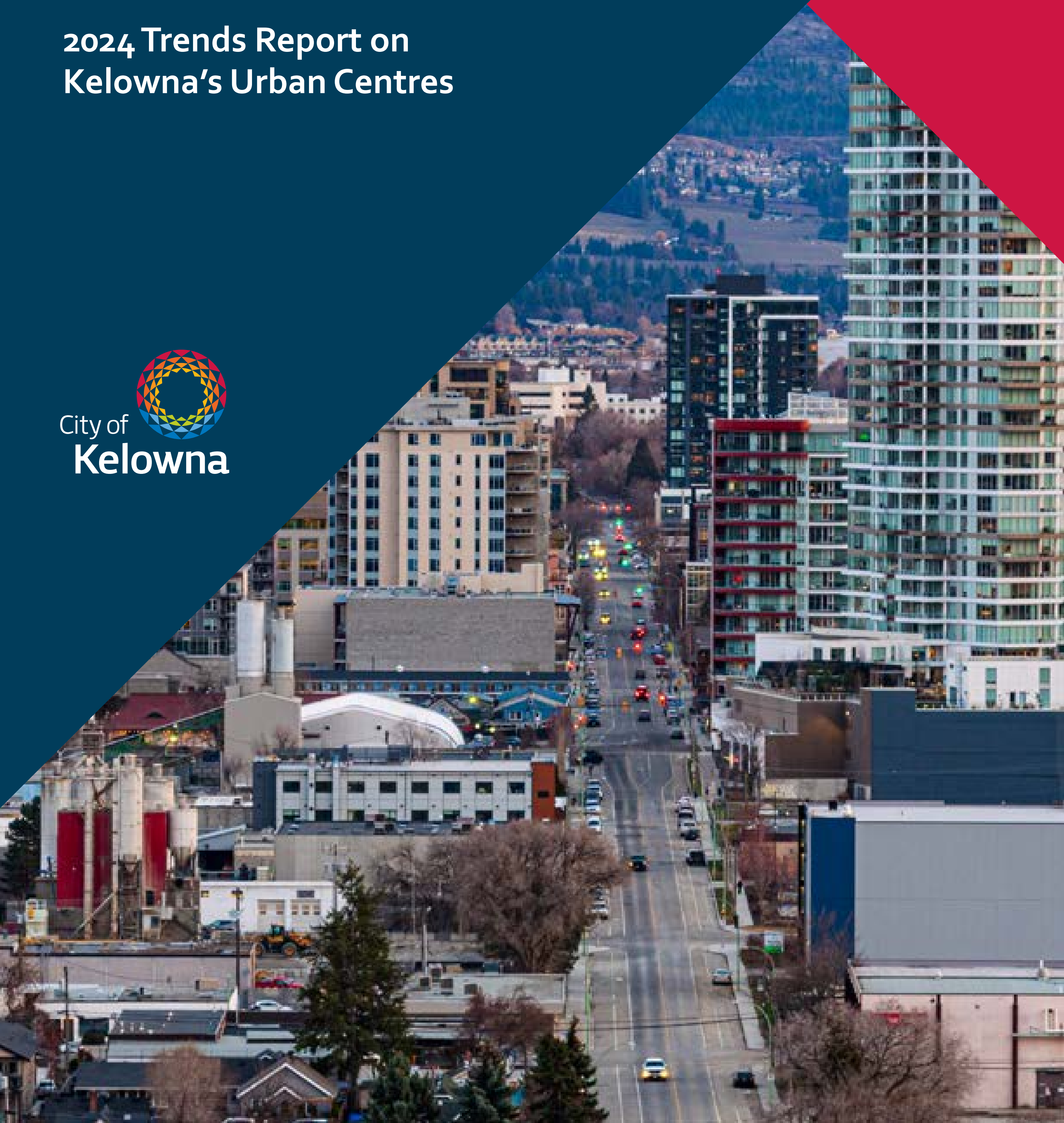
THRIVING URBAN CENTRES

2024 Trends Report on Kelowna's Urban Centres

City of Kelowna



OVERVIEW

The City of Kelowna acknowledges with respect and gratitude that the five Urban Centres reviewed in this report, like all of Kelowna, are 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.

Growing Kelowna's five Urban Centres – Downtown, Pandosy, Capri-Landmark, Midtown, and Rutland – into vibrant complete communities is a major goal of both Imagine Kelowna and the 2040 Official Community Plan (OCP). Investing in more compact urban neighbourhoods offers a high quality of life for residents and workers, with lower infrastructure costs[i] and fewer climate and environmental impacts than suburban sprawl. These places are where work, live and play mix to build great neighbourhoods that are greater than the sum of each part.

By 2040, many more of Kelowna's new homes will be in Urban Centres, which are also evolving as the largest employment and activity hubs in Kelowna.[ii] As outlined in the following pages, these expectations are quickly becoming a reality with building permits issued for over 5,600 units in Urban Centres in the first four years of the OCP's life. This is 47 per cent of all building permits issued citywide over the same time. Further, these areas are currently home to over 40 per cent of the citywide daytime jobs.

For Urban Centres to thrive as they grow, they must provide a high quality of life for residents and be vibrant destinations for visitors and workers. Ingredients for great neighbourhoods include a variety of public and private amenities, local shops and services, a range of transportation options, recreation and culture choices, and job opportunities,[iii] all of which must consider diversity, equity, and inclusion. This report provides a snapshot in time of how each of the Urban Centres are delivering on these key ingredients. It examines the people, housing, daily needs, transportation, growth, climate and environment that currently contribute to these evolving areas. The report also looks at current trends in growth and highlights future influences of the Urban Centres.

A new approach to Urban Centre planning….

Urban Centre Plans have traditionally provided policy guidance for these areas. However, these plans, which range from five to twenty-five years old, are time-consuming and resource-intensive to develop and can quickly become outdated due to Kelowna's rapid pace of change. To address this, the *Thriving Urban Centres* program is being developed as a more responsive approach to Urban Centre planning. This Trends Report is an important first step in the framework, providing the current state of Kelowna's Urban Centres. Future work includes an Urban Centres Dashboard, an online interactive, data-driven tool that can provide guidance on land use, transportation, and infrastructure decisions. Building upon these fundamentals, Urban Centre Action Plans will be developed to respond more quickly to each Urban Centre's unique context to deliver on a higher quality of life for those living, working and visiting these areas.

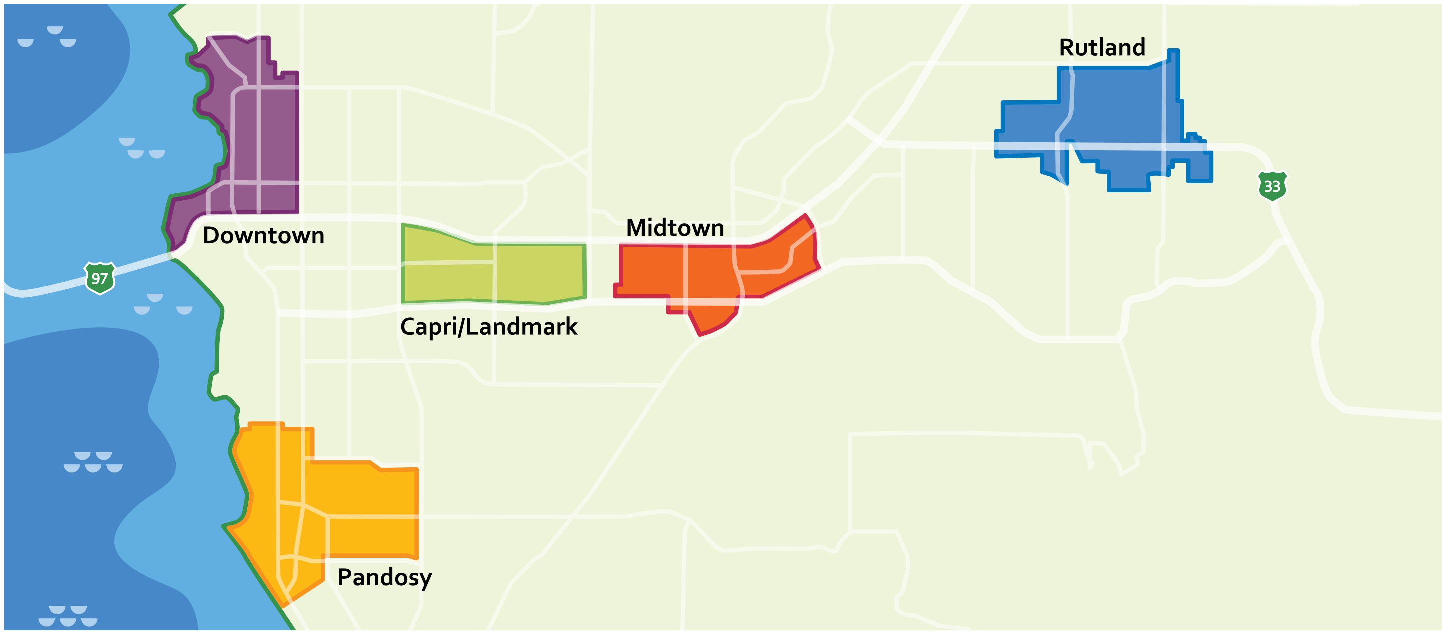


Figure 1: Kelowna's five Urban Centres

Urban Centres Overview

Urban Centres are in different stages of maturity

Each Urban Centre is at a different stage in its progression toward the OCP's vision of dense, amenity rich, mixed-use, and walkable places as illustrated in Figure 2. Downtown for instance, has a strong sense of identity and many of the elements that contribute to great Urban Centres. Midtown, has significant employment, but is not as easily recognizable as a distinct urban neighbourhood. Different policies, actions and investments are necessary to respond to the different phases of Urban Centre evolution.[iv]

Urban Centre populations are getting younger

Overall, Urban Centres populations have an older median age than the city as whole, but there are significant differences between each. Capri-Landmark is the youngest demographic, while the median age of Midtown's population is nearly 20 years older. A common trend across all Urban Centres, however, is that populations are getting younger more quickly when compared to the citywide population. The median age dropped across the city by nearly four per cent between 2019 and 2024, but the age decline was nearly double that in Urban Centres.

Urban Centre households are less affluent

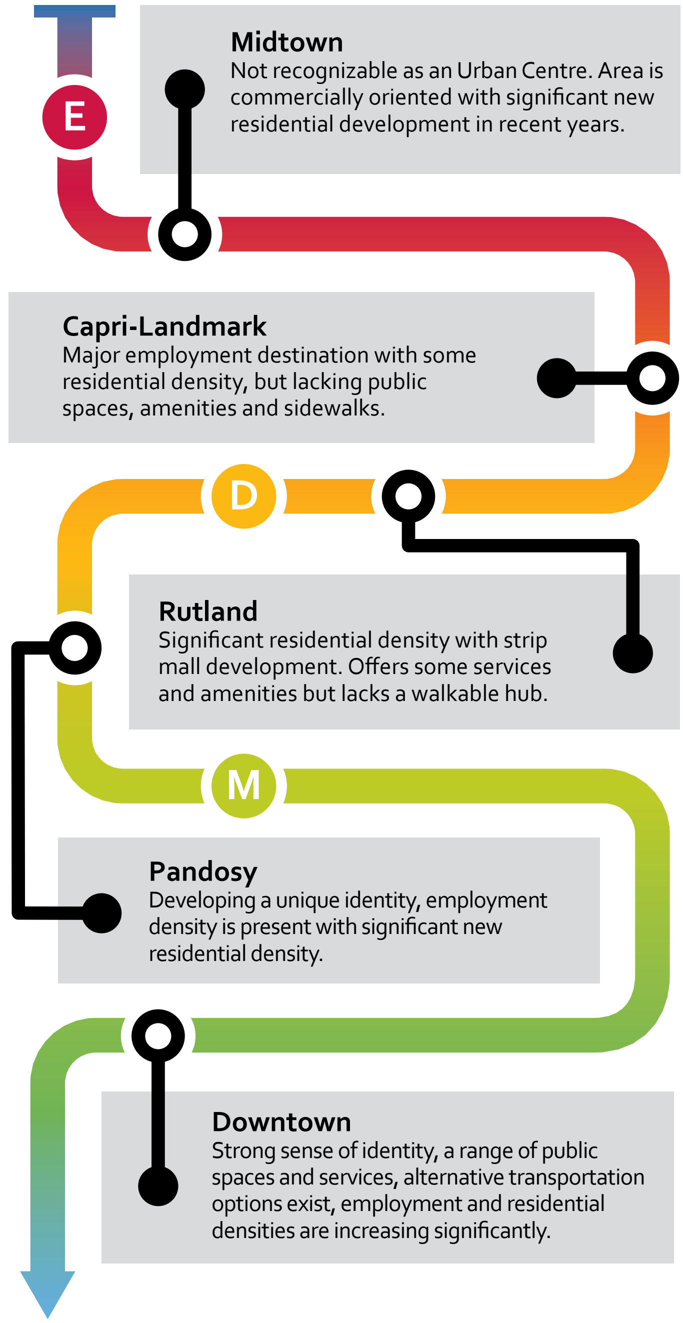
The median household income in Urban Centres is nearly 23 per cent lower than the citywide median. The number varies between each Urban Centre, with Capri-Landmark being the least affluent with median household incomes nearly $34,000 less than the citywide median. This illustrates the need for continued support of affordable rental and ownership housing options in our Urban Centres.

Renting is more common

Those living in Urban Centres are more likely to rent when compared to community averages, with Capri-Landmark and Downtown having the highest percentage of renters compared to the other Urban Centres. People are also much more likely to live in an apartment than a ground-oriented home in Urban Centres than they are in other parts of the community.

40 per cent of daytime jobs are in Urban Centres

Over 40 per cent of all Kelowna daytime workers (who work at a usual place) are employed in an Urban Centre. As Urban Centres continue to develop, future employment policy that is context sensitive will need to be developed to ensure a balance between residents and jobs.



- **Early.** Urban Centres in their nascent stage of development may hardly be recognizable as distinct centres. They may simply be significant concentrations of employment.
- **Developing.** Urban Centres showing clear signs of moving towards becoming vibrant engaging places. While there may be significant process to be made yet, there have been both public and private investments are beginning to transform the Urban Centre.
- **Mature.** Mature Urban Centres have achieved high standards in many, if not most, of the key elements of what makes great Urban Centres. They demonstrate many of the hallmarks of what people associate with the term "downtown".

Figure 2: Urban Centre stages of maturity

Population and employment density 4 to 10 times higher in Urban Centres

Population and employment densities are much higher in each of the five Urban Centres but are still lower than what is seen in many large cities. While often associated, high rises don't necessarily correlate with high population density. For instance, Rutland, where low rise buildings are more common, has the highest population density of the five Urban Centres, influenced by numerous low rise apartment buildings and less park and institutional land compared to other Urban Centres.

There are gaps in access to daily necessities

To ensure our Urban Centres develop as complete communities, the people that live in, work in or visit them need easy access to daily necessities. However, some of our Urban Centres are missing key elements of what makes a great neighbourhood, such as a grocery store, park or a school within an easy walk. Downtown and Midtown, for instance, don't have access to schools; Capri-Landmark only has one full-service grocery store; and Capri-Landmark and Midtown have very minimal park space in place today. Efforts are needed to ensure that more of these elements emerge as these neighbourhoods grow.

Urban Centre travel habits are different

Overall, Urban Centres are more walkable and bikeable than other parts of the community. This correlates with households that drive less often and shorter distances than those living in other parts of the community. Continuing to improve and expand infrastructure, such as sidewalks, active transportation corridors and transit, is critical so residents and visitors in all Urban Centres have easy access to shops and services without relying on a vehicle, offering lower household transportation costs, while also reducing greenhouse gas emissions.

Urban Centres need more trees

With extensive pavement and developed surfaces, our Urban Centres see some of the largest urban heat island impacts in the community, and this is expected to increase in the coming decades. Correlating with this, our Urban Centres have fewer trees and some lack green space that act as cool sinks to cool these neighbourhoods.

Rapid growth continues in our Urban Centres

Over the past five years, the population of our Urban Centres grew 23 per cent, significantly more than the 15 per cent population increase the whole community experienced. We are seeing a faster pace of residential development in these areas than was anticipated in the 2040 OCP. While our OCP and Zoning Bylaw are well positioned to deliver more housing in these areas, we need to make sure that our transportation and utility infrastructure can serve these neighbourhoods.

Equity must be considered

As Urban Centres become even more desirable places to live, the demand for housing in these amenity-rich areas will continue to increase. For Urban Centres to support live, work, and play in close proximity they must be inclusive of people with diverse backgrounds and incomes. Essential components include encouraging housing options for a range of ages and incomes; limiting displacement of residents during redevelopment; supporting transportation modes to connect with health and social services; providing equitable access to green space; and ensuring diverse options to meet residents' daily needs.

External factors will influence Urban Centres

There are several external factors that could influence how our Urban Centres will continue to develop. These include: increasing attention and interest in development opportunities in areas near or between our Urban Centres; transportation planning initiatives that focus on corridor plans that will shape how people travel to, from and between Urban Centres; and new Provincial legislation for transit oriented areas and single staircase for units, all of which will need to be considered moving forward.

URBAN CENTRE COMPARISON

DOWNTOWN

FASTEST GROWING POPULATION OVER THE PAST **FIVE** YEARS

HIGHEST MEDIAN HOUSEHOLD INCOME (still **8 % lower** when compared to citywide)

FEW GROCERY STORES AND **NO** PUBLIC SCHOOLS WITHIN THE BOUNDARY

MOST PARKS (by number and area) **AND HIGHEST STREET TREE PER KILOMETRE AVERAGE**

LARGEST EMPLOYMENT CENTRE WITH THE **HIGHEST** DAYTIME WORK FORCE

HIGHEST REDEVELOPMENT POTENTIAL

RATED **MOST WALKABLE** & **BIKEABLE**, WITH HIGHEST MODE SHARE OF WALKERS AND CYCLISTS

PANDOSY

LARGEST POPULATION

BUILDING PERMITS ISSUED FOR **MORE UNITS** THAN EXPECTED IN 2040 OCP

SECOND HIGHEST COMMERCIAL BUILDING PERMITS ISSUED BY SQUARE FEET

ONLY URBAN CENTRE WITH PUBLIC SCHOOL ACCESS FOR **ALL GRADE LEVELS**

LOWEST COMMERCIAL LAND USE

HIGHEST TREE CANOPY COVERAGE (but **well below** citywide average)

CAPRI-LANDMARK

YOUNGEST MEDIAN AGE WITH A HIGH PERCENTAGE OF POPULATION **20 – 44** YEARS OLD

LOWEST MEDIAN INCOME WITH A SIGNIFICANTLY HIGHER PERCENTAGE OF THE POPULATION WITH LOW AND MODERATE INCOMES

HIGHEST COMMERCIAL BUILDING PERMITS ISSUED BY SQUARE FEET

FEWEST RESIDENTIAL BUILDING PERMITS ISSUED BY SQUARE FEET

HIGHEST PERCENTAGE OF POPULATION THAT **RENTS**

SECOND LARGEST EMPLOYMENT CENTRE

MIDTOWN

LOWEST POPULATION

HIGHEST COMMERCIAL LAND USE BY AREA

OLDEST MEDIAN AGE WITH A HIGH PERCENTAGE OF THOSE AGED 65 +

HIGHEST PERCENTAGE OF POPULATION THAT ARE **IMMIGRANTS**

LIMITED GREEN SPACE WITH ONLY **ONE PARK** AND THE **LOWEST** TREE CANOPY COVERAGE

NO PUBLIC SCHOOLS OR **MEDICAL SERVICES** AVAILABLE TO ALL WITHIN ITS BOUNDARY

RUTLAND

HIGHEST YOUTH POPULATION
(but still lower than citywide average)

LOWEST SIDEWALK COMPLETENESS AND **HIGHEST AUTOMOBILE USE**

HIGHEST PERCENTAGE OF POPULATION RESIDING IN **GROUND-ORIENTED HOMES**
(still significantly lower than citywide average)

SIGNIFICANTLY FEWER STREET TREES PER KILOMETRE THAN ANY OTHER URBAN CENTRE

HIGHEST PERCENTAGE OF POPULATION IDENTIFYING AS **INDIGENOUS** OR AS A **VISIBLE MINORITY**

DENSEST POPULATION PER HECTARE

HIGHEST RESIDENTIAL LAND USE BY AREA

SMALLEST DAYTIME WORK FORCE

PEOPLE & DEMOGRAPHICS

NUMBER OF RESIDENTS — CITYWIDE 165,907

DOWNTOWN	4,730
PANDOSY	5,703
CAPRI-LANDMARK	3,610
MIDTOWN	2,557
RUTLAND	4,996

PERCENTAGE OF IMMIGRANTS

DOWNTOWN	15.3%
PANDOSY	17.4%
CAPRI-LANDMARK	14.9%
MIDTOWN	22.0%
RUTLAND	15.9%
CITYWIDE	16.2%

MEDIAN AGE (YEARS)

DOWNTOWN	42.7
PANDOSY	40.6
CAPRI-LANDMARK	37.0
MIDTOWN	59.1
RUTLAND	38.4
CITYWIDE	40.5

MEDIAN HOUSEHOLD INCOME

DOWNTOWN	$87,349
PANDOSY	$75,827
CAPRI-LANDMARK	$61,240
MIDTOWN	$71,708
RUTLAND	$69,923
CITYWIDE	$95,155

Gaining insights into the demographics of Urban Centres is essential for understanding the characteristics of their residents and how these may differ from those in other parts of the community. This knowledge aids in identifying key equity considerations as these centres of activity continue to evolve.

13 per cent of population lives in an Urban Centre

Over 13 per cent of Kelowna's population called one of our five Urban Centres home in 2024. This proportion is expected to increase as Urban Centres experience more rapid population growth over the coming decade compared to other areas of the city (see *Growth* section for further details).

Rutland is the most diverse with highest percentage of Indigenous Peoples

Census analysis has shown significant growth of the Indigenous population in Kelowna over the past two decades, similar to national trends.[V] Rutland far exceeds the citywide average with nearly 8.5 per cent of that population identifying as Indigenous.

Examining the per cent of Indigenous and visible minority population together (Figure 3) provides some initial insight into the overall diversity of each Urban Centre. In these respects, our Urban Centres have less diversity compared to the city average except for Rutland, where nearly one in four of the population identifies as Indigenous or as a visible minority. Of note, while the Midtown population has a similar Indigenous and visible minority make up as citywide, there are a higher percentage of immigrants that reside there compared to other Urban Centres and across the community.

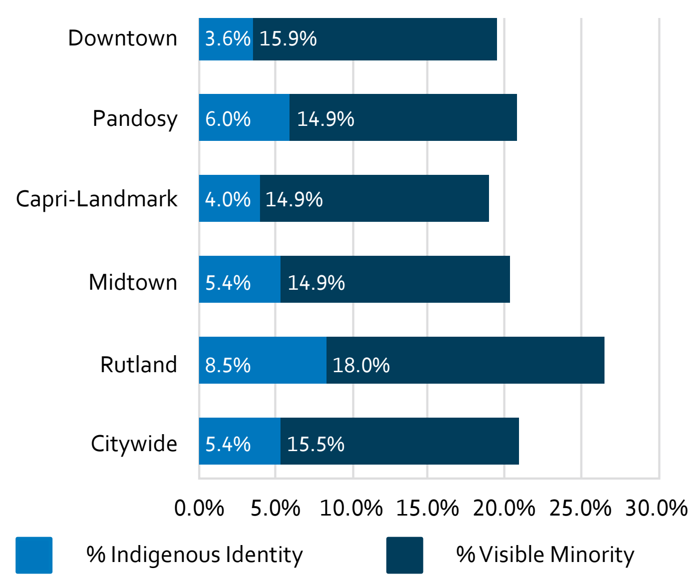


Figure 3: Per cent of Urban Centre population identifying as Indigenous or visible minority (Environics)

Urban Centre populations are getting younger more quickly

Capri-Landmark and Rutland have a younger median age, while the remaining Urban Centres skew older when compared to the entire city. Midtown is an extreme outlier, with the population having a median age nearly 20 years older than the citywide median.

Kelowna, however, is shifting when it comes to age, seeing a decline in recent years.[vi] This decline in median age is happening more quickly in our Urban Centres compared to the whole community. Over the past five years, the median age across the community declined nearly four per cent, while the median age of Urban Centres declined at almost double that rate. As shown in Figure 4, this is noted in the higher percentage of 20 to 44 year olds that choose to reside in almost all Urban Centres (with the exception of Midtown).

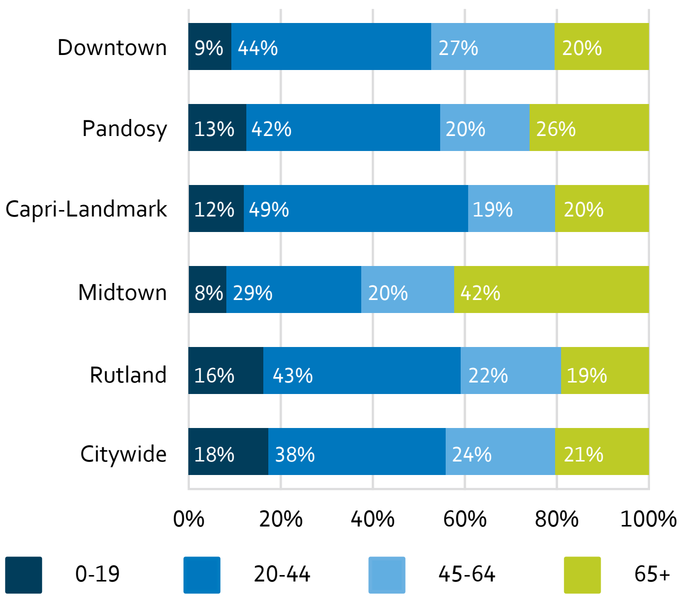


Figure 4: Population distribution by age cohort (Environics)

Youth more common in Rutland UC

When comparing to the whole community, Urban Centres have smaller proportion of youth (aged 0 to 19) as illustrated in Figure 4. Only Rutland is close to approximating city averages in this age category, indicating more families with children live in Rutland compared to other Urban Centres. In contrast, both Downtown and Midtown have the smallest percentage of youth, with less than half of what is seen citywide.

Capri-Landmark population is the least affluent

People residing in Urban Centres are less affluent compared to the city as a whole. The median household income is nearly 23 per cent lower than it is citywide, with significantly more low and moderate incomes as illustrated in Figure 5.

Capri-Landmark is the least affluent Urban Centre, with the population having a median income nearly 36 per cent lower than the city median. This is because over one quarter of households earn less than $40,000, in addition to significant proportion of the households also only earning moderate incomes.

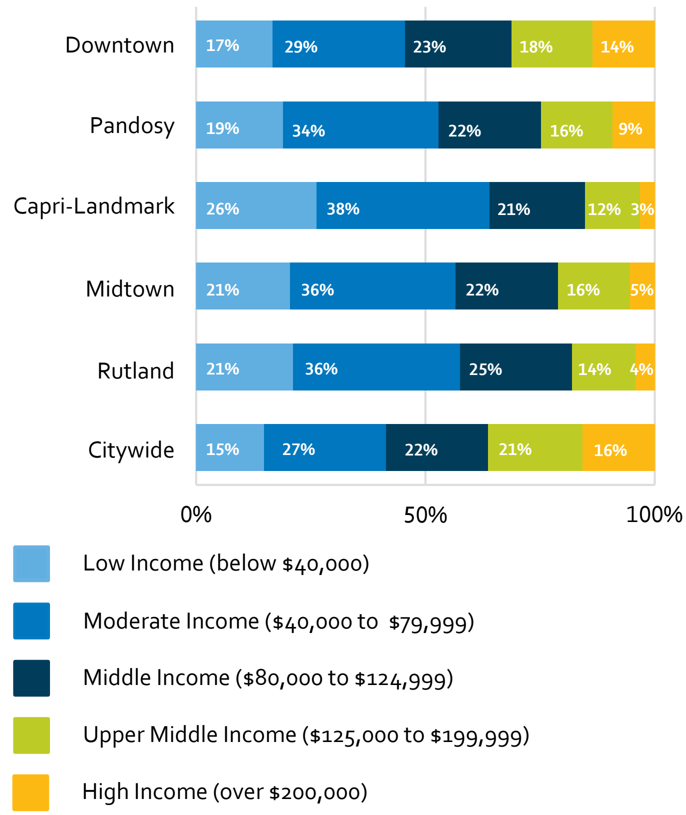


Figure 5: Urban Centre Income Distribution (Environics)

HOUSING

NUMBER OF HOUSEHOLDS

DOWNTOWN	2,647
PANDOSY	2,835
CAPRI-LANDMARK	1,830
MIDTOWN	1,451
RUTLAND	2,448
CITYWIDE	68,650

PEOPLE PER HOUSEHOLD

DOWNTOWN	PANDOSY	CAPRI-LANDMARK	MIDTOWN	RUTLAND	CITYWIDE
1.8	2.0	2.0	1.8	2.0	2.4

% HOUSEHOLDS WHO RENT

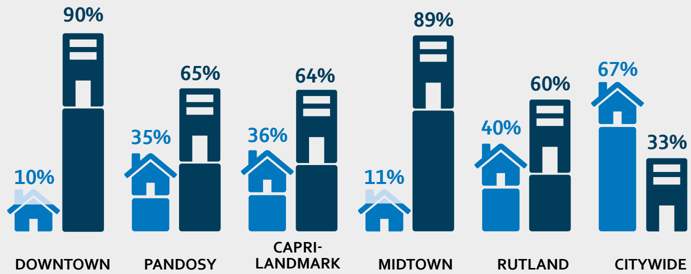
DOWNTOWN	PANDOSY	CAPRI-LANDMARK	MIDTOWN	RUTLAND	CITYWIDE
50%	43%	69%	41%	38%	37%

AVERAGE 2023 HOUSING UNIT SALE PRICE

DOWNTOWN	PANDOSY	CAPRI-LANDMARK
$679,651	$753,181	$476,717

MIDTOWN	RUTLAND	CITYWIDE
$511,100	$520,163	$828,584

HOUSING FORM GROUND ORIENTED / APARTMENT



A variety of types and tenures of housing are offered to those who choose to reside in an Urban Centre. Prioritizing a diverse range of housing options helps people stay in their communities longer, which can help build connections, improve social and mental well-being and improve their ability to afford other basic needs such as nutritious food, transportation and other living costs.[vii]

Majority of Urban Centre residents live in apartments

Our Urban Centres are home to Kelowna's tallest buildings, so it is not surprising that nearly three-quarters of the residential units in Urban Centres are apartments. This is notably different when compared to the rest of the city, where ground-oriented forms such as single family, duplex, and townhomes, are much more common than apartment units. This number skyrockets in Downtown and Midtown where nearly nine out of ten homes are in apartments. While Pandosy, Capri-Landmark and Rutland still see a significant percentage of apartments, these Urban Centres still have large areas of older, single-family homes. As noted later in this report, there is a growing demand for apartment units in amenity rich Urban Centres. As they continue to develop, the share of those living in apartments will continue to grow, and attention will be needed as to what additional services and amenities are required to support this shift.

Urban Centres have smaller household size

On average, the size of Urban Centres households are 20 per cent smaller when compared to the whole community. Downtown has the second highest number of households, despite having the third highest population. This discrepancy is due to the much smaller household size that is seen in this area.

Nearly half of homes in Urban Centres are rented

Rental is much more common than home ownership in Urban Centres than it is throughout the whole community, with almost half of all Urban Centre residents renting. Capri-Landmark has the highest proportion of residents that rent coinciding with the highest number of purpose-built market and subsidized rental units offered.

The proportion of rental housing is anticipated to grow substantially in all Urban Centres as there are many purpose-built rental projects in various stages of development as illustrated in Figure 6, which compares these to current rental stock in each Urban Centre. For example, market and subsidized rental offerings in Midtown could increase by a factor of six if all the proposed rental projects in this Urban Centre reach completion.

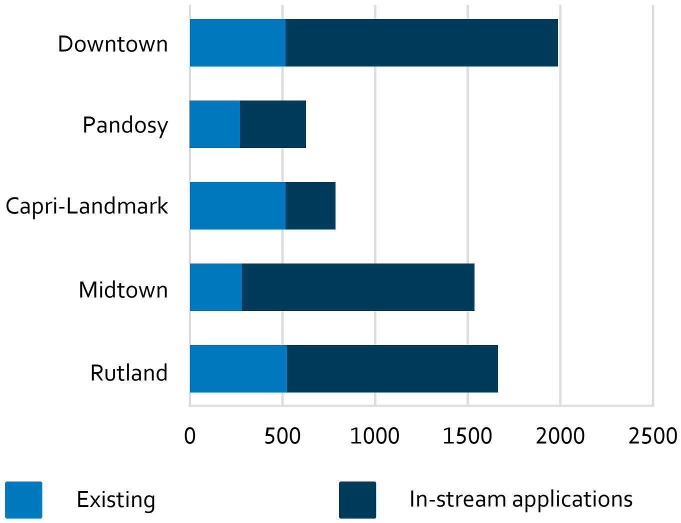
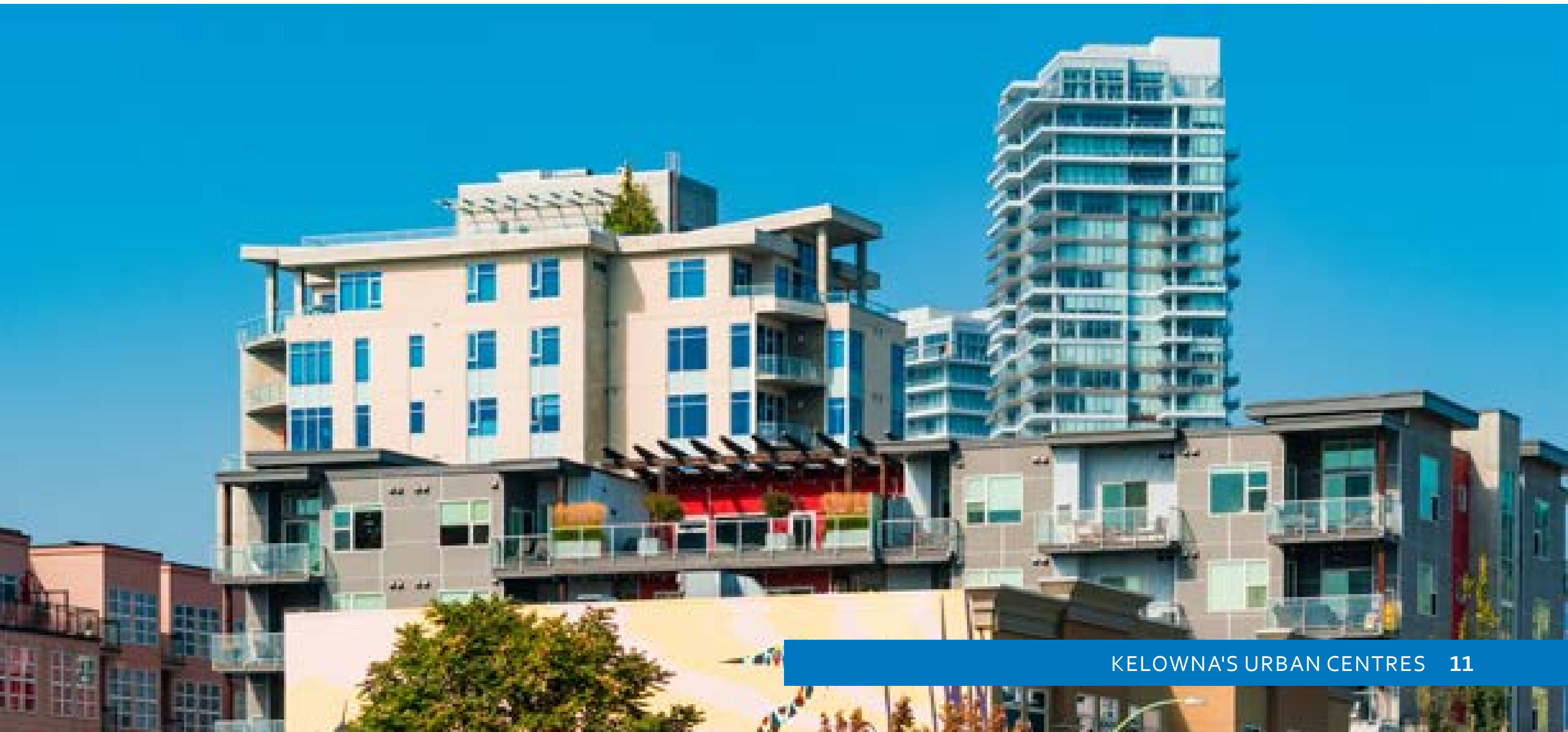


Figure 6:Existing purpose built rental stock compared to instream applications at various stages for purpose built rental units (market, subsidized, supportive, shelter and co-op) (as of Fall, 2024)

Urban Centres have less expensive home prices

BC Assessment data for 2023 home sales show that on average housing units in Urban Centres are 24 per cent less expensive to purchase compared to the citywide average. Part of this difference is because there are more apartment and multi-family purchase options within Urban Centres which tend to be less expensive than single detached and other ground-oriented options found outside Urban Centres. Combine this with being able to be less reliant on vehicles due to employment, services and amenities being in closer proximity, makes Urban Centres a more affordable option than their suburban counterparts.

Capri-Landmark had the least expensive purchase price for homes. This could be due in part to the housing stock in Capri-Landmark being considerably older than other areas of the city.[viii] The value of homes sold in the Pandosy Urban Centre, on the other hand, was closer to the citywide price average.



GROWTH

POPULATION GROWTH (2019-2024)

42% DOWNTOWN	23% PANDOSY	26% CAPRI-LANDMARK
25% MIDTOWN	7% RUTLAND	15% CITYWIDE

COMMERCIAL / INSTITUTIONAL BUILDING PERMITS (2019-2023)

139,486 ft² DOWNTOWN	252,561 ft² PANDOSY	309,891 ft² CAPRI-LANDMARK
196,251 ft² MIDTOWN	46,365 ft² RUTLAND	3,135,980 ft² CITYWIDE

Growth is influenced by a variety of factors including City policy direction, as well as factors outside of the City's realm of influence. Historically, Kelowna has experienced periods of high and low growth influenced by things like inflation, cost and availability of skilled trades, and mortgage and lending rates. These factors will continue to influence how Urban Centres grow in the future.

Population of Urban Centres growing at a faster rate than the city

Kelowna is a rapidly growing city, with a population that has consistently grown at a faster pace than the Province and similar sized cities over the past 20 years.[ix] We have seen the populations of all Urban Centres, except Rutland, increase more rapidly than the overall City growth rate. Over the past five years, for instance, the Downtown's population increased at rate nearly triple that of the whole city.

Urban Centres realizing OCP growth strategy

Rapid growth in Urban Centres is consistent with the OCP's growth strategy, which anticipated that between now and 2040, 48 per cent of all new residential units (12,100 units) would be accommodated in one of the five Urban Centres.[x] The past four years has seen the growth strategy direction realized with 47 per cent of all residential building permits issued between 2021 and 2024 in Urban Centre locations.

Residential development exceeding expectations in almost all Urban Centres

In the first three years since the OCP was adopted building permits have already been issued for 46 per cent of units the OCP's growth scenario projected for Urban Centres. As illustrated in Figure 7, building permits in some Urban Centres are being issued at an even quicker pace. For example, if all the current building permits issued in the first four years in Pandosy reach occupancy, this Urban Centre would exceed the OCP's projected residential growth to 2040 by 31 per cent. Building permits have been issued for 41 per cent of Downtown's anticipated growth. While this rate is low compared to Pandosy, the volume is the highest of all Urban Centres. In fact, it represents nearly 16 per cent of all residential building permit units issued across the City between 2021 and 2024. Capri-Landmark is the lone outlier, issuing permits for just 16 per cent of total anticipated units by end of 2024.

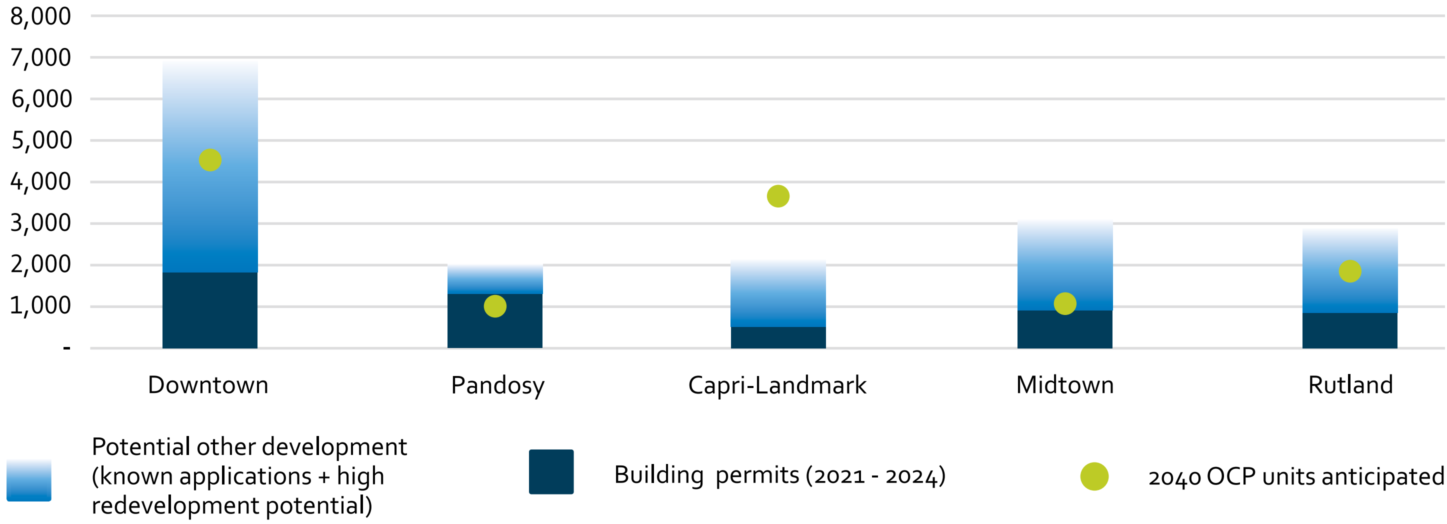


Figure 7: Development potential compared to OCP anticipated growth to 2040

Significant development to continue in Urban Centres

While it may be unlikely that the pace of growth will continue each year as it has (2024 saw fewer building permits than recent years), new BC Stats projections show that Kelowna's population will grow faster than the OCP anticipates.[xi],[xii]

In addition to building permits, Figure 7 also shows other future residential unit development potential from development applications and those properties that have a high likelihood of redevelopment. Urban Centres are well positioned to support this growth as they already have a variety of employment, services, amenities, and transportation options. Expansion of these services and amenities will need to keep pace with growth to continue to support the new population.

Occupancy is taking longer to realize in Urban Centres

While we have seen significant residential building permits issued, units reaching occupancy lag behind, as illustrated in Figure 8. This could be due in part to the size of residential development that is being constructed in addition to challenges that have been experienced with supply chains and labour force availability. More low-rise buildings are being constructed in Rutland which can be completed more quickly than the high rise buildings being built in places like Downtown and Pandosy, which may take multiple years to reach occupancy from the issuance of a building permit. Most Urban Centres are currently on track to meet or exceed the number of units estimated in the OCP by 2040 if the same rate of occupancy continues. Capri-Landmark is the lone outlier, but saw an uptick in building permits last year which will translate to occupancy in the next few years.

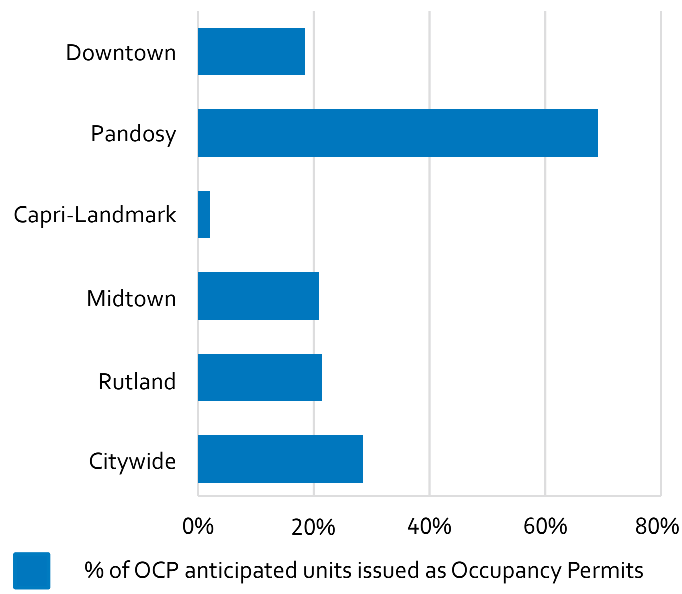


Figure 8: Per cent of occupancy permits issued (2021 – 2023) compared to OCP projected residential unit growth anticipated 2021 – 2040

30 per cent of commercial and institutional growth happening in Urban Centres

Between 2019 and 2023 (the most recent year of data available), building permits were issued for over 3.1 million square feet commercial and institutional space across the City, over 30 per cent of which were issued for locations in Urban Centres. Capri-Landmark accounted for the biggest percentage of this with the recently completed Landmark 7 tower, while the recently completed Block office tower is responsible for much of Downtown's commercial and institutional growth. At the time of writing, the building permit for UBC's Downtown Campus had not been issued, but once complete will add significantly to institutional growth in Downtown.

Growing interest in development between and around Urban Centres

While the OCP focuses nearly half of the city's future residential growth into the Urban Centres, it also identifies other areas for growth in the Core Area, including Village Centres, Transit Supportive Corridors and Special Study Areas. These areas, often adjacent to or between Urban Centres, are seeing increasing development interest including:

- **Adjacent to Downtown:** The North End Plan including the Mill Site Area Redevelopment Plan;
- **Adjacent to Capri-Landmark:** The Burtch / Harvey Area Redevelopment Plan; and
- **Adjacent to Pandosy:** The Casorso Area Redevelopment Plan lands (initially explored in 2023).

The opportunities and interest in these areas suggest that future Urban Centre planning initiatives will need to explore directions beyond the Urban Centre boundaries and consider visions for larger corridors, such as along Highway 97 or along Pandosy, Richter, and Lakeshore Roads. The value and opportunities of this approach would be explored to inform the Urban Centres Action Plans.

New Transit Oriented Areas will influence growth many Urban Centres

The recent implementation of Provincial housing legislation has shifted the context in which we plan as the Provincial designation of Transit Oriented Areas (TOAs) impacts four of the five Urban Centres:

- **Rutland Exchange & Okanagan College Exchange:** The additional height and density signaled in these TOAs may prompt an examination of supporting local services to meet additional demand in the Pandosy and Rutland Urban Centre;
- **Orchard Park Exchange:** This TOA introduces higher density residential uses adjacent to Midtown's boundary (the area north of Highway 97) which may influence demand for services;
- **Hospital Exchange:** While not within an Urban Centre, the high level of employment at Kelowna General Hospital in conjunction with additional residential density is already generating development interest within this TOA and will need to be considered in planning efforts for Pandosy and Downtown Urban Centres; and
- **Future TOAs**: The Province has signaled that they may identify more TOAs in the future, and additional Urban Centres would be likely given their high access to transit.

Single egress staircase regulations could allow apartments on smaller lots

In August 2024, the Province announced a significant change to the BC Building Code, allowing for buildings up to six storeys to be served with a single staircase, coupled with additional requirements for fire safety. This change allows for new and more diverse unit layouts in apartments and allows for more apartment projects to move ahead without costly and time-consuming lot consolidation processes. The impacts of this change on how our Urban Centres grow may need to be explored as part of Urban Centre planning processes moving forward.

DAILY NEEDS

DAYTIME WORK POPULATION (usual place only) **CITYWIDE 63,910**

DOWNTOWN	11,187
PANDOSY	3,793
CAPRI-LANDMARK	5,467
MIDTOWN	4,292
RUTLAND	2,227

MEDICAL SERVICES (with access for all) **CITYWIDE N/A**

1 DOWNTOWN – Outreach Urban Health

1 CAPRI-LANDMARK – Kelowna Urgent Primary Care Centre

1 RUTLAND – Rutland Urgent Primary Care Centre

27 PUBLIC SCHOOLS

19 elementary, 5 middle, 3 high **citywide**

DOWNTOWN	PANDOSY	CAPRI-LANDMARK	MIDTOWN	RUTLAND
0	3	0	0	1
	1 elementary, **1** middle, **1** high	**1** elementary school **adjacent**		**1** elementary, a middle & high are **adjacent**

GROCERY STORES **CITYWIDE N/A**

DOWNTOWN	PANDOSY	CAPRI-LANDMARK	MIDTOWN	RUTLAND
2	3	1	5	2

Our Urban Centres are envisioned as complete communities, developing into primary hubs of activity where all daily necessities (work, schools, daycare, groceries, recreation, and social and culltural necessities) can be accessed within a short walk or cycle for those that live, work and visit these vibrant areas.

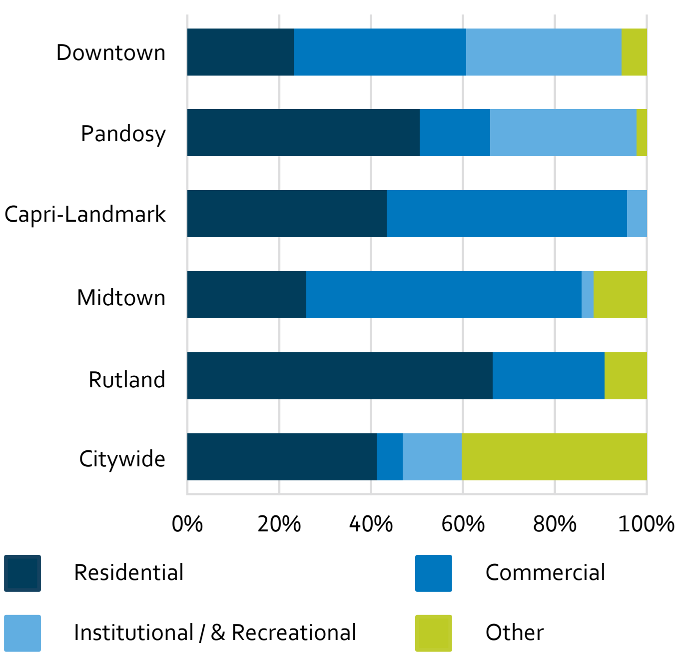


Figure 9: Distribution of land uses based on BC Assessment

Commercial land use dominates Midtown

Comparing the current use of the land base in each Urban Centre (as seen in Figure 9) reveals significant differences. Two-thirds of Rutland's land base, for instance, is currently residential, significantly higher than any of the other Urban Centres. Midtown, on the other hand, has 60 per cent of its current land base used for commercial businesses, many of which are regional destinations such as Orchard Park Mall, Costco, and Superstore. Only 26 per cent of the land base in Midtown is currently used for residential, providing homes for the smallest population of the five urban centres.

Rutland has highest population density

The population density of each of the Urban Centres is three to five times higher than the citywide average as illustrated in Figure 10. While these population densities may seem high, when looked at comparatively to other regions it is still relatively low. For example, Vancouver has an average population density nearly 1.5 times higher than our most population dense Urban Centre, and many of Vancouver's more densely populated neighbourhoods are more than 2.5 times as dense.

Higher densities don't necessarily correlate to high-rise residential buildings. Despite more intensive residential high-rise towers being associated with other Urban Centres like Downtown, Rutland currently has the highest population density of the five Urban Centres, which may change as

Urban Centres continue to develop. Rutland's higher population density is due to the many low-rise apartments in Rutland combined with a smaller proportion of institutional, recreational and commercial lands that typically make up larger proportions of other Urban Centres.

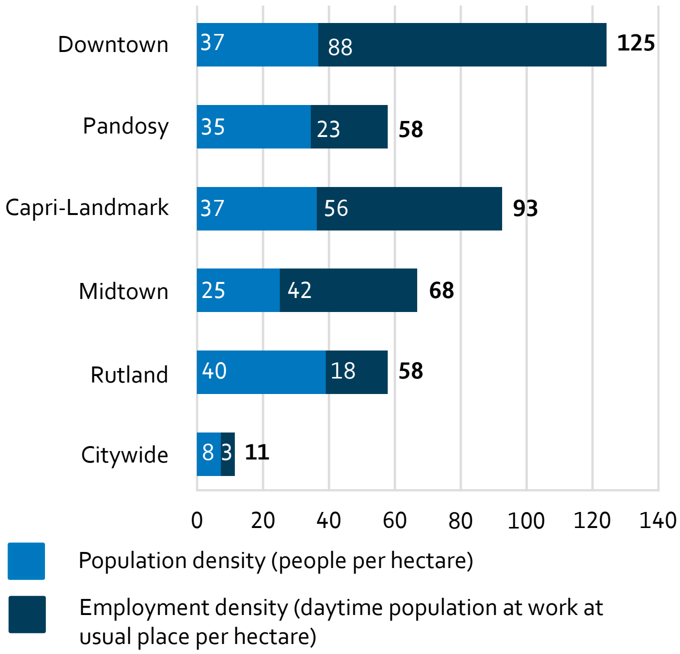


Figure 10: Population and employment density

Over 40 per cent of daytime jobs are in an Urban Centre

Urban Centres provide a diversity of employment opportunities ranging from professional, retail, health and accommodation and food services. In fact, over 40 per cent of all Kelowna daytime workers who work at a fixed location are employed in an Urban Centre.

Downtown employs the most people. Rutland, however, has the fewest jobs, despite having the second highest population. This illustrates the vast differences between different Urban Centres from an employment perspective and reinforces that future employment policy will need to be context sensitive to ensure a balance between residents and jobs.

Downtown has highest resident and job density

Population and employment density is an important metric for understanding the viability of various services within an area, such as transit service, retail services and community facilities. The OCP targets a combined 150 to 250 residents and jobs per hectare in Urban Centres to help support a rich array of services and a balanced transportation system that supports efficient travel between Urban Centres. As illustrated in Figure 10, the Downtown Urban Centre is approaching the lower end of this threshold. Capri-Landmark is surprisingly not far behind, with employment in the Landmark Towers contributing to the second highest employment numbers.

Pandosy is the only Urban Centre to provide K-12 public school access

Having access to schools, in particular elementary schools, makes it easier for families to reside in an Urban Centre. Only two Urban Centres have public schools within their boundaries, and only one of those, Pandosy, has access to all grade levels. One elementary school is within the Rutland Urban Centre, but there is also relatively easy access to a middle and a high school adjacent to its boundary. Capri-Landmark doesn't have any schools, but an elementary school is located immediately west of its boundary. Downtown and Midtown, however, have no public schools within or adjacent to their boundaries making it particularly challenging for those families with young children to have convenient access to education.

Midtown has most grocery options

Easy access to fresh produce, whole foods, and culturally appropriate food is linked to improved health outcomes.[xiii] All Urban Centres have access to at least one full-service grocery store (i.e. offering fresh dairy, produce, proteins and grains). While Midtown has the smallest population of the five Urban Centres, it has the most full-service grocery stores, which as mentioned previously have been designed to attract shoppers from across the region and not just to serve Midtown residents. Complementing Rutland's two full-service grocery stores are numerous food stores designed to serve its culturally diverse population. Finally, while Capri-Landmark only has one full-service grocery store, it does host the Kelowna's Farmers Market twice weekly from April to October offering diverse food options and the opportunity for social connection.

Indoor public space lacking in all Urban Centres except Downtown

Public spaces provide a significant role in enhancing community life and can provide many benefits. Access to public space can foster social connections, improve health and well-being, and provide opportunities for physical activity and recreation. Private recreation, culture and amenities complement the public spaces, offering more options to Urban Centre residents and visitors.

Downtown has a wide range of indoor public spaces available for residents and visitors. These include arenas, museums, art galleries, theatres, and the library. All other Urban Centres, however, do not have access to these same types of public amenities, except for Rutland where Okanagan Regional Library has a branch. Rutland and Capri-Landmark, however, benefit from indoor public recreation and activity space immediately adjacent to their boundaries. Further, a new activity centre is being planned within the Rutland Urban Centre beside Lions Park.

Kelowna's Indigenous Peoples have access to supports Downtown at the Ki-Low-Na Friendship Society, and in Rutland, at the Métis Community Services Society.

Information on Urban Centre parks, another important aspect of public space, can be found in the Climate and Environment section of this document

TRANSPORTATION

WALK SCORE — CITYWIDE 35

DOWNTOWN	93
PANDOSY	86
CAPRI-LANDMARK	81
MIDTOWN	72
RUTLAND	79

SIDEWALK COMPLETENESS

DOWNTOWN	95%
PANDOSY	65%
CAPRI-LANDMARK	63%
MIDTOWN	76%
RUTLAND	41%
CITYWIDE (Urban Centres + Core Areas only)	38%

% OF RESIDENTS WITHIN 200 METERES OF ATC

DOWNTOWN	PANDOSY	CAPRI-LANDMARK	MIDTOWN	RUTLAND	CITYWIDE
75%	68%	37%	15%	61%	22%

TRANSIT SCORE

DOWNTOWN	PANDOSY	CAPRI-LANDMARK	MIDTOWN	RUTLAND	CITYWIDE
57	47	56	58	49	32

BIKE SCORE

DOWNTOWN	PANDOSY	CAPRI-LANDMARK	MIDTOWN	RUTLAND	CITYWIDE
98	93	96	89	81	56

**Note: Walk Score, Bike Score and Transit Score are all provided by WalkScore.com which uses a combination of data sources and community contributions to calculate numbers.*

The variety of amenity and employment opportunities available in Kelowna's Urban Centres generally generate shorter trips for people living there. These trips can more easily be accommodated using low-carbon transportation options such as walking, biking and transit. As our Urban Centres continue to grow and evolve, these modes will become the most efficient and sustainable way for people to move.[xv] These modes, however, will only be successful if they are safe and pleasant to use and connect people to their destinations. With 36 per cent of residents using sustainable modes of transport, Downtown is already showing that we can make these modes the preferred choice.

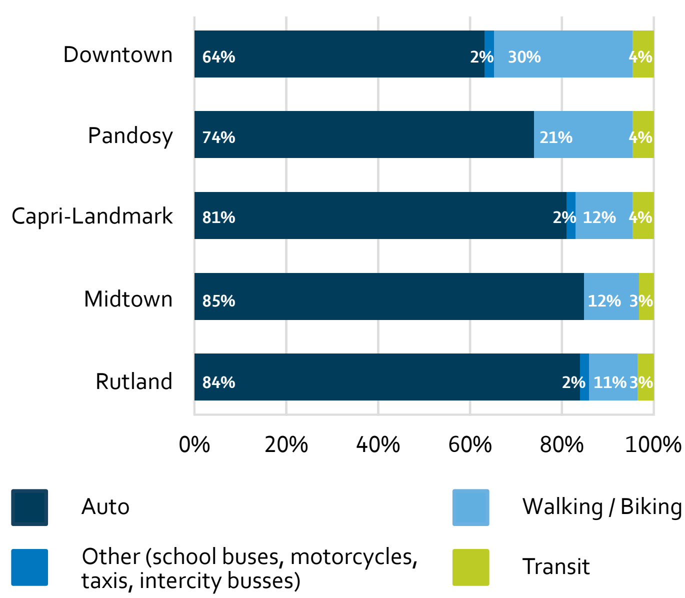


Figure 11: Mode share for people residing in Urban Centres (notes: Capri-Landmark and Midtown presented together due to limited data for these areas; "Other" includes motorcycles, school buses, taxis, etc.; graph is based on latest available data from 2018)

Walking, cycling and transit are much more common in Downtown and Pandosy Urban Centres

Urban Centre households drive less often and shorter distances than those living in suburban or rural areas of the city.[xvi] Coinciding with this, walking, cycling and transit are seen to be used more frequently when compared to Kelowna averages (as illustrated in Figure 11), partially due to the proximity of services and employment to residents. The degree to which people select these modes, however, highly varies between each Urban Centre, with these options used more often in the Downtown and Pandosy Urban Centres. Rutland, Capri-Landmark and Midtown have lower rates of people utilizing these modes, indicating other factors besides proximity may influence shifts away from vehicles.

Infrastructure influences higher walking and cycling in Urban Centres

Proximity may not be enough to encourage people to use alternative modes. The travel experience (i.e. the level of safety and comfort) also influences choice. The availability of infrastructure such as sidewalks, bike lanes, and active transportation corridors (ATCs) as well as connections between trip origins and destinations can help influence this experience.[xvii]

While walkscore.com rates all the Urban Centres as very walkable and bikeable, only Downtown and Pandosy have significant mode shares for walking and biking. This difference may be due in part to the infrastructure differences in each Urban Centre. Downtown, for instance, has the highest walking and cycling mode share (30 per cent) together with the highest sidewalk completeness (sidewalks on both sides of the street) and the highest percentage of population near an active transportation corridor. Pandosy, the next highest mode share (21 per cent), has fewer streets with sidewalks on both sides but still a large portion of the population has access to an ATC. Comparatively, lower walking and cycling modes in other Urban Centres could be influenced by the lower sidewalk completeness (Rutland has the lowest), longer distances to employment centres, and fewer people with easy access to active transportation corridors, particularly in Midtown and Capri-Landmark.

Downtown and Midtown Urban Centres most connected by transit

Transit service provides an alternative to driving to connect people to other Urban Centres and other destinations. It provides an option to move the most people within the available street space.

Walkscore.com indicates better transit options in Urban Centres compared to the entire city, with scores indicating Urban Centres have nearby public transportation options.[xviii] Downtown and Midtown have the highest ratings as they are serviced by the most transit routes through the Queensway Transit Exchange (offering 1 rapid, 4 frequent and 5 community transit routes) and Orchard Park Transit Exchange (offering 1 rapid, 3 frequent and 5 community transit routes). Capri-Landmark scores similarly due to its location which has access to bus rapid and frequent transit routes on Gordon, Springfield and Highway 97.[xix] Pandosy and Rutland rank lowest for transit by walkscore.com despite strong ridership on routes servicing the area. Neither of these Urban Centres have access to rapid transit yet. A new route, the 98, was introduced in fall 2024, offering increased service to and from Rutland. Service levels on the route will be increased significantly in the years ahead.

Of note, the #8 University transit route, which has the highest ridership in the regional transit system, connects four of the five Urban Centres, offering convenient service to employment, shopping and schools.

Equity is an important consideration for Urban Centre transportation options

Transportation is often people's next biggest expense after housing.[xx] Further, low-income residents, visible minorities, people without access to vehicles, and/or non-drivers are more likely to rely on public transit, walking and cycling for transportation.[xxi] All of Kelowna's Urban Centres have significantly lower median household incomes compared to the citywide median. Further, some Urban Centres, like Rutland, are more diverse with higher percentages of Indigenous and visible minority residents. Continuing to expand and improve transit, cycling and walking experiences can make living in an Urban Centre more affordable, while connecting residents to employment, health, social services and recreation. It also supports residents to build and maintain social connections and be more involved in the community.

Corridor planning for new ways to get around is proceeding

While new opportunities for growth are being explored, transportation planning initiatives are focusing more and more on larger corridor plans that will shape how people travel to and from our Urban Centres.

With the completion of the Central Okanagan Integrated Transportation Study, BC's Ministry of Transportation & Infrastructure is initiating the Harvey Avenue Corridor study to develop detailed rapid transit options along that corridor, directly influencing the Downtown, Capri-Landmark, Midtown and to a lesser extent, Rutland Urban Centres.

The City's Richter Corridor Study, expected to be complete in 2025, is looking to improve people moving capacity along this key corridor. This will improve linkages between the Downtown and Pandosy Urban Centres as well as Kelowna General Hospital, Okanagan College and other key destinations.

The University of British Columbia is researching other modes of transportation that could utilize the Okanagan Rail Trail, linking the university's main campus, Kelowna International Airport and Downtown. The project included a public engagement process in summer 2024. Future transportation uses along that corridor will also influence how those areas evolve.

CLIMATE & ENVIRONMENT

NATURAL ENVIRONMENT FEATURES

DOWNTOWN	PANDOSY	CAPRI-LANDMARK	MIDTOWN	RUTLAND
Okanagan Lake Rotary Marsh Brandt's Creek	Okanagan Lake Fascieux Creek Fascieux Creek Wetland	Mill Creek Ritchie Brook (piped) Ground-water aquifers	Ground-water aquifers	Rutland Bluff Ground-water aquifers Gopher creek (piped)

DEVELOPED PARKS

10 (27 ha) DOWNTOWN	**9** (10 ha) PANDOSY	**2** (1.6 ha) CAPRI-LANDMARK
1 (0.4 ha) MIDTOWN	**4** (5 ha) RUTLAND	**187** (1,630 ha) CITYWIDE

TREE CANOPY COVERAGE — CITYWIDE 22.1%

Urban Centre	Coverage
DOWNTOWN	12.2%
PANDOSY	15.1%
CAPRI-LANDMARK	14.0%
MIDTOWN	7.4%
RUTLAND	11.7%

STREET TREES PER KM

DOWNTOWN	PANDOSY	CAPRI-LANDMARK	MIDTOWN	RUTLAND
60	34	32	34	16

The climate landscape has changed significantly in recent years, demanding aggressive greenhouse gas GHG emissions reduction now and a stronger focus on climate resilience for the future.[xxii]

Urban Centres can play a pivotal role in helping reduce GHG emissions from more efficient multi-unit homes combined with less vehicle travel to jobs, schools and shopping. Integrating nature, however, will be critical to help our Urban Centres become more resilient to climate change while also improving liveability. In addition to improving biodiversity, natural features such as trees, parks, lakes, and creeks provide services that offset the need for conventional infrastructure in our Urban Centres by intercepting rainfall, reducing runoff, providing shade and natural cooling, and filtering pollutants to improve water quality.[xxiii] Providing access to parks and natural spaces can encourage physical activity, promote better mental health, bring diverse communities together, and reduce stress[xxiv] all while creating a more resilient landscape to climate change.

Natural features are part of all Urban Centres

All of Kelowna's Urban Centres benefit from at least one significant natural environment feature. While Okanagan Lake is a prominent and defining feature of both the Downtown and Pandosy Urban Centres, creeks and wetlands also contribute to this natural network. The natural environment connection isn't always obvious: sub-surface ground water aquifers in Rutland and Midtown, for instance, are not something people can go and enjoy but are relied on for drinking water and sustaining flows in nearby creeks and wetlands.[xxv]

Capri-Landmark and Midtown lack park space, other Urban Centres have gaps

Demand for park space in Urban Centres is increasing, however, acquisition and development of new parks and green spaces is challenging to keep pace with development and population growth. All Urban Centres have access to some park space, but the number, size and types of parks vastly differs between each. Midtown and Capri-Landmark have the fewest parks (accounting for less than half a per cent and two per cent of their land bases respectively as shown in Figure 12). A 0.41 ha parcel of land was recently acquired in Capri-Landmark for future park to help fill this gap as part of the implementation of the Capri Landmark Urban Centre Plan. The purchase price of 12.3 million[xxvi] demonstrates the costly challenge of expanding park space in Urban Centres.

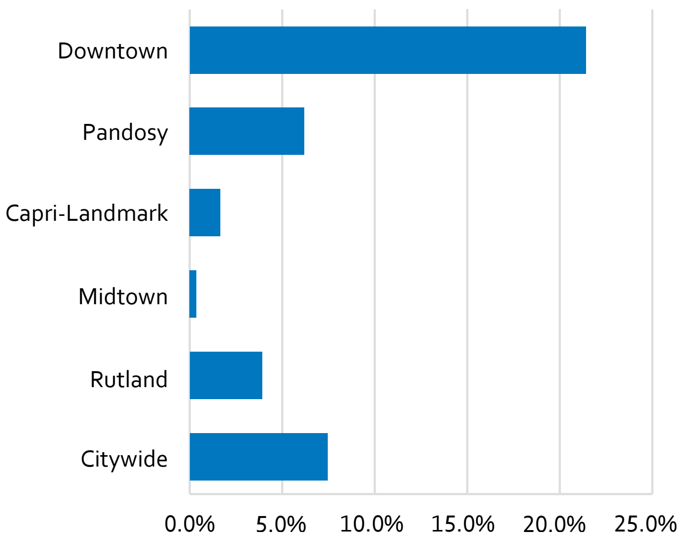


Figure 12: Per cent of Urban Centre Land Base that is Active Park

Downtown has the highest percentage of land base in parks, however, most of this park area is concentrated along the waterfront making easy neighbourhood access challenging for those living on the east side of the Urban Centre. Having easy, convenient access to parks for all residents is a challenge noted in all the Urban Centres. Some Urban Centres have parkland immediately adjacent to their boundaries. For example, Mission Creek Park is adjacent to Midtown, Millbridge Park is adjacent to Capri-Landmark, and Ben Lee Park is adjacent to Rutland, however quick and easy access may be challenging particularly if pedestrian crossings are limited on roads such as Gordon and Springfield.

How to secure more parkland must be a key consideration of Urban Centre planning. Participants in the Parks Master Plan engagement process felt that smaller and more frequent neighbourhood parks, pocket parks and green streets are needed to better serve residents who live in higher density multi-unit dwellings[xxvii] offering space for play and social connections. The City's Local Street Urbanization Program collects funds to build sidewalks and plant street trees in older neighbourhoods where these amenities were not originally built, introducing nature and providing more pedestrian connections to these areas.

Shortage of trees in Midtown

The urban forest is the collection of planted or naturally occurring trees on both public and private property. Our Urban Centres have significantly less tree canopy coverage (the percent of land covered by trees when viewed from above) when compared to the average tree canopy citywide. Further, tree canopy coverage is highly variable between Urban Centres. Midtown is the lowest (7.4 per cent) while Pandosy is over double that.

Outside of parks, street trees are an important component of the Urban Centres public realm, offering cooling for those walking and cycling, shading for buildings – reducing the overall urban heat island effect for our city – and providing beauty and sense of place. The number of street trees, however, doesn't provide a direct correlation to canopy coverage, as numbers of trees and their size influences this metric. For example, Rutland has less than half the street trees per kilometre compared to Midtown, but higher overall canopy coverage, indicating that a lot of canopy coverage in Rutland is provided by trees on private property, which will need to be considered as this Urban Centre evolves.

Public and private tree planting would benefit all Urban Centres, however, the tree-equity analysis completed for the 2024 Sustainable Urban Forest Strategy –which considers social vulnerability indicators, temperature and canopy coverage – identified Midtown, Rutland and Capri-Landmark as priority areas.[xxviii] Finding plantable sites can be challenging in the more developed areas of these Urban Centres. The cost to install street trees is also a major challenge that needs new approaches.

Urban Centres are hotter than surrounding areas

Urban heat island (UHI) is caused when surfaces such as concrete and pavement hold and retain heat during the day and then radiate that heat through the night. The UHI can impact people's mental and physical health, increase air pollution and exacerbate heat waves. Research has shown that a lack of cooling can increase the risk of death due to extreme heat, particularly for seniors, those with compromised immune systems and/or those living alone.[xxix]

Extensive pavement; developed surfaces; lack of green spaces and cool sinks; and the reduced ability for air to circulate and escape to the atmosphere all contribute to increased UHI.[xxx] Figure 13 shows night-time temperature mapping from an extreme heat event in June 2021 and illustrates the impact UHI can have in Urban Centres, along highway corridors and areas with extensive parking lots, being up to 15 degrees warmer compared to rural, vegetated and natural areas.[xxxi] This highlights the critical importance of urban greening (trees, parks and natural features) to help reduce the UHI effect. Cool roofs, cool and permeable pavements, and engineered shade are other aspects that should be considered in our growing Urban Centres.[xxxii]

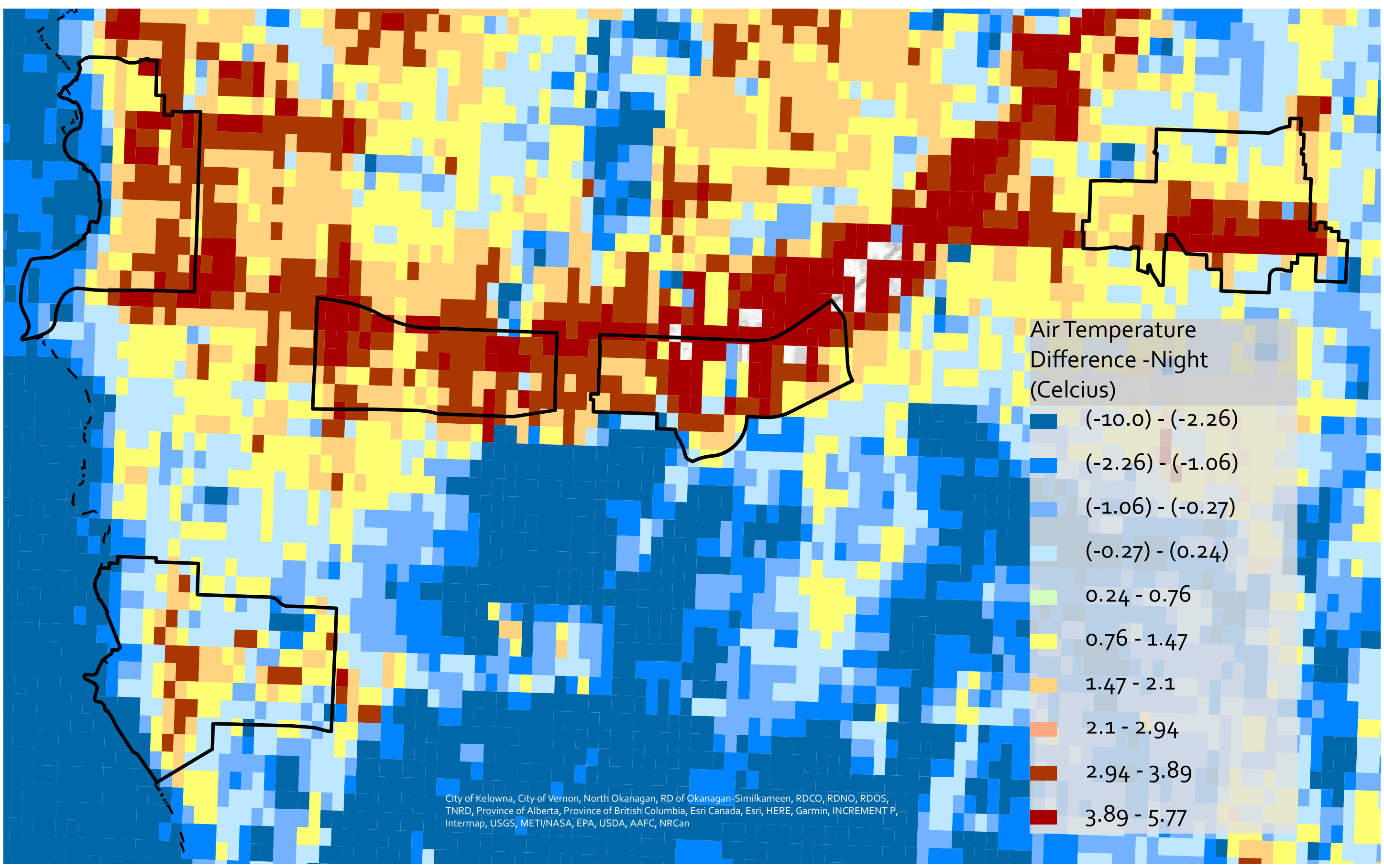


Figure 13: Nighttime surface temperature variation during the June 29, 2021 heat dome. Temperature is relative to the Kelowna Weather Station.

NEXT STEPS IN URBAN CENTRE PLANNING

Understanding the current state of each of our Urban Centres is a crucial first step in future Urban Centre planning. It is recognized that undertaking a plan for each Urban Centre can be a time and resource intensive process. Therefore, new ways to make the planning process for Urban Centres more efficient and responsive are being evaluated and include the following actions, some of which are currently in progress:

A new growth scenario to respond to population growth

The 2040 OCP projected Kelowna's population to reach approximately 180,000 by 2040. As presented earlier, Kelowna is already nearing this population, and BC Stats projects the population will reach nearly 230,000 during the same time, an increase of almost 50,000 residents. A revised growth scenario is being developed as part of the provincially mandated 2025 OCP update and will determine where Kelowna will be able to accommodate this growth. With the existing zoned capacity of the five Urban Centres, they are well poised to accept a significant share of this growth.

Better understanding of employment growth in the Urban Centres

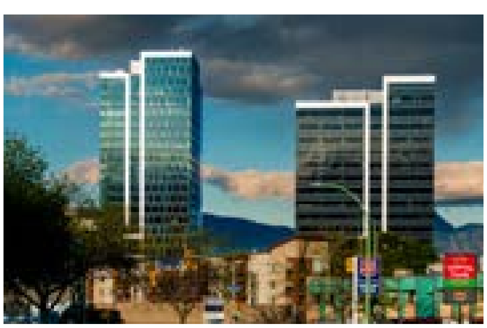
The Regional District of Central Okanagan recently completed a Regional Lands Employment Inventory together with projections for future employment in the region. A more detailed analysis is being completed to understand potential for the types and amount of employment growth in each Urban Centre. This work also includes research to examine future potential employment densities (jobs per unit of floorspace) and consider policy options to support Urban Centre employment growth.

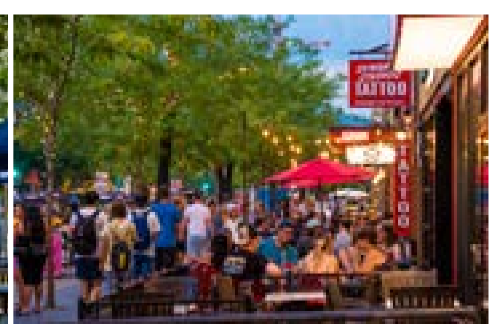
A new dashboard to provide immediate guidance for decision-making

An Urban Centres Dashboard is being developed as an online, interactive, data-driven mapping tool to provide immediate guidance for decision making on land use, transportation and infrastructure projects in Urban Centres ahead of more detailed Urban Centre planning work. This Dashboard will draw on data and information from ModelCity, Statistics Canada, and other data sources complemented with existing policy from the Official Community Plan, Zoning Bylaw and other plans and strategies. The dashboard will help inform decisions on Urban Centre strengths and challenges; identify gaps in key livability ingredients such as services, groceries and tree canopy; transportation and infrastructure; and show how we are progressing on our residential and employment density targets to name a few.

Focused implementation plans to respond to changing context

While the Trends report and Urban Centres Dashboard will provide a broader context for all Urban Centres, dedicated planning exercises tailored to each specific Urban Centre are still needed. Building on the fundamentals of the Urban Centres Dashboard, Urban Centre Plans will be repurposed as Urban Centre Action Plans. Following completion of the other items, Action Plans will begin to be developed, the scale of which would depend on the context of the Urban Centre itself. These focused implementation plans for each Urban Centre could be updated more regularly, responding to changing contexts and will address topics specific to each Urban Centre such as policy and regulation updates; refined land use direction including adjacent lands; transportation and infrastructure improvements; climate resiliency and equity and inclusion.





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City of
Kelowna