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## Sprawl to tall: Lessons from Kelowna as a blueprint for downtown intensification in mid-sized cities

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### *Abstract*

Intensification has become a widely adopted growth management strategy across Canadian municipalities, aiming to curb sprawl and promote more sustainable patterns of development. However, despite supportive policies, the implementation of intensification remains a persistent challenge – particularly in mid-sized cities. Kelowna, a mid-sized city in British Columbia’s interior, stands out as an exception, experiencing unprecedented levels of downtown development and a significant increase in its core-area population. Drawing on key informant interviews, this study examines the factors contributing to Kelowna’s success with downtown intensification. The findings highlight the alignment of market demand, policy, political will, and developer capacity, positioning Kelowna as both a unique case and a potential model for other mid-sized Canadian cities.

Keywords: Intensification; downtown; mid-sized Canadian cities; Kelowna

### *Résumé*

L’intensification est devenue une stratégie de gestion de la croissance largement adoptée par les municipalités canadiennes, visant à freiner l’étalement urbain et à promouvoir des formes de développement plus durables. Toutefois, malgré des politiques favorables, la mise en oeuvre de l’intensification demeure un défi constant — en particulier dans les villes de taille moyenne. Kelowna, une ville de taille moyenne située dans l’intérieur de la Colombie-Britannique, fait figure d’exception, connaissant des niveaux sans précédent d’intensification du centre-ville ainsi qu’une augmentation marquée de sa population dans les quartiers centraux. En s’appuyant sur des entrevues avec des informateurs clés, cette étude examine les facteurs ayant contribué au succès de Kelowna en matière d’intensification du centre-ville. Les résultats mettent en lumière l’alignement entre la demande du marché, les politiques publiques, la volonté politique et la capacité des promoteurs, positionnant Kelowna comme un cas unique et un modèle potentiel pour d’autres villes canadiennes de taille moyenne.

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## Introduction

Over the past 75 years, low-density, peripheral development—commonly referred to as urban sprawl—has undermined the sustainability of Canadian cities. In response, many municipalities have adopted intensification strategies, aiming to redirect population growth and development towards existing and mature neighbourhoods (Bunce 2004). Intensification is now widely regarded as a sustainable alternative to sprawl—and which can help address intersecting challenges such as climate change, the growing infrastructure deficit, and worsening housing affordability (Nicol and Biggar 2025). Despite this shift in policy, urban sprawl has proven to be remarkably resilient, remaining as the predominant growth model in Canada. This is particularly pronounced in mid-sized Canadian cities, which have historically been characterized as dispersed, low-density and decentralized (Bunting et al. 2007), and where frameworks such as Smart Growth have struggled to gain meaningful traction (Graham et al. 2019).

While previous research has identified numerous barriers to intensification in mid-sized Canadian cities (Graham and Filion 2024), understanding of the factors that facilitate successful implementation and outcomes remains limited. This study addresses this gap by examining the enabling conditions that support intensification in this context. In doing so, it responds to ongoing calls for further research focused on mid-sized cities—a setting still underexplored in planning scholarship (Hartt and Hollander 2018).

The research focuses on Kelowna, British Columbia—a mid-sized city that has experienced unprecedented growth—citywide and within its downtown core. Between 2016 and 2021, Kelowna was Canada’s fastest-growing census metropolitan area, with the downtown population alone increasing by nearly 25% (Statistics Canada 2022a). Over the next two decades, downtown Kelowna is projected to grow by an additional 10,000 residents (Michaels 2024). These recent and projected increases position Kelowna as a compelling and timely case study for examining how intensification policies are being successfully implemented in a mid-sized city context. This research addresses the following question: *What factors have contributed to Kelowna’s successes with downtown intensification?* In answering this question, we also explore the extent to which Kelowna’s experience can inform efforts in other mid-sized Canadian cities seeking to expand their own downtown housing supply.

This paper is structured as follows: the next section reviews existing literature on growth and development, with a focus on mid-sized Canadian cities. We then outline the study’s methodology, followed by a summary of the key research findings. The discussion situates these results within a broader context, and we conclude with potential directions for future research.

## Literature review: Growth, development, and mid-sized cities

As Canadian cities continue to grow, there is increasing pressure to manage this expansion sustainably by focusing higher-density development within existing urban areas. The intensification of mid-sized cities in North America has therefore become central to discussions of sustainable development, economic growth, efficient land use, and affordable housing.

Over the past seven decades, urban development in Canada has largely expanded through greenfield development, outpacing population growth and leading to significant consequences such as the loss of farmland, increased car dependency, and traffic congestion (Epp and Caldwell 2018; Martellozzo et al. 2015; Pourali et al. 2022; Tomalty 2003). While the call for intensification to revitalize downtowns, stimulate economic growth, and address housing shortages is longstanding (Blais 2010; Florida 2012; Glaeser 2011; Jacobs 1961), the recent population surges in downtown areas have renewed the focus on mid-size cities as key players in achieving these goals (Statistics Canada 2022b). However, intensification also presents significant challenges, such as potential strain on existing infrastructure and the risk of exacerbating social inequalities, which must be carefully managed to achieve sustainable outcomes (Cole et al. 2021; Schilling and Velasco 2020).

This renewed focus has triggered a significant expansion of the body of literature on small and mid-size cities, covering a wide range of topics such as land use, economic diversification, and post-pandemic development (Filion 2024; Graham and Filion 2024; Jamal 2018b; Jamal and Scholten 2024; Sands and Reese 2017; Sands et al. 2022). Despite this growing interest, small and mid-size cities remain underrepresented in the broader urban studies literature, as highlighted by Hartt and Hollander (2018). This underrepresentation is particularly significant given that insights from large cities like Toronto (Bunce 2023; Filion et al. 2020) and Vancouver (Rosol 2015), while valuable, cannot be directly applied to mid-size cities, which possess distinct characteristics and urban dynamics that require tailored research and policies (Bell and Jayne 2009; Burayidi 2001; Filion 2024; Hartt and Hollander 2018; Sands and Reese 2017).

### Defining mid-size Canadian cities

Canadian mid-size cities are generally defined as urban areas with populations between 50,000 and 500,000 (Hartt and Hollander 2018). These cities have experienced notable growth, driven by factors such as economic diversification (Burnett and Brunelle 2019; Jamal and Scholten 2024), enhanced quality of life, immigration, and strategic location advantages (Kelly and Nguyen 2023). Between 2016 and 2021, the population growth rate in downtown areas of Census Metropolitan Areas (CMAs) averaged 10.9%, with some mid-size cities, such as Halifax (26.1%), Kelowna (23.8%), Kingston (16.2%), and Victoria (12.3%), significantly exceeding this rate (Statistics Canada 2022a). This growth has spurred development trends that increasingly reflect a shift toward more sustainable and efficient land use.

These trends include the redevelopment of underutilized urban spaces, the promotion of mixed-use developments, and the enhancement of public transportation systems (Barrie et al. 2023; Jamal 2018b). The literature indicates that mid-size cities are, at least in principle, adopting smart growth principles to manage expansion and improve urban livability (Bruzzone 2021; Filion 2024; Graham et al. 2019). It also suggests that mid-size cities are particularly well-suited for intensification due to their manageable size and existing urban fabric (Hassen 2023).

### Intensification and sustainable development

Intensification is closely linked to sustainability and smart growth principles, which advocate for compact, transit-oriented, walkable, and bicycle-friendly land use (Calthorpe 2011; Ewing et al. 2008). Jenk et al. (1996) and Lehman (2016) describe intensification as a process that increases the density of housing, employment, and services within established urban areas, achieved through various strategies such as infill development, adaptive reuse, brownfield redevelopment, lot splitting and allowing secondary suites (CMHC 1995; Jenks 2000; Tomalty 2003). As Jenks (2000) discusses, the acceptability of urban intensification is crucial for achieving these sustainable outcomes, yet it requires careful consideration of community concerns and planning practices to be effective. Jabareen (2006) further expands on this by identifying various sustainable urban forms, highlighting the importance of integrating multiple typologies and models to achieve a balance between density and livability.

Neuman (2005) provides a critical perspective on the compact city concept, challenging the assumptions made by both Jenks et al. (1996) and Lehman (2016). Whereas Jenks et al. and Lehman concentrate on the potential benefits in urban intensification and optimal density, Neuman argues that a focus on the process of urban development, rather than just form, is essential for achieving sustainability through intensification. Additionally, Grant and Perrott (2011) emphasize that intensification through mixed-use developments is challenging particularly in mid-sized cities. They highlight the difficulty in creating the amenities and public spaces that are essential for livability, such as cafés, which are often missing in new developments due to planning and market constraints.

While sustainability remains a core objective of urban intensification, there are challenges. Compact urban forms, while reducing sprawl, may also increase greenhouse gas emissions from denser building clusters and place greater demands on environmental management systems (Siemiatycki 2019; Fan and Chapman 2022). They can also exacerbate traffic congestion and strain existing infrastructure, challenging the sustainability and livability of these cities (Ewing and Hamidi 2015; Litman 2011). Additionally, conflicts between different land uses and resistance from local communities can emerge, reflecting social tensions as urban forms evolve (Grant 2009; Pennino 2019). Therefore, successful intensification requires careful management to balance these environmental and social challenges.

## Economic growth and revitalization

Urban intensification can drive economic growth by revitalizing declining urban areas and stimulating the development of vibrant, diverse, and resilient communities. Increasing density and promoting mixed-use developments can attract businesses, boost local economies, and enhance property values (Florida 2012; Glaeser 2011). Additionally, by concentrating economic activity in compact areas, intensification fosters innovation and productivity through greater interaction among businesses and individuals (Carlino et al. 2007). Burayidi (2001) highlights the unique opportunities and challenges faced by mid-sized cities as they implement these strategies. They emphasize the importance of a tailored approach that leverages the specific assets and characteristics of these cities while addressing the social and economic dynamics that differ from those in larger urban centers (Burayidi 2001). While these economic benefits are significant, they are often accompanied by risks, including the potential for gentrification and the displacement of low-income residents, which can exacerbate social inequalities if not carefully managed (Lees 2008; Roth and Grant 2015).

Mid-sized cities, particularly those experiencing notable population growth, such as Halifax and Kelowna, have increasingly adopted smart growth principles to manage their expansion and enhance urban livability (Filion 2024; Graham and Filion 2024; Grant et al. 2019; Statistics Canada 2022b). Such cities leverage their scale and existing assets to implement intensification strategies, which, in turn, improve public transportation systems, attract new investments, and create jobs (Barrie et al. 2023; Jamal 2018b). However, the increased density can strain existing infrastructure, leading to congestion and requiring substantial investment to ensure long-term sustainability (Cole et al. 2021; Schilling and Velasco 2020). On the other hand, urban intensification can reduce the economic costs associated with urban sprawl, such as infrastructure expansion and increased traffic congestion (Blais 2010).

## Affordable housing and the housing crisis

The ongoing housing crisis in many North American cities has underscored the importance of urban intensification as a strategy to address housing shortages and improve affordability. Intensification has the potential to increase the supply of affordable housing by promoting higher-density developments and reducing reliance on single-family homes (Filipowicz and Lafleur 2023; Hulchanski 2007). At the same time, this approach raises concerns about the potential for gentrification and the displacement of low-income residents, which could exacerbate social inequalities (Graham 2023; Lees 2008). Balancing the need for increased housing supply with the protection of vulnerable populations presents a significant challenge for policymakers. The relationship between intensification and the housing crisis is complex. On one hand, intensification can contribute to alleviate housing shortages by increasing the supply of housing units. On the other hand, it can also result in gentrification and the displacement of existing communities if not managed carefully (Bates 2012).

The case of Toronto's residential intensification illustrates these complexities. While the first wave of intensification focused on affordable rental and public housing, the second wave, driven by condominium development, failed to address affordability, highlighting the need for sustained commitment to affordable housing within intensification strategies to prevent worsening inequalities (Filion et al. 2020).

## Policy implications and future directions

Government policies, planning tools, and incentives play a crucial role in facilitating urban intensification. Zoning regulations that allow for higher-density developments, incentives for developers to pursue infill projects, and investments in public transportation infrastructure are key components of successful intensification strategies (Government of British Columbia 2023; City of New Westminster 2023; City of London 2021). These policies aim to direct growth toward existing urban areas, reduce automobile dependence, and preserve natural landscapes. However, their effectiveness can be influenced by various factors, including political connections, the support of city staff, and the attitudes of residents and councilors (Grant 2009; Searle and Filion 2011). Political dynamics, such as constituent attitudes and election cycles, also play a role in shaping the success of intensification efforts. Residents often prefer their neighborhoods to remain stable and untouched, which can create resistance to densification (Searle and Filion 2011; Filion and McSpurren 2007).

Developers have also expressed concerns that land policies alone may not address development issues if there is insufficient consumer demand (Grant, 2009). Consumer resistance is compounded by the fact that intensification projects are often less profitable and more challenging to finance compared to greenfield developments due to factors



such as land assembly costs, higher land prices, and the increased risks associated with densification (Bourne 2001; Nelson 2006; Janssen-Jansen 2011; McConnell and Wiley 2012). Thus, balancing the need for densification with community concerns about neighborhood character, infrastructure capacity, and affordability remains a critical aspect of policy implementation.

Despite a growing body of literature, key gaps remain—particularly the underrepresentation of mid-sized cities in planning scholarship, which causes them to rely on findings drawn from much larger metropolitan areas. There is a need then for research that explores the unique dynamics of mid-sized Canadian cities, including further research that illuminates the factors that assists with implementation of intensification goals, including within downtown cores - an area this study seeks to address.

## Methodology

This research builds upon a previous study (see: Graham and Filion 2024), which identified the key barriers to core area intensification in Regina, Saskatchewan and which highlighted the broader challenges that undermine compact development in mid-sized Canadian cities. That study also identified variations in downtown development patterns across similar contexts including the recent successes observed in Kelowna. Our characterization of Kelowna as a “success” is supported by publicly available census and development data. For example, between 2016 and 2021, as seen, the population of downtown Kelowna increased by 23%, and since 2017, 3,000 housing units have been built or are under construction, with another 3,000 proposed.

Given the significant growth in downtown Kelowna, we selected it as an instrumental case study—designed to identify the factors that enable success with downtown intensification. Case studies such as this are a common methodology in planning research, particularly when the aim is to understand a phenomenon’s relationship with its context (Cousin 2005; Yin 2009). Using a case study approach was well-suited to our objective: to investigate the factors that contribute to enabling downtown intensification. Our approach aligns with what is referred to as an *instrumental case study*, in which a case is examined not solely for its own sake, but to gain insights that may be transferable to a broader set of comparable contexts (Cousin 2005).

To better understand the factors behind Kelowna’s successes with downtown intensification, we sought to learn from individuals directly involved in the city’s planning and development. To start, we identified potential participants based on their professional roles and expertise and compiled a list of candidates with relevant knowledge and experience. Each potential interview was contacted via their publicly available email address. Our introductory email included a brief overview of the study, and an invitation to participate. If no response was received, a follow-up email was sent as a reminder. Interviews were then scheduled with those who expressed an interest in participating.

All interviews were conducted via Zoom, each lasting approximately one hour in duration. In total, 11 interviews were completed between August 2023 and May 2024. Participants were first asked to describe their involvement with planning and development practices in Kelowna. They were then invited to reflect on the key factors contributing to Kelowna’s recent successes with intensification in the downtown core. The interview questions were informed by existing literature and were designed to assess whether the barriers to intensification, commonly found in mid-sized Canadian cities, are also present in Kelowna - or if the absence of such can help explain the city’s successes with intensification in the downtown. To protect participants’ identities, they are identified by their profession and a number throughout this paper. Additional information about each of the informants and their professional affiliations is presented in Table 1.

Following completion of all interviews, we proceeded to the data analysis phase. We began by reviewing each interview transcript, which had been electronically generated by Zoom, to correct any transcription errors and ensure accuracy. Upon completion of this task, we used NVivo to support the analysis. Each transcript was reviewed line by line and coded with keywords that captured the underlying message of each response. Once all the transcripts were coded, we reviewed and organized the keywords to identify recurring themes that cut across the interviews. These themes are presented in the following section and highlight the key factors contributing to Kelowna’s successes with downtown intensification.

**Table 1**

Details about informants who participated in the semi-structured interviews

Identifier	Current Role	Relevant Experience
Councilor #1	City Councilor	Involved with Kelowna's extensive history of downtown revitalization plans.
Planner #1	Municipal Planner	Involved with Kelowna's growth management strategy.
Planner #2	Municipal Planner	Involved with Kelowna's infill housing strategies.
Planner #3	Municipal Planner	Involved with Kelowna's long-range planning including the updated OCP.
Planner #4	Municipal Planner	High-level leadership of Kelowna's planning department.
Planner #5	Planning Consultant	Extensive history of planning consultant work in Kelowna, including previous work focused on the downtown.
Developer #1	Real Estate Developer	Locally based developer with extensive portfolio of intensification projects.
Developer #2	Real Estate Developer	Developer working throughout British Columbia, including more-recent experience with intensification in Kelowna.
Developer #3	Real Estate Developer	Locally based developer with a long history of intensification in Kelowna.
Developer #4	Real Estate Developer	Developer working throughout Western Canada, with experience in developing in Kelowna.
Developer #5	Real Estate Developer	Developer working throughout Western Canada, with experience in developing in Kelowna.

### Inside the case study: Kelowna, British Columbia

Kelowna, located in British Columbia's Okanagan Valley, falls within the traditional, ancestral, and unceded territory of the Syilx/Okanagan people. The current municipal boundaries, established in 1972, includes three urban centres: Downtown, Rutland and Pandosy Village. As per the most recent census, Kelowna's metropolitan population is approximately 246,894, with approximately 144,576 of those residents living in the city proper (Statistics Canada 2023). The local economy is diverse, with key sectors including manufacturing, tourism, aviation, agriculture, and healthcare, along with a burgeoning wine, beer and distillery sector. Historically, the average age of Kelowna's population has skewed higher than the provincial average because the Okanagan Valley, with its moderate climate, has long been an attractive destination for retirees (City of Kelowna 2023). The demographic profile is changing, however. Over the last two decades, an increasing student population, including over 15,000 full-time students between UBC-Okanagan and Okanagan College, has contributed to a younger demographic (City of Kelowna 2023).

Kelowna's downtown has become increasingly attractive to its growing population, offering a vibrant urban environment enriched by its diverse amenities and scenic waterfront. The neighbourhood features a mix of residential options, ranging from modern condominiums to traditional post-war housing, which appeals largely to young professionals and retirees. The city's cultural district—home to an art gallery and three theater venues—along with the emerging brewery district, which includes approximately a dozen microbreweries, adds to the city's cultural and culinary scene. Several public spaces, walking trails, and direct access to Okanagan Lake promotes a high quality of life encouraging outdoor activities. The City's efforts to revitalize the downtown have brought a variety of boutique shops and restaurants to the core, further establishing it as a hub for social interaction and economic activity. The City's commitment to sustainable development and Smart Growth initiatives—such as improving public transportation and creating pedestrian-friendly spaces—has further enhanced accessibility and encouraged urban living.



**Figure 1**  
Water Street Park, a three-phase development under construction, will reach a height of 42 storeys

Table 2 summarizes key details about projects proposed, under construction, and completed in and around downtown Kelowna since 2017. This includes 1367 housing units that have been completed, 1717 units currently under construction, and 3000 units that have been proposed. These developments vary in density and scale, ranging from mid-rise buildings of four storeys to high-rise towers that exceed 40 storeys—setting new height records. While most developments are led by local developers, the market has also attracted developers from the Vancouver region, as well as Calgary, Edmonton, and Kamloops.

### **Findings: Factors that catalyze downtown intensification**

This section presents the key findings from the informant interviews, offering a nuanced explanation about the factors that have contributed to Kelowna's successes with downtown intensification.

#### **Who wants to live downtown? Market Demand and the growing appeal of urban living**

Respondents consistently described the demand for downtown living as “strong.” A key factor driving demand, according to respondents, is the downtown's proximity to natural features such as Okanagan Lake—and recreational

**Table 2**

Downtown projects under construction, proposed, and completed since 2017

Project Name	Address	Status	Uses	Number of Housing Units	Storeys	Developer	Developer Head Office Location
<b>Projects Under Construction</b>							
UBCO Downtown	550 Doyle Avenue	Under Construction	Commercial; Institutional; Residential	473	1 building, 43 storeys	UBC Properties Trust	Vancouver; Kelowna
Central Green Rentals 2	1740 Richter Street	Under Construction	Commercial; Residential	214	1 building, 6 storeys	Stober Group	Kelowna
Water Street by the Park	1626 Water Street	Under Construction	Commercial; Residential	650	3 buildings, ranging from 24 to 42 storeys	Orchard Park Properties	North Vancouver
Nolita	620 Coronation Avenue	Under Construction	Residential	60	1 building, 6 storeys	Fifth Avenue Properties	Kelowna
1333 Bertram Avenue	1333 Bertram Avenue	Under Construction	Residential	157	1 building, 19 storeys	Mission Group	Kelowna
Harvey Heights	812 Saucier Avenue	Under Construction	Residential	163	1 building, 6 storeys	Westrich Pacific	Edmonton
<b>Proposed Projects</b>							
1580 Water Street	1580 Water Street	Proposed	Residential	6	1 building, 4 storeys	Mark Anthony Group	Vancouver
Vintage at Waterscapes	1130 Ellis Street	Proposed	Commercial; Residential	1141	Four buildings ranging from 26 to 36 storeys	Ledingham McAllister	Vancouver
One Varsity	1405 Saint Paul Street	Proposed	Commercial; Residential	342	1 building, 35 storeys	Kerkhoff Develop-Build	Chilliwack
346 Lawrence	346 Lawrence Street	Proposed	Commercial; Residential	261	1 building, 34 storeys	Mission Group	Kelowna
Train Station Pub	520 Clermont Avenue	Proposed	Commercial; Residential	TBA	2 buildings, 1 and 5 storeys	Information Unavailable	Information Unavailable
Savoy on Clement	647 Clement Avenue	Proposed	Residential	66	1 building, 6 storeys	Fifth Avenue Properties	Kelowna
Delano	602 Coronation Avenue	Proposed	Residential	85	1 building, 6 storeys	Fifth Avenue Properties	Kelowna
Elta	659 Coronation Avenue	Proposed	Commercial; Residential;	144	1 building, 19 storeys	Information Unavailable	Information Unavailable
Vivo	815 Clement Avenue	Proposed	Commercial; Residential	202	1 building, 6 storeys	Arlington Group	Calgary
1355 St Paul	1355 St Paul	Proposed	Commercial; Residential	384	1 building, 40 storeys	Mission Group	Kelowna
Bertram BC Housing	1451 Bertram Street	Proposed	Residential	176	1 building, 20 storeys	BC Housing	Burnaby
761 Saucier	761 Saucier Avenue	Proposed	Residential	70	1 building, 4 storeys	Mundi Construction	Kamloops
<b>Recently Completed Projects</b>							



**Table 2**  
(Continued)

Sole Cawston	604 Cawston	Complete (2024)	Residential	49	1 building, 6 storeys	Sole2 Developments	Kelowna
Bertram at Bernard Block	560 Bernard Street	Complete (2024)	Commercial; Residential	217	1 building, 34 storeys	Mission Group	Kelowna
One Water Street	1191 Sunset Drive	Complete (2022)	Commercial; Residential	386	2 buildings, 29 and 36 storeys	Kerkhoff: Develop-Build	Chilliwack
Cawston	637 Cawston Avenue	Complete (2022)	Residential	82	1 building, 6 storeys	Innocept Developments	Calgary
Brooklyn Bernard Block	1471 St. Paul Street	Complete (2021)	Commercial; Residential	178	1 building, 25 storeys	Mission Group	Kelowna
Proxima	1229 Richter Street	Complete (2021)	Residential	59	591 building, 6 storeys	Kerkhoff: Develop-Build	Chilliwack
Ella	1588 Ellis Street	Complete (2021)	Commercial; Residential	117	1 building, 19 storeys	Mission Group	Kelowna
Ellis Parc	1232 Ellis Street	Complete (2020)	Commercial; Residential	91	1 building, 14 storeys	GSL Group	Vancouver
St. Paul	1215 St. Paul Street	Complete (2020)	Residential	54	1 building, 6 storeys	Innocept Developments	Calgary
1151 Sunset	1151 Sunset Drive	Complete (2019)	Residential	102	1 building, 21 storeys	Kerkhoff: Develop-Build	Chilliwack
The Stockwell	716 Stockwell Avenue	Complete (2017)	Residential	32	1 building, 4 storeys	Innocept Developments	Calgary

amenities like the waterfront boardwalk. Many informants noted that these strengths stem from the original decision to situate the downtown directly along the lakeshore. In contrast, several informants noted that in nearby Vernon, the downtown, unlike Kelowna, is not adjacent to the waterfront—which they attribute as a key factor in the differences in demand for living downtown in both cities. As Developer #1 explained, the lake and surrounding serve as a major draw, pulling people into the downtown:

What's never changed about the appeal of downtown is access to the lake. Although 20 years ago, we would never have sold a concrete high-rise in our downtown, the lake has always been there. There was some public investment in the downtown. There were several major projects along the waterfront: Waterfront Park, the redevelopment of the Yacht Club, the removal of the old park. So, there was a fair amount of public investment.

This quote highlights how public investments have enhanced existing strengths, improving the overall quality of the built environment, and spurring further demand. As the City invested in the downtown amenities and infrastructure, public perceptions began to improve. These improvements led to renewed confidence from the community, including local entrepreneurs. As new businesses opened and the downtown became more vibrant, this further stimulated interests in downtown living. According to respondents, this created a self-reinforcing cycle: public and private improvements generated more demand, which in turn encouraged developers to bring forward additional proposals. Respondents also pointed to a growing demand for a downtown lifestyle, largely driven by two key demographic groups: young adults and empty nesters. As Planner #1 explained:

When you look at the age demographics of our downtown, they are very much in line with what you would see in downtown Vancouver in terms of average age. Part of that growth downtown comes from younger people, and as people have families, we start seeing some of that push out towards the 'burbs.

But then we're seeing this second push for downtown living from the empty nesters too.

In addition to shifting demographics, respondents also pointed to the rapid rise in housing costs as a significant factor driving increased demand for downtown living. While single-detached homes have traditionally dominated Kelowna's housing market, the cost of purchasing or renting this type of housing has become prohibitive—particularly for young adults. As a result, many buyers and renters are turning toward more affordable, denser housing options located in the city centre. This was elaborated upon by Planner #1 who shared:

There's a difference between what people's preference is, and what's feasible and affordable in any given context. I would speculate that most people who live in Kelowna, are not that different from a lot of people across Canada, that if they had a choice, all things being equal, we would probably hear from them that they would go for a single-detached house or a townhouse before an apartment.

This sentiment is echoed by Developer #2, who further highlighted the relationship between affordability and housing choices and urban form:

There's a strong underlying preference for a single-detached home, which is a national trend. That national trend seems to be stronger in markets where affordability works better. If all pricing was equal, people would still want to live in the typical single-family home and in a suburban neighborhood. In Kelowna, what we have seen is a dramatic price increase over the last three years, and for that housing type. For that reason, a lot more folks are now thinking about either infill, which might be a fourplex or duplex and in a more urban location. So, housing preferences are much more open minded in Kelowna than in other regions, because the barriers for single-family housing from a pricing perspective are so large.

Several respondents also noted that Kelowna's tourism industry furthers the demand for housing in the downtown. While hard data was not provided, informants suggested that a significant number of downtown condominiums have been purchased by investors as short-term rentals to be listed on Airbnb or similar platforms. Collectively, the interest—from young adults, retirees, and investors—has created a steady stream of demand, helping to fuel ongoing intensification in the downtown core.

### Developer capacity and expertise with downtown intensification

While policy and zoning provide a regulatory framework for development, it is developers who ultimately shape the urban fabric by proposing, financing, and constructing projects. As such, the implementation of intensification targets is reliant on the development industry. Respondents noted that Kelowna benefits from a number of “home-grown” developers with specialized expertise in high-density and mixed-use residential development within central neighbourhoods. As Planner #1 explained:

We punch above our weight in terms of the expertise of our local developers. We have a number of developers that are really good at putting together dense building projects, be they towers or multi-family. They do a lot of dense projects, and they're very good at it. So, we don't really have a shortage of local developers that can do those sorts of things.

Developer #4 echoed this sentiment in stating, “on a per capita basis, there's probably more urban developers in Kelowna than in a lot of other cities.” Historically, Kelowna's development industry was oriented towards greenfield development, but respondents shared that the industry has undergone a notable shift over recent years, adapting to new policy directions and evolving market conditions that favour intensification. As Planner #1 noted:

We do have a lot of old school suburban developers. They are adapting. They've known for some time that the writing is on the wall for straight up single-family housing. We get pushback from some, but I was actually quite surprised when we did our Official Community Plan. Yes, there was, to a certain extent, pushback on the idea of restraining suburban growth, as to be expected, but not nearly as much as I thought.

In addition to local expertise, respondents also pointed to the growing presence of out-of-market developers. As Developer #3 observed, the industry is changing with the entry of larger, well-capitalized firms from outside the region. These out-of-market developers—many of whom have delivered large-scale projects in cities such as Vancouver and Calgary - are not only contributing to the volume of new proposals but are also pushing the scale of density to unprecedented heights. Taken together, these insights suggest that Kelowna has a network of developers that possess the expertise, adaptability, and resources to deliver on the City's intensification objectives.

### Project economics: Making the numbers work

A development's feasibility is shaped by the project fundamentals: cost of materials, labour, land acquisition, and financing. Developers assess these costs and conditions in relation to projected revenues, aiming to achieve certain financial metrics. According to respondents, the sheer number of projects currently under construction—with many more in the pipeline—indicates that, in general, revenues continue to outpace costs. While acknowledging that development costs remain high, respondents noted that the expected rent gap has, thus far, been sufficient to justify moving forward with construction. As Developer #3 explained, municipal incentives have played an important role in making some projects financially viable:

Some of that stuff comes from municipal policy as well. We have another 4-story office building downtown class A space, just 4 stories high. And when we did that, we took advantage of the tax incentives that were in place. And we're about to lose that tax exemption next year, because it's been 10 years. That was a big help in getting us over the hurdle of wanting to develop in that spot.

However, respondents also emphasized that project viability is not static; it fluctuates with broader market conditions. While the recent surge in downtown development reflects a period of economic optimism and strong demand—a “bull market,” as framed by one respondent—there is growing uncertainty about whether this momentum can be sustained. Developer #2 explained:

[Demand is] low and that line isn't linear. It ebbs and flows. Right now, we're in a situation where land costs are extremely high. Construction costs are extremely high, and interest rates are higher than they've been in this development cycle. Those are 3 huge headwinds that we've seen. In Kelowna, there's 5 or 6 downtown projects that have been shelved because of that. Coming out of Covid, there were a couple of years that were really spectacular from a demand and supply perspective where the numbers made really good sense. Condo pricing was rising at 25% per annum and costs were flat.

This insight illustrates the relationship between costs and expected revenues, demonstrating that projected returns have, in recent times, been sufficient to justify construction.

### Political will and administrative capacity: Development friendly governance

Respondents noted that key decision-makers have demonstrated strong support for intensification. As Planner #2 explained, Kelowna has developed a reputation of being “fairly development friendly.” This reputation is largely attributed to past and present City Councils, which have been recognized as strong advocates for compact, high-density development - particularly in the downtown core. Planner #2 elaborated on this in saying:

Like many other places, there are a variety of opinions from the community and from decision makers—but we have had a progressive and open stance on accepting or moving development towards this more urban form. There are, of course, different opinions and challenges that pop up on a case-by-case basis—but the overall track record has been politically open to more dense urban development.

In addition to a pro-development Council, respondents emphasized the pivotal role of City staff in advancing a policy and regulatory framework that enables compact growth and redevelopment within the downtown core. Staff

have used a combination of geography-based constraints and land use planning to discourage outward expansion. Planner #2 explained:

We're bound on a couple of sides by pretty steep hills, and we have a lake. From square one, the geography of the city kind of lends itself to less outward, sprawling suburban type development than you might see elsewhere. We are also bound by the Agricultural Land Reserve. So, those factors, which may not be in place elsewhere, lead to some of the decisions you see around land use management in the city of Kelowna. We have leaned into that. We have acknowledged that we probably don't want to be seeing a mass amount of suburban development on our hillsides. We don't want to be pushing into agriculturally viable areas. So, I think, culturally, as a City, we've embraced that. And we also have set up a permanent growth boundary to enforce that even more. That's been a strong planning tool that we have.

Within the defined growth area, development is not only permitted but actively encouraged - both through policy and streamlined administrative processes. Developer #2 described how this approach enables intensification:

I've been fortunate to have worked on projects from St. John's to Victoria and have had exposure to all of the major municipalities in Canada. It's not just because I'm from here and we rely on them, but Kelowna generally is the best that I've seen. They're the most progressive. The planning staff are so innovative and forward thinking. They are not stuck in the old ways of doing things at all. They've done a great job—you can get a development permit in Kelowna for infill projects right now in 6 months, which is absolutely insane compared to other places. This is so fast. We have nothing to complain about here.

As key actors in the development process, Council and staff have cultivated a political and administrative environment that is supportive of downtown development.

## **Discussion: The key drivers of downtown intensification**

In mid-sized Canadian cities, downtown decline has been a longstanding challenge (Bunting et al. 2007; Hagen and Walker 2024). This has created a narrative whereby only a few mid-sized downtowns are actually considered “successful” (Filion et al. 2004). As Grant and Gregory (2016) state, “concerns about conditions in the central city have dominated planning since the beginning of modern town planning” (p. 176). As such, downtown revitalization has long been a key priority for planners throughout Canada—and more broadly, North America—leading to a range of strategies aimed at reversing decline and restoring vibrancy (Robertson 1995; Sands 2007). For example, one prominent strategy has been to significantly increase the supply of housing and number of downtown residents (Filion 2024). In the 1990s, a Kitchener-based task force concluded that a housing-based strategy was the most effective way to boost retail activity, stimulate demand for more entertainment options, increase vibrancy, improve safety and ultimately revitalize the downtown core (Bunting et al. 2000). Bringing housing into the downtown is consistent with broader planning frameworks, such as Smart Growth, which emphasize compact, mixed-use, and transit-oriented development (Downs 2005). Policies aimed at increasing the number of downtown residents is common in the official plans of many mid-sized Canadian cities (Graham et al. 2019; Filion 2024). Over recent years, this has become even more pronounced—as in the wake of the COVID-19 pandemic—planners are still dealing with a surplus of office space and fewer downtown workers (Graham and Dutton 2021; Leong et al. 2023; Sands et al. 2022). Despite a widespread adoption of downtown housing strategies, few mid-sized Canadian cities have successfully established a strong residential base in their downtowns. Notably, a recent survey of planners working in mid-sized cities in British Columbia, identified high-density housing as their downtown's most prominent weakness (Graham 2025). As a result, downtowns remain sparsely populated in the typical mid-sized city. In Saskatoon, for instance, only about 1% of the metropolitan population lives downtown (Hagen and Walker 2024). Similarly, in Prince George, just 287 people or less than 0.5% of the city's population lives in the core (Graham 2024). For many who do live downtown, it is “a neighbourhood of last resort for residents who cannot afford housing elsewhere” (Filion 2024, 19).

In contrast to the broader trend among mid-sized Canadian cities, Victoria, Halifax, and Kingston are frequently cited as notable exceptions, having successfully established a solid base of downtown residents (Filion et al. 2004; Filion 2024; Grant and Gregory 2016). More recently, Kelowna has emerged as another exceptional case, driven



by unprecedented rates of intensification and a rapidly expanding downtown population. These communities share similarities with Canada's largest cities, where high-density residential towers are a defining feature of the downtown (Filion 2024).

The findings presented here offer important insight into the conditions that have fueled intensification in downtown Kelowna. Rather than isolate or rank the importance of any single factor, the evidence suggests that success with intensification requires the convergence of these conditions.

The first factor of note is strong market demand. As Burayidi (2015) explains, mid-sized cities should aim to have at least 5% of their population living downtown. One challenge in meeting or exceeding this threshold is that downtowns in many mid-sized cities typically lack the criteria needed to be successful (Filion 2024). Decades of decentralization and suburbanization have taken a visible toll, leaving many downtowns diminished and lacking the amenities, services, and vibrancy that make urban living desirable (Graham 2024).

To support growth of a thriving downtown residential population, planners prioritize creating mixed-use environments that offer retail and services, entertainment and recreation, cultural institutions, employment opportunities, and vibrant food and nightlife options (Hagen and Walker 2024). However, these efforts must contend with the offerings of the suburban context, including space and privacy (Brewer and Grant 2015). As a result, a strong preference for the suburban lifestyle has resulted in insufficient demand to justify high-density downtown residential development (Grant 2018).

Kelowna's downtown stands out for offering a broad array of amenities that strengthen the appeal of urban living. A diverse mix of local shops, restaurants, and cafés is complemented by a vibrant cultural scene centered around the downtown "Cultural District," home to artist studios, galleries, museums, and performance venues. Prospera Place, a 7,000-seat arena, brings large-scale entertainment options into the downtown. Importantly, Kelowna has succeeded where many mid-sized cities have faltered: providing everyday essentials, such as grocery stores, in the downtown core. While central areas in other cities often lack access to fresh food (Larsen and Gilliland 2008; Hagen and Walker 2024), downtown Kelowna includes several options, including a full-service grocery store along Bernard Avenue—downtown's "main street." Bernard Avenue also offers a continuous, pedestrian-oriented streetscape, a key characteristic of successful mid-sized downtowns (Filion 2024). This is further enhanced during the summer months when the street is closed to vehicles and transformed into a pedestrian-only zone, reinforcing its role as a vibrant public space.

These built amenities are complemented by the region's most notable natural feature: Okanagan Lake, which also forms the downtown's western boundary. The strong connection, both physical and visual, between the core and the waterfront is a contributing factor to downtown's appeal. In their assessment of downtown Kingston, Lewis and Donald (2010) observed that connections to the natural environment can greatly enhance downtown livability. Recent studies (see: Hagen and Walker 2024; Graham 2024) also emphasize the importance of providing a full spectrum of built and natural amenities to boost demand for downtown living in mid-sized cities. In many respects, Kelowna not only meets but exceeds these criteria, fueling growth of its downtown population and its ability to—at least in part—counter centrifugal forces.

Strong market demand is also a response to the presence of key demographic groups: young adults and empty nesters (Grant and Gregory 2016). While these cohorts are at different life stages, they often share an affinity for the walkability, convenience, and vibrancy that downtown living provides. Moos (2014; 2016) introduced the term "youthification" to describe the growing concentration of young adults in central neighbourhoods—a trend that has contributed to the repopulation of downtowns across North America. Similarly, retirees are also recognized as a key group in mid-sized downtowns (Filion et al. 2004). Kelowna has attracted both groups in growing numbers. The city's mild climate, natural beauty, and access to amenities have long distinguished it as a preferred destination for retirees (City of Kelowna 2023). Between 2016 and 2021, the 65+ population in Kelowna increased by 20%, surpassing the national growth rate of 18.3%. Over the same period, adults aged 20 to 44 were Kelowna's fastest-growing cohort. Together, these groups provide ample demand for additional high-density housing in the downtown core (City of Kelowna 2023). This demand is amplified by interest in condominiums as investment property. Between 2016 and 2021, 55% of all condo units constructed in Kelowna were purchased by investors—surpassing the provincial average of 49% (Withers 2024).

In addition to demographic shifts and investor interest, affordability pressures have further strengthened the demand for downtown living. The cost of single-detached homes in Kelowna has risen dramatically over recent years—the average cost now exceeding \$1 million (MacNaull 2024). This has forced many buyers and renters to



**Figure 2**  
Bernard Street in downtown Kelowna provides a mix of uses. Recent investments into the public realm have established a high-quality pedestrian environment (GoToVan 2017)



**Figure 3**  
Okanagan Lake and the publicly accessible waterfront boardwalk and beaches are significant amenities that abut the downtown and appeal to existing and prospective downtown residents (Hagen 2024)



turn to more affordable higher-density alternatives. For instance, the average cost of a townhouse is \$754,900, while condominiums average \$506,800, making them relatively accessible in a market increasingly defined by financial constraints. In Kelowna, rising housing costs and changing consumer preferences have helped fuel downtown development. This trend reflects broader development patterns seen across Canada, often referred to as the “tall and sprawl” approach—where urban growth is accommodated either through high-density towers or low-density suburban expansion (Parker et al. 2023).

Beyond market conditions, successful intensification also depends upon strong leadership and institutional support. Local government plays a pivotal role in establishing a policy environment that facilitates and encourages downtown development (Hagen and Walker 2024; Jamal 2018a). Effective leadership includes both political and administrative actors: elected councilors that champion sustainable growth management, density, intensification, and downtown revitalization—and municipal staff who create and implement policies and tools that discourage or prohibit low-density sprawl, while incentivizing downtown development. For example, in Guelph and Barrie, fiscal incentives offered by the municipality have been identified as key for jumpstarting and sustaining downtown development (Jamal 2018a; Jamal 2018b). Alternatively, complex regulations and approvals processes have been associated with making dense developments economically unviable (Nicol and Biggar 2025; Biggar et al. 2023).

Kelowna offers a clear example of strong municipal leadership. City staff have actively developed strategies to curb low-density, peripheral development, and instead direct development towards central neighbourhoods. This vision is explicitly outlined in the City’s 2022 Official Community Plan (OCP). Among its ten guiding pillars, one commits to halting the approval of new suburban neighbourhoods, while another prioritizes development along transit corridors and within five designated urban centres, including the downtown (City of Kelowna 2022). Our findings indicate that this approach enjoys broad political support, with City Council consistently endorsing staff recommendations that promote intensification.

These policies, along with consistent political support, send a strong and unambiguous message to the development industry: downtown intensification is both encouraged and supported. This matters, because developers—not planners—are the ones who build cities (Coiacetto 2000). In most mid-sized cities, however, developers have traditionally focused their product offerings on low-density, greenfield development and thus lack the experience and expertise with high-density, residential or mixed-use downtown development (Graham and Filion 2023; Brewer and Grant 2015). Additionally, the development industry in mid-sized cities is typically localized, with few firms operating across multiple or international markets—unlike the more diversified and globally connected industry operating in Canada’s largest cities (Nicol and Biggar 2025; Novak 2020). Ultimately, developers are motivated by a project’s financial viability and the potential return on investment. As Filion (2024) explains, “land values must therefore reach a certain threshold to make high-density development profitable” (p. 15)—a threshold that is often unattainable in mid-sized cities.

Kelowna’s experience presents as different from the typical mid-sized city. Kelowna is home to several locally based developers who have amassed portfolios of high-density residential and mixed-use developments within the downtown core. This demonstrates adequate local capacity to deliver on intensification objectives. This expertise has been supplemented by the arrival of larger, well-capitalized groups from other parts of Canada—many of which bring specialized experience in downtown redevelopment. Together, the development industry is well-positioned to meet the market and take advantage of the supportive policy, stable political environment, and favourable financial margins. Like Halifax and Victoria, development activity in Kelowna aligns with intensification policies—demonstrating that when the conditions align to support the work of urban-oriented developers, downtown intensification is viable in mid-sized Canadian cities (Nicol and Biggar 2025).

## **The Leaders and Laggards: Explaining divergent outcomes in mid-sized Canadian cities**

Kelowna stands out among mid-sized Canadian cities as a rare case where the conditions needed for downtown intensification have come into alignment. These include a vibrant, amenity-rich downtown; strong and growing market demand; consistent political and administrative support; financially viable development opportunities; and a network of developers with the interest and experience in high-density, mixed-use urban projects. These enabling factors contrast sharply with the challenges commonly identified in the literature, which typically characterize mid-sized cities as absent of many of these features.

For example, in a complementary study, we examined Regina as a case that illustrates the challenges with core-area intensification (see: Graham and Filion 2024). There, intensification has been hindered by weak market demand, a lack of downtown amenities, relatively low housing prices (which softens demand for high-density housing), a limited pool of developers with expertise in core area intensification, insufficient political will, and financially unviable projects. These conditions reflect a broader pattern observed in many mid-sized Canadian cities that struggle to advance downtown intensification goals – a group we refer to here as “laggards.”

In contrast, Kelowna exemplifies what it means to be a “leader” in downtown intensification. A side-by-side comparison with Regina highlights a stark difference, and how the enabling conditions for downtown development have come into alignment in Kelowna. As summarized in Table 3, these differences highlight the factors that distinguish leaders from laggards.

Given that many Canadian cities continue to encounter challenges with implementation of intensification targets, this research helps address that gap by providing a more complete understanding of the related factors. By focusing on a “leader” case, our study offers valuable insights that complement existing analyses of “laggard” cities, contributing to both planning practice and scholarship. These insights are particularly relevant in the post-COVID era, where demand for downtown office space remains soft, and housing-driven revitalization strategies have become central to municipal planning efforts (Sands et al. 2022; Hagen and Walker 2024). Understanding why some mid-sized cities find success with downtown intensification while others continue to struggle can inform more targeted and effective policy interventions.

While these findings offer valuable insights for mid-sized cities, it is important to acknowledge that specific characteristics and contextual advantages create a uniquely Kelowna experience. It would be overly simplistic to assume that other cities can simply replicate the conditions found in Kelowna. Others mirror this sentiment, noting that because of contextual circumstances, similar efforts can yield different results (Filion et al. 2004; Sands 2007). Some enabling factors—such as rapid population growth, high housing prices, and proximity to distinctive natural amenities—are difficult or even impossible to replicate, and in some cases, such as high housing prices, are not particularly desirable. Likewise, political support for intensification, though essential, cannot be easily manufactured. As Filion (2020) observes, municipal councils in many mid-sized cities are often dominated by suburban interests, resulting in limited support for density – or even development itself.

**Table 3**

Factors that separate “leaders” from “laggards” with core area intensification

Factors that impede intensification in “laggard” cities	Factors that facilitate intensification in “leader” cities
<ul style="list-style-type: none"> <li>• Amenity deficient downtowns.</li> <li>• Insufficient target populations.</li> <li>• Low housing prices.</li> <li>• Low traffic congestion/easy commute to suburban neighbourhoods.</li> <li>• Policy regime that incentivizes suburban development, disincentivizes core area intensification.</li> <li>• Lack of political will and absence of effective advocates.</li> <li>• Suburban-oriented development industry.</li> <li>• Projects are not financially viable (i.e. financial returns are insufficient).</li> </ul>	<ul style="list-style-type: none"> <li>• Amenity rich downtowns.</li> <li>• Populations that aspire for an urban lifestyle (young adults and retirees).</li> <li>• High-housing prices.</li> <li>• Policy regime that incentivizes intensification, disincentivizes suburban development.</li> <li>• Strong advocacy and political support for sustainable development from city administration and local council.</li> <li>• Urban-oriented development industry</li> <li>• Projects are financially viable (i.e. financial returns are sufficient).</li> <li>• Investor confidence in short-term/vacation rentals.</li> </ul>



Therefore, practitioners working in mid-sized cities, with aims to stimulate downtown housing development, should pay particular attention to the more transferable actions. This includes establishing appropriate policies and zoning regulations that prioritize compact, mixed-use development while discouraging low-density greenfield development. Such policy should be complemented with effective fiscal and non-monetary incentives that support downtown development. Additionally, targeted public-sector investments in infrastructure, placemaking, and public amenities can help create a more vibrant and attractive downtown. Interventions of this nature will improve the quality of life for current residents, as well as enhance the downtown's appeal to prospective residents and developers. From this, cities can lay the groundwork for downtown's gradual evolution, which aligns with Jamal's (2018b) notion that downtown revitalization comes through incremental change.

## Conclusion

This study examined the underlying factors that have contributed to Kelowna's recent success with downtown intensification, which have significantly increased the number of Kelownians living downtown. In doing so, this research adds to and complements the growing body of literature on intensification in mid-sized Canadian cities and helps to clarify the key conditions that are necessary to support implementation of targets.

Future research should build upon this study. One area for further investigation is Kelowna's development industry, which is comprised of local developers with impressive portfolios of high-density builds, alongside a growing number of out-of-market firms. Understanding the factors that have created this unique mix of actors would provide valuable insight for other mid-sized cities looking to attract developers aligned with their intensification goals. Additionally, comparative studies of other mid-sized cities that have successfully advanced downtown intensification would help to deepen and refine this emerging body of knowledge—further clarifying what distinguishes leaders from laggards.

Finally, while this study focused on the drivers of intensification, it did not explore the broader social and spatial impacts of downtown Kelowna's rapid transformation. Growth and development are not inherently good, and the distribution of benefits can vary significantly. Future research should adopt a more critical lens and explore the relationship between the rapid rates of growth and development, and issues related to gentrification, displacement and exclusion. Additionally, further inquiry is needed regarding the implications of increased density on urban design—particularly how it affects the pedestrian environment and experience. As Kelowna's downtown continues to evolve and become denser and taller, understanding and addressing these challenges will become increasingly important to ensure outcomes are both equitable and livable.

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