

2021 Census

Housing Highlights

Released: September 21st, 2022

Canada's Fastest Growing Metropolitan Area

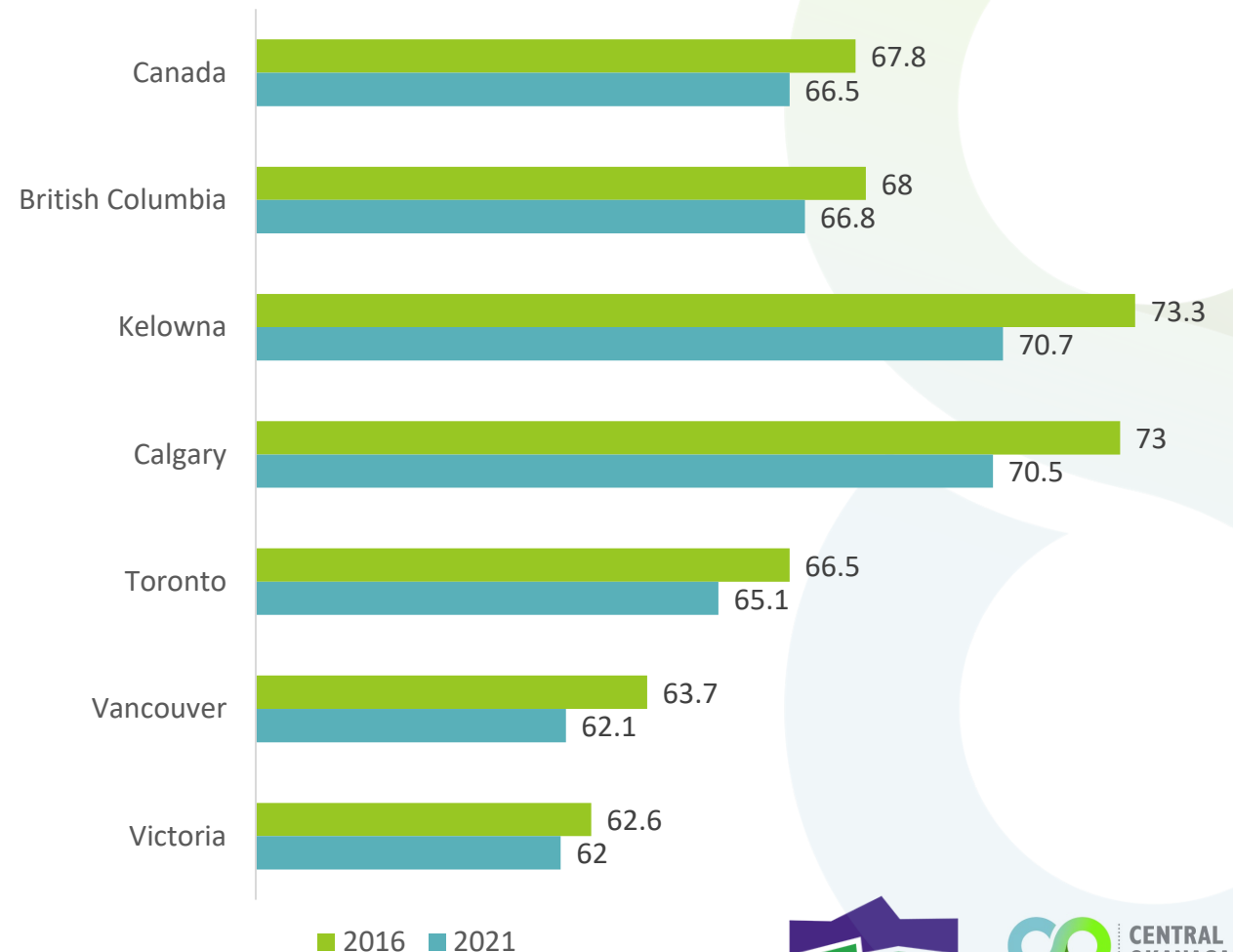


**CENTRAL
OKANAGAN**
ECONOMIC
DEVELOPMENT
COMMISSION



Homeownership Rate – CMA Comparison

CMA	Census 2016 (%)	Census 2021 (%)	Percent Change (%)
Canada	67.8	66.5	-1.3
British Columbia	68.0	66.8	-1.2
Kelowna	73.3	70.7	-2.6
Calgary	73.0	70.5	-2.5
Toronto	66.5	65.1	-1.4
Vancouver	63.7	62.1	-1.6
Victoria	62.6	62.0	-0.6



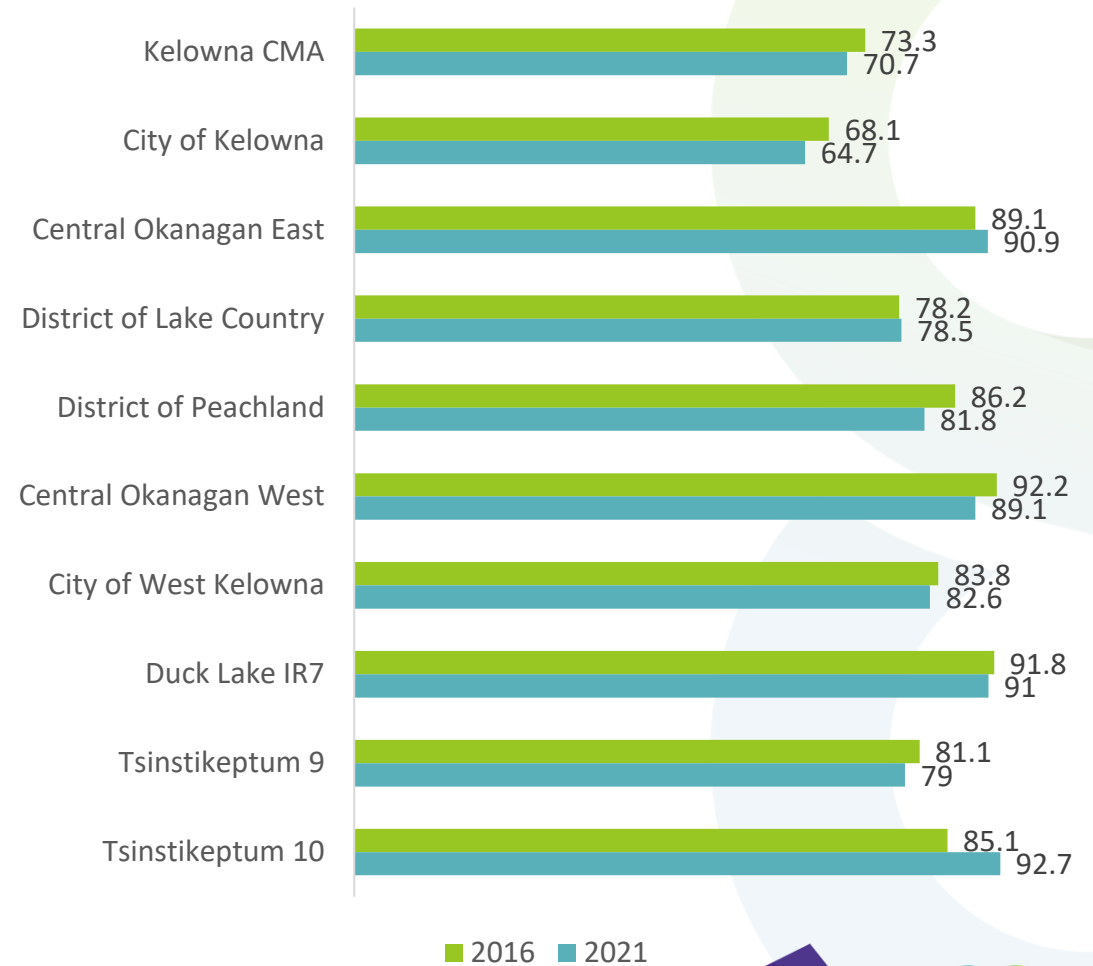
Private Households by Tenure – Kelowna CMA

Housing Tenure	2016 Census	2021 Census	2016-2021 Change
Total	100.0	100.0	0.0
Owner	73.3	70.7	-2.6
Renter	26.7	29.2	+2.5
Dwelling provided by local government, First Nation or Indian Band	Not available	0.1	+0.1

Tenure refers to whether the household owns or rents their private dwelling. The private dwelling may be situated on rented or leased land or be part of a condominium.

Homeownership Rate by Community

Community	Census 2016 (%)	Census 2021 (%)	Percent Change (%)
Kelowna CMA	73.3	70.7	-2.6
City of Kelowna	68.1	64.7	-3.4
Central Okanagan East	89.1	90.9	+1.8
District of Lake Country	78.2	78.5	+0.3
District of Peachland	86.2	81.8	-4.4
Central Okanagan West	92.2	89.1	-3.1
City of West Kelowna	83.8	82.6	-1.2
Duck Lake IR7	91.8	91.0	-0.8
Tsinstikeptum 9	81.1	79.0	-2.1
Tsinstikeptum 10	85.1	92.7	+7.6



■ 2016 ■ 2021

Occupied private dwellings with Condominium Status – CMA Comparison

CMA	2016 Census (%)	2021 Census (%)	Percent Change (%)
Canada	13.3	15.0	+1.7
British Columbia	22.1	23.6	+1.5
Kelowna	21.3	23.4	+2.1
Calgary	21.8	23.8	+2
Toronto	20.9	23.9	+3
Vancouver	30.6	32.5	+1.9
Victoria	18.4	20.3	+1.9

Condominium status - Refers to whether the private dwelling is part of a condominium development. A condominium is a residential complex in which dwellings are owned individually while land and common elements are held in joint ownership with others.

Occupied private dwellings with Condominium Status - Community

Community	Census 2016 (%)	Census 2021 (%)	Percent Change (%)
Kelowna CMA	21.3	23.4	+2.1
City of Kelowna	25.6	28.6	+3.0
Central Okanagan East	3.6	2.9	-0.7
District of Lake Country	9.6	10.2	+0.6
District of Peachland	17.3	16.4	-0.9
Central Okanagan West	2.8	3.1	+0.3
City of West Kelowna	11.8	13.7	+1.9
Duck Lake IR7	12.9	5.3	-7.6
Tsinstikeptum 9	25.8	25.3	-0.5
Tsinstikeptum 10	0.0	2.0	+2.0

Condominium status - Refers to whether the private dwelling is part of a condominium development. A condominium is a residential complex in which dwellings are owned individually while land and common elements are held in joint ownership with others.

Private households by housing suitability

Geography	2016 Suitable Households (%)	2021 Suitable Households (%)	Percent change (%)
Canada	95.1	94.6	-0.5
British Columbia	94.7	94.0	-0.7
Kelowna CMA	97.2	96.6	-0.6

Housing suitability - Refers to whether a private household is living in suitable accommodations according to the National Occupancy Standard (NOS); that is, whether the dwelling has enough bedrooms for the size and composition of the household. A household is deemed to be living in suitable accommodations if its dwelling has enough bedrooms, as calculated using the NOS.

Occupied private dwellings by period of construction – Community Comparison – 2016

Community	Total (%)	1960 or before (%)	1961 to 1980 (%)	1981 to 1990 (%)	1991 to 2000 (%)	2001 to 2005 (%)	2006 to 2010 (%)	2011 to 2016 (%)
Kelowna CMA	100.0	5.9	28.9	15.0	21.1	9.4	12.7	6.9
City of Kelowna	100.0	7.3	30.0	15.1	19.5	9.8	11.8	6.5
Central Okanagan East	100.0	4.6	24.8	20.8	27.1	8.6	11.6	3.3
District of Lake Country	100.0	7.1	28.9	13.4	15.6	7.0	17.6	10.5
District of Peachland	100.0	6.9	31.1	15.4	23.6	7.3	10.4	5.3
Central Okanagan West	100.0	0.0	20.1	15.1	27.4	14.0	19.0	5.6
City of West Kelowna	100.0	2.0	28.2	14.9	25.2	10.9	13.0	5.8
Duck Lake IR7	100.0	0.0	20.5	24.0	43.3	1.8	2.9	6.4
Tsinstikeptum 9	100.0	0.7	21.6	11.2	25.9	5.3	20.3	14.8
Tsinstikeptum 10	100.0	1.8	18.4	18.4	29.8	7.0	11.4	12.3

Occupied private dwellings by period of construction – Community Comparison – 2021

Community	Total (%)	1960 or before (%)	1961 to 1980 (%)	1981 to 1990 (%)	1991 to 2000 (%)	2001 to 2005 (%)	2006 to 2010 (%)	2011 to 2016 (%)	2016 to 2021 (%)
Kelowna CMA	100.0	5.3	24.4	13.8	18.5	8.1	11.1	6.9	11.9
City of Kelowna	100.0	6.4	25.3	13.7	17.3	8.4	10.4	6.4	12.1
Central Okanagan East	100.0	5.0	24.5	20.9	20.1	9.1	8.8	5.3	6.8
District of Lake Country	100.0	6.5	21.8	11.0	14.9	5.0	15.4	9.7	15.8
District of Peachland	100.0	3.7	29.4	17.5	21.9	6.9	9.7	4.3	6.5
Central Okanagan West	100.0	3.5	14.3	10.1	20.9	10.9	19.0	8.1	13.6
City of West Kelowna	100.0	2.2	24.4	12.8	23.4	9.9	11.6	5.9	9.7
Duck Lake IR7	100.0	2.1	20.7	39.4	29.8	0.0	1.1	4.8	2.7
Tsinstikeptum 9	100.0	1.4	17.7	11.8	19.7	4.1	16.1	14.2	15.2
Tsinstikeptum 10	100.0	0.0	14.7	14.7	20.0	9.3	8.0	8.7	24.0

Occupied private dwellings by period of construction – CMA Comparison – 2016

CMA	Total (%)	1960 or before (%)	1961 to 1980 (%)	1981 to 1990 (%)	1991 to 2000 (%)	2001 to 2005 (%)	2006 to 2010 (%)	2011 to 2016 (%)
Canada	100.0	22.2	29.7	14.1	12.4	6.9	7.7	6.9
British Columbia	100.0	14.2	29.7	15.4	17.6	6.7	9.1	7.2
Kelowna	100.0	5.9	28.9	15.0	21.1	9.4	12.7	6.9
Calgary	100.0	9.2	27.5	12.5	16.1	11.6	11.7	11.4
Toronto	100.0	20.5	26.5	14.1	12.6	9.3	8.7	8.3
Vancouver	100.0	13.4	26.4	15.8	17.9	7.4	10.0	9.1
Victoria	100.0	24.3	32.3	14.6	12.1	4.8	6.9	5.0

Occupied private dwellings by period of construction – CMA Comparison – 2021

CMA	Total (%)	1960 or before (%)	1961 to 1980 (%)	1981 to 1990 (%)	1991 to 2000 (%)	2001 to 2005 (%)	2006 to 2010 (%)	2011 to 2016 (%)	2016 to 2021 (%)
Canada	100.0	20.2	27.9	13.2	12.1	6.4	6.9	6.5	6.9
British Columbia	100.0	12.5	27.0	14.2	16.5	6.0	8.0	6.6	9.1
Kelowna	100.0	5.3	24.4	13.8	18.5	8.1	11.1	6.9	11.9
Calgary	100.0	8.1	24.7	11.3	15.3	10.3	10.3	10.3	9.8
Toronto	100.0	18.2	24.3	13.2	12.4	8.6	7.8	7.6	7.9
Vancouver	100.0	11.5	23.3	14.5	16.6	6.6	8.8	8.1	10.5
Victoria	100.0	21.7	30.1	13.3	11.0	4.5	6.1	4.8	8.5

Private households by age of primary household maintainers

2016	Total (%)	15 – 24 (%)	25 – 34 (%)	35 – 44 (%)	45 – 54 (%)	55 – 64 (%)	65 – 74 (%)	75 – 84 (%)	85 years and over (%)
Canada	100.0	3.1	14.2	17.2	20.3	20.3	14.5	7.7	2.8
British Columbia	100.0	3.1	13.5	16.2	20.1	20.7	15.3	8.1	3.0
Kelowna	100.0	3.6	12.8	14.4	18.3	21.1	16.3	9.8	3.5
2021									
Canada	100.0	2.8	13.9	17.4	17.7	20.3	16.2	8.6	3.1
British Columbia	100.0	2.8	13.8	16.8	17.4	20.0	17.0	8.9	3.3
Kelowna	100.0	3.8	13.3	15.7	15.6	20.1	17.4	10.1	3.9

Primary household maintainer - The first person in the household identified as someone who pays the rent, or the mortgage, or the taxes, or the electricity or other services or utilities for the dwelling.

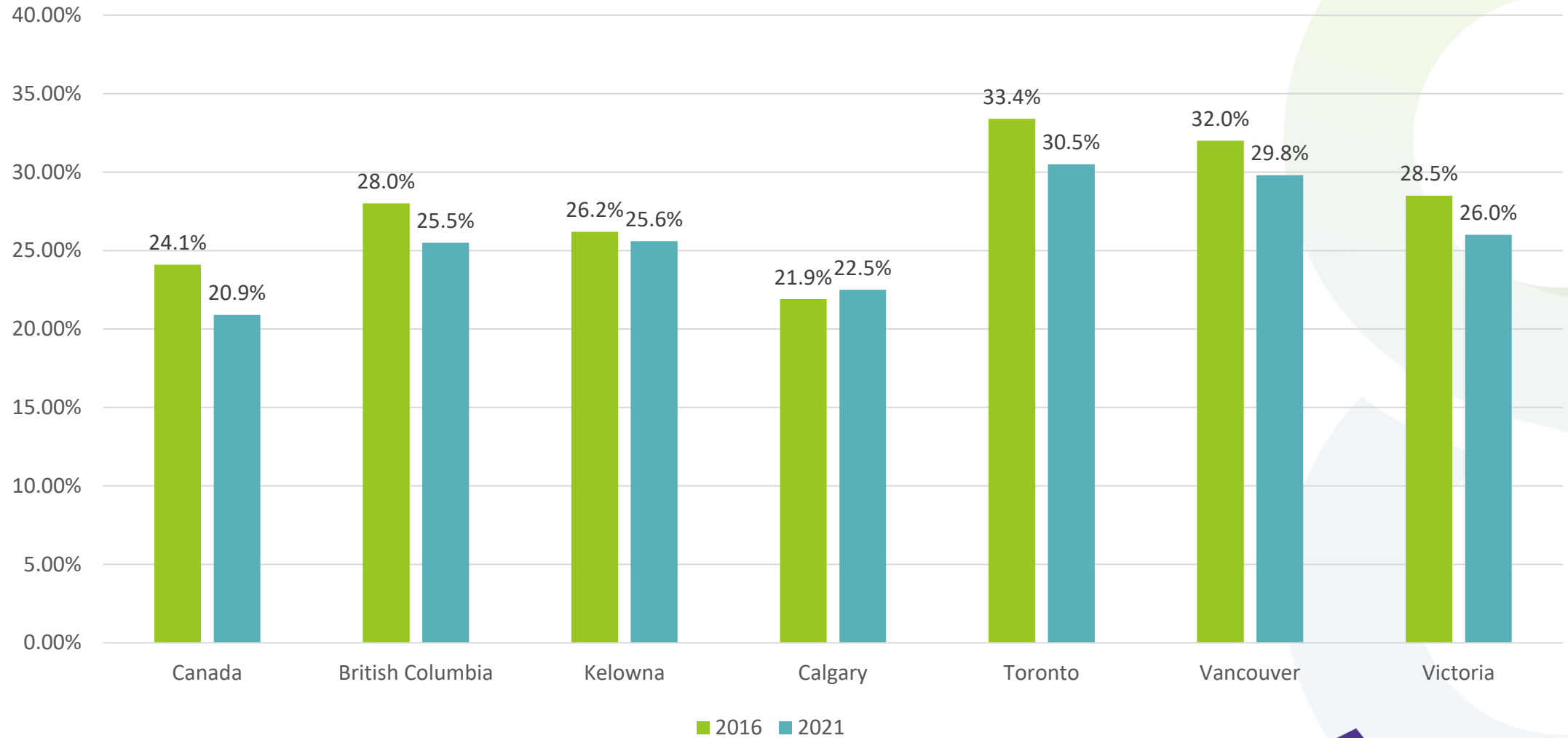
Owner and Tenant Housing Affordability – CMA – 2016

CMA	Spending less than 30% of income on shelter Costs (%)	Spending 30% or more of income on shelter costs (%)
Canada	75.9	24.1
British Columbia	72.0	28.0
Kelowna	73.8	26.2
Calgary	78.1	21.9
Toronto	66.6	33.4
Vancouver	68.0	32.0
Victoria	71.5	28.5

Owner and Tenant Housing Affordability – CMA – 2021

CMA	Spending less than 30% of income on shelter Costs (%)	Spending 30% or more of income on shelter costs (%)
Canada	79.1	20.9
British Columbia	74.5	25.5
Kelowna	74.4	25.6
Calgary	77.5	22.5
Toronto	69.5	30.5
Vancouver	70.2	29.8
Victoria	74.0	26.0

Owner and Tenant Shelter Costs Considered Not Affordable (spending 30% or more of income on shelter costs)



Owner and Tenant Housing Affordability – Community Comparison – 2016

Community	Spending less than 30% of income on shelter Costs (%)	Spending 30% or more of income on shelter costs (%)
Kelowna CMA	73.8	26.2
City of Kelowna	72.1	27.9
Central Okanagan East	80.1	19.9
District of Lake Country	75.7	24.4
District of Peachland	78.1	21.7
Central Okanagan West	75.1	24.9
City of West Kelowna	78.7	21.3
Duck Lake IR7	**	**
Tsinstikeptum 9	**	**
Tsinstikeptum 10	**	**

** Data not applicable

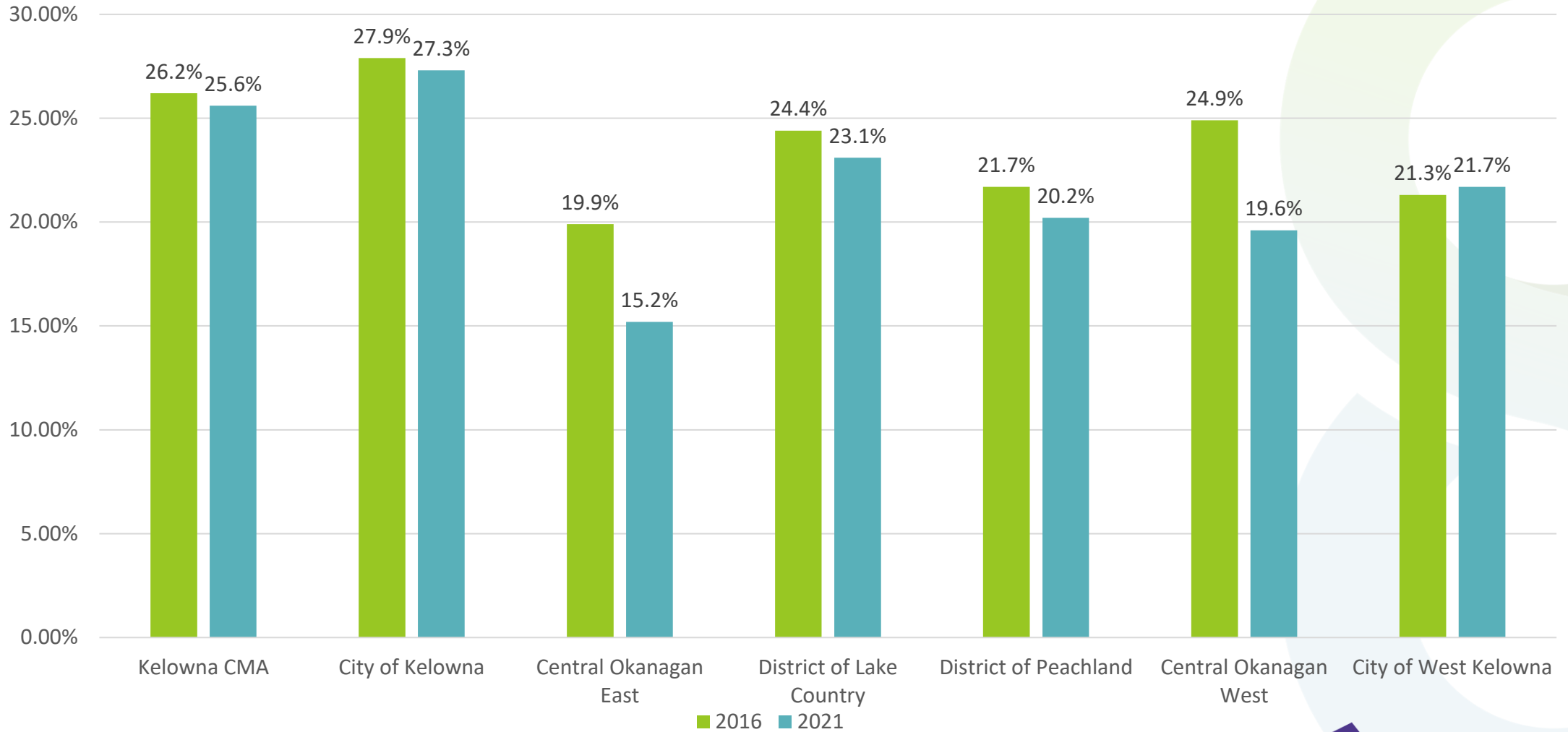
Owner and Tenant Housing Affordability – Community Comparison – 2021

Community	Spending less than 30% of income on shelter Costs (%)	Spending 30% or more of income on shelter costs (%)
Kelowna CMA	74.4	25.6
City of Kelowna	72.7	27.3
Central Okanagan East	84.5	15.2
District of Lake Country	76.9	23.1
District of Peachland	79.8	20.2
Central Okanagan West	80.4	19.6
City of West Kelowna	78.3	21.7
Duck Lake IR7	**	**
Tsinstikeptum 9	**	**
Tsinstikeptum 10	**	**

** Data not applicable



Owner and Tenant Shelter Costs Considered Not Affordable (spending 30% or more of income on shelter costs)



Owner Affordability – Community Comparison – 2016

Community	Spending 30% or more of income on shelter costs (%)
Kelowna CMA	18.8
City of Kelowna	19.0
Central Okanagan East	17.7
District of Lake Country	20.2
District of Peachland	17.2
Central Okanagan West	23.9
City of West Kelowna	17.3
Duck Lake IR7	**
Tsinstikeptum 9	**
Tsinstikeptum 10	**

** Data not applicable

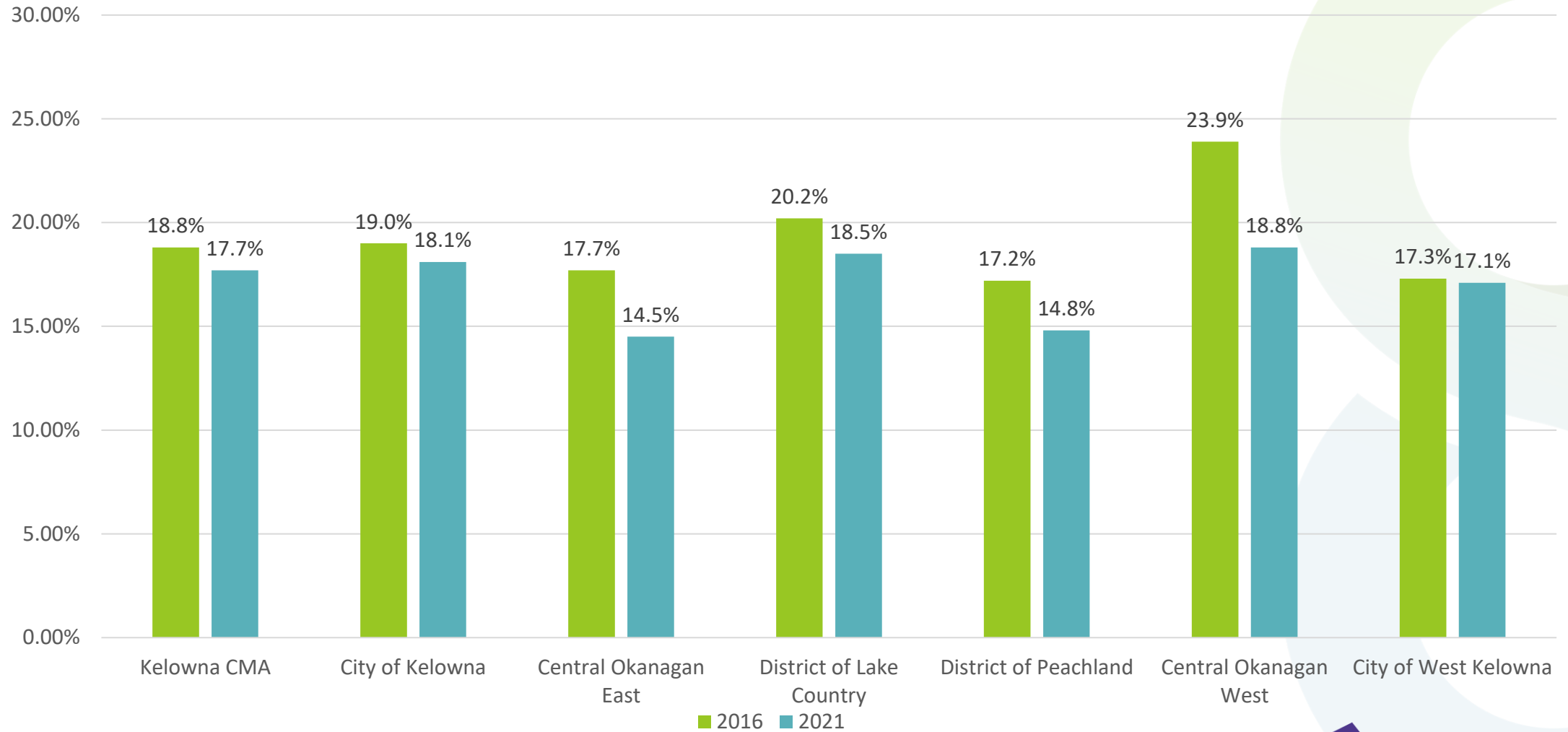


Owner Affordability – Community Comparison – 2021

Community	Spending 30% or more of income on shelter costs (%)
Kelowna CMA	17.7
City of Kelowna	18.1
Central Okanagan East	14.5
District of Lake Country	18.5
District of Peachland	14.8
Central Okanagan West	18.8
City of West Kelowna	17.1
Duck Lake IR7	**
Tsinstikeptum 9	**
Tsinstikeptum 10	**

** Data not applicable

Owner Shelter Costs Considered Not Affordable (spending 30% or more of income on shelter costs)



Tenant Housing Affordability – Community Comparison – 2016

Community	Spending 30% or more of income on shelter costs (%)
Kelowna CMA	45.9
City of Kelowna	46.9
Central Okanagan East	38.7
District of Lake Country	38.9
District of Peachland	48.5
Central Okanagan West	35.7
City of West Kelowna	41.9
Duck Lake IR7	**
Tsinstikeptum 9	**
Tsinstikeptum 10	**

** Data not applicable

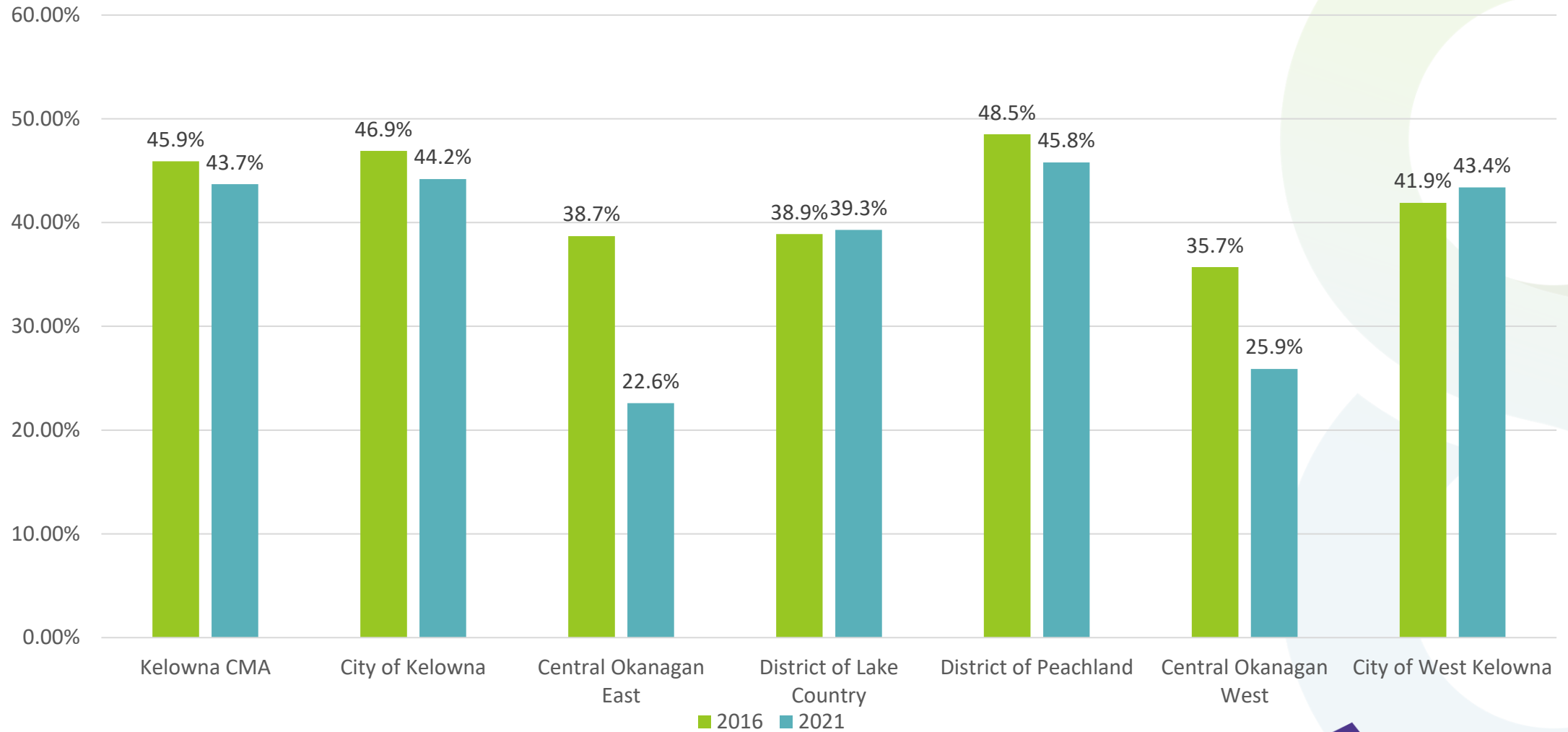
Tenant Housing Affordability – Community Comparison – 2021

Community	Spending 30% or more of income on shelter costs (%)
Kelowna CMA	43.7
City of Kelowna	44.2
Central Okanagan East	22.6
District of Lake Country	39.3
District of Peachland	45.8
Central Okanagan West	25.9
City of West Kelowna	43.4
Duck Lake IR7	**
Tsinstikeptum 9	**
Tsinstikeptum 10	**

** Data not applicable

Tenant Shelter Costs Considered Not Affordable

(spending 30% or more of income on shelter costs)



Core Housing Need – 2021 CMA Comparison

CMA	2021 In Core Need (%)	2021 Not In Core Need (%)
Canada	10.1	89.9
British Columbia	13.4	86.6
Kelowna	8.5	91.5
Calgary	9.8	90.2
Toronto	16.1	83.9
Vancouver	16.9	83.1
Victoria	12.9	87.1

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).

Core Housing Need – Community Comparison – 2021

Community	2021 In Core Need (%)	2021 Not in core Need (%)
Kelowna CMA	8.5	91.5
City of Kelowna	9.3	90.7
Central Okanagan East	4.9	95.1
District of Lake Country	7.1	93.0
District of Peachland	9.3	90.7
Central Okanagan West	10.4	89.6
City of West Kelowna	5.8	94.2
Duck Lake IR7	0.0	0.0
Tsinstikeptum 9	0.0	0.0
Tsinstikeptum 10	0.0	0.0

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).

Median Monthly Shelter Costs (\$) – Owned Dwellings

CMA	2016 Owned Dwellings	2021 Owner Dwellings	Change
Canada	\$1,130	\$1,240	+\$110
British Columbia	\$1,149	\$1,320	+\$171
Kelowna	\$1,188	\$1,380	+\$192
Calgary	\$1,616	\$1,740	+\$124
Toronto	\$1,655	\$1,900	+\$245
Vancouver	\$1,376	\$1,620	+\$244
Victoria	\$1,199	\$1,380	+\$181

Shelter cost refers to the average monthly total of all shelter expenses paid by households that own or rent their dwelling.

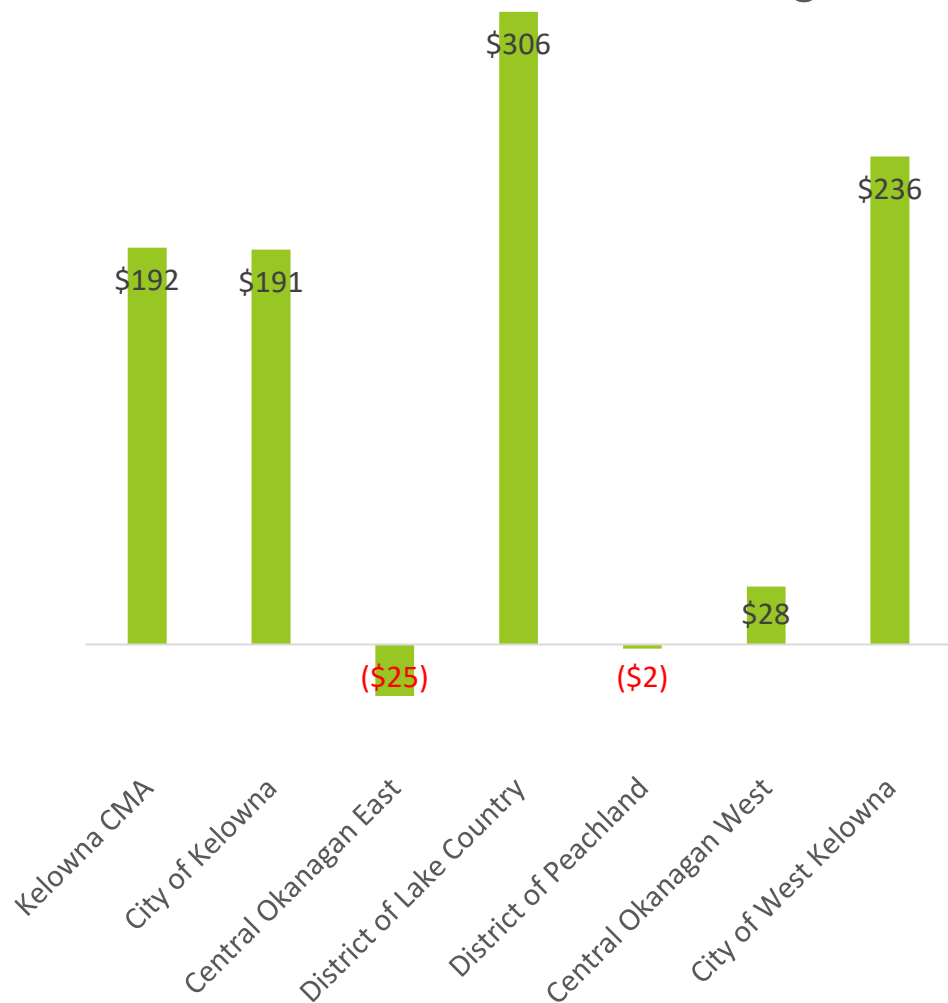
Shelter costs for owner households include, where applicable, mortgage payments, property taxes and condominium fees, along with the costs of electricity, heat, water and other municipal services.

Change in Median Monthly Shelter Cost of Owned Dwellings



Median Monthly Shelter Costs (\$) – Owned Dwellings

2021 to 2016 Change in Median Monthly Shelter Cost for Owner Dwellings

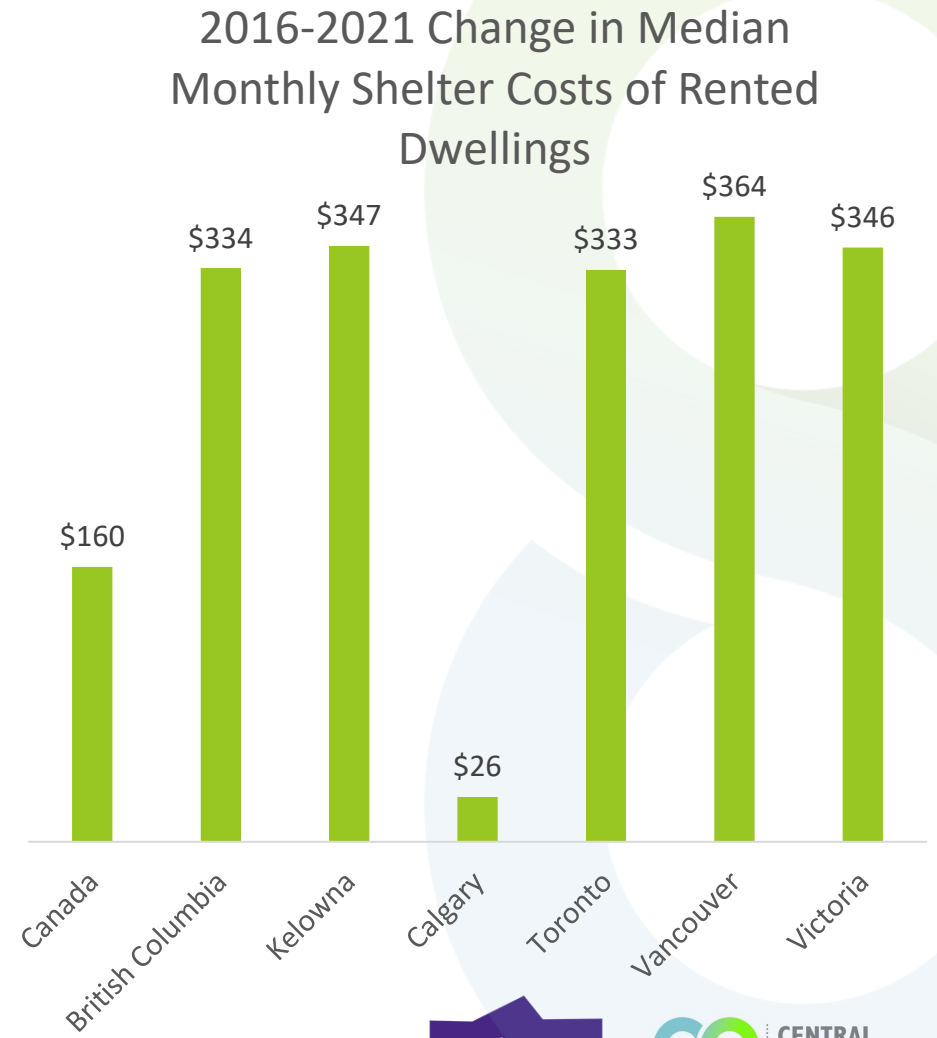


Community	2016 Owned Dwellings	2021 Owned Dwellings	Change
Kelowna CMA	\$1,188	\$1,380	+\$192
City of Kelowna	\$1,149	\$1,340	+\$191
Central Okanagan East	\$1,115	\$1,090	-\$25
District of Lake Country	\$1,474	\$1,780	+\$306
District of Peachland	\$767	\$765	-\$2
Central Okanagan West	\$982	\$1,010	+\$28
City of West Kelowna	\$1,304	\$1,540	+\$236
Duck Lake IR7	**	**	**
Tsinstikeptum 9	**	**	**
Tsinstikeptum 10	**	**	**

** Data not applicable

Median Monthly Shelter Costs (\$) – Rented Dwellings

CMA	2016 Rented Dwellings	2021 Rented Dwellings	2016 Rented Dwellings
Canada	\$910	\$1,070	+\$160
British Columbia	\$1,036	\$1,370	+\$334
Kelowna	\$1,103	\$1,450	+\$347
Calgary	\$1,324	\$1,350	+\$26
Toronto	\$1,207	\$1,540	+\$333
Vancouver	\$1,136	\$1,500	+\$364
Victoria	\$1,004	\$1,350	+\$346



Shelter cost refers to the average monthly total of all shelter expenses paid by households that own or rent their dwelling.

For renter households, shelter costs include, where applicable, the rent and the costs of electricity, heat, water and other municipal services.

Median Monthly Shelter Costs (\$) – Rented Dwellings

Community	2016 Rented Dwellings	2021 Rented Dwellings	2016 Rented Dwellings
Kelowna CMA	\$1,103	\$1,450	+\$347
City of Kelowna	\$1,096	\$1,440	+\$344
Central Okanagan East	\$1,165	\$1,440	+\$275
District of Lake Country	\$1,088	\$1,400	+\$312
District of Peachland	\$1,088	\$1,230	+\$142
Central Okanagan West	\$1,137	\$960	-\$177
City of West Kelowna	\$1,301	\$1,600	+\$299
Duck Lake IR7	**	**	**
Tsinstikeptum 9	**	**	**
Tsinstikeptum 10	**	**	**

** Data not applicable

Shelter cost refers to the average monthly total of all shelter expenses paid by households that own or rent their dwelling. For renter households, shelter costs include, where applicable, the rent and the costs of electricity, heat, water and other municipal services.

2016 to 2021 Change in Median Monthly Shelter Cost Rented Dwellings



Key Takeaways

- The proportion of households in the Kelowna CMA who own their home is on the decline at -2.6%. This is on trend with the decline of the homeownership rate in BC at -1.2% and Canada at -1.3%.
- Homeownership rates varied among the largest urban centres (census metropolitan areas or CMAS); however all showed a decline from the 2016 census. When compared to the Calgary, Toronto, Vancouver and Victoria CMAs, Kelowna showed the greatest decline of -2.6% with Calgary close behind with a decline of -2.5%.
- Homeownership rates in the Kelowna CMA are 70.7%, this is higher than the provincial average of 66.8% and the national average of 66.5%.

Key Takeaways

- Central Okanagan East, District of Lake Country, and Tsinstikeptum 10 were the only communities within the Kelowna CMA to see an increase in the homeownership rate. The District of Peachland saw the greatest decrease in homeownership with a decline of -4.4%.
- The Kelowna CMA saw little change in the affordability of both owner and tenant households, with 25.6% spending 30% or more of income on shelter costs. This is greater than the national average of 20.9% and slightly above the provincial average of 25.5%.
- In the Kelowna CMA, only 17.7% of households who owned their home spent 30% or more of total income on housing costs, compared to 43.7% of renters. This is a slight decrease from 2016 in which 18.8% of owners and 45.9% of renters spent 30% or more of their total income on housing costs.

Get In Touch with Our Team



Invest_Kelowna



Invest Kelowna



Central Okanagan
Economic Development
Commission



Subscribe!

Manager



**CENTRAL
OKANAGAN**
ECONOMIC
DEVELOPMENT
COMMISSION

Tel: **1-877-332-2673** or **(250) 469-6280**

Email: info@investkelowna.com

Web: www.investkelowna.com

