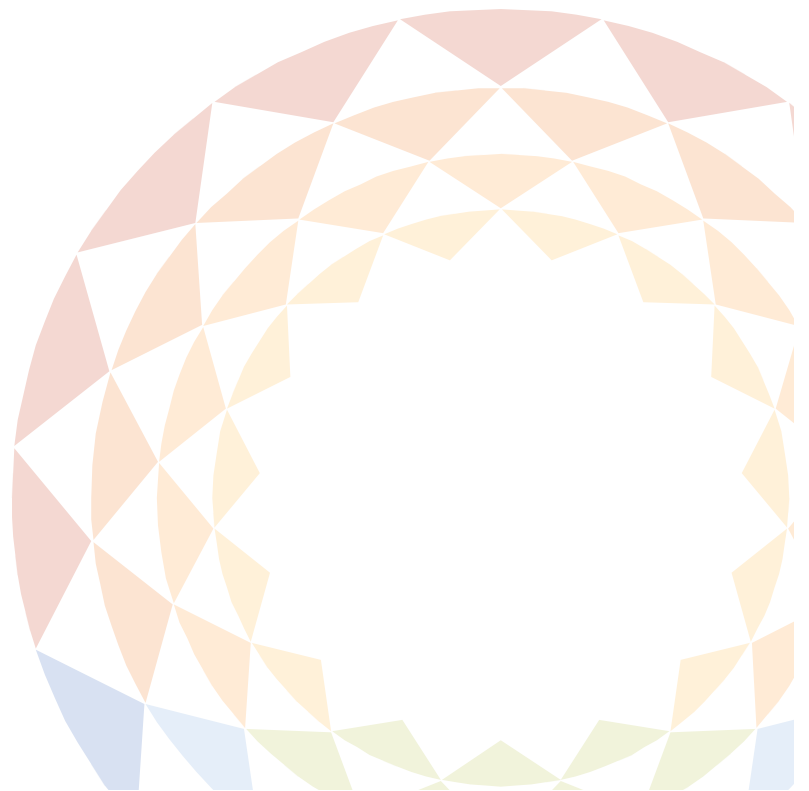
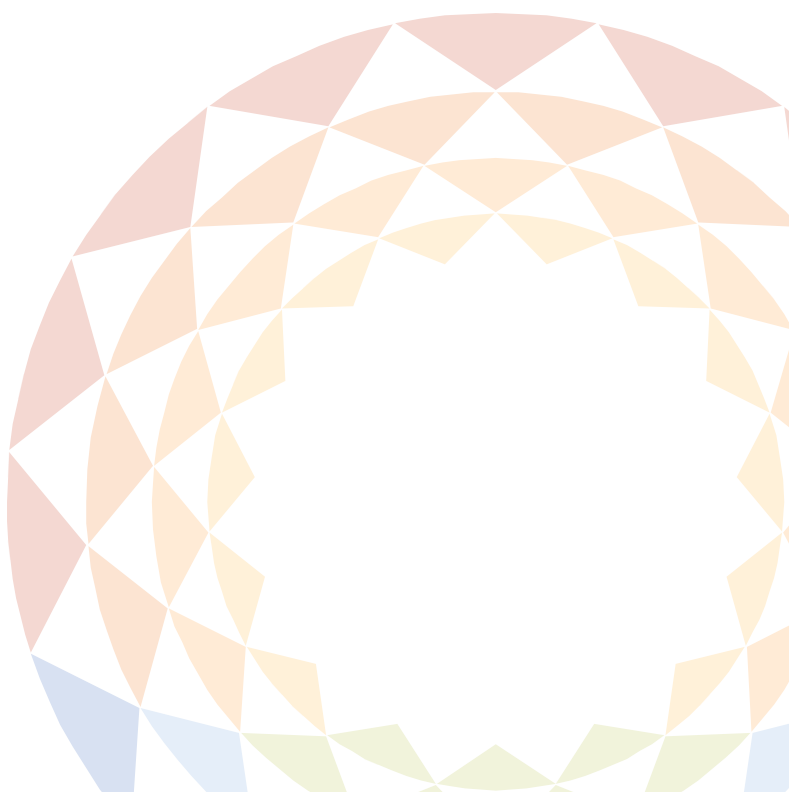


Section Z

Appendix



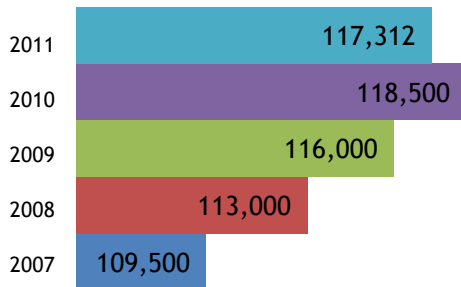
Statistics



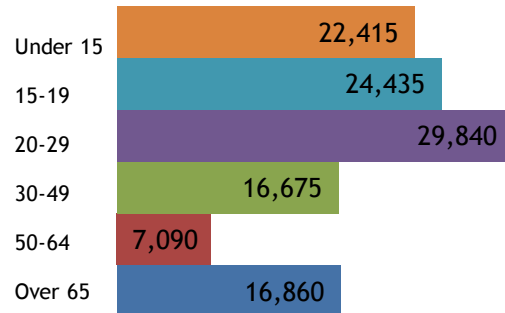
City of Kelowna Demographics

2007 - 2011 Statistical Review

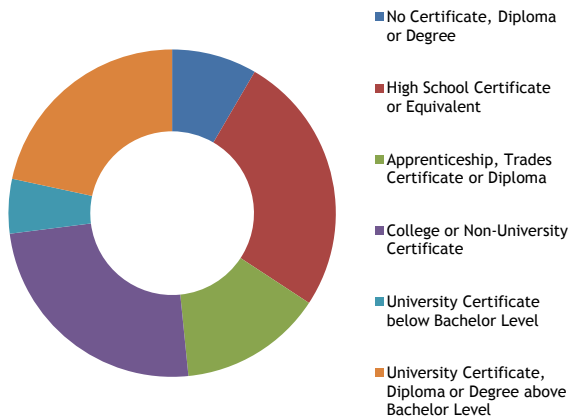
Population



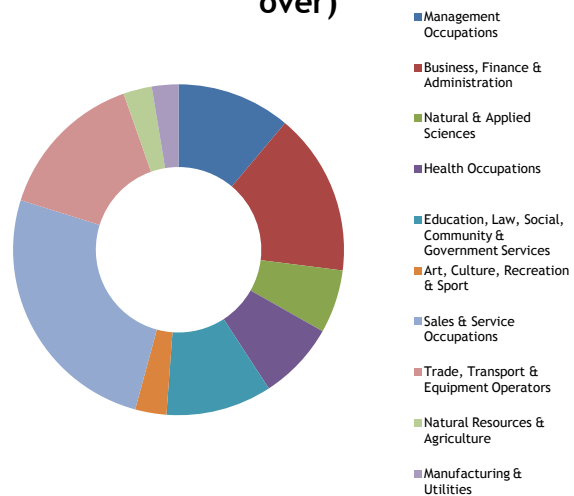
Age of Population 2011



**Education
(Population aged 25 to 64)**



**Occupation
(Labour force 15 years and over)**



Source: 2011 Canada Census & 2011 Statistics Canada: National Household Survey

Property Taxes

Property tax rate

The property tax rate is based on the amount that each taxing authority (including BC Assessment, Regional Library, Regional District, School District, Regional Hospital & City of Kelowna) requires to pay for the services they provide.

Assessed property value

The value of property for tax purposes is determined by BC Assessment, which is a provincial body and independent of the City of Kelowna.

Where Do The Tax Dollars Go?

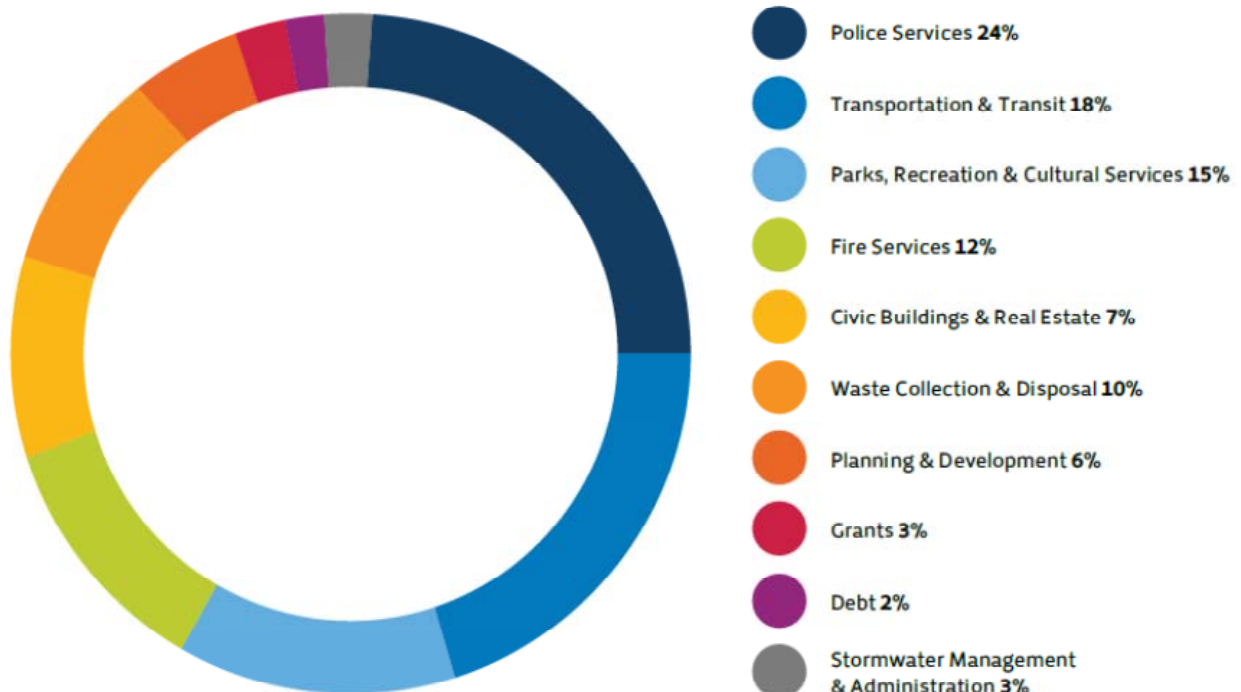
As the tax rate is not set until May 2015, the following are highlights from 2014.

Lots of services & big projects

The 2014 budget mirrors City Council priorities and refocuses on engaging the community, keeping our city safe and making progress on the Downtown and Waterfront Plans, all while maintaining essential core services. A tall order, requiring a commitment to seeing results and sound fiscal management.

The City's budget (2014) totals \$288.8 million, of which \$107.7 million (37 per cent of total revenues) is met by property taxation.

Where the money goes



Source: Adapted from City of Kelowna, City Views Publication (May 2014)

2014 Priority Projects

Bernard Avenue

The revitalization of Kelowna's main street is complete! In a project prompted by necessary utility upgrades, you will find great new features to enjoy, including expanded outdoor retail and café space, wider sidewalks for pedestrians, street furniture, landscaping and complementary public art pieces from Richter to Abbott.

Interior Health Authority

The City of Kelowna and Interior Health are working together to move a number of Interior Health's community services and programs into a new building on Doyle Avenue. The project encourages development of the downtown area with higher density land use and better, safer parking at two new parkades. By bringing approximately 800 jobs into our downtown, this project will stimulate business, transit use and housing in the area.

Police Services Building Project

To keep pace with safety needs in our growing community, a new Kelowna Police Services Building with adequate space for effective policing operations is needed. An Alternative Approval Process concluded at the end of March, with just 0.2 per cent of eligible voters registering their opposition to a borrowing plan to construct the new building at Clement Avenue and Richter Street. Design and construction is scheduled for 2015-2017.



Source: Adapted from City of Kelowna, *City Views Publication* (May 2014)

Top 10 Principal Corporate Taxpayers

	<i>Legal Name</i>	<i>Type of Property</i>
2013		
1	Orchard Park Shopping Centre Holdings Inc	Shopping Mall
2	Delta Hotels No. 48 Holdings Ltd	Hotel & Convention Centre
3	Inland Natural Gas Co Ltd	Gas Utility
4	FortisBC Inc	Electrical Utility
5	McIntosh Properties	Shopping Mall
6	4231 Investments Ltd	Shopping Mall
7	Dilworth Shopping Centre	Shopping Mall
8	Wal-Mart Canada Corp	Shopping Mall
9	Victor Projects Ltd	Developer
10	Al Stober Construction Ltd	Developer
2014		
1	Orchard Park Shopping Centre Holdings Inc	Shopping Mall
2	Delta Hotels No. 48 Holdings Ltd	Hotel & Convention Centre
3	Inland Natural Gas Co Ltd	Gas Utility
4	FortisBC Inc	Electrical Utility
5	McIntosh Properties	Shopping Mall
6	4231 Investments Ltd	Shopping Mall
7	Dilworth Shopping Centre	Shopping Mall
8	Wal-Mart Canada Corp	Shopping Mall
9	Victor Projects Ltd	Developer
10	RG Properties Ltd	Shopping Mall

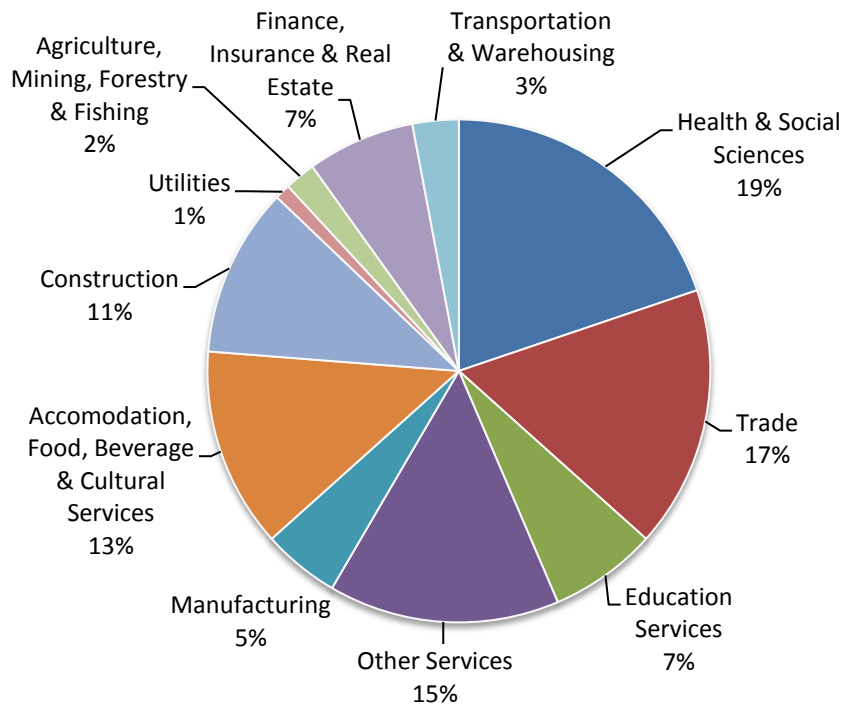
Tax Comparison Analysis - 2013 vs. 2014

RESIDENTS	2013	2014	DIFFERENCE	CHANGE
Assessed Value	\$455,910	\$451,350	(\$4,560)	(1.00%)
Municipal				
General Tax Levy	\$1,689.68	\$1,731.81	\$42.13	2.49%
Garbage Col/Red	\$197.30	\$197.30	\$0.00	0.00%
School Tax Levy	\$920.53	\$920.26	(\$0.27)	(0.03%)
Homeowner Grant	(\$770)	(\$770)	(\$0.00)	0.0%
	\$150.53	\$150.26	(\$0.27)	(0.18%)
Regional District Levy	\$148.45	\$159.08	\$10.63	7.16%
Hospital Levy	\$164.39	\$162.94	(\$1.45)	(0.88%)
Library Levy	\$86.33	\$87.13	\$0.80	0.92%
BC Assessment	\$27.81	\$27.94	\$0.13	(0.46%)
Total Tax Levy	\$2,464.48	\$2,516.45	\$51.97	2.11%
BUSINESS	2013	2014	DIFFERENCE	CHANGE
Assessed Value	\$1,209,400	\$1,193,900	(\$15,500)	(1.28%)
Municipal Tax Levy	\$9,332.91	\$9,565.65	\$232.71	2.49%
School Tax Levy	\$7,498.28	\$7,163.40	(\$334.88)	(4.47%)
Regional District Levy	\$964.78	\$1,030.94	\$66.16	6.86%
Hospital Levy	\$1,068.37	\$1,056.00	(\$12.36)	(1.16%)
Library Levy	\$476.84	\$481.25	\$4.40	0.92%
BC Assessment	\$219.02	\$209.53	(\$9.49)	(4.33%)
Total Tax Levy	\$19,560.20	\$19,506.77	(\$53.46)	(0.27%)

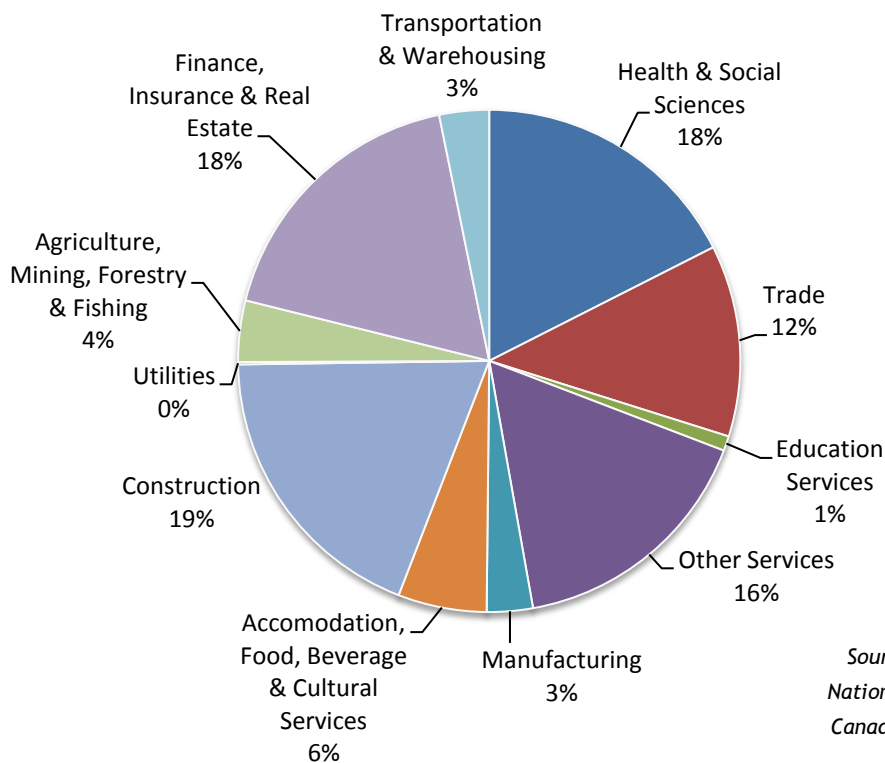
Source: City of Kelowna, Financial Services Department

Local Economy

Major Industries - In order of largest labour force employed in Kelowna 2011



Major Industries - In order of quantity of firms within the industry for the Central Okanagan 2011



Source: 2011 Statistics Canada: National Household Survey & NAICS Canada (North American Industrial Classification System)

Access to Markets

Kelowna’s central location provides the city with access to key markets as well as their population base.

Distance (km) to Kelowna from:

Vancouver	457	Salt Lake City	1,614
Seattle	579	San Francisco	1,872
Calgary	612	Winnipeg	1,970
Portland	826	Los Angeles	2,494
Saskatoon	1,233	Denver	3,215

2010 Comparative Information on Income

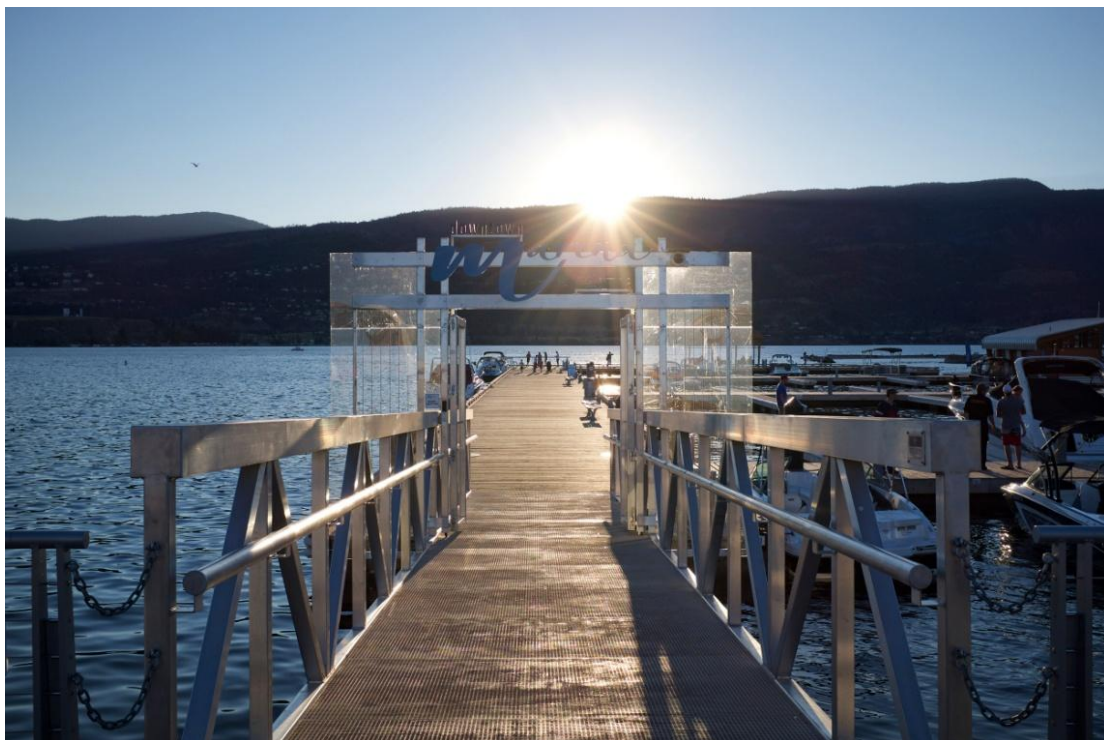
Persons 15 years of age and over with income
 Median total income of persons 15 years of age and over

Kelowna	British Columbia
63,565	2,354,245
\$29,832	\$28,765

2011 Comparative Labour Force Indicators

Participation rate
 Employment rate
 Unemployment rate

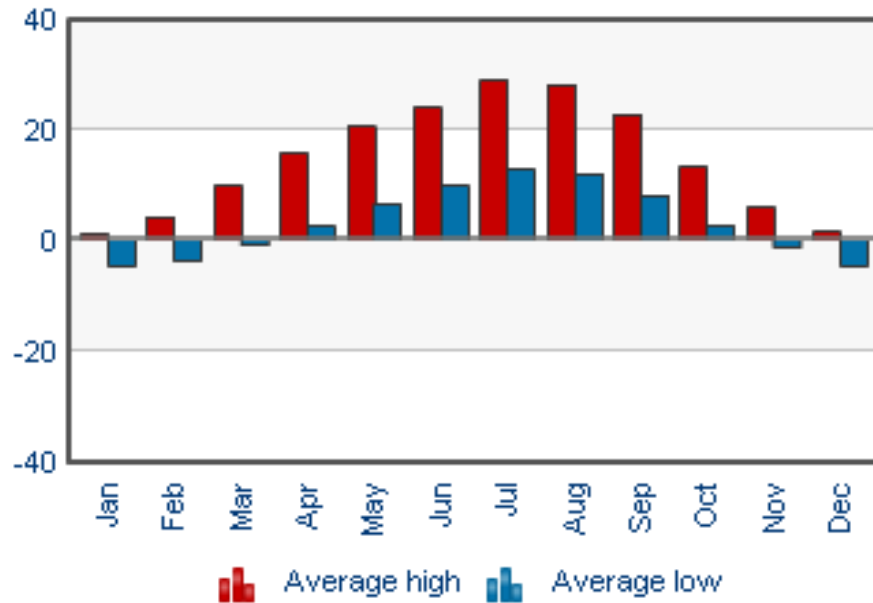
Kelowna	British Columbia
65.0%	64.6%
59.7%	59.5%
8.1%	7.8%



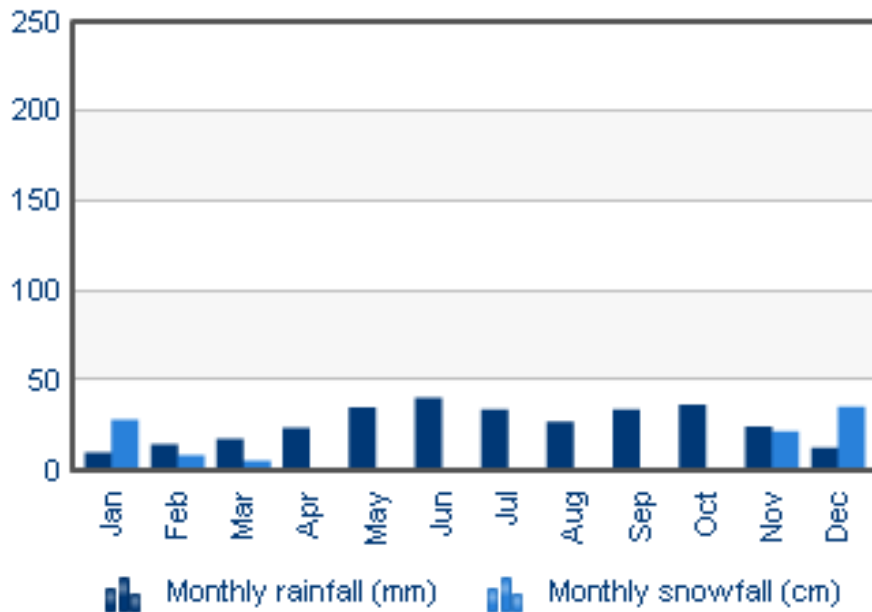
Source: 2011 Statistics Canada:
 National Household Survey

The weather statistics displayed here represent the value of each meteorological parameter for each month of the year. The sampling period for this data covers 30 years. Record maximums and minimums are updated annually.

Average Temperature



Average Precipitation



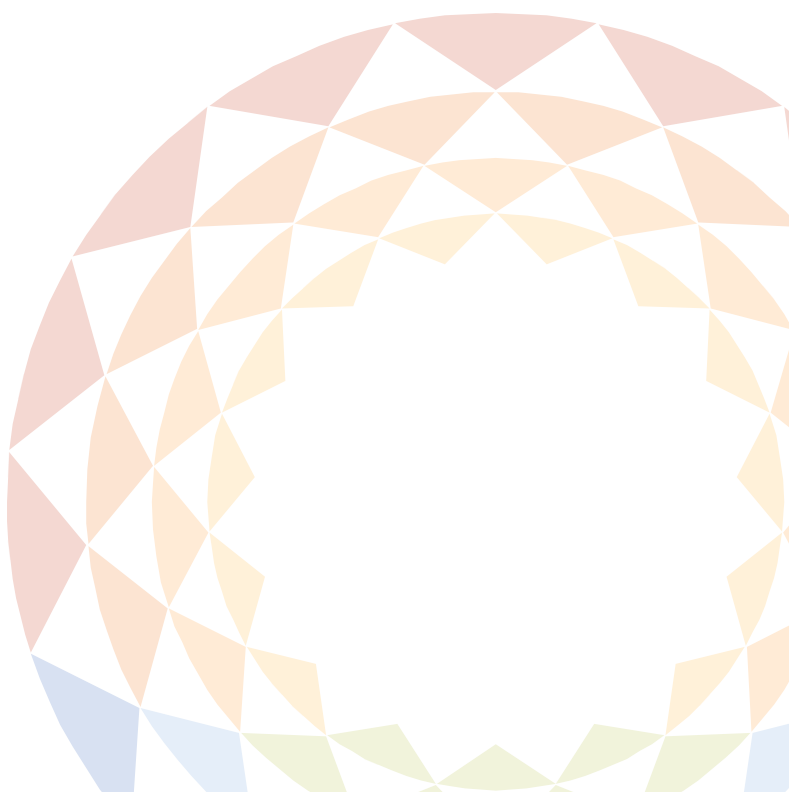
Source: The Weather Network

Temperature (°C)												
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Average high	1.4	4.5	10	16	20.7	24.2	29.2	28.3	23	13.3	6	1.5
Average low	-4.6	-3.6	-0.8	2.7	6.6	10	13.1	12.2	8.3	2.7	-0.9	-4.6
Average	-1.6	0.5	4.6	9.3	13.7	17.1	21.1	20.3	15.7	8	2.5	-1.5
Record daily high	9.5	12.4	21.5	26.3	33.2	34.9	40.4	41	34.8	23.7	13.2	11.4
Date	Jan 29 1999	Feb 22 1995	Mar 31 1994	Apr 25 2001	May 29 1995	Jun 22 1994	Jul 24 1994	Aug 04 1998	Sep 02 1998	Oct 01 1998	Nov 01 1997	Dec 16 1999
Record daily low	-27.5	-22.3	-12.3	-6	-2.1	3	7	3.3	-1.6	-5.8	-21.8	-22
Date	Jan 30 1996	Feb 01 1996	Mar 05 1996	Apr 04 1997	May 09 1999	Jun 07 1999	Jul 19 1996	Aug 28 2000	Sep 23 2000	Oct 31 1996	Nov 23 1996	Dec 28 1996

Precipitation												
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Monthly rainfall(mm)	10	14	17	24	35	40	34	27	34	37	24	12
Annual average: 308												
Monthly snowfall(cm)	28	9	5	1	0	0	0	0	0	0	22	36
Annual average: 100												
Monthly precipitation(mm)	38	23	23	25	35	40	34	27	34	37	46	48
Annual average: 409												
Single day record rainfall(mm)	11	10	6	12	19	16	32	17	33	18	9	11
Date	Jan 31 1995	Feb 17 1994	Mar 13 2000	Apr 05 2001	May 29 1996	Jun 23 1999	Jul 21 1997	Aug 08 1994	Sep 02 2000	Oct 28 1996	Nov 14 1998	Dec 29 1997
Single day record snowfall(cm)	14	7	7	6	0	0	0	0	0	0	15	15
Date	Jan 20 1996	Feb 11 1997	Mar 02 1998	Apr 13 2000	May 01 1994	Jun 01 1994	Jul 01 1994	Aug 01 1994	Sep 01 1994	Oct 01 1994	Nov 16 1996	Dec 25 1998
Single day record precipitation(mm)	14	10	8	12	19	16	32	17	33	18	17	15
Date	Jan 20 1996	Feb 17 1994	Mar 02 1998	Apr 05 2001	May 29 1996	Jun 23 1999	Jul 21 1997	Aug 08 1994	Sep 02 2000	Oct 28 1996	Nov 27 1995	Dec 25 1998

Source: The Weather Network

Glossary



GLOSSARY

ACCRUAL METHOD OF ACCOUNTING

A method of accounting in which transactions are recognized at the time they are incurred, as opposed to when cash is received or spent.

ACCUMULATED SURPLUS

The balance in a fund that represents the cumulative excess in revenues over expenditures. This term also refers to reserve accounts.

ALTERNATIVE APPROVAL PROCESS

To provide electors the opportunity to seek a vote on a particular matter being proposed by Council. Approval is obtained if fewer than 10% of eligible electors in the area submit elector response forms (former counter petition process).

AMORTIZATION

Is the gradual reduction of debt by means of equal periodic payments sufficient to meet current interest and liquidate the debt at maturity.

APPROPRIATION

Term used to refer to the setting aside of monies into a reserve account or fund.

BALANCED BUDGET

Budgeted expenditures and transfers to funds are equal to budgeted revenues and transfers from funds.

BASE BUDGET

The initial budget that provides for the existing levels of service in the current year.

CAPITAL ASSETS

Is a long-term asset that is not purchased or sold in the normal course of business. Generally it includes fixed assets.

CAPITAL EXPENDITURES

Expenditures of a non-operating or maintenance nature, such as costs to acquire equipment, land, buildings and costs associated with new infrastructure or improvements to existing infrastructure.

CAPITAL LEASE

Is a lease obligation that has to be capitalized on the balance sheet.

COST CENTER

Within the City's reporting structure a cost center refers to a specific director, manager, supervisor or division (see Department/Division/Branch).

CONDITIONAL GRANTS

Grants (e.g. Federal and Provincial Government) that are dependent on annual approval and potentially limited in how they may be expended.

DEBENTURE

A form of long term corporate debt that is not secured by the pledge of specific assets.

DEBT SERVICE

The amount of interest and payments due annually on long term debt.

DEFICIT

An excess of expenditure over revenue. A loss in business operations.

DIVISION/DEPARTMENT/BRANCH

Part of the City's organization structure. Divisions are the highest level grouping, departments are sections under the division and branches are sections under department. (ie. Division - Corporate & Protective Services; Department - Financial Services; Branch - Financial Planning).

DEPRECIATION

To lower the price or estimated value of a capital asset.

DEVELOPMENT COST CHARGES

Monies collected from land developers to offset some of the infrastructure expenditures required to service new development. Charges are intended to facilitate development by providing a method to finance capital projects related to water, sewer, drainage, roads and parkland acquisition.

DRIVERS & ACTIVITIES

Details how Council, Corporate and Divisional priorities lead the work done at the divisional level. Activities are work plans to be accomplished in the current year.

ESRI

A geographic information system.

EXPENDITURE

The payment of cash on the transfer of property or services for the purpose of acquiring an asset, service or settling a loss.

EXPENSED PROJECTS

A project which does not meet the criteria as established by the City's Tangible Capital Asset policy based on PSAB 1350 requirements. These project budgets are recognized in department operating budgets.

EXPENDITURE REDUCTION

A request to reduce an existing expenditure level.

FEES AND CHARGES

A source of revenue generated by the activities, works or facilities undertaken or provided by or on behalf of the City.

FINANCIAL PLAN

Section 165 of the Community Charter requires that a municipality must have a financial plan that is adopted annually, by bylaw, before the annual property tax bylaw is adopted. The financial plan may be amended by bylaw at any time and is for a period of 5 years. The financial plan identifies the revenue sources and the proposed expenditures to be incurred to meet the outlined objectives.

FRANCHISE FEE

A charge made to a privately owned utility for the ongoing use of City property. The City of Kelowna has one franchise fee agreement with Terasen Gas Inc.

FULL TIME EQUIVALENTS (FTEs)

A conversion measure to express all staffing (temporary, part-time, etc) in terms of a common full-time denominator.

FUND

A fiscal entity with revenues and expenses which are segregated for the purpose of carrying out a specific activity. The City has five main funds: general, water, wastewater, natural gas and airport. There are also various statutory reserve funds.

GENERAL FUND

This fund is used to account for general operations and activities and includes most city departments except the enterprise funds of water, wastewater, natural gas and airport. The departmental activities in the general fund are funded wholly or in part by property taxes.

GENERAL REVENUE

Refers to the revenues which are not specifically attributable to or generated by any particular department within the City's reporting structure.

GRANTS-IN-LIEU

Properties within a municipality that are owned by the Federal or Provincial governments are exempt from taxation. The City may receive a grant-in-lieu in place of a tax levy.

INFRASTRUCTURE

Facilities and improvements such as buildings, roads, sidewalks, storm drainage, waterworks, sanitary sewer systems.

INTERNAL CONTROL

Include policies and procedures that pertain to the maintenance of accurate and reasonably detailed records.

INTERNAL EQUIPMENT REVENUE

Revenue generated from a charge against current operations for the use of a City vehicle or equipment. The charge is similar for a class of vehicles and is based on full recovery plus inflation.

LGA

Local Government Act - Provincial legislation that provides authority for municipal expenditure and revenue collection. Some sections of the LGA have been replaced by the Community Charter.

MODIFIED ACCRUAL BASIS

Modified accrual accounting recognizes revenues when they become available and measurable and with a few exceptions, recognizes expenditures when liabilities are incurred.

OFFICIAL COMMUNITY PLAN

An Official Community Plan (OCP) is a City bylaw that defines policies for land use and development.

OPERATING EXPENSES

The cost for personnel, internal equipment, materials, contract services and transfers required for a department to function.

OPERATING REQUEST

A request for operating budget that is required to provide a new service or expand an existing service beyond the current funding level.

OPERATING REVENUE

Funds that the City receives as income to pay for ongoing operations. It includes such items as taxes, fees and charges from specific services, interest earnings, and grant revenues.

PAY-AS-YOU-GO CAPITAL

Capital expenditures that are financed from current year taxation revenues.

PARCEL TAX

A tax imposed on the basis of a single amount for each parcel, the taxable area of the parcel, or the taxable frontage of a parcel.

PROPERTY TAXATION

The process by which the City obtains the required funds to pay for the General Fund Operating and Capital expenditures of any given year not funded from another source. This is provided by a levy on each property of various classes within the municipality.

RESERVE ACCOUNT

Part of the Accumulated Surplus that has been earmarked for future operating or capital expenditures.

RESERVE FUND (STATUTORY RESERVES)

A reserve fund is established by Council by bylaw for a specified purpose that is within the powers of the municipality within the powers of the LGA or another Act.

REVENUE

Sources of income financing the operations of the City.

TDAR TECHNOLOGY

Tailgate detection, alarm and recording system. Biometric system that uses fingerprinting and cards to access restricted areas.

TRM

Time Resource Management - recording system for payroll, equipment use and materials used by the operations group.

TWTP

Trade Waste Treatment Plant - Wastewater treatment facility run by the City but charged back to specific commercial users.

UPASS

A program where students pay a fee per semester that lets them use their student card as a bus pass.

UTILITY

The City owns three utilities; water, wastewater and natural gas. The airport is also treated like a separate utility. These utilities pay for themselves through a separate revenue structure specific to each one that pays for their respective operating costs, debt servicing costs and capital projects not funded from other sources.

WORKING CAPITAL

The excess of current assets over current liabilities.

Acronyms

AIF	Airport Improvement Fee
AIM	Agresso Business World
ALPS	Airport Landing & Parking System
BRT	Bus Rapid Transit
CATSA	Canadian Air Transport Security Authority
CFI	Central File Index
CISM	Critical Incident Stress Management
CNC	Capital News Centre
COB	Central Okanagan Bypass
COK	City of Kelowna
CORD	Central Okanagan Regional District
CPO	Community Policing Office
CUPE	Canadian Union of Public Employees
CWME	Capital Works Machinery & Equipment - statutory reserve fund
DCC	Development Cost Charge
DKA	Downtown Kelowna Association
EDMS	Electronic Data Management System
EOCP	Equipment Operation Certification Program
ESRI	A Geographic Information System
FIDS	Flight Information Display System
FTE	Full Time Equivalent
GFOA	Government Finance Officers Association
HPS	High Pressure Sodium
HRDC	Human Resources Development Canada

IAFF	International Association of Fire Fighters - Union
IBEW	International Brotherhood of Electrical Workers - Union
ICBC	Insurance Corporation of British Columbia
IEC	Internal Equipment Rates
IHA	Interior Health Authority
ITS	Intelligent Transportation System
KJWC	Kelowna Joint Water Committee
KIA	Kelowna International Airport
LAS	Local Area Service
LGA	Local Government Act
MTI	Municipal Ticket Information
MoT	Ministry of Transportation
MRP	Mission Recreation Park
MVP	Mercury Vapour Pressure - street lights
NTCIP	National Transportation Communications of ITS Protocol
OCP	Official Community Plan
OMMLRA	Okanagan Mainline Municipal Labour Relations Association
PRC	Parkinson Recreation Centre
PRIME	Police Records Information Management Environment
PSAB	Public Sector Accounting Board
RCMP	Royal Canadian Mounted Police
RFI	Request for Information
RFP	Request for Proposal
RWIS	Road Weather Information Systems
TCA	Tangible Capital Assets
TDM	Transportation Demand Management
TOTA	Thompson Okanagan Tourism Association
TRM	Time Resource Management operating system
TWTP	Trade Waste Treatment Plant
UBCM	Union of British Columbia Municipalities
UBCO	University of British Columbia - Okanagan
WCB	Worker's Compensation Board (now WorkSafe BC)
WWTF	Waste Water Treatment Facility
YLW	Kelowna International Airport