

Expanded Report

Justice Park

2017 The North Okanagan's  
**VitalSigns**<sup>®</sup>



# Welcome to the North Okanagan's 2017 VitalSigns® Report

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## Message from the Executive Director & Board Chair

Whether you call Vernon, Coldstream, Lumby, Spallumcheen, Armstrong, or Enderby home, this report is for **you**. The Community Foundation of the North Okanagan has been helping individuals, families, businesses and non-profits realize their charitable goals and address our communities' most pressing needs for over 40 years. Through the prudent stewardship of gifts from citizens and organizations, well over \$6.5 million has been distributed to charitable causes doing important work in our area.

By providing a snapshot of the North Okanagan in 10 issue areas, Vital Signs offers a unique and accessible way for community members, businesses, and organizations to learn more about the place we call home. This Vital Signs report is a starting point to engage us in meaningful conversation, inform our giving and granting decisions, and guide us as we work towards making our communities even better places to live, work and play.

The Community Foundation of the North Okanagan is proud to join with community foundations across Canada in participating in this important initiative. As we evolve as a community foundation, we are excited to expand our reach by integrating the expertise and wisdom of community leaders and key organizations working in the identified issue areas. We thank those who took the time to participate in our ongoing community conversations to ensure Vital Signs becomes a relevant, meaningful and useful tool.

This report shines a light on our successes as well as identifies the areas in which we have far to go. Our hope is that you find the report both a source of information as well as a call to action. Whether as a donor, a service provider, a community citizen or a newcomer to our area, we all have a role to play. Your community makes you, and you make your community!



*Leanne Hammond*  
**Executive Director**



*Janice Mori*  
**Board Chair**

The Vital Signs® steering committee is comprised of Leanne Hammond, Janice Mori, and Annette Sharkey.

The Community Foundation of the North Okanagan would like to acknowledge that the geographical scope of this report is within the ancestral, traditional, and unceded territory of the Syilx Nation and the Secwepemc Nation.

# About The VitalSigns® Program

VitalSigns® is a national program led by local community foundations and coordinated by Community Foundations of Canada (CFC). VitalSigns® leverages community knowledge to measure the vitality of our communities and support action towards improving the quality of life. For more information, please visit [www.communityfoundations.ca/vitalsigns](http://www.communityfoundations.ca/vitalsigns).

## Why a VitalSigns® report?

By compiling local information and tracking it over time, we will deepen our knowledge and understanding of the North Okanagan region. This report is a valuable tool for our foundation, as well as local governments, community groups, and residents. It provides a basis from which to celebrate our community's assets and to develop innovative solutions to build a stronger North Okanagan.

## How is the report organized?

The VitalSigns® report format captures trends on quality of life and the various determinants of health in a community, in its broadest definition. This report is divided into ten distinct issue areas that contribute to our community's vitality, arranged alphabetically. In each of the issue areas, 4-8 indicators are evaluated using relevant data. Wherever possible, the data show whether there is improvement or decline from previous years, or how the North Okanagan region compares to the province and the country.

## What is the North Okanagan region?

For the purpose of this report, the North Okanagan is defined as the communities of Armstrong, Coldstream, Enderby, Lumby, Spallumcheen, and Vernon, the regional district areas B, C, D, E, and F, and the Syilx Nation and the Secwepemc nations.

All efforts have been made to focus on data from this area, but occasionally narrower or broader geographic areas are measured. This will be noted.

## Community Foundations of Canada

The Community Foundations of Canada (CFC) oversees the development of all 193 community foundations across Canada. The CFC coordinates the VitalSigns® program, including the publishing of local and national reports. There are 32 Canadian community foundations actively engaged in Vital Signs 2017 and over 80 globally. For more information visit [communityfoundations.ca/vitalsigns](http://communityfoundations.ca/vitalsigns).

## Data and Indicators

### Data

Much of the data within this report was collected by the CFCs data partner, the International Institute for Sustainable Development (IISD). Where possible, it has been verified by local subject matter experts in each issue area. Additional information was provided by local individuals, organizations, and publications. All data sources are listed on page 26.

### Indicator Selection

In November 2016, the VitalSigns® steering committee convened seven focus groups designed to bring together community champions working in a number of different sectors. Through discussion and a follow-up survey, participants weighed in on the most pressing indicators to track and update in future reports. Indicators were also selected and prioritized based on the following guidelines:

### Indicator Characteristics:

- Does the indicator interest the public?
- Does the indicator inspire action?
- Does the indicator report on a trend or issue that individuals or communities can do something about?
- Does it reveal a strength or weakness of the North Okanagan region?

### Data Selection

- Is it understandable and measurable?
- Is it publicly available or can it be easily collected?
- How current is the information?
- What is the frequency of collection (for future use)?

# Report Highlights

## Arts & Culture

Nearly half of North Okanagan residents have library cards, and local governments have committed to supporting arts and culture initiatives through grant funding. However, there have been no major infrastructure developments in arts and culture in recent years.



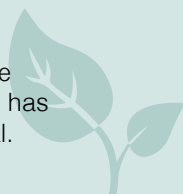
## Belonging & Leadership

North Okanagan residents demonstrate community engagement through charitable giving, volunteerism, and higher than average voter turnout. Interestingly, residents have a slightly lower sense of community belonging than our provincial and national counterparts.



## Environment

Good and bad news: water quality alerts and advisories have decreased in the last decade; the Agricultural Land Reserve has grown marginally. Air quality is worse than the threshold goal.



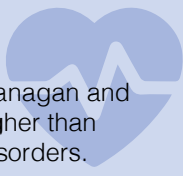
## Getting Around

With a median commuting time of 15 minutes, and most of the workforce commuting by vehicle, efforts have been made to develop both roadways and modes of public and active transportation.



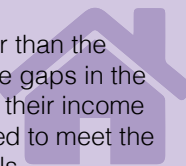
## Health

The North Okanagan is generally on par with the greater Okanagan and with the province, though there are exceptions, including higher than average prevalence of depression and mood and anxiety disorders.



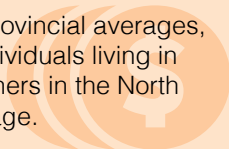
## Housing

While the median home price in the North Okanagan is lower than the Okanagan as a whole, and development continues, there are gaps in the local housing market. Renters spend a greater proportion of their income on housing compared to homeowners. More units are needed to meet the demand for core housing, missing middle, and market rentals.



## Income Gap

Poverty rates in the North Okanagan are similar to the provincial averages, but there are still far too many children, families, and individuals living in poverty. Interestingly, the proportion of high income earners in the North Okanagan is significantly lower than the provincial average.



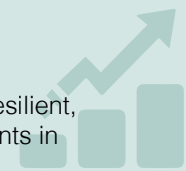
## Learning

Vulnerability and graduation rates differ between the two school districts in the North Okanagan, but for the most part, the region is on par with the province.



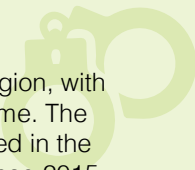
## Work & Economy

Wages and employment rates are lower than the provincial averages, while unemployment is higher. But the region is resilient, with many business permits issued and significant investments in industrial, commercial, and institutional construction.

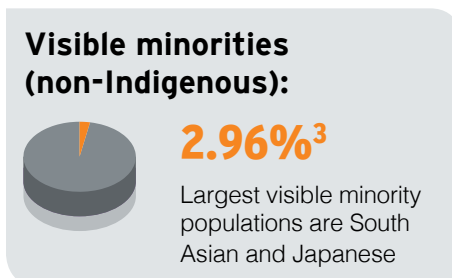
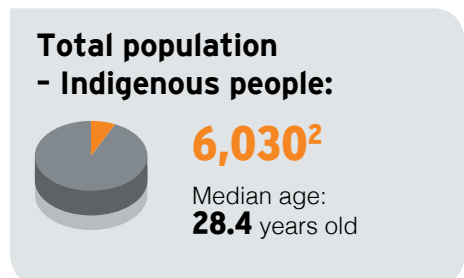
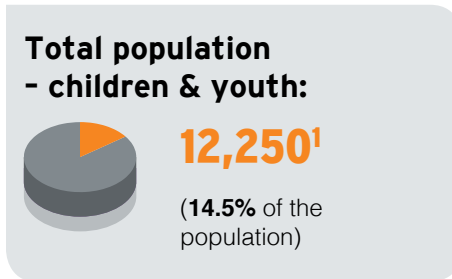
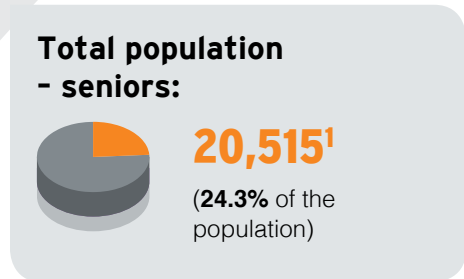
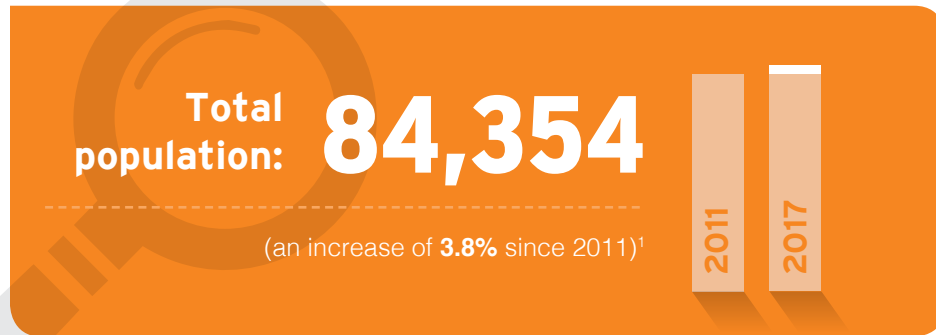


## Safety

Safety and crime figures are different in each area of the region, with the most populous area (Vernon) experiencing the most crime. The good news is that the overall crime rate has steadily declined in the last two decades, though crime severity rates have risen since 2015.

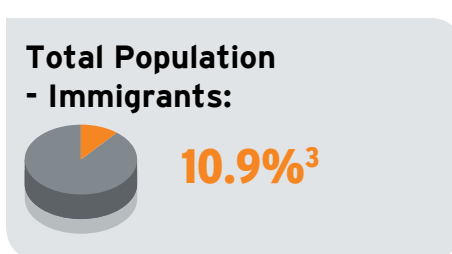


# The North Okanagan Region At a Glance:

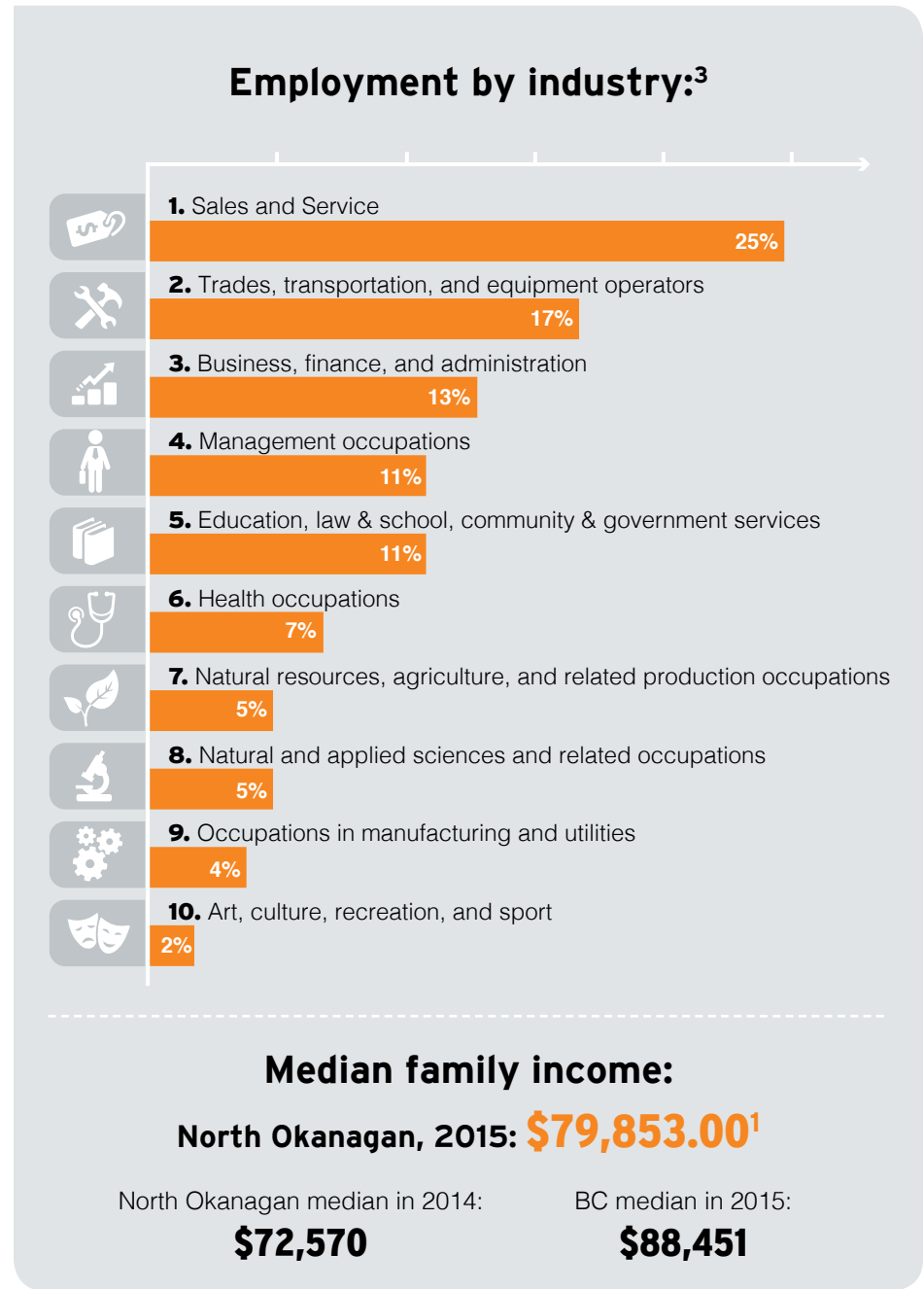


**Median age: 45.9** years old<sup>1</sup>

**Note:** The median is the midpoint in a dataset, meaning that half of the data is lower than the median and half is higher.



**Single parent families: 3,150<sup>3</sup>**



# Arts & Culture



**822,816**

Number of items borrowed

In 2016, the North Okanagan branches of the Okanagan Regional Library recorded **738,334** physical items and **84,482** digital items borrowed. Given that there are **38,965** registered borrowers in the North Okanagan, each borrower averaged **21** items per year.<sup>5</sup>



**825**

Employment in cultural occupations

In 2011, **825** members of the North Okanagan's workforce were employed in cultural occupations (art, culture, recreation, or sport). This is a slight increase from 2006, when there were **815** individuals working in the culture sector.<sup>3</sup>



**\$1.65 million**

Annual government spending on arts and culture

The Regional District of the North Okanagan is the primary local funder of arts and culture initiatives in Greater Vernon, allotting **\$1.65 million** dollars annually to supporting cultural initiatives and organizations.<sup>7</sup>



**22**

Arts and culture facilities

There are **22** key cultural facilities in the North Okanagan, including museums, galleries, libraries, performance venues, and historic buildings and sites.<sup>7</sup>



## POWER OF POLICY

In March 2016, the **Regional District of North Okanagan** adopted the *Greater Vernon Cultural Plan, 2016*. The development of this Plan was a notable achievement, being the first adopted cultural plan for the Greater Vernon community.

This plan provides clarity around roles and responsibilities, in addition to strategies that will support the many community partners in working together toward their common vision of a culturally vital and inspired community.

### Get Involved

- Go to the RDNO website to read the Greater Vernon Cultural Plan and learn more about its implementation
- Get a library card
- Visit a local art gallery or museum





**240,930**  
Library visits

In 2016, there were **240,930** visitors to the Vernon branch of the Okanagan Regional Library. Given that there are **48,073** people living in Vernon, annual visits were 5.01 per capita.<sup>5</sup>



**145+**  
Traditional language speakers

There are 145 people who regularly or most frequently speak traditional Aboriginal languages in the North Okanagan. The two languages spoken most frequently are Okanagan and Shuswap/Secwepemctsin. Additionally, there are Aboriginal language learners in the region as well.<sup>1</sup>



**\$202,500**  
Infrastructure development in arts and culture

We surveyed eight arts and culture organizations in Vernon and asked them about their investments in infrastructure. Of the three organizations that replied, a total of **\$202,500** was spent on infrastructure developments between 2014 and 2017. For the purposes of this report, cultural infrastructure is defined as physical assets and spaces – whether full-time or part-time, single purpose or multipurpose, historic or contemporary – that support cultural products and activities, and that accommodate and satisfy the requirements of cultural activities and cultural industries. Cultural infrastructure (bricks and mortar facilities or spaces) may be purpose-built, multipurpose, or adapted for reuse.<sup>32</sup>



**\$39,088**  
Earnings of full-time, year-round workers in arts and culture

In 2011, full-time, year-round workers in arts and culture in the North Okanagan saw a median wage of **\$39,088**, \$10,000 less than the average of **\$49,143** across all occupations.<sup>2</sup>



# Belonging & Leadership



**170**  
Volunteer  
recruitment

NexusBC's Volunteer Services recruited **170** volunteers in 2016. This is slightly less than the **233** recruited in 2015, and is due to a five-month service suspension due to loss of funding. Volunteers support emergency services, seniors services, and community events. Annually, **83** community events are supported via NexusBC's volunteers.<sup>9</sup>

**65.4%**  
Sense of  
community belonging

In 2014, **65.4%** of residents of the Okanagan Health Service Delivery Area, which includes the North Okanagan, reported a strong or somewhat strong sense of community belonging. This is slightly lower than the national average of **66.4%** and the provincial average of **69.3%**, and significantly lower than the 2011 response of **74%**.<sup>8</sup>

## Vital Conversations

Why has our sense of community belonging decreased so drastically? How can we change this?



**\$390**  
Charitable  
donations

In 2015, 1 in 5 North Okanagan tax filers gave a charitable donation. The average donation amount was **\$390**. The national average in 2015 was **\$300**, and the provincial average was \$430.<sup>10</sup>

**71.9%**  
Voter  
turnout

The percentage of all eligible North Okanagan voters that cast a ballot in the October 2015 federal election, up from **61.9%** in the 2011 federal election. The North Okanagan's 2015 voter turnout was higher than the provincial average of **70%** and the national average of **68.3%**.<sup>11</sup>



## POWER OF PEOPLE

**NexusBC Volunteer Services** is the central volunteer service for Vernon and District. Volunteer Services concentrates on the recruitment, orientation, and placement of these individuals according to their skills and interests. Community residents are made aware of non-profit agency needs and volunteer opportunities through local media, churches, schools, service clubs and businesses.

Recruitment and referral of volunteers, community awareness, and city event support is a big job for NexusBC Volunteer Services and is managed through the help of --- you guessed it - volunteers. Even Volunteer Services needs volunteers.

The Better At Home program for seniors is greatly supported by numerous volunteers through Volunteer Services. A senior's sentiments: "I am very much enjoying my friendly visits with the volunteers. They bring joy to me and help me a lot with my depression and loneliness."

### Get Involved

- Visit the Volunteer Services website to learn more about the many volunteer opportunities in our community



**60.1%**  
Voter turnout  
- Provincial election

Of the **47,373** eligible voters in the Vernon-Monashee electoral district, **28,460** voted in the 2017 provincial election. The Vernon-Monashee participation rate of **60.1%** is just below the provincial average, which has been estimated at **61.5%**.<sup>33</sup>

**249**  
Number of registered charities

There are **249** registered charities in the North Okanagan, with the largest concentration (**172**) in Vernon. There are **33** registered charities in Armstrong/Spallumcheen, **21** in Enderby, **15** in Lumby, and **8** in Coldstream.<sup>34</sup>



**53**  
Number of languages spoken

Census takers are asked to list the language that they regularly speak at home. **53** different languages are spoken in homes across the North Okanagan. Among those, the most popular were German, Punjabi, Russian, Chinese languages, and Korean.<sup>1</sup>

**94.7%**  
Life satisfaction

In the Okanagan Health Services Delivery Area in 2014, **94.7%** of residents 12 and over were satisfied or very satisfied with their lives. The 2014 response rate was the highest in a decade, and higher than the provincial average of **91.9%** and the national average of **92.4%**.<sup>17</sup>

### Did You Know?

For the last three years, **Community Foundations of Canada (CFC)** has been researching belonging and its effect on individual and community vitality. CFC published their final report on belonging this year, focused on “the challenges and issues that communities and people face in making people feel welcome and included.”

Some of the report’s findings on belonging include:

- When communities are made up of people who feel they belong and trust each other, we are healthier, neighbourhoods are safer, people give more of their time and money to support the community, social inclusion improves, and we are more resilient in the face of community emergencies
- More than half of Canadians no longer live in the community where they grew up, so newcomers include immigrants and those who have made an inter- or intraprovincial move
- Free and democratic spaces are essential in creating a sense of community belonging (examples include parks and green spaces, libraries, and cultural facilities)

# Environment



## POWER OF PARTNERSHIP

**38** Water quality alerts

There were **38** water quality alerts issued in the North Okanagan in 2016: **30** were boil water notices and **8** were water quality advisories. This is an improvement over 2006 and 2011, which saw **46** and **40** water quality alerts, respectively.<sup>12</sup>

**Poor** Air quality

Air quality is measured by concentration of concentration of particulate matter micrograms (PM<sub>2.5</sub>), with a threshold of 6 micrograms. In 2014, there was an average concentration of **7.3** particulate matter micrograms per cubic meter in Vernon, one of the highest concentrations of PM<sub>2.5</sub> in any city in British Columbia.<sup>13</sup>

**14%** Percentage of food insecure households

In 2011-2012, **14%** of households in the Interior Health service area (which includes the North Okanagan) experienced food insecurity. Food insecurity is when a household worries about or lacks the financial means to buy healthy, safe, personally acceptable food. The provincial rate for the same time period was **12%**.<sup>14</sup>

**221,762** Hectares of protected lands

**221,762** hectares, or roughly **29.6%** of the land in the North Okanagan is protected. 68,897 hectares are within the Agricultural Land Reserve, **32,865** are classified as "Sensitive Ecosystem Inventory," and the remaining **120,000** hectares are protected via park designation or development permit area.<sup>12</sup>

*Patchwork Farms* is a unique experimental community farm located in the Okanagan College Kalamalka Garden. It shares space with a Food Forest, a Xeriscape garden, an Indigenous Garden, and an organic flower farm. The **Food Action Society of the North Okanagan** oversees programming and operations at Patchwork.

Patchwork offers its facilities to a variety of non-profit groups to run programming; participants share access to land, tools, and receive help and hands-on experience in sustainable small-scale gardening techniques. The food grown here is distributed to community food organizations, program participants, and volunteers who help at the farm.

Food Action's intention is to enable people to connect with gardening as a way to remember who we are and where we come from. Patchwork Farm's vision is to bring people together through meaningful activities fostering personal growth, strengthening local food systems, and demonstrating the connected value of land, food, health, and community. By nurturing the physical, mental, and emotional health of people through caring contact with nature at Patchwork Farms, we can increase the resilience of the land we cultivate, the people we work with, and the systems in which we live.

### Get Involved

- Plant your own garden or join a community garden
- Turn off your tap when brushing your teeth
- Reduce, reuse, recycle!





**0.47 tonnes**

Disposal and diversion of waste, per capita

The Greater Vernon Recycling and Disposal Facility took in **0.47 tonnes** of waste per capita in 2015. This is a decrease from both 2006, when **0.68 tonnes** per capita was received, and 2011, when **0.52 tonnes** per capita went into the landfill. In the same time period, landfill use increased in the Central Okanagan and the South Okanagan.<sup>35</sup>

### Did You Know:

The **Okanagan Collaborative Conservation Program** recently released a report called "Kalamalka and Wood Lake: Boat Impact Study on Source Waters," which examined the impacts of boating activity on local water source protection. With 8000 boats registered in the Greater Vernon area, and a projected increase of 2000 in the near future, there's never been a more important time to study the effects of recreational boating on their aquatic environment.

The study's main recommendation is to focus on a collaborative, multi-jurisdictional approach to implementing the report. Among the suggested actions are to create spill management strategies, to create no wake zones, and to utilize public education to teach the community about the issues and solutions surrounding water source protection. The full report can be read at [www.okcp.ca](http://www.okcp.ca).



**4,892,761**

Residential water use, in cubic metres (m3)

Greater Vernon Water supplies water to the City of Vernon, Coldstream, and electoral areas B and C. Customers in electoral area D and Spallumcheen are also served by Greater Vernon Water. In 2016, total water use was **13,970,936m<sup>3</sup>**, with nearly 5 million cubic meters being used residentially.<sup>36</sup>



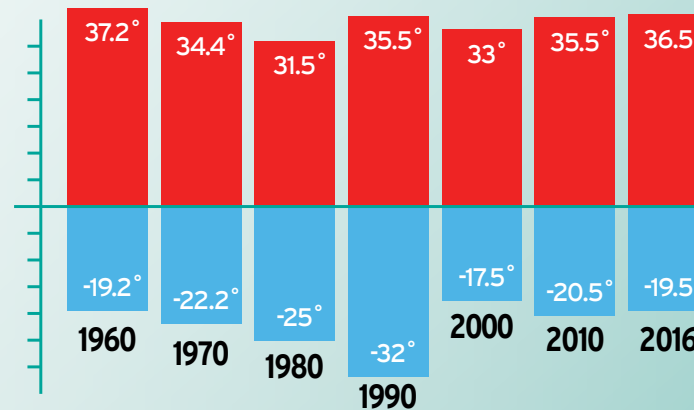
**564.9mm**

Annual precipitation

Nearly 565 millimeters of precipitation fell in the North Okanagan in 2016. January and December both saw more than 60mm of precipitation, but the wettest month was October, with 93.8mm of total precipitation.<sup>37</sup>



### Vernon weather, 1960 - present



In 2016, the average temperature recorded at the Vernon North weather station was **14.7° Celsius**. The coldest day of the year was December 17, at **-19.5° Celsius**, and the hottest was July 29, at **36.5° Celsius**.<sup>37</sup>

# Getting Around



**15.3**  
Median commuting time in minutes

The 2011 National Household Survey for the North Okanagan region noted that the median commuting time (from home to a usual workplace) was **15.3** minutes, compared to the provincial median of **20.4**. **88.6%** of the workforce commuted by vehicle. Another **5.8%** walked to work, and the remaining **5.6%** commuted by public transit, cycling, or another method.<sup>3</sup>

**565,000**  
Public transit ridership

In 2015, public transit ridership totaled **565,000**. Roughly **80%** of riders were from the Vernon/Coldstream area. The remaining riders used the UBCO Connector, or were from the broader North Okanagan. Ridership in 2015 was down slightly from **586,000** in 2014 but has otherwise increased every year since 2010.<sup>12</sup>



**\$479,638**  
Local government spending on transportation

The City of Vernon budgeted **\$479,638** to transportation in 2017, including roadways, active transportation routes, and operational support to Vernon Regional Transit. As the Transportation Department was formed in 2015 after the amalgamation of two other departments, there is no straightforward historical comparison.<sup>6</sup>

**3300**  
Bike lanes and sidewalks developed, in meters

Between 2011 and 2016, **3300** meters of active transportation infrastructure (sidewalks and bike lanes) were added in the City of Vernon. Between 2006 and 2011, **6185** meters of sidewalks or bike lanes were developed.<sup>12</sup>



## POWER OF PEDALS

*Bike to Work & School Week* is a weeklong initiative that sees participation from communities across the province. Every May, citizens are encouraged to bike to work and/or school. Interested citizens register, track their total kilometers ridden, and have many opportunities to participate in community events in support of cycling.

In 2017, there were **1,265** registrants from Vernon and the North Okanagan. Nearly **25%** of participants were first-time registrants. In total, registrants rode a total of **17,168** kilometers, burning an impressive **515,059** calories all together. Even more impressive? These riders saved **3,724** kilograms of greenhouse gases that would have been emitted if they had commuted by vehicle.

### Get Involved

- Though Bike to Work Week is one week of the year, commuting by bike or another method of alternative transportation is a great idea for the other 51 weeks as well!

## Did You Know?

Transportation is essential to personal and community health. Having diverse transportation options supports sustainability, promotes inclusion and social connectedness, and enables residents to engage with community services.

In Enderby and the neighboring Splatstin Nation, the **Active Transportation Team** wanted to strengthen active transportation (walking, cycling, and using public transit) in their communities. Utilizing a participatory process that allowed for the voices of all citizens – youths, seniors, elected officials, business owners, service providers, and more – to be heard, the two governments responded to community feedback and created a joint “Enderby/Splatstin Active Transportation Plan.”

The plan includes short-term, easily implemented changes, including reducing traffic speeds in areas heavily used by bike commuters. Other tactics, like a path along Highway 97 linking Enderby and Splatstin, are more time and resource intensive. However, as the development of the plan demonstrates, when community leaders and citizens work together as partners, great things can happen!

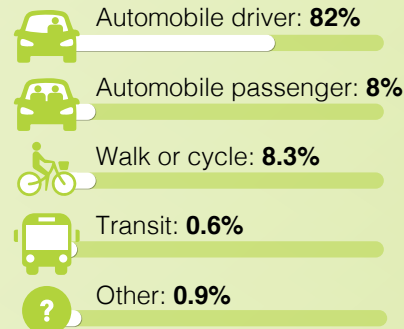
**15,482**  
Airport  
movements

An airport movement is the take-off or landing of an aircraft at an airport. In 2014, there were **15,482** movements at the Vernon Regional Airport (YVK). The number of movements has steadily increased every year since 2010 - when there were **11,291** movements - with the exception of a minor decrease in 2011.<sup>39</sup>

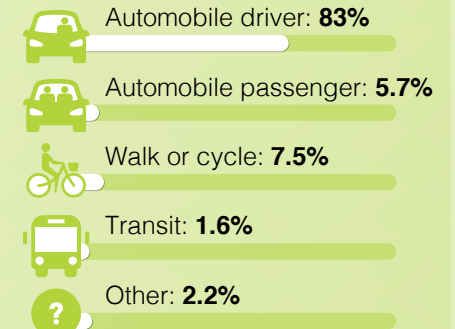


## Modes of commuting<sup>1</sup>

**2006**



**2011**



**8**

Number of  
bus routes

There are **8** bus routes in the Vernon Regional Transit system, **7** of which are in Vernon and **1** that runs to Coldstream. There is **1** route in Lumby and **1** route in Armstrong, but they are outside of the Vernon Regional fare zone.<sup>38</sup>

**54,219**

Riders  
delivered by  
handyDART

Within the Vernon Regional Transit System in 2016, **54,219** riders were delivered to their destination by handyDART. handyDART services are available six days per week. Ridership in 2015 was **57,970**, and included Taxi Supplement and Taxi Saver clients in addition to handyDART riders.<sup>38</sup>

# Health



**81.35**

Life expectancy from birth

2016 data from Vital Statistics demonstrates that life expectancy for the North Okanagan has risen from **80.94** years in 2011 to **81.35** in 2016. The North Okanagan's life expectancy is more than a year lower than the provincial life expectancy rate of **82.63**.<sup>15</sup>



**+15.5%**

Projected change to senior population

The Greater Vernon population ages 65 years and greater is projected to grow by **15.5%** by 2021, slightly lower than the Armstrong-Spallumcheen projected growth rate of **16.0%**. In neighboring Enderby, the same population is expected to grow by **26.2%** in the same time period.<sup>16</sup>



**24.2%**

Perceived life stress, quite a bit

In 2014, **24.2%** of the Okanagan Health Service Delivery Area perceived their life stress as being quite a bit or extremely stressful. This indicator has been increasingly annually since 2011, and is slightly higher than the provincial (**23.5%**) and national (**23.0%**) averages.<sup>17</sup>



**82%**

Proportion of the population with a regular medical doctor

In the Okanagan Health Service Delivery Area, which includes the North Okanagan, **82%** of residents 12 years and older are attached to a regular medical doctor, on par with the provincial average and one percent lower than the Interior Health average of **83%**.<sup>16</sup>



**29.3%**

Prevalence of depression

**29.3%** of North Okanagan residents suffer from depression, on par with the Interior Health average of **29%** but notably higher than the provincial average of **25%**. Similarly, **33%** of both North Okanagan residents and Interior Health clients suffer from mood and anxiety disorders, higher than the provincial average of **30%**.<sup>16</sup>



## POWER OF PEOPLE

Ben was born and raised in Vernon, where he grew up in a loving family. An athlete and a successful student, Ben graduated high school and moved to Vancouver, where he played for the Canadian Junior Football League. Living away from home brought Ben his first taste of freedom, and he began to drink and party regularly. His drinking only intensified when he moved to Fort St. John for work. While working away from home, Ben started abusing prescription pills.

With the intervention and support of his family, Ben sought treatment for his pill addiction but struggled with alcoholism until his third pancreatitis diagnosis. That was the tipping point for Ben – he checked into *Bill's Place*, operated by the **John Howard Society of the North Okanagan**. Ben became sober in Bill's Place in April 2016, and has maintained his sobriety since. He is active in the home, which has 18 beds. Ben runs the Big Book study weekly, and is also responsible for bringing in a speaker weekly. With the firm foundation of Bill's Place supporting him, Ben is now beginning to plan for his career as either a teacher or a drug and alcohol counsellor working with high school students. When asked about the impact of Bill's Place on his life, Ben said "I wouldn't have been able to get where I am without Bill's Place."



**16.0%**  
Heavy drinking

Heavy drinking refers to males who reported having 5 or more drinks, or females who reported having 4 or more drinks on one occasion at least once a month in the last year. The 2015 Okanagan Health Service Delivery Area rate of **16%** is a decrease from the 2014 average of **17.7%** but is slightly higher than the 2015 provincial average of **15%**.<sup>16,17</sup>



**15%**  
Smoking rate, daily or occasionally

The smoking rate in the Okanagan Health Service Delivery Area has decreased almost every year in the last decade, with a high of **23.7%** in 2008 to **15%** in 2015. Currently, **19%** of the Interior Health population smokes daily or occasionally.<sup>16,17</sup>



**39%**  
Proportion of population regularly eating recommended fruits and vegetables, 12 years and over

In 2015, only **39%** of Okanagan residents ate the recommended amount of fruits and vegetables on a regular basis. 5 servings or more are recommended. In British Columbia, **36%** of the population consumed the recommended amount of fruits and vegetables regularly.<sup>17</sup>

# Housing



**\$379,000**

Median home price

The median price of a single-family home in the North Okanagan in July 2017 was **\$379,000**. The median price of a single-family home has increased by **3.84%** since July 2016's cost of **\$365,000**. Across the entire Okanagan, the average home sold for **\$504,712** in July 2017, an increase of **6%** over July 2016.<sup>18</sup>



**46.2%**

Percentage of renters spending more than 30% of income on shelter costs

Of the **8,570** renter households in the North Okanagan in 2016, **46.2%** spent more than 30% of their household income on shelter costs (rent and utilities), compared to only **16.1%** of homeowners. Renters spending more than 30% of their income on shelter are at an increased risk of homelessness.<sup>1</sup>



**1.9**

Rental vacancy rate

In October 2016, the rental vacancy rate in the North Okanagan was **1.9**, identical to the 2015 rate but lower than the 2014 rate of **4.1**. The vacancy rate is the percentage of all available units in a rental property that are vacant or unoccupied at a particular time. To meet local needs, **833** additional units of core housing, missing middle, and market housing need to be developed in 2018.<sup>18</sup>



**10**

Number of new non-profit affordable housing units

In 2016, **10** new non-profit affordable housing units were built. This was an increase over both 2014 and 2015, when no new non-profit affordable housing units were built., **33** units of affordable seniors housing are currently in development in Enderby. In November 2017, **136** new affordable housing units were announced by BC Housing. **37** units will be overseen by the Vernon Native Housing Society, and **99** by the John Howard Society.<sup>20, 21</sup>



**325**

Number of new housing starts

There were **325** new housing starts in the North Okanagan in 2016, compared to **292** in 2015. Houses may be single family homes, semi-detached, row homes, or apartment units.<sup>19</sup>



## POWER OF PEOPLE

**Vernon Native Housing Society (VNHS)** is proud to provide safe, clean and affordable housing to the Vernon community. By providing affordable housing to low income individuals, families, seniors and persons with disabilities, VNHS positively impacts their tenant's quality of life. In addition to subsidized units, VNHS has some apartments oriented to the working middle class and rented for a market rent. The extra money from these units is used to subsidize other units in the complex that house low income families. The best part of providing subsidized housing? Showing the tenants their new homes for the first time. They are always very happy and grateful to be given the opportunity to live in such well-kept housing at an affordable rental amount.

### Get Involved

- If you own your own home, have you considered adding a secondary suite or carriage house? Check out your local government's website for more information.





**\$903 & \$895**

Median  
monthly  
shelter costs

In 2016, homeowners in the North Okanagan spent **\$895** on their monthly shelter costs, compared to the **\$903** spent by renters. While these amounts are similar, the Canada Mortgage and Housing Corporation noted that from 2006-2014, a homeowner's average before-tax income was nearly double that of a renter's.<sup>1, 19</sup>



**153**

Homeless count

In October 2017, there were **153** people counted in the Vernon homeless census. Of those, **51** were in Howard House, **44** were in homeless camps, **22** were at Gateway Shelter, and the remaining **36** utilized other agencies.<sup>22</sup>



**\$375**

Shelter allowance for individual  
on Income Assistance

The shelter allowance for an individual on Income Assistance is **\$375** per month. This amount has not increased since 2007.<sup>23</sup>

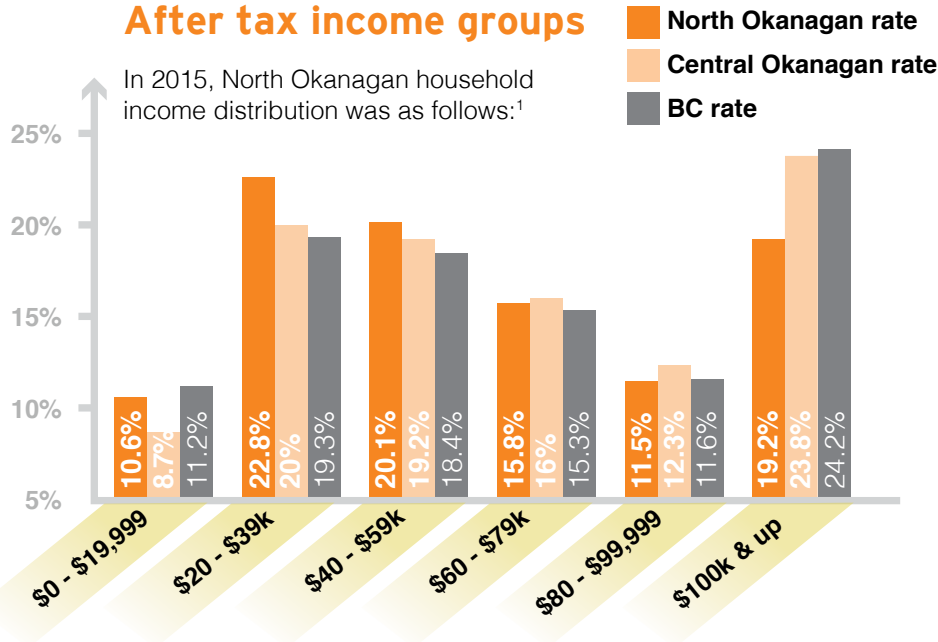
# Income Gap



**\$710**  
Income assistance,  
amount per month

The maximum monthly income assistance amount for a single person just increased for the first time in a decade. From 2007 – September 2017, the rate was **\$610** per month, but increased to **\$710** per month on October 1.<sup>23</sup>

## After tax income groups



## Vital Conversations

What can be done at the local level to address poverty in our community?



**15.3%**  
Poverty rate,  
after tax

In 2014, the overall poverty rate for the North Okanagan was **15.3%**. The overall poverty rate has decreased slightly every year since 2011, when it was **16.2%**. Provincially, the 2014 poverty rate was **16.4%**.<sup>4</sup>

**20.6%**  
Child  
poverty  
rate

The most recent child poverty data is from 2014. In the North Okanagan, **20.6%** of children 0-17 years old lived in low-income families. This indicator has decreased slightly since the 2011 rate of **21.4%**. The 2014 provincial average was **19.8%**.<sup>24</sup>



## POWER OF POLICY

The Government of Canada is developing a national Poverty Reduction Strategy, and spent much of 2017 consulting with Canadians to develop the strategy. In June 2017, the **North Okanagan Early Years Council** and the **City of Vernon – Partners in Action Committee** partnered to host a community consultation to ensure a strong regional response to the federal government's online survey.

In total, 59 individuals attended the local consultation and 18 organizations subsequently completed the online consultation with the federal government. Participants were asked "What does success look like in terms of a Canadian Poverty Reduction Strategy?" Recommendations included: addressing income inequality, providing accessible and affordable housing, offering accessible and affordable quality childcare programs, and increasing employment, among others.



**90,000**  
Use of soup kitchen

In 2016, the Upper Room Mission provided approximately **90,000** meals to hungry North Okanagans. Between January and September 2017, the Upper Room Mission served nearly **65,000** meals to community members.<sup>40</sup>

**\$43,149**  
Median income of single parent families, after tax

In 2016, the median after-tax income for single parent families was **\$43,149**, an increase from **\$38,259** in 2011 but still well under the 2016 median after-tax income of two-parent families, which was **\$92,970**.<sup>1,2</sup>

**15.5%**  
Senior poverty rate

The most recent census data demonstrates that **15.5%** of the population 65 years and older is low income. This is a slight increase from 2011, when **15%** of seniors were classified as low income. Provincially, the rate is **14.9%**, and the national rate is **14.5%**.<sup>1,2</sup>

**\$11.35**  
Minimum wage

The minimum wage was increased by \$0.50 in September 2017, rising from **\$10.85** to **\$11.35**. Pay rates for live-in home support workers, live-in camp leaders, liquor servers, and resident caregivers also increased this year.<sup>41</sup>



### Did You Know:

The **Upper Room Mission** now has 10 storage lockers available for Vernon's homeless residents, 6 of which are large enough to fit a shopping cart. With the financial support of the Community Foundation of the North Okanagan and other generous donors, people now have a secure place to store their belongings for up to two weeks at a time. It's hard to imagine the logistical challenges created by carrying all one's worldly belongings at all times. With the housing situation in the North Okanagan becoming increasingly challenging, many have taken to camping overnight wherever they can. The carefully monitored storage lockers provide a place to leave things that simply can't be taken to appointments to access services, apply for jobs, or explore housing opportunities. Common reasons for being homeless are no available housing, family or relationship breakdown, and financial crisis.

# Learning



**26; 30%**  
Vulnerability  
rate

The Early Development Instrument measures the development of young children in five domains, including physical health, social and emotional competence, and communication skills. In SD#22 (Vernon), **26%** of Kindergarten students are “vulnerable” on one or more scale, meaning that without additional support, they may experience future challenges in school and society. In SD#83 (North Okanagan-Shuswap), **30%** of K students are vulnerable. The provincial average is **32.2%**.<sup>25</sup>



**85%; 82%**  
High school  
completion rate

Data from 2016-2017 notes a six-year completion rate of **85%** for School District #22 (Vernon) and **82%** for School District #83 (North Okanagan - Shuswap). Six-year completion rates measure the number of students who graduate high school within six years of entering Grade 8. The provincial average was **87%** in 2016-2017.<sup>26</sup>



**62.4; 71%**  
Aboriginal  
high school  
completion rate

In the 2015-2016 school year, the six-year completion rate for Aboriginal students was **62.4%** in SD#22 (Vernon) and **71.0%** in SD#83 (North Okanagan – Shuswap). The provincial average was **63.8%**.<sup>26</sup>



## POWER OF PARTNERSHIP

The **North Okanagan Early Years Council** was formed in 2003 in response to the provision of funding for early years community development. Funding is provided by the Ministry for Children and Family Development and by Success by 6. These funders support community-driven collaboration to improve healthy development for children 0-6. The North Okanagan Early Years Council is dedicated to supporting children and families by supporting programs, initiatives, partnerships, and projects, and the Council’s strategic plan aims to improve children’s health through various goals and priorities.

The Council is made up of non-profit agencies, government, School Districts 22 and 83, Interior Health, Aboriginal groups, business, the faith community, and parents. The members meet five times a year, and raise public awareness, identify gaps and needs, do strategic planning, and work in action committees. The Early Years Council’s work is guided by the Children’s Charter of Rights endorsed in Vernon in 2012, and is in pursuit of their vision, that “All parents, caregivers, and children from pre-conception to age six are supported to reach their full potential.”

### Get Involved

- Begin reading to your children and grandchildren when they are born
- Volunteer with local literacy programs
- Support school food programs so that children can focus on learning, not hunger



**49.7%**  
Population  
15+ with post-  
secondary

As of 2016, **49.7%** of the North Okanagan population ages 15 and older held a post-secondary certificate, diploma, or degree. This indicator has held in the **46-50%** range since 2011. The provincial average in 2016 was **53.8%**.<sup>27</sup>

**51.6%; 53%**

**Transition rate**

Of the **711** graduates from SD#22 (Vernon) in 2011/2012, **367**, or **51.6%** of graduates, transitioned to a British Columbia post-secondary institution by 2013/2014. In neighboring SD#83 (North Okanagan-Shuswap), **574** students graduated in 2011/2012, and **304**, or **53%**, were in post-secondary in 2013/2014. Provincially, **60%** of high school graduates transition to post-secondary within 3 years of graduation.<sup>26</sup>

**Post-secondary enrolment**

In 2016, there were **8,718** students enrolled in the University of British Columbia Okanagan campus. Of those, **7,930** were undergraduates, and **788** were graduate students. In September 2017, there were **970** students registered at the Vernon campus of Okanagan College. Total enrolment at Okanagan College in September 2017 was **8,463**.<sup>42,43</sup>

**Did You Know:**

Learning doesn't start when one enters Kindergarten, or stop with the achievement of a high school or post-secondary diploma. Learning is a lifelong endeavor and in our fast-paced and rapidly changing world, being a lifelong learner is essential to success.

Many organizations in the North Okanagan support ongoing learning, but the **Literacy Society of the North Okanagan** is dedicated solely to this cause. The Literacy Society of the North Okanagan offers programs and services for all ages, including One to One reading tutoring for primary school students, paid tutoring opportunities, and computer and tutoring services for adults, among others.

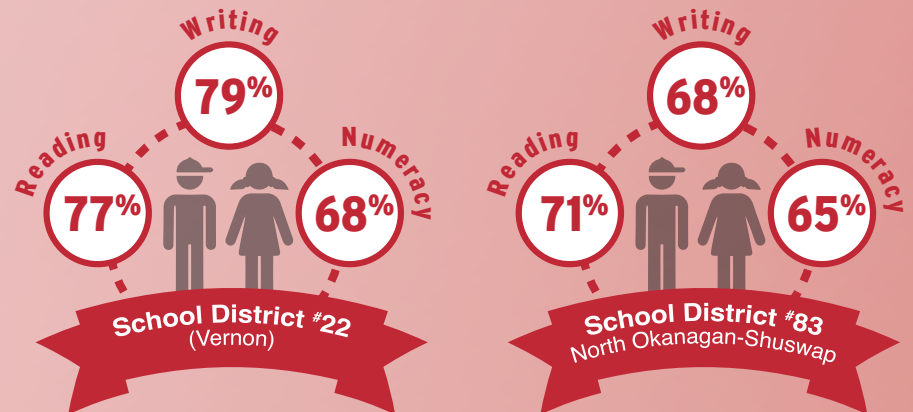
The Literacy Society of the North Okanagan also refers clients to other agencies that can help newcomers, seniors, people with disabilities, and other community members to meet their goals, including going back to school or finding work.

**Foundation Skills Assessment results<sup>26</sup>**

The Foundation Skills Assessment is a province-wide assessment of children's reading, writing, and numeracy skills in grades 4 and 7.



**Proportion of children meeting or exceeding expectations:**



# Work & Economy



**3,794**

Business licenses issued

In 2016, the City of Vernon issued **3,794** business licenses to both new and existing businesses. In the last decade, the busiest year for business licensing was 2008, with **3,858** licenses issued, and the quietest year was 2014, with **2,284**.<sup>6</sup>



**25**

Business and consumer bankruptcies

In the Thompson-Okanagan economic region, which includes the North Okanagan, **25** businesses filed for bankruptcy in 2016, a **15%** increase over 2015. On the consumer side, **695** individuals or households declared bankruptcy in the Thompson-Okanagan region in 2016, a **9.6%** decrease over 2015.<sup>31</sup>

## Vital Conversations

With a declining birth rate and a looming skills shortage, how can we attract and keep workers in the community?



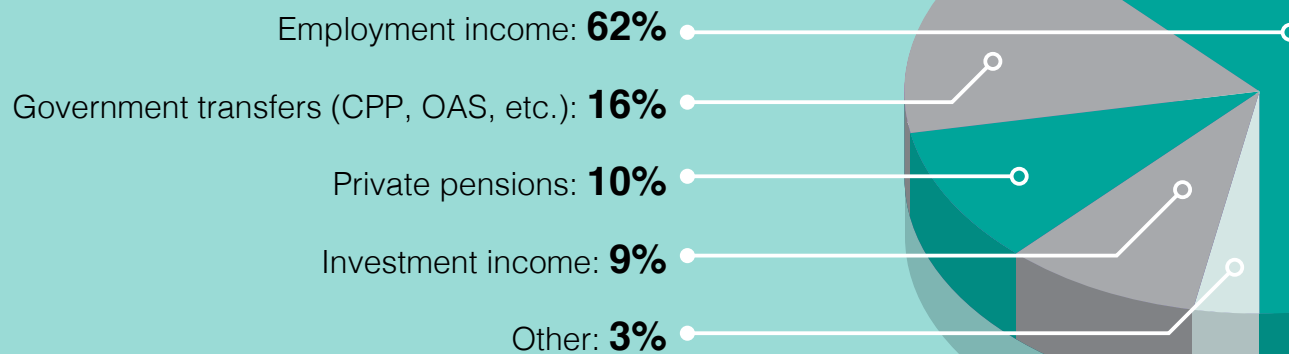
## POWER OF PEOPLE

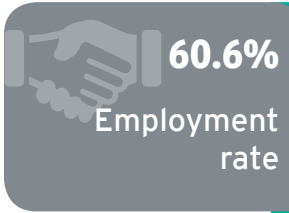
Since 2015, **Community Futures North Okanagan** has been hosting the Enterprize Challenge alongside 13 sponsors. The Enterprize Challenge was created to encourage entrepreneurship in the region. After all, **91%** of businesses in the region employ 20 people or fewer, so entrepreneurship and small business are vital to the local economy.

Over eight weeks, entrepreneur-contestants work on their financial plans and marketing plans while being mentored and judged by a number of local businesspeople. The first-place prize? A package worth more than \$19,000, including start-up capital, legal and accounting expertise, and marketing assistance, among other goodies.

This year's winner was Martin Paris, a relative newcomer to the region who is excited to bring a taste of his home country – the United Kingdom – to Vernon. Martin plans to open a business called Mighty Good Spudz, serving baked potatoes with delicious, locally-inspired toppings. Mighty Good Spudz will be one of many diverse businesses adding to the vibrancy of the North Okanagan.

## INCOME SOURCES, 2013<sup>6</sup>





**60.6%**  
Employment rate

In the Thompson-Okanagan economic region, the 2017 employment rate to September 1 was **60.6%**, an increase over 2016's rate of **58.0%**. Provincially, the employment rate to September 1, 2017 was **63.1%**.<sup>29</sup>



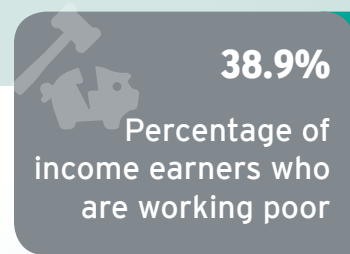
**6.4%**  
Unemployment rate

In the Thompson-Okanagan economic region, the 2017 unemployment rate to September 1 was **6.4%**, a decrease from 2016's rate of **6.8%**. Provincially, the unemployment rate to September 1, 2017 was **5.1%**. In 2016, **1,701** residents of the North Okanagan and **1,148** residents of Vernon were regular recipients of Employment Insurance benefits.<sup>27, 29, 30</sup>



**\$44,320**  
Median earnings for persons working full year, full-time

North Okanagan residents with full-time employment reported a median annual income of **\$44,320** in 2011. Assuming a 35-hour workweek, this amounts to a median wage of **\$24.35** per hour. The North Okanagan's median annual earnings were just short of British Columbia's, at **\$49,143**.<sup>3</sup>



**38.9%**  
Percentage of income earners who are working poor

There is no living wage calculation for the North Okanagan, but Statistics Canada defines the working poor as those making less than \$25,000 per year. In 2011, **38.9%** of income earners in the North Okanagan made \$25,000 or less per year.<sup>3</sup>

**Note:** Some of these workers may be voluntary part-time workers, while others may be involuntary part-time workers or working full time but earning low wages.



**\$85,518,000**  
Non-residential construction value

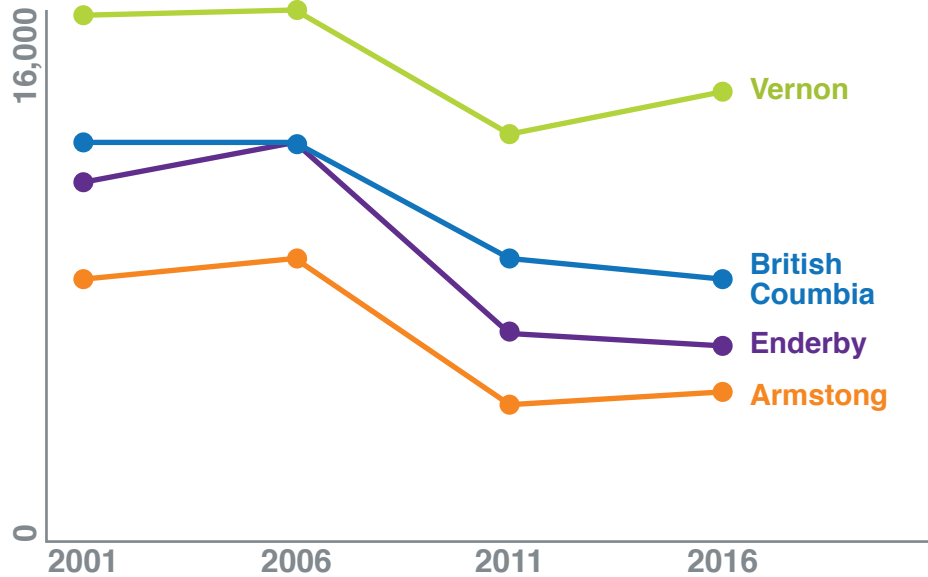
In 2016, the value of all industrial, commercial, and institutional/government building permits issued in the City of Vernon and the Regional District of the North Okanagan exceeded **\$85 million**.<sup>6</sup>



# Safety



## Overall crime rate<sup>1</sup>



**Note:** The overall crime rate measures the number of reported crimes per 100,000 population. Historical Spallumcheen crime data was not available.



63

Reported sexual assault rate, per 100,000 population

The reported sexual assault rate in both the province and the North Okanagan has fallen more than 50% in the last two decades. In 2016, for every 100,000 people in the North Okanagan, **63** sexual assaults were reported.<sup>28</sup>



## POWER OF PEOPLE

The **Vernon Community Safety Office (CSO)** opened its doors in 1999 and offers crime prevention and safety programs to the general public. Commonly known as “community policing,” this is a proactive, problem solving approach that depends on close partnerships with community groups and residents. The volunteers are the foundation of the office and assist with programs targeted towards: graffiti, drug awareness, bullying, cyber safety as well as crime prevention audits of buildings and homes (just to name a few). By educating the public, the Community Safety Office empowers individuals and neighbourhoods to feel and be safe.

### Get Involved

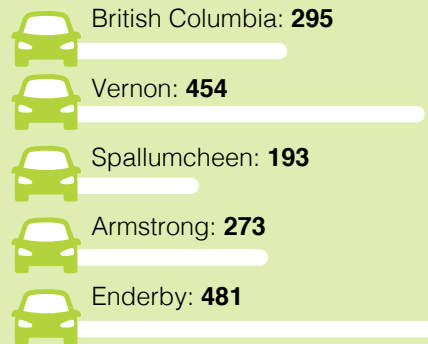
- Get to know your neighbors, watch out for each other, and report unusual activity
- Teach your children about consent and what constitutes sexual assault

28.2 - 157.0

Crime severity rate

The crime severity rate weighs the severity of a crime by the rate of incarceration and the average incarceration period. The higher the number, the more serious the crimes committed. With a rate of **91.1**, Enderby was closest to the British Columbia rate of **93.6**. Significantly lower were Armstrong, at **52.0**, and Spallumcheen, at **28.2**. Vernon was higher, at **157.0**. In all areas except Spallumcheen, crime severity had increased since 2015.<sup>28</sup>

## 2016 Motor vehicle thefts, per 100,000 population<sup>28</sup>







### Property crime rates, per 100,000 population<sup>28</sup>

	2001	2006	2011	2016
<b>BC</b>	<b>8,044.3</b>	<b>7,303.4</b>	<b>4,776.8</b>	<b>5,001.4</b>
<b>Armstrong</b>	<b>5,597.0</b>	<b>5,294.5</b>	<b>2,413.5</b>	<b>3,455.8</b>
<b>Enderby</b>	<b>6,117.2</b>	<b>6,351.7</b>	<b>3,351.1</b>	<b>3,992.6</b>
<b>Spallumcheen</b>	<b>N/A</b>	<b>N/A</b>	<b>1,461.4</b>	<b>2,117.8</b>
<b>Vernon</b>	<b>10,766.0</b>	<b>10,958.5</b>	<b>6,377.1</b>	<b>8,100.3</b>

### Did You Know:

Residents of British Columbia won't be forgetting the summer's wildfires anytime soon. The fires caused more than \$127 million in damages and displaced thousands of interior residents from their homes.

In Vernon, the **Emergency Social Services (ESS)** program saw nearly 1,000 evacuees from Williams Lake, Clinton, and other communities. The ESS volunteers registered evacuees and ensured they were accounted for and also helped them to find lodging, food, and the necessities required when a sudden evacuation has taken place. In addition to the reception centre, where evacuees were registered and served, the ESS team also activated two group lodging sites, which could have been used for accommodation if the number of evacuees outnumbered available billets and hotels.

Emergency can strike at any time. A community's response to emergency is dependent on their preparation for emergencies. To learn more, visit the City of Vernon's Emergency Management webpage.



### Youth crime rate (total charged per 100,000 youths)<sup>28</sup>

	2006	2011	2016
<b>BC</b>	<b>2224.2</b>	<b>1813.9</b>	<b>1090.4</b>
<b>Armstrong</b>	<b>2197.8</b>	<b>783.0</b>	<b>259.7</b>
<b>Enderby</b>	<b>1036.3</b>	<b>828.8</b>	<b>467.3</b>
<b>Spallumcheen</b>	<b>N/A</b>	<b>N/A</b>	<b>238.1</b>
<b>Vernon</b>	<b>2497.3</b>	<b>2090.2</b>	<b>1469.9</b>

**56**  
RCMP  
Authorized  
Strength

In 2015, the authorized strength of the Vernon Municipal RCMP was **56** officers. Authorized strength represents the maximum number of positions that the detachment or department has been authorized to fill. Municipalities may choose to fund more or less positions than the stated authorized strength. In 2015, the City of Vernon funded **49** officers.<sup>45,45</sup>

**25**  
Number of beds  
in women's and  
children's shelters

The Vernon Women's Transition House serves Vernon and area, and is the only transition house in the North Okanagan. It offers **25** beds for women and children. In 2016, there were **521** turnaways because the house was at or exceeded capacity.<sup>46</sup>

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**Page 21:** Allan Brooks Nature Centre

**Page 31:** Allison LeBel

# Vital Actions: The United Nations Sustainable Development Goals

On September 25th 2015, countries adopted a set of goals to end poverty, protect the planet, and ensure prosperity for all as part of a new sustainable development agenda. Each goal has specific targets to be achieved over the next 15 years.

For the goals to be reached, everyone needs to do their part: governments, the private sector, civil society and people like you.

Change starts with you. Every human on earth—even the most indifferent, laziest person among us—is part of the solution. Fortunately, there are some super easy things we can adopt into our routines that, if we all do it, will make a big difference.

## SUSTAINABLE DEVELOPMENT GOALS



## Things you can do from your couch

- Save electricity by plugging appliances into a power strip and turning them off when not in use, including your computer.
- Don't print. See something online you need to remember? Jot it down in a notebook or better yet a digital post-it note and spare the paper.
- Do a bit of online research and buy only from companies that you know have sustainable practices and don't harm the environment.

## Things you can do at home

- Take short showers. Bathtubs require gallons more water than a 5-10 minute shower.
- Eat less meat, poultry, and fish. More resources are used to provide meat than plants.
- Buy minimally packaged goods.
- Shovel snow manually. Avoid the noisy, exhaust-churning snow blower and get some exercise.

## Things you can do outside your house

- Shop local. Supporting neighbourhood business keeps people employed and prevent trucks from driving far distances.
- Buy Funny Fruit—many fruits and vegetables are thrown out because their size, shape, or color are not "right". Buying these perfectly good funny fruit, at the farmer's market or elsewhere, utilizes food that might otherwise go to waste.
- Take advantage of your right to elect the leaders in your country and local community.



## What we're doing

### Partnering for Good Health & Wellbeing



In 2015, a group of local governments, with the help of the province, purchased a decommissioned railway line that runs from Coldstream in the North Okanagan to Kelowna's north end. It was left to the public to come up with an additional \$7.2 million needed to develop it into a useful path. Brad Clements, a local professor and trail enthusiast stepped up to lead that effort. The grassroots organizers have since recruited an impressive group of volunteer trail ambassadors to help spread the word and drum up financial support from individuals and businesses.

When the **Community Foundation of the North Okanagan** and the **Central Okanagan Foundation** were approached to handle donations for the Okanagan Rail Trail project it seemed like a natural fit. What could be a better gift to our communities for Canada's 150th than a trail that will be used by residents and visitors well into the future? It is estimated that more than more than 148,000 walking trips and 300,000 cycling trips will take place along this accessible grade level trail every year. Talk about a ripple effect! The trail project promises to increase physical activity, foster multi-generational interaction and positively impact social, mental and physical health. This nearly 50 km level route along spectacular lakeshores and rural and urban landscapes will appeal to all ages and abilities, connect our communities, and create a unique legacy for future generations.

# Ten Ways to Take Action

## 1 Reflect

Thank you for reading this report. Take some time to think about what the information within means for residents of the North Okanagan.

## 2 Share

Do you know someone who would like to read the North Okanagan's VitalSigns®, or someone who would benefit from reading it? Pass your printed copy on, or direct family, friends, neighbors, and colleagues to [www.cfno.org/vital-signs](http://www.cfno.org/vital-signs).

## 3 Discuss

Questions for discussion: When you read this report, what surprised you? What confirmed what you already thought about your community? What will the indicators look like 5, 10, or even 50 years from now? Where will the North Okanagan have made the most progress? The least?

## 6 Report back

Did you take action because of this VitalSigns report? Please let us know what you did, and what the results were. Contact us at [info@cfno.org](mailto:info@cfno.org).

## 4 Research

If you want to know more about an indicator, please visit the cited source. All sources are listed on page 19.

## 5 Act

If you are motivated by what you have read, use this report as a catalyst for positive action.

## 7 Support

The North Okanagan needs leadership from all of its residents. There are many worthy organizations that would benefit from your volunteerism and/or financial support.

## 9 Contact Us

The CFNO knows the issues and organizations in our community. If you are looking for ways to make a difference, we can help.

## 8 Get Political

Share this report with local politicians and other decision makers. Request that they use the information within to inform policy and direction.

## 10 Give

If you are interested in keeping your charitable donations local, and want to see increased grant funds for various non-profits, consider making a donation to the Community Foundation of the North Okanagan. Please donate on our website or contact us to discuss how to best utilize your gifts.

# About the Community Foundation of the North Okanagan

## About Us:

Community foundations are charitable organizations dedicated to improving communities in specific geographic areas. We do this by pooling the charitable gifts of donors to create endowment funds and using the investment income to make grants. Community foundations also provide leadership – monitoring our area’s quality of life and convening people, ideas, and resources to help build stronger and more resilient communities. A community foundation is truly a charity for all charities!

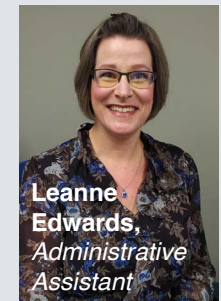
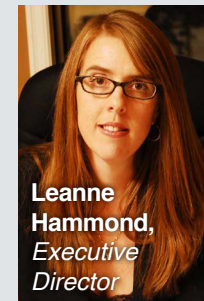
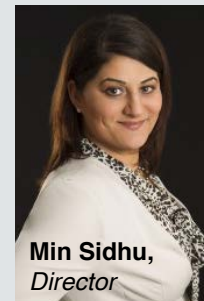
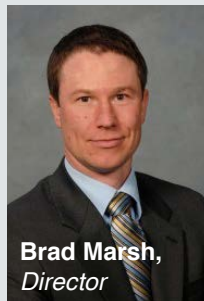
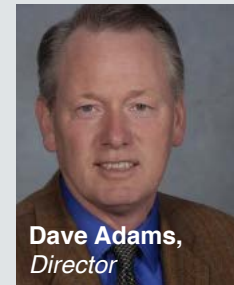
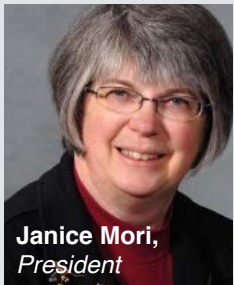
The Board of Directors is proud of the impact the Foundation has had on our communities. Successful investment of our capital assets has allowed us to distribute income in excess of \$6.5 million over the past 42 years. These distributions have supported a broad range of charitable organizations in our region.

## Vision:

Enhancing the quality of life in the communities of the North Okanagan.

## Mission:

The Community Foundation of the North Okanagan is dedicated to improving the quality of life in the region by distributing the earning from a permanent, ever-growing pool of funds.



**Thank you to the sponsors that  
made this report possible:**



**COMMUNITY  
FOUNDATIONS  
OF CANADA**

**Community Foundation of the North Okanagan**

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[www.communityfoundations.ca](http://www.communityfoundations.ca)

