

**REGULAR MEETING OF COUNCIL  
AGENDA**

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**DATE:** November 2, 2020  
**TIME:** 4:30 p.m.  
**LOCATION:** Enderby City Hall

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Please contact Enderby City Hall at 250-838-7230 or [info@cityofenderby.com](mailto:info@cityofenderby.com) by **3:30pm on the day of the meeting** to obtain access codes to attend the meeting electronically.

The City of Enderby uses Zoom for its electronic facilities and encourages members of the public unfamiliar with the application to test it in advance; for technical support, please contact Zoom.

If you do not have a computer or mobile phone capable of using Zoom, please let us know and we can provide you with a number that you can call in from a regular telephone.

When applicable, public hearing materials are available for inspection at [www.cityofenderby.com/hearings/](http://www.cityofenderby.com/hearings/)

**1. APPROVAL OF AGENDA**

**2. ADOPTION OF MINUTES**

2.1. Meeting Minutes of October 19, 2020 Page 1

**3. BUSINESS ARISING FROM THE MINUTES AND/OR UNFINISHED BUSINESS**

**4. REPORTS**

4.1. Mayor and Council Reports Verbal

**5. NEW BUSINESS**

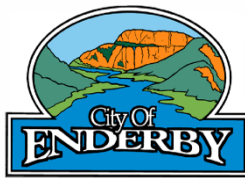
5.1. Disclosure of Contracts - Council Page 8  
Memo prepared by Chief Financial Officer dated October 26, 2020

5.2. City of Enderby Housing Needs Assessment Report Page 9  
Memo prepared by Planner and Deputy Corporate Officer dated October 28, 2020

**6. CLOSED MEETING RESOLUTION**

Closed to the public, pursuant to Section 90 (1) (e) of the *Community Charter*

**7. ADJOURNMENT**



## THE CORPORATION OF THE CITY OF ENDERBY

Minutes of a **Regular Meeting** of Council held via video conference on Monday, October 19, 2020 at 4:37 p.m. in Council Chambers

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Present: Mayor Greg McCune  
Councillor Tundra Baird  
Councillor Brad Case  
Councillor Roxanne Davyduke  
Councillor Raquel Knust  
Councillor Shawn Shishido  
Councillor Brian Schreiner

Staff: Chief Administrative Officer – Tate Bengtson  
Chief Financial Officer – Jennifer Bellamy  
Planner and Deputy Corporate Officer – Kurt Inglis  
Clerk Secretary – Laurel Grimm

Other: Brooke Hovey, Okanagan Advertiser

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### **APPROVAL OF AGENDA**

Moved by Councillor Schreiner, seconded by Councillor Davyduke  
*“THAT the October 19, 2020 Council Meeting agenda be approved as circulated.”*

CARRIED

### **ADOPTION OF MINUTES**

Council Meeting Minutes of October 5, 2020

Moved by Councillor Shishido, seconded by Councillor Baird  
*“THAT the October 5, 2020 Council Meeting minutes be adopted as circulated.”*

CARRIED

### **BUSINESS ARISING FROM THE MINUTES AND/OR UNFINISHED BUSINESS**

None

### **DEVELOPMENT MATTERS**

0029-20-DVP-END

Moved by Councillor Baird, seconded by Councillor Case  
*“THAT Council authorizes the issuance of a Development Variance Permit for the properties legally described as, i) LOT 2 DISTRICT LOT 226 KAMLOOPS DIVISION YALE DISTRICT AND OF SECTION 35 TOWNSHIP 18 RANGE 9 WEST OF THE 6TH MERIDIAN KAMLOOPS DIVISION YALE DISTRICT PLAN 1593 EXCEPT PLANS B5872 AND B6868 and located at 327 Brickyard Road, Enderby, and ii) PARCEL A (DD 121824F AND PLAN B5872) OF LOT 2 DISTRICT LOT 226 KAMLOOPS DIVISION YALE DISTRICT AND OF SECTION 35*

*TOWNSHIP 18 RANGE 9 WEST OF THE 6TH MERIDIAN KAMLOOPS DIVISION YALE DISTRICT PLAN 1593 and located at 321 Brickyard Road, Enderby, to permit variances to the following Sections of the City of Enderby Subdivision Servicing and Development Bylaw No. 1278, 2000:*

- *Section 3.0 of Schedule "A" and Schedule "B" by not requiring a connection to a community water system;*
- *Section 4.0 of Schedule "A" and Schedule "B" by not requiring a connection to a community sanitary sewage system; and*
- *Section 4.2.9 of Schedule "A" by permitting an on-site sewage disposal system on a lot less than 2 hectares in size,*

*Subject to the property owner providing a sworn affirmation acknowledging that they are aware that:*

1. *The issuance of variances does not limit the City's ability to require connection to the City's community water and sanitary sewer systems in the future, at the property owner's expense; and*
2. *It would be prudent to plumb and pre-service for community water and community sewer on any future buildings of the subject properties, in order to minimize the potential connection costs when required by the City."*

CARRIED

Road Closure and Removal of Dedication Bylaw No. 1707, 2020 (Unnamed and Unconstructed Road Adjacent to 321 Brickyard Road)

Moved by Councillor Schreiner, seconded by Councillor Knust

*"THAT City of Enderby Road Closure and Removal of Dedication Bylaw No. 1707, 2020 be given three readings and referred to the Ministry of Transportation and Infrastructure and affected utility companies;*

*AND THAT in accordance with Sections 24 and 94 of the Community Charter, the attached Public Notice be published in the local newspaper for two consecutive weeks and posted on the City of Enderby public notice posting place, and that Council provide an opportunity at a Regular Council Meeting for persons that may be affected by the bylaw to make representation to Council;*

*AND THAT subject to appropriate notice and the adoption of City of Enderby Road Closure and Removal of Dedication Bylaw No. 1707, 2020, Council authorizes the disposal and transfer of the property (0.103 hectares) that was formerly the unnamed and unconstructed road closed under Bylaw No. 1707, 2020 to the owner of the property legally described as PARCEL A (DD 121824F AND PLAN B5872) OF LOT 2 DISTRICT LOT 226 KAMLOOPS DIVISION YALE DISTRICT AND OF SECTION 35 TOWNSHIP 18 RANGE 9 WEST OF THE 6<sup>TH</sup> MERIDIAN KAMLOOPS DIVISION YALE DISTRICT PLAN 1593 and located at 321 Brickyard Road so that the closed road area can be consolidated with the legally described property;*

*AND THAT the aforementioned disposal and transfer of the road area be subject to the dedication of an equal portion of land as ‘Road’ on the property legally described as LOT 3 SECTION 35 TOWNSHIP 18 RANGE 9 WEST OF THE 6TH MERIDIAN KAMLOOPS DIVISION YALE DISTRICT PLAN 1593 EXCEPT PLAN B5731 and located at 275 Brickyard Road, as shown on the attached Schedule ‘B’;*

*AND THAT the Mayor and Corporate Officer be authorized to execute the necessary agreements and documents on behalf of the City;*

*AND THAT pursuant to the Resumption of Highways Regulation, B.C. Reg. 245/2004, the Corporate Officer be authorized to file a certificate in the Land Title Office in order to effect a discharge of the Province's right of resumption for the unnamed road to be closed under City of Enderby Road Closure and Removal of Dedication Bylaw No. 1707, 2020;*

*AND THAT adoption of City of Enderby Road Closure and Removal of Dedication Bylaw No. 1707, 2020 be subject to:*

- i. *The City having received letters of undertaking from the current owner, and the prospective future owner for which an offer has been accepted for the property, of the property legally described as THAT PART OF LOT 3 SHOWN ON PLAN B5731 DISTRICT LOT 226 KAMLOOPS (FORMERLY OSOYOOS) DIVISION YALE DISTRICT PLAN 1593 and located at 305 Brickyard Road, which states that the owner/future owner will register an 18.0 metre wide statutory right-of-way through the subject property to encompass works associated with the City’s existing and future infrastructure, as shown on the attached Schedule ‘C’; and*
- ii. *The owner of the property legally described as LOT 3 SECTION 35 TOWNSHIP 18 RANGE 9 WEST OF THE 6TH MERIDIAN KAMLOOPS DIVISION YALE DISTRICT PLAN 1593 EXCEPT PLAN B5731 and located at 275 Brickyard Road entering into an indemnification agreement with the City of Enderby for cost recovery obligations under the Environmental Management Act, if any;*

*AND FURTHER THAT all costs related to advertising, survey, legal and other costs associated with raising title, sale, and transfer, shall be borne by the applicant.”*

CARRIED

The Planner and Deputy Corporate Officer spoke to the report. He confirmed that the property owner has acknowledged through a sworn affirmation that they may be required to connect to the municipal water and sewer at a future date as determined by the City. This affirmation has been placed on the property file. This would be disclosed to any future purchaser of the property by the current owner and would also be discovered during the purchaser’s due diligence. Mr. Inglis confirmed that the road dedication had been addressed. The property

owner had proposed a land swap which staff determined to be of fair and equitable value for reasons outlined in the memorandum.

Council discussed future development along Brickyard Road and the current road condition. Future developers will be required to contribute to off-site improvements, with these funds used to leverage into eventual road reconstruction to an industrial frontage road standard. As activity increases, there will be additional maintenance demands placed on the existing gravel road. Estimated costs to complete Brickyard Road is five (5) million dollars, which includes sewer and water servicing.

## **BYLAWS**

### Housing Agreement Authorization Bylaw No. 1708, 2020

Moved by Councillor Case, seconded by Councillor Knust

*“THAT Council adopt the Housing Agreement Authorization Bylaw No. 1708, 2020.”*

*CARRIED*

## **REPORTS**

### Mayor and Council Reports

#### Mayor McCune

Proposed re-instating Committee of the Whole Meetings. Council discussed whether the reports section of the regular meeting of Council could be used for reporting. It was concluded that Council will continue to not hold regular Committee of the Whole meetings and will discuss topics where appropriate in the regular meeting, and otherwise may schedule a special meeting of the Committee of the Whole at any time, including prior to a regular meeting, upon request to the Corporate Officer, subject to procedure bylaw requirements.

#### Councillor Shishido

Attended the Enderby and District Community Resource Center (EDCRC) meeting:

- The Harvest Hut has closed for the year after a successful season.
- EDCRC is implementing their pandemic response plan and is taking steps to move their programs back inside.
- Assumption of risk forms.

Councillor Shishido inquired into the possibility of installing a light at the Fire Hall to stop traffic. The Chief Administrative Officer informed Council that he would review the matter with the fire department, but the trucks have sirens that are meant for notifying vehicles and pedestrians of their approach. He stated that putting a pre-emption light at this location may create a greater risk than not having one, due to the location of the fire hall relative to the highway.

#### Councillor Case

Discussed the Habitat for Humanity Kamloops and Enderby Legion proposal for a new housing development along Mill Avenue. The drawings are in the Legion. Nothing has come forward to Council yet regarding the disposal of land.

#### Councillor Knust

The Harvest Hut has officially wrapped up its 2020 season. Discussion on watering abilities. Will leave watering the responsibility of the volunteers. Councillor Knust asked for some guidance

surrounding the proposed Christmas celebrations for 2020. With the COVID-19 restrictions we need to start letting groups and organizations know what they are allowed to do.

The Chief Administrative Officer stated that given the current circumstances, and our lack of being able to anticipate what the guidelines are going to look like at Christmas, we are unable to plan for any community celebrations that would involve gatherings or other high risk activities, at least at this time. Within two weeks of the Thanksgiving long weekend, there will likely be new orders if the situation continues to deteriorate, which will give us a better sense of what to expect for Christmas. Other communities are struggling with the same issue and it will be a very different Christmas this year as a result. There are funds in the budget to light up the feature tree on Cliff Avenue.

#### Councillor Davyduke

WorkBC and Nexus are back in business but closed to the public. You may book an appointment to see a representative. Resource Rooms are also available for booking.

There are many positions being posted throughout the communities. The hospitality industry has taken a substantial hit. Manufacturing is still hiring. Encouraging engagement with the local schools and informing businesses as to what is available.

#### Councillor Case

Councillor Case provided statistics related to COVID-related tourism impacts in other municipalities.

#### Councillor Baird

October 9, 2020 Rail Trail Meeting. They received a letter from Sicamous requesting ownership of 1.67 km of trail that runs through the District. This request was not approved.

Councillor Baird has been having some discussions with other municipalities regarding Christmas celebrations. She suggested brainstorming some ideas around what we could do to have a community celebration that is consistent with provincial guidance.

October 18, 2020 marks Health Care Assistant Day in BC. Join in celebrating and recognizing all Health Care Assistants in your community this year, to show our appreciation for their hard work and dedication to our health care system.

She asked why Riverside RV Park was closed in October. This was due to insufficient customer demand to keep the doors open and the previous decision to no longer have winter camping. The campground manager is shifting into autumn responsibilities and reduced hours per her contract.

#### Mayor McCune

Mayor McCune raised some concerns regarding the proposed Legion Housing. Would like to see proper process followed in order to be able to make decisions prior to them getting too far ahead.

Mayor McCune also attended the United Way Breakfast which was very successful.

Signage has been added along the highway in Salmon Arm advising trucks of noise restrictions while using their breaks. Would like to see signage added to the North end of town similar to the ones recently installed in Salmon Arm.

Concerns raised over passing lanes between Enderby and Grindrod. Staff have put in requests in the past to the Ministry of Transportation and Infrastructure with the response that the passing lanes have been approved by their Engineers. Staff to re-address this issue and discuss speed limits north of the City of Enderby again.

Chief Administrative Officer

- The Pool Grant Application is nearing completion and will be submitted soon.
- 3<sup>rd</sup> Avenue construction is on track and on budget. Anticipated cooler temperatures are a concern for paving but it is still planned for October 31, subject to weather.
- The ice has been installed at the arena and programming is moving forward. The new sound system is operational and has been much appreciated by the user groups.
- The Lion's Gazebo has been sanded and stained.
- The sanders have been installed on the trucks as snow is anticipated in the forecast.
- Additional repairs needed for the Riverside RV Park house.
- Posting for the Systems Operator I position is now out.
- Bawtree Bridge waterline update. Tie-in should be complete next Friday and removal of traffic control system. We have experienced a few challenges related to unforeseen conditions and supply chain delays but the project is still tracking against budget.

Chief Financial Officer

Property Tax Deadline was November 2, 2020. The City of Enderby collection rate was 95% which is similar to other years collection rates. The campground was under the anticipated revenue due to Covid-19 impacts. We knew that we were going to be under budget on revenues and controlled expenses very carefully to ensure a viable financial position despite the revenue challenges. The revenues will fully fund the campground, visitor services, and there will be some funds left to invest in campground improvements.

**NEW BUSINESS**

Community Economic Recovery Infrastructure Program (CERIP) Grant Application Construction of Diamond 5 at Riverside Park

Moved by Councillor Knust, seconded by Councillor Case

*“That Council directs Staff to submit an application for grant funding for the construction of Diamond 5 at Riverside Park through the Community Economic Resilience funding stream, of the Community Economic Recovery Infrastructure Program (CERIP);*

*AND THAT Council supports the project and commits to covering any cost overruns.”*

CARRIED

Community Economic Recovery Infrastructure Program (CERIP) Grant Application - Replacement of Drill Hall Metal Roof

Moved by Councillor Schreiner, seconded by Councillor Baird

*“THAT Council directs staff to submit an application for grant funding to replace the Enderby Drill Hall's metal roof through the Unique Heritage Infrastructure funding stream of the Community Economic Recovery Infrastructure Program (CERIP);*

*AND THAT Council supports the project and commits to covering any cost overruns.”*

CARRIED

Bylaw Enforcement Statistics for Second Period of 2020 (May - Aug)

Moved by Councillor Baird, seconded by Councillor Davyduke

*“That the Bylaw Enforcement Statistics for Second Period of 2020 (May – Aug) be received and filed.”*

CARRIED

**PUBLIC QUESTION PERIOD**

Brooke Hovey, Okanagan Advertiser, asked about how other communities were trying to do Christmas celebrations given the risks.

**ADJOURNMENT**

Moved by Councillor Shishido, seconded by Councillor Davyduke

*“That the regular meeting of October 19, 2020 adjourn at 5:47 p.m.”*

CARRIED

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**MAYOR**

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**CORPORATE OFFICER**



THE CORPORATION OF THE CITY OF ENDERBY

Agenda

MEMO

**To:** Tate Bengtson, CAO  
**From:** Jennifer Bellamy, CFO  
**Date:** October 26, 2020  
**Subject:** Disclosure of Contracts - Council

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**RECOMMENDATION**

THAT Council receives and files this memorandum.

**BACKGROUND**

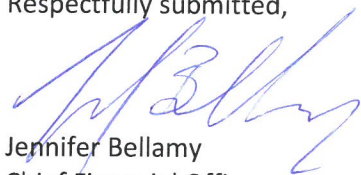
Section 107 of the Community Charter requires that any contract entered into by the City that would provide a member of Council with a direct or indirect financial interest be reported at a Council meeting that is open to the public.

During the said period, the City of Enderby entered into the following contracts:

July 1, 2020 to September 30, 2020

| Council Member   | Supplier         | Amount      |
|------------------|------------------|-------------|
| Councillor Baird | Baird Bros. Ltd. | \$ 1,590.11 |
| Mayor McCune     | GTI Petroleum    | \$ 4,414.16 |

Respectfully submitted,

  
Jennifer Bellamy  
Chief Financial Officer

Agenda

**THE CORPORATION OF THE CITY OF ENDERBY**

**MEMO**

To: Tate Bengtson, Chief Administrative Officer  
From: Kurt Inglis, Planner and Deputy Corporate Officer  
Date: October 28, 2020  
Subject: City of Enderby Housing Needs Assessment Report

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**RECOMMENDATION**

THAT Council receives the attached City of Enderby Housing Needs Assessment Report;

AND THAT Council directs Staff to post the City of Enderby Housing Needs Assessment Report on the City's website;

AND THAT Council directs Staff to use the City of Enderby Housing Needs Assessment Report as a foundation for developing a City of Enderby Housing Strategy.

**BACKGROUND**

Section 535 of the *Local Government Act* requires that local governments receive a Housing Needs Assessment Report for their jurisdiction no later than April 2022; the Act states that the Reports must contain the following information:

- Statistical information about current and projected population;
- Statistical information about household income;
- Information about significant economic sectors; and
- Information about currently available housing units and housing units that are anticipated to be available, including information about types of housing units;
- Any other prescribed information.

The Regional District of North Okanagan was successful in securing grant funding through the Union of BC Municipalities to develop a Regional Housing Needs Assessment Report for the North Okanagan, along with individual Housing Needs Assessment Reports for each of the member municipalities and electoral areas. Richard White Planning Advisory Services was retained to develop the Reports.

The Regional District has now advanced the City of Enderby Housing Needs Assessment Report to Council for receipt. The Report contains housing information which will enable the City to gain a stronger understanding of the local housing profile, the challenges and gaps in the housing stock, and the strengths and opportunities available to the City. The highlights of the Report are:

- Although growth in the community has been relatively modest over the past decade, the community has potential to increase its growth rate with infill, redevelopment, and the development of large holdings (2020 has been a banner year for demonstrating this potential, with substantial building permit values and housing starts), as well as population influx as local seniors move to recently built supportive housing in the community and place their homes on the market;
- Compared to other small communities, Enderby has a broader mix of dwelling types including a number of small apartments; these structure types support a higher percentage of renters than other small communities, although Enderby has a similar ownership rate (75%) as the region as a whole;
- The age distribution of Enderby is much higher than the regional average, with a median age of 53, which is 10 years above the provincial average of 43. 42% of households are headed by someone over 65 years of age;
- With a more diverse mix of dwelling types, there is less of a mismatch between the size of homes and the size of households than in other communities; and
- There is a mismatch in the distribution of renter households by income against the rent levels in the existing stock; despite having lower median rent than other communities, there is a shortfall in lower cost rental units compared to the number required based on household incomes (which are also below regional averages), which translates into a relatively high incidence of core housing need among renters (especially among older singles).

In accordance with Sections 585.31 and 585.4 of the *Local Government Act*, Staff are recommending that Council receives the attached City of Enderby Housing Needs Assessment Report and directs Staff to publish it on the City of Enderby website.

Although the Housing Needs Assessment Report is important in enabling the City to gain a better understanding of housing needs in the community, it does not provide strategies or actions on how to address these needs; this is the role of a housing strategy. Given this, it is recommended that Council directs Staff to use the City of Enderby Housing Needs Assessment Report as a foundation for developing a City of Enderby Housing Strategy; this process would include an elected official workshop to discuss priorities, current strategic tools, and new strategic tools that could be considered. The development of a Housing Strategy will be a direct implementation of Strategic Priority #4 (Attainable and Affordable Housing) from the City of Enderby Strategic Plan 2020-2022.

Respectfully Submitted,



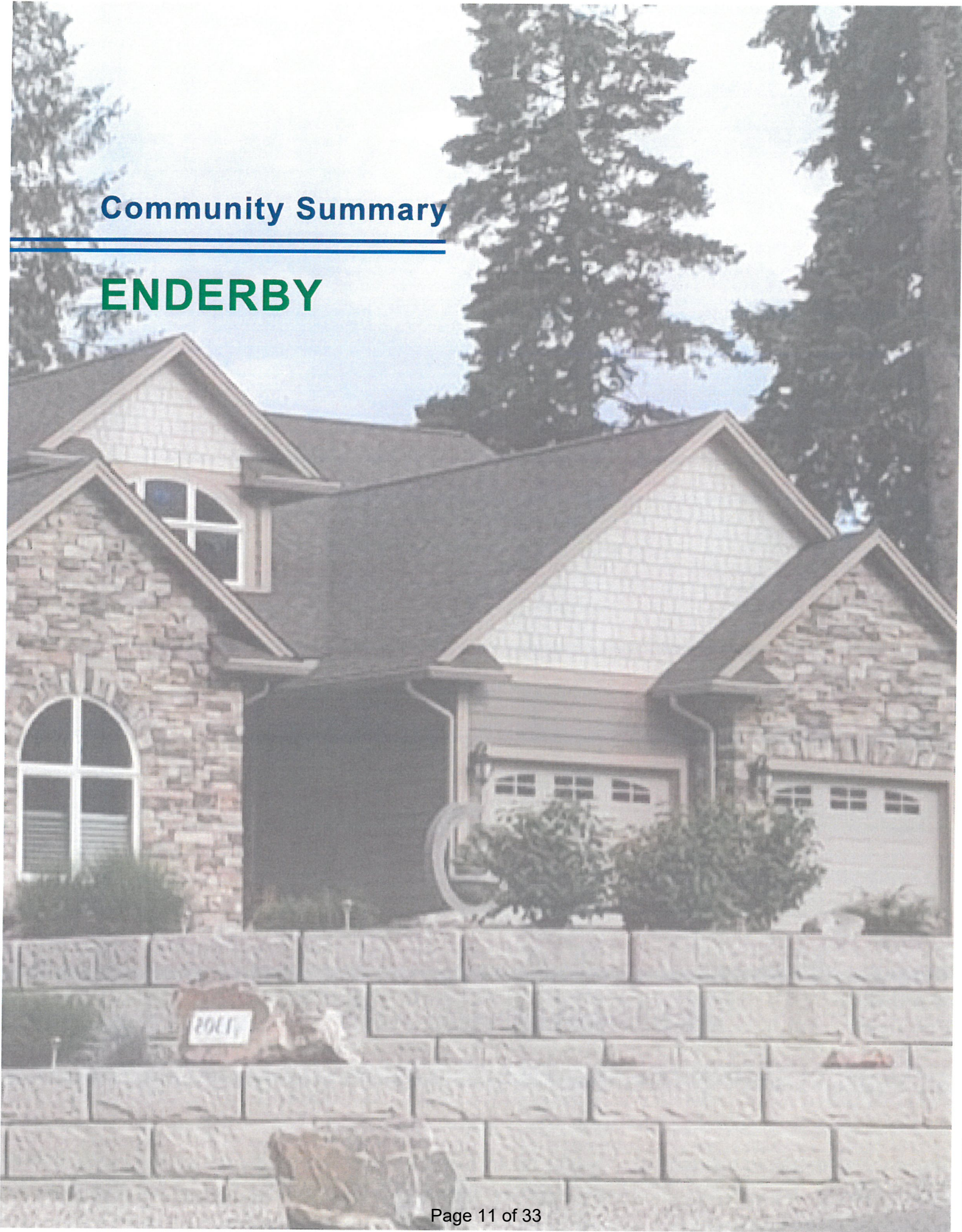
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Kurt Inglis  
Planner and Deputy Corporate Officer

# Community Summary

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## ENDERBY



## COMMUNITY SUMMARY: ENDERBY

### Key Highlights

- Enderby is one of the smaller communities in the North Okanagan, housing 4% of the regional population. Although growth in the community has been relatively modest over the past decade, the community has potential to increase its growth rate with infill, redevelopment, and the development of large holdings, as well as population influx as local seniors move to recently-built supportive housing in the community and place their homes on the market.
- The workforce participation rate sits at 50.5% with an unemployment rate of 9.6%. The major local industries include: Manufacturing; Health care and social assistance; Construction; Retail trade; Accommodation and food services; and other services (except public administration).
- Compared to other small communities, Enderby has a broader mix of dwelling types including a number of small apartments. These structure types support a higher percentage of renters than other small communities, although Enderby has a similar ownership rate (75%) as the region as a whole.
- Enderby has a strong retirement population and a higher incidence of single-income households, both of which draw down the median household income of both owners and renters to less than half of the RDNO median level. While lower income levels have an impact on housing affordability and thus core need, many households are older and more likely to have mortgages that are substantially paid off.
- The age distribution of Enderby is much higher than the regional average, with a median age of 53, which is 10 years above the provincial average of 43. 42% of households are headed by someone over 65 years of age.
- As residents continue to age and their housing needs transition, there is a need for alternative housing options which will allow seniors to downsize. There will also be a need for additional seniors housing to keep up with anticipated demand (aging population).
- While undertaking this work there were data limitations, estimates were not available for:
  - Anticipated and current needs of seniors housing;
  - Anticipated and current needs of special needs housing;
  - Anticipated and current number of beds in shelters for individuals experiencing homelessness; and
  - Anticipated and current number of housing units for individuals at risk of experiencing homelessness.

- With a more diverse mix of dwelling types, there is less of a mismatch between the size of homes and the size of households than in other communities. Enderby also benefits from the recent addition of a seniors supported living development.
- There is a mismatch in the distribution of renter households by income against the rent levels in the existing stock. Despite having lower median rent than other communities, there is a shortfall in lower cost rental units compared to the number required based on incomes. This translates into a relatively high incidence of core housing need among renters, and especially among older singles.

## Future Household Growth and Need

Core Housing Need is a methodology developed by CMHC in the 1980's to assess housing need. It involves a two-step process drawing on three specific housing standards:

- 1) Affordability (pay over 30% of gross income for shelter cost);
- 2) Adequacy (dwelling in need of major repair) based on a condition assessment; and
- 3) Suitability (a measure of crowding that compares number of bedrooms to size and composition of household), which refers to crowding.

Second, it establishes an income threshold to further refine the count of those in need. This is determined based on having an income above that required to pay no more than 30% to afford a median rent home of suitable size in the market area. So, if the median 2-bedroom unit rent was \$750, the income threshold would be \$30,000 ( $\$750/0.30 \times 12$  months). A household living below any of the three standards and with an income below the income threshold is deemed to be in core need; a household failing to meet one of these standards, but with income above the threshold income is not considered to be in core need.

A total of 165 households in Enderby were in core need in 2016 (11.9% of all households – almost identical to the RDNO average of 12%). The majority of those in need are renters who are primarily over 45 years of age. Of those 165 households 55 were deemed to be in Extreme Core Housing Need spending more than 50% of their total before-tax household income on shelter costs. Of those 55 in Extreme Core Housing Need approximately 20 of them were homeowners and 35 were renters.

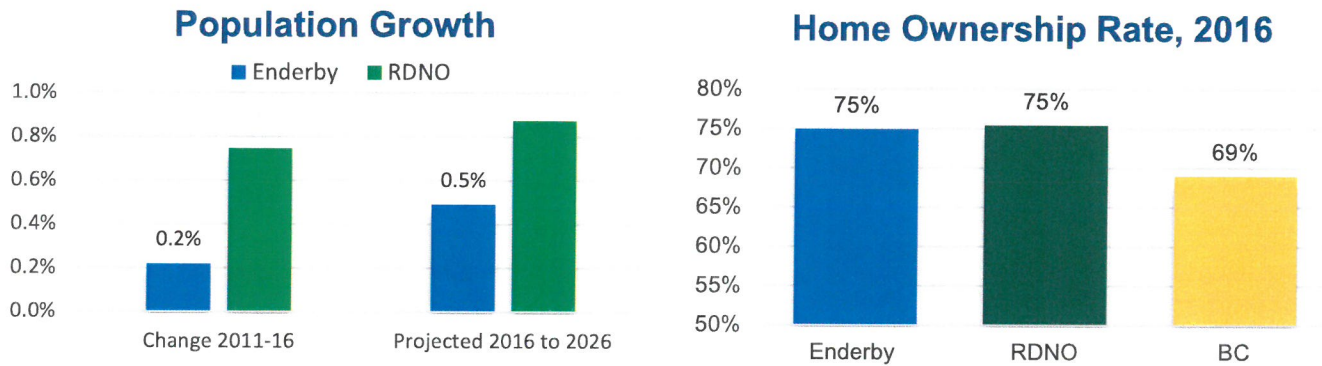
In the absence of new development, redevelopment, and infill, Enderby's future population growth is projected to be modest. Under those circumstances, it is anticipated that there will be minimal change in households in core need. However, new development, redevelopment, and infill will impact affordability, adequacy, and suitability of housing in Enderby.

The core need assessment does not assess mobility or health considerations and whether the current homes will remain appropriate as the existing population ages in place.

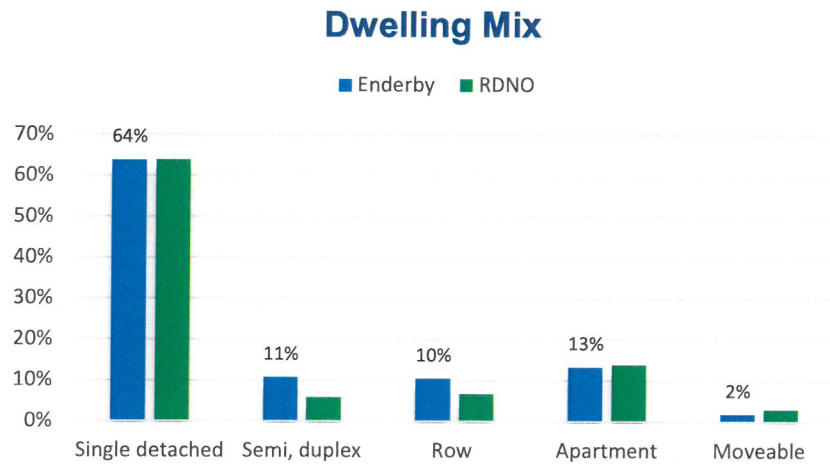
## Overview – Demographics and Housing Stock

Enderby is one of the smaller communities in the region with just under 3,000 people, which accounts for 3.5% of the regional population. Growth has been relatively modest from 2011-16 (0.2% growth per year during this period) and is projected to grow more slowly (0.6%) than the regional average (0.9%) over the current decade, 2016-26, in the absence of new development, redevelopment, and infill.

Should future growth in Enderby continue at a modest pace, it will translate into minimal housing demand; however, there is potential for an increase in core housing need in the absence of a renewed housing stock and there is also the potential to reduce core housing need through policies that address affordability, adequacy, and suitability.



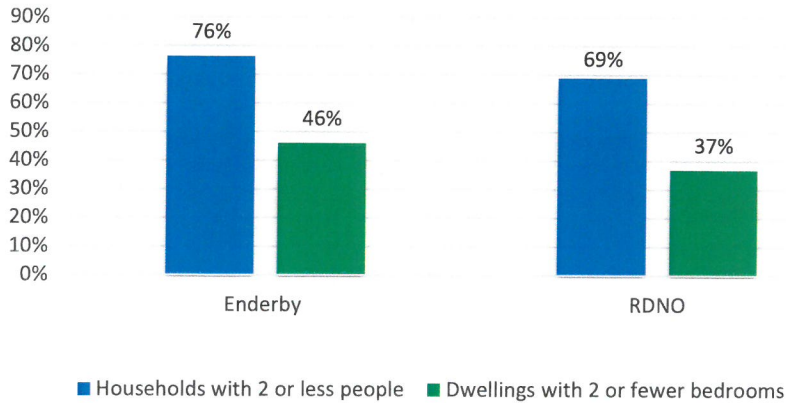
Enderby has a rate of homeownership in line with the regional average. As is typical for smaller communities where housing tends to be more affordable, the home ownership rate is higher than in Vernon as well as greater than the provincial average (both at 69%).



The majority of dwellings are single detached homes (similar to the 64% for RDNO). However, because housing has historically been more affordable and there is a high rate of home ownership in Enderby, the market pressure to construct single detached homes with secondary suites as “mortgage helpers” did not exist until more recently; this has resulted in a low supply of secondary suites within single detached homes in the community.

For a smaller community, Enderby has a significant number of multiple-unit structures, including row and apartment buildings. These offer compact and usually more affordable housing options than the rented detached homes more common in other communities across the region.

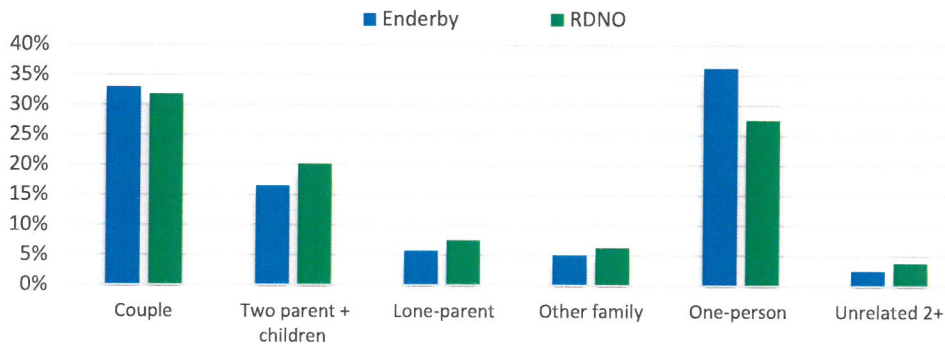
## Household Size vs Dwelling Size (# persons vs # bedrooms)



By comparison to the RDNO average and some other communities in the region, this broader range of small unit types helps to narrow the mismatch between the predominant small households (three-quarters with two or fewer persons) and larger single detached dwellings (69% of homes).

The high proportion of households with two or fewer people is reflected in the large number of couples with no children and single person households. However, it is anticipated that the recent construction of a seniors supportive housing complex in conjunction with a new elementary school will increase the proportionate number of couples with children in the community by the time of the next census.

## Household Type



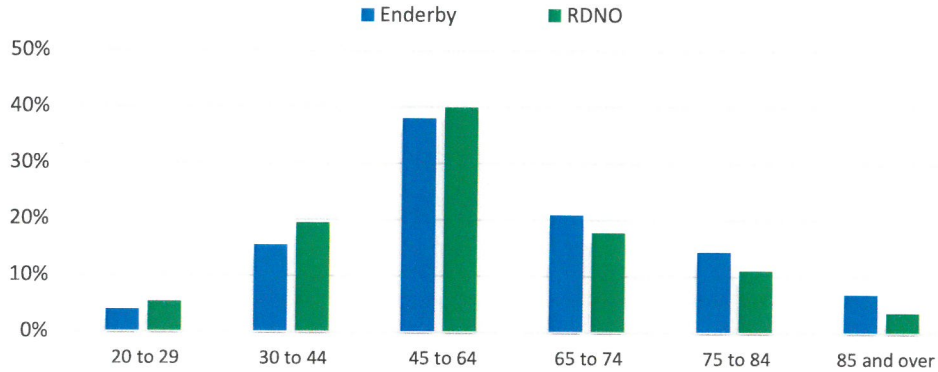
While single person households stand out as a large proportion of households (over one-third) and many couples may be empty nesters, this is not primarily a population of seniors – yet. Similar to the overall regional profile, the largest segment of households in Enderby are those in the 45-64 group who will transition into the senior demographic over the coming decades. As well, changes in the community mentioned above, such as the new seniors complex and elementary school, have likely already produced a demographic shift that will be represented in the next census.

Split between the three age cohorts, those over 65 have a larger representation than the overall regional age distribution (based on the age of the household's primary maintainer). In total, 42% of households in Enderby are currently headed by someone over 65 years of age, which is much higher than the



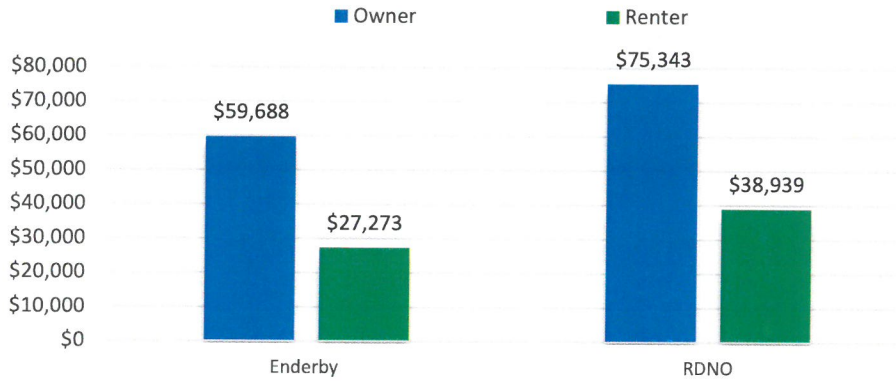
regional average of 32%. Similarly, the median age of individuals is 53 as of the 2016 census, which is slightly higher than the RDNO average of 49.5 years.

### Household Age (Primary Maintainer)



In Enderby, the median incomes for both owner and renter households are less than half the regional median level.

### Household Median Income by Tenure



In part this reflects household structure and composition – the large number of single income households (lone parents and single people) who tend to draw down the median income, as well as fewer in the labour market. As discussed later, these low incomes are an important factor underpinning the level of core housing need that prevails in Enderby.

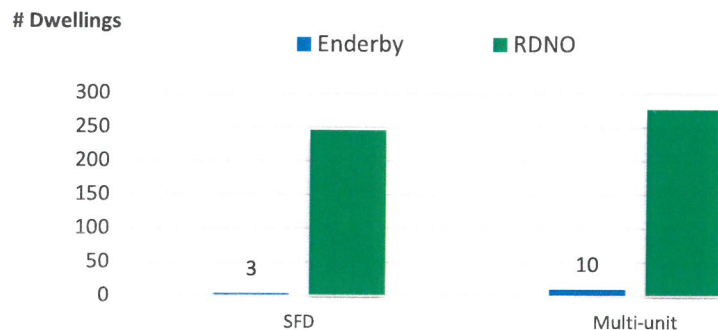
## New Housing Construction

New home construction in Enderby has been limited and reflects the modest rate of population growth as well as the degree to which the community has already been built out. There have been on average 13 homes built per year, although this is heavily influenced by the construction of a seniors supportive housing complex in 2017.

As a ratio of the population, this is the lowest rate of home construction in the region (9 homes per 1000 people in the 2016-19 period, compared to the regional average of 15 per 1000 people). The limited growth in the housing sector over the past decade may be attributed to a relatively low supply of vacant lots in the community upon which single family dwellings could be developed.

Unlike the rest of the region, the majority of units added between 2016 and 2019 have been multiple unit apartments (primarily seniors supportive housing), which has helped make Enderby a more affordable place to live.

### New Home Construction (Ave 2016-19)



## Housing Affordability

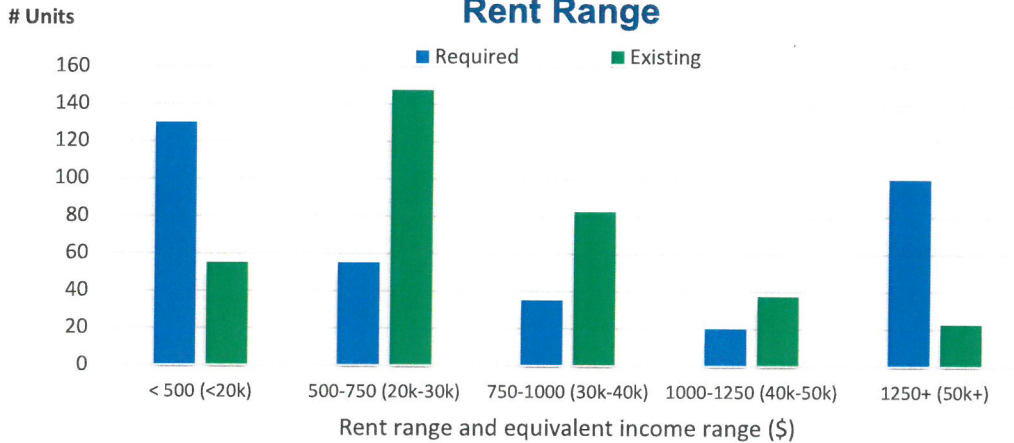
Enderby is a relatively affordable community in terms of housing. The average house value as reported in the Census (2016) was \$275,000, which is 25% below the RDNO median price. At the same time, rents in Enderby are also much lower than the RDNO average, in part a reflection of a higher proportion of smaller units (many of which are rentals).

The median rent (2016) was \$701 / month compared to the RDNO median of \$903 / month. This reflects rents across the full universe of rented homes. CMHC monitors rents in the so-called purpose-built rental stock (structures with three plus units), and while the CMHC survey does not include all communities in the RDNO, it does cover Enderby because it has more rentals. In 2019, CMHC reported a median rent of \$725 / month (compared to \$947 / month for the Vernon census area, which includes Coldstream and electoral Areas B and C) and a vacancy rate of only 1.0% (vs. 1.7% for Vernon CA).

Acute affordability is examined further below under core housing need, but to the extent that this affects mainly renters and is influenced by the existing distribution of rents and home prices relative to incomes, we can explore it at a broader level. While a generally lower rent level exists, the number of low rent units is insufficient relative to what is required, based on incomes.

First, comparing renter households by income band, and converting their income into an affordable rent range based on the 30% standard set by CMHC, we can estimate the number of units required (i.e. based on income) in each band, and compare this to the actual rent distribution that existed in 2016.

## Available Required vs. Existing Rental Units, by Rent Range



This reveals a small shortfall of 75 units in low rent availability (i.e. rents under \$500 / month), but there is a plentiful stock in the next rent band (\$500-\$750 / month). As a result, many low-income households live in the next two rent bands (\$500-750 / month and \$750-1,000 / month) and spend more than 30% of their income on rent. These will be captured in the core need count.

There is a (theoretical) shortage of rentals above \$1,250 / month (i.e. more units required than exist) but this appears only because higher income renter households have already found lower rent options, so this is not an issue. The existing rents and incomes together will have a noticeable impact on core need, as described below.

It is also possible to examine the capacity of current renters to transition into ownership. Using the median income and the income distribution of renters (that may aspire to become owners) we can determine what percentage of these renters can purchase. The median renter income is converted to a potential capacity to purchase (using 30% of income, and assuming a mortgage at 3.5% amortized over 25 years, with a 10% down payment). This calculates the maximum home price that the median renter could afford. This maximum price (here \$225,000) is then compared to the price distribution of all homes to determine how many of the existing homes would be affordable.

As noted, both renter median incomes and home prices are low and, as such, tend to cancel each other out. The result is that the median renter household can afford the lowest 15% of homes, compared to only 13% for the RDNO as a whole. While most will remain renting, the opportunities to transition from renting to ownership in Enderby is slightly better than the regional average.

## Core Housing Need <sup>13</sup>

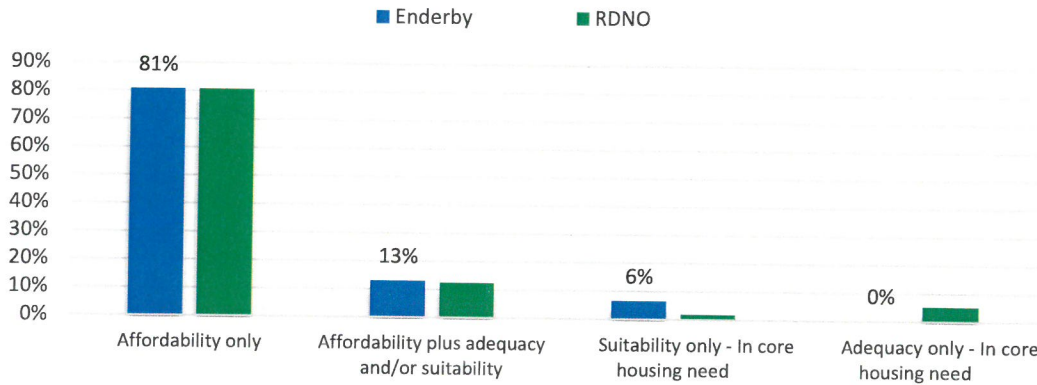
As presaged by the discussion of incomes, rents, and affordability, core housing need in Enderby is relatively high and similar to the RDNO average. Overall, there are some 160 households in core need, representing just under 12% of all households determined to be in core need in 2016. This represents 4.2% of total need across the region, comparable to the 4.1% share of households.

Consistent with the overall region, the predominant problem here is one of affordability. That being said, affordability problems alone (78%) make up a slightly smaller proportion of problems than the regional average. This is offset by a higher proportion of those experiencing a combination of issues (affordability

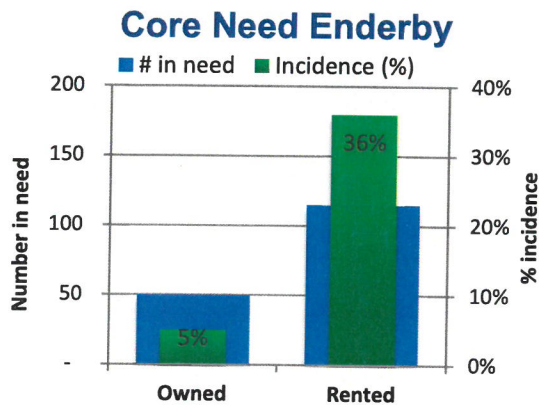
<sup>13</sup> See main report for definition and discussion of the core need concept

plus adequacy and/or suitability) and notably a significant proportion (6%) reporting a suitability/crowding problem.

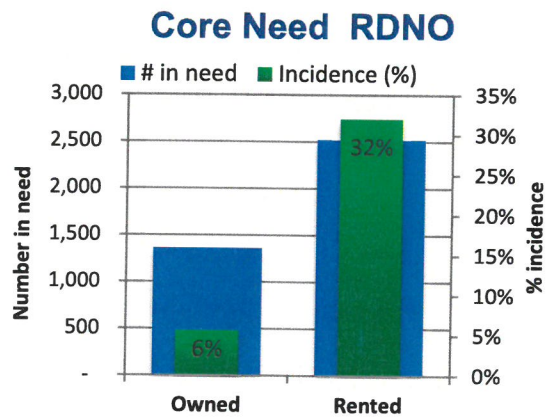
### Distribution of Need by Problem



Across Canada and BC core housing need tends to be most prevalent among renters (because most issues relate to affordability and renters typically have lower incomes than owners). Enderby reflects this norm – renters represent the majority of those in core need, who also have a far higher incidence rate compared to owners. While one in 20 owners (5%) are in core need, compared to 6% across all of RDNO, one in every three renter households in Enderby (36%) are in need, compared to 32% across all of RDNO.



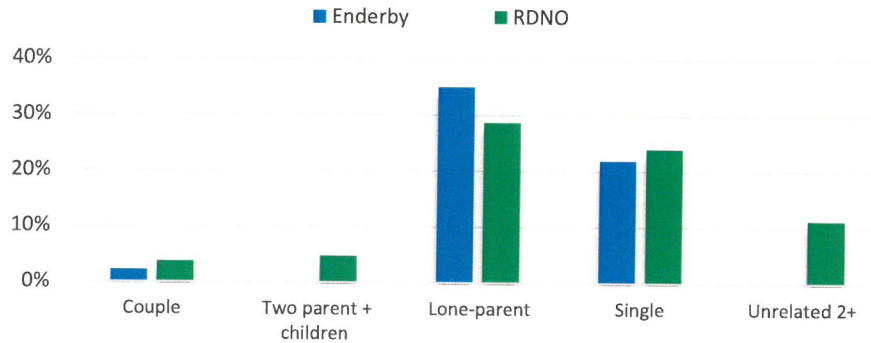
Source: Census 2016



Source Census 2016

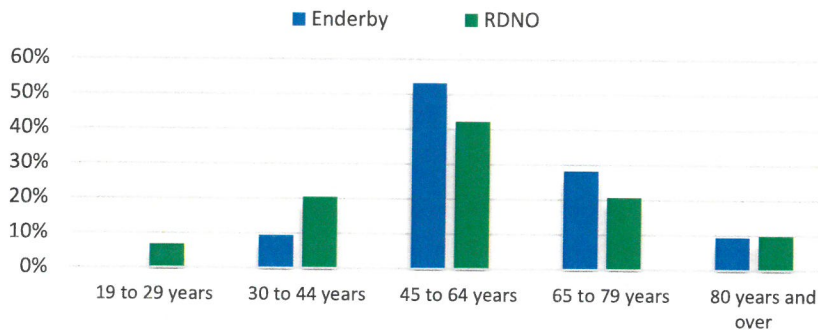
Again reflecting incomes and related affordability challenges, core need tends to be greater among single income households – singles and especially lone parents. By contrast it is very low for couples, with and without children, with Enderby showing a lower incidence of need among these groups than across the region.

## Incidence of Need (%) by Household Type



The single highest incidence of need is among those aged 45-64. With an incidence of 53%, this group in Enderby is above the RDNO rate of 42%. However, this is contrasted by a much lower incidence of need in Enderby among 19 to 29 years and 30 to 44 years, as well as a slightly lower incidence of need among the 80 years and over group.

## Incidence of Need (%) by Age

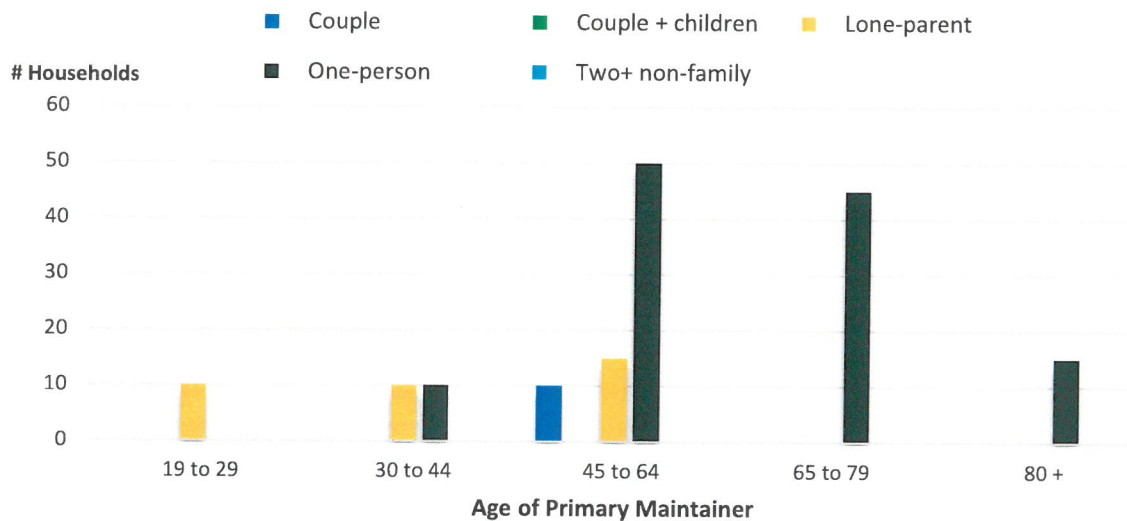


### Important to Look at Count Together with Incidence

The preceding charts display the incidence of need – that is, the percent within each group in need. This can distort perception of core need, so it is critical to examine both incidence and absolute counts. It should also be noted that Statistics Canada rounds counts to the nearest 5, so in places with small counts, as is case in Enderby, there can be some rounding errors.

As shown here in Enderby, the high incidence for those 45-64 is reinforced with the count in need, by age and household type. Clearly singles, both those 45-64 and those over 65, have significant counts, as do lone parents aged 30-44. The data also shows areas with relatively low incidences of core need, such as couples with and without children and two or more non-family members living together.

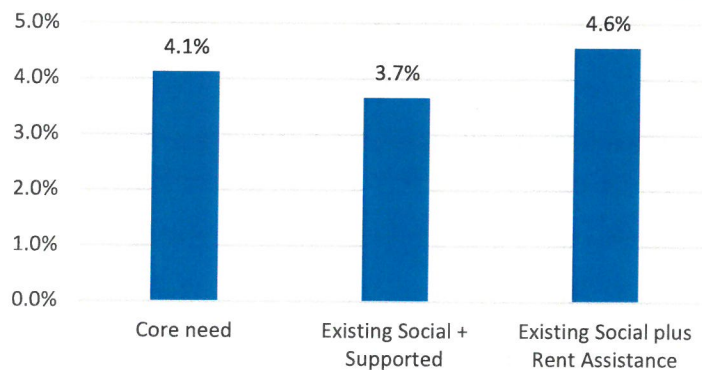
## Core need by Household Type and Age



## Existing Social Housing

As a result of past and current funding programs, a small social housing stock has been built across parts of the RDNO. Until quite recently, a share of social housing stock proportionate to Enderby's population base was missing in Enderby, but the recent development of a 33-unit seniors supported housing facility has increased the supply of supportive housing. Just under 99 households receive provincial rental assistance. This suggests that Enderby is reasonably well served (4.1% of need vs 4.6% of assisted housing, based on total regional assistance).

### % Share of Need and Social Housing

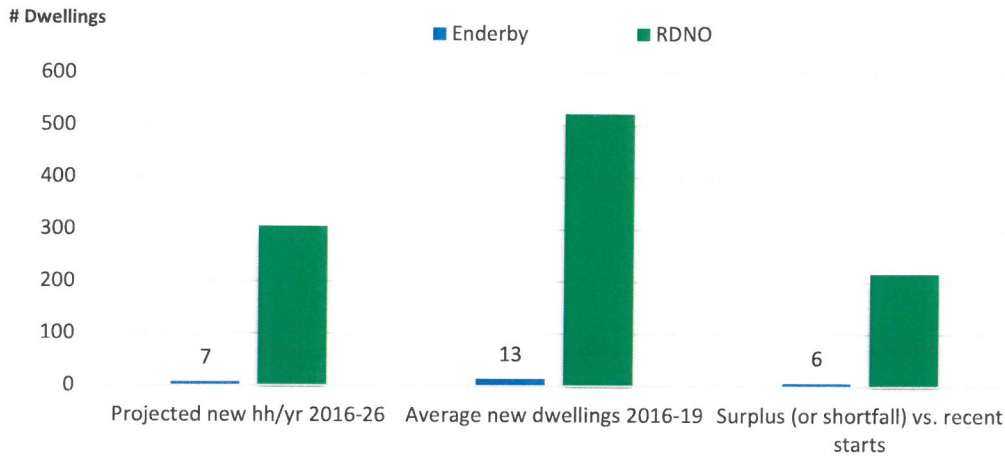


## Future Growth and Need

RDNO population projections suggest that the number of households in Enderby will increase from just over 1,400 to roughly 1,470 by 2026. Converting projected population growth into household growth suggests potential growth of around 5 to 6 households per year (total 69 between 2016-26, and another 72 households between 2026-36).

When new construction activity (average 13 units per year) is compared with recent and projected household growth (7 households per year), it appears that if that rate of new building continued, there would be a surplus. However, recent construction levels were bolstered by a one-time significant seniors development, so that rate is unlikely to be repeated.

## Household Growth (2016-26) Compared to Starts (2016-19)

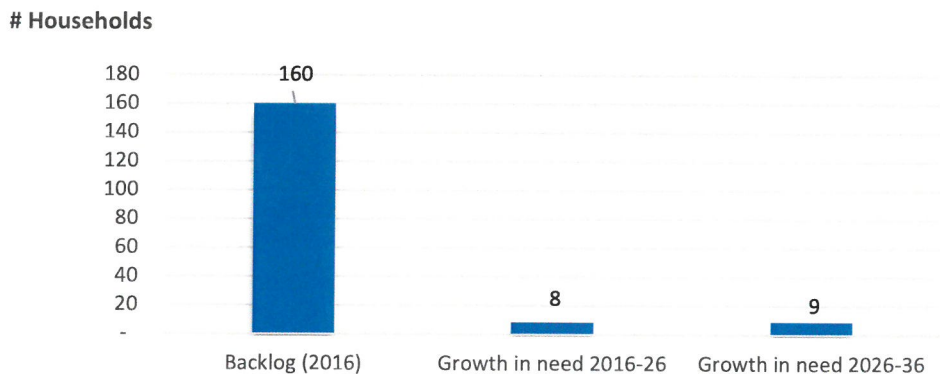


Should new development, infill and redevelopment opportunities within the community be realized, there is the potential for more significant growth in Enderby's housing sector. Should this occur, the population growth projections would need to be revised.

Assessing how core housing need might increase, assuming the incidence of need across new households is similar to the incidence in 2016, and without accounting for any new assistance (new social housing or housing allowances), it is estimated that core housing need will remain more or less unchanged (perhaps increasing by one household per year over the current decade, 2016-26).

While policies and initiatives should aim to minimize or negate any growth in core need, it is also necessary to reduce the backlog of unmet need (160 households) that already existed in 2016.

## Backlog and Projected Growth in Need



The Province has requested that communities identify the current number of households by type and anticipated number of households needed by type in 5 years. Caution should be applied when carrying out sub-area allocations of growth as the distributions that exist in 2016 are not necessarily appropriate—growth will be driven by opportunity, land servicing as well as developer decisions to build. Moreover,

estimated household projections cannot determine the mix in type of household nor their dwelling preferences. As such these estimates are, at best indicative, but not definitive.

### Estimated Number of Units Needed by Type

|             | Current number of households | Anticipated number of Households needed over 5 years | Total increase in Households required to meet anticipated demand over 5 years |
|-------------|------------------------------|--|---|
| 1 bedroom   | 505                          | 540  | 35  |
| 2 bedrooms  | 560                          | 599  | 39  |
| 3+ bedrooms | 320                          | 342  | 22  |
| Total       | 1,385                        | 1,481  | 96  |

### Considerations from Community Consultation

- Enderby is growing at a faster rate than what is reflected in the population projections. There has been a recent influx of young families moving to the community, as indicated by the School District’s long-term projections for facilities. Enderby’s relative housing affordability also makes the community an attractive location, particularly for young families looking to get into the housing market.
- The Memorial Terrace development has provided a local environment which enables seniors to “age in place”. As residents continue to age and their housing needs transition, there is a need for alternative housing options which allow seniors to downsize, while there will be a need for additional seniors housing in order for the supply of these units to keep up with anticipated demand.
- There is a demand for single-detached housing but there is a limited supply of vacant lots to accommodate these developments without further subdivision.
- There are several large lots zoned for higher density multi-family residential land uses (up to 60 units/hectare) that present significant infill and redevelopment opportunities in the community.
- Enderby does not have many of the social services that are required to accommodate those seeking non-market housing; furthermore, many of these social services are located in Vernon or Salmon Arm which poses challenges due to limited public transportation options.
- The City is in the process of unlocking its undeveloped industrial lands to the north, and as additional industrial development takes place in this area, it is anticipated that it will result in an increase in demand for housing as additional workers relocate to the community.



- The City of Enderby has implemented numerous tools and incentives to attract additional residential development within Enderby, including:
  - No Development Permit Areas for multi-family developments;
  - A streamlined development process;
  - Case-managed development services;
  - No Development Cost Charges for secondary suites;
  - A specific residential zoning designation to accommodate detached secondary suites (carriage houses); and
  - A free secondary suite inspection program.

| <b>Housing Need Community Summary:</b>            |                |             |
|---|----------------|-------------|
|   | <b>Enderby</b> | <b>RDNO</b> |
| <b>Overview</b>                                   |                |             |
| Population, 2016                                  | 2,964          | 84,354      |
| Share of regional population                      | 3.5%           | 100.0%      |
| Change 2011 to 2016                               | 0.2%           | 0.7%        |
| Projected 2016 to 2026                            | 0.5%           | 0.9%        |
| <b>Tenure</b>                                     |                |             |
| Number of Households, 2016                        | 1,395          | 34,185      |
| Owner   | 1,045          | 25,780      |
| Renter  | 345            | 8,370       |
| Ownership rate                                    | 75%            | 75%         |
| <b>Dwelling Mix</b>                               |                |             |
| Single detached                                   | 64%            | 64%         |
| Semi, duplex                                      | 11%            | 6%          |
| Row   | 10%            | 7%          |
| Apartment   | 13%            | 14%         |
| Moveable  | 2%             | 3%          |
| Other   | 0%             | 0%          |
| <b>Household by Size</b>                          |                |             |
| 1 person  | 36%            | 28%         |
| 2 persons   | 40%            | 41%         |
| 3 persons   | 8%             | 13%         |
| 4+ persons  | 15%            | 18%         |
| Average Household size                            | 2.1            | 2.3         |
| <b>Dwellings by Bed Count</b>                     |                |             |
| No bedrooms (bachelor)                            | 1%             | 0%          |
| 1 bedroom   | 12%            | 9%          |
| 2 bedrooms  | 33%            | 28%         |
| 3 bedrooms  | 31%            | 31%         |
| 4 + bedrooms                                      | 23%            | 32%         |
| <b>Comparing Household Size and Dwelling Size</b> |                |             |
| Households with 2 or less people                  | 76%            | 69%         |
| Dwellings with 2 or fewer bedrooms                | 46%            | 37%         |

| Household type  | Enderby   | RDNO      |
|---|-----------|-----------|
| <b>Family</b>   |           |           |
| Couple  | 33%       | 32%       |
| Two parent + children                                   | 16%       | 20%       |
| Lone parent   | 6%        | 7%        |
| Other family  | 5%        | 6%        |
| <b>Non-Census-Family Households</b>                     |           |           |
| One-person  | 36%       | 28%       |
| Unrelated two + persons                                 | 3%        | 4%        |
| <b>Age Distribution of Household Primary Maintainer</b> |           |           |
| Under 19  | 0%        | 0%        |
| 20 to 29  | 4%        | 5%        |
| 30 to 44  | 15%       | 19%       |
| 45 to 64  | 38%       | 40%       |
| 65 to 74  | 21%       | 18%       |
| 75 to 84  | 14%       | 11%       |
| 85 and over   | 7%        | 4%        |
| Population over 65                                      | 42%       | 32%       |
| Median individual age (years)                           | 53.3      | 49.5      |
| <b>Median Income by Tenure</b>                          |           |           |
| Owner income \$   | \$59,688  | \$75,343  |
| Renter income \$  | \$27,273  | \$38,939  |
| <b>Housing Availability</b>                             |           |           |
| <b>Home Values and Rents</b>                            |           |           |
| Median value of dwellings (\$)                          | \$275,755 | \$380,900 |
| Census Median rent (\$)/month                           | \$701     | \$903     |
| CMHC average rent, 2019                                 | 725       | 947       |
| CMHC rental vacancy rate (%), 2019                      | 1.0%      | 1.7       |

### Housing Construction (Average Annual Starts 2016-19)

|   |     |     |
|---|-----|-----|
| SFD   | 3   | 245 |
| Multi-unit                                  | 10  | 277 |
| Total                                       | 13  | 522 |
| Starts per 1000 Households, 2016-19 average | 9   | 15  |
| Percent SFD                                 | 25% | 47% |

### Future Housing Growth

|  |       |        |
|--|-------|--------|
| Number of Households, 2016                 | 1,411 | 35,016 |
| Household projected increase, 2016-26      | 69    | 3,055  |
| Household projected increase, 2026-36      | 72    | 3,260  |
| Anticipated Household growth rate, 2016-26 | 0.5%  | 0.9%   |
| Projected new households/yr, 2016-26       | 7     | 306    |
| Average new dwellings, 2016-19             | 13    | 522    |
| Surplus (or shortfall) vs. recent starts   | 6     | 216    |

### Core Need

Enderby

RDNO

### Distribution of Need by Problem - Both Tenures

|  |     |     |
|--|-----|-----|
| Affordability only                             | 78% | 81% |
| Affordability plus adequacy and/or suitability | 13% | 12% |
| Suitability only - In core housing need        | 6%  | 2%  |
| Adequacy only - In core housing need           | 0%  | 5%  |

### Need by Tenure

|                               |     |       |
|-------------------------------|-----|-------|
| Total count of need           | 160 | 3,880 |
| # Owners in core need         | 50  | 1,360 |
| # Renters in core need        | 115 | 2,520 |
| Renters share of need         | 72% | 65%   |
| Incidence (acuteness of need) | 12% | 12%   |
| % Owners need                 | 5%  | 6%    |
| % Renters need                | 36% | 32%   |

**Incidence of Need by Age of Primary Household Maintainer**

|                   |     |     |
|-------------------|-----|-----|
| 19 to 29 years    | 0%  | 7%  |
| 30 to 44 years    | 9%  | 20% |
| 45 to 64 years    | 53% | 42% |
| 65 to 79 years    | 28% | 21% |
| 80 years and over | 9%  | 10% |

**Incidence of Need by Household Type**

|                         |     |     |
|-------------------------|-----|-----|
| Total                   | 12% | 12% |
| Couple                  | 2%  | 4%  |
| Two parent + children   | 0%  | 5%  |
| Lone-parent             | 35% | 29% |
| Single                  | 22% | 24% |
| Unrelated two + persons | 0%  | 11% |

**Existing Social Housing**

|                                 |    |     |
|---------------------------------|----|-----|
| Supportive and Assisted         | 33 | 558 |
| Independent Social              | 15 | 752 |
| Rent supplements and allowances | 51 | 858 |

**Existing Social Housing Compared to Need (Distribution)**

|                                      |      |        |
|--------------------------------------|------|--------|
| Core need                            | 4.1% | 100.0% |
| Existing Social + Supported          | 3.7% | 100.0% |
| Existing Social plus Rent Assistance | 4.6% | 100.0% |

**Future Growth in Core Housing Need**

|                         |     |       |
|-------------------------|-----|-------|
| Backlog, 2016           | 160 | 3,880 |
| Growth in need, 2016-26 | 8   | 368   |
| Growth in need, 2026-36 | 9   | 393   |

**Affordability Assessments****Rent**

|                     |     |       |
|---------------------|-----|-------|
| < \$500 / month     | 55  | 720   |
| \$500-750 / month   | 148 | 1,860 |
| \$750-1000 / month  | 83  | 2,355 |
| \$1000-1250 / month | 38  | 1,412 |
| \$1250+ / month     | 23  | 1,948 |

**Income**

|             |     |       |
|-------------|-----|-------|
| Under \$20k | 130 | 1,905 |
| \$20k-30k   | 55  | 1,355 |
| \$30k-40k   | 35  | 990   |
| \$40k-50k   | 20  | 960   |
| \$50k+      | 100 | 3,080 |

**Affordability to Buy (Max Price Affordable to Median Income Renter)**

|   |           |           |
|---|-----------|-----------|
| Median Home Price, 2016                               | \$275,755 | \$380,900 |
| Median Renter Income                                  | \$27,273  | \$38,939  |
| Monthly @30%  | \$682     | \$973     |
| Max price (3.5%, 25yrs, 10% down)                     | \$151,515 | \$216,330 |
| Percentage of homes affordable to median renter, 2016 | 15%       | 13%       |

## Housing Needs Reports – Summary Form

**MUNICIPALITY/ELECTORAL AREA/LOCAL TRUST AREA:** City of Enderby

**REGIONAL DISTRICT:** Regional District of North Okanagan

**DATE OF REPORT COMPLETION:** September 2020 (MONTH/YYYY)

### PART 1: KEY INDICATORS & INFORMATION

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

|                 |   |  |  |
|-----------------|---|--|--|
| <b>LOCATION</b> | <b>Neighbouring municipalities and electoral areas:</b> |  |  |
|                 | Electoral Area F  |  |  |
|                 | <b>Neighbouring First Nations:</b>                      |  |  |
|                 | Splatsin, Okanagan Indian Band                          |  |  |

|                   |  |      |                              |                              |                          |        |
|-------------------|--|------|------------------------------|------------------------------|--------------------------|--------|
| <b>POPULATION</b> | <b>Population:</b> 2,964   |      | <b>Change since 2011 :</b>   | 0.2 %                        |                          |        |
|                   | <b>Projected population in 5 years:</b> 3,036 (2021), 3,109 (2026) |      | <b>Projected change:</b>     | 0.5% %                       |                          |        |
|                   | <b>Number of households:</b> 1,395                                 |      | <b>Change since 2011 :</b>   | 1 %                          |                          |        |
|                   | <b>Projected number of households in 5 years:</b> 1,430            |      | <b>Projected change:</b>     | 0.5% %                       |                          |        |
|                   | <b>Average household size:</b> 2.1                                 |      |                              |                              |                          |        |
|                   | <b>Projected average household size in 5 years:</b> 2.3 (RDNO)     |      |                              |                              |                          |        |
|                   | <b>Median age (local):</b> 53.3                                    |      | <b>Median age (RD):</b> 49.5 | <b>Median age (BC):</b> 40.3 |                          |        |
|                   | <b>Projected median age in 5 years:</b> 48.3 (RDNO)                |      |                              |                              |                          |        |
|                   | <b>Seniors 65+ (local):</b>  | 42 % | <b>Seniors 65+ (RD):</b>     | 32 %                         | <b>Seniors 65+ (BC):</b> | 18.3 % |
|                   | <b>Projected seniors 65+ in 5 years:</b>                           |      |                              | 25.1 (RDNO) %                |                          |        |
|                   | <b>Owner households:</b>   |      | 75 %                         | <b>Renter households:</b>    |                          | 25 %   |
|                   | <b>Renter households in subsidized housing:</b>                    |      |                              |                              | 15 %                     |        |

| <b>INCOME</b> | Median household income | Local     | Regional District | BC        |
|---------------|-------------------------|-----------|-------------------|-----------|
|               | All households          | \$ 49,331 | \$ 63,343         | \$ 69,995 |
|               | Renter households       | \$ 27,273 | \$ 38,939         | \$ 45,848 |
|               | Owner households        | \$ 59,688 | \$ 75,343         | \$ 84,333 |

|                |   |                                 |
|----------------|---|---------------------------------|
| <b>ECONOMY</b> | <b>Participation rate:</b> 50.5 %   | <b>Unemployment rate:</b> 9.6 % |
|                | <b>Major local industries:</b> Manufacturing; Health care and social assistance; Construction; Retail trade; Accommodation and food services; Other services (except public administration) |                                 |

|                |  |  |
|----------------|--|--|
| <b>HOUSING</b> | <b>Median assessed housing values:</b> \$ 275,755  | <b>Median housing sale price:</b> \$ no data         |
|                | <b>Median monthly rent:</b> \$ 701   | <b>Rental vacancy rate:</b> 1.0% %                   |
|                | <b>Housing units - total:</b> 1,411  | <b>Housing units – subsidized:</b> 99                |
|                | <b>Annual registered new homes - total:</b> 13   | <b>Annual registered new homes - rental:</b> no data |
|                | <b>Households below <i>affordability</i> standards (spending 30%+ of income on shelter):</b> | 9%; 1 %  |
|                | <b>Households below <i>adequacy</i> standards (in dwellings requiring major repairs):</b>    | 0 %  |
|                | <b>Households below <i>suitability</i> standards (in overcrowded dwellings):</b>             | 0.6 %  |

**Briefly summarize the following:**

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

The RGS acknowledges that a well-balanced community provides housing opportunities for people in all stages of life, different family types, a range of financial situations, and those with special needs. Relevant RGS policies include: H-1.1 through to H-1.13. Official Community Plan: Section 1.2; 3; 4 - Housing Policies; 8.2.d; 10 - Residential Lands; 11

**2. Any community consultation undertaken during development of the housing needs report:**

Community meeting with staff occurred on: May 7th, 2020; and stakeholder meeting on: May 26th, 2020

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

The following groups were consulted: Okanagan College. Interior Health Authority, Urban Development Institute – Okanagan Chapter, Social Planning Council for the North Okanagan, Community Foundation of the North Okanagan, White Valley Community Resource Centre, Kindale Development Association, Canadian Mental Health Association - Vernon, Vernon Native Housing, Canadian Home Builders Association – Okanagan, Habitat for Humanity, Vernon and District Community Land Trust, Okanagan Mainline Real Estate Board

**4. Any consultation undertaken with First Nations:**

Direct consultation was undertaken with both OKIB and Splitsin to collect available administrative and planning data and to complete customized summaries for these two First Nations. Unfortunately, there was insufficient formal data to present conclusions at this time.



## PART 2: KEY FINDINGS

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

|                    | Currently | Anticipated (5 years) |
|--------------------|-----------|-----------------------|
| <b>1 bedroom</b>   | 505       | 540                   |
| <b>2 bedrooms</b>  | 560       | 599                   |
| <b>3+ bedrooms</b> | 320       | 342                   |
| <b>Total</b>       | 1,385     | 1,481                 |

**Comments:**

We caution against applying sub-area allocations of growth because the distributions that exist in 2016 are not necessarily appropriate - growth will be driven by opportunity, land servicing as well as developer decisions to build. Moreover, estimated household projections cannot determine the mix in type of households nor their dwelling preferences. As such these estimates are, at best indicative, but not definitive.

**Table 2: Households in Core Housing Need**

|  | 2006  |       | 2011  |       | 2016  |       |
|--|-------|-------|-------|-------|-------|-------|
|  | #     | %     | #     | %     | #     | %     |
| <i>All households in planning area</i>   | 1,105 | 100   | 1,380 | 100   | 1,345 | 100   |
| <b>Of which are in core housing need</b> | 135   | 10.8% | 130   | 9.4%  | 160   | 12.0% |
| Of which are owner households            | 60    | 7.0%  | 40    | 4.0%  | 50    | 4.9%  |
| Of which are renter households           | 75    | 23.4% | 90    | 23.1% | 110   | 35.9% |

**Comments:**

\*Statistics Canada rounds counts to the nearest 5, so in places with small counts, there can be some rounding errors. Only private, non-farm, non-reserve and owner- or renter-households with incomes greater than zero and shelter-cost-to-income ratios less than 100% are assessed for 'core housing need' (so the "totals" for core need are slightly lower than total households).

**Table 3: Households in Extreme Core Housing Need**

|  | 2006  |       | 2011  |       | 2016  |       |
|--|-------|-------|-------|-------|-------|-------|
|  | #     | %     | #     | %     | #     | %     |
| <i>All households in planning area</i>           | 1,105 | 100   | 1,380 | 100   | 1,345 | 100   |
| <b>Of which are in extreme core housing need</b> | 70    | 5.6%  | 90    | 6.5%  | 55    | 4.1%  |
| Of which are owner households                    | 40    | 4.3%  | 35    | 3.5%  | 20    | 2.0%  |
| Of which are renter households                   | 30    | 10.9% | 55    | 12.8% | 35    | 10.9% |

**Comments:**

\*Statistics Canada rounds counts to the nearest 5, so in places with small counts, there can be some rounding errors. Only private, non-farm, non-reserve and owner- or renter-households with incomes greater than zero and shelter-cost-to-income ratios less than 100% are assessed for 'core housing need' (so the "totals" for core need are slightly lower than total households).

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

**1. Affordable housing:**

Enderby is a relatively affordable community in terms of housing. The average house value as reported in the Census (2016) was \$275,000, which is 25% below the RDNO median price. At the same time, rents in Enderby are also much lower than the RDNO average. The median renter household in Enderby can afford the lowest 15% of homes.

**2. Rental housing:**

There is a small shortfall of 75 units in low rent availability (i.e. rents under \$500 / month), but there is a plentiful stock in the next rent band (\$500-\$750 / month). As a result, many low-income households live in the next two rent bands (\$500-750 / month and \$750-1,000 / month) and spend more than 30% of their income on rent.

**3. Special needs housing:**

Enderby has a 33 unit seniors supported housing facility and approximately 99 households receive provincial rental assistance. The city does not have many of the social services that are required to accommodate those seeking non-market housing and therefore the special needs housing has been geared towards seniors ability to age in place.

**4. Housing for seniors:**

As residents continue to age and their housing needs transition, there is a need for alternative housing options which allow seniors to downsize, while there will be a need for additional seniors housing in order for the supply of these units to keep up with anticipated demand.

**5. Housing for families:**

There has been a recent influx of young families moving to the community, as indicated by the School District's long-term projections for facilities. Enderby's relative housing affordability also makes the community an attractive location, particularly for young families looking to get into the housing market.

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

Housing for those experiencing or at risk for homelessness within the RDNO exists largely in the City of Vernon. Facilities include: emergency shelters (86), facilities that target victims of family violence (25 beds), seniors, adults with mental health challenges (30 units), urban native families (38 units), and Housing First rent supplements (69).

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

The City is in the process of unlocking its undeveloped industrial lands to the north, and as additional industrial development takes place in this area, it is anticipated that it will result in an increase in demand for housing as additional workers relocate to the community.

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

There is a demand for single-detached housing but there is a limited supply of vacant lots to accommodate these developments without further subdivision.