

NORTH OKANAGAN'S

# VitalSigns<sup>®</sup>

2023

Tracking trends and changes in the North Okanagan.



Informed • Engaged • Community

# Our Thoughts



## Welcome to the North Okanagan's 2023 Vital Signs report.

Our last report was published in late 2020, after the COVID-19 pandemic had begun but before the effects of a global pandemic could be understood.

Three years later, we are beginning to grasp the number of ways that our world has changed. The issues that seemed pressing in 2020, including affordable housing, income inequality, a changing climate and environment, and community safety, now feel intractable. The enormity of the intervention needed is overwhelming.

Yet we know that our community has the ability to confront great challenge. After all, the pandemic required each of us to shift the way we lived: to build and maintain relationships by distance, to reimagine what work and education look like, to consider how to be an engaged, helpful citizen when the usual opportunities for community participation no longer existed.

Fast forward to 2023: the coronavirus is no longer categorized as a

pandemic. Community life has come roaring back, and we are connecting again: as strangers in coffee shops and in our downtowns, as patrons of concerts and plays, as participants in recreational pursuits, as friends, as neighbours. **Our strength lies in our togetherness. Our desire to connect is strong.** What problems cease to be intractable when we're working together? What can we accomplish when we're connected?

**We proudly participate in the national Vital Signs program because we want residents of the North Okanagan to connect over a shared understanding of the trends and changes affecting our region.** When you've read the data, please look at page 21, titled Where Do We Go From Here? We invite you to join us in moving from a shared understanding to collective action.

**Leanne Hammond**  
Executive Director

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Community Foundation North Okanagan acknowledges that our work takes place on the ancestral lands of the nsyilxcən and secwepemctsin speaking people in the North Okanagan.

**We are grateful to the Syilx People and the Secwepemc People for their stewardship of the Land and Waters since time immemorial.**



# What is Vital Signs?



COMMUNITY  
FOUNDATIONS  
OF CANADA

**VitalSigns**®

**Vital Signs is a community check-up conducted by community foundations across Canada that measures the vitality of our communities and identifies significant trends in a range of areas critical to quality of life.**

Vital Signs is coordinated nationally by Community Foundations of Canada. The Vital Signs trademark is used with permission from Community Foundations of Canada.



## Vital Signs in the North Okanagan

Community Foundation North Okanagan (CFNO) published its first Vital Signs report in 2011. Twelve years and 5 reports later, Vital Signs has become a cornerstone document for CFNO, helping us to understand trends and changes in the North Okanagan. It also **helps us amplify our region's assets, and identify and mitigate our region's challenges**. Stakeholders that rely on Vital Signs include local governments, charities and non-profits, other community groups, and residents.

## Geography

As in CFNO's granting and community work, the North Okanagan is defined as the municipalities of Armstrong, Coldstream, Enderby, Lumby, Spallumcheen, and Vernon, the Regional District of the North Okanagan Electoral Areas B, C, D, E, and F, and four reserves.

All efforts have been made to focus on data from this geographic area, but occasionally narrower or broader geographies are measured. The Okanagan Health Service Delivery Area, for example, includes but is not limited to the North Okanagan.

It is important to acknowledge that the geographic scope of this report is within the ancestral, traditional, and unceded territory of the Syilx Nation and the Secwepemc Nation, who have tended this land from time immemorial.

## Sources of Information

### Indicators

This Vital Signs report is comprised of 11 issue areas, ranging from Arts & Culture to Work & Economy. Each issue area has 4 or more indicators within, and most indicators have been included in our previous reports. In some instances, indicators have been dropped because of the lack of recent or updated data. In other instances, indicators have been added to reflect changes within an issue area. Sources for the indicator data are available on page 23.

### Community Stories

Local charities and non-profits are working every day to make positive change in our region. One organization is highlighted in each issue area. We regret that we could not highlight more of the incredible work happening in the North Okanagan.

### Community Survey (Survey Says)

From March-May 2023, we ran a survey that queried topics including community belonging and participation, housing, safety, and quality of life in the North Okanagan. The survey was open to all North Okanagan residents and was promoted in the newspaper, by email, on social media, and on our website. In total, it garnered 443 responses. Given a population of 91,610, the number of responses gives a confidence level of 95% and a margin of error of 5%. **Survey responses are reported under the heading of "Survey Says" and are not used as indicator data.**

# Report Highlights

“Other than the cost of housing, it is hard to beat the North Okanagan for climate, recreation opportunities, and amenities.”

~Anonymous comment by survey respondent



Kingfisher Interpretive Centre

## Arts & Culture

Employment in cultural occupations has increased by **19%** since 2016. North Okanagan residents report participation in various arts and culture activities, including library visits.

## Belonging & Participation

Though North Okanagan voter turnout for the most recent provincial and federal elections was on par with provincial and federal rates, the area's 2022 municipal election saw lower voter turnout when compared to the 2018 municipal election.

## Environment

The North Okanagan has room for improvement in this area. Our air quality falls below the level deemed optimal for human health. Additionally, our water usage and landfill usage could be moderated in the hopes of meeting existing targets.

## Getting Around

Compared to the larger Okanagan, North Okanagan residents are slightly more likely to drive themselves to work, and slightly less likely to walk or take public transit.

## Health & Wellness

Concerns related to health and wellness include rates of heavy drinking and alcohol sales that are higher than the provincial average. Lack of family doctors is a issue that will be increasingly pressing as the senior population grows.

## Housing

The number of people experiencing homelessness in Vernon has increased alongside median home sale prices and assessed values. North Okanagan residents are concerned about the lack of middle-income housing options.

## Income Gap

At first glance, poverty rates appear to have decreased in the North Okanagan. However, COVID-19 emergency and recovery benefits, including CERB, were available at the time this data was gathered. Survey respondents frequently commented on the high cost of food.

## Getting Started

There is cultural diversity in the North Okanagan: immigrants comprise **10%** of the population. Residents speak nearly **50** unique languages, and recent immigrants (those who have arrived within the last **5** years) come from **22** different countries.

## Learning

The vulnerability rate of children in the North Okanagan remains above the provincial average. The North Okanagan also lags behind provincial counterparts in some measures of learning, including high school completion rates and post-secondary credentials.

## Safety

The overall crime rate is slowly rising in Vernon, but staying relatively stable in other North Okanagan communities. Violent crime is more prevalent in the larger communities in the region.

## Work & Economy

Employment is strong in the North Okanagan. Work has been changed by the pandemic: between 2016 and 2021, working at home increased from **10.1%** to **15.6%**, and the proportion of self-employed has risen to nearly **1 in 5**.

“All of these issues are shared by all [North Okanagan] communities. Solutions to our issues will best be reached by consensus and participation of ALL communities.”

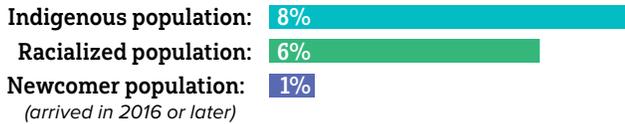
~Anonymous comment by survey respondent

# North Okanagan at a Glance

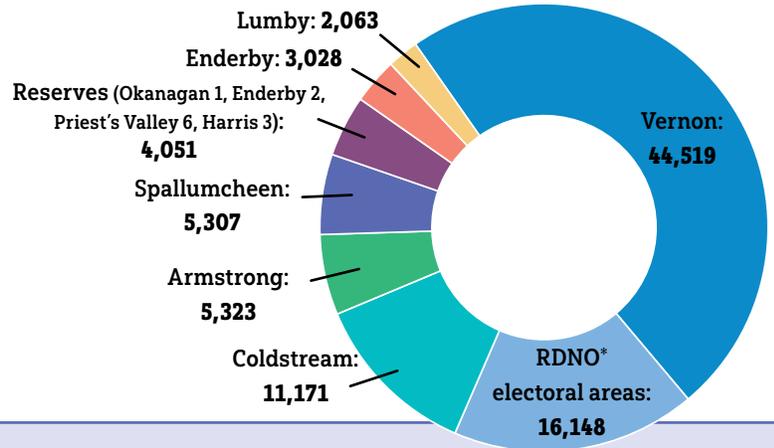
**91,610<sup>1</sup>**

## Population

This represents a population increase of **8.6%** between 2016 and 2021. This is on par with the South Okanagan-Similkameen, which also grew by **8.6%** in the same timeframe.<sup>2</sup> Neighbouring Central Okanagan grew by **14.0%** in the same timeframe.<sup>3</sup>



## Population by community:<sup>1</sup>



## Population by age:<sup>1</sup>

Children and youth (0-19)	<b>19%</b>
Adults (20-44)	<b>25%</b>
Older adults (45-64)	<b>28%</b>
Seniors (65 and greater)	<b>27%</b>

*Median age: 50.0 years*

## Languages spoken most often at home:<sup>1</sup>

English	<b>87,070</b>
Punjabi	<b>450</b>
German	<b>445</b>
Russian	<b>210</b>
French	<b>200</b>
Tagalog	<b>165</b>

## Gender:<sup>1</sup>

### Women+:

**51%**

### Men+:

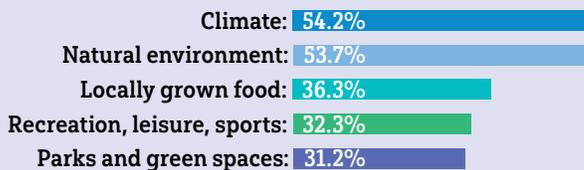
**49%**

The Census now reports gender as Men+ and Women+, recognizing the spectrum of gender. Non-binary and gender non-conforming people are equally distributed amongst these categories, and are denoted by the "+" symbol.



## Survey Says:<sup>8</sup>

We asked survey respondents to identify the best things about living in the North Okanagan, and the responses focused heavily on the outdoors:



"The natural spaces give rise to a wide variety of recreation, leisure, and sports. We have one of the top 10 lakes in the country! **There is something for all ages and stages here.**"

*~Anonymous comment by survey respondent*

**52.2%<sup>1</sup>**

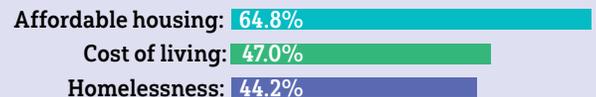
**North Okanagan's employment rate**

**\$77,500<sup>1</sup>**

**Median total household income**

(all households)

On the flip side, we asked respondents to identify the most challenging issues facing the North Okanagan. Perhaps unsurprisingly, the most commonly chosen responses focused on affordability:



"Crime will continue to increase as long as the cost of living goes up and there's inadequate support for housing and for mental health services. Please stop spending money on Band-Aid fixes and **create programs that support healthy families so that we can decrease mental health crises** that lead to so many more challenges and costs."

*~Anonymous comment by survey respondent*



## Survey Says:<sup>8</sup>

We asked North Okanagan residents how they had participated in arts and culture activities in the last year. What they said:

- **7 in 10** visited a local library and/or community centre
- **3 in 10** visited a local museum and/or participated in an event about the North Okanagan's heritage
- **3 in 10** attended an event put on by an Indigenous group
- **1 in 10** hadn't participated in any arts and culture activities in the last year

Percentage of survey respondents who reported that the following would be very easy to do, considering available resources (money and time):

- Engage in informal leisure activities: **73.4%**
- Learn about the North Okanagan's heritage: **34.1%**
- Engage in arts and culture activities: **33.2%**
- Learn about the Indigenous history of the area: **26.9%**
- Engage in formal recreation activities: **24.3%**

## Community Story:

In 2020, the [Greater Vernon Museum and Archives](#) began redesigning its natural history gallery, removing some taxidermy displays to make room for hands-on exploration of the natural history of the area. An accessible runway, laboratory countertops, and open cabinets now allow visitors to get up close and personal with the flora, fauna, rocks, minerals, and fossils that comprise the North Okanagan. This change was made for two reasons: to offer an **interactive learning experience centered around "The Four Food Chiefs," the creation story of the Okanagan Syilx people**, and to promote local heritage as an experience people engage with regularly, instead of occasionally.



## 760,368

### Number of items borrowed<sup>4</sup>

In 2022, **760,368** items were borrowed from the North Okanagan branches of the Okanagan Regional Library. Of these, **498,641** were physical items (books, magazines, etc.) and **261,727** were digital (e-books, e-magazines, e-audiobooks).

## 2.5%

### Employment in cultural occupations<sup>1</sup>

In the North Okanagan in 2021, **2.5%** of the workforce reported occupations in art, culture, recreation, and sport, for a total of **1,055** jobs. This is an increase of **185** jobs in this sector since 2016. Across the Okanagan, **3.0%** of the workforce reported work in this sector.

## \$255,410

### Canada Council for the Arts grant funding<sup>5</sup>

In 2021-22, two organizations in the North Okanagan received funding from the Canada Council for the Arts: Vernon Public Art Gallery and Caravan Farm Theatre. One individual artist also received funding. In total in 2021-22, the Okanagan received **\$1,117,229**.

## 22

### Arts and Culture facilities<sup>6</sup>

In Greater Vernon, there are **22** key arts and culture facilities. This number has not changed since we last reported on it.

## 11,224

### Number of Museum visits<sup>7</sup>

In 2022, **11,224** people visited the Vernon Museum in person. This is an increase over 2020 and 2021, which saw **2,080** and **4,318** visitors, respectively, due to pandemic-related closures and restricted capacity.

# Belonging & Participation



## Survey Says:<sup>8</sup>

Survey respondents reported that in the last 12 months, they have:

- Attended a faith-based service/activity: **22.8%**
- Attended a neighbourhood or community meeting: **31.6%**
- Participated in an informal neighbourhood activity, like a little free library or food shed: **26.7%**
- Participated in neighbourhood or community projects (i.e. neighbourhood cleanup): **18.9%**
- Provided unpaid help to a non-family member (informal service): **48.6%**

## 52.8%

### Voter turnout 2020 provincial election<sup>13</sup>

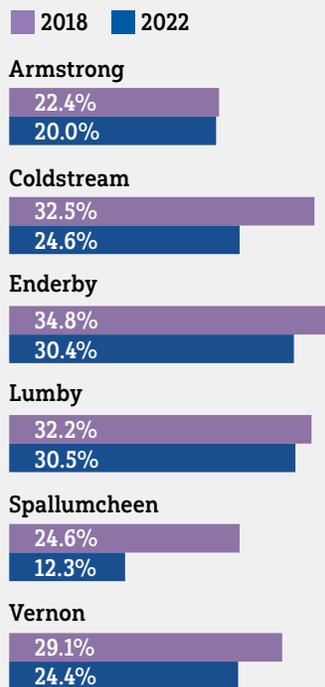
In the Vernon-Monashee electoral district, which includes Vernon, Coldstream, and Lumby, **52.8%** of registered voters cast a ballot in the 2020 provincial election. Neighbouring Armstrong and Enderby are part of the Shuswap electoral district, which saw a voter turnout rate of **54.7%**. Across the province, **53.9%** of registered voters participated in the election.

## 59.6%

### Voter turnout 2021 federal election<sup>14</sup>

Canada's 2021 federal election saw a national voter turnout rate of **62.6%**. The North Okanagan-Shuswap federal electoral district saw a voter turnout rate of **59.6%**, a decrease of nearly ten percentage points compared to the 2019 federal election.

### Voter turnout, municipal election<sup>12</sup>



## 256

### Registered charities<sup>9</sup>

In 2020, we reported **254** registered charities in the North Okanagan. That number has grown by **2** since then. One of the most recently formed charities in the North Okanagan is the Friends of the Rail Trail Society.

## \$500

### Median charitable donations<sup>10</sup>

In 2020, **17.3%** of Vernon's tax-filers reported making a charitable donation. The median charitable donation was **\$500**, an increase over the \$440 reported in 2017 and 2018 and the **\$460** reported in 2019. Vernon's charitable donation data mirrors British Columbia's: **17.7%** of tax-filers reported a donation, with a median rate of **\$500**.

## 61.2%

### Sense of community belonging<sup>11</sup>

In the Okanagan Health Services Delivery Area, which includes the North Okanagan, **61.2%** of residents **12** years and older reported a somewhat or very strong sense of belonging to their local community in 2019-2020. This is slightly higher than the provincial rate of **60.0%**. Provincially and regionally, rates of community belonging have been decreasing since 2015-2016.

## Community Story:

To encourage residents in the North Okanagan to get out and vote in the October 2022 municipal election, each Councillor and Mayoral Candidate was invited to share their views on five critical issues affecting citizens across the region; cultural, economic, environmental, social, and health (these are also the issues we examine in this Vital Signs report).

The Candidates' responses demonstrated the level of commitment they had for furthering Vernon's Climate Action Plan, implementing the North Okanagan Regional Housing Strategy, and preserving and improving the health and wellness of our residents at all stages of life.

Community Foundations across the country are proud to encourage community engagement in an unbiased, nonpartisan way.

Read the candidate responses by visiting - [www.vitalvernon.com](http://www.vitalvernon.com).



Brian Guy & Victor Cumming

Photo courtesy of Roger Knox-Vernon Morning Star

# Environment



Neighbourhood Small Grants Project Leader Adrianna



## 675 liters

### Average daily residential water usage<sup>16</sup>

Across the Okanagan Basin, residential water use averages **675** liters/day – **150** liters for indoor residential use, and **525** for outdoor residential landscaping, which spikes in the summer. In British Columbia, average daily residential water usage is **490** liters.

## 8.4

### Air quality: Average PM<sub>2.5</sub><sup>17</sup>

Throughout 2022, the average particulate matter micrograms (PM<sub>2.5</sub>) reading at the Vernon Science Centre weather station was 8.4 PM<sub>2.5</sub>. **For public health, the optimal reading is 6 PM<sub>2.5</sub> or lower.**

## 41

### Species at risk<sup>18</sup>

The number of species at risk in the North Okanagan has risen from **18** in 2020 to **41** in 2023, and includes fish (White Sturgeon, for example), Salamanders, the Pallid Bat and a variety of birds including the Grasshopper Sparrow and Burrowing Owl. All of these species are rated “Red” on the BC List, meaning they are extirpated, endangered, or threatened.

## 533 kilograms

### Tonnes of waste to landfill, per capita<sup>19</sup>

In 2021, the RDNO Diversion and Disposal Facilities reported a per capita disposal rate of **533** kilograms. This was an increase over the **499** kilograms per capita reported in 2020, and is significantly higher than the target of **350** kilograms per capita per year, as set out in the Solid Waste Management Plan.

## 224,688 hectares

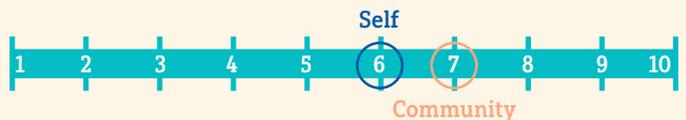
### ALR Lands<sup>20</sup>

Within the entire Okanagan, there are **224,688** hectares in the Agricultural Land Reserve. This represents **5%** of the total lands in the Okanagan. Overall, the Okanagan’s total ALR decreased by **16.4** hectares between 2021 and 2022.

## Survey Says:<sup>8</sup>

**Our survey sought to understand the degree to which North Okanagan residents think climate change threatens health and safety – both their own, and that of their community.**

On a scale of 1 - 10 survey respondents ranked climate change threats to their own health and safety and the health and safety of their community:



“It is our responsibility to take practical action to mitigate health and safety danger to our citizens, including our homeless citizens, rural residents, and First Nations citizens. As well, it is our responsibility to mitigate our carbon consumption and environmental impact as a community and as individuals to share the global burden as we consume more than most people in the world overall. **We must ask our municipalities to facilitate more sustainable lifestyles for people who can’t make all the sacrifices without structural and systemic change, as well as curtail and hold industries accountable for their carbon footprint and environmental damage.**”

~Anonymous comment by survey respondent

# Getting Around



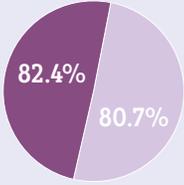
## 44.8%

### Commuting time of 15 minutes or less<sup>1</sup>

Nearly half of the workforce in the North Okanagan has a commute time of 15 minutes or less, while **50%** have a commute between 16 minutes and one hour. Finally, **5.6%** of the workforce commutes an hour or more to work.

### Mode of transit to work<sup>1</sup>

**Driver - Car, truck, or van**



● North Okanagan  
● Okanagan

**Passenger - Car, truck, or van**



**Public transit**



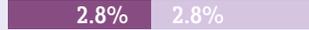
**Walked**



**Bicycle**



**Other**



Okanagan Rail Trail

## 13

### Number of public transit routes<sup>21</sup>

BC Transit operates **13** bus routes on the Greater Vernon Transit System, which spans the North Okanagan.

## 691,000

### Public transit ridership<sup>22</sup>

In 2020, ridership on BC Transit's Greater Vernon Transit System totaled **691,000** riders, with Route 3 (Alexis Park) reporting the highest total ridership.

## 230

### Meters of new multi-use paths (biking, walking, running)<sup>24</sup>

In 2022, the City of Vernon installed **230** meters of new multi-use paths, down from **953** in 2021 and **2,310** in 2020.

## 350

### Meters of new sidewalk<sup>24</sup>

In 2021, the City of Vernon installed **350** meters of new sidewalk, compared to **2,067** in 2021 and **447** in 2020.

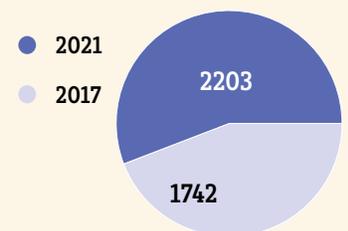
### Number of electric vehicles, North Okanagan<sup>25, 26</sup>

**Electric Vehicles**



570% ↑ increase

**Hybrid Vehicles**



26% ↑ increase

### Community Story:

The [Okanagan Rail Trail](#) connects Vernon and Kelowna, and **all but 7km of the 52km trail are complete**. Now, the [Shuswap North Okanagan Rail Trail](#) project begins. Set to run **50km, from Sicamous to Armstrong**, the trail has ambitious goals: to complete the planned **50km**, and then to connect with the Vernon-Kelowna rail trail and to connect to Osoyoos, which is **200km** south, to offer a multi-region ride that appeals to locals and visitors alike. In June 2023, the project officially kicked off: construction began on the **2km** long Enderby-Splatsin pilot section. This is the first "shovels in the ground" moment for the project, which is being jointly led by Splatsin te Secwepemc, the Columbia Shuswap Regional District, and the Regional District of North Okanagan.

# Health & Wellness

## 82 years

### Life Expectancy<sup>27</sup>

Across the Okanagan Health Services Delivery Area, which includes the North Okanagan, life expectancy is **82 years**, one year less than British Columbia's **83**.

## 1

### Number of walk-in clinics<sup>27</sup>

There is **1** Urgent & Primary Care Centre serving the needs of the North Okanagan and only **1** walk-in clinic in the area scheduled to close permanently on November 15, 2023.

## 50

### Toxic drug poisoning deaths<sup>29</sup>

In 2022, there were **50** deaths attributed to toxic drug poisoning in the North Okanagan (**47** in Vernon with the remainder in Armstrong, Spallumcheen, and Enderby). Across the Okanagan, the rate of toxic drug poisoning death was **46.9** per 100,000 in 2022, compared to **44.0** across British Columbia.

### Community Story:<sup>43</sup>

The Okanagan achieved the unfortunate position of topping B.C.'s toxic drug death record with **192** toxic drug deaths in 2022 in the Okanagan, up from **176** in 2021, and **149** in 2020.

At least **2,272** British Columbians lost their lives in 2022 to toxic drugs, which is the second-highest number of drug deaths in B.C. history.

"Our province continues to lose an average of six lives every day, and many more people experience serious health consequences as a result of the unpredictable, unregulated drug supply," said Lisa Lapointe, chief coroner, in a press release.

**Drug toxicity remains the leading cause of unnatural death in British Columbia, and is second only to cancers in terms of years of life lost.**

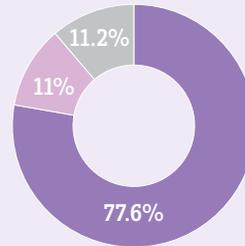
**79%** of those who died were male and **70%** were aged **30 – 59**.

In 2022;

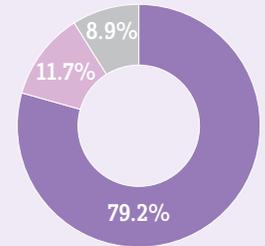
- **84%** of illicit drug toxicity deaths occurred inside,
- **55%** in private residences,
- **29%** in other inside residences including social and supportive housing, SROs, shelters, and hotels and other indoor locations,
- **15%** occurred outside in vehicles, sidewalks, streets, parks, etc.
- Only **one** death occurred at an OD prevention site.

### Survey Says:<sup>8</sup>

"In general, I am physically healthy."



"In general, I am mentally healthy."



- Strongly Agree and agree
- Neither agree or disagree
- Disagree and strongly disagree

"I suffered from anxiety during the summer of Covid isolation and Okanagan/Interior forest fires. I learned about the [CMHA] Bounce Back program through a friend, and it got me back on track."

~Anonymous comment by survey respondent

### Do you have a family doctor?

**83%** of survey respondents have a family doctor

**16%** of survey respondents do not have a family doctor, but would like to find one

**1%** of survey respondents do not have a family doctor and don't want one

"Despite living in Vernon, the only family doctor we could get is in the Mission, in Kelowna. A very, very long drive."

~Anonymous comment by survey respondent



## Community Story:

Julia Payson, Executive Director at [Canadian Mental Health Association – Vernon \(CMHA\)](#) is proud to announce the arrival of Foundry Vernon!

Foundry Vernon will offer young people ages **12-24** and their families safe, welcoming, and youth-designed health and wellness services, including mental-health and addiction support, drop-in counselling, physical and sexual health care, youth and family peer support and social services.

Jennifer Whiteside, Minister of Mental Health and Addictions announced, “A new Foundry Centre in Vernon will be a beacon for young people providing a safe and judgment-free space to find mental-health, wellness and addiction supports close to home.”

Children and youth have faced unprecedented challenges over the past few years due to the COVID-19 pandemic, toxic-drug crisis, and climate-related emergencies. The new Foundry will make a giant step towards prioritizing the health and wellness needs of vulnerable young people in our communities.

## Growth to senior population<sup>27</sup>

Between 2021 and 2026, the population of the Vernon Local Health Area is projected to grow by:

All Ages	<b>5.2%</b>
65+	<b>15%</b>
75+	<b>24%</b>
85+	<b>19%</b>

## Assisted living, Long-term Care, and Short Stay beds<sup>27</sup>

In the Vernon Local Health Area, there were **82** assisted living, long-term care, and short term stay beds per **1,000** population ages **75** years and greater. This is a slight decrease from **89** in 2019-2020 and **84** in 2020-2021. *There are roughly **8,500** people in Vernon and Area who are **75** years or greater.*

# 14.0%

## Smoking rate<sup>27</sup>

In the North Okanagan, **14.0%** of people ages 12 years and older report daily or occasional smoking. This is on par with Interior Health, but above the provincial rate of **11.0%**.

# 23.0%

## Heavy drinking<sup>27</sup>

The rate of heavy drinking in the Okanagan is **23.0%**, which is five percentage points higher than the **18.0%** reported across British Columbia.

*Note: Heavy drinking refers to males who reported having 5 or more drinks, or women who reported having 4 or more drinks, on one occasion, at least once a month in the past year.*

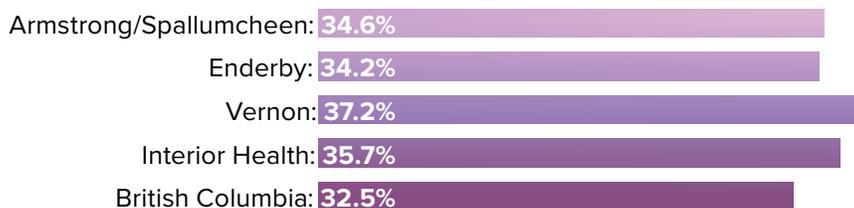
## Alcohol sales<sup>28</sup>

### In 2021-22, per capita alcohol sales were as follows:

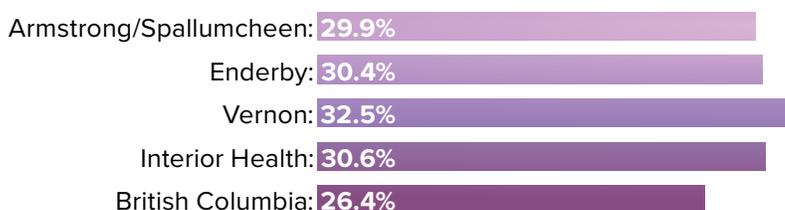
- **Armstrong/Spallumcheen:** 503 standard drinks
- **Vernon:** 734 standard drinks
- **Enderby:** 704 standard drinks
- **Interior Health:** 786 standard drinks
- **British Columbia:** 534 standard drinks

*Note: 1 standard drink = 12 oz serving of a 5% beer, cider, or cooler, 5oz serving of 12% wine, 1.5oz serving of 40% spirits*

## Prevalence of mood and anxiety disorders<sup>27</sup>



## Prevalence of depression<sup>27</sup>



# Housing



## \$749,000

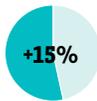
### Median home price<sup>32</sup>

In April 2023, the median sale price of a single-family home in the North Okanagan was **\$749,000**. This is an increase of **56.3%** since we last reported on this indicator, in 2019.

### 2022-2023 Typical Assessed Value

#### Armstrong

2022: \$578,000  
2023: \$663,000



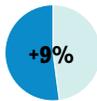
#### Lumby

2022: \$502,000  
2023: \$568,000



#### Coldstream

2022: \$816,000  
2023: \$887,000



#### Spallumcheen

2022: \$521,000  
2023: \$586,000



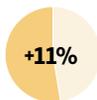
#### Enderby

2022: \$467,000  
2023: \$538,000



#### Vernon

2022: \$644,000  
2023: \$714,000



### 75% homes owned; 25% rented

#### Proportion of homes owned vs. rented<sup>1</sup>

Across the North Okanagan, **75%** of homes are owner occupied and **25%** are rented. This is a similar proportion to the larger Okanagan region, where **72.5%** of homes are owner occupied and **27.2%** are rented.

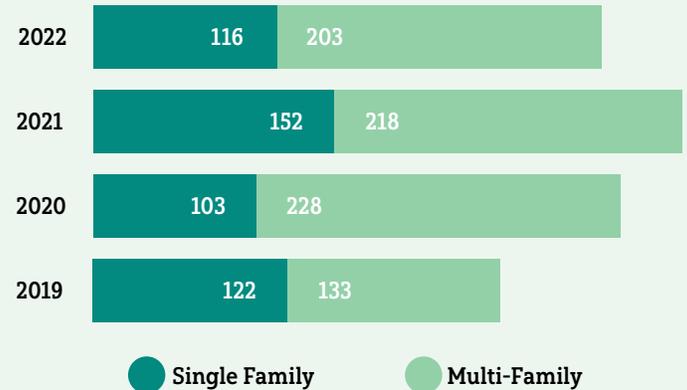
### 14.5% owners; 40.2% renters

#### Percent spending 30%+ on housing<sup>1</sup>

While the cost of housing impacts both owners and renters, renters are hit harder. Households spending **30%** or more of their income on shelter are considered insecurely housed. In the North Okanagan, **14.5%** of owner-occupied households spend **30%** or more, while **40.2%** of renter households spend **30%** or more.

### New housing starts, Vernon<sup>24</sup>

Private developers have built the following new units in Vernon:



### \$1,060 owners; \$1,120 renters

#### Median monthly shelter costs<sup>1</sup>

In the North Okanagan, renters are paying slightly more for monthly shelter costs than owners, at **\$1,120** for renters and **\$1,060** for owners. For owners, this is a **17%** increase over the median monthly shelter costs reported in 2016, and a **22%** increase for renters.

## 3,901

#### Absentee ownership<sup>1</sup>

Of the **42,722** private residences in the North Okanagan, **3,901**, or **9.1%**, are not occupied by year round residents.

### Community Story:

Building community and strengthening people is the core vision of [Turning Points Collaborative Society \(TPCS\)](#).

**Housing is a basic human right** – and with the range of safe and supportive housing alternatives provided by TPCS, they are meeting people where they are at to offer them a place to get healthy and enrich their lives. As a non-profit, TPCS manages **6 affordable housing properties** where tenants pay rent based on their income with one of the locations operating as a women's only facility. TPCS also has **5 supportive housing locations** offering mid to long-term housing in self-contained private units for people who are low income, stable, and able to live independently but who require supports, including nutrition and meals, access to outreach workers, wellness checks, life and employment skills training and much more. TPCS also operates the **Vernon Emergency Shelter** and a **Rapid Rehousing Program** to transition individuals out of homelessness.

# 143

## New non-profit housing units<sup>35</sup>

Since 2020, **143** new non-profit housing units have been built: **91** are affordable housing units, and **52** are supported housing units, which are staffed 24/7. Housing providers include Vernon Native Housing Society, Okanagan Village Housing Society, and Canadian Mental Health Association and Turning Points Collaborative.

# \$500

## Shelter allowance<sup>36</sup>

Residents receiving Income Assistance have seen an increase in the shelter rate, or the maximum amount that can be spent on rent. The rate was **\$375/month** (for single people) and had not been increased since 2007, but was increased to **\$500/month** (for single people) in 2023.

# 915

## Multigenerational housing<sup>1</sup>

In the North Okanagan, there are **915** multigenerational households, or “households where there is at least one person who is both the grandparent of a person in the household and the parent of another person in the same household.” Multigenerational households account for **2.4%** of households in the region.



## Homeless count, Vernon<sup>34</sup>

- 2023: 279 people
- 2021: 224 people
- 2019: 151 people
- 2018: 161 people
- 2017: 153 people



# 0.9%

## Rental vacancy rate<sup>33</sup>

The rental vacancy rate is measured in Vernon but not in any other North Okanagan communities. The Vernon rental vacancy rate has been somewhat stable recently, at **1%** in 2020 and **0.9%** in 2021. Across the Okanagan, the rental vacancy rate has been similarly stable: **1.5%** in 2020 and **1.2%** in 2021.

*A balanced rental vacancy rate is widely accepted as 3%, meaning that of every 100 rental units, 3 are unoccupied and available for immediate rental.*

## Survey Says:<sup>8</sup>

**“There is affordable housing for people of all income levels in my community.”**

- Strongly agree and agree: **3.7%**
- Disagree and strongly disagree: **84.6%**

**“My community takes appropriate action to decrease homelessness.”**

- Strongly agree and agree: **16.1%**
- Disagree and strongly disagree: **56.6%**

**In the last four years, has anyone you cared about had to leave the North Okanagan because of the cost and/or availability of housing?**

- Yes – Cost: **12.1%**
- Yes – Availability: **5.6%**
- Yes – Cost and availability: **32.6%**
- No – **38.7%**

**Many of the survey comments about housing applauded the increasing number of low-income housing units, but highlighted the lack of affordable housing options for middle income people:**

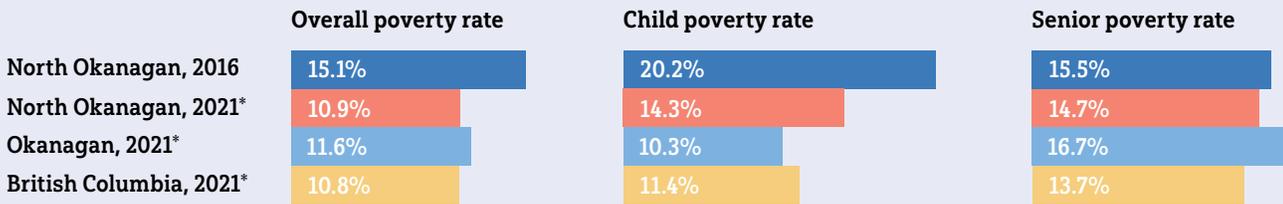
“I am a highly educated single, 34-year-old professional with an income above \$80K. The only affordable housing option in the Okanagan is to continue to live with family. **Who has \$1800-2600 a month to spend on housing?**”

“Rent is too expensive. We are very fortunate to have a below market rental home for my family, but **my 72 year old mother is a renter and her condo is up for sale. I don’t know what she will do!**”

# Income Gap



## Poverty rates<sup>1</sup>



\*Note that COVID-19 emergency and recovery benefits were still available during this time, artificially inflating income and decreasing poverty rates. In the North Okanagan, 22.0% of residents ages 15 years and older received these benefits.

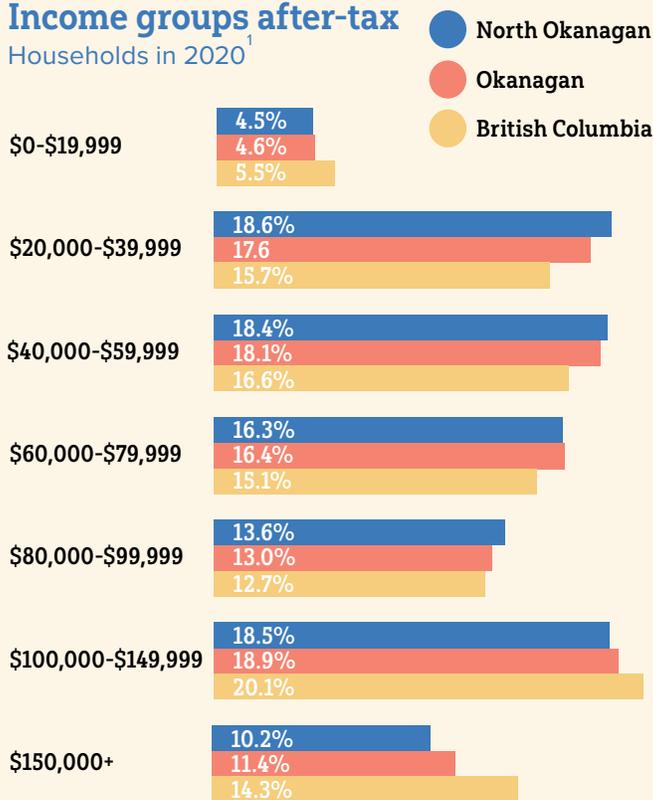
## Median after-tax income<sup>1</sup>

Economic families in 2020



## Income groups after-tax

Households in 2020<sup>1</sup>



“Cost of living has increased way beyond my wage. This effects my physical and mental health.”  
~Anonymous comment by survey respondent

# \$1,264

## Monthly cost of healthy food<sup>37</sup>

Recent data (2022) from the British Columbia Centre for Disease Control estimates the monthly cost of healthy food for a family of four at **\$1,264** in the Okanagan, an increase over the **\$1,020** reported in 2017.

“Food costs are wild. We try to support local but it’s even more expensive. We have a garden but water is ridiculously expensive too.”

~Anonymous comment by survey respondent

# 30% ↑

## Food bank usage<sup>38</sup>

The North Okanagan is primarily served by three food banks including Vernon’s Salvation Army’s House of Hope, Lumby Food Bank, and FED (Feed Enderby & District). All 3 report food bank use in 2022 is up a minimum of **30%** over the past years with a significant number of new foodbank users being working families, single parents, and seniors.

In BC, food bank visits have increased by **31%**, from **124,000** to **163,000** visits/year since 2019.

**30%** of all food bank users in BC are children. The number of seniors (65+ years) accessing food banks has increased by **20%** in the past 2 years.

## Survey Says:<sup>8</sup>

### Can your household afford an adequate amount of healthy food?

- Yes, all of the time: **52.1%**
- Yes, most of the time: **28.6%**
- Yes, some of the time: **14.9%**
- Rarely/never: **4.4%**

# Getting Started

## 10.8%

### Proportion of immigrants<sup>1</sup>

One in ten residents in the North Okanagan is an immigrant, coming to Canada from another country.

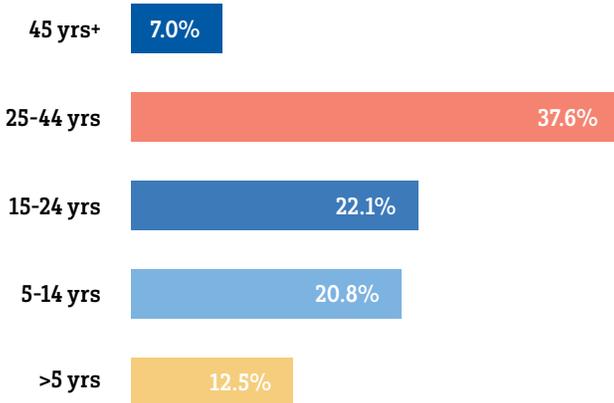


## 22 countries

### Place of birth<sup>1</sup>

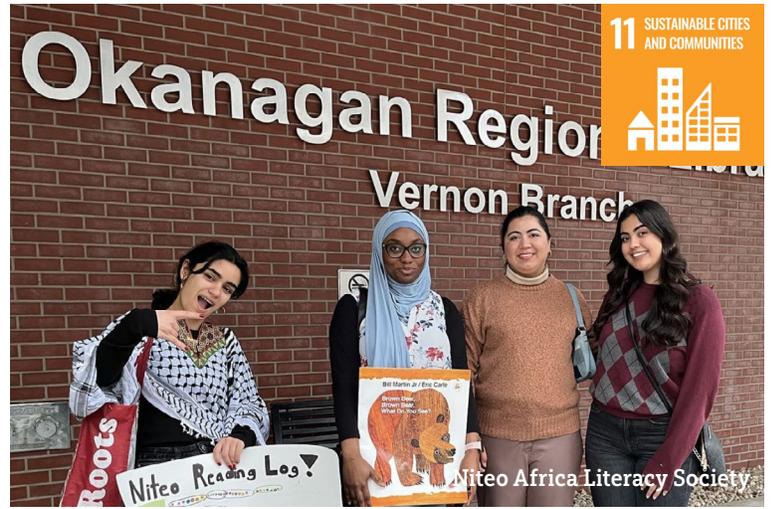
Recent immigrants (those who have arrived in the North Okanagan in the last 5 years) represent at least **22** countries, with the largest recent immigrant populations moving from the Philippines, the United States of America, India, Syria, and the United Kingdom.

### Age at immigration<sup>1</sup>



### Community Story:

[Niteo Literacy Society](#) began running their “Story as a Family” reading program for newcomer families at two Okanagan Regional Library branches in Kelowna and with help from a grant by Community Foundation North Okanagan, they have extended the program to the Vernon branch. Newcomer families and volunteers gather once a week for a facilitated program **centered around reading and community**. Parents and children attend together to empower parents to become literacy leaders in their homes. Children have the opportunity to read with caring adult reading mentors who encourage them in their reading goals. Parents have the opportunity to practice their English conversation and reading skills.



## 47

### Languages spoken<sup>1</sup>

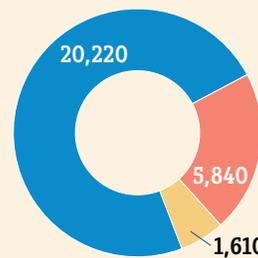
North Okanagan residents report speaking **47** languages at home. While the official languages of English and French are the most frequently spoken, other popular languages spoken at home include Punjabi (**450** speakers), German (**445** speakers), and Russian (**210** speakers).

Though there are **145** people who report speaking the Syilx language regularly at home, and **40** who report speaking Secwepemctsin, only **5** Syilx speakers report that it's the language spoken most often at home. No Secwepemctsin speakers report speaking the language most often at home.

### Number of migrants<sup>1</sup>

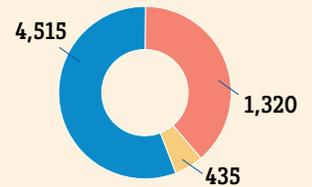


2016-2021



Total # of migrants — 27,670

2020-2021



Total # of migrants — 6,270

Note: A migrant is defined as anyone with a change of address except for those whose move was in the same census subdivision.

### Survey Says:<sup>8</sup>

**27.7%** of survey respondents reported attending an event put on by a cultural group different than their own.



Photo Courtesy of: Okanagan College

## 32.9%

### Early Development Instrument (EDI) Vulnerability Rate<sup>39</sup>

The EDI vulnerability rate measures vulnerability of children in one or more of five domains (physical health and well-being, social competence, emotional maturity, language and cognitive development, communication skills and general knowledge) in Kindergarten.

- **33.4%** - SD83 North Okanagan-Shuswap (Enderby, Armstrong, Spallumcheen)
- **36.5%** - SD22 Vernon (Vernon, Coldstream, Lumby)
- **32.9%** - British Columbia

## 51.6%

### Population 15+ with post-secondary<sup>1</sup>

Just over half of North Okanagan residents ages 15 years and older have a post-secondary certificate, diploma, or degree. This compares to **54.5%** across the Okanagan, and **57.1%** in British Columbia.

### Transition to post-secondary<sup>41</sup>

In SD22 (Vernon), **48.5%** of students who had started Grade 8 in 2011-2012 and had graduated by 2017-2018 had continued on to a B.C. post-secondary institution. The same is true of **52.6%** of SD83 (North Okanagan-Shuswap) students. During the same timeframe, the provincial rate was **56.1%**.

### Academic self-concept<sup>40</sup>

Through the Middle Years Development Instrument, Grade 8 students are asked to rate their academic self-concept, including their academic ability, their perceptions of themselves as students, and how interested and confident they feel in school. In School District #83 (North Okanagan-Shuswap), **62%** of students gave themselves a high rating in this category. In School District #22 (Vernon), **73%** of students gave themselves a high rating in the same category.

**Create a scholarship or bursary and set someone on the path to success.**

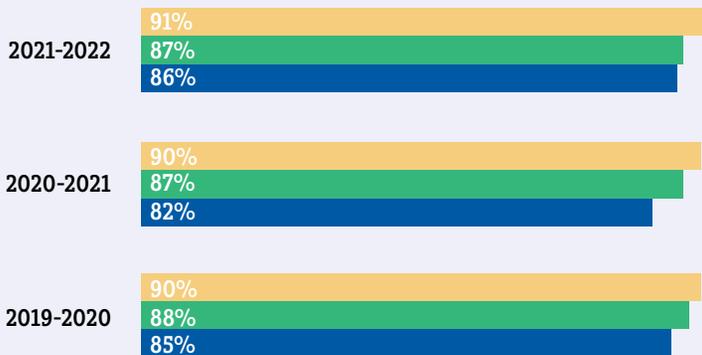
**Education can open the door to a better job and a brighter future.** Whether its completion of a trades certificate, pursuit of an accounting designation, or training in health services to meet our society's future needs – cost continues to pose the biggest challenge to aspiring students of all ages.

Community Foundation North Okanagan provides hundreds of students with scholarships and bursaries, with many choosing to study right here in the Okanagan. It is in our collective interest to make sure that anyone who has the capacity and desire to pursue post-secondary education can do so.

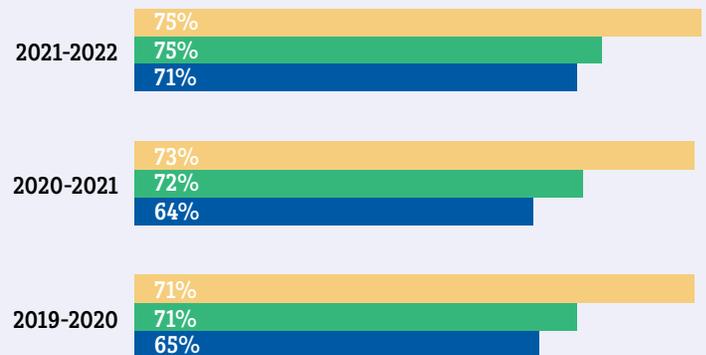
**Call us to find out how YOU can help!**

### High School Completion<sup>41</sup>

(Excludes international students)



### High School Completion, Indigenous Students<sup>41</sup>



● British Columbia ● SD83 ● SD22

# Safety

## 25

### Number of beds in women's transition houses<sup>42</sup>

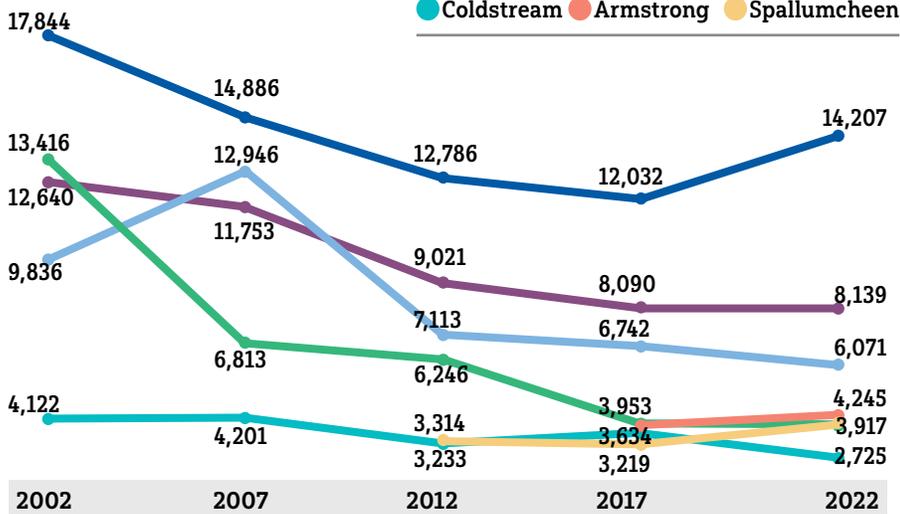
Archway Society for Domestic Peace provides a variety of programs for women and children in the North Okanagan and offers **25** beds for women and children fleeing violence.

### Sexual assault rate<sup>44</sup> *Rate per 100,000 population*

	2002	2007	2012	2017	2022
Vernon	127.7	109.6	71.4	47.4	131.7
Enderby	79	70.4	72.3	122.8	79.0
Lumby	139.3	102.6	33.4	32.5	44.2
Coldstream	10.5	10.0	28.2	17.9	16.8
Armstrong	-	-	-	37.1	105.7
Spallumcheen	-	-	0	18.6	35.1

### Overall crime rate<sup>44</sup>

*Rate per 100,000 population*



### Violent crime rate<sup>44</sup>

*Rate per 100,000 population*

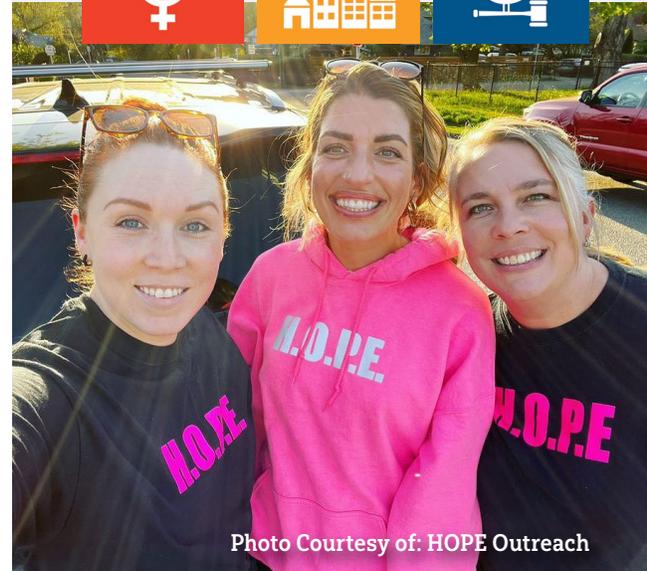
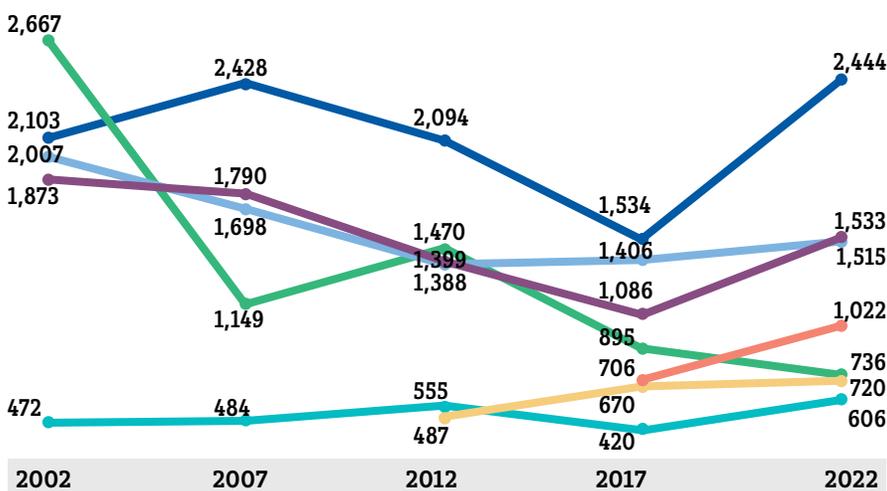


Photo Courtesy of: HOPE Outreach

### Community Story:

**HOPE Outreach** operates in Kelowna and Vernon, providing outreach services to women experiencing homelessness and other vulnerabilities. Outreach teams go out each night at dusk and provide necessities to meet immediate needs, including water, food, clothing, hygiene products, and harm reduction supplies. In 2021, the Ladies Team and the Narcan Team made a combined **1,350** individual points of contact in Vernon. As cost of living increases, the housing crisis continues, and the severity of the illicit drug crisis escalates, HOPE Outreach expects a greater need for their services.

### Survey Says:<sup>8</sup>

#### "I feel safe in my neighbourhood."

- Strongly agree and agree: **75.1%**
- Neither agree nor disagree: **12.0%**
- Disagree and strongly disagree: **12.9%**

#### "I feel safe in downtown Vernon."

- Strongly agree and agree: **41.2%**
- Neither agree nor disagree: **21.8%**
- Disagree and strongly disagree: **36.5%**

"Downtown Vernon feels very safe during the day with many people around. I would not walk down there by myself after dark."

~Anonymous comment by survey respondent

# Work & Economy



Photo courtesy of: Summer Farm, in Coldstream

## \$59,200

### Median earnings for full-year, full-time worker<sup>1</sup>

The median income reported for North Okanagan labour force members who worked full-year, full-time in 2020 was **\$59,200**. This is near the Okanagan median of **\$60,000**, and below the provincial median of **\$66,000**.

Between 2016 and 2021, median earnings for full-year, full-time workers in the North Okanagan increased from **\$49,940** to **\$59,200**, or **18.5%**.

## North Okanagan

### Labour Force Participation

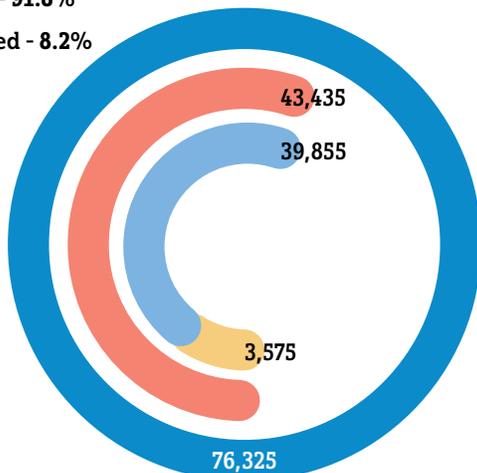
● Eligible for labour force - **76,325**

(Population 15 years and over)

● In the labour force - **56%**

● Employed - **91.8%**

● Unemployed - **8.2%**



## Employment by industry<sup>1</sup>

Sales and service

26.5% | 27.0%

Trades, transport and equipment operators

21.0% | 19.4%

Business, finance, and administration

14.0% | 15.3%

Education, law and social, community and government services

9.6% | 10.0%

Health occupations

8.7% | 9.0%

Natural and applied sciences

5.2% | 5.8%

Natural resources, agriculture, and related production occupation

5.2% | 4.2%

Manufacturing and utilities

4.5% | 3.5%

Art, culture, recreation, and sport

2.5% | 2.9%

Legislative and senior management occupations

1.0% | 1.1%

● North Okanagan

● Okanagan

## 15.6%

### Living here, working elsewhere<sup>1</sup>

Of the North Okanagan residents who commute to work, **84.5%** commute within the North Okanagan. Another **14.5%** commute outside of the North Okanagan but within the province, and a final **1.1%** commute outside of the province or country.

## 19.2%

### Proportion self-employed<sup>1</sup>

Nearly one in five members of the North Okanagan labour force are self-employed, an increase from the **16.1%** reported in 2016. Similarly, **19.4%** of Okanagan labour force participants are self-employed.

## 15.6%

### Working from home<sup>1</sup>

In 2021, **15.6%** of the North Okanagan's labour force worked from home, an increase of 5 percentage points from 2016 when **10.1%** of labour force members worked from home. Across the Okanagan, the same increase has been observed: **9.8%** of the Okanagan labour force worked from home in 2016, and **18.2%** did in 2021.

# 48

## Business bankruptcies<sup>46</sup>

In the Thompson-Okanagan economic region, which includes the North Okanagan, **48** businesses filed an insolvency claim (bankruptcy or proposal) in 2021, an increase of **269.2%** over 2020's **13**.

# 3,473

## Business licenses issued<sup>23</sup>

In 2018, the City of Vernon issued **4,015** business licenses, making it the busiest year in business licensing since 2008. In 2019, business licenses dropped to **3,266**, then increased to **3,448** in 2020 and **3,473** in 2021.

# 1,497

## Childcare spaces<sup>24</sup>

Between 2019 and 2021, **86** new childcare spaces were added in Vernon: **12** for children birth-36 months, **44** for 3 years-school age, and **59** for school age children. Licensed preschool spaces decreased by **16**, and family child care dropped by **13** spaces.

## Community Story:

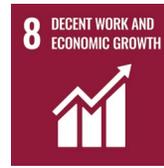
**Land to Table (L2T)** is a growing network of people and organizations from across the regional food system, including producers, processors, wholesalers, distributors, retailers, chefs, consumers, and food waste managers, as well as supporting groups such as not-for-profit organizations, government agencies and academic institutions.

The Land to Table network is inspired by the idea that a well-connected and coordinated network across the North Okanagan, who share a common vision and goals, can together develop a food system that is economically prosperous, environmentally sustainable, and socially accessible.

The economic pillar of L2T's plan is to build a local food economy where small to medium scale farmers and other local food enterprises are valued and thrive.

**In 2022, Land to Table Network partnered with UBCO to support connections to local farmers to supply local food to the new Pritchard Dining Hall at the Okanagan campus, resulting in procurement to date of approximately:**

- 23,500 lbs of local vegetables
- 18,000 lbs of local apples
- 2,800 litres of local apple juice
- 275 pounds of local sockeye salmon

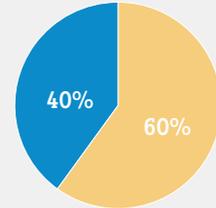


# 972

## Farms in the North Okanagan<sup>47</sup>

Farm operators:

- Female
- Male



Median age: 60.0

## Survey Says<sup>8</sup>

**We asked survey respondents about local training and educational opportunities to support residents in reaching their career goals.**

- **38.9%** strongly agree or agree that opportunities are sufficient in quantity and quality, as opposed to the **16.0%** who disagree or strongly disagree
- Only **20.8%** of respondents believe that local training and education opportunities are affordable, versus **25.11%** who disagree or strongly disagree
- **36.1%**, just over one-third strongly agree or agree that these opportunities are accessible, compared to **17.0%** who disagree or strongly disagree

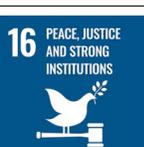
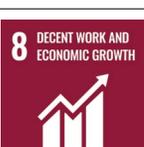
“I think individuals who have a strong support system of family, friends, teachers, mentors, [and] employers have lots of opportunities for education and training here. But I'm not sure if the more vulnerable teens or adults even know of [organizations like] Community Futures, Open Door, etc.”

*~Anonymous comment by survey respondent*



# What are the Sustainable Development Goals?<sup>48</sup>

The Sustainable Development Goals (SDGs) represent the world's collective vision for a thriving and sustainable planet. Canada is one of **193 countries** participating in this United Nations initiative. The **SDGs are universal and apply to all people and communities everywhere**. Within the 17 SDGs, there are 169 targets. Canada has signed on to achieving these goals at home and abroad. At the community level, the SDGs are an opportunity to focus and coordinate collective efforts to address problems beyond the community scale, such as climate change, which can only be addressed if communities and cities unite in common action. **Find these icons on pages 6-19 to learn which SDGs relate to the Vital Signs key issues in the North Okanagan.**

SDG	PAGE	SUMMARY	SDG	PAGE	SUMMARY
	12, 13, 14, 18, 19	<b>GOAL 1</b> End poverty in all its forms everywhere.		10, 11, 16	<b>GOAL 10</b> Reduce inequality within and among countries.
	14	<b>GOAL 2</b> End hunger, achieve food security and improved nutrition and promote sustainable agriculture.		6, 7, 12, 13, 15, 17, 18, 19	<b>GOAL 11</b> Make cities and human settlements inclusive, safe, resilient and sustainable.
	8, 9, 10, 11, 12, 13	<b>GOAL 3</b> Ensure healthy lives and promote well-being for all at all ages.		8	<b>GOAL 12</b> Ensure sustainable consumption and production patterns.
	6, 16	<b>GOAL 4</b> Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all.		8	<b>GOAL 13</b> Take urgent action to combat climate change and its impacts.
	17, 18, 19	<b>GOAL 5</b> Achieve gender equality and empower all women and girls.		8	<b>GOAL 14</b> Conserve and sustainably use the oceans, seas and marine resources for sustainable development.
	8	<b>GOAL 6</b> Ensure availability and sustainable management of water and sanitation for all.		8	<b>GOAL 15</b> Protect, restore and promote terrestrial ecosystems, forests, land, and biodiversity.
	N/A	<b>GOAL 7</b> Ensure access to affordable, reliable, sustainable and modern energy for all.		7, 17	<b>GOAL 16</b> Promote peaceful societies, accountable institutions, and access to justice for all.
	6, 18, 19	<b>GOAL 8</b> Promote sustained, inclusive economic growth, full and productive employment and decent work for all.		21	<b>GOAL 17</b> Strengthen the means of implementation and revitalize the global partnership for sustainable development.
	9	<b>GOAL 9</b> Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation.			

# Where Do We Go From Here?

## START CONVERSATIONS. TAKE ACTION.

We hope that after reading this report, you have a deeper understanding of the North Okanagan. Like any other community, ours has strengths and challenges.



**PASS IT ON.** Share the report with your friends, colleagues, employees, students, neighbours, library, community center or an elected/public official at any level.

**TALK ABOUT ISSUES.** Is there a particular issue or indicator that you could tackle with someone you shared the report with? Are there synergies between the work you do and other issue areas or needs? Do you see an opportunity to leverage a local strength to mitigate a challenge?

**TAKE ACTION.** While significant changes must be made at the provincial, federal, and international levels, there is still much that can be done at the individual level to strengthen our region.

The Sustainable Development Goals website has some great ideas on how to take local action to create global change. [www.globalgoals.org/take-action/](http://www.globalgoals.org/take-action/)

**LEARN MORE.** If you are interested in learning more about the charities and non-profits working in a specific area, we can help. Reach out to our office for key organizations and contacts.

**GET INVOLVED.** Get involved with Community Foundation North Okanagan. There are many ways to work with us, including:

- **Neighbourhood Small Grants:** This program helps residents of any age, experience, or background take part in building community. With a grant of up to \$500, individuals plan small-scale community projects with the goal of creating connections within their neighbourhoods. Examples include community block parties, bike repair workshops, community murals, and gardening workshops, among others. For more information, visit: [www.cfno.org/grants/neighbourhood-small-grants](http://www.cfno.org/grants/neighbourhood-small-grants).
- **Volunteer with us.** We periodically post applications for volunteer Board and committee members. If you are interested in an ongoing commitment to Community Foundation North Okanagan, postings can be found here: [www.cfno.org/open-call/](http://www.cfno.org/open-call/)
- **Follow us.** Subscribe to our newsletter and follow us on social media. We use these tools to share information about available grant funding, updates about funded projects, and relevant community news.

**DONATE.** If you wish to see Community Foundation North Okanagan's funding increase, consider donating. Any donation is gratefully accepted. You can:

- Contribute to the annual Smart & Caring Community granting program
- Make a small annual donation and create a reliable grant to a charity
- Give a large gift that makes an immediate impact to a local cause
- Set up a fund to start a legacy and support future generations

**If we can assist you in taking action,  
please contact us at [info@cfno.org](mailto:info@cfno.org) or 250-542-8677.**



**Leanne Edwards**

Financial Administrator

**Leanne Hammond**

Executive Director

**Lisa Deargle**

Communications Director

**Community Foundation North Okanagan was created in 1975 as a 360-degree funder and continues to support Arts & Culture, Education, Environment, Health & Recreation, and Social Services.**

Today, we are one of Canada’s nearly two hundred community foundations, which are charitable organizations dedicated to improving communities in specific geographic areas. We primarily do this by pooling the charitable gifts of donors to create endowment funds and using the investment income to make grants. We also flow through funding (or facilitate funding) to make an immediate impact where needed. 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.

**Our vision:** Enhancing the quality of life in the communities of the North Okanagan.

**Our mission:** Community Foundation North Okanagan is dedicated to improving the quality of life in the region by distributing the earnings from a permanent, ever-growing pool of funds and embracing innovative grantmaking opportunities.

To meet our mission, we prioritize community building, donor relations, and grantmaking.

Our total assets have grown to \$18.1 million dollars. In 2022, we provided 187 grants, totaling \$2 million. Since our inception, the Community Foundation has granted \$12 million to charities working to make our region a better place to live, work, and play.

**2023 Board of Directors**

Our volunteer board continues to be the strategic heart of our Foundation, ensuring that in our work with community organizations and donors, we deliver real results, respond to changes in our community, and operate on the highest ethical standards.

- Dominik Dlouhy
- Annette Sharkey
- George Agar
- Riminder Gakhal
- Gladys Fraser
- Ryan Cucheron
- Leigha Horsfield
- Tyson Amies
- Steven Brandner
- Noelle Crombie

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2023 ReConnect Conference, Community Foundations of Canada

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## Thank you to our generous sponsors!

This report is put together by a team of community experts in a variety of areas.

Our sponsors help us gather the financial resources needed to assemble and present this information in a format that is accessible to a variety of local community members and organizations. We are grateful for your support and generosity.



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How To Use This Report:

## START CONVERSATIONS. TAKE ACTION.

**PASS IT ON.** Share the report with your friends, colleagues, employees, students, neighbours, library, community center or an elected/public official at any level.

**FIND OUT MORE.** Learn about the many organizations working to improve our community and how you can get involved, too.

**CONTACT US.** We know about the issues of our community and the organizations working to improve them. If you would like to make a difference, we can help and guide you.

If you or your organization is moved or motivated by what you read, use this report as a starting point for positive action.

[cfno.org](http://cfno.org)



Informed • Engaged • Community

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