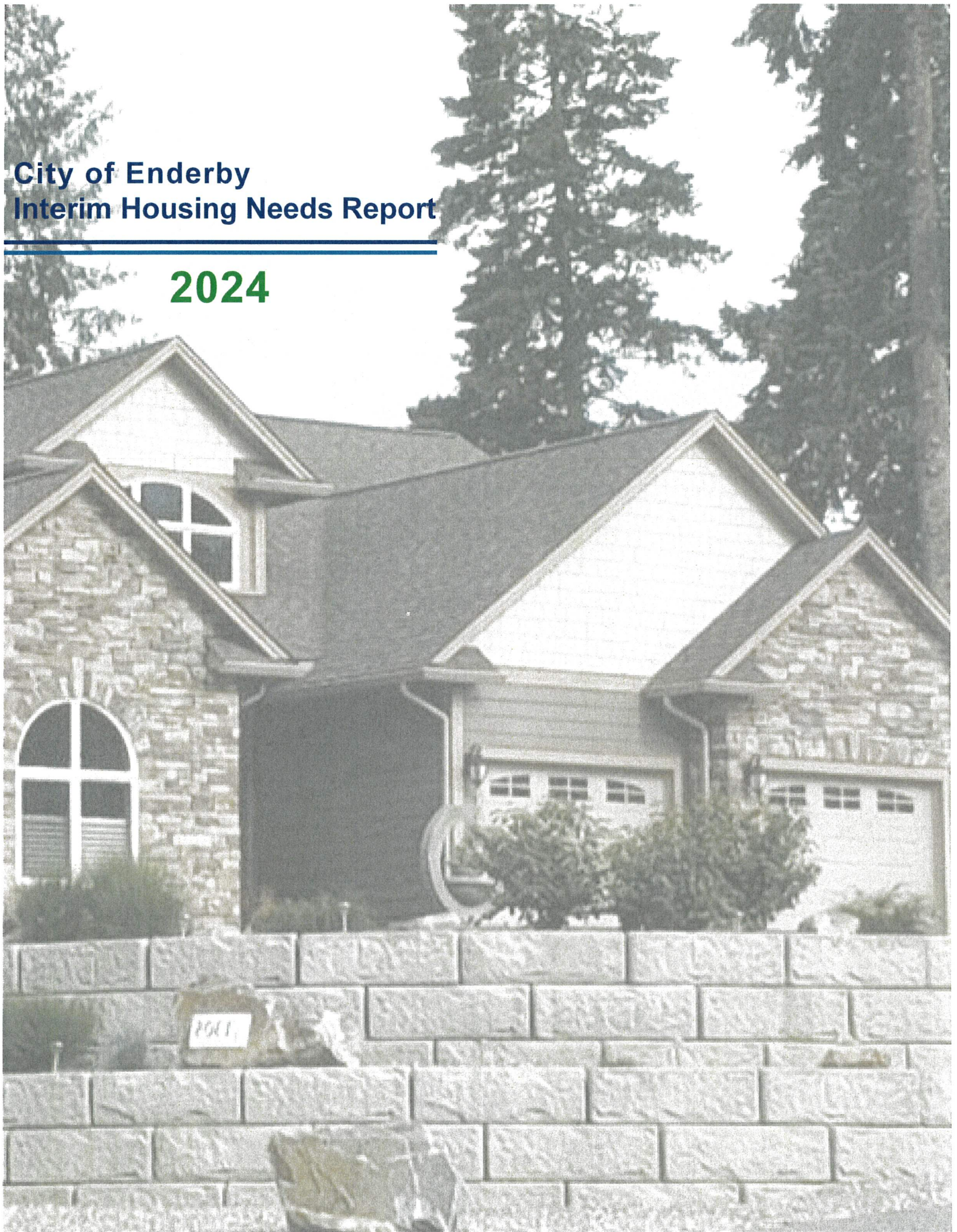


**City of Enderby
Interim Housing Needs Report**

2024



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.

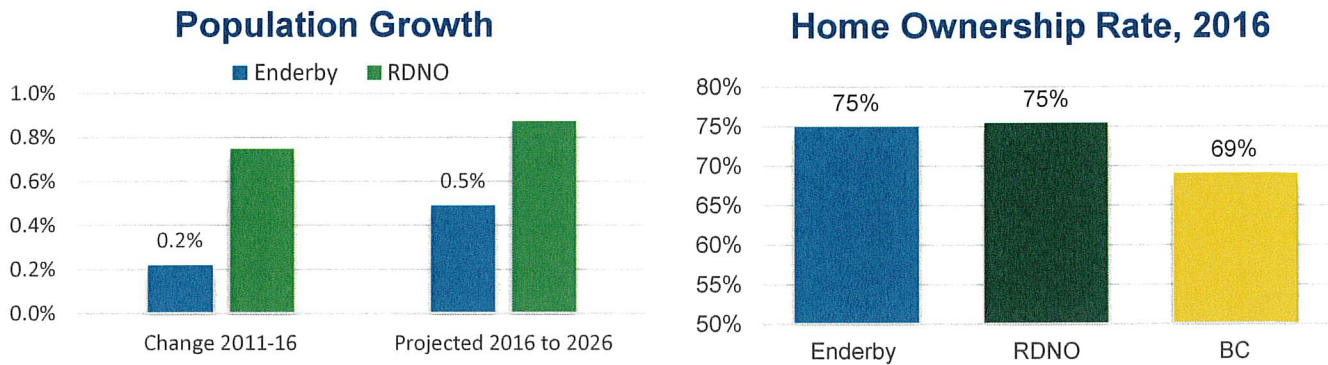
In the absence of new development, redevelopment, and infill, Enderby's future population growth is projected to be modest. Under those circumstances, it is anticipated that there will be minimal change in households in core need. However, new development, redevelopment, and infill will impact affordability,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

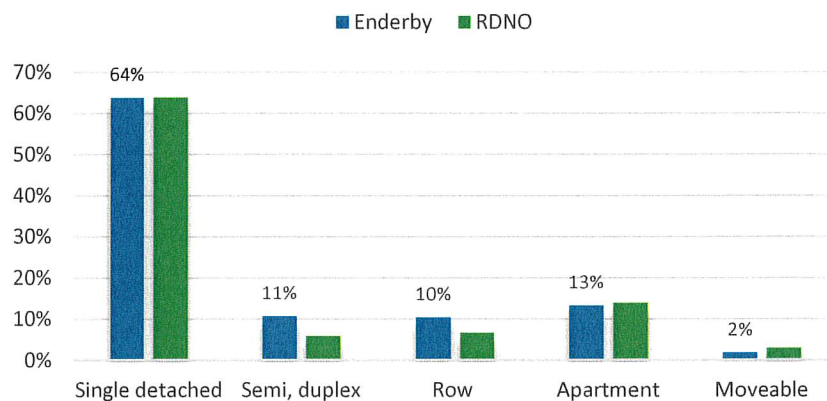
Enderby is one of the smaller communities in the region with just under 3,000 people, which accounts for 3.5% of the regional population. Growth has been relatively modest from 2011-16 (0.2% growth per year during this period) and is projected to grow more slowly (0.6%) than the regional average (0.9%)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

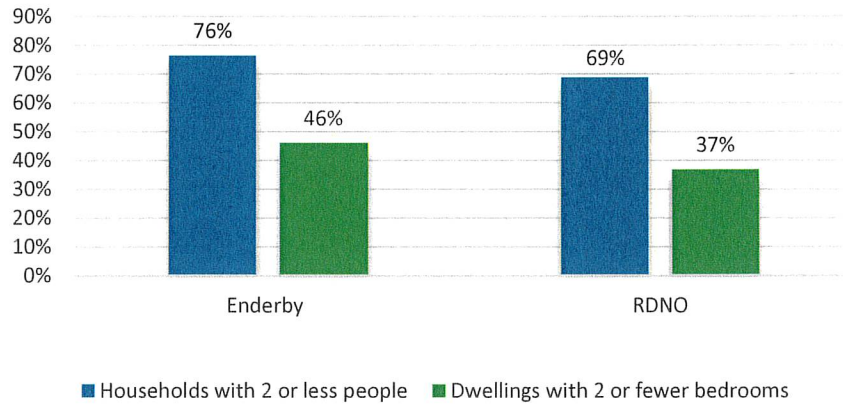
Dwelling Mix



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.

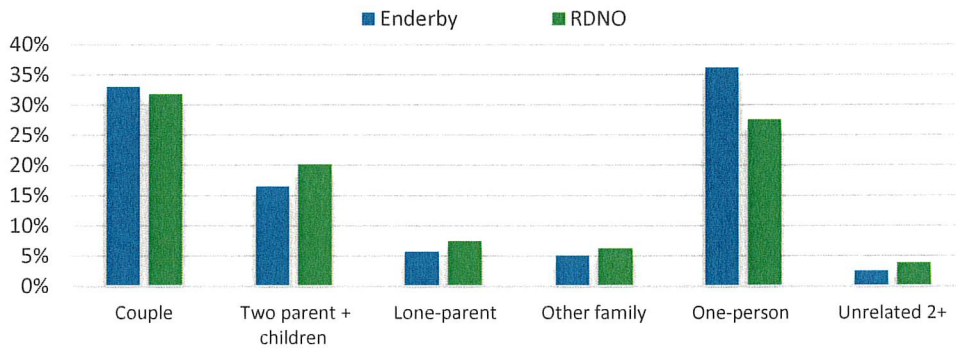
Household Size vs Dwelling Size (# persons vs # bedrooms)



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

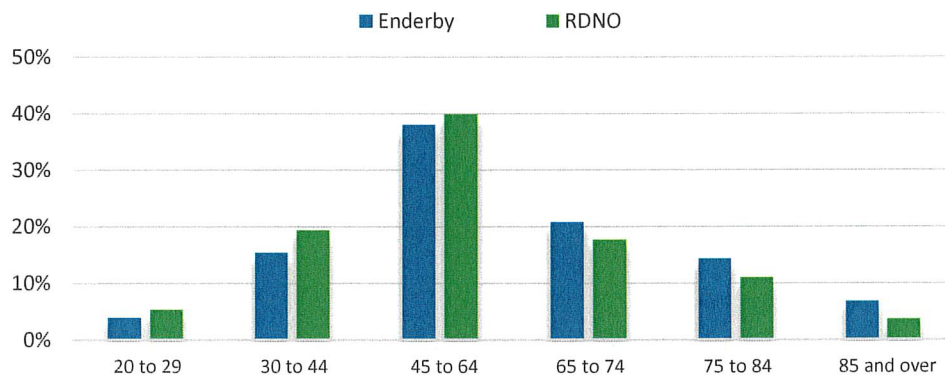


While single person households stand out as a large proportion of households (over one-third) and many couples may be empty nesters, this is not primarily a population of seniors – yet. Similar to the overall regional profile, the largest segment of households in Enderby are those in the 45-64 group 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

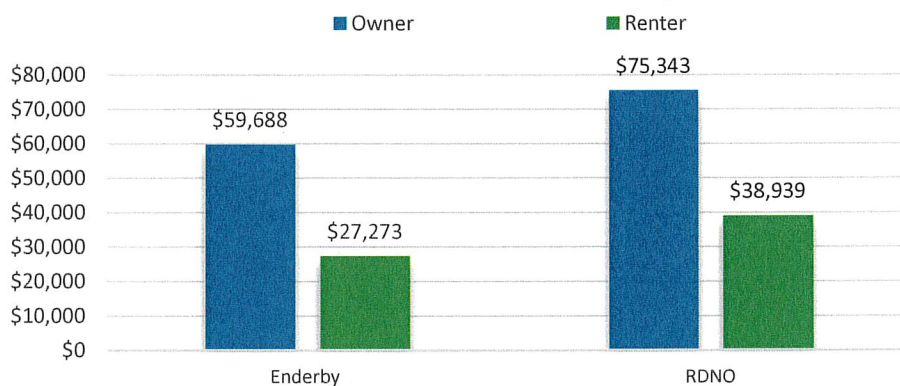
regional average of 32%. Similarly, the median age of individuals is 53 as of the 2016 census, which is slightly higher than the RDNO average of 49.5 years.

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



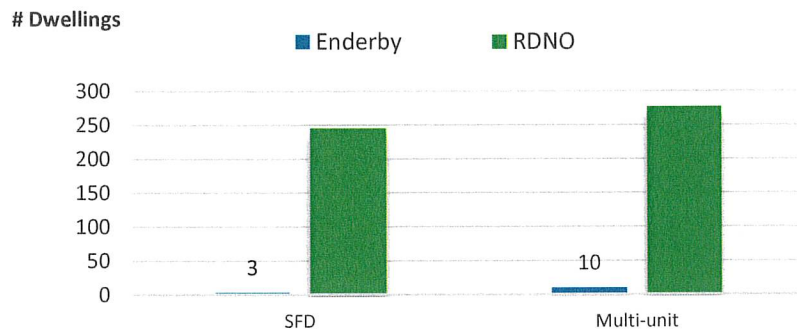
In part this reflects household structure and composition – the large number of single income households (lone parents and single people) who tend to draw down the median income, as well as fewer in the labour market. As discussed later, these low incomes are an important factor underpinning the level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

New Housing Construction

New home construction 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)



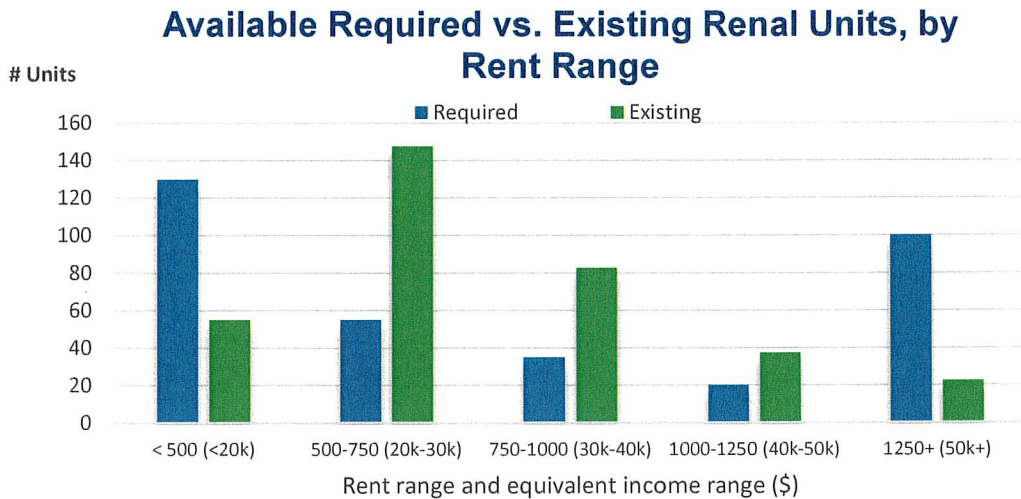
Housing Affordability

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.



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

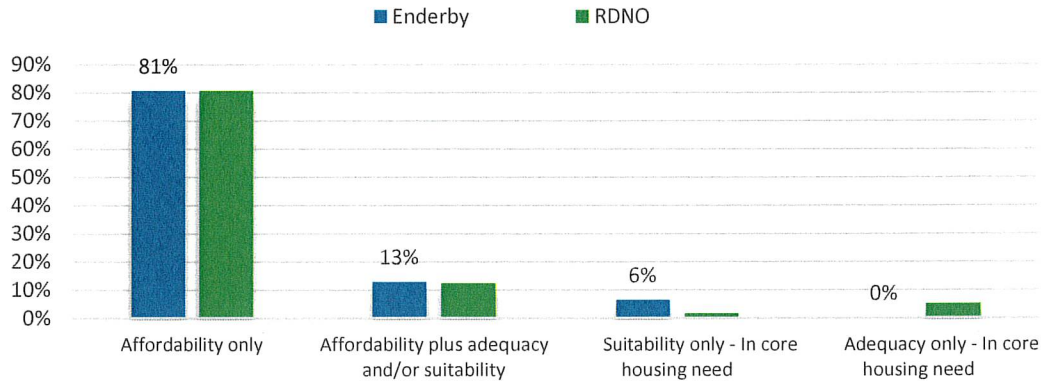
As presaged by the discussion of incomes, rents, and affordability, core housing need in Enderby is relatively high and similar to the RDNO average. Overall, there are some 160 households in core need, representing just under 12% of all households determined to be in core need in 2016. This represents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

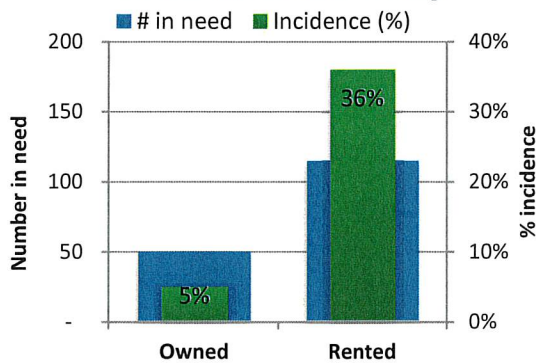
plus adequacy and/or suitability) and notably a significant proportion (6%) reporting a suitability/crowding problem.

Distribution of Need by Problem



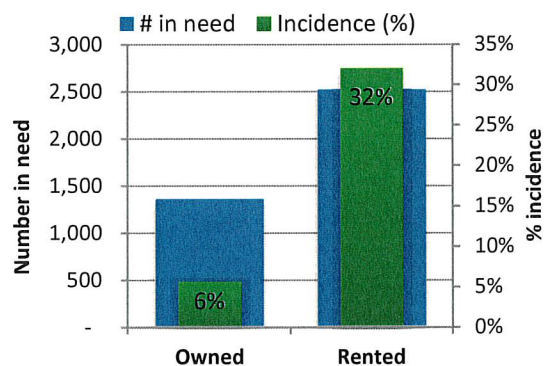
Across Canada and BC core housing need tends to be most prevalent among renters (because most issues relate to affordability and renters typically have lower incomes than owners). Enderby reflects this norm – renters represent the majority of those in core need, who also have a far higher incidence rate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

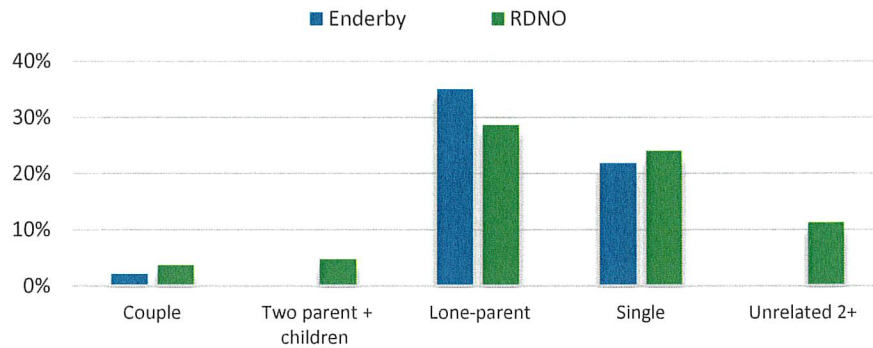
Core Need RDNO



Source: Census 2016

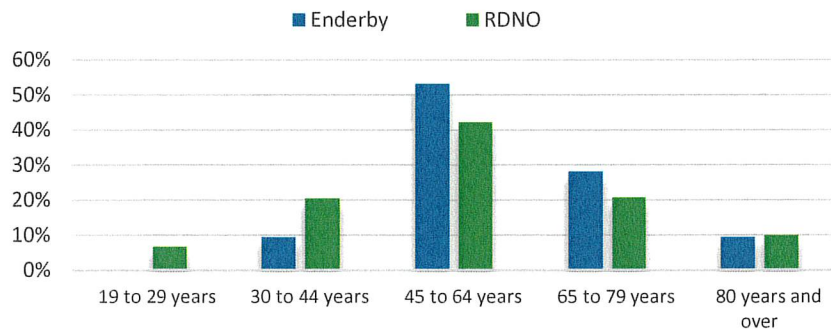
Again reflecting incomes and related affordability challenges, core need tends to be greater among single income households – singles and especially lone parents. By contrast it is very low for couples, with and without children, with Enderby showing a lower incidence of need among these groups than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

Incidence of Need (%) by Household Type



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

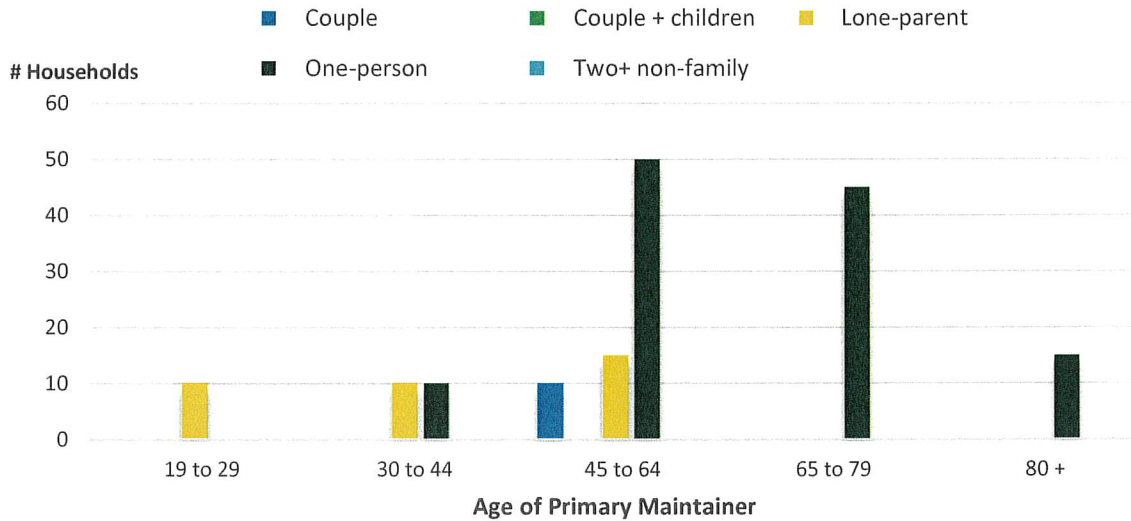


Important to Look at Count Together with Incidence

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.

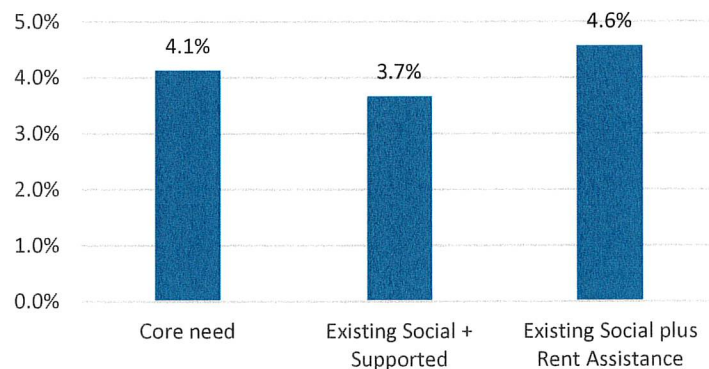
Core need by Household Type and Age



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

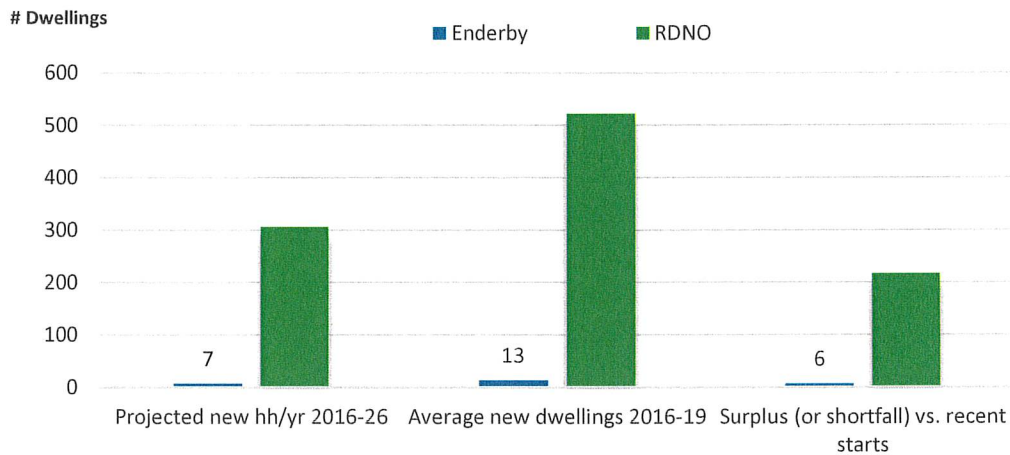


Future Growth and Need

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)

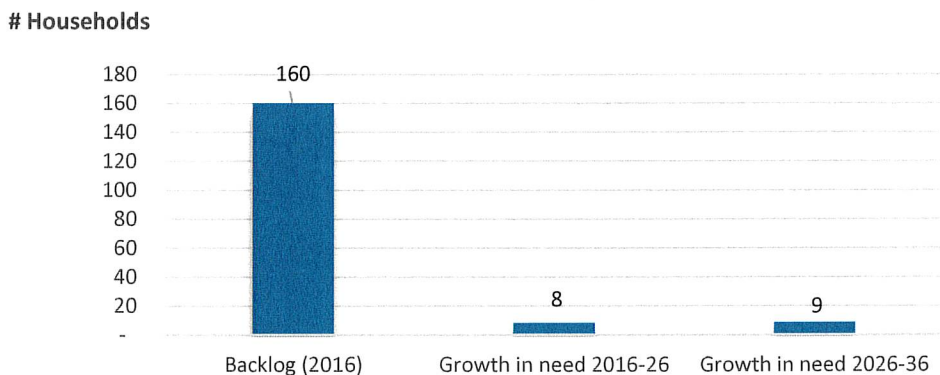


Should new development, infill and redevelopment opportunities within the community be realized, there is the potential for more significant growth in Enderby's housing sector. Should this occur, the population growth projections would need to be revised.

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



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 or 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		
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
LOCATION	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 <i>affordability</i> standards (spending 30%+ of income on shelter):	9%; 1 %
	Households below <i>adequacy</i> standards (in dwellings requiring major repairs):	0 %
	Households below <i>suitability</i> 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 Splotsin 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	
	#	%	#	%	#	%
<i>All households in planning area</i>	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	
	#	%	#	%	#	%
<i>All households in planning area</i>	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).

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.

Calculating 20-year housing need

BC HNR - ENDERBY

Appendix A

The following tables calculate 20-year and 5-year housing need according to provincial guidelines. Each table follows these guidelines exactly with the intention that the tables can be directly included in the required interim housing needs report (or included as an addendum to an existing housing needs report).

HART has produced this calculator to support communities in British Columbia satisfy a provincial requirement for interim housing needs reports. Methodologies for housing needs reports can vary widely, and while HART supports the standardization of methodologies for the purpose of provincial or national reporting, we did not have a role in developing the methodology, nor do we unequivocally endorse it. You can learn more about the HART methodology and what it can tell you about your community on our [Housing Needs Assessment Tool page](#).

- *A note on terminology: we use the term RDA, where the province uses the term Electoral Area. For all intents and purposes, these are interchangeable in the calculator.*
- *A note on rounding: per provincial guidelines, the figures in Components A-F are not rounded and are shown to two decimal places. Total housing need is rounded in Table 13 to the nearest whole number, per guidelines.*

Component A: Extreme core housing need calculation

The following tables calculate the new homes required to meet existing Extreme Core Housing Need (ECHN) according to provincial guidelines.

Table 1a

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

EXPORT

Enderby CY (CSD, BC)				
Total Households	2006	2011	2016	2021
Owners	955	1,015	1,045	1,065
Renters	335	405	345	375

Table 1b

The following table shows the total number and proportion of owners with a mortgage and renter households in ECHN in the four previous census years, to arrive at an average ECHN rate (Step 2).

Please note that data for owners with a mortgage is only available for 2021.

EXPORT

Enderby CY (CSD, BC)									
Extreme Core Housing Need	2006		2011		2016		2021		Average ECHN Rate
	#	% of total	#	% of total	#	% of total	#	% of total	
Owners with a mortgage		n/a		n/a		n/a	20	1.88%	1.88%
Renters	35	10.45%	50	12.35%	35	10.14%	20	5.33%	9.57%

Table 2

The following table shows the estimated total of owners with a mortgage and renter households in ECHN in 2021 (Steps 3 and 4).

EXPORT

Enderby CY (CSD, BC)			
Total Households	2021 Households	Average ECHN Rate	Households in ECHN
Owners		n/a	n/a
Owners with a mortgage	1,065	1.88%	20.00
Renters	375	9.57%	35.88
Total New Units to Meet ECHN - 20 years			55.88

BC HNR - ENDERBY

Component B: Housing units and homelessness

The following table calculates the number of new homes required to meet the needs of the existing population of people experiencing homelessness (PEH), according to provincial guidelines.

Table 3

The following table shows the estimated number of homes required to meet the need of existing PEH households as a proportion of the regional need (Steps 1-3).

Enderby CY (CSD, BC)

Regional Population	Local Population		Regional PEH	Proportional Local PEH
	#	% of region		
89,505	2,975	3.32%	690	22.93
Total New Units to Homelessness Needs - 20 years				22.93

Component C: Housing units and suppressed household formation

The following tables calculate the number of new homes required to meet the demand from households unable to form due to a constrained housing environment, since 2006, according to provincial guidelines.

Table 4a

The following table shows the number of owner and renter households in 2006 by age of the primary household maintainer (Step 1).

Enderby CY (CSD, BC)

Age – Primary Household Maintainer 2006 Categories	2006 Households	
	Owner	Renter
Under 25 years	10	50
25 to 34 years	85	30
35 to 44 years	100	50
45 to 54 years	165	70
55 to 64 years	180	35
65 to 74 years	175	45
75 years and over	245	55

Table 4b

The following table shows the number of owner and renter households in 2021 by age of the primary household maintainer (Step 1, cont'd).

Enderby CY (CSD, BC)

Age – Primary Household Maintainer 2021 Categories	2021 Households	
	Owner	Renter
15 to 24 years	0	25
25 to 34 years	75	50
35 to 44 years	135	55
45 to 54 years	140	30
55 to 64 years	200	50
65 to 74 years	285	65
75 to 84 years	175	60
85 years and over	45	35

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Table 5

The following table shows the population by age category in 2006 and 2021 (Step 2).

Enderby CY (CSD, BC)

		2006		2021	
Age Categories – Household Maintainers	Age Categories – Population	All Categories	Summed Categories	All Categories	Summed Categories
15 to 24 years	15 to 19 years	175	330	80	165
	20 to 24 years	155		85	
25 to 34 years	25 to 29 years	135	245	140	280
	30 to 34 years	110		140	
35 to 44 years	35 to 39 years	120	295	190	355
	40 to 44 years	175		165	
45 to 54 years	45 to 49 years	205	395	140	270
	50 to 54 years	190		130	
55 to 64 years	55 to 59 years	175	370	225	465
	60 to 64 years	195		240	
65 to 74 years	65 to 69 years	185	365	280	515
	70 to 74 years	180		235	
75 years and over	75 to 79 years	135	365	210	440
	80 to 84 years	135		125	
	85 years and over	95		105	

Table 6

The following table shows the 2006 headship rate of each age category for both renters and owners (Step 3).

Enderby CY (CSD, BC)

Age Categories – Household Maintainers	2006 Households		2006 Population	2006 Headship Rate	
	Owner	Renter	Total	Owner	Renter
15 to 24 years	10	50	330	3.03%	15.15%
25 to 34 years	85	30	245	34.69%	12.24%
35 to 44 years	100	50	295	33.90%	16.95%
45 to 54 years	165	70	395	41.77%	17.72%
55 to 64 years	180	35	370	48.65%	9.46%
65 to 74 years	175	45	365	47.95%	12.33%
75 years and over	245	55	365	67.12%	15.07%

Table 7

The following table shows the potential 2021 headship rate of each age category for both renters and owners if the headship rate from 2006 remained constant (Step 4).

Enderby CY (CSD, BC)

Age Categories – Household Maintainers	2006 Headship Rate		2021 Population	2021 Potential Households	
	Owner	Renter	Total	Owner	Renter
15 to 24 years	3.03%	15.15%	165	5.00	25.00
25 to 34 years	34.69%	12.24%	280	97.14	34.29
35 to 44 years	33.90%	16.95%	355	120.34	60.17
45 to 54 years	41.77%	17.72%	270	112.78	47.85
55 to 64 years	48.65%	9.46%	465	226.22	43.99
65 to 74 years	47.95%	12.33%	515	246.92	63.49
75 years and over	67.12%	15.07%	440	295.34	66.30

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Table 8

The following table calculates the number of suppressed households by subtracting actual households in 2021 from potential households in 2021 by age category, according to provincial guidelines (Steps 5 and 6).

EXPORT

Enderby CY (CSD, BC)							
Age Categories – Household Maintainers	2021 Potential Households		2021 Households		2021 Suppressed Households		
	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 to 24 years	5.00	25.00	0	25	5.00	0.00	5.00
25 to 34 years	97.14	34.29	75	50	22.14	-15.71	6.43
35 to 44 years	120.34	60.17	135	55	-14.66	5.17	0.00
45 to 54 years	112.78	47.85	140	30	-27.22	17.85	0.00
55 to 64 years	226.22	43.99	200	50	26.22	-6.01	20.20
65 to 74 years	246.92	63.49	285	65	-38.08	-1.51	0.00
75 years and over	295.34	66.30	220	95	75.34	-28.70	46.64
Total New Units to Meet Suppressed Housing Need - 20 years							78.28

Component D: Housing units and anticipated household growth

The following tables calculates the number of new homes required to accommodate an increasing population over 20 years according to provincial guidelines.

Table 9

The following table shows the 20-year population projection and growth rate for your regional district (Step 1).

EXPORT

Enderby CY (CSD, BC)			
Regional District Projections	2021	2041	Regional Growth Rate
Households	38,820	53,344	37.41%

Table 10

The following table shows the calculated number of new homes needed in the next 20 years according to the provincial guidelines, calculated with the average of the municipal and regional growth projections (Steps 2-5).

EXPORT

Enderby CY (CSD, BC)				
Growth Scenarios	Regional Growth Rate	Households		New Units
		2021	2041	
Local Household Growth	n/a	1,435	1,726.00	291.00
Regionally Based Household Growth	37.41%	1,435	1,971.89	536.89
Scenario Average				413.94
Total New Units to Meet Household Growth Needs - 20 years				413.94

Component E: Housing units and rental vacancy rate

The following table calculates the number of new homes required to restore local vacancy rates to 3% according to provincial guidelines. Please note that in jurisdictions without vacancy rate data, the calculator will default to the provincial vacancy rate, following provincial guidance.

Table 11

The following table shows the difference between the existing total number of rental homes and the total number of rental homes required for a 3% vacancy rate (Steps 1-4).

EXPORT

Enderby CY (CSD, BC)				
	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
Target Vacancy Rate	3.00%	97.00%	375	386.60
Local Vacancy Rate	1.40%	98.60%		380.32
Total New Units to Achieve 3% Vacancy Rate - 20 years				6.27

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Component F: Housing units and demand (the "demand buffer")

The demand factor is a multiplier used to calculate additional local housing demand (or "demand buffer"), determined by the province.

Table 12

The following table calculates additional demand for new housing by applying your demand factor to the total of the other relevant components, according to provincial guidelines (Steps 1 and 2).

Enderby CY (CSD, BC)

Component	Result
A. Extreme Core Housing Need	55.88
B. Persons Experiencing Homelessness	22.93
C. Suppressed Household Formation	78.28
E. Rental Vacancy Rate Adjustment	6.27
Total	163.36
Demand Factor	0.57
Total New Units to Address Demand Buffer - 20 years	93.13

Total 5-year and 20-year housing need

Table 13

The following table sums Components A-F and rounds the totals to the nearest whole number to determine the total number of new homes needed in the next 20 years, according to provincial guidelines. It also displays 5-year housing need estimates using the multipliers provided in the provincial guidelines and BC Stats household projections from 2021 to 2026.

Enderby CY (CSD, BC)

Component	5 Year Need	20 Year Need
A. Extreme Core Housing Need	13.97	55.88
B. Persons Experiencing Homelessness	11.47	22.93
C. Suppressed Household Formation	19.57	78.28
D. Anticipated Growth	141.01	413.94
E. Rental Vacancy Rate Adjustment	1.57	6.27
F. Additional Local Demand	23.28	93.13
Total New Units - 5 years	211	
Total New Units - 20 years		670

The HNA Calculator was created by the Housing Assessment Resource Tools (HART) project in collaboration with Licker Geospatial Consulting.



**Housing Assessment
Resource Tools
(HART)**



**Licker
Geospatial
Consulting**

APPENDIX B

790(3)(b)(ii) of Local Government Act – Include a description of the actions taken by the local government, since receiving the most recent Housing Needs Report, to reduce housing needs.

The following are actions that have been taken by the City of Enderby, since its most recent Housing Needs Report was received, which are aimed at reducing housing needs:

- **Local Incentives:** Continued to offer case managed development services and a streamlined development process in order to attract new residential development.
- **Secondary Dwelling Design Competition:** The Regional District of North Okanagan, in collaboration with the City of Armstrong, City of Enderby, Village of Lumby, Township of Spallumcheen and City of Vernon, hosted a Secondary Dwelling Design Competition which result in a total of 13 unique, pre-approved building plans being made available for the public to purchase at an affordable rate of \$1,000.
- **Removal of Secondary Suite Restriction:** Removed the zoning regulation which stated that secondary suites were only permitted when at least one of the registered owners of the property resides within the primary single family dwelling.
- **SMMUH Zoning:** In June of 2024, the City of Enderby implemented an update to its zoning framework in order to permit, i) a minimum of three or four units per residential lot, and ii) both a detached secondary suite and an attached secondary suite to accompany a single family dwelling.

790(3)(b)(iii) of Local Government Act – Include a statement about the need for housing in close proximity to transportation infrastructure that supports walking, bicycling, public transit or other alternative forms of transportation.

When housing is located in close proximity to transportation infrastructure that supports walking, bicycling, public transit, or other alternative forms of transportation, this helps to promote accessibility, reduce automobile reliance, and provide low-cost transportation alternatives for residents. The City of Enderby's Official Community Plan, in accordance with the North Okanagan Regional Growth Strategy, defines an Urban Containment Boundary that focuses growth within existing urban areas of the community, particularly those areas that are best served by walkable shops, services and amenities, and public transportation. Furthermore, the City's Zoning Bylaw supports mixed-use, residential development within its commercial core, where the opportunities for walking, bicycling, and public transportation are most prevalent.