

Housing Needs Report 2020

Town of Osoyoos



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1 Executive Summary

As the only living desert in Canada, Osoyoos is an attractive community located on the shores of Osoyoos Lake. The Town of Osoyoos is undertaking this Housing Needs Report, which conforms to new provincial regulations, to inform an upcoming Official Community Plan update and to develop additional policy for the provision of the right mix of housing.

Demographics and Economy

Osoyoos is located within the Regional District of Okanagan-Similkameen (RDOS), with a population of 5,085 in 2016. The community has grown since 2006 and at a faster population growth rate than the RDOS (4% compared to 6%). Based on past growth trends, it is anticipated that Osoyoos will continue aging and growing modestly by an estimated 9 percent or 430 individuals from 2020 to 2025. The age group that will see the most absolute growth is the 65 years and over group.

Osoyoos has a high proportion of adults 65 years of age and over (43%) and a smaller proportion of individuals between the ages of 0 and 54 (38%), compared to the RDOS' 31 percent and 50 percent, respectively. Households in the community are primarily made up of couples without children and non-census families (individuals living alone or with roommates), at 41 percent and 38 percent respectively. Families with children make up just 18 percent of Osoyoos' households, but are an important representation when planning for the future of Osoyoos.

A majority of the households in Osoyoos are smaller, with 84 percent consisting of one- and two-persons, but a significant portion of the housing stock are three-or-more bedroom units (53%). This indicates that some households may have more bedrooms than necessary, as they may use their additional space for a range of other things (e.g. recreation, hosting family, etc.).

Osoyoos' economy is driven by tourism as evident in its top two employment industries of accommodation and food services (19%) and retail trade (11%), and is further diversified by construction (10%) and health care and social assistance (10%). While the community has a low participation rate where only 42 percent of the population is part of the labour force, the overall number of jobs has grown by 4 percent between 2006 and 2016.

Housing Stock

Osoyoos' private housing stock is diverse and is made up of a mix of housing structural types representative of a small community in BC: single-detached dwellings the most common (59%) followed by low-rise apartments (21%) and other structural types (18%). Like other communities in BC, Osoyoos has a high proportion of households who are owners (74%), and renters represent a quarter of the population (25%).

A significant portion of dwellings in Osoyoos are seasonal accommodation, reflecting the unique structure of Osoyoos as a resort community for snowbirds (i.e. individuals and retirees who migrate to warmer temperatures). Of the 3,151 private dwellings in the community, 21 percent are not occupied by usual residents. In the short-term rental market (rental that is less than 30

days), there were approximately 191 units available for rent in July 2019, representing 6 percent of the private housing stock. Based on questionnaire responses on housing challenges in Osoyoos, it is recognized by some stakeholders that there is a shortage of rental housing for seasonal and hospitality workers.

Housing Affordability and Anticipated Growth

Like in the RDOS, housing affordability is the most common housing challenge experienced by Osoyoos households. Twenty-one percent (21%) of Osoyoos households spend 30 percent or more of household's before-tax income on shelter costs, which is similar to the RDOS overall (22%). However, housing sales prices in Osoyoos are generally higher than the RDOS across most dwelling types and have increased by an average of 49 percent between 2009 and late 2019. In addition, a scan of the secondary rental market estimated that the monthly median rent in Osoyoos ranges from \$1,000 for a 1-bedroom and \$1,325 for a 3-bedroom unit. In terms of affordability, the median rent of \$1,000 is considered affordable for a household with an annual income of \$40,000.¹

Nine percent (9%) of households in Osoyoos are in Core Housing Need². While this is lower than the regional figure of 13 percent, the proportion of households in Core Housing Need in Osoyoos has doubled from 5 percent to 9 percent between 2006 and 2016. This indicates that an increasing number of households are experiencing housing challenges. There are 5 percent of households in Extreme Core Housing Need – a proportion that is lower in comparison to the RDOS overall (5.8%). Osoyoos renter households are two to three times more likely than owners to be in Core Housing Need or Extreme Housing Need.

In terms of non-market housing, there are 157 units subsidized by BC Housing in 2019 which represents 6 percent of total households in Osoyoos. These units primarily serve low-income seniors (76 units), and the remaining 81 units serve families and other groups. There are no co-operative housing units or emergency shelters in Osoyoos. Stakeholders report there is a higher need for non-market housing as low-income households and individuals with developmental and physical disabilities are financially limited to fewer housing options in Osoyoos.

Looking ahead to the next five years and based on regional growth trends, it is estimated that Osoyoos will grow by 137 households from 2020 to 2025. During this time period, is anticipated that there will be a need for an equivalent of 137 units, in which the majority will be 2-bedroom units (82 units or 60% of the overall unit growth) followed by 1-bedroom units (33 units or 24%) and 3-or-more bedrooms (21 units or 15%).

¹ In Canada, affordable housing is defined as shelter costs that are no more than 30 percent of a household's before-tax income. <https://www.cmhc-schl.gc.ca/en/Developing-and-Renovating/Develop-New-Affordable-Housing/Programs-and-information/About-Affordable-Housing-in-Canada>

² CMHC defines Core Housing Need as a household whose housing does not meet the minimum requirements of at least one of the adequacy, affordability, or suitability indicators. In addition, the household would have to spend 30 percent or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three housing standards).

2 Introduction

2.1 Project Overview

As part of the update to the Official Community Plan, the Town of Osoyoos has initiated a housing needs assessment to better understand the current and future housing needs in the community. The Housing Needs Report will be used to inform the Town's land use plans, policies, and regulations and to meet the provincial legislation and regulation regarding Housing Needs Reports in British Columbia.

This report is intended to collect key data regarding Osoyoos' population, households and housing, and anticipated housing and household growth. The project also incorporates stakeholder perspectives acquired through a questionnaire and brings together key findings from the quantitative and qualitative research into a comprehensive gap analysis.

Local governments play a key role in supporting the development of new housing to meet the needs of existing and new residents in their community and ensure an appropriate and diverse mix of housing across the housing continuum. Specifically, local governments can:

- Determine land use and built form through plans and regulations
- Incentivize the development of specific kinds of housing
- Invest in new housing through grants or land donations/leases
- Monitor the ongoing need for diverse types of housing
- Educate the public about the need for housing
- Advocate senior government for resources (capital and operating funds)

The housing continuum is made up of a range of market and non-market housing options. Over the course of a person's life, housing needs may change. A healthy housing system has a variety of options to support the diversity of residents' needs. This report uses qualitative and quantitative data to understand housing needs and gaps in Osoyoos across the continuum.



2.2 Data Analysis

This report draws on available statistical information on demographics and housing for Osoyoos. Comparisons are made to the RDOS as a benchmark to understanding the housing indicators being experienced in Osoyoos. The RDOS includes Osoyoos and the following municipalities: District of Summerland, City of Penticton, Town of Oliver, Village of Keremeos, Town of Princeton, Electoral Area A (Rural Osoyoos), Electoral Area B (Cawston), Electoral Area C (Oliver

Rural), Electoral D and I (Kaleden / OK Falls), Electoral Area E (Naramata), Electoral Area F (Okanagan Lake West / West Bench), Electoral Area G (Keremeos Rural / Hedley), and Electoral Area H (Princeton Rural).

The information summarized and used within this report was collected from several datasets published by the Ministry of Municipal Affairs and Housing for the Housing Needs Reports in British Columbia. These datasets are from a number of sources, including a BC Custom Census dataset from the Statistics Canada (includes 2016, 2011, and 2006 censuses and 2011 National Household Survey); the Canada Mortgage and Housing Corporation (CMHC); BC Housing; Co-operative Housing Federation of BC; BC Assessment; the South Okanagan Real Estate board, the Town of Osoyoos and BC Statistics.

2.3 Data Limitations

There are some limitations to the data used in the analysis of this report. First, there are some data points that are derived from “private households” and not total households. This data excludes those living in commercial, institutional or communal dwellings (e.g. nursing homes, rooming houses, staff residences, hospitals, hotels, etc.). For Osoyoos, the total population and population in private households differ by 195 persons. In some instances, data on private households was used because it provides more information than what is available in the published censuses for all households.

The second limitation is that the projections contained in this report are based on assumptions available to us today and represent a plausible base case should the assumptions remain true over time. In addition, the projections data is based on the total population data (and not private households). The third limitation is due to the voluntary nature of the 2011 National Household Survey, the data is considered less reliable. Because of this, the 2006 Census data is used for comparison purposes where possible.

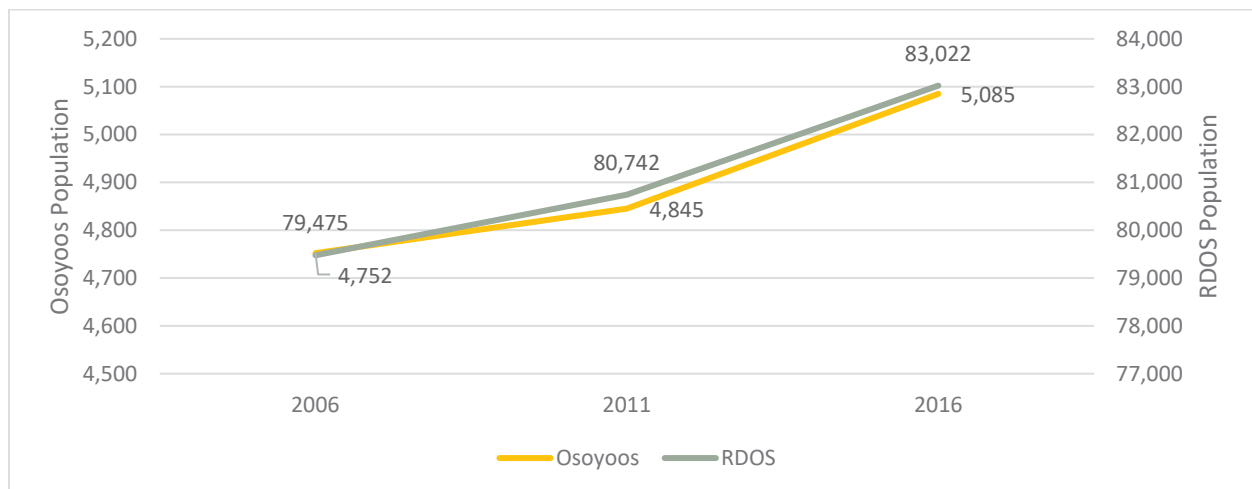
3 Demographic Profile

Housing is intertwined with the demographics and economy of a community. Trends in population growth, aging, and household formation will have a significant impact on the type of housing that is needed in the community and what gets built. This section contains information on the demographic context of Osoyoos: population, number of households, household sizes and household types.

3.1 Population

Osoyoos had a population of 5,085 in 2016.³ Despite a fluctuating growth rate in the last 10 years, Osoyoos has overall consistently grown at a faster rate than the Regional District of Okanagan-Similkameen (RDOS) where it represents about 6 percent of the regional population. From 2006 to 2016, Osoyoos grew 6 percent (333 persons) and the RDOS grew 4 percent (3,547 persons).

Figure 1: Population, 2006-2016



Source: Statistics Canada, Census 2016, 2011, 2006 – Custom Information for BC Ministry of Municipal Affairs and Housing

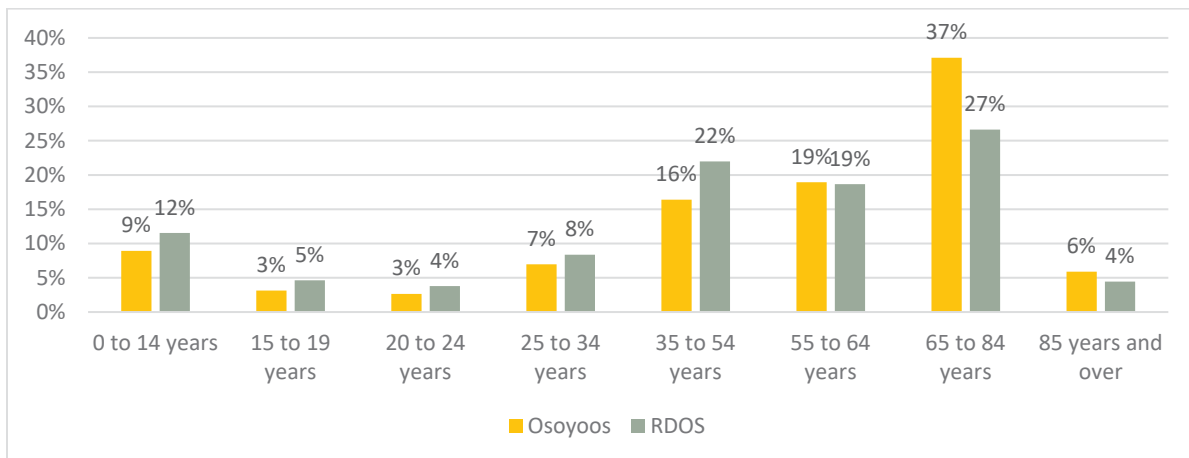
3.2 Age

As Osoyoos has a hot, sunny and dry climate, it is a highly desirable community for retirees and families to call home. Osoyoos is an aging community with a significantly high proportion of adults age 65 years or older (43%), and the second smallest proportion of working age individuals between the ages of 15 to 64 (48%) in Canada⁴. In comparison, RDOS has a smaller proportion of adults age 65 and older (31%) and a higher proportion of individuals between the ages of 15 to 64 (58%). In 2016, Osoyoos was the municipality with the second lowest proportion of working age individuals (ages 15 to 64).

³ An adjustment was made by Statistics Canada to change this number to 5,050 (post-census publication)

⁴ As cited by Statistics Canada, Census in Brief: Recent trends for population aged 15 to 64, 2016

Figure 2: Total Population by Age Group, 2016

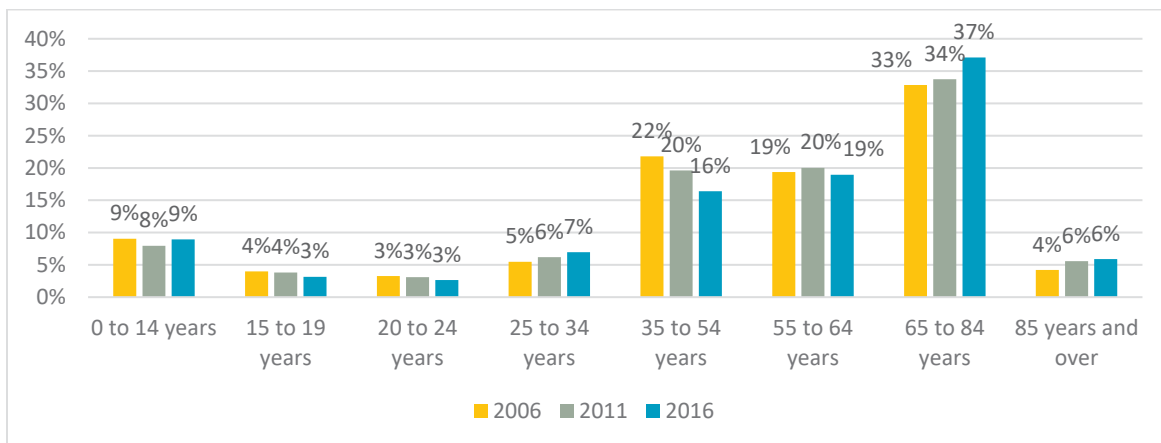


Source: Statistics Canada, Census 2016

The high proportion of individuals age 65 or older in Osoyoos is aligned with a rising median age of 59 to 62 that occurred between 2006 and 2016. Renters in Osoyoos are typically younger, with a median age of 44, while homeowners are generally older, with a median age of 65. This is a larger difference than in the RDOS, where both renters and owners have a lower median age (41 and 57 respectively).

However, while the 55 year and over age cohorts have grown, Osoyoos also experienced an increase in individuals between the ages of 0 to 14 (6% increase) and 25 to 34 (37% increase) between 2006 and 2016. In addition, recent 2019 school enrolment data indicates there is a 2% increase of students in both elementary and secondary schools since the 2015/2016 school year.

Figure 3: Total Population by Age Group, 2006-2016



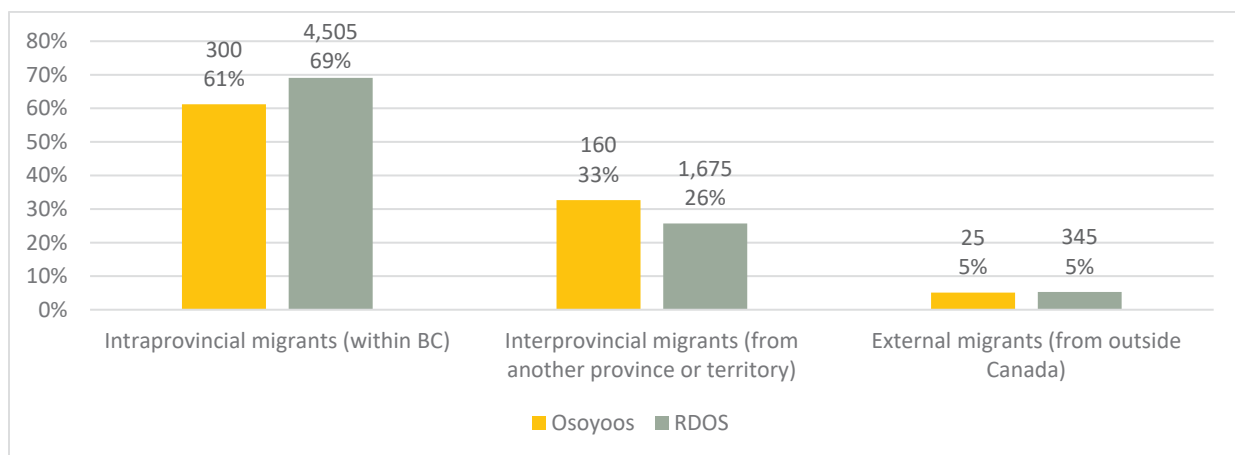
Source: Statistics Canada, Census 2016

3.3 Mobility

Both Osoyoos and the RDOS have experienced relatively stable mobility patterns, with 85% of each community staying at the same place of residence from 2015 to 2016.

Of the individuals who moved from outside of Osoyoos, 61 percent moved from elsewhere in BC (300 intraprovincial migrants), 33 percent moved from another province (160 interprovincial migrants), and 5 percent moved from outside of Canada (25 external migrants). In comparison to the RDOS' 26 percent, Osoyoos had a higher proportion of movers coming from outside the province (33% or 160 individuals).

Figure 4: 1-Year Ago mobility Status in Osoyoos and RDOS, 2015-2016

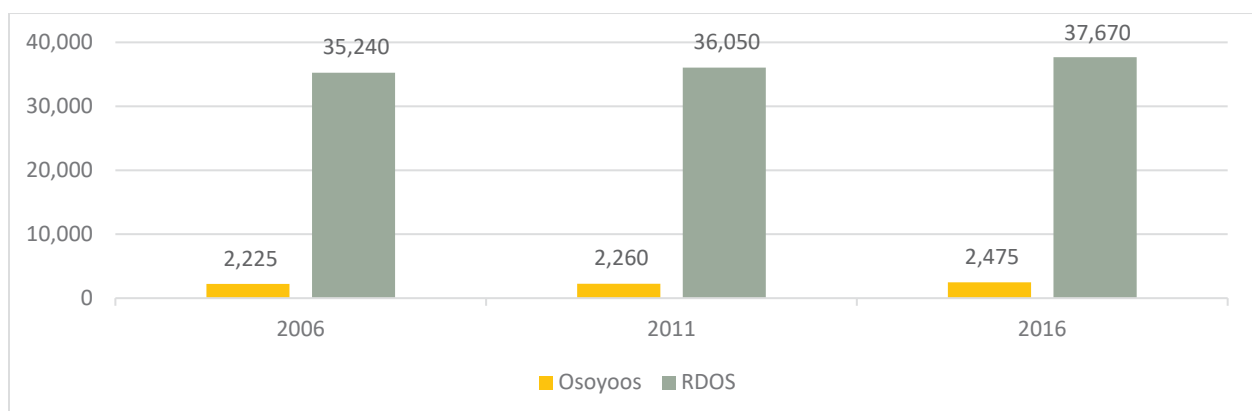


Source: Statistics Canada, Census 2016 custom Information for BC Ministry of Municipal Affairs and Housing

3.4 Households

There were 2,475 households in Osoyoos in 2016, growing by an average of 43 households per year since 2011. Between 2006 and 2016, the number of households grew by eleven percent or 250 households. Comparatively, the number of households in the RDOS increased by seven percent or 2,430 households over the same period.

Figure 5: Number of Private Households in Osoyoos and the RDOS, 2006-2016



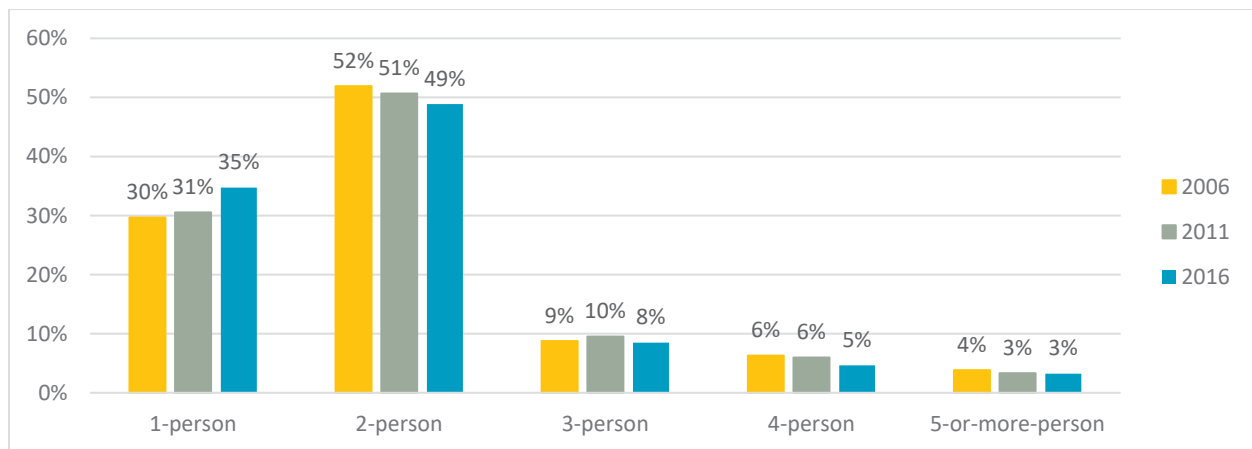
Source: Statistics Canada, Census 2016, 2011, 2006 – Custom Information for BC Ministry of Municipal Affairs and Housing

3.4.1 Household Size

There was a higher proportion of one-person households in 2016 than in previous Census periods. However, two-person or more households have proportionally decreased over time. In 2016, 84 percent of the population were one- and two- person households. This is indicative of an aging population, where adult children no longer reside with their parents.

Osoyoos's higher distribution of one-person households is reflected in an average household size of 2.0 persons per household, which is comparable to the RDOS's 2.1 persons per household. Osoyoos's average household size has remained constant over the past three Census periods (2006, 2011, and 2016).

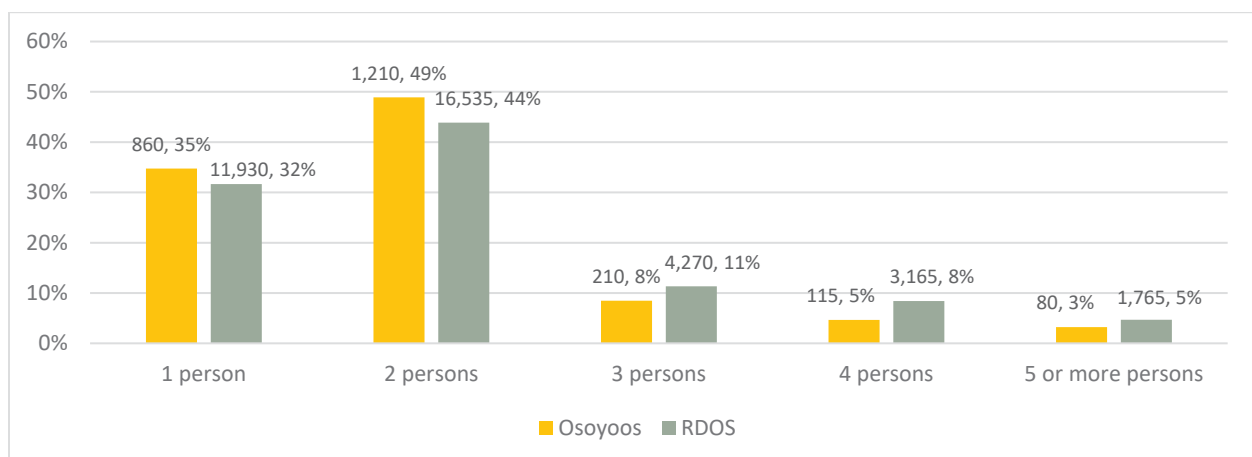
Figure 6: Households by Size, 2006-2016



Source: Statistics Canada, Census 2016, 2011 and 2006 – Custom Information for BC Ministry of Municipal Affairs and Housing

Compared to the RDOS, Osoyoos had a higher proportion of one- or two-person households and smaller proportions of 3-or-more person households.

Figure 7: Households by Size, Osoyoos and RDOS, 2016

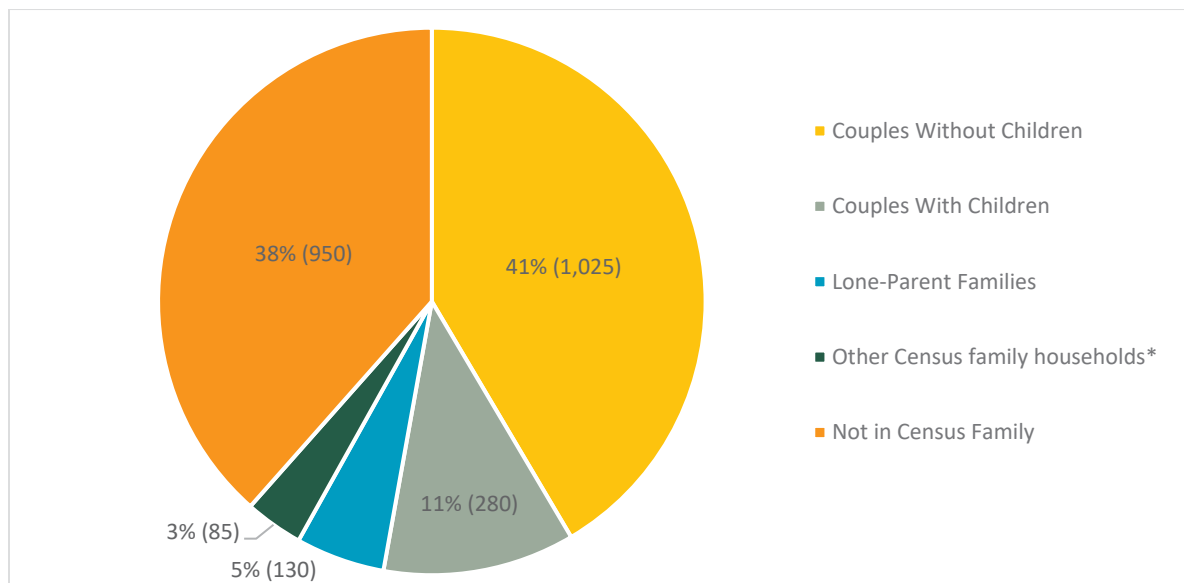


Source: Statistics Canada, Census 2016 – Custom Information for BC Ministry of Municipal Affairs and Housing

Reflecting the overall small household sizes in Osoyoos, 79 percent of households in Osoyoos were either couples without children or individuals living alone or with roommates (“not in Census family”) in 2016. As the Osoyoos community has a large proportion of seniors, this is likely reflecting the number of couples whose children no longer live with them or individual seniors who make their own household.

The single most common household type are couples without children (41%), followed by individuals not in Census families, meaning they live alone or with roommates (38%). Families with children make up just 18 percent of the population. Of this proportion, lone-parent families make up 5 percent, and couples with children represent 11 percent. Other Census family households are 3 percent of all households.

Figure 8: Household Types, Osoyoos, 2016



*Includes Census families with additional persons or multiple-census family households.

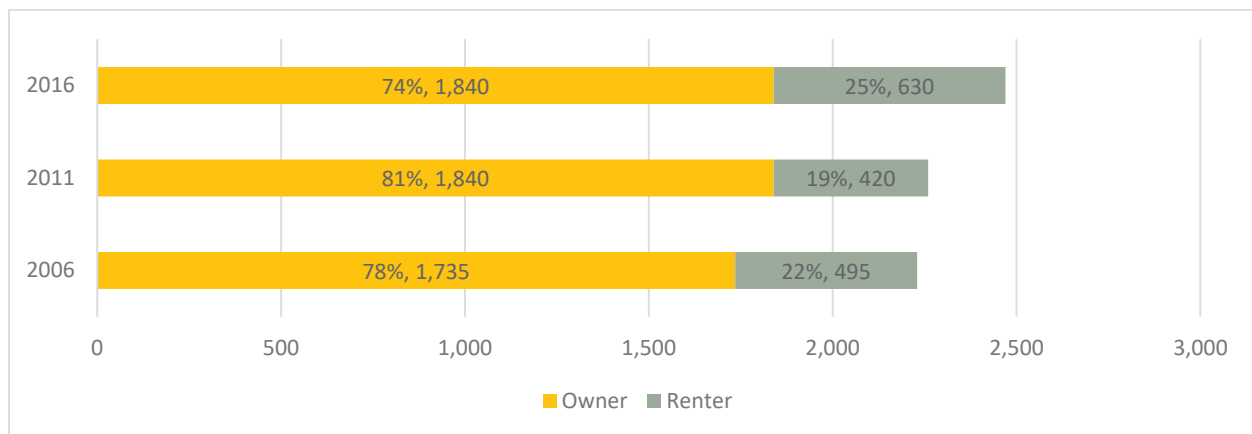
Source: Statistics Canada, Census 2016

3.4.2 Household Tenure

Osoyoos has a high homeownership rate with 74 percent of households owning their home, on par with 75 percent of households across the RDOS. However, renters still make up a significant portion of the community: 25 percent, or 630 households. The proportion of homeowners has fluctuated and decreased overall by four percent over the past three Census periods (2006, 2011, and 2016) due to the growth in renter households. Renter households grew substantially faster than owner households between 2006 and 2016, a rate of 27 percent while owner households grew at 6 percent.

Additionally, in Osoyoos, a significantly high proportion of owner households who do not have mortgages (62%), and this is a higher proportion in comparison to the RDOS overall (51%). This may be reflective of Osoyoos' age demographics as seniors typically have had more time to pay off their mortgages.

Figure 9: Household Tenure Over Time in Osoyoos, 2006-2016



Source: Statistics Canada, Census 2016, 2011, 2006 – Custom Information for BC Ministry of Municipal Affairs and Housing Community Growth

3.5 Community Growth

Population and household projections from to 2025 are summarized below. The projections are derived from BC Statistics and historical Census data from 2006, 2011 and 2016. These forecasts are based on past trends modified to account for possible future changes and, consequently, should be viewed as only one possible scenario of future population. The actual growth of the community will be influenced by a variety of factors, including growth in the region, availability of housing, and jobs in the community.

3.5.1 Population Projections

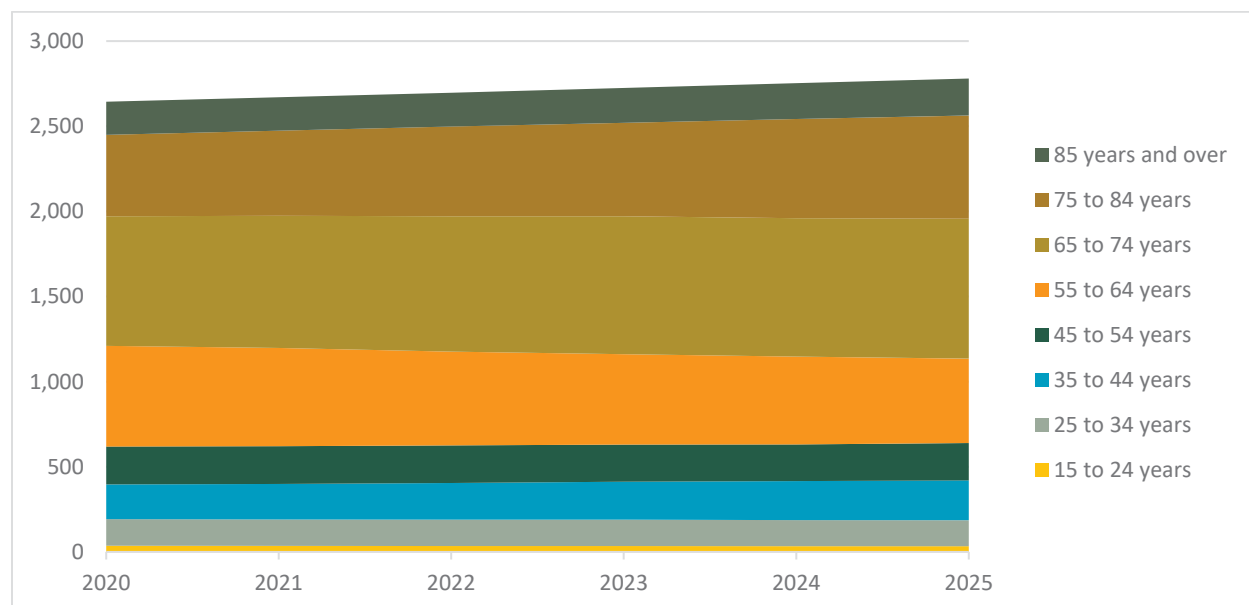
The population projections indicate that if trends continue, the Osoyoos population will grow by 4 percent (220 individuals) over the next five years from 2020 to 2025. It is estimated that the community has grown by 213 individuals in the last four years from 2016 to 2020.

Table 1: Anticipated Population, 2020-2025

	2016 (Census)	2020	2021	2022	2023	2024	2025	Change Between 2016 and 2020	Change Between 2020 and 2025
Projected Population	5,095	5,308	5,351	5,395	5,439	5,484	5,528	213	220

The graph below shows projected changes in the distribution of primary household maintainers by age between 2020 and 2025. The largest relative growth is in households with a maintainer 65 years to 84 (projected to increase by 189 individuals), followed by the largest relative decrease in adults age 55 to 64 (projected to decrease by 96 over the same period). The number of individuals in 15 to 24, 25 to 34, and 45 to 54 years are projected to decrease.

Figure 10: Population Projections by Primary Age of Household Maintainer, 2020 to 2025



3.5.2 Household Projections

It is estimated that Osoyoos has grown by 129 households from 2016 to 2020, and will continue to grow by about 137 households in the following five years, between 2020 and 2025.

Table 2: Household Projections, 2016-2025

	2016 (Census)	2020	2021	2022	2023	2024	2025	Change Between 2016 and 2020	Change Between 2020 and 2025
Projected Households	2,515	2,644	2,670	2,696	2,724	2,753	2,780	129	137

If the current household forming patterns are to remain consistent between 2016 and 2025, then it is expected that the proportion of senior-led households (65+) will increase from 52 percent of total households to 59 percent of households. This means that a majority of Osoyoos' households will be led by seniors.

3.5.3 Anticipated Housing Units

Using the projected household growth between 2016 and 2025, the estimated number of housing units needed in Osoyoos can be estimated. This approach is based on the assumption that future households will need the minimum number of bedrooms indicated in the National Occupancy Standard⁵. The distribution of unit size and household type is shown in Table 3.

Table 3: Distribution of Number of Bedrooms Needed by Household Type

	Bachelor and 1 Bedroom	2 Bedroom	3+ Bedroom
Couple without Children	0%	100%	0%
Families with Children and Other Families	0%	33%	67%
Non-Census Family	60%	30%	10%

Under this scenario, it is estimated that between 2016 and 2020, Osoyoos saw an increase of 129 households which would have required an equivalent of an additional 129 new housing units (Table 4).

As the projected household growth over the next five years from 2020 to 2025 is approximately 137 households, an additional 137 units is expected to be needed to meet demand. Eighty-two of the anticipated number of units are estimated to be 2-bedroom units, serving about 60% of the overall household growth in Osoyoos between 2020 and 2025, followed by 1-bedroom units (24% or 33 units) and 3-or-more bedrooms (15% or 21 units).

Looking over a longer period of time, from 2016 to 2025, based on the overall estimated net household growth in Osoyoos, it is estimated that the housing need is 265 new units.

Table 4: Anticipated Units by Household Type, 2016-2020 and 2020-2025

Household Growth			
	2016-2020	2020-2025	Total
Couple without Children	73	58	131
Families with Children and Other Families	10	23	33
Non-Census Family	46	55	101
Total	129	137	265
Unit Growth			
	2016-2020	2020-2025	Total
Bachelor and 1 Bedroom	27	33	61
2 Bedroom	90	82	172
3+ Bedroom	11	21	32
Total	129	137	265

⁵ Statistics Canada, Housing Suitability of Private Household
<https://www23.statcan.gc.ca/imdb/p3Var.pl?Function=DEC&Id=100731>

4 Income and Economic Profile

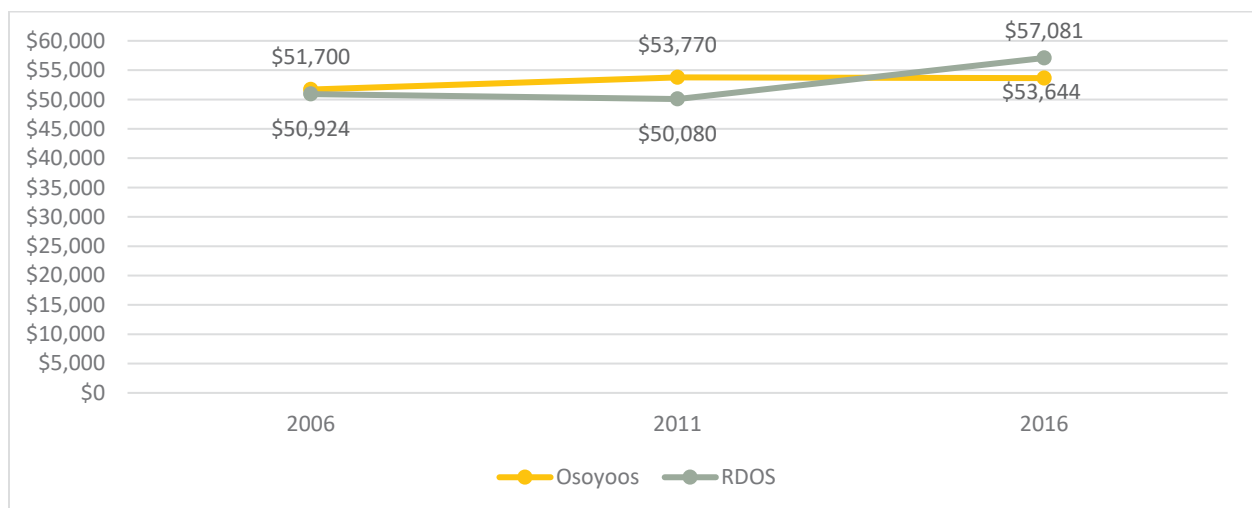
This subsection presents information on household incomes, employment, and economic indicators. The income data for previous years is adjusted for 2015 constant dollars. Readers of this report should note the Census income data is from the previous year in which the survey was conducted (e.g. 2016 household income is from 2015).

The information in this section is shown based on the year of the Census. Median income identifies the mid-point of income distribution in the community, or that half of the sample makes more than the median income and half makes less.

4.1 Household Income

From 2006 to 2011, the median household income in Osoyoos was similar to the RDOS. In 2016, Osoyoos' median household income held steady, at \$53,644, whereas the RDOS' median household income grew to \$57,081.

Figure 11: Median Household Income, Before-Tax, 2006-2016 (2015 Constant Dollars)



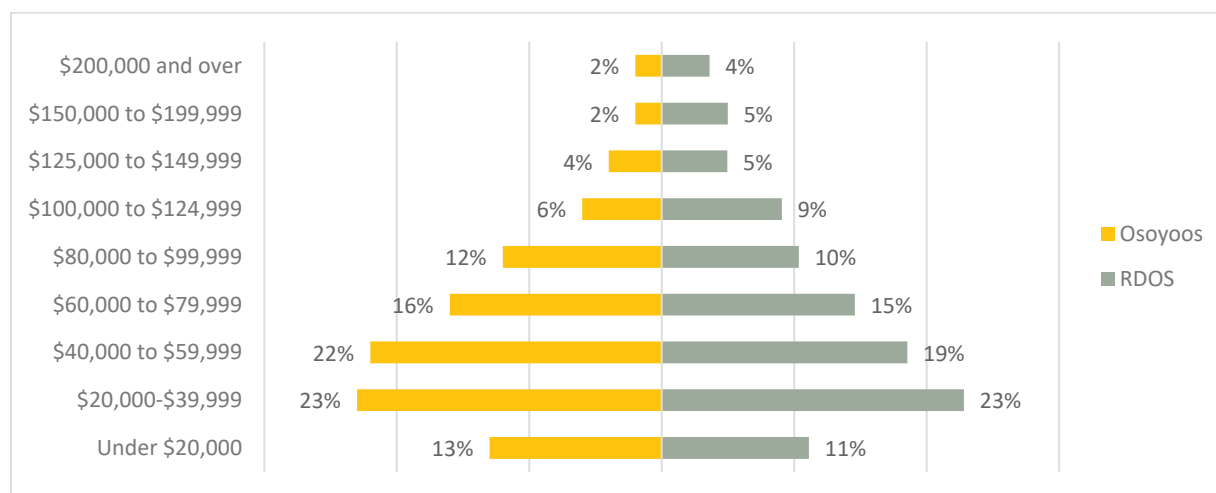
Source: Statistics Canada, Census 2016, 2011, 2006 – Custom Data Organization for BC Ministry of Municipal Affairs and Housing

4.1.1 Households by Income Brackets

The distribution of household incomes in Osoyoos is similar to the RDOS. Half of the households in Osoyoos are middle-income earners, earning between \$40,000 to \$99,999 (50%), and a third earn \$39,999 and below (36%). Comparatively, the majority of RDOS households are also middle-income earners, earning between \$40,000 to \$99,999 (44%) and a third earn less than that (33%).

However, a higher proportion of the RDOS earns \$100,000 and over (23%) compared to Osoyoos (14%). While this data suggests that there is a lower proportion of higher-income households in Osoyoos, it is estimated that due to the higher proportion of retirees, some households have investments in assets that do not count towards their annual income.

Figure 12: Private Household Income (Before-Tax) by Income Bracket, 2016

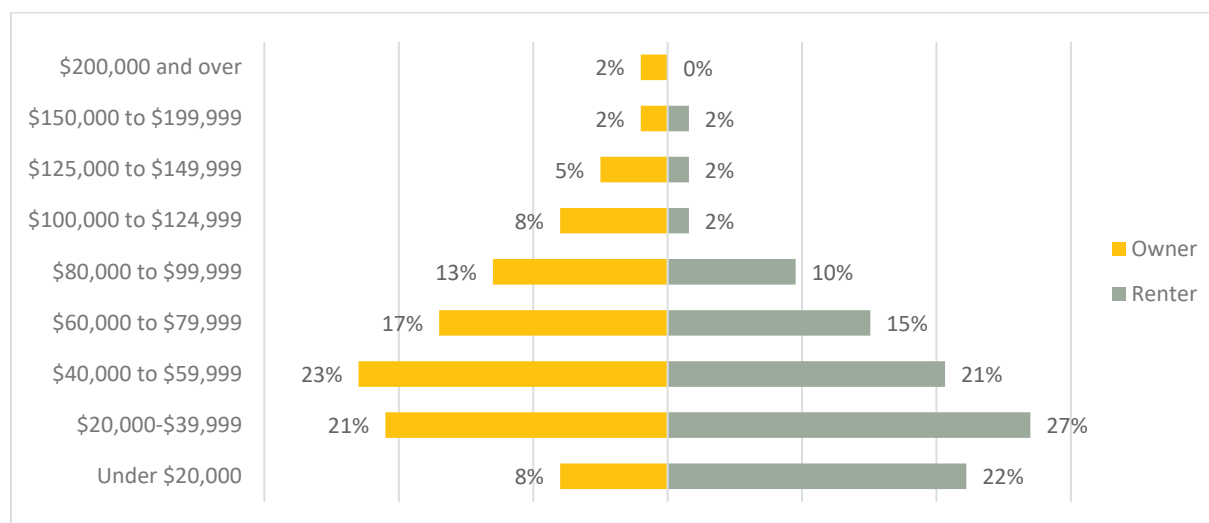


Source: Statistics Canada Census 2016, 2011, 2006 – Custom Data Organization for BC Ministry of Municipal Affairs and Housing

4.1.2 Owner and Renter Household Income

In 2016, the median household income of Osoyoos owners was higher than renter households, \$58,240 compared to \$39,165, respectively. Figure 13 shows that the income distribution for owners and renters. While the distribution of income is similar in the middle-income brackets (\$40,000 to \$99,999) for both groups, there is a higher proportion of renters in the lower-income brackets compared to owners, 49 percent and 29 percent respectively.

Figure 13: Owner and Renter Private Household Income (Before-Tax) by Income Bracket, 2016



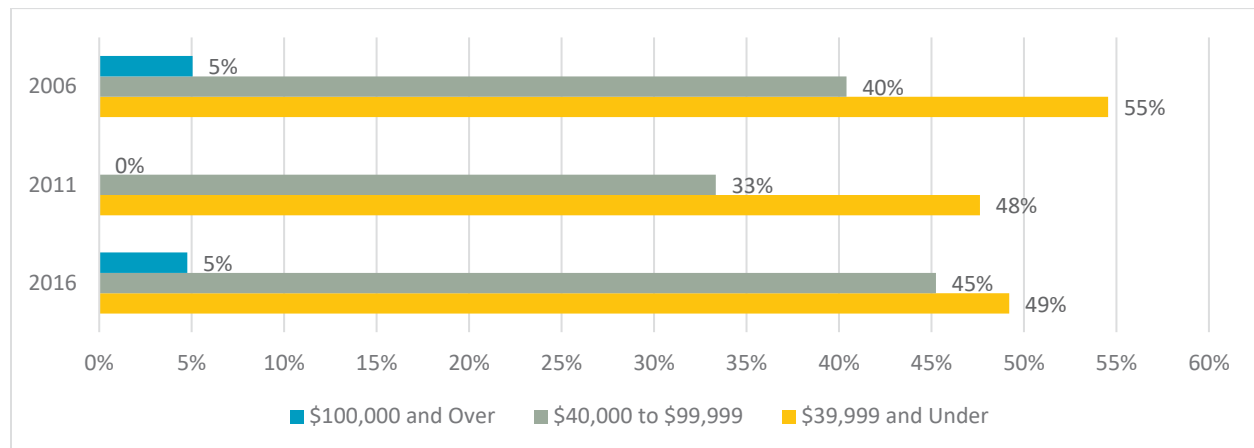
Source: Statistics Canada, Census 2016, 2011, 2006 – Custom Data Organization for BC Ministry of Municipal Affairs and Housing

Comparatively, in the RDOS the highest proportion of renter households in Osoyoos are lower income earners, making \$39,999 or less (45%). Middle-income earners between \$40,000 and \$99,999 make up 41 percent of the renter household population, with the remaining 16 percent earning \$100,000 and over.

In the RDOS, middle income owner households making between \$40,000 and \$99,999 and owner households making \$100,000 represent roughly equal proportions of the population (41 percent and 40 percent respectively). Lower income households making under \$39,999 make up the remaining 18 percent of owner households

In Osoyoos between 2006 and 2016, the proportion of renter households earning \$39,999 or less decreased by six percent and households earning \$40,000 to \$99,999 increased by five percent. The renter households earning \$100,000 increased by two percent. It is unclear whether this indicates that lower-earning households are now earning more, or whether housing pressures are causing lower-earning households to leave Osoyoos, but this trend should be monitored.

Figure 14: Rental Household Income in Osoyoos, 2006-2016

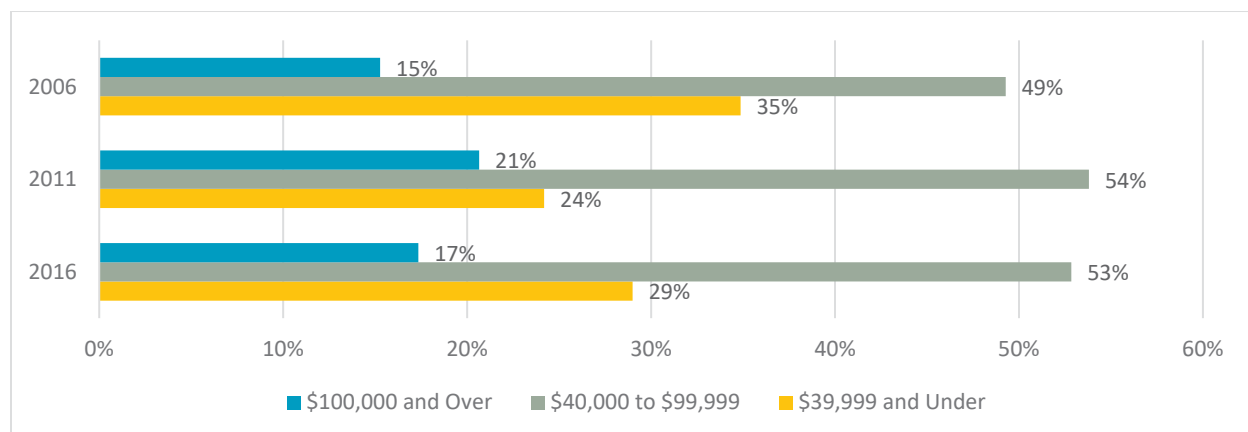


*Some percentages do not add up to 100% due to rounding error

Source: Statistics Canada Census 2016, 2011, 2006 – Custom Data Organization for BC Ministry of Municipal Affairs and Housing

Similarly, between 2006 and 2016, the number of owner households earning \$39,999 or less decreased by six percent and households earning \$40,000 to \$99,999 increased by four percent. The owner households earning \$100,000 increased by 2 percent. The income trends for both owners and renters signal that the middle income bracket is growing.

Figure 15: Owner Household Income in Osoyoos, 2006-2016



Source: Statistics Canada Census 2016, 2011, 2006 – Custom Data Organization for BC Ministry of Municipal Affairs and Housing

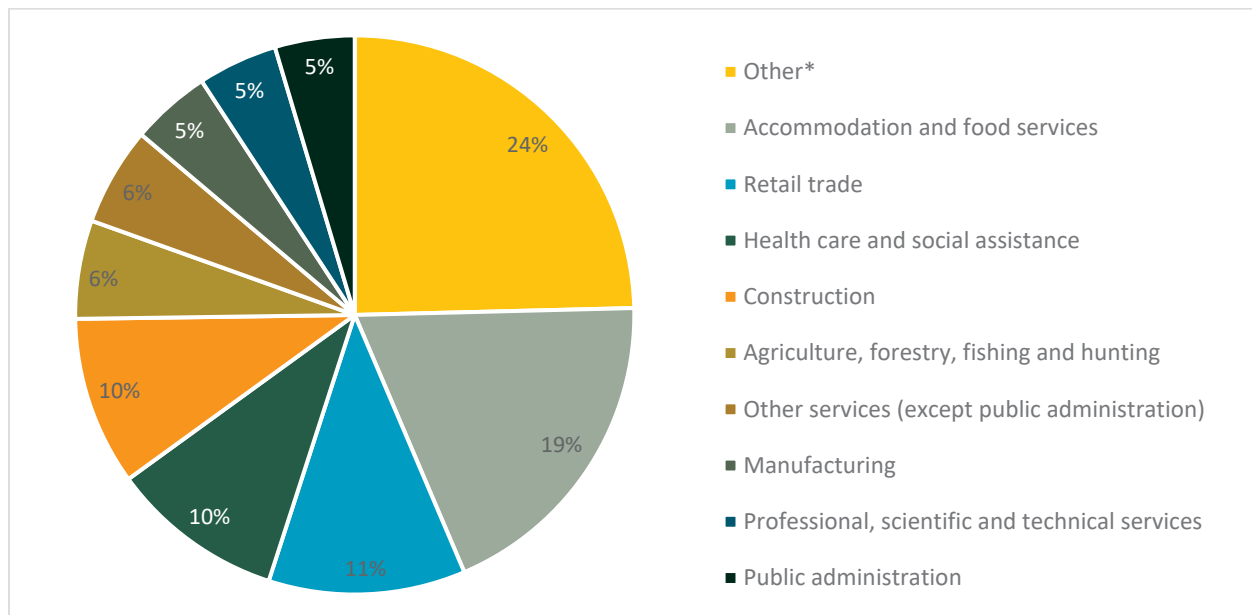
4.2 Economy

4.2.1 Workers by Industry

The Census classifies employment in Osoyoos by the North American Industry Classification System (NAICS). In 2016, there were 1,875 workers in Osoyoos – this has grown by 4 percent since 2006. The accommodation and food services is the predominant industry, making up 19 percent of all employment in Osoyoos. The next largest employment industries are retail trade (11%); health care and social assistance (10%); construction (10%); agriculture, forestry, fishing and hunting (6%); and other services (6%).

Compared to the RDOS, the largest variations in employment in Osoyoos are in the accommodation and food services industry (leading by 9%) and health care and social assistance (trailing by 3%). Employment in the RDOS grew by 3 percent from 2006 to 2016.

Figure 16: Labour Force in Private Households by Industry Osoyoos, 2016



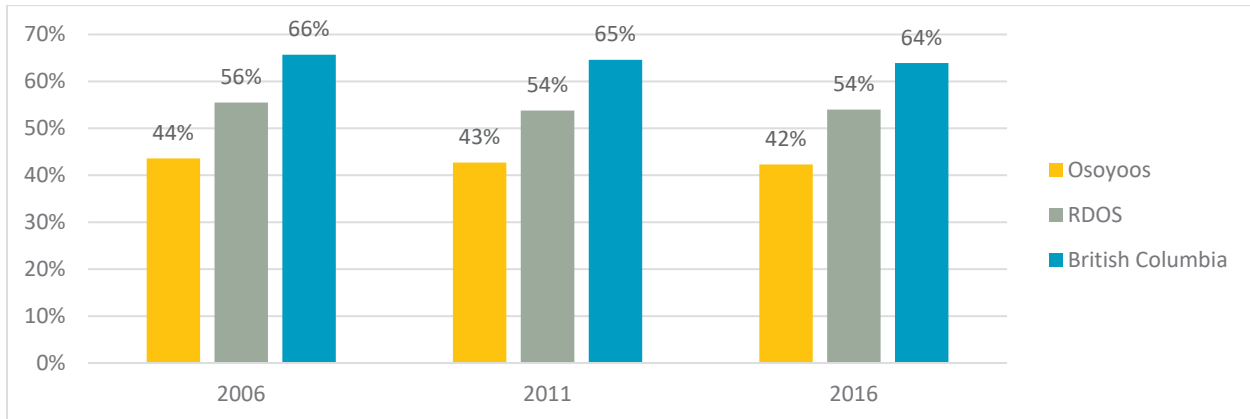
*Other includes finance and insurance; arts, entertainment and recreation; education services; administrative and support; waste management; wholesale trade; transportation and warehousing; mining, quarrying, and oil and gas extraction; real estate and real and leasing; and information and cultural industries.

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

4.2.2 Economic Indicators

The labour participation rate shows the proportion of workers as a percentage of the total population aged 15 and over. Osoyoos has a low participation rate of 42 percent that has been decreasing since 2006. In 2016, the participation rate is significantly lower than the RDOS (54%) and the provincial rate (64%). This is likely due to the high and growing proportion of seniors in the community (i.e. individuals of working age who are no longer participating in the labour market).

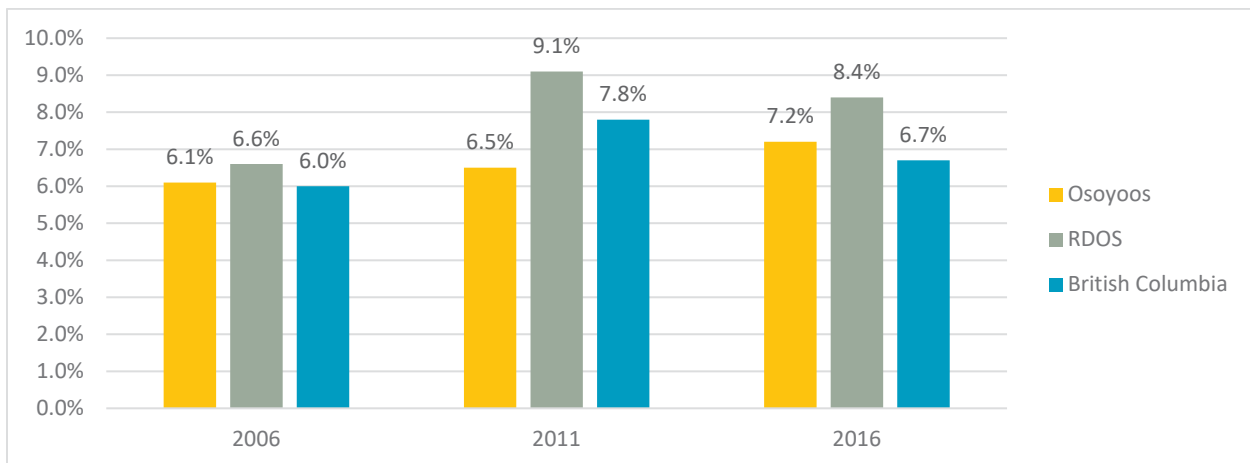
Figure 17: Participation Rates, Osoyoos, RDOS and BC, 2006-2016



Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

The unemployment rate in Osoyoos fluctuated between Census years, with a general trend of increase from 6.1 percent to 7.2 percent from 2006 to 2016. Osoyoos's 2016 unemployment rate (7.2%) remains lower than the RDOS (8.4%), but slightly higher than the province (6.7%).

Figure 18: Unemployment Rate, Osoyoos, RDOS, BC, 2006-2016

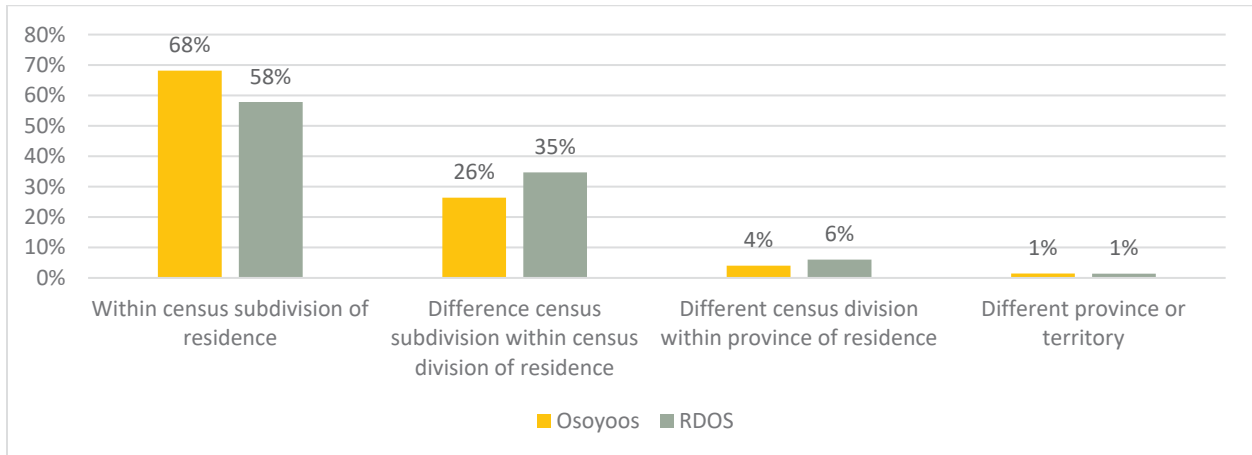


Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

4.2.3 Workforce Commuting

Osoyoos residents typically work in Osoyoos. The majority of workers commute within Osoyoos (68%) and about a quarter (26%) travel outside of Osoyoos but stay within the RDOS region for work. Compared to the region as a whole, about 10 percent more workers in Osoyoos commute within their own census subdivision.

Figure 19: Commuting Destination, Osoyoos and the RDOS, 2016



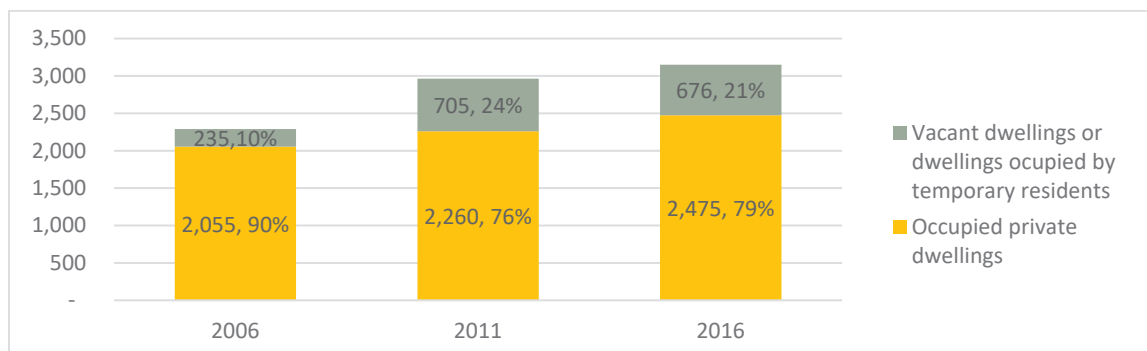
Source: Statistics Canada, Census 2016, Custom Information for BC Ministry of Municipal Affairs and Housing

5 Housing Profile

5.1 Dwelling Units

There were 2,475 occupied private dwellings in Osoyoos in 2016. The proportion of vacant homes or dwellings that are occupied by temporary residents is about one fifth of all dwellings: 21% or 676 units. This proportion has more than doubled from the 10 percent of vacant homes in 2006.

Figure 20: Occupied and vacant dwellings in Osoyoos, 2006-2016



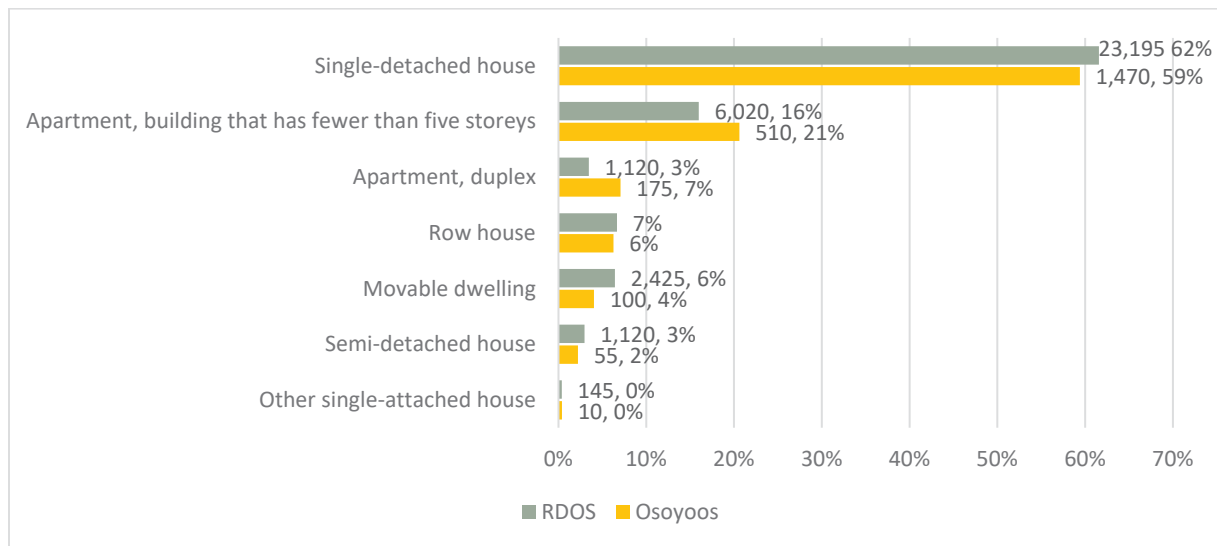
Source: Statistics Canada, Census 2016

There is a mix of structural housing types in Osoyoos. Single-detached houses are the predominant type of housing supply in the community (59%), followed by apartments less than five storeys (21%). The remaining structural types are a mixture of row houses (7%), apartments in a duplex (7%)⁶, movable dwelling (4%) and semi-detached (2%).

In comparison to the region, Osoyoos has a higher proportion of apartments less than five storeys, more duplexes, smaller proportion of movable dwellings, and no apartments more than five storeys. The higher proportion of duplexes could be due to the presence of secondary suites in the community.

⁶ This category includes duplexes and secondary suites in a single-detached home.

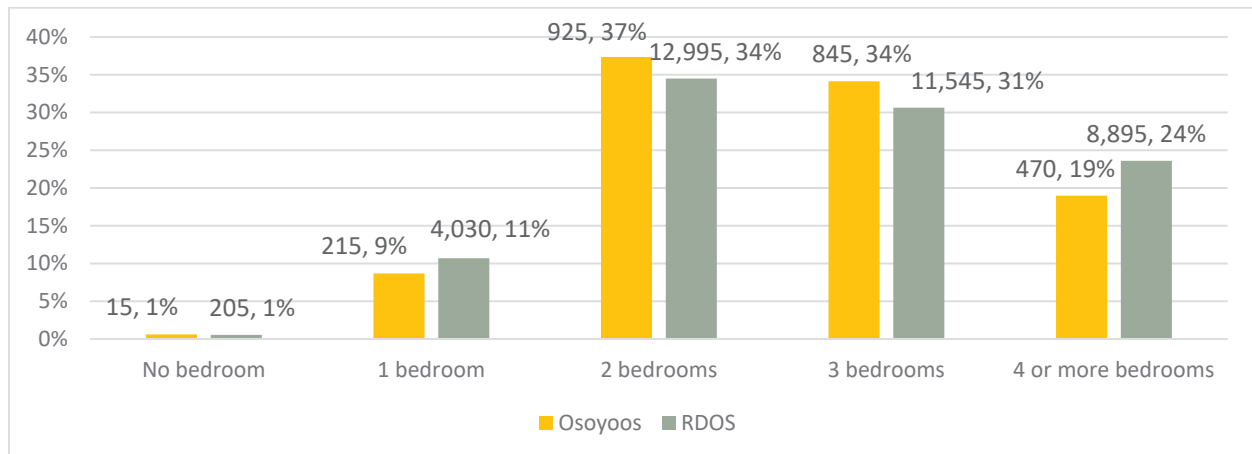
Figure 21: Dwellings by Structure Type in Osoyoos and the RDOS, 2016



Source: Statistics Canada, Census 2016 – Custom Information for BC Ministry of Municipal Affairs and Housing

Osoyoos has a higher number of three-bedrooms and four-or-more bedrooms (53%), representing more than half of the housing stock. Comparatively, 84 percent of private households consist of one or two individuals. Furthermore, the proportion of two- and three-bedroom dwellings is slightly higher in Osoyoos than in the RDOS.

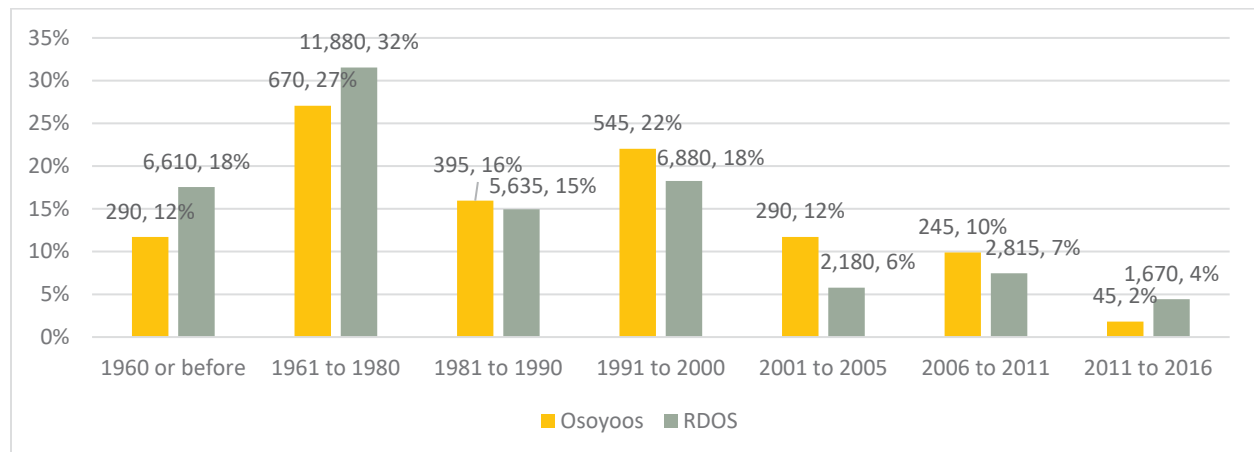
Figure 22: Dwellings by Number of Bedrooms in Osoyoos and the RDOS, 2016



Source: Statistics Canada, Census 2016 – Custom Information for BC Ministry of Municipal Affairs and Housing

The housing stock in Osoyoos is slightly newer than the RDOS in general, with only 12 percent of homes (290) built in 1960 or earlier. The number of new homes constructed slowed after 2001, compared to previous decades, in Osoyoos and the RDOS, as shown in the graph below. Just under a quarter of Osoyoos' housing stock (24%) was built in the last 18 years between 2001 and 2016. The bulk of the housing was built between 1981 to 2000 (43%).

Figure 23: Dwellings by Period of Construction in Osoyoos and the RDOS, 2016

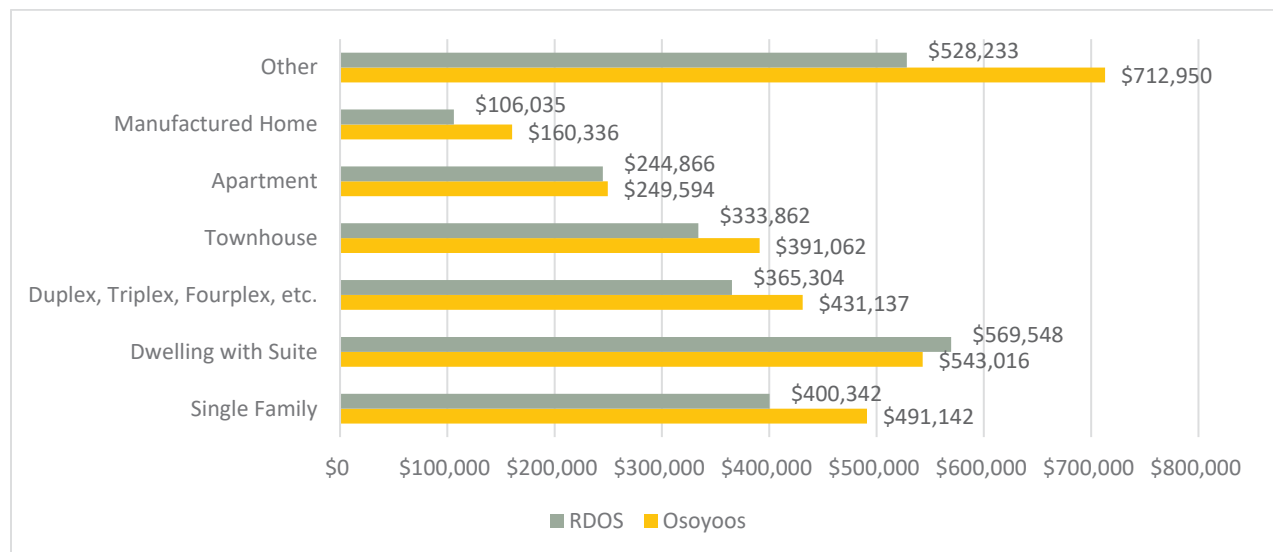


Source: Statistics Canada, Census 2016 – Custom Information for BC Ministry of Municipal Affairs and Housing

5.2 Housing Values and Sales Prices

BC Assessment data shows that in both Osoyoos and the RDOS, the highest average assessed values are for dwellings with suites, followed by single family dwellings.

Figure 24: Average Residential Property Assessed Values by Type in Osoyoos and the RDOS, 2019

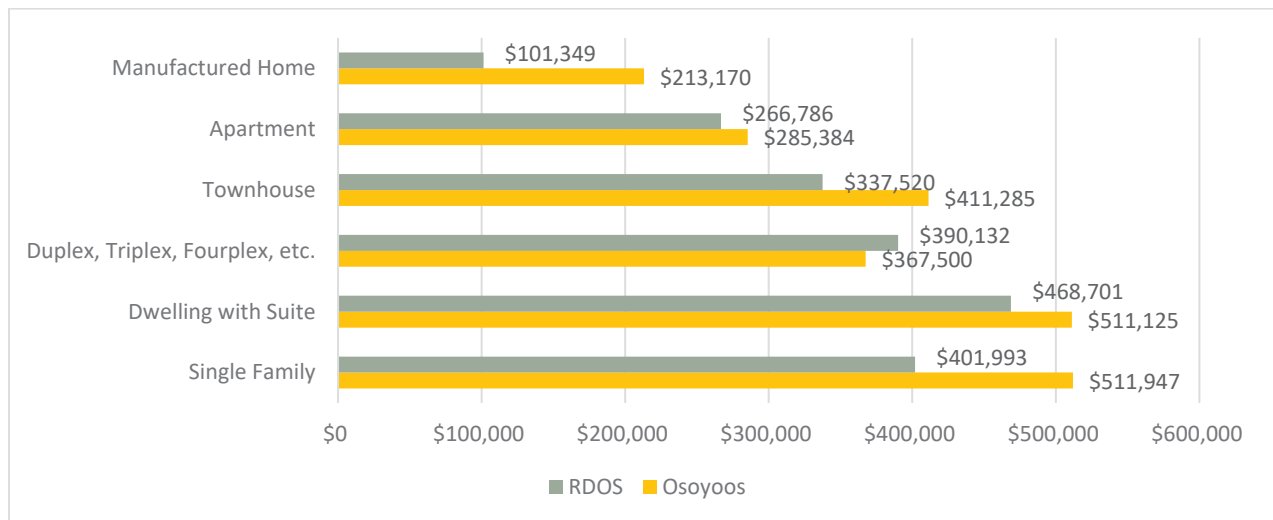


Source: BC Assessment, 2019

*Other category includes seasonal dwellings and properties subject to Section 19(8) of the Assessment Act

The average residential sale price in Osoyoos is slightly higher than the average assessed value for single family, row housing, apartment, and manufactured home dwelling types. Dwellings with a suite and duplex, triplex, and fourplex dwelling types have a lower average sale price than their average assessed values.

Figure 25: Average Residential Category Total Conveyance Price by Type in Osoyoos*

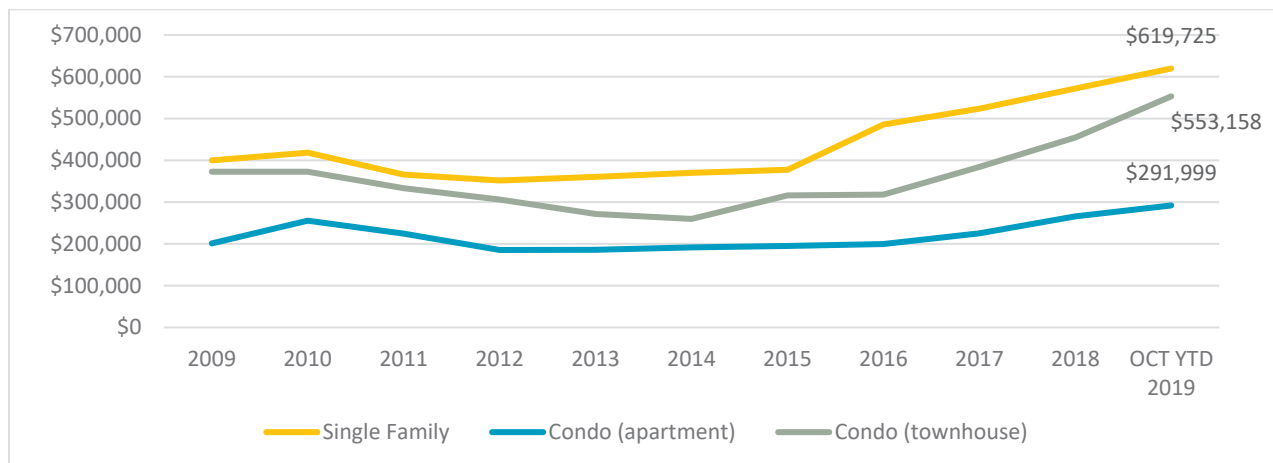


Source: BC Assessment, 2019

*Note that this is the total sale/conveyance price and cannot be divided into "residential" and "non-residential"

Historical residential sales data for Osoyoos from the South Okanagan Real Estate Board was collected and is shown Figure 26. Between 2009 and 2019, the average price for single family homes rose by 55 percent, townhouses by 48 percent, and apartments by 45 percent. Notably, most of this growth was between 2014 and 2019.

Figure 26: Average Sale Price, 2009-2019

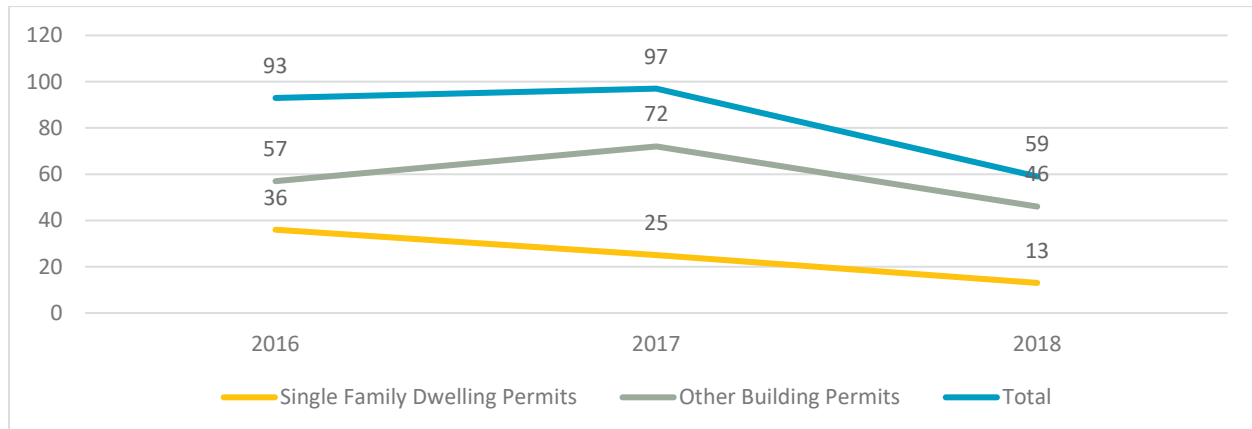


Source: South Okanagan Real Estate Board

5.3 New Home Construction Data

Between 2016 and 2018, the Town of Osoyoos reported a total of 74 single family dwelling unit building permits, and 175 permits for other building types. As of August 2019, seven single family dwelling permits had been processed.

Figure 27: Osoyoos Building Permits, 2016-2018



Source: Town of Osoyoos, 2019

In the same time period, BC Housing identified that approximately 127 new registered homes were built in Osoyoos. Nearly all of the new housing built between 2016 and 2018 are single-detached houses in Osoyoos. There were less than 5 units, if any, of multi-unit house or purpose-built rental built in each of the years.

Table 5: Registered New Homes by Dwelling Type in Osoyoos, 2016-2018

Unit Type	2016	2017	2018	2016-2018
	Number	Number	Number	Growth
Total	-	-	-	-
Single-detached house	33	39	55	67%
Multi-unit house	Less than 5	Less than 5	Less than 5	-
Purpose-built rental	Less than 5	Less than 5	Less than 5	-

Source: Adapted from BC Housing

5.4 Rental Housing Stock

The rental market can be divided into the primary, secondary and short-term rental markets. The primary rental market includes purpose-built rental with multiple units and the secondary market includes all other units, such as secondary suites or condos that are rented to a tenant. The short-term rental market consists of units rented for 30 days or less at a time.

In the primary rental market in Osoyoos, there is a minimum of 63 purpose-built rental units, as estimated by BC Assessment data for 2019. This provides housing for roughly 10 percent of the renter households in Osoyoos, suggesting that the remaining 90 percent of renter households are primarily served by the secondary rental market, and to a smaller degree, by the non-market housing. Nearly all purpose-built rental units consist of apartment buildings, with the remaining as garden apartments (10 units) and row housing. Rental costs in the primary rental market are not collected by CMHC for Osoyoos.

For the secondary rental market in Osoyoos, the consultants for this study collected data on rental listings on local community advertising sites (e.g. Kijiji and Craigslist) over the course of one week from November 25, 2019 to December 2, 2019. The analysis show that the median rent across all unit types is \$1,200 per month and units with one to three number of bedrooms were most common. Of the 40 units advertised, 12 units (30% of the total) were specified as rentals available in the winter season only, indicating there may be seasonal fluctuations in the rental housing supply throughout the year, and likely a smaller supply of housing in the summer months.

Table 6: Secondary Rental Market Costs, November 2019

	Units	Monthly Median Rent
Total	40	\$1,200
1 Bedroom	19	\$1,000
2 Bedroom	22	\$1,325
3 Bedroom	15	\$1,325
4 Bedroom+	5	\$1,600

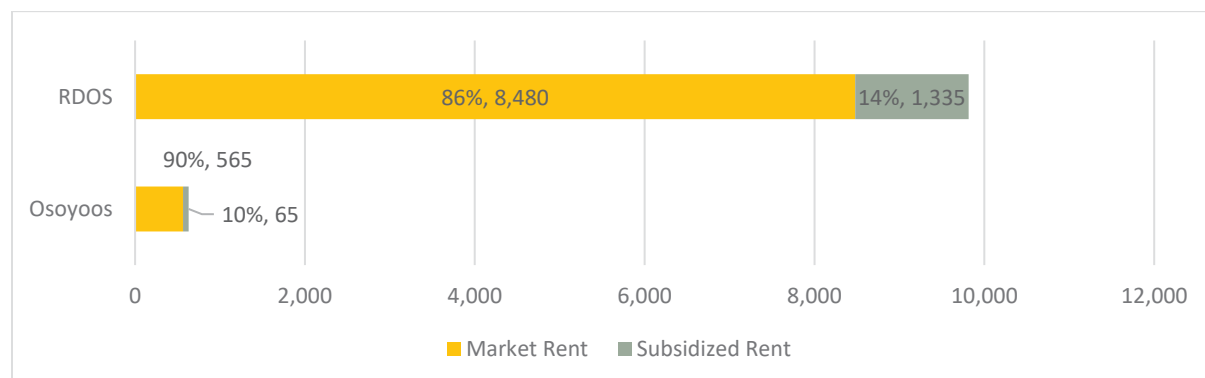
Source: Adapted from Kijiji and Craigslist listings in November 2019

In the short-term rental market, during the peak season for tourism in July 2019, there were a total of 191 units listed on the Airbnb website for Osoyoos. This represents 6 percent of the private housing stock.

5.5 Non-Market Dwellings

Of the 630 renter households in Osoyoos, ten percent (65 households) live in subsidized housing⁷. This percentage is lower than the RDOS (14%).

Figure 28: Market and Subsidized Rental in Osoyoos and the RDOS, 2016



Source: Statistics Canada, Census 2016 – Custom Information for BC Ministry of Municipal Affairs and Housing

However, there are likely more than 65 households who live in non-market housing. In 2019, there are 157 units non-market housing units in Osoyoos in which BC Housing has a financial relationship with.⁸ These units offer housing options on lower end of the housing continuum. Of these, 58 units offer rent assistance in the private market for seniors and families. An additional 52 units are community housing for families or seniors, and 47 are transitional and supportive living units. As the data is suppressed for housing under 5 units, it is not clear how many non-market housing units are dedicated to each of the smaller service groups. There are no co-operative housing units or emergency shelters in Osoyoos.

Table 7: Housing Units Subsidized by BC Housing, 2019

Service Group	Units			
	Transitional and Supportive Living	Community Housing	Rent Assistance in Private Market	Total
Total Non-Market Units	47	52	58	157
Seniors	-	27	49	76
Families	-	0	9	9
Women and Children	-	-	-	0
Persons with Disabilities	-	-	-	0
Individuals Experiencing Homelessness	-	-	-	0

Source: BC Housing

⁷ Statistics Canada defines subsidized housing as government-assisted housing, non-profit housing, rent supplements, and housing allowances.

⁸ The discrepancy between the number of households in subsidized housing is likely due to conflicting definitions used by Statistics Canada and BC Housing; however, the BC Housing data can be considered more accurate as it is more recent and it is reflective of a range of different types of non-market units (not just subsidized housing).

5.6 Homelessness

There is no data available through the Province of British Columbia on the number of individuals who are homeless in Osoyoos. However, statistics from other communities in the Okanagan indicate there are individuals experiencing homelessness in the broader Okanagan region. In Penticton, it is estimated there are as many as 230 individuals experiencing homelessness on November 13, 2016.⁹ In Kelowna, at least 286 individuals were experiencing homelessness on March 6, 2018.¹⁰

5.7 Housing Indicators and Core Housing Need

Housing indicators are one of the ways that housing challenges are measured nationally. These measurements allow communities to monitor three key housing-related challenges (adequacy, affordability, and suitability) changes over time, and differences between communities. Housing indicators show when households are not meeting the following housing standards:

- Adequate housing is reported by their residents as not requiring any major repairs.
- Affordable housing costs less than 30 percent of total before-tax household income.
- Suitable housing has enough bedrooms for the size and composition of resident households according to National Occupancy Standard (NOS) requirements.

CMHC defines Core Housing Need as a household whose housing does not meet the minimum requirements of at least one of the adequacy, affordability, or suitability indicators. In addition, the household would have to spend 30 percent or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three housing standards). Those in Extreme Core Housing Need meet the definition of Core Housing Need and spend 50 percent or more of their income on housing. Core Housing Need includes households in Extreme Core Housing Need.

5.7.1 Housing Indicators

Unaffordability is the most common housing challenge in Osoyoos, affecting 21.0 percent of all households and is similar to the RDOS' 22.4 percent. This proportion has remained relatively stable at between 2006 and 2016. Housing affordability challenges proportionally affect renters more than owners, at 35.8 percent (215 renters) and 15.8 percent (285 owners), respectively.

Housing adequacy is the second most common housing challenge in Osoyoos, affecting 7.1 percent of all households. Owner households experiencing adequacy challenges fluctuated between 2006 and 2011, but remains relatively unchanged in 2016 at 5.0 percent or 90 households. Renter households saw an increase in housing adequacy challenges, increasing from 10.8 to 13.3 percent (80 households).

Housing suitability is the least prevalent housing challenge in Osoyoos, affecting 1.5 percent of all households. Owner households experiencing suitability challenges fluctuated only slightly between 2006 and 2016, but remains relatively unchanged at 0.8 percent or 15 households.

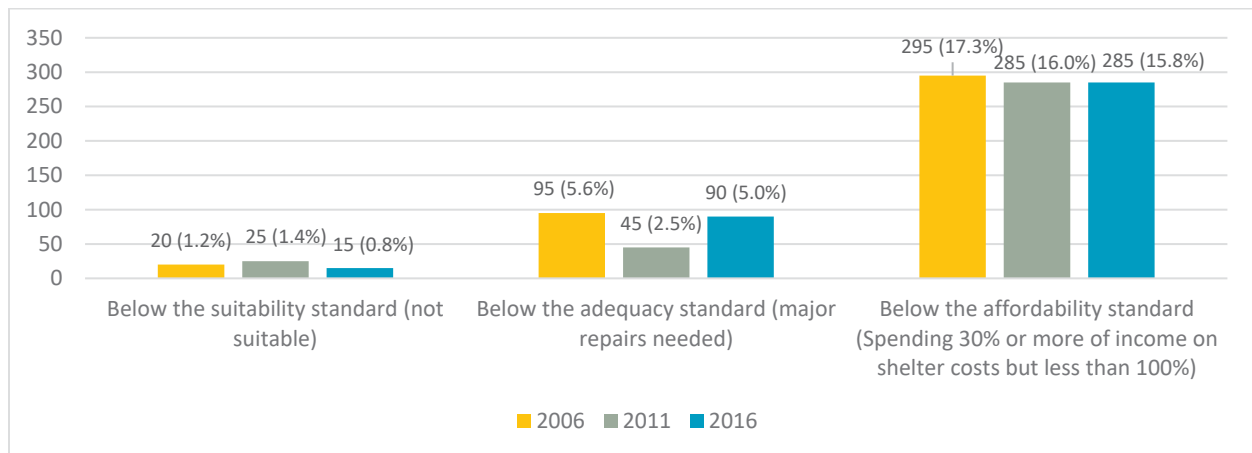
⁹ Urbanics, City of Penticton Housing Needs Assessment, 2016. <https://www.shapeyourcitypenticton.ca/2933/documents/7852>

¹⁰ Central Okanagan Foundation, Kelowna Point-in-Time Count, 2018.

https://www.centralkanaganfoundation.org/application/files/9915/2884/5444/COF_PIT_Report_2018_FINAL.pdf

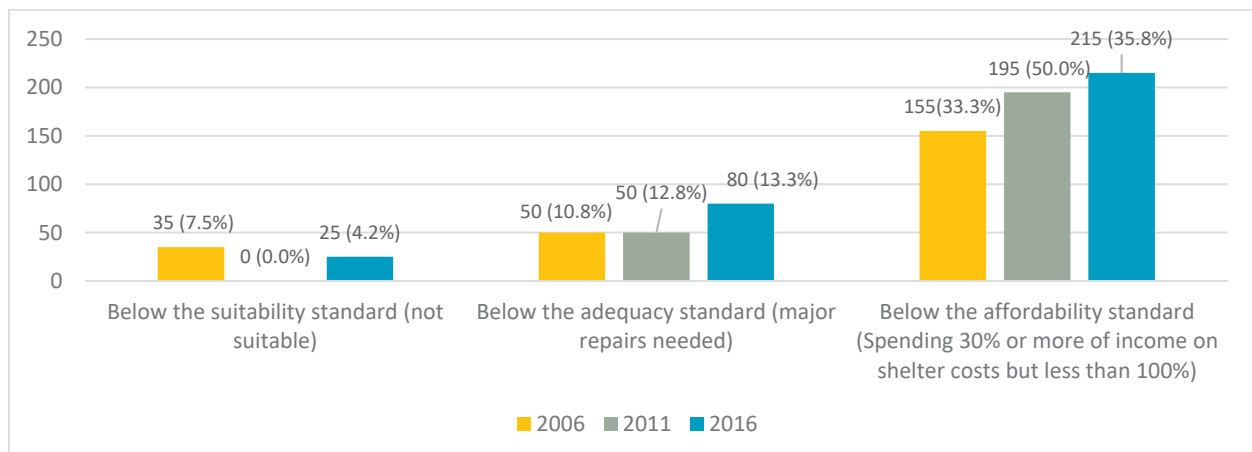
Suitability housing challenges decreased for renters during the same time, from 7.5 to 4.2 percent or 25 households.

Figure 29: Housing Indicators by Owner Households, Osoyoos, 2006-2016



Source: Statistics Canada, Census, 2016, 2011, 2006 – Custom Information for BC Ministry of Municipal Affairs and Housing

Figure 30: Core Housing Need Indicators in Renter Households, RDOS, 2006-2016



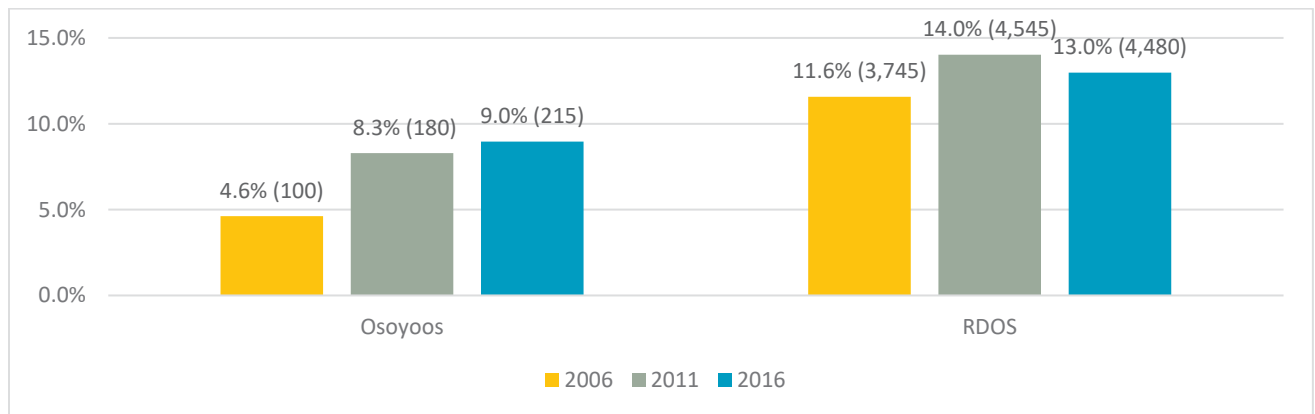
Source: Statistics Canada, Census, 2016, 2011, 2006 – Custom Information for BC Ministry of Municipal Affairs and Housing

5.7.2 Core Housing Need and Extreme Core Housing Need

The following housing indicators indicate the proportion of households who are facing challenges with the affordability, suitability, or adequacy of their housing. Core Housing Need shows not only which households are facing these one or more of these challenges, but also the number that could not afford the median rent for a unit appropriate to their household size (i.e., they could not afford to move to a better unit).

While there has been some stability in the proportion of households who face challenges in one or more housing indicators, the number of households in Core Housing Need is growing. In 2016, there were 215 households in Core Housing Need (9.0 percent), up from 100 households in 2006 (4.6 percent). The proportion of households in Core Housing Need in Osoyoos is slightly less than the RDOS at 13.0 percent in 2016.

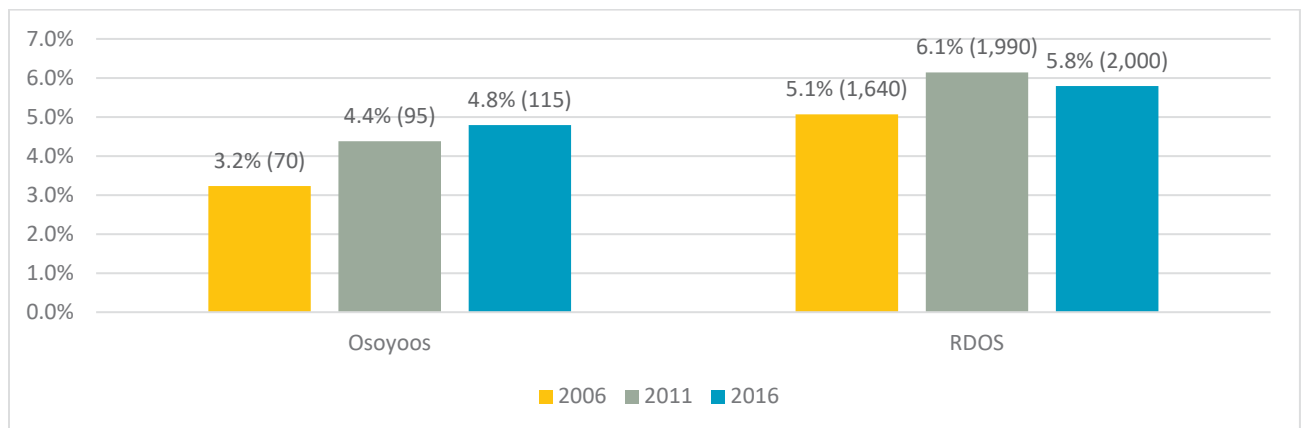
Figure 31: Households in Core Housing Need in Osoyoos and the RDOS, 2006-2016



Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

Similar to the Core Housing Need trend, the proportion of Osoyoos households in Extreme Core Housing Need increased from 3.2 to 4.8 percent or 115 households. This indicates that more households are facing deeper housing affordability challenges, or spending 50 percent or more of their income on shelter costs. Compared to the RDOS, this proportion was lower, as 5.8 percent of RDOS households were in Extreme Core Housing Need.

Figure 32: Households in Extreme Core Housing Need in Osoyoos and the RDOS, 2006-2016



Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

6 Stakeholder Engagement

To better understand housing needs in Osoyoos, and to close any knowledge gaps presented in the quantitative data, stakeholders were asked to participate in a short online questionnaire¹¹. Stakeholders were invited from the private, public and non-profit sectors and have experience working with individuals who are searching for housing or with the provision of housing-related services to community members. Eight interviewees from each of the following organizations and First Nations completed a questionnaire:

- Destination Osoyoos
- Osoyoos Baptist Church
- Osoyoos Hotel Association
- Southern Okanagan Association for Integrated Community Living
- Watermark Beach Resort
- RE/MAX Realty Solution
- Desert Sun Counselling and Resource Centre
- Osoyoos Indian Band

Housing Strengths in the Community

When asked what Osoyoos is doing well when it comes to housing, participants cited housing options for upper and middle-income earners (4). Other strengths mentioned by participants are recent housing initiatives undertaken by the Town of Osoyoos (e.g. Official Community Plan review, housing needs assessment) (2), the significant amount of short-term rental housing (1), and some affordable housing supplied by non-profit organizations (1).

Housing Challenges Being Experienced

On housing challenges in Osoyoos, stakeholders observe a lack of affordable, purpose-built rental units for lower-income individuals and families (3). Participants noted seasonal workers and families experience difficulty with meeting market rents during the summer months in the Town when the tourism industry is at its peak (3). It was reported that the lack of regulations around short-term rental housing (i.e. housing accommodations shorter than 30 days in duration) leaves little long-term rental housing for hospitality workers and families in the community (2). There is also demand for new housing development, particularly for houses with large lots (1).

Groups that are experiencing greater housing challenges in Osoyoos were cited by stakeholders to be young families, individuals with disabilities, and low-income renter households. Participants described there are fewer housing options in Osoyoos for young families due to high housing prices (e.g. sales prices, rent costs) or age restrictions in strata housing (6). It was reported that the limited rental housing stock and high rents makes it difficult for low-income households and individuals with disabilities to afford housing (3). For households entering the home ownership market for the first time, they may not be able to afford the housing repairs needed (1).

¹¹ Online questionnaires were used in place of in-person engagement due to social distancing requirements during the COVID-19 health crisis.

Housing Trends in Recent Years

When asked what housing needs have changed in Osoyoos over the past 5 to 10 years, stakeholders cited a growing housing affordability challenge (6). Renter affordability challenges were most likely to be cited by stakeholders as rents have grown over time and as the long-term rental supply has decreased (4). It was cited a trend of rising housing prices and strata maintenance fees (1). It was reported that individuals with disabilities are projected to need 4 to 8 affordable housing units in the upcoming years, and in the past, some individuals have moved away from Osoyoos in search of appropriate housing (1).

7 Summary

Osoyoos is a growing community with a significantly high proportion of adults age 65 and older (43%) and a smaller proportion of individuals under the age of 54 (38%) compared to the RDOS. While families with children make up only 18 percent of the community, it is an important household type when planning for future housing needs in Osoyoos. If household forming patterns are to remain similar to historical trends, senior-led household growths are expected to grow from 43 percent to 59 percent of total household growth from 2016 to 2025.

In addition, the 24 to 35 age group has grown modestly between 2006 and 2016, as have public school enrollment in recent years, indicating there is likely growth in both the young adults and youth age group. Stakeholders in the community report that young families are one demographic that are most impacted by housing affordability and availability in Osoyoos, signalling that this demographic group may continue growing in Osoyoos if the appropriate housing options are provided. Engagement findings report that non-senior families may be experiencing challenges in finding housing options in Osoyoos due to high housing costs and barriers accessing stratified housing with age restrictions.

While Osoyoos has a low employment participation rate due to the higher representation of retirees in the community, its unemployment rates over the past three years indicate it has a strong economy that is on par with the RDOS and similar to BC's. Stakeholders in the community report that seasonal and hospitality workers are an important labour force in the Osoyoos, however, it is a group that experiences housing affordability challenges due to limited rental housing options and the high housing costs that occur during peak tourism as competition for short-term rental housing is high.

Osoyoos' housing profile is more diverse in comparison to the RDOS, with a mix of single-detached houses and other attached housing types. A large portion of the housing stock is not occupied by usual residents, indicating that these houses are either vacant or rented out on a seasonally basis (21%). Stakeholders reported there is a large supply of short-term rental housing in Osoyoos, and while this housing is an important component of the housing stock, some indicated that regulation is needed to balance the needs of private homeowners and accommodation-based sectors.¹²

The below affordability housing standard suggests that housing challenges exist in the community and while the proportion of households in Core Housing Need is lower than in the RDOS, the number has grown in the past three Census years. Twenty-one percent of households experience unaffordability and nine percent of households are in Core Housing Need. Housing challenges are most likely to impact renters, as renter households are two to three times more likely than owners to be in Core Housing Need or Extreme Housing Need. Similarly, community stakeholders report that renter households, especially lower-income households or individuals with physical and developmental disabilities, experience challenges in finding affordable rental housing.

¹² With social distancing requirements in place for an undefined period of time during the COVID-19 health crisis, at the time of the report writing it is not clear what impact this will have on the supply of short-term rental housing in Osoyoos over the long term.

Appendix A: Data Tables

All datapoints required by the *Local Government Act* and Housing Needs Report regulation are shown in Appendix A.

Appendix: Data Tables

Note that some values in the appendix may differ from the report. Data from the custom data organization for the BC MMAH refers to private households only and not total households.

3(1)(a)(i) Total Population in Private Households			
	2006	2011	2016
Population	4,545	4,575	4,855

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

3(1)(a)(ii),(iii) Average and Median Age in Private Households			
	2006	2011	2016
Average	52.3	53	54.9
Median	58.2	59	62

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

3(1)(a)(iv) Age Group Distribution in Private Households						
	2006		2011		2016	
Total	#	%	#	%	#	%
0 to 14 years	4,545	100%	4,575	100%	4,860	100%
15 to 19 years	425	9%	415	9%	435	9%
20 to 24 years	190	4%	180	4%	135	3%
25 to 64 years	150	3%	170	4%	140	3%
65 to 84 years	2,165	48%	2,175	48%	2,115	44%
85 years and over	1,435	32%	1,465	32%	1,805	37%
	190	4%	170	4%	225	5%

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

3(1)(a)(v) Private Households			
	2006	2011	2016
Households	2,225	2,260	2,475

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

3(1)(a)(vi) Average Private Household Size			
	2006	2011	2016
Average household size	2	2	2

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

3(1)(a)(vii) Private Households by Size						
	2006		2011		2016	
	#	%	#	%	#	%
Total	2,225	100%	2,260	100%	2,475	100%
1-person	660	30%	690	31%	860	35%
2-person	1,155	52%	1,145	51%	1,210	49%
3-person	195	9%	215	10%	210	8%
4-person	140	6%	135	6%	115	5%
5-or-more-person	85	4%	75	3%	80	3%

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

3(1)(a)(viii) Private Households by Tenure						
	2006		2011		2016	
	#	%	#	%	#	%
Total	2,225	100%	2,260	100%	2,475	100%
Owner	1,735	78%	1,840	81%	1,840	74%
Renter	495	22%	420	19%	630	25%
Other (Band Housing)	0	0%	0	0%	0	0%

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

3(1)(a)(ix) Renter Private Households in Subsidized Housing (Subsidized Rental Housing Data Not Collected Until 2011)

	2006		2011		2016	
	#	%	#	%	#	%
Renter households	490	100%	420	100%	630	100%
Renter households in subsidized housing	#N/A	#N/A	0	0%	65	10%

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

3(1)(a)(x) Mobility Status of Population in Private Households

	2006	2011	2016
Total	4,525	4,545	4,825
Mover	840	590	725
Migrant	545	420	490
Non-migrant	295	170	240
Non-mover	3,685	3,950	4,100

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

3(1)(b) Population Growth in Private Households (period between indicated census and census preceding it)

	2006	2011	2016
Growth (#)		30	280
Percentage Growth (%)		0.7%	6.1%

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

3(1)(c) Number of Students Enrolled in Post-Secondary Institutions Located in the Area

	2006	2011	2016
Students	N/A	N/A	N/A

Source: Data Set Published by BC Ministry of Advanced Education, Skills and Training

3(1)(d) Number of Individuals Experiencing Homelessness

	2006	2011	2016
Individuals experiencing homelessness	N/A	N/A	N/A

3(2)(a) Anticipated Population

	2020	2021	2022	2023	2024	2025
Anticipated population	5,310	5,350	5,400	5,440	5,480	5,530

Source: Derived from BC Stats Population Estimates/Projections, and Statistics Canada Census Program Data

3(2)(b) Anticipated Population Growth (to indicated period)

	2020	2021	2022	2023	2024	2025
Anticipated growth (#)	210	260	300	340	390	430
Anticipated percentage growth (%)	4%	5%	6%	7%	8%	8%

Source: Derived from BC Stats Population Estimates/Projections, and Statistics Canada Census Program Data

3(2)(c),(d) Anticipated Average and Median Age

	2020	2021	2022	2023	2024	2025
Anticipated average age	56.3	56.5	56.8	57.1	57.4	57.6
Anticipated median age	63.0	63.4	63.9	64.3	64.7	65.1

Source: Derived from BC Stats Population Estimates/Projections, and Statistics Canada Census Program Data

3(2)(e)

Anticipated Age Group Distribution

	2020		2021		2022		2023		2024		2025	
	#	%	#	%	#	%	#	%	#	%	#	%
Anticipated total	5308	100%	5351	100%	5395	100%	5439	100%	5484	100%	5528	100%
0 to 14 years	463	9%	465	9%	465	9%	465	9%	465	8%	465	8%
15 to 19 years	140	3%	136	3%	136	3%	131	2%	131	2%	135	2%
20 to 24 years	130	2%	128	2%	128	2%	121	2%	118	2%	111	2%
25 to 64 years	2156	41%	2138	40%	2138	40%	2084	38%	2061	38%	2045	37%
65 to 84 years	2120	40%	2183	41%	2183	40%	2324	43%	2384	43%	2438	44%
85 years and over	299	6%	302	6%	302	6%	315	6%	325	6%	334	6%

Source: Derived from BC Stats Population Estimates/Projections, and Statistics Canada Census Program Data

3(2)(f)

Anticipated Households

	2020	2021	2022	2023	2024	2025
Anticipated households	2,640	2,670	2,700	2,720	2,750	2,780

Source: Derived from BC Stats Population Estimates/Projections, and Statistics Canada Census Program Data

3(2)(g)

Anticipated Average Household Size

	2020	2021	2022	2023	2024	2025
Anticipated average household size	2.0	2.0	2.0	2.0	2.0	2.0

Source: Derived from BC Stats Population Estimates/Projections, and Statistics Canada Census Program Data

4(a),(b)

Average and Median Before-Tax Private Household Income

	2006	2011	2016
Average	\$59,019	\$65,008	\$63,112
Median	\$51,700	\$53,770	\$53,644

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

4(c)

Before-Tax Private Household Income by Income Bracket

	2006		2011		2016	
	#	%	#	%	#	%
Total	2,225	100%	2,260	100%	2,475	100%
\$0-\$4,999	55	2%	50	2%	15	1%
\$5,000-\$9,999	15	1%	0	0%	25	1%
\$10,000-\$14,999	60	3%	0	0%	95	4%
\$15,000-\$19,999	140	6%	130	6%	165	7%
\$20,000-\$24,999	160	7%	95	4%	175	7%
\$25,000-\$29,999	165	7%	95	4%	115	5%
\$30,000-\$34,999	135	6%	155	7%	130	5%
\$35,000-\$39,999	135	6%	120	5%	145	6%
\$40,000-\$44,999	110	5%	200	9%	145	6%
\$45,000-\$49,999	95	4%	140	6%	110	4%
\$50,000-\$59,999	285	13%	225	10%	300	12%
\$60,000-\$69,999	200	9%	180	8%	225	9%
\$70,000-\$79,999	155	7%	200	9%	180	7%
\$80,000-\$89,999	130	6%	110	5%	150	6%
\$90,000-\$99,999	80	4%	100	4%	150	6%
\$100,000-\$124,999	140	6%	130	6%	155	6%
\$125,000-\$149,999	75	3%	110	5%	95	4%
\$150,000-\$199,999	50	2%	130	6%	50	2%
\$200,000 and over	25	1%	15	1%	45	2%

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

4(d) Before-Tax Renter Private Household Income by Income Bracket

	2006		2011		2016	
	#	%	#	%	#	%
Total	495	100%	420	100%	630	100%
\$0-\$4,999	25	5%	25	6%	15	2%
\$5,000-\$9,999	0	0%	0	0%	10	2%
\$10,000-\$14,999	30	6%	0	0%	50	8%
\$15,000-\$19,999	40	8%	55	13%	65	10%
\$20,000-\$24,999	45	9%	40	10%	50	8%
\$25,000-\$29,999	65	13%	0	0%	30	5%
\$30,000-\$34,999	20	4%	45	11%	35	6%
\$35,000-\$39,999	45	9%	35	8%	55	9%
\$40,000-\$44,999	50	10%	40	10%	45	7%
\$45,000-\$49,999	10	2%	20	5%	25	4%
\$50,000-\$59,999	55	11%	55	13%	60	10%
\$60,000-\$69,999	35	7%	25	6%	40	6%
\$70,000-\$79,999	20	4%	0	0%	55	9%
\$80,000-\$89,999	20	4%	0	0%	45	7%
\$90,000-\$99,999	10	2%	0	0%	15	2%
\$100,000-\$124,999	10	2%	0	0%	10	2%
\$125,000-\$149,999	15	3%	0	0%	10	2%
\$150,000-\$199,999	0	0%	0	0%	10	2%
\$200,000 and over	0	0%	0	0%	0	0%

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

4(e) Before-Tax Owner Private Household Income by Income Bracket

	2006		2011		2016	
	#	%	#	%	#	%
Total	1,735	100%	1,840	100%	1,845	100%
\$0-\$4,999	35	2%	30	2%	0	0%
\$5,000-\$9,999	15	1%	0	0%	15	1%
\$10,000-\$14,999	30	2%	0	0%	40	2%
\$15,000-\$19,999	110	6%	80	4%	100	5%
\$20,000-\$24,999	110	6%	60	3%	120	7%
\$25,000-\$29,999	105	6%	80	4%	75	4%
\$30,000-\$34,999	110	6%	115	6%	95	5%
\$35,000-\$39,999	90	5%	80	4%	90	5%
\$40,000-\$44,999	65	4%	165	9%	95	5%
\$45,000-\$49,999	85	5%	120	7%	90	5%
\$50,000-\$59,999	230	13%	170	9%	235	13%
\$60,000-\$69,999	160	9%	155	8%	190	10%
\$70,000-\$79,999	135	8%	195	11%	125	7%
\$80,000-\$89,999	110	6%	95	5%	105	6%
\$90,000-\$99,999	70	4%	90	5%	135	7%
\$100,000-\$124,999	130	7%	125	7%	150	8%
\$125,000-\$149,999	65	4%	100	5%	85	5%
\$150,000-\$199,999	45	3%	130	7%	45	2%
\$200,000 and over	25	1%	15	1%	40	2%

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

4(f),(g) Average and Median Before-Tax Private Household Income by Tenure

	2006	2011	2016
Average	\$59,019	\$65,008	\$63,112
Owner	\$63,688	\$70,910	\$68,025
Renter	\$42,671	\$38,944	\$48,782
Median	\$51,700	\$53,770	\$53,644
Owner	\$55,896	\$59,709	\$58,240
Renter	\$37,655	\$35,134	\$39,165

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

5(a) Workers in the Labour Force for Population in Private Households

	2006	2011	2016
Workers in labour force	1,795	1,780	1,875

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

5(b) Workers by NAICS Sector for Population in Private Households

	2006		2011		2016	
	#	%	#	%	#	%
Total	1,795	100%	1,775	100%	1,875	100%
All Categories	1,770	99%	1,765	99%	1,860	99%
11 Agriculture, forestry, fishing and	120	7%	170	10%	105	6%
21 Mining, quarrying, and oil and ga	10	1%	35	2%	35	2%
22 Utilities	0	0%	0	0%	0	0%
23 Construction	335	19%	100	6%	180	10%
31-33 Manufacturing	140	8%	85	5%	85	5%
41 Wholesale trade	35	2%	25	1%	60	3%
44-45 Retail trade	165	9%	195	11%	210	11%
48-49 Transportation and warehous	60	3%	55	3%	35	2%
51 Information and cultural industr	30	2%	35	2%	25	1%
52 Finance and insurance	45	3%	65	4%	75	4%
53 Real estate and rental and leas	80	4%	40	2%	30	2%
54 Professional, scientific and tech	70	4%	60	3%	85	5%
55 Management of companies and	0	0%	20	1%	0	0%
56 Administrative and support, was	55	3%	95	5%	60	3%
61 Educational services	60	3%	75	4%	65	3%
62 Health care and social assistanc	145	8%	175	10%	185	10%
71 Arts, entertainment and recreati	45	3%	95	5%	65	3%
72 Accommodation and food servic	220	12%	175	10%	350	19%
81 Other services (except public ad	110	6%	55	3%	105	6%
91 Public administration	45	3%	185	10%	85	5%
Not Applicable	25	1%	0	0%	15	1%

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

6(1)(a) Housing Units for Private Households

	2016
Housing units	2,475

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

6(1)(b) Housing Units by Structural Type for Private Households

	2016	
	#	%
Total	2,475	100%
Single-detached house	1,470	59%
Apartment in a building that has five or	0	0%
Other attached dwelling	900	36%
Semi-detached house	55	2%
Row house	155	6%
Apartment or flat in a duplex	175	7%
Apartment in a building that has few	510	21%
Other single-attached house	10	0%
Movable dwelling	100	4%

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

6(1)(c) Housing Units by Number of Bedrooms for Private Households

	2016
Total	2,475
No-bedroom	15
1-bedroom	215
2-bedroom	925
3-bedroom	845
4-or-more-bedroom	470

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

6(1)(d) Housing by Period of Construction for Private Households

	2016	
	#	%
Total	2,475	100%
1960 or earlier	290	12%
1961-1980	670	27%
1981-1990	395	16%
1991-2000	545	22%
2001-2010	535	22%
2011-2016	45	2%

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

6(1)(e) Subsidized Housing Units

	2016
Subsidized housing units	157

Source: Data Set Published by BC Ministry of Municipal Affairs and Housing, Data from BC Housing

6(1)(f)(i) Average and Median Assessed Housing Values

	2019
Average	\$403,098
Median	N/A

Source: BC Assessment

6(1)(f)(ii) Average and Median Assessed Housing Values by Structure Type

	2019
Average	
Single Family	\$491,142
Dwelling with Suite	\$543,016
Duplex, Triplex, Fourplex, etc.	\$431,137
Row Housing	\$391,062
Apartment	\$249,594
Manufactured Home	\$160,336
Median	
Single Family	N/A
Dwelling with Suite	N/A
Duplex, Triplex, Fourplex, etc.	N/A
Row Housing	N/A
Apartment	N/A
Manufactured Home	N/A

Source: BC Assessment

6(1)(f)(iii) Average and Median Assessed Housing Values by Number of Bedrooms

	2019
Average	
No-bedroom	N/A
1-bedroom	\$210,670
2-bedroom	\$313,545
3-or more bedroom	\$515,398
Median	
No-bedroom	N/A
1-bedroom	N/A
2-bedroom	N/A
3-or more bedroom	N/A

Source: BC Assessment

6(1)(g)(i) Average and Median Housing Sale Prices

	2019
Average	\$393,994
Median	N/A

Source: BC Assessment

6(1)(g)(ii) Average and Median Housing Sale Prices by Structure Type

	2019
Average	
Single Family	\$511,947
Dwelling with Suite	\$511,125
Duplex, Triplex, Fourplex, etc.	\$367,500
Row Housing	\$411,285
Apartment	\$285,384
Manufactured Home	\$213,170
Median	
Single Family	N/A
Dwelling with Suite	N/A
Duplex, Triplex, Fourplex, etc.	N/A
Row Housing	N/A
Apartment	N/A
Manufactured Home	N/A

Source: BC Assessment

6(1)(g)(iii) Average and Median Housing Sale Prices by Number of Bedrooms

	2019
Average	
No-bedroom	N/A
1-bedroom	\$445,250
2-bedroom	\$368,207
3-or more bedroom	\$565,191
Median	
No-bedroom	N/A
1-bedroom	N/A
2-bedroom	N/A
3-or more bedroom	N/A

Source: BC Assessment

Average and Median Monthly Rent

Source: CMHC Primary Rental Market Survey

Average and Median Monthly Rent by Number of Bedrooms

Source: CMHC Primary Rental Market Survey

Vacancy Rate by Number of Bedrooms

Source: CMHC Primary Rental Market Survey

Rental Housing Units by Market

Source: CMHC Primary Rental Market Survey, and AirDNA

Units in Housing Cooperatives

Source: Data Set Published by the BC Ministry of Municipal Affairs and Housing

Housing Units Demolished

[illegible]

6(1)(n)(ii) Housing Units Substantially Completed by Structure Type

	2016	2017	2018
Total	-	-	-
Single-detached house	36	25	14
Multi-unit house	98	97	59
Purpose-built rental	0	0	0

Source: Town of Osoyoos

6(1)(n)(iii) Housing Units Substantially Completed by Tenure

	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Total	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Owner	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Renter	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Other (Band Housing)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

6(1)(n)(iv) Housing Units Substantially Completed by Number of Bedrooms

	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Total	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
No-bedroom	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1-bedroom	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2-bedroom	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3-or more bedroom	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

6(1)(o) Number of Beds Provided for Students by Post-Secondary Institutions in the Area

	2019
Number of beds	N/A

Source: Data Set Published by the BC Ministry of Municipal Affairs and Housing

6(1)(p) Number of Beds Provided by Shelters for Individuals Experiencing Homelessness and Units Provided for Individuals at Risk of Experiencing Homelessness

	2019
Beds for individuals experiencing homelessness	0
Beds for individuals at risk of experiencing homelessness	0

Source: BC Housing

6(3)(a) New Homes Registered

	2016	2017	2018
Single-detached house	33	39	55
Multi-unit house	Less than 5	Less than 5	Less than 5
Purpose-built rental	Less than 5	Less than 5	Less than 5

Source: BC Housing

7(a)(i),(ii) Unaffordable Housing by Tenure for Private Households

	2006			2011			2016		
	#	% of total	% of tenure	#	% of total	% of tenure	#	% of total	% of tenure
Total households	2,165	100%	100%	2,170	100%	100%	2,400	100%	100%
Owner	1,705	79%	100%	1,780	82%	100%	1,800	75%	100%
Renter	465	21%	100%	390	18%	100%	600	25%	100%
Total households in unaffordable hous	455	21%	21%	480	22%	22%	505	21%	21%
Owner	295	14%	17%	285	13%	16%	285	12%	16%
Renter	155	7%	33%	195	9%	50%	215	9%	36%

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

7(a)(iii),(iv) Inadequate Housing by Tenure for Private Households

	2006			2011			2016		
	#	% of total	% of tenure	#	% of total	% of tenure	#	% of total	% of tenure
Total households	2,165	100%	100%	2,170	100%	100%	2,400	100%	100%
Owner	1,705	79%	100%	1,780	82%	100%	1,800	75%	100%
Renter	465	21%	100%	390	18%	100%	600	25%	100%
Total households in inadequate housin	145	7%	7%	90	4%	4%	170	7%	7%
Owner	95	4%	6%	45	2%	3%	90	4%	5%
Renter	50	2%	11%	50	2%	13%	80	3%	13%

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

7(a)(v),(vi) Unsuitable Housing by Tenure for Private Households

	2006			2011			2016		
	#	% of total	% of tenure	#	% of total	% of tenure	#	% of total	% of tenure
Total households	2,165	100%	100%	2,170	100%	100%	2,400	100%	100%
Owner	1,705	79%	100%	1,780	82%	100%	1,800	75%	100%
Renter	465	21%	100%	390	18%	100%	600	25%	100%
Total households in unsuitable housing	55	3%	3%	40	2%	2%	35	1%	1%
Owner	20	1%	1%	25	1%	1%	15	1%	1%
Renter	35	2%	8%	0	0%	0%	25	1%	4%

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

7(b),(c) Unemployment and Participation Rates for Population in Private Households

	2016
Unemployment rate	7.2%
Participation rate	42.3%

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

7(d),(e),(f),(g) Commute to Work for Population in Private Households

	2016	
	#	%
Total	1,365	100%
Commute within CSD	930	68%
Commute to different CSD within CD	360	26%
Commute to different CD within BC	55	4%
Commute to different province	20	1%

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

8(1)(a)(i),(ii) Core Housing Need by Tenure for Private Households

	2006			2011			2016		
	#	% of total	% of tenure	#	% of total	% of tenure	#	% of total	% of tenure
Total	2,165	100%	100%	2,170	100%	100%	2,400	100%	100%
Owner	1,705	79%	100%	1,780	82%	100%	1,800	75%	100%
Renter	460	21%	100%	390	18%	100%	600	25%	100%
Total in core housing need	100	5%	5%	180	8%	8%	215	9%	9%
Owner	50	2%	3%	85	4%	5%	110	5%	6%
Renter	55	3%	12%	90	4%	23%	110	5%	18%

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

8(1)(a)(iii),(iv) Extreme Core Housing Need by Tenure for Private Households

	2006			2011			2016		
	#	% of total	% of tenure	#	% of total	% of tenure	#	% of total	% of tenure
Total	2,165	100%	100%	2,170	100%	100%	2,400	100%	100%
Owner	1,705	79%	100%	1,780	82%	100%	1,800	75%	100%
Renter	460	21%	100%	390	18%	100%	600	25%	100%
Total in extreme core housing need	70	3%	3%	95	4%	4%	115	5%	5%
Owner	35	2%	2%	30	1%	2%	65	3%	4%
Renter	35	2%	8%	60	3%	15%	50	2%	8%

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

Appendix B: Required Summary Form

The provincially required summary form highlighting facts from the Housing Needs Report is shown in Appendix B.

Housing Needs Reports – Summary Form

MUNICIPALITY/ELECTORAL AREA/LOCAL TRUST AREA: Town of Osoyoos

REGIONAL DISTRICT: Regional District of Okanagan-Similkameen

DATE OF REPORT COMPLETION: July 2020 (MONTH/YYYY)

PART 1: KEY INDICATORS & INFORMATION

Instructions: please complete the fields below with the most recent data, as available.

LOCATION	Neighbouring municipalities and electoral areas:		
	<u>Oliver, Keremos, Okanagan-Similkameen Electoral Area A, Electoral Area B and Electoral Area C</u>		
	Neighbouring First Nations:		
	<u>Osoyoos Indian Band</u>		

POPULATION	Population: 5,085 (2016)		Change since 2019 : (since 2006) 6 %	
	Projected population in 5 years: 5530		Projected change: 9 %	
	Number of households: 2475 (2016)		Change since 2019 : (since 2006) 11 %	
	Projected number of households in 5 years: 2,780 (2025)		Projected change: 5 %	
	Average household size: 2.0 (2016)			
	Projected average household size in 5 years:			
	Median age (local): 61.9 (2016)	Median age (RD): 54.8 (2016)	Median age (BC): XX	
	Projected median age in 5 years: 65.1 (2025)			
	Seniors 65+ (local): 43 %	Seniors 65+ (RD): 31 %	Seniors 65+ (BC): 17 %	
	Projected seniors 65+ in 5 years:		50 %	
	Owner households: (2016) 74 %	Renter households: (2016) 25 %		
	Renter households in subsidized housing:			10 %

INCOME	Median household income	Local	Regional District	BC
	All households \$53,644	\$ 53,644 (2016)	\$ \$57,081	\$ \$69,979
	Renter households \$39,165	\$ 39,165 (2016)	\$ \$37,783	\$ \$45,848
	Owner households \$58,240	\$ 58,240 (2016)	\$ \$65,753	\$ \$84,333

ECONOMY	Participation rate: (2016) 42 %	Unemployment rate: (2016) 6.7 %
	Major local industries: Accommodation and food services (19%); retail trade (11%); health care and social assistance (10%); construction (10%); and agriculture, forestry, fishing and hunting (6%)	

HOUSING	Median assessed housing values: \$ 403,098 (average)	Median housing sale price: \$ 393,994 (average)
	Median monthly rent: \$ 1,200 (secondary rental scan)	Rental vacancy rate: N/A %
	Housing units - total: 2,475 in 2016	Housing units – subsidized: 157 (BC Housing)
	Annual registered new homes - total: 55 in 2018	Annual registered new homes - rental: less than 5 (2018)
	Households below <i>affordability</i> standards (spending 30%+ of income on shelter):	21 %
	Households below <i>adequacy</i> standards (in dwellings requiring major repairs):	7 %
	Households below <i>suitability</i> standards (in overcrowded dwellings):	1 %

Briefly summarize the following:

1. Housing policies in local official community plans and regional growth strategies (if applicable):

The RGS advocates focusing the majority of future regional growth into existing “primary growth areas” (including the Town of Osoyoos), with other growth being accommodated in selected “rural growth areas” and some infilling occurring in rural areas. Osoyoos' OCP promotes infill redevelopment and densification in existing urban areas. The OCP is currently under review.

2. Any community consultation undertaken during development of the housing needs report:

To better understand housing needs in Osoyoos, and to close any knowledge gaps presented in the quantitative data, stakeholders were asked to participate in a short online questionnaire. Stakeholders were invited from the private, public and non-profit sectors and have experience working with individuals who are searching for housing or with the provision of housing-related services to community members. In-person engagement was not possible due to social distancing requirements during the COVID-19 pandemic.

3. Any consultation undertaken with persons, organizations and authorities (e.g. local governments, health authorities, and the provincial and federal governments and their agencies).

Responses to the online stakeholder survey were received from the following groups: (1) Destination Osoyoos, (2) Osoyoos Baptist Church, (3) Osoyoos Hotel Association, (4) Southern Okanagan Association for Integrated Community Learning, (5) Watermark Beach Resort, (6) Re/Max Realty Solution, (7) Desert Sun Counselling and Resource Centre. In-person engagement was not possible due to social distancing requirements during the COVID-19 health crisis.

4. Any consultation undertaken with First Nations:

Osoyoos Indian Band responded to the online stakeholder survey. In-person engagement was not possible due to social distancing requirements during the COVID-19 health crisis.

PART 2: KEY FINDINGS

Table 1: Estimated number of units needed, by type (# of bedrooms)

	Currently	Anticipated (5 years)
0 bedrooms (bachelor)	(combined with 1 bedroom)	(combined with 1 bedroom)
1 bedroom	27	33
2 bedrooms	90	82
3+ bedrooms	11	21
Total	129	137

Comments:

Unit projections are based on the projected household growth between 2016-2020 and 2020-2025. Population is anticipated to grown 9% over the next 5 years, but factors such as housing availability and affordability will impact the actual growth over that time period. There is a backlog need for increased housing supply for both owners and renters in Osoyoos as only 74 single-detached dwellings and 0 multi-family units were built between 2016 and 2018.

Table 2: Households in Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>	2165	100	2170	100	2400	100
Of which are in core housing need	100	5	180	8	215	9
Of which are owner households	50	2	85	4	110	5
Of which are renter households	55	3	90	4	110	5

Comments:

While the proportion of households in Core Housing Need in Osoyoos is slightly less than the RDOS, the number of households in Core Housing Need is growing.

Table 3: Households in *Extreme* Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>	2165	100	2170	100	2400	100
Of which are in extreme core housing need	70	3	95	4	115	5
Of which are owner households	35	2	30	1	65	3
Of which are renter households	35	2	60	3	50	2

Comments:

Compared to the RDOS, the proportion of households in Osoyoos in Extreme Core Housing Need is less, but the number of households in Extreme Core Housing Need has been increasing. We are seeing more households facing deeper housing affordability challenges.

Briefly summarize current and anticipated needs for each of the following:

1. Affordable housing:

The affordability housing standard suggests that housing challenges exist in the community and while the proportion of households in Core Housing Need (CHN) is lower than RDOS, the number has grown in the past three Census years. Housing challenges are most likely to impact renters, as renters are 2 to 3 times more likely than owners to be in CHN.

2. Rental housing:

Stakeholders observe a lack of affordable, purpose-built rental units for lower-income individuals and families. Seasonal workers and families experience difficulty with meeting market rents during the summer months in the Town when the tourism industry is at its peak and due to lack of long-term rental housing options.

3. Special needs housing:

It was reported that the limited rental housing stock and high rents makes it difficult for individuals with disabilities to afford housing, which can lead to this group leaving the community for more affordable housing. It was reported that individuals with disabilities are projected to need 4 to 8 affordable housing units in the upcoming years in Osoyoos.

4. Housing for seniors:

Seniors make up a large proportion of Osoyoos' population (43%) and are projected to grow to 50% by 2025. Of the 157 non-market housing units in the community, 48% are dedicated to seniors.

5. Housing for families:

Young families are most impacted by housing affordability and availability in Osoyoos. Engagement findings report that non-senior families may be experiencing challenges in finding housing options in Osoyoos due to high housing costs and barriers accessing stratified housing with age restrictions.

6. Shelters for people experiencing homelessness and housing for people at risk of homelessness:

Data on homelessness is not available for Osoyoos and currently there are no shelter beds or housing for homeless individuals in the community. However, statistics from other communities in the Okanagan indicate there are individuals experiencing homelessness in the broader Okanagan region.

7. Any other population groups with specific housing needs identified in the report:

Through the online stakeholder survey, three groups were identified as experiencing greater housing challenges: young families, individuals with disabilities, and low-income renter households.

Were there any other key issues identified through the process of developing your housing needs report?

Key themes identified through development of the housing needs report include:

- Limited long-term rental housing options, with some units being rented out on a short-term basis, and high rents during peak tourism season have made housing unaffordable for some renter households.
- Housing unaffordability is commonly experienced by renters, including young families, hospitality and service workers, and individuals with physical or developmental disabilities.
- Although Osoyoos has an aging population, the 24 to 35 age group has grown modestly between 2006 and 2016 and it may continue growing if appropriate housing options are provided.