



District of Summerland Housing Needs Report

DISTRICT OF SUMMERLAND HOUSING NEEDS REPORT

Prepared for:

District of Summerland
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Executive Summary

The Summerland Housing Needs Report was commissioned by the District of Summerland to refresh the District's understanding of its housing needs for 2024 and to meet the Province's new requirements of interim housing needs reports.

Building upon the previous housing needs report, the team explored the latest data on the District from the Census, from BC Stats, from CMHC, from other public and private data bases, together with engagement with keystakeholders and District of Summerland residents to enquire as to how people are living in Summerland in 2024.

Using the province's updated 2024 housing needs report methodology, we find that Summerland has a need for 671 units in the coming five years and 2,212 units in the next twenty years. There are limitations to this methodology which are discussed within the report.

Table 1: Projected Housing Needs For 5 & 20 Years

Component	5 Year Need	20 Year Need
A. Extreme Core Housing Need	27.09	108.38
B. Persons Experiencing Homelessness	33.57	67.13
C. Suppressed Household Formation	76.72	306.89
D. Anticipated Growth	385.86	1,139.36
E. Rental Vacancy Rate Adjustment	1.42	5.67
F. Additional Local Demand	146.06	584.23
Total New Units – 5 years	671	
Total New Units – 20 years		2,212

Source: Housing Assessment Resource Tools

Broadly, the study finds that there are housing gaps through which some, especially more vulnerable residents are falling through. Study findings suggest the need for a greater diversity of housing types. There is a need for more affordable (both rental and ownership) options suitable for individuals

and families and those looking to downsize. There is also a need for a range of non-market units, particularly for those at risk of homelessness or with low-incomes, including housing for low-income individuals and families, low-income seniors, and those with disabilities.

It will be important to plan for the anticipated aging population, including introducing age-friendly approaches such as adaptable and accessible dwellings. Inter-generational living and extended households in various housing forms can be seen as favourable options for some families. Secondary suites and carriage homes are options that can provide families with the space to accommodate multi-generations. Indeed, encouraging secondary suites, carriage houses, garden suites, and a broader variety of other dwelling types in existing neighbourhoods may allow residents to stay within their community throughout the life cycle (e.g., from single, to young family, to middle-age, to empty nesters, to senior).

Table of Contents

EXECUTIVE SUMMARY.....	1
TABLE OF CONTENTS.....	3
LIST OF FIGURES.....	5
LIST OF TABLES.....	5
1. INTRODUCTION.....	6
OBJECTIVES.....	7
STUDY LIMITATIONS.....	8
2. COMMUNITY CONTEXT.....	10
LOCATION.....	10
PROVINCIAL ECONOMY.....	11
LOCAL ECONOMY.....	12
DEMOGRAPHIC TRENDS.....	16
HOUSEHOLD TRENDS.....	19
HOUSEHOLD INCOME.....	21
POPULATION PROJECTION.....	25
3. COMMUNITY & STAKEHOLDER ENGAGEMENT.....	28
4. HOUSING SUPPLY.....	29
HOUSING UNIT TYPES.....	29
NEW HOUSING.....	31
HOUSING TENURE.....	34
NON-MARKET HOUSING.....	35
HOUSING SUITABILITY AND ADEQUACY.....	37
SHELTER-COST-TO-INCOME-RATIO.....	40
CORE AND EXTREME CORE HOUSING NEED.....	41
5. HOUSING MARKET CHARACTERISTICS.....	44
HOUSING VALUES.....	44
RENTAL HOUSING.....	45
SHORT-TERM RENTALS.....	46
6. HOUSING NEEDS PROJECTIONS.....	49
HOW ARE HOUSING NEEDS CALCULATED.....	49
A. SUPPLY OF UNITS TO REDUCE EXTREME CORE HOUSING NEED.....	51
B. SUPPLY OF UNITS TO REDUCE HOMELESSNESS.....	52
C. SUPPLY OF UNITS TO ADDRESS SUPPRESSED HOUSEHOLD FORMATION.....	54
D. SUPPLY OF UNITS TO MEET PROJECTED GROWTH.....	55
E. SUPPLY OF UNITS NEEDED TO MEET AT LEAST A 3% VACANCY RATE.....	56
F. SUPPLY OF UNITS NEEDED TO MEET LOCAL DEMAND.....	57
TOTAL ASSESSED HOUSING NEED.....	58

7.	KEY AREAS OF LOCAL NEED	59
	ENHANCE HOUSING DIVERSITY.....	59
	ADDRESS NON-MARKET HOUSING NEEDS.....	60
	ENHANCE RENTAL HOUSING SUPPLY	62
	PREPARE FOR ANTICIPATED GROWTH IN POPULATION AGE 65 AND OVER	63
	SUMMARY	64
8.	ACTIONS TO ADDRESS HOUSING NEEDS	65
	DEVELOPMENT PROCESS IMPROVEMENTS.....	65
	INCREASING HOUSING SUPPLY	67
	AFFORDABLE HOUSING.....	69
	HOUSING CONSTRUCTION ACTIVITY	71
9.	HOUSING & TRANSPORTATION INFRASTRUCTURE.....	72
	APPENDIX: COMMUNITY SURVEY FINDINGS.....	77

List of Figures

Figure 1: District of Summerland Boundary Map.....	10
Figure 2: District of Summerland Population Trend (Census)	17
Figure 3: District of Summerland Population Evolution.....	18
Figure 4: Median Before-Tax Owner & Renter Private Household Income Data (2015 & 2020) ..	22
Figure 5: Household Income by Tenure & Income Group, Private Households (2020)	23
Figure 6: District of Summerland Population Projection.....	26
Figure 7: Benefits of Housing In Proximity to Active Transportation	74

List of Tables

Table 1: Projected Housing Needs For 5 & 20 Years	1
Table 2: RBC Economics Provincial Outlook.....	11
Table 3: Economic Sectors.....	13
Table 4: Highest certificate, diploma or degree for the population aged 15 years and over in private households.....	14
Table 5: Commuting destination for employed labour force aged 15 years and over in private households with usual place of work	15
Table 6: Population Evolution, 2006-2016.....	18
Table 7: Historical Trends in Household Size - 2006-2016.....	19
Table 8: Household Types.....	20
Table 9: Median Total Income by Type (2020).....	24
Table 10: District of Summerland Population Projection	27
Table 11: Total Private Dwellings By Occupancy and Usual Residency	29
Table 12: Dwelling Units by Typology.....	29
Table 13: Occupied Private Dwellings by Number of Bedrooms	31
Table 14: District of Summerland New Home Registrations.....	32
Table 15: District of Summerland Dwellings by Tenure and Period of Construction.....	33
Table 16: Housing Tenure (2006-2021)	34
Table 17: Suitability Standards (2021)	37
Table 18: Adequacy Standards (2021)	38
Table 19: Shelter-Cost-To-Income Ratios (2021).....	40
Table 20: Core Housing Need (2021)	42
Table 21: Core Housing Need Over Time (2006-2021)	43
Table 22: BC Assessment Housing Values (2022-2023)	44
Table 23: Rented Dwellings, Monthly Shelter Cost (2006-2021).....	45
Table 24: STRs and Housing Affordability in the Thompson-Okanagan Region.....	47
Table 25: Housing Need from Extreme Core Housing Need	51
Table 26: Units Required to Address Regional Homelessness.....	53
Table 27: Housing Need due to Suppressed Household Formation	54
Table 28: Supply of Units Necessary to Meet Projected Growth.....	56
Table 29: Supply of Units Necessary to Reduce Rental Vacancy Rates	57
Table 30: Demand Adjustment Unit Counts	57
Table 31: Assessment of Housing Needs	58
Table 32: District of Summerland Housing Starts (2013-2023)	71
Table 33: Main Mode of Commuting For the Employed Labour Force Age 15 Years and Over With A Usual Place Of Work Or No Fixed Workplace	72

1. Introduction

Urbanics Consultants Ltd. has been retained by the District of Summerland to undertake a Housing Needs Report. The report uses the provincial standardized methodology to assess local housing needs over 5 and 20 years, coupled with analysis of statistical data sets, relevant reports, bylaws and policies and community and stakeholder engagement. The study builds upon the previous 2020 Housing Needs Report that was produced for the Regional District of Okanagan-Similkameen.

In 2019, the province introduced legislation requiring all local governments in British Columbia to collect data, analyze trends and present reports that describe current and anticipated housing needs. The District of Summerland participated as part of a Regional District-wide Housing Needs Report, which was finalized in April 2021.

In 2023, the province updated legislative requirements for Housing Needs Reports. This includes requiring all local governments to complete an *Interim Housing Needs Report* by January 1, 2025. A standardized method (HNR Method) to calculate the number of housing units needed over 5 and 20 years has been developed by the province. The aim of using a standardized method is that it will lead to a more consistent, robust understanding of local housing needs. Municipalities must then update their official community plans and zoning bylaws by December 31, 2025, to accommodate the number of units identified.

‘Regular’ Housing Needs Reports must then be completed by local governments in 2028, and every 5 years thereafter.

The Consultant crafted this report from study, analysis, and synthesis of data provided by BC Stats, Statistics Canada, CMHC, and others, together with digital surveys of Summerland residents, interviews with stakeholders such as affordable housing operators, business owners, non-profits, School District 67,

and members of the public, in collaboration with District of Summerland Development Services.

Objectives

The main objectives of the study are to:

- Review existing studies and research related to housing-oriented policies and market and non-market rate housing in the community.
- Collect in a convenient and centralized format basic economic and demographic data on factors that inform the supply and demand for housing.
- Analyze population, socio-economic and employment trends to develop a comprehensive demographic and socio-economic profile of the community.
- Review the local housing policies, bylaws, tools, and programs to support affordable housing.
- Examine the current housing market characteristics and develop a comprehensive housing profile, including housing stock (market and non-market rate housing), vacancy, dwelling type preferences (single-family, townhouse and apartments) and tenure preferences.
- Develop and implement a community and stakeholder engagement plan designed to gather insights related to the housing situation and market and non-market housing needs in the community.
- Implement the Provincial methodology to calculate the number of housing units needed over the next 5 and 20 years, as required by the *Housing Needs Reports Regulations*.
- Meet all requirements for British Columbia Interim Housing Needs Reports

Study Limitations

Data and statistics for the report was sourced from a variety of government (federal, provincial, regional, municipal). One of the key limitations of this study is that census data is reflecting 2021 conditions. These are now 3 years out of date and will be replaced by new data in 2026-2027 when a new census is conducted. Census data is subject to random rounding up or down, so any figures from the Census should be read as plus or minus 10.

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

Additionally, the inflation seen the last several years mostly happened after May 2021 when the Census was conducted. According to the Bank of Canada, a dollar in 2021 is worth the equivalent of \$1.13 in today's money (13% inflation), and this change has not fallen evenly across the economy.

The methodology for calculating housing needs is one provided by the province. It is not a market-based measure, and its outputs do not imply that anyone will be able to afford and build the housing estimated to be needed. It does include a 'demand factor' for municipalities, however this multiplier is a black-box number provided by the province with minimal explanation other than it is supposed to reflect housing demand. The housing needs methodology is, though, multi-faceted, and does include concerns such as homelessness, suppressed household formation, rental vacancy rates, and projected growth.

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

available. While specific assumptions may be noted throughout the report, the following general assumptions also apply:

- Real G.D.P. growth and other economic indicators for the area will not significantly differ from the projections indicated in the study over the course of the study period.
- Actual population growth rates will occur relatively consistent with those employed in this study.
- No unforeseen economic or political events will occur within the study period on a national, provincial, or local level, which would significantly alter the outcomes of the study's analyses. Short-term fluctuations are likely to occur, but long-term gradual growth rates should prevail.
- The demand and market analyses are based on estimates, assumptions and other information developed using provincially mandated methodology.

Should these or any of the other assumptions noted in this study be undermined by the course of future events, the Consultant recommends that the study's findings be re-examined.

All sources for data tables and figures are from the Census custom data sets prepared for the BC Ministry of Housing (1996-2021) and the general Census profiles (1996-2021), as well as analytical work by the consultant unless otherwise stated.

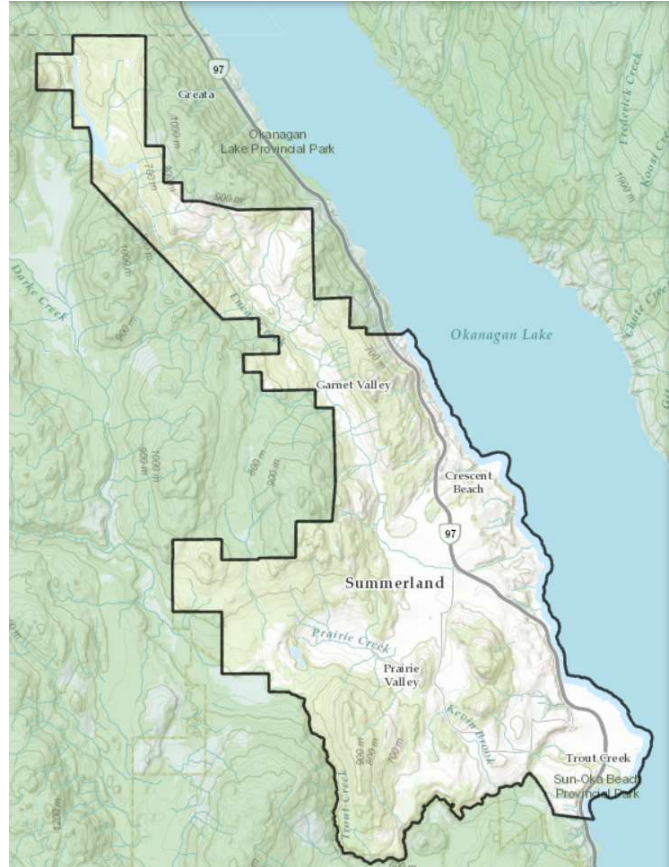
2. Community Context

Location

The District of Summerland is located on the southwestern shore of Okanagan Lake and contains a population of over 12,000 residents. The District is located within the traditional, ancestral, and unceded territory of the Syilx People of the Okanagan Nation. Provincial Highway No. 97 connects Summerland to the Okanagan Valley's two largest centres: Penticton (18 kilometers to the south) and Kelowna (48 kilometers to the north).

The District contains a total area of approximately 7,442 hectares (18,389 acres). Approximately 35% of the District's total area is reserved for agricultural use within the Agricultural Land Reserve.

Figure 1: District of Summerland Boundary Map



Source: District of Summerland

Development is primarily situated close to major roads and the lakeshore. The downtown district of Summerland is the primary centre of commerce, culture and community services.

Provincial Economy

This section will look at the projected trajectory of the province's economy, which illustrates the economic background that informs variations in housing. The last several years have seen something of a roller coaster in economic conditions in British Columbia and more broadly. Real GDP has been growing, though at a slower rate than in pre-pandemic years. As has been widely remarked, this growth, while positive, has been offset by high rates of population growth in the last two years. Real Growth is expected to increase from 0.7% in 2024 to 1.8% in 2025, which should improve per-capita economic conditions as immigration levels are returned to more normal rates. Unemployment rates are expected to have stabilized at a modest level (5.2-5.8%), which is higher than pre-pandemic, though not exceptionally high. The employment is projected to grow at a more modest pace than in previous years, but continued growth is projected by RBC. Retail sales are expected to grow at a very slow rate in 2024, (0.2%) increasing by 2.3% in 2025, lagging economic growth as households impacted by inflation and the cost of living act more cautiously.

Table 2: RBC Economics Provincial Outlook

June 2024	British Columbia							
	2018	2019	2020	2021	2022	2023F	2024F	2025F
Real GDP	3.5	2.6	-3.1	7.1	3.8	1.6	0.7	1.8
Nominal GDP	5.4	3.9	-0.5	15.8	11.0	3.4	3.7	3.5
Employment	1.8	2.7	-6.3	6.2	3.2	1.6	1.8	0.7
Unemployment Rate (%)	4.6	4.8	9.1	6.6	4.6	5.2	5.8	5.8
Retail Sales	2.6	1.3	1.8	12.6	3.1	-0.1	0.2	2.3
Housing Starts (000s)	40.9	44.9	37.7	47.6	46.7	50.5	51.4	54.5
Consumer Price Index	2.7	2.3	0.8	2.8	6.9	4.0	2.4	1.6

Source: RBC Economics Provincial Outlook (June 2024)

RBC and other observers expect housing starts to see increases over recent years, with more than 50,000 housing starts projected for 2024 and 2025. To some extent this is driven by high levels of demand and high prices, but also driven by deliberate efforts to improve housing output through new provincial policies including Transit Oriented Areas and multiplex legislation. This is, however, fragile, given elevated construction costs, high interest rates, and

subdued consumer sentiment. In so far as higher levels of housing starts can be encouraged, this will improve overall economic outcomes including overall growth and cost of living pressures. Under these circumstances, a high level estimate of the trajectory of housing prices is difficult to ascertain, especially as long as construction costs remain elevated.

Inflation is expected to continue normalizing in 2024 and 2025, with inflation rates expected to fall below the Bank of Canada's 2% target in 2025 (1.6%). Concern over inflation is likely to continue, as despite declining rates of price increases, many members of the public will continue to notice the elevated price level. As of report writing, interest rates are expected to continue to fall from their post-pandemic highs to more normal rates, but are unlikely to return to the low levels seen in the 2008-2018 or 2020-2022 periods.

Local Economy

Summerland's traditional industry sector has centred on agriculture, and particularly the fruit growing industry, which has been expanded through related industries such as wine production. The favourable climate coupled with unique soil properties generate some of the best growing conditions in the Okanagan.

The overall climate is well suited for fruit and vegetable production, recreation, and tourism. Major industry sectors include agriculture, manufacturing, commercial, retail, tourism, and agricultural research.

Table 3 shows employment by major sectors of the economy for District of Summerland and Regional District of Okanagan-Similkameen (RDOS), using North American Industry Classification System (NAICS). 2-digit codes used by Statistics Canada have been grouped in the following way:

- Tourism: accommodation & food services; arts, entertainment & recreation; and information & cultural industries.
- Business, finance, and management: finance & insurance; real estate, rental & leasing; and management of companies & enterprises.

- Public services: healthcare & social assistance; education services; administration & support; waste management & remediation; utilities & public administration.
- Manufacturing and innovation: manufacturing; construction; professional, scientific & technical services; mining, quarrying, oil & gas extraction; and agriculture, forestry, fishing & hunting.
- Trade services: wholesale trade; retail trade and transportation & warehousing.
- Other Services: repair & maintenance; personal & laundry services; religious, grant making, civic, and professional & similar organizations; and private household domestic labour.

Table 3: Economic Sectors

Major Economic Sectors	District of Summerland				RDOS				BC			
	2006	2011	2016	2021	2006	2011	2016	2021	2006	2011	2016	2021
Tourism	515 (10%)	500 (10%)	585 (11%)	485 (9%)	4,785 (13%)	4,185 (12%)	5,085 (13%)	4,760 (12%)	287,875 (13%)	298,780 (13%)	332,215 (14%)	314,175 (12%)
Business finance and management	240 (5%)	320 (6%)	260 (5%)	265 (5%)	1,855 (5%)	1,965 (5%)	1,860 (5%)	1,775 (4%)	137,740 (6%)	149,075 (6%)	153,115 (6%)	160,500 (6%)
Public services	1525 (30%)	1735 (34%)	1800 (33%)	1,860 (35%)	9,230 (25%)	11,105 (31%)	10,450 (28%)	12,090 (30%)	582,185 (27%)	672,880 (29%)	691,225 (28%)	780,145 (30%)
Manufacturing and innovation	1710 (34%)	1735 (34%)	1550 (29%)	1,665 (31%)	12,385 (34%)	11,025 (30%)	11,760 (31%)	12,455 (31%)	612,080 (28%)	596,340 (26%)	645,350 (27%)	711,060 (27%)
Trade services	830 (16%)	610 (12%)	930 (17%)	865 (16%)	6,815 (19%)	5,925 (16%)	6,905 (18%)	7,150 (18%)	454,725 (21%)	475,490 (21%)	493,640 (20%)	523,455 (20%)
Other services	240 (5%)	240 (5%)	265 (5%)	250 (5%)	1,745 (5%)	1,975 (5%)	1,690 (4%)	1,570 (4%)	109,485 (5%)	112,745 (5%)	112,330 (5%)	113,780 (4%)
Total	5,060	5,140	5,390	5,390	36,815	36,180	37,750	39,800	2,184,090	2,305,310	2,427,875	2,603,115

Source: Source: Statistics Canada Census (2006-2021) (Custom data for BC Ministry of Housing);

The most important components of Summerland's economy from an employment standpoint are the 'Public Services' and 'Manufacturing and innovation' categories. Combined these sectors account for 65% of the workforce in 2021. Indeed, some of the largest employers in Summerland include the School District (SD 67), the healthcare field (Summerland Seniors Village), the District of Summerland, and employment through the various wineries.

Per Census figures, employment has experienced slight increases the previous four census periods, increasing approximately 0.4% per year on average, or 7%

over the 15 years between 2006 and 2021. There was little change in total employment between the 2016 and 2021 census periods, although there were increases in the 'Public Services' and 'Manufacturing and Innovation' labour force. Tourism saw employment declines between 2016 and 2021, which may be due to the declines experienced as a result of the COVID-19 Pandemic which greatly affected the tourism industry in 2020 and 2021.

Education Level, 2021	District of Summerland	RDOS	BC
No certificate, diploma or degree	1,360 (13%)	12,640 (16%)	565,665 (13%)
Secondary (high) school diploma or equivalency certificate	3,000 (30%)	25,235 (33%)	1,238,000 (29%)
Postsecondary certificate, diploma or degree	5,775 (57%)	39,640 (51%)	2,396,755 (57%)
Apprenticeship or trades certificate or diploma	970 (10%)	8,140 (11%)	323,635 (8%)
College, CEGEP or other non-university certificate or diploma	2,320 (23%)	16,315 (21%)	711,810 (17%)
University certificate or diploma below bachelor level	360 (4%)	2,425 (3%)	161,600 (4%)
University certificate, diploma or degree at bachelor level or above	2,120 (21%)	12,760 (16%)	1,199,710 (29%)
Total	10,135	77,515	4,200,420

Table 4: Highest certificate, diploma or degree for the population aged 15 years and over in private households

Source: Statistics Canada Census 2021 (Custom data for BC Ministry of Housing)

Education levels in the District of Summerland generally follow trends observed at the provincial level with a few exceptions. In Summerland there are a higher proportion of individuals with college degrees (23%) and a lower proportion with University degrees at bachelor level or above (21%), than the province (17% and 29%, respectively). Compared to the Regional District, Summerland contains a larger proportion of the population with a postsecondary education (57% in Summerland, versus 51% in the Regional District of Okanagan-Similkameen).

Commuting Status	District of Summerland	RDOS	BC
Commute within census subdivision (CSD) of residence	2,565 (59%)	20,880 (66%)	1,324,470 (65%)
Commute to a different census subdivision (CSD) within census division	1,390 (32%)	8,435 (27%)	638,830 (31%)
Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	340 (8%)	1,790 (6%)	77,850 (4%)
Commute to a different province or territory	30 (1%)	375 (1%)	8,915 (0%)
Total	4,325	31,480	2,050,065

Table 5: Commuting destination for employed labour force aged 15 years and over in private households with usual place of work

Source: Statistics Canada Census 2021 (Custom data for BC Ministry of Housing)

Table 5 we can see the commuting patterns of residents of Summerland. 59% of workers commute within the District of Summerland. This figure is less than what is observed on a Regional District and provincial level.

32% of Summerland's employed labour force commutes to a different City, Town, or Electoral Area within the Regional District of Okanagan-Similkameen (RDOS). This is a higher proportion than at the Regional District level (27%). Indeed, Summerland is situated between two major employment centres in the Okanagan (Kelowna to the north and Penticton to the south), thus it is not surprising that a significant portion commutes outside of Summerland for work.

9% of residents work outside the RDOS all together, including 1% of residents commuting to other provinces or territories, presumably primarily Alberta.

Demographic Trends

Population

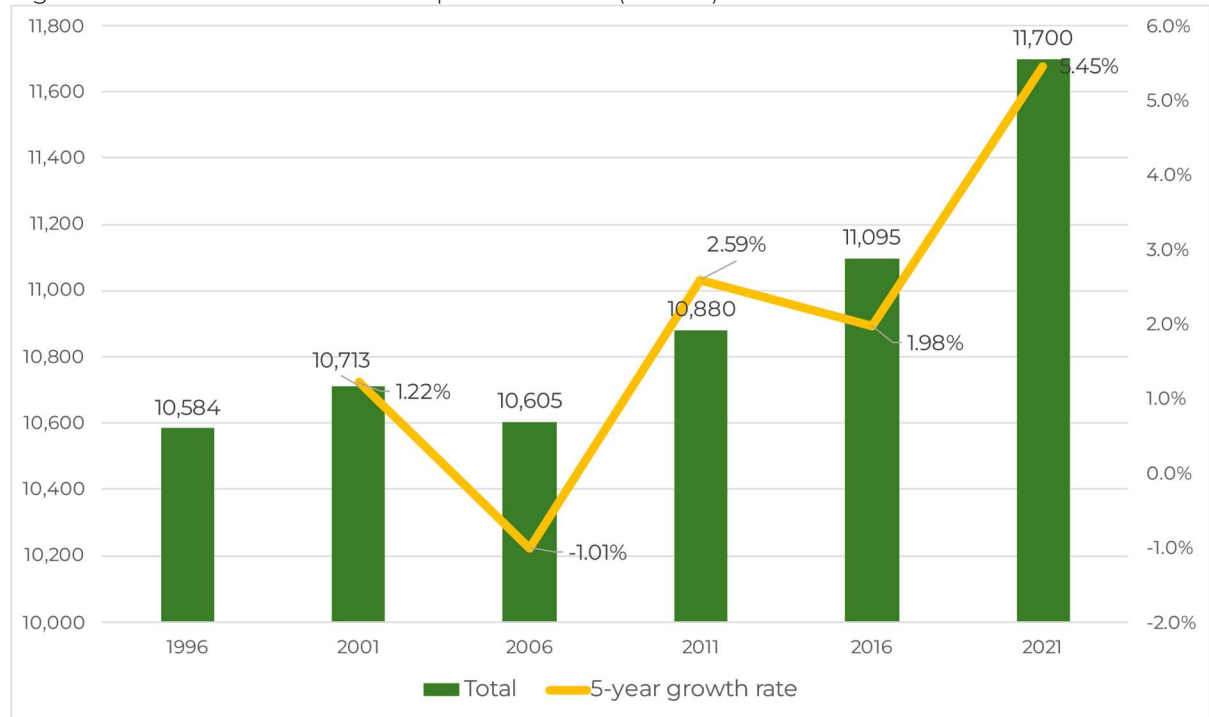
The Census population of Canada has grown from approximately 32 million residents in 2006 to nearly 37 million in 2021, or approximately 360,000 people per year at an average annual rate of 1%. Since 2021 population growth has grown further, with Canada now estimated to have 41 million residents as of April 2024. Population growth, primarily driven by international migration has increased the population by an average of 3.6% per year since 2021. This population growth is expected to decline as immigration levels fall for both policy and economic reasons in the immediate future.

Similar to the demographic trends across the country, British Columbia's demography points toward slight declines in birth rates, slight increases in life expectancy, growing net interprovincial migration, and increasing net international migration. These trends, along with the aging of BC's population have resulted in a steady population growth in the province from 4.1 million in 2006 to 5 million by 2021, which translates into an annual growth rate of roughly 1.3 percent during 2006 - 2021 (Census 2006 and Census 2021). Since the last Census, Statistics Canada estimates that BC Growth rates have averaged more than 3 percent, bringing the total population to 5.6 million in the first quarter of 2024.

According to Statistics Canada Custom Census Reports, between 1996 and 2021, the District of Summerland has grown at an average annual rate of 0.4% per annum, or a total of 10.5%. The population experienced a population decline of 1.0% between 2001 and 2006 but has since experienced population growth. The latest census period saw the population increase by 5.5% (annual average of 1.1% per annum).

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

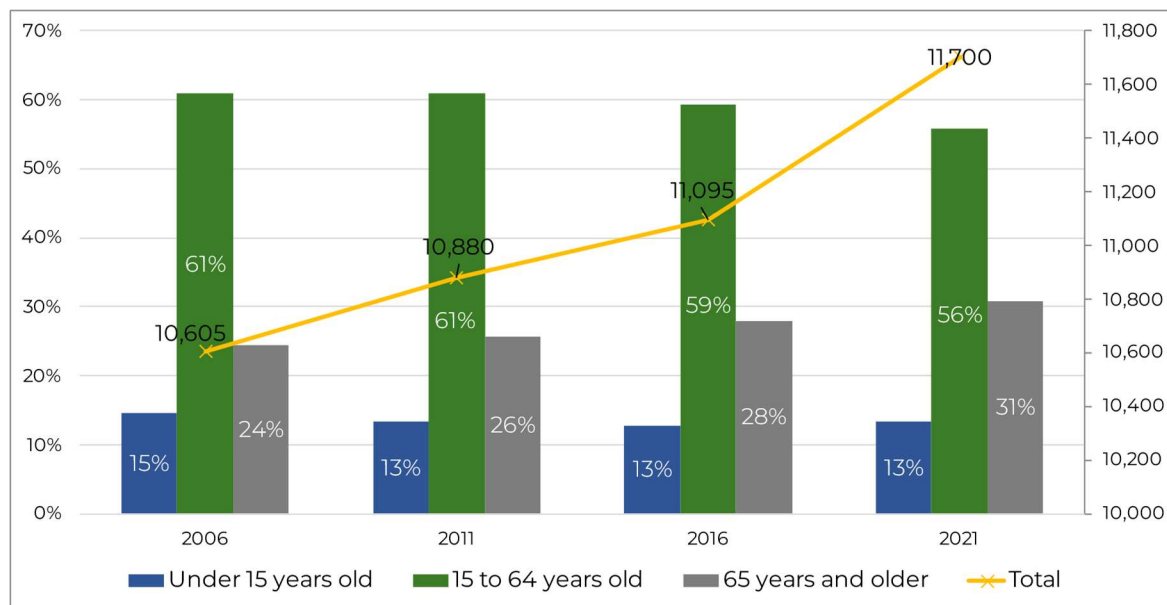
Figure 2: District of Summerland Population Trend (Census)



Source: Statistics Canada (Custom data for BC Ministry of Housing)

The District of Summerland has seen an increasing proportion of residents over the age of 65, a proportion that has increased from 24% in 2006 to 31% in 2021. The population under 15 has held steady at 13% since the 2011 Census period, with the difference being made up by a small decline in the population between the age of 15 and 64.

Figure 3: District of Summerland Population Evolution



Source: Statistics Canada Census 2006-2021 (Custom data for BC Ministry of Housing)

Table 6: Population Evolution, 2006-2016

District of Summerland Population	2006	2011	2016	2021
Under 15 years old	1,545 (15%)	1,460 (13%)	1,425 (13%)	1,565 (13%)
15 to 64 years old	6,465 (61%)	6,630 (61%)	6,575 (59%)	6,535 (56%)
65 years and older	2,595 (24%)	2,795 (26%)	3,095 (28%)	3,595 (31%)
Total	10,605	10,880	11,095	11,700
Population growth rate				
5-year growth rate		2.59%	1.98%	5.45%
Annual average growth rate 2006 to 2021		0.66%		

Source: Statistics Canada Census 2006-2021 (Custom data for BC Ministry of Housing)

This broad aging of the population has substantial implications for the utility of the existing and future housing stock. (To be expanded on in subsequent sections of the report).

Household Trends

At 2.3 persons per household, the average household size in Summerland is slightly below the provincial average of 2.4, and slightly above the RDOS average of 2.1 persons per household. One and two person households comprise 70% of total households in Summerland as compared to 65% of provincial households. This is indicative of the substantial senior population in Summerland, which tend to have smaller household sizes.

Table 7: Historical Trends in Household Size - 2006-2016

Household Size, District of Summerland	2006	2011	2016	2021
1 person	1175 (26%)	1255 (26%)	1345 (27%)	1365 (27%)
2 persons	1945 (43%)	2080 (44%)	2200 (45%)	2205 (43%)
3 persons	590 (13%)	605 (13%)	605 (12%)	620 (12%)
4 persons	510 (11%)	505 (11%)	510 (10%)	570 (11%)
5 or more persons	335 (7%)	310 (7%)	270 (5%)	330 (6%)
Total - Private households by household size	4,545	4,755	4,940	5,085
Number of persons in private households	10,605	10,880	11,095	11,700
Average household size	2.3	2.3	2.2	2.3

Source: Statistics Canada Census 2006-2021 (Custom data for BC Ministry of Housing)

Household Types are described in Table 8. The most common household type in Summerland, RDOS, and BC is a One-census family household (as defined below). These households comprise 69% of total households in Summerland, and 62% in each of the RDOS and BC. Families with Children comprise 30% of Summerland households, and 25% in the RDOS, modestly lower than the 34% seen Province-wide.

Census Family:

Census family is defined as a married couple and the children, if any, of either and/or both spouses; a couple living common law and the children, if any, of either and/or both partners; or a parent of any marital status in a one-parent family with at least one child living in the same dwelling and that child or those children. *Statistics Canada 2021 Census Dictionary*

Table 8: Household Types

Private Households by Household Type	District of Summerland	RDOS	BC
One-census-family households	3,510 (69%)	25,370 (62%)	1,270,210 (62%)
Without children in a census family	2,005 (39%)	15,290 (37%)	571,815 (28%)
With children in a census family	1,505 (30%)	10,075 (25%)	698,400 (34%)
Multiple-census-family households	85 (2%)	785 (2%)	61,885 (3%)
Non-census-family households	1,490 (29%)	14,830 (36%)	709,745 (35%)
One-person households	1,365 (27%)	13,175 (32%)	600,425 (29%)
Two-or-more person non-census-family households	125 (2%)	1,655 (4%)	109,315 (5%)
Total - Private households by household type	5,085	40,980	2,041,830

Source: Statistics Canada Census 2021 (Custom data for BC Ministry of Housing)

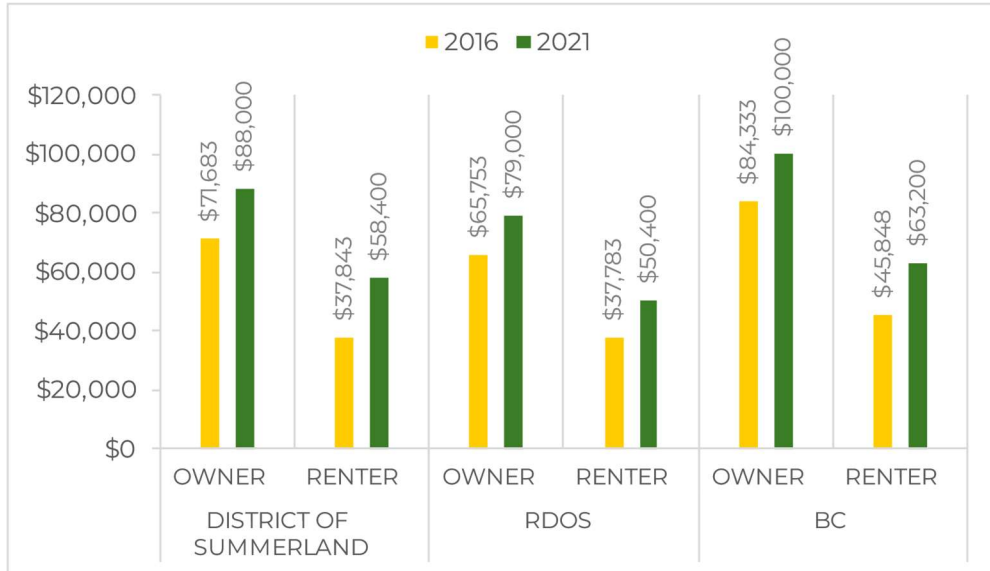
In addition to families, 'non-family households' correspond to approximately 29% of households in Summerland, substantially less than what is observed at a Regional District (36%) and Provincial level (35%). These are primarily composed of one-person households, which comprise 27% of Summerland Private Households. Two-or-more-person non-family households, often roommate arrangements, constitute a small share of the households, and comprise just 2% of households in Summerland. Additionally, there are small numbers of multiple-family households, comprising 2% of Summerland households.

Household Income

Figure 4 shows the median before-tax household income for owner and renter tenures in the District of Summerland, compared to the Regional District of Okanagan-Similkameen, and British Columbia. The household income is the sum of the total incomes of all members of that household before income taxes and deductions. It includes income from:

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

Figure 4: Median Before-Tax Owner & Renter Private Household Income Data (2015 & 2020)



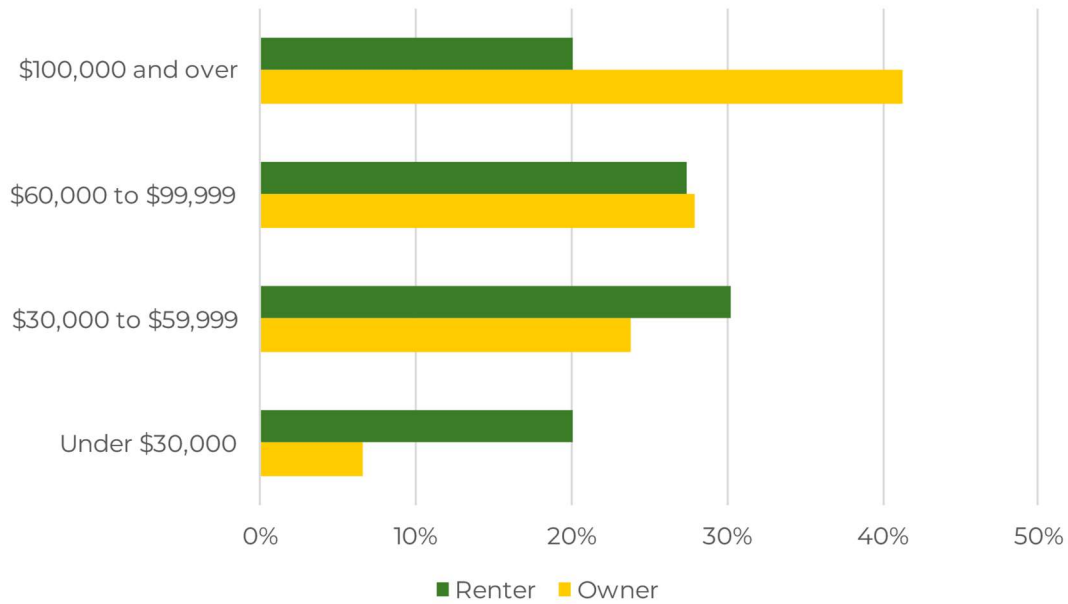
Statistics Canada Census 2016 & 2021, Custom data for BC Ministry of Housing; Urbanics Consultants Ltd.

Both renter and owner incomes increased between the 2016 and 2021 census periods. Incomes of Summerland residents are higher than those within the Regional District, but less than the median Provincial household incomes.

Renter households generally earn less than owner households. This is observed in each of the District of Summerland, Regional District, and BC. In Summerland, renter households have median household incomes approximately \$30,000 below owner households, as per the 2021 census.

In Summerland, renter households are much more likely to earn less than \$30,000, with 20% of renters earning this much compared to only 7% of owners. More than two in five owner households (41%) earned more than \$100,000 annually, compared to only 20% of renters (please refer to Figure 5).

Figure 5: Household Income by Tenure & Income Group, Private Households (2020)



Source: Statistics Canada Census 2021 (Custom data for BC Ministry of Housing), Urbanics Consultants Ltd.

Furthermore, the study looked at the distribution of household income by type of household (refer to Table 9). The median income has been used in this instance to compare the middle-of-the-distribution incomes of various types of households. The District of Summerland has a median total household income of \$82,000 as of 2020, 96% of BC's median total household income. The highest income household type was that of Couple-with-Children Families, which had a median income of \$134,000 in Summerland, or 97% of BC's average for such families. The least well-off households were 1-person households, reflecting the typically younger, less established nature of such households (\$38,800 in Summerland vs. \$43,200 in the Province).

As can be observed in Table 9, Summerland median incomes are higher than median incomes at the Regional District level. RDOS household incomes are quite below BC median incomes (ranging from 84% to 93% of median provincial incomes for various household types). Summerland incomes, while higher than RDOS incomes, are found to be below the provincial medians for all household types with the exception of lone-parent families where both District and Provincial incomes have been recorded at \$70,500.

Table 9: Median Total Income by Type (2020)

Median Total Incomes (2020)				% of BC Med Income	
	District of Summerland	RDOS	BC	District of Summerland	RDOS
Median Total Income of Economic Families	\$99,000	\$90,000	\$107,000	93%	84%
Couple-only family	\$86,000	\$81,000	\$93,000	92%	87%
Couple-with-children family	\$134,000	\$128,000	\$138,000	97%	93%
Lone-parent family	\$70,500	\$64,500	\$70,500	100%	91%
Median Total Household Income	\$82,000	\$71,000	\$85,000	96%	84%
1-person households	\$38,800	\$36,400	\$43,200	90%	84%
2-or-more person households	\$100,000	\$91,000	\$108,000	93%	84%

Source: Statistics Canada Census Profile 2021

Population Projection

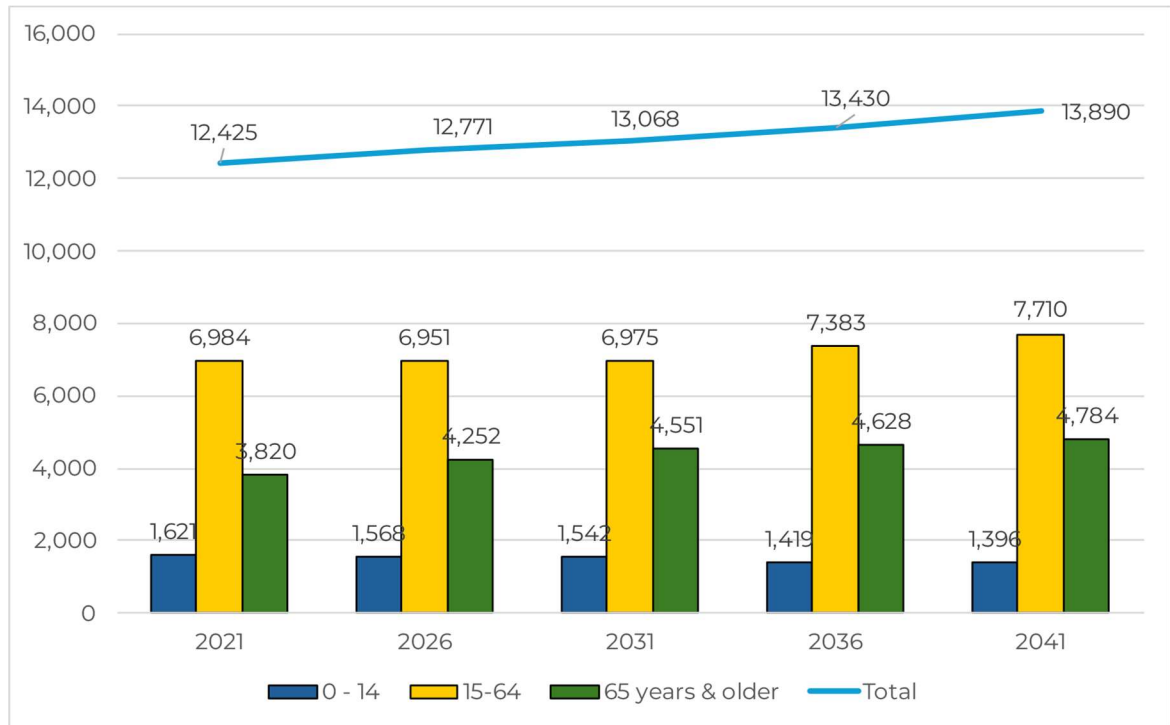
The Province of British Columbia is expected to experience ongoing declines in birth rates, and increasing lifespans, as well as ongoing foreign and domestic migration. These trends result in a population that is growing, but also growing older. Over the last four Census periods, BC grew from 4.1 million in 2006 to 5 million in 2021, translating into an annual growth rate of 1.33%, per the 2006 and 2021 Censuses. Since that time, Statistics Canada believes that BC's population has increased as of the third Quarter of 2024 to nearly 5.7 million.

Net migration inflows into British Columbia over the projection may continue to top the province's overall sex ratio in favour of females, and the aging of the large baby boom cohort and higher female life expectancies may lead to there being more women than men in the province. Population gender ratio, expressed as the number of men per 100 women in the population, is 98.0 in year 2020 and is projected to decline slowly and steadily to 96.5 in year 2041.

District of Summerland

For this report, the consultant has utilized BC Stats Population Estimates, which are based upon the P.E.O.P.L.E projection model, which incorporates demographic data based upon expected births and deaths for a given cohort, and incorporate estimates of likely migration, information about building permits and community plans. Because it's expectations about construction are taken from past performance and projecting it into the future, using it as a basis for projecting housing need is somewhat circuitous. It is, nonetheless, the tool which the Province has mandated.

Figure 6: District of Summerland Population Projection



Source: BC Stats, *P.E.O.P.L.E. Population Estimates and Projections* (July 12, 2024) ; Urbanics Consultants Ltd.

Per this estimate, the province expects Summerland's population growth to change in the following ways between 2021 and 2041:

- Overall population will grow from 12,425 in 2021 to 13,890 in 2041, corresponding to an average annual growth rate of 0.56%.
- Population under 15 years of age are projected to experience declines from 1,621 in 2021 to 1,396 in 2041, corresponding to an average annual population change of -0.74%. The share of total population of this age cohort will decline from 13% to 10%.
- Population 15 to 64 Years old will grow from 6,984 in 2021 to 7,710 in 2041, corresponding to an average annual growth rate of 0.50%. The share of total population will remain at 56%.

- Population 65 years and older will grow from 3,820 in 2021 to 4,784, corresponding to an average annual growth rate of 1.13%. The share of total population of the over 65 age cohort will grow from 31% in 2021 to 34% in 2041. Province wide the share of the population 65 and over is projected to expand from 19% in 2021 to 22% by 2041 according to BC Stats.
- Compared to the province, Summerland – and the overall Okanagan Region - contain a significantly higher proportion of seniors. This is not surprising given that it is one of the country's most popular retirement destinations.

Table 10: District of Summerland Population Projection

Year	0 - 14	15-64	65 years & older	Total
2021	1,621	6,984	3,820	12,425
2026	1,568	6,951	4,252	12,771
2031	1,542	6,975	4,551	13,068
2036	1,419	7,383	4,628	13,430
2041	1,396	7,710	4,784	13,890
Change in Population 2021-2041 (%)	-14%	10%	25%	12%
Avg. Annual Population Change (%)	-0.74%	0.50%	1.13%	0.56%

Source: BC Stats, *P.E.O.P.L.E. Population Estimates and Projections* (July 12, 2024)

This change will have key impacts on the suitability of the existing housing stock for residents who are older and live in smaller households.

3. Community & Stakeholder Engagement

Gathering feedback and insights from the community and stakeholders played a significant role in informing the Summerland Housing Needs Report. Engagement activities included a survey and key informant interviews.

The purpose of the Community Survey was to gather input in terms of the current and emerging housing needs of Summerland residents, and understand the challenges residents may face as they seek housing across the continuum. The survey was conducted over a 6-week period in July and August 2024. It was made available online through the District of Summerland websites. Hard copies of the survey were also available at Municipal Hall. The survey was completed with 383 full responses and 384 incomplete responses.

Please refer to the Appendix which provides a summary of the Survey Findings. Findings have been highlighted throughout the report, including Section 7, Key Areas of Local Need.

Interviews and discussions were held with identified stakeholders including affordable housing operators, business owners, non-profits, and School District 67 over the months of July and August 2024. Interviewees were asked about specific issues, challenges and concerns related to housing in the community.

Common themes surrounding housing supply and affordability were identified throughout the engagement process. These themes will be further explored in the context of the District of Summerland throughout the report, particularly within Section 7, Key Areas of Local Need..

4. Housing Supply

This section examines the housing stock in Summerland and is primarily focused on the occupied private dwellings in the area. While there are unoccupied dwellings or dwellings occupied by temporary residents, Statistics Canada does not make available data to nearly the same level of detail as occupied private dwellings occupied by usual residents.

Housing Unit Types

As of 2021, there were a total of 5,426 total private dwellings, of which 94% (5,084 units) were occupied by full-time residents.

Table 11: Total Private Dwellings By Occupancy and Usual Residency

Private Dwelling Types	District of Summerland		Avg Annual Rate of Growth	RDOS		Avg Annual Rate of Growth
	2016	2021		2016	2021	
Total private dwellings	5,240	5,426	0.70%	42,894	46,436	1.60%
Occupied by usual residents	4,938	5,084	0.58%	37,673	40,981	1.70%
Vacant dwellings or dwellings occupied by temporary residents	302	342	2.52%	5,221	5,455	0.88%

Source: Statistics Canada Census 2016-2021 (Custom data for BC Ministry of Housing)

The majority of occupied dwellings are made up of single-detached homes in Summerland (71%), as compared to the Province (42%). In Summerland 15% of the occupied housing stock are comprised of semi-detached, row house, or duplex, and 11% are comprised of apartments with fewer than 5 storeys.

Table 12: Dwelling Units by Typology

Occupied Private Dwelling Units by Type	2006	2011	2016	2021	Change 2006-2021	% Change	2021 % composition
Total occupied private dwellings	4,545	4,755	4,940	5,085	540	12%	
Single-detached house	3,470	3,460	3,540	3,635	165	5%	71%
Semi-detached, row house and duplex	515	615	710	760	245	48%	
Semi-detached or double house	110	140	170	255	145	132%	5%
Row house	330	335	320	315	-15	-5%	6%
Apartment/flat in a duplex	75	140	220	255	180	240%	5%
Apartment in a building that has five or more storeys	0	0	0	15	15		0.3%
Apartment in a building that has fewer than five storeys	525	550	530	570	45	9%	11%
Movable dwelling	20	100	130	100	80	400%	2%

Source: Statistics Canada Census (2006-2021) (Custom data for BC Ministry of Housing)

While single-detached homes remain the most prevalent housing form in Summerland, the proportion of single-detached homes has fallen from 76% in 2006 to 71% in 2021. Other forms of housing such as semi-detached/row house/duplex have seen increases, growing from 11% of the housing stock in 2006 to 15% in 2021.

Survey data has indicated a strong preference for single detached houses among residents, however, given growing cost constraints, this may not be achievable for a large portion of families, and may be secondary to other desired features in housing such as location or cost.

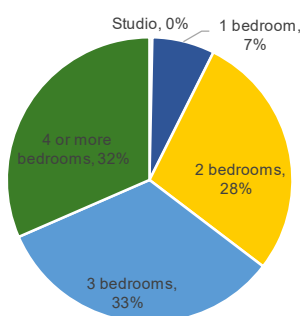
In terms of the breakdown of housing units by number of bedrooms, the majority of housing units (93% as of 2021 census) are housing that may be suitable for families (2 bedroom, 3 bedroom, and 4+ bedroom units). Studio and 1 bedroom units make up just 7% of occupied dwellings in Summerland. This share has dropped to 7% in 2021, down from a 10% share in 2011.

The lack of studio and 1 bedroom units can potentially result in challenges for households who may only be able to afford or maintain smaller units, such as seniors. Smaller units can also provide much-needed affordable housing for low-income individuals.

Table 13: Occupied Private Dwellings by Number of Bedrooms

Occupied Private Dwellings by No. of Bedrooms	2011		2016		2021	
	#	%	#	%	#	%
Total occupied private dwellings	4,755	100%	4,935	100%	5,085	100%
Studio	25	1%	0	0%	15	0%
1 bedroom	445	9%	400	8%	360	7%
2 bedrooms	1,560	33%	1,545	31%	1,425	28%
3 bedrooms	1,435	30%	1,495	30%	1,685	33%
4 or more bedrooms	1,295	27%	1,490	30%	1,605	32%

Number of Bedrooms (2021)



Source: Statistics Canada Census 2021 (Custom data for BC Ministry of Housing)

New Housing

Under provisions of the *Homeowner Protection Act*, all new homes constructed in British Columbia must be registered with BC Housing before building permits are issued.

New home registrations are a leading indicator of future housing construction activity, but it is noted that not all of the registered projects will necessarily be completed. In addition, as the data are collected based on the information provided by Licensed Residential Builders and owner builders, the data may in some instances be subject to reporting error (e.g. data may not align precisely with local government boundaries).

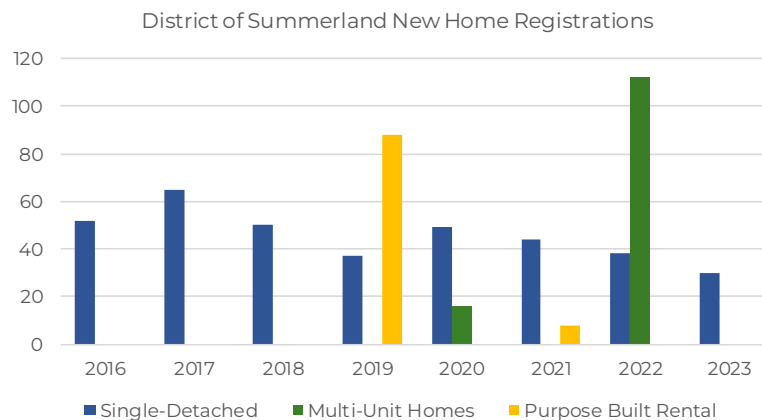
Between 2016 and 2023 there was a reported new housing registration total of 365 single-detached homes, 128 multi-unit homes, and 96 purpose-built rentals, for a total of 589 new housing units in Summerland over this period.

New single-detached units have been trending lower in recent years and have seen an average of 46 new unit registrations per year between 2016 and 2023. 2022 saw a registration of 112 new multi-unit homes, where in previous years there has been very little activity of this home type. In terms of purpose-built rental units, 2019 saw a registration of 88 new units and in 2021, 8 purpose-built rental units.

Summerland has averaged 12% of total new home registrations in the entire Regional District of Okanagan-Similkameen (RDOS), with the highest share being in 2022 when Summerland's new home registrations totaled 26% of the RDOS total.

Table 14: District of Summerland New Home Registrations

	2016	2017	2018	2019	2020	2021	2022	2023	Total
Single-Detached	52	65	50	37	49	44	38	30	365
Multi-Unit Homes	*	*	*	*	16	*	112	*	128
Purpose Built Rental	*	*	*	88	*	8	*	*	96
Total	52	65	50	125	65	52	150	30	589
% of RDOS Total	8%	8%	9%	17%	10%	9%	26%	10%	12%



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

Source: BC Housing, BC Stats, *New Home Registrations* (2016-2023)

Data is also available for the housing stock by period of construction. Overall, the most common period of construction for homes was between 1961 and 1980 (nearly one-third of all homes). Indeed, the majority of all Summerland homes were built prior to the year 2000 (83% of the housing stock). In the period 2001 to 2021, 17% of homes were built.

The latest Census period (2016 to 2021) saw a much larger share of rental units being added to Summerland's housing stock. Between this period 110 renter dwellings were added, representing 38% of the total units added between 2016 and 2021.

Table 15: District of Summerland Dwellings by Tenure and Period of Construction

Dwellings by Period of Construction	Total	% of total	Owner	% of total	Renter	% of total
Occupied private dwellings	5,085		4,190		895	
1960 or before	960	19	775	81	190	20
1961 to 1980	1,610	32	1,240	77	365	23
1981 to 1990	770	15	690	90	85	11
1991 to 2000	865	17	795	92	65	8
2001 to 2005	140	3	115	82	30	21
2006 to 2010	260	5	240	92	20	8
2011 to 2016	195	4	160	82	30	15
2016 to 2021	290	6	180	62	110	38

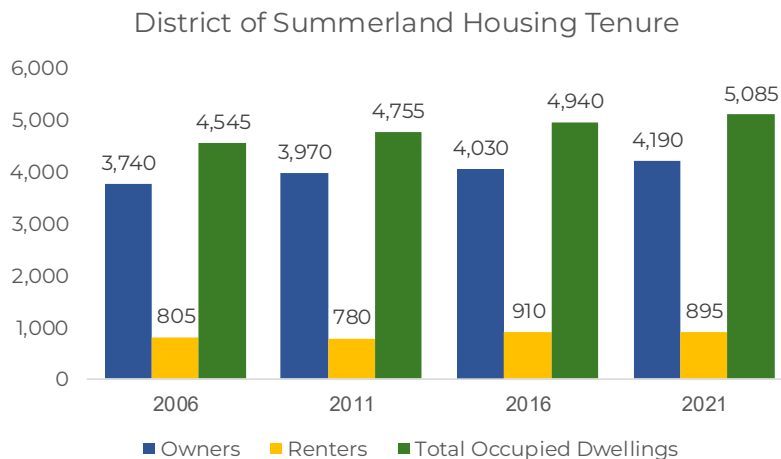
Source: Statistics Canada Census 2021 (Custom data for BC Ministry of Housing)

Housing Tenure

The District of Summerland had a homeownership rate of 82% in 2021, much higher than the Provincial rate of 67%. The Summerland ownership rate has for the most part held steady over the past 15 years. This amounts to 4,190 homeownership households and 895 renter households as of the 2021 Census.

Table 16: Housing Tenure (2006-2021)

Dwellings	2006	2011	2016	2021
District of Summerland				
Owners	3,740	3,970	4,030	4,190
Renters	805	780	910	895
Others (Band Housing)	0	0	0	0
Total occupied dwellings	4,545	4,755	4,940	5,085
Ownership Rate	82%	83%	82%	82%
RDOS				
Owners	26,645	27,520	27,675	30,530
Renters	8,550	8,465	9,950	150
Others (Band Housing)	50	60	45	10300
Total occupied dwellings	35,240	36,045	37,675	40,980
Ownership Rate	76%	76%	73%	74%
British Columbia				
Owners	1,145,050	1,234,710	1,279,025	1,363,185
Renters	494,000	525,000	599,360	669,455
Others (Band Housing)	4,105	4,925	3,590	9,190
Total occupied dwellings	1,643,145	1,764,630	1,881,965	2,041,830
Ownership Rate	70%	70%	68%	67%



Source: Statistics Canada Census 2006-2021 (Custom data for BC Ministry of Housing)

Non-Market Housing

BC Housing periodically reviews and updates the types of non-market housing terms. The following terms are based on BC Housing terminology. Typical inventory of the non-market housing in a community includes:

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

Transition houses: Temporary housing for women and children fleeing violence. Transition houses provide housing, food, crisis intervention and referrals. All provincially funded transition houses have around-the-clock staff coverage. Typically, stays do not exceed 30 days.

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

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

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

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

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

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

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

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

BC Housing's latest non-market housing inventory was released on March 31, 2024, and includes counts of non-market housing provided as well as service recipients. Within the District of Summerland there was a recorded total of 51 Supportive Seniors Housing units, 88 Independent Seniors units, and a total of 79 units that receive rent assistance. The data is suppressed as to whether these 79 units are comprised of Rent Assist Families, Rent Assist Seniors, or through the Canada Housing Benefit

In total, Summerland had a reported 218 non-market housing units, representing 7% of the total non-market housing units found in the Regional District. The majority (68%) of the non-market housing units in the RDOS are found in Penticton. Indeed, Penticton is the only community within the RDOS that contains homeless shelter beds and housing for those who are at risk of homelessness.

While the need for emergency housing units/homeless shelters came up during discussions with stakeholders and within responses from the community, many residents voiced concerns about introducing these units in the community. Common concerns included that the services are not in place to support the homeless population and those suffering from addictions or mental health issues in Summerland, and there are concerns that crime/vandalism will increase.

Housing Suitability and Adequacy

Housing Suitability:

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

In Summerland, as well as the Regional District, 2% of total private households were found to be below the suitability standard. This corresponds to 90 total dwellings not having enough bedrooms for the size of households in Summerland. As a comparison, 5% of homes at the provincial level were found to be below the suitability standard.

When observed by tenure, only 1% of owner households in Summerland were found to not have enough bedrooms for the size and composition of the household, whereas 5% of renter households were found to be below the suitability standard.

Table 17: Suitability Standards (2021)

Suitability Standards (2021)	District of Summerland Total	Owner	Renter	RDOS Total	BC Total
Total - Private households by housing below standards	4,860	3,990	860	37,855	1,915,755
Below the suitability standard (not suitable)	90	45	45	780	86,655
% below the suitability standard (not suitable)	2%	1%	5%	2%	5%

Source: Statistics Canada Census 2021 (Custom data for BC Ministry of Housing)



I am in undersized housing due to not being able to afford paying more. The idea of housing being affordable if it costs 30% of gross income is ridiculous— why is it based on income that people aren't actually putting in the banks? This is an issue I have with BC Housing rental assistance, I do not qualify and yet I can't afford a 2 Bedroom rental for my daughter and I.

– Community Survey Respondent

Housing Adequacy:

Housing Adequacy refers to a given dwelling's need for major repairs. Statistics Canada defined for 2021 need of repair in the following ways:

Regular Maintenance Needed: Dwellings where only regular maintenance such as painting, or furnace cleaning is required.

Minor Repairs Needed: Dwellings needing only minor repairs such as missing or loose floor tiles, bricks or shingles or defective steps, railings, or siding.

Major Repairs Needed: Dwellings needing major repairs such as dwellings with defective plumbing or electrical wiring, and dwellings needing structural repairs to walls, floors, or ceilings.

In Summerland, 5% of dwellings (220 housing units) were said to be below adequacy standards, implying that they require major repairs. This is compared to 4% of dwellings in the RDOS and Province.

Table 18: Adequacy Standards (2021)

Adequacy Standards (2021)	District of Summerland Total	Owner	Renter	RDOS Total	Owner	Renter	BC Total	Owner	Renter
Total - Private households by housing below standards	4,860	3,990	860	37,855	28,090	9,775	1,915,755	1,291,130	624,625
Below the adequacy standard (major repairs needed)	220	190	30	1,605	1,160	445	74,035	49,250	24,785
% below the adequacy standard (major repairs needed)	5	5	3	4	4	5	4	4	4

Source: Statistics Canada Census 2021 (Custom data for BC Ministry of Housing)



There are limits to living in unsafe and unhealthy housing. anything decent isn't accessible to a single mom on low income

– Community Survey Respondent



I've been looking for a place to move for 3 years. The current house is a hazard and should probably be torn down. There is no agency that checks if the housing that is available is safe and secure. There's no low income options in town.

– Community Survey Respondent



Our bldg has issues of concern ie: sewage leak on bottom floor not cleaned appropriately, shabby walls with peeling wall paper; hollow suite doors rather than fire doors ; broken gates easily accessed around the bldg; icy slippery parking lots and being told mgment will not shovel between vehicles . We live in fear of eviction if we complain in any way.

– Community Survey Respondent

Shelter-cost-to-income-ratio

Shelter-cost-to-income ratio (STIR) refers to the proportion of average total income of a household which is spent on shelter costs. It is calculated for private households living in owned or rented dwellings and is estimated by dividing a household's total annual shelter cost by its total annual income (for households with income greater than zero) and then taking an average of the individual households' STIRs. Shelter costs for owner households include, where applicable, mortgage payments, property taxes and condominium fees, along with the costs of electricity, heat, water, and other municipal services.

Table 19: Shelter-Cost-To-Income Ratios (2021)

Shelter-cost-to-income ratios	District of Summerland	RDOS	BC
Owner and Tenant Households with Incomes > \$0, in non-farm, non-reserve private dwellings by shelter-cost-to-income ratio			
Spending <30% of Income on Shelter Costs	4,860	37,855	1,915,755
Spending 30% or more of Income on Shelter Costs	4,055	31,115	1,530,185
	805	6,740	385,570
Owner Households in Non-Farm Non-Reserve Private Dwellings			
	4,060	29,875	1,353,695
Owner Households with a Mortgage	2,070	14,185	773,665
Owner Households Spending 30% or more of Income on Shelter Costs	12%	11%	15%
Average Monthly Shelter Costs for Owned Dwellings (\$)	\$1,290	\$1,137	\$1,654
Median Value of Dwellings (\$)	\$650,000	\$548,000	\$785,000
Tenant Households in Non-Farm Non-Reserve Private Dwellings			
	860	9,775	624,625
Tenant Households in Subsidized Housing	12.8%	13.1%	11.8%
Tenant Households Spending 30% or more of Income on Shelter Costs	41%	36%	30%
Average Monthly Shelter Costs for Rented Dwellings (\$)	\$1,364	\$1,258	\$1,492

Source: Statistics Canada Census 2021 (Custom data for BC Ministry of Housing)

Within the District of Summerland, 12% of owner households spend more than 30% or more of pre-tax income on shelter costs. This figure is slightly lower than seen province wide, where 15% of homeowners are financially stretched to keep sheltered.

For Renter households, the number is much higher at 41% spending more than 30% of their income on shelter costs, compared to 36% in the RDOS and 30% in BC. This pattern is widespread, reflecting the generally worse economic position of renters and the lack of availability of ownership housing to lower income households.

It is worth noting that the Census data shows Summerland's average monthly shelter costs for rented dwellings as higher than for owned dwellings. This is

also the case at the Regional District level. At a Provincial level, the average monthly shelter costs for ownership units are higher than for rental units.

Discussions with stakeholders and responses to the community survey affirm the affordability struggles faced by many residents. 44% of survey respondents identified that they spend more than 30% of their before-tax income to pay for housing each month, highlighting the need for more affordable housing options in Summerland.

Core and Extreme Core Housing Need

Core Housing Need:

A household is considered to be in core housing need if its housing falls below at least one of the adequacy, affordability or suitability standards and if it would have to spend 30% or more of its before-tax income to pay the median rent (including utilities) of appropriately sized alternative local market housing. “Extreme core housing need” has the same meaning as core housing need, except that the household has shelter costs for housing that are more than 50% of total before-tax household income.

Per the 2021 census data, 6% of Summerland households were identified as being in Core Housing Need, compared to 9% in the RDOS, and 13% in British Columbia. Extreme Core Housing Need afflicted 4% of households in Summerland, compared to 5% in the RDOS, and 7% in BC.

Tenants were more likely to be in Core Housing Need in all jurisdictions, including 20% in Summerland, 22% in the RDOS, and 25% in BC. This is particularly driven by failing to meet the affordability standard, which 41% of tenant households were unable to surpass. Affordability was also the biggest contributor to homeownership households being in core housing need, with 12% of Summerland homeowners spending more than 30% of their income on housing.

Table 20: Core Housing Need (2021)

Core Housing Need									
Households	District of Summerland			RDOS			British Columbia		
	Total	Owners	Tenants	Total	Owners	Tenants	Total	Owners	Tenants
Total - Private Households by housing below standards	4,860	3,990	860	37,855	28,090	9,775	1,915,755	1,291,130	624,625
Share	100%	82%	18%	100%	74%	26%	100%	67%	33%
Below Suitability Standard	90	45	45	780	395	390	86,655	36,330	50,325
Rate	2%	1%	5%	2%	1%	4%	5%	3%	8%
Below Adequacy Standard	220	190	30	1,605	1,160	445	74,035	49,250	24,785
Rate	5%	5%	3%	4%	4%	5%	4%	4%	4%
Below Affordability Standard	805	460	350	6,740	3,200	3,535	385,570	199,355	186,215
Rate	17%	12%	41%	18%	11%	36%	20%	15%	30%
Below All Three Standards	-	-	-	20	-	-	1,665	560	1,105
Rate	0%	0%	0%	0%	0%	0%	0%	0%	0%
In Core Housing Need	280	110	170	3,455	1,330	2,130	257,090	102,850	154,240
Rate	6%	3%	20%	9%	5%	22%	13%	8%	25%
Extreme Core Housing Need	215	125	85	1,855	865	990	134,625	64,795	69,825
Rate	4%	3%	10%	5%	3%	10%	7%	5%	11%

Source: Statistics Canada Census 2021 (Custom data for BC Ministry of Housing)

Table 20 illustrates the evolution of Summerland's Core Housing Need over time. Between 2006 and 2016, those households in Core Housing Need grew from 7% to 10%. The 2021 census showed that the rate of households in Core Housing Need experienced quite substantial declines to 6%.

Extreme core housing need on the other hand, has seen gradual increases over the census periods (with a slight drop between 2016 and 2021).

Those households below the affordability standard have seen declines between 2006 and 2021 census periods, from some 21% of households below the affordability standard in 2006 to approximately 17% of households in 2021.

It is important to note that the 2021 census data was largely collected in May 2021. Thus, the impacts of the COVID-19 pandemic have likely affected particular areas such as employment and incomes.

Table 21: Core Housing Need Over Time (2006-2021)

Core Housing Need (2006-2021)				
	2006	2011	2016	2021
Unaffordable Housing (%)	21.2	21.0	20.1	16.6
Inadequate Housing (%)	6.2	4.8	6.7	4.5
Unsuitable Housing (%)	2.2	1.9	1.8	1.9
Core Housing Need (%)	6.8	8.9	9.6	5.8
Extreme Core Housing Need (%)	3.1	3.3	4.6	4.4
Number of Households In Core Need	290	400	445	280
Extreme Core Housing Need (Count)	130	150	215	215

Source: Statistics Canada Census 2006-2021 (Custom data for BC Ministry of Housing)

A selection of comments from the survey respondents include:

“

Housing prices and rental prices are too high to afford.

“

My husband and I can't afford to buy a house here. We live in a 3 bedroom apartment with one son and another on the way. We have no extra room and have pets. My husband works from home and will lose his office soon. There is not bigger rentals around here or they are so far over budget...”

“

There is no rental options or so little. And prices are very high for a young family.

“

I am moving out of Summerland because I cannot afford to buy a home here. I am a first time home buyer and can't afford to enter the market without leaving summerland.

—

5. Housing Market Characteristics

Housing Values

This section looks at housing values in the District of Summerland. BC Assessment data for the year 2022 and 2023 has been provided, showing average values split among various classes of property. Section 19(8) properties have been excluded from this analysis.

Table 22: BC Assessment Housing Values (2022-2023)

BC ASSESSMENT HOUSING VALUES	2022	2023
Single Family Dwelling	\$1,797,841	\$1,954,444
% Change		8.7%
Residential Dwelling w/ Suite	\$982,903	\$1,211,769
% Change		23.3%
Duplex	\$588,770	\$677,183
% Change		15.0%
Manufactured Home	\$454,638	\$524,236
% Change		15.3%
2 Acres Or More (Single Family Dwelling, Duplex)	\$1,217,048	\$1,416,717
% Change		16.4%
2 Acres Or More (Manufactured Home)	\$830,097	\$938,245
% Change		13.0%
Strata-Lot Residence (Condominium)	\$291,613	\$316,802
% Change		8.6%
Row Housing	\$493,576	\$563,127
% Change		14.1%
Fourplex	/	\$940,500
Average	\$832,061	\$949,225
% Change		14.1%

Source: BC Assessment (2022, 2023)

The average single-family dwelling in Summerland is estimated to have a value in 2023 of \$1.95 million, an increase of 8.7% over 2022 values. Duplexes had a value of \$677,000 with row houses at \$563,000 in 2023. Manufactured

homes have increased their value by 15% year-over-year with an average value of \$524,000 in 2023.

Overall, Summerland had an average house value of \$949,000 in 2023, an increase of 14% over 2022 when average house values were calculated at \$832,000.

This showcases many of the concerns voiced by stakeholders and residents, regarding housing costs being out of reach for many in the community.

Rental Housing

Per the 2021 Census, the average renter shelter cost (rent and utilities) in Summerland was \$1,364, or about 91% of BC-wide levels.

Table 23: Rented Dwellings, Monthly Shelter Cost (2006-2021)

Rented Dwellings: Monthly Shelter Cost			
2021	District of Summerland	RDOS	BC
Median	\$ 1,270	\$ 1,150	\$ 1,370
Average	\$ 1,364	\$ 1,258	\$ 1,492
2016- Average	\$ 1,072	\$ 999	\$ 1,149
2011- Average	\$ 1,043	\$ 943	\$ 1,075
2006-Average	\$ 970	\$ 849	\$ 980
Increase 2006-2021	41%	48%	52%

Source: Statistics Canada Census 2006-2021 (Custom data for BC Ministry of Housing)

The numbers from the Census suggest that average monthly rents in Summerland have risen by 41% percent between 2006 and 2021, from \$970 to \$1,364. While substantial, rents have increased at an even higher rate in the RDOS (48%) and BC wide (52%). This compares to an approximately 30% level of general inflation according to the Bank of Canada's Consumer Price Index between 2006 and 2021.

Short-Term Rentals

Short-term rentals (STRs) are defined by the District of Summerland as the use of a dwelling unit for the temporary accommodation (less than 90 consecutive days) of the travelling public for remuneration.

Short-term rentals (STRs) are reported to have impacted housing availability in the Province, by removing homes from the long-term rental market, putting strains on the tight housing supply, and contributing to rising rents for residents. Data suggests that 2022 rents across the province increased up to 16.6% over baseline because of the resurgence of commercial STRs following the pandemic¹.

A key challenge in tourism-oriented communities is balancing the economic benefits of STRs in supporting tourism with the need to protect the housing market for local residents. Indeed, within the Thompson-Okanagan 3.4 out of every 100 rental units in the region was operating as a dedicated STR at the end of 2022¹. This is the second highest rate of commercial STRs among the six tourism regions in the province, and reflects particularly strong growth in commercial STRs in Kamloops and Kelowna.

Recognizing the potential impacts STR units have on the wider housing market, the District of Summerland developed Short-Term Rental Regulations which were adopted by Council on February 28, 2022. A principal resident requirement was enacted whereby the STR operator must be the primary resident of the property and will need to obtain a Short Term Rental Business Licence.

The Province followed suit and developed Provincial STR Regulations which came into effect May 1, 2024. With this the Province has created a Compliance and Enforcement Unit that will be enforcing the STR Regulations including the principal residency requirement. In June 2024 the District of Summerland

¹ Wachsmuth, David. McGill University, Urban Politics and Governance research group. *The housing impacts of short-term rentals in British Columbia's regions Summer 2023 update*

zoning bylaw was amended to better align the District STR Regulations with the new Provincial STR Regulations.

Preliminary data from the July 2023 McGill University Research Report² shows that STR active listings have declined by 15.3% in Summerland between June 2022 and 2023. 80 daily active listings of STR units were recorded in Summerland as of June 2023, representing approximately 1.5% of total dwelling units in the community. Summerland STR active listings represented 1.6% of the active STR listings found in the Thompson-Okanagan Region (4,960 STRs as of June 2023).

Additional data shows that Summerland was the only community in the Thompson-Okanagan that saw a decline in the estimated number of housing lost due to STRs between June 2022 and June 2023 (Table 24). This demonstrates that the District of Summerland's leadership to implement a primary resident requirement for STRs had a positive impact on increasing the number of homes back to long term tenancies (either rental or ownership).

Table 24: STRs and Housing Affordability in the Thompson-Okanagan Region

Tourism region	STR housing loss (June 2022)	STR housing loss (June 2023)	% increase in housing loss (June 2022-2023)	Commercial STRs per 100 rental units (June 2023)	Est. impact of STR change on rent change (2022)	Est. total extra rent paid (2022)
Thompson Okanagan	1,980	2,320	17.0%	3.5	\$32	\$23.9 million
Kamloops	80	100	26.8%	0.8	\$9	\$1.4 million
Kelowna	520	650	25.3%	2.7	\$31	\$8.8 million
Merritt	3	7	118.2%	0.9	-	-
Oliver	6	7	13.6%	1.3	-	-
Osoyoos	50	50	2.0%	8.4	\$35	\$0.3 million
Other areas	680	770	13.0%	8.2	\$41	\$4.6 million
Peachland	50	60	18.0%	11.6	\$43	\$0.3 million
Penticton	170	200	14.4%	2.9	\$33	\$2.7 million
Summerland	50	40	-14.8%	4.3	\$12	\$0.1 million
Sun Peaks Mountain	90	120	32.8%	28.6	\$405	\$2.0 million
Vernon	100	110	5.8%	1.5	\$23	\$2.0 million
West Kelowna	180	210	14.8%	8.0	\$57	\$1.7 million

Source: Wachsmuth, David. McGill University, Urban Politics and Governance research group. The housing impacts of short-term rentals in British Columbia's regions Summer 2023 update

As such, preliminary data suggests that with the introduction of the STR Regulations this has led to a decline in the number of housing units lost to

² Wachsmuth, David. McGill University, Urban Politics and Governance research group. *The housing impacts of short-term rentals in British Columbia's regions Summer 2023 update*

STRs in Summerland. Further monitoring of the impacts of the STR Regulations on the availability and affordability of the housing stock is recommended.

6. Housing Needs Projections

How Are Housing Needs Calculated

In the Summer of 2024 the Province provided a standardized housing needs formula. The Housing Needs Report (HNR) Method estimates the total number of housing units required to address a community's current and anticipated housing needs over 5- and 20-year timeframes. It is built from six components:

- Supply of units to reduce extreme core housing need
- Supply of units to reduce homelessness
- Supply of units to address suppressed household formation
- Supply of units needed to meet household growth over the next 5 to 20 years
- Supply of units needed to meet at least a 3% vacancy rate
- Supply of units needed to meet local demand (municipalities only)

This methodology is necessarily imperfect, but is designed to take account of both social variables (such as homelessness, population growth estimates) as well as variables that reflect market demand such as rental vacancy rates. The model does not directly deal in economic viability, which is a weakness. As such, the cost of construction or level of prices and rents are not incorporated. Under this scenario, it's possible for the model to generate numbers for required new housing that might not be buildable under present costs for current market rents and prices. The province has, however, provided a 'demand adjustment factor' for each municipality intended to provide some market input. The model is not attempting to create a market-based estimate of how much housing ought to be built, however decision makers should take a substantial gap between construction costs and housing costs to suggest a shortfall outside this estimate.

First calculated is the 20-year estimate, and then the 5-year estimate based upon the province's weighting of each sub-category's importance for immediate address. For example, the total number of housing units to address homelessness is distributed over 10 years, recognizing the urgent needs of this population. While for other components, the housing units are distributed over 20 years with one-quarter of units to be delivered every 5 years.

A. Supply of Units to Reduce Extreme Core Housing Need

This statistic refers to the Census estimate of households (both renters and homeowners) for households that are regarded by Statistics Canada as having housing that has an unsuitable number of bedrooms for the household size or is in an inadequate state of repair, and the household spends 50% or more of pre-tax income on housing costs without being able to find affordable, adequate, suitable housing in the community. These figures are based upon an average across the 2006, 2011, 2016 and 2021 Censuses. As can be observed in Table 25, the average Extreme Core Housing Need (ECHN) Rate is 0.84% for owners with a mortgage, and 8.20% for renters in Summerland. Applying this rate to total households by tenure suggests there are 35 owner households and 73 renter households in ECHN.

This suggests a total of 108 new units are needed to address ECHN in Summerland over 20 years. The 5 year need to address ECHN is 27 total new units.

Table 25: Housing Need from Extreme Core Housing Need

Total Households	2021 Households	Average ECHN Rate	Households in ECHN
Owners	4,190	n/a	n/a
Owners with a mortgage		0.84%	35
Renters	895	8.20%	73.38
Total New Units - 20 years			108.38
Total New Units - 5 years			27.09

Source: Housing Assessment Resource Tools

While this figure can in some cases be reduced by bringing existing homes into a state of good repair, this figure is taken conservatively to indicate new housing demand, and does not account for households spending 30-50% of income on unaffordable housing.

Extreme Core Housing Need

Private households falling below set thresholds for housing adequacy, affordability or suitability that would have to spend 50% (as compared to 30% for core housing need) or more of total pre-tax income to pay the median rent for alternative acceptable local housing.

Source: Statistics Canada

B. Supply of Units to Reduce Homelessness

This statistic refers to sufficient housing for people experiencing homelessness. Data is drawn from the Province's Integrated Data Project for the year 2021 and accounts for individuals who have received income assistance, and had no fixed address for three consecutive months or have stayed in a BC Housing-affiliated shelter for at least one night, or both. As this is a regional figure this unit count is attributed to cities, towns, villages and electoral areas in proportion to population share.

According to the 2021 Estimate of the Homeless Population in British Columbia, there are 503 people experiencing homelessness in the Regional District of Okanagan-Similkameen (RDOS).³ The following table apportions the homeless population of the Regional District by the population of the District of Summerland. As such, the proportional local number of people experiencing homelessness for the District of Summerland is calculated at 67.13.

The Provincial methodology implements this figure to refer to the total new units needed to address homelessness over 20 years in the District of Summerland. This calculation assumes that one permanent housing unit is required per person experiencing homelessness.

It is important to note that this figure is based on regional need rather than homelessness rates specific to the District of Summerland. Much of the homeless population in the region resides in larger centres such as Penticton, which has established emergency shelters and housing for the homeless in place. According to the Summerland Food Bank and Resource Centre which tracks user data, in the period between July 1, 2023 and July 31, 2024, 25 individuals identified homelessness as the reason for food bank use, and 27 identified that they lived on the street.

³ Ministry of Housing, BC Housing, *2021 Estimate of the Homeless Population in British Columbia*

Table 26: Units Required to Address Regional Homelessness

Regional Population	Local Population		Regional PEH	Proportional Local PEH
	#	% of Region		
87,665	11,700	13.35%	503	67.13
Total New Units - 20 years				67.13
Total New Units - 5 years				33.57

Source: Housing Assessment Resource Tools

According to provincial guidelines, the total number of housing units for this component is distributed over 10 years, recognizing the urgent needs of this population. Therefore, the 5-year number of housing units to address homelessness in the community is calculated at 33.57.

C. Supply of Units to Address Suppressed Household Formation

Suppressed household formation (SHF) addresses those households that were unable to form between 2006 and 2021 due to a constrained housing environment. For example, in a community undergoing housing stress there may be unusually large numbers of adult children living with their parents, unusually large numbers of roommates, unusually large numbers of couples cohabitating more early in their relationships than they might otherwise, or couples remaining in dysfunctional relationships due to housing costs and availability.

This figure is calculated based upon 2006 census data - assumed to be a time when housing pressures were less intense - to calculate a baseline level of household headship rates by renter/owner status and age cohort. This is then compared to present population household headship rates to estimate how many households would have theoretically formed if the headship rates from 2006 had remained constant.

Suppressed households are the difference between those that could have theoretically formed at 2006 headship rates and those that actually formed. As can be observed in Table 14, the total new units to meet suppressed household need in Summerland is calculated at 307 over 20 years. The 5-year need is calculated at 77 new units.

Table 27: Housing Need due to Suppressed Household Formation

Age Categories – Household Maintainers	2021 Potential Households ¹⁾		2021 Households		2021 Suppressed Households		
	Owner	Renter	Owner	Renter	Owner	Renter	Total ²⁾
15 to 24 years	12.25	32.66	10	10	2.25	22.66	24.91
25 to 34 years	191.67	121.39	190	150	1.67	-28.61	0
35 to 44 years	492.56	151.96	385	185	107.56	-33.04	74.52
45 to 54 years	607.71	98.25	620	145	-12.29	-46.75	0
55 to 64 years	1028.72	149.75	1000	190	28.72	-40.25	0
65 to 74 years	1251.56	139.06	1145	130	106.56	9.06	115.62
75 years and over	794.2	207.63	830	80	-35.8	127.63	91.83
Total New Units to Meet Suppressed Housing Need - 20 years							306.89
Total New Units to Meet Suppressed Housing Need - 5 years							76.72

1) Potential households are the households that may have theoretically formed if Headship Rates from 2006 had remained constant.

2) For any category where the total is less than 0, provincial guidelines stipulate to enter 0 as the total.

Source: Housing Assessment Resource Tools

These figures suggest that the number of suppressed households is concentrated among those over 65, who account for 68% of the calculated suppressed households compared to 2006 baselines as adjusted for demographic composition. This means that if more affordable forms of targeted seniors housing projected are constructed in the near term, then more homes could be opened up (both owner and rental) for other demographics to meet their housing needs.

D. Supply of Units to Meet Projected Growth

Anticipated household growth quantifies the additional households required to accommodate an increasing population over 20 years. This statistic is drawn from BC Stats Household projections. BC Stats projections were harmonized with Statistics Canada in 2022, and are based upon a model using age and sex cohort data to estimate future population change from expected births, deaths, and migration. This is supplemented with data on employment, residential building permits, community plans and other indicators of housing availability.

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

The figure used by the province is a combination of two scenarios, one based upon BC Stats municipal growth projections, and one based upon BC Stats regional projections. As local cities and towns necessarily exist in regional housing markets, this approach reduces the impact of local specifics. The average of the two scenarios is used to determine the new units required for anticipated household growth calculations. For Summerland, the 20-year total to meet household growth needs is calculated at 1,139 new units, while the 5 year total is calculated at 386 new units.

Table 28: Supply of Units Necessary to Meet Projected Growth

Growth Scenarios	Regional Growth Rate	Households		New Units
		2021	2041	
Local Household Growth	n/a	5,085	6,122.00	1,037.00
Regionally Based Household Growth	24.42%	5,085	6,326.72	1,241.72
Scenario Average				1,139.36
Total New Units to Meet Household Growth Needs - 20 years				1,139.36
Total New Units to Meet Household Growth Needs - 5 years				385.86

Source: Housing Assessment Resource Tools

E. Supply of units needed to meet at least a 3% vacancy rate

Rental vacancy rates are a reliable indicator of limited housing supply, and it is often held that a 3% vacancy rate is a 'balanced' level. When vacancy rates are below 3% they suggest that there are more potential households seeking tenancies than there are available tenancies, and that rent will tend to rise. When vacancy rates are above 3%, rents will tend to moderate as landlords have a harder time attracting tenants. Typically, vacancy rates between 3% and 5% are considered healthy rates.

Rental vacancy rate data is drawn from the CMHC's Primary Rental Market 2021 Vacancy Rate data, which is based on a survey of purpose-built rental landlords. Though this figure is drawn from purpose-built rentals only, it is assumed that the whole market, including rented condo units, rented houses, and other small-scale residential landlord operations follow similar trends. As such the vacancy rate is compared to the total number of rental households.

At 2.4%, the CMHC 2021 recorded vacancy rate for Summerland is slightly lower than the targeted rate of 3.0%. This translates to a 20-year total of approximately 6 additional units to achieve a 3.0% vacancy rate, or 1.42 units as per the 5 year total.

It should be noted that interviews with stakeholders and community survey findings have suggested that there is a limited supply of suitable rental housing in the community, and that there is a need beyond what is suggested in these calculations.

Table 29: Supply of Units Necessary to Reduce Rental Vacancy Rates

	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
Target Vacancy Rate	3.00%	97.00%	895	922.68
Local Vacancy Rate	2.40%	97.60%		917.01
Total New Units - 20 years				5.67
Total New Units - 5 years				1.42

Source: Housing Assessment Resource Tools

F. Supply of units needed to meet local demand

This component calculates additional demand for housing beyond the minimum units required to adequately house current and anticipated residents. The 'Demand Buffer' is intended to provide sufficient additional units to enable overall residential market 'health'.

A demand factor has been calculated for each municipality and is based on a ratio of housing price to housing density. The demand factor for the District of Summerland has been calculated at 1.2.

The Summerland demand factor is then multiplied by the sum of the number of units recommended by Extreme Core Housing Need, Homelessness, Suppressed Household Formation, and the rental vacancy rate. This reveals the additional local housing demand of 584 units as per the 20-year total, or 146 units in 5 years.

Table 30: Demand Adjustment Unit Counts

Component	Result
A. Extreme Core Housing Need	108.38
B. Persons Experiencing Homelessness	67.13
C. Suppressed Household Formation	306.89
E. Rental Vacancy Rate Adjustment	5.67
Total	488.1
Demand Factor	1.2
Total New Units - 20 years	584.2
Total New Units - 5 years	146.06

Source: Housing Assessment Resource Tools

Total Assessed Housing Need

Combined, these factors provide overall assessment of housing need.

Table 31: Assessment of Housing Needs

Component	5 Year Need	20 Year Need
A. Extreme Core Housing Need	27.09	108.38
B. Persons Experiencing Homelessness	33.57	67.13
C. Suppressed Household Formation	76.72	306.89
D. Anticipated Growth	385.86	1,139.36
E. Rental Vacancy Rate Adjustment	1.42	5.67
F. Additional Local Demand	146.06	584.23
Total New Units – 5 years	671	
Total New Units – 20 years		2,212

Source: Housing Assessment Resource Tools

The assessment calls for a 20-year (2021 to 2041) need for 2,212 units in the District of Summerland. The 5-year need (2021 to 2026) is calculated at 671 units, representing 30% of the total demand. This takes into consideration the urgency of addressing particular components of housing need such as homelessness.

7. Key Areas of Local Need

The District of Summerland faces housing challenges stemming from increasing unaffordability/increasing costs of housing, a lack of housing diversity, and an aging population. The findings from the analyses, stakeholder consultations, and surveys suggest the following key concerns:

Enhance Housing Diversity

Summerland is predominately comprised of single-detached homes (71% of the housing stock as per the 2021 Census). Study findings in combination with the results of the Community Survey have indicated that a greater variety of housing forms are needed in Summerland. Indeed 21% of community survey respondents said they were considering moving out of Summerland due to housing issues. The most common responses as to why they are considering moving included lack of affordability, lack of housing options, high property taxes and utility costs, little opportunities for young professionals and families, and limited public transportation options.

Many community members noted the need for smaller houses (including single-detached homes and other ground-oriented housing options) on smaller lots that are more affordable. Townhomes, duplexes, detached suites (laneway suites, carriage homes), attached secondary suites (basement suites), apartment buildings with fewer than 5 storeys, supportive housing units, purpose-built rentals, and other small scale multi-unit housing types were also identified as needed to provide more housing diversity and address housing affordability.

Increasing density in the downtown core can create much needed housing close to services and amenities. 16% of community survey respondents noted the need for apartment buildings with 5 or more storeys in Summerland, with many identifying the downtown core as a preferred area for such density. Summerland's Downtown Neighbourhood Action Plan identifies a series of

actions and investments which can serve to increase housing diversity and create an inclusive and vibrant downtown centre.

Indeed, more affordable options for first-time home buyers and families are of importance. Many residents described their desire for smaller scale ground-oriented homes and placed emphasis on their desire for some outdoor space.

Some also discussed how they would like to see more suitable options for seniors who would like to downsize. Options brought up included compact rancher style homes on small lots, with a small outdoor space/garden or access to common outdoor space.

A diverse housing stock also includes suitable and adequate housing for seasonal workers which are an important part of Summerland's economy.

There is also a need for a range of non-market units, particularly for low-income individuals and families, low-income seniors, and those with disabilities – To be further identified.

Address Non-Market Housing Needs⁴

Study findings reveal a need for those at-risk of homelessness or with very low-income including housing for low-income individuals, low-income families, low-income seniors, and those with disabilities in Summerland.

As of the 2021 census there are a recorded 280 households in Core Housing Need, of which 215 households are in Extreme Core Housing Need. 805 Summerland households are living below the affordability standard.

Options, working with the Province and with social services providers are on a spectrum including:

- Short term safety net housing

⁴ BC Housing, *Number of Units Under BC Housing Administration By Municipality and Service Allocation Group/Subgroup in the Okanagan-Similkameen Regional District* (March 21, 2024)

- Emergency Shelters
- Shelters for people fleeing domestic violence
- Supportive housing
 - Assisted living for seniors
 - Housing for the disabled
- Subsidized Housing
 - Independent living with below market rents
 - Mixed use market/non-market housing

Often these uses can be mixed, to provide a range of options on site, meeting multiple needs as well as market revenue to reduce the need for wider subsidy.

By nature, non-profit development doesn't have a lot of wiggle room. There are no profits to cushion unexpected expenses, as profits are pre-committed to providing affordable housing, and there are often higher costs to build and operate. With that narrow window of success, it's important that non-profit housing be as unburdened by costs and permitting process as practical. The more that things can be done quickly, predictably, and affordably, the more surplus there can be to sustain below-market rents and social services. Having too much red tape and costly upfront development fees were areas that were brought up during stakeholder discussions.

Potential ways in which non-market housing can be made more viable are through: Reduced property taxes and construction charges, making municipal land available to non-profits through creative land grants/leases etc., assisted with direct aid, or assistance in working with senior government.

There are several planned projects that will begin to address this gap in housing. Two BC Housing funded projects are planned for Summerland, which are to bring a total of 150 affordable, non-market housing units to the community by the year 2026. The District of Summerland has been facilitating with local non-profit housing agencies on the development of these projects: Parkdale Place Housing Society and Turning Points Collaborative Society. District Council has provided a total of \$1.75 million in direct fees and charges

waivers, and off-site improvements, related to both affordable housing projects to secure approval for BC Housing funding support

Enhance Rental Housing Supply

Summerland is largely a homeowner community, though in recent years there has been an uptick in rental market activity. As of the 2021 census, 18% of Summerland households were renters with 82% comprised of owner households. Interviews with stakeholders and community survey findings has suggested that there is a limited supply of rental housing in the community. As a result, overall rents have significantly increased, and some households are facing difficulty in securing appropriate housing. Between 2006 and 2021, average rents in Summerland have increased by 41%. 350 renter households were identified as being below the affordability standard within the 2021 Census. Indeed, a lack of available rental stock will tend to push upward pressure on rents. This will in turn push residents out of the bottom of the housing market, as the most vulnerable or least well-resourced members of the community find themselves unable to pay new market rents if they are required to move, which contributes both to departure from the area and homelessness.

There is a need for both market rental units and non-market rental units in the community. Market rental units are offered by private landlords and rented at rates set by the market. This includes purpose-built rental housing, as well as housing within the secondary rental market, including basements suites and other investor-owned houses or units. Non-market rental units are units owned or subsidized by government, a non-profit society or a housing cooperative and charge below market rents.

There are also programs offering rent assistance in the private market. This involves providing housing subsidies to eligible low-income families and low-income seniors with cash assistance to help with their monthly rent payments in the private market. This includes BC Housing's Rental Assistance Program (RAP), and the Shelter Aid for Elderly Renters (SAFER) program.

Further monitoring of the impacts of the STR Regulations on the availability and affordability of the housing stock, as well as the impacts on the overall tourism industry, is recommended. Preliminary research shows that with the introduction of the STR Regulations, the number of housing units lost to STRs in Summerland has declined. 80 daily active listings of STR units were recorded in Summerland as of June 2023, which was a recorded 15.3% decline of STR active listings year-over-year.

One of the other concerns that was brought up by survey respondents included that many of the registered rental properties in the community have age restrictions (predominately 55+). These units are often seen to be more affordable than non-age restricted units. This can further create strains on the overall rental market supply for those who are under age 55 searching for rental housing.

More pet-friendly rental housing options was also brought up as a concern.

Prepare for Anticipated Growth in Population Age 65 and Over

Based on BC Stats' population projections, Summerland is expected to display a net increase of roughly 964 seniors between 2021 and 2041. Senior's housing needs evolve with age. Key challenges will include the maintainability of the housing stock as residents grow older. As residents age and wish to remain in the community, many of them will look for options to downsize and which are less maintenance intensive, such as apartments, condominiums, or secondary suites.

Furthermore, an aging population presents accessibility issues, as stair-access housing becomes more of an obstacle. Such housing needs can be met by the provision of market and non-market elevator access apartment housing, as well as low-rise forms designed for accessibility. A key challenge will also be the need for housing that is livable for non-motorists. Downtown Summerland can provide much needed housing options within a walkable and central locale close to shops and services. Ensuring the vibrancy of this commercial district and other commercial areas, and the provision of accessible housing, will be key

for ensuring that Summerland residents can remain in the community across their life span.

Inter-generational living and extended households in various housing forms can be seen as favourable options for many families. Secondary suites and carriage homes can provide families with the space to accommodate multi-generations. Indeed, encouraging secondary suites, carriage houses, garden suites, and a broader variety of other dwelling types in existing neighbourhoods may allow residents to stay within their community throughout the life cycle (e.g., from single, to young family, to middle-age, to empty nesters, to senior).

Summary

Addressing these housing challenges will require partnerships, incentives, collaboration and resources from other sectors beyond a municipal level in order to make an impact on housing affordability. At a District level actions have been undertaken to address the housing needs of the community including streamlining permitting processes, regulating Short-Term Rentals, and updating existing low density urban residential zones, among other actions (please refer to Section 8).

There remains a need for more affordable and supportive housing, and this will require partnerships with the provincial and federal governments, non-profits, and organizations such as Canada Mortgage and Housing Corporation and BC Housing.

8. Actions to Address Housing Needs

The following provides a summary of the actions taken by the District of Summerland to reduce housing needs. Items are provided below in the categories of **development approval improvements, increasing housing supply, and affordable housing**. The presented actions are for a timeframe of 2020 through to August 2024.

Development Process Improvements

- 1) **Pre-Application Inquiries:** Established a ‘free’ process for development applicants to submit prepared plans for development to the District and receive preliminary comments from all District departments, including planning, building, fire, works, recreation and parks. The deliverable is called the “TPC Outcome Letter” which indicates next application steps and potential areas of issue. Targeted turn-around time is 10 days to complete (Completed 2020).
- 2) **Annual Zoning Bylaw Reviews:** The District’s planning department maintains an informal policy of completing annual administrative reviews of the District’s zoning bylaw to ensure the regulatory bylaw remains relevant, consistent, and clarify interpretation issues. These administrative bylaw reviews ensures that the District’s regulations that restrict and allow for housing remain accurate to today’s needs. Since the start of annual reviews, the District has seen a marked decrease in the number of variance applications submitted (a reduction of about 50%), which has avoided lengthy development application process to allow housing projects (Completed 2020, 2021, 2022, and 2024)
- 3) **Development Application Procedures Bylaw Update:** The District re-wrote its Development Application Procedures Bylaw, the bylaw that administers all planning applications, to follow best practices in application processing, improve consistency, and improve public consultation of development applications. The bylaw also delegated more powers to District staff to approve small-in-nature form and character development permits as well as technical development

permits, such as riparian area approvals. Delegation of these permits improves processing time, provides consistent decision-making, and certainty to the development community (Completed 2020).

- 4) **Review of Building Bylaw & Subdivision and Development Servicing Bylaw:** The District completed bylaw reviews and updates to two main bylaws that deal with new housing and development in 2022: Building Bylaw and Subdivision & Development Servicing Bylaw. The Building bylaw review resulted in more use of professional reliance (engineers and architects) for new home projects, as opposed to District building official inspections to help reduce the need for District staff oversight. As well, building permit exemptions were expanded to include more types of structures, like smaller agricultural buildings, which frees up building official capacity to focus on larger projects that address housing need (Completed in 2022).
- 5) **Delegation of Development Variance Permits:** To further improve application process efficiency, the District amended the development procedures bylaw to allow for “minor” development variance permits (DVPs) to be approved by District staff. This substantially reduced the timeline to DVP issuance through the avoidance of Council notice to adjacent owners, Council report preparation, and Council meeting presentation. Timeline to DVP issuance has decreased from 2 months to 3 weeks for DVP “minor” type 1 applications (Completed 2023).
- 6) **Implementation of new E-Permitting Software:** Since 2022, District staff has been actively engaged with a software provider to implement new e-permitting software to help with application tracking, online submissions, and electronic staff review of permit applications. With funding from UBCM’s Development Approvals program, the District is nearing the final stages of implementing the new software which will provide applicants the ability to submit planning applications and permits online, have real-time status updating of their application, automated letter templates for staff process efficiency, and inter-department real-time communication (Expected to be Complete Fall, 2024).

Increasing Housing Supply

- 1) **Allowance of Development in Slopes > 30%:** The District of Summerland previously restricted any development, District-wide, in slopes greater than 30%. However, most of the land area within the District has been already developed, or is restricted by the Agricultural Land Reserve. Hillside areas are increasingly being targeted for new housing construction. Development can now occur within these high-sloped areas with professional geotechnical guidance and oversight (Completed 2020).
- 2) **Housing on Agricultural Land Review:** In July 2021, the Agricultural Land Commission updated its regulations to provide more housing flexibility for agricultural landowners. The new regulations allowed for the placement of a secondary residence on farm parcels without the need for an ALC approval or for farm purposes. The District of Summerland acted upon this new opportunity to update its agricultural zoning regulations to allow for the placement of either a carriage house (i.e. accessory dwelling unit) or secondary suite on farm parcels within the designated farm home plate. This has provided flexibility to farmers to diversify with a new rental income stream or accommodate family members to live on the farm (Completed 2022).
- 3) **Short Term Rental Accommodation Review:** For years, the District of Summerland took a laissez-faire approach to regulating short term rentals – by not regulating nor enforcing their operations in Summerland. As a result, during the peak tourism season, the District was experiencing 150 - 200 active short term rentals within the community with no restrictions in place. District Council took the leadership to create a new regulatory approach to short term rentals with homeowners and long-term tenants (i.e. principal residents) taking priority for the District's limited housing stock. Short Term Rental operations can now only occur with a principal resident on a subject property. As a result, a substantial amount of previously short term rental housing units have been converted to long-term tenancies. The

District's current active listings of short term rentals is about 90 total (Completed 2022).

- 4) **Infill Residential (Bill 44 Housing Statutes implementation):** Following the enactment of Bill 44 - Housing Statutes in the BC Legislature, and under District Council's stated strategic priority of encouraging infill residential development, District planners completed a review and update to the District's existing low density urban residential zones. Three new "residential urban" (RU) zones were developed with reduced yard setbacks, increases to maximum height (3 stories), elimination of FAR, reduced parking requirements, and allowance of up to four residential units on previously restricted, single family zoned parcels within the District. These new zones are now applied to all land designated as low density in the District's OCP, within the District's urban growth boundary with access to urban servicing. In addition, these changes resulted in corresponding density and height increases for both the District's medium density and high density residential zones (Completed 2024).
- 5) **Review of Cash in Lieu of Parking and Minimum Parking Requirements:** The District reviewed Section 6.0 Parking and Loading section of the District's zoning bylaw to complete two objectives: review cash-in-lieu fee for providing parking and also the minimum parking requirements in the Downtown core. This was an implementation project from the District's Downtown Neighbourhood Action Plan. Although the cash-in-lieu of parking fee was increased from \$3,000 to \$13,000, the parking requirements for residential development in the Downtown was substantially reduced. Now, all apartments located within the Downtown core require NIL (or zero) minimum parking spaces and flexibility is added to the developer to determine the appropriate parking amount. The Downtown has access to services, amenities, schools, and civic centres, as well as retail shops and active transportation links, making it well suited for reduced use of automobiles (Completed 2024).

- 6) **Downtown OCP Amendments:** Another implementation project of the Downtown Neighbourhood Action Plan was the review of the land use designations in the District's OCP to conform with the Downtown Plan's recommendations. Three new land use designations were introduced, being Downtown Core Intensification, Downtown High Density Residential, and Gateway Commercial, and these three new designations were designed to encourage new residential high-density and mixed used developments in previously restricted commercial-only areas. For the first time, the Downtown High Density Residential area prescribed a future vision of new developments greater than 6 stories in height and required a minimum density height of three stories for new developments. In addition, the mapping amendments expanded future medium and high density residential development areas into existing single family, low density residential areas that surround the Downtown Core area. A 66% build-out of the Downtown area with its new land use by the year 2049 (25 years) is projected to bring an additional 2,371 new housing units to meet housing need (Completed 2024).

Affordable Housing

- 1) **Collaboration with local agencies on Affordable Housing Projects:** The District of Summerland has been facilitating with local non-profit housing agencies on the development of two BC Housing funded projects for affordable housing: 13609 Dickson Avenue (Parkdale Place Housing Society) and 13204 Henry Avenue (Turning Points Collaborative Society). These two projects are planned to bring online a total of 150 affordable, non-market housing units in the community by the year 2026. In addition, District Council has provided a total of \$1.75 million in direct fees and charges waivers, and off-site improvements, related to both affordable housing projects to secure approval for BC Housing funding support (Ongoing and to be completed in 2026).
- 2) **Approval of Purpose-Built Rental Apartment Buildings:** The District of Summerland has a historical record of only providing ownership (either strata condo or fee simple) new housing construction within its

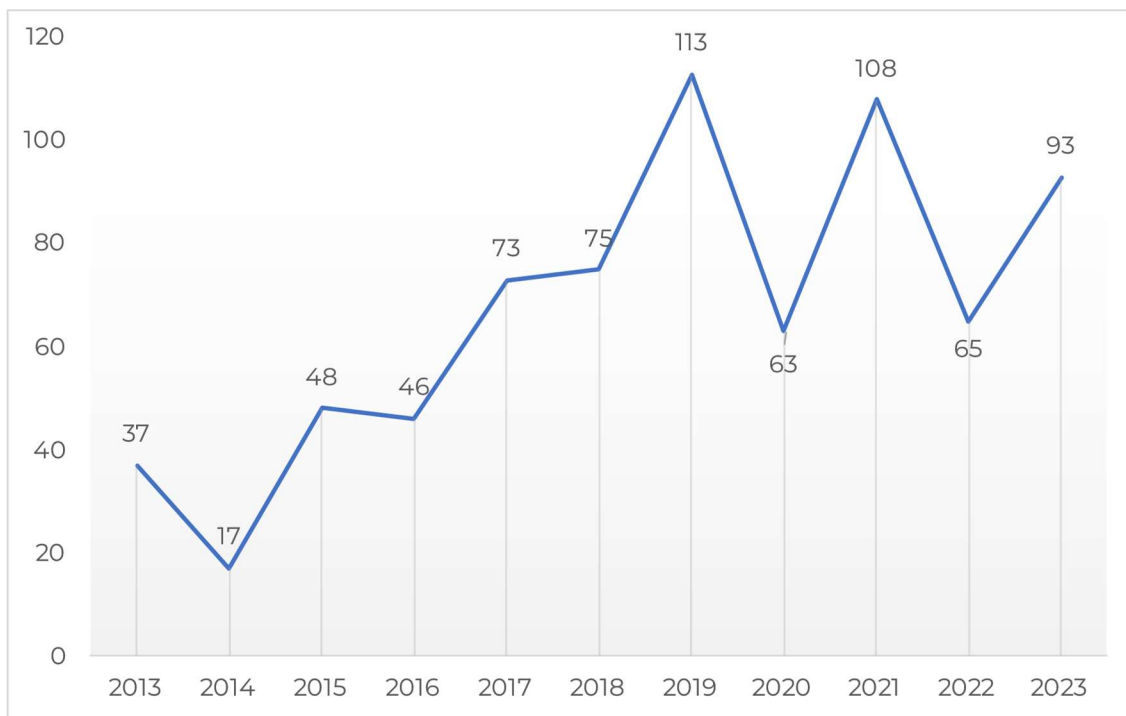
community. This lack of rental accommodation inventory has resulted in substantial price escalations in rental housing rates. Starting in 2019, District Council has approved rezonings and land dispositions for purpose-built rental housing construction, starting with an 88 unit rental apartment building located on previous District-owned land at 12809 Kelly Avenue. Most recently, District Council approved a six storey, 84 unit rental apartment building in a previous existing single family neighbourhood located at 9518 Julia Street. This project is planned to be funded by CMHC's affordable housing program which will ensure the units will maintain a below market rental rate once constructed (Ongoing).

- 3) **Review of District Lands Available for Disposition and Affordable Housing Development:** The District of Summerland has recently reviewed all District-owned land properties to determine which parcels should be retained for the future (due to infrastructure, park, or other needs), and which parcels can be sold for a potential redevelopment opportunity. Some of the identified parcels for disposition could be targeted for future affordable housing projects and provision of non-market housing units could be added to the conditions of land sale agreement. The lands review project has just been completed and staff will be reviewing which parcels to move forward with a land sale process on a priority basis as resources are available. These parcels were also provided to the BC Government for consideration of inclusion in the BC Builds program (Complete 2024).

Housing Construction Activity

A review of total housing starts in the community between 2013 and 2023 depict average annual starts of 59 units between 2013 and 2020. Between 2021 and 2023, there was an annual average of 89 total housing starts in the community. As such, since establishment of the above-noted actions to address housing needs, there has been an upward trend in housing construction starts in the community. This is a trend that should be further monitored.

Table 32: District of Summerland Housing Starts (2013-2023)



Source: BC Stats, *Housing Starts for Urban Areas and Communities*

9. Housing & Transportation Infrastructure

The District of Summerland recognizes the importance and need for housing near transportation infrastructure that supports walking, bicycling, public transit, and other alternative modes of transportation.

Looking at past commuting trends reveals that the District has seen a small shift towards sustainable modes of transportation with an increase in the proportion of people walking and cycling to work or school. Transit ridership decreased slightly between 2016 and 2021; however, the 2021 Census data was collected during the COVID-19 pandemic in April 2021 which likely negatively impacted transit ridership data. Transit ridership has increased in recent years, in large part due to the District offering the free fare program for Route 30, the main transit route linkage between Summerland and neighbouring community Penticton. Route 30 has seen transit ridership increase from 6,215 in 2021 to 16,799 in 2023⁵.

It is important to note that the geography of Summerland can provide obstacles and physical barriers within some neighbourhoods, creating mobility challenges for walking and cycling. Highway 97 also acts as a major barrier between the neighbourhoods west of the highway and the beaches along the water in the Lower Town.

Table 33: Main Mode of Commuting For the Employed Labour Force Age 15 Years and Over With A Usual Place Of Work Or No Fixed Workplace

	Foot (2021)	Bike (2021)	Transit (2021)	Total Commuters (2021)	Total Mode Share 2021 (%)	Total Mode Share 2016 (%)
District of Summerland	285	45	15	3,980	8.7%	7.8%
RDOS	2,950	465	345	30,860	12.2%	12.0%
British Columbia	121,550	36,790	174,045	1,873,690	17.7%	22.4%

Source: Statistics Canada Census (2016 & 2021); Urbanics Consultants Ltd.

⁵ District of Summerland, *Route 30 Free Fare Pilot Overview* (March 2024)

While these statistics do not reflect the total use of feet, cycling, and transit to get around, they do reflect a widely available statistic that is useful for comparisons, and tends to reflect the overall attractiveness of non-car transportation in a given area.

For example, cycling is not a common way to commute, but there is a strong recreational cycling culture in Summerland. According to the 2021 Census, only 1.1% of trips to work/school were made by bicycle in Summerland. In contrast, a survey for the 2019 Cycling Master Plan found that 49% of respondents rode a bike multiple times a week for recreation.

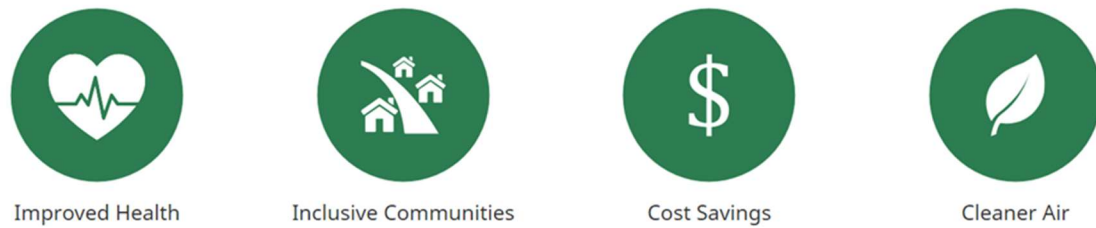
Housing in proximity to alternative transportation can take several forms. These include:

- Locating housing near bus stops (where available)
- Locating housing near sidewalks, multi-use pathways, biking infrastructure and community trails
- Locating housing near to employment, near to commercial amenities, and near to public services

Where this requires infrastructure or services, it is important infrastructure or services be of sufficient quality to be useable and safe to the public. This requires that residents not feel uncomfortable crossing the street, or riding a bike, that the bus comes often enough to be useful for daily transportation. The importance of locating housing close to alternative transportation lies in several benefits:

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

Figure 7: Benefits of Housing In Proximity to Active Transportation



Source: Housing, Infrastructure and Communities Canada, *Active Transportation Fund*

Policies, Plans & Studies

A number of plans and studies have been undertaken and policies enacted by the District of Summerland to address the need for housing in close proximity to sustainable forms of transportation. These include:

District of Summerland Official Community Plan (OCP): The OCP supports inter-regional transportation initiatives, alternative transportation options, and neighbourhoods that encourage walking, cycling and transit. Summerland's OCP has identified areas within the District for present growth, giving priority to the infilling of existing urban areas near the downtown core.

South Okanagan Regional Growth Strategy (RGS): The RGS supports compact urban form, which includes prioritizing the infill of existing, serviced areas, creating walkable, mixed-use neighbourhoods, and integrating transportation infrastructure within and between neighbourhoods.

Downtown Neighbourhood Action Plan (2022): A key focus is on creating a downtown that is vibrant and connected. This involves exploring opportunities for an increase in residential and commercial uses in the downtown core, and encouraging multi-modal transportation options. Increasing bicycle/pedestrian connections which link downtown to surrounding neighbourhoods is a priority.

Transportation Master Plan (2007 & Current Update): The District of Summerland is currently undertaking an update to its 2007 Transportation Plan. The plan outlines the long-term vision, goals and projects for all modes of transportation, and aims to improve mobility, safety and sustainability.

Cycling, Sidewalk and Trails Master Plans (2019): Identifies opportunities for the District to reduce greenhouse gas emissions and work towards a more sustainable transportation system that reduces traffic congestion and encourages residents and visitors to choose active modes of transport. Improving access and connectivity is a priority for both commuting and recreational purposes. Action areas focus on expanding the presence of sidewalks in the District by filling in gaps in the network and providing connections to key destinations.

Summerland Age-Friendly Assessment & Action Planning Project (2019): Some of the key features of an age-friendly community include public transportation that is accessible and affordable, and housing that is appropriately located. An age-friendly community ensures equity, accessibility and inclusion for the benefit of everyone.

Community Energy and Emissions Reduction Plan (2020): The District has successfully lobbied for increased public transit and expanded active transportation infrastructure. The District aims to achieve an 18% GHG emission reduction target from 2007 levels by 2025.

Route 30 Summerland Free Fare Program: On March 19th 2024, Council approved the indefinite provision of free bus fares for Summerland residents on the Route 30 Summerland/Penticton after April 22, 2024. The free bus fare initiative is identified as a Council Strategic Priority, contributing to an adaptable and affordable community for Summerland residents. Since the implementation of the free transit policy, ridership has increased and provides residents with increased access to services and amenities outside of town.

“Summerland is a community where active and healthy living is encouraged and walking, cycling and other forms of active transportation are safe and comfortable for people of all ages and abilities, year-round, and for all trip purposes, including recreation and commuting.”

Source: District of Summerland Cycling, Trails and Sidewalk Master Plans (2019)

A healthy community can be defined as when the built, social, economic, and natural environments are well balanced to allow people the opportunity to live to their full potential. Creating complete, compact and connected communities while prioritizing and supporting transportation options such as walking, cycling and use of public transit can positively influence the health of a community.

The best way to facilitate pedestrians, cyclists, and transit riders is make it easier to build infill housing in existing communities which already have shops, public services, schools and places of work. For example, implementing Smart Growth principles to Summerland’s downtown plan area encourages directing growth and development to the hub of the community where existing infrastructure is in place to support a vibrant, walkable neighbourhood with a variety of transportation options.

Appendix: Community Survey Findings

HOUSING NEEDS REPORT

COMMUNITY SURVEY SUMMARY

DISTRICT OF SUMMERLAND
OCTOBER 2024

TABLE OF CONTENTS

DEMOGRAPHICS	1
ISSUES SURROUNDING HOUSING	4
HOUSING AFFORDABILITY	5
HOUSING SUITABILITY/ADEQUACY	7
HOUSING PREFERENCES & NEEDS	12
GENERAL COMMENTS	19

Urbanics Consultants conducted a 6-week online community survey in July 2024 and August 2024 to gather input in terms of the current and emerging housing needs of Summerland residents and understand the challenges residents may face as they seek housing across the continuum. The survey has been completed with 383 full and 384 incomplete responses. Not all survey questions were answered by all respondents. The following provides a summary of survey findings:

DEMOGRAPHICS

Respondents were asked a series of demographic questions. 35% of respondents have lived in Summerland for more than 20 years, 23% for less than 5 years, and 28% between 5 and 15 years (Figure 1). 35% of respondents were between 60 and 74 years of age with 53% between the ages of 30 and 59 years of age (Figure 2). 39% of respondents live with a spouse/partner without children, and 33% live with a spouse/partner with children (Figure 4). 5% were single parents living with children, and 15% live on their own. Some of the comments describe how respondents are living with elderly parents, and others have their adult children living with them.

Figure 1 - How long have you lived in the District of Summerland?

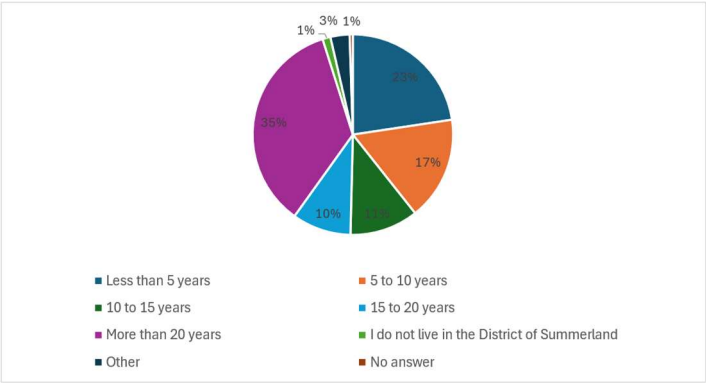


Figure 2 – To what age group do you belong?

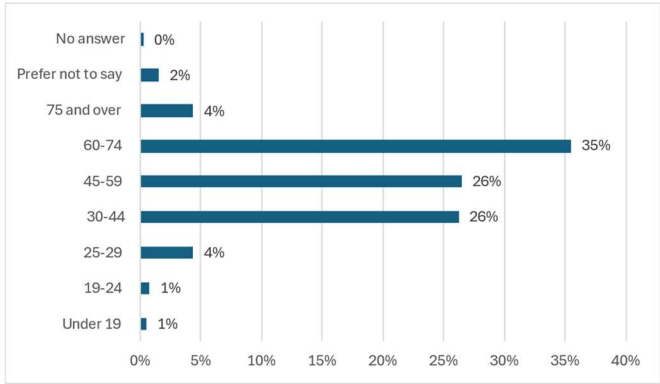


Figure 3 - Do you identify as First Nations, Metis, or Inuit?

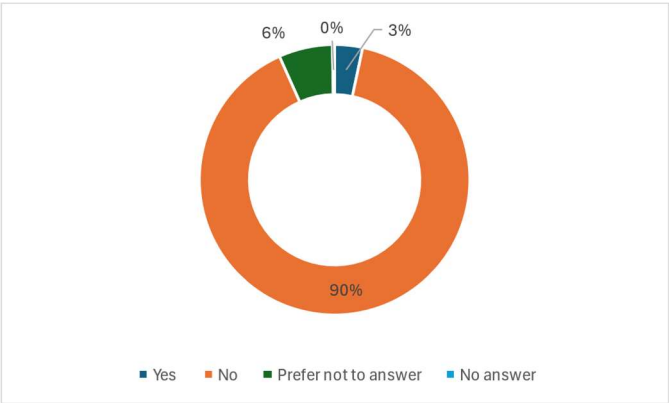
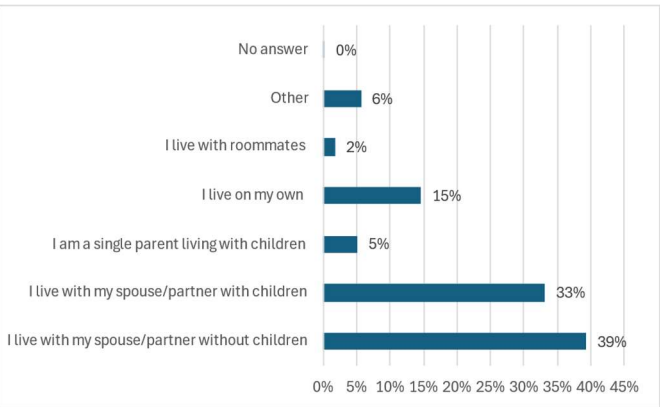


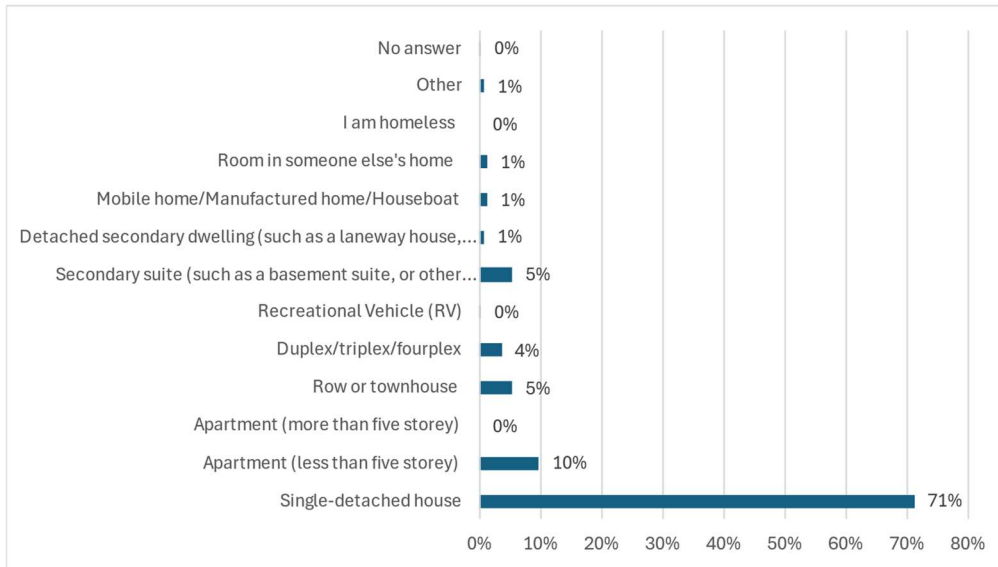
Figure 4 - How would you describe your household?



District of Summerland – Housing Needs Report

The majority of respondents reside in single-detached homes (Figure 5) with 78% of respondents owning their dwelling unit (Figure 6). 10% of respondents stated they reside in a low-rise apartment (less than 5 storeys), with 9% in other multi-family units such as townhouse/duplex/triplex. 6% reside in secondary or detached suites.

Figure 5: Which of the following best describes your current dwelling type?



39% have lived in their current dwelling unit for less than 5 years. 16% have lived in their current home for longer than 20 years, with 45% residing in their current home between 5 and 20 years (Figure 7). The majority of respondents live in Summerland year-round (Figure 8).

Figure 6: Do you own or rent your housing?

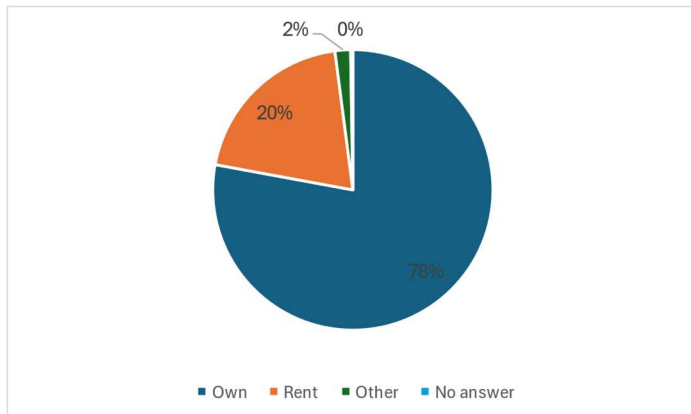
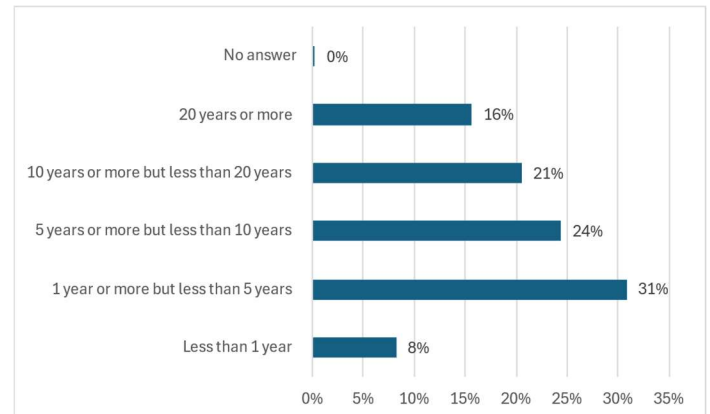
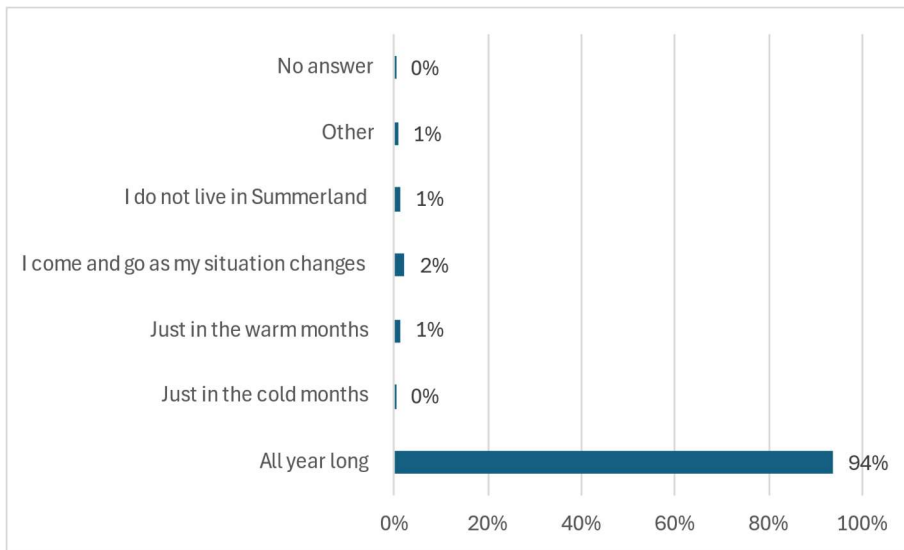


Figure 7: How many years have you lived in your current home?



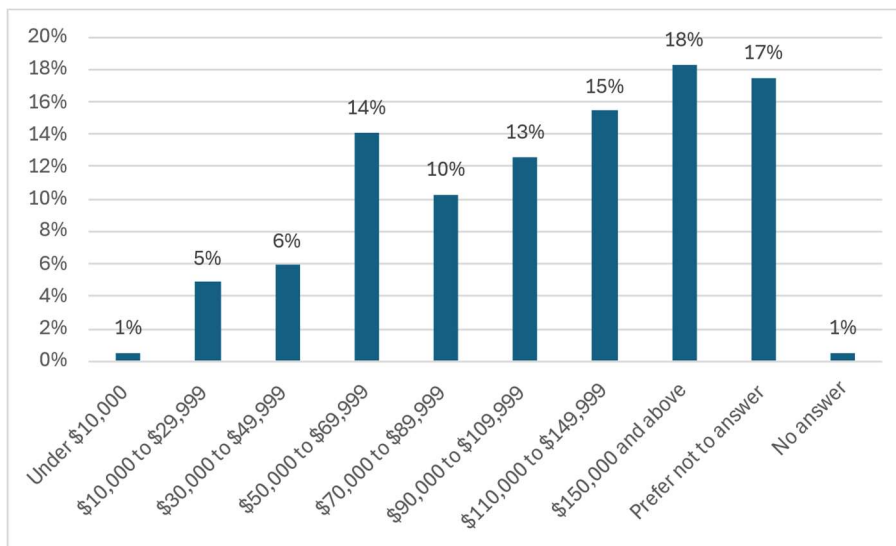
District of Summerland – Housing Needs Report

Figure 8 – How much of the year do you live in Summerland?



In terms of household incomes, 12% stated they have before tax household incomes of under \$50,000. 24% have before tax household incomes of \$50,000 to \$90,000, and 28% with household incomes between \$90,000 and \$150,000. A further 18% of respondents noted they have household incomes \$150,000 and over.

Figure 9 - What is your approximate annual household income (before tax)?



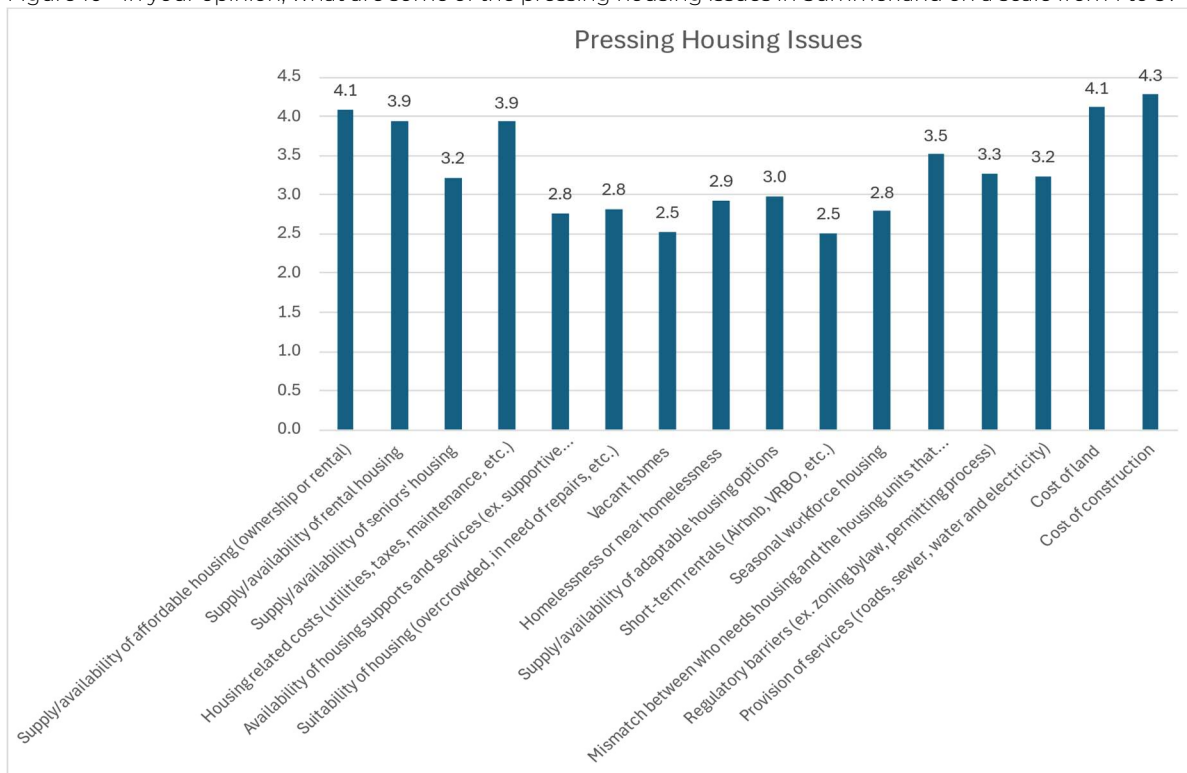
ISSUES SURROUNDING HOUSING

Respondents were asked what they feel are the pressing issues surrounding housing in Summerland on a 5 point scale, with 1 being not a problem to 5 being a major problem (Figure 11). The cost of construction, cost of land, and supply/availability of affordable housing (ownership or rental) were identified as the most pressing problems.

The average results were as follows:

- Supply/availability of affordable housing (ownership or rental) (4.1)
- Supply/availability of rental housing (3.9)
- Supply/availability of seniors' housing (3.2)
- Housing related costs (utilities, taxes, maintenance, etc.) (3.9)
- Availability of housing supports and services (ex. supportive housing options, transitional housing, etc.) (2.8)
- Suitability of housing (overcrowded, in need of repairs, etc.) (2.8)
- Vacant homes (2.5)
- Homelessness or near homelessness (2.9)
- Supply/availability of adaptable housing options (3.0)
- Short-term rentals (Airbnb, VRBO, etc.) (2.5)
- Seasonal workforce housing (2.8)
- Mismatch between who needs housing and the housing units that are currently available (3.5)
- Regulatory barriers (ex. zoning bylaw, permitting process) (3.3)
- Provision of services (roads, sewer, water and electricity) (3.2)
- Cost of land (4.1)
- Cost of construction (4.3)

Figure 10 - In your opinion, what are some of the pressing housing issues in Summerland on a scale from 1 to 5?



Indeed, the rising cost of living exasperates the challenges for low- and middle-income households, and places those facing financial challenges at risk of homelessness.

HOUSING AFFORDABILITY

46% of respondents stated they spend approximately \$1,000 to \$3,000 per month on rent or mortgage and property taxes per month. 13% spend more than \$3,000 per month. 25% pay under \$1,000 per month, while 4% stated they do not pay anything. In terms of average utility costs 20% spend more than \$350 each month with 41% spending between \$250 and \$350, and 32% spending between \$100 and \$250 each month.

Figure 11 – What do you pay for your rent or mortgage and property taxes per month, excluding utilities?

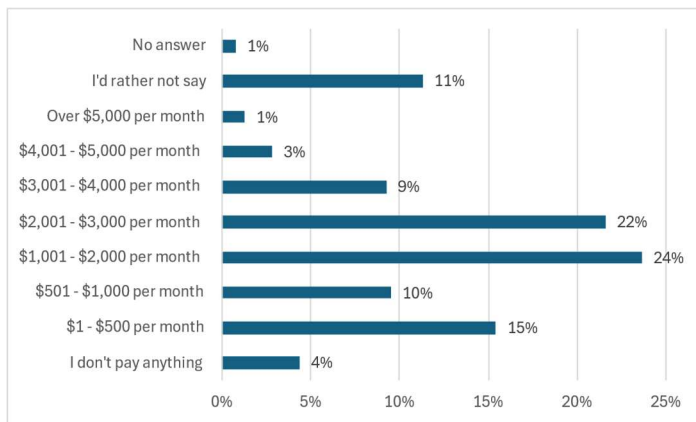
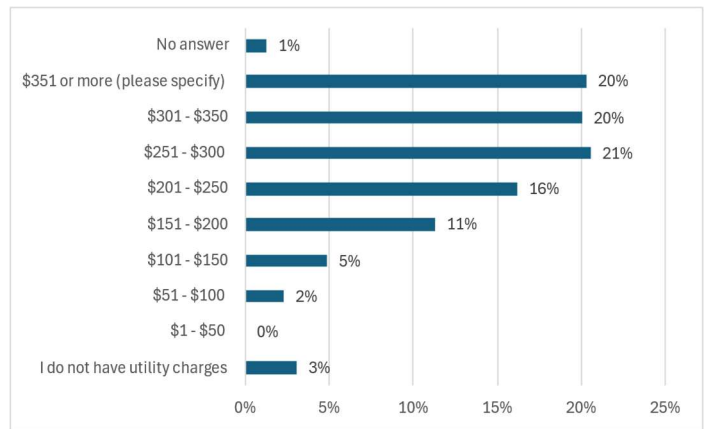


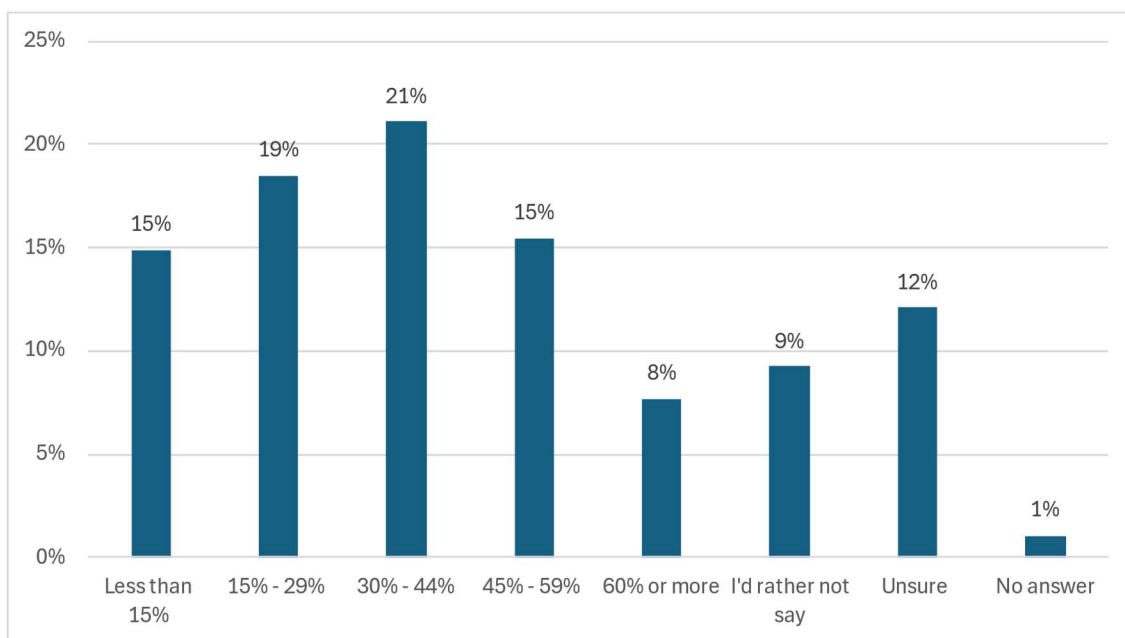
Figure 12 – What are your average utilities each month?



Housing is considered affordable if it costs less than 30% of a household's before-tax income. 44% of survey respondents identified that they spend more than 30% of their income to pay for housing each month. Of these, 23% of respondents stated that they spend 45% or more of their monthly income on housing.

Statistics Canada 2021 Census details that 17% of households live below the affordability standard in Summerland. This highlights some discrepancies with what survey results are suggesting.

Figure 13 - About what percentage of your before-tax income do you pay for your housing per month, excluding utilities?



Respondents were asked whether they believe housing costs are affordable for them (Figure 14). 35% stated they are not affordable with a further 13% unsure. While 47% stated housing costs are affordable, there were many responses that noted that their housing will not be affordable long-term, with others saying if they wanted to upgrade or have larger repair/maintenance work to do, housing would no longer be affordable. 30% of respondents had difficulties accessing rental or homeownership housing in the community (Figure 15). This highlights the financial vulnerabilities within the community.

Figure 14 - Do you believe your housing costs are affordable for you?

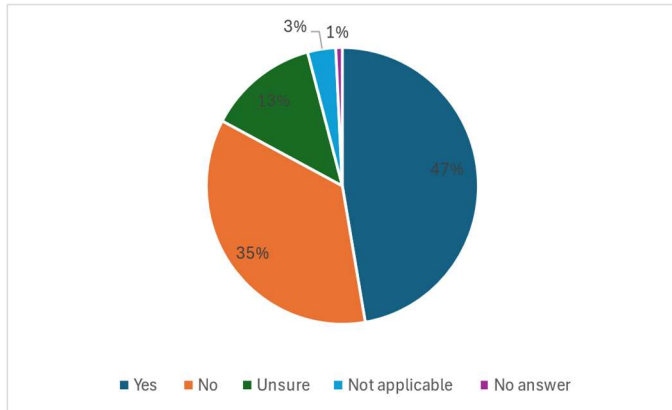
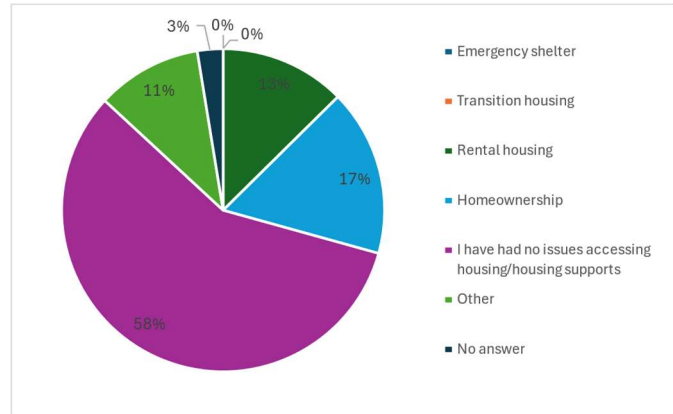


Figure 15 - While living in Summerland have you had difficulty/challenges accessing housing/housing supports?



The survey asked if rent or housing costs were subsidized in any way or reduced by a government or charitable organization. The majority of survey respondents stated that they received no rent or housing cost subsidies (93%). 4% received support from family or the government. Some of the other responses (as received and unedited) are as follows:

“ My family has loaned me money to be able to afford to stay in my property.”
 “ I receive a tax rebate as a homeowner.”
 “ So many subsidies are based on gross income so I don’t qualify when though my net income is much, much lower.
 “ My in-laws help us.”
 “ Senior discount on my property tax.”
 “Disability tax credit”

HOUSING SUITABILITY/ADEQUACY

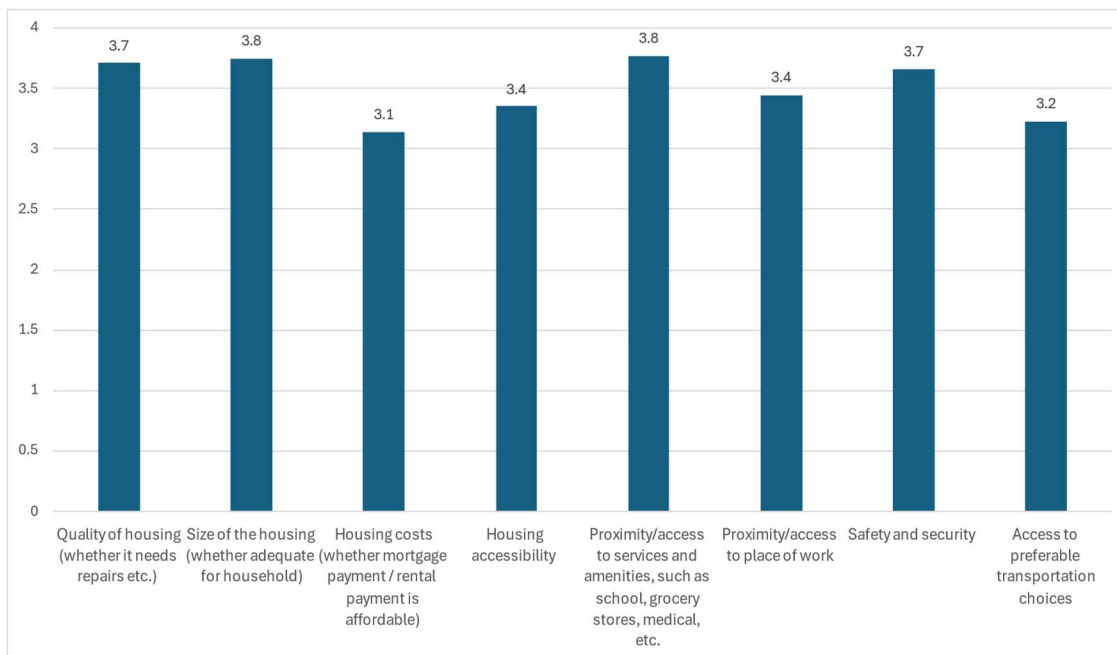
Having access to adequate housing is a basic human right. Having suitable, safe, and affordable housing is critical for the health and wellbeing of individuals. Without appropriate housing, it is hard to maintain a stable and functioning standard of living.

In terms of residents' satisfaction with their current living conditions, respondents were asked to rate their level of satisfaction on a 5 points scale, with 1 being the lowest and 5 being the highest level of satisfaction (Figure 16). The Average results were as follows:

- Satisfaction with the quality of housing (whether housing needs repairs, etc.) (3.7)
- Satisfaction with the size of housing (3.8)
- Satisfaction with the cost/affordability of housing (3.1)
- Satisfaction with accessibility of housing (whether adequate for those with physical disabilities) (3.4)
- Proximity/access to services and amenities (3.8)
- Proximity/access to place of work (3.4)
- Safety and security (3.7)
- Access to preferable transportation choices (3.2)

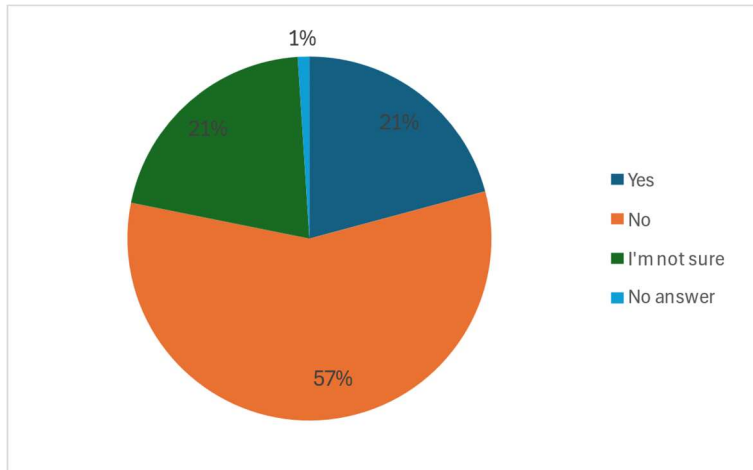
Based on the survey results, residents placed particular concern on the cost of housing. Other areas in which satisfaction is lower include access to preferable transportation choices and the proximity/access to place of work. Others placed emphasis on the accessibility of their housing units. Indeed, seniors and those with disabilities can face challenges in finding accessible and affordable homes.

Figure 16 - How satisfied are you with your current living conditions?



Respondents were asked if they are considering moving out of the community due to housing issues. While over half said they were not, a sizable portion said they were considering moving out of Summerland (21%), with a further 21% unsure.

Figure 17 – Are you considering moving out of the community because of housing issues?



For those who selected yes to considering moving out of town, they were asked to explain why they are considering moving as a solution to the housing concern. The most common responses centred around lack of affordability, lack of housing options, high property taxes and utility costs, little opportunities for young professionals and families, and limited public transportation options.

The following are a selection of responses:

Cost of living here is much higher than other places. Job market is limited.

I could find higher paying work with a lower cost of living elsewhere.

As someone who grew up in Summerland, it is hard to see the new mini mansions getting built and all the new "affordable housing" developments. The town houses being built are extremely overpriced. A one bedroom apartment in the only apartment buildings in town cost 1700 dollars a month. I'm not picky but my house which was built in the 40s and its probably 1000 square feet costs 3000 dollars a month. Between that and the fact there is barely any jobs in town, it will be hard to start a family here.

Not enough housing options

It's impossible to save for emergencies that could take away my housing and to save for my own home purchase in the Okanagan. Especially given the poor wages for high skill labour are not nearly as competitive as other communities.

Though we own a home in Summerland, there is limited rental options and purchase costs are very high. Therefore our adult children are being pushed out of the community. They are intending to relocate to Alberta, where it is more possible for them to attain home ownership. We will not stay in the community if our children leave. Additionally, though we have a subdividable piece of property, on top of development costs, district policies have added to making subdividing and building on this property cost prohibitive.

5 year plan is to purchase a property that is owned by family in the RDOS. Our return on our taxes isn't what we thought it would be in Summerland. Too Much property taxes for what is delivered, failing roads, poor public infrastructure (pool/ parks), inadequate refuse removal.

Looking at cost of living in other provinces. Gap is getting to large between rich and poor.

Can get much better value and live closer to good jobs in Alberta.

not much to do in the town

mostly anything to do is geared for young parents with children or retired people

most amenities or recreational activities or classes are scheduled when the working people are working

Would like to be able to purchase a home and there are no affordable options. New regulations will mean that even the traditional "starter" homes will become more expensive as developers capitalize on the opportunity to make money by putting in multi dwellings on older properties. Rural communities in less desirable locations offer affordable options.

Ownership under \$500,000 also lack of transportation as I work in penticton sometimes as late as 8pm and if husband has vehicle no way home other than an expensive cab ride.

Can't afford a bigger house for my growing family

Lack of public transit or biking infrastructure.

Other options? Like what? There are limits to living in unsafe and unhealthy housing.anything decent isn't accessible to a single mom on low income.

Unable to find an affordable apt in Summerland - considering a move elsewhere ,

Property taxes and utilities in this town are insane

The cost of housing in Canada has gotten to the point that we are considering moving to a different less overly inflated country. Portugal looks great :D

Rentals are too expensive in Summerland and there are not enough amenities in the town to interest us & keep us here. Too many second hand stores, weed shops & expensive grocery stores. Diversity in the community is sadly lacking.

Cheaper housing and costs in Alberta. We would actually be able to buy our own house and a yard which we do not have at this moment in our tiny apartment with an outside concrete slab.

We would like to own a house here but prices at the moment are skyrocketing

Would like to have freehold property and not be part of a strata.

It is impossible to buy a house here for the working class. The cost of houses is ridiculous and the cost of rent eats up everybodys income to the point where you dont have any money left to save every month. The only people able to buy here and retired people and city folks who sell in vancouver and buy a place here. Maybe we should try to help our own residents out instead of catering to these other groups otherwise there will eventually be no working class people left here

Everything is offensively expensive for how much old and in disrepair the homes are in. I'm not about to drop a million dollars on a home that needs to be completely gutted. Also many of the homes here have asbestos or pest infestations. Out with the old in with the new LETS MAKE THIS TOWN GREAT NOT STAGNATE

It's too expensive to buy a more appropriate house in this town. Utilities are way too high as well

Housing prices and rental prices are too high to afford

Recent separation, have to sell family home, there are very few affordable options even for someone with a good, steady income.

Lack of transit options for working hours, cost of rental is exorbitant for what little summerland buisness pay.

My husband and I can't afford to buy a house here. We live in a 3 bedroom apartment with one son and another on the way. We have no extra room and have pets. My husband works from home and will lose his office soon. There is not bigger rentals around here or they are so far over budget it's stupid.

Inability to find affordable PET and child friendly rentals with yard and garden space and privacy. Affordable I would put at 15-20% of gross income, and with the high cost of living currently I believe 30% is outdated. I have been permanently in a 1 Bedroom since I had a child and she is now 7. Income "too high" to qualify for rental assistance - I have a good and secure job. Alberta is looking good right about now but I would lose family supports.

I have been here for roughly 5 years. In that 5 years, I've had to move 6 times, mostly because temporary vacation rentals were the only available options. The supply of rentals is virtually non-existent and those that are available are absurdly priced. The cost of rentals has, literally, doubled during my time here. The supply was known to be low 4 years ago, and not much appears to have been done in response (aside from the very recent changes to airbnb limitations).

Any plans I've seen for further developments are always opposed by (some) current residents. I do not trust the community's foresight to override the opposition and create the incremental growth that will support the local amenities. Enough of the local population is not employed that basic services will cease to maintain the sales and staff supply required. The retirees won't be working the grocery stores and younger families can't afford to move here.

I would like to buy a house, however, mortgage rates and prices in summerland are outrageous. There are multiple multi-million dollar condos being built that no one can afford, along with townhouses that are \$700,000 + that come with no yard or private space. I am young and would love to start a family, but the places we can afford are not suitable for a young family. Therefore; Alberta seems like a very great idea at this stage.

There is no rental options or so little

And prices are very high for a young family

I wish to buy a 3 bedroom 2 bath home but Summerland seems to be 200,000 to 100,000 more expensive than surrounding communities. I don't wish to move from here but if I have to to get my family a home I will.

I can sell here, move to Alberta and purchase a better home, with fewer taxes, for less money

I am moving out of Summerland because I cannot afford to buy a home here. I am a first time home buyer and can't afford to enter the market without leaving summerland.

-cost of land. Crumbling infrastructure. Looking for off grid acreage.

We only have a 1 bedroom basement suite and have lived in small places for so long now. We have a dog, which is immensely helpful for my anxiety and there are very few pet friendly options, especially with a yard. We are in our 30s but far from being able to afford a home. The only way we can see being able to start a family and have a 2 bedroom is by moving elsewhere. Potentially out of BC.

Lack of affordable housing for families

Giants head elementary closing

Summerland facilities are old and run down

I am planning to move to Penticton to reduce transportation costs as my partner and I work in Penticton. This will also allow us to use active transportation/ public transit for most daily trips.

I cant really do what I want with my house and the property taxes are very high. That's why I'm considering selling. I've been looking for a place to move for 3 years. The current house is a hazard and should probably be torn down. There is no agency that checks if the housing that is available is safe and secure. There's no low income options in town.

We are considering moving to a community that offers lower property taxes and lower utility costs. We are on a fixed income and those fixed amounts are not rising or even keeping pace with how much taxes and utility costs are increasing. The community we choose will most likely be further east, perhaps Alberta.

As a young, single resident of Summerland with a decent paying job, it is unaffordable to live in Summerland.

Between housing, utility and all other housing associated costs, it would not be financially sustainable in the long term. While it is alright on my own, I would not be able to consider having a family as adding any additional persons and those costs would not allow me to stay with where I cannot afford to live (either owning or renting).

Need to move to a larger house. Proces in Summerland inflated compared to other communities with better amenities.

Poor management by council. No medical clinic or services. Minimal shopping opportunities unless you enjoy the 5 or 6 thrift stores. Increasing crime and theft. Increase in drug use by homeless.

There are too many criminals and mentally unstable people here. No jobs and rent even with 2 incomes is crazy, if you can find it.

Utility costs iare cheaper in other communities, to many loan requests for big self interest to projects

No newer builds without stairs for seniors. Smaller lots with smaller houses that are NOT stratas are not available at all.

Our bldg has issues of concern ie:sewage leak on bottom floor not cleaned appropriately, shabby walls with peeling wall paper; hollow suite doors rather than fire doors ; broken gates easily accessed around the bldg; icy slippery parking lots and being told mgment will not shovel between vehicles . We live in fear of eviction if we complain in any way..

As a younger person, there will be no suitable and affordable housing options for me. There is also no job opportunities, things to do, or good amenities in Summerland as it's a town that mends only to local and non-local retirees.

Moving to neighbor cities with lower housing costs. Trout creek has no frequent bus stop. Biking infrastructure needs improvement. Too many cars around.

I'm considering moving to a cheaper location

I went through a divorce and have to start from scratch and nothing is affordable to purchase.

I can't find a home to buy that I can get a mortgage for, or afford, or have enough of a down payment for

Relocating to a place with lower property taxes and housing costs like utilities.

We searched for over 6 months to find the house we rent now. IF i had to move, I would not be able to find anything suitable. This is not ideal for a family.

I am moving out of the community because that's the only way I could afford a place to live. I've had to move to Penticton. There is a lack of full-time rentals because most are six month winter rentals so it's hard to find sustainable living spaces.

I will end up moving out of Summerland in the future because of the lack of amenities, things to do, and there are just not enough housing options. The towns focus on retirement housing and not growing the town is a big reason as to why we don't have any housing available. There's no growth.

Rent is extremely high in summerland and less so in penticton.

Living with family in an unhealthy situation, but can't afford to move. I don't want to bring up my children in a community this homophobic and racist, but I have no choice at this time.

The issue in Summerland is the non-availability of affordable housing options for single detached houses.

Affordable being the key word. The land on the upper west side of Deer Ridge continues to be touted as a magic solution to housing concerns (with the potential for at least 80 units according to last published information, reference failed Local Area Service for Deer Ridge Sewer System). Any housing that is established on this parcel of land is not going to be what I would consider, or term, affordable. In addition it is contrary to the stated preferences of council that housing be accessible as well as affordable and that it infills in the centre core. In order to live in Deer Ridge, most households operate at least two vehicles because the area is located further out from the town core. If this development goes ahead I will be packing up and moving, for a number of reasons, not the least of which is the disruption to my lifestyle and peace and quiet while 80 plus units are constructed over who knows how long a period of time. So, I will move out of the community because of housing issues but not because of the usual reasons.

Cost to build, municipality of summerland has bad reputation with permit process and corruption by staff at muni...difficult and stressful process to develop property, continually reject subdivision applications therefor all equity tied up in land with no chance to access and build. Muni doesn't care that I can't afford to age in place.

I grew up in this town, moved away in my early 20's and then back in my mid 20's.

My spouse and I have good paying, stable jobs and together we will not be able to afford a \$600,000 - \$700,000 townhouse (like what our council thinks is affordable). We want to start our family in the town we grew up in but this town has become unreasonably expensive for what it is. Council keeps pushing more development but none of it will help the middle class, it will only be an opportunity for people out of town to move in and push us away.

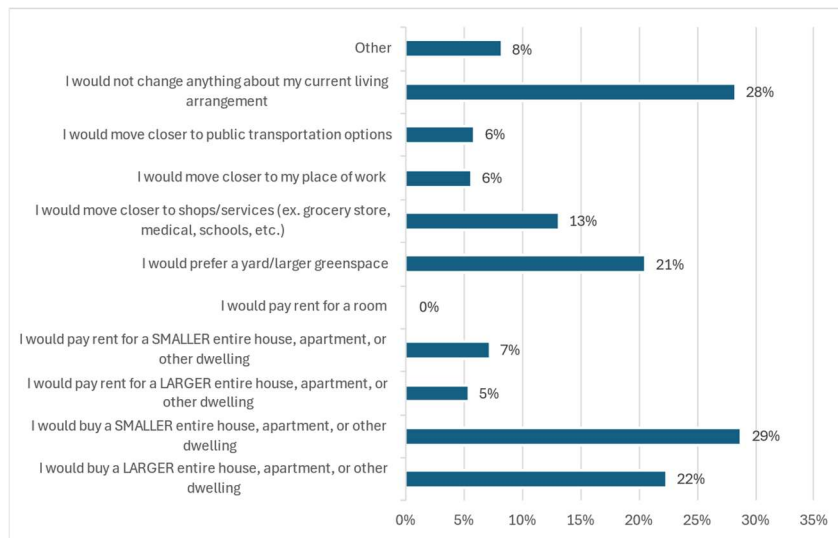
Hoping to purchase first home. Due to affordability looking for an apartment. Only 3 apartment buildings in Summerland. Often dwellings for sale too large or have features that make them more expensive. Other housing options (townhouse, single etc.) not within price range and often age restricted.

HOUSING PREFERENCES & NEEDS

Respondents were asked if they were to move, what would be their preferred living arrangement. 29% of respondents selected that they would prefer to own a smaller house, apartment, or other dwelling. 22% said they would prefer to own a larger house, apartment or other dwelling. 12% of respondents would prefer to rent either a larger or smaller dwelling unit. This highlights the desire for additional housing options in the community.

21% would prefer a yard or larger greenspace. Having greenspace is an area that repeatedly came up, particularly from those respondents with children.

Figure 18: If you were to move, what would be your preferred living arrangement?



When asked what housing forms are most needed in Summerland, 50% of all respondents selected single-detached homes, and 49% selected townhomes/rowhomes (Figure 21). Comments swayed heavily that Summerland needs more of these units that are affordable. Many respondents discussed the need for smaller or medium-sized homes with greenspace. 39% selected that Summerland needs more low-rise apartment buildings (fewer than 5 storeys). 35% selected that the community could use more purpose-built rental units. Several respondents noted the need for rental units that are pet friendly. 38% of respondents included the need for duplexes, and also detached suites (carriage house, laneway suite, garden suite).

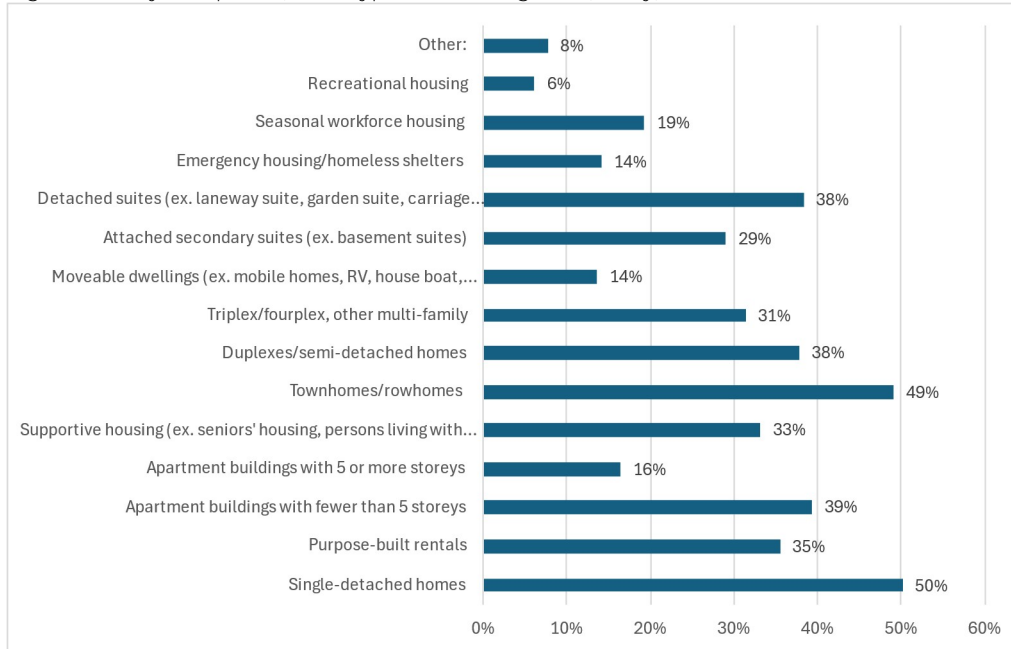
The need for supportive housing options is also a concern, with many noting the need for affordable seniors' housing, and housing for those with disabilities.

14% of respondents said there is a need for emergency housing and supports for those homeless or at risk of homelessness. This is a contentious issue in the community, with many noting that Summerland does not have the resources and supporting services for emergency housing/homeless shelter.

19% noted the need to assist the seasonal workforce with their housing needs, particularly during the summer months.

District of Summerland – Housing Needs Report

Figure 19 – In your opinion, what types of dwelling units, if any, are needed in the District of Summerland?



A selection of respondent comments (as received and unedited) include:

NOT more \$750,000-\$1,500,000 homes, stuff around and under \$500,000 that first time home buyers and young people can afford.

That are affordable to the wages paid in Summerland
ground level entry, no stairs and a small yard front and back

Affordable for first time home buyers that are NOT 55+

Density is not why most of us moved to summerland.

Families deserve space

Affordable homes for younger adults/families

affordable would be great

Medium sized homes with some green yard for children, pets, gardening

Smaller homes single level

Family-friendly, affordable homes preferably

More 2 bedroom 1 bathroom small homes with a yard would be awesome

Independent transitional Seniors housing built within country club setting age in place a la USA models . The community does have affluent individuals that would like to downsize but remain in Summerland.

More in "starting" price range \$400-\$600K; less needed in \$675K price range

Affordable on 2 modest incomes. With not extra family money.

Small homes, little bungalows. We don't need more mansions.

Densifying the community will change the area to the negative

That are starter homes for young families.

Ranch style and smaller homes WITH outdoor space!

Availability of single detached homes will help attract new residents who can afford to pay property taxes and support long term viability our community

varied sizes (square footage) single and multi levels

Building costs are too high from government red tape & rules. Need to build large homes to house generational family groups.

Affordable homes for families with kids and have room for 2 vehicles

Small, basic, some yard so it is affordable

Need affordable land for homes to be built. Or some release of ALR land stipulations

More new housing for seniors wanting to downsize that costs less than their large home they are selling but is new. There is a lack of newer single detached houses. Most people don't want to live in a townhouse or apartment and deal with strata fees.

Smaller houses on smaller lots with no stairs and no strata's.

We need more single family homes to attract families.

3 bedroom, 2 bath, small yard. Affordable (under \$600K)

Rentals that are actually affordable (2-3 bedrooms for under \$2,000/month) without outrageous pre-requisites

That are pet friendly and not age-restrictive

affordable retirement communities are desperately needed.

Only if they are below market and not micro suites. The rent should be deeply affordable, costing no more than 1/3 of the average wage in the area and there should be rent to buy options to allow people to get into the market.

More handicap, senior accommodation that is pet friendly

Tourists have no place to stay now with B&B ban. They don't want to rent shoebox hotel rooms so we lose their business.

More rental supply may make rentals more affordable

rental apartments with community garden, kids play area.

We don't need high rises, we want to keep the charm of our town.

More than 4 storeys changes the ambience and dynamics for a neighbourhood too much.

Nothing more than 3 stories, keep it low

Density downtown close to amenities

to maintain the 'agricultural' feel which is promoted in the OCP buildings should be limited to 5 storeys or less

Need more multi family units, no more than 5 stories

Let's protect our sight lines! With mandated green space for play and trees

We don't need high rises here but do need rental units

For low income families, seniors and disabled people

Smaller scale apartment buildings

affordable housing needed for sure by not capped at \$50,000 plus. Many good people are living on \$20-30,000 who need affordable housing

Density downtown would be the most efficient use of infrastructure and best for the downtown businesses.

Don't need very high buildings but finding sweet spot for construction costs may require going over 5..

Seniors need more affordable housing options.

Affordable seniors housing with disabilities

The need for senior housing is growing. Many on a waiting list for affordable housing.

More seniors housing that is better than a tiny apartment

Primarily for seniors and single parents maybe cooperatives

Family member has Alzheimers, not enough affordable senior housing

Maybe mixed senior with some family suites as well.

No more 55+ housing! Make affordable housing for growing families and young single people! There is lots of lovely seniors housing at decent pricing. Maybe convert some of these to no age restriction housing!

More homes for disabled people especially low income people or people that are on disability

Ones that allow pets

Seniors and assisted living

Having on site 24-hour supports to assist individuals with serious and persistent mental health issues.

Seniors are on waitlists far too long

People with disabilities and mental health issues are poorly served. Hospitals and communities rely on the support of direct families and this is difficult as parents age.

Fill in some of the larger pieces of property, infill areas

A more affordable option for those wanting to downsize but are not wanting a condo and still, hopefully provides a little yard.

Hopefully more townhomes will bring down the cost of other homes in town. No body wants to raise kids in an apartment so this is a better alternative

For single home families looking to retire or downsize.

Close to town centre and can be used by many demographics of the population.

Yard space is needed. Many that I've seen aren't practical for any outdoor space (rooftop patios could be a good option for use of space)

We need townhomes to attract young adults, and families who want a house but not a large yard

Duplexes would be a more affordable option.

Great option should they be affordable to purchase/rent - currently there are duplexes for sale between \$800,000 to 1 million dollars, this NOT affordable

More rentals and in purchase price range of \$300-\$600K price range

If a family member needs a place to live and has a RV, that option should be allowed on the property with an appropriate place to park the RV.

Tiny homes

need to accept that people are gonna live in RV's and make a place for them

An area should be set aside for tiny homes / mobile homes on small lots or MHP pads.

We need small house parks

Trailer parks offer a good balance between having your own space, and having community

We need to find places where those that have a desire to not be homeless can live in a mobile residence with dignity and not being hounded by bylaw officers. Open up some land for people to park their rvs

Attached secondary suites will help affordability and could also help for seasonal housing

Yes, this offers more living spaces and flexibility for landowners to subsidize their investment or reduce their cost of living.

As long as parking doesn't become an issue on streets. I have seen this be a huge problem in other larger communities.

Aiding in affordability (mortgage helper) while increasing rental units in the area

Carriage homes are a great option, especially when there is some outdoor space. Pet friendly as well!

Creates mortgage helper or way to house aging seniors with their family

Yes! Nobody should be on the streets or living in a small car because of the crazy cost of housing

We have a visible homeless population and NO services to support them.

We definitely need this for our Summerland homeless residents especially in the winter

Needs are growing for homeless and transitional housing locally

No, small commands not support this as the resource is not there, there are no medical help, resources are already stretched- we need to support our seniors , young families.

No barrier homeless shelters with space for pets.

a safe house for women would be good, homeless shelters should increase in Penticton

We need to provide clean, comfortable housing for seasonal workers so we are attracting them to our community.

We need to incorporate events to introduce the workers to our community and welcome them.

We need agricultural workers to work in Summerland but do not have any supports for them

Yes! Our town is hugely dependent on the labour of seasonal workers, they shouldn't be forced to live in tents during extreme heat.

For a community that relies so heavily on this, this is a huge priority

We depend on seasonal workforce, they need housing and amenities to find relief from inclement weather (heat/smoke)

Smaller homes or lots that are more affordable for first time home buyers

Co-op housing (pet friendly) for families who want control of their living situations and take pride in their home/yard

Affordable housing is needed. Something that is 700 to 1000 per month, most people cannot afford the current rentals. Towns say they are building affordable housing but over \$2000. per month is not affordable to many people.

Shelters for people who have experienced intimate partner violence.

Stores with suites above

All of these options are important for a vibrant, inclusive community. Initial housing is often a bachelor apartment which then transitions to a larger unit or house as income and family size grows and then a gradual reversal that allows individuals to age in place, with supportive housing available at all stages.

Until infrastructure and services increase; hospital or walk in clinic, more grocery stores, etc no more housing should be added

Ensuring that public and green spaces are in place to balance densification.

under 200 sq foot affordable owner occupied suites with other shared amenities included in building.

once this unique to canada idea of living is accepted by purchasers it would be accepted by low income renters and homeless populations.

Downtown densification of all types of housing. Th

Summerland needs to embrace the concept of a tiny home village ... small homes with minimal footprint designed for residents experienced homelessness. Kelowna, Vernon and many other communities have built these supported villages. Excess federal land by Sun-Oka Beach might be ideally suited. Federal funds are available to finance such projects and if Social services are involved they could offer wrap around services for people desperately in need of housing.

In your opinion, are there any housing types that would not work well in your community? If so, why?

The following identifies a selection of responses that were heard in regards to housing types that respondents feel would not work well in Summerland.

The most common responses centred on:

- Large apartment buildings (greater than some 4 to 6 storeys)
- Emergency housing/homeless shelters
- Luxury homes/developments
- Short-Term Rentals
- 55+ developments

I would remove all vacation rentals from our area to try and increase the housing supply thus in turn maybe keeping the rent levels stable

Strata communities - most have unreasonable rules: ie dog too large

Homeless shelters because Summerland cannot afford it and is not needed here.

Transient/homeless housing is not a desirable type of housing in Summerland as then it will attract more homeless persons, which will require more services eg. by-law, social service workers, soup kitchens, food banks. I think we need to focus on the young families and the needs of housing and employment.

high rise apartments 6 storeys and over

Any building over 4 stories. I would hate for Summerland to end up like Penticton and lose its quaintness.

Short term rentals.

Get rid of +55 plus communities. Nothing is more frustrating as a young person as seeing nice, affordable housing options but being told you cannot live there once you look into it. Young people are needed to keep this town running and there is nowhere for us to live

Stop pushing Attached/Detached Suites, these are extremely small and overpriced for what they are. They are miserable to live in.

Don't approve homeless shelters, these will only attract homelessness and increase the homelessness problem when these shelters inevitably become full.

Homeless shelters are NOT what's needed in Summerland. There are no supporting services here, not enough RCMP, Bylaw, etc. and we don't want taxes going up more.

Do not build high buildings that we can't support, ie. If full time fire service is required to support it, taxes would make it unaffordable to live here.

Emergency/homeless shelters due to lack of services available to them

Supportive/transitional is NOT the appropriate housing for Summerland. The resources in Penticton are close enough, and systems already in place. Our community has been negatively impacted this year from transients, reducing public safety and enjoyment. This would destroy our community.

Large luxury properties, or properties built solely for air bnb style bookings

Giant apartments with no green space that steal sun from their neighbors is not ideal. Not the best time to build giant single family homes with no secondary unit either.

Big buildings (5+ storeys) in the heart of the city won't work in my opinion for many logistic and social issues, I believe many town houses in different areas of the District could benefit the community.

Homeless shelters, find them permanent accommodation that suits their needs

Over 5 story buildings that take away from the overall feel of our community

Emergency, homeless housing, as we don't have the community services to support this.

Tall buildings that disrupt the scenery and skyline as Summerland isn't known for condos or any buildings of that size.

4 storey or more apartment housing. Laneway housing or split up single residential lot for additional house. Recovery or homeless shelter type dwellings.

Apartment buildings more than 6 stories, would change the views and character too much.

We don't need short term rentals and vacation rentals

We have enough recreational properties

Airbnb and VRBO. Sucks housing out of market and drives up costs.

Emergency house/homeless shelters. We do not need to encourage the homeless community to migrate from Penticton to Summerland. It is already growing and the theft/vandalizations are increasing

Shelter/transitional housing as there are no services (health care/etc.); Homes with little set-back/parking/privacy

I do not think Summerland is equipped to have a condo building bigger than 5 stories.

Tall towers and large subdivisions outside the urban growth boundary are not appropriate for summerland. The towers are unnecessary, and the subdivisions are expensive to provide services to and encourage car dependency.

We have too many large expensive homes it is totally changing the small town vibe

Luxury only development. Any future developments should have requirements for a portion of the development to offer affordable housing and park land.

Homeless shelters. We do not have the services to handle this. Summerland is a small town of 11k.

We want to keep it clean and safe. Our citizens, seniors and children need to be protected. We do not want to become Penticton!

No half way housing or homeless shelters or drug supply (safe supply) outlets. It only invites crime and endangers public safety.

Large developments that are expensive, attract those wanting vacation homes, and building developments in environmentally sensitive areas or in agricultural areas.

Apartment buildings over 4 storeys. Adding more than one additional dwelling per single family lot, if these are rented out the increase to fire being created is increased. Emergency housing/homeless shelter (no support services).

Homeless shelters

Tall apartment / condo buildings

Homeless shelters, Transitional Housing, Emergency Housing

Homeless shelters. Summerland would not be equipped to handle the influx of homeless with their needs and issues if one or some where to be built.

Very tall buildings because I don't think it would fit in with our little town

Big single family homes.

I think building up the downtown core would be great. Easier access to shopping and amenities would also help reduce emissions from vehicles

Shelters. We don't have the mental health help or resources here. No walk in clinic or hospital available and police and by law don't have enough staff

We do not need more large apartment buildings - we don't need any more expensive but cheaply made buildings!! Multi-age housing - we don't need any more adult-only units. Make it fair across the board for availability of units.

Senior housing is a big concern, as a nurse I can understand the need for senior housing, however there are multiple 55+ communities in summerland which inhibit young families from purchasing. There are also assisted living amenities and residential care homes for seniors in summerland but there is no real "low income" housing for the younger population. Removing 55+ communities will enhance the likelihood younger families will remain or move to summerland to help with the economic growth of our community.

Apartment buildings with 5 or more storeys. We do not have the infrastructure to withstand a large increase in population

All I see being built is homes no one can afford but the elite and rich. So less huge houses and more compact and functional homes would be better.

Lots of expensive condos - I understand some are needed but keep the percentage as low as possible.

Micro suites. Air bnb - it's morally bankrupt to allow people to turn homes into defacto hotels when the housing shortage is so severe people are becoming homeless.

Towers. There is no infrastructure to handle large condo or apartment complexes

I see a lot of housing directed towards seniors. While this is important, to properly service our community we need young families to fill our schools and young adults to work in businesses. It is very shortsighted to focus only on seniors

Until services area available in Summerland for all our people, ie Ministry offices, nursing supports, income assistance office, we should not be building homeless shelters or supportive housing. It is setting the people who access services and the community up for failure. We used to have them, we need them again.

Homeless shelters would not work well here because of the lack of services available such as detox hospitals and social welfare offices

While I support the need for transitional/supportive housing, we do not have the wrap around services to meet the needs of this population. If the rest of the housing mix is put in place, then in the future local staffing needs could be met. Without overnight police services, emergency shelters could be vulnerable.

Large apartment style block units over 5 stories. Summerland is still a quite, small, rural style community and that is what makes it a unique place to live. Large apartment blocks concentrate masses of people into one area and that has a tendency to overwhelm the sense of community for what Summerland has in its favor.

Expensive and exclusive housing....too much already

High rises...lack of space and infrastructure

No more expensive complexes taking up the waterfront.

Emergency housing and homeless shelters do not belong here. No services to support them, increases crime. Burden on emergency services.

I believe Summerland residents will have a hard time accepting larger apartment buildings but also believe these are necessary

55+ housing only increases the number of retired snow birds in the area and does nothing to better a community. It's only making it harder and less affordable for young families and small businesses to thrive

Support housing - no tax base to support

Homeless shelters and supportive housing would not work well in Summerland. Having worked on the streets with marginalized homeless people, it would be a disservice to try to house and meet their needs in Summerland. Summerland does not have the tax base or resources to provide safe and wholistic care and, despite good intentions, it would be an inappropriate use of resources to set up homeless shelters in this community.

Professionals with high paying jobs cannot even afford to live here.

Dwellings higher than 5 storeys. It would ruin the energy and heart of summerland.

Strongly opposed to apartment type complexes in Summerland greater than 4 stories.

Yes, carriage homes. The district gains in Tax, but the residents lose with lack of privacy, and congestion. Our little downtown community will lose its quaintness.

Summerland is a small community with unique charm. All development needs to preserve the atmosphere of the community.

We have enough monster homes, enough large-lot sprawl, enough vacation homes that sit empty. Need tasteful density closer to the main centers.

Buildings greater than 5 stories

GENERAL COMMENTS

Lastly, residents were asked if they have any ideas or comments as to how housing could be improved for themselves, or within the community, and asked for any final thoughts with respect to housing in Summerland.

The following identifies a selection of responses:

Make more affordable utilities and taxes

Set a cap on rental amounts people have to pay, have more availability.

Bill 44 has instructed the community to infill serviced areas, to preserve agricultural lands, so why are we allowing large subdivisions with no services to impact our recreational and mountain side areas. This Infill Bill should be demonstrated and utilized before we consider further Urban Sprawl

Increased enforcement on removing illegal suites used for short term rentals. Since the new provincial rules about short term rentals, housing prices have already begun to drop

Better public transit

Multigenerational housing is important so seniors can be part of the younger generations and vice versa. So important to avoid separation and isolation. Incorporate public space and amenities as part of a development ie medical clinics, park/green space, event space, pet space, walking paths, etc.

In fill in the current residential areas, stop building up the mountain sides in wildfire prone areas
It just needs to be more accessible and less expensive. Maybe more subsidies (easier access to/less restrictions) for building additional space

Hold developers/landlords accountable for keeping housing affordable and pursue fixed income rentals.
Work with non-profit and charitable organizations to buy land that can be used for below market owned homes.

Make the process easier for people to build carriage homes or laneway homes. Incentives or rebates for people to build these on their extra land!

There should be incentives/benefits to add a carriage house/tiny house to properties in town that could support rentals.

Spend money wisely, bring back discount on utilities

Focus on improving public transit and active transportation, especially in the downtown core. Excessive focus on parking is hurting housing affordability by using valuable land for car storage. If we accept that we will always be a car dependent community that is unsuitable for people who can't drive, it will become a self-fulfilling prophecy.

Build more affordable senior housing

If we had better infrastructure like roads, sidewalks (or multi use paths)& sewers, there are a lot of properties that could have infill housing such as carriage homes that could provide housing for aging family members or younger people

Lower utilities and property taxes

Build more family friendly rentals. Townhouses, apartments etc.. Ensure air b &bs are regulated and taxed and follow the rules. It's a shame the tourists who don't contribute to our town in the same capacity are the ones taking up so many available rentals.

I would like some sort of way to "trade" houses with a young family who needs a bigger house but can only afford the small place they are in. The difference in value could be repaid in a creative manner.

Adjust our bylaws to reflect the vision of Summerland in 20 years so we have a reasonable blend of all demographics. If we build retirement communities, more of the large properties will become available for sale and subdividing as retired residents choose to move. The retirement communities need to be affordable, and only available to current residents.

The only exception to this would be the lower Summerland/lakefront area. These should be luxury developments to drive the economy for future tax revenue.

Building of affordable housing for working people. Summerlanders who are working hard but are challenged with the cost of living. Hand up, not a hand out!

Drop the Speculation and Vacancy Tax for seniors and Canadian citizens.

Concepts like the proposed mixed housing at the United Church property. Co-op housing would be another option to address the affordable housing crisis.

Possibly build more more buildings downtown that have commercial space on the bottom and residential above

More residential land in the downtown core, land swap for ALR. Time for a change and remove ALR from the downtown radius of 5 to 10 km

Permits are too restrictive

Allow smaller freehold homes, and decrease barriers to builders.

Get rid of all the red tape for suites.

Build some trailer parks- give young working class people a chance to get in the market

Encourage Tiny houses and Manufactured houses. Provide affordable land.

Take away the 55 plus requirement from strata regulations. This limits investor choices and rental availability to younger families.

Smaller lots with cheaper price tags which single or small families could buy, better stability for families and Chance to own.If carriage houses could be freehold younger people could afford to buy rather than pay someone else's mortgage

Smaller homes either built by the city or privately and then rented or sold to low income families or people with disabilities.

Allow more than 6 stories downtown, or in the area between downtown and the highway (near the arena and parking house).

Our community's infrastructure is old and inadequate - it would make sense to select areas of town for infrastructure upgrades to supply services for much higher density - and then encourage affordable density construction in these areas to take pressure off our less dense housing stock - stop rural housing development - we can't afford to up size all our rural infrastructure

Make it easier to get permits for adding living quarters....

Make district land available for low rent housing.

Infilling empty lots. Density increase in area close to town; walkability for seniors especially.

Ease bylaws around building secondary buildings/homes on larger properties and especially those in the ALR.

Housing options for younger people would be great. Port Moody had a complex which was a rent to own complex and provided young people opportunities to get into the housing market. Whether that is feasible, I can't say, but it would be great to see more options like that.

The most important housing issue in Summerland is tied to our demographics. We must do everything to attract young families with children to keep Summerland young and vibrant. So, particularly in downtown, housing needs to be affordable. Most houses and condo complexes that being build are only accessible to the affluent in our community. Even the rental units on Warton Street/Kelly Avenue are too expensive.

Less seniors-only developments would allow more younger people, workers, and families to move to Summerland. This helps the community stay vibrant and the local economy with more workers.

We need smart planning for the community in terms of where it makes sense to develop higher density and to increase density at a measured and sustainable rate. Plans should be made based on the community, not on the new zoning changes that we were forced to adopt by the government

We need dedicated senior apartments that are well below market rent costs.

If someone is forced to live in an apartment or condo, a larger storage space should be provided. I had to downsize by 75% and it was so stressful and is so stressful that I feel constantly depressed.

I would like to see a whole neighbourhood of starter family homes. To make it more affordable maybe strata or cooperatives could be developed.

Encouraging people with space/suites to rent their suites. Incentives? I know people with full suites that are completely empty.

We need to build more housing and not just replace old housing with higher density. The older housing stock represents affordable housing for many people.

Agricultural areas do not pay sufficient property taxes to offset the cost of maintaining roads and waterworks etc.

Yes, make more land available for affordable detached family homes in order to grow the young family community.

Allowing tiny homes to be installed on larger properties or vacant lots. These can be the first step up from being unhoused and also allow first time owners to establish a residence without incurring the exorbitant cost of building a house.

Need more builders and trades for more competitive pricing. Repurpose older homes.

Should work with BC housing to allow more small scale owner builder projects.

More financial options for small scale developments.

Lower land costs! but how to fix this? No idea

Some of the older 55+ housing without elevators could be opened up to younger residents as new better designed seniors only buildings come on stream. We need more affordable homes for young people if we want our community to thrive.

Many people are having a hard time find an affordable place to rent. What about some form of rent control? Can we consider using unusable portions of farms and orchards to add rental units? Can we consider the option of allowing 'Tiny Homes' on some properties to the equation? What is the municipality doing to attract industry to the community? This would increase the tax revenue and give homeowners relief on ever increasing property taxes. This in turn allows people on fixed incomes to remain in their homes when property taxes are forcing them to move away.

ALR land should be able to have more than one home and a carriage suite. Should be able to subdivide at least a small portion of land for new housing. There is so much unused land around town that could be opened up. It would bring down the prices of lots. Currently any flat lot land is 350-600 thousand and there is minimal choices to choose from

They should be more incentive for people to renovate their older homes instead of being taxed and penalized for doing so. If there was more attractive small single family homes the seniors would move to them and open up availability for families to purchase their homes. Also there should be tax deductions for people who rent out their basement suites full time then more people might want to do that than airbnb them out.

Promote ownership for primary residence to attract people who will live and contribute to the community and not people buying a secondary home for vacations.

Reduce cost of building by offering pre approved subsidized housing with rent/lease to own. A program similar in design to the WW2 victory homes. City land could be leased to individuals who build modest family homes

If you must bldg several stories high due to land availability then do do and expedite permits to get things moving . It takes far too long to get things done

More apartment buildings downtown. This helps affordability as less expensive than other housing forms and would be close to amenities so help cut other costs like transportation to services and work.

Keep the desification of housing downtown and create more transit opportunities for people who require more mobility options.

Allow for subdivision of lots. Seek federal funding for cooperative housing.

More affordable options within walking distance of downtown. Make it easier to build multiple units on a single lot. Stop developing hillsides that require a car to access services. Work with higher levels of government to incentivize right size and affordable housing.

reduce charges by the municipality and reduce red tape also.

Encourage the development of trailer parks and other high-density, community-oriented living styles

Free up land and reduce the red tape to reduce the cost , so a family could afford to buy a house.

Create a surplus of serviced lots and reduce the cost and time for a building permit. Family's will come and the tax burden will be shared by many reducing the cost of home ownership.

Explore tiny homes, or a variation on tiny homes to provide young people/couples starting out the potential to own their own homes.

Where is the standardized house plans?

Allow lpanhandles to open up subdividing larger property

Do you have any other comments, questions, or concerns; including any housing issues and opportunities that you would like to highlight?

Final comments regarding housing in Summerland include the following selection:

All new housing developments to be FireSmart, we live in a extremely high risk area. Don't need to repeat West Kelowna / Kelowna

Increase taxes, they are way to low and our infrastructure is failing because of it.

Housing is not just a question of demand and supply. The overall cost of living is unsustainable in the Okanagan - paying more for less services, cuts to early-payment bills, access to affordable groceries and medical care, regularly running transportation, highway maintenance for commuting and emergency evacs, and wages that keep up with that cost of living all impact housing interest and accessibility in Summerland.

Everything is so expensive; it's sad and hard to make ends meet, even for those who make reasonable money. I can't imagine it for those who don't. Totally approve of transitional homes/low income homes for those in need.

Too much red tape at city hall for approvals,as well it just adds to the upfront costs,making housing all that more unaffordable.

The downtown core should be rezoned for 5 story wood frame construction, with retail on the ground level and residential above. All buildings should have elevators to facilitate seniors living there. Enough underground parking should be created to allow Main Street to be pedestrian only, with trees, benches and areas to relax and meet with friends and neighbours. Outdoor seating for restaurants and coffee shops should be encouraged. The atmosphere should be similar to Whistler Village but with more green area. This high density would be much cheaper to service in comparison to the property taxes that could be collected, making it a big financial win for the city. A vibrant downtown with enough population density to support local businesses would revitalize the entire community. The current stock of single story buildings, many of them in pitiful condition, is a disgrace.

Rentals are limited because incentive for landlords are few, with more rights for tenants and increased liability for landlords. Airbnbs are incredibly expensive to run with proper insurance and occupancy

restrictions or not allowed by some mortgage or insurance providers. Smallest dwelling for sale in Summerland is an apartment, and most affordable for sale is a 55+ unit. Summerland has no community housing supports for those in need. There are missing gaps of choice, like small detached housing for families. Example, I share my property with 4 families when it is fully tenanted. That is 4 families sharing a Total square footage of 3100 square feet. However, I don't want to be landlord any more due to high cost of living, repairs and maintenance and lack of landlord protection in BC, so I am looking to purchase outside of Summerland where I can purchase smaller for less.

I think that increasing density in the urban growth area is a good idea that will increase the property tax base and give more affordable housing options. Combining this improved density with reduced car dependency will make Summerland an even better place to live in.

I would love a cooperative housing set up with those of us who can afford more pay more and the younger people starting out make up the difference by helping out us oldies. Smaller homes with shared facilities such as gardens, guest accommodations, play areas, etc. Stopnwor

Summerland was once a great little town. Clothing stores, shoe store, jewelery store, candy store, bowling ally, pool hall Specialty shops. Today's summerland is a sad ghost town of what once was. There is nothing to draw families here. Expensive outrageous rent and no draw.

Would like to have access to support services regarding owning a house for average to low income families.

our downtown core needs increased population to drive commercial activity for increased tax revenue - we have many small lots downtown owned by diverse individuals with differing plans and needs - infrastructure upgrade costs are prohibitive - too many lots have tried to redevelop and now sit vacant generating limited tax revenue for our community - block by block install infrastructure upgrades with the help of grants from higher levels of government and provide the legal vehicles for current owners to retain existing capacity, while facilitating thru increased density, the opportunity for many more individuals to live within the space and utilize service oriented commercial businesses

Id like to see les B and B's and VRBO. Rentals need to be year round for residents of the community Allow air bnb's. Period. Stay out of housing that to a provincial mandate not municipalities. Focus on roads, sewer, police, fire and recreation. Local governments should get out of opinions on political housing issues.

Please ease bylaws to build second homes in arl land so these properties can become multigenerational properties to ease expenses for everyone.

Not sure if this counts but I would like to see beautiful homes being built - enough cookie cutter units that look like prisons. Bring back some character to our community!

Also, yard and garden space is SO important for health. Just because someone can't afford a detached house doesn't mean they shouldn't have this access. Maybe smaller apartment buildings with fenced yards and vegetable gardens? More small townhomes that aren't just 55+?

Also note - there are no BC Housing subsidized units in town - and none that are pet friendly near by. I'm talking for working families that just can't afford today's prices.

Relax parking requirements, especially downtown, to support more redevelopment there. With so many shops, services, restaurants, schools, library, parks, etc - it would be a super walkable area. With transit to Penticton already for commuters.

I'm concerned about the increase in homeless individuals living by the circle k gas station and behind the stone church. We need a place that these members of society can stay that is both dignified for them and stops people from living in public spaces

I feel think we have many many areas and homes for 55+ and they house usually 2 people. When many young families could benefit from those homes as their pricing is much more attainable, I don't wish to displace anyone of any age group but maybe opening up communities at that price range for new families or first time home buyers.

Remember the history of Summerland, change can be good but not when you lose agriculture or quality of life. Thanks for asking for the public's opinion.

People need to lower their expectations about housing. We can not all afford to own a home. We need renters, we need landlords. Rental properties need to be built and available and affordable. Govt needs to loosen the rules that discourage building.

I would like to see more of a variety of options from incredibly low income to high income to reflect all needs of our community. This includes very cheap housing like mobile home parks all the way up to detached houses. We are in no shortage of land why not look to develop other areas within our boundaries? I want to be part of an inclusive community that reflects people at all levels of the Socio economic continuum.

We need to either think big or think small. At 15k citizens police and expenses go up. We need to attract many tax payers to Summerland. But then we need jobs. There are no jobs here.

So I recommend a freeze on any development or at least a major increase in permit costs. Then actually inspect and approve permits. Reduce costs at city hall. Sell the electrical grid back to hydro before it collapses due to lack of maintenance. Reduce city staff. Pave and maintain only the residential area of town. Remove all homeless. Close the pool. Make the school gym accessible to the public. Provide free swimming lessons for all kids under 14 to summerland residents and their grandkids etc, and a lifeguard at Rotary all summer. Put saved funds into water and sewer and senior living. Make Summerland a senior mecca. Workers can be housed at warton street.

I am very frustrated to see so many new developments based on luxury homes. The homes in Trout Creek and Hunter Hill are over a million to purchase. We need young families not that ultra wealthy to help grow our community! Counsel needs to consider ways to encourage builders to focus more on affordable options in housing!

Pet friendly rentals! Just because people can't afford to buy doesn't mean they shouldn't be able to have a pet and grow their family the way they want. Animals are extremely important for mental health and well being.

Townhomes are great options, but if there is no yard space then they aren't practical for young families.

All property within say 2 kilometers of Main Street should be removed from the ALR. This would enable Summerland to increase housing in the most efficient and cost effective manner with lower costs to put in utility services and roads. There would be less reliance on vehicles so residents could walk to stores, services, bus stops etc.

With sufficient property owners, Summerland could afford to eventually install a replacement swimming pool and any other infrastructure that requires updating.

To summarize.. Summerland doesn't have to be a big city with big city issues. We have close neighbors that are already there and can fill that need. Limit large projects and make it more efficient and affordable for small builders to get houses built. Keep the draw in place that makes people want to visit and live here.

I would like to see more pathways similar to the Giants head road path built in other areas of Summerland to allow for easier access with bicycles which would reduce the need for a vehicle that would allow some residence to put vehicle money to housing.

I believe density is the way of the future, in order to control costs

housing such as on Kelly Ave across from the middle school should be considered in the mix rather than just duplexes, fourplexes and of late apartment buildings. And with too many builds how long will the current services be sustainable - ie water, sewer, electrical, gas without having to increase taxes to increase the services- many people are stretched as it is financially

Summerland has very few housing options that are not single detached dwellings or age restricted stratas. Young workers and families cannot afford these housing types.

Amend the Short Term Vacation bylaws so primary resident owners can rent their entire home to guests through a legal business licence.

Affordability seems to be the biggest issue. We need homes that the average family can afford as we need families to continue to live and work here in this community. Right now it seems like only the retired people with a lot of income can afford to buy homes and without young people who will work and support the community the town will not function.

Many A1 ARL land parcels surround the downtown. Strategically, recommend to take some of these out of the ALR (if possible) and Summerland can strategically control what gets built by developers. The idea of ALR land is important, but for Summerland to have that many >5 acre parcels empty isn't helping anyone.

With increased housing there would be increased need for infrastructure (transit, utilities, recreation, shopping). Is Summerland prepared for increased demand?

It's one thing to say that we need more housing, of whatever type that may be, but do we have the resources and services available for the people to move here? We already don't have enough doctors, dentists, employers, or even retail stores to get most of our daily needs and we resort to driving into Penticton or Kelowna.

The municipality should look at so called agricultural land that is unused close to downtown for development.

Yes , towns die out with only seniors. Our elementary schools closed lack of kids.

Medical centre here finally lab is open again. Poor medical access.

Seasonal rentals are reducing available housing for folks who actually live and work here. Less seasonal rentals (maybe more hotels and motels built for this purpose)

Understand recently updated OCP to encourage more housing downtown. Should also insure regulatory environment and development approval processes support this goal so can move from policy to housing starts.

Housing is the most important issue facing Summerland and many other communities in the province.

If we don't get this right and fix this problem we won't have any young families living in town. Our society needs to change its attitudes towards real estate and focus on providing homes to a wider population instead of looking at a home and property as strictly an investment. We have many opportunities to put smaller footprint homes on lots that are within walking distance of downtown and I realize that Summerland has a densification program in the planning stage; the challenge is to figure out how to implement it and get these homes built at an affordable price.

The population is aging. Seniors need safe (single floor) affordable housing to downsize to. The healthcare system wants seniors to remain in their own homes independently as long as possible.

There needs to be more affordable, single floor housing for seniors to downsize to.

More opportunity for single people to buy condos without age restrictions. It's very difficult to buy a condo in Summerland unless over 55.

A compassionate community supplies low or affordable housing for the homeless and disabled. And those on lower income.

We need to make Summerland more affordable and attractable for young families. Not just housing but a livable community with amenities young families need.

Summerland infrastructure and roads can only take so much growth so please do so carefully and with quality of life in mind. Also why we moved from Penticton to beautiful Summerland because of the homeless social chaos and unsafe environment to raise children. Please please don't bring a shelter here.