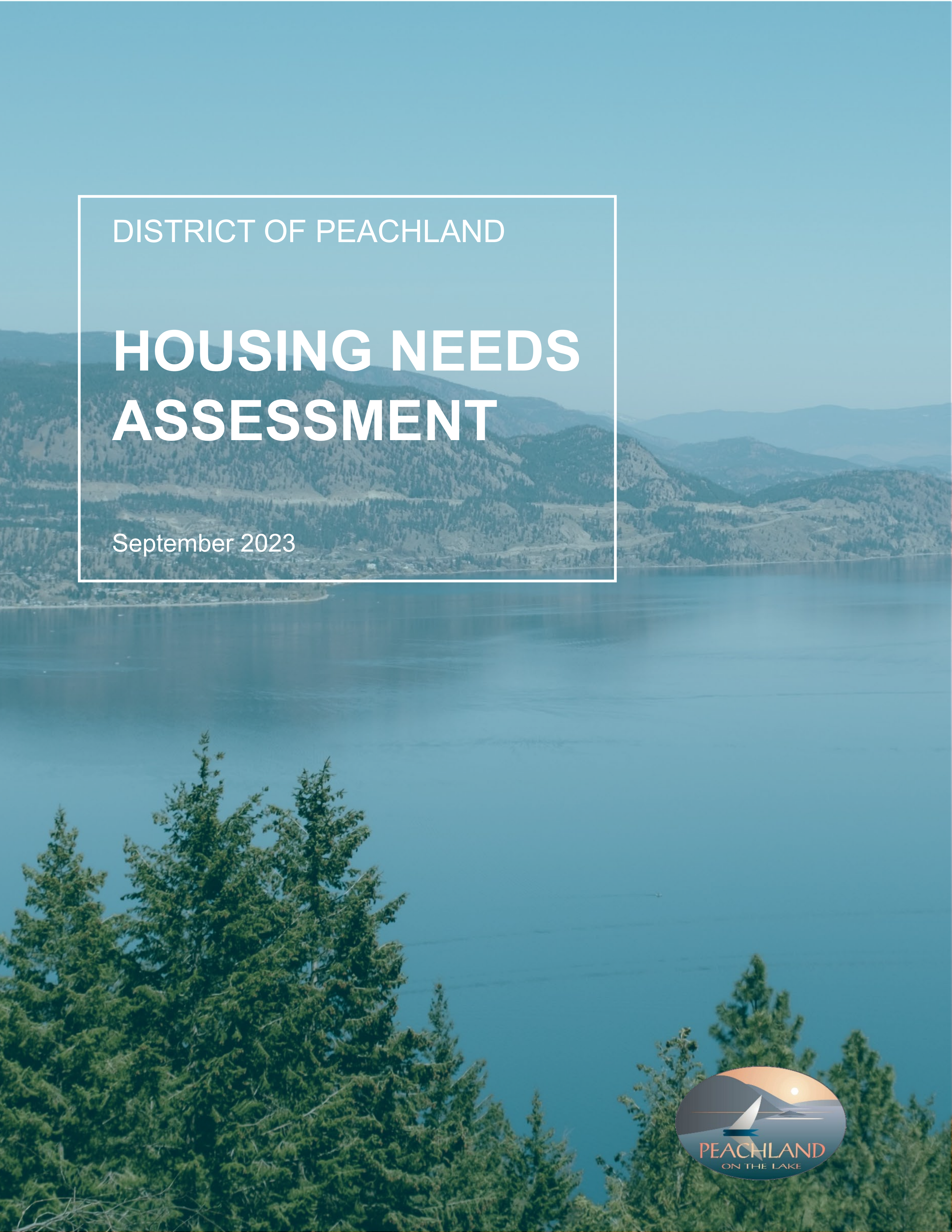

DISTRICT OF PEACHLAND

HOUSING NEEDS ASSESSMENT

September 2023

PEACHLAND
ON THE LAKE

Prepared For:

Darin Schaal, RPP, MCIP

Director of Planning and Development Services

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Executive Summary

This Housing Needs Assessment builds on existing housing initiatives in Peachland, including the Regional District of Central Okanagan's Regional Housing Needs Assessment (2019). This update utilized data from the 2021 Canadian Census, BC Housing, and BC Assessment to evaluate recent housing trends, current housing challenges, and develop projections for the community's future housing needs.

This Assessment is divided into eight sections:

Section 1 Introduction

This section provides a brief overview of the local and regional context, the supporting plans and policies that helped guide this assessment, and the engagement undertaken on previous projects that was used for this assessment's analysis.

Section 2 Economic Sectors and Labour Force

This section provides useful contextual information related to the economy of Peachland that helps drive housing challenges and opportunities.

Section 3 Demographics and Population

This section outlines the current demographic makeup of Peachland, including the average age, household arrangement, and household income.

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This section provides and overview of the population and household projections that provide insight into the potential future housing needs in the community.

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This section outlines the seven areas of key community need, as outlined in the Province's of BC's housing needs assessment requirements. This includes affordable housing, housing supply, rental housing, housing for individuals with specific needs, housing for seniors, housing for families, and shelters for individuals experiencing homelessness, and housing for Individuals at risk of homelessness.

Section 8 Addressing Current and Future Needs

This section compares the projected housing needs with Peachland's projected capacity to deliver those units. The section also includes an analysis of key directions to address current and projected housing needs.

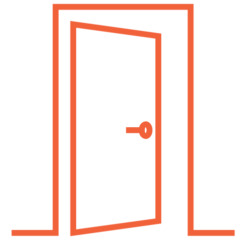
Key Themes and Findings

This Housing Needs Assessment (HNA) helps to contextualize housing need in Peachland, summarized in the following key findings:

1. **Peachland's senior population is growing,** indicating a need to support seniors from within the community who are hoping to downsize and move closer to their daily needs. The District could accommodate downsizing by updating zoning to enable a greater range of housing types and tenures, from luxury to subsidized units, near senior-specific needs such as health care, and by providing more opportunities for seniors-related activities through recreation opportunities.

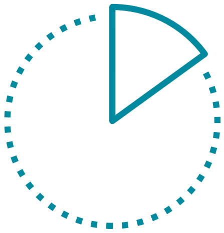
2. **Peachland's housing needs are diverse,** with needs identified across the full range of household types, incomes, and occupations. Households who earn lower incomes and experience equity-related issues are often disproportionately impacted by housing affordability pressures. A lack of housing supply that caters towards the diversity of housing needs could result in displacement, housing insecurity, or homelessness.

3. **Housing is unaffordable for many families in Peachland.** Within the District, approximately 19.1% (515) households spent 30% or more of their income on shelter costs in 2021. While 20.2% (540) of owner and tenant households spent 30% or more of income on shelter costs in 2021. Affordable housing is a priority housing type as it provides a clear pathway to socio-economic inclusion.



4. **Missing middle housing is an increasing need**, especially for smaller households including single individuals, couples, and families with children. As of 2021, 69% of the housing base in Peachland was single-detached housing. Missing middle housing can include a range of house-scale buildings with multiple units—compatible in scale and form with detached single-family homes—located in a walkable neighborhood such as garden suites, secondary suites, duplexes, triplexes, fourplexes, row houses, courtyard housing, low-rise and medium-rise apartments. Missing middle housing can meet differing income and generational needs.

5. **Peachland is facing significant demand for attached and multi-unit dwellings** as new units are increasingly being marketed as “luxury” that are unaffordable for low- and middle-income earners. Single detached housing is the dominant housing form in Peachland (69%), with most single detached neighbourhoods also lacking the destinations, services, and amenities people need to access on a daily basis, resulting in challenges for walkability and creating a more auto-dependent community. A variety of housing options including multi-unit development that provides between 1-3 bedrooms will help attract young families to the District.



6. **Approximately 9% of households in Peachland are in core housing need.** Priority populations most likely to be in core housing need were households with household heads over 85, Indigenous households, and women-led households.

7. **Based on building permit data for the last 10 years, Peachland is not on track to meet its housing needs by 2036.** This gap between the housing stock and housing need may grow larger if the current rate of short-term rental conversions continues.

Methods

Provincial Legislation

In 2019, the Local Government Act was amended to introduce a requirement for local governments to prepare housing needs reports by April 2022 and every five years thereafter. This regulation requires local governments to collect information necessary to identify current and projected housing needs and consider the most recently collected information and housing needs report when amending community and regional plans. This report provides a combination of statistical data from a variety of sources to deliver a depiction of housing needs within Peachland to help inform planning initiatives.

Data Sources, Methods, and Limitations

There are several important contextual limitations when reviewing the data and analysis in this report. Quantitative data for this assessment was primarily sourced from Statistics Canada, B.C. Assessment, B.C. Housing, B.C. Stats, and the Canadian Mortgage and Housing Corporation (CMHC).

Limitations for Projections

This report includes population and household projections for the District of Peachland. It is important to note that population projection is driven by the historical trajectory of population and assumptions made about the future demographics in the regional-wide projection, and the trend could drastically change under changes in various socio-economic factors. As a result, projections are best understood as one possible scenario based on historical growth and responses to that growth–what might happen, especially if similar actions to those in the past are taken in the future with respect to growth and development.

Glossary of Terms

Affordable Housing, as defined by the Canadian Mortgage and Housing Corporation, considered "affordable" if it costs less than 30% of a household's before-tax income.

Census divisions (CD) is a general term for regional planning areas.

Census subdivisions (CSD) is a general term for municipalities.

Core Housing Need, as defined by the Canadian Mortgage and Housing Corporation, is a 2-stage indicator. A household is in core housing need if its housing does not meet one or more of the adequacy, suitability or affordability standards and it would have to spend 30% or more of its before-tax income to pay the median rent (including utility costs) of alternative local market housing that meets all three standards.

Homelessness, as defined by the Canadian Mortgage and Housing Corporation, is the situation of an individual or family that does not have a permanent address or residence; the living situation of an individual or family who does not have stable, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it.

Housing Continuum, as defined by the Canadian Mortgage and Housing Corporation, is a concept used to describe the broad range of housing options available to help a range of households in different tenures to access affordable and appropriate housing. The concept enables to move away from a one-size-fits-all strategy, towards 'the range of housing options available to different households on a continuum.

Short Term Rentals (STRs) are used to define the practice of renting a residentially zoned single-family dwelling or condo (or a room) for periods of less than a month for the purpose of short-term accommodation. In Peachland, a Bed and Breakfast (BnB) refers to any short-term rentals in a residential property, including vacation rentals. A Bed and Breakfast (short-term rental) is a secondary suite or room(s) within a home that is rented out for less than 30 days at a time.

The District Official Community Plan (OCP) is Peachland's overarching visionary document that plans for the District's future growth and change over a 20 to 30 year period.

The District Zoning Bylaw (ZBL) implements the regulatory policies outlined in the Official Community Plan.

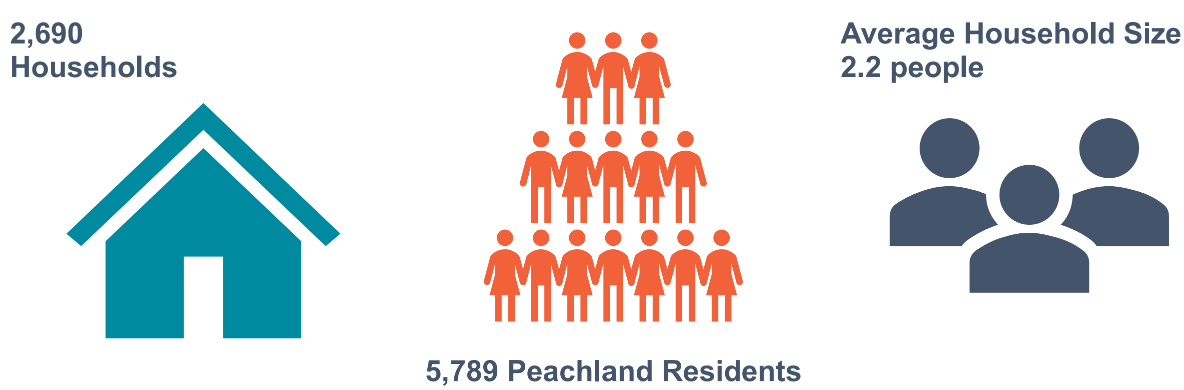
1.0 Introduction

This Housing Needs Assessment (HNA) is intended to be a tool to achieve the goals outlined in the District's Official Community Plan, which envisions Peachland as a diverse, healthy, sustainably developed inter-generational community with a quaint and lively downtown where people live, work and play. To achieve this vision, the District has outlined several goals with respect to housing including promoting affordable housing options, supporting a variety of housing types and tenures, and providing a continuum of residential opportunities to citizens regardless of financial resources, age, and household composition (e.g., housing resources support "aging in place").

This Housing Needs Assessment will help inform and support the completion of the Downtown Revitalization Implementation Strategy (DRIS) and other land use and housing initiatives outlined in the 2022-2026 Strategic Plan.

1.1 Local and Regional Context

The District of Peachland is a small linear lakeside community, located at the southern end of the Central Okanagan Regional District (RDCO). The District is characterized by its quaint and beautiful downtown with stunning views of Okanagan Lake that is rural in character yet offers big city amenities within a 20-minute drive, making it a very attractive place within the Okanagan for retirement. The District occupies approximately 12.63 square kilometers and is bordered by the City of West Kelowna to the north, the RDCO Brent Road neighbourhood to the south, Okanagan Lake to the east, and crown land in the Trepanier Valley to the west.



The District of Peachland Strategic Plan (2022-2026) outlines several key focus areas for increasing housing choice and supporting the development of affordable, inclusive, equitable and diverse communities that encourage clear pathways to achieving greater socio-economic inclusion. These focus areas include:

- Undertaking policy and bylaw amendments to update the short-term rental policy
- Increasing opportunities for gentle density (i.e., plexes, garden suites, and secondary suites).
- Considering pre-zoning and incorporating density bonus provisions to facilitate the development of mixed-use and medium density housing downtown.
- Creating a "housing fund" to facilitate affordable housing opportunities for Peachland's workforce.
- Considering land use amendments that increase opportunities for housing choice
- Identifying potential incentives for encouraging rental housing
- Promoting diverse housing options.

The District of Peachland is currently undertaking numerous actions to expand the supply and variety of housing options in the community including:

- Undergoing several planned policy updates to facilitate rapid housing development and enhance certainty in the approvals and building process.
- Actively looking to partner with landowners and developers to deliver greater housing supply and identifying District-owned underdeveloped and vacant lands that could be used for new housing construction.
- Applying for provincial and federal grants to help fund housing initiatives that would drive transformational change and create the conditions for more housing supply over the short and long term.
- Prioritizing in-stream applications to focus resources on applications that will lead to new dwelling units as soon as possible (e.g. subdivisions, development permits, rezonings consistent with OCP, etc.).
- Adding additional staffing resources to building permitting and inspections (one new FTE building inspector and one casual/as-needed plan checker).

- Encouraging residential flex units (i.e. suite within a multiple residential unit) be required in new multi-family projects (as a zoning condition).

In addition to these actions, the District is also supporting the development of complete communities that are walkable consisting of appropriate residential density and a diverse mix of land uses providing access to a wide variety of amenities and services through public and active transportation. Creating more complete communities can support a range of identified community goals and offer many interrelated benefits including more housing and transportation options, greater efficiency with servicing and infrastructure, environmental sustainability, proximity to employment and daily needs, and urban sprawl reduction.

The District is poised to absorb growth from the rest of the Central Okanagan and construct the needed housing units to support increased population growth. However, a number of barriers persist that create challenges for housing construction; current barriers include high interest rates and construction costs which challenge the land economics of private sector development, gaps in infrastructure capacity, and topographical challenges that limit the potential for housing construction.

1.2 Supporting Plans and Policies

District of Peachland Official Community Plan

The District of Peachland Official Community Plan was adopted in 2018 and is used to manage and coordinate growth and change within the community. The OCP encourages the creation of a diversity of housing forms using supporting policies including: accommodating new housing development through infill and redevelopment within existing areas, encouraging developers to employ sustainable and innovative community and neighbourhood design practices that contribute to housing affordability and choices for the full housing spectrum, encouraging efficiency of land use in balance with servicing capacity to meet sustainability goals, and supporting affordable housing options including carriage houses, smaller units, semi-detached and duplex development, and townhouses.

The OCP also promotes the construction of a continuum of residential opportunities regardless of financial resources, age, and household composition (e.g. housing resources support “aging in place”). The OCP also endorses the legalization of additional accessory dwelling units and encourages partnerships with not-for-profit agencies (i.e. Habitat for Humanity, Peachland

Seniors Housing Society, and Peachland Seniors Support Society) for the construction of more affordable housing. An increase in residential densities is also envisioned in urban neighbourhoods over time along with the creation of specialized zoning designations to expand and facilitate a diversity of housing options.

RDCO Growth Strategy

The Regional District of Central Okanagan Growth Strategy, developed in 2013, is a long-range planning tool to help regional districts and local governments plan a coordinated future for their communities while dealing with regional issues and decisions that cross local political boundaries. To improve the range of housing opportunities to meet the social and economic needs of the region, the District of Peachland—along with the other Central Okanagan regional partners—has committed to preserving and enhance existing neighbourhoods through encouragement of a variety of housing types, densities, choices and affordability.

The Growth Strategy also encourages new growth areas to include neighbourhood design practices that demonstrate housing affordability/housing choices for the full housing spectrum. Additionally, the Growth Strategy identifies the need to build capacity within the Region to advance affordable housing initiatives and increase the amount of transition and supportive housing in the Region.

RDCO Housing Strategy

The Regional District of Central Okanagan Housing Strategy is intended to develop a regional approach to direct how to move forward to address challenges around housing affordability, supply, and improve regional coordination. In developing the RDCO Housing Strategy, a series of engagement activities were undertaken including online community surveys, stakeholder groups, presentations to local governments, and lived experience interviews.

As part of the Regional Housing Strategy process, the Regional District of Central Okanagan conducted a community survey from February 8th to February 28th, 2022. The purpose of the survey was to collect information about how the objectives of the RHS are viewed by respondents. When asked about the area in which the RDCO should target for Provincial and Federal support, the following areas were identified for the District of Peachland (in order of priority).

1. Affordable ownership options
2. Rental housing that is affordable (at rates serving households on income assistance)

3. Rentals that are generally similar in price to other units in the non-subsidized standard rental price housing market (Tied for 3rd)
4. Housing for individuals with special needs (Tied for 3rd)
5. Affordable independent and supportive housing for seniors
6. Rental housing that is below or near standard rental price (Tied for 5th)
7. Supportive housing for individuals at risk of or experiencing homelessness (Tied for 5th)
8. Future housing which prioritizes pedestrians/transit/cycling (Tied for 5th)

The District OCP encourages the implementation of Regional Housing Strategy recommendations and priority housing areas.

1.3 Engagement

Community members have been engaged on several initiatives to provide feedback on the state of housing in Peachland, including the from the District of Peachland Official Community Plan and Regional District of Central Okanagan Housing Strategy. This report incorporated this feedback into the analysis of housing needs to ensure community views and concerns were properly reflected in the findings.

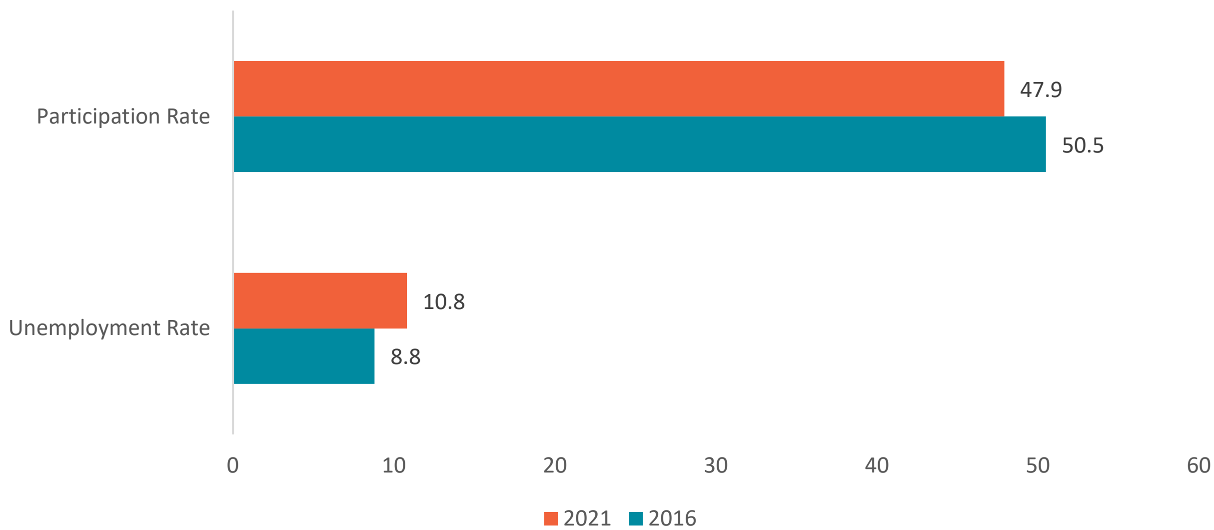
2.0 Economic Sectors and Labour Force

The District of Peachland recognizes the need to support a diverse mix of residential housing options as a means of creating and supporting economic vitality and a diverse local economy. Further, the accessibility of appropriate, safe, and affordable housing is critical to the District's aging population leaving the work force and living on fixed incomes.

2.1 Labour Force

From 2016 to 2021, the unemployment rate in Peachland rose from 8.8 to 10.8 (Figure 1). During this period, the participation rate, fell from 50.5 to 47.9. In simple terms, the share of the population in the labour force decreased and the share of the labour force without a job increased.

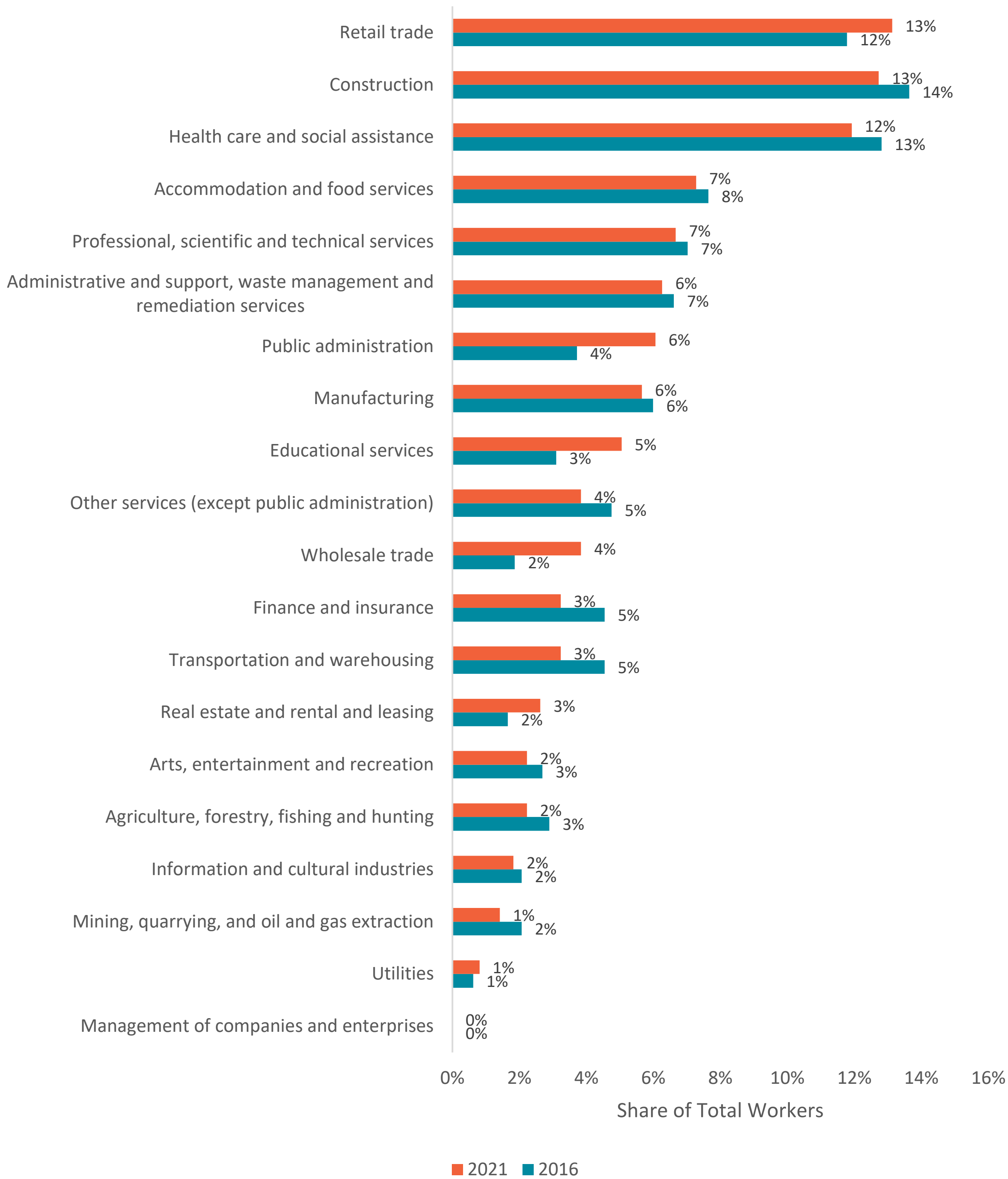
Figure 1. Participation and Unemployment Rate, 2016-2021



2.2 Major Employers

The sectors with the largest share of employment in Peachland were retail trade, construction, health care and social assistance, and accommodation and food services (Figure 2). From 2016 to 2021, the share of the total workforce within industries stayed relatively stable, with changes ranging between one and two percentage points.

Figure 2. Employment by Industry, 2016-2021



3.0 Demographics and Population

Population and household characteristics are important factors that influence housing demand in a community. The following information provides a summary of the current population and demographic breakdown.

3.1 Population

According to the 2021 Canadian Census, there were 5,789 people living within the District of Peachland in 2021 with a population density of 360 people per square kilometre. The Peachland population increased by 11.33% from 2011 to 2021 (Table 1), Further, between the years of 2016 to 2021, the population grew 6.7%.

Table 1. Population Growth, 2011 to 2021

	2011	2016	2021	Population Growth (2011 to 2021)	Population Growth % (2011 to 2021)
Total Population	5,200	5,428	5,789	589	11.33%

3.1.1 Age Composition

In line with nation-wide trends, the average and median ages of Peachland residents have increased from 2016 to 2021 (Table 2).

Table 2. Median and Average Age Change, 2011 to 2021[1]

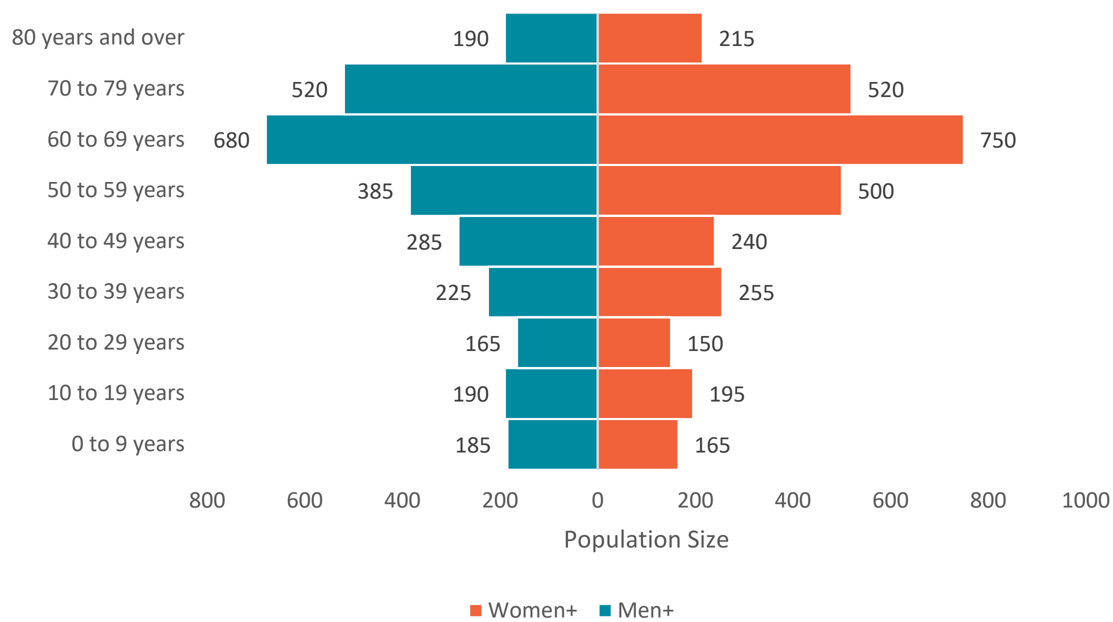
	2011	2016	2021
Average Age	*	51.2	53.3
Median Age	53.8	57.3	60

The shape of Peachland's age-sex pyramid indicates an aging population. The majority of Peachland residents fall within the 60 to 69 age category, while the minority of residents fall within the 20 to 29 age category (Figure 3). With the share of younger age groups in Peachland

[1] Data for the average age in 2011 was not available.

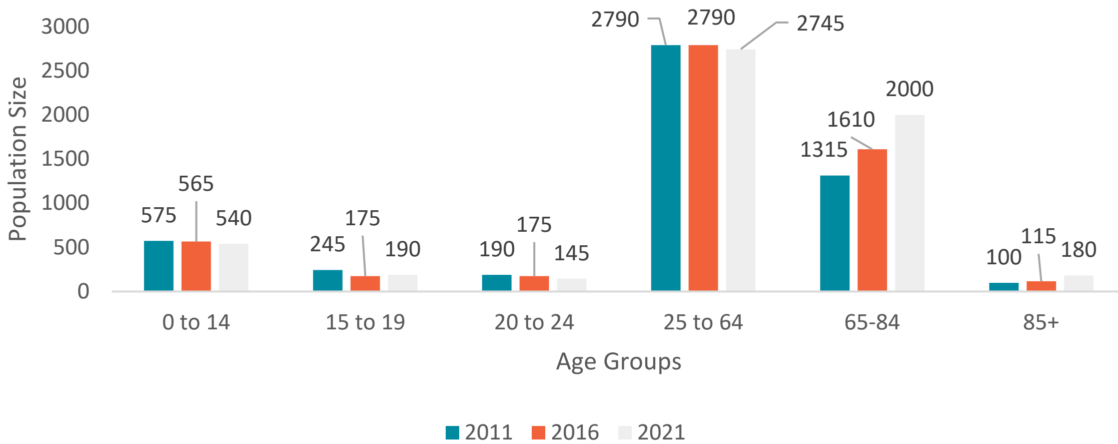
decreasing, seniors housing will be a priority for meeting community housing needs. Ensuring that seniors housing is in proximity to specific daily needs is also vital to creating a more age friendly community.

Figure 3. Population Pyramid, 2021



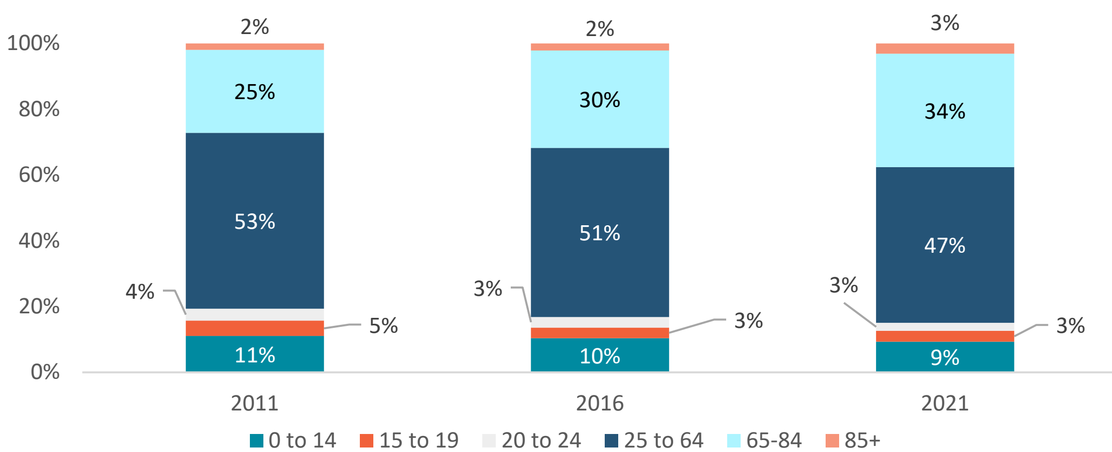
In Peachland, the number of people in most age groups is decreasing although the share of older age groups (65-84 and 85+) has increased. The population aged 65 to 84 increased drastically between 2011 and 2021 by approximately 700 residents. In comparison, the share of the population aged 14 years and younger, 15 to 19, and 20 to 24 decreased from 1,010 to 875 residents (Figure 4). This suggests that the population overall is aging and this trend is expected to continue in the next five and ten years.

Figure 4. Age Group Distribution, 2011 to 2021



Peachland's percentage age distribution also shows a similar pattern of population aging. The percent of residents aged 25 to 64 declined from 53% in 2011 to 47% in 2021. However, the 25 to 64 age group still comprises about half of the Peachland population, with those aged 65 to 84 comprising about one third (Figure 5).

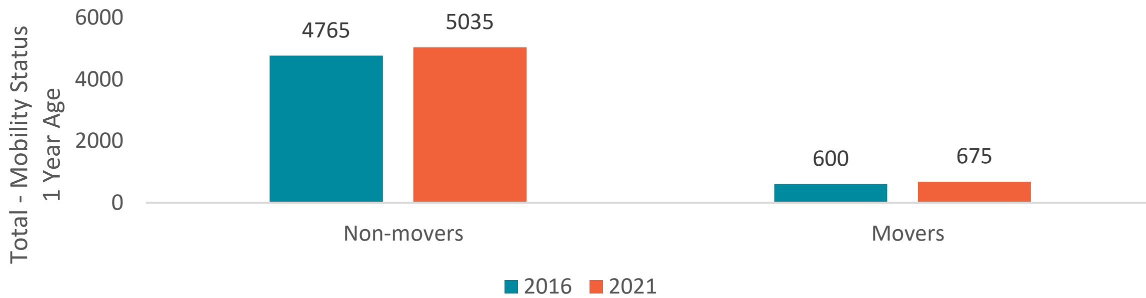
Figure 5. Percentage Age Group Distribution, 2011 to 2021



3.1.2 Mobility

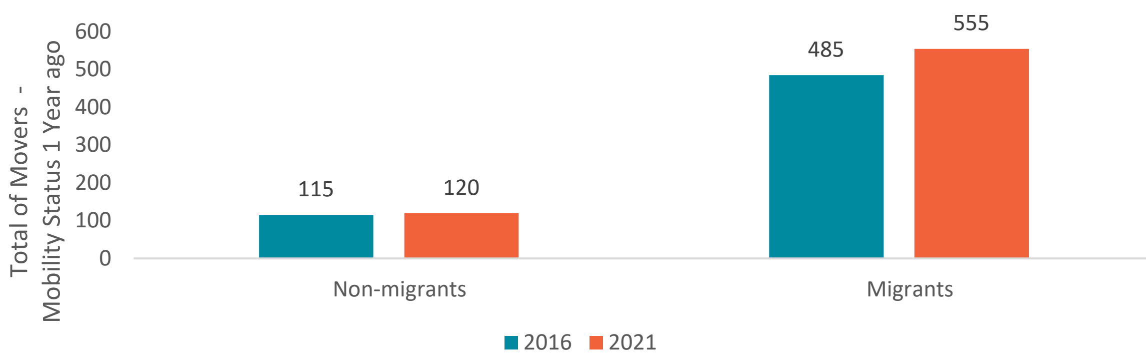
Mobility status describes the status of a person with regard to their place of residence in relation to their place of residence 1 or 5 years earlier. In Peachland, the number of residents who lived in the same residence in Peachland in 2016 as they did 1 year earlier (non-movers) was 4765. The number of non-movers increased in 2021 to 5035. The number of persons who did not live in the same residence in Peachland in 2016 as they did 1 year earlier (movers) was 600. The number of movers increased to 675 in 2021. These trends indicate that the number of movers and non-movers within the District has increased slightly between 2016-2021. However, overall more residents are non-movers than movers (Figure 6).

Figure 6. Number of Movers and Non-Movers, 2016 to 2021[2]



The number of migrants describes both people who lived in Canada 1 year ago who moved to a different province or municipality (internal migrant) and people who did not live in Canada 1 year ago (external migrants). The number of non-migrants describes people who did move but remained in Peachland. In Peachland, the total of non-migrants increased slightly between 2016 to 2021 while the number of migrants increased from 485 in 2016 to 555 in 2021 (Figure 7).

Figure 7. Total Non-Migrant and Migrant Movers, 2016 to 2021[3]

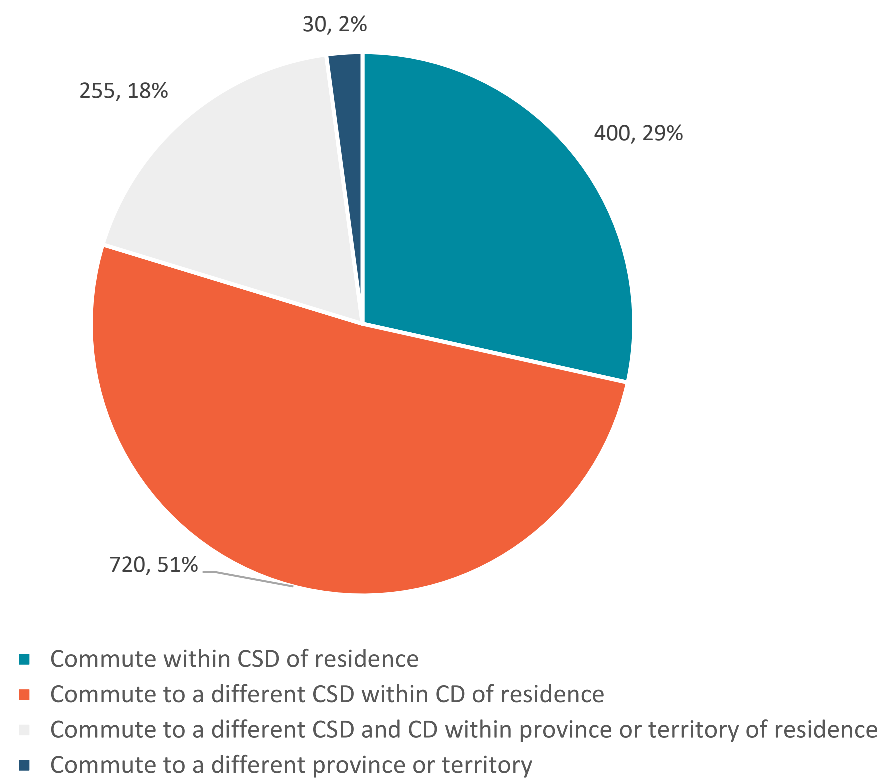


Commuting destination refers to whether or not a person commutes to another municipality (i.e., census subdivision), another census division or another province or territory to their usual place of work. For those aged 15 years and older in Peachland, the majority of residents (51%) commute to a different census subdivision within their census division or residence (Figure 8). About 30% of residents commute within their census subdivision of residence to their usual place of work, while only 185 of residents commute to a different census subdivision and census division within

[2] Data from 2011 was not available.
[3] Data from 2011 was not available.

British Columbia. Only a small percentage of residents commute to a different province or territory to their usual place of work.

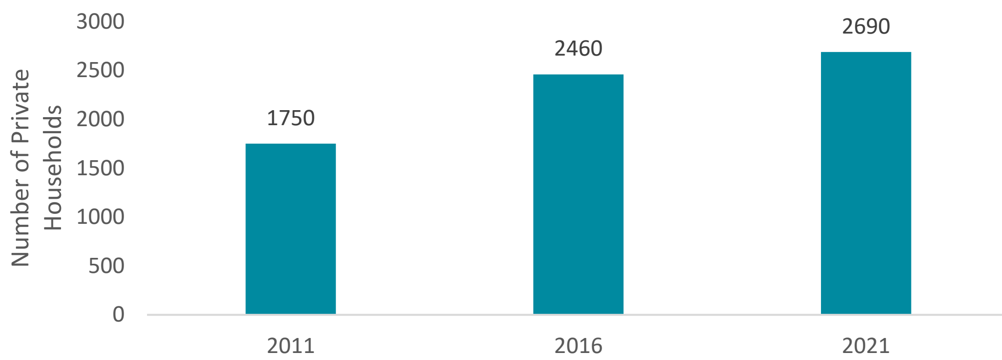
Figure 8. Commuting Destination for the Employed Labour Force, 2021



3.2 Households

There were an estimated 2,690 households in Peachland in 2021, up by 35% from 1,750 households in 2011 (Figure 9). The number of households in Peachland increased by 8.6% during the same time period from 2016 to 2021. The number of households is expected to continue to increase which suggests an increasing demand for housing in Peachland.

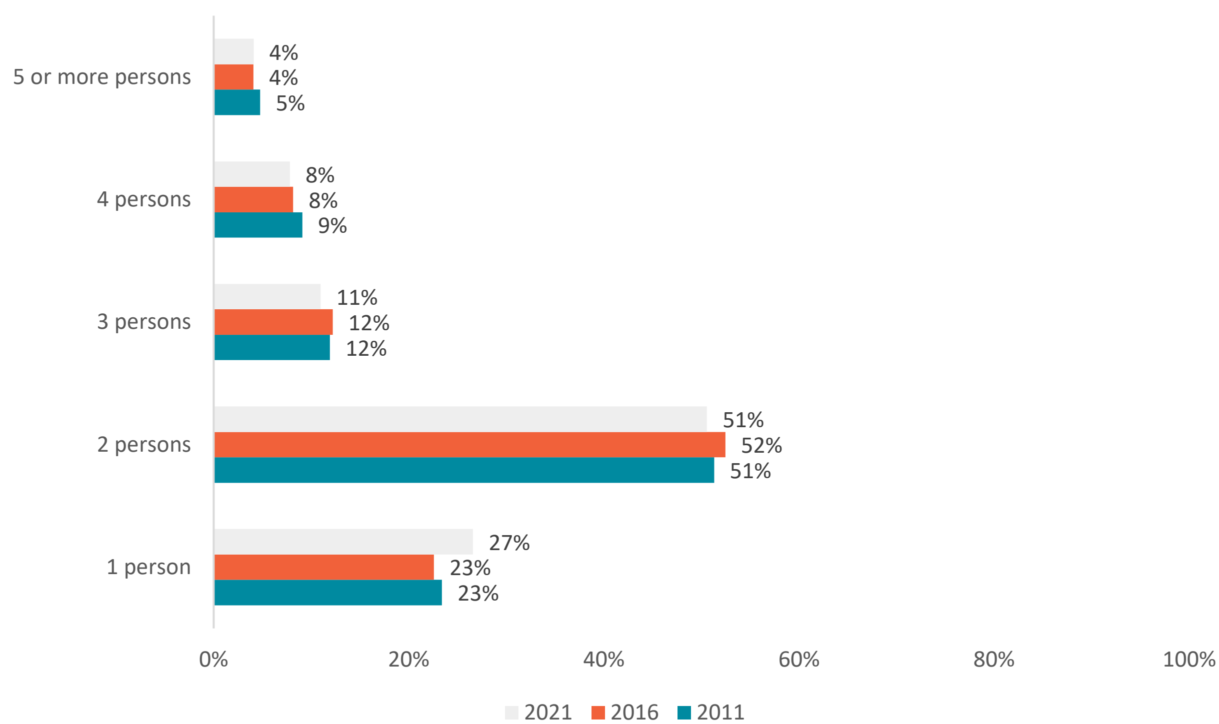
Figure 9. Total Private Households, 2011 to 2021



3.2.1 Household Arrangement

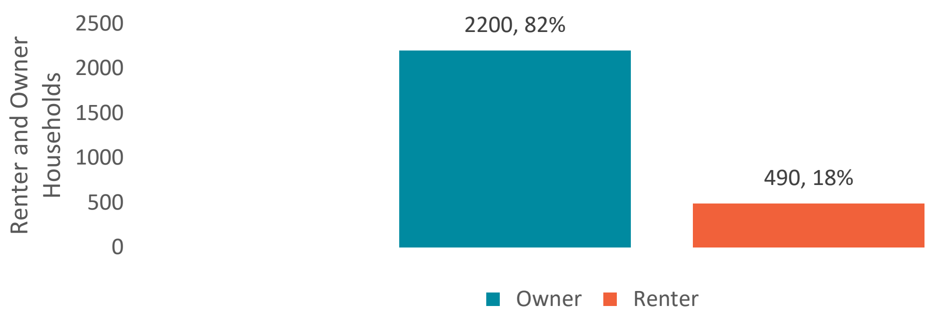
In Peachland, the average household size is about 2 people (2.2). One- and two-person households made up the majority of households in Peachland in 2021. In contrast, households with five or more people made up only 4% (Figure 10). These findings suggest a need for a range of housing options, including options for smaller households, growing families, an aging population, and housing with accessibility features.

Figure 10. Breakdown of Household by Size, 2016-2021



In Peachland, the percent of residents who own their dwelling is about 82%, whereas only 18% rent within Peachland. Further, about 22.7% of tenant households live in subsidized housing. Subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements, and housing allowances (Figure 11).

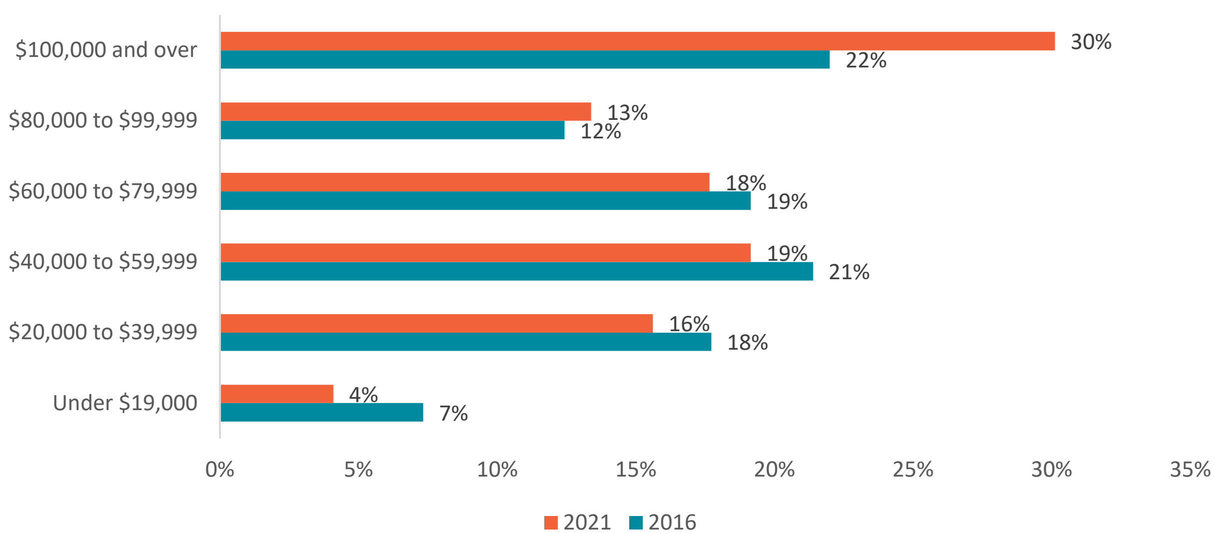
Figure 11. Renter and Owner Households, 2021



3.2.2 Household Income

Household income in proportion to spending on housing can be used to determine whether housing is considered affordable. In 2020, just over 30% of households earned $100,000 and over which is an eight-percentage point increase from 2015 (Figure 12).

Figure 12. Household After-Tax Income Groups, 2015-2020



In 2020, average and median after-tax income of households in Peachland was $82,700 and $72,500, respectively (Table 3). This shows an increase from the 2015 average and median after-tax income which was $77,606 and $63,372, respectively.

Table 3. Income of Peachland Households, 2015-2020

	2015	2020
Average After-Tax of Households	$77,606	$82,700
Median After-Tax of Households	$63,372	$72,500

4.0 Housing Profile

4.1 Dwelling Units

The number of dwelling units has been steadily increasing in the District of Peachland. From 2011 to 2021, the housing stock in Peachland grew by approximately 27%. However, most of this growth was experienced between 2011 and 2016 (438 units) compared to the increase between 2016 and 2021 (187 units).

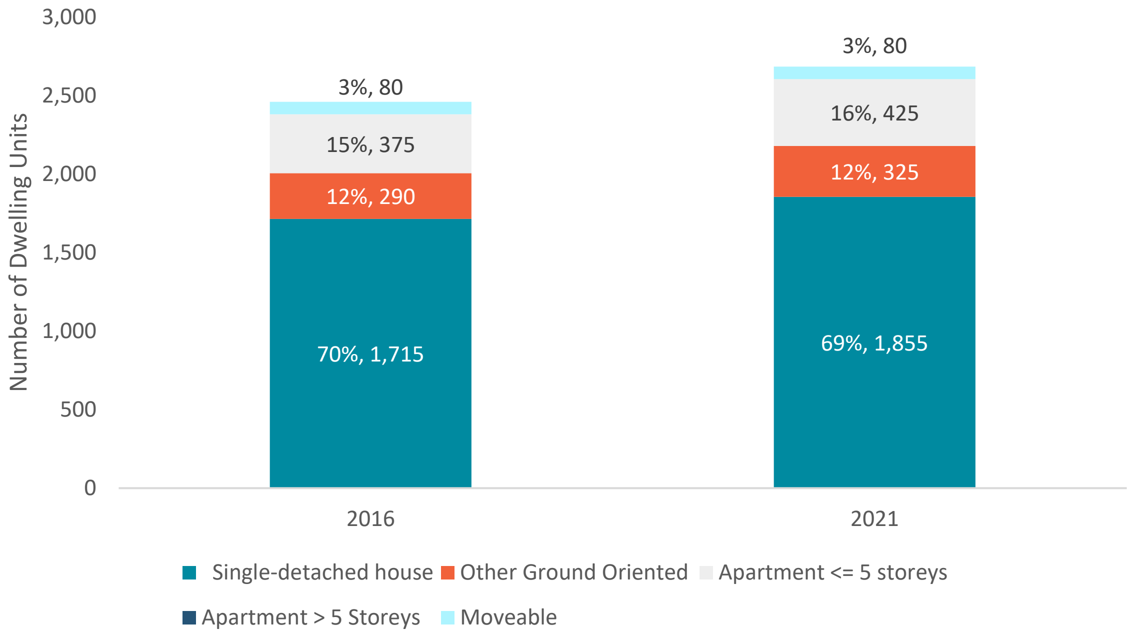
Table 4. Number of Dwelling Units, 2011 to 2021

	2011	2016	2021
Total Number of Dwelling Units	2,311	2,749	2,936

4.1.1 Housing Mix by Structure Type

A greater mix of housing types (and tenures) has potential to offer a range of housing options to accommodate people of all ages, abilities, and income levels and at all stages of life. In Peachland, single-detached dwellings are the most prominent housing form. While there was growth in the number of single-detached houses between 2016 to 2021 (1,715 to 1,855), the share of single-detached homes has decreased (70% to 69%). This may signal a shift towards other housing types, including apartments under 5 storeys and other ground-oriented development. However, the housing mix within Peachland is still heavily skewed towards single-detached homes (69%). As of 2021, the District also had no apartments over five storeys.

Figure 13. Housing Mix by Structure Type, 2016-2021

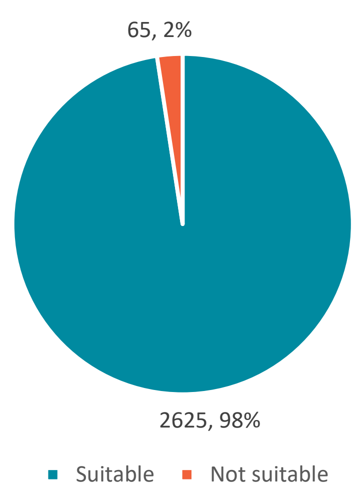


In 2022, Peachland's housing mix by type remained somewhat consistent with previous years. Single family dwellings remain the most common housing form.

4.1.2 Housing Mix by Bedroom Type

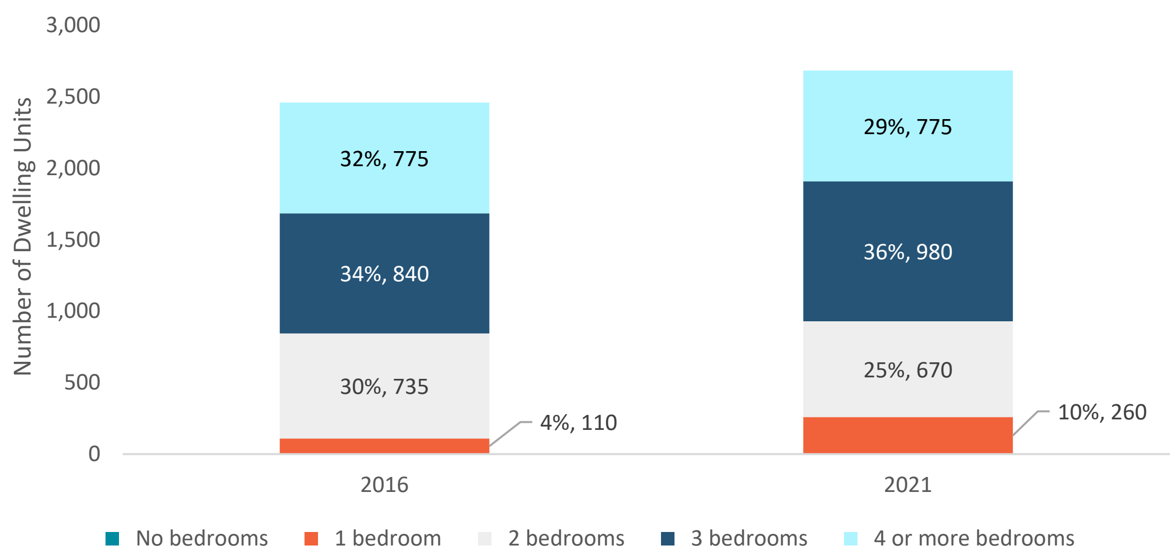
A key indicator of housing suitability (often referred to as crowding) is whether a dwelling has enough bedrooms for the size and composition of resident households (Figure 14). In Peachland, almost all households (98%) lived in suitable housing in 2021.

Figure 14. Households in Suitable Housing, 2021



An assessment of housing mix by bedroom type indicates that most dwelling units within the District have 3 bedrooms. In 2021, about 25% of dwelling units had 2 bedrooms. The remaining 29% in 2021 had 4 or more bedrooms. As of 2021, there were no studio/bachelor suites within the District. Between 2016 to 2021, there was a reduction in two-bedroom dwelling units, which might be caused by demolition or unit conversions. Simultaneously, the District saw an increase in the number of one-bedroom and three-bedroom units (Figure 15).

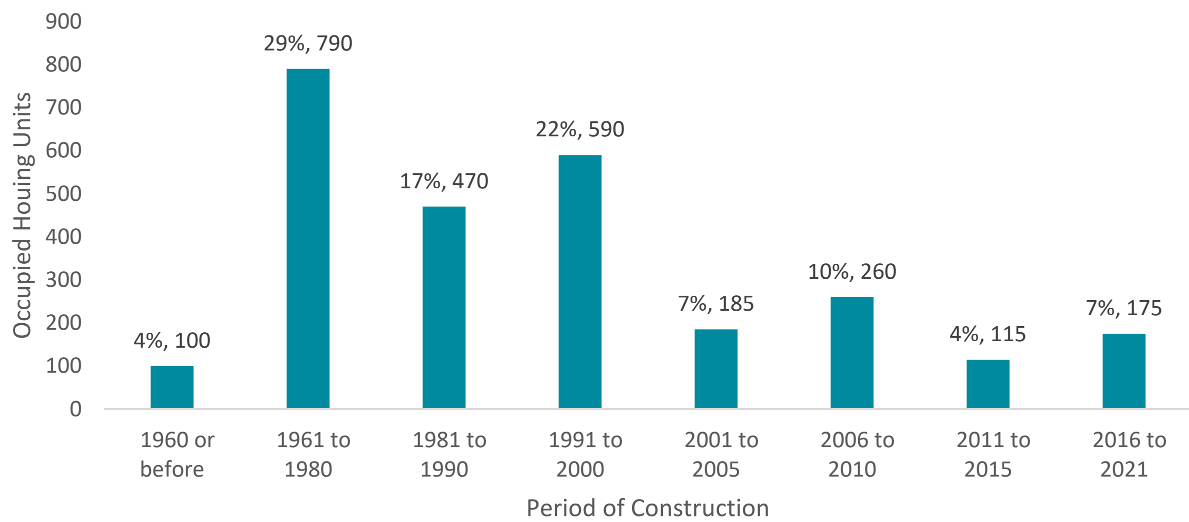
Figure 15. Housing Mix by Structure Type, 2016-2021



4.1.3 Housing by Period of Construction

Housing is considered adequate when it isn't in need of major repairs. Major repairs include defective plumbing or electrical wiring, or structural repairs to walls, floors, or ceilings. According to the CMHC, Canada's housing stock was primarily built in the sixties, seventies, and eighties. In Peachland, most homes were built between 1960 and 2000, totaling about 68% of the housing stock (Figure 16). Only about 11% of homes were built in the last 12 years. New housing construction would meet the rising demand for housing in Peachland and ensure that housing is adequate for its residents. Housing adequacy also provides a platform for improved outcomes around employment, health, and education.

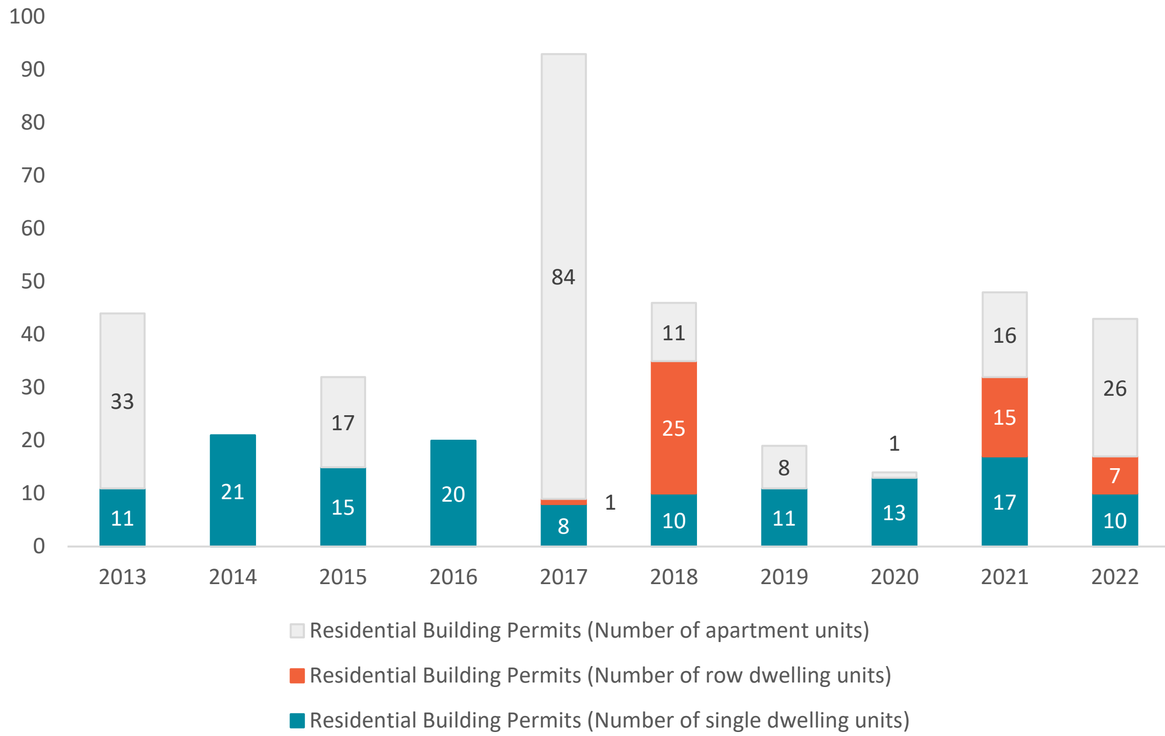
Figure 16. Housing by Period of Construction, 2021



4.2 New Home Construction Data

The District of Peachland has experienced uneven growth over the last ten years. In 2017, 84 building permits were issued, the majority of which were apartment units. The annual average building permit approvals in Peachland over 10 years was 39 units—14 single family units, 5 row dwelling units, and 20 apartment units (Figure 17). The number of apartment and row dwelling building permits approved within Peachland was inconsistent over the past 10 years.

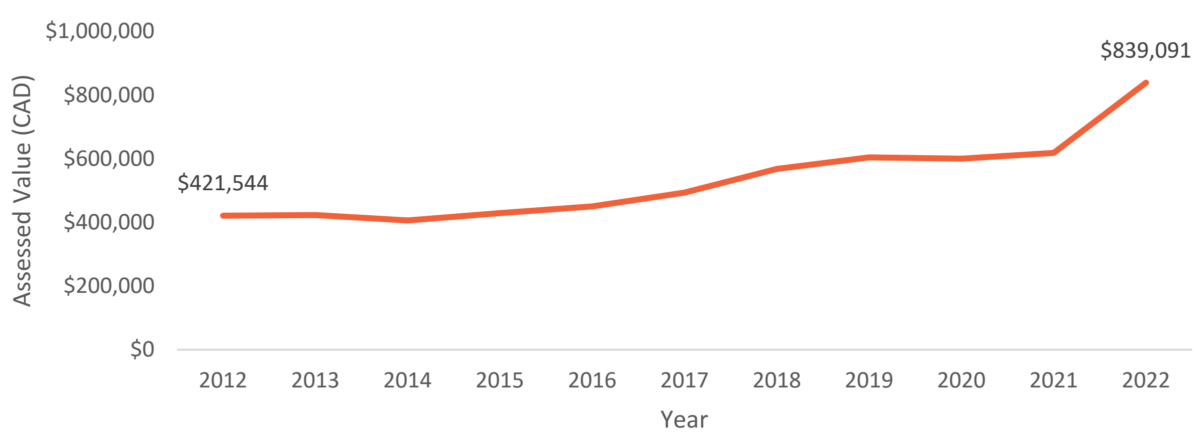
Figure 17. Building Permit Data by Dwelling Type, 2013-2022



4.3 Homeownership Market

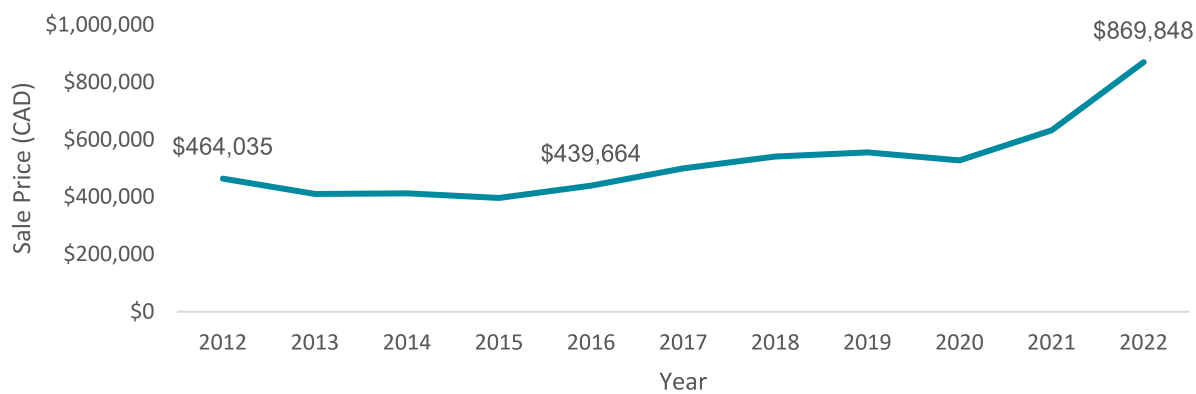
Home values have been increasing in Peachland from 2012 to 2022. In 2022, the average home was worth approximately $839,091, which is a 99% increase since 2012. Figure 18 shows the average assessed home value since 2012.

Figure 18. Average Assessed Housing Value, 2012-2022



The average homes sale price has also been increasing. The average home sale price in Peachland was $869,848 in 2022, which is an 87% increase from 2012. In 2022, there were 260 sales, which makes up approximately 10% of the overall housing stock, showing a substantial turnover in the market.

Figure 19. Average Housing Sale Prices, 2012-2022



4.4 Rental Housing Stock

The average and median rental housing cost has increased in Peachland. From 2016 to 2021, the average monthly rental cost increased by 17.5%. For both 2016 and 2021, the median monthly rental cost was lower than the average monthly rental indicating there are likely several high cost rentals skewing the average upwards.

Table 5. Average and Median Rental Housing Cost

	2016	2021
Median monthly shelter costs for rented dwellings	$1,088	$1,230
Average monthly shelter costs for rented dwellings	$1,119	$1,315

CMHC does have more detailed data related to housing markets across Canada. Due to the small size of Peachland's rental housing inventory, CMHC does not publish rental housing stock data to protect confidentiality. In these cases, the small sample size also means that the data is not statistically reliable.

4.4.1 Short-term Rentals

Commercialized short term rentals (STRs) such as Airbnb or VRBO have disrupted the housing market across Canada and have been a major cause of housing financialization in Canada. The financial incentives of short-term rentals place pressure on housing, leading to long-term rental housing being converted to short-term.

STRs have introduced a new potential revenue flow into Peachland's housing market which is systematic but geographically uneven. At a neighbourhood level, STRs result in rapid gentrification and decrease the availability affordable long-term rental units. The District of Peachland Council has noted within their Strategic Plan (2022-2026) that STRs are a growing housing issue to be addressed within the District. In particular, the District is planning to undertake policy and bylaw amendments to update the short-term rental policy to regulate short term rentals (such as Airbnb and Vrbo) to require owner occupancy in low density residential zones.

Airdna, an online analytics platform for short term rental properties, estimated that there are about 195 active short term rental properties in the District of Peachland as of August 2023. Of which, 95% are entire home rentals and only 5% are private room rentals. Further, the majority of such STRs (68%) have 1 or 2 bedrooms. The number of private rentals has grown considerably over the past year. In the second quarter of 2020, there were 121 active rentals in Peachland. Short term rental occupancy was highest in the month of July at 89% and the lowest in November at 27%, with an average year-round occupancy rate of 65%.

While Peachland currently does not have tourist accommodation, the District has received one development permit application for a new hotel.

4.5 People Experiencing Homelessness

Homelessness can be understood as the situation of an individual or family that does not have a permanent address or residence which is stable and appropriate, or the immediate prospect, means, and ability of acquiring it. The experience of homelessness is a visible expression of housing unaffordability and rising need in housing assistance. However, homelessness is not often clearly visible as those experiencing homelessness can move along a spectrum (such as couch surfing, to living in shelter occupancy, to living in precarious housing).

There is limited data on people experiencing homelessness within Peachland.[4] The District has identified few individuals who move through the community, but do not reside within it. The *housing first approach* places emphasis on providing permeant affordable housing as a prerequisite to meeting other psychological and self-fulfillment needs. Housing that is safe, affordable, and that provides access to other daily needs is a social determinant of health and wellbeing for Peachland residents. Currently, the District does not have any shelter bed and housing units for people experiencing or at risk of homelessness.

[4] B.C. Housing data on homelessness in Peachland has been supressed for privacy.

5.0 Current Housing Gaps

5.1 Housing Continuum in Peachland

Housing in Canada works as a continuum. Affordable housing can include housing provided by the private, public and not-for-profit sectors as well as all forms of housing tenure (ie. rental, ownership and cooperative ownership). Affordable housing can also include temporary as well as permanent housing, temporary emergency shelters, transition housing, supportive housing, subsidized housing, and market rental housing or market homeownership. It should be noted that households may move back and forth along the continuum through different stages of the lifecycle.

Figure 20. Housing Continuum (CMHC)

According to B.C. Housing data, in 2023 there were 21 units of single detached new registrations, 15 units of multi-unit new registrations and no purpose-built registrations in Peachland. As of August 2023, there were 74 independent seniors and 30 low-income families living in social housing within Peachland. There were also 67 seniors receiving rent assistance in private market housing within Peachland (Table 6).

Table 6. Housing with Support Services, 2023

Service Allocation	Service Allocation Subgroup	Total
Social Housing	Independent Seniors[5]	74
	Low Income Families[6]	30
Rent Assistance in Private Market	Rent Assistance Seniors[7]	67
		171

[5] Housing for seniors where minimal or no additional services are provided. Seniors are usually defined as individuals who are 65 years of age and older.

[6] Independent housing for low to moderate income households with a minimum of two people including at least one dependent child.

[7] Housing subsidy to help make private market rents affordable for BC seniors with low to moderate incomes. Housing under this category includes the Shelter Aid for Elderly Renters (SAFER) program as well as other rent supplement units in the private market targeted towards seniors.

As of March 2023, there were also 18 housing registry applicant households in Peachland. Eligible applicants must apply under one of the following Housing Registry applicant categories:

- People with Disabilities: A single person who can live independently and qualifies for a disability pension, or can't work because of a disability, and is under 55 years of age.
- Family: a minimum of two people, including one dependent child.
- Seniors: One or two persons, with at least one person who is 55 years or older.
- Wheelchair Accessible: At least one applicant requires a wheelchair modified unit. May be family, senior or person with disabilities.
- Singles: Singles and couples under age 55 who do not meet the definition of people with disabilities.

5.2 Core Housing Need

Adequate Housing – Adequate housing is reported by residents as not requiring any major repairs. Adequate housing must also contain the means necessary for health, nutrition, security and comfort. This includes access to safe drinking water, heating and lighting, sanitation facilities, food storage, site drainage, energy for cooking and access to emergency services.

In 2021, 3% of occupied dwellings were in need of major repair. This decreased from 4% of occupied dwellings in 2016.

Affordable Housing – Affordable housing costs equal to less than 30% of total before-tax household income. For renters, shelter costs include, as applicable, rent and payments for electricity, fuel, water and other municipal services. For owners, shelter costs include, as applicable, mortgage payments (principal and interest), property taxes, condominium fees, and payments for electricity, fuel, water and other municipal services.

In 2021, 20% of households were spending 30% of their income on shelter costs. This number was much higher for tenant households. Approximately 48.5% of tenant households were spending 30% of their income on shelter costs, compared to only 17.2% of owner households.

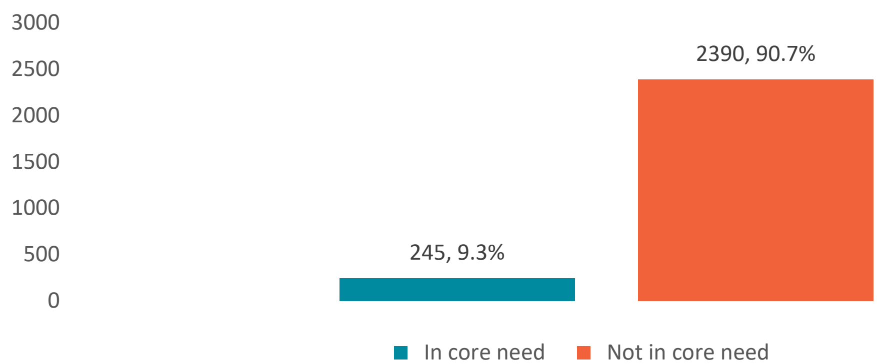
Suitable Housing – Suitable housing has enough bedrooms for the size and composition of resident households according to the National Occupancy Standard (NOS) conceived by the Canada Mortgage and Housing Corporation and provincial and territorial representatives.

In 2021, 2.4% of households lived in overcrowded homes compared to only 1.2% in 2016.

Core Housing Need – Core housing need refers to whether a private household's housing falls below at least one of the indicator thresholds for housing adequacy, affordability, or suitability and would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (attains all three housing indicator thresholds).

In 2021, approximately 9.3% of Peachland's residents were in core housing need (Figure 21). This number was much higher for tenant households. Approximately 31.9% of tenant households were in core housing need compared to only 4.4% of owner households.

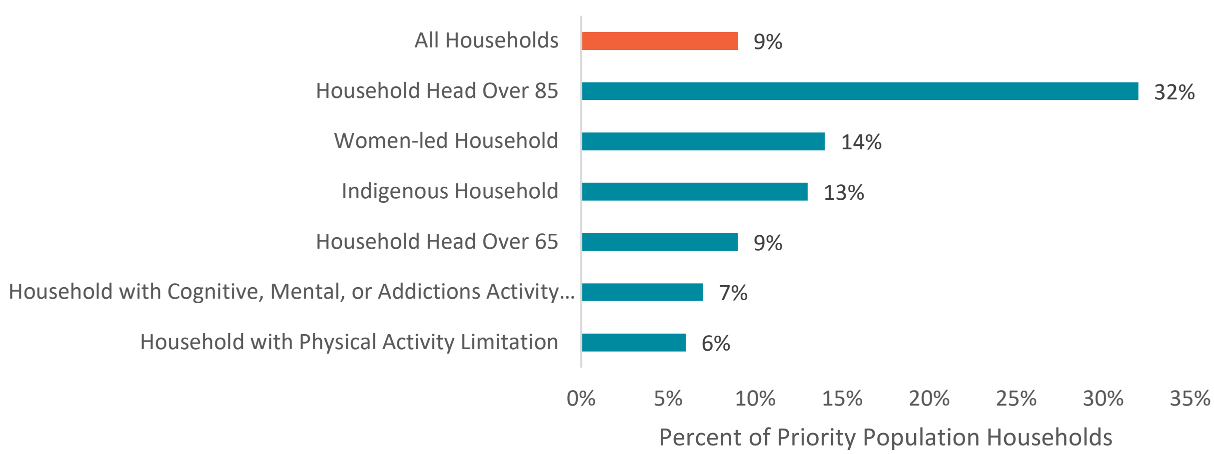
Figure 21. Households in Core Housing Need, 2021



5.2.1 Percentage of Households in Core Housing Need by Priority Population

Figure 22 compares the rates of Core Housing Need across populations that are at high risk of experiencing housing need. Households with a household head over 85, women-led households, and Indigenous households had the highest rates of households in core housing need.

Figure 22. Households in Core Housing Need by Priority Population, 2021



5.2.2 Affordable Shelter Costs

The *Housing Assessment Resource Tools (HART)* is a census-based tool that measures core housing need and affordable shelter costs by income category, household size, and priority populations. HART uses census data custom built by Statistics Canada in collaboration with HART researchers. Table 7 shows the range of household incomes and affordable shelter costs for each income category, in 2020-dollar values, as well what percentage of the total number of households falls within each category.

Table 7. Income Categories and Affordable Shelter Costs, 2021

Income Category	% of Total HHs	Annual HH Income	Affordable Shelter Cost (2020 CAD$)
Area Median Household Income (AMHI)		$82,000	$2,050
Very Low Income (20% or under of AMHI)	1.14%	<= $16,400	<= $410
Low Income (21% to 50% of AMHI)	16.86%	$16,400 - $41,000	$410 - $1,025
Moderate Income (51% to 80% of AMHI)	19.7%	$41,000 - $65,600	$1,025 - $1,640
Median Income (81% to 120% of AMHI)	24.43%	$65,600 - $98,400	$1,640 - $2,460
High Income (121% and more of AMHI)	37.88%	>= $98,401	>= $2,461

5.2.3 Affordable Housing Deficit

Table 8 shows the total number of households in Core Housing Need by household size and income category, which may be considered as the existing deficit of housing options in Peachland.

Table 8. Households in Core Housing Need by Size and Income Category, 2021

Income Category (Max. affordable shelter cost)	1 Person HH	2 Person HH	3 Person HH	4 Person HH	5+ Person HH	Total
Very Low Income ($410)	0	0	0	0	0	0
Low Income ($1025)	175	25	0	0	0	200

Moderate Income ($1640)	0	0	0	0	0	0
Median Income ($2460)	0	0	0	0	0	0
High Income (>$2460)	0	0	0	0	0	0
Total	**175**	**25**	**0**	**0**	**0**	**200**

6.0 Anticipated Growth

6.1 Anticipated Population Growth

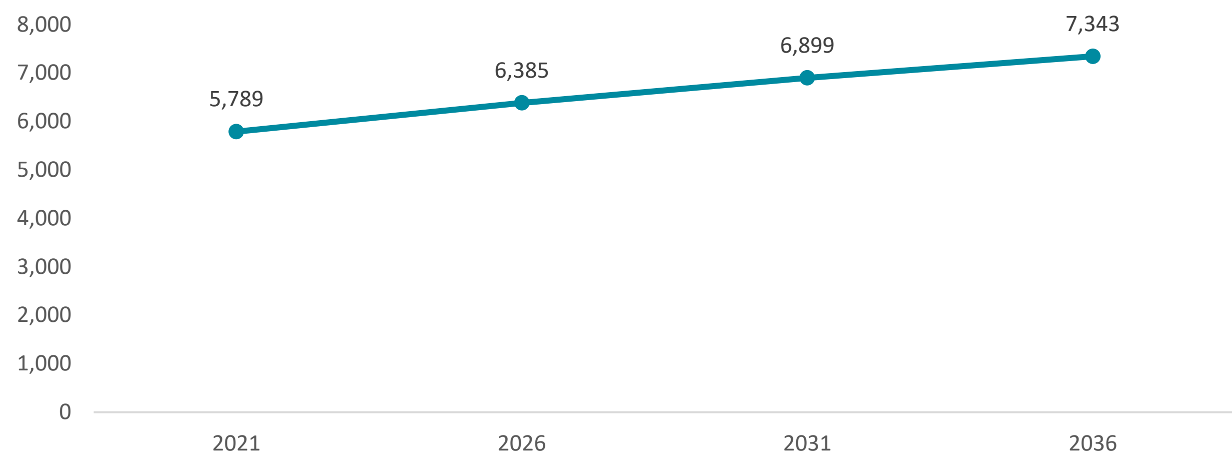
Population growth is one of the key bases for determining future household growth and demand. This Assessment uses an approach to population projections that looks at the historical trajectory of population and assumptions made about the future demographics in the regional-wide projection. This approach does not consider several opportunities that the District of Peachland could take advantage of to further drive population growth and housing demand.

Peachland has significant development potential that could be unlocked to help alleviate regional housing needs and local demand. If Peachland is unable to unlock these opportunities, its trajectory of growth could change. Community members, decision makers, and key stakeholders should view these projections as one option to look at the future of the community. This option assumes past trends will inform future growth. These projections do not account for major projects undertaken by Peachland to unlock further development potential, such as the potential projects that could be supported by the Housing Accelerator Fund. These projections should be regularly reviewed and reconsidered to ensure that the assumptions used in this analysis still remain valid.

The population projection for the District of Peachland is developed based on the BC Stats population projection from 2021 to 2041 for School District 23 Trustee Electoral Area 2 (SD 23 TEA 2), which includes Peachland, Central Okanagan West Electoral Area, Tsinstikeptum Indian Reserve 9 and 10. The population growth rates for each age cohort are then applied to the Peachland population in 2021, assuming the population in Peachland follows the same growth trajectory of the rural area of Central Okanagan as defined by SD 23 TEA 2.

Figure 23 summarizes the projected population growth of District of Peachland from 2021 to 2036.

Figure 23. Population projection for District of Peachland, 2021-2036[8]



6.2 Anticipated Demographic Changes

This Assessment provides a projection of demographic change based on previous trends. However, it should be noted that these projections are just one possibility. If Peachland provides additional housing choice, develops post-secondary opportunities, or pursues other resident attraction strategies, then assumptions that inform this projection would need to change. As Peachland pursues opportunities for development, it should regularly review these projections to ensure the assumptions still reflect community realities.

It is anticipated that the District of Peachland will see a steady proportion of population growth in the 0-14 and 15-24 age groups. Contrastingly, the proportion of residents aged 55 to 64 are expected to decline. It is also projected that Peachland will have an increased proportion of senior residents aged 65+ (Figure 24).

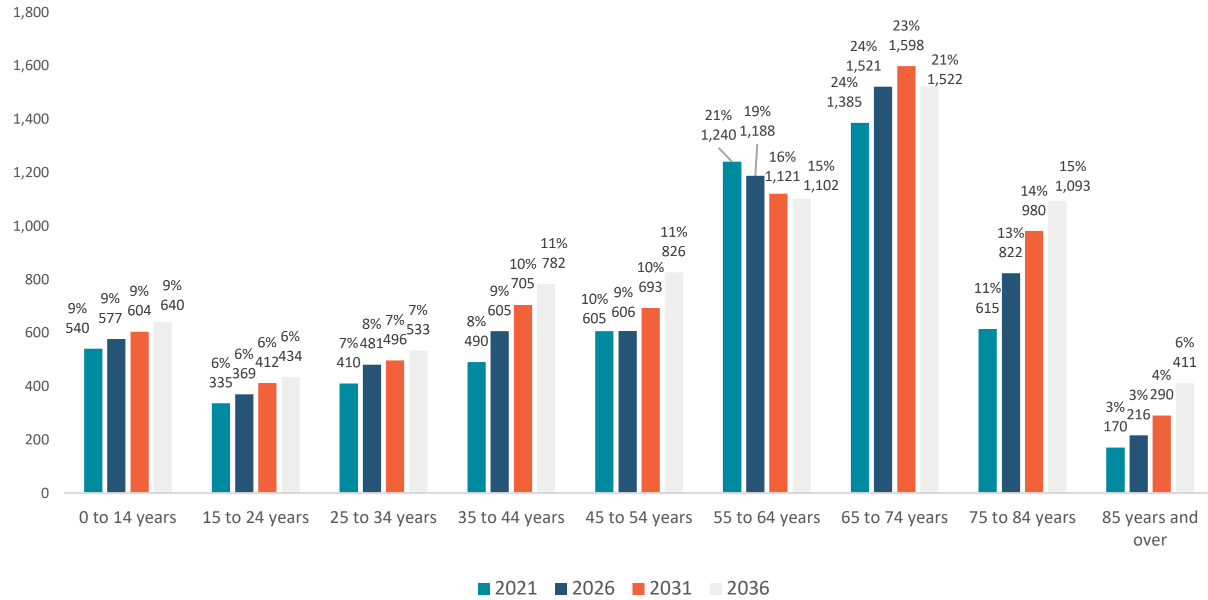
Table 9 summarizes the median and average age of the projected population of the District.

Table 9. Median Age for Projected Population, District of Peachland, 2021-2036

	2021	2026	2031	2036	Changes (2021-2036)
Median age	60.0	60.4	60.5	59.6	-0.4
Average age	53.3	53.8	54.3	54.4	+1.1

[8] Adapted from B.C. Stats Population Projection and Statistics Canada Census Program

Figure 24. Projected Age Distribution, District of Peachland, 2021 to 2036



Key trends from this demographic analysis include:

1. Peachland's Population is expected to increase by 596 (10.2%) from 2021 to 2026, reaching 6,385 in 2026.
2. From 2026 to 2031, Peachland's population is expected to increase by 514 (8.1%), reaching 6,899 in 2031.
3. From 2031 to 2036, Peachland's population is expected to increase by 514 (6.4%), reaching 7,343 in 2036.

6.3 Household and Housing Demand Projection

The population forecast presented above is used to determine future demand for housing units by structure type over the next 20 years. The housing demand projections are derived using estimated household formation rates or 'headship' rates by age group.

Headship rates refer to the proportion of individuals in each age group who lead (or "head") a household. Tracking headship rates is helpful for forecasting future housing demand, as it gives an indication of how housing demand will change due to both population growth and changing age profile. By applying headship rates to population projections, demand for units can be forecast year-over-year, broken out by tenure and dwelling types.

A top-down approach is adopted to determine the headship rates in the future periods.

- Total headship rate is firstly determined by age group, which is assumed to be constant in 2021 across the projection period of the next 20 years.
- Then, the proportion of rental tenure by age groups is projected in the next 10 years up to 2031 based on the historical trend of rental tenure proportion in the past 15 years from 2006 to 2021 to determine the proportion of renters in the next 10 years. The rental proportion is assumed to remain steady after 2031. The owner headship rate and renter headship rate by age groups is derived based on the projected rental tenure proportion.
- The distribution of households by household family type for each age group is assumed to remain constant as in 2021 in the headship.

6.3.1 Projected Households

The number of households in the District of Peachland are projected to increase by 294 in 5 years from 2021 to 2026, reaching 2,959 households; and increase by 766 households in 15 years, reaching 3,431 households in 2036 (Table 10).

Table 10. Projected Households by Tenure, 2021-2036

	2021	2026		2031		2036	
	Households	Estimated households	Additional housing demand	Estimated households	Additional housing demand	Estimated households	Additional housing demand
Owner	2,195	2,356	161	2,475	280	2,617	422
Renter	470	603	133	743	273	814	344
Total	2,665	2,959	294	3,218	553	3,431	766
Average household size	2.17	2.16		2.14		2.14	

Table 11 summarizes the projected households by household types in the next 15 years, which is used as a basis to project future household need by number of bedrooms.

Table 11. Projected Households by Household Types, 2021-2036

Household types	2021	2026	2031	2036	Total Change 2021 -2026	Total Change 2021 -2031	Total Change 2021 -2036
Couple without Children	1,203	1,324	1,424	1,478	121	221	275
Couple with Children	355	389	423	463	34	68	108
Lone-Parent	93	110	123	136	17	30	43
Other-Census-Family	190	203	217	229	13	27	39
Non-Census-Family	824	933	1,031	1,125	109	207	301
Total	2,665	2,959	3,218	3,431	294	553	766

6.3.2 Projected Household Needs by Unit Size

To estimate the size of new housing needed to meet the projected growth in households for the District, the model applies the unit size required by each household type to the projected growth in households. The needs by bedroom size are determined based on the National Occupancy Standard (NOS) developed by CMHC. This provides the minimum number of bedrooms required to adequately house a given family type, as follows:

- A maximum of two persons per bedroom
- Household members living as part of a married or common-law couple share a bedroom with their partner.
- Parents in a one-parent family have a separate bedroom.
- Household members aged 18 or over have a separate bedroom.
- Household members under 18 years old of the same sex share a bedroom.
- Household members under 5 years old of the opposite sex share a bedroom, if doing so would reduce the number of required bedrooms.
- One individual living alone does not need a bedroom (i.e. is suitably housed in a studio apartment).

Table 12 summarizes the distribution of housing needs of unit sizes by household types based on the household size distribution in 2016[9].

Table 12. Housing Needs by Household Type and Bedroom Size, 2021-2031

Household types	Studio and 1-bedroom	2-bedroom	3+ bedroom
Couple without children	100%	0%	0%
Couple with children	0%	50%	50%
Lone-parent family	0%	58%	42%
Other Census family	0%	0%	100%
Non-Census-family	90%	10%	0%

The number of future additional units by size needed are shown in Table 13.

Table 13. Number of Future Additional Units by Size, 2021 to 2026

Unit size	2021	2026	2031	2036	Total Change 2021 -2026	Total Change 2021 -2031	Total Change 2021 -2036
Studio or 1-bedroom	1,941	2,159	2,347	2,485	219	406	544
2-bedroom	317	356	391	428	38	73	110
3+-bedroom	407	444	481	518	37	74	111
Total	2,665	2,959	3,218	3,431	294	553	766

[9] The distribution of household sizes by household type is not publicly available in Census 2021.

7.0 Key Areas of Local Need

As part of housing needs reports, the Ministry of Municipal Affairs requires communities to identify key areas of local housing need. The following section identifies the required areas of focus and outlines the housing need.

7.1 Affordable Housing

Housing affordability is a significant challenge for many households across Peachland, affecting both tenant and owner households. In 2021, approximately 20% of households in Peachland were spending more than 30% of their income on shelter costs. This number was substantially higher for tenant households. Approximately 48.5% of tenant households were spending more than 30% of their income on shelter costs, compared to only 17.2% of owner households.

One of the likely drivers of this is the increasing cost of housing. From 2016 to 2022, the average home sale price in Peachland has increase by 98%, rising from an average sale price of $439,664 to $869,848. From 2016 to 2021, the average monthly rental cost increased by 17.5%, rising from $1,119 to $1,315.

Statement of Need

Peachland needs more affordable homeownership and rental housing options. Rental and homeownership prices have been increasing at a rate that is unsustainable for many of Peachland's households. In particular, almost half of the tenant households are in need of a more affordable option.

7.2 Housing Supply

By 2026, Peachland will need an additional 294 units to meet projected housing needs. Based on building permit data from the last ten years, Peachland is projected to have 2,899 housing units by 2026, resulting in a deficit of at least 60 units. This gap between the housing need and housing supply will only increase when considering Peachland's growing short-term rental market. This gap will also continue to create pressures on Peachland's existing housing challenges.

Statement of Need

While Peachland's housing supply has been steadily increasing, more housing will need to be built at an increased speed to accommodate the projected growth. Peachland also needs to consider how to balance the economic benefit of short-term rentals with the current housing challenges the community faces.

7.3 Rental Housing

By 2026, Peachland is projected to need an additional 133 rental units. This additional demand does not account for the existing rental housing challenges in Peachland. Almost half (48.5%) of tenant households were spending 30% of their income on shelter costs. This is in part driven by the rising rental costs. From 2016 to 2021, the average monthly rental cost increased by 17.5%, rising from rising from $1,119 to $1,315.

Previous community engagement initiatives have identified the need for rental housing. In particular, the community has identified a need for rental housing at rates serving households on income assistance, rentals that are generally similar in price to other units in the non-subsidized standard rental price housing market, and rental housing that is below or near standard rental price.

Statement of Need

The community has identified rental housing as a key need. This need is for both market rentals and below-market rentals.

7.4 Housing for Individuals with Specific Needs

Engagement on previous housing initiatives has identified the community need for affordable units that target individuals with specific needs. There are currently no affordable special needs housing. There is an immediate gap for these units as shown in the Core Housing Need data. Approximately 6% of Household with Physical Activity Limitation were in core housing need and approximately 7% of Household with Cognitive, Mental, or Addictions Activity Limitation were in core housing need.

Statement of Need

The current market and subsidize housing stock has a lack of units that contain supports for those with specific housing needs. This housing gap has been identified by the community as a key area of improvement.

7.5 Housing for Seniors

There is an immediate gap for seniors housing in Peachland. In 2021, approximately 32% of households with household head over 85 and 9% of households with household head over 65 were in core housing need.

There are a considerable number of subsidized units targeted at seniors in Peachland. However, Peachland's population is aging, and the population of seniors is growing. This indicates a growing demand for seniors specific housing that will only exacerbate the existing housing gap.

Statement of Need

The level of services and accessible homes for seniors does not meet present demand. When considering the aging population, this gap will only continue to grow. Peachland needs more seniors housing that is affordable, accessible, and offers key services. These units will hopefully impact other communities in housing need by allowing seniors to downsize out of their current home, making it available for other households.

7.6 Housing for Families

In Peachland, both homeownership and rental housing pose significant barriers for families. Skyrocketing home prices, with the average sale price reaching $869,848 in 2022 (up 87% from 2012), make homeownership increasingly unattainable. Even for those who manage to buy a home, 17.2% of owner households were spending 30% or more of their income on shelter costs in 2021. Rental costs have also surged, rising by 17.5% from 2016 to 2021, with nearly half of tenant households (48.5%) allocating 30% of their income to shelter costs in 2021. These trends highlight the urgent need for housing affordability solutions in Peachland.

Statement of Need

Families are experiencing pressures from increased rental and homeownership costs. The cost to afford a home with multiple bedrooms is out of reach for many Peachland families. Peachland needs more affordable housing that can accommodate families of all sizes.

7.7 Shelters for Individuals Experiencing Homelessness and Housing for Individuals at Risk of Homelessness

There is limited data on people experiencing homelessness within Peachland, which can make finding solutions more difficult. The District has identified a limited number of individuals who transiently move through the area but do not have a permanent residence within it.

There is a known gap for housing this community as Peachland does not include any shelter beds or housing units dedicated to individuals experiencing homelessness or those at risk of it. This issue has been highlighted during several housing-related initiatives, underscoring its importance as issue for the community.

Statement of Need

Peachland faces a significant gap in its housing support, lacking shelter beds, transitional housing units, and supported recovery housing. Peachland should consider both local and regional partnerships to address this increasing pressure on the community and its services.

8.0 Addressing Current and Future Needs

The ability of Peachland to address its current and future housing needs varies drastically on the community's policy direction and regulations. This Housing Needs Assessment looks at the past to predict future growth and demand, which can help Peachland understand its current trajectory. An understanding of the current trajectory can help Peachland change direction to better meet the goals and objectives of the community.

8.1 Ability to Meet Projected Housing Needs

By 2036, Peachland will need an additional 766 units to address the projected needs. Based on building permit data from the last ten years, Peachland will not be on track to deliver this number of units, resulting in a deficit of approximately 211 units.

This estimate does not account for the number of units that will be used for short-term rentals, which will further increase the demand for units. Peachland has seen significant growth in the number of short-term rental units in the community. Recent Provincial policy direction limiting short-term rentals in major population centres could also have a significant impact on local demand. From 2020 to 2023, the number of short-term rentals in Peachland increased from 121 to 206, of which 186 were full home rentals. This is a 70.3% increase in three years. If this trend continues, this could result in approximately 1,017 short-term rentals in Peachland by 2036 and further the housing unit gap to 1,228 units.

8.2 Overcoming Barriers

Peachland has begun a process, most recently through its application to the Housing Accelerator Fund, to understand the existing barriers that limit the development of housing in the community. Through this process, Peachland has identified a direction forward.

Unlocking Existing Development Potential

Peachland's development and land use policies can be updated to further encourage and incentivize development. By unlocking a demand that already exists, Peachland can help encourage and incentivize development.

Single-detached housing is the dominant housing form in Peachland, with much of the residential land limited by zoning to this form of land. The District has several underdeveloped and vacant lands within its historic downtown that could be used for new housing construction. The current development approvals process is complex and includes outdated regulatory requirements that impede development. By targeting specific policy updates, Peachland can further encourage and incentivize development to help address the existing housing needs of the community.

Potential Activities

- Explore ways to encourage and incentivize secondary suites and accessory dwelling units through pre-zoning and streamlining approval processes.
- Implement Downtown Revitalization Implementation Strategy.
- Pursue streamline improvements to the development approvals process. This can include both policy changes and additional staff capacity.
- Explore the development of a Strategy that targets missing middle housing development that allows the District to move away from neighbourhoods exclusively zoned single-detached by pre-zoning to permit townhomes, plexes, and low-rise apartments in various areas throughout the District.

Ensuring New Growth is Suitable Growth

Peachland has the opportunity to significantly change the trajectory of development. This new growth could help Peachland achieve its broader community and vision. New growth can help attract residents to the community, including young families, which can help the community's upcoming challenges with an aging population. Additionally, unlocking development potential can stimulate economic growth, attracting investments and creating job opportunities in construction and related industries.

To achieve these outcomes, Peachland needs to ensure its policies not only encourage development but encourage the right type of development. Policies should be designed to encourage housing that works towards community goals and is supported by long-term infrastructure planning.

Potential Activities

- Implement Complete Communities Initiative to ensure new development work towards a vision of the community that is connected and supports the well-being of all residents.

- Complete infrastructure capacity assessments to ensure all major planning initiatives and development projects understand existing system capacity and necessary system improvement projects are undertaken in a coordinated and timely manner.
- Implement a short-term rental policy that protects housing for community members.
- Develop an Affordable Housing Reserve Fund that encourages and incentivizes affordable housing projects, specifically projects that house the community's most vulnerable residents.

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