer and personal pension sources, such as private pensions and payments from annuities and RRIFs.
- Income from investment sources, such as dividends and interest on bonds, accounts, GICs and mutual funds; and,
- Other regular cash income, such as child support payments received, spousal support payments (alimony) received and scholarships

Movable Dwelling: Either a Mobile home: A single dwelling, designed and constructed to be transported on its own chassis and capable of being moved to a new location on short notice. It may be placed temporarily on a foundation pad and may be covered by a skirt; OR 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.

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. Townhouses attached to a high-rise building are also classified as row houses.

Safe homes: Provides temporary shelter and services (often for women and their children) who are facing housing crisis issues or fleeing domestic violence. This may include private homes, hotel units or rental apartments. Stays do not usually exceed five days. In addition to food and shelter, it also provides support services such as advocacy, information and referral, counselling, and transportation to appointments.

Second-stage housing: Provides housing for women and children fleeing violence who have completed a stay in a transition house or safe home. Typically, stays last up to 18 months.

Semi-detached house: One of two dwellings attached side by side (or back-to-back) to each other but not attached to any other dwelling or structure (except its own garage or shed). A semi-detached dwelling has no dwellings either above it or below it, and the two units together have open space on all sides.

Seniors housing: Affordable housing geared toward individuals aged 55 or older or a couple where at least one person is age 55 or older. Seniors live independently and typically live-in self-contained apartments that provide accessible, barrier-free design features.

Shelter: These include year-round shelters and emergency weather response shelters. Short-stay housing of 30 days or less. Emergency shelters provide single or shared bedrooms or dorm-type sleeping arrangements with varying levels of support to individuals.

Single-detached house: 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 it or below it. A mobile home fixed permanently to a foundation is also classified as a single-detached house.

Supportive housing: This housing provides ongoing assistance to residents who require support to live with modest independence. It is available for people who are homeless or at risk-of-homelessness and who may have barriers to housing such as mental illness or substance use. It can be housing for seniors and others who require services such as meals, housekeeping, 24-hour response system and social and recreational activities. It does not include personal assistance services such as bathing, dressing, or medication assistance.

Transitional housing: Includes the provision of on- or off-site support services to help residents move towards independence and self-sufficiency. This type of housing provided for a minimum of 30 days that can last up to two or three years.