



February 2025



TOWN OF OSOYOOS

Regional District of Okanagan-Similkameen Housing Needs Assessment (2024)

Town of Osoyoos
Regional District of Okanagan-Similkameen Housing Needs
Assessment (2024)
British Columbia

Prepared for:

Regional District of Okanagan-Similkameen
101 Martin Street
Penticton, BC

Town of Osoyoos
8707 Main Street
Osoyoos BC

Date:

February 2025

Prepared by:

Urbanics Consultants Ltd.
2368-666 Burrard Street
Vancouver, B.C. Canada V6C 2X8

Executive Summary

The Regional District of Okanagan-Similkameen Housing Needs Assessment was prepared by Urbanics Consultants Ltd. for the Town of Osoyoos and the Regional District. Housing needs have been assessed for each of the 9 Electoral Areas and for 3 participating member municipalities, including the Town of Osoyoos. This report aims to provide a comprehensive analysis of housing needs in the Town of Osoyoos.

The study is undertaken to meet the requirements of the British Columbia Interim Housing Needs Assessment regulations, using the methodology provided by the Province in the summer of 2024.

Key Findings

	5-YEAR PROJECTION	20-YEAR PROJECTION	20-YR % INCREASE IN DWELLING STOCK
KEREMEOS	107	369	43%
PENTICTON	1,831	6,296	34%
OSOYOOS	303	1,018	31%
AREA A	99	323	31%
AREA B	89	320	63%
AREA C	183	599	33%
AREA D	190	616	29%
AREA E	97	317	29%
AREA F	89	292	34%
AREA G	118	384	29%
AREA H	116	383	19%
AREA I	104	340	21%
E.A. SUBTOTAL	1,085	3,574	29%
STUDY AREA TOTAL	3,326	11,257	32%

The key findings are the assessed housing needs of each area under study, including housing needed to address deficits in homelessness, households experiencing extreme unaffordability (Extreme Core Housing Need), projected population changes, achieving a healthy rental vacancy rate, as well as a buffering 'demand factor' provided by the province for municipalities. These

projections provide a province-wide comparison of housing needs for all regions and municipalities. In the case of Osoyoos, the housing needs forecast is for 1,018 units over 20 years (2021 to 2041).

OSOYOOS T (CSD, BC)

COMPONENT	5 Year Need	20 Year Need
A. EXTREME CORE HOUSING NEED	9.32	37.27
B. PERSONS EXPERIENCING HOMELESSNESS	15.15	30.3
C. SUPPRESSED HOUSEHOLD FORMATION	31.61	126.45
D. ANTICIPATED GROWTH	206.66	661.44
E. RENTAL VACANCY RATE ADJUSTMENT	2.13	8.53
F. ADDITIONAL LOCAL DEMAND	38.56	154.23
TOTAL NEW UNITS – 5 YEARS	303	
TOTAL NEW UNITS – 20 YEARS		1,018

This housing need is primarily driven by population growth projections, based on the Province’s projections on fertility, mortality, in-migration, out-migration and household formation over the coming decades.

The report additionally includes information assembled by the Town of Osoyoos on efforts to implement the findings of the previous housing needs assessment in 2021, key areas of housing need for seniors, renters, families, affordability, homelessness and near-homelessness and those with special needs, as well as information on the benefits of having housing near transportation infrastructure that supports walking, bicycling, public transit, and other alternative modes of transportation.

Table of Contents

EXECUTIVE SUMMARY	1
TABLE OF CONTENTS	3
LIST OF TABLES	4
LIST OF FIGURES.....	5
1. INTRODUCTION	6
STUDY LIMITATIONS.....	7
REPORT STRUCTURE	11
2. COMMUNITY CONTEXT	12
LOCATION	12
DEMOGRAPHICS.....	13
ADDITIONAL STATISTICS.....	17
3. HOUSING NEEDS PROJECTIONS	20
ASSESSED HOUSING NEEDS.....	20
TOWN OF OSOYOOS.....	22
4. PREVIOUS REPORT IMPLEMENTATION	31
5. KEY AREAS OF LOCAL NEED	33
HOUSING & TRANSPORTATION	33
AFFORDABLE HOUSING.....	36
RENTAL HOUSING.....	37
SPECIAL NEEDS HOUSING.....	38
SENIORS HOUSING.....	39
FAMILY HOUSING.....	39
SHELTERS AND HOMELESSNESS	40
WORKFORCE HOUSING.....	40
APPENDIX 1: ADDITIONAL DEMOGRAPHIC & HOUSING STATISTICS	42
LOCAL ECONOMY	42
EDUCATION	44
COMMUTE	44
DEMOGRAPHICS.....	46
HOUSEHOLD INCOME.....	48
HOUSING STOCK.....	50
TENURE	51
SUITABILITY & ADEQUACY.....	52
SHELTER COSTS TO INCOME RATIOS.....	53
CORE HOUSING NEED	56
HOUSING MARKET CHARACTERISTICS.....	58
APPENDIX 2: DETAILED HOUSING NEEDS CALCULATIONS	61

TOWN OF OSOYOOS.....	61
APPENDIX 3: RDOS COMMUNITY SURVEY.....	65
APPENDIX 4: GLOSSARY OF TERMS	75

List of Tables

Table 1: Housing Needs Summary.....	7
Table 2: BC Stats Population Projection for Osoyoos.....	15
Table 3: BC New Homes Registry.....	16
Table 4: Demand Factors.....	21
Table 5: Osoyoos Households by Tenure	22
Table 6: Osoyoos Extreme Core Housing Need.....	23
Table 7: Osoyoos ECHN Rates.....	23
Table 8: Osoyoos Homelessness.....	24
Table 9: Osoyoos Supressed Households.....	25
Table 10: Regional Growth Rate.....	26
Table 11: Osoyoos Projected Growth.....	27
Table 12: Osoyoos Vacancy	28
Table 13: Osoyoos Demand Buffer.....	28
Table 14: Osoyoos Housing Need Total	29
Table 15: Main Mode of Commuting for the Employed Labour Force age 15 Years and Over with a Usual Place of Work or No Fixed Workplace	34
Table 16: Local Labour Force by Industry (NAICS Codes).....	42
Table 17: Employment by Major Sector	43
Table 18: Employment sector by tenure	43
Table 19: Education Levels.....	44
Table 20: Commute Destination by Area.....	44
Table 21: Commuting Destination by Tenure.....	45
Table 22: Age Breakdown	46
Table 23: Household Size.....	47
Table 24: Households by type.....	47
Table 25: Household Income (2020).....	48
Table 26: Household Income by Household Type.....	49
Table 27: Inflation Adjusted Household Income over time.....	49
Table 28: Housing Stock Growth	50
Table 29: Dwellings by Typology over time.....	50
Table 30: Occupied Dwellings by number of bedrooms.....	50
Table 31: Dwellings by Tenure	51
Table 32: Private households by age of primary household maintainer.....	51
Table 33: Suitability	52
Table 34: Private Households by housing below adequacy standards (state of repair)	52
Table 35: Dwellings by period of construction (Osoyoos).....	53

Table 36: Dwellings by period of construction (RDOS/BC).....	53
Table 37: Household composition by extreme core housing need.....	53
Table 38: Core Housing Need by household size and tenure.....	54
Table 39: Households below affordability standard.....	54
Table 40: Housing Affordability by jurisdiction.....	55
Table 41: Core housing by tenure and household size.....	55
Table 42: Shelter costs by tenure.....	55
Table 43: Shelter cost to income ratios.....	56
Table 44: Core Housing Need over time.....	56
Table 45: Comparative Core Housing Need.....	57
Table 46: Rental Housing by jurisdiction.....	58
Table 47: Monthly Shelter Cost of Rented Dwellings.....	58
Table 48: Assessed values by typology.....	58
Table 49: Survey Responses by Area.....	65
Table 50: Survey Length of Residence by Typology.....	68
Table 51: Satisfaction with Living Conditions.....	71
Table 52: Community Focus.....	72
Table 53: Barriers to Moving.....	72

List of Figures

Figure 1: Inflation relative to January 2020 compared to overall CPI Inflation (All Items).....	9
Figure 2: Population Model Circularity.....	10
Figure 3: Osoyoos Setting.....	12
Figure 4: Okanagan Similkameen Map.....	13
Figure 5: Osoyoos Long-term population trend.....	14
Figure 6: Osoyoos Demographic Evolution.....	15
Figure 7: BC Stats Population Projection: 2021-41.....	16
Figure 8: BC New Homes Registry: Osoyoos.....	17
Figure 9: Market Asking Rents by Bedroom Count, RDOS.....	38
Figure 10: Inflation Adjusted Household Income over time.....	49
Figure 11: Private Households by Age of Household Maintainer.....	52
Figure 12: RDOS Market Asking Rent per Unit by Bedroom.....	60
Figure 13: Inflation Adjusted RDOS Market Asking Rent by Bedroom.....	60
Figure 14: Survey Count by Municipality/Electoral Area.....	66
Figure 15: Survey Count by FSA.....	67
Figure 16: Housing Costs by Tenure.....	70
Figure 17: Preferred Typology.....	73

1. Introduction

Urbanics Consultants Ltd. has been retained by the Regional District of Okanagan-Similkameen as well as the Village of Keremeos, City of Penticton and Town of Osoyoos to create a housing needs report for the Okanagan-Similkameen Region. This report will provide an analysis of the housing needs of the Town of Osoyoos under the structure provided by new provincial regulations issued in 2024 for 5-year housing needs assessments.

The Consultant crafted this report from study and analysis of data provided by BC Stats, Statistics Canada, CMHC, Regional District of Okanagan-Similkameen (RDOS) and Town of Osoyoos.

The core of the study is an examination of the housing needs of the region and participating municipalities, using the methodology created by the Provincial government in 2024. This study examines housing needs over the period 2021-2026 and 2021-2041 based upon data provided by the Census, CMHC, BC Stats, RDOS and other sources.

This methodology combines 6 parameters:

- Households in Extreme Core Housing Need (spending more than half their income on housing)
- Regional counts of homeless residents
- Estimates of the number of households not created due to high housing costs (estimated by comparing household formation rates by age and tenure to 2006)
- Anticipated household growth drawn from BC Stats municipal and regional population forecasts.
- An adjustment to incorporate a number of units equivalent to the number of units required to achieve a healthy 3% rental vacancy rate.

- The “demand buffer” also referred to as ‘additional local demand,’ a ratio calculated by the Province for each municipality. (does not apply to electoral areas)

Table 1: Housing Needs Summary

	5-YEAR PROJECTION	20-YEAR PROJECTION	20-YR % INCREASE IN DWELLING STOCK
OSOYOOS	303	1,018	31%
KEREMEOS	107	369	43%
PENTICTON	1,831	6,296	34%
AREA A	99	323	31%
AREA B	89	320	63%
AREA C	183	599	33%
AREA D	190	616	29%
AREA E	97	317	29%
AREA F	89	292	34%
AREA G	118	384	29%
AREA H	116	383	19%
AREA I	104	340	21%
E.A. SUBTOTAL	1,085	3,574	29%
STUDY AREA TOTAL	3,326	11,257	32%

As part of the housing needs assessment process, the consultants have assembled information from statistics, stakeholders, surveyed members of the public, local government and First Nations to develop information about key areas of local need, including housing for seniors, homeless residents, past housing needs assessments, clean transportation, family housing, affordable housing, accessible housing and housing for residents with special needs.

Study Limitations

As with all studies of this sort, a number of forecasts and assumptions regarding the state of the economy, the state of future competitive influences, and population projections have had to be made. These forecasts are made with great care and are based on the most recent and reliable information available. Nonetheless, the following concerns should be kept in mind.

Data Sources

Data and statistics for the report was sourced from a variety of government (federal, provincial, regional, municipal). One of the key limitations of this study is that census data is reflecting 2021 conditions. These are now 3 years out of date and will be replaced by new data in 2026-2027 when a new census is conducted. Census statistics for Housing Needs Reports are generally drawn from the 'population in private households' which is a subset of the total population figure readers may be more familiar with. Additionally, Census data is subject to random rounding up or down, so any figures from the Census should be read as plus or minus 10.

Scale

It is unfortunate that for smaller jurisdictions the full set of data that might otherwise be available for major metropolitan areas is unavailable. The survey size of some communities and some populations may suggest greater hesitance in interpreting results, especially for small cross-tabulations, which are only drawn from 25% of census returns (approximately 500 households in Osoyoos). CMHC does not provide annual rental market data for urban areas with less than 10,000 residents, and for excluded areas the provincial 2021 rental vacancy rate has been used.

Covid-19

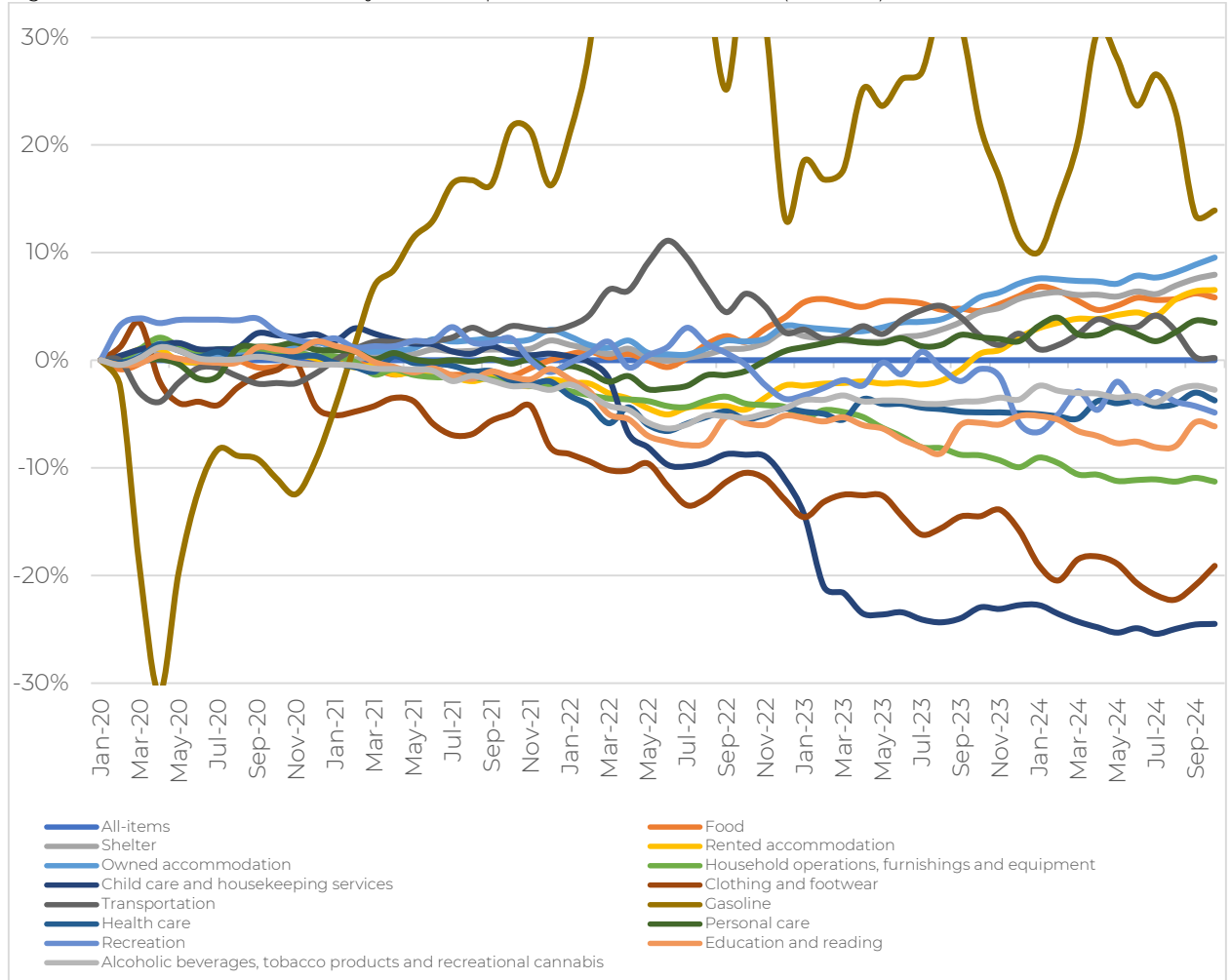
2021 was perhaps the most peculiar year in living memory for demographics. The Covid-19 Pandemic had massively changed economic activity 2020-2022. Pandemic response had injected large amounts of public money into the economy, including the Canada Emergency Response Benefit (CERB) funds paid to out-of-work residents. The Canada Emergency Wage Subsidy (CEWS) kept businesses afloat with money they may have not earned without the pandemic. Shrunken employment for 2020 tended to disproportionately affect lower income households, biasing income statistics up from normal-year levels and reducing the effects of poverty compared to years before or since.

Inflation

Additionally, the inflation seen the last several years mostly happened after May 2021 when the Census was conducted. According to the Bank of Canada, a

dollar in 2021 is worth the equivalent of \$1.13 in today's money (13% inflation), and this change has not fallen evenly across the economy.

Figure 1: Inflation relative to January 2020 compared to overall CPI Inflation (All Items)



Source: Urbanics Consultants Ltd, StatsCan Table 18-10-0004-01

Methodology

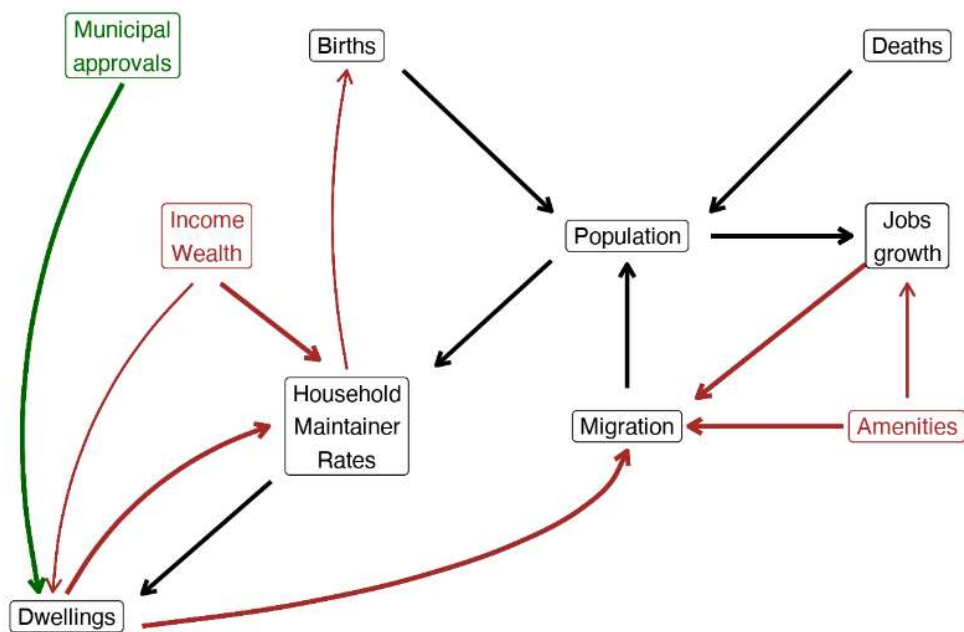
The methodology for calculating housing needs is one provided by the province. It is not a market-based measure, and its outputs do not imply that anyone will be able to afford and build the housing estimated to be needed. It does include a 'demand factor' for municipalities, however this multiplier is a black-box number provided by the province with minimal explanation other than it is supposed to reflect housing demand. The housing needs

methodology is, though, multi-faceted, and does include concerns such as homelessness, suppressed household formation, rental vacancy rates, and projected growth.

Population projections are a tricky tool to use for forward planning purposes. In this case, population projections are for municipalities an average of regional and municipal growth rates, while for electoral areas they are apportioned from regional estimates. The Province’s population projection system, P.E.O.P.L.E estimates future growth rates in part from past migration rates, a practice that tends to bake past planning decisions into future growth projections in any jurisdiction where planning decisions may have constrained growth.

Figure 2: Population Model Circularity

Population and housing growth model with missing pathways and policy lever



Source: Bergmann, Jens von & Nathan Lauster, <https://doodles.mountainmath.ca/posts/2022-04-26-planning-for-scarcity/>

Report Structure

1. Introduction

The Introduction provides the headline findings, overall objectives for the study, the methodology, and key limitations.

2. Community Context

This section examines some basic geographic and demographic facts about the community being examined.

3. Housing Needs Projections

This section provides the calculations of housing need as required by the Province.

4. Previous Report Implementation

This section describes efforts to implement the previously most recent housing needs report.

5. Key Areas of Local Need

Identifies key housing concerns within the community from findings from the analyses, stakeholder consultations, and surveys.

Appendix 1: Additional Demographic & Housing Statistics

This provides additional tables and charts portraying the overall demographics of the community and housing statistics.

Appendix 2: Detailed Housing Needs Calculations

This section will provide more detailed information on suppressed household formation calculations.

Appendix 3: Community Survey

Provides a brief summary of engagement exercises and key takeaways from the community survey.

2. Community Context

Location

The authors of this report would like to note the traditional territories of the Syilx Okanagan peoples.

The Regional District of Okanagan-Similkameen (RDOS), a vast region stretching through the southern Okanagan and Similkameen Basin, is the area of this study. This study is part of a wider study focusing on:

- City of Penticton
- Town of Osoyoos
- Village of Keremeos
- Unincorporated areas of the Regional District (Electoral Areas A, B, C, D, E, F, G, H, and I)

The region sits between Kelowna, the largest metropolitan area of the BC Interior and the Lower Mainland, and has long been known for forestry, mining, fruit growing and other agriculture. The primarily east-west route connecting Okanagan-Similkameen communities is Highway 3 (Crowsnest Highway), while north-south connections are by way of Highway 97 (Okanagan Highway) linking the region to the wider Okanagan as well as the US state of Washington.

Figure 3: Osoyoos Setting

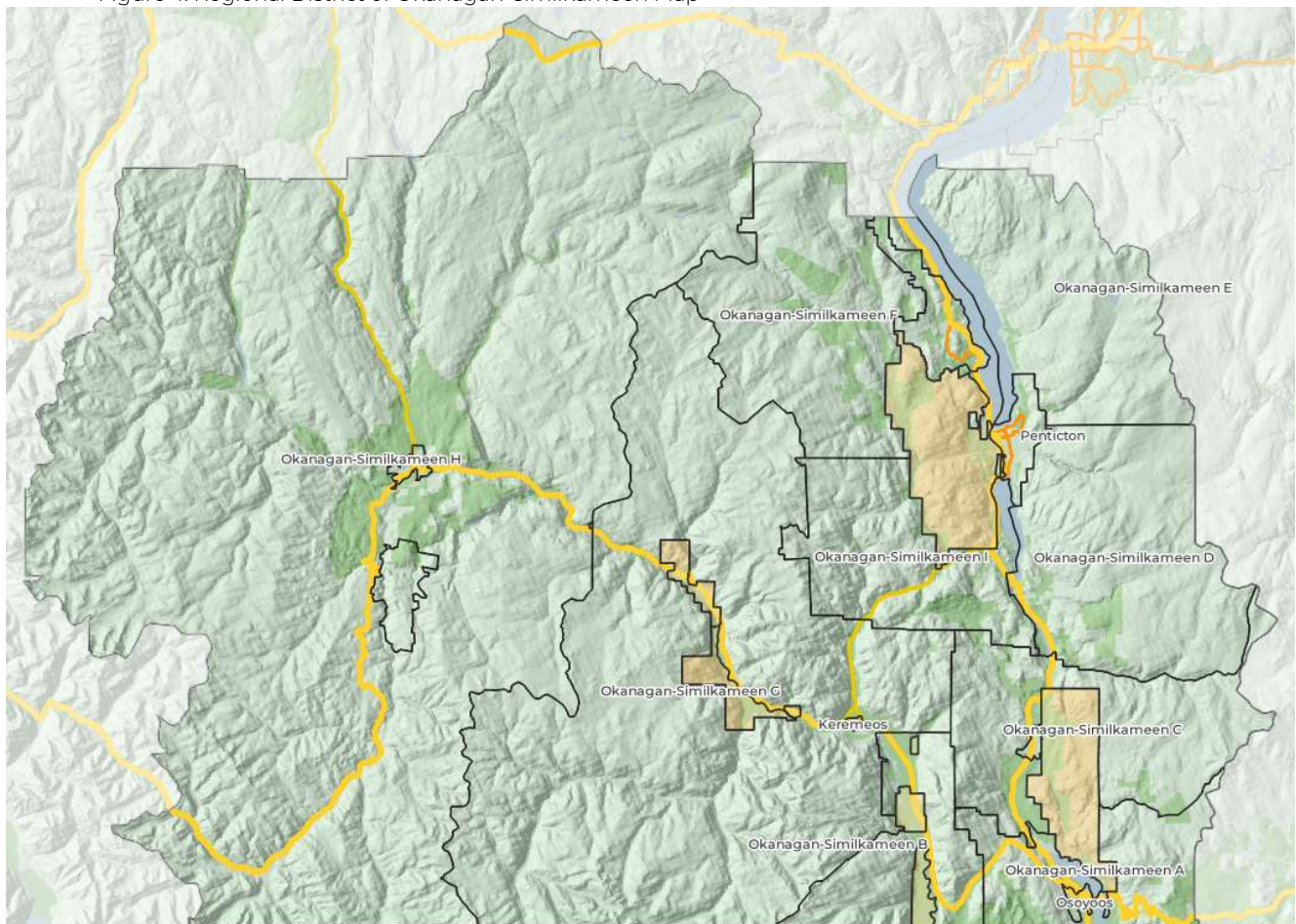


Source: CNES/Airbus 2024 via Google Maps

The Town of Osoyoos is set on the border of Washington State, approximately 394 kilometres east of Vancouver at the junction of Highway 3 and Highway 97. Known for its vibrant downtown, the town boasts a variety of recreational facilities, sandy beaches, and the serene Osoyoos Lake, making it a popular year-round tourist destination.

Osoyoos is the third most populous municipality in the Regional District of Okanagan-Similkameen following Oliver.

Figure 4: Regional District of Okanagan-Similkameen Map



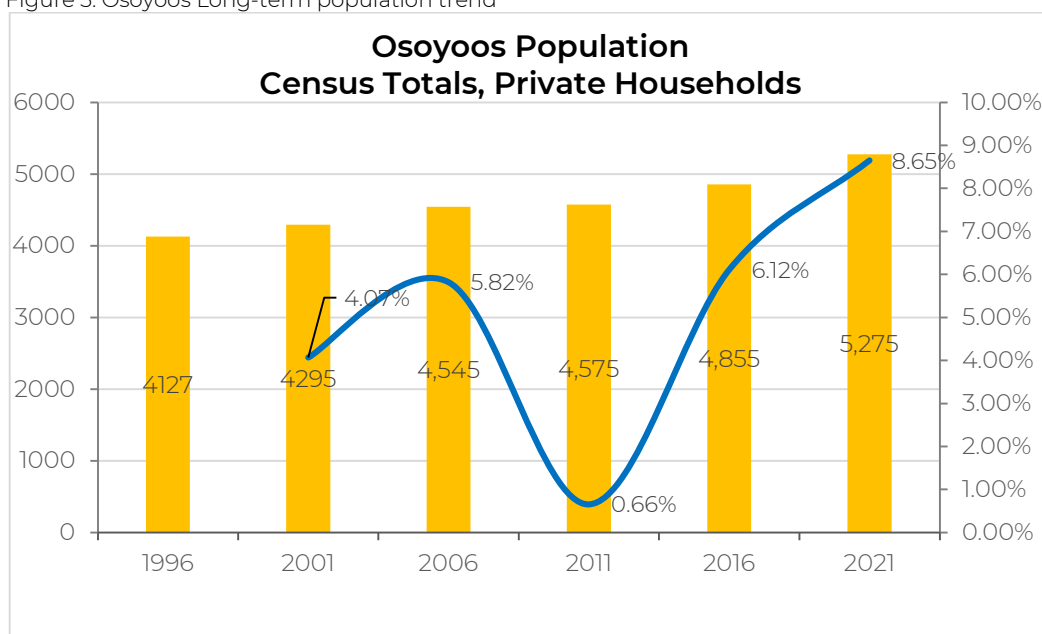
Source: Urbanics Consultants Ltd

Demographics

According to Statistics Canada, between 1996 and 2021 Osoyoos' population grew from 4,127 to 5,275. From 2006 to 2011, the Town of Osoyoos experienced

minimal growth, rising by just 0.66%. This was followed by a period of rapid growth, with the population growing by 6.12% from 2011 to 2016. In the most recent census period, population growth was 8.65%. It is important to note that 2021 census figures are from a Pandemic year and will have various quirks associated with severely disrupted living and working patterns seen in May of 2021.

Figure 5: Osoyoos Long-term population trend

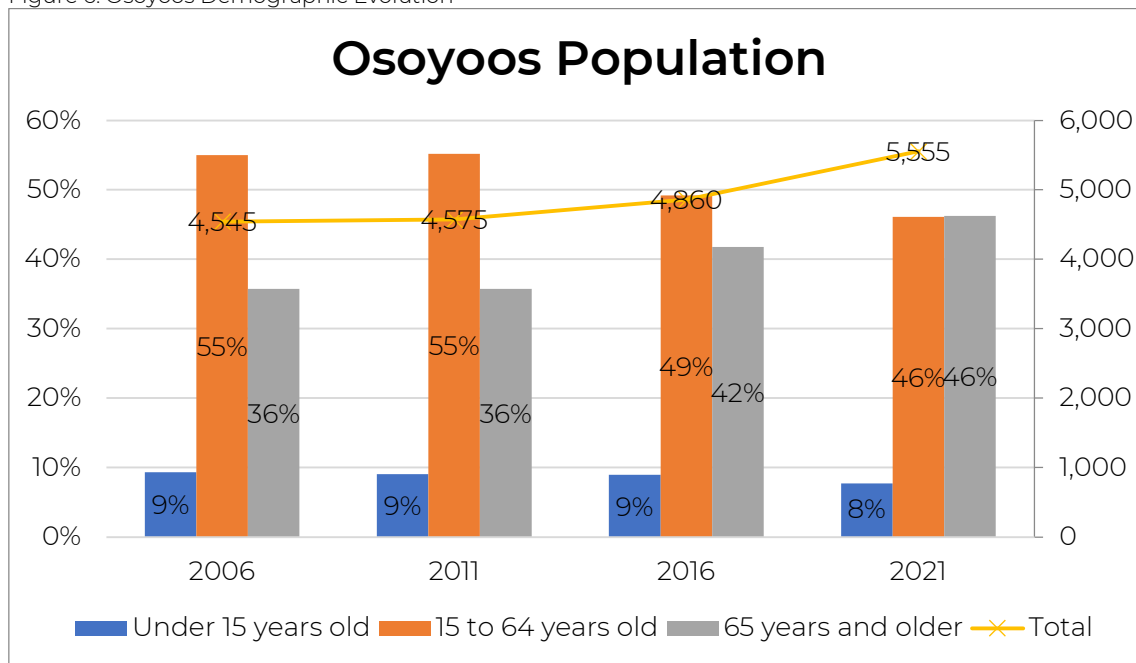


Source: StatCan Census 1996-2021, Urbanics Consultants

Over the period 1996 to 2021, the population of Osoyoos has seen several common phenomena, namely:

- Increasing proportion of senior citizens (36% in 2006, 46% in 2021)
- Declining proportion of working age residents between the ages of 15 and 64 (55% in 2006, 46% in 2021)
- Relatively stable youth population (9% in 2006, 8% in 2021)

Figure 6: Osoyoos Demographic Evolution



Source: StatCan Census 1996-2021, Urbanics Consultants

Note: Figures are for total population, previous figures were for population in private households.

BC Stats Population Projections are an important component of housing needs projections. The Town of Osoyoos is anticipated to see some population growth, expanding the population base by a total of 23% between 2021 and 2041 (1.0% per annum). This is compared to the RDOS which is projected to see population growth at a rate of 17% between 2021 and 2041 (0.8% per annum average), and in BC at a rate of 38% (1.6% per annum average).

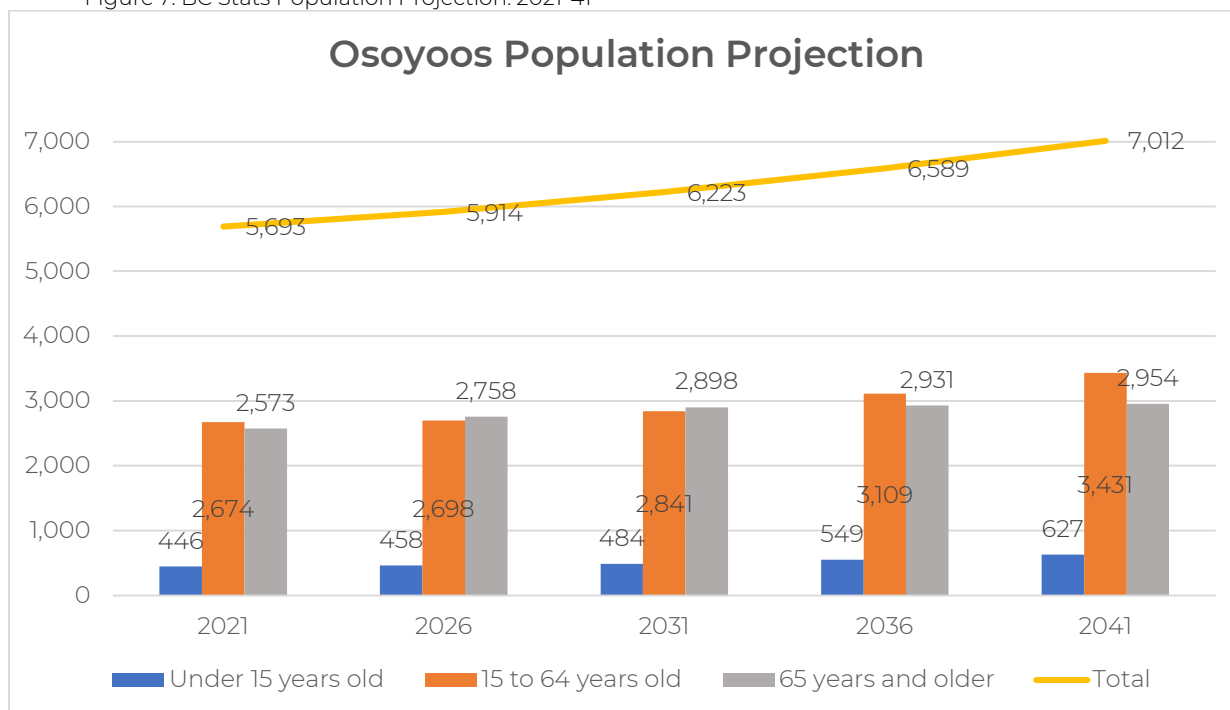
The over 65 population is projected to grow by 66% between 2021 and 2041. While the under 15 age cohorts are expected to grow by 41%, its proportion of the total population will decline. The 15-64 age cohorts are anticipated to grow by 28% during this period and will continue to make up the majority of the population.

Table 2: BC Stats Population Projection for Osoyoos

Population Projection	2021	2026	2031	2036	2041
Under 15 years old	446 (8%)	458 (8%)	484 (8%)	549 (8%)	627 (9%)
15 to 64 years old	2,674 (47%)	2,698 (46%)	2,841 (46%)	3,109 (47%)	3,431 (49%)
65 years and older	2,573 (45%)	2,758 (47%)	2,898 (47%)	2,931 (44%)	2,954 (42%)

Total	5,693	5,914	6,223	6,589	7,012
Population growth rate					
5-year growth rate		3.88%	5.22%	5.88%	6.42%
Annual average growth rate 2021 to 2041	1.05%				

Figure 7: BC Stats Population Projection: 2021-41



Source: BC Stats, Urbanics Consultants

Current housing conditions in Osoyoos suggest modest housing growth, with a large uptick in deliveries per the New Homes Registry in 2019. In recent years between 4.6 and 19.3 units per 1000 residents have been permitted, a figure often used for comparing homebuilding across geographic areas.

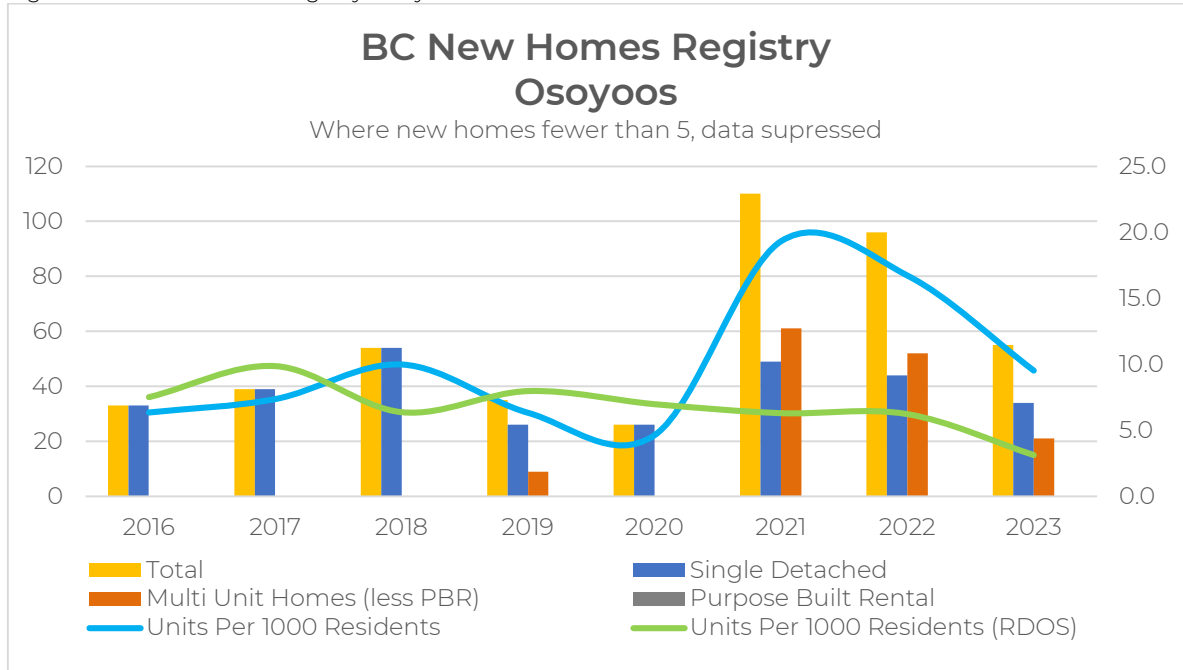
Table 3: BC New Homes Registry

Osoyoos: BC New Homes Registry	2016	2017	2018	2019	2020	2021	2022	2023
Single Detached	33	39	54	26	26	49	44	34
Multi Unit Homes (less PBR)	*	*	*	9	*	61	52	21
Purpose Built Rental (PBR)	*	*	*	*	*	*	*	*
Total	33	39	54	35	26	110	96	55
Units Per 1000 Residents	6.4	7.4	10.0	6.3	4.6	19.3	16.7	9.5
Units Per 1000 Residents (RDOS)	7.5	9.9	6.4	8.0	7.0	6.3	6.2	3.1

Source: BC New Homes Registry, Urbanics Consultants Ltd.

Note: * datapoints have been suppressed under 5 units

Figure 8: BC New Homes Registry: Osoyoos.



Source: BC New Homes Registry, Urbanics Consultants Ltd.
 Note: * datapoints have been suppressed under 5 units

Additional Statistics

Please refer to Appendix 1 for additional demographic and housing statistics from the 2021 Census, BC Assessment, BC Housing, among other data sources.

Some pertinent findings include:

- Overall, household sizes in Osoyoos have remained relatively stable from 2006 to 2021. The number of 1 person households in Osoyoos increased from 30% in 2006 to 33% in 2021. Larger households with 5 or more people have remained consistent during this period. The average household size in Osoyoos remains at 2.0 persons per household, mirroring figures from 2006.
- In terms of education levels, Osoyoos has a similar proportion of individuals with no certificate, diploma or degree (17%), as compared to RDOS (16%), and BC (13%). 14% of individuals have university education at a bachelor's level or above in Osoyoos as compared to 16% in RDOS, and 29% in BC.

- Most working Osoyoos residents work in Osoyoos (76%), higher than RDOS overall (66% working in their own municipality/electoral area) or BC (65%). 21% of Osoyoos employed residents work elsewhere in the RDOS, with 2% commuting to outside the Regional District.
- Core housing need has declined over time, effected by 2021 circumstances. In 2006, 3.2% of households suffered from housing that was too expensive, housing that was inadequately maintained, or housing unsuitable for household size and competition. In 2021 this figure was 4.2%, down from 4.8% in 2016.
- Osoyoos has a median total household income of \$66,000 as of 2020, which is 78% of BC's median total household income of \$85,000. The least well-off households were 1-person households (\$36,800 in Osoyoos vs. \$43,200 in the Province). Lone-parent families also have incomes well below the median total income of economic families in Osoyoos (\$64,500 vs. \$71,500).
- 60% of private dwellings in Osoyoos are single-detached homes as per the 2021 census. In terms of the breakdown of housing units by number of bedrooms, the majority of housing units (93% as of 2021 census) are housing that may be suitable for families (2-bedroom, 3 bedroom, and 4+ bedroom units). 1-bedroom units comprise 6% of occupied dwellings in Osoyoos.
- 49% of homes in Osoyoos were built before 1990, including 35% of the rental stock. While 4% of the housing stock was built between 2016 and 2021.
- The Town of Osoyoos had a homeownership rate of 81% in 2021, higher than the Provincial rate of 67%. This amounts to 2,135 home-owning households and 510 renter households as of the 2021 Census.
- 2% of Osoyoos households were found to be unsuitable in 2021 (unsuitable for family size and composition). This compares to 2% in the RDOS and 5% in BC overall.

- 2% of total private dwellings (60 dwelling units) were said to be below adequacy standards in Osoyoos, implying that they require major repairs. This is compared to 4% of dwellings in the RDOS, and 4% of dwellings in the Province. 4% (20 dwelling units) under the adequacy standards were found to be tenants in Osoyoos.
- In Osoyoos, 4% of tenants were classified as being in Core Housing Need, significantly lower than the 22% in the RDOS, and 25% in BC. However, 35% of tenant households were unable to surpass the affordability standard. Affordability was also the biggest contributor to home-owning households being in core housing need, with 12% of Osoyoos homeowners spending more than 30% of their income on housing.
- It is important to note that the 2021 Census data was largely collected in May 2021. Thus, the impacts of the COVID-19 pandemic have likely affected particular areas such as employment and incomes.
- In terms of housing values provided by BC Assessment, the Town of Osoyoos had an average house value (average across all housing types) of approximately \$703,991 in 2023, an increase of 17% over 2022 when average house values were calculated at \$601,826. This showcases many of the concerns voiced by stakeholders and residents, regarding housing costs continuing to rise and being out of reach for many in the community.
- Per the 2021 Census, the average renter shelter cost (rent and utilities) in Osoyoos was \$1,136, significantly lower than the provincial average of \$1,492 in BC. The numbers from the Census suggest that average monthly rents in Osoyoos have increased by 33% from 2006 to 2021, rising from \$852 to \$1,136. This is below the 48% increase observed at the Regional District Level and the 52% increase across the province. This compares to an approximately 33% level of general inflation according to the Bank of Canada's Consumer Price Index between 2006 and 2021.

Appendix 1 contains further data tables and charts reflecting demographic and housing characteristics of the Town of Osoyoos.

3. Housing Needs Projections

Assessed Housing Needs

The following tables calculate the 20-year and 5-year housing need by the methods specified by the Province in the summer of 2024.

They were created using the UBC HART calculator, created by scholars at the University of British Columbia Housing Assessment Resource Tools (HART) and Licker Geospatial to implement the province's required method.

It is built from six components.

- Supply of units to reduce Extreme Core Housing Need;
- Supply of units to reduce homelessness;
- Supply of units to address suppressed household formation;
- Supply of units needed to meet household growth over the next 5 to 20 years;
- Supply of units needed to meet at least a 3% vacancy rate; and,
- Supply of units needed to meet local demand (municipalities only).

Like all models, this method is a compromise between several goals and constraints (such as accuracy, detail, data availability, and suitability for widespread use and further) that leave it necessarily imperfect. But it is designed to take account of both social variables (such as homelessness, population growth estimates) as well as variables that reflect market demand such as rental vacancy rates.

The model does not directly deal in economic viability, which is a weakness. As such, the cost of construction or level of prices and rents are not incorporated. Under this scenario, it is possible for the model to generate numbers for required new housing that might not be buildable under present costs for current market rents and prices. The province has, however, provided a

‘demand adjustment factor’ for each municipality intended to provide some market input. The model is not trying to create a market-based estimate of how much housing ought to be built, however it does incorporate the ‘local demand’ figure, which is a number provided by the Province with limited background information or documentation. The local demand factor for regional communities provided by the province can be seen in the table below.

Table 4: Demand Factors

MUNICIPALITY	DEMAND FACTOR
KEREMEOS	1.3799
OLIVER	1.1065
OSOYOOS	0.7615
PENTICTON	0.3799
PRINCETON	1.1752
SUMMERLAND	1.1970
KELOWNA	0.3915
VANCOUVER	0.8503

As can be seen above, Osoyoos is the fifth most impacted municipality in the region by the demand factor, with housing need estimates adjusted by a multiplier of 0.7615. In contrast, Penticton is the least impacted, with its housing need estimates adjusted by a lower multiplier of 0.3799. Kelowna and Vancouver have been included as points of comparison.

Due to limits on data availability, some categories are based upon taking the region-wide estimate and portioning it out to each town, city, village, or electoral area by population. In some cases, this may result in unintuitive or unreasonable estimates, especially where Regional Districts are internally diverse or where small population sizes create potential for outliers. Results should be interpreted considering these limitations.

First calculated is the 20-year estimate, and then the 5-year estimate based upon the province’s weighting of each sub-category’s importance for immediate address. For example, half the units for addressing homelessness are supposed to be delivered in 5 years, while only a quarter of the units expected for 20 years to address rental vacancy rates are supposed to be delivered in 5 years. Units to account for population growth are based on 5- and 20-year growth estimates, while all other categories of 20-year housing need are expected to be 25% delivered in 5 years.

The estimates are for the period 2021 to 2041, which is to align with the Census. They are at this point three years out of date, however they still provide an insight into housing needs in the area, and newer data will not be available for the 2026 census until as late as 2028. For many purposes, 2021 is an ‘odd’ year, with incomes, prices, and economic activity strongly affected by the Covid-19 pandemic and associated responses. Some figures, such as core housing need, were strongly affected by income support policies, and may not be comparable. Census population figures are based on population in private households rather than the total population including collective households.

Town of Osoyoos

Part A: Extreme Core Housing Need

The following table shows total owner and renter households in the four previous census years (Step 1).

Table 5: Osoyoos Households by Tenure
OSOYOOS T (CSD, BC)

TOTAL HOUSEHOLDS	2006	2011	2016	2021
OWNERS	1,730	1,845	1,845	2,135
RENTERS	495	420	635	510
TOTAL	2,225	2,265	2,480	2,645

The below table shows the total number and proportion of owners with mortgage¹ and renter households in Extreme Core Housing Need (ECHN) in the four previous Censuses. Extreme Core Housing Need corresponds to a situation where households are obliged to spend 50% or more of pre-tax income for shelter costs (rent/mortgage plus utilities and taxes).

¹ Data on owners with a mortgage is not available for Censuses before 2021

Table 6: Osoyoos Extreme Core Housing Need

OSOYOOS T (CSD, BC)

EXTREME CORE HOUSING NEED	2006	2006%	2011	2011%	2016	2016%	2021	2021%	Average Rate
OWNERS WITH A MORTGAGE	N/A	N/A	N/A	N/A	N/A	N/A	0	0.00%	0.00%
RENTERS	35	7.07%	60	14.29%	50	7.87%	0	0.00%	7.31%

These are combined in the next table to represent the number of units necessary to provide replacement housing for households in Extreme Core Housing Need. This is based on the average rate over the previous four censuses.

Table 7: Osoyoos ECHN Rates

OSOYOOS T (CSD, BC)

TOTAL HOUSEHOLDS	2021 HOUSEHOLDS	AVERAGE ECHN RATE	HOUSEHOLDS IN ECHN
OWNERS	2,135	N/A	N/A
OWNERS WITH A MORTGAGE		0.00%	0
RENTERS	510	7.31%	37.27
TOTAL NEW UNITS TO MEET ECHN - 20 YEARS			37.27

As shown in the above table, there are just over 37 units worth of assessed housing needs to address Extreme Core Housing Need over 20 years, driven by rental housing costs.

Part B: Homelessness

The following table apportions the homeless population of the Regional District of Okanagan-Similkameen by the population of Osoyoos. This figure is based on regional need rather than homelessness rates specific to Osoyoos.

Table 8: Osoyoos Homelessness
OSOYOOS T (CSD, BC)

REGIONAL POPULATION	Local Population		Regional PEH*	Proportional Local PEH*
	#	% of region		
87,665	5,280	6.02%	503	30.3
TOTAL NEW UNITS TO HOMELESSNESS NEEDS - 20 YEARS				30.3

*Note: PEH refers to People Experiencing Homelessness.

As shown above, about 30 units are required to address Osoyoos' share of regional homelessness, assuming as the Provincial methodology does 1 unit per person.

Part C: Suppressed Household Formation

Often times household size is taken as a given in demographic estimates, however the number of people per household is sensitive to the cost and availability of households. In a community undergoing housing stress there will be unusually large numbers of adult children living with their parents, unusually large numbers of roommates, unusually large numbers of couples cohabitating more early in their relationships than they might otherwise or couples staying in dysfunctional relationships due to housing costs and availability.

This figure is calculated based upon 2006 census data, assumed to be a time when housing pressures were less intense to calculate a baseline level of household headship rates by renter/owner status and age cohort. This is then compared to present population household headship rates to estimate how many households would have formed if the housing had been available. Detailed calculations are provided in Appendix 2.

Table 9: Osoyoos Suppressed Households
OSOYOOS T (CSD, BC)

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2021 Potential Households		2021 Actual Households		2021 Suppressed Households		
	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 TO 24 YEARS	0.00	35.00	0	20	0.00	15.00	15.00
25 TO 34 YEARS	57.14	91.43	70	85	-12.86	6.43	0.00
35 TO 44 YEARS	120.00	113.33	135	65	-15.00	48.33	33.33
45 TO 54 YEARS	189.88	72.72	180	70	9.88	2.72	12.60
55 TO 64 YEARS	341.06	92.18	400	95	-58.94	-2.82	0.00
65 TO 74 YEARS	722.70	90.34	685	95	37.70	-4.66	33.03
75 YEARS AND OVER	731.29	51.19	675	75	56.29	-23.81	32.48
TOTAL NEW UNITS TO MEET SUPPRESSED HOUSING NEED - 20 YEARS							126.45

In the table above, a positive number represents a cohort where household formation rates have fallen since 2006, while a negative number represents a cohort where household formation rates have increased. As above, household maintainer rates have been suppressed for cohorts 15-24, 35-54, and 65 and up. This reflects the lower likelihood of household headship among people of this age among owners and renters. Rental households are less likely to be formed among the young.

By this estimate, there are a shortfall of about 126 units to address suppressed household formation over 20 years.

Part D: Anticipated Household Growth

This segment is based upon BC Stats PEOPLE model of population growth, used by the Province for planning purposes. This statistic is drawn from BC Stats Household projections. BC Stats projections were harmonized with Statistics Canada in 2022 and are based upon a model using age and sex cohort data to estimate future population change from expected births, deaths, and migration. This is supplemented with data on employment,

residential building permits, community plans and other indicators of housing availability.

As such it is important to note that this is *not an independent variable*. The amount of housing permitted in the past will shape population growth and shape this model's projection of future household growth. Because this data is so dependent on past policy outcomes, it should not be used on its own to inform housing needs.

The figure used by the province is a combination of two scenarios, one based upon municipal growth projections, and one based upon regional projections. As local cities and towns necessarily exist in regional housing markets, this approach reduces the impact of local specifics. For Electoral Areas, this figure is based purely on regional growth projections portioned out by population share.

The first table will show the 20-year population projection for Regional District of Okanagan-Similkameen.

Table 10: Regional Growth Rate
OSOYOOS T (CSD, BC)

REGIONAL DISTRICT PROJECTIONS	2021	2041	Regional Growth Rate
HOUSEHOLDS	40,980	50,987	24.42%

The regional population growth projection (as apportioned) is averaged with the municipal projection to arrive at a 20-year estimate of housing need through projected population growth.

Table 11: Osoyoos Projected Growth
OSOYOOS T (CSD, BC)

GROWTH SCENARIOS	Regional Growth Rate	Households		New Units
		2021	2041	
LOCAL HOUSEHOLD GROWTH		2,645	3,322.00	677
REGIONALLY BASED HOUSEHOLD GROWTH	24.42%	2,645	3,290.89	645.89
SCENARIO AVERAGE				661.44
TOTAL NEW UNITS TO MEET HOUSEHOLD GROWTH NEEDS - 20 YEARS				611.44

Here the province estimates that Osoyoos will require slightly more than 611 units to accommodate projected population growth, subject to the methodological limitations described above.

Part E: Rental Vacancy

Rental vacancy rates are a reliable indicator of limited housing supply, and it is often held that a 3% vacancy rate is a 'balanced' level. When vacancy rates are below 3%, they suggest that there are more potential households seeking tenancies than there are available tenancies, and that rent will tend to rise. When vacancy rates are above 3%, rents will tend to moderate as landlords have a harder time attracting tenants.

Rental vacancy rate data is drawn from the CMHC's Primary Rental Market 2021 Vacancy Rate data, which is based on a survey of purpose-built rental landlords. As this data is collected only for population centres above 2,500, where this data is not available rental vacancy is assumed to be the provincial average (1.4%). Though this figure is drawn from purpose-built rentals only, it is assumed that the whole market, including rented condominium units, rented houses, and other small-scale residential land-lording operations follow similar trends. As such the vacancy rate is compared to the total number of rental households. Where vacancy rates already exceed 3%, this is treated as a need for 0 new units. Unfortunately, this methodology will capture seasonal vacancy poorly in resort-oriented economies.

Table 12: Osoyoos Vacancy
OSOYOOS T (CSD, BC)

	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
TARGET VACANCY RATE	3.00%	97.00%	510	525.77
LOCAL VACANCY RATE	1.40%	98.60%	510	517.24
TOTAL NEW UNITS TO ACHIEVE 3% VACANCY RATE - 20 YEARS				8.53

For these purposes, the local rental vacancy rate in Osoyoos is assumed to be the provincial average, as CMHC does not collect rental market data for towns populations under 10,000 people. Under this estimate, approximately 9 units are needed over the coming 20 years to bring the vacancy rate to healthy levels.

CMHC Data was available for Penticton, where in 2021 the rental vacancy rate was 1.2%, so the use of 1.4% for Osoyoos is not unreasonable.

Part F: The Demand Buffer

This figure is a number provided by the province with little documentation. Its purpose is to include a market demand element in the housing needs forecast. A 'demand factor' has been provided by the province for every municipality. This element does not apply to Electoral Areas.

Table 13: Osoyoos Demand Buffer
OSOYOOS T (CSD, BC)

COMPONENT	Result
A. EXTREME CORE HOUSING NEED	37.27
B. PERSONS EXPERIENCING HOMELESSNESS	30.3
C. SUPPRESSED HOUSEHOLD FORMATION	126.45
E. RENTAL VACANCY RATE ADJUSTMENT	8.53
TOTAL	202.55

DEMAND FACTOR	0.76
TOTAL NEW UNITS TO ADDRESS DEMAND BUFFER - 20 YEARS	154.23

This figure is applied as a multiplier to other factors except projected population (F). For Osoyoos the multiplier is 0.76 and as such the number of units assessed is increased by a bit more than three quarters, suggesting that an additional 154 units are required approximately.

Total Assessed Housing Need

Under the Province’s formula, the assessed housing need is as follows, summing all previously discussed factors:

Table 14: Osoyoos Housing Need Total
OSOYOOS T (CSD, BC)

COMPONENT	5 Year Need	20 Year Need
A. EXTREME CORE HOUSING NEED	9.32	37.27
B. PERSONS EXPERIENCING HOMELESSNESS	15.15	30.3
C. SUPPRESSED HOUSEHOLD FORMATION	31.61	126.45
D. ANTICIPATED GROWTH	206.66	661.44
E. RENTAL VACANCY RATE ADJUSTMENT	2.13	8.53
F. ADDITIONAL LOCAL DEMAND	38.56	154.23
TOTAL NEW UNITS – 5 YEARS	303	
TOTAL NEW UNITS – 20 YEARS		1,018

The 5-year need calculation is for most purposes ¼ of the 20-year calculation, however, to address homelessness it is expected that those units will be 50% delivered in 5 years, while the 5-year projected growth adjustment is based upon BC Stats 5-year growth projection.

As can be seen above, the largest part of the housing needs assessment is in the ‘Anticipated Growth’ figure. This reflects the expected population growth reflecting current age and gender demographics, as well as expectations of future migration rooted in past patterns.

The implication is that the dwelling stock must be increased by 9% over the next five years and 31% over the next twenty years over the current Census dwelling count.

4. Previous Report Implementation

The following are actions taken by the local government, since receiving the most recent 2021 Housing Needs Report, to reduce housing needs, as provided by RDOS staff:

Town of Osoyoos

The Town of Osoyoos² adopted the Town of Osoyoos OCP Bylaw No. 1375, 2021 in 2022, with key revisions including the addition of new, or revision of existing, policy statements relating to protecting long-term rental housing stock, promoting affordable housing units for those working in the tourism industry, promoting the development of accessible senior's housing, and encouraging age-friendly principles in new residential development. Policies related to residential density were also updated with support for increased density allowances compared to the previous iteration of the Town's OCP Bylaw. In response to the new Provincial legislation regarding Small-Scale Multi-Unit Housing, the Town adopted amendments to their OCP Bylaw. Most notably, the amendments included (but are not limited to):

- Revisions to the residential land use designations and associated policies to support the implementation of the SSMUH regulations.
- Repealing select development permit area designations; and,
- Revising the Multi-Family Development Permit Area and Mixed Use and Commercial Development Permit Area guidelines to, amongst other things, introduce an exemption for buildings with 6 or fewer residential units and eliminate problematic or overly onerous guidelines.

The Town also completed a Zoning Bylaw Update in September 2024, which introduced a new Small-Scale, Multi-Unit Residential (RS1) Zone. The RS1 Zone

² The Town of Osoyoos completed its last Housing Needs Report in 2020. It should also be noted that the Town of Osoyoos requested an extension to the SSMUH compliance deadline. The approval (or refusal) of this extension request will have implications on the timing of SSMUH implementation within the Town.

was generally applied to low density residential lots which were considered to be “restricted zones” and now permits up to two dwelling units per parcel.³

Additionally, the Town is currently undertaking a Short-Term Rental Regulations Review which is anticipated to, in-part, further address housing needs via the regulation of short-term rentals within the Town.

Change in Assessment

The 2021 Assessment found that Osoyoos need 129 units between 2016 and 2021, and 137 units between 2021 and 2026. This is less than the 166 units projected in this study for the period 2021 to 2026.

³The Province has approved an SSMUH compliance deadline of December 31, 2029, in order for the Town to pursue necessary upgrades to its water infrastructure. It is anticipated that following the upgrade of the water system or by the end of the extension (whichever comes sooner), amendments would be pursued to allow for 3-4 dwelling units per parcel as required under the LGA.

5. Key Areas of Local Need

Housing & Transportation

The following speaks to policy from the participating governments regarding housing needs in proximity to transportation infrastructure that supports walking, bicycling, public transit, or other alternative forms of transportation.

Town of Osoyoos

The Town of Osoyoos⁴ OCP Bylaw seeks a well-connected community wherein transportation infrastructure supports access to services and amenities via various modes of transportation and contains supportive policy relating to active transportation options. The OCP has generally designated lands along Main Street (Highway 3) in the Town's downtown commercial core for mixed-use commercial and multi-family residential uses, with some surrounding lands in the area being designated for medium density residential purposes. The Town's Zoning Bylaw provides flexibility in the associated Town Centre (TC) Zone by providing for a range of commercial uses, with residential allowances. Lands within the TC Zone further benefit from relaxed building envelope regulations, open density allowances (i.e., no density cap, though a minimum density of 40 units/hectare is required), and relaxed off-street parking regulations (i.e., via off-site parking allowances, commercial and residential parking reductions, and payment in-lieu allowances). In this regard, the Town has generally directed population growth within the Town's downtown core, where community amenities, services and supports are available and more readily accessible via alternative modes of transportation (in the form of walking or cycling).

⁴ As a resort municipality, the Town of Osoyoos faces the challenge of balancing and supporting both residential and tourist commercial uses. The Town has various trails which support both these uses, and BC Transit provides weekday public transit services both within the Town and to the City of Penticton. Both Highway 3 and Highway 97 run through the Town.

Policy Comments

The following data is from the last two census regarding commuting by foot, by bicycle and by transit in the study area. Transit, for Census purposes, includes bus, train, passenger ferry and other modes, however data is self-reported.

Table 15: Main Mode of Commuting for the Employed Labour Force age 15 Years and Over with a Usual Place of Work or No Fixed Workplace

	FOOT (2021)	BIKE (2021)	TRANSIT (2021)	TOTAL COMMUTERS	TOTAL SUSTAINABLE MODE SHARE
RDOS	2,950	465	345	30,860	12%
KEREMEOS	40			430	9%
PENTICTON	1,650	280	260	13,625	16%
OSOYOOS	245	20	10	1,665	17%
AREA A	75			745	10%
AREA B	45	10		345	16%
AREA C	80	10	10	1,225	8%
AREA D	65	10	10	1,440	6%
AREA E	35			570	6%
AREA F	20	20		855	5%
AREA G	30			575	5%
AREA H	15			700	2%
AREA I	20	10		840	4%
BRITISH COLUMBIA	121,550	36,790	174,045	1,873,690	17.7%

Source: Census, 2021, Urbanics Consultants Ltd.

These do not reflect total use of walking (foot), cycling, and transit to get around the community, however they do reflect a widely available statistic that is useful for comparisons, and tends to reflect the overall attractiveness of non-car transportation in each area. Walking is the most common non-car means of getting around according to Census Data. Notably, Penticton and Osoyoos see active transportation rates similar to the province at large.

Housing in proximity to alternative transportation can take several forms. These include:

- Locating housing near bus stops (where available)
- Locating housing near sidewalks, multi-use pathways, biking infrastructure and community trails

- Locating housing near to employment, near to commercial amenities, and near to public services such that a walking trip can be carried out within a general '15 minute' area.

Where this requires infrastructure or service, it is important infrastructure or service be of sufficient quality to be useable and safe to the public. This requires that residents not feel uncomfortable crossing the street, or riding a bike, that the bus comes often enough to be useful for daily transportation.

The importance of locating housing close to alternative transportation lies in several benefits:

- The reduction of infrastructure burden
- Reduced traffic
- Improved safety
- Accessibility
- Public health and wellbeing

Housing placed with alternative transportation in mind benefits the public by reducing the cost of infrastructure. A resident living within walking or cycling distance (or skiing, as the season may be!) is one that may potentially not drive to work, reducing traffic congestion and wear and tear on the roads, reducing demand for parking at public and private amenities as well as job sites. A multi-use pathway is much smaller and lower maintenance than a two-lane roadway, so that even if usage might be much less, the overall burden on the public can be reduced.

Additionally, the burden of water runoff is reduced. Multi-use pathways require much less hard-surface pavement per user and divert less rainfall and snowmelt out of the soil, reducing the burden per user of stormwater management requirements such as sewers, culverts, ditches, and drains.

With respect to safety, a pedestrian or cyclist or transit rider is another vehicle not on the road. According to Transport Canada there are 257.1 injuries per billion vehicle kilometres on British Columbia roads. Generally, safety statistics

for bus riders are much better due to large vehicles that are professionally driven. Pedestrians and cyclist safety is a concern; however, this can be improved with better infrastructure and tend to improve with greater usage. Additionally, locating housing to make cycling or walking easier tends to shorten trips, reducing exposure to hazard.

Accessibility can be improved through making walking, cycling, and transportation more attractive to residents of new homes. For starters, many disabilities preclude driving. Users of wheelchairs benefit from better sidewalks and multi-use pathways. Residents who need to drive benefit from reduced overall traffic congestion. Developments in the last decade have brought a revolution in availability and cost of small electric powered or assisted vehicles, such as e-bikes, scooters, and other devices that provide many of the benefits of walking and cycling without the same discomforts and difficulties. Such devices can and do extend the range (both in distance as well as time-of-year) where non-car transportation is viable and should not be discounted.

Lastly, locating housing to encourage pedestrianism and cycling encourage more physical activity, which can reduce the burden on the healthcare system as well as improve mood and fitness. Pedestrians and cyclists are found to be good potential customers by many businesses, as they can better interact with the street front.

The best way to help pedestrians, cyclists, and transit riders is make it easier to build infill housing in existing communities which already have shops, public services, schools, and places of work.

Affordable Housing

Housing affordability directly afflicts 16% of Osoyoos households, including 12% of owners and 35% of renters. The affordability standard is used to assess whether housing costs (rent, mortgage, taxes, utilities) consume more than 30% of a household's pre-tax income. This was with average monthly shelter costs of \$944 per month, including \$960 for owners and \$1,136 for renters. These shelter costs are lower than seen in the RDOS overall (\$1,166) or British Columbia (\$1,596). However, these rates reflect existing mortgages and tenancies, and do not necessarily represent costs that could be achieved on the open market today (or in 2021 when they were recorded by the Census).

While the unaffordability rates in 2021 (16.3%) mark a significant decrease from previous years, 2006 (21%), 2011 (22%), and 2016 (21%), these rates represent a substantial fraction of the community in poor housing conditions.

Osoyoos as of 2024 had, per the BC Housing registry about 125 units of supported housing in some form or another. This included:

- 0 Emergency Shelter or Homeless housing units
- 46 Transitional supported and assisted living units
 - All subcategories suppressed for privacy
- 52 Independent Social Housing Units
 - 52 Independent Seniors
- 27 Rental Assistance in Private Market
 - All subcategories suppressed for privacy

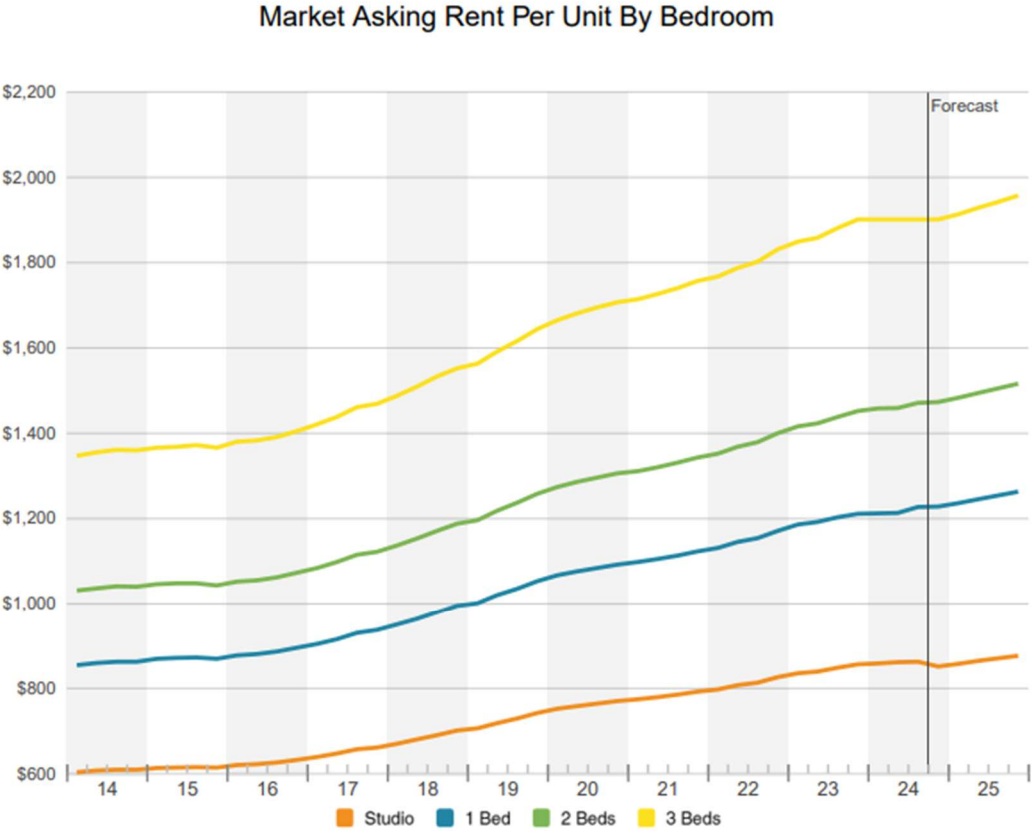
Rental Housing

Rental housing comprises 19% of Osoyoos occupied housing stock, or 510 households, a decline from 25% in 2016. This decrease reflects an increase in owner-occupied units and drop in renter-occupied units, from 630 in 2016 to 510 in 2021. The average rent in Osoyoos in 2021 was \$1,136, a 33% increase since 2006. While this is higher than overall inflation, it is still lower than the increases seen in RDOS (48%) and BC (52%).

35% of tenants are living in unaffordable housing, a figure similar to RDOS (36%), but higher than the provincial average in British Columbia (30%). In recent years, the relative economics of rental housing development have improved thanks to higher rents and superior access to financing. A supportive rental policy from the local government can help turn that into new rental buildings, which have a restraining effect on rent growth.

Regional data⁵ provided by CoStar suggests that the average market purpose-built rent in RDOS is currently \$1,320, an amount that is higher than the Census median working income for 2021. In 2021 this figure was \$1,185.

Figure 9: Market Asking Rents by Bedroom Count, RDOS



© 2024 CoStar Realty Information Inc.

2024-12-16

Special Needs Housing

Osoyoos does not have designated housing specifically for residents with special needs. While some non-profit organizations provide supportive housing for individuals with special needs, there is a shortage of specialized housing options in the community.

⁵ Osoyoos has insufficient data to provide for a Osoyoos-specific rental market figure at this time.

Seniors Housing

Seniors housing is becoming an increasingly important issue in Osoyoos, as the senior population has grown to account for 46% of the total resident population (2,570 residents), marking a 10% increase between 2006 and 2021. Seniors have particular housing needs, including reduced climbing and mobility reduced ability to drive for daily errands. BC Stats projects that the senior population will gradually decrease through 2041, reaching 42% of the total population, or 2,954 residents, based on current estimates of mortality and net migration. While the overall senior population may decline, there remains an insufficient supply of seniors housing to meet the needs of both the current and projected senior population in 2041.

BC Housing currently supports 46 Transitional Supported and Assisted Living units in Osoyoos. Additionally, there is an undisclosed number of senior-led households in Supportive Seniors Housing. The community also has 52 independent seniors housing units supported by BC Housing, along with an undisclosed number of households receiving rent assistance in the private market. Expanding the supply of dedicated seniors housing as well as senior-suitable housing (such as single level or step-free access) will be important for accommodating an aging population.

Family Housing

The number of youth under 15 in Osoyoos has increased significantly, rising from 4,545 over 65 in 2006 to 5,555 in 2021. The under 15 population in Osoyoos has remained stable, only increasing slightly from 425 in 2006 to 430 in 2021, and making up 8% of Osoyoos's resident population in the most recent census. However, the 15 to 64 population has seen a decline, falling from 55% of the total population to only 46%.

Over the coming 20 years, the youth population is expected to experience minimal growth, reaching 627 residents and making up 9% of the total population. This shift reflects on the declining proportion of families-with-children in Osoyoos. This is downstream of declining birth rates but is also downstream of the increasing relative expense of raising children in Osoyoos and British Columbia overall.

BC Housing notes that Osoyoos does not have low-income stream families living in independent social housing units. This may be due to the limited availability of supportive housing options for residents. However, there is an undisclosed number of families receiving rental housing in the private market.

The Core Housing Needs in Osoyoos are relatively low. Of the 65 households in Core Housing Need, 25 are 1 person households, and an additional 25 are 2 person households, collectively accounting for only 2% of the total households. All other household sizes were between 0 and 5 (subject to Census random rounding) for core housing need, suggesting that this is not a large problem for families. However, of the 425 households below affordability standards, 100 were home-owning 2-person households. In general, 3 or more person households are not represented in affordability, suitability, or adequacy statistics. The average Osoyoos family (under census definitions) has 2.4 members, including 1.6 children, smaller than RDOS (2.5) or BC (2.8). This includes 1,255 couples, (255 with children, 780 without) and 175 one-parent families, 74% of which are woman-led households. There are additional 40 multi-generational households.

Shelters and Homelessness

Homelessness is an escalating issue in Osoyoos, with residents expressing significant concern over the rising number of individuals experiencing homelessness in the community. Many local residents have voiced that the “cost of living is out of control” and is putting them at risk, with some stating they are “one paycheck away from homelessness.” There is a strong need for housing for the homeless population with many residents on the waitlist for subsidized housing. Currently, Osoyoos lacks any housing for the homeless or those at risk of homelessness according to BC Housing. The Housing Needs Assessment count for homeless units is based on RDOS statistics rather than Osoyoos-specific counts. However, community feedback emphasizes the pressing need for affordable housing options and shelters in the region.

Workforce Housing

Workforce housing is a bit of an odd term, given that ‘the work force’ comprises the vast majority of households. Nonetheless, the workforce in Osoyoos comprises of 1,945 residents. As a popular tourist destination, Osoyoos

attracts visitors from across the Province, particularly during peak seasons. Consequently, 19% of dwellings in the area are occupied by temporary residents including vacation homes and vacation rentals. The average employment income in 2019 for full-year-full time workers was \$52,500, and the median income was \$47,600. For 2020 these figures were \$55,400 and \$51,600, respectively (an effect seen as lower-income workers disproportionately lost employment after February 2020, however nationally income levels have held up since then).

For an income of \$47,600 (approximately \$23 per hour 40 hours per week) an affordable housing cost is \$14,280 per year or \$1,190 per month. This is comparable to the average monthly shelter costs in Osoyoos in 2021 (\$1,136) and the average shelter cost in RDOS overall (\$1,166). As this income represents the median, it's important to note that half of full-time, full-year workers earn less than \$47,600 annually. However, it is worth noting that the composition of rental costs includes both higher and lower-priced units, and many households rely on multiple income earners. Additionally, these figures reflect current rents rather than turnover rents, and they may not represent the rents currently available in the open market.

Appendix 1: Additional Demographic & Housing Statistics

This data is from Statistics Canada Census data (2006-2021) and National Household Survey (2011) unless otherwise specified

Local Economy

Table 16: Local Labour Force by Industry (NAICS Codes)

Labour Force by Industry, 2021	Osoyoos	RDOS	BC	Osoyoos	RDOS	BC
Total labour force	1,795	37,180	2,217,080			
Industry - not applicable	25	360	32,980			
All industries	1,770	36,820	2,184,100	100.0%	100.0%	100.0%
11 Agriculture; forestry; fishing and hunting	15	2,785	69,390	2.6%	6.2%	2.4%
21 Mining; quarrying; and oil and gas extraction	120	3,265	75,900	6.8%	8.9%	3.5%
22 Utilities	10	385	19,940	0.6%	1.0%	0.9%
23 Construction	0	205	11,220	0.0%	0.6%	0.5%
31-33 Manufacturing	335	3,490	165,445	18.9%	9.5%	7.6%
Goods producing industries	140	3,805	188,675	7.9%	10.3%	8.6%
41 Wholesale trade	605	11,150	461,180	34.2%	30.3%	21.1%
44-45 Retail trade	35	955	91,835	2.0%	2.6%	4.2%
48-49 Transportation and warehousing	165	4,685	248,385	9.3%	12.7%	11.4%
51 Information and cultural industries	60	1,175	114,505	3.4%	3.2%	5.2%
52 Finance and insurance	30	635	58,760	1.7%	1.7%	2.7%
53 Real estate and rental and leasing	45	915	84,070	2.5%	2.5%	3.8%
54 Professional; scientific and technical services	80	905	50,570	4.5%	2.5%	2.3%
55 Management of companies and enterprises	70	1,440	162,120	4.0%	3.9%	7.4%
56 Admin & support; waste mgmt & remediation	0	35	3,100	0.0%	0.1%	0.1%
61 Educational services	55	1,315	96,910	3.1%	3.6%	4.4%
62 Health care and social assistance	60	1,770	151,765	3.4%	4.8%	6.9%
71 Arts; entertainment and recreation	145	4,230	212,570	8.2%	11.5%	9.7%
72 Accommodation and food services	45	920	51,165	2.5%	2.5%	2.3%
81 Other services (except public administration)	220	3,230	177,950	12.4%	8.8%	8.1%
91 Public administration	110	1,745	109,485	6.2%	4.7%	5.0%
Services producing industries	45	1,710	109,720	2.5%	4.6%	5.0%

Areas with a greater proportion of workers in Osoyoos than RDOS highlighted in blue. Areas with greater proportion of workers in Osoyoos than RDOS and BC in red

Table 17: Employment by Major Sector

Major Economic Sectors	Osoyoos				RDOS				BC			
	2006	2011	2016	2021	2006	2011	2016	2021	2006	2011	2016	2021
Tourism	295 (17%)	305 (18%)	440 (24%)	485 (21%)	4,785 (13%)	4,185 (12%)	5,085 (13%)	6,785 (15%)	287,875 (13%)	298,780 (13%)	332,215 (14%)	438,425 (16%)
Business finance and management	125 (7%)	125 (7%)	105 (6%)	280 (12%)	1,855 (5%)	1,965 (5%)	1,860 (5%)	5,355 (12%)	137,740 (6%)	149,075 (6%)	153,115 (6%)	446,925 (16%)
Public services	305 (17%)	530 (30%)	395 (21%)	465 (20%)	9,230 (25%)	11,105 (31%)	10,450 (28%)	10,260 (23%)	582,185 (27%)	672,880 (29%)	691,225 (28%)	643,155 (23%)
Manufacturing and innovation	675 (38%)	450 (26%)	490 (27%)	525 (22%)	12,385 (34%)	11,025 (30%)	11,760 (31%)	11,385 (26%)	612,080 (28%)	596,340 (26%)	645,350 (27%)	522,780 (19%)
Trade services	260 (15%)	275 (16%)	305 (17%)	430 (18%)	6,815 (19%)	5,925 (16%)	6,905 (18%)	7,890 (18%)	454,725 (21%)	475,490 (21%)	493,640 (20%)	564,980 (20%)
Other services	110 (6%)	55 (3%)	105 (6%)	160 (7%)	1,745 (5%)	1,975 (5%)	1,690 (4%)	2,595 (6%)	109,485 (5%)	112,745 (5%)	112,330 (5%)	153,665 (6%)
Total	1,770	1,740	1,840	2,345	36,815	36,180	37,750	44,270	2,184,090	2,305,310	2,427,875	2,769,930

Table 18: Employment sector by tenure

Major Economic Sectors by Tenure, 2021	Osoyoos		
	Total	Owner	Renter
Tourism	450 (100%)	275 (61%)	170 (38%)
Business finance and management	130 (100%)	110 (85%)	10 (8%)
Public services	610 (100%)	485 (80%)	120 (20%)
Manufacturing and innovation	650 (100%)	540 (83%)	110 (17%)
Trade services	420 (100%)	265 (63%)	155 (37%)
Other services	95 (100%)	65 (68%)	30 (32%)
Total	2,355	1,740	595

Education

Table 19: Education Levels

Education Level, 2021	Osoyoos	RDOS	BC
No certificate, diploma or degree	810 (17%)	12,640 (16%)	565,665 (13%)
Secondary (high) school diploma or equivalency certificate	1,735 (35%)	25,235 (33%)	1,238,000 (29%)
Postsecondary certificate, diploma or degree	2,345 (48%)	39,640 (51%)	2,396,755 (57%)
Apprenticeship or trades certificate or diploma	535 (11%)	8,140 (11%)	323,635 (8%)
College, CEGEP or other non-university certificate or diploma	985 (20%)	16,315 (21%)	711,810 (17%)
University certificate or diploma below bachelor level	145 (3%)	2,425 (3%)	161,600 (4%)
University certificate, diploma or degree at bachelor level or above	680 (14%)	12,760 (16%)	1,199,710 (29%)

Commute

Table 20: Commute Destination by Area

Commuting Status	Osoyoos	RDOS	BC
Commute within census subdivision (CSD) of residence	1,210 (76%)	20,880 (66%)	1,324,470 (65%)
Commute to a different census subdivision (CSD) within census division (CD) of residence	340 (21%)	8,435 (27%)	638,830 (31%)
Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	35 (2%)	1,790 (6%)	77,850 (4%)
Commute to a different province or territory	10 (1%)	375 (1%)	8,915 (0%)

Table 21: Commuting Destination by Tenure

Commuting Status by Tenure, Osoyoos	Owner	Renter
Commute within census subdivision (CSD) of residence	820 (74%)	385 (79%)
Commute to a different census subdivision (CSD) within census division (CD) of residence	255 (23%)	85 (18%)
Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	25 (2%)	15 (3%)
Commute to a different province or territory	10 (1%)	0 (0%)

Demographics

Table 22: Age Breakdown

Osoyoos Population	2006	2011	2016	2021
Under 15 years old	425 (12%)	415 (9%)	435 (10%)	430 (7%)
15 to 64 years old	620 (50%)	600 (39%)	700 (48%)	745 (46%)
65 years and older	480 (38%)	820 (53%)	605 (42%)	755 (47%)
Total	1,250	1,555	1,445	1,605
Population growth rate				
5-year growth rate		24.40%	-7.07%	11.07%
Annual average growth rate 2006 to 2021	1.68%			

RDOS Population	2006	2011	2016	2021
Under 15 years old	10,680 (14%)	9,980 (13%)	9,535 (12%)	10,125 (11%)
15 to 64 years old	47,315 (61%)	47,320 (60%)	47,000 (58%)	50,260 (56%)
65 years and older	19,720 (25%)	21,100 (27%)	23,910 (30%)	29,790 (33%)
Total	77,715	78,400	80,440	90,180
Population growth rate				
5-year growth rate		0.88%	2.60%	12.11%
Annual average growth rate 2006 to 2021	1.00%			

BC Population	2006	2011	2016	2021
Under 15 years old	678,740 (17%)	677,620 (16%)	689,860 (15%)	716,900 (14%)
15 to 64 years old	2,809,730 (69%)	3,001,335 (69%)	3,074,965 (67%)	3,267,620 (65%)
65 years and older	566,135 (14%)	645,505 (15%)	795,410 (17%)	1,016,365 (20%)
Total	4,054,605	4,324,455	4,560,240	5,000,880
Population growth rate				
5-year growth rate		6.66%	5.45%	9.66%
Annual average growth rate 2006 to 2016	1.41%			

Table 23: Household Size

Household Size, Osoyoos	2006	2011	2016	2021
1 person	660 (30%)	690 (31%)	860 (35%)	875 (33%)
2 persons	1155 (52%)	1145 (51%)	1210 (49%)	1340 (51%)
3 persons	195 (9%)	215 (10%)	210 (8%)	190 (7%)
4 persons	140 (6%)	135 (6%)	115 (5%)	150 (6%)
5 or more persons	85 (4%)	75 (3%)	80 (3%)	95 (4%)
Total - Private households by household size	2225	2260	2475	2645
Number of persons in private households	4550	4575	4860	5275
Average household size	2.0	2.0	2.0	2.0

Table 24: Households by type

Private Households by Household Type	Osoyoos	RDOS	BC
One-census-family households	1,610 (61%)	25,370 (62%)	1,270,210 (62%)
Without children in a census family	1,135 (43%)	15,290 (37%)	571,815 (28%)
With children in a census family	470 (18%)	10,075 (25%)	698,400 (34%)
Multiple-census-family households	45 (2%)	785 (2%)	61,885 (3%)
Non-census-family households	990 (37%)	14,830 (36%)	709,745 (35%)
One-person households	875 (33%)	13,175 (32%)	600,425 (29%)
Two-or-more person non-census-family households	120 (5%)	1,655 (4%)	109,315 (5%)
Total - Private households by household type	2,645	40,980	2,041,830

Household Income

Table 25: Household Income (2020)

Household Income (2020)	Osoyoos		RDOS		BC	
	#	%	#	%	#	%
Under \$5,000	0	0%	335	1%	30,435	1%
\$5,000 to \$9,999	15	1%	225	1%	13,340	1%
\$10,000 to \$14,999	40	2%	360	1%	19,155	1%
\$15,000 to \$19,999	0	0%	920	2%	41,945	2%
\$20,000 to \$24,999	145	5%	2,290	6%	82,295	4%
\$25,000 to \$29,999	150	6%	1,680	4%	63,840	3%
\$30,000 to \$34,999	135	5%	1,705	4%	64,805	3%
\$35,000 to \$39,999	145	5%	2,085	5%	75,450	4%
\$40,000 to \$44,999	175	7%	1,980	5%	73,365	4%
\$45,000 to \$49,999	150	6%	1,850	5%	73,380	4%
\$50,000 to \$59,999	210	8%	3,530	9%	145,085	7%
\$60,000 to \$69,999	255	10%	3,250	8%	139,485	7%
\$70,000 to \$79,999	270	10%	2,905	7%	130,800	6%
\$80,000 to \$89,999	135	5%	2,860	7%	122,210	6%
\$90,000 to \$99,999	170	6%	2,210	5%	113,390	6%
\$100,000 to \$124,999	210	8%	4,410	11%	235,925	12%
\$125,000 to \$149,999	190	7%	2,965	7%	178,470	9%
\$150,000 to \$199,999	135	5%	3,075	8%	222,145	11%
\$200,000 and over	90	3%	2,345	6%	216,315	11%
Total - Household total income groups in 2021 for private households	2,645	100%	40,980	100%	2,041,830	100%
Under \$30,000	350	13%	5,810	14%	251,010	12%
\$30,000 to \$59,999	815	31%	11,150	27%	432,085	21%
\$60,000 to \$99,999	830	31%	11,225	27%	505,885	25%
\$100,000 and over	625	24%	12,795	31%	852,855	42%

Table 26: Household Income by Household Type

Median Total Household Income (2020)				% of BC Med Income	
	Osoyoos	RDOS	BC	Osoyoos	RDOS
Economic families					
Couple-only family	\$76,500	\$81,000	\$93,000	82%	87%
Couple-with-children family	\$115,000	\$128,000	\$138,000	83%	93%
Lone-parent family	\$64,500	\$64,500	\$70,500	91%	91%
Family income	\$83,000	\$90,000	\$107,000	78%	84%
1-person households	\$36,800	\$36,400	\$43,200	85%	84%
2-or-more person households	\$83,000	\$91,000	\$108,000	77%	84%
Median household income	\$66,000	\$71,000	\$85,000	78%	84%

Figure 10: Inflation Adjusted Household Income over time

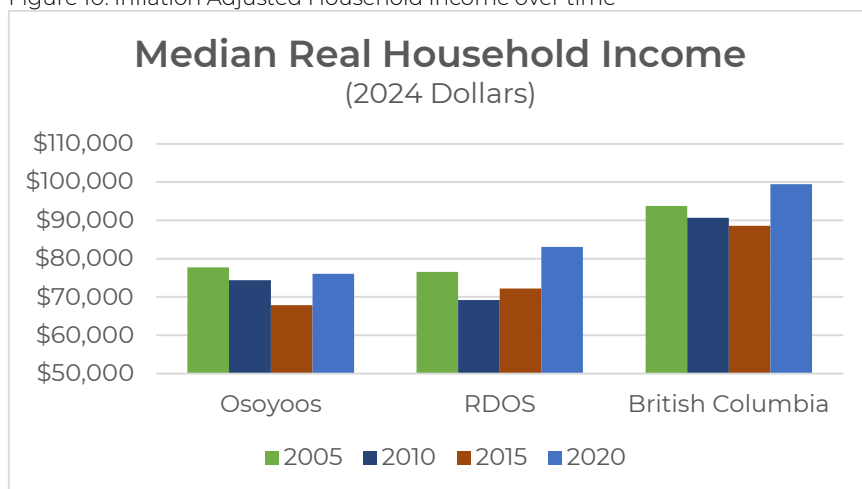


Table 27: Inflation Adjusted Household Income over time

Median Total Household Income Over Time				
	2005	2010	2015	2020
Nominal Income				
Osoyoos	\$51,700	\$53,770	\$53,644	\$65,000
RDOS	\$50,924	\$50,080	\$57,081	\$71,000
British Columbia	\$62,372	\$65,555	\$69,979	\$85,000
2024 Dollars (via Bank of Canada)				
Osoyoos	\$77,721	\$74,332	\$67,870	\$76,037
RDOS	\$76,554	\$69,231	\$72,219	\$83,056
British Columbia	\$93,764	\$90,623	\$88,537	\$99,433

Housing Stock

Table 28: Housing Stock Growth

Private Dwelling Types	Osoyoos		Ave. Annual Rate of Growth	RDOS		Ave. Annual Rate of Growth
	2016	2021		2016	2021	
Total private dwellings	3,151	3,279	0.80%	42,894	46,436	1.60%
Occupied by usual residents	2,475	2,647	1.35%	37,673	40,981	1.70%
Vacant dwellings or dwellings occupied by temporary residents	676	632	-1.34%	5,221	5,455	0.88%

Table 29: Dwellings by Typology over time

Occupied Private Dwelling Units by Type	2006	2011	2016	2021	Change 2006-2021	% Change	2021 % composition
Total occupied private dwellings	2,230	2,260	2,475	2,645	415	19	
Single-detached house	1,435	1,450	1,470	1,585	150	10	60
Semi-detached, row house and duplex	315	310	385	415	100	32	16
Semi-detached or double house	70	45	55	180	110	157	7
Row house	155	160	155	165	10	6	6
Apartment/flat in a duplex	90	105	175	180	90	100	7
Apartment in a building that has five or more storeys	0	0	0	0	0	/	0
Apartment in a building that has fewer than five storeys	425	415	510	505	80	19	19
Movable dwelling	40	65	100	140	100	250	5

Table 30: Occupied Dwellings by number of bedrooms

Occupied Private Dwellings by No. of Bedrooms	2011	2011 (% of total)	2016	2016 (% of total)	2021	2021 (% of total)
Total occupied private dwellings	2260		2475		2645	
No bedrooms	0	0	15	1	10	0
1 bedroom	95	4	215	9	160	6
2 bedrooms	765	34	925	37	990	37
3 bedrooms	870	38	845	34	885	33
4 or more bedrooms	520	23	470	19	605	23

Tenure

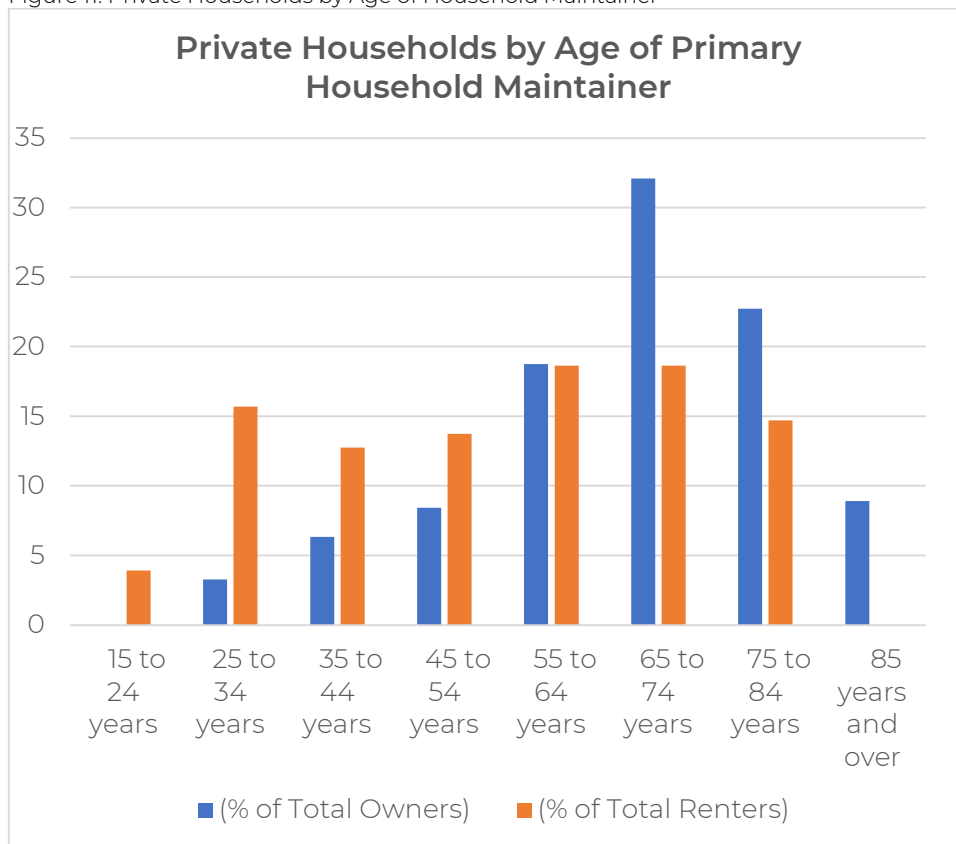
Table 31: Dwellings by Tenure

Dwellings	2006	2011	2016	2021
Osoyoos				
Owners	1,735	1,840	1,840	2,135
Renters	495	420	630	510
Others (Band Housing)	0	0	0	0
Total occupied dwellings	2,225	2,260	2,475	2,645
Ownership Rate	78%	81%	74%	81%
RDOS				
Owners	26,645	27,520	27,675	30,530
Renters	8,550	8,465	9,950	150
Others (Band Housing)	50	60	45	10300
Total occupied dwellings	35,240	36,045	37,675	40,980
Ownership Rate	76%	76%	73%	74%
British Columbia				
Owners	1,145,050	1,234,710	1,279,025	1,363,185
Renters	494,000	525,000	599,360	669,455
Others (Band Housing)	4,105	4,925	3,590	9,190
Total occupied dwellings	1,643,145	1,764,630	1,881,965	2,041,830
Ownership Rate	70%	70%	68%	67%

Table 32: Private households by age of primary household maintainer

Private Households by age of Primary Household Maintainer	(% of Total Owners)	(% of Total Renters)
15 to 24 years	0	4
25 to 34 years	3	16
35 to 44 years	6	13
45 to 54 years	8	14
55 to 64 years	19	19
65 to 74 years	32	19
75 to 84 years	23	15
85 years and over	9	0

Figure 11: Private Households by Age of Household Maintainer



Suitability & Adequacy

Table 33: Suitability

Suitability Standards (suitable bedrooms for family composition)	Osoyoos	RDOS	BC
Total - Private households by housing below standards	2,610	37,855	1,915,755
Below the suitability standard (not suitable)	60	780	86,655
% below the suitability standard (not suitable)	2	2	5

Table 34: Private Households by housing below adequacy standards (state of repair)

Private households by housing below standards	Osoyoos			RDOS			BC		
	Total	Owner	Renter	Total	Owner	Renter	Total	Owner	Renter
Total	2,610	2,110	500	37,855	28,090	9,775	1,915,755	1,291,130	624,625
Below the adequacy standard (major repairs needed)	60	35	20	1,605	1,160	445	74,035	49,250	24,785
% below the adequacy standard (major repairs needed)	2	2	4	4	4	5	4	4	4

Table 35: Dwellings by period of construction (Osoyoos)

Dwellings by Period of Construction	Total	% of total	% of total	
			Owner	Renter
Occupied private dwellings	2,645		2135	510
1960 or before	205	8	145	60
1961 to 1980	690	26	525	165
1981 to 1990	400	15	330	70
1991 to 2000	610	23	540	70
2001 to 2005	325	12	255	75
2006 to 2010	240	9	180	60
2011 to 2016	85	3	75	10
2016 to 2021	95	4	90	0

Table 36: Dwellings by period of construction (RDOS/BC)

Dwellings by Period of Construction	RDOS	% of total	% of total	
			BC	
Occupied private dwellings	40,980		2,041,830	
1960 or before	6,130	15	256,175	13
1961 to 1980	12,090	30	550,690	27
1981 to 1990	5,970	15	289,940	14
1991 to 2000	7,065	17	336,310	16
2001 to 2005	2,095	5	122,860	6
2006 to 2010	2,585	6	164,170	8
2011 to 2016	1,880	5	135,725	7
2016 to 2021	3,170	8	185,970	9

Shelter costs to Income Ratios

Table 37: Household composition by extreme core housing need

Household Composition by Housing Standard	Total	Owner	Renter
Total private households by housing below standards	2610	2110	500
Household in extreme core housing need (STIR greater than 50% but less than 100%)	110	65	50
1 person household	65	30	40
2 persons household	35	25	0
3 persons household	0	0	0
4 persons household	0	0	0
5 or more persons household	0	0	0

Table 38: Core Housing Need by household size and tenure

Osoyoos, 2021	Total	Percentage	Owner	Percentage	Renter	Percentage
Household not in core housing need	2545	98	2065	98	480	96
Household in core housing need	65	2	45	2	20	4
1 person household	25	1	20	1	0	0
2 persons household	25	1	0	0	0	0
3 persons household	0	0	0	0	0	0
4 persons household	0	0	0	0	0	0
5 or more persons household	0	0	0	0	0	0

Table 39: Households below affordability standard

Osoyoos, 2021	Total	Percentage	Owner	Percentage	Renter	Percentage
Total - Private households by housing below standards	2610	100	2110	100	500	100
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	425	16	250	12	175	35
1 person household	215	8	115	5	100	20
2 persons household	165	6	100	5	60	12
3 persons household	25	1	0	0	0	0
4 persons household	0	0	0	0	0	0
5 or more persons household	0	0	0	0	0	0

Table 40: Housing Affordability by jurisdiction

Osoyoos	Total	Owner	Renter
Total - Private households by housing below standards	2,610	2,110	500
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	425	250	175
% Below the affordability standard	16	12	35
RDOS	Total	Owner	Renter
Total - Private households by housing below standards	37,855	28,090	9,775
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	6,740	3,200	3,535
% Below the affordability standard	18	11	36
British Columbia	Total	Owner	Renter
Total - Private households by housing below standards	1,915,755	1,291,130	624,625
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	385,570	199,355	186,215
% Below the affordability standard	20	15	30

Table 41: Core housing by tenure and household size

Core Housing by Tenure	Total	Owner	Renter
Household not in core housing need	2545	2065	480
Household in core housing need	65	45	20
1 person household	25	20	0
2 persons household	25	0	0
3 persons household	0	0	0
4 persons household	0	0	0
5 or more persons household	0	0	0

Table 42: Shelter costs by tenure

Osoyoos	Total	Owner	Renter
Average monthly shelter cost (\$)	\$ 994	\$ 960	\$ 1,136
RDOS			
Average monthly shelter cost (\$)	\$ 1,166	\$ 1,137	\$ 1,258
British Columbia			
Average monthly shelter cost (\$)	\$ 1,596	\$ 1,654	\$ 1,492

Table 43: Shelter cost to income ratios

Shelter-cost-to-income ratios	Osoyoos	RDOS	BC
Owner and Tenant Households with Incomes > \$0 , in non-farm, non-reserve private dwellings by shelter-cost-to-income ratio			
	2,610	37,855	1,915,755
Spending <30% of Income on Shelter Costs	2,185	31,115	1,530,185
Spending 30% or more of Income on Shelter Costs	425	6,740	385,570
Owner Households in Non-Farm Non-Reserve Private Dwellings			
	2,135	29,875	1,353,695
Owner Households with a Mortgage	765	14,185	773,665
Owner Households Spending 30% or more of Income on Shelter Costs	12%	11%	15%
Average Monthly Shelter Costs for Owned Dwellings (\$)	\$960	\$1,137	\$1,654
Median Value of Dwellings (\$)	\$500,000	\$548,000	\$785,000
Tenant Households in Non-Farm Non-Reserve Private Dwellings			
	500	9,775	624,625
Tenant Households in Subsidized Housing	3.0%	13.1%	11.8%
Tenant Households Spending 30% or more of Income on Shelter Costs	35%	36%	30%
Average Monthly Shelter Costs for Rented Dwellings (\$)	\$1,136	\$1,258	\$1,492

Core Housing Need

Table 44: Core Housing Need over time

Core Housing Need				
	2006	2011	2016	2021
Unaffordable Housing (%)	21.0	22.1	21.0	16.3
Inadequate Housing (%)	6.7	4.1	7.1	2.3
Unsuitable Housing (%)	2.5	1.8	1.5	2.3
Core Housing Need (%)	4.6	8.3	9.0	2.5
Extreme Core Housing Need (%)	3.2	4.4	4.8	4.2
Number of Households In Core Need	100	180	215	65
Extreme Core Housing Need (Count)	70	95	115	110

Table 45: Comparative Core Housing Need

Core Housing Need									
<i>Households</i>	Osoyoos			RDOS			British Columbia		
	Total	Owners	Tenants	Total	Owners	Tenants	Total	Owners	Tenants
Total Households	2,610	2,110	500	37,855	28,090	9,775	1,915,755	1,291,130	624,625
<i>Share</i>	100%	81%	19%	100%	74%	26%	100%	67%	33%
Below Suitability Standard	60	25	35	780	395	390	86,655	36,330	50,325
<i>Rate</i>	2%	1%	7%	2%	1%	4%	5%	3%	8%
Below Adequacy Standard	60	35	20	1,605	1,160	445	74,035	49,250	24,785
<i>Rate</i>	2%	2%	4%	4%	4%	5%	4%	4%	4%
Below Affordability Standard	425	250	175	6,740	3,200	3,535	385,570	199,355	186,215
<i>Rate</i>	16%	12%	35%	18%	11%	36%	20%	15%	30%
Below All Three Standards	-	-	-	20	-	-	1,665	560	1,105
<i>Rate</i>	0%	0%	0%	0%	0%	0%	0%	0%	0%
In Core Housing Need	65	45	20	3,455	1,330	2,130	257,090	102,850	154,240
<i>Rate</i>	2%	2%	4%	9%	5%	22%	13%	8%	25%
Extreme Core Housing Need	110	65	50	1,855	865	990	134,625	64,795	69,825
<i>Rate</i>	4%	3%	10%	5%	3%	10%	7%	5%	11%

Table 46: Rental Housing by jurisdiction

Core Housing Need by Household Size			
	Total	Owners	Renters
Household in core housing need	65	45	20
1 person household	25	20	-
2 persons household	25	-	-
3 persons household	-	-	-
4 persons household	-	-	-
5 or more persons household	-	-	-

Housing Market Characteristics

Table 47: Monthly Shelter Cost of Rented Dwellings

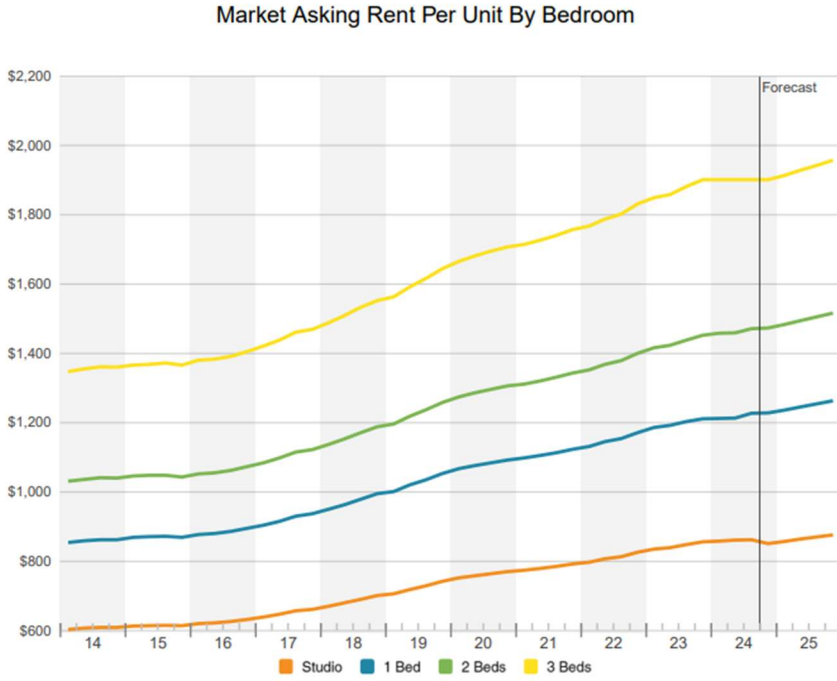
Rented Dwellings: Monthly Shelter Cost			
2021	Osoyoos	RDOS	BC
Median	\$ 1,100	\$ 1,150	\$ 1,370
Average	\$ 1,136	\$ 1,258	\$ 1,492
2016- Average	\$ 881	\$ 999	\$ 1,149
2011- Average	\$ 887	\$ 943	\$ 1,075
2006-Average	\$ 852	\$ 849	\$ 980
Percentage Increase 2006-2021	33%	48%	52%

Table 48: Assessed values by typology

BC Assessment Housing Values		2022	2023
Single Family Dwelling		\$781,196	\$993,911
% Change			27%
Residential Dwelling w/ Suite		\$872,536	\$926,263
% Change			6%
Duplex (non-strata)		\$639,382	\$702,358
% Change			10%

Duplex (strata) % Change	\$432,000	\$468,250 8%
Manufactured Home % Change	\$244,754	\$323,046 32%
Seasonal Dwelling % Change	\$1,128,783	\$1,309,138 16%
Triplex % Change	431,000	\$435,000 1%
Fourplex % Change	/	\$831,800
2 Acres or More (Single Family Dwelling) % Change	\$567,267	\$653,367 15%
Row Housing (Single Unit Ownership) % Change	\$567,267	\$693,652 22%
Average % Change	\$601,826	\$703,991 17%

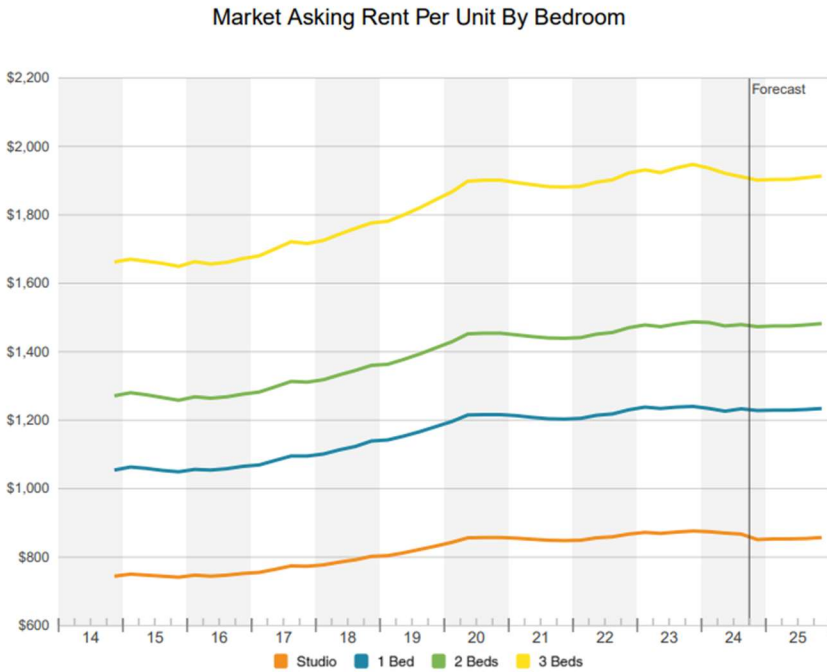
Figure 12: RDOS Market Asking Rent per Unit by Bedroom



© 2024 CoStar Realty Information Inc.

2024-12-16

Figure 13: Inflation Adjusted RDOS Market Asking Rent by Bedroom



© 2024 CoStar Realty Information Inc.

2024-12-16

Appendix 2: Detailed Housing Needs Calculations

These figures are to provide detailed calculations for ‘suppressed households.’

Town of Osoyoos

Below is the number of households by age and tenure of household maintainer in 2006.

OSOYOOS T (CSD, BC)

AGE – PRIMARY HOUSEHOLD MAINTAINER 2006 CATEGORIES	2006 Households	
	Owner	Renter
UNDER 25 YEARS	0	35
25 TO 34 YEARS	50	80
35 TO 44 YEARS	90	85
45 TO 54 YEARS	235	90
55 TO 64 YEARS	370	100
65 TO 74 YEARS	480	60
75 YEARS AND OVER	500	35

The above table represents the 2006 numbers of household maintainers by age and tenure. This will be used to anchor an estimate of how many households in 2021, based upon present age and tenure demographics, would be expected were housing as available as in 2006. 2021 data is below.

OSOYOOS T (CSD, BC)

AGE – PRIMARY HOUSEHOLD MAINTAINER 2021 CATEGORIES	2021 Households	
	Owner	Renter
15 TO 24 YEARS	0	20
25 TO 34 YEARS	70	85
35 TO 44 YEARS	135	65
45 TO 54 YEARS	180	70

55 TO 64 YEARS	400	95
65 TO 74 YEARS	685	95
75 TO 84 YEARS	485	75
85 YEARS AND OVER	190	0

The below table will compare these census years.

OSOYOOS T (CSD, BC)

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	Age Categories – Population	2006		2021	
		All Categories	Summed Categories	All Categories	Summed Categories
15 TO 24 YEARS	15 to 19 years	190		200	
	20 to 24 years	150	340	140	340
25 TO 34 YEARS	25 to 29 years	170		165	
	30 to 34 years	145	315	195	360
35 TO 44 YEARS	35 to 39 years	175		205	
	40 to 44 years	155	330	235	440
45 TO 54 YEARS	45 to 49 years	295		240	
	50 to 54 years	330	625	265	505
55 TO 64 YEARS	55 to 59 years	440		275	
	60 to 64 years	455	895	550	825
65 TO 74 YEARS	65 to 69 years	465		630	
	70 to 74 years	425	890	710	1340
75 YEARS AND OVER	75 to 79 years	345		535	
	80 to 84 years	200	735	295	1,075
	85 years and over	190		245	

The next table will show the household-maintainer rate for 2006.

OSOYOOS T (CSD, BC)

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2006 Households		2006 Population	2006 Headship Rate	
	Owner	Renter	Total	Owner	Renter
15 TO 24 YEARS	0	35	340	0.00%	10.29%
25 TO 34 YEARS	50	80	315	15.87%	25.40%
35 TO 44 YEARS	90	85	330	27.27%	25.76%
45 TO 54 YEARS	235	90	625	37.60%	14.40%
55 TO 64 YEARS	370	100	895	41.34%	11.17%
65 TO 74 YEARS	480	60	890	53.93%	6.74%
75 YEARS AND OVER	500	35	735	68.03%	4.76%

Applying these rates to the 2021 provides us with an estimate of how many households you would expect to see were housing as available in 2021 as in 2006.

OSOYOOS T (CSD, BC)

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2006 Headship Rate		2021 Population	2021 Potential Households	
	Owner	Renter	Total	Owner	Renter
15 TO 24 YEARS	0.00%	10.29%	340	0.00	35.00
25 TO 34 YEARS	15.87%	25.40%	360	57.14	91.43
35 TO 44 YEARS	27.27%	25.76%	440	120.00	113.33
45 TO 54 YEARS	37.60%	14.40%	505	189.88	72.72
55 TO 64 YEARS	41.34%	11.17%	825	341.06	92.18
65 TO 74 YEARS	53.93%	6.74%	1,340	722.70	90.34
75 YEARS AND OVER	68.03%	4.76%	1,075	731.29	51.19

Then, subtracting the number of potential households from the number of actual households, the calculation allows us to estimate the number of ‘suppressed households’ in 2021.

OSOYOOS T (CSD, BC)

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2021 Potential Households		2021 Households		2021 Suppressed Households		
	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 TO 24 YEARS	0.00	35.00	0	20	0.00	15.00	15.00
25 TO 34 YEARS	57.14	91.43	70	85	-12.86	6.43	0.00
35 TO 44 YEARS	120.00	113.33	135	65	-15.00	48.33	33.33
45 TO 54 YEARS	189.88	72.72	180	70	9.88	2.72	12.60
55 TO 64 YEARS	341.06	92.18	400	95	-58.94	-2.82	0.00
65 TO 74 YEARS	722.70	90.34	685	95	37.70	-4.66	33.03
75 YEARS AND OVER	731.29	51.19	675	75	56.29	-23.81	32.48
TOTAL NEW UNITS TO MEET SUPPRESSED HOUSING NEED - 20 YEARS							126.5

Appendix 3: RDOS Community Survey

During the survey, the consultants working with RDOS and municipal staff collected 367 responses, touching 1,074 instances where the survey was opened. The survey ran between August 30th and October 15th, and was distributed by RDOS, partner municipalities and stakeholders engaged. The survey was a self-selected survey, and as such it should not be taken as a scientific sample of community members or their views, but rather as the aggregate opinion of certain residents representing themselves.

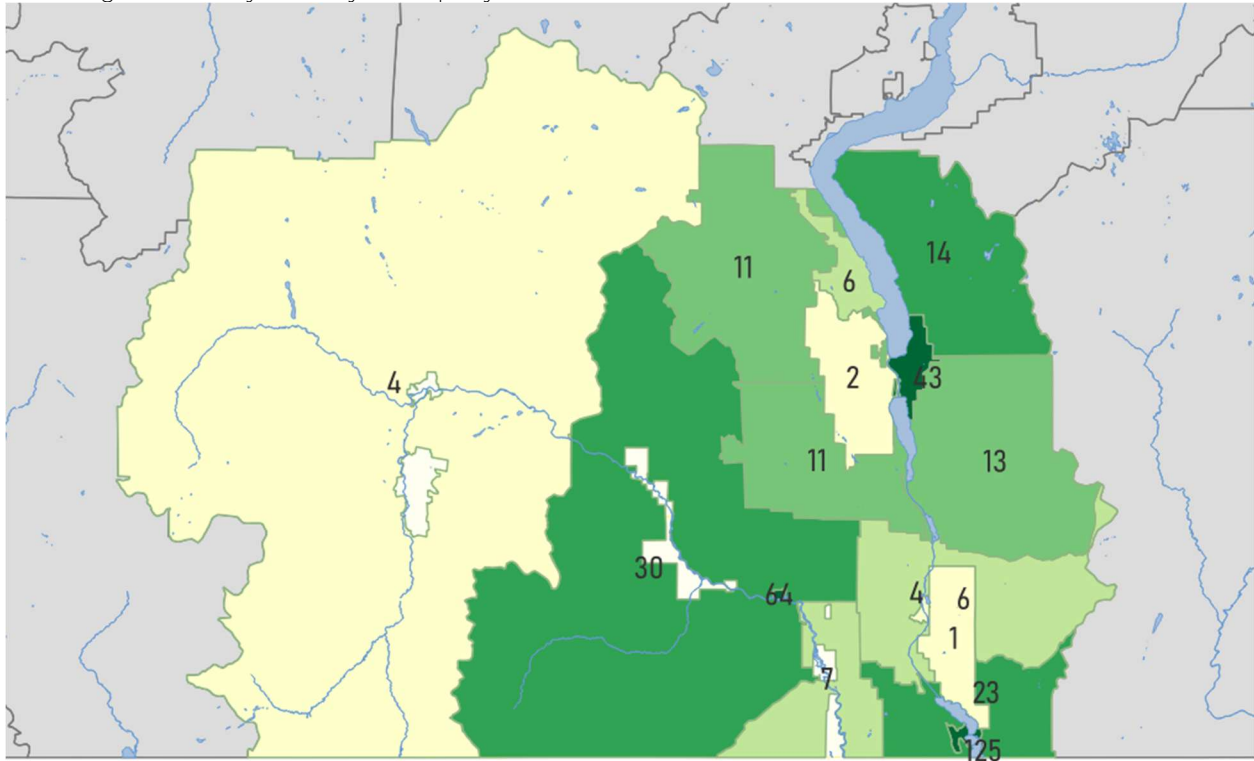
Municipalities and Electoral Areas

Survey takers were asked where they lived or owned property. Responses were as follows:

Table 49: Survey Responses by Area

TOWN OF OSOYOOS	125
VILLAGE KEREMEOS	64
CITY OF PENTICTON	43
ELECTORAL AREA G	30
AREA A	23
ELECTORAL AREA E	14
ELECTORAL AREA D	13
ELECTORAL AREA F	11
ELECTORAL AREA I	11
ELECTORAL AREA B	7
DISTRICT OF SUMMERLAND	6
ELECTORAL AREA C	6
TOWN OF OLIVER	4
ELECTORAL AREA H	4
PENTICTON INDIAN BAND	2
OSOYOOS INDIAN BAND	1

Figure 14: Survey Count by Municipality/Electoral Area

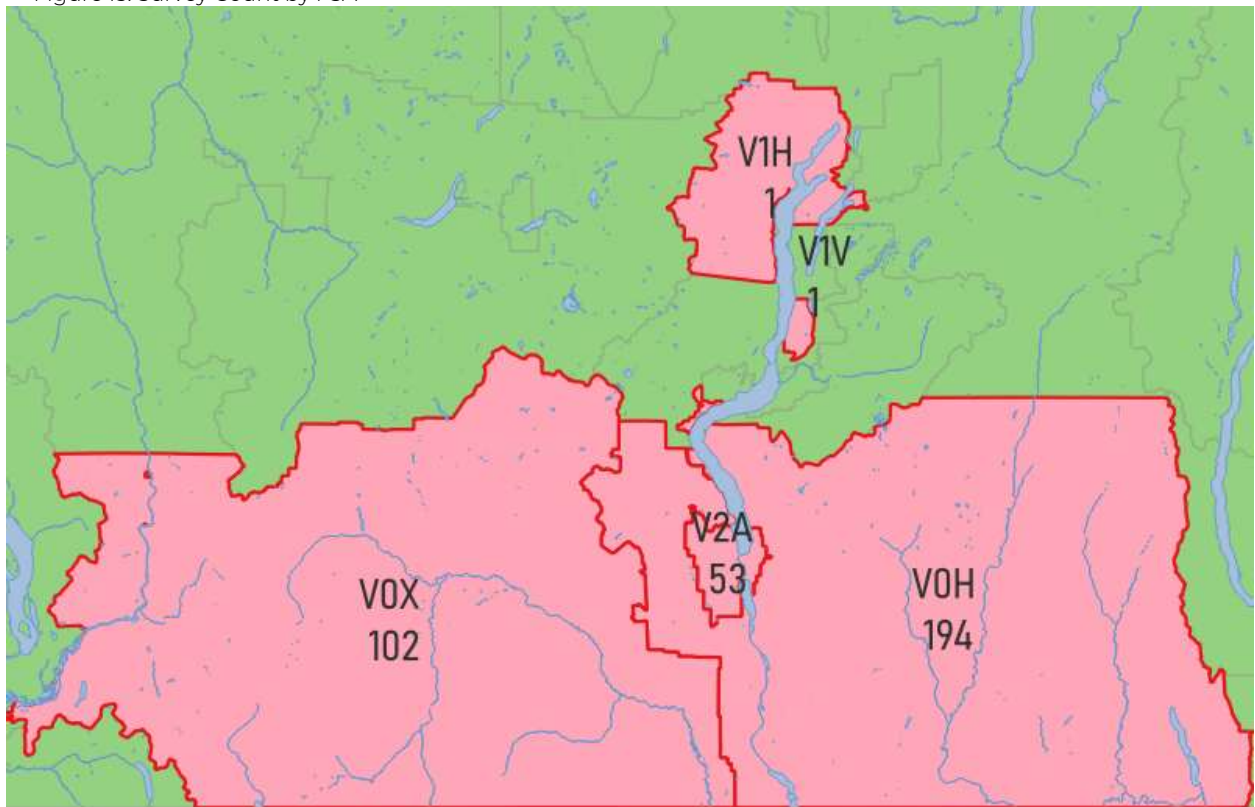


Forward Sortition Areas (FSAs)

We asked survey takers to provide the first three characters of their postal codes (known to Canada Post as Forward Sortition Areas)

- V0H: 194
- V0X: 102
- V2A: 53
- V0J: 1
- V1H: 1
- V1J: 1
- V1V: 1

Figure 15: Survey Count by FSA



Housing Type

Of the 367 responses, 257 reported living in a single-detached house, or 71%, which is higher than the 2021 Census report for the RDOS (59% of dwellings). This may reflect over-representation, but it may also reflect the extent to which people do not use the same definitions as Statistics Canada. ⁶

Beyond this, survey takers said:

- 29 apartments (under five storeys)
- 19 mobile homes
- 18 row or townhouses
- 9 recreational vehicles

⁶ For example, all residents of a house with a basement suite are regarded by census takers as living in a duplex.

- 6 secondary suites
- 6 duplexes or triplexes
- 4 apartments (greater than five storeys)
- 4 detached secondary dwellings
- 3 staying with someone else
- 1 'no fixed address'
- 6 'other'

Dwellings other than single family homes are most frequently found in Penticton. The comments on this question speak to difficulties faced by RDOS families, including survey respondents living in campers due to lack of affordable rental housing, living in overcrowded housing (“A family of 5 squished into a two bedroom”), motels and other concerning situations.

Tenure

Out of 358 survey takers who replied, 293 reported owning their own dwelling (81%). Of the remainder, 49 reported renting (14%), with 6 reporting not having a residence (2%), 4 renting a room (1%) and 6 'other' (4%). The average whole unit renting survey taker reported living in the Okanagan Similkameen for 10 years, compared to 16 overall and 17 for homeowners. Those without residence reported an average time living in the RDOS of 8 years, while those renting a room reported 11 years.

Table 50: Survey Length of Residence by Typology
Average of “How long have you lived or owned property in the RDOS region? (Years)”

<i>Apartment (less than five storey)</i>	8
<i>Apartment (more than five storey)</i>	4
<i>Detached secondary dwelling</i>	11
<i>Duplex/triplex</i>	16
<i>Mobile home</i>	22
<i>No Fixed Address</i>	3
<i>Other</i>	13
<i>Recreational Vehicle</i>	17
<i>Row or townhouse</i>	9
<i>Secondary Suite</i>	11
<i>Single-detached house</i>	18
<i>Staying in someone else's home</i>	23
Grand Total	16

Residency

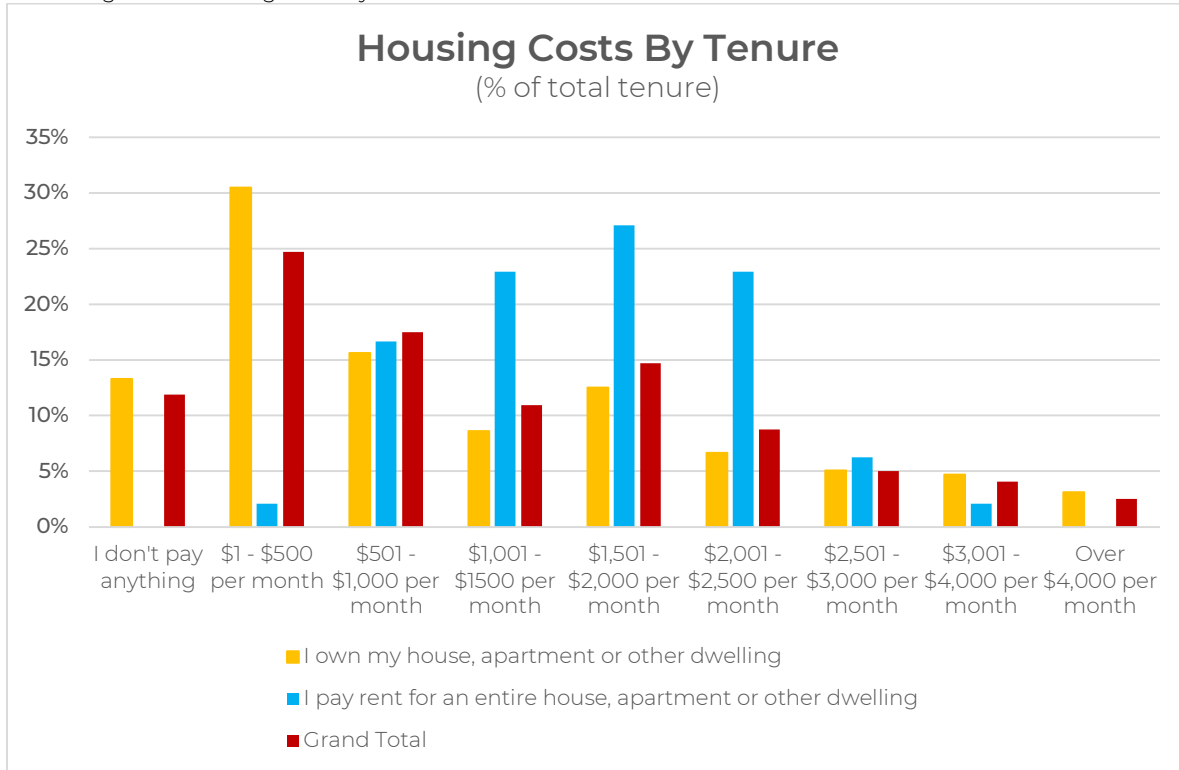
The average survey taker answering the question reported to have lived in the RDOS for 16 years. Area H had the highest average (52 years), while Area F and the Town of Oliver had the shortest average length of residency (4 years) for areas with multiple responses. The average respondent from a single-detached home claimed to have lived in the region for 18 years. Of note, survey takers reporting to live in recreational vehicles, or in someone else's home reported relatively long residency on average. Apartment residents as well as row or townhouse residents reported shorter periods of residency, but these were still on average over 8 or 9 years.

Affordability

Among survey takers, 18 percent reported that they'd rather not say how much of their before-tax income they spend on housing. Among those who did report an answer, 23% reported spending less than 15% of their income, 24% reported spending between 15 and 29% of their income, 19% reported spending between 30 and 44% of their income, and 14% reported spending between 45 and 59% of their income, and 8% claimed to be spending more than 60% of their income on housing. This would suggest that 46% of survey takers were living in housing that was unaffordable. This is more than double the 2021 Census figures for RDOS residents spending more than 30% of their income on shelter costs, suggesting that the survey respondents are some combination of biased towards low-income, high-cost households or may have incomplete self-reported income figures.

Among renter households, 78% reported spending more than 30% of their income on housing costs, while among homeownership households that figure was 38%. Other cross tabulations are too small to be reliable, however they suggest that housing is expensive for such households.

Figure 16: Housing Costs by Tenure



In terms of nominal housing costs, about 54% of survey takers reported paying \$1000 per month or less in housing costs. This includes 59% of homeownership survey takers, but less than 20% of renters. The modal RDOS renter was spending between \$1,500 and \$2,000 per month on housing, compared to the modal homeowner spending between \$1 and \$500. 58% of renters reported housing costs more than \$1,500 per month, a level where income must exceed \$60,000 per year to be affordable by standard criteria.

Major Problems

Respondents were asked to rate the importance of several community issues. Curiously when asked to rate how important several concerns were on a scale of 1 to 5 where 1 was least important and 5 was most important, residents did not rate most issues highly. The following are the percentage of survey respondents rating a given issue as 1 or 2 (less important):

- Homes Need Major Repairs: 63%
- Homes are Overcrowded: 80%
- Homes are Vacant: 66%

- Homes are too Expensive: 19%
- Homelessness and near-homelessness: 57%
- Availability of infrastructure such as roads, sewers, and water: 49%
- Sufficient housing options for different people with different needs: 29%

Only for 'Homes are too expensive' and 'sufficient housing options for different people with different needs' did most survey takers rate the issue as 4 or 5 (more important), with 60% of respondents agreeing that homes were too expensive and 51% agreeing that housing options were too limited. However, 59% of non-home-owning survey takers reported homelessness and near homelessness to be a 4 or 5 issue (more important).

Living Conditions Satisfaction

Survey takers were asked to rate their satisfaction with seven qualities about their living conditions on a 1 to 5 scale where 1 being least satisfied and 5 being most satisfied. Survey takers were most dissatisfied with transportation access, with 42% of respondents rating access to preferable transportation choices as 1 or 2 (less favorable). This was followed by housing accessibility, where 34% of survey respondents said that their living conditions rated a 1 or 2 out of 5.

Survey takers were most satisfied with the size of housing, with 69% of respondents rating the size of their housing as 4 or 5 (adequate).

Table 51: Satisfaction with Living Conditions

	Quality of housing (whether it needs repairs or other building issues)	Size of the housing (whether adequate for household)	Housing costs (whether mortgage payment/rental payment is affordable)	Housing accessibility (whether adequate for people with disabilities)	Proximity/access to amenities (whether it is near grocery stores and important retail centres)	Quality of neighbourhood (Crime, homelessness, other concerns)	Capable of independently accessing services and amenities	Access to preferable transportation choices
1	11%	10%	13%	20%	13%	8%	11%	26%
2	9%	6%	13%	14%	13%	11%	9%	16%
3	18%	15%	27%	27%	21%	21%	24%	23%
4	25%	16%	15%	17%	23%	30%	21%	15%
5	38%	53%	31%	22%	31%	30%	35%	19%

Community Focus

One set of questions asked survey takers whether a series of issues should be issues the community should focus on. Every provided issue was found by survey takers to be not worth a community focus with a single exception –

'units are too expensive,' which 53% of respondents agreed should be a community focus. The next most agreed with concerns were building land being too expensive (32%), followed by units being old and requiring a lot of work (19%).

Table 52: Community Focus

	<i>The available units are too expensive</i>	<i>The available units are too small</i>	<i>The available units are too large</i>	<i>The available units are old and require a lot of work</i>	<i>The available units are not located in an area I want to live</i>	<i>There is not enough serviced land to build a house on</i>	<i>The available units or properties are not accessible</i>	<i>Building Land is too expensive</i>	<i>The available units do not suit my needs</i>	<i>The available units are too far from employment</i>	<i>The available units are too far from services and amenities</i>	<i>Too far from public transportation</i>	<i>Other</i>
No	47%	93%	97%	81%	96%	89%	95%	68%	93%	94%	94%	83%	83%
Yes	53%	7%	3%	19%	4%	11%	5%	32%	7%	6%	6%	17%	17%

Survey takers were given the opportunity to provide comment. Many comments observed that cost was a major barrier in people’s livings. Concerns sited included infrastructure concerns (and the expense of infrastructure upgrades), medical services, pet restrictions in rental accommodation, property taxes, and other concerns.

Barriers to moving

Survey takers were asked what reasons they have for not moving to other areas of the community. While most survey takers did not identify any particular barrier, they were more likely to site preference for their existing community as a reason to stay put, followed by lack of affordable housing elsewhere. Only 2% of residents cited lack of a car or lack of accessible housing as barriers to moving. Renters were particularly likely to cite affordability concerns, with 65% of renter responders citing affordability as a barrier to moving.

Table 53: Barriers to Moving

	<i>I can't afford to live anywhere else</i>	<i>Family reasons</i>	<i>I prefer my community</i>	<i>I don't have a car</i>	<i>No wheelchair accessible housing (or no housing that meets my mobility needs) available</i>	<i>No barriers</i>
No	65%	89%	56%	98%	98%	74%
Yes	35%	11%	44%	2%	2%	26%

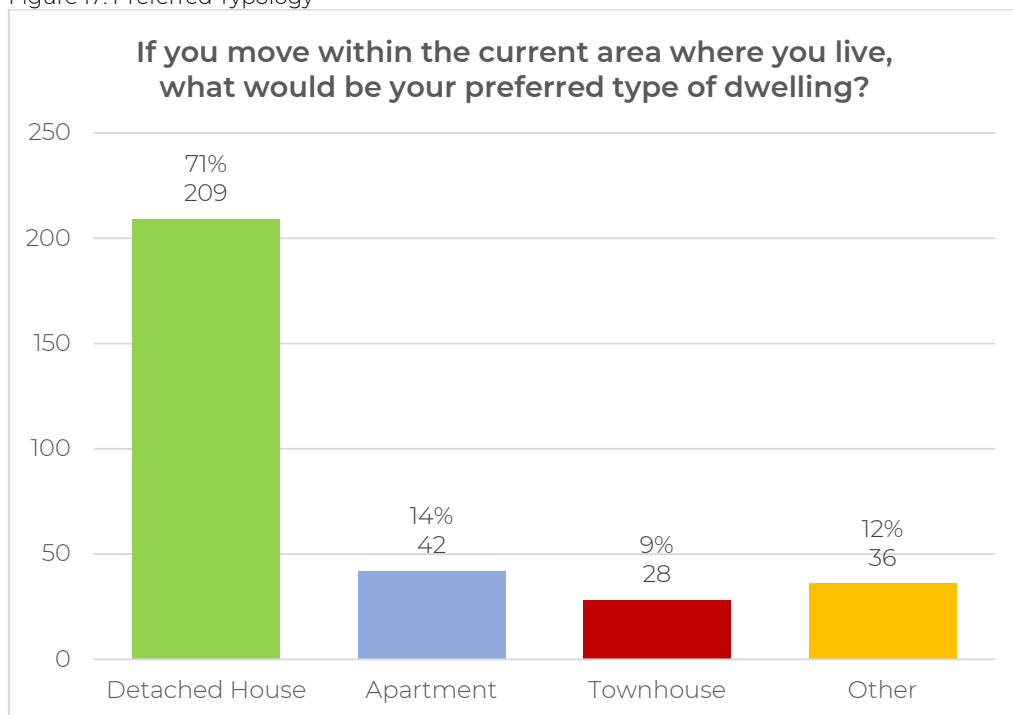
Residence

Survey takers were for the most part full-time residents of the region, with 90% reporting living in the RDOS full time. A further 5% reported coming and going as desired, while 3% reported being warm-weather visitors.

Desired Housing Types

Survey takers were asked to list what type of home they would prefer to live in if they moved.

Figure 17: Preferred Typology



Out of 295 responses, 209 expressed interest in detached houses (71%) 42 in apartments or condos (14%), 28 in townhouses or rowhouses (9%) and 36 in some other option or answer (12%). Residents could select multiple choices, so the totals exceed 100%. This reflects typical unrestrained preferences – single detached houses are the preferred housing for most survey takers. Some residents in the comments did suggest that they would appreciate a smaller home, perhaps a bungalow or tiny house.

With respect to secondary suites, 75 survey takers suggested that they might be interested in having or living in a secondary suite to have a live in caretaker or be a live in caretaker (22%).

Additional Comments

Residents were given the opportunity to provide additional comments. Survey takers made note of some of the following issues:

- Concerns regarding affordability.
- Absentee owners and short-term rentals
- Difficulties with addition mobile, modular and secondary units
- Support for seniors
- Lack of accessible housing
- Illegal evictions
- Whether this survey was a quality use of public resources
- Water availability
- Maintenance
- Public transportation
- Property taxes
- Homeless encampments
- Concerns that tenancy law is unbalanced between landlords and tenants
- Crime and disorder
- Water-friendly landscaping
- Over development
- Under development

Appendix 4: Glossary of Terms

Apartment in a building that has fewer than five storeys: A dwelling unit attached to other dwelling units, commercial units, or other non-residential space in a building that has fewer than five storeys.

Apartment in a building that has five or more storeys: A dwelling unit in a high-rise apartment building which has five or more storeys.

Apartment or flat in a duplex: One of two dwellings, located one above the other, may or may not be attached to other dwellings or buildings.

Assisted living: Housing that includes hospitality services (e.g., meals, housekeeping, social and recreational activities) and one or two personal assistance services, such as regular assistance with activities of daily living, medication services or psychosocial supports (referred to as prescribed services). This housing is subject to registration by the Assisted Living Registrar and includes self-contained apartments for seniors or people with disabilities who need some support services to continue living independently, but do not need 24-hour facility care; or housing in which residents receive services related to mental health and substance use issues.

Below-market rental: Housing with rents equal to, or lower than, average rates in private market rental housing.

Census Family: A married couple and the children, if any, of either and/or both spouses; a couple living common law and the children, if any, of either and/or both partners; or a parent of any marital status in a one-parent family with at least one child living in the same dwelling and that child or those children.

Co-operative housing: Co-operative housing is a type of development where the residents have a share in the corporation (co-operative) that owns/manages the development.

Core Housing Need: A household is considered to be in core housing need if its housing falls below at least one of the adequacy, affordability or suitability standards and if it would have to spend 30% or more of its before-tax income to pay the median rent (including utilities) of appropriately sized alternative

local market housing. “Extreme core housing need” has the same meaning as core housing need, except that the household has shelter costs for housing that are more than 50% of total before-tax household income.

Housing Adequacy: Refers to a given dwelling’s need for major repairs. Statistics Canada defined for 2021 need of repair in the following ways: Regular Maintenance Needed: Dwellings where only regular maintenance such as painting, or furnace cleaning is required. Minor Repairs Needed: Dwellings needing only minor repairs such as missing or loose floor tiles, bricks or shingles or defective steps, railings, or siding. Major Repairs Needed: Dwellings needing major repairs such as dwellings with defective plumbing or electrical wiring, and dwellings needing structural repairs to walls, floors, or ceilings.

Housing Suitability: Refers to whether a private household is living in suitable accommodations according to the National Occupancy Standard (NOS); that is whether the dwelling has enough bedrooms for the size and composition of the household

Median Before-Tax Household Income: The household income is the sum of the total incomes of all members of that household before income taxes and deductions. It includes income from:

- Employment income from wages, salaries, tips, commissions, and net income from self-employment.
- Income from government sources, such as social assistance, child benefits, employment, Insurance, old age security pension, pension plan benefits and disability income.
- Income from employer and personal pension sources, such as private pensions and payments from annuities and RRIFs.
- Income from investment sources, such as dividends and interest on bonds, accounts, GICs and mutual funds; and,
- Other regular cash income, such as child support payments received, spousal support payments (alimony) received and scholarships

Movable Dwelling: Either a Mobile home: A single dwelling, designed and constructed to be transported on its own chassis and capable of being moved to a new location on short notice. It may be placed temporarily on a foundation pad and may be covered by a skirt; OR A single dwelling, other than a mobile home, used as a place of residence, but capable of being moved on short notice, such as a tent, recreational vehicle, travel trailer, houseboat, or floating home.

Row house: One of three or more dwellings joined side by side (or occasionally side to back), such as a townhouse or garden home, but not having any other dwellings either above or below. Townhouses attached to a high-rise building are also classified as row houses.

Safe homes: Provides temporary shelter and services (often for women and their children) who are facing housing crisis issues or fleeing domestic violence. This may include private homes, hotel units or rental apartments. Stays do not usually exceed five days. In addition to food and shelter, it also provides support services such as advocacy, information and referral, counselling, and transportation to appointments.

Second-stage housing: Provides housing for women and children fleeing violence who have completed a stay in a transition house or safe home. Typically, stays last up to 18 months.

Semi-detached house: One of two dwellings attached side by side (or back-to-back) to each other but not attached to any other dwelling or structure (except its own garage or shed). A semi-detached dwelling has no dwellings either above it or below it, and the two units together have open space on all sides.

Seniors housing: Affordable housing geared toward individuals aged 55 or older or a couple where at least one person is age 55 or older. Seniors live independently and typically live-in self-contained apartments that provide accessible, barrier-free design features.

Shelter: These include year-round shelters and emergency weather response shelters. Short-stay housing of 30 days or less. Emergency shelters provide single or shared bedrooms or dorm-type sleeping arrangements with varying levels of support to individuals.

Single-detached house: A single dwelling not attached to any other dwelling or structure (except its own garage or shed). A single-detached house has open space on all sides and has no dwellings either above it or below it. A mobile home fixed permanently to a foundation is also classified as a single-detached house.

Supportive housing: This housing provides ongoing assistance to residents who require support to live with modest independence. It is available for people who are homeless or at risk-of-homelessness and who may have barriers to housing such as mental illness or substance use. It can be housing for seniors and others who require services such as meals, housekeeping, 24-hour response system and social and recreational activities. It does not include personal assistance services such as bathing, dressing, or medication assistance.

Transitional housing: Includes the provision of on- or off-site support services to help residents move towards independence and self-sufficiency. This type of housing provided for a minimum of 30 days that can last up to two or three years.