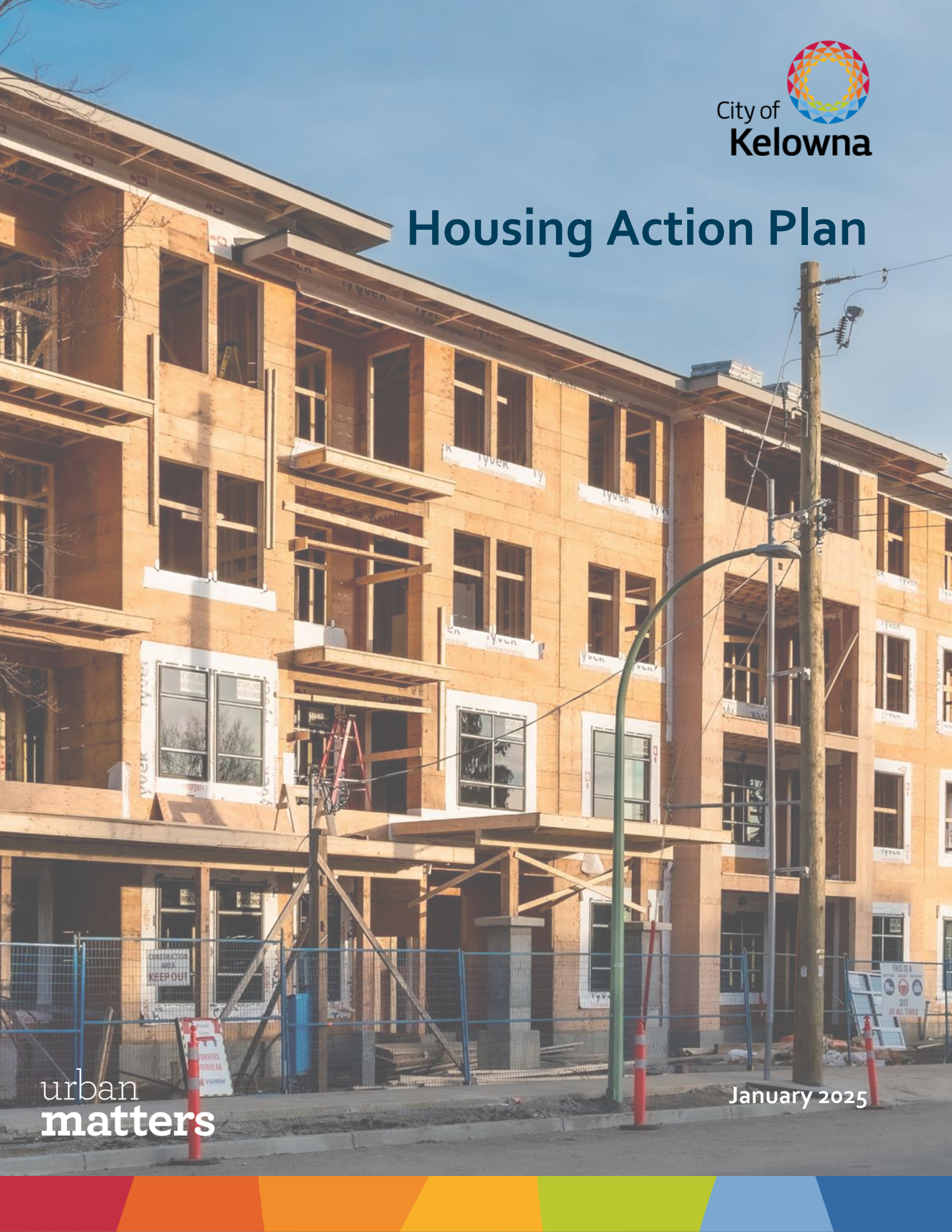


Housing Action Plan



Acknowledgements

The City of Kelowna acknowledges with respect and gratitude that it is situated on the traditional, ancestral and unceded territory of the syilx Okanagan Peoples.

We also recognize and acknowledge the Métis Nation and the many other Indigenous nations represented among Kelowna's Urban Indigenous population. It is with humility that we continue our journey towards truth and reconciliation with the First Nation, Métis and Inuit peoples of this land.

The development of the Housing Action Plan (HAP) was a collaborative effort led by staff from the City of Kelowna's Housing Policy and Programs, and Social Development teams, alongside subject matter experts from Urban Matters CCC. The City of Kelowna would also like to acknowledge the contributions of local developers, business associations, non-profit housing providers, health- and social-serving organizations, and people with lived experience that took time to participate in the engagement process.

Executive Summary

The City of Kelowna's Housing Action Plan (HAP) aims to address the community's pressing housing challenges. This action plan builds on the successes and lessons from previous initiatives, including the Journey Home Strategy and the Healthy Housing Strategy. The HAP is also supported by provincial and federal housing initiatives. In 2023, the City was awarded up to \$31.5 million from the federal government through the Housing Accelerator Fund to support housing initiatives, and the BC provincial government introduced new legislation to increase housing supply and development financing.

The HAP establishes a shared set of outcomes for the city's housing system:

- ▶ Ensure residents have access to suitable housing options.
- ▶ Maintain a housing system that adapts to future community needs.

To achieve these outcomes, the HAP focuses on systems planning, collaboration, and coordination to develop solutions across the Housing Wheelhouse. The Housing Wheelhouse represents the interconnected segments of the housing system, and improvements in any segment of the Wheelhouse benefit the housing system as a whole. The City of Kelowna is committed to building on previous successes and exploring new and innovative solutions, which is evident across the 26 individual actions. The City has selected six high-impact actions, outlined in the callout box below, that staff will prioritize. These actions were selected for their level of impact, the effort required to implement them, and their focus on priority areas of housing need.

High-Impact Actions

The City is prioritizing six high-impact actions. These actions were selected for their level of impact, the effort required to implement them, and their focus on priority areas of housing need. The six actions are:

- ▶ Improve access to housing and related supports for people experiencing or at risk of homelessness by enhancing communication and collaboration among service providers.
- ▶ Support tenants who are being evicted due to redevelopment.
- ▶ Strengthen the City's Density Bonus program for affordable housing.
- ▶ Reduce municipal charges for affordable housing projects.
- ▶ Ensure parking regulations don't reduce housing supply by driving up development costs.
- ▶ Increase density as-of-right along Transit Supportive Corridors.

Addressing our community's housing crisis requires collaborative efforts that extend beyond the capabilities of the City alone. This action plan examines a combination of direct actions that the City can take independently to impact housing outcomes, collaboration and advocacy opportunities where the City needs to work with others or seek changes outside its direct authority, and broader trends affecting the housing system that the City will monitor and adapt to accordingly.

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1.0 Introduction and Community Context

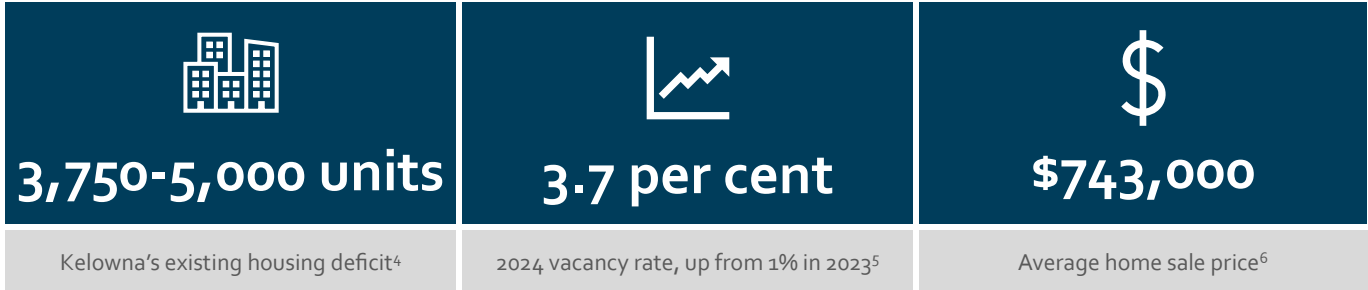
Kelowna residents are facing the ongoing effects of a housing system under pressure. Progress is being made, but the challenges associated with long-term supply and affordability gaps will not disappear overnight. Layered onto this, Kelowna population is projected to grow rapidly, reaching 232,586 by 2041¹. In total, 44,580² new homes will be needed to address existing housing shortages and to accommodate growth.

Several years of sustained growth in purpose-built rental housing have led to a healthy vacancy rate for the first time in 20 years, and more supply is on the way. Even so, major gaps remain. The 2023 Housing Needs Assessment (HNA) highlighted a severe gap in the delivery of subsidized rental housing, identifying the need to increase its delivery tenfold.

The lack of affordable housing is affecting individual residents in a variety of ways, from young people living at home for longer, to residents being forced to remain in unsafe or unsuitable housing. Vulnerable individuals, such as singles, seniors, those on fixed incomes, lone-parent families, and people with disabilities, are particularly affected, as housing costs comprise a larger share of their income.

Ultimately, a lack of affordable housing leads to increased homelessness. Preliminary data from Kelowna’s most recent Point in Time Count, conducted by the Central Okanagan Foundation (COF) in November 2024, suggest an increase in the number of people experiencing homelessness since the previous count in 2020. This aligns with trends identified by the City and its partners across the homeless-serving sector. The 2023 Community Survey on Homelessness in Kelowna identified financial challenges as the top barrier to housing, emphasizing the critical need for affordable housing solutions.³

High housing costs also negatively impact the economy, making it more difficult for businesses to attract and retain the employees they need to grow. These challenges are further exacerbated by factors such as inflation and the cost of living, which influence housing affordability but are beyond the City’s control.



¹ BC Stats. “Population Estimates & Projections for British Columbia” <https://bcstats.shinyapps.io/popApp/>.

² BC Stats.

³ Central Okanagan Foundation. “2023 Community Survey on Homelessness Report” <https://www.centralokanaganfoundation.org/wp-content/uploads/2024/02/2023-Community-Survey-on-Homelessness-Report.pdf>.

⁴ City of Kelowna. “2023 Housing Needs Assessment” https://www.kelowna.ca/sites/files/1/kelowna_housing_needs_assessment_2023.pdf.

⁵ Canadian Mortgage and Housing Corporation. “CMHC Rental Market Survey” www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/5935010/4/Kelowna (CY) (British Columbia)

⁶ BC Assessment

The City of Kelowna is enhancing its housing system by leveraging a strong foundation of understanding, collaboration, and action. As such, it is well positioned to advance the Housing Action Plan (HAP), which supports inter-departmental alignment, bold actions, and a robust monitoring framework. The HAP builds on the successes and learnings of two previous initiatives:

- ▶ **Journey Home Strategy** – Kelowna’s previous five-year plan to address homelessness with a focus on ensuring everyone has a place to call home. The goal was to ensure a coordinated and easy to access system of care for those in Kelowna who have lost or are at risk of losing their home.
- ▶ **Healthy Housing Strategy** – Kelowna’s previous Housing Strategy which addressed the community’s most pressing housing issues. The five-year plan was developed in alignment with the Journey Home Strategy to address Council’s top priorities of addressing homelessness and supporting housing diversity.

The HAP is organized as follows:

- ▶ **Section 1: Community Context** – Outlines the work the City completed on its Housing Wheelhouse, Federal and Provincial policy and funding context, and the role of the City in the housing system, including key initiatives underway related to understanding housing need, defining affordability and incentives.
- ▶ **Section 2: Foundations of the HAP** – Outlines the process to create the HAP as well as key outcomes, guiding principles and a framework for the action plan.
- ▶ **Section 3: Action Plan** – Outlines 26 individual actions, including six high-impact actions, which have been selected to improve access to housing across the Housing Wheelhouse.
- ▶ **Section 4: Monitoring and Implementation** – Outlines the framework for how the City will track HAP progress, measure how well the actions encourage positive changes in the housing sector, and ensure the City follows through on its commitments.
- ▶ **Appendices** – A series of appendices offer greater detail on various aspects of the HAP.

1.1 HOUSING WHEELHOUSE

People’s housing needs change over time. Our housing stock should reflect the diverse needs of Kelowna residents and should not focus exclusively on one housing type.

The City of Kelowna uses the concept of a “Housing Wheelhouse” to understand the housing system, as shown in **Figure 1**. The City designed the circular model to demonstrate the relationship between housing types, and to recognize the interdependence of the housing system – changes in one part of the system affect the other parts. The Wheelhouse promotes equity and inclusion by recognizing that people move across segments of the Wheelhouse throughout their lives and that home ownership is not the end goal for all residents. For this reason, the Housing Wheelhouse recognizes that our housing stock needs to reflect the diverse needs of Kelowna residents and should not focus exclusively on market housing.

The Housing Wheelhouse is used throughout the HAP as a foundation for defining housing categories and as an organizing element to demonstrate the diversity of housing required for a community.

EMERGENCY SHELTER

Non-profit providers offer temporary shelter, food, and other supportive services.



OWNERSHIP HOUSING

Home ownership can be fee simple, strata ownership or shared equity (ie. mobile home park, cooperatives) and includes multi-unit and single detached housing.



RENTAL HOUSING

Primary market: 5+ purpose built units constructed for the purpose of long-term rental tenure, typically in apartments or townhomes

Secondary market: private housing also contributes to the rental market and can include many forms of housing such as apartments, townhomes, secondary suites, carriage homes and single-family dwellings.



SUPPORTIVE HOUSING

Non-profit and other housing providers offer stable housing that may be short-term or long-term.

Supports and services are aligned with residents' needs and may include physical, cognitive, and financial supports. Level of support also varies, ranging from low support, to minor support, such as assisted living, to full support, such as residential care.



EMERGENCY SHELTER

SAFETY NET

OWNERSHIP HOUSING

SUPPORTIVE HOUSING

RENTAL HOUSING

SUBSIDIZED RENTAL HOUSING

MARKET HOUSING

HOUSING WITH SUPPORTS

SUBSIDIZED RENTAL HOUSING

Operated by non-profit housing providers, BC Housing and cooperatives. These organizations provide subsidized rents through a) monthly government subsidies or b) one time government capital grants for low to moderate income households.



 = supportive services  = financial support

Figure 1. The Housing Wheelhouse

1.2 FEDERAL AND PROVINCIAL POLICY CONTEXT

Federal Housing Action

Canada's National Housing Strategy (NHS) is a comprehensive 10-year plan, initiated in 2017, with an investment exceeding \$82 billion aimed at addressing housing challenges across the country. The strategy focuses on providing funding to support creating new housing supply, modernizing existing housing, and providing resources for community housing providers. The strategy also aims to cut chronic homelessness in half and improve housing outcomes for those in greatest need.

In 2023, the Federal Government announced the Housing Accelerator Fund (HAF). Communities across Canada, including Kelowna, submitted applications for funding in exchange for committing to projects aimed at accelerating housing development and fostering more affordable, diverse, and climate-resilient communities. Kelowna was among the successful recipients and entered into an agreement with the Government of Canada to receive up to \$31.5 million to remove barriers to housing construction. The City committed to implementing seven actions as part of these efforts which are included in the 26 actions as indicated in **Section 3.0**.

Provincial Housing Action

The Province of BC has made several significant legislative changes targeting the development of multi-family housing and increase in the overall supply of housing across the province.

Bill 16 – 2024: Housing Statutes Amendment Act

Bill 16 introduced new local government powers for inclusionary zoning, density bonus updates, tenant protection bylaws, and expanded works and services and transportation demand management authorities. The purpose of the bill is to support proactive planning to build additional housing, including affordable housing.

Bill 35 – 2023: Short-Term Rental Accommodations Act

Bill 35 was introduced to regulate short-term rentals of less than 90 days. It mandates hosts and platform service providers to register, limits rentals to principal residences with certain exceptions, and enhances local government enforcement. The Act also creates provincial oversight and provisions for information sharing to improve regulation and return short-term rentals to the long-term market.

Bill 44 – 2023: Housing Statutes (Residential Development) Amendment Act, 2023

Bill 44 increased the allowable density across Kelowna’s neighbourhoods and other communities in BC. Specifically, it increased the minimum densities in many single-family neighbourhoods, including requiring cities to allow:

- ▶ A minimum of one secondary suite and/or ADU on all single-family and duplex lots,
- ▶ A minimum of three to four units per single-family and duplex lots, and
- ▶ A minimum of six units per single-family and duplex lots near transit stops with frequent service.

Bill 46 – 2023: Housing Statutes (Development Financing) Amendment Act

Bill 46 introduced changes to how municipalities can collect development charges, including expanding the types of projects municipalities can collect on and pay for through Development Cost Charges (DCCs). It also introduced a new tool to allow municipalities to levy Amenity Cost Charges (ACCs). ACCs will function similarly to DCCs and formalize the charges to fund amenities.

Bill 47 – 2023: Housing Statutes (Transit-Oriented Areas) Amendment Act

Bill 47 increases the minimum allowable densities and removes minimum parking requirements near rapid transit stations and bus exchanges, specifically for parcels zoned residential. This led to the creation of four transit-oriented areas (TOAs) in Kelowna, which are Rutland Transit Exchange, Hospital Transit Exchange, Okanagan College Transit Exchange, and Orchard Park Mall.

BC Building Code Updates

Recent updates to the BC Building Code include changes to improve housing accessibility and construction efficiency:

- ▶ **Single Stair Egress:** New provisions now allow buildings up to six storeys to be constructed with a single stair egress, reducing construction costs while maintaining safety with enhanced fire control measures.
- ▶ **Accessible Units:** The updated code mandates a minimum percentage of new residential units in multi-family buildings be accessible for people with disabilities. Requirements include wider doorways, step-free entrances, and adaptable bathroom and kitchen features, increasing housing availability for residents with mobility challenges and promoting inclusivity in new developments.

Housing Targets

In June 2024, the Province released housing targets orders for nine communities as part of the second cohort of municipalities through the Housing Supply Act, including Kelowna. Kelowna’s target is to build 8,774 housing units over the next five years, meeting 75% of the Province’s estimated need for the city. These targets, listed below, provide specific guidelines for the size of units, types of tenure, affordability, and supportive housing with on-site services:

- ▶ **Unit Size:** 5,326 studio/one-bedroom units, 1,640 two-bedroom units, and 1,807 three-bedroom units
- ▶ **Tenure:** 5,921 rental units and 2,853 ownership units
- ▶ **Rental Affordability:** 3,321 below-market rental units and 2,600 market rental units
- ▶ **Supportive Rental Units for People to Transition Out of Homelessness:** 150 units with on-site supports

The City keeps track of its progress by evaluating housing development, policy actions, initiatives, innovative approaches, and partnerships to create the conditions required to expand housing supply. This action plan outlines the steps the City will take to meet these targets.

Collaboration to Address Homelessness

In 2024, the Federal Ministry of Housing, Infrastructure and Communities, the Provincial Ministry of Housing and BC Housing established a shared vision and goals to improve outcomes for people experiencing or at-risk of homelessness. The three goals are:

- ▶ **Integrated local governance** to support transparent, accountable and responsive decision-making for the homeless-serving system.
- ▶ **A Coordinated Access process** that prevents and reduces homelessness through collaborative and comprehensive service delivery.
- ▶ **Data-driven approaches** to decision-making at all levels – from client-level service plans to broader system-level strategic plans. This newly aligned policy context positions the City and its partners to achieve a more effective local homelessness response.

1.3 ROLE OF THE CITY

Housing is one of the most pressing issues facing our community, and it is also one of the most complex. While the need for safe, affordable housing is felt locally, the forces shaping housing outcomes extend beyond the City’s control. Broader economic trends, **national and provincial policies**, and market dynamics all play a role in shaping what happens in Kelowna. Because of this, the City’s ability to respond to housing challenges falls into three key areas: Direct Action, Collaboration and Advocacy, and Monitoring and Responding.

- ▶ Direct Action includes tools and processes controlled entirely by the City, like local policies, zoning decisions, and housing project investments. These are areas where the City can independently shape housing outcomes.
- ▶ Collaboration and Advocacy refers to situations where the City needs to work with others or push for changes outside its direct authority. This could involve partnering with non-profits, developers, and other levels of government to create new housing or advocating for policies that support housing affordability and supply.
- ▶ Monitoring and Responding involves keeping an eye on broader trends and challenges affecting the housing system. The City tracks these changes and adapts its approach to respond to emerging issues, such as shifts in the economy or new housing demands.

This framework clarifies what the City can do on its own, areas for collaboration, and where it must stay responsive to larger forces. Understanding these roles is essential for creating a realistic, targeted, and effective Housing Action Plan. As shown in **Figure 2**, recognizing this structural reality is key to defining where and how the City can act to achieve the housing outcomes our community needs.



Figure 2. Roles in the Housing System

How the City has Taken Direct Action

Since the previous housing strategies (Healthy Housing Strategy and Journey Home Strategy) were developed, the City has taken bold and innovative action to improve the housing landscape in Kelowna. These actions include:

Supporting Housing Development

- ▶ Developed short-term rental bylaws to address the impact to the rental market;
- ▶ Increased the annual grant program to offset Development Cost Charges for non-market, purpose-built affordable rental housing;
- ▶ Developed a Rental Housing Inventory that provides data to the City and the community to support the protection of the existing rental stock;
- ▶ Revised the tax incentive program, allowing purpose-built rental housing projects to apply for the tax exemption anytime;
- ▶ Expanded the Housing Opportunities Reserve Fund (HORF) to support affordable housing projects
- ▶ Implemented Energy Step Code for Part 3 buildings;
- ▶ Reduced parking requirements for infill and affordable housing forms and incorporated more flexible options to meet parking requirements that support car-sharing;
- ▶ Introduced the Middle Income Housing Partnership (MIHP) to support more middle income housing options; and,
- ▶ Advocated to the Province and BC Housing to advance the 176-unit Bertram Affordable Housing project.

Improving Long-Range Planning

- ▶ Developed the Official Community Plan (OCP) 2040 and the Transportation Master Plans in tandem to ensure that land use and transportation were aligned;

- ▶ Developed OCP policies to encourage accessible and welcoming spaces; and,
- ▶ Supported the Regional District of Central Okanagan to complete a Regional Housing Needs Assessment.

Enhancing Community Supports

- ▶ Mobilized partners and funders to develop 318 units of supportive housing;
- ▶ Collaborated with the Province to deliver up to 180 units of rapid safety net housing through the HEART and HEARTH program;
- ▶ Established collaborative tables to enhance support for people experiencing homelessness through coordinated outreach and transitions to shelter and housing;
- ▶ Developed innovative solutions for information management, access and data analysis, resulting in real-time data to better understand community needs related to homelessness;
- ▶ Provided support and funding to the Lived Experience Circle on Homelessness (LECoH) and included the group in planning, policy and implementation discussions on safety net and housing with supports;
- ▶ Launched a public awareness campaign with LECoH to address stigma;
- ▶ Developed an accessible resource guide for those at risk of or experiencing homelessness; and,
- ▶ Worked with Provincial ministries and social-serving organizations to address avoidable discharges from hospital or other institutions into homelessness.

In addition to these actions, HAF funding supports seven initiatives focusing on supporting infill housing, restructuring existing incentives to encourage housing development, supporting higher-density development along rapid transit corridors, making city-owned lands available for affordable housing development in partnership with non-profits, and expanding the use of technology to streamline the development application process. These actions are integrated into the Housing Action Plan (see **Section 3**).

Housing Needs Report

In 2024, the City of Kelowna completed its Interim Housing Needs Report to comply with new Provincial legislation. Under this legislation, the City had to replace its existing estimates of current and future housing needs with new five- and 20-year housing need calculations using a standardized methodology mandated by the Province (the HNRM calculation). The HNRM calculation estimates the City will need **13,863 housing units in the next five years** and **44,571 housing units in the next 20 years**. More information about the Interim Housing Needs Report can be found [here](#).

While the Interim Housing Needs Report replaced the City's housing needs estimates, the key findings from the 2023 HNA still reflect the needs of the community. These key findings include:

- ▶ Low-income renters and priority groups are disproportionately affected by challenges across the Housing Wheelhouse; housing affordability and availability are key drivers of homelessness.
- ▶ Kelowna's population has grown faster than expected, placing further pressure on housing affordability; this trend is likely to continue.
- ▶ The City has demonstrated that housing approvals can move quickly enough to meet community need; however, the pace of housing construction needs to increase.
- ▶ Kelowna has a major shortage of subsidized rental housing; the community needs a tenfold increase in the delivery of subsidized rental housing annually, requiring unprecedented collaboration and partnership.
- ▶ Approximately two thirds of subsidized housing that is needed could be accommodated on existing public and non-profit lands.
- ▶ Additional supportive housing is needed, and emergency shelter space will be necessary at least in the short-term.

- ▶ A historic amount of market rental housing has been built since 2016, with more on the way; we need to keep up the pace considering nearly half of new households will be renters.
- ▶ The overall level of ownership housing construction is on-track; further action is required to increase the diversity of housing types and price points.

The 2024 Interim Housing Needs Report and the 2023 Housing Needs Assessment provide the data and context needed to develop and prioritize the actions in this Housing Action Plan.

Defining Affordability

The City of Kelowna has developed a new definition of affordability to better reflect local conditions (see **Table 1**). This definition breaks down affordability into four categories based on the percentage of Kelowna’s median household income (MHI), as determined by the Census every five years:

- ▶ Deeply Affordable
- ▶ Moderate Income
- ▶ Middle Income
- ▶ Market

By defining various affordability levels, the City can clarify its expectations for developers and guide internal initiatives supporting affordable housing, such as the density bonusing review and Rental Housing Grants program. Kelowna will use this definition to address housing affordability comprehensively.

	AFFORDABLE HOUSING			MARKET HOUSING
	Deeply Affordable	Moderate Income	Middle Income	
% OF MEDIAN HOUSEHOLD INCOME (MHI)	Up to 49% of MHI	50–79% of MHI	80–119% of MHI	120% MHI and over
HOUSING TYPES	Deeply subsidized rental	Affordable rental	Near-market rental Affordable ownership	Affordable ownership Market ownership Market rental
WHEELHOUSE FOCUS AREA	Safety Net Housing with Supports	Housing with Supports	Housing with Supports Market Housing	Market Housing

Table 1: Kelowna's Categories of Affordability

Based on the 2024 median household income (MHI) in Kelowna of \$95,155, **Table 2** breaks down the maximum affordable monthly housing costs by affordability categories and income ranges.

	AFFORDABLE HOUSING			MARKET HOUSING
	Deeply Affordable	Moderate Income	Middle Income	
INCOME RANGE (% OF MHI)	Up to 49% of MHI	50–79% of MHI	80–119% of MHI	120% MHI and over
MAX. MONTHLY HOUSING COST	Up to \$1,166	\$1,167–\$1,879	\$1,880–\$2,830	Over \$2,830

Table 2: Monthly Housing Costs based on Affordability Category

Affordability and Incentives

The City of Kelowna recently conducted a thorough review of its housing incentive programs to determine the most effective tools for boosting housing development. This review included a financial analysis and consultations with both market and non-market housing developers to ensure the accuracy of the modeling and the viability of the proposed recommendations. **Table 3**, below, highlights the incentive tools applicable to each housing affordability category.

AFFORDABLE HOUSING			MARKET HOUSING
Deeply Affordable <ul style="list-style-type: none"> Up to 49% MHI Deeply subsidized Rental 	Moderate Income <ul style="list-style-type: none"> 50 to 79% MHI Affordable rental 	Middle Income <ul style="list-style-type: none"> 80–119% MHI Near-market rental Affordable ownership 	<ul style="list-style-type: none"> 120% MHI+ Affordable ownership Market ownership Market rental
Financial & Partnership Tools			
Regulatory Tools			

Table 3: Municipal Housing Incentive Tools by Housing Affordability Category.

Through this process, five key recommendations were identified to enhance existing incentive programs and increase the supply of diverse housing types across various neighborhoods:

- ▶ **Recommendation #1:** Retool density bonusing policies by aligning them with current market conditions, consolidating existing policies, and maintaining the focus on cash-in-lieu payments.
- ▶ **Recommendation #2:** Investigate how parking minimums influence the construction and affordability of housing projects.
- ▶ **Recommendation #3:** Continue the practice of pre-zoning, particularly along transit-supportive corridors, to facilitate more efficient development planning.
- ▶ **Recommendation #4:** Extend the minimum affordability period for projects receiving municipal grants or land contributions to ensure long-term affordability.
- ▶ **Recommendation #5:** Expand the rental housing grants program to provide more support for affordable housing initiatives.

These recommendations were essential in shaping the actions outlined in the Housing Action Plan (HAP), ensuring a strategic approach to addressing housing needs in the community.

2.0 Foundations of the Housing Action Plan

2.1 PROCESS TO CREATE HAP

The City took several steps to develop a robust plan, including:

- ▶ Updating the City’s Housing Needs Report to understand current housing needs and challenges
- ▶ Evaluating the City’s current policies, programs and services
- ▶ Researching best and promising practices
- ▶ Aligning and integrating Council priorities
- ▶ Gathering local knowledge through targeted engagement

The major milestones during the development of the Housing Action Plan, shown in **Figure 3**, included the following:

- ▶ **Internal Alignment** – In order to bring together all parts of the housing system into one comprehensive strategy, the team established a strong understanding of shared goals and purpose related to the housing system. This resulted in identifying two long-term outcomes for Kelowna’s housing system as well as a series of guiding principles for action.
- ▶ **Taking Stock** – The team collaborated to explore implementation successes and challenges within the previous two strategies, as well as scanning other municipalities to identify best and promising practices.
- ▶ **Actions Analysis** – Targeted engagement was conducted with both the development sector as well as the social-serving sector through workshops, one-on-one conversations, and the submission of written feedback. This feedback helped to validate proposed actions and to identify additional areas of inquiry, analysis and refinement.
- ▶ **Plan Refinement & Endorsement** – The team iterated and refined the proposed actions and other parts of the plan to develop alignment, understanding and clarity around implementation.

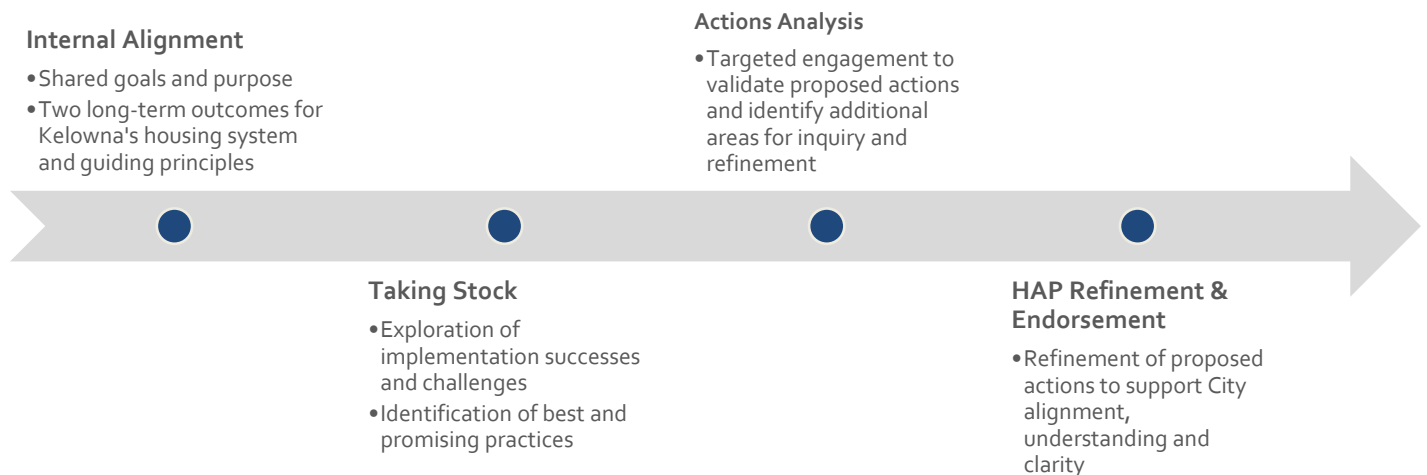


Figure 33. Process to Create the Housing Action Plan.

2.2 HAP FRAMEWORK

The framework that supports the HAP includes the following elements, as illustrated in **Table 4**:

- ▶ **Outcomes:** Two key long-term goals for the City’s housing system. These were developed jointly by the Housing Policy and Programs, and Social Development teams.
- ▶ **Guiding Principles:** Explain how the City will take action to implement the HAP.
- ▶ **Objectives:** How the actions in the Plan are organized and achieve the goals / outcomes of HAP.
- ▶ **Actions:** 26 actions that have been selected to improve access to housing across the Housing Wheelhouse.

OUTCOMES: Long-term goals for the City’s housing system	<ul style="list-style-type: none"> ▶ Ensure residents have access to suitable housing options ▶ Maintain a housing system that adapts to future community needs
GUIDING PRINCIPLES: How the City will mobilize efforts to realize the HAP	<ul style="list-style-type: none"> ▶ Be an active partner, leader and influencer at collaborative and leadership tables ▶ Continually build awareness and understanding with current and future residents about housing and social wellness ▶ Work collaboratively with Indigenous partners, honoring Indigenous culture and embracing Indigenous self-governance and self-determination to develop safe spaces in non-Indigenous organizations to address access barriers in the housing system ▶ Explicitly identify and understand opportunities for the City to positively influence the housing system, while acknowledging and leveraging the roles of other actors in the system ▶ Undertake timely implementation, commensurate with associated resources, of the HAP
OBJECTIVES: How the actions in the HAP are organized	<ul style="list-style-type: none"> ▶ Homelessness in Kelowna is rare, brief, and one-time ▶ Kelowna has a diversity of housing types, tenures, and affordability levels to meet the needs of all community members ▶ Kelowna continues to provide innovative leadership on housing issues ▶ The community’s housing objectives are advanced through collaboration ▶ The City and its partners have clear governance roles for decision-making on complex housing-related issues
ACTIONS	<ul style="list-style-type: none"> ▶ 26 actions, including six high-impact actions which will be prioritized by staff during implementation

Table 4. HAP Framework

Taken together the long-term outcomes, guiding principles, and objectives and actions establish how the City will partner and lead in the implementation of the HAP.

3.0 Action Plan

This section outlines the actions that the City of Kelowna will implement to address the housing challenges faced by the community. This Housing Action Plan builds on the successes and learnings from previous initiatives, including the Healthy Housing Strategy and the Journey Home Strategy, and sets a multi-year direction for meaningful and actionable housing initiatives.

The actions are organized around five objectives:

1. Homelessness in Kelowna is rare, brief, and one-time.
2. Kelowna has a diversity of housing types, tenures, and affordability levels to meet the needs of all community members.
3. Kelowna continues to provide innovative leadership on housing issues.
4. The community's housing objectives are advanced through collaboration.
5. The City and its partners have clear governance roles for decision-making on complex housing-related issues.

These objectives are supported by 26 actions, outlined in the tables below, that have been selected to improve access to housing for people across the Housing Wheelhouse. These actions will happen at different scales and timeframes.

High-Impact Actions

The City understands there are limits to capacity, resources, and time to implement all actions identified in the Housing Action Plan (HAP). To ensure speedy and effective implementation, the City has selected six high-impact actions that staff will prioritize. These actions were selected for their level of impact, the effort required to implement them, and their focus on priority areas of housing need. The six actions are:

- ▶ Improve access to housing and related supports for people experiencing or at risk of homelessness by enhancing communication and collaboration among service providers.
- ▶ Support tenants who are being evicted due to redevelopment.
- ▶ Strengthen the City's Density Bonus program for affordable housing.
- ▶ Reduce municipal charges for affordable housing projects.
- ▶ Ensure parking regulations don't reduce housing supply by driving up development costs.
- ▶ Increase density as-of-right along Transit Supportive Corridors.

1.0 HOMELESSNESS IN KELOWNA IS RARE, BRIEF AND ONE-TIME

Description of Actions: Systems planning, collaboration, and coordination to prevent homelessness and support people experiencing homelessness to access housing and support services.

Actions	Wheelhouse Segment
<p>1.1</p> <p>Collaborate or Advocate</p>	<p>Oversee the roll out of rapid safety net housing to bridge people from shelters to permanent housing.</p> <p>In 2023, the Provincial Ministry of Housing announced the introduction of HEARTH (Homeless Encampment Action Response Temporary Housing) model in Kelowna. HEARTH funding supports communities to develop and operate new emergency housing and shelter options identified in encampment response plans. 120 units are now operational—STEP Place (759 Crowley Avenue) & Trailside (2740 Hwy 97). The 3rd site, with up to 60 additional units, is currently under development.</p> <p>Safety Net</p> <ul style="list-style-type: none"> ▶ Emergency Shelter ▶ Short-Term Supportive Housing
<p>1.2</p> <p>Collaborate or Advocate</p>	<p>Increase the diversity of shelter options.</p> <p>The number of people experiencing homelessness has increased faster than shelter capacity in Kelowna over the last three years. As well, there is a significant shortage of supportive housing in the community, and because housing takes years to build and there is a large existing housing deficit today, there is ongoing need for emergency shelter and rapid safety net housing, particularly in the short term.¹</p> <p>Engagement with service providers and people with lived experience of homelessness reveals gaps in Kelowna’s shelter system related to choice to meet diverse needs, including:</p> <ul style="list-style-type: none"> ▶ Shelters without substance use ▶ Smaller shelters with private spaces and programming ▶ Shelter models that reflect sub-demographic populations (e.g. seniors, people with disabilities, Indigenous people). <p>Safety Net</p> <ul style="list-style-type: none"> ▶ Emergency Shelter ▶ Short-Term Supportive Housing
<p>1.3</p> <p>Collaborate or Advocate</p>	<p>High-Impact Action: Improve access to housing and related supports for people experiencing or at risk of homelessness by enhancing communication and collaboration among service providers.</p> <p>The City is delivering a ‘Coordinated Access System’ to simplify how individuals and families experiencing homelessness access housing and related supports. Supported by the Federal Reaching Home program, this standardized process will enhance communication and coordination among service providers, leading to greater equity, transparency and safety, and allowing people to receive appropriate supports without repeating their story to multiple service providers.</p> <p>The City’s coordinated approach also includes partnership with the Ministry of Housing and BC Housing to implement a new integrated</p> <p>Safety Net</p> <ul style="list-style-type: none"> ▶ Emergency Shelter ▶ Short-Term Supportive Housing <p>Housing with Supports</p> <ul style="list-style-type: none"> ▶ Long-Term Supportive Housing ▶ Subsidized Rental Housing

	<p>team of frontline partners to enhance encampment response, with the goal of preventing homelessness and helping people transition into housing.</p>	
<p>1.4</p> <p>Collaborate or Advocate</p>	<p>Use a unified information management system to better understand how people flow in and out of homelessness.</p> <p>Unified data collection across the safety net and housing with supports system is an integral part of the delivery of the City's Coordinated Access System. Key aspects of this work include:</p> <ul style="list-style-type: none"> ▶ Improving the collection and use of data within a unified information management system ▶ Establishing consistent and broad data sharing agreements across the sector. 	<p>Safety Net</p> <ul style="list-style-type: none"> ▶ Emergency Shelter ▶ Short-Term Supportive Housing <p>Housing with Supports</p> <ul style="list-style-type: none"> ▶ Long-Term Supportive Housing ▶ Subsidized Rental Housing
<p>1.5</p> <p>Collaborate or Advocate</p>	<p>Undertake advance planning for annual extreme weather, climate-related and large-scale operational events (e.g. fires, floods).</p> <p>Recent extreme weather events and disaster responses have revealed opportunities for advance cross-sectoral planning to increase preparedness and reduce the need for crisis response.</p>	<p>Safety Net</p> <ul style="list-style-type: none"> ▶ Emergency Shelter ▶ Short-Term Supportive Housing
<p>1.6</p> <p>Collaborate or Advocate</p>	<p>Explore and implement opportunities to support prevention of housing insecurity and homelessness.</p> <p>Preventative and upstream efforts to address housing insecurity and homelessness will include:</p> <ul style="list-style-type: none"> ▶ Efforts to address the pressures individuals and families face to meet their basic needs ▶ Support for diversion programming and targeted prevention through the early identification of risk factors ▶ Advocacy to improve transitions from discharge systems such as child protection, health and corrections. 	<p>Safety Net</p> <ul style="list-style-type: none"> ▶ Emergency Shelter ▶ Short-Term Supportive Housing <p>Housing with Supports</p> <ul style="list-style-type: none"> ▶ Long-Term Supportive Housing ▶ Subsidized Rental Housing
<p>1.7</p> <p>Direct Action</p>	<p>High-Impact Action: Support tenants who are being evicted due to redevelopment.</p> <p>As Kelowna continues to grow, existing rental buildings may be redeveloped. Redevelopment processes can break-up existing tenant communities and force tenants into an unaffordable rental market, increasing housing insecurity and precarity.</p> <p>The <i>Residential Tenancy Act</i> provides supports and protects the rights of both landlords and tenants. Bill 16, passed in April 2024, gives municipalities new authority to establish stronger tenant protections. Kelowna will introduce measures requiring developers to create tenant relocation plans when redevelopment removes five or more rental units. A bylaw and guidelines will be implemented to protect and support tenants without unreasonably limiting</p>	<p>Safety Net</p> <ul style="list-style-type: none"> ▶ Emergency Shelter ▶ Short-Term Supportive Housing <p>Housing with Supports</p> <ul style="list-style-type: none"> ▶ Long-Term Supportive Housing ▶ Subsidized Rental Housing <p>Market Housing</p> <ul style="list-style-type: none"> ▶ Rental Housing

redevelopment projects that help achieve the community's housing objectives.

2.0 KELOWNA HAS A DIVERSITY OF HOUSING TYPES, TENURES, AND AFFORDABILITY LEVELS TO MEET THE NEEDS OF ALL COMMUNITY MEMBERS

Description of Actions: Incentives, investments, and protections that support housing choice across the Housing Wheelhouse, with a focus on protecting the existing supply of and building more affordable and market rental housing.

Actions	Wheelhouse Segment
<p>2.1</p> <p>Direct Action</p>	<p>Accelerate approvals for affordable housing.</p> <p>The City is working to significantly accelerate approvals for affordable housing projects, building on its success with secondary suites and infill housing. Measures under consideration include internal timeline adjustments, addressing bottlenecks through pre-zoning and expedited approvals, and exploring the delegation of approvals from Council to staff.</p> <p>Wheelhouse Segment:</p> <ul style="list-style-type: none"> ▶ Housing with Supports <ul style="list-style-type: none"> ▶ Long-Term Supportive Housing ▶ Subsidized Rental Housing ▶ Market Housing <ul style="list-style-type: none"> ▶ Rental Housing ▶ Ownership Housing
<p>2.2</p> <p>Direct Action</p>	<p>High-Impact Action: Strengthen the City's Density Bonusing program for affordable housing.</p> <p>The City is aiming to increase the use of its density bonusing program to secure more community benefits, including affordable housing units or contributions to a reserve fund for affordable housing, in alignment with new provincial requirements. This effort includes a review of the program to ensure it delivers meaningful benefits and is supported by an analysis of the City's development incentives, which will assess the impact of changes to the density bonusing program.</p> <p>In alignment with HAF Initiative 2: Incentives.</p> <p>Wheelhouse Segment:</p> <ul style="list-style-type: none"> ▶ Housing with Supports <ul style="list-style-type: none"> ▶ Long-term Supportive Housing ▶ Subsidized Rental Housing ▶ Market Housing <ul style="list-style-type: none"> ▶ Rental Housing ▶ Ownership Housing
<p>2.3</p> <p>Direct Action</p>	<p>High-Impact Action: Reduce municipal charges for affordable housing projects.</p> <p>Kelowna's Rental Housing Grant Program offsets Development Cost Charges (DCCs) for affordable rental projects, but the grant amounts vary based on the number of applications each year. The City is considering redesigning the program to use a sliding scale grant based on a project's affordability level and providing more certainty for housing projects. This effort is supported by an analysis of the City's development incentives, including the impact of changes to the grant program.</p> <p>In alignment with HAF Initiative 2: Incentives.</p> <p>Wheelhouse Segment:</p> <ul style="list-style-type: none"> ▶ Safety Net <ul style="list-style-type: none"> ▶ Emergency Shelter ▶ Short-Term Supportive Housing ▶ Housing with Supports <ul style="list-style-type: none"> ▶ Long-Term Supportive Housing ▶ Subsidized Rental Housing

<p>2.4</p> <p>Direct Action</p>	<p>Revise rental housing tax exemptions.</p> <p>The City of Kelowna provides a 100 percent municipal tax exemption on the “revitalization amount” for ten years for new purpose-built rental housing. This exemption is part of a larger revitalization tax exemption program.</p> <p>The City is considering expanding this exemption to:</p> <ul style="list-style-type: none"> ▶ Include other forms of tenures that support long-term affordability, including co-operative housing; ▶ Include areas of the City outside of the Core Area and Village Centres; and ▶ Include an exemption for land value for affordable housing projects. ▶ Include an exemption for projects that include accessible units and housing with on-site supports. 	<p>Housing with Supports</p> <ul style="list-style-type: none"> ▶ Long-Term Supportive Housing ▶ Subsidized Rental Housing <p>Market Housing</p> <ul style="list-style-type: none"> ▶ Rental Housing
<p>2.5</p> <p>Direct Action</p>	<p>Expand opportunities for secondary suites in townhomes in alignment with BC Building Code.</p> <p>Secondary suites are a useful tool to provide gentle density to established neighbourhoods. They provide rental housing and opportunities for owners to have a mortgage-helper. The City has taken several steps to support the development of secondary suites including a simplified online web portal and materials for homeowners.</p> <p>The City is looking to increase the development of secondary suites by allowing them in all zones that allow townhouses (e.g. MF2 – Townhouse Housing zone).</p> <p>In alignment with HAF Initiative 1: Infill.</p>	<p>Market Housing</p> <ul style="list-style-type: none"> ▶ Rental Housing ▶ Ownership Housing
<p>2.6</p> <p>Direct Action</p>	<p>High-Impact Action: Increase density as-of-right along Transit Supportive Corridors.</p> <p>The City is seeking to permit higher-density residential and mixed-use development along Transit Supportive Corridors (TSCs) in the City’s Core Area. The City is piloting pre-zoning for higher density development along five of the 12 TSCs identified in the Official Community Plan (OCP). This work will take place over the next two years. The primary focus is to allow up to six-storey development as-of-right along these corridors in accordance with OCP policy. Consideration of pre-zoning additional TSCs may occur in the future.</p> <p>In alignment with HAF Initiative 3: Transit Supportive Corridors.</p>	<p>Housing with Supports</p> <ul style="list-style-type: none"> ▶ Long-Term Supportive Housing ▶ Subsidized Rental Housing <p>Market Housing</p> <ul style="list-style-type: none"> ▶ Rental Housing ▶ Ownership Housing
<p>2.7</p>	<p>Invest in infrastructure that supports housing.</p> <p>The City is focused on unlocking housing supply by researching, planning, and investing in infrastructure. Through this work, the City will invest in infrastructure improvements that address infrastructure capacity limits that limit housing development.</p>	<ul style="list-style-type: none"> ▶ All Wheelhouse Segments

Direct Action	<p>The City is also exploring how to partner with developers to expand the impact of required infrastructure improvement projects. Example projects include water system upgrades, stormwater management planning, disaster mitigation, and sewer system upgrades.</p> <p>In alignment with HAF Initiative 6: Infrastructure.</p>	
2.8 Direct Action	<p>High-Impact Action: Ensure parking regulations don't reduce housing supply by driving up development costs.</p> <p>Parking is the largest cost factor in new development, other than the construction of the home itself. Parking requirements for new development can have major impacts on the viability and affordability of new housing. If set too high, parking requirements can reduce the supply of new homes and exacerbate affordability challenges.</p>	<p>Housing with Supports</p> <ul style="list-style-type: none"> ▶ Subsidized Rental Housing <p>Market Housing</p> <ul style="list-style-type: none"> ▶ Rental Housing ▶ Ownership Housing

3.0 KELOWNA CONTINUES TO PROVIDE INNOVATIVE LEADERSHIP ON HOUSING ISSUES

Description of Actions: Exploring ways to make use of new policy tools, supporting innovative construction and development approaches, and continuing research on innovations that will strengthen the City's approach to housing issues.

Actions		Wheelhouse Segment
3.1 Collaborate or Advocate	<p>Work with community partners to prepare systems and policies to support new single-stair building forms being permitted by the Province.</p> <p>The Province has made a significant change to the Building Code, allowing for the construction of single-staircase residential buildings up to six storeys tall, with a maximum of 4 units per floor. This will make it more viable to build this housing form in Kelowna. The City is reviewing its systems and policies to ensure there are no unnecessary barriers to building this form of development.</p>	<ul style="list-style-type: none"> ▶ All Wheelhouse Segments
3.2 Collaborate or Advocate	<p>Work with community partners to prepare systems and processes to support the implementation of recent changes to Provincial accessibility legislation.</p> <p>The Province has updated the BC Building Code to enhance accessibility and mandated the City of Kelowna to establish an accessibility committee and strategy. In response, the City has formed an Accessibility Advisory Committee and is developing an Accessibility Plan to identify and address barriers, with the plan expected to go before Council by the end of 2024. The City is also reviewing housing incentives and development permit in light of the new Building Code changes and will implement any relevant actions from the Accessibility Plan.</p>	<ul style="list-style-type: none"> ▶ All Wheelhouse Segments

<p>3-3</p> <p>Direct Action</p>	<p>Explore affordable ownership through a feasibility study for a shared equity project.</p> <p>Shared equity housing is an innovative homeownership model where property equity is shared between the homebuyer and another entity, making housing more affordable and maintaining long-term affordability through resale restrictions. The City will explore this and other affordable homeownership models, focusing on understanding the necessary governance and administrative requirements before implementing any program.</p>	<p>Market Housing</p> <ul style="list-style-type: none"> ▶ Ownership Housing
<p>3-4</p> <p>Monitor or Respond</p>	<p>Invest in technological solutions, including data management, related to housing.</p> <p>The City is using technology to speed up housing approvals, improve certainty in the process, and support evidence-based decisions. This includes developing an online building permit application system, exploring the use of Artificial Intelligence for reviewing housing applications, and optimizing the collection and management of housing-related data.</p> <p>In alignment with HAF Initiative 7: Data & Technology.</p>	<ul style="list-style-type: none"> ▶ All Wheelhouse Segments

4.0 THE COMMUNITY'S HOUSING OBJECTIVES ARE ADVANCED THROUGH COLLABORATION

Description of Actions: Developing communications and advocacy strategies to complement the other actions identified in this Action Plan.

Actions		Wheelhouse Segment
<p>4.1</p> <p>Collaborate or Advocate</p>	<p>Advocate for and support the development of integrated healthcare and housing options.</p> <p>Advancing integrated healthcare and housing options is crucial for addressing the interconnected needs of vulnerable populations. This approach acknowledges that housing is a fundamental base for stability, but housing alone cannot provide stability for many vulnerable populations. Integrating healthcare and housing options can be more cost-effective, produce better health outcomes, improve housing stability, and promote overall well-being (e.g. Complex Care).</p> <p>Integrating healthcare and housing options will be led by social and health sectors. The City's role is to advocate to other levels of government to ensure local organizations have the capacity and resources to advance this work.</p>	<p>Safety Net</p> <ul style="list-style-type: none"> ▶ Emergency Shelter ▶ Short-Term Supportive Housing <p>Housing with Supports</p> <ul style="list-style-type: none"> ▶ Long-Term Supportive Housing ▶ Subsidized Rental Housing
<p>4.2</p>	<p>Continue to advocate for other levels of government to help address local housing needs.</p>	<ul style="list-style-type: none"> ▶ All Wheelhouse Segments

Collaborate or Advocate	<p>As housing needs grow, the City faces key barriers requiring senior government support. Immediate challenges include a \$388 million infrastructure deficit over the next 10 years, as identified in the 2030 Infrastructure Plan, and limitations in internal and local industry capacity for delivering new housing and infrastructure. The City will continue to advocate for provincial and federal support to address these issues and build capacity for housing development.</p>	
<p>4-3</p> <p>Monitor or Respond</p>	<p>Review policies and procedures to ensure they support the use of innovative construction approaches (e.g. modular housing).</p> <p>The City is regularly reviewing new and innovative solutions to address the community’s housing needs. Modular housing is one solution that could help produce housing faster, cheaper, and with a lower environmental footprint. As this innovation becomes more feasible in the market, the City is committed to regularly reviewing its policies to ensure there are no undue barriers to supporting modular housing and other innovative construction methods.</p>	<ul style="list-style-type: none"> ▶ All Wheelhouse Segments
<p>4-4</p> <p>Collaborate or Advocate</p>	<p>Coordinate with regional partners to align housing policies, regulations and procedures.</p> <p>Alignment among other levels of governments and regional partners reduces complexity for housing developers. As the City implements new actions, it will need to ensure its new direction will not add unnecessary complications for partners trying to align their projects with other levels of government funding programs and build projects in other parts of the region.</p> <p>The City will continually review its policies to ensure they are aligned with other-level government supports and regulations and meet regularly with regional partners to discuss the alignment of policies, regulations, and procedures.</p>	<ul style="list-style-type: none"> ▶ All Wheelhouse Segments
<p>4-5</p> <p>Direct Action</p>	<p>Leverage City-owned land to support affordable housing.</p> <p>The City aims to expand and accelerate affordable housing by using City-owned land and forming new partnerships. This includes acquiring land for affordable projects, implementing the Middle-Income Partnership with three initial sites, supporting BC Builds Projects, and continuing support for BC Housing’s Community Housing Fund projects.</p> <p>In alignment with HAF Initiatives 4 & 5: Land Acquisition and Partnerships.</p>	<p>Safety Net</p> <ul style="list-style-type: none"> ▶ Emergency Shelter ▶ Short-Term Supportive Housing <p>Housing with Supports</p> <ul style="list-style-type: none"> ▶ Long-Term Supportive Housing ▶ Subsidized Rental Housing <p>Market Housing</p> <ul style="list-style-type: none"> ▶ Rental Housing

5.0 THE CITY AND ITS PARTNERS HAVE CLEAR GOVERNANCE ROLES FOR DECISION-MAKING ON COMPLEX HOUSING-RELATED ISSUES

Description of Actions: Working with partners to define clear roles for collective action, with a specific focus on addressing health and social service issues, developing affordable and missing middle income housing, and supporting alternative forms of housing tenure.

Actions	Wheelhouse Segment
<p>5.1</p> <p>Collaborate or Advocate</p>	<p>Identify and establish appropriate governance structures between the City, housing, health, social services providers and Indigenous partners that supports alignment on actions, shared decision-making, accountability, and measurement of safety net and supportive housing.</p> <p>As a first step in this work, the City will be undertaking engagement with the development sector, social sector, and senior leadership and Council at the City. This engagement will be used to determine the direction of the governance structure.</p> <p>Early discussions with the social sector have highlighted opportunities such as a collaboration table that would bring together leaders from across the community to focus on social development. Before a structure can be determined, the City will undertake engagement with key interested and affected parties to determine shared objectives and identify potential structures.</p> <p>Safety Net</p> <ul style="list-style-type: none"> ▶ Emergency Shelter ▶ Short-Term Supportive Housing <p>Housing with Supports</p> <ul style="list-style-type: none"> ▶ Long-Term Supportive Housing ▶ Subsidized Rental Housing
<p>5.2</p> <p>Monitor or Respond</p>	<p>Determine Kelowna’s governance role in promoting a range of alternative forms of tenure (e.g. co-op, affordable ownership, etc.).</p> <p>The City of Kelowna is exploring its role in promoting alternative housing models, such as co-ops and shared equity housing, which could address local housing challenges. To develop successful initiatives, the City will first assess its capacity to support these models and engage relevant voices to ensure effective implementation.</p> <p>Housing with Supports</p> <ul style="list-style-type: none"> ▶ Subsidized Rental Housing <p>Market Housing</p> <ul style="list-style-type: none"> ▶ Rental Housing ▶ Ownership Housing

4.0 Monitoring and Implementation

The City has established a monitoring framework designed to ensure that these actions accomplish the intended outcomes while aligning with the City's progress reporting and performance measurement objectives. This framework will track progress, measure how well the actions encourage positive changes in the housing sector, and ensure accountability related to identified commitments.

The monitoring framework uses a three-tier approach:

- ▶ **Tier One: Outcomes** – Monitors the long-term outcomes for the City's housing system, which will be impacted by the City's direct action as well as external factors outside of the City's direct control. This tier looks at the current supply and demand for housing and how they are changing. It also tracks how many people are experiencing homelessness in the community and how this population and their needs are changing.
- ▶ **Tier Two: Process Objectives** – Focuses on how the City is mobilizing efforts and influencing behavior in the housing sector through innovation, collaboration, and governance. This tier focuses on how the City works internally and with partners across the housing system.
- ▶ **Tier Three: Accountability** – Monitors whether the City is delivering on its commitments. This helps identify where progress is being made and raises important questions if certain actions are not being pursued.

This framework emphasizes the importance of focusing on outcomes rather than exclusively on the implementation of individual actions. By incorporating key findings from the 2023 HNA and BC Stats growth projections, the City can set housing goals that are well-informed and data-driven. This shift will allow the City to gain deeper insights into the effectiveness of efforts in the housing system and make necessary adjustments to achieve the desired outcomes. By tracking key results and assessing the impact of specific objectives, the City can better understand if the Housing Action Plan is working towards its long-term goals for the housing system. This structured approach aims to help the City support HAP implementation through continuous improvement, adaptation, and transparency.

The full monitoring framework can be found in **Appendix B**.

5.0 Appendices

6.0 Appendix A: Case Studies

When developing the Housing Action Plan, the City reviewed best and promising practices both across Canada and internationally. This review helped Kelowna understand the potential opportunities to innovate within the local housing system. Kelowna has opted to favor incentive-based actions rather than requirement-based approaches in the development of the HAP. This strategic choice aims to encourage voluntary compliance and foster a collaborative environment for housing development. The following case studies provide a short description of some practices that helped inform the development of the 26 actions and the identification of the six high-impact actions.

Tenant Protection Policy – City of Burnaby

In May 2015, the City of Burnaby adopted a Tenant Assistance Policy to guide and support tenants who need to relocate due to redevelopment. This policy informs both applicants and tenants about the City's expectations and ensures that tenants receive appropriate resources during their move. The policy builds on the protections of the Residential Tenancy Act, including additional notice, rent compensation, moving cost assistance, relocation information, and an opportunity for rental or purchase of an available unit in the new development. Before this policy, the City requested that developers create a plan to assist the existing tenants in their relocation efforts on a case-by-case basis. Although the preparation of tenant assistance plans is voluntary under the current policy, applicants have recognized the plans as standard practice to support the City's rezoning process while also addressing the requirements of the Residential Tenancy Act. The City of Burnaby also now requires developers to provide a bond that can cover the required rent compensation for relocated tenants for three years. This bond can be used by the City if a developer defaults during a redevelopment.

Zoning Bylaw Allowances for Secondary Suites in Multi-Family Dwelling Units – City of Burnaby and City of Vancouver

Lock-off units and secondary suites provide flexibility for homeowners and tenants, allowing families to live together across multiple generations and age in place. This concept is supported by various municipalities and policies across Canada. In Burnaby, the Zoning Bylaw permits secondary suites in multiple-family dwelling units at UniverCity near Simon Fraser University. This policy allows for up to four secondary suites on an eligible single-family lot, depending on the zoning district. The minimum lot size requirements vary, with 6,000 sq ft and 49.2 ft width in certain zones, and 3,300 sq ft with different width requirements in others. The City of Vancouver also has guidelines for lock-off units, which are self-contained units smaller than the principal dwelling unit. These units must have direct access to a hallway or corridor and are limited to a maximum size of 29.7 m². Units larger than this are considered secondary suites and must comply with separate regulations.

Delegation of Approving Authority – City of Victoria

The City of Victoria's Fast Track for Affordable Housing policy aims to expedite the creation of non-market affordable rental and non-profit co-operative housing initiatives. All City approvals are now delegated to staff, including development permits and variances. The delegation of approving authority can significantly reduce processing times. The City of Victoria estimates it can cut approximately nine months off current timelines for typical projects. This streamlined process not only accelerates project timelines but also reduces costs and uncertainty for affordable housing providers.

Supporting Co-ops Through Incentive Program – City of Vancouver (Community Housing Incentive Program)

The City of Vancouver's Community Housing Incentive Program (CHIP) provides grants for the construction of non-profit or co-op housing projects. The grants are funded through the Empty Homes Tax and the City's capital budget. CHIP replaces the Housing Infrastructure Grant Program, which enabled the creation of almost 800 non-market homes from 2015–2018. Since becoming the CHIP program in 2019, another 800 units of non-market affordable housing have been created through over \$32 million worth of grants approved. Funding allocations are based on the projected number of

units and affordability, with maximum amounts capped at \$100,000 for 2- and 3-bedroom units. Grants are based on the level of affordability and the number of units that are family-sized.

Rental Replacement Requirements – Cities of Burnaby, Langley, New Westminister, Surrey, Vancouver, and White Rock

Burnaby, Langley, New Westminister, Surrey, Vancouver, and White Rock all require a minimum of one-to-one replacement of rental units, with some exceptions. Some communities have additional requirements on top of the one-to-one replacement, detailed below:

- Burnaby: Existing tenants are able to return to the new replacement units, by way of a tenant's right of first refusal. Rents must be at the same rent levels, adjusted for permitted Residential Tenancy Act rent increases.
- Langley City: Replacement of units must be secured with a Housing Agreement.
- Richmond: Replacement units must be of the same number of bedrooms as the unit being replaced, and there must be the same number of ground-oriented homes as the units being replaced.
- White Rock: The average unit size of the replacement units must be at least 80% that of the units being replaced.

Residential Rental Tenure Zoning to Support New Purpose-Built Rental Housing – City of Vancouver

The City of Vancouver is exploring ways to use Residential Rental Tenure Zoning (RRTZ) to encourage the development of purpose-built rental housing up to six storeys in the Broadway Corridor, Grandview-Woodland, Cambie Corridor, Marpole, and Joyce-Collingwood. The idea is to streamline the development process and eliminate the need for rezoning to make rental housing projects a more attractive option for developers. The City of Vancouver has applied a pre-zoning approach for rental tenure, allowing low- and mid-rise rental buildings in C2 commercial districts on arterial streets. This allows purpose-built rental projects to bypass the rezoning process, which requires time and resources from both the City and the developer. This policy allows additional height up to six storeys pre-zoned if the development meets specific affordability, energy efficiency, and mixed-use requirements. The City also extended pre-zoning of rental buildings on low-density residential zoning along arterial roads (up to six storeys) and on streets immediately off a side or arterial street (up to four storeys).

7.0 Appendix B: Monitoring and Implementation Methodology

The City’s monitoring and implementation framework will track progress, measure how well the actions encourage positive changes in the housing sector, and ensure the City follows through on its commitments. The framework uses a three-tier approach:

- **Tier One: Outcomes** – Monitors the long-term outcomes for the City’s housing system, which will be impacted by the City’s direct action as well as external factors outside of the City’s direct control. This tier looks at the current supply and demand for housing and how they are changing. This tier also tracks how many people are experiencing homelessness in the community and how this population and their needs are changing.
- **Tier Two: Process Objectives** – Focuses on how the City is mobilizing efforts and influencing behavior in the housing sector through innovation, collaboration, and governance. This tier focuses on how the City works internally and with partners across the housing system.
- **Tier Three: Accountability** – Monitors whether the City is delivering on its commitments. This helps identify where progress is being made and raises important questions if certain actions are not being pursued.

7.1 TIER 1 – OUTCOMES

Tier 1 focuses on tracking indicators that address outcomes of the housing system. Many of these indicators will be covered by the City’s five-year Housing Needs Report, but these indicators will be reported on more frequently when data is available. **Table 5** below outlines the initial list of indicators the City will track. This list may evolve as new sources of data are introduced and updated.

Table 5. Tier 1 Indicators

Indicators	Data Source(s)	Baseline(s) and Target(s)
HOUSING SUPPLY		
New Housing Supply <ul style="list-style-type: none"> ▶ By structure type ▶ By bedroom number ▶ By tenure ▶ By market vs non-market (For non-market, include priority populations) 	Internal development data	Baseline: 5-year average, 10-year average Targets: Housing Target Order, 5-year and 20-year housing need determined by HNR methodology
Overall Supply <ul style="list-style-type: none"> ▶ By structure type ▶ By bedroom number ▶ By tenure ▶ By market vs non-market (For non-market, include priority populations) 	Structure type/tenure: Census data, CMHC Rental market survey, internal data Bedroom Number (rental): CMHC Rental market survey Non-market: BC Housing and internal data	Baseline: 2021 Census
Rental Price	CMHC and/or Environics	Baseline: 2023 average
Average Sales Price <ul style="list-style-type: none"> ▶ By structure type ▶ By bedroom number 	BC Assessment or Real Estate Board	Baseline: 2023 average

HOUSING DEMAND		
5-Year and 20-Year Housing Need	Provincial HNR methodology	
Rental Vacancy (different data source/time period for Provincial methodology)	KNEW Research / CMHC	Baseline: 2023 average Target: 3%–5%
BC Housing Waitlist	BC Housing	Baseline: 2023 count
Population Change	Census data (every five years) and BC Stats estimates (between Census years)	Baseline: 2021 Census count
HOMELESSNESS		
Built for Zero Scorecards *This data is not yet available*		
Number of Individuals Experiencing Homelessness	Point-in-Time Count, Provincial Integrated Data Project (IDP) data estimate	Baseline: 2024 Point-in-Time Count ⁷
Number and percentage of individuals transitioning from HEARTH sites either to market housing or housing with supports	Reported from local social-serving organizations	To establish
Chronicity – Length of time and number of times experiencing homelessness	Point-in-Time Count	Baseline: 2024 Point-in-Time Count
Top Reasons for Housing Insecurity	Point-in-Time Count	Baseline: 2024 Point-in-Time Count

7.2 TIER 2 – PROCESS OBJECTIVES

Tier 2 focuses on qualitative indicators to effectively track, analyze, and learn about the City's efforts to foster innovation, collaboration, and sound governance processes in the housing sector as outlined in **Figure 4**. Currently, there is a lack of detailed local data to effectively measure them. These indicators will require work from the City to establish data, collection cycles, and analysis methods. Once better data is established, the City will be able to create initial baselines and eventual targets for this specific portion of the Housing Action Plan's overall indicator framework.

The City will initially track these indicators using a survey which will be disseminated semi-regularly to understand how the City's work is impacting the local housing system. This survey will be targeted to local developers, local non-profit housing providers, local social-serving organizations. The figure on the following page outlines the focus of this survey.

⁷ Central Okanagan Foundation. "Point-in-Time Count 2024". Anticipated publication Spring 2025, Accessed January 20, 2025. <https://www.centralokanaganfoundation.org/reaching-home/>.

INNOVATION

- Learning and Adaptation
- Technology
- Introduction of New and Relevant Approaches/Models
- Barriers to Utilizing City Incentives
- Impact of City Incentives on Construction Speed
- Deferred Payment Program and Affordable Housing
- Confidence and Support from City Incentive Programs

COLLABORATION

- Inclusivity and Representation in Collaboration
- Quality of Inter-Sector Communication
- Trust and Relationship Building
- Shared Goals and Vision
- Adaptability and Flexibility in Collaborative Approaches

GOVERNANCE

- Perceived Legitimacy and Trust in Governance
- Accountability for Outcomes

Figure 4. Qualitative Indicator Area

7.3 TIER 3 – ACCOUNTABILITY FOCUSED

Tier 3 provides insights into the City's adherence to this Action Plan by monitoring the implementation of the individual actions. This approach will help the City track how well it is following through on its commitments and identify any reasons for delays or non-implementation of specific actions. The City will track the progress of individual actions and report on whether an action is in progress, in progress (on time), in progress (delayed), not started, or cancelled. The City may also establish individual indicators for an action to help track its implementation and effectiveness.