



From Needs to Action

PENTICTON'S SOCIAL HOUSING & INFRASTRUCTURE PLAN

Contents

Land Acknowledgement	2	Social Infrastructure Needs.....	10
Background and Introduction	2	New and Evolving Partnership Opportunities.....	14
Vision and Objectives	3	Recommended Actions.....	15
Understanding Equity in Housing.....	5	Monitoring Framework	16
Humanizing the Data.....	6	Conclusion	17
Indigenizing Our Perspective	7	Attachments.....	17
Non-Market Housing Needs.....	8		

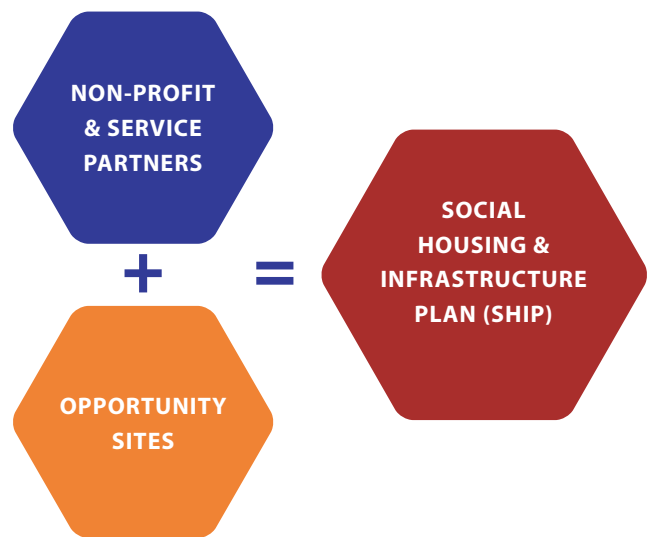


Background and Introduction

The Social Housing and Infrastructure Plan (SHIP) is a tactical, action-focused plan to make progress on the affordable housing needs in Penticton. The SHIP was developed in a collaborative manner with community organizations focused on social housing and related social infrastructure by building on the successes of 100 More Homes Penticton, a collective impact model of community collaboration among many local non-profits, service providers, and government agencies.

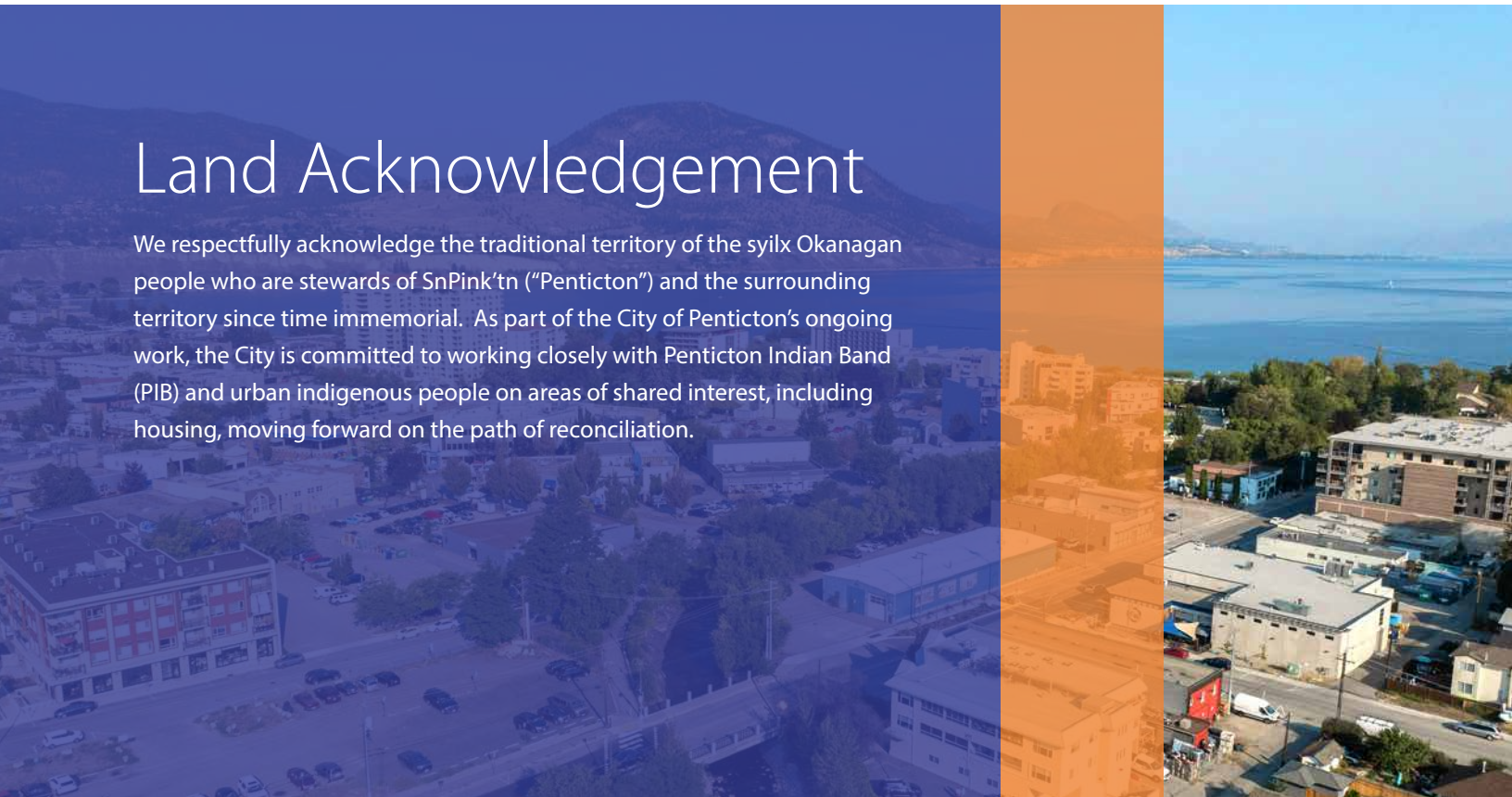
This action plan is based on the latest available social housing needs data and experience from community-serving organizations. Specific land opportunities for social housing development are included in the SHIP as potential development sites. Analysis was conducted to align specific housing needs, potential operators and community partners. Social infrastructure complementing different housing opportunity sites are identified, supported, and worthy of further consideration as different housing projects advance. As a collective, partner organizations set intentions on specific next steps to advance each opportunity. These are outlined in detail in the Opportunities Matrix (Attachment 1).

The SHIP demonstrates community collaboration to address the housing affordability challenges experienced in Penticton and recognizes that a community-level effort is needed to address these issues. The SHIP is intended to align partners, advance projects, and support capital funding applications to the provincial and federal governments. The SHIP demonstrates how the local community has come together to determine specific opportunities and partnerships for social housing development.



Land Acknowledgement

We respectfully acknowledge the traditional territory of the syilx Okanagan people who are stewards of SnPink'tn ("Penticton") and the surrounding territory since time immemorial. As part of the City of Penticton's ongoing work, the City is committed to working closely with Penticton Indian Band (PIB) and urban indigenous people on areas of shared interest, including housing, moving forward on the path of reconciliation.



Vision and Objectives

Many municipalities have created affordable housing plans to reduce and prevent homelessness by ensuring all residents have a place to call home. Often municipally-owned land is required for higher orders of government to fund and construct housing operated by non-profit and social agencies.

Through discussions with 100 More Homes, the City reflected on its role as a land-owner and decision-maker to make the best possible decisions with current land available for social housing. Ultimately, the City

owns a limited number of sites, therefore this process also involved seeking other opportunity sites held by community organizations. In addition, 100 More Homes partners recognized the importance of thinking about housing opportunities with co-located services or near existing services, such as: childcare, food access, health clinics and social services.

In a collaborative manner, participants brainstormed and refined the SHIP vision and objectives which guide this action plan:

Vision

Making it easier to build social and affordable housing.

SHIP Objectives

- Identify the most current social housing needs in Penticton
- Develop partnerships among organizations with vision, mission, and values alignment
- List specific social housing development opportunity sites and complementary social service opportunities

Large-Scale Objectives

- Asset-based community development (strengths-based, community-led) approach
 - Accountability and adaptability
 - Collective impact approach
 - Measuring progress and reporting back to sustain momentum
 - More social housing and infrastructure in Penticton
-

Goals

- Reducing and ultimately preventing homelessness by ensuring safe, healthy, and affordable housing is available for all
- Collaborating with the social sector to preserve existing non-market homes
- Build new non-market homes to meet a range of needs within the housing continuum with complementary social services

Principles

- Empower the non-profit sector as key partners in preserving and building new homes
- Collaboration and partnerships are necessary for addressing housing affordability
- Focus on tactical and actionable steps towards creating more social housing
- Prioritize consensus of decisions over competition



Taken together, these objectives, goals, and principles resulted in the City of Penticton's first ever Social Housing and Infrastructure Plan that goes beyond identifying social housing targets by aligning social housing need with land and potential funders and operators. The SHIP therefore centres consensus over competition to make the most equitable decisions for social housing and infrastructure development in Penticton.

Key Outcomes

- Build non-market housing and services with partners on City-owned sites
- Explore community lands and unique partnership opportunities
- Support strong capital funding applications to higher levels of government

The Housing Continuum



Understanding Equity in Housing

Housing is a fundamental human right and essential for our wellbeing, yet access to safe, affordable, and appropriate housing remains a significant challenge for many individuals in the current housing system, particularly those with intersecting marginalized identities.

Intersectionality is a framework for understanding how various forms of inequality and discrimination intersect and compound, affecting individuals' experiences and access to resources, such as housing. Coined by Kimberlé Crenshaw, intersectionality emphasizes that people do not experience discrimination in isolation; rather, their experiences are shaped by the interplay of multiple social categories, such as race, gender, sexuality, disability, and socioeconomic status. This framework helps to reveal the complex and cumulative ways in which different forms of discrimination overlap and influence each other.

The intersectional framework is crucial in housing decisions because it highlights how systemic inequalities and social determinants of health affect housing security. For example, Indigenous households, single mother-led households, racialized households, and persons with disabilities often face higher incidences of core housing need due to intersecting barriers, such as discrimination, economic disadvantage, and lack of access to services. By applying an intersectional lens, we can better understand and address the unique housing challenges faced by these diverse groups.

In applying an intersectional framework to housing and infrastructure, it is important to consider a wide range of identities and how they intersect. Key identities to consider include:

- **Race and Ethnicity:** Racial and ethnic minorities often face systemic discrimination and economic disparities that impact their housing security.
- **Gender:** Women, particularly single mothers and female-headed households, are more likely to experience housing insecurity due to gender-based economic inequalities and discrimination.
- **Sexual Orientation and Gender Identity:** LGBTQ+ individuals may face discrimination and violence that affect their access to safe and secure housing.
- **Disability:** People with disabilities often encounter physical barriers, discrimination, and inadequate support services that impact their housing options.
- **Socioeconomic Status:** Low-income individuals and families are more vulnerable to housing insecurity due to economic instability and lack of affordable housing options.
- **Age:** Youth, families, and seniors each have unique housing needs that must be addressed through age-appropriate housing solutions.
- **Immigration Status:** Recent immigrants and refugees may face additional barriers, such as language barriers, discrimination, and lack of access to social services.



Humanizing the Data

Housing insecurity is a pervasive issue that affects individuals and families across various demographics, often compounded by intersecting identities, such as race, gender, disability, and socioeconomic status. The following profiles are based on real individuals in our community and created by participating members of the SHIP engagement sessions. These stories provide a glimpse into the diverse and complex challenges faced by those struggling to secure stable housing. From single

mothers escaping abusive relationships to newcomers navigating unfamiliar systems, these stories highlight the urgent need for appropriate and diverse types of non-market housing accompanied with the various types of social infrastructure. By understanding and addressing the unique barriers faced by marginalized groups, and centering the human experience behind the statistics, we can work towards creating more inclusive, equitable, and sustainable housing solutions for all.



“Norah”

A mother with two children is desperately trying to escape an abusive relationship. The complexities of her situation make finding housing incredibly challenging. She needs a safe environment for her children, who are of different genders, necessitating multiple bedrooms. As a newcomer, she faces additional hurdles such as racism, lack of credit history, and difficulty navigating a complex housing system. Without references or knowledge about her rights and responsibilities, she is vulnerable to landlord abuse, which can be physical, mental, or financial. Her struggle is compounded by the need for multigenerational support, highlighting the intersectional barriers she faces in securing stable housing.

“Alexa”

On a Friday afternoon, a youth organization receives a distressing phone call from Alexa — a youth with nowhere to go. Alexa has stated that she cannot go home and has no family nearby. Emergency shelters are available for youth above 19, but none in Penticton are geared towards youth under 19. Staff interview Alexa to learn more about her personal supports, but struggle to find somewhere to place her for the night. They are faced with the difficult task of turning Alexa away for the night. This story highlights the urgent need for dedicated youth housing and support services that address the unique challenges faced by young people in crisis.



“Ryan”

A 22-year-old young man with early psychosis and poly-substance use issues finds himself in an adult low-barrier housing setting. With no personal supports and having been left by a parent who moved to another province, his current housing situation exacerbates his mental health and substance use problems. He needs a different type of housing that offers stabilization and assessment opportunities, which are currently unavailable in his community. His story emphasizes the need for specialized housing solutions for individuals with complex mental health and substance use needs.

Indigenizing Our Perspective

Incorporating an Indigenous perspective into the SHIP means understanding housing and infrastructure not just as shelter or utility, but as expressions of community, culture, identity, well-being and relationship to land. Guided by the principle of *etuaptmunk*, or two-eyed seeing—bringing together the strengths of Indigenous and Western ways of knowing—this approach values both traditional and contemporary knowledge in planning accessible and equitable communities.

Housing should be designed to support intergenerational living, social networks and community life. Infrastructure should foster food sovereignty and gathering spaces, recognizing that connection to land, social networks, and culture are essential for thriving communities. Community hubs can act as central spaces for sharing resources, knowledge, and care across generations. Rooted in the wisdom of Seven Generations thinking, the SHIP considers not only the immediate needs of today, but the well-being of generations to come.

For many First Nations and Métis families, the concept of home is deeply rooted in connection—to land, to culture, and to each other. It is a space where generations gather, where knowledge is passed down, and where identity is nurtured. Yet, for too many, the journey to secure safe, appropriate housing remains out of reach.

In First Nations communities, families may face significant barriers to financing new housing. Mainstream financial institutions may be unwilling or unable to lend on reserve lands, where property cannot be used as collateral in the same way as off-reserve properties. This systemic gap can leave families without access to the capital needed to build or renovate homes, perpetuating cycles of overcrowding and underinvestment.

Even when housing is available, it may fail to reflect the cultural and familial realities of Indigenous life, including the importance of intergenerational living. As a result, multiple generations may be forced into cramped quarters, leading to overcrowding, stress, and diminished well-being. Elders, respected knowledge keepers, may

lack privacy and comfort, while children may not have the space they need to thrive.

Métis communities face distinct but equally pressing housing challenges. Without culturally appropriate supports or nearby family, many Métis elders experience loneliness and disconnection. At the same time, Métis youth aging out of care or transitioning off youth agreements often find themselves without stable housing, facing a precarious future at a critical life stage. The lack of transitional and supportive housing options leaves people vulnerable to homelessness and disconnection from their communities.

These housing challenges are not just technical, they are human. They reflect a need for systems that recognize and respect First Nations and Métis ways of living, caring, and belonging. Addressing them demands a shift in perspective. It means co-developing housing solutions that are culturally grounded, financially accessible, and designed to support the full spectrum of community life—from youth to Elders.

The SHIP is grounded in the recognition of Indigenous rights and sovereignty as affirmed by the United Nations Declaration on the Rights of Indigenous Peoples (UNDRIP), and the Canadian UNDRIP Action Plan 2023-2028, which affirms Indigenous Peoples' rights to determine and develop housing and social and health programs that reflect their cultural values and needs. It also encompasses the Truth and Reconciliation Commission's Calls to Action, particularly those calling for the recognition of Indigenous rights to planning, decision-making and holistic systems of health. Finally, it aligns with the Calls for Justice from the National Inquiry into Missing and Murdered Indigenous Women and Girls, which call for the creation of safe, accessible, and culturally grounded housing that promote wellness and community safety.

Together, these frameworks underscore the need for housing and infrastructure that is community-led, equity-based, and designed with long-term, intergenerational impact at its core.

Non-Market Housing Needs

The City worked with HelpSeeker Technologies to prepare a Social Housing Needs Assessment (Attachment 3). This assessment outlines the latest available social housing needs data with a specific focus on non-market housing needs, filling the gaps from other recently completed Housing Needs Reports. The Social Housing Needs Assessment provides a quantitative data basis for this work to complement the qualitative information from the SHIP partners.

The Social Housing Needs Assessment provides an in-depth analysis of housing needs across the continuum. Key findings are included below:

- Currently there are 1,540 non-market homes in Penticton, representing approximately 9% of all homes in the City. The majority (71%) of existing non-market homes serve seniors. 42% of non-market units are subsidized housing in the private market, 33% is transitional and supportive housing, and the remaining 25% is independent social housing.
- Extreme core housing need is a standard measure that demonstrates housing unsuitability and unaffordability. A household is considered to be in extreme core housing need if spending 50% or more of household income on housing, and the housing is unsuitable for the family in it, in size or in state of repair. On average, in Penticton, over the last 20 years almost 11.9% of renters and 1.6% of homeowners are in core housing need. This equates to 939 households in extreme core housing need in Penticton in 2021.
- The Social Housing Needs Assessment recommends the City take a 'homelessness prevention focus' as new non-market housing is developed. This approach means thoughtfully considering the distribution of housing types, rather than expanding all types at current ratios, to achieve:
 - **Decreased share (%) of new affordable rental housing**
Target: 666 new units by 2046
 - **Increased share (%) of new social housing and housing with supports**
Target: 1,062 new units by 2046
 - **Decreased share (%) of new shelter spaces for those experiencing homelessness**
Target: 21 new units by 2046

More independent social housing and housing with supports is needed to avoid housing precarity and prevent or reduce homelessness. Building new non-market housing under the prevention-focused lens will help improve transitions through homeless shelters and into more permanent housing for Penticton residents, while supporting families to remain in permanent housing that is suitable and affordable for them.

COMPONENT	5-YEAR NEED	20-YEAR NEED	25-YEAR NEED
Number of Non-Market Homes Needed	337	1,144	1,749
% Change from Current Stock	+22%	+74%	+114%

“Mark” and “Linda”

A couple, both in wheelchairs and on disability supports, find themselves living in their vehicle after losing their rental without explanation. With high medical needs and no cell phone for communication, they face significant barriers in finding accessible housing. Private landlords are often unwilling to accommodate their needs, citing concerns about wheelchair damage to floors and the need for elevators. Their story underscores the urgent need for accessible and affordable housing for people with disabilities.



The “Adeyemi” Family

A family of four, including a mother, father, and two young girls, recently arrived from Nigeria and are struggling to feel safe in their current housing. The father, in tears, expresses their sense of entrapment in an unaffordable and unsafe environment. Their upstairs neighbour’s complaints add to their stress, and they are unaware of their rights or the supports available to them. Language barriers further complicate their situation, making it difficult to access the right resources. This family’s experience illustrates the intersectional challenges faced by newcomers in securing safe and affordable housing.



FAMILY GROUP	INCREASE IN CORE HOUSING NEED BY 2046
Households with disabilities	+76%
Racialized	+71%
Single mother	+69%
Indigenous	+63%
Youth	+51%
Women-led	+41%
Newcomers	+24%
Seniors	+5%

The data from the Social Housing Needs Assessment informed the discussions and consensus-building collaboration among non-profit and service partners through engagement sessions on the SHIP. The full Social Housing Needs Assessment provides a quantitative data basis for the SHIP, which was complemented by qualitative data raised through dialogue among the sector, including resident profiles, allowing opportunities for data validation and thoughtful conversation and providing a human lens on the numbers.

The full Social Housing Needs Assessment is included as Attachment 3.



Social Infrastructure Needs

The process included deliberate consideration on various “social infrastructure” needs as they relate to social housing. The City’s Social Development Framework (the “Framework”) prioritizes collaborative work in six key areas: Housing, Homelessness, Mental Health and Wellness Support, Support for People Who Use Substances, Child Care, and Food Security. The Framework also centres principle-based work to enhance equity, diversity, and inclusion efforts across all domains of work.

Those six areas served as a starting point to analyze particular social infrastructure needs within these areas and how they support and integrate social housing.

“Noemi”

A single mother faces significant challenges in securing rental housing. Landlords frequently ask about the number and ages of her children, leading to discrimination and rejection based on her financial situation. She struggles with inconsistent funds, employment challenges, and food insecurity, all while trying to provide a stable home for her children. Her experience highlights the intersectional barriers of gender, economic status, and family structure in accessing housing.



SOCIAL INFRASTRUCTURE NEED	OVERVIEW	NEXT STEP
Food Hub	Food storage and distribution centre to support organizations donating food to vulnerable residents.	Find a facility (i.e. ware-house space) in partnership with the Community Foundation of the South Okanagan Similkameen
Third Spaces	Various gathering spaces other than home and work, for residents to connect, including multicultural spaces, social enterprises, shared kitchens, and co-workspaces.	Explore partnerships with private sector and education facilities for space. Incorporate third spaces into new buildings, where possible.
Child Care	All-day and before/after school care for children to support working families.	Seek opportunities for co-located child care in new buildings.
Seniors Hub	Many non-profits provide scattered-site seniors services. A hub facility would provide one dedicated space for multiple seniors’ services by different agencies, with housing above.	Continue working with the Aging Well collaborative to find a suitable site and refine the plan.
Integrated Services Centre	Single centre with multiple services from different agencies focused on those at risk of, or experiencing, homelessness. Meeting safety needs for those accessing services.	Find a facility and collaborative funding opportunities.
Non-Profit Spaces	Many organizations need additional programming and administration space. Opportunity to collaborate and share spaces among agencies.	Refine the needs list and work together to address space needs.

Partnerships and Engagement

This plan would not be possible or implemented without the commitment, passion, and support of representatives from 26 non-profit partners, community organizations, and Indigenous representatives:

ASK WELLNESS	OASIS UNITED CHURCH	PENTICTON AND AREA OVERDOSE PREVENTION SOCIETY
BC HOUSING	OOKNAKANE FRIENDSHIP CENTRE	PENTICTON SENIORS DROP-IN CENTRE
BETHEL CHURCH	ONESKY COMMUNITY RESOURCES	SCHOOL DISTRICT 67
CANADIAN MENTAL HEALTH ASSOCIATION	OKANAGAN COLLEGE	SOUTH OKANAGAN IMMIGRANT COMMUNITY SERVICES
CITY OF PENTICTON	PENTICTON LIBRARY	SOUTH OKANAGAN SIMILKAMEEN BRAIN INJURY SOCIETY
COMMUNITY FOUNDATION	PENTICTON AND AREA COOPERATIVE ENTERPRISES (PACE)	SOUTH OKANAGAN WOMEN IN NEED SOCIETY
FOUNDRY PENTICTON	PENTICTON ACCESS CENTRE	YMCA
INTERIOR HEALTH	PENTICTON AND DISTRICT SOCIETY FOR COMMUNITY LIVING	UNITED WAY BC
MINISTRY OF CHILDREN AND FAMILY DEVELOPMENT	PENTICTON INDIAN BAND	



Step 1: Survey questions and results

Through summer 2024, the City issued a survey to partners in this work to gather information about their organization's strategic direction, land assets, interest and role in this work.

Ten (10) organizations responded with information, as summarized below. A copy of the survey is included in Attachment 4.

KEY SURVEY QUESTIONS	RESPONSES
<p>What are the primary challenges your organization faces in providing housing services?</p>	<ul style="list-style-type: none"> • Not enough affordable housing options • Long housing waitlists • Lack of funding • Increasing demand for special needs housing
<p>What features must be included in the Social Housing and Infrastructure Plan for it to be successful? What must it avoid?</p>	<ul style="list-style-type: none"> • Long-term commitment • Consultation and partnership with all interest groups • Diversity and equity • Timeliness and effectiveness • Transparency
<p>What do you imagine when you think about the concept of a Social Housing and Infrastructure Plan?</p>	<ul style="list-style-type: none"> • "Comprehensive, well-coordinated strategy aimed at addressing the housing and related infrastructural needs of a community, particularly those that are underserved or marginalized." • "Mixed-use developments (residential, commercial, and recreational space), energy-efficient buildings, and green space." • "A planned response to address the specific need of this community based on local data with a long term sustainable plan to support a vibrant community." • "The [Social Housing and Infrastructure Plan] could also help to communicate with the public about the housing continuum and provide some community education." • "A plan/model for collaboration on housing... clear objectives with timelines..." • "Map of housing development opportunities and collaborative vision of potential land uses." • "Help for partners to engage in discussions and identify the potential sharing of resources early on in process, find synergies and pool resources for a shared vision and end goal." • "Attainable targets and goals with reportable metrics." • "Sustainable, affordable housing." • "Voices of Equity Seeking Groups are represented."

Step 2: Facilitated sessions, and outcomes

The four in-person partner session outcomes are not intended to be binding, but rather to uncover the opportunities available.

On October 10 and 11, 2024, the City hosted in-person sessions with community partners facilitated by a third party (ABV Squared Inc.). These sessions were intended to discover organizational capacity, partnership opportunities, and specific development sites.

Approximately 40 representatives of local non-profit organizations, service providers, and government partners attended the sessions. Some provincial government partners were unable to attend due to the interregnum during provincial election period.

On February 3 and 4, 2025, the City hosted a second round of in-person sessions with community partners (facilitated by ABV Squared Inc.). In these sessions, partner profiles from October were revisited, new opportunities considered, and discussions on social infrastructure needs occurred. Partners reflected on outcomes from October, allowing new opportunities to arise. Approximately 40 representatives attended the sessions, including some who could not participate in the October sessions. The Opportunities Matrix was refined in these sessions and collaboration on next steps and monitoring set directions for the SHIP.



How were partners engaged?

Early concepts of what would become the Social Housing and Infrastructure Plan were discussed with 100 More Homes Penticton to ensure early involvement of community partners. There was significant interest in having the City coordinate this shared plan while leaning on experience and knowledge of local non-profits and community groups. City staff sought Council's endorsement of the Social Housing and Infrastructure Plan framework in May 2024, and distributed a survey to partners in July seeking early information leading up to the facilitated in-person sessions in October with follow-up in-person sessions in February. City staff assembled the outcomes of those sessions into a draft plan and reflected it back to engaged partners before finalizing the plan. This process ensured early and ongoing meaningful participation by non-profits and holding seats and invitations to the table for all groups. Some groups and representatives were unable to attend all in-person sessions; City staff made an effort to connect with those groups in the interim to provide updates on the work and to keep groups involved in the creation of the SHIP.

How was the community engaged?

The SHIP focuses on engaging non-profit providers and community partners. Broad community engagement and final decisions on any City land disposition will occur as individual projects advance, allowing for public input related to the specific details and context of each proposal.

How were PIB and urban Indigenous communities consulted?

Representatives from Ooqnakane Friendship Centre and PIB were involved in partner sessions. Staff met with PIB on several occasions to discuss the plan process and listen to their needs and initiatives. These organizations completed partner profiles, which are incorporated into the plan development. The engagement process was intended to mitigate equity gaps where possible, enable participants to self-organize on many relevant topics to the SHIP, and share their views. Ongoing collaboration will occur with Indigenous partners following finalization of the SHIP to make progress on housing needs for their clients and community members.



New and Evolving Partnership Opportunities

This plan outlines potential partnerships among organizations, whether a site is currently known for the project or not. This alignment supports further action towards specific projects on specific sites, once secured. The SHIP discovers alignment and is not intended to pigeonhole or limit partnerships from evolving or emerging organically.

The Opportunities Matrix (Attachment 1) outlines the specific opportunities that arose through the initial SHIP development. More partnerships and land opportunity sites are expected to arise in the future. Those partnership opportunities will be coordinated through the same criteria as those in the Opportunities Matrix to ensure that role definition, specific next steps, and other elements are structured in a way that supports project viability. The monitoring strategy involves annual reviews of the SHIP to update existing opportunities and capture new opportunities as they arise.

“Suzanne”

Suzanne, a 35-year-old stay-at-home mom with three young children, is living in a transition house. With no job experience and relying on income assistance, she struggles to find a rental despite having rent support for one year. Her last rental was trashed by her husband, leaving her with no references for potential landlords. Suzanne’s story highlights the intersectional challenges of single motherhood, economic instability, and lack of support in securing stable housing.



ELEMENTS TO INCLUDE IN FUTURE PARTNERSHIP OPPORTUNITIES

- | | |
|--|--|
| <ul style="list-style-type: none"> • Target people/groups to serve • Land name • Land description and details • Land ownership • Potential partners and roles • Potential government partners • Public safety considerations • Alignment with organization vision/mission/values | <ul style="list-style-type: none"> • Transportation links • Social infrastructure needs • Development timeline • Potential funding sources • Miscellaneous considerations • Potential project leads • Specific next step (City) • Specific next step (other) |
|--|--|

Recommended Actions

The key recommendations of this plan are to carry out specific next steps and other decision-making processes to make progress on the opportunity sites identified, as outlined in the Opportunities Matrix (Attachment 1).

Beyond those specific next steps, the City will endeavor to support the development of social housing and supportive infrastructure in Penticton in the following ways:



The City will:

1. Explore and implement tenant protection measures at the local level to support homelessness prevention as redevelopment occurs.
2. Complete regular reviews of City-owned land and facilities to discover new and emerging housing development opportunities and bring those to 100 More Homes Penticton, considering the following criteria:
 - a. No other commitments on the site
 - b. Sufficient size for development (i.e. minimum 0.25 acres)
 - c. Located in the built-up area of the city (i.e. not the rural area)
3. Seek additional funding opportunities for the purchase of more City land holdings for the purpose of non-market housing.
4. Reduce expenses paid by non-profit housing operators to the City with the goal of keeping rents low, such as longer-term permissive tax exemptions or energy efficiency supports.
5. Adopt and monitor affordable housing incentive policies for new development, including but not limited to consideration of:
 - a. Fee reductions (Development Cost Charges, utility rates, property taxes, etc.);
 - b. Density bonus bylaw for non-market housing;
 - c. Parking requirement reductions for non-market housing.
6. Expand the Affordable Housing Pilot Funding Program and find ways to continue funding the affordable housing reserve to offer pre-development funding on a longer-term basis.
7. Conduct comprehensive intergovernmental relations advocacy on new projects that require funding and support from other government agencies.
8. Recognize that Indigenous people are experiencing homelessness at a disproportionate rate and target new non-market housing to recognize the outsized needs of Indigenous people for housing.
9. Continue to work collaboratively with Penticton Indian Band on projects related to housing in both communities, including the expansion of infrastructure capacity.

Community Partners will:

1. Continue exploring emerging partnerships and social housing development opportunity sites in a collective manner for discussion, visioning, and action.
2. Seek collaborative opportunities on future housing and social infrastructure projects to help progress action on various community needs and providing wraparound supports as appropriate, recognizing the efforts of all partner organizations in this regard.



Monitoring Framework

Monitoring the implementation of this plan keeps it current, tactful, and responsive to emerging needs. Regular monitoring allows for new opportunities to be captured. Progress on the plan goals and recommended actions will be measured to ensure progress.

Monitoring progress involves:

TIMELINE	MONITORING STEP	NEXT STEP
Every year	Track progress on opportunity sites	<ul style="list-style-type: none"> Progress on 'specific next steps' and other actions related to housing opportunity sites will be reported annually.
Every five (5) years	Update data	<ul style="list-style-type: none"> The City will update this plan every five (5) years with the latest available Census data, starting in 2027 with 2026 Census data. In conjunction, the City will distribute a new survey to non-profit sector partners to ensure quantitative and qualitative data is up-to-date. The future survey will follow the same structure as the survey developed for this plan.
Ad Hoc	Update list of opportunity sites	<ul style="list-style-type: none"> Add new opportunity sites to the list and map, while removing any sites that are built-out.
Ad Hoc	Celebrate successes together	<ul style="list-style-type: none"> Celebrate successful projects as they are completed through joint public communication strategies, where appropriate.
Ad Hoc	Align with Penticton Indian Band (PIB)	<ul style="list-style-type: none"> Revisit the SHIP as a collective after the PIB Housing Study is completed to align the data between the two plans.

The City, in partnership with 100 More Homes Penticton, will continue discussions on the Social Housing and Infrastructure Plan findings and recommendations, as the collective works towards creating more social housing for residents of Penticton.





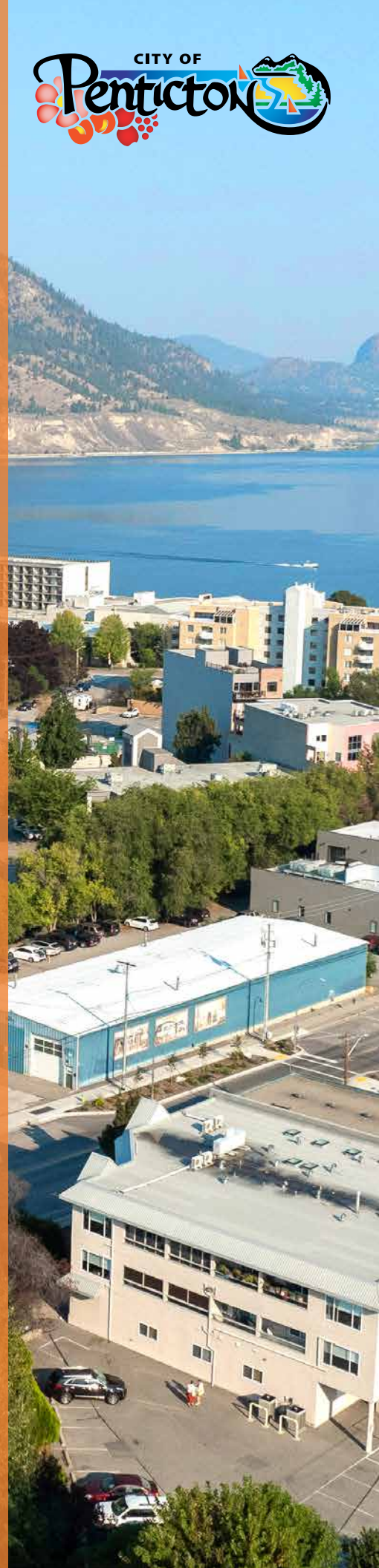
Conclusion

This plan sets out actionable goals, objectives, principles, partnerships, opportunity sites, funding options, and specific next steps to provide more social housing in Penticton to meet affordability needs. Partnerships are the focus, and adaptability is key. New opportunities are encouraged to emerge and align with this plan framework. Regular monitoring will ensure the plan is responsive and adaptable to changing needs. Specific recommendations are set forth for the City and all partners to improve the social housing and infrastructure conditions in the City.

Housing and social needs are complex. Continued collaboration and consensus-building among community partners will help achieve a more livable, equitable, and healthy community over the long term.

Attachments

1. Opportunities Matrix
2. Maps of Opportunity Sites
3. Social Housing Needs Assessment
4. Survey of Partners



Attachment 1:
Opportunities Matrix

441 Dawson Ave – possible Integrated Services Centre	
Target People and Groups to Serve	Unhoused community / precariously housed Day space services
Land Description and Details	4.29 acre site, big warehouse - industrial / cold feeling Ideally the space would be beautified Opportunity for shelter, day space services, or both
Land Ownership	Private – Greyback with City lease
Potential Partners and Roles	Access Centre – lead Penticton Overdose Prevention Society Interior Health United Way 100 More Homes OneSky Community Foundation South Okanagan Similkameen
Potential Government Partners	Ministries of Social Development and Poverty Reduction, Public Safety and Solicitor General, Housing and Municipal Affairs, Mental Health and Addiction BC Housing City of Penticton Interior Health (services support)
Alignment with Partners Vision, Mission, Values, Future Plans	Equal access to support and services Safe and resilient Penticton Overdose Prevention Society Access Centre
Transportation Links	Public transport 1 block distance Bike lane Secure lockers and bike parking/shopping cart storage
Social Infrastructure Needs	Kitchen / café Hygiene Storage Offices for NGOs Harm reduction / overdose prevention services Community space (gathering place) Bike and shopping cart storage
Development Timeline	May 2025
Potential Funding Sources	City (lease) United Way BC Ministry of Housing Community Foundation South Okanagan Similkameen Faith based organizations
Miscellaneous	Garden space. Prevention measures Needs to be integrated with housing/shelter somehow Outdoor H2O Mobile supports for those housed Integrated with housing Mobile vehicle sharing
Potential Project Leads	Access Centre and Penticton Overdose Prevention Society Consider options beyond current pilot Mobile services hub on wheels to do outreach
Specific Next Steps for City of Penticton	Determine use specifics around day space vs integrated services centre.
Specific Next Steps for Other Partners	Partners to continue seeking funding sources Connect with United Way BC on current funding to support POPS and Access Centre
2026 Updates	Temporary use permit approved up to March 2029, to continue emergency shelter and associated homelessness services. BC Housing operating funding confirmed to September 30, 2026. BC Housing is in the process of getting approval to March 31, 2027. Temporary Winter Shelter (TWS) operating funding approval is an annual process. BC Housing is the funding partner (annual funding basis) and leasee, P+OPS is the operator. Day space services only available to shelter guests (24/7 model).

Eckhardt – located at Eckhardt Avenue and Comox Street	
Target People and Groups to Serve	Workforce, middle income households earning between \$80K and \$190K per year (working full time) Young families
Land Description and Details	0.6 acre site Zoned for 6 stories, residential only Ready for development - unused lot, demolished houses On highway 97 / Eckhardt Avenue West Close to recreation, BC Transit Park and Ride is beside the site Final decision is reliant upon BC Builds team
Land Ownership	City of Penticton
Potential Partners and Roles	South Okanagan Immigrant Community Services – housing/childcare One Sky – housing/childcare Penticton and District Society for Community Living – housing Greyback – developer Catalyst – developer/project management YMCA – childcare Ooknakane Friendship Centre – need to identify role
Potential Government Partners	BC Builds Ministry of Education & Childcare (childcare/kids/small humans) Ministry of Transportation (on main highway through town) City of Penticton Canada Mortgage and Housing Corporation Interior Health
Alignment with Partners Vision, Mission, Values, Future Plans	South Okanagan Immigrant Community Services – self identified wanting to do workplace housing, welcoming, inclusive, equitable communities, Social gathering, multigenerational OneSky - in the strategic plan All ages housing Childcare Creating community Health care workers Penticton and District Society for Community Living - staff housing
Transportation Links	Beside park n ride On highway for commuting Bus routes Northern gateway (increased walkability) Active transportation
Social Infrastructure Needs	Childcare Something open on Sundays 3rd space (i.e. pop-up library)
Development Timeline	2024-2026 (1-2 year)s
Potential Funding Sources	BC Builds Ministry of Education and Child Care City of Penticton Interior Health (leasing space in building)
Miscellaneous	Save the trees in the current empty lot More transit, both active and public
Potential Project Leads	BC Builds Penticton and District Society for Community Living – housing One Sky & YMCA – childcare
Specific Next Steps for City of Penticton	Continue to support successful proponent in building and operating
Specific Next Steps for Other Partners	As community – support 1 application for the site and provide letters of support Follow up with Ministry of Education & Child Care
2026 Updates	One strong submission from local partners. BC Housing selection process led to New Vista Society (Burnaby) as selected proponent. City entered into lease agreement in Nov 2025. Land use and permits approved by Council in Jan 2026 Construction expected to begin on-site late 2026.

Ellis Block	
Target People and Groups to Serve	Mixed use housing Workforce (Middle income households earning between \$80K and \$190K per year working full time) IBPOC Priority Intergenerational - Youth (16-19 AND 19-27), 55+ (possible income caps, depending on funding)
Land Description and Details	.95 acre site Wasted space - gravel parking lot, ugly Close to many services - downtown core, near Penticton creek, near transit Close to several social services (easy move) Zoned for 10 stories - allows commercial and residential Development ready
Land Ownership	City of Penticton
Potential Partners and Roles	SOICS One Sky Ooknakane Friendship Centre Community Futures Developers Oasis United Church – interfaith partner SOICS – potential multicultural space
Potential Government Partners	City of Penticton, BC Housing, CMHC
Alignment with Partners Vision, Mission, Values, Future Plans	One Sky – Housing Okanagan College – main floor multi-purpose use and childcare Ooknakane Friendship Centre – housing All serving vulnerable groups SOICS – housing and multicultural space
Transportation Links	Walkable to downtown and Lake Okanagan Close to public transit Close to bike lanes Medical transportation (Ooknakane Friendship Centre)
Social Infrastructure Needs	Social services “hub” Gathering spaces (indoor/outdoor) – rooftop, library, childcare, interfaith, commercial kitchen Sustainable
Development Timeline	Phase I – planning (1 year +) Phase II – build (18-24 months) Phase III – occupancy (1-3 months)
Potential Funding Sources	SOICS – equity in current property Development partner, i.e. Catalyst One Sky – equity in current property Community Foundation United Way City to provide land
Miscellaneous	COP Council has endorsed for social housing BC housing funding Geo technic: Archeological, engineering, 6-10 stories OneSky, Ooknakane Friendship Centre and SOICS already existing on this street and ability to enter into partnership together
Potential Project Leads	All partners in collaboration with Catalyst or M’akola Development consultants
Specific Next Steps for City of Penticton	Expression of interest (EOI), encouraging joint submissions Land Disposition process (LDP)
Specific Next Steps for Other Partners	Visioning by partners Letter of Permission Expression of Interest
2026 Updates	Initial concepts/scoping exercise completed to understand development potential (June 2025). Council direction in December 2025 to defer next steps on Ellis Block to Downtown Plan process, expected to be complete in late 2027. Opportunity to incorporate civic uses in the development.

10 Galt Avenue	
Target People and Groups to Serve	Transitioning families Seniors People with disabilities Social sector staff housing
Land Description and Details	.59 acre site Vacant parcel left over from Point inter-section project (former Shielings Motel)
Land Ownership	City of Penticton
Potential Partners and Roles	SOSBIS – lead One Sky – services Penticton Community Garden – on site Ask Wellness – transition locations PDSCL – possible wellness supports Access Centre – service “in-reach” Ooknakane Friendship Centre – role to be defined
Potential Government Partners	COP – land and zoning BC Housing – funding Federal – additional funding support Interior Health – services support
Alignment with Partners Vision, Mission, Values, Future Plans	SOSBIS – in the strategic plan and currently operates adjacent site, has property management expertise Ask Wellness – has clients with site maintenance skills Supporting orgs – service support and vetting clients – One Sky & PDSCL
Transportation Links	Bus on South Main Street Walk to shopping centres, medical and restaurants Bike lane on south main Central location! Car share
Social Infrastructure Needs	Life skills training space Clinic next door with services Shared service space for different groups on different days Commercial kitchen and skill development (shared space and social enterprise) Community garden Childcare
Development Timeline	1-2 years Rezoning Funding Planning
Potential Funding Sources	BC Housing COP (pre-development funds) CMHC? SOSBIS
Miscellaneous	Rezoning needed if planning more than 6 storey building Site limitations Access to site (driveway location on Galt, possible shared access with neighbouring townhomes)
Potential Project Leads	SOSBIS COP
Specific Next Steps for City of Penticton	Finalize MOU with SOSBIS and seek new application to 2025 round of Community Housing Fund
Specific Next Steps for Other Partners	Pre development funding Pre development work
2026 Updates	Council rezoned the property in October 2025. MOU continues with SOSBIS and M'akola Development Services to apply for capital funding. Planned application to Community Housing Fund, impacted by 2026 provincial budget. Applied for Build Canada Homes funding, awaiting outcome.

Skaha Assembly	
Target People and Groups to Serve	Social service staff Lower income (independent rental) Moderate and middle-incomes (independent rental) Pet friendly
Land Description and Details	4.95 acre site Existing old motels
Land Ownership	BC Housing
Potential Partners and Roles	BC Housing Non-profit organizations, potentially PDSCL, Ask Wellness, SOSBIS, SOWINS
Potential Government Partners	BC Housing MCFD COP Provincial Ministry of Housing Federal (job fulfillment) Interior Health (services support)
Alignment with Partners Vision, Mission, Values, Future Plans	Support social organizational staffing efforts Make moving to Penticton an option Provision of low, moderate, and middle income housing options. Provision of ground-oriented retail or office in keeping with the neighbourhood.
Transportation Links	Right on Skaha transit zone Close to Walmart, Restore, etc.
Social Infrastructure Needs	Childcare Community mental wellness supports
Development Timeline	3-5 years (desired) Demolition Re-zoning, etc.
Potential Funding Sources	BC Housing Federal government
Miscellaneous	Dedicated space for front line staff away from worksites
Potential Project Leads	BC Housing NPOs collaboration
Specific Next Steps for City of Penticton	Zoning
Specific Next Steps for Other Partners	BC Housing ownership
2026 Updates	Council gave third reading (approval in principle) in December 2025 to rezone the site. Full adoption is subject to completion of legal documents related to land (lane) swap and off-site road improvements on Skaha Lake Road. BC Housing advised that construction start has been deferred based on Budget 2026 – rezoning work can advance. Expected construction start in 2029-30. City continues advocacy to the province to begin project sooner, recognizing the significant impact this project will have on local housing needs, providing hundreds of middle-income and lower-income homes.

Skaha South – 3240 Skaha Lake Rd (seek traditional Okanagan name)	
Target People and Groups to Serve	Mixed use housing Permanent housing
Land Description and Details	.68 acre site Gravel parking lot Surrounded by multi-storey housing Close to Skaha Lake Close to amenities
Land Ownership	BC Housing
Potential Partners and Roles	Ask Wellness – referral for tenancy Ooknakane Friendship – Indigenous Hub Centre Discovery House – recovery resources SOSBIS SOICS One Sky – social sector hub
Potential Government Partners	BC Housing City of Penticton
Alignment with Partners Vision, Mission, Values, Future Plans	Main floor – multipurpose use Seniors, families, singles Independent access to affordable housing
Transportation Links	Bus service Bike Close to park, water and schools
Social Infrastructure Needs	Health services Community kitchen Social enterprise Multi-purpose space Tiny pop up library Safe space
Development Timeline	Phase 1, 2, 3, 4 Planning – 2+ years Building – 18-24 months Occupancy – 1-3 months Multi-purpose hub – 1-3 months
Potential Funding Sources	BC Housing – Community Housing Fund COP – pre-development
Miscellaneous	What level of accountability would you have i.e. strata law, nonsmoking? Policy and mandate Parking
Potential Project Leads	Future non-profit partner
Specific Next Steps for City of Penticton	Pre-development work with BC Housing
Specific Next Steps for Other Partners	BC Housing will lead process to select non-profit partner to operate the site.
2026 Updates	BC Housing completing pre-development work on this site. No operator selected at this time, will be selected by BC Housing through a future process. Capital funding impacted by Community Housing Fund deferral in Budget 2026. Pre-development work to complete, then wait for next capital funding opportunity.

Carmi Elementary School	
Target People and Groups to Serve	Seniors / female led households Female led households (non-binary / gender diverse) Young pregnant people at risk
Land Description and Details	8.47 acre site Big school buildings with some existing sport and play spaces (desire to preserve outdoor areas) Near hospital Near food shops
Land Ownership	SD 67
Potential Partners and Roles	Seniors Drop in Centre Society SOICS SOWINS – second stage + emergency shelter? SD67 – lease of land OneSky – Lead? (Foundry and Childcare) CFSOS CMHA BC Housing SOSBIS
Potential Government Partners	BC Ministry of Education and Childcare Ministry of Health for seniors care CMHC COP BC Housing
Alignment with Partners Vision, Mission, Values, Future Plans	OneSky – cradle to grave, strong communities with opportunities for all, individuals to reach full potential
Transportation Links	Bus stop in front of site Carmi = main thoroughfare of city Location near hospital is ideal Car share
Social Infrastructure Needs	Co-op 3rd space cooking, food preservation, shared bulk buy Coordinator / community support team – goal is to foster community relationships Different spaces for emergency shelter – youth and pregnant Intergenerational childcare space, paid staff support
Development Timeline	3-5 years Purchase land/lease Planning Secure lead partners Secure funding
Potential Funding Sources	COP Ministry of Housing Ministry of Social Development and Poverty Reduction Program funding = United Way BC BC Housing
Miscellaneous	Garden space. Design principles for accessibility Cat Café Dog park on site Shared transport Car share
Potential Project Leads	OneSky
Specific Next Steps for City of Penticton	COP reach out to OneSky as lead, to all listed in potential partner list.
Specific Next Steps for Other Partners	Ask SD67 what their plans are
2026 Updates	Archived: School District 67 has announced lease of school space to Presidential Kids Academy child care.

Beacon / Campus Green (beside Okanagan College)	
Target People and Groups to Serve	Workforce housing Student housing Seasonal workforce housing Market housing Youth supportive
Land Description and Details	5.3 acre site No current use Near Timmins and Conklin Federal land leased to Nav Can but now with federal Department of Transportation Wiring underground Potential archeological issues Okanagan College is on part of property Two separate properties
Land Ownership	Federal Department of Transportation Okanagan College
Potential Partners and Roles	Okanagan College CMHC COP PIB Thompson-Okanagan Tourism Association
Potential Government Partners	Federal government (Transport Canada) Provincial government City of Penticton
Alignment with Partners Vision, Mission, Values, Future Plans	
Transportation Links	Transit plan Active transportation infrastructure Close to highway
Social Infrastructure Needs	Childcare Food / grocery College programming Commercial amenities
Development Timeline	2 years federal land disposition 1 year remediation Phased 10 year build out
Potential Funding Sources	Market rentals / sales BC Housing CMHC Okanagan College Foundation
Miscellaneous	Flight path Federally owned Brownfield remediation NIMBYism High traffic transport Garden space.
Potential Project Leads	Okanagan College OneSky Feds Okanagan College Foundation
Specific Next Steps for City of Penticton	Advocacy to federal government
Specific Next Steps for Other Partners	
2026 Updates	City continues to advocate to the federal government to deem these underutilized lands as surplus, to open up their ability for Build Canada Homes or other affordable housing capital funding programs. May 2026 – letter sent from Mayor to federal Ministers of Housing and Transportation highlighting this opportunity site and advocating for the lands to be deemed surplus. Meetings between City and federal staff continue.

Blue Church – 696 Main St. Seek new name – recognize the territory	
Target People and Groups to Serve	Mixed use housing Workforce Multigenerational including youth, IBPOC, seniors childcare
Land Description and Details	.53 acre site Old church building – asbestos Difficulty maintaining tenants due to uncertainty Downtown, corner lot, no parking Close to high school Beach and parks nearby
Land Ownership	Private - Pacific Mountain Region United Church of Canada
Potential Partners and Roles	SOICS OneSky United Church – to sell to fit a community needs / social justice Affordable housing – immigrant services CFSOS Food collective – Locomotive? CMHA SOSBIS
Potential Government Partners	City of Penticton BC Housing BC Builds CMHC Ministry of Housing Interior Health
Alignment with Partners Vision, Mission, Values, Future Plans	Serve vulnerable / underserved populations Social services hub Childcare Health for all Safe gathering space Inclusive safety
Transportation Links	Downtown – public transport Bike lanes close Pedestrian friendly? Car share
Social Infrastructure Needs	Social services hub Childcare – playground Commercial kitchen Social enterprise Multiuse space – gathering spaces (indoor/outdoor) Multifaith – long term, not mentioned in initial proposal for strategic reasons Community garden – green space
Development Timeline	Secure land ASAP Planning and approval approximately 1 year Build 18-24 months Move in 1-3 month
Potential Funding Sources	BC Housing, CMHC, COP, CFSOS, SOICS, OneSky, United Way, Federal CMHC
Miscellaneous	Some discussion currently taking place Identify ownership of old medical building Garden space.
Potential Project Leads	Collaborative and developer consultant
Specific Next Steps for City of Penticton	
Specific Next Steps for Other Partners	Pitch concept to church Pacific Mountain Region of United Church of Canada
2026 Updates	United Church of Canada are investigating future options for this site with partners, dialogue continues prior to long-term decisions being made. Architectural design work will be a next step.

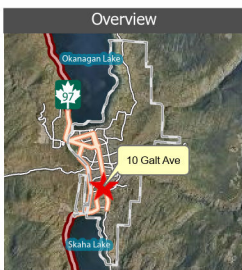
450 Martin Street	
Target People and Groups to Serve	People with disabilities Supportive housing component Downtown workers (mixed income)
Land Description and Details	Vacant lot .6 acre site Parking lot Large lot Whole city block
Land Ownership	Private owner
Potential Partners and Roles	Access Centre Interior Health (across the street) SOICS COP OneSky Ask Wellness Retail, grocery (small and local) PDSCL
Potential Government Partners	COP IH Is there a way to section off areas for different types of housing to get funding from all levels of government / private sector?
Alignment with Partners Vision, Mission, Values, Future Plans	Marginalized people are already supported by Access, IH, SOICS, OneSky and Ask Wellness Service integration in some form For retail / private – excellent location and good amount of space
Transportation Links	Bus stops on 3 of 4 corners Intercity bus stop Walkable downtown Across the street from primary care Close to city services – parks and the lake... Bike lane
Social Infrastructure Needs	IH already present Office and service delivery space Group programming space Recreational stuff – classes, arts and culture
Development Timeline	Landowner driven 1 year for concept 1 year to find funding 3-5 years before starting construction
Potential Funding Sources	Private development groups BC Housing BC Builds
Miscellaneous	Food services within this space.
Potential Project Leads	
Specific Next Steps for City of Penticton	
Specific Next Steps for Other Partners	
2026 Updates	Archived: In June 2026, City Council approved a Development Permit application for a 200 unit market rental apartment development on this site, with commercial uses at street-level.

Other opportunity sites to be further explored:

Address	Property Owner	2026 Updates
393 Winnipeg St	BC Housing	Pre-development work paused until capital funding is available.
680 Wade Ave E	PDSCL	Exploring expansion funding opportunities with a development partner. Expected application to City's Pre-Development Fund to advance design work.
252 Conklin Ave	PDSCL	
234 Van Horne St	PDSCL	
Other church/faith-based sites	Faith-based groups	Discussions continue with faith-based groups through ongoing development of the Community Safety and Wellbeing Plan (CSWB), particularly around food security work and supporting system navigation. Blue Church site redevelopment remains an opportunity.
216 Hastings Ave	OneSky	Received pre-development funding from the City to work with architectural and development consultant to scope a 100+ unit development on the site, keeping the historic train station building. Preparing for a future capital funding application.

Other needs to be further explored:	2026 Updates
All new housing projects should contemplate childcare.	The City recently updated the Zoning Bylaw to allow childcare in all zones, with major child care centres (8+ children) reserved for certain appropriate zones. New child care spaces are subject to funding or private operators.
More robust transportation system for Penticton and surrounding areas.	The City and BC Transit have plans for transit network expansion, subject to provincial funding. Recently, regional/inter-community transportation gaps have been highlighted as opportunities for improvement. The City's free transit for youth 24 and under continues.
Emergency shelter for youth under 19.	The 100 More Homes Youth Action Table continues to work towards expanding the continuum of youth housing in Penticton. A presentation is planned to Council in June 2026 to update on the No Where to Go report and local youth housing needs.
Continuum of youth housing, including youth supportive housing (Katherine's place in Kamloops.).	
Amenity space, social connection, community gardens, and accessibility features in new developments.	The City has minimum requirements for amenity space in new developments in most zones and can encourage these elements to be considered when new proposals are submitted to the Development Permit process. BC Housing have their own design guidelines for funded projects.
Design new projects with safety in mind; physical and cultural safety.	All new development projects shall meet City's design guidelines, including considering Crime Prevention Through Environmental Design (CPTED) principles. The City is in the process of developing a Community Safety and Wellbeing Plan (CSWB), expected to be complete Q3 2026.
More small-scale and decentralized social housing sites, some included in the list above of opportunities to be further explored.	Community partners are seeking opportunities to construct small-scale expansions on their existing sites (i.e. PDSCL, Discovery House, etc). BC Housing funding parameters favour larger-scale projects (i.e. 40-50+ units). Continuing to explore funding options for small-scale sites.
Transitional housing.	In March 2026, Council directed staff to "seek Provincial support and investment to strengthen the detox, treatment and recovery continuum in Penticton, with a focus on: <ul style="list-style-type: none"> establishing lower-barrier transitional housing, establishing local inpatient withdrawal management, and expanding treatment and recovery housing." Staff are working closely with partners at the province and 100 More Homes collective to advance these Council directions.

Attachment 2:
Maps of Opportunity Sites



Legend

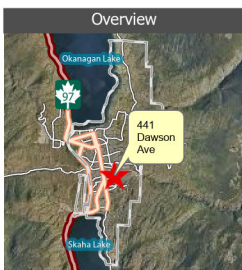
 Opportunity Site



0 25 50
Metres
1:1,000

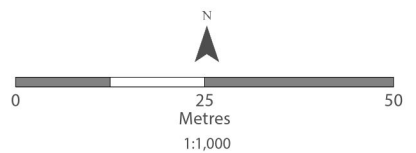
Terms of Use: The City of Penticton is a depository of public information in both printed and digital form. The source, accuracy and completeness of this information varies. As a result, the City does not warrant in any way the mapping information including the accuracy or suitability thereof. The user of this information does so at their own risk and should not rely upon the information without independent verification as to the accuracy or suitability thereof.
Date: 2025-05-09

City of Penticton, Earthstar Geographics



Legend

 Opportunity Site



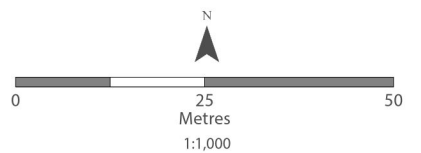
Terms of Use: The City of Penticton is a depository of public information in both printed and digital form. The source, accuracy and completeness of this information varies. As a result, the City does not warrant in any way the mapping information including the accuracy or suitability thereof. The user of this information does so at their own risk and should not rely upon the information without independent verification as to the accuracy or suitability thereof.
Date: 2025-05-09

City of Penticton, Earthstar Geographics



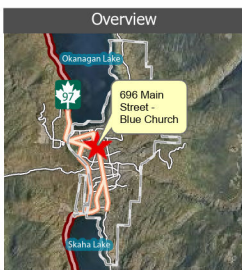
Legend

 Opportunity Site

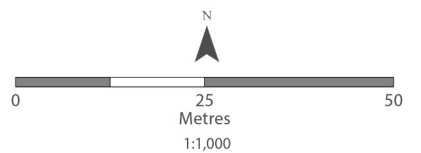


Terms of Use: The City of Penticton is a depository of public information in both printed and digital form. The source, accuracy and completeness of this information varies. As a result, the City does not warrant in any way the mapping information including the accuracy or suitability thereof. The user of this information does so at their own risk and should not rely upon the information without independent verification as to the accuracy or suitability thereof.
Date: 2025-05-09

City of Penticton, Earthstar Geographics



Legend
 Opportunity Site

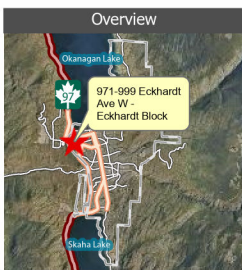


Terms of Use: The City of Penticton is a depository of public information in both printed and digital form. The source, accuracy and completeness of this information varies. As a result, the City does not warrant in any way the mapping information including the accuracy or suitability thereof. The user of this information does so at their own risk and should not rely upon the information without independent verification as to the accuracy or suitability thereof.
 Date: 2025-05-09

City of Penticton, Earthstar Geographics

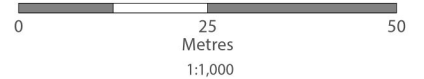
Social Housing and Infrastructure Plan (SHIP) Opportunity Site

971-999 Eckhardt Ave W - Eckhardt Block



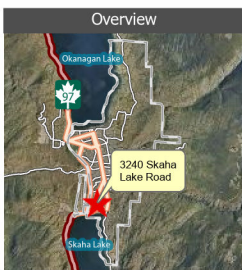
Legend

Opportunity Site



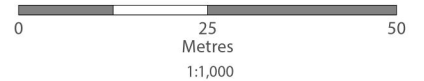
Terms of Use : The City of Penticton is a depository of public information in both printed and digital form. The source, accuracy and completeness of this information varies. As a result, the City does not warrant in any way the mapping information including the accuracy or suitability thereof. The user of this information does so at their own risk and should not rely upon the information without independent verification as to the accuracy or suitability thereof.
Date: 2025-05-09

City of Penticton, Earthstar Geographics



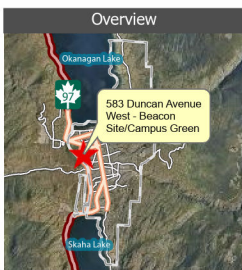
Legend

 Opportunity Site



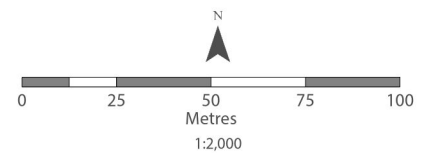
Terms of Use: The City of Penticton is a depository of public information in both printed and digital form. The source, accuracy and completeness of this information varies. As a result, the City does not warrant in any way the mapping information including the accuracy or suitability thereof. The user of this information does so at their own risk and should not rely upon the information without independent verification as to the accuracy or suitability thereof.
Date: 2025-05-09

City of Penticton, Earthstar Geographics



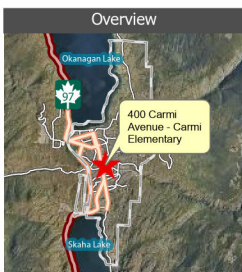
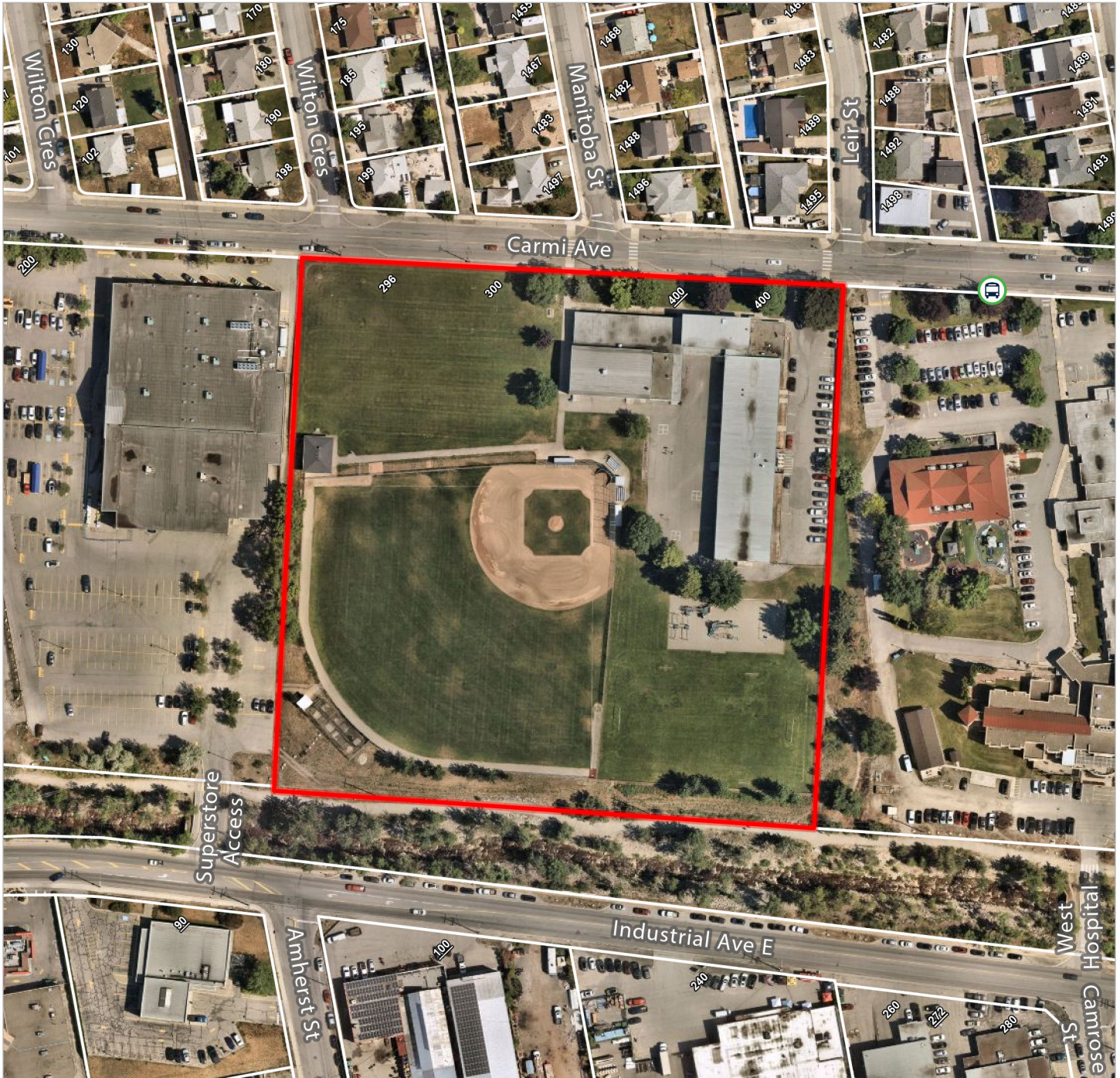
Legend

Opportunity Site

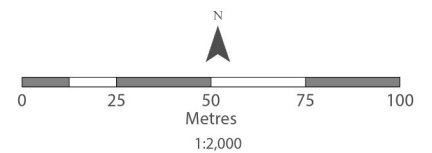


Terms of Use: The City of Penticton is a depository of public information in both printed and digital form. The source, accuracy and completeness of this information varies. As a result, the City does not warrant in any way the mapping information including the accuracy or suitability thereof. The user of this information does so at their own risk and should not rely upon the information without independent verification as to the accuracy or suitability thereof.
Date: 2025-05-09

City of Penticton, Earthstar Geographics



Legend
 Opportunity Site

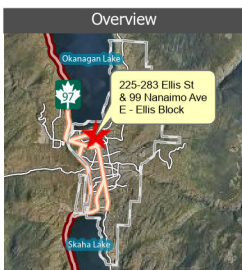


Terms of Use: The City of Penticton is a depository of public information in both printed and digital form. The source, accuracy and completeness of this information varies. As a result, the City does not warrant in any way the mapping information including the accuracy or suitability thereof. The user of this information does so at their own risk and should not rely upon the information without independent verification as to the accuracy or suitability thereof.
 Date: 2025-05-09

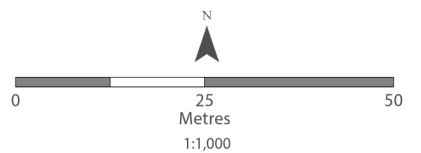
City of Penticton, Earthstar Geographics

Social Housing and Infrastructure Plan (SHIP) Opportunity Site

225-283 Ellis St & 99 Nanaimo Ave E - Ellis Block



Legend
 Opportunity Site



Terms of Use: The City of Pentticton is a depository of public information in both printed and digital form. The source, accuracy and completeness of this information varies. As a result, the City does not warrant in any way the mapping information including the accuracy or suitability thereof. The user of this information does so at their own risk and should not rely upon the information without independent verification as to the accuracy or suitability thereof.
 Date: 2025-05-09

City of Pentticton, Earthstar Geographics

Attachment 3:
Social Housing Needs Assessment



2025



CITY OF PENTICTON

Social Housing Needs Assessment

Submitted to: City of Penticton and 100MH



HELPSEEKER
TECHNOLOGIES

January 2025



Land Acknowledgement

We acknowledge that the City of Penticton is located on the unceded, ancestral, and traditional territory of the Syilx Okanagan People.

We recognize the enduring connection of the Syilx Okanagan Nation to this land and their continued stewardship and care for these territories.

As we work toward solutions in housing, community wellbeing, and social equity, we commit to honouring these relationships, fostering collaboration, and advancing reconciliation in meaningful and actionable ways.

Table of Contents

Land Acknowledgement	1
Table of Contents	2
Glossary of Key Terms	4
Summary Report	6
DEFINING SOCIAL HOUSING AND ITS CONTEXT	6
METHODOLOGY	7
CURRENT STATE	7
KEY SYSTEM CHALLENGES	9
PROJECTED NEEDS	11
PRIORITIZING HOUSING FOR KEY POPULATIONS	14
MUNICIPAL ROLE	15
ADDITIONAL RECOMMENDATIONS	17
Strengthening Intergovernmental Affairs and Partnerships	17
Enhancing Coordination Between Service Providers	17
Clear Protocols for Major Transition Points	17
CONCLUSION	18
Technical Report	19
NON-MARKET HOUSING IN BRITISH COLUMBIA	19
Key Distinctions	20
Current Landscape	21
Core Needs	21
Current Initiatives and Strategies	22
Strategic Considerations	23
Building a Resilient Social Housing System	23
WHAT IS A SOCIAL HOUSING NEEDS ASSESSMENT?	24
Approach	25
Comprehensive Planning for the Future	26
Priority Populations	27
Balancing Non-Market and Market Housing	29
QUANTIFYING NEED	30
Approach	30
Projected Non-Market Housing Needs	30
Current Distribution of Non-Market Units	31
SCENARIO MODELLING TO ASSESS SOCIAL HOUSING NEEDS	31
Municipal Responsibilities	32

Distinguishing Non-Market, Social, and Market Housing Roles	33
Leveraging Zoning and Planning Tools	33
Positioning Penticton as a Connector in the Housing Ecosystem	34
Ensuring Long-Term Resilience & A Strategic Municipal Role	34
SCENARIO ANALYSIS	35
Scenario 1 – Business as Usual	36
Scenario 2 – Prevention-Focused	39
Scenario 3 – Focused Housing Stability	41
Recommended Scenario	43
TOOLS AND OPPORTUNITIES FOR SOCIAL HOUSING DEVELOPMENT IN PENTICTON	45
Municipal Role in Housing Development	45
Zoning Reforms and Increased Density	45
Transit-Oriented Development (TOD)	46
Downtown Development	48
Alignment with Broader Community Goals	49
THE CITY CANNOT DO THIS ALONE	52
References	53
Appendix - Detailed Methods	55
Data Sources and Collection	55
Projecting Future Housing Needs	55
Non-Market Housing Need	56
Data Limitations	60

Glossary of Key Terms

Addressing Homelessness: Programs focused on temporary accommodation and emergency shelters provide temporary shelters (ideally 30 days or fewer), single/shared bedrooms or dormitory-style sleeping arrangements, basic support services, and assistance for immediate needs.

Affordable Rental Housing: Housing designed for individuals and families with low to moderate incomes who may not qualify for subsidized housing but still require housing options below market rates.

Area Median Income (AMI): The midpoint of household income distribution in a specific geographic area. It is used as a benchmark for determining housing affordability and eligibility for housing programs.

Core Housing Need (CHN): A condition in which a household is living in housing that fails to meet adequacy, affordability, or suitability standards, and it would cost 30% or more of their before-tax income to access local housing that does meet those standards.

Emergency Shelters: Facilities that provide short-term safe accommodation for individuals and families experiencing homelessness or crisis. They offer basic necessities such as food, hygiene services, and temporary sleeping arrangements, typically for 30 days or fewer, while connecting residents to additional support and housing resources.

Extreme Core Housing Need: A condition in which a household is living in housing that fails to meet adequacy, affordability, or suitability standards, and it would cost 50% (as opposed to 30% for CHN) or more of their before-tax income to access local housing that does meet those standards.

Housing Continuum: The full range of housing options from emergency shelters to market homeownership, including transitional housing, supportive housing, and rental housing.

Housing with Support Services: Provides long-term, stable housing paired with ongoing support to help people maintain their housing and address underlying needs.

Non-Market Housing: A broad category of housing that includes social housing, supportive housing, subsidized rental programs, and co-ops, providing affordable options for vulnerable populations outside of market-rate housing.

Prevention-Focused Approach: A housing strategy that emphasizes preventing homelessness and housing instability through early intervention, including rent supplements and eviction prevention programs.

Rental Assistance Programs: Program for households with income thresholds under \$74,000, offering rental supplement programs (ie. RAP and SAFER), with units at or below average market rent, including purpose-built rental buildings.

Social Infrastructure: Facilities, services, and spaces that enhance community wellbeing and quality of life. This includes schools, healthcare, housing, recreational areas, and social services that support individuals and families.

Social Housing/Subsidized Rents: This is a housing program for households with an income threshold under \$65,000. It uses a rent-geared-to-income (30% of household income) model and is operated by non-profits or government bodies, including public housing and non-profit housing.

Subsidized Housing: A broader category than social housing that includes all forms of long-term housing options where residents pay rent geared to their income (typically 30% of gross household income).

Supportive Housing: A subset of social housing that provides on-site support services to help residents maintain stable housing.



Summary Report

Penticton's housing system faces mounting pressures, particularly in its **social housing** sector, which includes government-subsidized developments managed by public agencies and non-profit partners. These pressures have increased in recent years due to demographic shifts, economic factors, and changing housing market dynamics.

This social housing needs assessment (SHNA) comprehensively analyzes current housing challenges, future requirements, and strategic solutions. The SHNA assesses needs across women-led households, youth, seniors, Indigenous residents, and people with disabilities to provide a framework for supporting Penticton's most vulnerable populations.

While centred on **social housing**, the SHNA also assesses **social housing's** role within the broader context of **non-market housing** initiatives that provide income-g geared solutions. This holistic approach ensures that recommended interventions address both immediate needs and long-term systemic challenges while promoting sustainable community development.

DEFINING SOCIAL HOUSING AND ITS CONTEXT

In British Columbia, **social housing** refers to subsidized developments operated by government or non-profit entities, ensuring affordability for low- to moderate-income households. This includes transitional housing for those requiring temporary accommodation, **supportive housing** that combines affordable units with essential services, and independent **social housing** units designed for long-term occupancy. More broadly, subsidized housing includes both **social housing** and private **rental assistance programs**, creating a bridge between **social housing** and market-based solutions for eligible households.

Social housing plays an important role in the **housing continuum**. Unlike market-rate housing, it operates outside traditional market forces, allowing for deep subsidization that serves the households facing the largest barriers to housing stability. Integrating **support services** with **social housing** developments creates opportunities for vulnerable residents to access essential resources, including healthcare and employment assistance, directly within their housing environment.

The SHNA prioritizes **social housing** while acknowledging its interconnection with other affordable housing forms. Understanding these relationships is crucial for developing effective housing strategies that are able to transition from crisis response to stable, permanent housing solutions.

METHODOLOGY

The SHNA combines quantitative analysis with qualitative insights to provide an actionable understanding of Penticton's housing needs. Our data analysis examined multiple years of census and demographic trends, evaluated current **non-market** unit distribution patterns, and identified bottlenecks in transition pathways from **emergency shelters** to permanent housing. This analysis incorporated historical data and forward-looking projections to ensure recommendations reflect current needs and anticipated future demands.

HelpSeeker developed three strategic scenarios to project future needs: the Business as Usual approach, the **Prevention-Focused** approach, and the Focused Housing Stability approach. Each scenario was modelled using sophisticated demographic projections, economic indicators, and housing market analyses. The factors considered for the scenarios include population aging, migration patterns, economic trends, and changing household compositions.

This integrated approach ensures the SHNA reflects both statistical trends and lived experiences insights provided by city staff, allowing a nuanced understanding of housing needs across different population segments and income levels. The assessment examined the intersections between housing needs and other social factors, including healthcare utilization, employment stability, and educational outcomes.

CURRENT STATE

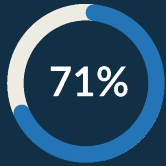
Penticton's **non-market housing** system consists of 1,540 units, accounting for 9% of all housing units in the city and encompassing a range of housing types and support levels. While there is no universally defined "ideal" balance between market and non-market housing—since the optimal mix depends on local needs and conditions—the National Housing Strategy recommends that at least 20% of all new housing developments include deeply affordable housing, prioritizing vulnerable and marginalized populations, with a goal of increasing the share of **non-market housing** over the coming years. If Penticton aims to align with this benchmark, greater investment will be needed to expand **non-market housing** and work toward a target of 20% of the city's total housing stock in the coming decades.

Within the existing **non-market housing** stock, 11% consists of **housing with support services**, providing crucial assistance for residents with complex needs. 35% is **social housing**, offering stable, affordable homes for low-income households capable of living independently. 50% is **affordable rental housing**, bridging the affordability gap in the private market. The remaining 5% are for **addressing homelessness**, including **emergency shelters** and transitional housing.

71% of **non-market housing** serves seniors, reflecting current demographic demands and historical development patterns. This concentration highlights the need for careful planning to

ensure adequate housing options for other vulnerable populations. A total of 1,114 units **address extreme core housing need**, while 426 units **address homelessness**.

Demographic Details



of the current **non-market housing** stock serves seniors.



1,114 units (72% of current **non-market housing** stock) address **extreme core housing need**.



426 units (28% of current **non-market housing** stock) support people experiencing homelessness, with 162 people on active waiting lists.

The programs these units represent include **housing with support services, social housing, affordable rental housing**, and initiatives **addressing homelessness**.

Programs specifically focused on **addressing homelessness** include Women's Transitional Housing, Compass Centre, Compass House, Hughes House, and the Okanagan Nation Emergency Transition House. Despite ongoing efforts, the system remains under substantial strain, with 162 people still awaiting placement as of 2023, according to the 2023 Housing Needs Assessment.

The current portfolio reflects decades of various housing programs and policies, resulting in a complex mix of building types, subsidy levels, and operating agreements. Many properties are aging, with much of the stock built before 1990. This aging infrastructure presents challenges and opportunities for renewal and redevelopment to better meet current needs.



KEY SYSTEM CHALLENGES

The

social housing system faces several factors hindering its effectiveness in meeting community needs. Insufficient prevention measures and limited rent supplements often force people into emergency shelters rather than maintaining existing housing. This reactive approach proves both more costly and less effective than preventive interventions.

Transition bottlenecks create barriers for those moving from **emergency shelters** to permanent housing. Multiple factors contribute to these bottlenecks, including the limited availability of appropriate housing units, insufficient **support services**, and challenges in coordinating across different parts of the housing system. The result is extended **shelter** stays that strain resources and impede personal stability.

There are also housing gaps that affect specific population groups. Youth housing remains severely limited, with only two youth-specific beds serving females and non-binary people, leaving male youth without dedicated options. Despite their growing demographic presence, senior housing lacks emergency and transitional options specifically designed for older adults. Those requiring complex care face particular challenges, with limited options for people managing co-occurring mental health and substance use challenges.

The absence of formal transition policies for people leaving institutions also frequently results in housing instability. This gap affects people leaving hospitals, correctional facilities, and other institutional settings, often leading to cycles of homelessness and crisis. Better coordination between institutions and housing providers could prevent many of these outcomes.

These challenges have cumulative effects on system efficiency and individual outcomes. For example, the lack of appropriate housing options often forces people into inappropriate placements, creating ripple effects throughout the system.

Understanding these interconnections is crucial for developing effective solutions.

Key System Challenges in Penticton's Social Housing

1.	Prevention Measures Fall Short: Insufficient rent supplements and eviction prevention efforts increase reliance on emergency shelters , increasing both system costs and personal trauma.
2.	Transition Bottlenecks: Limited housing options and support services extend shelter stays, straining resources and delaying personal stability.
3.	Specialized Housing Gaps: Shortages in youth, senior, and complex care housing fail to meet the needs of diverse vulnerable populations.
4.	Institutional Transition Failures: Lack of formal policies for people exiting hospitals, jails, or care facilities, leading to recurring homelessness.
5.	Cumulative Effects Ripple Through the System: Inappropriate placements create inefficiencies, worsening outcomes for people and the broader housing network.

PROJECTED NEEDS

The table below outlines the projected incremental growth in **non-market housing** demand for Penticton from 2024 to 2046. These projections show the number of new units needed at each stage to meet demand over time. By 2026, the community will need to add 337 additional **non-market housing** units. By 2041, the total number of added units will reach 1,144, meaning an additional 807 units will need to be built between 2026 and 2041. By 2046, the total will need to increase further to 1,749, requiring the addition of 605 more units between 2041 and 2046. These projections account for multiple factors, including aging populations, changing family structures, economic trends, and anticipated migration patterns.¹

Breaking it down by category, **housing with support services** will need to grow by 55 units by 2026, reaching 166 units by 2041, and then increasing to 239 units by 2046. **Social housing** demand will require 131 additional units by 2026, increasing to 531 units by 2041, and reaching 823 units by 2046. **Affordable rental housing** will need 138 more units by 2026, increasing to 431 units by 2041, and then 666 units by 2046. **Addressing homelessness** will require 13 more units by 2026, reaching 16 units by 2041, and 21 units by 2046.

Table 1: Projected Growth in Non-Market Housing Demand, Penticton, 2024-2046

	Current (2024)	2026	2041	2046
Housing with Support Services	168	55	166	239
Social Housing	532	131	531	823
Affordable Rental Housing	767	138	431	666
Addressing Homelessness	73	13	16	21
Total	1,540	337	1,144	1,749

A lack of investment in these services may lead to an increase in the number of unhoused people, resulting in more people living unsheltered, rising numbers of encampments, and greater strain on emergency services and community resources. Without adequate development, the gap between housing needs and available units is expected to widen, contributing to ongoing social and economic challenges.

¹ For a detailed explanation of how these numbers are derived, please refer to the Methodology section in the Technical Report.

Project Increase in Demand for Non-Market Housing

Penticton's **non-market housing** needs are projected to grow substantially over the next few decades, driven by demographic shifts, economic pressures, and population growth.

By 2026	An additional 337 units are required to address immediate needs.
By 2041	Demand increases to 1,144 units (+807).
By 2046	A total of 1,749 more units will be required (+605).

These projections reflect factors such as the aging population, evolving family structures, migration patterns, and the rising gap between income and housing costs.

After carefully analyzing various intervention strategies, the SHNA strongly supports adopting a **Prevention-Focused** approach. This approach emphasizes **social housing** as the cornerstone of a comprehensive plan, recognizing that preventing housing instability is more effective and cost-efficient than responding to crises. The prevention focus requires fundamental changes to resource allocation and program design, moving from reactive emergency responses to proactive stability measures.

The recommended strategy calls for expanding **social housing's** share of the **non-market housing** portfolio for households experiencing **extreme core housing need** from the current 36% to 50% by 2046. This expansion acknowledges **social housing's** unique ability to provide deeply subsidized, stable housing for those facing the greatest barriers to market housing. The strategy includes specific targets for different housing types and support levels, ensuring a balanced approach to meeting diverse community needs.

The prevention model includes particular attention to the integration of **support services**. The plan recommends increasing the proportion of units with integrated supports for households in **extreme core housing need** to 10% by 2046, up from the current 9%. This modest percentage increase belies substantial improvements in service quality and coordination, with enhanced

wraparound supports addressing mental health, addiction recovery, employment assistance, and life skills development. These integrated services are crucial for maintaining housing stability among vulnerable populations.

The prevention strategy also calls for adjusting the allocation of **affordable rental housing** for households in **extreme core housing need** to 40% of the portfolio. This reduction from the current 55% reflects a strategic shift toward deeper subsidization, rather than decreased overall support. By focusing resources on those with the greatest needs, the system can better prevent homelessness and housing instability before they occur.

Social housing serves as the foundation for addressing **extreme core housing need**, providing deeply subsidized solutions for those unable to access the private market. This role becomes increasingly crucial as market housing costs continue to rise faster than incomes for many households.

The **Prevention-Focused** approach emphasizes several key interventions designed to maintain housing stability:

- Enhanced eviction prevention programs provide early intervention when households face housing instability. These programs combine financial assistance with **support services**, helping residents address underlying challenges before they lead to housing loss. Success in other jurisdictions has demonstrated that preventing a single eviction costs significantly less than rehousing a household after they become unhoused.
- Expanded rent supplement programs help bridge the growing gap between market rents and household incomes. These supplements prove particularly effective when combined with landlord liaison programs that help secure and maintain private market tenancies. The approach includes graduated supplement levels that adjust to household circumstances, providing greater support during periods of acute need.
- Increased **supportive housing** capacity addresses the needs of residents requiring ongoing assistance to maintain stable housing. This expansion includes specialized programs for youth transitioning from care, seniors requiring health supports, and people managing complex mental health or substance use challenges. Each **supportive housing** development incorporates evidence-based practices for its target population.
- Improved housing transitions to strengthen pathways from **emergency shelters** to permanent housing. This adjustment to the system can reduce **shelter** stays and improve residents' outcomes. This includes developing intermediate housing options, enhancing coordination between service providers, and creating clear protocols for major transition points.

Recommended Prevention-Focused Approach

The **Prevention-Focused** approach prioritizes proactive measures to prevent housing instability and build long-term stability.

- **Expand Social Housing:** Increase to 50% (up from 36%) by 2046, focusing on deeply subsidized housing for vulnerable populations.
- **Increase Support Services:** Allocate 10% (up from 9%) to units that include wraparound services for mental health, addiction recovery, and life skills.
- **Adjust Affordable Rentals:** Reduce to 40% (down from 55%), targeting resources to the most at-risk households.
- **Enhance Transitional Housing:** Invest in facilities and streamline pathways to permanent housing.

PRIORITIZING HOUSING FOR KEY POPULATIONS

The development of new housing units in Penticton should prioritize the needs of key populations to meet the growing need for appropriate housing. By 2046, the rate of **core housing need (CHN)** is projected to grow substantially for several priority populations, highlighting the importance for targeted interventions. These populations are disproportionately reliant on **non-market housing** solutions, as the private market often fails to meet their affordability and accessibility requirements.

Women and Single Mothers

The number of women-led households in **CHN** is projected to increase by 41%, from 1,275 in 2021 to 1,795 in 2046, with single mother-led households in **CHN** increasing by 69%, from 350 in 2021 to 590 in 2046.

Indigenous and Racialized Groups

The number of Indigenous households in **CHN** is projected to increase by 63%, from 210 in 2021 to 343 in 2046. The number of racialized group-led households in **CHN** is projected to increase by 71%, from 140 in 2021 to 240 in 2046, with Black-led households in **CHN** increasing by 40%, from 15 in 2021 to 21 in 2046.

Newcomers

The number of new migrant-led households in **CHN** is projected to increase by 24%, from 25 in 2021 to 31 in 2046, while the number of refugee claimant-led households in **CHN** is projected to increase by 127%, from 15 in 2021 to 34 in 2046.

Youth and Seniors

The number of under 25 youth-led households in **CHN** is projected to increase by 51%, from 65 in 2021 to 98 in 2046. The number of senior-led households (65 or over) in **CHN** is projected to increase by 5%, from 945 in 2021 to 993 in 2046, though with 85-or-over-led households in **CHN** decreasing by 21%, from 170 in 2021 to 134 in 2046.

Households with Disabilities

The number of households with physical activity limitations in **CHN** is projected to increase by 76%, from 490 in 2021 to 861 in 2046, while the number of households with cognitive, mental, or addictions activity limitations in **CHN** is projected to increase by 79%, from 300 in 2021 to 537 in 2046.

While creating new housing units, it is essential to include diverse housing types that meet the specific needs of all parts of the population. This approach ensures equitable access to affordable and suitable housing, while addressing the systemic barriers that disproportionately affect vulnerable groups. Focusing on these populations can help Penticton promote inclusivity, stability, and long-term community wellbeing.

MUNICIPAL ROLE

Implementing the **Prevention-Focused** approach will require substantial support from provincial and federal partners. However, Penticton's role is likewise crucial, as the municipality should ensure these developments align with local needs through strategic interventions and policy frameworks.

Some of the most effective tools available to the city to create favourable conditions for **social housing** development are land use planning and development regulation. Important measures include:

- Density-bonusing programs to incentivize affordable housing creation.
- Reduced parking requirements that lower development costs.
- Transit-oriented development zones that improve housing accessibility.
- Establishing a **non-market housing** pre-development fund.
- Pre-zoning land for **social housing**.
- Implementing tenant protection bylaws.
- Reducing development cost charges and taxes over a specified period.

These planning tools can reduce barriers to **social housing** development, while ensuring new projects integrate well with existing neighbourhoods.

Another program to encourage **social housing** development is to identify and prioritize city-owned land for **non-market housing** developments. This will reduce one of the major barriers to new **social housing** projects. However, this approach requires a careful balance between maximizing social benefit and maintaining municipal fiscal health. Long-term land leases, rather than outright transfers, can stabilize housing projects while preserving public assets.

An important municipal function is to serve as a connector and facilitator, bringing together BC Housing, non-profit housing providers, private developers, and other interest holders. These partnerships can combine diverse resources and expertise, creating innovative solutions to housing challenges. Successful examples from other jurisdictions demonstrate how well-structured partnerships can accelerate housing development while sharing risks and responsibilities.

While more cost-effective in the long term, the **Prevention-Focused** approach requires significant upfront investment to establish robust support systems and adequate housing stock. Municipal fiscal constraints mean that capital investments for **social housing** expansion must come primarily from provincial and federal government sources.

In addition to capital investments, sustainable funding streams are also needed for operational funding for **support services**, maintenance requirements for aging buildings, and ongoing rent supplements. There are opportunities to leverage social impact investing to help fill funding gaps, particularly for certain housing types. By attracting private capital with a focus on social returns, Penticton can diversify funding sources and accelerate project development.

Municipal Role and Resource Implications

Penticton can address housing challenges by leveraging zoning tools, prioritizing city-owned land for housing projects, and fostering partnerships with BC Housing, non-profits, and private developers. While the city cannot fund large-scale investments alone, it can advocate for provincial and federal support to expand **social housing** and sustain services.

Creating enabling conditions through planning and collaboration will be key to achieving long-term housing solutions.

ADDITIONAL RECOMMENDATIONS

To address the need for **non-market housing**, the following additional recommendations are proposed, with a focus on intergovernmental collaboration and strategic planning:

Strengthening Intergovernmental Affairs and Partnerships

Collaborate with Provincial Government: Establish a formal partnership framework with the provincial government to align priorities and secure funding for **non-market housing** initiatives.

Develop a Joint Implementation Strategy: Work with provincial and federal governments to co-develop a detailed implementation plan that includes shared accountability and clear timelines.

Advocate for Policy Alignment: Seek alignment between provincial housing policies, including shelter guidelines and tenant protections, and local strategies to minimize systemic gaps and service delays.

Incentivize Intermediate Housing Models: Collaborate with the province to offer financial incentives or grants for the development of rent-g geared-to-income and low-cost housing units to serve as a bridge for households awaiting **non-market housing**.

Continue Investment in 100 More Homes: Support **100 More Homes** as the backbone organization leading the coordination of housing partners and service providers.

Enhancing Coordination Between Service Providers

Establish Coordinated Entry Systems: Work with service providers to create a centralized intake and referral system for subsidized and **non-market housing** applications.

Develop Shared Protocols: Create standardized protocols for service providers to manage major transition points, such as moving individuals from **shelters** to permanent housing, to ensure smoother and more efficient transitions.

Clear Protocols for Major Transition Points

Create Housing Stability Plans: Partner with provincial agencies to design individualized housing stability plans that address the specific needs of people transitioning between housing types.

Integrate Wraparound Support Services: Advocate for transitional and permanent housing options supported by access to health, mental health, and employment services through collaboration with provincial ministries.



CONCLUSION

Success in addressing Penticton's housing challenges will demand collaborative effort across all government levels, private sector partners, and community organizations. While the municipality provides essential coordination and innovation through local tools and policies, creating a balanced and resilient housing system requires substantial investment from provincial and federal governments.

The **Prevention-Focused** approach offers a clear pathway toward housing stability for Penticton's most vulnerable residents. This approach is designed to reduce human suffering while optimizing system efficiency by emphasizing early intervention, appropriate **support services**, and strategic resource allocation. However, implementation requires sustained commitment from all interest holders and careful attention to immediate needs and long-term sustainability.

Moving forward requires maintaining focus on both immediate actions and long-term goals. Success will be measured not just in units built or programs established, but in creating a more equitable and sustainable community where all residents have access to stable, appropriate housing.

Social housing stability will reduce future costs across multiple systems, from healthcare to emergency services.

By strategically employing local tools and nurturing cross-sector partnerships, Penticton can establish the groundwork for an inclusive housing future, while ensuring systemic gaps receive appropriate attention and resources from higher governmental levels.

Technical Report

NON-MARKET HOUSING IN BRITISH COLUMBIA

Like many communities in British Columbia, Penticton is facing increasing demand on its **non-market housing** system, including both **social housing** and **subsidized housing**. In British Columbia, "**social housing**" and "**subsidized housing**" are often used interchangeably, but they have distinct meanings in the provincial housing framework.

Social housing refers to government-subsidized housing developments owned and/or operated by government agencies or non-profit housing partners. These developments are designed to provide affordable accommodation for individuals and families with low to moderate incomes. **Supportive housing** is a subset of **social housing** which includes on-site **support services** to help residents maintain stability, like mental health or addiction recovery programs (Government of British Columbia, n.d.).²

Subsidized housing is a broader category encompassing long-term housing options for low-income residents who meet specific eligibility criteria. This category includes public housing, non-profit housing, and cooperative housing, all aimed at providing affordable living arrangements for eligible individuals and families (BC Housing, n.d.).³ Subsidized housing usually addresses affordability challenges using a rent-gear-to-income (RGI) model, where tenants pay approximately 30% of their gross household income toward rent; this may include private market rental units supported by **rental assistance programs**.

While both **social** and **subsidized housing** address affordability for low to moderate-income residents, the key distinction lies in their scope. **Social housing** focuses on developments owned or operated by government or non-profit entities, while subsidized housing includes a broader range of housing types that follow a rent-gear-to-income model.

BC Housing, a Crown Corporation, collaborates with various partners to develop and manage these housing options across the province (Government of British Columbia, n.d.-a;⁴ Government of British Columbia, n.d.-b).⁵

² Government of British Columbia. (n.d.). *Social housing*. Retrieved December 18, 2024, from <https://www2.gov.bc.ca/gov/content/housing-tenancy/affordable-and-social-housing/social-housing>

³ BC Housing. (n.d.). *Subsidized housing*. Retrieved December 18, 2024, from <https://www.bchousing.org/housing-assistance/rental-housing/subsidized-housing>

⁴ Government of British Columbia. (n.d.-a). *Social housing*. Retrieved December 18, 2024, from <https://www2.gov.bc.ca/gov/content/housing-tenancy/affordable-and-social-housing/social-housing>

⁵ Government of British Columbia. (n.d.-b). *Affordable and social housing*. Retrieved December 18, 2024, from <https://www2.gov.bc.ca/gov/content/housing-tenancy/affordable-and-social-housing>

Definitions of Non-Market Housing

Social housing in British Columbia is defined as government-subsidized housing developments owned and/or operated by the government or non-profit housing partners.

Supportive housing, a subset of **social housing**, offers on-site support and services to assist residents in maintaining stable housing.

Subsidized housing follows a rent-g geared-to-income or other affordability model to provide affordable housing to low-income households.

Key Distinctions

The distinction between **social housing** and **subsidized housing** is crucial in a city's **social housing** planning. The differences in how these **non-market housing** models function shape how resources, policies, and strategies are aligned to address the community's housing needs.

Social housing typically involves government or non-profit ownership and operation, focusing on deeply subsidized units and, in some cases, integrated **support services** like mental health or addiction recovery programs. This requires collaboration with non-profit agencies, securing long-term public funding, and coordinating with service providers.

Subsidized housing, on the other hand, encompasses a broader range of affordability solutions, including rent-g geared-to-income (RGI) models and private market rental units supported by **rental assistance programs**. Planning for subsidized housing requires flexibility, including coordination with private landlords and public rental supplements, to expand affordable options.

Social housing tends to target populations requiring additional support, such as people experiencing homelessness, seniors, or people with disabilities, while subsidized housing addresses the broader affordability needs of low-income working families who may not require additional services.

This distinction influences policy decisions, with **social housing** policies focusing on zoning incentives for non-profit developers and land allocation and subsidized housing policies emphasizing rent supplement programs and partnerships with private developers. It also affects community engagement, as advocacy efforts may differ between those supporting deeply

integrated **social housing** solutions and those prioritizing subsidized housing for low-income renters.

In practice, cities often blend these approaches to create a cohesive housing system. This nuanced approach enables them to address a spectrum of affordability and support needs, building a resilient housing system that meets diverse community demands.

While this report focuses on **social housing**, addressing Penticton's housing challenges requires consideration of subsidized housing as well, given their interconnection in meeting the community's needs. **Social housing** is a critical subset of subsidized housing, and the strategies for one often influence and depend on the other.

Current Landscape

Recent data shows a growing strain on Penticton's housing system, particularly in its **non-market housing** stock. The city currently has 1,525 **non-market housing** units that represent 9% of total dwelling units. These can be categorized as a mix of **social housing** and **subsidized housing**:

- 33% of these units are dedicated to transitional and supportive living. These units are best categorized as **social housing**, as they are likely owned or operated by non-profits or government agencies and include integrated **support services**.
- 25% are independent **social housing**, designed for individuals and families with low to moderate incomes and operated within the government-subsidized framework.
- 42% provide **rental assistance** in the private market, which falls under **subsidized housing**, as they use rent-geared-to-income models to make private market units affordable.

71% of these units serve seniors, reflecting a targeted response to the needs of an aging population and underscoring the growing demand for both **social housing** options and affordable subsidized housing within this demographic.

Core Needs

While this report focuses on **social housing**, addressing Penticton's housing challenges requires acknowledging the broader role of **subsidized housing**, such as **rental assistance programs**. These programs, however, fall largely under provincial jurisdiction, limiting the city's direct authority in this area. As such, the city's role in subsidized housing should focus on advocating for provincial action to address gaps in subsidized housing programs.

The current **social housing** landscape in Penticton is largely shaped by certain vulnerable populations. Assessing the particular needs of these populations is a useful exercise to identify existing gaps in both **social** and **subsidized housing** systems.

Homeless Population

According to the 2023 Housing Needs Assessment, Penticton faces a waitlist of **162 people** who are experiencing homelessness, and are actively seeking **social housing** placements. This demonstrates a pressing need for deeply subsidized and **supportive housing** options. Projections estimate a need for **172 to 286 additional subsidized units by 2031** to address this unmet demand. Programs like the recently opened **Snpa?xtəntn (Healing House)** illustrate the importance of **social housing** in **addressing homelessness** by providing **54 recovery-focused homes** with culturally-appropriate support for Indigenous residents.

Seniors

With **71% of non-market housing units** allocated to seniors, much of the pressure on Penticton's **social housing** system relates to this population. This reflects a growing need for **age-appropriate social housing** solutions, such as senior-focused **supportive housing**, and broader **subsidized housing options** to ensure affordability for low-income seniors. Current initiatives include plans to develop senior housing on **city-owned land**.

Priority Populations

Penticton's housing strategy also addresses other priority populations requiring **social** and **subsidized housing**. These priority populations include:

- **Youth** who face limited access to affordable, stable housing options.
- **People with disabilities** who require accessible **housing with integrated support services**.
- **Low- and moderate-income workers** who require access to affordable **workforce housing**.

These groups highlight the diverse requirements within the housing system and the need for targeted interventions that combine **supportive housing** with affordability programs under the subsidized housing framework.

Current Initiatives and Strategies

BC Housing and the City of Penticton are actively working to expand and optimize the **social housing** system while leveraging **subsidized housing** programs. Key initiatives include:

- **Increasing supportive housing capacity** through partnerships with non-profit organizations to integrate services such as mental health and addiction recovery programs.
- **Developing targeted housing for seniors, youth, and people with disabilities**, addressing their specific needs within both **social** and **subsidized housing** contexts.

- **Implementing rent supplement programs** to expand the subsidized housing market for low-income families and seniors to bridge the affordability gap in private market rentals.
- **Leveraging city-owned and non-profit land** to develop cost-effective new **social housing** projects.
- **Utilizing modular construction methods** to accelerate the delivery of affordable units, benefitting both **social** and **subsidized housing** initiatives.

This social housing needs assessment builds on these efforts by setting clear targets for diverse housing types.

Strategic Considerations

To refine its **social housing** strategy, Penticton should address several critical questions while maintaining alignment with **subsidized housing** programs.

- **Resource prioritization:** How can the city allocate limited resources to support the most vulnerable populations, such as those experiencing homelessness or extreme core housing need?
- **Housing mix:** What balance of **supportive housing** and affordable subsidized units will best meet the community's needs?
- **Provincial and federal funding:** How can provincial funding programs be leveraged most effectively to expand housing options?
- **Role of rental assistance:** How can **rental assistance programs** complement purpose-built **social housing** to ensure a comprehensive affordability strategy?

Building a Resilient Social Housing System

This report presents a **data-driven framework** to guide Penticton's **social housing** strategy while integrating **subsidized housing** solutions. By addressing immediate gaps and planning for long-term demand, the city can create a housing system that serves its most vulnerable populations while supporting broader community needs. **Social housing** remains a cornerstone of this strategy, but its success depends on leveraging the broader **subsidized housing** framework to deliver sustainable and inclusive solutions.

Success depends on continued innovation, strong partnerships, ongoing community dialogue, and regular strategy assessment. This approach aims to create a more inclusive and sustainable community, addressing the projected housing needs.

WHAT IS A SOCIAL HOUSING NEEDS ASSESSMENT?

The **Social Housing Needs Assessment (SHNA)** is a supplement to the Housing Needs Report (HNR), which addresses the important role of **social housing** in Penticton's housing system.

The SHNA prioritizes **social housing** as an essential component of the city's housing strategy, including **supportive housing** units for vulnerable populations. However, it also recognizes the interconnectedness of **subsidized housing** in meeting the community's needs. For example, **rental assistance programs** can function as a complementary tool to reduce reliance on **social housing** developments.

In conjunction with the HNR published in 2023, the SHNA strengthens Penticton's ability to develop targeted interventions that address unmet needs. The HNR provides a foundational framework, identifying overarching housing challenges like affordability gaps, population growth, and supply shortages. The SHNA builds on this foundation by delving deeper into **social housing**-specific issues, such as waitlist data, homelessness rates, and **extreme core housing need**.

This focus on **social** and **non-market housing** aligns with a key recommendation from the HNR to conduct a detailed analysis of these housing types. By addressing these specific areas, the SHNA ensures that both **social housing** requirements and broader **subsidized housing** mechanisms are considered holistically, helping the city to craft strategic responses to address systemic gaps.

The SHNA complements the HNR by focusing on systemic pressures, such as bottlenecks in transitioning people from **emergency shelters** to permanent **supportive housing**. While the HNR identifies affordability challenges affecting the entire housing market, the SHNA hones in on solutions specific to **social housing**, such as increasing the supply of deeply subsidized units or developing **supportive housing** for seniors, Indigenous residents, and other equity-deserving populations.

The SHNA also presents projections for **social housing** demand over 5- and 20-year horizons. This ensures that the city's housing strategy is forward-looking and informed by both immediate and long-term needs. This facilitates a **housing continuum approach**, where **social housing** is seen not as an isolated solution but as a critical part of a broader system that also includes market housing, **subsidized rentals**, and affordable ownership options.

Together, the HNR and SHNA ensure that Penticton's housing system evolves in a way that balances immediate needs with long-term sustainability, particularly for vulnerable populations. By addressing **both the specific challenges of social housing** and the broader role of **subsidized housing**, these reports provide a comprehensive framework for guiding the city's housing policies and resource allocation.

Approach

The SHNA focuses primarily on **social housing** while recognizing its relationship to the wider housing system, including **subsidized housing**. This integrated approach ensures the development of actionable strategies that address immediate and long-term housing challenges.

Step 1: Establish a Baseline with Housing Needs Report Projections

The SHNA begins by leveraging the **2023 HNR projections**, which provide a detailed analysis of housing demand over the next 5 to 20 years. These projections address key elements relevant to both **social** and **subsidized housing**, including:

- **Core housing need**, including extreme affordability gaps that affect eligibility for subsidized and **social housing**.
- **Homelessness rates**, highlighting the immediate need for **supportive housing**—a key subset of **social housing**.
- **Suppressed household formation** which reflects broader affordability constraints that subsidized housing programs often address.

Step 2: Demographic-Specific Needs Analysis

Building on the HNR data, the second step examines the needs of specific populations that rely on **social housing** and related **subsidized housing** mechanisms:

- **Senior** housing needs, including deeply subsidized and **supportive housing** tailored to older adults.
- **Family** housing needs, including multi-bedroom units, within both **social housing** developments and private **rental assistance programs**.
- Housing needs for **priority populations**, including Indigenous residents, youth, and people with disabilities, often require a mix of **supportive housing** and broader subsidized options.

Step 3: Develop a Localized Housing Continuum

The SHNA translates findings into a localized **housing continuum** that emphasizes the role of **social housing** while integrating it with **subsidized housing** strategies. This **continuum** defines:

- **Housing types**, ranging from deeply subsidized **social housing** to **affordable rentals** supported by **rental assistance programs**.

- **Affordability levels**, ensuring diverse housing options that address income disparities across the community.
- **Long-term planning**, aligning **social housing** expansion with the broader housing market to create a balanced and inclusive system.

Scenario Analysis

The SHNA includes a **scenario analysis** to evaluate the effect of three different approaches:

- The Business as Usual approach examines the risks of maintaining current policies, such as increasing pressure on **social housing** waitlists and growing affordability challenges.
- The **Prevention-Focused** approach highlights the benefits of targeted investments in **social housing** and supportive services, leveraging subsidized programs like **rental assistance** to complement purpose-built housing.
- The Focused Housing Stability approach emphasizes a balanced distribution of resources between **social and supportive housing** to promote long-term stability, aiming to address immediate crises while fostering sustainable growth.

This analysis ensures that the city can make data-driven decisions that reflect the interdependence of **social** and **subsidized housing** systems.

Comprehensive Planning for the Future

Through this structured approach, the **SHNA** equips the City of Penticton with the tools to address immediate gaps and plan for long-term success. By prioritizing **social housing** within the broader **housing continuum**, Penticton can create a more inclusive and equitable housing system tailored to its community's needs.

Penticton's housing system faces critical challenges that require addressing gaps in **non-market housing** and better leveraging market housing to create a balanced approach. **Non-market housing**—including **social housing**, **subsidized housing**, and co-ops—prioritizes affordability and equity, addressing the needs of vulnerable populations who are excluded from the market. In contrast, market housing operates on supply and demand principles, targeting households with sufficient income to afford housing at market rates. Both are essential components of a well-functioning housing system, but operate under distinct principles that should be integrated into planning strategies.

The most pressing issues in Penticton's housing system arise from deficiencies in **prevention measures**, **transition pathways**, and **specialized housing options**.

- **Prevention measures: Non-market housing** interventions, such as rent supplements and tenant eviction prevention programs, are crucial for maintaining stable housing. Without these measures, people are forced into **emergency shelters**, which creates significant strain on the housing system. Market housing alone can only meet the affordability needs of these populations with external support.
- **Transition pathways:** Bottlenecks in transitioning from **emergency shelters** to **supportive housing** and from **supportive housing** to market housing highlight systemic imbalances. Due to a lack of affordable market options, **supportive housing** often becomes de facto permanent housing, further reducing capacity for those in immediate need.
- **Specialized housing options:** Complex care housing, designed to meet the needs of people with co-occurring mental health and substance use challenges, is severely lacking. **Non-market housing** should address these gaps, as market solutions are unlikely to serve this population effectively.

Inadequate housing options for specific demographics exacerbates these issues.

- **Youth housing:** The city provides only **two youth beds** for females or non-binary people, with no options for male youth or those aged 19-27.
- **Senior housing:** Despite the growing senior population, there are no emergency or transitional **shelters** specifically designed for older adults.
- **Institutional transitions:** Without formal policies for people leaving hospitals, jails, or care facilities, many are discharged into **shelters**, increasing the strain on emergency services.

Finally, **co-locating transitional housing with emergency shelters**, such as at Compass, reduces its effectiveness. **Non-market housing** models should separate these facilities to facilitate proper support for people transitioning toward permanent housing.

Priority Populations

Addressing the needs of priority populations requires a nuanced approach that leverages both **non-market** and market housing solutions. By 2046, **core housing need (CHN)** among key groups is projected to grow substantially compared to 2021, further emphasizing the importance of targeted interventions.

Women and Families

- The number of **women-led** households in **CHN** is projected to increase by 41%, from 1,275 in 2021 to 1,795 in 2046.

- The number of **single mother-led** households in **CHN** is projected to increase by 69%, from 350 in 2021 to 590 in 2046.

Indigenous and Racialized Groups

- The number of **Indigenous** households in **CHN** is projected to increase by 63%, from 210 in 2021 to 343 in 2046.
- The number of **racialized group-led** households in **CHN** is projected to increase by 71%, from 140 in 2021 to 240 in 2046.
- The number of **Black-led** households in **CHN** is projected to increase by 40%, from 15 in 2021 to 21 in 2046.

Newcomers

- The number of **new migrant-led** households in **CHN** is projected to increase by 24%, from 25 in 2021 to 31 in 2046.
- The number of **refugee claimant-led** households in **CHN** is projected to increase by 127%, from 15 in 2021 to 34 in 2046.

Youth and Seniors

- The number of **under 25 youth-led** households in **CHN** is projected to increase by 51%, from 65 in 2021 to 98 in 2046.
- The number of **senior-led** households in **CHN** is projected to increase by 5%, from 945 in 2021 to 993 in 2046.
- The number of **85-or-over-led** households in **CHN** is projected to increase by 21%, from 170 in 2021 to 134 in 2046.

Households with Disabilities

- The number of households with **physical activity limitations** in **CHN** is projected to increase by 76%, from 490 in 2021 to 861 in 2046.
- The number of households with **cognitive, mental, or addictions activity limitations** in **CHN** is projected to increase by 79%, from 300 in 2021 to 537 in 2046.

These priority populations are disproportionately reliant on **non-market housing** solutions, as the market frequently fails to address their affordability and accessibility needs.

Balancing Non-Market and Market Housing

Figure 1: Illustration of the BC Housing Continuum



Understanding the distinction between **non-market** and market housing is critical for Penticton’s strategy. **Non-market housing** addresses systemic gaps by providing deeply subsidized, supportive, and accessible units for vulnerable populations, while market housing serves moderate-income households and facilitates transitions out of the **non-market** system.

By integrating **non-market housing** solutions, such as **social** and **supportive housing**, with policies that promote affordability within the market, Penticton can create a resilient housing system that meets the needs of all residents and ensures that both immediate needs and long-term sustainability are met. This may include:

- Rent supplements and eviction prevention programs to reduce inflow into **emergency shelters**, and formal transition planning and **shelter** diversion policies to reduce reliance on **emergency shelters** for people leaving institutions.
- Complex care housing for people with mental health and substance use challenges, leveraging **non-market housing** models, as well as tailored emergency, transitional, and long-term housing options.
- Zoning policies and incentives to encourage the development of affordable market housing that eases pressure on the **non-market** system, enabling more effective transitions from **supportive** to market housing.

This balanced approach ensures that the city’s strategy not only expands the housing stock but also addresses systemic inequities and fosters long-term community stability.

QUANTIFYING NEED

Approach

This assessment combines **quantitative analysis** of existing **non-market housing** stock with projections for future needs on 5-, 20-, and 25-year time scales. It also includes **categorical breakdowns** of program types, such as **housing with support services** and **rental assistance**. The analysis identifies how each component contributes to **addressing homelessness**, affordability gaps, and systemic bottlenecks by examining the distribution of **non-market** units across categories like **affordable rentals** and **supportive housing**.

A major source of the quantitative data used in this report is from the Canadian census, specifically **non-market housing** data and data relating to affordability. **Non-market housing** includes **social housing, supportive housing, subsidized rental** programs, and co-ops, providing a range of affordability options for vulnerable populations. This analysis uses the broader **non-market housing** data as a framework to assess **social housing** needs.

This approach recognizes that, while **social housing** targets specific groups with integrated **support services**, other forms of **non-market housing** also serve to fill gaps that market housing cannot address, such as **extreme core housing need** and transitional housing. This **population-specific focus** aligns **non-market housing** solutions with the specific needs of vulnerable populations, including seniors, youth, Indigenous residents, and people with disabilities.

This comprehensive lens ensures that **social housing** needs are met alongside other affordability-focused interventions, and plays an important role in **addressing homelessness** and **core housing need** that the market alone cannot resolve.

Projected Non-Market Housing Needs

The table below outlines the anticipated need for **non-market housing** in Penticton in 2026, 2041, and 2046.

Table 2: Expected Need For Non-Market Housing, Penticton, 2026-2046

Component	5-Year Need (2026)	20-Year Need (2041)	25-Year Need (2046)
Non-Market Housing Need	337	1,144	1,749

These projections highlight the need for a targeted approach to increase the supply of **social housing** and other **non-market housing** solutions. Meeting these needs will require collaboration

with BC Housing, non-profits, and private market partners to ensure adequate funding, land allocation, and policy support.

Current Distribution of Non-Market Units

Penticton’s existing **non-market housing** stock prioritizes addressing **extreme core housing need**, with **1,114 units** of the total **1,540 units (72%)** allocated to this category. This focus reflects the urgency of supporting households most vulnerable to housing instability.

The breakdown below illustrates the distribution of **non-market housing** units by program type and priority component in 2024:

Table 3: Current Distribution of Non-Market Housing Units by Program Type and Component, Penticton, 2024

Component	Program Type	Current	% Distribution	% of Total
A. Extreme Core Housing Need	Housing with Support Services	101	9%	7%
	Social Housing	399	36%	26%
	Affordable Rental Housing	614	55%	40%
	Addressing Homelessness	0	0%	0%
	Other	0	0%	0%
	Sub-Total		1,114	100%
B. Persons Experiencing Homelessness	Housing with Support Services	67	16%	4%
	Social Housing	133	31%	9%
	Affordable Rental Housing	153	36%	10%
	Addressing Homelessness	73	17%	5%
	Other	0	0%	0%
	Sub-Total		426	100%
Total		1,540	-	100%

SCENARIO MODELLING TO ASSESS SOCIAL HOUSING NEEDS

The three scenarios presented in the report reflect distinct strategies for addressing Penticton’s housing challenges, each offering a different approach to balancing immediate needs with long-term sustainability. These scenarios—Business as Usual, **Prevention-Focused**, and Focused Housing Stability—demonstrate an understanding of the housing ecosystem, particularly the interplay between **non-market housing**, **social housing**, and **subsidized housing**.

The scenarios are designed to both address Penticton’s housing gaps, and carve out a **strategic and multi-faceted municipal role** that aligns with its responsibilities and opportunities within the broader provincial housing framework. Like other British Columbia municipalities, Penticton operates within a housing ecosystem heavily influenced by **provincial mandates** (e.g., through BC Housing) and **local governance tools** (e.g., zoning bylaws, land use planning, and incentives for market and **non-market housing** development). These scenarios demonstrate an understanding of how municipalities can act as facilitators, partners, and regulators to ensure housing needs are met across the **non-market, social, subsidized, and market housing spectrum**.

Municipal Responsibilities

Each scenario reflects Penticton’s role as a key partner to the Province of British Columbia in delivering housing solutions. BC Housing primarily funds and manages **social and supportive housing** projects, but the municipality should ensure these developments align with local needs through effective planning and land allocation.

Business as Usual

This scenario leverages the municipality’s established role in supporting BC Housing and non-profit partners by maintaining familiar resource distributions. The city acts as a stable collaborator, enabling predictable planning and project delivery without significant shifts in focus or priorities.

Prevention-Focused

This scenario positions Penticton as a proactive leader by emphasizing prevention and transitional housing. It uses municipal tools such as zoning incentives, land banking, and partnerships with service providers to bridge provincial programs with localized housing strategies.

As the municipality’s role has expanded under BC Bill 16 (April 2024), granting authority to pass a tenant protection bylaw, the city is now enabled to take direct action to safeguard tenants’ rights and prevent evictions, further strengthening efforts to enhance housing stability. In addition, the city continues to advocate for rent supplements and eviction prevention programs that complement provincial funding structures.

Focused Housing Stability

This approach highlights Penticton’s ability to balance its collaboration with BC Housing for **social and supportive housing** while leveraging market-based tools (e.g., inclusionary zoning and density bonuses) to stimulate **affordable rental** and ownership options. The city serves as both a regulator and an enabler, ensuring that market and **non-market housing** coexist effectively within its jurisdiction.

Distinguishing Non-Market, Social, and Market Housing Roles

The following are Penticton's key responsibilities in these scenarios, based on the tools available to the city, across housing categories.

Non-Market Housing: Penticton acts as a strategic planner and land-use regulator, identifying suitable sites for non-market developments and streamlining approval processes. By integrating the **social housing needs assessment** with broader housing strategies, the municipality ensures that **non-market housing**—including **social** and **subsidized** units—meets projected needs.

Social Housing: Penticton collaborates directly with BC Housing and non-profits to prioritize deeply subsidized units for vulnerable populations. This is most evident in the **Prevention-Focused** approach, where expanding **social housing** to 50% of **non-market** resources reflects the city's commitment to addressing systemic gaps in affordability and stability.

Market Housing: Through zoning, development incentives, and policy tools, Penticton has a unique role in shaping market housing supply. The Focused Housing Stability approach, for instance, balances investments in **social** and **affordable rental housing** while leveraging market housing to absorb demand from moderate-income households.

By carving distinct roles in each housing category, the scenarios allow Penticton to align municipal actions with provincial goals while addressing local realities.

Leveraging Zoning and Planning Tools

Municipalities have substantial influence over market housing through zoning and land-use planning, which also indirectly supports **non-market** and **social housing** objectives. Penticton's ability to shape housing supply through these tools is a central theme in these scenarios.

Business as Usual

This scenario relies on existing zoning and planning frameworks, offering stability but limiting opportunities for innovation or proactive problem-solving. The city's role is primarily administrative, ensuring ongoing alignment with BC Housing projects.

Prevention-Focused

By emphasizing prevention and transitional housing, this scenario demonstrates how zoning policies can incentivize affordable developments, such as modular housing or mixed-use projects that integrate **social** and **supportive** units. Penticton's proactive land-use planning becomes critical in identifying and pre-zoning community-owned sites for these initiatives, streamlining the development process and ensuring priority housing types can be delivered efficiently.

Focused Housing Stability

This scenario explores the city's ability to integrate **social housing** within market developments using density bonuses, inclusionary zoning, and community amenity contributions. While these tools help promote affordability, recent framework changes require passing an Amenity Cost Charges bylaw, meaning funds collected for amenities cannot be used directly for affordable housing.

To address this, the city can explore an affordable housing pilot funding program to support innovative projects, leverage its authority to implement a tenant protection bylaw to enhance housing stability, and consider development fee reduction bylaws to incentivize the creation of affordable and **supportive housing**.

Positioning Penticton as a Connector in the Housing Ecosystem

The scenarios underline Penticton's role as a **connector** between provincial programs, non-profit partners, and private developers. By balancing investments in **social housing, non-market solutions**, and market-driven affordability, the city ensures its housing strategy reflects a cohesive ecosystem.

In the **Prevention-Focused** approach, Penticton's advocacy for rent supplements and eviction prevention programs, combined with its newly granted authority to implement tenant protection bylaws, illustrates its ability to complement provincial efforts with locally tailored interventions.

The Focused Housing Stability approach emphasizes collaboration with private developers to integrate **affordable rental** and ownership units into market projects, reducing reliance on public funding for housing.

Ensuring Long-Term Resilience & A Strategic Municipal Role

The scenarios recognize that municipalities are not just reactive entities responding to immediate crises, but also long-term stewards of community wellbeing. Penticton's role in these scenarios is positioned to perform the following roles.

- **Balance supply and demand:** By integrating **social, subsidized**, and market housing strategies, the city ensures resilience against future affordability crises.
- **Reduce systemic pressures:** Proactive prevention measures in the **Prevention-Focused** approach **address homelessness** at its root, alleviating pressure on emergency services and **shelters**.
- **Create a more inclusive housing system:** By tailoring strategies to meet the needs of vulnerable populations, such as seniors, Indigenous residents, and youth.

By leveraging its tools—zoning, land-use planning, partnerships, and advocacy—Penticton can address gaps across **non-market**, **social**, and market housing, ensuring a balanced, sustainable, and equitable housing system. The strategies carve out a dynamic municipal role as a **facilitator**, **planner**, and **innovator**, ensuring that provincial efforts are effectively localized and community needs are met.

SCENARIO ANALYSIS⁶

The scenarios considered in this analysis assume that the City of Penticton will develop the total estimated number of **non-market housing** units needed over the upcoming years: 337 units by 2026, 1,481 units by 2041, and 3,230 units by 2046. While the total number of units remains constant across scenarios, they differ in the distribution of those units per year and by type of housing need addressed.

Under the Business as Usual scenario, it is assumed that the current distribution of units will continue for all newly created units required. This includes:

- **Extreme Core Housing Need:** 9% housing with support services, 36% social housing, 55% affordable rental housing, and 0% addressing homelessness.
- **Persons Experiencing Homelessness:** 16% housing with support services, 31% social housing, 36% affordable rental housing, and 17% addressing homelessness.

Scenario 2 and Scenario 3 propose alternative distributions of new units. Scenario 2 emphasizes a focus on prevention, prioritizing investments that reduce inflows into homelessness. Scenario 3, on the other hand, focuses on housing stability, ensuring smoother transitions and supports for people with more intensive housing needs.

These alternative approaches allow for a more targeted allocation of resources, reflecting the city's priorities for addressing housing challenges in a sustainable and effective way.

Scenario 1 – Business as Usual

The Business as Usual scenario takes a steady and familiar approach to Penticton's housing challenges by maintaining predictable resource allocations in the **non-market housing** system, which includes **social** and **subsidized housing**. While this approach ensures stability, it highlights the limitations of addressing **social housing** needs without a greater emphasis on expanding resources or focusing on prevention.

⁶ Note that each of these scenarios includes, as part of the current inventory, 600 units that are planned for development over the next 10 years for the Skaha Assembly.

Resource Allocation

Table 4: Distribution of Non-Market Housing Units under the Business as Usual Scenario, Penticton, 2021-2046

Population	Housing Type	Current Distribution (%)	Distribution (%) Under this Scenario	Change
Extreme Core Housing Need	Housing with Support Services	9%	9%	→
	Social Housing	36%	36%	→
	Affordable Rental Housing	55%	55%	→
	Addressing Homelessness	0%	0%	→
Persons Experiencing Homelessness	Housing with Support Services	16%	16%	→
	Social Housing	31%	31%	→
	Affordable Rental Housing	36%	36%	→
	Addressing Homelessness	17%	17%	→

Table 5: Projected Non-Market Housing Needs and Distribution Under the Business as Usual Scenario, Penticton, 2021-2046

	Extreme Core Housing Need				Persons Experiencing Homelessness				Total			
	Current (2024)	2026	2041	2046	Current (2024)	2026	2041	2046	Current (2024)	2026	2041	2046
Housing with Support Services	101	21	85	135	67	16	32	41	168	37	117	176
Social Housing	399	84	336	534	133	32	64	81	532	116	400	615
Affordable Rental Housing	614	129	517	821	153	37	74	93	767	166	591	914
Addressing Homelessness	0	0	0	0	73	18	35	44	73	18	35	44
Total	1,113	235	939	1,490	427	102	205	258	1,540	337	1,144	1,749

Of the 1,114 units currently addressing extreme core housing need, 399 are social housing units (36%). This proportion remains unchanged, with the number of units increasing to 534

by 2046, ensuring ongoing availability for vulnerable populations such as seniors, low-income families, and people with disabilities.

Strengths

Predictability and Stability

Maintaining existing resource allocations simplifies long-term planning and allows for easier forecasting of funding, staffing, and resources. Also provides continuity for partnerships with BC Housing and non-profit organizations, ensuring that current programs remain operational.

Alignment with Current Structures

This scenario supports established programs that already serve many vulnerable populations by adhering to existing proportions of **affordable rental housing** and **social housing**.

Ease of Implementation

Relies on familiar systems and funding mechanisms, minimizing disruption and administrative complexity.

Challenges and Risks

Overemphasis on Affordable Rental Housing

Allocating 55% of resources to **affordable rental housing** helps low-income households, but does little for those requiring deeper subsidies or supportive services. This focus leaves vulnerable populations, such as those in **social housing**, underserved.

Inadequate Support for Transitional Needs

The 9% allocation to **housing with support services** fails to address growing demand for **supportive housing**, leaving bottlenecks in **shelters** unresolved.

Lack of Preventative Measures

Minimal resources for rent supplements or eviction prevention programs prevent the system from reducing the inflow into homelessness. Without preventative measures, reliance on emergency services increases, exacerbating systemic pressures.

Insufficient Response to Growing Demand

With projected need for **non-market housing** increasing by 337 units by 2026 and 3,230 units by 2046, maintaining current proportions risks falling behind on capacity. This also does not scale resources proportionally to meet long-term needs, especially for priority populations like seniors, Indigenous households, and people with disabilities.



The Business as Usual scenario highlights the essential role of **social housing** within the broader **non-market housing** system:

- **Social Housing** (36% allocation) provides deeply subsidized options for vulnerable populations and ensures long-term affordability.
- **Subsidized Housing** (primarily **affordable rental housing**) addresses affordability for low-income households but does not meet the needs of those requiring intensive support.

This distinction highlights why **social housing** is necessary but insufficient on its own under this scenario. Without expanding allocations for **supportive housing**, the city risks leaving critical gaps unaddressed.

Scenario 2 – Prevention-Focused

The **Prevention-Focused** approach represents a strategic shift in Penticton’s housing framework, emphasizing prevention and smoother transitions through enhanced investment in **social housing**, **supportive housing**, and targeted measures to **address homelessness**. Increasing allocations for crucial housing components addresses systemic gaps, facilitates efficient transitions within the **housing continuum**, and builds a more sustainable and resilient housing system.

Resource Allocation

This distribution increases funding for emergency and transitional housing to reduce **shelter** bottlenecks and manage immediate crises.

Table 6: Distribution of Non-Market Housing Units under the Prevention-Focused Approach, Penticton, 2021–2046

Population	Housing Type	Current Distribution (%)	Distribution (%) Under this Scenario	Change
Extreme Core Housing Need	Housing with Support Services	9%	10%	↑
	Social Housing	36%	50%	↑
	Affordable Rental Housing	55%	40%	↓
	Addressing Homelessness	0%	0%	→
Persons Experiencing Homelessness	Housing with Support Services	16%	35%	↑
	Social Housing	31%	30%	↓
	Affordable Rental Housing	36%	27%	↓
	Addressing Homelessness	17%	8%	↓

Table 7: Projected Non-Market Housing Needs and Distribution Under the Prevention-Focused Approach, Penticton, 2021–2046

	Extreme Core Housing Need				Persons Experiencing Homelessness				Total			
	Current (2024)	2026	2041	2046	Current (2024)	2026	2041	2046	Current (2024)	2026	2041	2046
Housing with Support Services	101	21	94	149	67	34	72	90	168	55	166	239
Social Housing	399	103	469	745	133	28	61	77	532	131	531	823
Affordable Rental Housing	614	110	376	596	153	28	55	70	767	138	431	666
Addressing Homelessness	0	0	0	0	73	13	16	21	73	13	16	21
Total	1,113	235	939	1,490	427	102	205	258	1,540	337	1,144	1,749

Under the Prevention-Focused approach, the increase in the proportion of social housing to 50% highlights a deliberate strategy to address deep systemic needs and build housing stability for Penticton's most vulnerable populations. This aligns with a proactive approach to prevention, reducing homelessness and improving overall housing outcomes.

Strengths

Proactive Housing Stability

Emphasizing prevention measures, such as rent supplements and eviction prevention, reduces the inflow into homelessness. It addresses housing instability at its root, helping people remain housed and avoiding costly reliance on emergency services and shelters.

Balanced Resource Allocation

Increasing **social housing** to 50% and **supportive housing** to 10% provides robust support for vulnerable populations, such as seniors, people with disabilities, and those with complex care needs. This balanced focus creates smoother transitions within the **housing continuum** and reduces bottlenecks in **shelters**.

Alignment with Long-Term Goals

The approach builds resilience into the housing system by addressing immediate crises while prioritizing long-term stability. It integrates prevention and transition strategies that align with Penticton's broader **social housing** goals and supports partnerships with BC Housing and non-profit organizations.

Challenges and Risks

High Implementation Costs

Expanding resources for **social** and **supportive housing** requires high upfront and ongoing financial investment. This approach places heavy reliance on external funding from provincial and federal governments, which may not always align with local timelines or priorities.

Operational and Administrative Challenges

Implementing eviction prevention programs, rent supplements, and transitional housing services requires specialized expertise and administrative capacity. Penticton may need to invest heavily in staff training, systems, and partnerships to deliver these services effectively.

Land and Development Constraints

Identifying and acquiring land for new developments remains a challenge, particularly in high-demand areas with good access to public transit and services. Additionally, community resistance (NIMBYism) could delay projects or create political barriers.

Dependence on the Private Market

Private market **affordable rental housing**, constituting 40% of the allocation for extreme **core housing need**, relies on private market dynamics such as landlord participation and stable rent levels. Market instability, rising rents, or economic downturns could limit the success of this component and undermine housing stability efforts.

Scenario 3 – Focused Housing Stability

The Focused Housing Stability approach emphasizes a balanced distribution of resources across **social housing**, **supportive housing**, and **affordable rental housing** to promote long-term stability. By maintaining equity in resource allocation and gradually improving the housing system, this scenario aims to address immediate crises while fostering sustainable growth.

Resource Allocation

This distribution sustains funding for **addressing homelessness** to manage immediate crises and support pathways to stability.

Table 8: Distribution of Non-Market Housing Units under the Focused Housing Stability Approach, Penticton, 2021-2046

Population	Housing Type	Current Distribution (%)	Distribution (%) Under this Scenario	Change
Extreme Core Housing Need	Housing with Support Services	9%	10%	↑
	Social Housing	36%	45%	↑
	Affordable Rental Housing	55%	45%	↓
	Addressing Homelessness	0%	0%	→
Persons Experiencing Homelessness	Housing with Support Services	16%	35%	↑
	Social Housing	31%	30%	↓
	Affordable Rental Housing	36%	27%	↓
	Addressing Homelessness	17%	8%	↓

Table 9: Projected Non-Market Housing Needs and Distribution Under the Focused Housing Stability Approach, Penticton, 2021-2046

	Extreme Core Housing Need				Persons Experiencing Homelessness				Total			
	Current (2024)	2026	2041	2046	Current (2024)	2026	2041	2046	Current (2024)	2026	2041	2046
Housing with Support Services	100	24	94	149	68	31	72	90	168	54	166	239
Social Housing	401	94	423	671	132	28	62	77	533	122	484	748
Affordable Rental Housing	612	118	423	671	154	31	55	70	766	148	478	740
Addressing Homelessness	0	0	0	0	73	13	16	21	73	13	16	21
Total	1,113	235	939	1,490	427	102	205	258	1,540	337	1,144	1,748*

* Note: The totals do not sum to 1,749 due to rounding adjustments at each stage of the projections.

Strengths

Balanced Resource Allocation

By equally prioritizing **social housing** and **affordable rental housing** (45% each), this scenario meets the immediate and long-term needs of low-income households while maintaining affordability.

Smoother Housing Transitions

Increasing **housing with support services** to 10% ensures people with complex needs can transition out of **shelters** and **supportive housing** more efficiently. This alleviates **shelter** bottlenecks and improves system flow.

Long-Term Stability

The equal focus on **social housing** and **affordable rental housing** ensures a resilient housing system capable of addressing diverse needs, including deeply **subsidized housing** for vulnerable populations and affordable options for at-risk households.

Challenges and Risks

Resource Intensity

Expanding both **social** and **supportive housing** requires substantial investment in capital, staffing, and services. Securing sustainable funding from BC Housing and other partners is essential, but may be difficult.

Market Dependencies

Maintaining **affordable rental housing** at 45% (down from 55% for households in **extreme core housing need**) relies on stable private market dynamics, such as landlord participation and predictable rent levels. Economic fluctuations could affect this balance.

Community Resistance

Proposed developments may face opposition from residents concerned about changes to neighbourhood character (NIMBYism), potentially delaying or complicating project approvals.

Operational Complexity

The equal focus on prevention, transitional support, and long-term stability requires seamless coordination between housing providers, social service agencies, and municipal departments. Managing these partnerships effectively will require enhanced administrative capacity.

The Focused Housing Stability approach offers a balanced strategy to address immediate and long-term housing needs in Penticton. Emphasizing equal resource allocation between **social housing** and **affordable rental housing** creates a resilient system capable of managing diverse community requirements. Expanding **supportive housing** ensures that transitional needs are met, reducing system bottlenecks and fostering smoother pathways to stability. While this scenario requires robust funding and operational coordination, it positions Penticton to deliver equitable and sustainable housing solutions.

Recommended Scenario

Scenario 2, the **Prevention-Focused** approach, offers a long-term pathway to a balanced and efficient housing system. It offers the most balanced and sustainable strategy for addressing Penticton's housing challenges, particularly its pressing **social housing** needs. This scenario strategically shifts resources toward prevention and transitional support while ensuring long-term resilience in the housing system. As such, it would be the recommended scenario to address **social housing** gaps specifically.

Preferred Scenario Rationale

Proactively Reduces Homelessness

Allocating resources to eviction prevention, rent supplements, and **supportive housing** tackles root causes, reducing reliance on **emergency shelters** and **addressing homelessness** before it occurs.

Balances Immediate and Long-Term Needs

In the short term (2026), it alleviates **shelter** bottlenecks by expanding **affordable rental housing** (47%) and **supportive housing** (9%). By 2046, it will emphasize long-term stability, with 50% of resources dedicated to **social housing**.

Optimizes System Efficiency

Expanding **supportive** and transitional housing enables smoother transitions through the **housing continuum**, reducing **emergency shelter** stays and increasing overall system capacity.

Aligns with External Funding Opportunities

This scenario complements provincial and federal funding programs, positioning Penticton to leverage additional resources while encouraging partnerships with non-profits and developers.

Addresses the Needs of Vulnerable Populations

By increasing **social housing** and **supportive housing** allocations, it directly serves seniors, low-income families, and people with complex needs, creating a more inclusive housing system.

Potential Risks

Higher upfront investment

Scenario 2 requires more immediate funding than the Business as Usual approach (Scenario 1), though with long-term cost savings from reduced reliance on emergency services.

Complex implementation

Expanding prevention measures and **supportive housing** requires coordinated planning, robust partnerships, and consistent monitoring to ensure success.

Why Not Scenarios 1 or 3?

Scenario 1 (Business as Usual)

Risks perpetuating systemic bottlenecks and leaving critical gaps in **supportive housing** and prevention unaddressed. Also does not adequately address projected growth in housing needs, especially for vulnerable populations like seniors and people experiencing homelessness.

Scenario 3 (Focused Housing Stability)

While ambitious, Scenario 3 may overextend municipal capacity by attempting to achieve too much within limited timelines and resources. Additionally, its emphasis on long-term stability risks delaying urgent short-term interventions, leaving immediate housing crises unmitigated.



While the Prevention-Focused approach offers the most balanced and sustainable strategy for addressing Penticton’s housing challenges, its implementation requires substantial funding and resources beyond the city’s fiscal reach. Recognizing this, Penticton should prioritize immediate-term actions that maximize effectiveness within its existing financial constraints.

By leveraging municipal powers, forming strategic partnerships, and implementing cost-effective measures, the city can address its most urgent housing needs while building a foundation for the long-term resilience envisioned in Scenario 2. The following section outlines practical steps that align with Penticton’s goals and fiscal realities, bridging the gap between immediate demands and future aspirations.

TOOLS AND OPPORTUNITIES FOR SOCIAL HOUSING DEVELOPMENT IN PENTICTON

This section outlines the mechanisms through which Penticton can shape its housing strategy, focusing on **non-market housing**, **social housing**, and market housing initiatives. These mechanisms include zoning reforms, transit-oriented developments, and established strategies such as secondary suites and carriage houses—which have been permitted in the city for over a decade.

Penticton’s evolving role is highlighted by its ability to use zoning, regulatory tools, and strategic collaborations to address housing gaps while aligning with provincial directives. By fostering innovative housing solutions and leveraging its municipal powers, Penticton can ensure an integrated approach that supports social equity, urban sustainability, and long-term resilience.

Municipal Role in Housing Development

As a municipal government, Penticton plays a three-part role in shaping housing outcomes:

1. **Regulator of market housing.** Through zoning bylaws, parking requirements, and density incentives, the city influences market-driven housing supply and affordability. These tools allow Penticton to encourage private developers to include affordable units, promote mixed-use developments, and reduce development costs.
2. **Facilitator of non-market housing.** By working closely with BC Housing, non-profits, and private partners, Penticton ensures the development of **social** and **supportive housing** that meets the needs of vulnerable populations. The city’s role in providing land, expediting approvals, and aligning local policies with provincial mandates is essential to expanding the **non-market housing** stock.
3. **Strategic collaborator.** Penticton’s ability to align its housing initiatives with broader community goals—such as food security, child care, and transportation—creates opportunities for integrated planning that maximizes resources and addresses systemic challenges.

Zoning Reforms and Increased Density

Recent zoning reforms mark a significant shift in Penticton’s housing strategy, aligning local bylaws with provincial directives to increase housing supply and affordability. Introducing two new residential zones—**R4-L (Large Lot)** and **R4-S (Small Lot)**—encourages small-scale multi-unit developments while maintaining urban design standards.

These reforms position the city as a leader in facilitating both market and **non-market housing** solutions as indicated by key municipal actions:

- **Increased density.** Up to four units per lot, replacing traditional single-detached and duplex zones.
- **No parking requirements downtown and near major bus exchanges.** Eliminating mandates for secondary suites and carriage houses lowers development costs and supports alternative transportation.
- **Urban design compatibility.** Setbacks, height limits, and lot coverage parameters ensure density increases complement neighbourhood character.

These reforms support **non-market housing** by creating opportunities for affordable multi-unit developments. They also indirectly influence market housing by reducing costs and increasing supply.

Transit-Oriented Development (TOD)

Transit-Oriented Development (TOD) in Penticton is about building communities that feel less like gridlocked, modern assemblages and more like vibrant neighborhoods where people belong. The aim is to support higher-density, mixed-use projects right near transit hubs like Penticton Plaza, Peachtree Square, and Cherry Lane Mall.

TOD in Penticton is all about cultivating vibrant neighborhoods that feel like home rather than sterile, auto-centric corridors. Below are some considerations for the City in this direction:

Reduce parking mandates to foster walkability

Embrace pedestrian-friendly designs that encourage community interaction. This approach harks back to traditional urban planning—think small-town main streets rather than endless concrete lots.

Mix residential, commercial, and community spaces

Creating an environment where families, local businesses, and community services coexist feels like a return to the days when neighborhoods were the heart of daily life.

Integrate affordable, non-market housing into TOD zones

Prioritize housing that meets the needs of low-income residents and those dependent on transit. Simultaneously drive market-rate development near essential amenities. Balancing these elements is about blending the reliability of proven planning with innovative strategies.

Incentivize Non-Market Housing Development

Provide density bonuses for projects that incorporate affordable units and expedite permits for developers committing to a set percentage of non-market housing. This not only streamlines the process but also shows that we're serious about modernizing while respecting tradition.

Allocate Land or Form Partnerships

Set aside municipally-owned parcels specifically for non-market projects. In some cases, forming partnerships with trusted non-profit organizations can do wonders—it's a strategy that has worked in the past and continues to hold value.

Ease Financial Barriers

Consider waiving or reducing development fees for non-market housing projects and/ or offer property tax relief where it makes sense. Cutting these red tape elements is a nod to the pragmatic, cost-conscious strategies that have always driven successful developments.

Enhance Zoning Flexibility

Include affordable housing requirements in rezoning efforts and/ or allow increased building heights for developments dedicating a significant share of units to non-market housing. This flexibility is the sweet spot where innovation meets the proven tactics of smart zoning practices.

Secure Funding Streams

Funding is the backbone of initiatives—whether it's through new grants or establishing a local housing fund, aligning resources is key to keeping the momentum. Advocacy for targeted provincial and federal funding as national and provincial priorities shift in 2025 should be prioritized.

Promote Public-Private Partnerships

Encourage joint ventures between private developers and community-focused organizations. Offering long-term public land leases can reduce costs and build long-lasting community assets—a blend of modern innovation with traditional partnership models.

Enhance Accessibility for Transit-Reliant Populations

Prioritize developments that serve low-income families, seniors, and people with disabilities. Accessibility isn't just an add-on; it's a fundamental principle echoing the best of our past planning practices.

These strategies combine the wisdom of traditional planning with the drive for innovation, ensuring that Penticton's TOD zones remain accessible, vibrant, and truly human.

Downtown Development

The city's focus on revitalizing the downtown core highlights its role as a facilitator of mixed-use and affordable housing. Building height increases along Main Street create opportunities for:

- **Mixed-use developments.** Affordable housing integrated with commercial and community spaces.
- **Social housing integration.** Mixed-use developments that include affordable units alongside commercial spaces.
- **Flexible housing types.** Support for both **social** and market housing needs.
- **Market housing growth.** Increased density in the downtown core to attract residents and businesses, promoting economic vibrancy.
- **Elimination of on-site parking requirements.** Reduced parking requirements downtown to lower development costs and incentivize affordable housing projects, while promoting transit use and walkability.

This approach aligns with Penticton's goals of increasing density, promoting economic growth, and fostering vibrant urban centres.

To further expand **non-market housing** opportunities as part of the downtown revitalization strategy, Penticton could consider the following recommendations:

- **Public land prioritization.** Allocate municipally-owned land in the downtown core for affordable housing projects through partnerships with non-profit housing providers or co-operatives.
- **Affordable housing fund.** Establish or expand a dedicated housing fund to finance **non-market housing** developments downtown, supported by developer contributions or grants.
- **Incentivize adaptive reuse.** Encourage the conversion of underused or vacant commercial buildings into affordable residential units, leveraging existing infrastructure to meet housing needs efficiently.
- **Targeted tenant supports.** Introduce programs for tenant protection and eviction prevention within the downtown core to ensure housing stability as revitalization efforts progress.

- **Affordable housing initiative pilots.** Launch pilot projects that showcase innovative approaches to delivering affordable housing downtown, such as modular housing or co-housing models.
- **Cultural and community spaces.** Incentivize developments that integrate affordable housing with cultural and community spaces, creating a vibrant and inclusive downtown environment.
- **Accessibility features.** Mandate universal design standards in new developments downtown to ensure housing is accessible for seniors and people with disabilities.
- **Economic and workforce housing.** Promote workforce housing for essential workers to live close to downtown jobs, supporting economic growth and reducing commute times.
- **Sustainability measures.** Require energy-efficient building standards for affordable housing developments downtown to lower utility costs for residents and reduce environmental impact.
- **Community engagement.** Engage the community in shaping downtown housing policies to ensure alignment with local needs and preferences, fostering public support for revitalization initiatives.

Alignment with Broader Community Goals

Food Security Plan

Recognizing the intersection of housing and food security, Penticton is exploring innovative strategies that integrate affordable housing with food access initiatives, including the following:

- **Mixed-use developments.** Incorporating community gardens, urban farm spaces, or small-scale grocery outlets into housing projects.
- **Cultural and cooperative housing models.** Supporting Indigenous residents and co-ops with shared kitchen facilities and traditional food practices.
- **Urban space reimagination.** Promoting green roofs and vertical gardening in multi-unit developments.

These strategies address both housing and nutritional wellbeing, contributing to long-term resilience and community health.

Child Care Plan

Penticton's **Child Care Action Plan** complements the city's housing strategies by addressing the interconnected challenges of child care and housing affordability, with measure including:

- **Co-located facilities.** Integrating child care centres within affordable housing developments provides more holistic support for families.
- **Partnership opportunities.** Collaborating with BC Housing and developers to coordinate funding and timelines for joint projects.
- **Land use and zoning coordination.** Leveraging zoning incentives to ensure child care and housing initiatives can develop in tandem.

This alignment ensures comprehensive support for families, fostering stable, thriving communities.

Other Strategic Levers

Penticton can draw on additional tools to address housing challenges and enhance affordability:

- Establishing **affordable housing land trusts** to acquire and manage land specifically for affordable housing development, ensuring long-term affordability and reducing speculative pressures.
- **Inclusionary zoning policies** that require a percentage of affordable housing units in larger residential developments, with incentives for developers to exceed these requirements and contribute to affordability goals.
- Fostering **public-private partnerships** and collaborating with private developers and non-profits to implement mixed-income housing projects, leveraging municipal land or financial incentives to increase the availability of affordable housing.
- A **rent bank program** to provide short-term financial assistance to tenants at risk of eviction, helping to **address homelessness** and housing instability.
- Targeted housing strategies for **housing for vulnerable populations**, such as seniors, Indigenous households, single parents, and people with disabilities, to address their specific needs.
- **Adaptive reuse of underutilized buildings**, involving the conversion of vacant commercial or industrial spaces into affordable housing, allowing for efficient use of existing infrastructure.
- Developing **green affordable housing**, encouraging energy-efficient projects that reduce utility costs for residents while supporting environmental sustainability goals.

- Strengthening **tenant protection and eviction prevention** measures through new bylaws and programs to address issues such as renovictions and unfair evictions, particularly in areas experiencing gentrification.
- Investing in **modular and rapid-build housing** to help quickly address housing shortages, particularly **non-market** and transitional housing needs.
- Expanding **housing-first initiatives** to prioritize permanent housing solutions for people experiencing homelessness, paired with comprehensive wraparound services to further promote stability.
- **Financial incentives** to support **non-market housing** developers, such as grants, tax breaks, or fee reductions, to encourage the construction of affordable units.
- Developing **community housing hubs**—combining affordable housing with accessible social services, health care, and recreational spaces—to create integrated solutions to address housing and community needs.
- Encouraging **flexible housing policies** that support innovative models such as co-housing, shared living arrangements, and micro-units to provide diverse, affordable options for various demographics.
- **Regional housing collaboration** with neighboring municipalities to pool resources and coordinate strategies to address housing challenges on a broader scale.
- **Tenant education and advocacy** programs to inform tenants of their rights and connect them to resources for housing stability, including legal aid and support networks.
- **Development incentives**, including tax abatements, density bonuses, and reduced development cost charges, to encourage private developers to include affordable housing.
- **Inclusionary zoning** that requires affordable housing components in new developments ensures alignment with local needs.
- Implement **resale price restriction** programs like Whistler’s, to ensure long-term affordability by limiting resale prices.
- **Co-op housing incentives** to strengthen co-op housing enhances affordability and accessibility.
- **Accessibility programs** like the BC RAHA to improve housing options for people with disabilities, supporting inclusivity.

THE CITY CANNOT DO THIS ALONE

Success in addressing Penticton's housing challenges hinges on a collaborative approach that unites the municipal government, federal and provincial authorities, private sector developers, and non-profit housing providers. Each plays an important role in building a resilient, inclusive housing system that meets the diverse needs of its residents.

At the municipal level, the City of Penticton is able to align market and **non-market housing** to the needs of the community, through measures like zoning reforms, density bonuses, transit-oriented development, and incentives for affordable housing. Municipal flexibility ensures that housing strategies are responsive to local needs, while collaboration with provincial and federal governments secures the broader resources required for sustainable development.

Federal support is essential for securing funding streams and enabling large-scale programs targeting affordability and homelessness prevention. Provincial leadership provides policy frameworks, legislative mandates, and capital and operational funding for **social** and **supportive housing**. These layers of support create the foundation upon which Penticton can act.

The private sector and non-profit organizations also serve crucial roles. The private sector contributes through market-driven solutions, such as multi-unit developments and innovative rental housing models, while municipal policies like inclusionary zoning and tax incentives ensure that affordability remains a priority. Non-profit housing providers excel in delivering **non-market housing** tailored to vulnerable populations, offering specialized services and creating long-term community stability. To maximize the effectiveness of these efforts, partnerships between developers and non-profits should be encouraged, fostering collaboration and combining financial resources and expertise to deliver a broader range of affordable and **non-market housing** options.

The combined contributions of municipal leadership with federal, provincial, private, and non-profit collaboration will enable the city to create a thriving housing system, comprehensively addressing housing affordability, accessibility, and availability. This approach supports a sustainable future where all residents have access to secure, affordable housing and the opportunity to thrive.

References

City of Penticton. (2019). Secondary Suite Bulletin (Sept 2019).

<https://www.penticton.ca/business-building/building-permits/building-permit-applications-forms>

City of Penticton. (2022). Penticton Food Security Strategy. Urban Systems Ltd.

[https://www.penticton.ca/sites/default/files/docs/city-services/social%20development/2022-08%20Penticton%20Food%20Security%20Strategy%20\(FINAL\).pdf](https://www.penticton.ca/sites/default/files/docs/city-services/social%20development/2022-08%20Penticton%20Food%20Security%20Strategy%20(FINAL).pdf)

Province of British Columbia. (n.d.-b). Local Government Act Part 13 – Regional Growth Strategies.

Government of British Columbia. (n.d.-a). Housing needs reports. Retrieved from

<https://www2.gov.bc.ca/gov/content/housing-tenancy/local-governments-and-housing/policy-and-planning-tools-for-housing/housing-needs-reports>

Government of British Columbia. (n.d.-b). Local government act part 14, division 22 – Housing needs reports. Retrieved from

https://www.bclaws.gov.bc.ca/civix/document/id/complete/statreg/r15001_14#division_d1e58247

Government of British Columbia. (n.d.-c). Guidelines for housing needs reports – HNR method technical guidance. Retrieved from

https://www2.gov.bc.ca/assets/gov/housing-and-tenancy/tools-for-government/uploads/hnr_method_technical_guidelines.pdf

Government of British Columbia. (n.d.-d). Local government act part 14 – Planning and land use management. Retrieved from

https://www.bclaws.gov.bc.ca/civix/document/id/complete/statreg/r15001_14#section473

Government of British Columbia. (n.d.-e). Local government housing initiatives frequently asked questions for Bill 44 (housing needs reports). Retrieved from

https://www2.gov.bc.ca/assets/gov/housing-and-tenancy/tools-for-government/uploads/hnr_fags.pdf

Government of British Columbia. (2024, July 24). Infill housing.

<https://www2.gov.bc.ca/gov/content/housing-tenancy/local-governments-and-housing/policy-and-planning-tools-for-housing/infill-housing>

Government of British Columbia. (2022, July 8). Reducing transportation costs.

<https://www2.gov.bc.ca/gov/content/housing-tenancy/local-governments-and-housing/policy-and-planning-tools-for-housing/reducing-transportation-costs>

Government of British Columbia. (2024, July 24). Partnerships for housing.
<https://www2.gov.bc.ca/gov/content/housing-tenancy/local-governments-and-housing/policy-and-planning-tools-for-housing/partnerships-for-housing>

Government of British Columbia. (2024, July 24). Complete communities.
<https://www2.gov.bc.ca/gov/content/housing-tenancy/local-governments-and-housing/policy-and-planning-tools-for-housing/complete-communities>

Government of British Columbia. (2024, July 24). Zoning for housing.
<https://www2.gov.bc.ca/gov/content/housing-tenancy/local-governments-and-housing/policy-and-planning-tools-for-housing/zoning-for-housing>

Government of British Columbia. (2024, July 24). Incentives for housing.
<https://www2.gov.bc.ca/gov/content/housing-tenancy/local-governments-and-housing/policy-and-planning-tools-for-housing/incentives-for-housing>



Appendix - Detailed Methods

The following section outlines the key methods employed in this social housing needs assessment to determine the specific number of units/spaces needed to address the identified housing needs from HNR.

Data Sources and Collection

The assessment of current and projected **social housing** needs is based on a combination of reliable data sources and analytical tools to ensure accurate and comprehensive insights. The primary data sources include:

- **Penticton's Housing Needs Assessment (HNA).** This foundational document provided baseline data on housing trends, challenges, and gaps within the community.
- **HART BC HNR Calculator.** Funded by the Canada Mortgage and Housing Corporation (CMHC), this tool supports communities in developing Housing Needs Reports (HNRs) for funding program applications. A portion of CMHC funding facilitated the production of this calculator, which was used to project housing needs and inform funding priorities.
- **City of Penticton Data.** Specific data provided by the City of Penticton on the current and future stock of **non-market housing** was instrumental in shaping the projections and recommendations for **social housing**.

Projecting Future Housing Needs

To create projections of future housing needs, we built upon the Housing Needs Reports (HNR) method developed by HART, which is both accepted and required by the provincial government. This method estimates the number of housing units the community will need by 2041.

The HNR methodology calculates housing requirements through six components:

- A. Extreme Core Housing Need** represents households spending 50% or more of income on housing that is inadequate or unsuitable; it's calculated by applying average rates from past censuses to current household numbers.
- B. Persons Experiencing Homelessness** quantifies housing needed for people experiencing homelessness, using regional data allocated by population share and an assumption of one unit per person.

- C. **Suppressed Household Formation** estimates the number of households unable to form due to housing constraints by applying 2006 headship rates to current population and comparing potential to actual households.
- D. **Anticipated Growth** projects future housing demand, averaging local and regional growth scenarios using BC Stats projections.
- E. **The Rental Vacancy Rate Adjustment** calculates the number of units needed to achieve a healthy 3% vacancy rate in the rental market.
- F. **Additional Local Demand** accounts for extra housing demand beyond basic needs, applying a municipality-specific "demand factor" to the sum of components A, B, C, and E.

The 20-year housing need is the sum of all components, while the 5-year need uses modified calculations based on the 20-year results.⁷

For this project, we have grouped the components of **Extreme Core Housing Need** and Persons Experiencing Homelessness to be addressed by the **non-market housing** portfolio. The remaining components—Suppressed Household Formation, Anticipated Growth, Rental Vacancy Rate Adjustment, and Additional Local Demand—will be addressed through market housing options.

This distinction follows the assumption that **non-market housing** is best suited to address the acute needs of households facing severe affordability challenges and those experiencing homelessness, as these groups require deeper subsidies and more **supportive housing** solutions.

Market housing, driven by supply and demand dynamics, is more effective at addressing broader housing needs, such as new household formation and general population growth, provided there is an adequate supply and vacancy rate to maintain affordability and accessibility for middle-income households.

This approach ensures that the most vulnerable populations are prioritized for **non-market** interventions, while market-driven solutions accommodate the general housing demand.

Non-Market Housing Need

The estimates for **non-market housing** need take into account the current stock available in Penticton, as provided by the City for this project. Following the **BC housing continuum**, this existing housing stock has been categorized by program type. To evaluate how well the current **non-market housing** stock in Penticton addresses the needs identified by the HNR, the

⁷ For a more detailed overview of the HNR methodology, please see - Government of British Columbia. (n.d.). *Housing needs report method - Technical guidelines*. Government of British Columbia. https://www2.gov.bc.ca/assets/gov/housing-and-tenancy/tools-for-government/uploads/hnr_method_technical_guidelines.pdf

distribution of units has been categorized by HNR components, including an explanation of the rationale behind the categorization. The categorization of the existing **non-market housing** stock is based on the types of support provided along the **housing continuum** and the specific needs identified for each population group.

Table 10: Non-Market Housing Stock by Property and Program Type, Penticton, 2024

Property Name	Number of Units	Type (from Housing Continuum)	Rationale for Grouping under New Categories
Snpa?xtəntn ("Healing House")	54	Housing with Support Services	Provides housing with integrated support services for people with specific needs. Particularly geared towards recovery-focused services for Indigenous people.
Reed's Corner	20	Housing with Support Services	Accessible units with assumed support services for people with disabilities.
Bruce Court Apartments	10	Housing with Support Services	Accessible units with support services for people with disabilities.
Kiwanis Lodge	20	Social Housing	Affordable housing managed by a community organization.
Kiwanis Village	40	Social Housing	Affordable community housing without extensive support services .
Legion Village	20	Social Housing	Affordable housing for seniors, managed by a community group.
680 Wade - Affordable Housing	14	Affordable Rental Housing	Offers below-market housing for low-income individuals and families.
Fairhaven	41	Housing with Support Services	Affordable housing for individuals and families without support services .
Parkdale Lodge	53	Affordable Rental Housing	Provides affordable housing, including accessible units, without support.
Skaha Assembly (approx. 10 years)	600	Affordable Rental Housing	Upcoming affordable housing project for low-income residents.
Galt Ave - Affordable Housing	50	Affordable Rental Housing	Affordable housing for low-income families.
Eckhardt - Workforce Housing	50	Affordable Rental Housing	Designed for moderate-income workers.
Women's Transitional Housing	Unknown	Addressing Homelessness	Temporary housing with support services for women transitioning from crisis.
Compass Centre	43	Addressing Homelessness	Short-term emergency shelter for people experiencing homelessness.
Compass House	30	Addressing Homelessness	Provides short-term transitional shelter for people in crisis or experiencing homelessness.
Hughes House	Unknown	Addressing Homelessness	Temporary housing with support for women fleeing violence.

Property Name	Number of Units	Type (from Housing Continuum)	Rationale for Grouping under New Categories
Okanagan Nation Emergency Transition House	Unknown	Addressing Homelessness	Safe housing for families and individuals fleeing violence.
Discovery House	4	Housing with Support Services	Provides integrated recovery services for people overcoming addiction.
Discovery House - Winnipeg St	13	Housing with Support Services	Supportive housing with recovery services.
Johnson House	4	Housing with Support Services	Supportive housing for youth with integrated services.
Nanaimo House	6	Housing with Support Services	Supportive housing for youth or people with recovery needs.
New Approach Treatment Centre For Drugs and Alcohol	Private Pay Only	Housing with Support Services	Private-pay recovery centre with housing services for people recovering from addiction.
Chestnut Place	30	Social Housing	Affordable housing for seniors and people with disabilities.
Concorde Assisted Living Residence	23	Social Housing	Affordable housing for seniors, provided by a community organization.
Village By the Station	35	Social Housing	Community-managed affordable housing for seniors.
Braemore Lodge	16	Housing with Support Services	Psychosocial rehabilitation for people with mental health conditions.
Haven Hill Retirement Centre	112	Social Housing	Affordable housing for seniors, managed by a community organization.
The Hamlets at Penticton	75	Social Housing	Affordable senior housing, subsidized for low-income residents.
Trinity Care Centre	75	Social Housing	Long-term care housing for seniors, managed by a community organization.
Westview Place	102	Social Housing	Long-term care housing for seniors, managed by a community group.
Eckhardt Home	Unknown	Social Housing	Long-term care housing for seniors or people with disabilities.
Good Samaritan Canada Village by the Station	Unknown	Social Housing	Affordable senior housing provided by a community group.
Moog and Friends Hospice House	Unknown	Other	Hospice care, not fitting the traditional housing continuum categories.
Bruce House	Unknown	Social Housing	Long-term care housing provided by a community group.
Murray House	Unknown	Social Housing	Long-term care housing provided by a community organization.
Bethesda Penticton Home	Unknown	Social Housing	Confidential long-term care housing, managed by a community organization.

Most units in **housing with support services**, **social housing**, and **affordable rental housing** are allocated to addressing **extreme core housing need**, with a smaller portion designated for people experiencing homelessness. The units categorized under **addressing homelessness** are entirely dedicated to supporting those experiencing homelessness, providing targeted interventions and support.

Table 11: Distribution of Non-Market Housing Units by Program and Population Need with Rationale for Distribution, Penticton, 2024

Program	Proportion for Extreme Core Housing Need	Proportion for Persons Experiencing Homelessness	Total	Rationale for Distribution
Housing with Support Services	60%	40%	100%	Many people in extreme core housing need , including those with disabilities or mental health conditions, require long-term support services . However, a significant portion also addresses homelessness .
Social Housing	75%	25%	100%	Social housing primarily serves those in extreme core housing need, including seniors and women-led households. It also addresses homelessness by helping people transition to stable, permanent housing.
Affordable Rental Housing	80%	20%	100%	Affordable rental housing addresses affordability issues for those in extreme core housing need , particularly low-income households. A smaller portion of units address homelessness by assisting people who are transitioning.
Addressing Homelessness	0%	100%	100%	This category is dedicated to transitional housing for directly addressing homelessness and the needs of people experiencing homelessness, helping them move from emergency shelters into more stable living environments.

Following this categorization and the distribution of support allocations by type, the current number and distribution of **non-market housing** units are as follows.

Table 12: Current Distribution of Non-Market Housing Units by Program Type and Component, Penticton, 2021

Component	Program Type	Current	% Distribution	% of Total
A. Extreme Core Housing Need	Housing with Support Services	101	9%	7%
	Social Housing	399	36%	26%
	Affordable Rental Housing	614	55%	40%
	Addressing Homelessness	0	0%	0%
	Other	0	0%	0%
	Sub-Total	1,114	100%	72%
B. Persons Experiencing Homelessness	Housing with Support Services	67	16%	4%
	Social Housing	133	31%	9%
	Affordable Rental Housing	153	36%	10%
	Addressing Homelessness	73	17%	5%
	Other	0	0%	0%
	Sub-Total	426	100%	28%
Total		1,540	-	100%

To estimate the projections for the number of **non-market housing** units needed in Penticton by 2026, 2041, and 2046, assuming no changes in the current distribution of supports, the total number of units identified by the HNR for each year is allocated according to the existing proportions of support types. For example, if 235 units are needed by 2026 to address those in **extreme core housing need**, this number is multiplied by the current distribution proportions of 9% for **housing with support services**, 36% for **social housing**, 55% for **affordable rental housing**, and 0% for **addressing homelessness**. These proportions reflect the current allocation of program types in the **non-market housing** stock. This method ensures that the projected needs for each year maintain the same distribution as the existing system.

Data Limitations

While the methodology outlined provides a robust framework for assessing current and future housing needs, some limitations should be acknowledged. One important limitation is the reliance on historical data and assumptions that may not fully account for unexpected changes in economic conditions, housing policies, or demographic changes. For example, this methodology assumes consistent population growth rates and stable housing preferences, but factors like economic downturns, significant policy reforms, or sudden demographic changes (e.g., increased immigration or shifts in household formation trends) could lead to outcomes that differ from the projections.

Another limitation is the use of fixed adjustment factors to account for affordability in the housing market. While these factors help in refining the distribution of housing types, they are based on assumptions about future changes in demand that may not be realized.

The method's reliance on average or median figures for income and housing costs may obscure the experiences of outliers or specific subgroups within the population. For example, households with income levels just above or below the thresholds used for affordability assessments might face very different realities than those reflected in the aggregated data.

The methodology's projections are also contingent on the accuracy of the data sources used, such as population forecasts from BC Stats and income data from Statistics Canada. Any inaccuracies or future revisions to these datasets could affect the validity of the projections.

The exclusion of factors like potential changes in mortgage interest rates, shifts in employment patterns, or emerging housing market trends may limit the applicability of the findings in rapidly changing economic environments. These limitations suggest that while the methodology is a valuable tool for planning, it should be complemented with regular updates and scenario analyses to remain responsive to evolving conditions.



Attachment 4:
Survey of Partners

Social Housing and Infrastructure Plan Survey

Goals:

- Create a social housing survey for community partners that identifies existing needs in the community and future directions for social housing.
- Probe for city-owned and non-profit owned land
- Identify existing housing needs (youth, seniors, families, low barrier, etc.)
- Identify infrastructure opportunities, co-location opportunities (day care, social services, health services, social spaces, green spaces, community gardens, etc.)

Preamble:

- **What is the Social Housing Plan**
 - **Overview**
 - **Current progress (3 city-owned sites)**
 - **Vision**

The Social Housing and Infrastructure Plan will be a tactical plan that goes beyond identifying social housing targets. The Social Housing and Infrastructure Plan will also provide a more comprehensive list of potential housing sites on 'community land', including sites owned by the City along with sites owned by non-profit partners, faith-based groups, and other levels of government and their agencies, which may be suitable for social housing development, with linkage to potential capital funding sources to build on the identified sites.

The Social Housing and Infrastructure Plan will intend to clearly demonstrate to funders that the community has come together to not only identify housing needs, but to identify specific sites and specific operators to address the range of housing needs and create strategic alignment and support future capital funding applications to build the affordable housing needed in the community. Opportunities for co-locating well-aligned services with social housing developments will also be identified.

The purpose of this questionnaire is to gather information about land assets, current capacity, and future plans for housing.

Disclaimer: The information collected in this survey will be compiled and consolidated for the Social Housing and Infrastructure Plan, including a map of all community land opportunity sites that will be used for upcoming facilitated sessions with community partners. Further, the information collected will only be used by the City for the purposes of the Social Housing and Infrastructure Plan.

Organizational Information:

- ❖ **What is the name of your organization?**
 - (Comment Box)

- ❖ **What target population(s) does your organization work with?**
 - (Comment Box)

- ❖ **What is your organization's mission statement?**
 - (Comment Box)

Programs and Services:

- ❖ **What housing services does your organization provide?**
 - (Type, Quantity; Category Box)
 - E.g. supportive, transitional, temporary, etc.

- ❖ **What are the primary challenges for your organization to provide housing services?**
 - E.g. availability of grants, operational costs, staff, etc.

- ❖ **Are there amenities that would enhance your service and program delivery? Why or Why not?**
 - (Comment Box)

- ❖ **What type of Housing does your organization seek to operate?**
 - Shelter
 - Transitional Housing
 - Supportive Housing
 - Affordable Housing
 - Workforce Housing
 - Indigenous Housing
 - Women's Housing
 - Youth Housing
 - Senior's Housing
 - Other, explain_____

Land and Assets:

- ❖ **What level of engagement does your organization want to have in the Social Housing and Infrastructure Plan?**
 - Partner– with land, programs, and/or resources to bring to the table
 - Consulted – to provide input throughout the planning process
 - Informed – keep me in the know
 -

- ❖ **What properties does your organization own in the City of Penticton? Please list the address(es) and current use(s).**
 - (Multiple Comment Box)

- ❖ **Is there a desire to provide housing on these [owned] sites? Please list the address(es) for inclusion in the Social Housing and Infrastructure Plan.**
 - (Multiple Comment Box)

- ❖ **Are you willing to bring your land/programs to community discussions to facilitate a consensus-led process of developing the Social Housing and Infrastructure Plan?**

- ❖ **Do you have experience owning/operating housing?**
 - If yes, explain _____

- ❖ **[Where do you provide housing / what type]**
 - (Multiple Comment Box)

- ❖ **What is the Strategic Vision of your organization in the coming years?**

Vision and Purpose of a Social Housing Plan

- ❖ **What is your vision for social housing in Penticton?**
 - (Comment Box)

- ❖ **For the Social Housing & Infrastructure Plan to be successful, what features must it include?**
 - (Comment Box)

- ❖ **For the Social Housing & Infrastructure Plan to be successful, what must it avoid?**
 - (Comment Box)

❖ **In a housing development, which would you prioritize**

➤ (Sliding Scale 1-10)

- Parking
- Healthcare Services (Clinics, offices)
- Food Amenities (e.g. café, food)
- Social Amenities (e.g. coworking space, social spaces, rooftop areas)
- Rec Amenities (e.g. Gym, pool)
- Childcare
- Retail
- Parks/Green spaces (Dog play park, children's play area, community garden, courtyards)
- Other – please describe

❖ **How do you envision the Social Housing & Infrastructure Plan supporting the services your organization currently provides?**

➤ (Comment Box)

Perceptions and Additional Comments:

❖ **When you hear the term 'Social Housing & Infrastructure Plan,' what do you imagine?**

➤ (Comment Box)

❖ **Additional Comments**

➤ (Comment Box)