Community Summary

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:

  o Anticipated and current needs of seniors housing;

  o Anticipated and current needs of special needs housing;

  o Anticipated and current number of beds in shelters for individuals experiencing homelessness; and

  o 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 x 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.

## Population Growth

Home Ownership Rate, 2016
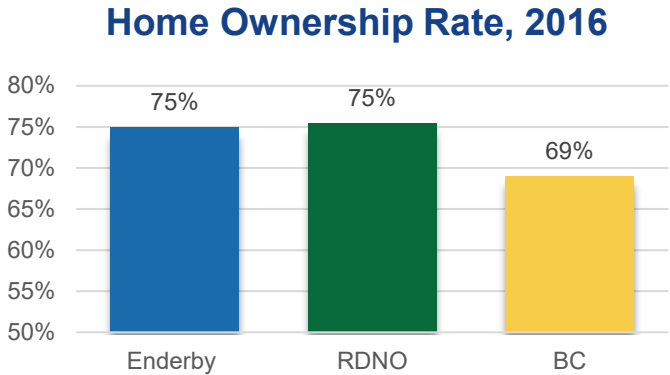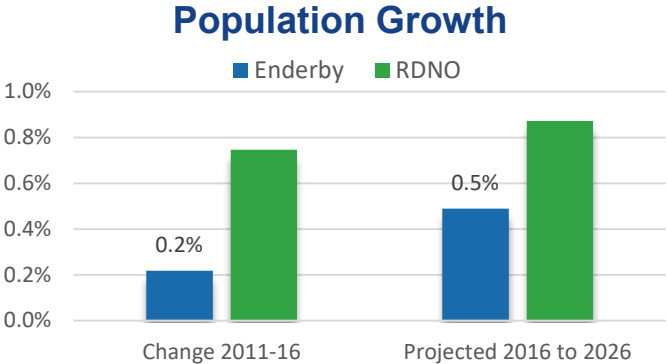
Enderby has a rate of homeownership in line with the regional average. As is typical for smaller communities where housing tends to be more affordable, the home ownership rate is higher than in Vernon as well as greater than the provincial average (both at 69%).
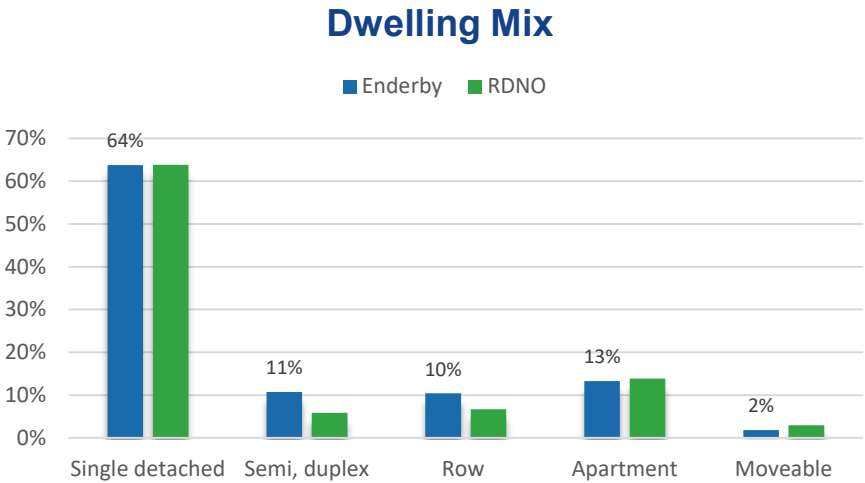
Dwelling Mix

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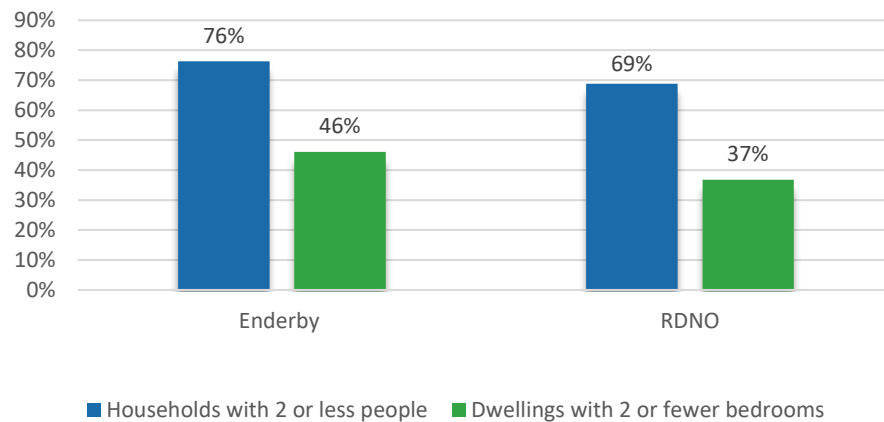
By comparison to the RDNO average and some other communities in the region, this broader range of small unit types helps to narrow the mismatch between the predominant small households (three-quarters with two or fewer persons) and larger single detached dwellings (69% of homes).

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.
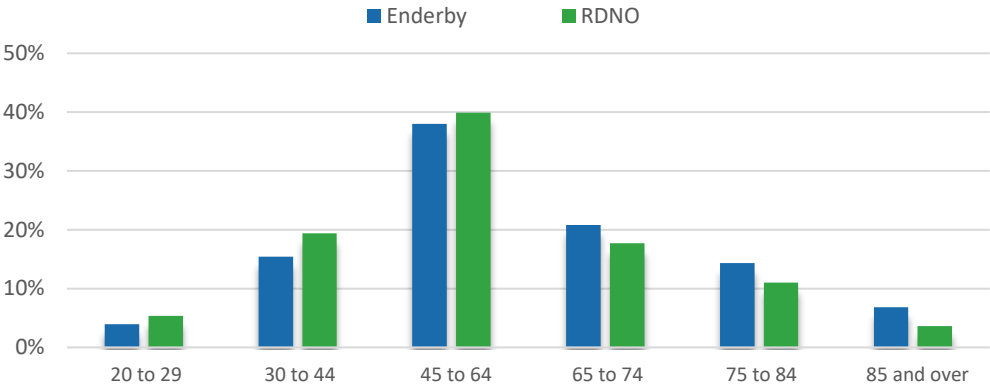
Household Type
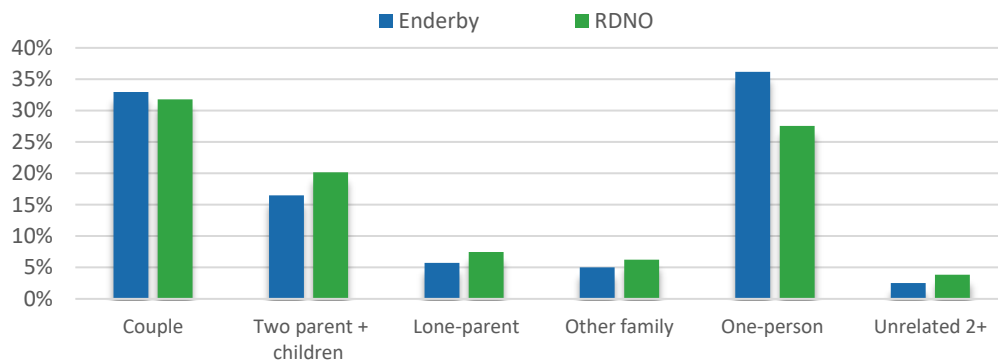
While single person households stand out as a large proportion of households (over one-third) and many couples may be empty nesters, this is not primarily a population of seniors – yet. Similar to the overall regional profile, the largest segment of households in Enderby are those in the 45-64 group 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
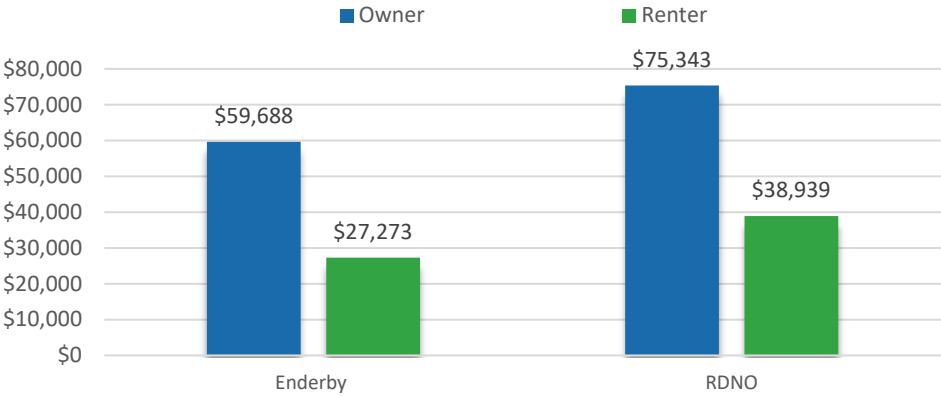
In part this reflects household structure and composition – the large number of single income households (lone parents and single people) who tend to draw down the median income, as well as fewer in the labour market. As discussed later, these low incomes are an important factor underpinning the level of core housing need that prevails in Enderby.

New Housing Construction

New Home Construction (Ave 2016-19)

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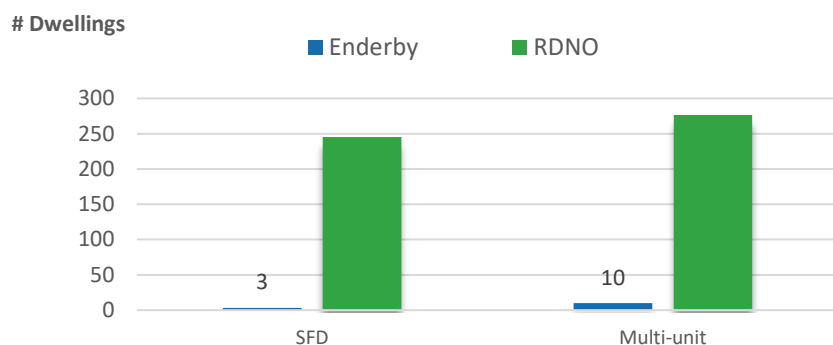 been on average 13 homes built per year, although this is heavily influenced by the construction of a seniors supportive housing complex in 2017. As a ratio of the population, this is the lowest rate of home construction in the region (9 homes per 1000 people in the 2016-19 period, compared to the regional 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.

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 Renal Units, by Rent Range
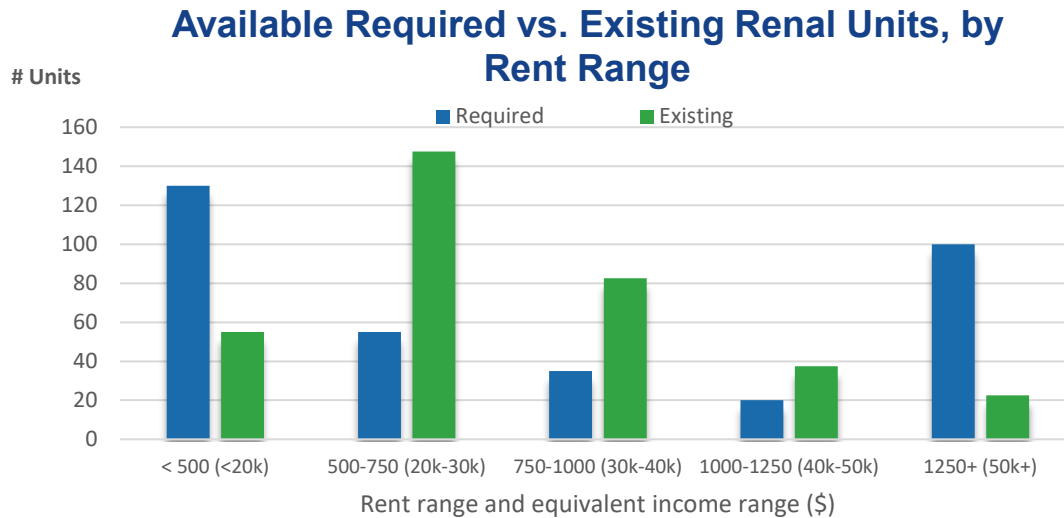
This reveals a small shortfall of 75 units in low rent availability (i.e. rents under $500 / month), but there is a plentiful stock in the next rent band ($500-$750 / month). As a result, many low-income households live in the next two rent bands ($500-750 / month and $750-1,000 / month) and spend more 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 [13]

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

---

[13] 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
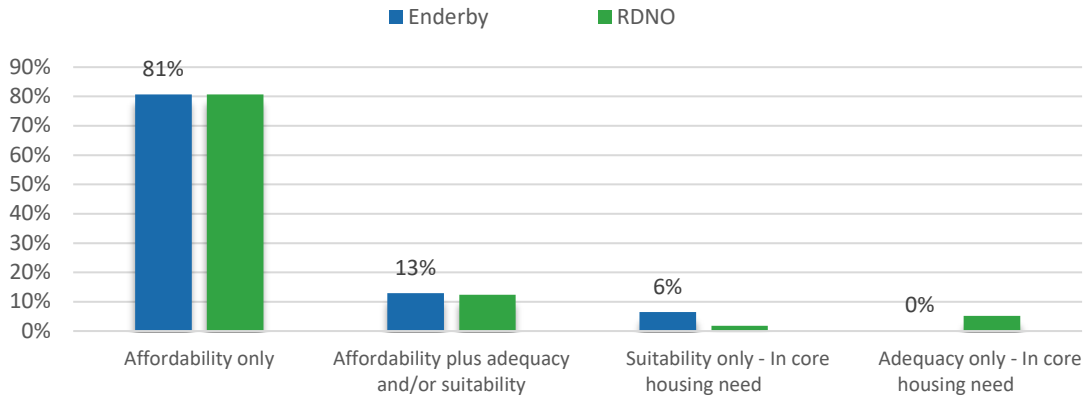
Across Canada and BC core housing need tends to be most prevalent among renters (because most issues relate to affordability and renters typically have lower incomes than owners). Enderby reflects this norm – renters represent the majority of those in core need, who also have a far higher incidence rate 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.

Core Need Enderby
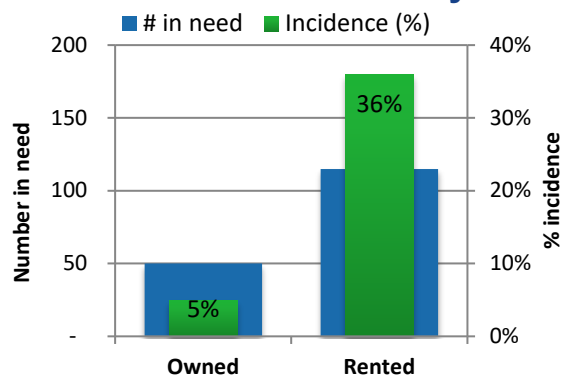
Source: Census 2016

Core Need RDNO
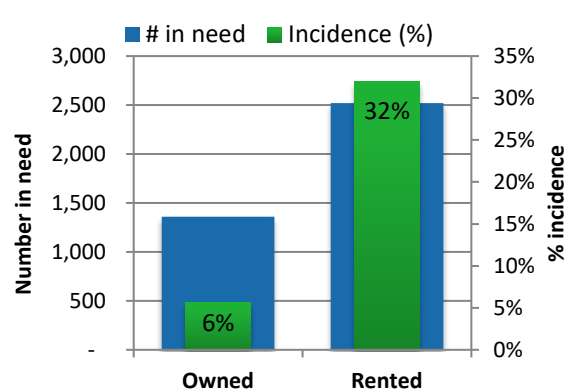
Source Census 2016

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
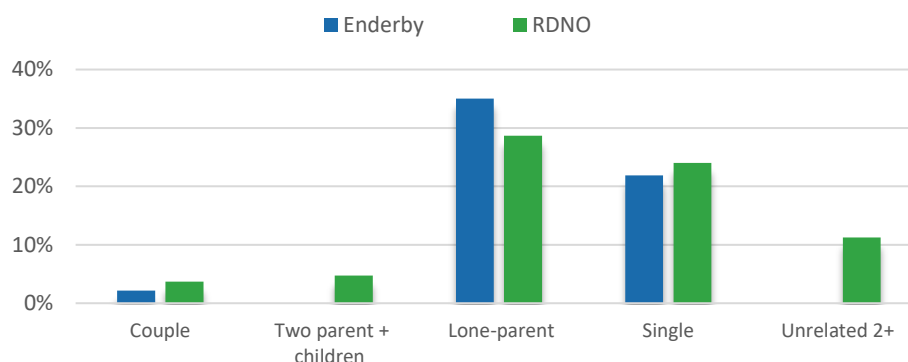
Enderby ■ **RDNO** ■

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 in 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

Enderby ■   **RDNO** ■
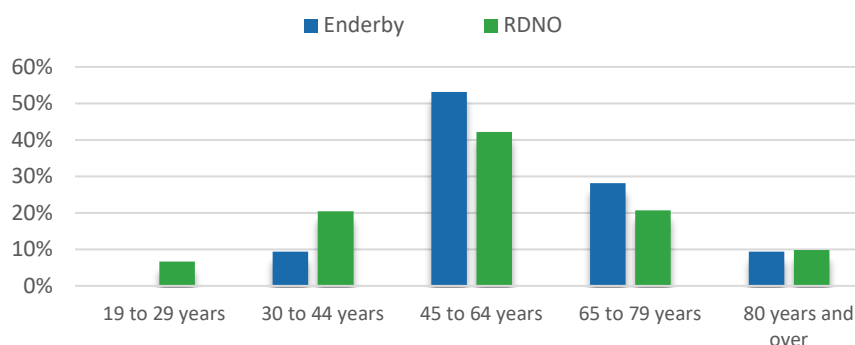
Important to Look at Count Together with Incidence

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

 # Households

Legend: Couple, Couple + children, Lone-parent, One-person, Two+ non-family

(Bar chart showing number of households by age of primary maintainer)

- 19 to 29: Lone-parent ~10
- 30 to 44: Lone-parent ~10, One-person ~10
- 45 to 64: Couple ~10, Lone-parent ~15, One-person ~50
- 65 to 79: One-person ~45
- 80 +: One-person ~15

Age of Primary Maintainer
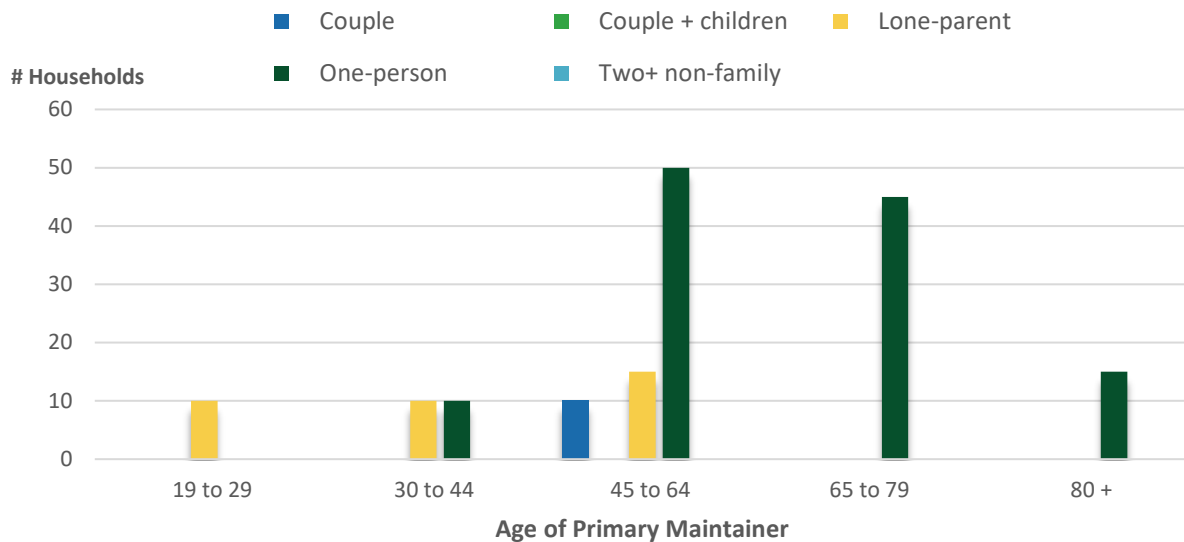
Existing Social Housing

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

(Bar chart)
- Core need: 4.1%
- Existing Social + Supported: 3.7%
- Existing Social plus Rent Assistance: 4.6%
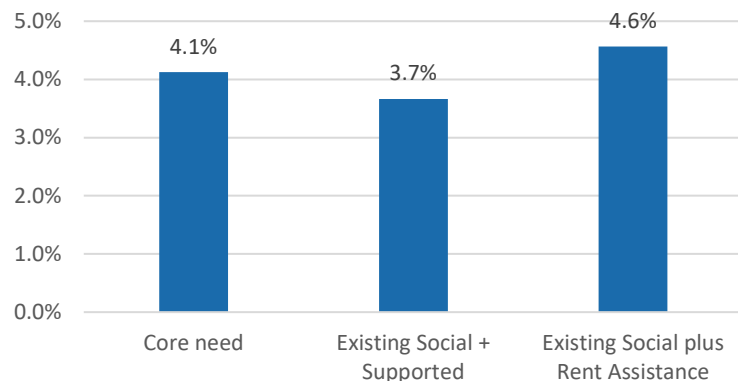
Future Growth and Need

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)

 # Dwellings

■ Enderby ■ RDNO

	Projected new hh/yr 2016-26	Average new dwellings 2016-19	Surplus (or shortfall) vs. recent starts
Enderby	7	13	6
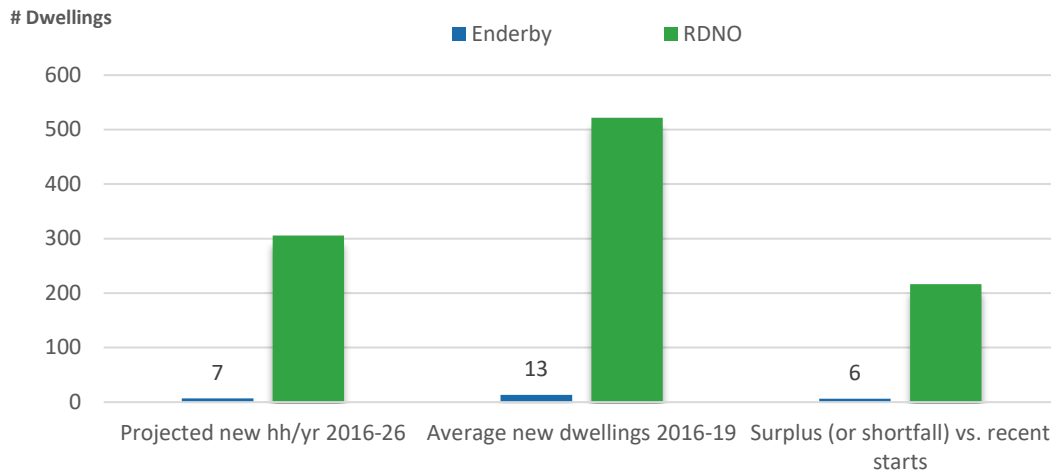
Should new development, infill and redevelopment opportunities within the community be realized, there is the potential for more significant growth in Enderby's housing sector. Should this occur, the population growth projections would need to be revised.

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

 # Households

	Backlog (2016)	Growth in need 2016-26	Growth in need 2026-36
	160	8	9
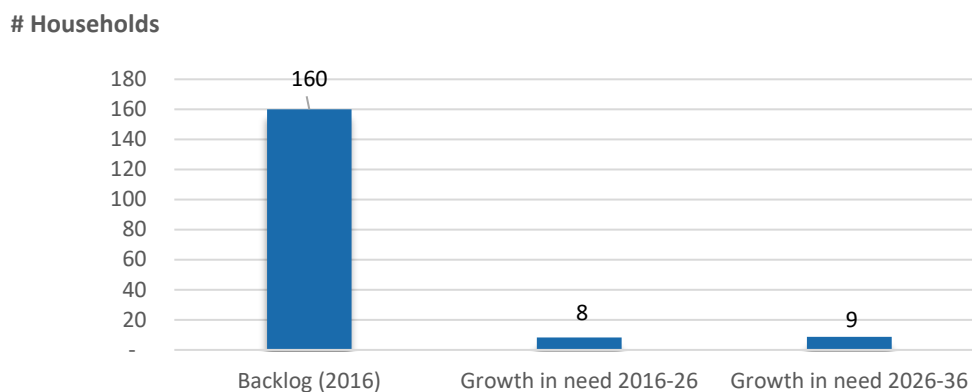
Estimated Number of Units Needed by Type

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.

	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	522	17
2 bedrooms	560	579	19
3+ bedrooms	320	331	11
Total	1,385	1,432	47

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 (carriages houses); and

  - A free secondary suite inspection program.

Housing Need Community Summary:	Enderby	RDNO
Overview		
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%
Tenure		
Number of Households, 2016	1,395	34,185
Owner	1,045	25,780
Renter	345	8,370
Ownership rate	75%	75%
Dwelling Mix		
Single detached	64%	64%
Semi, duplex	11%	6%
Row	10%	7%
Apartment	13%	14%
Moveable	2%	3%
Other	0%	0%
Household by Size		
1 person	36%	28%
2 persons	40%	41%
3 persons	8%	13%
4+ persons	15%	18%
Average Household size	2.1	2.3
Dwellings by Bed Count		
No bedrooms (bachelor)	1%	0%
1 bedroom	12%	9%
2 bedrooms	33%	28%
3 bedrooms	31%	31%
4 + bedrooms	23%	32%
Comparing Household Size and Dwelling Size		
Households with 2 or less people	76%	69%
Dwellings with 2 of fewer bedrooms	46%	37%

Household type	Enderby	RDNO
Family		
Couple	33%	32%
Two parent + children	16%	20%
Lone parent	6%	7%
Other family	5%	6%
Non-Census-Family Households		
One-person	36%	28%
Unrelated two + persons	3%	4%
Age Distribution of Household Primary Maintainer		
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
Median Income by Tenure		
Owner income $	$59,688	$75,343
Renter income $	$27,273	$38,939
Housing Availability	**Enderby**	**RDNO**
Home Values and Rents		
Median value of dwellings ($)	$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.

LOCATION	
Neighbouring municipalities and electoral areas:	
Electoral Area F	
Neighbouring First Nations:	
Splatsin, Okanagan Indian Band	

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

INCOME	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

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

HOUSING	Median assessed housing values: $ 275,755	Median housing sale price: $ no data
	Median monthly rent: $ 701	**Rental vacancy rate:** 1.0% **%**
	Housing units - total: 1,411	**Housing units – subsidized:** 99
	Annual registered new homes - total: 13	**Annual registered new homes - rental:** no data
	Households below *affordability* standards (spending 30%+ of income on shelter):	9%; 1 **%**
	Households below *adequacy* standards (in dwellings requiring major repairs):	0 **%**
	Households below *suitability* standards (in overcrowded dwellings):	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 Splatsin 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)
1 bedroom	505	522
2 bedrooms	560	579
3+ bedrooms	320	331
Total	1,385	1,432

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	
	#	%	#	%	#	%
All households in planning area	1,105	100	1,380	100	1,345	100
Of which are in core housing need	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	
	#	%	#	%	#	%
All households in planning area	1,105	100	1,380	100	1,345	100
Of which are in extreme core housing need	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).

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.