

**REGIONAL DISTRICT OF OKANAGAN-SIMILKAMEEN  
(RDOS) ELECTORAL AREAS  
Housing Needs Assessment (2024)**

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

British Columbia

**Prepared for:**

Regional District of Okanagan-Similkameen  
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Penticton, BC

**Date:**

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## Executive Summary

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

The study is undertaken to meet the requirements of the British Columbia 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
ELECTORAL AREA "A"	99	323	31%
ELECTORAL AREA "B"	89	320	63%
ELECTORAL AREA "C"	183	599	33%
ELECTORAL AREA "D"	190	616	29%
ELECTORAL AREA "E"	97	317	29%
ELECTORAL AREA "F"	89	292	34%
ELECTORAL AREA "G"	118	384	29%
ELECTORAL AREA "H"	116	383	19%
ELECTORAL AREA "I"	104	340	21%
E.A. SUBTOTAL	1,085	3,574	29%
PENTICTON	1,831	6,296	34%
OSOYOOS	303	1,018	31%
KEREMEOS	107	369	43%
<b>STUDY AREA TOTAL</b>	<b>3,326</b>	<b>11,257</b>	<b>32%</b>

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

**Regional District of Okanagan Similkameen Housing Needs Assessment (2024) – RDOS Electoral Areas**

projections provide a province-wide comparison of housing needs for all regions and municipalities. In the case of RDOS electoral areas, the total is 3,574 units between 2021 and 2041.

COMPONENT	A		B		C		D		E		F		G		H		I	
	5 Year	20 Year	5 Year	20 Year	5 Year	20 Year	5 Year	20 Year	5 Year	20 Year	5 Year	20 Year	5 Year	20 Year	5 Year	20 Year	5 Year	20 Year
A. EXTREME CORE HOUSING NEED	1.64	6.56	0.85	3.39	6.26	25.03	13.72	54.86	2.97	11.89	8.46	33.86	4.82	19.29	1.43	5.71	1.68	6.73
B. PERSONS EXPERIENCING HOMELESSNESS	5.98	11.96	3.51	7.03	11.30	22.61	11.42	22.84	5.75	11.50	6.00	11.99	6.58	13.17	6.21	12.42	6.57	13.14
C. SUPPRESSED HOUSEHOLD FORMATION	19.83	79.32	<b>48.22</b>	<b>192.89</b>	35.15	140.58	21.03	84.11	18.11	72.45	12.71	50.83	17.93	71.72	26.04	104.14	20.48	81.91
D. ANTICIPATED GROWTH	<b>70.64</b>	<b>222.22</b>	36.48	114.77	<b>128.85</b>	<b>405.36</b>	<b>143.22</b>	<b>450.55</b>	<b>69.47</b>	<b>218.55</b>	<b>61.71</b>	<b>194.13</b>	<b>88.10</b>	<b>277.16</b>	<b>82.28</b>	<b>258.84</b>	<b>75.30</b>	<b>236.87</b>
E. RENTAL VACANCY RATE ADJUSTMENT	0.63	2.51	0.40	1.59	1.25	5.02	0.94	3.76	0.56	2.26	0.19	0.75	0.71	2.84	0.50	2.01	0.40	1.60
<b>TOTAL NEW UNITS – 5 YEARS</b>	<b>99</b>		<b>89</b>		<b>183</b>		<b>190</b>		<b>97</b>		<b>89</b>		<b>118</b>		<b>116</b>		<b>104</b>	
<b>TOTAL NEW UNITS – 20 YEARS</b>		<b>323</b>		<b>320</b>		<b>599</b>		<b>616</b>		<b>317</b>		<b>292</b>		<b>384</b>		<b>383</b>		<b>323</b>
ANTICIPATED GROWTH SHARE OF ASSESSMENT	71%	69%	41%	36%	70%	68%	75%	73%	72%	69%	69%	66%	75%	72%	71%	68%	72%	73%

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. This pattern is not, however, seen in Electoral Area “B”, where the largest component of the housing needs assessment count is suppressed household formation – where rates of household formation by age cohort seem to have fallen since 2006.

The report additionally includes information assembled by the Regional District 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.

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# 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 Regional District of Okanagan-Similkameen. This report will provide an analysis of the housing needs of the electoral areas 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, and the Regional District of Okanagan-Similkameen.

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 on 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.

Regional District of Okanagan Similkameen Housing Needs Assessment (2024) – RDOS Electoral Areas

- 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
ELECTORAL AREA “A”	99	323	31%
ELECTORAL AREA “B”	89	320	63%
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<b>STUDY AREA TOTAL</b>	<b>3,326</b>	<b>11,257</b>	<b>32%</b>

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 insights 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 were sourced from a variety of government sources (federal, provincial, regional, municipal). One of the key limitations of this study is that Census data reflects 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. 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 upward from normal-year levels and reducing the effects of poverty compared to years before or since.

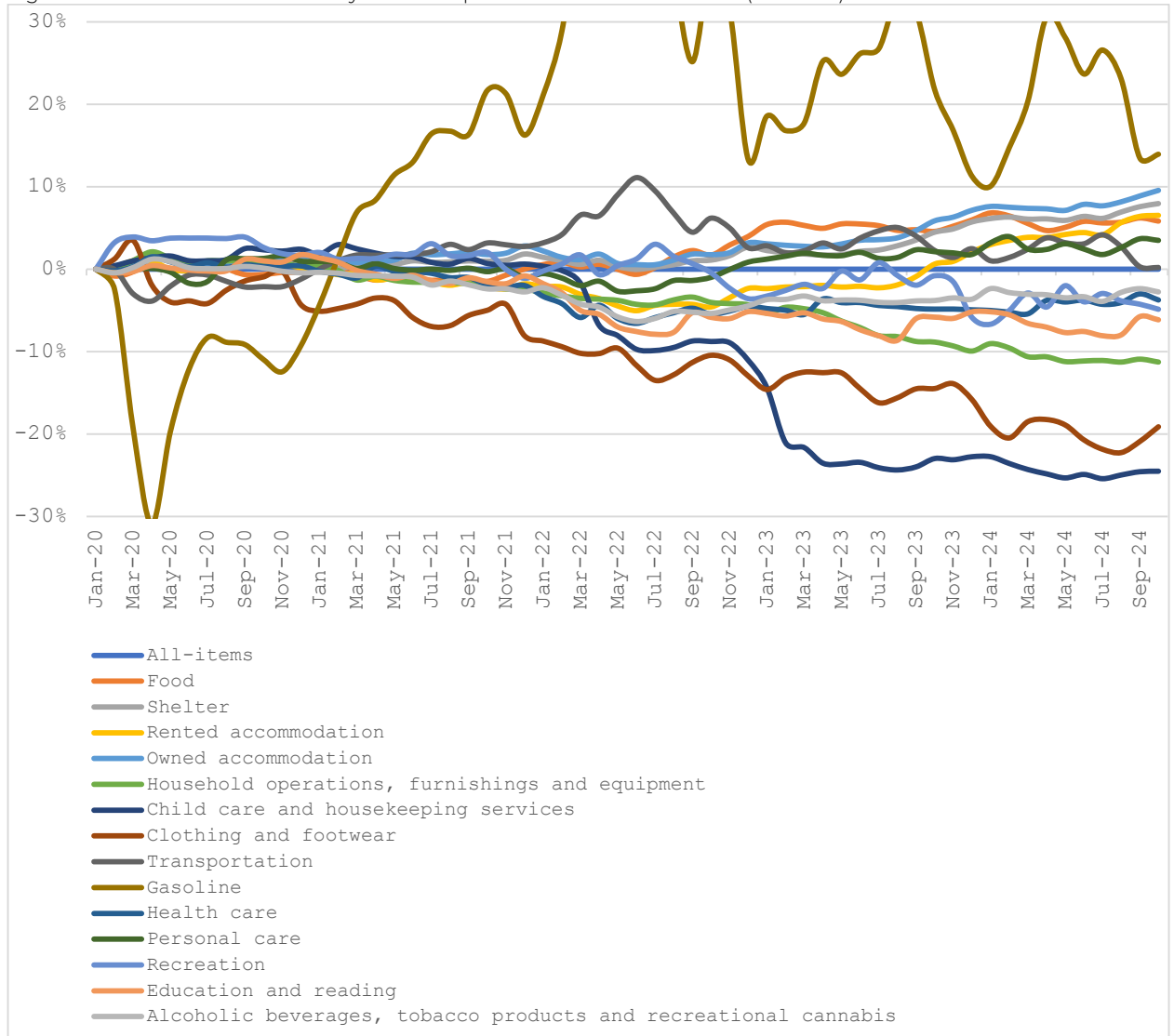
## Inflation

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, StatCan Table 18-10-0004-01

### Methodology

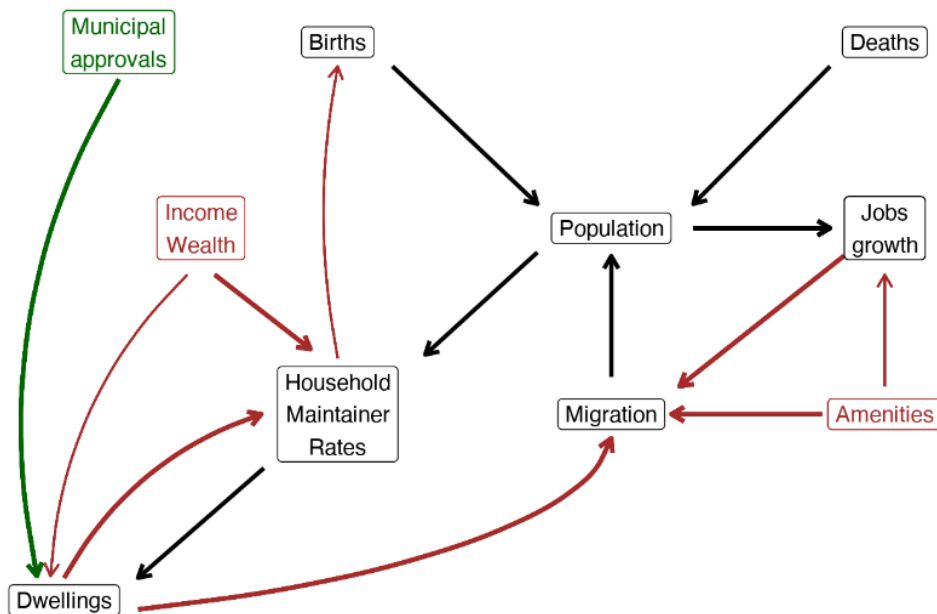
The methodology for calculating housing needs is one provided by the province. It is not a market-based measure, and its outputs do not imply that anyone will be able to afford and build the housing estimated to be needed. It does include a 'demand factor' for municipalities, however this multiplier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

black-box number provided by the province with minimal explanation other than that 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

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### 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:

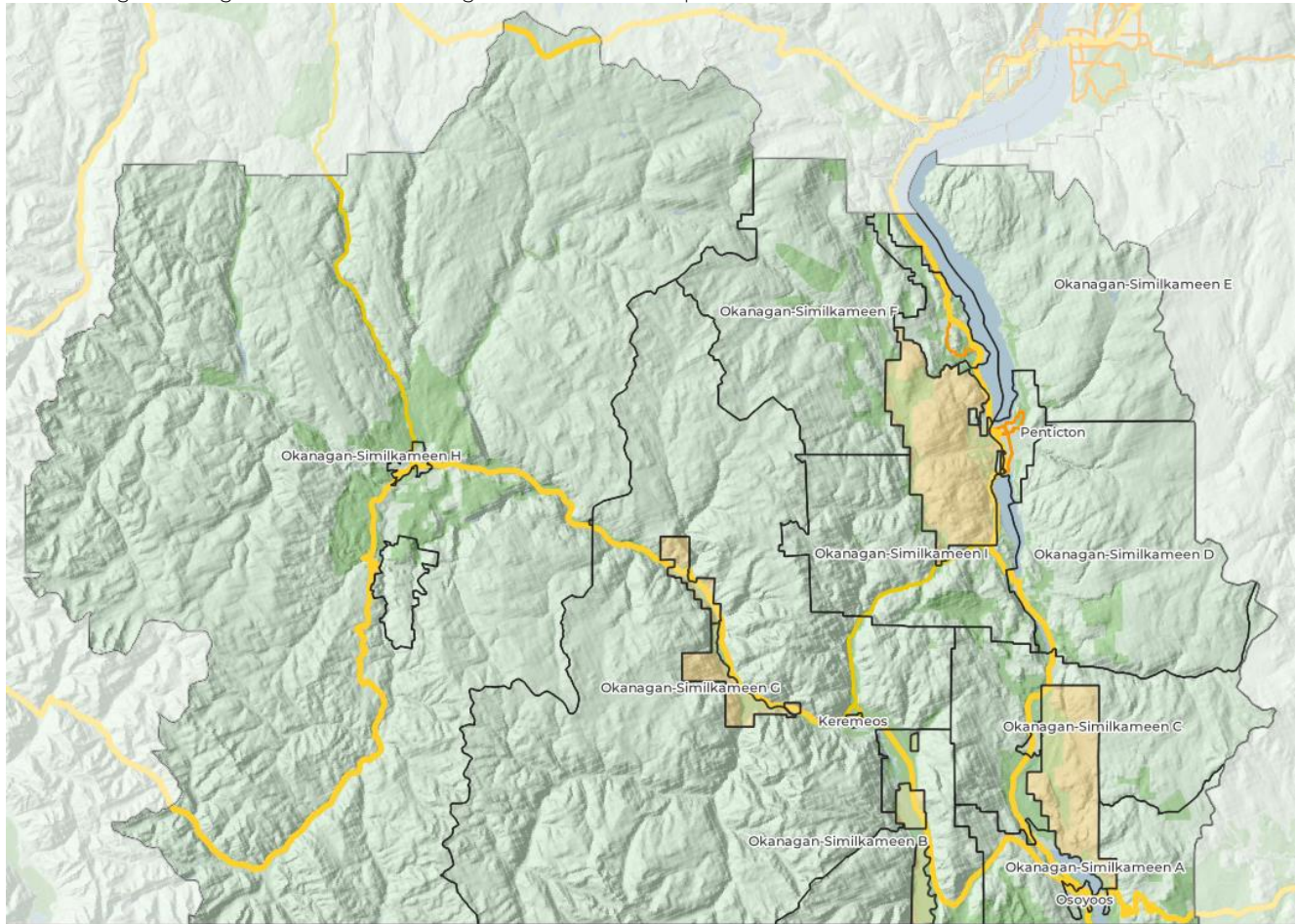
- City of Penticton
- Town of Osoyoos
- Village of Keremeos
- Unincorporated areas of the Regional District (Electoral Areas A, B, C, D, E, F, G, H, and I)

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.

Okanagan-Similkameen unincorporated communities include, but are not limited to:

- Rural Osoyoos, (Electoral Area “A”)
- Cawston (Electoral Area “B”)
- Rural Oliver (Electoral Area “C”)
- Eastside Road, Okanagan Falls, East Skaha, Upper Carmi, Vaseux (Electoral Area “D”)
- Naramata (Electoral Area “E”)
- Faulder, Greater West Bench, Meadow Valley & Okanagan Lake (West) (Electoral Area “F”)
- Rural Keremeos, Hedley & Olalla (Electoral Area “G”)
- Allison Lake, Coalmont, Eastgate, Missezula Lake, Princeton Fringe & Tulameen (Electoral Area “H”)
- Apex Mountain Resort, Kaleden, St Andrews & Twin Lakes (Electoral Area “I”)

Figure 3: Regional District of Okanagan-Similkameen Map



Source: Urbanics Consultants Ltd

## Demographics

According to Statistics Canada, between 1996 and 2021:

- Electoral Area “A” grew from 1,845 residents to 2,080 residents, with population steady until after 2016 when population grew by 12%
- Electoral Area “B” grew from 1,064 residents to 1,230, with substantial population swings up or down between that time and 2021. Between 2016 and 2021 the population grew 19 %
- Electoral Area “C” has seen population shrinkage from 4,077 to 3,940, with a peak population of 41,54 in 2001. Population increased 13% between 2016 and 2021.



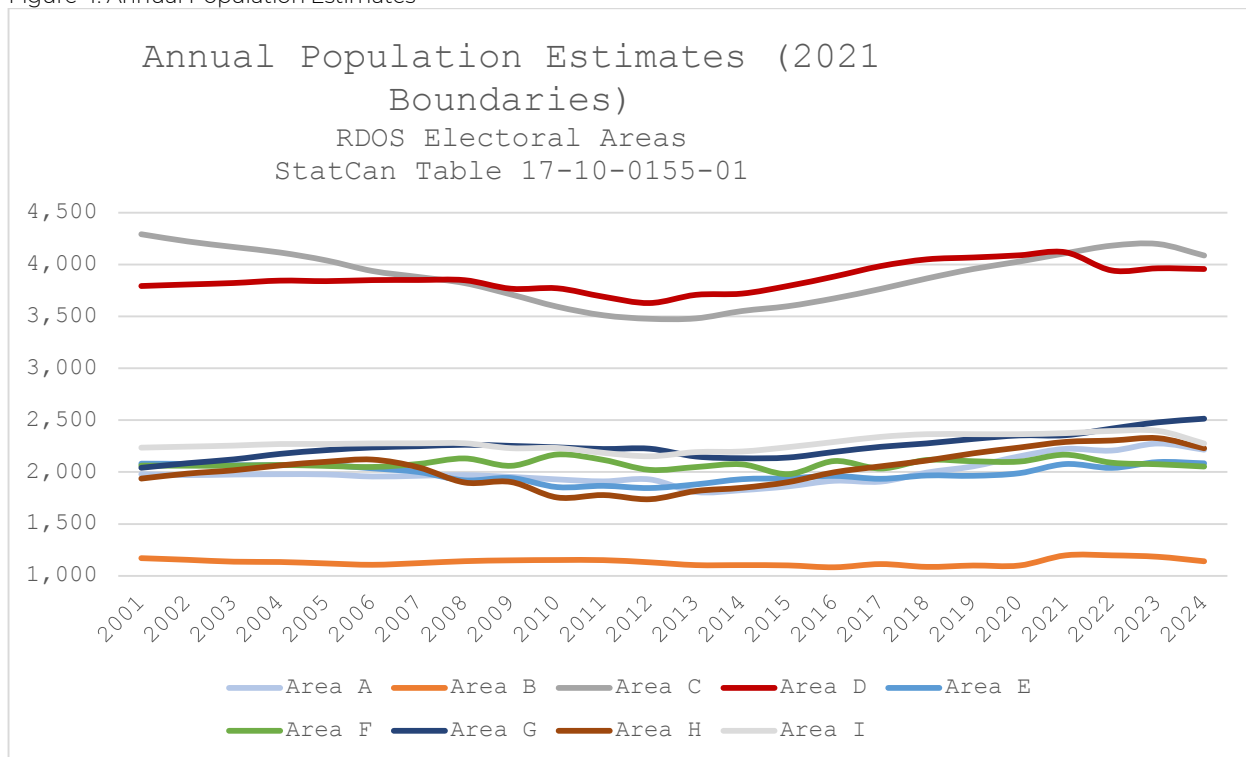
Regional District of Okanagan Similkameen Housing Needs Assessment (2024) – RDOS Electoral Areas

- Electoral Area “D” under 2016 boundaries grew from 5,315 residents to 6,323 residents, with the electoral area being split into the new Electoral Area “D” (3,980 residents) and Electoral Area “I” (2,290 residents). Electoral Area “D” grew by 7% between 2016 and 2021, while Electoral Area “I” grew by 4%.
- Electoral Area “E” grew from 1,998 residents in 1996 to 2,010 residents in 2021, with a substantial population decrease between 2006 and 2011. Between 2016 and 2021 the population grew by 6%.
- Electoral Area “F” grew from 1,903 residents in 1996 to 2,090 residents in 2021, reflecting modest population growth. Between 2016 and 2021 growth was only 4%
- Electoral Area “G” grew from 1,959 residents in 1996 to 2,300 residents in 2021, with steady growth except for 2006 to 2011 when the population fell by 12%. Between 2016 and 2021 population grew by 3%
- Electoral Area “H” grew from 2,053 residents to 2,170 residents, with a 28% population decrease in 2011. Between 2016 and 2021 the population of Electoral Area “H” increased by 15%

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.

Overall population growth has been moderate in RDOS electoral areas, with growth between 2001 and 2021 amounting to only 6%. Growth has been fastest in Electoral Area “H” (18%) and slowest in Electoral Area “C” (-4.5%),

Figure 4: Annual Population Estimates



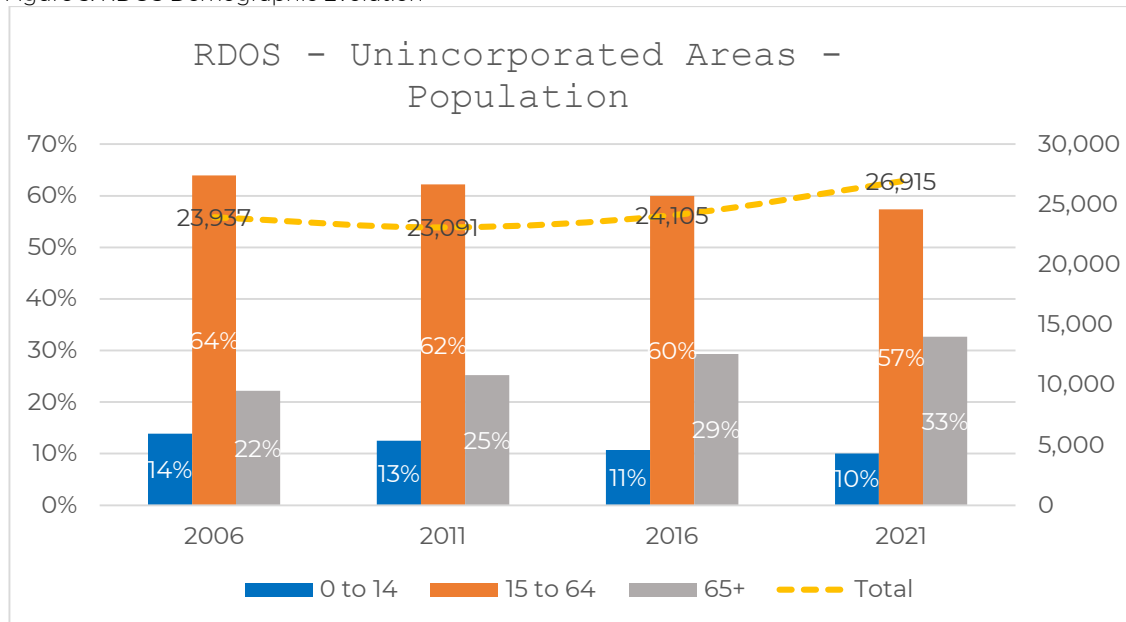
Source: StatCan, Urbanics Consultants

Over the period 2006 to 2021, the population of unincorporated areas of the RDOS have seen several common phenomena, namely:

- Declining proportion of youth (14% in 2006, 10% in 2021)
- Increasing proportion of senior citizens (22% in 2006, 33% in 2021)
- Falling proportion of working age residents (64% in 2006, 57% in 2021)

These are typical demographic patterns seen in communities across Canada and British Columbia, however they present challenges as the existing housing stock may not be suitable for declining family sizes or increasing populations of senior residents.

Figure 5: RDOS Demographic Evolution



Source: BC Stats P.E.O.P.L.E. Projection, 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<sup>1</sup>. The RDOS Electoral Areas are anticipated to see some population growth, expanding the population base by a total of 19% between 2021 and 2041 (0.87 % per annum). This is compared to the whole regional district (including municipalities) 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 50% between 2021 and 2041, while the under 15 age group will decline by 10%. The 15-64 age cohorts are anticipated to grow by 6% in that time, though proportionately decline. These estimates largely assume that demographic patterns remain relatively similar now into the future. While demographic factors are largely outside policy control, they are still affected by planning choices.

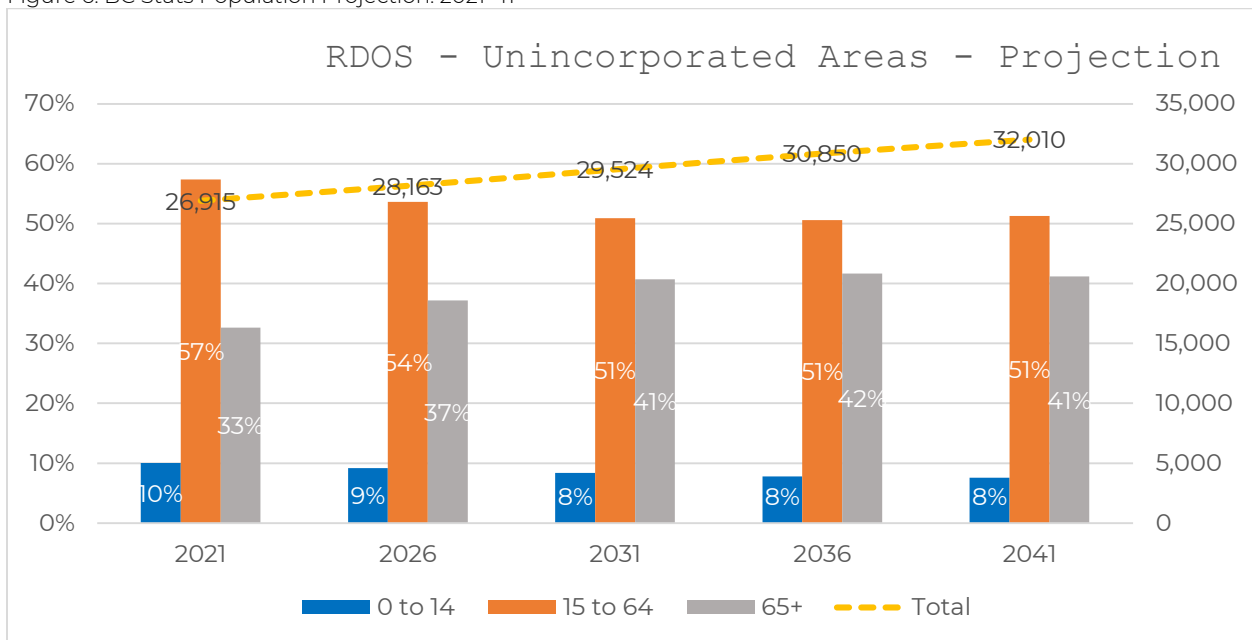
<sup>1</sup> For Electoral Areas, HNA Method population growth is apportioned by current population share of regional district population

**Regional District of Okanagan Similkameen Housing Needs Assessment (2024) – RDOS Electoral Areas**

Table 2: BC Stats Population Projection for RDOS Electoral Areas

<b>Population Projection</b>	<b>2021</b>	<b>2026</b>	<b>2031</b>	<b>2036</b>	<b>2041</b>
Under 15 years old	2,692 (10%)	2,586 (9%)	2,471 (8%)	2,399 (8%)	2,416 (8%)
15 to 64 years old	15,437 (57%)	15,111 (54%)	15,031 (51%)	15,600 (51%)	16,417 (51%)
65 years and older	8,786 (33%)	10,466 (37%)	12,022 (41%)	12,851 (42%)	13,177 (41%)
<b>Total</b>	<b>26,915</b>	<b>28,163</b>	<b>29,524</b>	<b>30,850</b>	<b>32,010</b>
Population growth rate					
5-year growth rate		4.64%	4.83%	4.49%	3.76%
Annual average growth rate 2021 to 2041		0.87 %			

Figure 6: BC Stats Population Projection: 2021-41



Source: BC Stats, Urbanics Consultants

Current housing conditions in RDOS Electoral Areas suggest modest housing growth, with a large uptick in deliveries per the New Homes Registry in 2021. In recent years between 3.1 and 8.0 units per-1000 residents have been permitted, (a figure often used for comparing homebuilding across geographic areas). As expected, the vast majority of units are single family homes, however an uptick in multiple unit housing has been noted since 2021.

## Regional District of Okanagan Similkameen Housing Needs Assessment (2024) – RDOS Electoral Areas

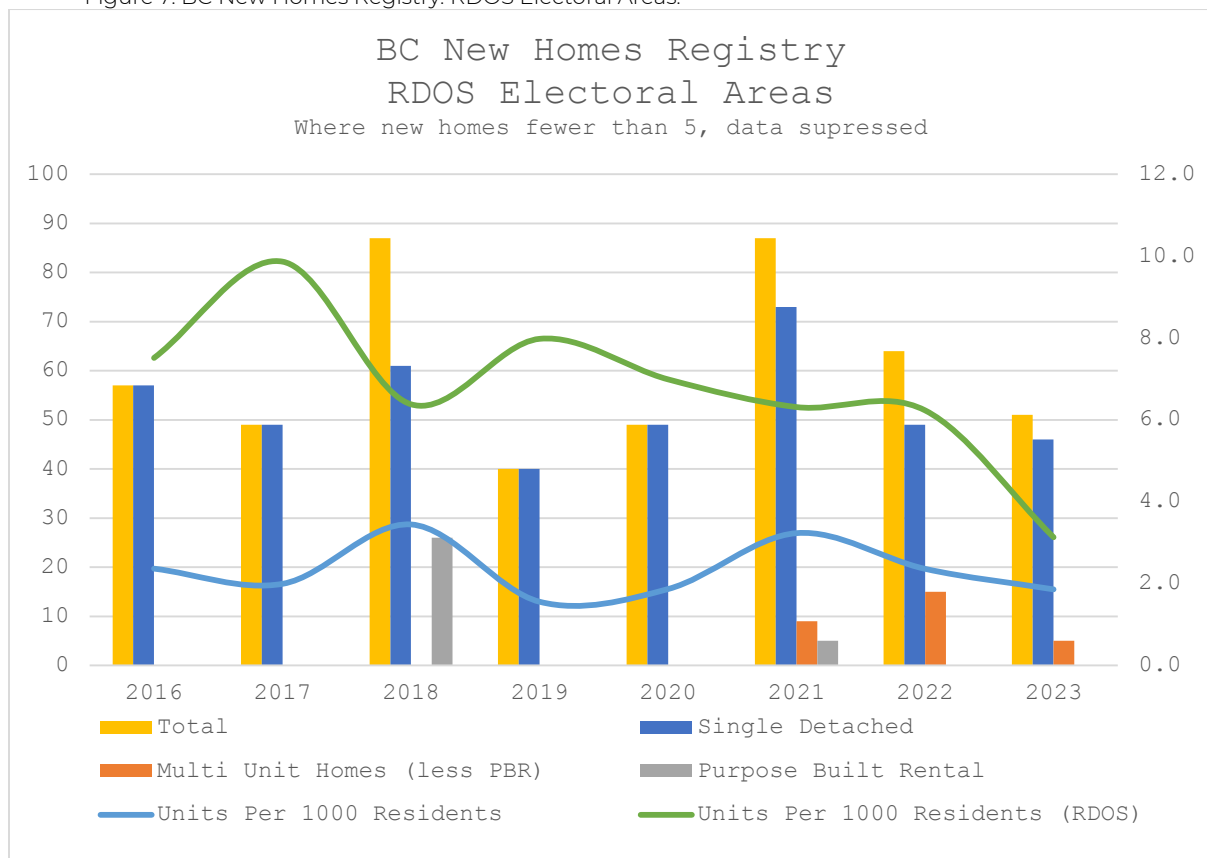
Table 3: BC New Homes Registry

RDOS Electoral Areas: BC New Homes Registry	2016	2017	2018	2019	2020	2021	2022	2023
Single Detached	57	49	61	40	49	73	49	46
Multi Unit Homes (less PBR)	*	*	*	*	*	9	15	5
Purpose Built Rental	*	*	26	*	*	5	*	*
<b>Total</b>	<b>57</b>	<b>49</b>	<b>87</b>	<b>40</b>	<b>49</b>	<b>87</b>	<b>64</b>	<b>51</b>
Units Per 1000 Residents	2.4	2.0	3.4	1.6	1.9	3.2	2.4	1.9
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: \* data points have been suppressed under 5 units

Figure 7: BC New Homes Registry: RDOS Electoral Areas.



Source: BC New Homes Registry, Urbanics Consultants Ltd.

Note: \* data points have been suppressed under 5 units

### Additional Demographics

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:

- Household sizes have been trending downward in most areas of the Electoral Areas, in the range of 2-3 people per household depending on the area.
- In terms of education levels, residents of unincorporated areas generally possess fewer degrees and certifications than all RDOS residents or BC Residents, however this pattern is not found in Electoral Area “E” and Electoral Area “I” where education levels are higher.
- Electoral Area “B” and E are notable as areas where most of the workforce work inside the Electoral Area. Otherwise, most residents of unincorporated areas work in a different city, town, village, district municipality or electoral area than where they live.
- Core housing need has declined over time, though effected by 2021 pandemic circumstances. While this is counter-intuitive, it reflects in some respects the selection effect of tight housing markets.
- Electoral Area incomes vary substantially, with Electoral Areas “E”, “F” and “I” household incomes exceeding the provincial average while other electoral areas see lower incomes
- Single family homes comprise the overwhelming majority of units, however in Electoral Area “G” they comprise only 55% of units, unlike the 60-90+% seen elsewhere.
- Homeownership rates have trended upward over time in most areas, and are in the 70-90% range.
- 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.

Appendix 1 contains further statistical information.

## 3. Housing Needs Projections

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### 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.
- 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 with 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.

Due to limits on data availability, some categories are based on 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 on 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.

## Electoral Area "A"

### Part A: Extreme Core Housing Need

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

Regional District of Okanagan Similkameen Housing Needs Assessment (2024) – RDOS Electoral Areas

Table 4: Electoral Area “A” Households by Tenure  
**OKANAGAN-SIMILKAMEEN A RDA (CSD, BC)**

TOTAL HOUSEHOLDS	2006	2011	2016	2021
OWNERS	625	745	660	765
RENTERS	145	95	140	150
TOTAL	770	840	800	915

The below table shows the total number and proportion of owners with a mortgage<sup>2</sup> 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).

Table 5: Electoral Area “A” Extreme Core Housing Need  
**OKANAGAN-SIMILKAMEEN A RDA (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	15	10.34%	0	0.00%	10	7.14%	0	0.00%	4.37%

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 6: Electoral Area “A” ECHN Rates  
**OKANAGAN-SIMILKAMEEN A RDA (CSD, BC)**

TOTAL HOUSEHOLDS	2021 HOUSEHOLDS	AVERAGE ECHN RATE	HOUSEHOLDS IN ECHN
OWNERS	765	N/A	N/A
OWNERS WITH A MORTGAGE		0.00%	0
RENTERS	150	4.37%	6.56
TOTAL NEW UNITS TO MEET ECHN - 20 YEARS			6.56

<sup>2</sup> Data on owners with a mortgage is not available for Censuses before 2021

As shown in the above table, there are just under 7 units worth of assessed housing needs to address Extreme Core Housing Need over 20 years.

### Part B: Homelessness

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

Table 7: Electoral Area “A” Homelessness

#### OKANAGAN-SIMILKAMEEN A RDA (CSD, BC)

REGIONAL POPULATION	Local Population		Regional PEH	Proportional Local PEH
	#	% of region		
87,665	2,085	2.38%	503	11.96
TOTAL NEW UNITS TO HOMELESSNESS NEEDS - 20 YEARS				11.96

\*Note: PEH refers to People Experiencing Homelessness.

As shown above, about 12 units are required to address Electoral Area “A”'s 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 earlier in their relationships than they might otherwise or couples staying in dysfunctional relationships due to housing costs and availability.

This figure is calculated based on 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 8: Electoral Area “A” Supressed Households  
**OKANAGAN-SIMILKAMEEN A RDA (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	0	0	0	0	0	0
25 TO 34 YEARS	22.61	22.61	25	20	-2.39	2.61	0.22
35 TO 44 YEARS	56.00	17.50	40	20	16	-2.5	13.5
45 TO 54 YEARS	100.25	33.42	100	20	0.25	13.42	13.67
55 TO 64 YEARS	240.00	25.71	260	50	-20	-24.29	0
65 TO 74 YEARS	253.00	22.00	220	20	33	2	35.00
75 YEARS AND OVER	122.58	19.35	115	10	7.58	9.35	16.94
<b>TOTAL NEW UNITS TO MEET SUPPRESSED HOUSING NEED - 20 YEARS</b>							<b>79.32</b>

A negative number suggests that household formation rates have increased for a given cohort, while a positive number suggests they have fallen. Household formation rates have fallen for most cohorts since 2006, with the exception of 55–64-year-olds. The largest impact is 35 fewer households lead by 65–75-year-olds.

By this estimate, there are a shortfall of about 79 units to address suppressed household formation over 20 years.

#### Part D: Anticipated Household Growth

This segment is based on BC Stats P.E.O.P.L.E 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 on 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 solely to inform housing needs.

The figure used by the province is a combination of two scenarios, one based on municipal growth projections, and one based on 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 allocated by population share.

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

Table 9: Regional Growth Rate

**OKANAGAN-SIMILKAMEEN A RDA (CSD, BC)**

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

For Electoral Areas, Regional District Growth rate is multiplied by the area's current population.

Table 10: Electoral Area "A" Projected Growth

**OKANAGAN-SIMILKAMEEN A RDA (CSD, BC)**

GROWTH SCENARIOS	Regional Growth Rate	Households		New Units
		2021	2041	
REGIONALLY BASED HOUSEHOLD GROWTH	24.42%	910	1,132.21	222.21
TOTAL NEW UNITS TO MEET HOUSEHOLD GROWTH NEEDS - 20 YEARS				<b>222.21</b>

Here the province estimates that Electoral Area “A” will require roughly 222 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 rates are 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.

Table 11: Electoral Area “A” Vacancy

#### OKANAGAN-SIMILKAMEEN A RDA (CSD, BC)

	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
TARGET VACANCY RATE	3.00%	97.00%	150	154.64
LOCAL VACANCY RATE	1.40%	98.60%	150	152.13
<b>TOTAL NEW UNITS TO ACHIEVE 3% VACANCY RATE - 20 YEARS</b>				<b>2.51</b>

For these purposes, the local rental vacancy rate in Electoral Area “A” is assumed to be the provincial average, as CMHC does not collect rental market data for electoral areas. Under this estimate, approximately 3 units are needed over the coming 20 years to bring the vacancy rate to healthy levels. The 1.4%



vacancy rate is broadly similar to observed figures in the region according to CMCH and commercial databases.

### Total Assessed Housing Need

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

Table 12: Electoral Area “A” Housing Need Total  
**OKANAGAN-SIMILKAMEEN A RDA (CSD, BC)**

COMPONENT	5 Year Need	20 Year Need
A. EXTREME CORE HOUSING NEED	1.64	6.56
B. PERSONS EXPERIENCING HOMELESSNESS	5.98	11.96
C. SUPPRESSED HOUSEHOLD FORMATION	19.83	79.32
D. ANTICIPATED GROWTH	70.64	222.22
E. RENTAL VACANCY RATE ADJUSTMENT	0.63	2.51
F. ADDITIONAL LOCAL DEMAND	0.00	0.00
<b>TOTAL NEW UNITS – 5 YEARS</b>	<b>99</b>	
<b>TOTAL NEW UNITS – 20 YEARS</b>		<b>323</b>

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 on 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, accounting for more than two-thirds of all units. This is based on Okanagan-Similkameen regional growth projections.

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.

## Electoral Area “B”

### Part A: Extreme Core Housing Need

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

Table 13: Electoral Area “B” Households by Tenure  
**OKANAGAN-SIMILKAMEEN B RDA (CSD, BC)**

TOTAL HOUSEHOLDS	2006	2011	2016	2021
OWNERS	325	390	335	375
RENTERS	135	55	105	95
TOTAL	460	445	440	470

The below table shows the total number and proportion of owners with a mortgage<sup>3</sup> 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).

Table 14: Electoral Area “B” Extreme Core Housing Need  
**OKANAGAN-SIMILKAMEEN B RDA (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	0	0.00%	0	0.00%	15	14.29%	0	0.00%	3.57%

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.

<sup>3</sup> Data on owners with a mortgage is not available for Censuses before 2021

Table 15: Electoral Area “B” ECHN Rates

**OKANAGAN-SIMILKAMEEN B RDA (CSD, BC)**

TOTAL HOUSEHOLDS	2021 HOUSEHOLDS	AVERAGE ECHN RATE	HOUSEHOLDS IN ECHN
OWNERS	375	N/A	N/A
OWNERS WITH A MORTGAGE		0.00%	0
RENTERS	915	3.57%	3.39
TOTAL NEW UNITS TO MEET ECHN - 20 YEARS			<b>3.39</b>

As shown in the above table, there are just about 3 units worth of assessed housing needs to address Extreme Core Housing Need over 20 years.

**Part B: Homelessness**

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

Table 16: Electoral Area “B” Homelessness

**OKANAGAN-SIMILKAMEEN B RDA (CSD, BC)**

REGIONAL POPULATION	Local Population		Regional PEH	Proportional Local PEH
	#	% of region		
87,665	1,225	1.40	503	7.03
TOTAL NEW UNITS TO HOMELESSNESS NEEDS - 20 YEARS				7.03

\*Note: PEH refers to People Experiencing Homelessness.

As shown above, about 7 units are required to address Electoral Area “B”’s 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 earlier in their relationships than they might otherwise or couples staying in dysfunctional relationships due to housing costs and availability.

This figure is calculated using 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 17: Electoral Area “B” Supressed Households  
**OKANAGAN-SIMILKAMEEN B RDA (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	0.00	0	0	0.00	0.00	0.00
25 TO 34 YEARS	10.59	31.76	20	0	-9.41	31.76	22.35
35 TO 44 YEARS	73.33	40.00	65	10	8.33	30.00	38.33
45 TO 54 YEARS	68.40	28.80	65	15	3.40	13.80	17.20
55 TO 64 YEARS	65.64	8.21	70	35	-4.36	-26.79	0.00
65 TO 74 YEARS	115.50	42.00	90	15	25.50	27.00	52.50
75 YEARS AND OVER	110.00	27.50	65	10	45.00	17.50	62.50
<b>TOTAL NEW UNITS TO MEET SUPPRESSED HOUSING NEED - 20 YEARS</b>							<b>192.89</b>

Negative numbers would suggest that household formation rates have

increased, while positive numbers would suggest they have fallen. As above, household maintainer rates have fallen for most cohorts. By this estimate, there are a shortfall of about 193 units to address suppressed household formation over 20 years.

### Part D: Anticipated Household Growth

This segment is based on BC Stats P.E.O.P.L.E. 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 on 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 solely to inform housing needs.

The figure used by the province is a combination of two scenarios, one based on municipal growth projections, and one based on 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 allocated by population share.

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

Table 18: Regional Growth Rate

#### OKANAGAN-SIMILKAMEEN B RDA (CSD, BC)

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

For electoral areas, population is projected by multiplying the regional projected growth rate by the electoral area population.

Table 19: Electoral Area “B” Projected Growth  
**OKANAGAN-SIMILKAMEEN B RDA (CSD, BC)**

GROWTH SCENARIOS	Regional Growth Rate	Households		New Units
		2021	2041	
REGIONALLY BASED HOUSEHOLD GROWTH	24.42%	470	584.77	114.77
<b>TOTAL NEW UNITS TO MEET HOUSEHOLD GROWTH NEEDS - 20 YEARS</b>				<b>114.77</b>

Here the province estimates that Electoral Area “B” will require slightly less than 115 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 rates are 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.

Table 20: Electoral Area “B” Vacancy  
**OKANAGAN-SIMILKAMEEN B RDA (CSD, BC)**

Regional District of Okanagan Similkameen Housing Needs Assessment (2024) – RDOS Electoral Areas

	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
TARGET VACANCY RATE	3.00%	97.00%	95	97.94
LOCAL VACANCY RATE	1.40%	98.60%	95	96.35
TOTAL NEW UNITS TO ACHIEVE 3% VACANCY RATE - 20 YEARS				<b>1.59</b>

For these purposes, the local rental vacancy rate in Electoral Area “B” is assumed to be the provincial average, as CMHC does not collect rental market data for rural areas, regrettably. Under this estimate, approximately 2 units are needed over the coming 20 years to bring the vacancy rate to healthy levels. While 1.4% is not a locally based number, it is broadly similar to regional levels recorded by CMHC Rental Market surveys and commercial data vendors. Moreover, this method of adjusting for rental vacancies is not well aligned with how rental vacancies work in the market, and thus the adjustment is minor.

### Total Assessed Housing Need

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

Table 21: Electoral Area “B” Housing Need Total  
**OKANAGAN-SIMILKAMEEN B (CSD, BC)**

COMPONENT	5 Year Need	20 Year Need
A. EXTREME CORE HOUSING NEED	0.85	3.39
B. PERSONS EXPERIENCING HOMELESSNESS	3.51	7.03
C. SUPPRESSED HOUSEHOLD FORMATION	48.22	192.89
D. ANTICIPATED GROWTH	36.48	114.77
E. RENTAL VACANCY RATE ADJUSTMENT	0.40	1.59
F. ADDITIONAL LOCAL DEMAND	0.00	0.00
<b>TOTAL NEW UNITS – 5 YEARS</b>	<b>89</b>	
<b>TOTAL NEW UNITS – 20 YEARS</b>		<b>320</b>

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 on BC Stats 5-year growth projection.

As can be seen above, the largest part of the housing needs assessment is in the ‘Suppressed Household Formation’ figure, accounting for 40 percent of the shortfall. This would suggest that Electoral Area “B” residents are doubling up or cohabitating or living with parents or other household options at higher rates than in 2006, suggesting reduced housing access.

The implication is that the dwelling stock must be increased by 17% over the next five years and 63% over the next twenty years over the current census dwelling count. With the very large share of Electoral Area “B” dwellings that are not occupied by ordinary residents (36.4%) this could also be potentially accomplished by moving more dwellings to full time occupancy.



## Electoral Area “C”

### Part A: Extreme Core Housing Need

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

Table 22: Electoral Area “C” Households by Tenure  
**OKANAGAN-SIMILKAMEEN C RDA (CSD, BC)**

TOTAL HOUSEHOLDS	2006	2011	2016	2021
OWNERS	1,290	1,250	1,230	1,365
RENTERS	270	140	295	300
TOTAL	1,560	1,390	1,525	1,665

The below table shows the total number and proportion of owners with a mortgage<sup>4</sup> 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).

Table 23: Electoral Area “C” Extreme Core Housing Need  
**OKANAGAN-SIMILKAMEEN C RDA (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	40	14.81%	0	0.00%	40	13.56%	15	5.00%	8.34%

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.

<sup>4</sup> Data on owners with a mortgage is not available for Censuses before 2021

Table 24: Electoral Area “C” ECHN Rates

**OKANAGAN-SIMILKAMEEN C RDA (CSD, BC)**

TOTAL HOUSEHOLDS	2021 HOUSEHOLDS	AVERAGE ECHN RATE	HOUSEHOLDS IN ECHN
OWNERS	1,365	N/A	N/A
OWNERS WITH A MORTGAGE		0.00%	0.00
RENTERS	300	8.34%	25.03
TOTAL NEW UNITS TO MEET ECHN - 20 YEARS			25.03

As shown in the above table, there are just about 25 units worth of assessed housing needs to address Extreme Core Housing Need over 20 years.

**Part B: Homelessness**

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

Table 25: Electoral Area “C” Homelessness

**OKANAGAN-SIMILKAMEEN C RDA (CSD, BC)**

REGIONAL POPULATION	Local Population		Regional PEH	Proportional Local PEH
	#	% of region		
87,665	3,940	4.49%	503	22.61
TOTAL NEW UNITS TO HOMELESSNESS NEEDS - 20 YEARS				22.61

\*Note: PEH refers to People Experiencing Homelessness.

As shown above, about 23 units are required to address Electoral Area “C”'s share of regional homelessness, assuming as the Provincial methodology does 1 unit per person.

**Part C: Suppressed Household Formation.**

Often 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 earlier in their relationships than they might otherwise or couples staying in dysfunctional relationships due to housing costs and availability.

This figure is calculated based on 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 26: Electoral Area “C” Suppressed Households  
**OKANAGAN-SIMILKAMEEN C RDA (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	7.89	7.89	0	0	7.89	7.89	15.77
25 TO 34 YEARS	78.03	50.16	50	30	28.03	20.16	48.20
35 TO 44 YEARS	117.93	45.65	100	65	17.93	-19.35	0.00
45 TO 54 YEARS	171.17	47.77	135	70	36.17	-22.23	13.93
55 TO 64 YEARS	358.21	49.60	335	70	23.21	-20.40	2.81
65 TO 74 YEARS	400.96	45.39	445	40	-44.04	5.39	0.00
75 YEARS AND OVER	331.08	33.78	290	15	41.08	18.78	59.86
<b>TOTAL NEW UNITS TO MEET SUPPRESSED HOUSING NEED - 20 YEARS</b>							<b>140.58</b>

A positive number would suggest that household formation rates have fallen, while a negative one would suggest they have increased. As above, household maintainer rates have fallen for all cohorts except 35-44 and 65- to 74-year-olds, primarily driven by homeownership households.

By this estimate, there are a shortfall of about 141 units to address suppressed household formation over 20 years.

### Part D: Anticipated Household Growth

This segment is based on BC Stats P.E.O.P.L.E. 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 on 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 solely to inform housing needs.

The figure used by the province is a combination of two scenarios, one based on municipal growth projections, and one based on 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 allocated by population share.

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

Table 27: Regional Growth Rate

#### OKANAGAN-SIMILKAMEEN C RDA (CSD, BC)

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

For electoral areas, the regional population forecast growth rate is multiplied by the current electoral area population.

Table 28: Electoral Area “C” Projected Growth  
**OKANAGAN-SIMILKAMEEN C RDA (CSD, BC)**

GROWTH SCENARIOS	Regional Growth Rate	Households		New Units
		2021	2041	
REGIONALLY BASED HOUSEHOLD GROWTH	24.42%	1,660	2065.36	405.36
<b>TOTAL NEW UNITS TO MEET HOUSEHOLD GROWTH NEEDS - 20 YEARS</b>				<b>405.36</b>

Here the province estimates that Electoral Area “C” will require about 405 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 rate 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 no new units.

Table 29: Electoral Area “C” Vacancy  
**OKANAGAN-SIMILKAMEEN C RDA (CSD, BC)**

	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
TARGET VACANCY RATE	3.00%	97.00%	300	309.28
LOCAL VACANCY RATE	1.40%	98.60%	300	304.26
TOTAL NEW UNITS TO ACHIEVE 3% VACANCY RATE - 20 YEARS				<b>5.02</b>

For these purposes, the local rental vacancy rate in Electoral Area “C” is assumed to be the provincial average, as CMHC does not collect rental market data for rural areas. Under this estimate, approximately 5 units are needed over the coming 20 years to bring the vacancy rate to healthy levels.

While adjusting for the rental vacancy rate in this manner assumes a static ‘vacancy’ over 20 years does not correspond well to market dynamics, this measure adds relatively little to the overall estimation for the most part. The 1.4% rental vacancy rate is broadly similar to several regional statistics available from CMHC and private data vendors.

### Total Assessed Housing Need

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

Table 30: Housing Need Total

#### OKANAGAN-SIMILKAMEEN C RDA (CSD, BC)

COMPONENT	5 Year Need	20 Year Need
A. EXTREME CORE HOUSING NEED	6.26	25.03
B. PERSONS EXPERIENCING HOMELESSNESS	11.30	22.61
C. SUPPRESSED HOUSEHOLD FORMATION	35.15	140.58
D. ANTICIPATED GROWTH	128.85	405.36
E. RENTAL VACANCY RATE ADJUSTMENT	1.25	5.02
F. ADDITIONAL LOCAL DEMAND	0.00	0.00
<b>TOTAL NEW UNITS – 5 YEARS</b>	<b>183</b>	
<b>TOTAL NEW UNITS – 20 YEARS</b>		<b>599</b>

The 5-year need calculation is for most purposes  $\frac{1}{4}$  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 on 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 means that if Electoral Area “C” sees population growth at the rate of the whole Regional District of Regional District of Okanagan-Similkameen overall this will require 405 new homes.

The implication is that the dwelling stock must be increased by 10% over the next five years and 33% over the next twenty years over the current census dwelling count.

## Electoral Area “D”

Electoral Area “D” has had its boundaries altered at the time in which Area “1” was created. Where possible, up to date 2021 Data for new boundaries has been used, and otherwise old data has been imputed to the new population.

### Part A: Extreme Core Housing Need

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

Table 31: Electoral Area “D” Households by Tenure  
**OKANAGAN-SIMILKAMEEN D RDA (CSD, BC)**

TOTAL HOUSEHOLDS	2006	2011	2016	2021
OWNERS	2,145	2,270	2,230	1,610
RENTERS	365	165	370	235
TOTAL	2,510	2,435	2,600	1,845

The below table shows the total number and proportion of owners with a mortgage<sup>5</sup> 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).

Table 32: Electoral Area “D” Extreme Core Housing Need  
**OKANAGAN-SIMILKAMEEN D RDA (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	30	0.19%	1.85%
RENTERS	35	9.59%	25	15.15%	65	17.57%	0	0.00%	10.58%

These are combined in the next table to represent the number of units necessary to provide replacement housing for households in Extreme Core

<sup>5</sup> Data on owners with a mortgage is not available for Censuses before 2021



Housing Need. This is based on the average rate over the previous four censuses.

Table 33: Electoral Area “D” ECHN Rates

**OKANAGAN-SIMILKAMEEN D RDA (CSD, BC)**

TOTAL HOUSEHOLDS	2021 HOUSEHOLDS	AVERAGE ECHN RATE	HOUSEHOLDS IN ECHN
OWNERS	1,610	N/A	N/A
OWNERS WITH A MORTGAGE		1.85%	30
RENTERS	235	10.58%	24.86
<b>TOTAL NEW UNITS TO MEET ECHN - 20 YEARS</b>			<b>54.86</b>

As shown in the above table, there are just about 55 units worth of assessed housing needs to address Extreme Core Housing Need over 20 years.

**Part B: Homelessness**

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

Table 34: Electoral Area “D” Homelessness

**OKANAGAN-SIMILKAMEEN D RDA (CSD, BC)**

REGIONAL POPULATION	Local Population		Regional PEH	Proportional Local PEH
	#	% of region		
87,665	3,980	4.54%	503	22.84
<b>TOTAL NEW UNITS TO HOMELESSNESS NEEDS - 20 YEARS</b>				<b>22.84</b>

\*Note: PEH refers to People Experiencing Homelessness.

As shown above, about 23 units are required to address Electoral Area “D”'s share of regional homelessness, assuming as the Provincial methodology does 1 unit per person.

### Part C: Suppressed Household Formation.

Often 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 earlier in their relationships than they might otherwise or couples staying in dysfunctional relationships due to housing costs and availability.

This figure is calculated based on 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 35: Electoral Area “D” Supressed Households  
**OKANAGAN-SIMILKAMEEN D RDA (CSD, BC)**

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2021 Potential Households		2021 Actual Households		2021 Suppressed Households		Total
	Owner	Renter	Owner	Renter	Owner	Renter	
15 TO 24 YEARS	0.00	16.27	0	10	0.00	6.27	6.27
25 TO 34 YEARS	68.82	22.93	60	35	8.82	-12.07	0.00
35 TO 44 YEARS	119.99	27.51	130	30	-10.01	-2.49	0.00
45 TO 54 YEARS	234.30	57.95	210	45	24.30	12.95	37.25
55 TO 64 YEARS	428.07	44.80	445	45	-16.94	-0.20	0.00
65 TO 74 YEARS	484.38	63.45	475	45	9.38	18.45	27.83
75 YEARS AND OVER	322.97	9.80	290	30	32.97	-20.20	12.76
<b>TOTAL NEW UNITS TO MEET SUPPRESSED HOUSING NEED - 20 YEARS</b>							<b>84.11</b>

A positive number would suggest that household formation rates have fallen, while a negative one would suggest they have increased. As above, household maintainer rates have not fallen for most younger cohorts (25 to 34) . They have fallen for those aged 45 to 54, 65 to 74 and 75 years and older, which a curious pattern and may reflect the division of the area.

By this estimate, there are a shortfall of about 84 units to address suppressed household formation over 20 years.

### Part D: Anticipated Household Growth

This segment is based on BC Stats P.E.O.P.L.E. 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 on 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 solely to inform housing needs.

The figure used by the province is a combination of two scenarios, one based on municipal growth projections, and one based on 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 allocated by population share.

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

Table 36: Regional Growth Rate

**OKANAGAN-SIMILKAMEEN D RDA (CSD, BC)**

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

For electoral areas, the regional population forecast growth rate is multiplied by the current electoral area population.

Table 37: Electoral Area “D” Projected Growth

**OKANAGAN-SIMILKAMEEN D RDA (CSD, BC)**

GROWTH SCENARIOS	Regional Growth Rate	Households		New Units
		2021	2041	
REGIONALLY BASED HOUSEHOLD GROWTH	24.42%	1,845	2,295.55	450.55
TOTAL NEW UNITS TO MEET HOUSEHOLD GROWTH NEEDS - 20 YEARS				<b>450.55</b>

Here the province estimates that Electoral Area “D” will require about 451 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 rate 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.

Table 38: Electoral Area “D” Vacancy  
**OKANAGAN-SIMILKAMEEN D RDA (CSD, BC)**

	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
TARGET VACANCY RATE	3.00%	97.00%	235	242.05
LOCAL VACANCY RATE	1.40%	98.60%	335	238.29
TOTAL NEW UNITS TO ACHIEVE 3% VACANCY RATE - 20 YEARS				<b>3.76</b>

For these purposes, the local rental vacancy rate in Electoral Area “D” is assumed to be the provincial average, as CMHC does not collect rental market data for rural areas. Under this estimate, approximately 4 units are needed over the coming 20 years to bring the vacancy rate to healthy levels.

While adjusting for the rental vacancy rate in this manner assumes a static ‘vacancy’ over 20 years does not correspond well to market dynamics, this measure adds relatively little to the overall estimation for the most part. The 1.4% rental vacancy rate is broadly similar to several regional statistics available from CMHC and private data vendors.

### Total Assessed Housing Need

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

Table 39: Housing Need Total

#### OKANAGAN-SIMILKAMEEN D RDA (CSD, BC)

COMPONENT	5 Year Need	20 Year Need
A. EXTREME CORE HOUSING NEED	13.72	54.86
B. PERSONS EXPERIENCING HOMELESSNESS	11.42	22.84
C. SUPPRESSED HOUSEHOLD FORMATION	21.03	84.11
D. ANTICIPATED GROWTH	143.22	450.55
E. RENTAL VACANCY RATE ADJUSTMENT	0.94	3.76
F. ADDITIONAL LOCAL DEMAND	0.00	0.00
<b>TOTAL NEW UNITS – 5 YEARS</b>	<b>190</b>	
<b>TOTAL NEW UNITS – 20 YEARS</b>		<b>616</b>

The 5-year need calculation is for most purposes  $\frac{1}{4}$  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 on 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 means that if Electoral Area “D” sees population growth at the rate of the Regional District of Regional District of Okanagan-Similkameen overall this will require 451 new homes, reflecting RDOS regional demographics and past migration patterns.

The implication is that the dwelling stock must be increased by 9% over the next five years and 29% over the next twenty years over the current census dwelling count.

## Electoral Area “E”

### Part A: Extreme Core Housing Need

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

Table 40: Electoral Area “E” Households by Tenure  
**OKANAGAN-SIMILKAMEEN E RDA (CSD, BC)**

TOTAL HOUSEHOLDS	2006	2011	2016	2021
OWNERS	710	680	675	755
RENTERS	125	80	155	135
TOTAL	835	760	830	890

The below table shows the total number and proportion of owners with a mortgage<sup>6</sup> 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).

Table 41: Electoral Area “E” Extreme Core Housing Need  
**OKANAGAN-SIMILKAMEEN E RDA (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	10	8.00%	0	0.00%	25	16.13%	15	11.11%	8.81%

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.

<sup>6</sup> Data on owners with a mortgage is not available for Censuses before 2021

Table 42: Electoral Area “E” ECHN Rates

**OKANAGAN-SIMILKAMEEN E RDA (CSD, BC)**

TOTAL HOUSEHOLDS	2021 HOUSEHOLDS	AVERAGE ECHN RATE	HOUSEHOLDS IN ECHN
OWNERS	755	N/A	N/A
OWNERS WITH A MORTGAGE		0.00%	0.00
RENTERS	135	8.81%	11.89
TOTAL NEW UNITS TO MEET ECHN - 20 YEARS			<b>11.89</b>

As shown in the above table, there are just about 12 units worth of assessed housing needs to address Extreme Core Housing Need over 20 years.

**Part B: Homelessness**

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

Table 43: Electoral Area “E” Homelessness

**OKANAGAN-SIMILKAMEEN E RDA (CSD, BC)**

REGIONAL POPULATION	Local Population		Regional PEH	Proportional Local PEH
	#	% of region		
87,665	2,005	2.29%	503	11.50
TOTAL NEW UNITS TO HOMELESSNESS NEEDS - 20 YEARS				11.50

\*Note: PEH refers to People Experiencing Homelessness.

As shown above, about 12 units are required to address Electoral Area “E”'s share of regional homelessness, assuming as the Provincial methodology does 1 unit per person.

**Part C: Suppressed Household Formation.**

Often 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 earlier in their relationships than they might otherwise or couples staying in dysfunctional relationships due to housing costs and availability.

This figure is calculated based on 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 44: Electoral Area “E” Suppressed Households  
**OKANAGAN-SIMILKAMEEN E RDA (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	6.49	0	10	0.00	-3.51	0.00
25 TO 34 YEARS	37.33	32.67	15	20	22.33	12.67	35.00
35 TO 44 YEARS	86.36	18.18	75	25	11.36	-6.82	4.55
45 TO 54 YEARS	88.77	7.40	85	20	3.77	-12.60	0.00
55 TO 64 YEARS	222.99	45.91	245	25	-22.01	20.91	0.00
65 TO 74 YEARS	262.95	0.00	250	25	12.95	-25.00	0.00
75 YEARS AND OVER	112.90	0.00	80	0	32.90	0.00	32.90
<b>TOTAL NEW UNITS TO MEET SUPPRESSED HOUSING NEED - 20 YEARS</b>							<b>72.45</b>

A positive number would suggest that household formation rates have fallen, while a negative one would suggest they have increased. For most cohorts, household maintainer rates have been relatively strong since 2006. However,

there is evidence of suppressed household formation among 25–44-year-olds as well as those 75 years old and older. Most cohorts are more likely to rent.

By this estimate, there are a shortfall of about 72 units to address suppressed household formation over 20 years.

### Part D: Anticipated Household Growth

This segment is based on BC Stats P.E.O.P.L.E. 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 on 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 solely to inform housing needs.

The figure used by the province is a combination of two scenarios, one based on municipal growth projections, and one based on 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 allocated by population share.

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

Table 45: Regional Growth Rate  
**OKANAGAN-SIMILKAMEEN E RDA (CSD, BC)**

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

For electoral areas, the regional population forecast growth rate is multiplied by the current electoral area population.

Table 46: Electoral Area “E” Projected Growth  
**OKANAGAN-SIMILKAMEEN E RDA (CSD, BC)**

GROWTH SCENARIOS	Regional Growth Rate	Households		New Units
		2021	2041	
REGIONALLY BASED HOUSEHOLD GROWTH	24.42%	895	1,113.55	218.55
<b>TOTAL NEW UNITS TO MEET HOUSEHOLD GROWTH NEEDS - 20 YEARS</b>				<b>218.55</b>

Here the province estimates that Electoral Area “E” will require about 219 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 rate 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 no new units.

Table 47: Electoral Area “E” Vacancy  
**OKANAGAN-SIMILKAMEEN E RDA (CSD, BC)**

	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
TARGET VACANCY RATE	3.00%	97.00%	135	139.18
LOCAL VACANCY RATE	1.40%	98.60%	135	136.92
TOTAL NEW UNITS TO ACHIEVE 3% VACANCY RATE - 20 YEARS				<b>2.26</b>

For these purposes, the local rental vacancy rate in Electoral Area “E” is assumed to be the provincial average, as CMHC does not collect rental market data for rural areas. Under this estimate, approximately 2 units are needed over the coming 20 years to bring the vacancy rate to healthy levels.

While adjusting for the rental vacancy rate in this manner assumes a static ‘vacancy’ over 20 years does not correspond well to market dynamics, this measure adds relatively little to the overall estimation for the most part. The 1.4% rental vacancy rate is broadly similar to several regional statistics available from CMHC and private data vendors.

## Total Assessed Housing Need

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

Table 48: Housing Need Total

### OKANAGAN-SIMILKAMEEN E RDA (CSD, BC)

COMPONENT	5 Year Need	20 Year Need
A. EXTREME CORE HOUSING NEED	2.97	11.89
B. PERSONS EXPERIENCING HOMELESSNESS	5.75	11.50
C. SUPPRESSED HOUSEHOLD FORMATION	18.11	72.45
D. ANTICIPATED GROWTH	69.47	218.55
E. RENTAL VACANCY RATE ADJUSTMENT	0.56	2.26
F. ADDITIONAL LOCAL DEMAND	0.00	0.00
<b>TOTAL NEW UNITS – 5 YEARS</b>	<b>97</b>	
<b>TOTAL NEW UNITS – 20 YEARS</b>		<b>317</b>

The 5-year need calculation is for most purposes  $\frac{1}{4}$  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 on 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, reflecting high expected growth in RDOS communities based on demographically normal levels of births, deaths, and past migration patterns projected into the future.

The implication is that the dwelling stock must be increased by 9% over the next five years and 29% over the next twenty years over the current census dwelling count.

## Electoral Area “F”

### Part A: Extreme Core Housing Need

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

Table 49: Electoral Area “F” Households by Tenure  
**OKANAGAN-SIMILKAMEEN F RDA (CSD, BC)**

TOTAL HOUSEHOLDS	2006	2011	2016	2021
OWNERS	670	715	710	755
RENTERS	70	55	50	45
TOTAL	740	770	760	800

The below table shows the total number and proportion of owners with a mortgage<sup>7</sup> 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).

Table 50: Electoral Area “F” Extreme Core Housing Need  
**OKANAGAN-SIMILKAMEEN F RDA (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	30	3.97%	3.97%
RENTERS	10	14.29%	0	0.00%	10	20.00%	0	0.00%	8.57%

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.

<sup>7</sup> Data on owners with a mortgage is not available for Censuses before 2021

Table 51: Electoral Area “F” ECHN Rates

**OKANAGAN-SIMILKAMEEN F RDA (CSD, BC)**

TOTAL HOUSEHOLDS	2021 HOUSEHOLDS	AVERAGE ECHN RATE	HOUSEHOLDS IN ECHN
OWNERS	755	N/A	N/A
OWNERS WITH A MORTGAGE		3.97%	30.00
RENTERS	45	8.57%	3.86
TOTAL NEW UNITS TO MEET ECHN - 20 YEARS			<b>33.86</b>

As shown in the above table, there are just about 34 units worth of assessed housing needs to address Extreme Core Housing Need over 20 years.

**Part B: Homelessness**

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

Table 52: Electoral Area “F” Homelessness

**OKANAGAN-SIMILKAMEEN F RDA (CSD, BC)**

REGIONAL POPULATION	Local Population		Regional PEH	Proportional Local PEH
	#	% of region		
87,665	2,090	2.38%	503	11.99
TOTAL NEW UNITS TO HOMELESSNESS NEEDS - 20 YEARS				11.99

\*Note: PEH refers to People Experiencing Homelessness.

As shown above, about 12 units are required to address Electoral Area “F”'s share of regional homelessness, assuming as the Provincial methodology does 1 unit per person.

**Part C: Suppressed Household Formation.**

Often 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 earlier in their relationships than they might otherwise or couples staying in dysfunctional relationships due to housing costs and availability.

This figure is calculated based on 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 53: Electoral Area “F” Suppressed Households  
**OKANAGAN-SIMILKAMEEN F RDA (CSD, BC)**

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2021 Potential Households		2021 Actual Households		2021 Suppressed Households		Total
	Owner	Renter	Owner	Renter	Owner	Renter	
15 TO 24 YEARS	0.00	8.55	0	0	0.00	8.55	8.55
25 TO 34 YEARS	19.29	24.11	50	10	-30.71	14.11	0.00
35 TO 44 YEARS	93.02	19.58	100	10	-6.98	9.58	2.60
45 TO 54 YEARS	150.00	7.14	145	10	5.00	-2.86	2.14
55 TO 64 YEARS	195.37	11.49	195	0	0.37	11.49	11.87
65 TO 74 YEARS	175.67	0.00	150	0	25.67	0.00	25.67
75 YEARS AND OVER	100.91	0.00	115	0	-14.09	0.00	0.00
<b>TOTAL NEW UNITS TO MEET SUPPRESSED HOUSING NEED - 20 YEARS</b>							<b>50.83</b>

A positive number would suggest that household formation rates have fallen, while a negative one would suggest they have increased. As above, household maintainer rates have fallen since 2006 for all cohorts except those over 75 and



those between 25 and 34, suggesting a tightening housing market with more limited opportunities for household establishment.

By this estimate, there are a shortfall of about 51 units to address suppressed household formation over 20 years.

### Part D: Anticipated Household Growth

This segment is based on BC Stats P.E.O.P.L.E. 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 on 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 solely to inform housing needs.

The figure used by the province is a combination of two scenarios, one based on municipal growth projections, and one based on 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 allocated by population share.

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

Table 54: Regional Growth Rate  
**OKANAGAN-SIMILKAMEEN F RDA (CSD, BC)**

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

For electoral areas, the regional population forecast growth rate is multiplied by the current electoral area population.

Table 55: Electoral Area “F” Projected Growth  
**OKANAGAN-SIMILKAMEEN F RDA (CSD, BC)**

GROWTH SCENARIOS	Regional Growth Rate	Households		New Units
		2021	2041	
REGIONALLY BASED HOUSEHOLD GROWTH	24.42%	2795	989.13	194.13
<b>TOTAL NEW UNITS TO MEET HOUSEHOLD GROWTH NEEDS - 20 YEARS</b>				<b>194.13</b>

Here the province estimates that Electoral Area “F” will require about 194 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 rate 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.

Table 56: Electoral Area “F” Vacancy  
**OKANAGAN-SIMILKAMEEN F RDA (CSD, BC)**

	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
TARGET VACANCY RATE	3.00%	97.00%	45	46.39
LOCAL VACANCY RATE	1.40%	98.60%	45	45.64
TOTAL NEW UNITS TO ACHIEVE 3% VACANCY RATE - 20 YEARS				<b>0.75</b>

For these purposes, the local rental vacancy rate in Electoral Area “F” is assumed to be the provincial average, as CMHC does not collect rental market data for rural areas. Under this estimate, approximately 1 unit is needed over the coming 20 years to bring the vacancy rate to healthy levels.

While adjusting for the rental vacancy rate in this manner assumes a static ‘vacancy’ over 20 years does not correspond well to market dynamics, this measure adds relatively little to the overall estimation for the most part. The 1.4% rental vacancy rate is broadly similar to several regional statistics available from CMHC and private data vendors.

### Total Assessed Housing Need

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

Table 57: Housing Need Total

#### OKANAGAN-SIMILKAMEEN F RDA (CSD, BC)

COMPONENT	5 Year Need	20 Year Need
A. EXTREME CORE HOUSING NEED	8.46	33.86
B. PERSONS EXPERIENCING HOMELESSNESS	6.00	11.99
C. SUPPRESSED HOUSEHOLD FORMATION	12.71	50.83
D. ANTICIPATED GROWTH	61.71	194.13
E. RENTAL VACANCY RATE ADJUSTMENT	0.19	0.75
F. ADDITIONAL LOCAL DEMAND	0.00	0.00
<b>TOTAL NEW UNITS – 5 YEARS</b>	<b>89</b>	
<b>TOTAL NEW UNITS – 20 YEARS</b>		<b>292</b>

The 5-year need calculation is for most purposes  $\frac{1}{4}$  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 on 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 means that if Electoral Area “F” sees population growth at the rate of the Regional District of Okanagan-Similkameen overall this will require 194 new homes, reflecting RDOS regional demographics and past migration patterns. This is  $\frac{2}{3}$  of the projection.

The implication is that the dwelling stock must be increased by 10% over the next five years and 37% over the next twenty years over the current census dwelling count.

## Electoral Area “G”

### Part A: Extreme Core Housing Need

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

Table 58: Electoral Area “G” Households by Tenure  
**OKANAGAN-SIMILKAMEEN G RDA (CSD, BC)**

TOTAL HOUSEHOLDS	2006	2011	2016	2021
OWNERS	905	815	895	965
RENTERS	140	105	205	170
TOTAL	1,045	920	1,100	1,135

The below table shows the total number and proportion of owners with a mortgage<sup>8</sup> 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).

Table 59: Electoral Area “G” Extreme Core Housing Need  
**OKANAGAN-SIMILKAMEEN G RDA (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	30	21.43%	0	0.00%	25	12.20%	20	11.76%	11.35%

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.

<sup>8</sup> Data on owners with a mortgage is not available for Censuses before 2021

Table 60: Electoral Area “G” ECHN Rates

**OKANAGAN-SIMILKAMEEN G RDA (CSD, BC)**

TOTAL HOUSEHOLDS	2021 HOUSEHOLDS	AVERAGE ECHN RATE	HOUSEHOLDS IN ECHN
OWNERS	965	N/A	N/A
OWNERS WITH A MORTGAGE		0.00	0.00
RENTERS	170	11.35%	19.29
TOTAL NEW UNITS TO MEET ECHN - 20 YEARS			19.29

As shown in the above table, there are just about 19 units worth of assessed housing needs to address Extreme Core Housing Need over 20 years.

**Part B: Homelessness**

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

Table 61: Electoral Area “G” Homelessness

**OKANAGAN-SIMILKAMEEN G RDA (CSD, BC)**

REGIONAL POPULATION	Local Population		Regional PEH	Proportional Local PEH
	#	% of region		
87,665	2,295	2.62%	503	13.17
TOTAL NEW UNITS TO HOMELESSNESS NEEDS - 20 YEARS				13.17

\*Note: PEH refers to People Experiencing Homelessness.

As shown above, about 13 units are required to address Electoral Area “G”’s share of regional homelessness, assuming as the Provincial methodology does 1 unit per person.

**Part C: Suppressed Household Formation.**

Often 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 earlier in their relationships than they might otherwise or couples staying in dysfunctional relationships due to housing costs and availability.

This figure is calculated based on 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 62: Electoral Area “G” Suppressed Households  
**OKANAGAN-SIMILKAMEEN G RDA (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	9.31	0	0	0.00	9.31	9.31
25 TO 34 YEARS	29.85	29.85	20	20	9.85	9.85	19.71
35 TO 44 YEARS	48.00	38.40	50	25	-2.00	13.40	11.40
45 TO 54 YEARS	86.21	13.79	90	20	-3.79	-6.21	0.00
55 TO 64 YEARS	231.18	13.87	215	45	16.18	-31.13	0.00
65 TO 74 YEARS	402.38	0.00	365	50	37.38	-50.00	0.00
75 YEARS AND OVER	271.30	0.00	225	15	46.30	-15.00	31.30
<b>TOTAL NEW UNITS TO MEET SUPPRESSED HOUSING NEED - 20 YEARS</b>							<b>71.72</b>

A positive number would suggest that household formation rates have fallen, while a negative one would suggest they have increased. As above, household maintainer rates have declined for individuals below 45 and over 75, while

remaining at or above 2006 levels fore cohorts 45-74 years old. This is an expected pattern with reduced housing availability for younger households.

By this estimate, there are a shortfall of about 72 units to address suppressed household formation over 20 years.

### Part D: Anticipated Household Growth

This segment is based on BC Stats P.E.O.P.L.E. 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 on 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 solely to inform housing needs.

The figure used by the province is a combination of two scenarios, one based on municipal growth projections, and one based on 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 allocated by population share.

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

Table 63: Regional Growth Rate

#### OKANAGAN-SIMILKAMEEN G RDA (CSD, BC)

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

For electoral areas, the regional population forecast growth rate is multiplied by the current electoral area population.



Table 64: Electoral Area “G” Projected Growth  
**OKANAGAN-SIMILKAMEEN G RDA (CSD, BC)**

GROWTH SCENARIOS	Regional Growth Rate	Households		New Units
		2021	2041	
REGIONALLY BASED HOUSEHOLD GROWTH	24.42%	1,135	1,412.16	227.16
<b>TOTAL NEW UNITS TO MEET HOUSEHOLD GROWTH NEEDS - 20 YEARS</b>				<b>277.16</b>

Here the province estimates that Electoral Area “G” will require about 277 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 rate 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.

Table 65: Electoral Area “G” Vacancy  
**OKANAGAN-SIMILKAMEEN G RDA (CSD, BC)**

	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
TARGET VACANCY RATE	3.00%	97.00%	170	175.26
LOCAL VACANCY RATE	1.40%	98.60%	170	172.41
TOTAL NEW UNITS TO ACHIEVE 3% VACANCY RATE - 20 YEARS				<b>2.84</b>

For these purposes, the local rental vacancy rate in Electoral Area “G” is assumed to be the provincial average, as CMHC does not collect rental market data for rural areas. Under this estimate, approximately 3 units are needed over the coming 20 years to bring the vacancy rate to healthy levels.

While adjusting for the rental vacancy rate in this manner assumes a static ‘vacancy’ over 20 years does not correspond well to market dynamics, this measure adds relatively little to the overall estimation for the most part. The 1.4% rental vacancy rate is broadly similar to several regional statistics available from CMHC and private data vendors.

### Total Assessed Housing Need

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

Table 66: Housing Need Total

#### OKANAGAN-SIMILKAMEEN G RDA (CSD, BC)

COMPONENT	5 Year Need	20 Year Need
A. EXTREME CORE HOUSING NEED	4.82	19.29
B. PERSONS EXPERIENCING HOMELESSNESS	6.58	13.17
C. SUPPRESSED HOUSEHOLD FORMATION	17.93	71.72
D. ANTICIPATED GROWTH	88.10	277.16
E. RENTAL VACANCY RATE ADJUSTMENT	0.71	2.84
F. ADDITIONAL LOCAL DEMAND	0.00	0.00
<b>TOTAL NEW UNITS – 5 YEARS</b>	<b>118</b>	
<b>TOTAL NEW UNITS – 20 YEARS</b>		<b>384</b>

The 5-year need calculation is for most purposes  $\frac{1}{4}$  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 on 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 means that if Electoral Area “G” sees population growth at the rate of the Regional District of Okanagan-Similkameen overall this will require 277 new homes, reflecting RDOS regional demographics and past migration patterns.

The implication is that the dwelling stock must be increased by 9% over the next five years and 29% over the next twenty years over the current census dwelling count.

## Electoral Area “H”

### Part A: Extreme Core Housing Need

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

Table 67: Electoral Area “H” Households by Tenure  
**OKANAGAN-SIMILKAMEEN H RDA (CSD, BC)**

TOTAL HOUSEHOLDS	2006	2011	2016	2021
OWNERS	910	695	820	945
RENTERS	100	75	105	120
TOTAL	1,010	770	925	1,065

The below table shows the total number and proportion of owners with a mortgage<sup>9</sup> 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).

Table 68: Electoral Area “H” Extreme Core Housing Need  
**OKANAGAN-SIMILKAMEEN H RDA (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	0	0.00%	0	0.00%	20	19.05%	0	0.00%	4.76%

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.

<sup>9</sup> Data on owners with a mortgage is not available for Censuses before 2021

Table 69: Electoral Area “H” ECHN Rates

**OKANAGAN-SIMILKAMEEN H RDA (CSD, BC)**

TOTAL HOUSEHOLDS	2021 HOUSEHOLDS	AVERAGE ECHN RATE	HOUSEHOLDS IN ECHN
OWNERS	945	N/A	N/A
OWNERS WITH A MORTGAGE		0.00%	0.00
RENTERS	120	4.76%	5.71
TOTAL NEW UNITS TO MEET ECHN - 20 YEARS			5.71

As shown in the above table, there are just about 6 units worth of assessed housing needs to address Extreme Core Housing Need over 20 years.

**Part B: Homelessness**

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

Table 70: Electoral Area “H” Homelessness

**OKANAGAN-SIMILKAMEEN H RDA (CSD, BC)**

REGIONAL POPULATION	Local Population		Regional PEH	Proportional Local PEH
	#	% of region		
87,665	2,165	2.47%	503	12.42
TOTAL NEW UNITS TO HOMELESSNESS NEEDS - 20 YEARS				12.42

\*Note: PEH refers to People Experiencing Homelessness.

As shown above, about 12 units are required to address Electoral Area “H”'s share of regional homelessness, assuming as the Provincial methodology does 1 unit per person.

**Part C: Suppressed Household Formation.**

Often 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 earlier in their relationships than they might otherwise or couples staying in dysfunctional relationships due to housing costs and availability.

This figure is calculated based on 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 71: Electoral Area “H” Suppressed Households  
**OKANAGAN-SIMILKAMEEN H RDA (CSD, BC)**

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2021 Potential Households		2021 Actual Households		2021 Suppressed Households		Total
	Owner	Renter	Owner	Renter	Owner	Renter	
15 TO 24 YEARS	0.00	0.00	0	0	0.00	0.00	0.00
25 TO 34 YEARS	14.12	14.12	25	20	-10.88	-5.88	0.00
35 TO 44 YEARS	61.76	11.76	35	20	26.76	-8.24	18.53
45 TO 54 YEARS	177.14	28.47	135	15	42.14	13.47	55.61
55 TO 64 YEARS	292.50	0.00	330	30	-37.50	-30.00	0.00
65 TO 74 YEARS	286.67	13.33	250	20	36.67	-6.67	30.00
75 YEARS AND OVER	146.67	26.67	165	15	-18.33	11.67	0.00
<b>TOTAL NEW UNITS TO MEET SUPPRESSED HOUSING NEED - 20 YEARS</b>							<b>104.14</b>

A positive number would suggest that household formation rates have fallen, while a negative one would suggest they have increased. As above, household maintainer rates have changed in a mixed manner since 2006. Usually, among

younger households rates have not fallen, while households 35-54 and 65-74 see fewer household maintainers.

By this estimate, there are a shortfall of about 104 units to address suppressed household formation over 20 years.

### Part D: Anticipated Household Growth

This segment is based on BC Stats P.E.O.P.L.E. 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 on 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 solely to inform housing needs.

The figure used by the province is a combination of two scenarios, one based on municipal growth projections, and one based on 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 allocated by population share.

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

Table 72: Regional Growth Rate  
**OKANAGAN-SIMILKAMEEN H RDA (CSD, BC)**

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

For electoral areas, the regional population forecast growth rate is multiplied by the current electoral area population.

Table 73: Electoral Area “H” Projected Growth  
**OKANAGAN-SIMILKAMEEN H RDA (CSD, BC)**

GROWTH SCENARIOS	Regional Growth Rate	Households		New Units
		2021	2041	
REGIONALLY BASED HOUSEHOLD GROWTH	24.42%	1,060	1,318.84	258.84
<b>TOTAL NEW UNITS TO MEET HOUSEHOLD GROWTH NEEDS - 20 YEARS</b>				<b>258.84</b>

Here the province estimates that Electoral Area “H” will require about 259 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 rate 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.



Table 74: Electoral Area “H” Vacancy  
**OKANAGAN-SIMILKAMEEN H RDA (CSD, BC)**

	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
TARGET VACANCY RATE	3.00%	97.00%	120	123.71
LOCAL VACANCY RATE	1.40%	98.60%	120	121.7
TOTAL NEW UNITS TO ACHIEVE 3% VACANCY RATE - 20 YEARS				<b>2.01</b>

For these purposes, the local rental vacancy rate in Electoral Area “H” is assumed to be the provincial average, as CMHC does not collect rental market data for rural areas. Under this estimate, approximately 2 units are needed over the coming 20 years to bring the vacancy rate to healthy levels.

While adjusting for the rental vacancy rate in this manner assumes a static ‘vacancy’ over 20 years does not correspond well to market dynamics, this measure adds relatively little to the overall estimation for the most part. The 1.4% rental vacancy rate is broadly similar to several regional statistics available from CMHC and private data vendors.

### Total Assessed Housing Need

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

Table 75: Housing Need Total

#### OKANAGAN-SIMILKAMEEN H RDA (CSD, BC)

COMPONENT	5 Year Need	20 Year Need
A. EXTREME CORE HOUSING NEED	1.43	5.71
B. PERSONS EXPERIENCING HOMELESSNESS	6.21	12.42
C. SUPPRESSED HOUSEHOLD FORMATION	26.04	104.14
D. ANTICIPATED GROWTH	82.28	258.84
E. RENTAL VACANCY RATE ADJUSTMENT	0.50	2.01
F. ADDITIONAL LOCAL DEMAND	0.00	0.00
<b>TOTAL NEW UNITS – 5 YEARS</b>	<b>116</b>	
<b>TOTAL NEW UNITS – 20 YEARS</b>		<b>383</b>

The 5-year need calculation is for most purposes  $\frac{1}{4}$  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 on 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 means that if Electoral Area “H” sees population growth at the rate of the Regional District of Okanagan-Similkameen overall this will require 259 new homes, reflecting RDOS regional demographics and past migration patterns. 1

The implication is that the dwelling stock must be increased by 6% over the next five years and 19% over the next twenty years over the current census dwelling count. However, this could also come out of the substantial stock of dwellings not ordinarily occupied in the Electoral Area (nearly half the stock in 2021).

## Electoral Area “I”

### Part A: Extreme Core Housing Need

The following table shows total owner and renter households in the four previous census years (Step 1). Electoral Area “I” was created via the division of the former Electoral Area “D”, and as such data has been drawn from a mix of direct counts and interpolated information as available.

Table 76: Electoral Area “I” Households by Tenure  
**OKANAGAN-SIMILKAMEEN I RDA (CSD, BC)**

TOTAL HOUSEHOLDS	2006	2011	2016	2021
OWNERS	710	680	670	870
RENTERS	120	80	155	100
TOTAL	830	765	825	970

The below table shows the total number and proportion of owners with a mortgage<sup>10</sup> 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).

Table 77: Electoral Area “I” Extreme Core Housing Need  
**OKANAGAN-SIMILKAMEEN I RDA (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	10	8.33%	0	0.00%	25	16.13%	0	0.00%	6.12%

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.

<sup>10</sup> Data on owners with a mortgage is not available for Censuses before 2021

Table 78: Electoral Area “I” ECHN Rates

**OKANAGAN-SIMILKAMEEN I RDA (CSD, BC)**

TOTAL HOUSEHOLDS	2021 HOUSEHOLDS	AVERAGE ECHN RATE	HOUSEHOLDS IN ECHN
OWNERS	1,610	N/A	N/A
OWNERS WITH A MORTGAGE		0.00%	0
RENTERS	100	6.12%	6.73
TOTAL NEW UNITS TO MEET ECHN - 20 YEARS			<b>6.73</b>

As shown in the above table, there are just about 7 units worth of assessed housing needs to address Extreme Core Housing Need over 20 years.

**Part B: Homelessness**

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

Table 79: Electoral Area “I” Homelessness

**OKANAGAN-SIMILKAMEEN I RDA (CSD, BC)**

REGIONAL POPULATION	Local Population		Regional PEH	Proportional Local PEH
	#	% of region		
87,665	2,290	2.61	503	13.14
TOTAL NEW UNITS TO HOMELESSNESS NEEDS - 20 YEARS				13.14

\*Note: PEH refers to People Experiencing Homelessness.

As shown above, about 13 units are required to address Electoral Area “I”’s share of regional homelessness, assuming as the Provincial methodology does 1 unit per person.

**Part C: Suppressed Household Formation.**

Often 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 earlier in their relationships than they might otherwise or couples staying in dysfunctional relationships due to housing costs and availability.

This figure is calculated based on 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 80: Electoral Area “1” Suppressed Households  
**OKANAGAN-SIMILKAMEEN I RDA (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	7.30	0	0	0.00	7.30	7.30
25 TO 34 YEARS	30.67	26.83	35	10	-4.33	16.83	12.50
35 TO 44 YEARS	112.27	23.64	90	35	22.27	-11.36	10.91
45 TO 54 YEARS	133.15	11.10	130	15	3.15	-3.90	0.00
55 TO 64 YEARS	262.73	54.09	280	25	-17.27	29.09	11.82
65 TO 74 YEARS	224.55	0.00	190	0	34.55	0.00	34.55
75 YEARS AND OVER	154.84	0.00	140	10	14.84	-10.00	4.84
<b>TOTAL NEW UNITS TO MEET SUPPRESSED HOUSING NEED - 20 YEARS</b>							<b>81.91</b>

A positive number would suggest that household formation rates have fallen, while a negative one would suggest they have increased. As above, household maintainer rates have fallen for nearly all cohorts, with the only exception

being 45–54-year-olds. This suggests a difficult housing market compared to 2006.

By this estimate, there are a shortfall of about 82 units to address suppressed household formation over 20 years.

### Part D: Anticipated Household Growth

This segment is based on BC Stats P.E.O.P.L.E. 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 on 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 solely to inform housing needs.

The figure used by the province is a combination of two scenarios, one based on municipal growth projections, and one based on 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 allocated by population share.

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

Table 81: Regional Growth Rate

**OKANAGAN-SIMILKAMEEN I RDA (CSD, BC)**

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

For electoral areas, the regional population forecast growth rate is multiplied by the current electoral area population.

Table 82: Electoral Area “I” Projected Growth  
**OKANAGAN-SIMILKAMEEN I RDA (CSD, BC)**

GROWTH SCENARIOS	Regional Growth Rate	Households		New Units
		2021	2041	
REGIONALLY BASED HOUSEHOLD GROWTH	24.42%	970	1206.87	236.87
<b>TOTAL NEW UNITS TO MEET HOUSEHOLD GROWTH NEEDS - 20 YEARS</b>				<b>236.87</b>

Here the province estimates that Electoral Area “I” will require about 237 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 rate 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.

Table 83: Electoral Area “1” Vacancy  
**OKANAGAN-SIMILKAMEEN I RDA (CSD, BC)**

	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
TARGET VACANCY RATE	3.00%	97.00%	100	103.00
LOCAL VACANCY RATE	1.40%	98.60%	100	101.40
TOTAL NEW UNITS TO ACHIEVE 3% VACANCY RATE - 20 YEARS				<b>1.60</b>

For these purposes, the local rental vacancy rate in Electoral Area “1” is assumed to be the provincial average, as CMHC does not collect rental market data for rural areas. Under this estimate, approximately 2 units are needed over the coming 20 years to bring the vacancy rate to healthy levels.

While adjusting for the rental vacancy rate in this manner assumes a static ‘vacancy’ over 20 years does not correspond well to market dynamics, this measure adds relatively little to the overall estimation for the most part. The 1.4% rental vacancy rate is broadly similar to several regional statistics available from CMHC and private data vendors.



### Total Assessed Housing Need

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

Table 84: Housing Need Total

#### OKANAGAN-SIMILKAMEEN I RDA (CSD, BC)

COMPONENT	5 Year Need	20 Year Need
A. EXTREME CORE HOUSING NEED	1.68	6.73
B. PERSONS EXPERIENCING HOMELESSNESS	6.57	13.14
C. SUPPRESSED HOUSEHOLD FORMATION	20.48	81.91
D. ANTICIPATED GROWTH	75.30	236.87
E. RENTAL VACANCY RATE ADJUSTMENT	0.40	1.60
F. ADDITIONAL LOCAL DEMAND	0.00	0.00
<b>TOTAL NEW UNITS – 5 YEARS</b>	<b>104</b>	
<b>TOTAL NEW UNITS – 20 YEARS</b>		<b>340</b>

The 5-year need calculation is for most purposes  $\frac{1}{4}$  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 on 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 means that if Electoral Area “I” sees population growth at the rate of the Regional District of Okanagan-Similkameen overall this will require 237 new homes, reflecting RDOS regional demographics and past migration patterns.

The implication is that the dwelling stock must be increased by 6% over the next five years and 21% over the next twenty years over the current census dwelling count. However, this could also come out of the stock of dwellings not occupied by usual residents (approximately 40% of Electoral Area “I” dwellings).

## 4. Previous Report Implementation

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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:

### Regional District of Okanagan-Similkameen

In February 2021, a Director’s Motion was carried by the RDOS Board which directed staff to prepare a discussion paper to identify key considerations for regulating sleeping accommodations in accessory buildings and in vehicles (i.e. “bunkies,” “tiny homes,” and RVs). In response, staff provided an informational report regarding alternative housing options in March 2023. While the report discussed the issues noted in the original Director’s Motion, the report also discussed other options which the Regional District could consider to address affordable housing at a regulatory level<sup>11</sup>. Some of these options have generally been captured by the recent legislative amendments (i.e., expanding density allowances, reviewing development permit designations, etc.) and the Regional District is currently considering amendments to the various electoral area OCP and zoning bylaws to align with provincial requirements.

Progress has also been made on the following options which had been previously identified:

- Replacing current zoning regulation that limits the use of mobile homes to parcels greater than 4.0 hectares . Zoning bylaw amendments were adopted in Fall 2023 to permit an accessory dwelling in the form of a mobile home on parcels greater than 1.0 ha.
- Proceeding with the proposed review of vacation rental policies in which the impact of short-term accommodations on housing affordability and availability in the electoral areas are assessed. The Regional District is currently reviewing options for regulating short-term rentals.

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<sup>11</sup> See #5 under the Analysis section.

- The Regional District completed an Age Friendly Assessment for Electoral Area “I”

The RDOS completed its last Housing Needs Report in 2021. It should also be noted that the RDOS requested an extension to the SSMUH compliance deadline for 3 communities (Heritage Hills/Lakeshore Highlands, Faulder, and Okanagan Falls) within the Regional District due to limitations with respect to infrastructure. The Province has since granted an extension to December 30, 2030 for SSMUH compliance.

. In general, the RDOS had, prior to Bill 44, already provided the regulatory means to achieve the now required SSMUH density provisions in a majority of its jurisdiction (i.e., accessory dwellings and/or secondary suites were already permitted in most zones).

### Change in Assessment

The 2021 Assessment was carried out under a different methodology this this assessment, however the current and future needs are compared in the table below

Table 85: Change in Housing Needs Assessment

AREA	2016-2021	2021-2026 (2021 STUDY)	2021-2026 (CURRENT)	2021-2041	2021-2026 (DIFFERENCE)
ELECTORAL AREA “A”	44	31	99	323	68
ELECTORAL AREA “B”	42	31	89	320	58
ELECTORAL AREA “C”	83	59	183	599	124
ELECTORAL AREA “D”	85	60	190	616	130
ELECTORAL AREA “E”	45	32	97	317	65
ELECTORAL AREA “F”	42	29	89	292	60
ELECTORAL AREA “G”	59	43	118	384	75
ELECTORAL AREA “H”	49	36	116	383	80
ELECTORAL AREA “I”	56	40	104	340	64

## 5. Key Areas of Local Need

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### 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.

#### Regional District of Okanagan-Similkameen

In accordance with the South Okanagan Sub-Regional Growth Strategy (RGS) Bylaw<sup>12</sup>, a majority of growth should be directed to designated Primary Growth Areas, where necessary infrastructure and essential amenities and services are in place to accommodate growth, with limited growth being directed to Rural Growth Areas, which have some services and amenities in place. Primary Growth Areas are comprised of the member municipalities within the South Okanagan (i.e., Oliver, Osoyoos, Penticton, and Summerland) as well as Okanagan Falls, which is an unincorporated community within Electoral Area “D” (an incorporation study is currently underway).

With this in mind, within the RDOS, the Regional District has primarily provided for expanded residential allowances within Okanagan Falls. The RDOS Electoral Area “D” OCP Bylaw designates lands within their urban town centre (7th and 8th Avenues between Skaha Lake and Highway 97, and bounded by the Okanagan River bridge to the west and Main Street to the east) for expanded commercial and medium density residential purposes. The corresponding Okanagan Falls Town Centre (OFTC) Zone provides for flexibility in commercial uses, as well as multi-family residential uses. To encourage effective land use, the OFTC Zone establishes a minimum density where

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<sup>12</sup> NOTE: The Regional District of Okanagan-Similkameen is a rural regional district wherein a majority of the communities rely predominantly on vehicular transportation. Public transit is limited and localized, with BC Transit providing public transit services between the City of Penticton and Okanagan Falls (Electoral Area “D”), Naramata (Electoral Area “E”), and West Bench (Electoral Area “F”). There is also a route between the City of Penticton and Princeton, which has bus stops within Electoral Areas “B”, “G”, and “H”. Despite there being a bus route between the City of Penticton and the Town of Osoyoos, which passes through Electoral Areas “A” and “C”, there are no bus stops in these electoral areas. These routes provide weekday or reduced week (1/3/4 days per week) services. One community, Okanagan Falls, has local bus services within the community.

residential uses are proposed, and an expanded maximum density provision (i.e., 150 dwelling units/hectare). Lands within the OFTC Zone also benefit from relaxed building envelope regulations. Additional lands to the south of Main Street (Highway 97) are designated under the OCP Bylaw for medium density residential purposes, supporting a maximum net density of 60 dwelling units per hectare where serviced by community water and sewer. In summary, although alternative modes of transportation are limited within the rural areas, the RDOS has made efforts to direct growth to the sole Primary Growth Area within its jurisdiction, where there is existing infrastructure, and where community amenities, services and supports are available (albeit, in a more limited capacity compared to the member municipalities) and more readily accessible via alternative modes of transportation (in the form of walking or cycling).

### 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 86: 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%
ELECTORAL AREA "A"	75			745	10%
ELECTORAL AREA "B"	45	10		345	16%
ELECTORAL AREA "C"	80	10	10	1,225	8%
ELECTORAL AREA "D"	65	10	10	1,440	6%
ELECTORAL AREA "E"	35			570	6%
ELECTORAL AREA "F"	20	20		855	5%
ELECTORAL AREA "G"	30			575	5%

Regional District of Okanagan Similkameen Housing Needs Assessment (2024) – RDOS Electoral Areas

ELECTORAL AREA "H"	15			700	2%
ELECTORAL 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. Electoral Areas, understandably have limited opportunities for walking or cycling given their rural nature, however these can be supported and enhanced.

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 is one that may not need to 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 requires much less space 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 strain on stormwater management requirements such as sewers, culverts, ditches, and drains.

With respect to safety, a walker 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, it 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 overlooked.

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 9-18% of Electoral Area households, most especially in Electoral Area “B”. These households are below the ‘affordability standard’ when housing costs (rent, mortgage, taxes, utilities) exceed more than 30% pre-tax household income. This was with average monthly shelter costs between \$860 in Electoral Area “H” per month (lowest), and \$1680 per month in Electoral Area “F” (highest). These shelter costs can be compared to those 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). Across many communities core housing needs have fallen substantially since 2006, however 8-20% of households remain in housing that is not affordable for their needs.

RDOS Electoral Areas as of 2024 had, about 221 units of supported housing in some form or another, according to the BC Housing Registry This included:

- 0 Emergency Shelter or Homeless Housing Units in any area
- 8 Transitional Supported and Assisted Living Units
  - 2 units in Electoral Area “C”
  - 5 units in Electoral Area “E”
  - 1 Unit in Electoral Area “H”
  - Subtypes were suppressed for privacy
- 122 Independent Social Housing Units



- 15 Low Income Families (all Electoral Area “H”)
- 103 Independent Seniors
  - 16 in Electoral Area “C”
  - 26 in Electoral Area “D”
  - 61 in Electoral Area “H”
- 91 Rental Assistance in Private Market
  - 3 in Electoral Area “A”
  - 15 in Electoral Area “B”
  - 7 in Electoral Area “C”
  - 18 in Electoral Area “D”
  - 6 in Electoral Area “E”
  - 1 in Electoral Area “F”
  - 14 in Electoral Area “G”
  - 27 in Electoral Area “H”
  - All subcategories suppressed for privacy

## Rental Housing

Renters are less common in Electoral Areas than in RDOS as a whole (26%), comprising between 5% and 20% of households. Renter housing costs range between \$880 in Electoral Area “B” and \$1,380 in Electoral Area “I”, and are generally similar to or lower than the RDOS average (\$1,258) and lower than BC Overall (\$1,492)

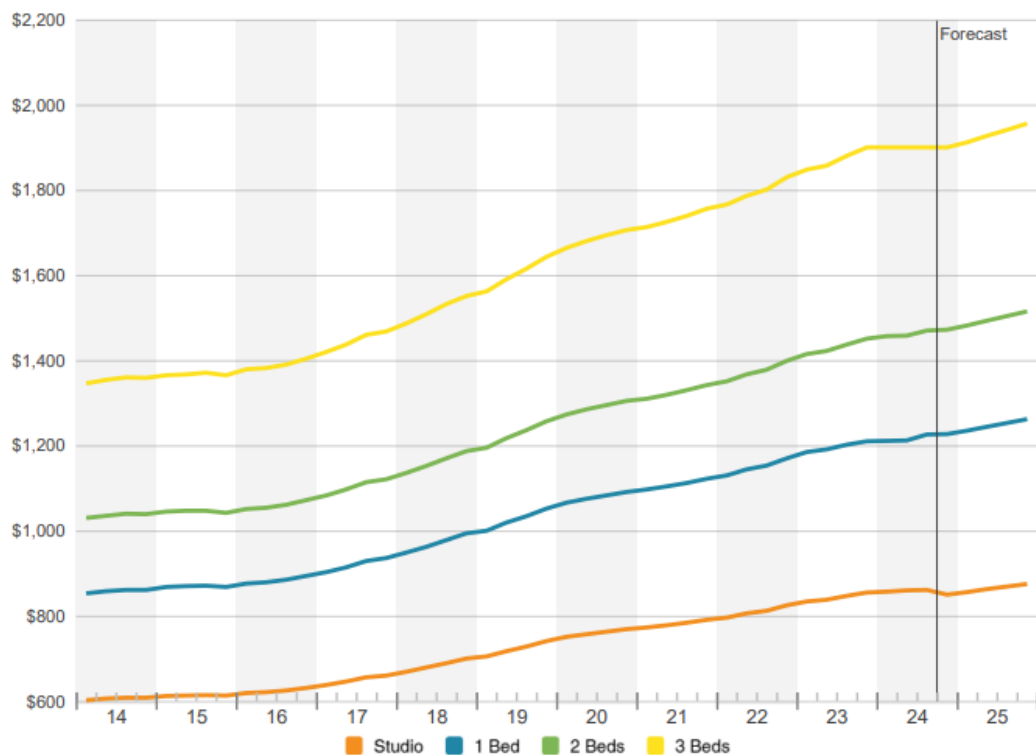
While in many areas unaffordability is lower than RDOS (36%) or British Columbia overall (30%), for renters in Electoral Area “G”, 45% are reported to have been in unaffordable housing. Unaffordable housing is often a greater problem for renters due to increasing market rents and typically lower incomes and savings rates than homeowners. 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 data<sup>13</sup> 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 8: Market Asking Rents by Bedroom Count, RDOS

**Market Asking Rent Per Unit By Bedroom**



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2024-12-16

<sup>13</sup> RDOS Rural Areas has insufficient data to provide for a RDOS-Rural-specific rental market figure at this time.

## Special Needs Housing

A small number of households in Areas C, E & H are in special needs housing supported by BC Housing. Special needs housing is an important part of any community and can be accommodated provided there is access to suitable workforce and supportive services.

## Seniors Housing

Seniors housing is a growing issue in RDOS. The population of seniors has increased substantially in every electoral area of the Regional District. Seniors often have particular housing needs, including reduced mobility and a reduced ability to drive for daily errands. The population of senior residents is projected by BC Stats to continue to increase through 2041 to 41% of the population or 13,000 residents under current estimates of mortality and net migration. This represents an increase of nearly 50% over 2021.

BC Housing notes that at least 103 independent seniors housing units are supported by BC Housing in Electoral Areas, particularly Electoral Area “H”, as well as 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 RDOS Electoral Areas has been declining over time—and is expected to continue to decline into the late 2020s. Over the coming 40 years, the youth population is expected to decline from 2600 to 2400 residents, reflecting a declining proportion of families-with-children in RDOS communities. This is downstream of declining birth rates but is also downstream of the increasing relative expense of raising children in the region and British Columbia overall. BC Housing notes that an undisclosed number of families live in a number of units supported by the Province

Few families in RDOS electoral areas are in core housing need, with all but a few households in core housing need comprising one and two person households. . However, a number of families are reported in core housing

need. In general, three (3) or more person households are not represented in affordability, suitability, or adequacy statistics.

## Shelters and Homelessness

Homelessness in RDOS Electoral Areas is not seen as a substantial problem by stakeholders, and RDOS Electoral Areas lack any BC Housing supported 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 Electoral Area-specific counts. Stakeholders described homelessness as more of a “couch-surfing” variety than outdoor unsheltered neighbours.

## Workforce Housing

Workforce housing is a bit of an odd term, given that ‘the workforce’ comprises the vast majority of households. Nonetheless, the workforce in RDOS Electoral Areas, some 10,000 strong, does have some importance. Much of the region sees substantial tourist demand, which creates difficulties for workers, especially but not limited to seasonal workers to sustain themselves in quality year-round housing. Ensuring that short-term rental and vacation home regulations strike a balance between the economic benefits these activities and investments can have for a community and ensuring an adequate supply of housing for working members of the community is a key objective.

And RDOS median household income (\$71,000 in 2020) can sustain a monthly affordable rent of no more than \$1,775, which is higher than the median shelter cost of all electoral areas in the RDOS study area and higher than the average shelter cost in RDOS overall (\$1,166). While a disproportionate component of the electoral area workforce works in productive industries, there is a substantial share of the labour force in less well-paying industries. And, as a median income it should be kept in mind that half of incomes would be less than \$71,000 for households. However, it is also the case that the average composition of rents includes both more and less expensive units, and that many households are multi-earner. It is also worth noting that these represent current rents rather than turnover rents and are not necessarily available on the open market today.

# 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 87: Local Labour Force by Industry (NAICS Codes)

Labour Force by Industry, 2021	Electoral Area "A"	Electoral Area "B"	Electoral Area "C"	Electoral Area "D"	Electoral Area "E"	Electoral Area "F"	Electoral Area "G"	Electoral Area "H"	Electoral Area "I"	RDOS	BC
Total labour force	1,275	630	1,790	1,905	950	1,075	850	930	1,110	40,575	2,657,275
Industry - not applicable	0	15	15	10	15	10	45	35	20	775	54,165
All industries	1,270	615	1,775	1,895	935	1,060	805	895	1,085	39,805	2,603,110
11 Agriculture; forestry; fishing and hunting	205	295	550	100	80	40	180	95	50	2,785	69,390
21 Mining; quarrying; and oil and gas extraction	0	0	10	40	15	25	15	160	20	925	27,375
22 Utilities	10	0	0	20	20	10	10	10	20	250	15,605
23 Construction	105	65	185	225	65	125	115	145	185	4,485	255,045
31-33 Manufacturing	100	50	135	180	45	50	65	105	40	3,145	164,770
Goods producing industries	420	410	880	565	225	250	385	515	315	11,590	532,185
41 Wholesale trade	20	0	50	35	20	25	20	15	20	810	85,960
44-45 Retail trade	125	30	200	250	90	180	135	90	95	5,830	333,160
48-49 Transportation and warehousing	35	40	65	95	65	35	55	60	30	1,440	154,540
51 Information and cultural industries	10	10	25	10	25	20	0	0	25	620	77,280
52 Finance and insurance	55	25	20	45	15	20	10	0	20	1,125	101,425
53 Real estate and rental and leasing	30	0	15	30	30	0	0	0	15	865	64,995
54 Professional; scientific and technical services	45	20	65	100	155	65	20	70	90	2,615	257,400
55 Management of companies and enterprises	0	0	0	0	0	0	0	0	0	45	6,200
56 Admin & support; waste mgmt & remediation	45	10	60	85	55	70	55	30	20	1,875	124,530
61 Educational services	40	0	45	75	70	80	80	25	85	2,345	211,500
62 Health care and social assistance	115	60	225	300	95	195	85	60	125	6,335	344,345
71 Arts; entertainment and recreation	40	10	70	30	50	45	25	25	30	1,330	71,705
72 Accommodation and food services	120	30	115	100	85	110	50	20	85	3,865	210,570
81 Other services (except public administration)	40	20	105	65	50	35	40	45	50	1,795	126,430
91 Public administration	60	15	60	100	45	50	10	50	75	2,595	153,665
Services producing industries	780	270	1,120	1,320	850	930	585	490	765	33,490	2,323,705

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

**Regional District of Okanagan Similkameen Housing Needs Assessment (2024) – RDOS Electoral Areas**

Table 88: Labour Force by Industry (Percentages)

Labour Force by Industry, 2021	Electoral Area "A"	Electoral Area "B"	Electoral Area "C"	Electoral Area "D"	Electoral Area "E"	Electoral Area "F"	Electoral Area "G"	Electoral Area "H"	Electoral Area "I"	RDO S	BC
Total labour force Industry - not applicable											
All industries	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	98.1%	100.0%	100.0%
11 Agriculture; forestry; fishing and hunting	17.1%	43.4%	27.5%	5.3%	7.4%	3.4%	18.6%	9.5%	4.6%	6.2%	2.4%
21 Mining; quarrying; and oil and gas extraction	0.0%	0.0%	0.5%	2.1%	1.4%	2.1%	1.5%	15.9%	1.9%	2.1%	1.0%
22 Utilities	0.8%	0.0%	0.0%	1.1%	1.9%	0.8%	1.0%	1.0%	1.9%	0.6%	0.5%
23 Construction	8.8%	9.6%	9.3%	11.9%	6.0%	10.6%	11.9%	14.4%	17.1%	9.9%	8.9%
31-33 Manufacturing	8.3%	7.4%	6.8%	9.5%	4.2%	4.2%	6.7%	10.4%	3.7%	7.0%	5.8%
Goods producing industries	35.0%	60.3%	44.0%	30.0%	20.9%	21.2%	39.7%	51.2%	29.2%	25.7%	18.6%
41 Wholesale trade	1.7%	0.0%	2.5%	1.9%	1.9%	2.1%	2.1%	1.5%	8.8%	1.8%	3.0%
44-45 Retail trade	10.4%	4.4%	10.0%	13.3%	8.4%	15.3%	13.9%	9.0%	2.8%	12.9%	11.7%
48-49 Transportation and warehousing	2.9%	5.9%	3.3%	5.0%	6.0%	3.0%	5.7%	6.0%	2.3%	3.2%	5.4%
51 Information and cultural industries	0.8%	1.5%	1.3%	0.5%	2.3%	1.7%	0.0%	0.0%	1.9%	1.4%	2.7%
52 Finance and insurance	4.6%	3.7%	1.0%	2.4%	1.4%	1.7%	1.0%	0.0%	1.4%	2.5%	3.6%
53 Real estate and rental and leasing	2.5%	0.0%	0.8%	1.6%	2.8%	0.0%	0.0%	0.0%	8.3%	1.9%	2.3%
54 Professional; scientific and technical services	3.8%	2.9%	3.3%	5.3%	14.4%	5.5%	2.1%	7.0%	0.0%	5.8%	9.0%
55 Management of companies and enterprises	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.9%	0.1%	0.2%
56 Admin & support; waste mgmt & remediation	3.8%	1.5%	3.0%	4.5%	5.1%	5.9%	5.7%	3.0%	7.9%	4.2%	4.4%
61 Educational services	3.3%	0.0%	2.3%	4.0%	6.5%	6.8%	8.2%	2.5%	11.6%	5.2%	7.4%
62 Health care and	9.6%	8.8%	11.3%	15.9%	8.8%	16.5%	8.8%	6.0%	2.8%	14.1%	12.1%

**Regional District of Okanagan Similkameen Housing Needs Assessment (2024) – RDOS Electoral Areas**

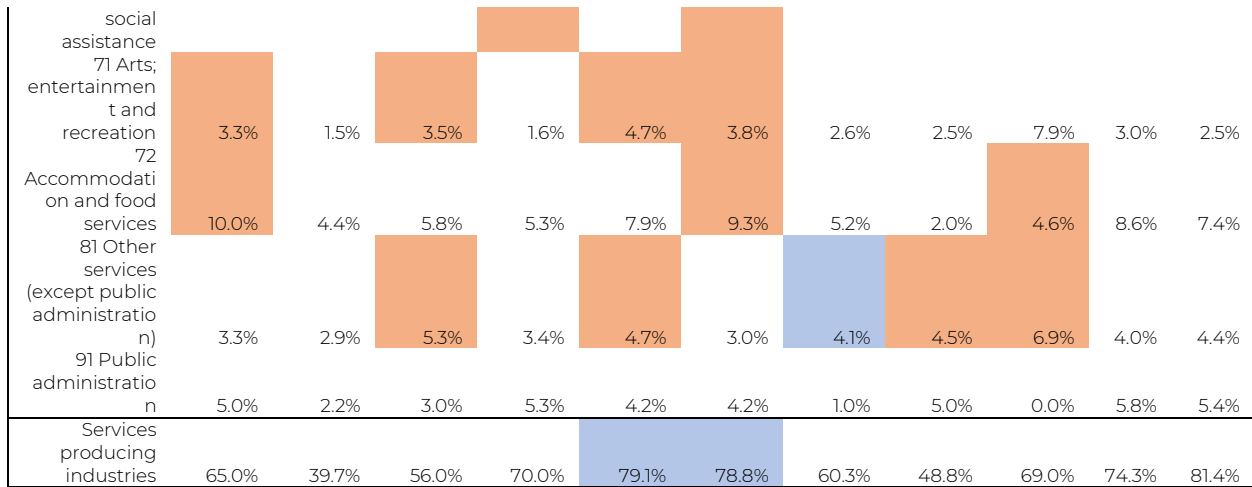


Table 89: Employment by Major Sector

Major Economic Sectors	Electoral Area "A"				Electoral Area "B"				Electoral Area "C"			
	2006	2011	2016	2021	2006	2011	2016	2021	2006	2011	2016	2021
Tourism	100 (9%)	60 (8%)	115 (13%)	170 (14%)	20 (4%)	0 (0%)	10 (2%)	50 (7%)	200 (10%)	70 (4%)	175 (10%)	210 (11%)
Business finance and management	90 (8%)	25 (3%)	40 (5%)	85 (7%)	20 (4%)	0 (0%)	0 (0%)	25 (4%)	90 (4%)	30 (2%)	75 (4%)	35 (2%)
Public services	130 (12%)	180 (24%)	205 (23%)	270 (23%)	100 (19%)	120 (22%)	50 (11%)	85 (13%)	385 (19%)	380 (22%)	355 (21%)	390 (20%)
Manufacturing and innovation	495 (46%)	380 (50%)	350 (40%)	455 (38%)	335 (62%)	275 (51%)	295 (68%)	430 (63%)	1025 (50%)	850 (50%)	800 (47%)	945 (47%)
Trade services	220 (20%)	95 (12%)	125 (14%)	180 (15%)	40 (7%)	140 (26%)	60 (14%)	70 (10%)	245 (12%)	250 (15%)	245 (14%)	315 (16%)
Other services	50 (5%)	25 (3%)	40 (5%)	40 (3%)	25 (5%)	0 (0%)	20 (5%)	20 (3%)	85 (4%)	125 (7%)	55 (3%)	105 (5%)
<b>Total</b>	<b>1,085</b>	<b>765</b>	<b>875</b>	<b>1,200</b>	<b>540</b>	<b>535</b>	<b>435</b>	<b>680</b>	<b>2,030</b>	<b>1,705</b>	<b>1,705</b>	<b>2,000</b>
Major Economic Sectors	Electoral Area "D"				Electoral Area "E"				Electoral Area "F"			
	2006	2011	2016	2021	2006	2011	2016	2021	2006	2011	2016	2021
Tourism	380 (13%)	300 (10%)	320 (11%)	140 (7%)	125 (12%)	95 (11%)	140 (14%)	160 (15%)	100 (8%)	90 (8%)	125 (12%)	175 (15%)
Business finance and management	120 (4%)	90 (3%)	140 (5%)	75 (4%)	20 (2%)	35 (4%)	75 (8%)	45 (4%)	65 (5%)	65 (6%)	45 (4%)	20 (2%)
Public services	750 (25%)	720 (25%)	755 (26%)	580 (31%)	305 (29%)	200 (24%)	260 (26%)	285 (27%)	325 (27%)	370 (31%)	390 (36%)	405 (34%)
Manufacturing and innovation	995 (34%)	1080 (38%)	1010 (35%)	645 (34%)	350 (34%)	340 (40%)	370 (37%)	360 (33%)	380 (32%)	415 (35%)	315 (29%)	305 (26%)
Trade services	585 (20%)	400 (14%)	535 (19%)	380 (20%)	180 (17%)	105 (12%)	140 (14%)	175 (16%)	255 (21%)	160 (14%)	170 (16%)	240 (20%)
Other services	135 (5%)	280 (10%)	90 (3%)	65 (3%)	55 (5%)	75 (9%)	15 (2%)	50 (5%)	65 (5%)	75 (6%)	30 (3%)	35 (3%)

**Regional District of Okanagan Similkameen Housing Needs Assessment (2024) – RDOS Electoral Areas**

Total	2,965	2,870	2,850	1,885	1,035	850	1,000	1,075	1,190	1,175	1,075	1,180
<b>Major Economic Sectors</b>	<b>Electoral Area "G"</b>				<b>Electoral Area "H"</b>				<b>Electoral Area "I"</b>			
	<b>2006</b>	<b>2011</b>	<b>2016</b>	<b>2021</b>	<b>2006</b>	<b>2011</b>	<b>2016</b>	<b>2021</b>	<b>2006</b>	<b>2011</b>	<b>2016</b>	<b>2021</b>
Tourism	160 (18%)	90 (16%)	65 (7%)	75 (8%)	100 (9%)	25 (4%)	110 (12%)	45 (4%)	125 (12%)	95 (11%)	140 (14%)	140 (13%)
Business finance and management	25 (3%)	0 (0%)	25 (3%)	10 (1%)	25 (2%)	55 (8%)	30 (3%)	0 (0%)	20 (2%)	35 (4%)	75 (8%)	35 (3%)
Public services	155 (17%)	85 (15%)	160 (18%)	240 (25%)	210 (18%)	260 (39%)	160 (17%)	175 (17%)	305 (29%)	200 (24%)	260 (26%)	325 (30%)
Manufacturing and innovation	340 (38%)	255 (46%)	410 (46%)	395 (41%)	490 (43%)	190 (28%)	420 (45%)	575 (57%)	350 (34%)	340 (40%)	370 (37%)	385 (36%)
Trade services	170 (19%)	130 (23%)	175 (20%)	210 (22%)	260 (23%)	130 (19%)	170 (18%)	165 (16%)	180 (17%)	105 (12%)	140 (14%)	145 (13%)
Other services	55 (6%)	0 (0%)	55 (6%)	40 (4%)	55 (5%)	15 (2%)	40 (4%)	45 (4%)	55 (5%)	75 (9%)	15 (2%)	50 (5%)
Total	905	560	890	970	1,140	675	930	1,005	1,035	850	1,000	1,080
<b>Major Economic Sectors</b>	<b>RDOS</b>				<b>BC</b>							
	<b>2006</b>	<b>2011</b>	<b>2016</b>	<b>2021</b>	<b>2006</b>	<b>2011</b>	<b>2016</b>	<b>2021</b>				
Tourism	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	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	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	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	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	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	36,815	36,180	37,750	44,270	2,184,090	2,305,310	2,427,875	2,769,930				

Table 90: Employment sector by tenure

<b>Major Economic Sectors by Tenure, 2021</b>	<b>Electoral Area "A"</b>		
	<b>Total</b>	<b>Owner</b>	<b>Renter</b>
Tourism	170 (100%)	130 (76%)	30 (18%)
Business finance and management	85 (100%)	85 (100%)	0 (0%)
Public services	270 (100%)	225 (83%)	30 (11%)
Manufacturing and innovation	455 (100%)	410 (90%)	45 (10%)
Trade services	180 (100%)	150 (83%)	35 (19%)
Other services	40 (100%)	25 (63%)	10 (25%)
Total	1,200	1,025	150
<b>Major Economic Sectors by Tenure, 2021</b>	<b>Electoral Area "B"</b>		
<b>Total</b>	<b>Owner</b>	<b>Renter</b>	



**Regional District of Okanagan Similkameen Housing Needs Assessment (2024) – RDOS Electoral Areas**

Tourism	50 (100%)	25 (50%)	25 (50%)
Business finance and management	25 (100%)	25 (100%)	0 (0%)
Public services	85 (100%)	75 (88%)	15 (18%)
Manufacturing and innovation	430 (100%)	370 (86%)	60 (14%)
Trade services	70 (100%)	60 (86%)	10 (14%)
Other services	20 (100%)	20 (100%)	0 (0%)
<b>Total</b>	<b>680</b>	<b>575</b>	<b>110</b>
<b>Electoral Area "C"</b>			
<b>Major Economic Sectors by Tenure, 2021</b>	<b>Total</b>	<b>Owner</b>	<b>Renter</b>
Tourism	210 (100%)	185 (88%)	30 (14%)
Business finance and management	35 (100%)	35 (100%)	0 (0%)
Public services	390 (100%)	310 (79%)	65 (17%)
Manufacturing and innovation	945 (100%)	740 (78%)	200 (21%)
Trade services	315 (100%)	245 (78%)	65 (21%)
Other services	105 (100%)	75 (71%)	35 (33%)
<b>Total</b>	<b>2,000</b>	<b>1,590</b>	<b>395</b>
<b>Electoral Area "D"</b>			
<b>Major Economic Sectors by Tenure, 2021</b>	<b>Total</b>	<b>Owner</b>	<b>Renter</b>
Tourism	140 (100%)	120 (86%)	20 (14%)
Business finance and management	75 (100%)	75 (100%)	0 (0%)
Public services	580 (100%)	525 (91%)	45 (8%)
Manufacturing and innovation	645 (100%)	510 (79%)	135 (21%)
Trade services	380 (100%)	345 (91%)	25 (7%)
Other services	65 (100%)	45 (69%)	20 (31%)
<b>Total</b>	<b>1,885</b>	<b>1,620</b>	<b>245</b>
<b>Electoral Area "E"</b>			
<b>Major Economic Sectors by Tenure, 2021</b>	<b>Total</b>	<b>Owner</b>	<b>Renter</b>
Tourism	160 (100%)	130 (81%)	35 (22%)
Business finance and management	45 (100%)	30 (67%)	0 (0%)
Public services	285 (100%)	230 (81%)	30 (11%)
Manufacturing and innovation	360 (100%)	295 (82%)	40 (11%)
Trade services	175 (100%)	155 (89%)	10 (6%)
Other services	50 (100%)	20 (40%)	30 (60%)
<b>Total</b>	<b>1,075</b>	<b>860</b>	<b>145</b>
<b>Electoral Area "F"</b>			
<b>Major Economic Sectors by Tenure, 2021</b>	<b>Total</b>	<b>Owner</b>	<b>Renter</b>
Tourism	175 (100%)	170 (97%)	0 (0%)
Business finance and management	20 (100%)	20 (100%)	0 (0%)
Public services	405 (100%)	375 (93%)	25 (6%)
Manufacturing and innovation	305 (100%)	285 (93%)	20 (7%)

**Regional District of Okanagan Similkameen Housing Needs Assessment (2024) – RDOS Electoral Areas**

Trade services	240 (100%)	240 (100%)	0 (0%)
Other services	35 (100%)	35 (100%)	0 (0%)
<b>Total</b>	<b>1,180</b>	<b>1,125</b>	<b>45</b>
<b>Electoral Area "G"</b>			
<b>Major Economic Sectors by Tenure, 2021</b>	<b>Total</b>	<b>Owner</b>	<b>Renter</b>
Tourism	75 (100%)	65 (87%)	10 (13%)
Business finance and management	10 (100%)	10 (100%)	0 (0%)
Public services	240 (100%)	175 (73%)	65 (27%)
Manufacturing and innovation	395 (100%)	350 (89%)	45 (11%)
Trade services	210 (100%)	170 (81%)	35 (17%)
Other services	40 (100%)	35 (88%)	0 (0%)
<b>Total</b>	<b>970</b>	<b>805</b>	<b>155</b>
<b>Electoral Area "H"</b>			
<b>Major Economic Sectors by Tenure, 2021</b>	<b>Total</b>	<b>Owner</b>	<b>Renter</b>
Tourism	45 (100%)	45 (100%)	0 (0%)
Business finance and management	0 (0%)	0 (0%)	0 (0%)
Public services	175 (100%)	155 (89%)	0 (0%)
Manufacturing and innovation	575 (100%)	500 (87%)	75 (13%)
Trade services	165 (100%)	145 (88%)	15 (9%)
Other services	45 (100%)	35 (78%)	0 (0%)
<b>Total</b>	<b>1,005</b>	<b>880</b>	<b>90</b>
<b>Electoral Area "I"</b>			
<b>Major Economic Sectors by Tenure, 2021</b>	<b>Total</b>	<b>Owner</b>	<b>Renter</b>
Tourism	140 (100%)	95 (68%)	35 (25%)
Business finance and management	35 (100%)	35 (100%)	0 (0%)
Public services	325 (100%)	300 (92%)	25 (8%)
Manufacturing and innovation	385 (100%)	340 (88%)	45 (12%)
Trade services	145 (100%)	135 (93%)	10 (7%)
Other services	50 (100%)	40 (80%)	15 (30%)
<b>Total</b>	<b>1,080</b>	<b>945</b>	<b>130</b>

## Education

Table 91: Education Levels

Education Level, 2021	Electoral Area "A"	Electoral Area "B"	Electoral Area "C"	Electoral Area "D"	Electoral Area "E"	Electoral Area "F"	Electoral Area "G"	Electoral Area "H"	Electoral Area "I"	RDOS	BC
No certificate, diploma or degree	390 (21%)	265 (25%)	725 (21%)	540 (15%)	140 (8%)	220 (12%)	465 (22%)	435 (22%)	215 (11%)	12,640 (16%)	565,665 (13%)
Secondary (high) school diploma or	685 (36%)	345 (33%)	1,165 (33%)	1,190 (32%)	490 (28%)	580 (32%)	755 (36%)	590 (30%)	580 (29%)	25,235 (33%)	1,238,000 (29%)

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equivalency certificate												
Postsecondary certificate, diploma or degree	815 (43%)	445 (42%)	1,615 (46%)	1,965 (53%)	1,135 (64%)	995 (55%)	900 (42%)	930 (48%)	1,190 (60%)	39,640 (51%)	2,396,755 (57%)	
Apprenticeship or trades certificate or diploma	250 (13%)	120 (11%)	465 (13%)	410 (11%)	170 (10%)	250 (14%)	250 (12%)	310 (16%)	255 (13%)	8,140 (11%)	323,635 (8%)	
College, CEGEP or other non-university certificate or diploma	335 (18%)	180 (17%)	690 (20%)	905 (24%)	345 (20%)	370 (21%)	415 (20%)	415 (21%)	430 (22%)	16,315 (21%)	711,810 (17%)	
University certificate or diploma below bachelor level	40 (2%)	25 (2%)	75 (2%)	115 (3%)	45 (3%)	45 (3%)	95 (4%)	45 (2%)	75 (4%)	2,425 (3%)	161,600 (4%)	
University certificate, diploma or degree at bachelor level or above	195 (10%)	120 (11%)	380 (11%)	535 (14%)	575 (33%)	330 (18%)	140 (7%)	160 (8%)	440 (22%)	12,760 (16%)	1,199,710 (29%)	

## Commute

Table 92: Commute Destination by Area

Commuting Status	Electoral Area "A"	Electoral Area "B"	Electoral Area "C"	Electoral Area "D"	Electoral Area "E"	Electoral Area "F"	Electoral Area "G"	Electoral Area "H"	Electoral Area "I"	RDOS	BC
Commute within Census subdivision (CSD) of residence	210 (26%)	355 (72%)	545 (38%)	180 (15%)	410 (56%)	220 (26%)	230 (39%)	200 (28%)	105 (16%)	20,880 (66%)	1,324,470 (65%)
Commute to a different Census subdivision (CSD) within Census division (CD) of residence	530 (66%)	125 (25%)	820 (57%)	885 (74%)	275 (37%)	575 (68%)	335 (57%)	450 (63%)	505 (78%)	8,435 (27%)	638,830 (31%)
Commute to a different Census subdivision (CSD) and Census division (CD) within province or territory of residence	35 (4%)	15 (3%)	80 (6%)	95 (8%)	50 (7%)	40 (5%)	25 (4%)	60 (8%)	25 (4%)	1,790 (6%)	77,850 (4%)
Commute to a different province or territory	30 (4%)	0 (0%)	0 (0%)	30 (3%)	0 (0%)	10 (1%)	0 (0%)	0 (0%)	10 (2%)	375 (1%)	8,915 (0%)

Table 93: Commuting Destination by Tenure

Commuting Status by Tenure, Electoral Area "A"	Owner	Renter
Commute within census subdivision (CSD) of residence	205 (30%)	0 (0%)
Commute to a different census subdivision (CSD) within census division (CD) of residence	430 (63%)	100 (83%)
Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	20 (3%)	20 (17%)
Commute to a different province or territory	30 (4%)	0 (0%)

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<b>Commuting Status by Tenure, Electoral Area "B"</b>	<b>Owner</b>	<b>Renter</b>
Commute within census subdivision (CSD) of residence	325 (73%)	25 (63%)
Commute to a different census subdivision (CSD) within census division (CD) of residence	110 (25%)	15 (38%)
Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	10 (2%)	0 (0%)
Commute to a different province or territory	0 (0%)	0 (0%)

<b>Commuting Status by Tenure, Electoral Area "C"</b>	<b>Owner</b>	<b>Renter</b>
Commute within census subdivision (CSD) of residence	395 (35%)	155 (47%)
Commute to a different census subdivision (CSD) within census division (CD) of residence	665 (59%)	160 (48%)
Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	70 (6%)	15 (5%)
Commute to a different province or territory	0 (0%)	0 (0%)

<b>Commuting Status by Tenure, Electoral Area "D"</b>	<b>Owner</b>	<b>Renter</b>
Commute within census subdivision (CSD) of residence	150 (14%)	30 (25%)
Commute to a different census subdivision (CSD) within census division (CD) of residence	805 (76%)	75 (63%)
Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	85 (8%)	15 (13%)
Commute to a different province or territory	25 (2%)	0 (0%)

<b>Commuting Status by Tenure, Electoral Area "E"</b>	<b>Owner</b>	<b>Renter</b>
Commute within census subdivision (CSD) of residence	340 (58%)	60 (46%)
Commute to a different census subdivision (CSD) within census division (CD) of residence	200 (34%)	70 (54%)
	50	0

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Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	(8%)	(0%)
Commute to a different province or territory	0 (0%)	0 (0%)
<b>Commuting Status by Tenure, Electoral Area "F"</b>	<b>Owner</b>	<b>Renter</b>
Commute within census subdivision (CSD) of residence	215 (26%)	0 (0%)
Commute to a different census subdivision (CSD) within census division (CD) of residence	565 (68%)	15 (100%)
Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	40 (5%)	0 (0%)
Commute to a different province or territory	10 (1%)	0 (0%)

<b>Commuting Status by Tenure, Electoral Area "G"</b>	<b>Owner</b>	<b>Renter</b>
Commute within census subdivision (CSD) of residence	215 (40%)	20 (33%)
Commute to a different census subdivision (CSD) within census division (CD) of residence	295 (55%)	40 (67%)
Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	25 (5%)	0 (0%)
Commute to a different province or territory	0 (0%)	0 (0%)
<b>Commuting Status by Tenure, Electoral Area "H"</b>	<b>Owner</b>	<b>Renter</b>
Commute within census subdivision (CSD) of residence	180 (29%)	20 (22%)
Commute to a different census subdivision (CSD) within census division (CD) of residence	390 (63%)	60 (67%)
Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	50 (8%)	10 (11%)
Commute to a different province or territory	0 (0%)	0 (0%)
<b>Commuting Status by Tenure, Electoral Area "I"</b>	<b>Owner</b>	<b>Renter</b>
Commute within census subdivision (CSD) of residence	95 (17%)	10 (13%)
Commute to a different census subdivision (CSD) within census division (CD) of residence	445 (79%)	65 (87%)
	25	0

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Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	(4%)	(0%)
Commute to a different province or territory	0 (0%)	0 (0%)

## Demographics

Table 94: Age Breakdown

<b>Electoral Area "A" Population</b>	<b>2006</b>	<b>2011</b>	<b>2016</b>	<b>2021</b>
Under 15 years old	225 (12%)	190 (10%)	190 (10%)	200 (9%)
15 to 64 years old	1,285 (69%)	1,165 (63%)	1,090 (59%)	1,220 (57%)
65 years and older	355 (19%)	505 (27%)	585 (31%)	720 (34%)
<b>Total</b>	<b>1,860</b>	<b>1,860</b>	<b>1,860</b>	<b>2,140</b>
Population growth rate				
5-year growth rate		0.00%	0.00%	15.05%
Annual average growth rate 2006 to 2021	0.94%			
<b>Electoral Area "B" Population</b>	<b>2006</b>	<b>2011</b>	<b>2016</b>	<b>2021</b>
Under 15 years old	160 (15%)	305 (24%)	135 (13%)	140 (12%)
15 to 64 years old	775 (71%)	770 (62%)	595 (58%)	700 (61%)
65 years and older	145 (13%)	170 (14%)	295 (29%)	310 (27%)
<b>Total</b>	<b>1,085</b>	<b>1,245</b>	<b>1,030</b>	<b>1,155</b>
Population growth rate				
5-year growth rate		14.75%	-17.27%	12.14%
Annual average growth rate 2006 to 2021	0.42%			
<b>Electoral Area "C" Population</b>	<b>2006</b>	<b>2011</b>	<b>2016</b>	<b>2021</b>
Under 15 years old	575 (15%)	400 (12%)	350 (10%)	400 (10%)
15 to 64 years old	2,315 (60%)	2,070 (61%)	2,055 (59%)	2,230 (56%)
65 years and older	945 (25%)	905 (27%)	1,090 (31%)	1,355 (34%)
<b>Total</b>	<b>3,840</b>	<b>3,375</b>	<b>3,495</b>	<b>3,980</b>
Population growth rate				
5-year growth rate		-12.11%	3.56%	13.88%

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Annual average growth rate 2006 to 2021	0.24%			
<b>Electoral Area “D” Population</b>	<b>2006</b>	<b>2011</b>	<b>2016</b>	<b>2021</b>
Under 15 years old	810 (14%)	630 (11%)	605 (10%)	355 (9%)
15 to 64 years old	3,760 (64%)	3,485 (62%)	3,575 (61%)	2,265 (56%)
65 years and older	1,280 (22%)	1,535 (27%)	1,635 (28%)	1,400 (35%)
Total	5,855	5,645	5,825	4,015
Population growth rate				
5-year growth rate		-3.59%	3.19%	-31.07%
Annual average growth rate 2006 to 2021	-2.48%			

<b>Electoral Area “E” Population</b>	<b>2006</b>	<b>2011</b>	<b>2016</b>	<b>2021</b>
Under 15 years old	315 (16%)	270 (15%)	210 (11%)	220 (11%)
15 to 64 years old	1,310 (66%)	1,150 (64%)	1,185 (63%)	1,145 (57%)
65 years and older	375 (19%)	380 (21%)	495 (26%)	650 (32%)
Total	2,000	1,805	1,890	2,015
Population growth rate				
5-year growth rate		-9.75%	4.71%	6.61%
Annual average growth rate 2006 to 2021	0.05%			
<b>Electoral Area “F” Population</b>	<b>2006</b>	<b>2011</b>	<b>2016</b>	<b>2021</b>
Under 15 years old	285 (14%)	435 (19%)	310 (15%)	280 (13%)
15 to 64 years old	1,410 (70%)	1,590 (69%)	1,255 (62%)	1,315 (63%)
65 years and older	305 (15%)	285 (12%)	455 (23%)	500 (24%)
Total	2,005	2,305	2,015	2,090
Population growth rate				
5-year growth rate		14.96%	-12.58%	3.72%
Annual average growth rate 2006 to 2021	0.28%			
<b>Electoral Area “C” Population</b>	<b>2006</b>	<b>2011</b>	<b>2016</b>	<b>2021</b>
Under 15 years old	320	180	205	190

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15 to 64 years old	(14%) 1,320 (58%)	(9%) 1,185 (59%)	(9%) 1,175 (53%)	(8%) 1,130 (49%)
65 years and older	650 (28%)	660 (33%)	850 (38%)	975 (42%)
<b>Total</b>	<b>2,290</b>	<b>2,025</b>	<b>2,225</b>	<b>2,295</b>
Population growth rate				
5-year growth rate		-11.57%	9.88%	3.15%
Annual average growth rate 2006 to 2021	0.01%			
<b>Electoral Area "H" Population</b>	<b>2006</b>	<b>2011</b>	<b>2016</b>	<b>2021</b>
Under 15 years old	270 (12%)	100 (6%)	120 (6%)	210 (9%)
15 to 64 years old	1,470 (68%)	1,050 (68%)	1,170 (62%)	1,280 (57%)
65 years and older	435 (20%)	400 (26%)	605 (32%)	745 (33%)
<b>Total</b>	<b>2,175</b>	<b>1,550</b>	<b>1,895</b>	<b>2,230</b>
Population growth rate				
5-year growth rate		-28.74%	22.26%	17.68%
Annual average growth rate 2006 to 2021	0.17%			
<b>Electoral Area "I" Population</b>	<b>2006</b>	<b>2011</b>	<b>2016</b>	<b>2021</b>
Under 15 years old	315 (16%)	270 (15%)	210 (11%)	255 (11%)
15 to 64 years old	1,310 (66%)	1,150 (64%)	1,185 (63%)	1,420 (62%)
65 years and older	375 (19%)	380 (21%)	495 (26%)	635 (28%)
<b>Total</b>	<b>2,000</b>	<b>1,805</b>	<b>1,890</b>	<b>2,305</b>
Population growth rate				
5-year growth rate		-9.75%	4.71%	21.96%
Annual average growth rate 2006 to 2021	0.95%			
<b>RDOS Population</b>	<b>2006</b>	<b>2011</b>	<b>2016</b>	<b>2021</b>
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%)



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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%			
<b>BC Population</b>	<b>2006</b>	<b>2011</b>	<b>2016</b>	<b>2021</b>
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 95: Household Size

<b>Household Size, Electoral Area "A"</b>	<b>2006</b>	<b>2011</b>	<b>2016</b>	<b>2021</b>
1 person	180 (23%)	190 (23%)	155 (19%)	185 (20%)
2 persons	365 (47%)	435 (52%)	425 (53%)	485 (53%)
3 persons	90 (12%)	100 (12%)	100 (13%)	125 (14%)
4 persons	65 (8%)	80 (10%)	80 (10%)	55 (6%)
5 or more persons	70 (9%)	25 (3%)	45 (6%)	55 (6%)
Total - Private households by household size	770	840	800	910
Number of persons in private households	1855	1860	1860	2080
Average household size	2.4	2.2	2.3	2.3

<b>Household Size, Electoral Area "B"</b>	<b>2006</b>	<b>2011</b>	<b>2016</b>	<b>2021</b>
1 person	120 (26%)	95 (21%)	115 (26%)	120 (26%)
2 persons	185 (40%)	190 (43%)	180 (41%)	145 (31%)
3 persons	70 (15%)	40 (9%)	85 (20%)	95 (20%)
4 persons	50	65	30	70

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	(11%)	(15%)	(7%)	(15%)
5 or more persons	35	65	30	40
	(8%)	(15%)	(7%)	(9%)
Total - Private households by household size	460	445	435	470
Number of persons in private households	1085	1250	1025	1230
Average household size	2.4	2.8	2.3	2.6

<b>Household Size, Electoral Area "C"</b>	<b>2006</b>	<b>2011</b>	<b>2016</b>	<b>2021</b>
1 person	370	340	385	485
	(24%)	(24%)	(25%)	(29%)
2 persons	735	670	765	735
	(47%)	(48%)	(50%)	(44%)
3 persons	140	165	160	150
	(9%)	(12%)	(10%)	(9%)
4 persons	140	85	100	120
	(9%)	(6%)	(7%)	(7%)
5 or more persons	170	130	115	175
	(11%)	(9%)	(8%)	(11%)
Total - Private households by household size	1555	1390	1530	1660
Number of persons in private households	3840	3375	3495	3940
Average household size	2.5	2.4	2.3	2.4

<b>Household Size, Electoral Area "D"</b>	<b>2006</b>	<b>2011</b>	<b>2016</b>	<b>2021</b>
1 person	510	510	620	440
	(20%)	(21%)	(24%)	(24%)
2 persons	1260	1260	1280	990
	(50%)	(52%)	(49%)	(54%)
3 persons	320	265	330	220
	(13%)	(11%)	(13%)	(12%)
4 persons	255	255	260	110
	(10%)	(10%)	(10%)	(6%)
5 or more persons	160	140	115	85
	(6%)	(6%)	(4%)	(5%)
Total - Private households by household size	2510	2435	2600	1845
Number of persons in private households	5855	5645	5820	3980
Average household size	2.3	2.3	2.2	2.2

<b>Household Size, Electoral Area "E"</b>	<b>2006</b>	<b>2011</b>	<b>2016</b>	<b>2021</b>
1 person	175	205	195	210

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	(21%)	(27%)	(24%)	(23%)
2 persons	380	310	415	470
	(46%)	(41%)	(50%)	(53%)
3 persons	130	85	75	110
	(16%)	(11%)	(9%)	(12%)
4 persons	95	115	90	50
	(11%)	(15%)	(11%)	(6%)
5 or more persons	55	45	55	50
	(7%)	(6%)	(7%)	(6%)
Total - Private households by household size	830	765	825	895
Number of persons in private households	2000	1800	1890	2010
Average household size	2.4	2.4	2.3	2.2

<b>Household Size, Electoral Area "F"</b>	<b>2006</b>	<b>2011</b>	<b>2016</b>	<b>2021</b>
1 person	85	60	75	130
	(11%)	(8%)	(10%)	(16%)
2 persons	355	310	395	365
	(48%)	(41%)	(52%)	(46%)
3 persons	95	135	95	95
	(13%)	(18%)	(13%)	(12%)
4 persons	140	155	110	125
	(19%)	(20%)	(15%)	(16%)
5 or more persons	75	105	80	75
	(10%)	(14%)	(11%)	(9%)
Total - Private households by household size	740	765	755	795
Number of persons in private households	2005	2305	2015	2090
Average household size	2.7	3.0	2.7	2.6

<b>Household Size, Electoral Area "G"</b>	<b>2006</b>	<b>2011</b>	<b>2016</b>	<b>2021</b>
1 person	295	230	355	385
	(28%)	(25%)	(32%)	(34%)
2 persons	505	480	560	535
	(48%)	(52%)	(51%)	(47%)
3 persons	105	90	80	100
	(10%)	(10%)	(7%)	(9%)
4 persons	60	60	55	75
	(6%)	(7%)	(5%)	(7%)

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5 or more persons	80 (8%)	50 (5%)	50 (5%)	45 (4%)
Total - Private households by household size	1050	920	1105	1135
Number of persons in private households	2290	2025	2225	2300
Average household size	2.2	2.2	2.0	2.0

<b>Household Size, Electoral Area "H"</b>	<b>2006</b>	<b>2011</b>	<b>2016</b>	<b>2021</b>
1 person	290 (29%)	195 (25%)	210 (23%)	320 (30%)
2 persons	460 (46%)	420 (55%)	550 (59%)	510 (48%)
3 persons	145 (14%)	125 (16%)	90 (10%)	125 (12%)
4 persons	70 (7%)	30 (4%)	50 (5%)	80 (8%)
5 or more persons	45 (4%)	0 (0%)	25 (3%)	30 (3%)
Total - Private households by household size	1010	770	925	1060
Number of persons in private households	2175	1550	1895	2170
Average household size	2.1	2.0	2.0	2.1

<b>Household Size, Electoral Area "I"</b>	<b>2006</b>	<b>2011</b>	<b>2016</b>	<b>2021</b>
1 person	175 (21%)	205 (27%)	195 (24%)	195 (20%)
2 persons	380 (46%)	310 (41%)	415 (50%)	475 (49%)
3 persons	130 (16%)	85 (11%)	75 (9%)	130 (13%)
4 persons	95 (11%)	115 (15%)	90 (11%)	125 (13%)
5 or more persons	55 (7%)	45 (6%)	55 (7%)	45 (5%)
Total - Private households by household size	830	765	825	970
Number of persons in private households	2000	1800	1890	2290
Average household size	2.4	2.4	2.3	2.4

Table 96: Households by type

<b>Private Households by Household Type</b>	<b>Electoral Area "A"</b>	<b>Electoral Area "B"</b>	<b>Electoral Area "C"</b>	<b>Electoral Area "D"</b>	<b>Electoral Area "E"</b>	<b>Electoral Area "F"</b>	<b>Electoral Area "G"</b>	<b>Electoral Area "H"</b>	<b>Electoral Area "I"</b>	<b>RDOS</b>	<b>BC</b>
One-Census-family households	675	300	1,005	1,300	655	630	685	690	730	25,370	1,270,210

**Regional District of Okanagan Similkameen Housing Needs Assessment (2024) – RDOS Electoral Areas**

Without children in a Census family	(74%) 470	(64%) 120	(61%) 665	(70%) 865	(73%) 450	(79%) 340	(60%) 475	(65%) 455	(75%) 475	(62%) 15,290	(62%) 571,815
With children in a Census family	(52%) 210	(26%) 185	(40%) 335	(47%) 435	(50%) 210	(43%) 290	(42%) 215	(43%) 235	(49%) 255	(37%) 10,075	(28%) 698,400
	(23%)	(39%)	(20%)	(24%)	(23%)	(36%)	(19%)	(22%)	(26%)	(25%)	(34%)
Multiple-Census-family households	20	20	120	40	15	10	20	20	25	785	61,885
	(2%)	(4%)	(7%)	(2%)	(2%)	(1%)	(2%)	(2%)	(3%)	(2%)	(3%)
Non-Census-family households	215	150	545	510	220	150	430	355	215	14,830	709,745
	(24%)	(32%)	(33%)	(28%)	(25%)	(19%)	(38%)	(33%)	(22%)	(36%)	(35%)
One-person households	185	120	485	440	210	130	385	320	195	13,175	600,425
	(20%)	(26%)	(29%)	(24%)		(16%)	(34%)	(30%)	(20%)	(32%)	(29%)
Two-or-more person non-Census-family households	30	35	60	65		25	45	30	20	1,655	109,315
	(3%)	(7%)	(4%)	(4%)		(3%)	(4%)	(3%)	(2%)	(4%)	(5%)
Total - Private households by household type	910	470	1,660	1,845		795	1,135	1,060	970	40,980	2,041,830

## Household Income

Table 97: Household Income (2020)

Household Income (2020)	Electoral Area "A"		Electoral Area "B"		Electoral Area "C"		Electoral Area "D"		Electoral Area "E"		BC	
	#	%	#	%	#	%	#	%	#	%	#	%
Under \$5,000	0	0%	0	0%	20	1%	0	0%	0	0%	30,435	1%
\$5,000 to \$9,999	0	0%	0	0%	0	0%	20	1%	0	0%	13,340	1%
\$10,000 to \$14,999	0	0%	0	0%	0	0%	15	1%	0	0%	19,155	1%
\$15,000 to \$19,999	20	2%	0	0%	15	1%	55	3%	0	0%	41,945	2%
\$20,000 to \$24,999	35	4%	35	7%	105	6%	90	5%	0	0%	82,295	4%
\$25,000 to \$29,999	25	3%	25	5%	80	5%	40	2%	25	3%	63,840	3%
\$30,000 to \$34,999	30	3%	35	7%	55	3%	40	2%	25	3%	64,805	3%
\$35,000 to \$39,999	40	4%	20	4%	110	7%	115	6%	20	2%	75,450	4%
\$40,000 to \$44,999	35	4%	30	6%	80	5%	80	4%	35	4%	73,365	4%
\$45,000 to \$49,999	45	5%	20	4%	55	3%	70	4%	25	3%	73,380	4%
\$50,000 to \$59,999	50	5%	40	9%	160	10%	130	7%	55	6%	145,085	7%

**Regional District of Okanagan Similkameen Housing Needs Assessment (2024) – RDOS Electoral Areas**

\$60,000 to \$69,999	65	7%	25	5%	175	11%	115	6%	55	6%	139,485	7%
\$70,000 to \$79,999	70	8%	20	4%	125	8%	135	7%	40	4%	130,800	6%
\$80,000 to \$89,999	65	7%	30	6%	125	8%	150	8%	100	11%	122,210	6%
\$90,000 to \$99,999	60	7%	20	4%	55	3%	95	5%	75	8%	113,390	6%
\$100,000 to \$124,999	135	15%	50	11%	180	11%	235	13%	90	10%	235,925	%
\$125,000 to \$149,999	100	11%	20	4%	95	6%	150	8%	90	10%	178,470	9%
\$150,000 to \$199,999	40	4%	35	7%	110	7%	165	9%	110	12%	222,145	11%
\$200,000 and over	70	8%	20	4%	95	6%	130	7%	90	10%	216,315	11%
Total - Household total income groups in 2021 for private households	910	100%	470	100%	1,660	100%	1,845	100%	895	100%	2,041,830	100%
Under \$30,000	80	9%	60	13%	220	13%	220	12%	25	3%	251,010	12%
\$30,000 to \$59,999	200	22%	145	31%	460	28%	435	24%	160	18%	432,085	21%
\$60,000 to \$99,999	260	29%	95	20%	480	29%	495	27%	270	30%	505,885	25%
\$100,000 and over	345	38%	125	27%	480	29%	680	37%	380	42%	852,855	42%

Household Income (2020)	Electoral Area "F"		Electoral Area "G"		Electoral Area "H"		Electoral Area "I"		RDOS	
	#	%	#	%	#	%	#	%	#	%
Under \$5,000	0	0%	20	2%	0	0%	0	0%	335	1%
\$5,000 to \$9,999	0	0%	20	2%	0	0%	0	0%	225	1%
\$10,000 to \$14,999	0	0%	0	0%	0	0%	0	0%	360	1%
\$15,000 to \$19,999	0	0%	50	4%	30	3%	0	0%	920	2%
\$20,000 to \$24,999	0	0%	95	8%	45	4%	30	3%	2,290	6%
\$25,000 to \$29,999	20	3%	85	7%	40	4%	25	3%	1,680	4%
\$30,000 to \$34,999	15	2%	85	7%	55	5%	35	4%	1,705	4%

**Regional District of Okanagan Similkameen Housing Needs Assessment (2024) – RDOS Electoral Areas**

\$35,000 to \$39,999	15	2%	65	6%	50	5%	30	3%			2,085	5%
\$40,000 to \$44,999	10	1%	30	3%	30	3%	25	3%			1,980	5%
\$45,000 to \$49,999	25	3%	90	8%	85	8%	0	0%			1,850	5%
\$50,000 to \$59,999	55	7%	12	5	11%	80	8%	50	5%		3,530	9%
\$60,000 to \$69,999	50	6%	10	115	%	60	6%	80	8%		3,250	8%
\$70,000 to \$79,999	50	6%	60	5%	90	8%	50	5%			2,905	7%
\$80,000 to \$89,999	75	9%	70	6%	100	9%	85	9%			2,860	7%
\$90,000 to \$99,999	35	4%	45	4%	35	3%	55	6%			2,210	5%
\$100,000 to \$124,999	85	11%	90	8%	110	%	135	14%			4,410	11%
\$125,000 to \$149,999	95	12%	40	4%	80	8%	95	10%			2,965	7%
\$150,000 to \$199,999	95	12%	30	3%	65	6%	110	11%			3,075	8%
\$200,000 and over	125	16%	25	2%	95	9%	95	10%			2,345	6%
Total - Household total income groups in 2021 for private households	795	100%	1,135	100%	1,060	100%	970	100%			40,980	100%
Under \$30,000	20	3%	27	24	0%	115	11%	55	6%		5,810	14%
\$30,000 to \$59,999	120	15%	39	35	5%	30	28	140	14%		11,150	27%
\$60,000 to \$99,999	210	26%	29	26	0%	28	27	270	28%		11,225	27%
\$100,000 and over	400	50%	18	16	5%	35	33	435	45%		12,795	31%

Regional District of Okanagan Similkameen Housing Needs Assessment (2024) – RDOS Electoral Areas

Table 98: Household Income by Household Type

Median Total Household Income (2020)	Electoral Area "A"	Electoral Area "B"	Electoral Area "C"	Electoral Area "D"	Electoral Area "E"	Electoral Area "F"	Electoral Area "G"	Electoral Area "H"	Electoral Area "I"	RDOS	BC
<b>Economic families</b>											
Couple-only family	\$82,000	\$64,000	\$71,500	\$83,000	\$96,000	\$94,000	\$58,400	\$73,500	\$89,000	\$81,000	\$93,000
Couple-with-children family	\$129,000	\$107,000	\$125,000	\$128,000	\$144,000	\$154,000	\$106,000	\$125,000	\$146,000	\$128,000	\$138,000
Lone-parent family	\$72,500	\$70,500	\$63,200	\$67,000	\$60,000	\$79,000	\$50,400	\$82,000	\$70,000	\$64,500	\$70,500
Family income	\$90,000	\$84,000	\$85,000	\$91,000	\$105,000	\$116,000	\$66,000	\$85,000	\$103,000	\$90,000	\$107,000
1-person households	\$40,800	\$29,400	\$32,000	\$36,400	\$48,800	\$44,800	\$28,400	\$37,200	\$41,600	\$36,400	\$43,200
2-or-more person households	\$93,000	\$84,000	\$87,000	\$92,000	\$104,000	\$121,000	\$67,500	\$85,000	\$104,000	\$91,000	\$108,000
Median household income	\$82,000	\$66,000	\$68,500	\$77,000	\$90,000	\$106,000	\$50,400	\$72,000	\$90,000	\$71,000	\$85,000

% of BC Med Income	Electoral Area "A"	Electoral Area "B"	Electoral Area "C"	Electoral Area "D"	Electoral Area "E"	Electoral Area "F"	Electoral Area "G"	Electoral Area "H"	Electoral Area "I"	RDOS
<b>Economic families</b>										
Couple-only family	88%	69%	77%	89%	103%	101%	63%	79%	96%	87%
Couple-with-children family	93%	78%	91%	93%	104%	112%	77%	91%	106%	93%
Lone-parent family	103%	100%	90%	95%	85%	112%	71%	116%	99%	91%
Family income	84%	79%	79%	85%	98%	108%	62%	79%	96%	84%
1-person households	94%	68%	74%	84%	113%	104%	66%	86%	96%	84%
2-or-more person households	86%	78%	81%	85%	96%	112%	63%	79%	96%	84%
Median household income	96%	78%	81%	91%	106%	125%	59%	85%	106%	84%



Figure 9: Inflation Adjusted Household Income over time

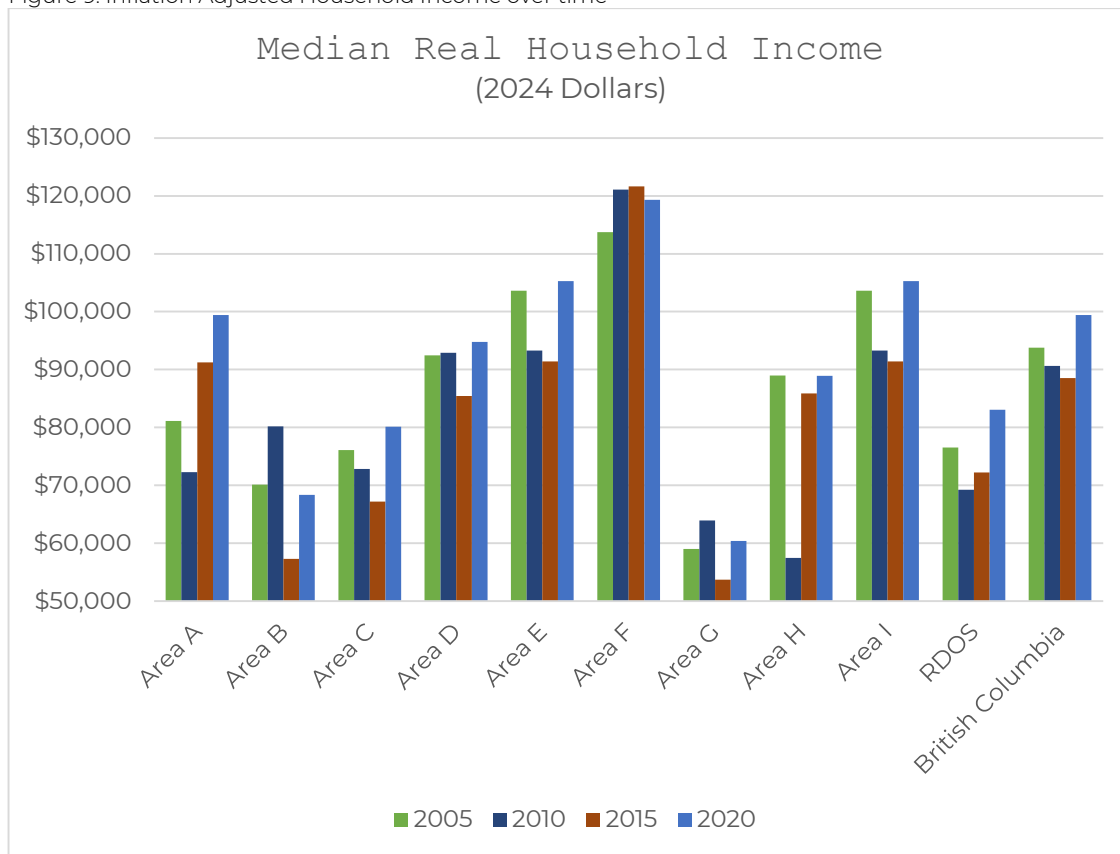


Table 99: Inflation Adjusted Household Income over time

Median Total Household Income Over Time				
	2005	2010	2015	2020
<b>Nominal Income</b>				
Electoral Area "A"	\$53,973	\$52,295	\$72,095	\$85,000
Electoral Area "B"	\$46,636	\$57,987	\$45,259	\$58,400
Electoral Area "C"	\$50,600	\$52,669	\$53,083	\$68,500
Electoral Area "D"	\$61,502	\$67,204	\$67,502	\$81,000
Electoral Area "E"	\$68,920	\$67,476	\$72,254	\$90,000
Electoral Area "F"	\$75,643	\$87,576	\$96,163	\$102,000
Electoral Area "G"	\$39,230	\$46,224	\$42,434	\$51,600
Electoral Area "H"	\$59,183	\$41,557	\$67,873	\$76,000
Electoral Area "I"	\$68,920	\$67,476	\$72,254	\$90,000
RDOS	\$50,924	\$50,080	\$57,081	\$71,000
British Columbia	\$62,372	\$65,555	\$69,979	\$85,000

Regional District of Okanagan Similkameen Housing Needs Assessment (2024) – RDOS Electoral Areas

<b>2024 Dollars (via Bank of Canada)</b>				
Electoral Area “A”	\$81,138	\$72,293	\$91,215	\$99,433
Electoral Area “B”	\$70,108	\$80,161	\$57,262	\$68,316
Electoral Area “C”	\$76,067	\$72,810	\$67,161	\$80,131
Electoral Area “D”	\$92,456	\$92,903	\$85,404	\$94,754
Electoral Area “E”	\$103,607	\$93,279	\$91,416	\$105,282
Electoral Area “F”	\$113,714	\$121,065	\$121,665	\$119,320
Electoral Area “G”	\$58,974	\$63,900	\$53,687	\$60,362
Electoral Area “H”	\$88,970	\$57,448	\$85,873	\$88,905
Electoral Area “I”	\$103,607	\$93,279	\$91,416	\$105,282
RDOS	\$76,554	\$69,231	\$72,219	\$83,056
British Columbia	\$93,764	\$90,623	\$88,537	\$99,433

## Housing Stock

Table 100: Housing Stock Growth

Private Dwelling Types	Electoral Area “A”		Ave. Annual Rate of Growth	Electoral Area “B”		Ave. Annual Rate of Growth
	2016	2021		2016	2021	
Total private dwellings	963	1,050	1.74%	488	512	0.96%
Occupied by usual residents	801	873	1.74%	448	469	0.92%
Vacant dwellings or dwellings occupied by temporary residents	162	177	1.79%	40	43	1.46%
Private Dwelling Types	Electoral Area “C”		Ave. Annual Rate of Growth	Electoral Area “D”		Ave. Annual Rate of Growth
	2016	2021		2016	2021	
Total private dwellings	1,651	1,837	2.16%	2,017	2,098	0.79%
Occupied by usual residents	1,527	1,699	2.16%	2,130	1,845	-2.83%
Vacant dwellings or dwellings occupied by temporary residents	124	138	2.16%	247	253	0.48%
Private Dwelling Types	Electoral Area “E”		Ave. Annual Rate of Growth	Electoral Area “F”		Ave. Annual Rate of Growth
	2016	2021		2016	2021	
Total private dwellings	1,002	1,088	1.66%	835	852	0.40%
Occupied by usual residents	827	894	1.57%	760	797	0.96%

Regional District of Okanagan Similkameen Housing Needs Assessment (2024) – RDOS Electoral Areas

Vacant dwellings or dwellings occupied by temporary residents	175	194	2.08%	75	55	-6.01%
<b>Private Dwelling Types</b>	<b>Electoral Area "G"</b>		<b>Ave. Annual Rate of Growth</b>	<b>Electoral Area "H"</b>		<b>Ave. Annual Rate of Growth</b>
	<b>2016</b>	<b>2021</b>		<b>2016</b>	<b>2021</b>	
Total private dwellings	1,749	1,314	-5.56%	1,913	2,058	1.47%
Occupied by usual residents	1,102	1,136	0.61%	922	1,060	2.83%
Vacant dwellings or dwellings occupied by temporary residents	647	178	-22.75%	991	998	0.14%
<b>Private Dwelling Types</b>	<b>Electoral Area "I"</b>		<b>Ave. Annual Rate of Growth</b>	<b>RDOS</b>		<b>Ave. Annual Rate of Growth</b>
	<b>2016</b>	<b>2021</b>		<b>2016</b>	<b>2021</b>	
Total private dwellings	1,002	1,609	9.94%	42,894	46,436	1.60%
Occupied by usual residents	827	971	3.26%	37,673	40,981	1.70%
Vacant dwellings or dwellings occupied by temporary residents	175	638	29.53%	5,221	5,455	0.88%

Table 101: Dwellings by Typology over time

<b>Occupied Private Dwelling Units by Type – ELECTORAL AREA "A"</b>	<b>2006</b>	<b>2011</b>	<b>2016</b>	<b>2021</b>	<b>Change 2006-2021</b>	<b>% Change</b>	<b>2021 % composition</b>
Total occupied private dwellings	770	835	800	910	140	18	
Single-detached house	715	820	760	850	135	19	93
Semi-detached, row house and duplex	0	0	25	20	20		2
Semi-detached or double house	0	0	0	15	15		2
Row house	0	0	0	0	0		0
Apartment/flat in a duplex	0	0	25	15	15		2
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	20	0	15	10	-10	-50	1
Movable dwelling	30	0	10	35	5	17	4

Regional District of Okanagan Similkameen Housing Needs Assessment (2024) – RDOS Electoral Areas

<b>Occupied Private Dwelling Units by Type – ELECTORAL AREA “B”</b>	<b>2006</b>	<b>2011</b>	<b>2016</b>	<b>2021</b>	<b>Change 2006-2021</b>	<b>% Change</b>	<b>2021 % composition</b>
Total occupied private dwellings	460	445	435	470	10	2	
Single-detached house	435	400	420	430	-5	-1	91
Semi-detached, row house and duplex	10	0	0	0	-10	-100	0
Semi-detached or double house	10	0	0	0	-10	-100	0
Row house	0	0	0	0	0		0
Apartment/flat in a duplex	0	0	0	0	0		0
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	0	0	0	0	0		0
Movable dwelling	0	0	20	40	40		9

<b>Occupied Private Dwelling Units by Type – ELECTORAL AREA “C”</b>	<b>2006</b>	<b>2011</b>	<b>2016</b>	<b>2021</b>	<b>Change 2006-2021</b>	<b>% Change</b>	<b>2021 % composition</b>
Total occupied private dwellings	1,555	1,390	1,525	1,660	105	7	
Single-detached house	1,270	995	1,180	1,275	5	0	77
Semi-detached, row house and duplex	25	0	60	75	50	200	5
Semi-detached or double house	10	0	50	0	-10	-100	0
Row house	0	0	10	10	10		1
Apartment/flat in a duplex	15	0	0	0	-15	-100	0
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	10	0	0	10	0	0	1
Movable dwelling	260	335	275	305	45	17	18

Regional District of Okanagan Similkameen Housing Needs Assessment (2024) – RDOS Electoral Areas

<b>Occupied Private Dwelling Units by Type – ELECTORAL AREA “D”</b>	<b>2006</b>	<b>2011</b>	<b>2016</b>	<b>2021</b>	<b>Change 2006-2021</b>	<b>% Change</b>	<b>2021 % composition</b>
Total occupied private dwellings	2,510	2,435	2,600	1,845	-665	-26	
Single-detached house	2,130	2,060	2,075	1,190	-940	-44	64
Semi-detached, row house and duplex	180	70	140	120	-60	-33	7
Semi-detached or double house	10	0	15	10	0	0	1
Row house	140	70	125	65	-75	-54	4
Apartment/flat in a duplex	30	0	0	10	-20	-67	1
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	60	35	60	145	85	142	8
Movable dwelling	115	195	310	385	270	235	21

<b>Occupied Private Dwelling Units by Type – ELECTORAL AREA “E”</b>	<b>2006</b>	<b>2011</b>	<b>2016</b>	<b>2021</b>	<b>Change 2006-2021</b>	<b>% Change</b>	<b>2021 % composition</b>
Total occupied private dwellings	835	765	825	895	60	7	
Single-detached house	800	745	775	815	15	2	91
Semi-detached, row house and duplex	25	0	55	80	55	220	9
Semi-detached or double house	0	0	10	0	0		0
Row house	25	0	45	55	30	120	6
Apartment/flat in a duplex	0	0	0	0	0		0
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	10	0	0	0	-10	-100	0
Movable dwelling	0	0	0	0	0		0

Regional District of Okanagan Similkameen Housing Needs Assessment (2024) – RDOS Electoral Areas

<b>Occupied Private Dwelling Units by Type – ELECTORAL AREA “F”</b>	<b>2006</b>	<b>2011</b>	<b>2016</b>	<b>2021</b>	<b>Change 2006-2021</b>	<b>% Change</b>	<b>2021 % composition</b>
Total occupied private dwellings	740	765	760	795	55	7	
Single-detached house	675	730	710	730	55	8	92
Semi-detached, row house and duplex	25	25	25	55	30	120	7
Semi-detached or double house	10	0	0	20	10	100	3
Row house	0	0	0	0	0		0
Apartment/flat in a duplex	15	25	25	20	5	33	3
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	0	0	0	0	0		0
Movable dwelling	40	0	20	10	-30	-75	1

<b>Occupied Private Dwelling Units by Type – ELECTORAL AREA “G”</b>	<b>2006</b>	<b>2011</b>	<b>2016</b>	<b>2021</b>	<b>Change 2006-2021</b>	<b>% Change</b>	<b>2021 % composition</b>
Total occupied private dwellings	1,050	915	1,100	1,135	85	8	
Single-detached house	650	570	655	625	-25	-4	55
Semi-detached, row house and duplex	65	0	40	50	-15	-23	4
Semi-detached or double house	40	0	10	0	-40	-100	0
Row house	15	0	20	30	15	100	3
Apartment/flat in a duplex	10	0	10	0	-10	-100	0
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	20	0	20	0	-20	-100	0
Movable dwelling	310	280	390	460	150	48	41

Regional District of Okanagan Similkameen Housing Needs Assessment (2024) – RDOS Electoral Areas

<b>Occupied Private Dwelling Units by Type – ELECTORAL AREA “H”</b>	<b>2006</b>	<b>2011</b>	<b>2016</b>	<b>2021</b>	<b>Change 2006-2021</b>	<b>% Change</b>	<b>2021 % composition</b>
Total occupied private dwellings	1,015	775	920	1,060	45	4	
Single-detached house	935	755	840	890	-45	-5	84
Semi-detached, row house and duplex	0	0	0	15	15		1
Semi-detached or double house	0	0	0	15	15		1
Row house	0	0	0	0	0		0
Apartment/flat in a duplex	0	0	0	15	15		1
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	0	0	0	0	0		0
Movable dwelling	75	0	75	160	85	113	15

<b>Occupied Private Dwelling Units by Type – ELECTORAL AREA “I”</b>	<b>2006</b>	<b>2011</b>	<b>2016</b>	<b>2021</b>	<b>Change 2006-2021</b>	<b>% Change</b>	<b>2021 % composition</b>
Total occupied private dwellings	835	765	825	970	135	16	
Single-detached house	800	745	775	955	155	19	98
Semi-detached, row house and duplex	25	0	55	0	-25	-100	0
Semi-detached or double house	0	0	10	0	0		0
Row house	25	0	45	0	-25	-100	0
Apartment/flat in a duplex	0	0	0	0	0		0
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	10	0	0	0	-10	-100	0
Movable dwelling	0	0	0	10	10		1

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Table 102: Occupied Dwellings by number of bedrooms

<b>Occupied Private Dwellings by No. of Bedrooms Electoral Area “A”</b>	<b>2011</b>	<b>2011 (% of total)</b>	<b>2016</b>	<b>2016 (% of total)</b>	<b>2021</b>	<b>2021(% of total)</b>
Total occupied private dwellings	835		800		910	
No bedrooms	0	0	0	0	0	0
1 bedroom	0	0	50	6	85	9
2 bedrooms	205	25	140	18	195	21
3 bedrooms	345	41	330	41	350	38
4 or more bedrooms	265	32	280	35	275	30
<b>Occupied Private Dwellings by No. of Bedrooms Electoral Area “B”</b>	<b>2011</b>	<b>2011 (% of total)</b>	<b>2016</b>	<b>2016 (% of total)</b>	<b>2021</b>	<b>2021(% of total)</b>
Total occupied private dwellings	445		435		470	
No bedrooms	0	0	0	0	0	0
1 bedroom	85	19	45	10	50	11
2 bedrooms	135	30	135	31	150	32
3 bedrooms	115	26	175	40	160	34
4 or more bedrooms	115	26	85	20	100	21
<b>Occupied Private Dwellings by No. of Bedrooms Electoral Area “C”</b>	<b>2011</b>	<b>2011 (% of total)</b>	<b>2016</b>	<b>2016 (% of total)</b>	<b>2021</b>	<b>2021(% of total)</b>
Total occupied private dwellings	1390		1525		1660	
No bedrooms	0	0	10	1	0	0
1 bedroom	120	9	85	6	140	8
2 bedrooms	450	32	545	36	590	36
3 bedrooms	420	30	510	33	525	32
4 or more bedrooms	400	29	390	26	405	24
<b>Occupied Private Dwellings by No. of Bedrooms Electoral Area “D”</b>	<b>2011</b>	<b>2011 (% of total)</b>	<b>2016</b>	<b>2016 (% of total)</b>	<b>2021</b>	<b>2021(% of total)</b>
Total occupied private dwellings	835		800		910	
No bedrooms	0	0	0	0	0	0
1 bedroom	0	0	50	6	85	9
2 bedrooms	205	25	140	18	195	21
3 bedrooms	345	41	330	41	350	38
4 or more bedrooms	265	32	280	35	275	30
<b>Occupied Private Dwellings by No. of Bedrooms Electoral Area “E”</b>	<b>2011</b>	<b>2011 (% of total)</b>	<b>2016</b>	<b>2016 (% of total)</b>	<b>2021</b>	<b>2021(% of total)</b>
Total occupied private dwellings	765		825		895	
No bedrooms	0	0	0	0	0	0
1 bedroom	120	16	50	6	45	5
2 bedrooms	150	20	180	22	170	19
3 bedrooms	275	36	280	34	380	42



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4 or more bedrooms	220	29	315	38	300	34
<b>Occupied Private Dwellings by No. of Bedrooms Electoral Area “F”</b>	<b>2011</b>	<b>2011 (% of total)</b>	<b>2016</b>	<b>2016 (% of total)</b>	<b>2021</b>	<b>2021(% of total)</b>
Total occupied private dwellings	770		755		795	
No bedrooms	0	0	0	0	0	0
1 bedroom	25	3	10	1	15	2
2 bedrooms	80	10	85	11	95	12
3 bedrooms	230	30	240	32	280	35
4 or more bedrooms	435	56	425	56	415	52
<b>Occupied Private Dwellings by No. of Bedrooms Electoral Area “G”</b>	<b>2011</b>	<b>2011 (% of total)</b>	<b>2016</b>	<b>2016 (% of total)</b>	<b>2021</b>	<b>2021(% of total)</b>
Total occupied private dwellings	915		1100		1135	
No bedrooms	0	0	10	1	0	0
1 bedroom	160	17	195	18	225	20
2 bedrooms	335	37	445	40	480	42
3 bedrooms	245	27	275	25	295	26
4 or more bedrooms	180	20	175	16	135	12
<b>Occupied Private Dwellings by No. of Bedrooms Electoral Area “H”</b>	<b>2011</b>	<b>2011 (% of total)</b>	<b>2016</b>	<b>2016 (% of total)</b>	<b>2021</b>	<b>2021(% of total)</b>
Total occupied private dwellings	775		925		1060	
No bedrooms	0	0	0	0	0	0
1 bedroom	70	9	45	5	80	8
2 bedrooms	330	43	300	32	305	29
3 bedrooms	200	26	390	42	400	38
4 or more bedrooms	170	22	185	20	275	26
<b>Occupied Private Dwellings by No. of Bedrooms Electoral Area “I”</b>	<b>2011</b>	<b>2011 (% of total)</b>	<b>2016</b>	<b>2016 (% of total)</b>	<b>2021</b>	<b>2021(% of total)</b>
Total occupied private dwellings	765		825		970	
No bedrooms	0	0	0	0	0	0
1 bedroom	120	16	50	6	30	3
2 bedrooms	150	20	180	22	145	15
3 bedrooms	275	36	280	34	375	39
4 or more bedrooms	220	29	315	38	425	44

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Tenure

Table 103: Dwellings by Tenure

Dwellings	2006	2011	2016	2021
<b>Electoral Area "A"</b>				
Owners	625	740	660	765
Renters	140	95	140	150
Others (Band Housing)	0	0	0	0
Total occupied dwellings	770	840	800	910
Ownership Rate	81%	88%	83%	84%
<b>Electoral Area "B"</b>				
Owners	320	395	335	375
Renters	140	55	110	95
Others (Band Housing)	0	0	0	0
Total occupied dwellings	460	445	435	470
Ownership Rate	70%	89%	77%	80%
<b>Electoral Area "C"</b>				
Owners	1,290	1,250	1,230	1,365
Renters	270	140	295	300
Others (Band Housing)	0	0	0	0
Total occupied dwellings	1,555	1,390	1,530	1,660
Ownership Rate	83%	90%	80%	82%
<b>Electoral Area "D"</b>				
Owners	1,435	1,590	1,560	1,610
Renters	245	85	215	235
Others (Band Housing)	0	0	0	0
Total occupied dwellings	1,680	1,670	1,775	1,845
Ownership Rate	85%	95%	88%	87%
<b>Electoral Area "E"</b>				
Owners	710	680	670	755
Renters	120	80	155	135
Others (Band Housing)	0	0	0	0
Total occupied dwellings	830	765	825	895
Ownership Rate	86%	89%	81%	84%
<b>Electoral Area "F"</b>				
Owners	675	715	710	750
Renters	70	50	50	45
Others (Band Housing)	0	0	0	0
Total occupied dwellings	740	765	755	795
Ownership Rate	91%	93%	94%	94%
<b>Electoral Area "G"</b>				
Owners	910	815	895	965
Renters	140	105	205	170
Others (Band Housing)	0	0	0	0
Total occupied dwellings	1,050	920	1,105	1,135

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Ownership Rate	87%	89%	81%	85%
<b>Electoral Area "H"</b>				
Owners	915	700	820	945
Renters	100	75	105	120
Others (Band Housing)	0	0	0	0
Total occupied dwellings	1,010	770	925	1,060
Ownership Rate	91%	91%	89%	89%
<b>Electoral Area "I"</b>				
Owners	710	680	670	870
Renters	120	80	155	100
Others (Band Housing)	0	0	0	0
Total occupied dwellings	830	765	825	970
Ownership Rate	86%	89%	81%	90%
<b>RDOS</b>				
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%
<b>British Columbia</b>				
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%

## Suitability & Adequacy

Table 104: Suitability

Suitability Standards (suitable bedrooms for family composition)	Electoral Area "A"	Electoral Area "B"	Electoral Area "C"	Electoral Area "D"	Electoral Area "E"	Electoral Area "F"	Electoral Area "G"	Electoral Area "H"	Electoral Area "I"	RDO S	BC
Total - Private households by housing below standards	830	375	1,485	1,780	825	780	1,050	1,030	925	37,855	1,915,755
Below the suitability standard (not suitable)	25	35	60	45	0	0	25	10	0	780	86,655
% below the suitability standard (not suitable)	3	9	4	3	0	0	2	1	0	2	5

Table 105: Private Households by housing below adequacy standards (state of repair)

Adequacy Standards (need of major repairs)	Electoral Area "A"	Electoral Area "B"	Electoral Area "C"	Electoral Area "D"	Electoral Area "E"	Electoral Area "F"	Electoral Area "G"	Electoral Area "H"	Electoral Area "I"	RDOS	BC
Total	830	375	1,485	1,780	825	780	1,050	1,030	925	37,855	1,915,755
Below the adequacy standard (major repairs needed)	0	35	70	95	45	50	65	40	45	1,605	74,035
% below the adequacy standard (major repairs needed)	0	9	5	5	5	6	6	4	5	4	4

Table 106: Dwellings by period of construction

Electoral Area "A" Dwellings by Period of Construction	Total	% of total	Owner	% of total	Renter	% of total
Occupied private dwellings	910		765		150	
1960 or before	120	13	85	71	40	33
1961 to 1980	290	32	230	79	65	22
1981 to 1990	105	12	90	86	20	19
1991 to 2000	95	10	80	84	15	16
2001 to 2005	45	5	45	100	0	0
2006 to 2010	65	7	55	85	15	23
2011 to 2016	70	8	60	86	0	0
2016 to 2021	120	13	120	100	0	0
Electoral Area "B" Dwellings by Period of Construction	Total	% of total	Owner	% of total	Renter	% of total
Occupied private dwellings	470		375		95	

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1960 or before	100	21	85	85	20	20
1961 to 1980	130	28	90	69	45	35
1981 to 1990	80	17	70	88	10	13
1991 to 2000	65	14	50	77	10	15
2001 to 2005	30	6	30	100	0	0
2006 to 2010	30	6	30	100	0	0
2011 to 2016	0	0	0		0	
2016 to 2021	20	4	20	100	0	0
<b>Electoral Area “C” Dwellings by Period of Construction</b>	<b>Total</b>	<b>% of total</b>	<b>Owner</b>	<b>% of total</b>	<b>Renter</b>	<b>% of total</b>
Occupied private dwellings	1,660		1365		300	
1960 or before	315	19	260	83	60	19
1961 to 1980	565	34	435	77	130	23
1981 to 1990	170	10	135	79	40	24
1991 to 2000	285	17	245	86	35	12
2001 to 2005	55	3	35	64	25	45
2006 to 2010	75	5	70	93	0	0
2011 to 2016	75	5	65	87	0	0
2016 to 2021	120	7	120	100	0	0
<b>Electoral Area “D” Dwellings by Period of Construction</b>	<b>Total</b>	<b>% of total</b>	<b>Owner</b>	<b>% of total</b>	<b>Renter</b>	<b>% of total</b>
Occupied private dwellings	1,845		1610		235	
1960 or before	145	8	90	62	50	34
1961 to 1980	475	26	400	84	80	17
1981 to 1990	320	17	265	83	55	17
1991 to 2000	515	28	485	94	35	7
2001 to 2005	90	5	90	100	0	0
2006 to 2010	100	5	85	85	15	15
2011 to 2016	80	4	80	100	0	0
2016 to 2021	125	7	125	100	0	0
<b>Electoral Area “E” Dwellings by Period of Construction</b>	<b>Total</b>	<b>% of total</b>	<b>Owner</b>	<b>% of total</b>	<b>Renter</b>	<b>% of total</b>
Occupied private dwellings	895		755		135	
1960 or before	85	9	70	82	15	18
1961 to 1980	270	30	215	80	55	20
1981 to 1990	145	16	115	79	30	21
1991 to 2000	175	20	160	91	15	9
2001 to 2005	45	5	40	89	0	0
2006 to 2010	50	6	40	80	10	20
2011 to 2016	40	4	35	88	0	0
2016 to 2021	85	9	85	100	0	0

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<b>Electoral Area “F” Dwellings by Period of Construction</b>	<b>Total</b>	<b>% of total</b>	<b>Owner</b>	<b>% of total</b>	<b>Renter</b>	<b>% of total</b>
Occupied private dwellings	795		750		45	
1960 or before	160	20	145	91	20	13
1961 to 1980	290	36	280	97	10	3
1981 to 1990	125	16	125	100	0	0
1991 to 2000	125	16	125	100	0	0
2001 to 2005	35	4	25	71	10	29
2006 to 2010	10	1	10	100	0	0
2011 to 2016	30	4	30	100	0	0
2016 to 2021	20	3	15	75	0	0
<b>Electoral Area “G” Dwellings by Period of Construction</b>	<b>Total</b>	<b>% of total</b>	<b>Owner</b>	<b>% of total</b>	<b>Renter</b>	<b>% of total</b>
Occupied private dwellings	1,135		965		170	
1960 or before	215	19	160	74	60	28
1961 to 1980	335	30	300	90	35	10
1981 to 1990	115	10	100	87	20	17
1991 to 2000	195	17	165	85	30	15
2001 to 2005	70	6	65	93	10	14
2006 to 2010	105	9	95	90	0	0
2011 to 2016	60	5	50	83	10	17
2016 to 2021	35	3	35	100	0	0
<b>Electoral Area “H” Dwellings by Period of Construction</b>	<b>Total</b>	<b>% of total</b>	<b>Owner</b>	<b>% of total</b>	<b>Renter</b>	<b>% of total</b>
Occupied private dwellings	1,060		945		120	
1960 or before	110	10	80	73	25	23
1961 to 1980	290	27	260	90	25	9
1981 to 1990	190	18	165	87	20	11
1991 to 2000	145	14	120	83	20	14
2001 to 2005	75	7	75	100	0	0
2006 to 2010	90	8	90	100	0	0
2011 to 2016	75	7	65	87	10	13
2016 to 2021	90	8	85	94	0	0
<b>Electoral Area “I” Dwellings by Period of Construction</b>	<b>Total</b>	<b>% of total</b>	<b>Owner</b>	<b>% of total</b>	<b>Renter</b>	<b>% of total</b>
Occupied private dwellings	970		870		100	
1960 or before	60	6	45	75	15	25
1961 to 1980	300	31	235	78	60	20
1981 to 1990	145	15	145	100	0	0
1991 to 2000	230	24	225	98	0	0
2001 to 2005	90	9	80	89	0	0
2006 to 2010	70	7	70	100	0	0

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2011 to 2016	45	5	40	89	0	0
2016 to 2021	25	3	25	100	0	0

Table 107: Dwellings by period of construction (RDOS/BC)

Dwellings by Period of Construction	RDOS	% of total	BC	% of total
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 108: Household composition by Extreme Core Housing Need

Electoral Area "A": Household Composition by Housing Standard			
	Total	Owner	Renter
Total private households by housing below standards	830	680	150
Household in Extreme Core Housing Need (STIR greater than 50% but less than 100%)	60	50	0
1 person household	15	0	0
2 persons household	0	0	0
3 persons household	0	0	0
4 persons household	0	0	0
5 or more persons household	0	0	0
Electoral Area "B": Household Composition by Housing Standard			
	Total	Owner	Renter
Total private households by housing below standards	375	280	90
Household in Extreme Core Housing Need (STIR greater than 50% but less than 100%)	0	0	0
1 person household	0	0	0
2 persons household	0	0	0
3 persons household	0	0	0
4 persons household	0	0	0
5 or more persons household	0	0	0
Electoral Area "C": Household Composition by Housing Standard			
	Total	Owner	Renter
Total private households by housing below standards	1485	1200	285
Household in Extreme Core Housing Need (STIR greater than 50% but less than 100%)	50	25	20
1 person household	20	0	0
2 persons household	0	0	0
3 persons household	0	0	0
4 persons household	0	0	0

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5 or more persons household	0	0	0
<b>Electoral Area "D": Household Composition by Housing Standard</b>	<b>Total</b>	<b>Owner</b>	<b>Renter</b>
Total private households by housing below standards	1780	1545	230
Household in Extreme Core Housing Need (STIR greater than 50% but less than 100%)	45	30	0
1 person household	35	20	0
2 persons household	0	0	0
3 persons household	0	0	0
4 persons household	0	0	0
5 or more persons household	0	0	0
<b>Electoral Area "E": Household Composition by Housing Standard</b>	<b>Total</b>	<b>Owner</b>	<b>Renter</b>
Total private households by housing below standards	825	705	120
Household in Extreme Core Housing Need (STIR greater than 50% but less than 100%)	45	25	20
1 person household	30	20	0
2 persons household	0	0	0
3 persons household	0	0	0
4 persons household	0	0	0
5 or more persons household	0	0	0
<b>Electoral Area "F": Household Composition by Housing Standard</b>	<b>Total</b>	<b>Owner</b>	<b>Renter</b>
Total private households by housing below standards	780	735	45
Household in Extreme Core Housing Need (STIR greater than 50% but less than 100%)	50	30	0
1 person household	0	0	0
2 persons household	0	0	0
3 persons household	0	0	0
4 persons household	0	0	0
5 or more persons household	0	0	0
<b>Electoral Area "G": Household Composition by Housing Standard</b>	<b>Total</b>	<b>Owner</b>	<b>Renter</b>
Total private households by housing below standards	1050	885	165
Household in Extreme Core Housing Need (STIR greater than 50% but less than 100%)	40	25	15
1 person household	30	20	0
2 persons household	0	0	0
3 persons household	0	0	0
4 persons household	0	0	0
5 or more persons household	0	0	0
<b>Electoral Area "H": Household Composition by Housing Standard</b>	<b>Total</b>	<b>Owner</b>	<b>Renter</b>
Total private households by housing below standards	1030	920	110
Household in Extreme Core Housing Need (STIR greater than 50% but less than 100%)	20	20	0
1 person household	0	0	0
2 persons household	0	0	0
3 persons household	0	0	0



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4 persons household	0	0	0
5 or more persons household	0	0	0
<b>Electoral Area "I": Household Composition by Housing Standard</b>	<b>Total</b>	<b>Owner</b>	<b>Renter</b>
Total private households by housing below standards	925	830	95
Household in Extreme Core Housing Need (STIR greater than 50% but less than 100%)	20	0	0
1 person household	0	0	0
2 persons household	0	0	0
3 persons household	0	0	0
4 persons household	0	0	0
5 or more persons household	0	0	0

Table 109: Core Housing Need by household size and tenure

<b>Electoral Area "A", 2021</b>	<b>Total</b>	<b>Percentage</b>	<b>Owner</b>	<b>Percentage</b>	<b>Renter</b>	<b>Percentage</b>
Household not in core housing need	805	97	665	98	140	93
Household in core housing need	25	3	0	0	0	0
1 person household	0	0	0	0	0	0
2 persons household	0	0	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
<b>Electoral Area "B", 2021</b>	<b>Total</b>	<b>Percentage</b>	<b>Owner</b>	<b>Percentage</b>	<b>Renter</b>	<b>Percentage</b>
Household not in core housing need	295	79	235	84	60	67
Household in core housing need	75	20	45	16	30	33
1 person household	35	9	25	9	0	0
2 persons household	20	5	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
<b>Electoral Area "C", 2021</b>	<b>Total</b>	<b>Percentage</b>	<b>Owner</b>	<b>Percentage</b>	<b>Renter</b>	<b>Percentage</b>
Household not in core housing need	1400	94	1170	98	230	81
Household in core housing need	90	6	35	3	55	19
1 person household	70	5	30	3	45	16
2 persons household	0	0	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
<b>Electoral Area "D", 2021</b>	<b>Total</b>	<b>Percentage</b>	<b>Owner</b>	<b>Percentage</b>	<b>Renter</b>	<b>Percentage</b>
Household not in core housing need	1645	92	1475	95	170	74
Household in core housing need	130	7	75	5	60	26
1 person household	100	6	55	4	40	17

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2 persons household	20	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
<b>Electoral Area “E”, 2021</b>	<b>Total</b>	<b>Percentage</b>	<b>Owner</b>	<b>Percentage</b>	<b>Renter</b>	<b>Percentage</b>
Household not in core housing need	770	93	675	96	95	79
Household in core housing need	55	7	35	5	20	17
1 person household	40	5	20	3	15	13
2 persons household	0	0	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
<b>Electoral Area “F”, 2021</b>	<b>Total</b>	<b>Percentage</b>	<b>Owner</b>	<b>Percentage</b>	<b>Renter</b>	<b>Percentage</b>
Household not in core housing need	730	94	700	95	30	67
Household in core housing need	45	6	35	5	0	0
1 person household	0	0	0	0	0	0
2 persons household	15	2	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
<b>Electoral Area “G”, 2021</b>	<b>Total</b>	<b>Percentage</b>	<b>Owner</b>	<b>Percentage</b>	<b>Renter</b>	<b>Percentage</b>
Household not in core housing need	950	90	830	94	120	73
Household in core housing need	105	10	60	7	45	27
1 person household	70	7	30	3	35	21
2 persons household	0	0	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
<b>Electoral Area “H”, 2021</b>	<b>Total</b>	<b>Percentage</b>	<b>Owner</b>	<b>Percentage</b>	<b>Renter</b>	<b>Percentage</b>
Household not in core housing need	915	89	815	89	100	91
Household in core housing need	115	11	105	11	0	0
1 person household	50	5	45	5	0	0
2 persons household	55	5	55	6	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
<b>Electoral Area “I”, 2021</b>	<b>Total</b>	<b>Percentage</b>	<b>Owner</b>	<b>Percentage</b>	<b>Renter</b>	<b>Percentage</b>
Household not in core housing need	855	92	785	95	75	79
Household in core housing need	65	7	45	5	20	21
1 person household	20	2	0	0	0	0

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2 persons household	25	3	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 110: Households below affordability standard

<b>Electoral Area “A”, 2021</b>	<b>Total</b>	<b>Percentage</b>	<b>Owner</b>	<b>Percentage</b>	<b>Renter</b>	<b>Percentage</b>
Total - Private households by housing below standards	830	100	680	100	150	100
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	115	14	85	13	35	23
1 person household	25	3	0	0	20	13
2 persons household	30	4	25	4	0	0
3 persons household	30	4	25	4	0	0
4 persons household	20	2	20	3	0	0
5 or more persons household	0	0	0	0	0	0
<b>Electoral Area “B”, 2021</b>	<b>Total</b>	<b>Percentage</b>	<b>Owner</b>	<b>Percentage</b>	<b>Renter</b>	<b>Percentage</b>
Total - Private households by housing below standards	375	100	280	100	90	100
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	50	13	35	13	15	17
1 person household	25	7	20	7	0	0
2 persons household	0	0	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
<b>Electoral Area “C”, 2021</b>	<b>Total</b>	<b>Percentage</b>	<b>Owner</b>	<b>Percentage</b>	<b>Renter</b>	<b>Percentage</b>
Total - Private households by housing below standards	1485	100	1200	100	285	100
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	210	14	105	9	110	39
1 person household	90	6	35	3	50	18
2 persons household	75	5	50	4	25	9
3 persons household	25	2	0	0	15	5
4 persons household	20	1	0	0	0	0
5 or more persons household	0	0	0	0	0	0

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<b>Electoral Area “D”, 2021</b>	<b>Total</b>	<b>Percentage</b>	<b>Owner</b>	<b>Percentage</b>	<b>Renter</b>	<b>Percentage</b>
Total - Private households by housing below standards	1780	100	1545	100	230	100
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	225	13	145	9	85	37
1 person household	145	8	80	5	60	26
2 persons household	65	4	50	3	15	7
3 persons household	15	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
<b>Electoral Area “E”, 2021</b>	<b>Total</b>	<b>Percentage</b>	<b>Owner</b>	<b>Percentage</b>	<b>Renter</b>	<b>Percentage</b>
Total - Private households by housing below standards	825	100	705	100	120	100
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	120	15	90	13	35	29
1 person household	55	7	30	4	25	21
2 persons household	45	5	45	6	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
<b>Electoral Area “F”, 2021</b>	<b>Total</b>	<b>Percentage</b>	<b>Owner</b>	<b>Percentage</b>	<b>Renter</b>	<b>Percentage</b>
Total - Private households by housing below standards	780	100	735	100	45	100
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	140	18	115	16	20	44
1 person household	25	3	15	2	0	0
2 persons household	45	6	35	5	0	0
3 persons household	20	3	20	3	0	0
4 persons household	25	3	25	3	0	0
5 or more persons household	20	3	0	0	0	0
<b>Electoral Area “H”, 2021</b>	<b>Total</b>	<b>Percentage</b>	<b>Owner</b>	<b>Percentage</b>	<b>Renter</b>	<b>Percentage</b>
Total - Private households by housing below standards	1030	100	920	100	110	100
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	95	9	80	9	0	0

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1 person household	25	2	0	0	0	0
2 persons household	55	5	55	6	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
<b>Electoral Area “G”, 2021</b>	<b>Total</b>	<b>Percentage</b>	<b>Owner</b>	<b>Percentage</b>	<b>Renter</b>	<b>Percentage</b>
Total - Private households by housing below standards	1050	100	885	100	165	100
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	115	11	75	8	45	27
1 person household	70	7	40	5	30	18
2 persons household	30	3	25	3	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
<b>Electoral Area “I”, 2021</b>	<b>Total</b>	<b>Percentage</b>	<b>Owner</b>	<b>Percentage</b>	<b>Renter</b>	<b>Percentage</b>
Total - Private households by housing below standards	925	100	830	100	95	100
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	125	14	80	10	40	42
1 person household	55	6	45	5	0	0
2 persons household	45	5	20	2	20	21
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 III: Housing Affordability by jurisdiction

<b>Electoral Area “A”</b>	<b>Total</b>	<b>Owner</b>	<b>Renter</b>
Total - Private households by housing below standards	830	680	150
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	115	85	35
% Below the affordability standard	14	13	23
<b>Electoral Area “B”</b>	<b>Total</b>	<b>Owner</b>	<b>Renter</b>
Total - Private households by housing below standards	375	280	90

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Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	50	35	15
% Below the affordability standard	13	13	17
<b>Electoral Area “C”</b>	<b>Total</b>	<b>Owner</b>	<b>Renter</b>
Total - Private households by housing below standards	1,485	1,200	285
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	210	105	110
% Below the affordability standard	14	9	39
<b>Electoral Area “D”</b>	<b>Total</b>	<b>Owner</b>	<b>Renter</b>
Total - Private households by housing below standards	1,780	1,545	230
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	225	145	85
% Below the affordability standard	13	9	37
<b>Electoral Area “E”</b>	<b>Total</b>	<b>Owner</b>	<b>Renter</b>
Total - Private households by housing below standards	825	705	120
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	120	90	35
% Below the affordability standard	15	13	29
<b>Electoral Area “F”</b>	<b>Total</b>	<b>Owner</b>	<b>Renter</b>
Total - Private households by housing below standards	780	735	45
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	140	115	20
% Below the affordability standard	18	16	44
<b>Electoral Area “G”</b>	<b>Total</b>	<b>Owner</b>	<b>Renter</b>
Total - Private households by housing below standards	1,050	885	165
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	115	75	45
% Below the affordability standard	11	8	27
<b>Electoral Area “H”</b>	<b>Total</b>	<b>Owner</b>	<b>Renter</b>

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Total - Private households by housing below standards	1,030	920	110
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	95	80	0
% Below the affordability standard	9	9	0
<b>Electoral Area "I"</b>	<b>Total</b>	<b>Owner</b>	<b>Renter</b>
Total - Private households by housing below standards	925	830	95
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	125	80	40
% Below the affordability standard	14	10	42
<b>RDOS</b>	<b>Total</b>	<b>Owner</b>	<b>Renter</b>
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
<b>British Columbia</b>	<b>Total</b>	<b>Owner</b>	<b>Renter</b>
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 112: Core housing by tenure and household size

<b>Core Housing by Tenure -Electoral Area "A"</b>	<b>Total</b>	<b>Owner</b>	<b>Renter</b>
Household not in core housing need	805	665	140
Household in core housing need	25	0	0
1 person household	0	0	0
2 persons household	0	0	0
3 persons household	0	0	0
4 persons household	0	0	0
5 or more persons household	0	0	0
<b>Core Housing by Tenure – Electoral Area "B"</b>	<b>Total</b>	<b>Owner</b>	<b>Renter</b>
Household not in core housing need	295	235	60
Household in core housing need	75	45	30
1 person household	35	25	0
2 persons household	20	0	0

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3 persons household	0	0	0
4 persons household	0	0	0
5 or more persons household	0	0	0
<b>Core Housing by Tenure – Electoral Area “C”</b>	<b>Total</b>	<b>Owner</b>	<b>Renter</b>
Household not in core housing need	1400	1170	230
Household in core housing need	90	35	55
1 person household	70	30	45
2 persons household	0	0	0
3 persons household	0	0	0
4 persons household	0	0	0
5 or more persons household	0	0	0
<b>Core Housing by Tenure – Electoral Area “D”</b>	<b>Total</b>	<b>Owner</b>	<b>Renter</b>
Household not in core housing need	1645	1475	170
Household in core housing need	130	75	60
1 person household	100	55	40
2 persons household	20	0	0
3 persons household	0	0	0
4 persons household	0	0	0
5 or more persons household	0	0	0
<b>Core Housing by Tenure -Electoral Area “E”</b>	<b>Total</b>	<b>Owner</b>	<b>Renter</b>
Household not in core housing need	770	675	95
Household in core housing need	55	35	20
1 person household	40	20	15
2 persons household	0	0	0
3 persons household	0	0	0
4 persons household	0	0	0
5 or more persons household	0	0	0
<b>Core Housing by Tenure -Electoral Area “F”</b>	<b>Total</b>	<b>Owner</b>	<b>Renter</b>
Household not in core housing need	730	700	30
Household in core housing need	45	35	0
1 person household	0	0	0
2 persons household	15	0	0
3 persons household	0	0	0
4 persons household	0	0	0



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5 or more persons household	0	0	0
<b>Core Housing by Tenure -Electoral Area "C"</b>	<b>Total</b>	<b>Owner</b>	<b>Renter</b>
Household not in core housing need	950	830	120
Household in core housing need	105	60	45
1 person household	70	30	35
2 persons household	0	0	0
3 persons household	0	0	0
4 persons household	0	0	0
5 or more persons household	0	0	0
<b>Core Housing by Tenure -Electoral Area "H"</b>	<b>Total</b>	<b>Owner</b>	<b>Renter</b>
Household not in core housing need	915	815	100
Household in core housing need	115	105	0
1 person household	50	45	0
2 persons household	55	55	0
3 persons household	0	0	0
4 persons household	0	0	0
5 or more persons household	0	0	0
<b>Core Housing by Tenure -Electoral Area "I"</b>	<b>Total</b>	<b>Owner</b>	<b>Renter</b>
Household not in core housing need	855	785	75
Household in core housing need	65	45	20
1 person household	20	0	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 113: Shelter costs by tenure

<b>Electoral Area "A"</b>	<b>Total</b>	<b>Owner</b>	<b>Renter</b>
Average monthly shelter cost (\$)	\$ 1,284	\$ 1,336	\$ 1,040
<b>Electoral Area "B"</b>			
Average monthly shelter cost (\$)	\$ 952	\$ 980	\$ 880
<b>Electoral Area "C"</b>			
Average monthly shelter cost (\$)	\$ 1,021	\$ 978	\$ 1,210
<b>Electoral Area "D"</b>			

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Average monthly shelter cost (\$)	\$ 1,131	\$ 1,137	\$ 1,090
<b>Electoral Area “E”</b>			
Average monthly shelter cost (\$)	\$ 1,312	\$ 1,328	\$ 1,220
<b>Electoral Area “F”</b>			
Average monthly shelter cost (\$)	\$ 1,680	\$ 1,716	\$ 1,100
<b>Electoral Area “G”</b>			
Average monthly shelter cost (\$)	\$ 660	\$ 631	\$ 810
<b>Electoral Area “H”</b>	<b>Total</b>	<b>Owner</b>	<b>Renter</b>
Average monthly shelter cost (\$)	\$ 860	\$ 854	\$ 920
<b>Electoral Area “I”</b>			
Average monthly shelter cost (\$)	\$ 1,264	\$ 1,250	\$ 1,380
<b>RDOS</b>			
Average monthly shelter cost (\$)	\$ 1,166	\$ 1,137	\$ 1,258
<b>British Columbia</b>			
Average monthly shelter cost (\$)	\$ 1,596	\$ 1,654	\$ 1,492

Table 114: Shelter cost to income ratios

Shelter-cost-to-income ratios	Electoral Area “A”	Electoral Area “B”	Electoral Area “C”	Electoral Area “D”	Electoral Area “E”	Electoral Area “F”	Electoral Area “G”	Electoral Area “H”	Electoral Area “I”	RDOS	BC
<b>Owner and Tenant Households with Incomes &gt; \$0 , in non-farm, non-reserve private dwellings by shelter-cost-to-income ratio</b>	830	375	1,485	1,780	825	780	1,050	1,030	925	37,855	1,915,755
Spending <30% of Income on Shelter Costs	715	325	1,275	1,555	705	640	935	935	800	31,115	1,530,185
Spending 30% or more of Income on Shelter Costs	115	50	210	225	120	140	115	95	125	6,740	385,570
<b>Owner Households in Non-Farm Non-Reserve Private Dwellings</b>	690	285	1,235	1,590	720	750	905	925	855	29,875	1,353,695
Owner Households with a Mortgage	285	130	525	765	315	420	305	380	380	14,185	773,665
Owner Households Spending 30% or more of Income on Shelter Costs	13%	13%	9%	9%	13%	16%	8%	9%	10%	11%	15%
Average Monthly Shelter Costs for Owned Dwellings (\$)	\$1,336	\$980	\$978	\$1,137	\$1,328	\$1,716	\$631	\$854	\$1,250	\$1,137	\$1,654
Median Value of Dwellings (\$)	\$276,000	\$500,000	\$460,000	\$552,000	\$900,000	\$850,000	\$250,000	\$500,000	\$750,000	\$548,000	\$785,000
<b>Tenant Households in Non-Farm Non-Reserve Private Dwellings</b>	150	90	285	230	120	45	165	110	95	9,775	624,625
Tenant Households in Subsidized Housing	6.7%	11.1%	3.5%	13.0%	8.3%	0.0%	9.1%	0.0%	0.0%	13.1%	11.8%

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Tenant Households Spending 30% or more of Income on Shelter Costs	23%	17%	39%	37%	29%	44%	27%	0%	42%	36%	30%
Average Monthly Shelter Costs for Rented Dwellings (\$)	\$1,040	\$880	\$1,210	\$1,090	\$1,220	\$1,100	\$810	\$920	\$1,380	\$1,258	\$1,492

## Core Housing Need

Table 115: Core Housing Need over time

<b>Electoral Area “A” Core Housing Need</b>				
	<b>2006</b>	<b>2011</b>	<b>2016</b>	<b>2021</b>
Unaffordable Housing (%)	28.1	23.8	15.7	13.9
Inadequate Housing (%)	6.5	4.0	5.7	0.0
Unsuitable Housing (%)	4.3	5.3	1.4	3.0
<b>Core Housing Need (%)</b>	<b>23.7</b>	<b>4.6</b>	<b>4.3</b>	<b>3.0</b>
<b>Extreme Core Housing Need (%)</b>	<b>10.1</b>	<b>0.0</b>	<b>2.1</b>	<b>7.2</b>
Number of Households In Core Need	165	35	30	25
Extreme Core Housing Need (Count)	<b>70</b>	<b>0</b>	<b>15</b>	<b>60</b>
<b>Electoral Area “B” Core Housing Need</b>				
	<b>2006</b>	<b>2011</b>	<b>2016</b>	<b>2021</b>
Unaffordable Housing (%)	31.2	23.2	28.6	13.3
Inadequate Housing (%)	13.0	13.0	7.1	9.3
Unsuitable Housing (%)	2.6	0.0	7.1	9.3
<b>Core Housing Need (%)</b>	<b>32.5</b>	<b>26.1</b>	<b>28.6</b>	<b>20.0</b>
<b>Extreme Core Housing Need (%)</b>	<b>2.6</b>	<b>7.2</b>	<b>11.4</b>	<b>0.0</b>
Number of Households In Core Need	125	90	100	75
Extreme Core Housing Need (Count)	<b>10</b>	<b>25</b>	<b>40</b>	<b>0</b>
<b>Electoral Area “C” Core Housing Need</b>				
	<b>2006</b>	<b>2011</b>	<b>2016</b>	<b>2021</b>
Unaffordable Housing (%)	23.2	17.5	18.1	14.1
Inadequate Housing (%)	5.8	5.8	7.9	4.7
Unsuitable Housing (%)	4.7	5.3	2.0	4.0
<b>Core Housing Need (%)</b>	<b>22.7</b>	<b>9.3</b>	<b>10.3</b>	<b>6.1</b>
<b>Extreme Core Housing Need (%)</b>	<b>9.0</b>	<b>3.4</b>	<b>5.5</b>	<b>3.4</b>
Number of Households In Core Need	315	95	130	90
Extreme Core Housing Need (Count)	<b>125</b>	<b>35</b>	<b>70</b>	<b>50</b>
<b>Electoral Area “D” Core Housing Need</b>				
	<b>2006</b>	<b>2011</b>	<b>2016</b>	<b>2021</b>
Unaffordable Housing (%)	19.4	19.1	16.3	12.6
Inadequate Housing (%)	4.1	10.0	6.0	5.3

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Unsuitable Housing (%)	3.0	2.0	1.2	2.5
<b>Core Housing Need (%)</b>	<b>5.4</b>	<b>11.1</b>	<b>9.0</b>	<b>7.3</b>
<b>Extreme Core Housing Need (%)</b>	<b>2.4</b>	<b>4.9</b>	<b>4.6</b>	<b>2.5</b>
Number of Households In Core Need	125	250	225	130
Extreme Core Housing Need (Count)	<b>55</b>	<b>110</b>	<b>115</b>	<b>45</b>
<b>Electoral Area “E” Core Housing Need</b>				
	<b>2006</b>	<b>2011</b>	<b>2016</b>	<b>2021</b>
Unaffordable Housing (%)	19.0	26.5	20.7	14.5
Inadequate Housing (%)	6.3	9.8	7.1	5.5
Unsuitable Housing (%)	2.8	0.0	2.9	0.0
<b>Core Housing Need (%)</b>	<b>8.4</b>	<b>3.0</b>	<b>10.0</b>	<b>6.7</b>
<b>Extreme Core Housing Need (%)</b>	<b>4.2</b>	<b>0.0</b>	<b>5.0</b>	<b>5.5</b>
Number of Households In Core Need	60	20	70	55
Extreme Core Housing Need (Count)	<b>30</b>	<b>0</b>	<b>35</b>	<b>45</b>
<b>Electoral Area “F” Core Housing Need</b>				
	<b>2006</b>	<b>2011</b>	<b>2016</b>	<b>2021</b>
Unaffordable Housing (%)	13.9	15.3	11.8	17.9
Inadequate Housing (%)	5.6	7.3	7.6	6.4
Unsuitable Housing (%)	2.1	2.9	3.5	0.0
<b>Core Housing Need (%)</b>	<b>4.2</b>	<b>3.6</b>	<b>4.9</b>	<b>5.8</b>
<b>Extreme Core Housing Need (%)</b>	<b>2.8</b>	<b>3.6</b>	<b>1.4</b>	<b>6.4</b>
Number of Households In Core Need	30	25	35	45
Extreme Core Housing Need (Count)	<b>20</b>	<b>25</b>	<b>10</b>	<b>50</b>
<b>Electoral Area “G” Core Housing Need</b>				
	<b>2006</b>	<b>2011</b>	<b>2016</b>	<b>2021</b>
Unaffordable Housing (%)	17.4	13.4	17.5	11.0
Inadequate Housing (%)	12.6	14.5	10.1	6.2
Unsuitable Housing (%)	4.7	0.0	3.2	2.4
<b>Core Housing Need (%)</b>	<b>23.2</b>	<b>19.9</b>	<b>11.1</b>	<b>10.0</b>
<b>Extreme Core Housing Need (%)</b>	<b>5.8</b>	<b>8.2</b>	<b>3.7</b>	<b>3.8</b>
Number of Households In Core Need	220	170	105	105
Extreme Core Housing Need (Count)	<b>55</b>	<b>70</b>	<b>35</b>	<b>40</b>

Regional District of Okanagan Similkameen Housing Needs Assessment (2024) – RDOS Electoral Areas

Electoral Area “H” Core Housing Need				
	2006	2011	2016	2021
Unaffordable Housing (%)	17.5	20.5	14.8	9.2
Inadequate Housing (%)	6.6	3.3	3.4	3.9
Unsuitable Housing (%)	2.7	0.0	1.7	1.0
<b>Core Housing Need (%)</b>	<b>14.8</b>	<b>20.5</b>	<b>13.1</b>	<b>11.2</b>
<b>Extreme Core Housing Need (%)</b>	<b>10.4</b>	<b>13.9</b>	<b>6.3</b>	<b>1.9</b>
Number of Households In Core Need	135	125	115	115
Extreme Core Housing Need (Count)	<b>95</b>	<b>85</b>	<b>55</b>	<b>20</b>
Electoral Area “I” Core Housing Need				
	2006	2011	2016	2021
Unaffordable Housing (%)	19.0	26.5	20.7	13.5
Inadequate Housing (%)	6.3	9.8	7.1	4.9
Unsuitable Housing (%)	2.8	0.0	2.9	0.0
<b>Core Housing Need (%)</b>	<b>8.4</b>	<b>3.0</b>	<b>10.0</b>	<b>7.0</b>
<b>Extreme Core Housing Need (%)</b>	<b>4.2</b>	<b>0.0</b>	<b>5.0</b>	<b>2.2</b>
Number of Households In Core Need	60	20	70	65
Extreme Core Housing Need (Count)	<b>30</b>	<b>0</b>	<b>35</b>	<b>20</b>

Table 116: Comparative Core Housing Need

Core Housing Need									
Households	Electoral Area “A”			Electoral Area “B”			Electoral Area “C”		
	Total	Owners	Tenants	Total	Owners	Tenants	Total	Owners	Tenants
Total Households	830	680	150	375	280	90	1,485	1,200	285
Share	100%	82%	18%	100%	75%	24%	100%	81%	19%
Below Suitability Standard	25	-	15	35	20	-	60	30	25
Rate	3%	0%	10%	9%	7%	0%	4%	3%	9%
Below Adequacy Standard	-	-	-	35	25	-	70	45	25
Rate	0%	0%	0%	9%	9%	0%	5%	4%	9%
Below Affordability Standard	115	85	35	50	35	15	210	105	110
Rate	14%	13%	23%	13%	13%	17%	14%	9%	39%
Below All Three Standards	-	-	-	-	-	-	-	-	-
Rate	0%	0%	0%	0%	0%	0%	0%	0%	0%

Regional District of Okanagan Similkameen Housing Needs Assessment (2024) – RDOS Electoral Areas

In Core Housing Need	25	-	-	75	45	30	90	35	55
<i>Rate</i>	3%	0%	0%	20%	16%	33%	6%	3%	19%
Extreme Core Housing Need	60	50	-	-	-	-	50	25	20
<i>Rate</i>	7%	7%	0%	0%	0%	0%	3%	2%	7%

**Core Housing Need**

<i>Households</i>	Electoral Area “D”			Electoral Area “E”			Electoral Area “F”		
	Total	Owners	Tenants	Total	Owners	Tenants	Total	Owners	Tenants
Total Households	1,780	1,545	230	825	705	120	780	735	45
<i>Share</i>	100%	87%	13%	100%	85%	15%	100%	94%	6%
Below Suitability Standard	45	30	-	-	-	-	-	-	-
<i>Rate</i>	3%	2%	0%	0%	0%	0%	0%	0%	0%
Below Adequacy Standard	95	65	30	45	35	-	50	45	-
<i>Rate</i>	5%	4%	13%	5%	5%	0%	6%	6%	0%
Below Affordability Standard	225	145	85	120	90	35	140	115	20
<i>Rate</i>	13%	9%	37%	15%	13%	29%	18%	16%	44%
Below All Three Standards	-	-	-	-	-	-	-	-	-
<i>Rate</i>	0%	0%	0%	0%	0%	0%	0%	0%	0%
In Core Housing Need	130	75	60	55	35	20	45	35	-
<i>Rate</i>	7%	5%	26%	7%	5%	17%	6%	5%	0%
Extreme Core Housing Need	45	30	-	45	25	20	50	30	-
<i>Rate</i>	3%	2%	0%	5%	4%	17%	6%	4%	0%

**Core Housing Need**

<i>Households</i>	Electoral Area “G”			Electoral Area “H”			Electoral Area “I”		
	Total	Owners	Tenants	Total	Owners	Tenants	Total	Owners	Tenants
Total Households	1,050	885	165	1,030	920	110	925	830	95
<i>Share</i>	100%	84%	16%	100%	89%	11%	100%	90%	10%
Below Suitability Standard	25	25	-	10	10	-	-	-	-
<i>Rate</i>	2%	3%	0%	1%	1%	0%	0%	0%	0%

**Regional District of Okanagan Similkameen Housing Needs Assessment (2024) – RDOS Electoral Areas**

Below Adequacy Standard	65	50	-	40	35	-	45	40	-
<i>Rate</i>	6%	6%	0%	4%	4%	0%	5%	5%	0%
Below Affordability Standard	115	75	45	95	80	-	125	80	40
<i>Rate</i>	11%	8%	27%	9%	9%	0%	14%	10%	42%
Below All Three Standards	-	-	-	-	-	-	-	-	-
<i>Rate</i>	0%	0%	0%	0%	0%	0%	0%	0%	0%
In Core Housing Need	105	60	45	115	105	-	65	45	20
<i>Rate</i>	10%	7%	27%	11%	11%	0%	7%	5%	21%
Extreme Core Housing Need	40	25	15	20	20	-	20	-	-
<i>Rate</i>	4%	3%	9%	2%	2%	0%	2%	0%	0%

<b>Core Housing Need</b>						
<i>Households</i>	<b>RDOS</b>			<b>British Columbia</b>		
	Total	Owners	Tenants	Total	Owners	Tenants
Total Households	37,855	28,090	9,775	1,915,755	1,291,130	624,625
<i>Share</i>	100%	74%	26%	100%	67%	33%
Below Suitability Standard	780	395	390	86,655	36,330	50,325
<i>Rate</i>	2%	1%	4%	5%	3%	8%
Below Adequacy Standard	1,605	1,160	445	74,035	49,250	24,785
<i>Rate</i>	4%	4%	5%	4%	4%	4%
Below Affordability Standard	6,740	3,200	3,535	385,570	199,355	186,215
<i>Rate</i>	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%
In Core Housing Need	3,455	1,330	2,130	257,090	102,850	154,240
<i>Rate</i>	9%	5%	22%	13%	8%	25%
Extreme Core Housing Need	1,855	865	990	134,625	64,795	69,825
<i>Rate</i>	5%	3%	10%	7%	5%	11%



**Regional District of Okanagan Similkameen Housing Needs Assessment (2024) – RDOS Electoral Areas**

Table 117: Rental Housing by jurisdiction

Core Housing Need by Household Size	Electoral Area "A"			Electoral Area "B"			Electoral Area "C"		
	Total	Owners	Renters	Total	Owners	Renters	Total	Owners	Renters
Household in Core Housing Need	25	-	-	75	45	30	90	35	55
1 person household	-	-	-	35	25	-	70	30	45
2 persons household	-	-	-	20	-	-	-	-	-
3 persons household	-	-	-	-	-	-	-	-	-
4 or more persons household	-	-	-	-	-	-	-	-	-
5 or more persons household	-	-	-	-	-	-	-	-	-

Core Housing Need by Household Size	Electoral Area "D"			Electoral Area "E"			Electoral Area "F"		
	Total	Owners	Renters	Total	Owners	Renters	Total	Owners	Renters
Household in Core Housing Need	130	75	60	55	35	20	45	35	-
1 person household	100	55	40	40	20	15	-	-	-
2 persons household	20	-	-	-	-	-	15	-	-
3 persons household	-	-	-	-	-	-	-	-	-
4 persons household	-	-	-	-	-	-	-	-	-
5 or more persons household	-	-	-	-	-	-	-	-	-

Core Housing Need by Household Size	Electoral Area "G"			Electoral Area "H"			Electoral Area "I"		
	Total	Owners	Renters	Total	Owners	Renters	Total	Owners	Renters
Household in Core Housing Need	105	60	45	115	105	-	65	45	20
1 person household	70	30	35	50	45	-	20	-	-
2 persons household	-	-	-	55	55	-	25	-	-
3 persons household	-	-	-	-	-	-	-	-	-
4 persons household	-	-	-	-	-	-	-	-	-
5 or more persons household	-	-	-	-	-	-	-	-	-

Regional District of Okanagan Similkameen Housing Needs Assessment (2024) – RDOS Electoral Areas

## Housing Market Characteristics

Table 118: Monthly Shelter Cost of Rented Dwellings

Rented Dwellings: Monthly Shelter Cost											
	Electoral Area "A"	Electoral Area "B"	Electoral Area "C"	Electoral Area "D"	Electoral Area "E"	Electoral Area "F"	Electoral Area "G"	Electoral Area "H"	Electoral Area "I"	RDOS	BC
2021 Median	\$ 1,010	\$ 750	\$ 1,070	\$ 1,020	\$ 1,150	\$ 1,000	\$ 920	\$ 1,070	\$ 1,350	\$ 1,150	\$ 1,370
2021 Average	\$ 1,040	\$ 880	\$ 1,210	\$ 1,090	\$ 1,220	\$ 1,100	\$ 810	\$ 920	\$ 1,380	\$ 1,258	\$ 1,492
2016- Average	\$ 1,075	\$ 701	\$ 994	\$ 1,088	\$ 1,077	\$ 1,037	\$ 768	\$ 851	\$ 1,077	\$ 999	\$ 1,149
2011- Average	\$ 924	\$ 772	\$ 963	\$ 818	\$ 1,037	\$ 920	\$ 831	\$ 518	\$ 1,037	\$ 943	\$ 1,075
2006-Average	\$ 686	\$ 467	\$ 763	\$ 869	\$ 912	\$ 1,051	\$ 730	\$ 572	\$ 912	\$ 849	\$ 980
Percentage Increase 2006-2021	52%	88%	59%	25%	34%	5%	11%	61%	51%	48%	52%

Table 119: Assessed values by typology

BC Assessment Housing Values	Electoral Area "A"		Electoral Area "B"		Electoral Area "C"		Electoral Area "D"		Electoral Area "E"	
	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023
Single Family Dwelling	\$1,067,365	\$1,205,350	\$435,139	\$548,288	\$681,046	\$801,510	\$864,794	\$969,398	\$1,106,172	\$1,272,021
% Change		13%		26%		18%		12%		15%
Residential Dwelling w/ Suite	\$1,091,379	\$1,225,742			\$843,250	\$1,014,800	\$1,118,478	\$1,205,412	\$1,228,897	\$1,456,143
% Change		12%				20%		8%		18%
Duplex	\$517,000	\$578,000	\$375,150	\$469,150	\$770,000	\$825,000	\$613,871	\$496,888	\$659,000	\$873,500
% Change		12%		25%		7%		-19%		33%
Triplex/Fourplex					\$507,000	\$743,500		\$661,600	\$747,000	\$843,000
% Change						47%				13%
Manufactured Home	\$126,931	\$148,814	\$170,007	\$223,074	\$246,047	\$302,949	\$180,532	\$220,160	\$466,720	\$567,480
% Change		17%		31%		23%		22%		22%
2 Acres or More (Single Family Dwelling)	\$1,009,137	\$1,142,174	\$751,167	\$946,286	\$861,670	\$982,480	\$1,167,397	\$1,277,369	\$1,408,423	\$1,643,989
% Change		13%		26%		14%		9%		17%
Row Housing (Single Unit Ownership)						\$337,200		\$473,674		\$491,794
% Change										
Condominium								\$447,291		
% Change										
Average	\$989,872	\$1,121,467	\$525,431	\$672,042	\$545,392	\$641,082	\$775,215	\$820,333	\$1,137,500	\$1,267,062
% Change		13%		28%		18%		6%		11%

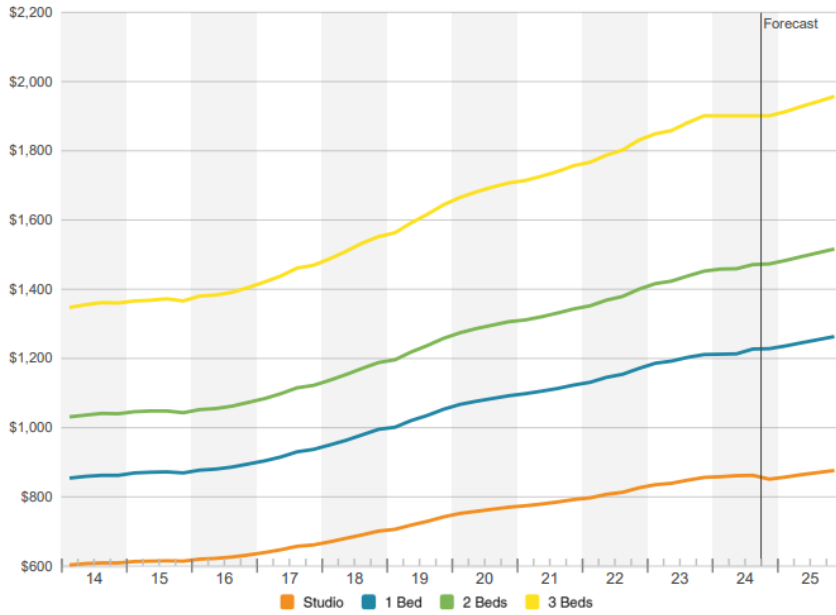
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BC Assessment Housing Values	Electoral Area "F"		Electoral Area "G"		Electoral Area "H"		Electoral Area "I"	
	2022	2023	2022	2023	2022	2023	2022	2023
Single Family Dwelling	\$898,039	\$1,021,766	\$359,774	\$432,133	\$567,256	\$658,947	\$844,927	\$949,859
% Change		14%		20%		16%		12%
Residential Dwelling w/ Suite	\$967,780	\$1,103,780	\$519,000	\$630,000	\$699,000	\$802,333	\$877,781	\$997,982
% Change		14%		21%		15%		14%
Duplex			\$1,161,000	\$1,408,000	\$508,000	\$586,000	\$406,350	\$637,361
% Change				21%		15%		57%
Triplex/Fourplex								\$985,667
% Change								
Manufactured Home	\$266,033	\$313,933	\$121,955	\$147,495	\$208,866	\$248,335	\$386,232	\$472,252
% Change		18%		21%		19%		22%
2 Acres or More (Single Family Dwelling)	\$1,029,072	\$1,149,700	\$760,158	\$926,001	\$774,769	\$875,125	\$985,205	\$1,139,498
% Change		12%		22%		13%		16%
Row Housing (Single Unit Ownership)				\$339,154				\$441,327
% Change								
Condominium								\$273,825
% Change								
Average	\$899,694	\$1,017,747	\$308,858	\$373,977	\$547,658	\$626,175	\$834,698	\$800,214
% Change		13%		21%		14%		-4%

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Figure 10: RDOS Market Asking Rent per Unit by Bedroom

Market Asking Rent Per Unit By Bedroom

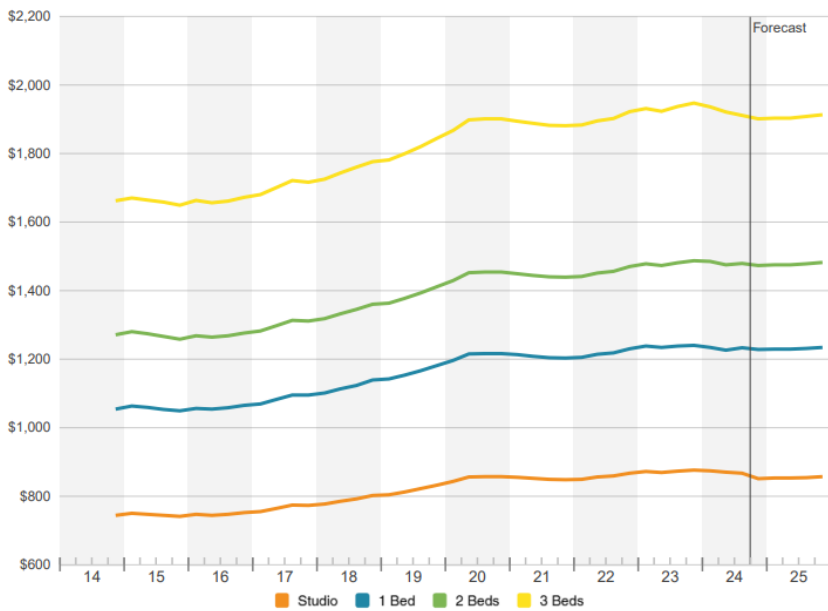


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Figure 11: Inflation Adjusted RDOS Market Asking Rent by Bedroom

Market Asking Rent Per Unit By Bedroom



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## Appendix 2: Detailed Housing Needs Calculations

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

### Electoral Area “A”

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

#### OKANAGAN-SIMILKAMEEN A RDA (CSD, BC)

AGE – PRIMARY HOUSEHOLD MAINTAINER 2006 CATEGORIES	2006 Households	
	Owner	Renter
UNDER 25 YEARS	0	0
25 TO 34 YEARS	20	20
35 TO 44 YEARS	80	25
45 TO 54 YEARS	180	60
55 TO 64 YEARS	140	15
65 TO 74 YEARS	115	10
75 YEARS AND OVER	95	15

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 on present age and tenure demographics, would be expected were housing as available as in 2006. 2021 data is below.

#### OKANAGAN-SIMILKAMEEN A RDA (CSD, BC)

AGE – PRIMARY HOUSEHOLD MAINTAINER 2021 CATEGORIES	2021 Households	
	Owner	Renter
15 TO 24 YEARS	0	0
25 TO 34 YEARS	25	20
35 TO 44 YEARS	40	20
45 TO 54 YEARS	100	20

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55 TO 64 YEARS	260	50
65 TO 74 YEARS	220	20
75 TO 84 YEARS	85	10
85 YEARS AND OVER	30	0

The below table will compare these census years.

**OKANAGAN-SIMILKAMEEN A RDA (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	135	230	70	140
	20 to 24 years	95		70	
25 TO 34 YEARS	25 to 29 years	80	115	40	130
	30 to 34 years	35		90	
35 TO 44 YEARS	35 to 39 years	50	200	75	140
	40 to 44 years	150		65	
45 TO 54 YEARS	45 to 49 years	165	395	125	220
	50 to 54 years	230		95	
55 TO 64 YEARS	55 to 59 years	190	350	265	600
	60 to 64 years	160		335	
65 TO 74 YEARS	65 to 69 years	130	200	260	440
	70 to 74 years	70		180	
75 YEARS AND OVER	75 to 79 years	65	155	120	200
	80 to 84 years	70		40	
	85 years and over	20		40	

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

**OKANAGAN-SIMILKAMEEN A RDA (CSD, BC)**

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2006 Households		2006 Population	2006 Headship Rate	
	Owner	Renter	Total	Owner	Renter
15 TO 24 YEARS	0	0	230	0.00%	0.00%
25 TO 34 YEARS	20	20	115	17.39%	17.39%
35 TO 44 YEARS	80	25	200	40.00%	12.50%
45 TO 54 YEARS	180	60	395	45.57%	15.19%
55 TO 64 YEARS	140	15	350	40.00%	4.29%
65 TO 74 YEARS	115	10	200	57.50%	5.00%
75 YEARS AND OVER	95	15	155	61.29%	9.68%

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.

**OKANAGAN-SIMILKAMEEN A RDA (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%	0.00%	140	0.00	0.00
25 TO 34 YEARS	17.39%	17.39%	130	22.61	22.61
35 TO 44 YEARS	40.00%	12.50%	140	56.00	17.50
45 TO 54 YEARS	45.57%	15.19%	220	100.25	33.42
55 TO 64 YEARS	40.00%	4.29%	600	240.00	25.71
65 TO 74 YEARS	57.50%	5.00%	440	253.00	22.00
75 YEARS AND OVER	61.29%	9.68%	200	122.58	19.35

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.

**OKANAGAN-SIMILKAMEEN A RDA (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	0.00	0	0	0.00	0.00	0.00
25 TO 34 YEARS	22.61	22.61	25	20	-2.39	2.61	0.22
35 TO 44 YEARS	56.00	17.50	40	20	16.00	-2.50	13.50
45 TO 54 YEARS	100.25	33.42	100	20	0.25	13.42	13.67
55 TO 64 YEARS	240.00	25.71	260	50	-20.00	-24.29	0.00
65 TO 74 YEARS	253.00	22.00	220	20	33.00	2.00	35.00
75 YEARS AND OVER	122.58	19.35	115	10	7.58	9.35	16.94
<b>TOTAL NEW UNITS TO MEET SUPPRESSED HOUSING NEED - 20 YEARS</b>							<b>79.32</b>

Electoral Area “B”

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

**OKANAGAN-SIMILKAMEEN B RDA (CSD, BC)**

AGE – PRIMARY HOUSEHOLD MAINTAINER 2006 CATEGORIES	2006 Households	
	Owner	Renter
UNDER 25 YEARS	0	0
25 TO 34 YEARS	10	30
35 TO 44 YEARS	55	30



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45 TO 54 YEARS	95	40
55 TO 64 YEARS	80	10
65 TO 74 YEARS	55	20
75 YEARS AND OVER	40	10

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 on present age and tenure demographics, would be expected were housing as available as in 2006. 2021 data is below.

**OKANAGAN-SIMILKAMEEN B RDA (CSD, BC)**

AGE – PRIMARY HOUSEHOLD MAINTAINER 2021 CATEGORIES	2021 Households	
	Owner	Renter
15 TO 24 YEARS	0	0
25 TO 34 YEARS	20	0
35 TO 44 YEARS	65	10
45 TO 54 YEARS	65	15
55 TO 64 YEARS	70	35
65 TO 74 YEARS	90	15
75 TO 84 YEARS	45	10
85 YEARS AND OVER	20	0

The below table will compare these census years.

**OKANAGAN-SIMILKAMEEN B RDA (CSD, BC)**

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	Age Categories – Population	2006		2021	
		All Categories	Summed Categories	All Categories	Summed Categories

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15 TO 24 YEARS	15 to 19 years	85	105	85	130
	20 to 24 years	20		45	
25 TO 34 YEARS	25 to 29 years	40	85	40	90
	30 to 34 years	45		50	
35 TO 44 YEARS	35 to 39 years	45	135	95	180
	40 to 44 years	90		85	
45 TO 54 YEARS	45 to 49 years	125	250	85	180
	50 to 54 years	125		95	
55 TO 64 YEARS	55 to 59 years	100	195	85	160
	60 to 64 years	95		75	
65 TO 74 YEARS	65 to 69 years	60	100	85	210
	70 to 74 years	40		125	
75 YEARS AND OVER	75 to 79 years	20	40	50	110
	80 to 84 years	20		35	
	85 years and over	0		25	

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

**OKANAGAN-SIMILKAMEEN B RDA (CSD, BC)**

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2006 Households		2006 Population Total	2006 Headship Rate	
	Owner	Renter		Owner	Renter
15 TO 24 YEARS	0	0	105	0.00%	0.00%
25 TO 34 YEARS	10	30	85	11.76%	35.29%
35 TO 44 YEARS	55	30	135	40.74%	22.22%
45 TO 54 YEARS	95	40	250	38.00%	16.00%
55 TO 64 YEARS	80	10	195	41.03%	5.13%

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65 TO 74 YEARS	55	20	100	55.00%	20.00%
75 YEARS AND OVER	40	10	40	100.00%	25.00%

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.

**OKANAGAN-SIMILKAMEEN B RDA (CSD, BC)**

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2006 Headship Rate		2021 Population Total	2021 Potential Households	
	Owner	Renter		Owner	Renter
15 TO 24 YEARS	0.00%	0.00%	130	0.00	0.00
25 TO 34 YEARS	11.76%	35.29%	90	10.59	31.76
35 TO 44 YEARS	40.74%	22.22%	180	73.33	40.00
45 TO 54 YEARS	38.00%	16.00%	180	68.40	28.80
55 TO 64 YEARS	41.03%	5.13%	160	65.64	8.21
65 TO 74 YEARS	55.00%	20.00%	210	115.50	42.00
75 YEARS AND OVER	100.00%	25.00%	110	110.00	27.50

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.

**OKANAGAN-SIMILKAMEEN B RDA (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	0.00	0	0	0.00	0.00	0.00
25 TO 34 YEARS	10.59	31.76	20	0	-9.41	31.76	22.35
35 TO 44 YEARS	73.33	40.00	65	10	8.33	30.00	38.33
45 TO 54 YEARS	68.40	28.80	65	15	3.40	13.80	17.20
55 TO 64 YEARS	65.64	8.21	70	35	-4.36	-26.79	0.00

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65 TO 74 YEARS	115.50	42.00	90	15	25.50	27.00	52.50
75 YEARS AND OVER	110.00	27.50	65	10	45.00	17.50	62.50
<b>TOTAL NEW UNITS TO MEET SUPPRESSED HOUSING NEED - 20 YEARS</b>							<b>192.9</b>

### Electoral Area “C”

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

#### OKANAGAN-SIMILKAMEEN C RDA (CSD, BC)

AGE – PRIMARY HOUSEHOLD MAINTAINER 2006 CATEGORIES	2006 Households	
	Owner	Renter
UNDER 25 YEARS	10	10
25 TO 34 YEARS	70	45
35 TO 44 YEARS	155	60
45 TO 54 YEARS	215	60
55 TO 64 YEARS	325	45
65 TO 74 YEARS	265	30
75 YEARS AND OVER	245	25

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 on present age and tenure demographics, would be expected were housing as available as in 2006. 2021 data is below.

#### OKANAGAN-SIMILKAMEEN C RDA (CSD, BC)

AGE – PRIMARY HOUSEHOLD MAINTAINER 2021 CATEGORIES	2021 Households	
	Owner	Renter
15 TO 24 YEARS	0	0
25 TO 34 YEARS	50	30
35 TO 44 YEARS	100	65

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45 TO 54 YEARS	135	70
55 TO 64 YEARS	335	70
65 TO 74 YEARS	445	40
75 TO 84 YEARS	225	15
85 YEARS AND OVER	65	0

The below table will compare these census years.

**OKANAGAN-SIMILKAMEEN C RDA (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	205	355	165	280
	20 to 24 years	150		115	
25 TO 34 YEARS	25 to 29 years	130	305	145	340
	30 to 34 years	175		195	
35 TO 44 YEARS	35 to 39 years	240	460	205	350
	40 to 44 years	220		145	
45 TO 54 YEARS	45 to 49 years	285	515	190	410
	50 to 54 years	230		220	
55 TO 64 YEARS	55 to 59 years	325	685	350	755
	60 to 64 years	360		405	
65 TO 74 YEARS	65 to 69 years	340	575	455	870
	70 to 74 years	235		415	
75 YEARS AND OVER	75 to 79 years	205	370	245	500
	80 to 84 years	90		140	

Regional District of Okanagan Similkameen Housing Needs Assessment (2024) – RDOS Electoral Areas

	85 years and over	75	115
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The next table will show the household-maintainer rate for 2006.

**OKANAGAN-SIMILKAMEEN C RDA (CSD, BC)**

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2006 Households		2006 Population Total	2006 Headship Rate	
	Owner	Renter		Owner	Renter
15 TO 24 YEARS	10	10	355	2.82%	2.82%
25 TO 34 YEARS	70	45	305	22.95%	14.75%
35 TO 44 YEARS	155	60	460	33.70%	13.04%
45 TO 54 YEARS	215	60	515	41.75%	11.65%
55 TO 64 YEARS	325	45	685	47.45%	6.57%
65 TO 74 YEARS	265	30	575	46.09%	5.22%
75 YEARS AND OVER	245	25	370	66.22%	6.76%

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.

**OKANAGAN-SIMILKAMEEN C RDA (CSD, BC)**

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2006 Headship Rate		2021 Population Total	2021 Potential Households	
	Owner	Renter		Owner	Renter
15 TO 24 YEARS	2.82%	2.82%	280	7.89	7.89
25 TO 34 YEARS	22.95%	14.75%	340	78.03	50.16
35 TO 44 YEARS	33.70%	13.04%	350	117.93	45.65
45 TO 54 YEARS	41.75%	11.65%	410	171.17	47.77
55 TO 64 YEARS	47.45%	6.57%	755	358.21	49.6
65 TO 74 YEARS	46.09%	5.22%	870	400.96	45.39

Regional District of Okanagan Similkameen Housing Needs Assessment (2024) – RDOS Electoral Areas

75 YEARS AND OVER	66.22%	6.76%	500	331.08	33.78
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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.

**OKANAGAN-SIMILKAMEEN C RDA (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	7.89	7.89	0	0	7.89	7.89	15.77
25 TO 34 YEARS	78.03	50.16	50	30	28.03	20.16	48.20
35 TO 44 YEARS	117.93	45.65	100	65	17.93	-19.35	0.00
45 TO 54 YEARS	171.17	47.77	135	70	36.17	-22.23	13.93
55 TO 64 YEARS	358.21	49.60	335	70	23.21	-20.40	2.81
65 TO 74 YEARS	400.96	45.39	445	40	-44.04	5.39	0.00
75 YEARS AND OVER	331.08	33.78	290	15	41.08	18.78	59.86
<b>TOTAL NEW UNITS TO MEET SUPPRESSED HOUSING NEED - 20 YEARS</b>							<b>140.60</b>

Electoral Area “D”

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

**OKANAGAN-SIMILKAMEEN D RDA (CSD, BC)**

AGE – PRIMARY HOUSEHOLD MAINTAINER 2006 CATEGORIES	2006 Households	
	Owner	Renter
UNDER 25 YEARS	0	25
25 TO 34 YEARS	135	45

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35 TO 44 YEARS	240	55
45 TO 54 YEARS	485	120
55 TO 64 YEARS	525	55
65 TO 74 YEARS	420	55
75 YEARS AND OVER	330	10

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 on present age and tenure demographics, would be expected were housing as available as in 2006. 2021 data is below.

**OKANAGAN-SIMILKAMEEN D RDA (CSD, BC)**

AGE – PRIMARY HOUSEHOLD MAINTAINER 2021 CATEGORIES	2021 Households	
	Owner	Renter
15 TO 24 YEARS	0	10
25 TO 34 YEARS	60	35
35 TO 44 YEARS	130	30
45 TO 54 YEARS	210	45
55 TO 64 YEARS	445	45
65 TO 74 YEARS	475	45
75 TO 84 YEARS	235	15
85 YEARS AND OVER	55	15

The below table will compare these census years.

**OKANAGAN-SIMILKAMEEN D RDA (CSD, BC)**

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	Age Categories	2006		2021	
		All Categories	Summed Categories	All Categories	Summed Categories



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	Population			
15 TO 24 YEARS	15 to 19 years	295	430	145
	20 to 24 years	135		280
25 TO 34 YEARS	25 to 29 years	260	510	105
	30 to 34 years	250		155
35 TO 44 YEARS	35 to 39 years	255	680	165
	40 to 44 years	425		175
45 TO 54 YEARS	45 to 49 years	505	1,035	230
	50 to 54 years	530		270
55 TO 64 YEARS	55 to 59 years	605	1,210	390
	60 to 64 years	505		515
65 TO 74 YEARS	65 to 69 years	425	815	510
	70 to 74 years	390		430
75 YEARS AND OVER	75 to 79 years	280	470	210
	80 to 84 years	150		150
	85 years and over	40		100

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

**OKANAGAN-SIMILKAMEEN D RDA (CSD, BC)**

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2006 Households		2006 Population	2006 Headship Rate	
	Owner	Renter	Total	Owner	Renter
15 TO 24 YEARS	0	25	430	0.00%	5.81%
25 TO 34 YEARS	135	45	510	26.47%	8.82%
35 TO 44 YEARS	240	55	680	35.29%	8.09%
45 TO 54 YEARS	485	120	1,035	46.86%	11.59%

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55 TO 64 YEARS	525	55	1,110	47.30%	4.95%
65 TO 74 YEARS	420	55	815	51.53%	6.75%
75 YEARS AND OVER	330	10	470	70.21%	2.13%

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.

**OKANAGAN-SIMILKAMEEN D RDA (CSD, BC)**

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2006 Headship Rate		2021 Population Total	2021 Potential Households	
	Owner	Renter		Owner	Renter
15 TO 24 YEARS	0.00%	5.81%	280	0.00	16.27
25 TO 34 YEARS	26.47%	8.82%	260	68.82	22.93
35 TO 44 YEARS	35.29%	8.09%	340	119.99	27.51
45 TO 54 YEARS	46.86%	11.59%	500	234.30	57.95
55 TO 64 YEARS	47.30%	4.95%	905	428.07	44.80
65 TO 74 YEARS	51.53%	6.75%	940	484.38	63.45
75 YEARS AND OVER	70.21%	2.13%	460	322.97	9.80

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.

**OKANAGAN-SIMILKAMEEN D RDA (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	16.27	0	10	0.00	6.27	6.27
25 TO 34 YEARS	68.82	22.93	60	35	8.82	-12.07	0.00
35 TO 44 YEARS	119.99	27.51	130	30	-10.01	-2.49	0.00
45 TO 54 YEARS	234.30	57.95	210	45	24.30	12.95	37.25

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55 TO 64 YEARS	428.07	44.80	445	45	-16.94	-0.20	0.00
65 TO 74 YEARS	484.38	63.45	475	45	9.38	18.45	27.83
75 YEARS AND OVER	322.97	9.80	290	30	32.97	-20.20	12.76
<b>TOTAL NEW UNITS TO MEET SUPPRESSED HOUSING NEED - 20 YEARS</b>							<b>84.11</b>

### Electoral Area “E”

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

#### OKANAGAN-SIMILKAMEEN E RDA (CSD, BC)

AGE – PRIMARY HOUSEHOLD MAINTAINER 2006 CATEGORIES	2006 Households	
	Owner	Renter
UNDER 25 YEARS	0	10
25 TO 34 YEARS	40	35
35 TO 44 YEARS	95	20
45 TO 54 YEARS	180	15
55 TO 64 YEARS	170	35
65 TO 74 YEARS	130	0
75 YEARS AND OVER	100	0

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 on present age and tenure demographics, would be expected were housing as available as in 2006. 2021 data is below.

#### OKANAGAN-SIMILKAMEEN E RDA (CSD, BC)

AGE – PRIMARY HOUSEHOLD MAINTAINER 2021 CATEGORIES	2021 Households	
	Owner	Renter
15 TO 24 YEARS	0	10
25 TO 34 YEARS	15	20

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35 TO 44 YEARS	75	25
45 TO 54 YEARS	85	20
55 TO 64 YEARS	245	25
65 TO 74 YEARS	250	25
75 TO 84 YEARS	55	0
85 YEARS AND OVER	25	0

The below table will compare these census years.

**OKANAGAN-SIMILKAMEEN E RDA (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	145	185	60	120
	20 to 24 years	40		60	
25 TO 34 YEARS	25 to 29 years	50	150	75	140
	30 to 34 years	100		65	
35 TO 44 YEARS	35 to 39 years	90	220	85	200
	40 to 44 years	130		115	
45 TO 54 YEARS	45 to 49 years	170	356	75	180
	50 to 54 years	195		105	
55 TO 64 YEARS	55 to 59 years	195	385	205	505
	60 to 64 years	190		300	
65 TO 74 YEARS	65 to 69 years	130	220	225	445
	70 to 74 years	90		220	
75 YEARS AND OVER	75 to 79 years	70	155	85	175

Regional District of Okanagan Similkameen Housing Needs Assessment (2024) – RDOS Electoral Areas

80 to 84 years	50	35
85 years and over	35	55

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

**OKANAGAN-SIMILKAMEEN E RDA (CSD, BC)**

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2006 Households		2006 Population Total	2006 Headship Rate	
	Owner	Renter		Owner	Renter
15 TO 24 YEARS	0	10	185	0.00%	5.41%
25 TO 34 YEARS	40	35	150	26.67%	23.33%
35 TO 44 YEARS	95	20	220	43.18%	9.09%
45 TO 54 YEARS	180	15	365	49.32%	4.11%
55 TO 64 YEARS	170	35	385	44.16%	9.09%
65 TO 74 YEARS	130	0	220	59.09%	0.00%
75 YEARS AND OVER	100	0	155	64.52%	0.00%

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.

**OKANAGAN-SIMILKAMEEN E RDA (CSD, BC)**

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2006 Headship Rate		2021 Population Total	2021 Potential Households	
	Owner	Renter		Owner	Renter
15 TO 24 YEARS	0.00%	5.41%	120	0.00	6.49
25 TO 34 YEARS	26.67%	23.33%	140	37.33	32.67
35 TO 44 YEARS	43.18%	9.09%	200	86.36	18.18
45 TO 54 YEARS	49.32%	4.11%	180	88.77	7.40
55 TO 64 YEARS	44.16%	9.09%	505	222.99	45.91

Regional District of Okanagan Similkameen Housing Needs Assessment (2024) – RDOS Electoral Areas

65 TO 74 YEARS	59.09%	0.00%	445	262.95	0.00
75 YEARS AND OVER	64.52%	0.00%	175	112.90	0.00

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.

**OKANAGAN-SIMILKAMEEN E RDA (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	6.49	0	10	0.00	-3.51	0.00
25 TO 34 YEARS	37.33	32.67	15	20	22.33	12.67	35.00
35 TO 44 YEARS	86.36	18.18	75	25	11.36	-6.82	4.55
45 TO 54 YEARS	88.77	7.40	85	20	3.77	-12.60	0.00
55 TO 64 YEARS	222.99	45.91	245	25	-22.01	20.91	0.00
65 TO 74 YEARS	262.95	0.00	250	25	12.95	-25.00	0.00
75 YEARS AND OVER	112.90	0.00	80	0	32.90	0.00	32.90
<b>TOTAL NEW UNITS TO MEET SUPPRESSED HOUSING NEED - 20 YEARS</b>							<b>72.45</b>

Electoral Area “F”

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

**OKANAGAN-SIMILKAMEEN F RDA (CSD, BC)**

AGE – PRIMARY HOUSEHOLD MAINTAINER 2006 CATEGORIES	2006 Households	
	Owner	Renter
UNDER 25 YEARS	0	10

25 TO 34 YEARS	20	25
35 TO 44 YEARS	95	20
45 TO 54 YEARS	210	10
55 TO 64 YEARS	170	10
65 TO 74 YEARS	85	0
75 YEARS AND OVER	90	0

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 on present age and tenure demographics, would be expected were housing as available as in 2006. 2021 data is below.

**OKANAGAN-SIMILKAMEEN F RDA (CSD, BC)**

AGE – PRIMARY HOUSEHOLD MAINTAINER 2021 CATEGORIES	2021 Households	
	Owner	Renter
15 TO 24 YEARS	0	0
25 TO 34 YEARS	50	10
35 TO 44 YEARS	100	10
45 TO 54 YEARS	145	10
55 TO 64 YEARS	195	0
65 TO 74 YEARS	150	0
75 TO 84 YEARS	100	0
85 YEARS AND OVER	15	0

The below table will compare these census years.

**OKANAGAN-SIMILKAMEEN F RDA (CSD, BC)**

	2006	2021
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Regional District of Okanagan Similkameen Housing Needs Assessment (2024) – RDOS Electoral Areas

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	Age Categories – Population	All Categories	Summed Categories	All Categories	Summed Categories
15 TO 24 YEARS	15 to 19 years	195	310	160	265
	20 to 24 years	115		105	
25 TO 34 YEARS	25 to 29 years	70	140	40	135
	30 to 34 years	70		95	
35 TO 44 YEARS	35 to 39 years	90	240	125	235
	40 to 44 years	150		110	
45 TO 54 YEARS	45 to 49 years	185	385	120	275
	50 to 54 years	200		155	
55 TO 64 YEARS	55 to 59 years	195	335	210	385
	60 to 64 years	140		175	
65 TO 74 YEARS	65 to 69 years	110	150	145	310
	70 to 74 years	40		165	
75 YEARS AND OVER	75 to 79 years	80	165	120	185
	80 to 84 years	75		50	
	85 years and over	10		15	

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

**OKANAGAN-SIMILKAMEEN F RDA (CSD, BC)**

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2006 Households		2006 Population	2006 Headship Rate	
	Owner	Renter	Total	Owner	Renter
15 TO 24 YEARS	0	10	310	0.00%	3.23%
25 TO 34 YEARS	20	25	140	14.29%	17.86%
35 TO 44 YEARS	95	20	240	39.58%	8.33%



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45 TO 54 YEARS	210	10	385	54.55%	2.60%
55 TO 64 YEARS	170	10	335	50.75%	2.99%
65 TO 74 YEARS	85	0	150	56.67%	0.00%
75 YEARS AND OVER	90	0	165	54.55%	0.00%

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.

**OKANAGAN-SIMILKAMEEN F RDA (CSD, BC)**

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2006 Headship Rate		2021 Population Total	2021 Potential Households	
	Owner	Renter		Owner	Renter
15 TO 24 YEARS	0.00%	3.23%	265	0.00	8.55
25 TO 34 YEARS	14.29%	17.86%	135	19.29	24.11
35 TO 44 YEARS	39.58%	8.33%	235	93.02	19.58
45 TO 54 YEARS	54.55%	2.60%	275	150.00	7.14
55 TO 64 YEARS	50.75%	2.99%	385	195.37	11.49
65 TO 74 YEARS	56.67%	0.00%	310	175.67	0.00
75 YEARS AND OVER	54.55%	0.00%	185	100.91	0.00

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.

**OKANAGAN-SIMILKAMEEN F RDA (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	8.55	0	0	0.00	8.55	8.55
25 TO 34 YEARS	19.29	24.11	50	10	-30.71	14.11	0.00
35 TO 44 YEARS	93.02	19.58	100	10	-6.98	9.58	2.60

Regional District of Okanagan Similkameen Housing Needs Assessment (2024) – RDOS Electoral Areas

45 TO 54 YEARS	150.00	7.14	145	10	5.00	-2.86	2.14
55 TO 64 YEARS	195.37	11.49	195	0	0.37	11.49	11.87
65 TO 74 YEARS	175.67	0.00	150	0	25.67	0.00	25.67
75 YEARS AND OVER	100.91	0.00	115	0	-14.09	0.00	0.00
<b>TOTAL NEW UNITS TO MEET SUPPRESSED HOUSING NEED - 20 YEARS</b>							<b>50.83</b>

### Electoral Area “G”

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

#### OKANAGAN-SIMILKAMEEN G RDA (CSD, BC)

AGE – PRIMARY HOUSEHOLD MAINTAINER 2006 CATEGORIES	2006 Households	
	Owner	Renter
UNDER 25 YEARS	0	10
25 TO 34 YEARS	35	35
35 TO 44 YEARS	75	60
45 TO 54 YEARS	125	20
55 TO 64 YEARS	250	15
65 TO 74 YEARS	260	0
75 YEARS AND OVER	160	0

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 on present age and tenure demographics, would be expected were housing as available as in 2006. 2021 data is below.

#### OKANAGAN-SIMILKAMEEN G RDA (CSD, BC)

AGE – PRIMARY HOUSEHOLD MAINTAINER 2021 CATEGORIES	2021 Households	
	Owner	Renter
15 TO 24 YEARS	0	0

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25 TO 34 YEARS	20	20
35 TO 44 YEARS	50	25
45 TO 54 YEARS	90	20
55 TO 64 YEARS	215	45
65 TO 74 YEARS	365	50
75 TO 84 YEARS	180	15
85 YEARS AND OVER	45	0

The below table will compare these census years.

**OKANAGAN-SIMILKAMEEN G RDA (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	100	145	90	135
	20 to 24 years	45		45	
25 TO 34 YEARS	25 to 29 years	45	170	50	145
	30 to 34 years	125		95	
35 TO 44 YEARS	35 to 39 years	95	250	75	160
	40 to 44 years	155		85	
45 TO 54 YEARS	45 to 49 years	120	290	90	200
	50 to 54 years	170		110	
55 TO 64 YEARS	55 to 59 years	210	465	180	430
	60 to 64 years	255		250	
65 TO 74 YEARS	65 to 69 years	265	420	350	650
	70 to 74 years	155		300	

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75 YEARS AND OVER	75 to 79 years	115		200	
	80 to 84 years	55	230	115	390
	85 years and over	60		75	

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

**OKANAGAN-SIMILKAMEEN G RDA (CSD, BC)**

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2006 Households		2006 Population	2006 Headship Rate	
	Owner	Renter	Total	Owner	Renter
15 TO 24 YEARS	0	10	145	0.00%	6.90%
25 TO 34 YEARS	35	35	170	20.59%	20.59%
35 TO 44 YEARS	75	60	250	30.00%	24.00%
45 TO 54 YEARS	125	20	290	43.10%	6.90%
55 TO 64 YEARS	250	15	465	53.76%	3.23%
65 TO 74 YEARS	260	0	420	61.90%	0.00%
75 YEARS AND OVER	160	0	230	69.57%	0.00%

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.

**OKANAGAN-SIMILKAMEEN G RDA (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%	6.90%	135	0.00	9.31
25 TO 34 YEARS	20.59%	20.59%	145	29.85	29.85
35 TO 44 YEARS	30.00%	24.00%	160	48.00	38.40
45 TO 54 YEARS	43.10%	6.90%	200	86.21	13.79

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55 TO 64 YEARS	53.76%	3.23%	430	231.18	13.87
65 TO 74 YEARS	61.90%	0.00%	650	402.38	0.00
75 YEARS AND OVER	69.57%	0.00%	390	271.30	0.00

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.

**OKANAGAN-SIMILKAMEEN G RDA (CSD, BC)**

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2021 Potential Households		2021 Households		2021 Suppressed Households		Total
	Owner	Renter	Owner	Renter	Owner	Renter	
15 TO 24 YEARS	0.00	9.31	0	0	0.00	9.31	9.31
25 TO 34 YEARS	29.85	29.85	20	20	9.85	9.85	19.71
35 TO 44 YEARS	48.00	38.40	50	25	-2.00	13.40	11.40
45 TO 54 YEARS	86.21	13.79	90	20	-3.79	-6.21	0.00
55 TO 64 YEARS	231.18	13.87	215	45	16.18	-31.13	0.00
65 TO 74 YEARS	402.38	0.00	365	50	37.38	-50.00	0.00
75 YEARS AND OVER	271.30	0.00	225	15	46.30	-15.00	31.30
<b>TOTAL NEW UNITS TO MEET SUPPRESSED HOUSING NEED - 20 YEARS</b>							<b>71.72</b>

Electoral Area “H”

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

**OKANAGAN-SIMILKAMEEN H RDA (CSD, BC)**

AGE – PRIMARY HOUSEHOLD MAINTAINER 2006 CATEGORIES	2006 Households	
	Owner	Renter

UNDER 25 YEARS	0	0
25 TO 34 YEARS	10	10
35 TO 44 YEARS	105	20
45 TO 54 YEARS	280	45
55 TO 64 YEARS	250	0
65 TO 74 YEARS	215	10
75 YEARS AND OVER	55	10

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 on present age and tenure demographics, would be expected were housing as available as in 2006. 2021 data is below.

**OKANAGAN-SIMILKAMEEN H RDA (CSD, BC)**

AGE – PRIMARY HOUSEHOLD MAINTAINER 2021 CATEGORIES	2021 Households	
	Owner	Renter
15 TO 24 YEARS	0	0
25 TO 34 YEARS	25	20
35 TO 44 YEARS	35	20
45 TO 54 YEARS	135	15
55 TO 64 YEARS	330	30
65 TO 74 YEARS	250	20
75 TO 84 YEARS	150	15
85 YEARS AND OVER	15	0

The below table will compare these census years.

**OKANAGAN-SIMILKAMEEN H RDA (CSD, BC)**

		2006	2021
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Regional District of Okanagan Similkameen Housing Needs Assessment (2024) – RDOS Electoral Areas

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	Age Categories – Population	All Categories	Summed Categories	All Categories	Summed Categories
15 TO 24 YEARS	15 to 19 years	85	130	55	70
	20 to 24 years	45		15	
25 TO 34 YEARS	25 to 29 years	30	85	60	120
	30 to 34 years	55		60	
35 TO 44 YEARS	35 to 39 years	105	255	95	150
	40 to 44 years	150		55	
45 TO 54 YEARS	45 to 49 years	225	490	140	310
	50 to 54 years	265		170	
55 TO 64 YEARS	55 to 59 years	255	500	255	585
	60 to 64 years	245		330	
65 TO 74 YEARS	65 to 69 years	200	330	260	440
	70 to 74 years	130		180	
75 YEARS AND OVER	75 to 79 years	85	105	165	280
	80 to 84 years	10		70	
	85 years and over	10		45	

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

**OKANAGAN-SIMILKAMEEN H RDA (CSD, BC)**

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2006 Households		2006 Population	2006 Headship Rate	
	Owner	Renter	Total	Owner	Renter
15 TO 24 YEARS	0	0	130	0.00%	0.00%
25 TO 34 YEARS	10	10	85	11.76%	11.76%

Regional District of Okanagan Similkameen Housing Needs Assessment (2024) – RDOS Electoral Areas

35 TO 44 YEARS	105	20	255	41.18%	7.84%
45 TO 54 YEARS	280	45	490	57.14%	9.18%
55 TO 64 YEARS	250	0	500	50.00%	0.00%
65 TO 74 YEARS	215	10	330	65.15%	3.03%
75 YEARS AND OVER	55	10	105	52.38%	9.52%

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.

**OKANAGAN-SIMILKAMEEN H RDA (CSD, BC)**

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2006 Headship Rate		2021 Population Total	2021 Potential Households	
	Owner	Renter		Owner	Renter
15 TO 24 YEARS	0.00%	0.00%	70	0.00	0.00
25 TO 34 YEARS	11.76%	11.76%	120	14.12	14.12
35 TO 44 YEARS	41.18%	7.84%	150	61.76	11.76
45 TO 54 YEARS	57.14%	9.18%	310	177.14	28.47
55 TO 64 YEARS	50.00%	0.00%	585	292.50	0.00
65 TO 74 YEARS	65.15%	3.03%	440	286.67	13.33
75 YEARS AND OVER	52.38%	9.52%	280	146.67	26.67

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.

**OKANAGAN-SIMILKAMEEN H RDA (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	0.00	0	0	0.00	0.00	0.00
25 TO 34 YEARS	14.12	14.12	25	20	-10.88	-5.88	0.00



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35 TO 44 YEARS	61.76	11.76	35	20	26.76	-8.24	18.53
45 TO 54 YEARS	177.14	28.47	135	15	42.14	13.47	55.61
55 TO 64 YEARS	292.50	0.00	330	30	-37.50	-30.00	0.00
65 TO 74 YEARS	286.67	13.33	250	20	36.67	-6.67	30.00
75 YEARS AND OVER	146.67	26.67	165	15	-18.33	11.67	0.00
<b>TOTAL NEW UNITS TO MEET SUPPRESSED HOUSING NEED - 20 YEARS</b>							<b>104.10</b>

### Electoral Area “I”

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

#### OKANAGAN-SIMILKAMEEN I RDA (CSD, BC)

AGE – PRIMARY HOUSEHOLD MAINTAINER 2006 CATEGORIES	2006 Households	
	Owner	Renter
UNDER 25 YEARS	0	10
25 TO 34 YEARS	40	35
35 TO 44 YEARS	95	20
45 TO 54 YEARS	180	15
55 TO 64 YEARS	170	35
65 TO 74 YEARS	130	0
75 YEARS AND OVER	100	0

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 on present age and tenure demographics, would be expected were housing as available as in 2006. 2021 data is below.

#### OKANAGAN-SIMILKAMEEN I RDA (CSD, BC)

AGE – PRIMARY HOUSEHOLD MAINTAINER 2021 CATEGORIES	2021 Households	
	Owner	Renter

Regional District of Okanagan Similkameen Housing Needs Assessment (2024) – RDOS Electoral Areas

15 TO 24 YEARS	0	0
25 TO 34 YEARS	35	10
35 TO 44 YEARS	90	35
45 TO 54 YEARS	130	15
55 TO 64 YEARS	280	25
65 TO 74 YEARS	190	0
75 TO 84 YEARS	125	10
85 YEARS AND OVER	15	0

The below table will compare these census years.

**OKANAGAN-SIMILKAMEEN I RDA (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	145	185	100	135
	20 to 24 years	40		35	
25 TO 34 YEARS	25 to 29 years	50	150	45	115
	30 to 34 years	100		70	
35 TO 44 YEARS	35 to 39 years	90	220	140	260
	40 to 44 years	130		120	
45 TO 54 YEARS	45 to 49 years	170	365	105	270
	50 to 54 years	195		165	
55 TO 64 YEARS	55 to 59 years	195	385	230	595
	60 to 64 years	190		365	
65 TO 74 YEARS	65 to 69 years	130	220	205	380

Regional District of Okanagan Similkameen Housing Needs Assessment (2024) – RDOS Electoral Areas

75 YEARS AND OVER	70 to 74 years	90	155	175	240
	75 to 79 years	70		115	
	80 to 84 years	50		85	
	85 years and over	35		40	

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

**OKANAGAN-SIMILKAMEEN I RDA (CSD, BC)**

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2006 Households		2006 Population	2006 Headship Rate	
	Owner	Renter	Total	Owner	Renter
15 TO 24 YEARS	0	10	185	0.00%	5.41%
25 TO 34 YEARS	40	35	150	26.67%	23.33%
35 TO 44 YEARS	95	20	220	43.18%	9.09%
45 TO 54 YEARS	180	15	365	49.32%	4.11%
55 TO 64 YEARS	170	35	385	44.16%	9.09%
65 TO 74 YEARS	130	0	220	59.09%	0.00%
75 YEARS AND OVER	100	0	155	64.52%	0.00%

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.

**OKANAGAN-SIMILKAMEEN I RDA (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%	5.41%	135	0.00	7.30
25 TO 34 YEARS	26.67%	23.33%	115	30.67	26.83
35 TO 44 YEARS	43.18%	9.09%	260	112.27	23.64

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45 TO 54 YEARS	49.32%	4.11%	270	133.15	11.10
55 TO 64 YEARS	44.16%	9.09%	595	262.73	54.09
65 TO 74 YEARS	59.09%	0.00%	380	224.55	0.00
75 YEARS AND OVER	64.52%	0.00%	240	154.84	0.00

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.

**OKANAGAN-SIMILKAMEEN I RDA (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	7.30	0	0	0.00	7.30	7.30
25 TO 34 YEARS	30.67	26.83	35	10	-4.33	16.83	12.50
35 TO 44 YEARS	112.27	23.64	90	35	22.27	-11.36	10.91
45 TO 54 YEARS	133.15	11.10	130	15	3.15	-3.90	0.00
55 TO 64 YEARS	262.73	54.09	280	25	-17.27	29.09	11.82
65 TO 74 YEARS	224.55	0.00	190	0	34.55	0.00	34.55
75 YEARS AND OVER	154.84	0.00	140	10	14.84	-10.00	4.84
<b>TOTAL NEW UNITS TO MEET SUPPRESSED HOUSING NEED - 20 YEARS</b>							<b>81.91</b>

## 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 30<sup>th</sup> and October 15<sup>th</sup>, 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.

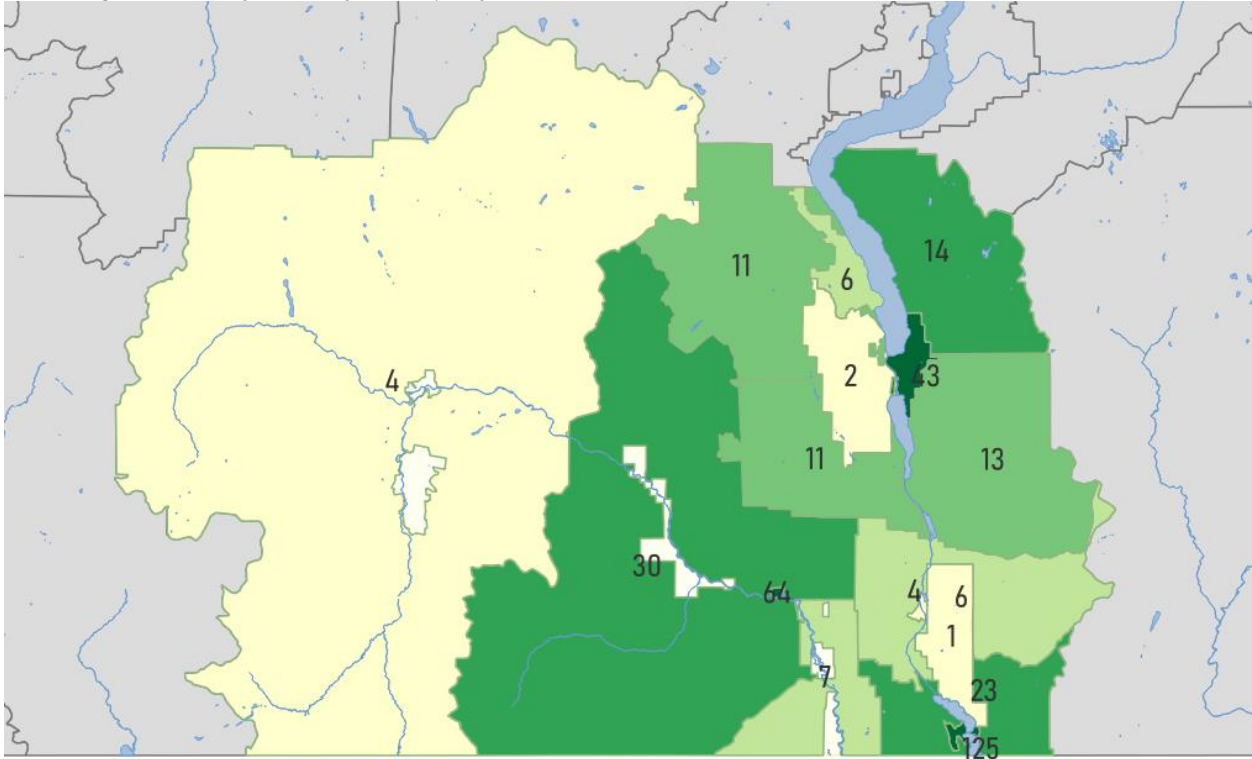
### Municipalities and Electoral Areas

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

Table 120: Survey Responses by Area

TOWN OF OSOYOOS	125
VILLAGE KEREMEOS	64
CITY OF PENTICTON	43
ELECTORAL AREA "G"	30
ELECTORAL 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 12: Survey Count by Municipality/Electoral Area

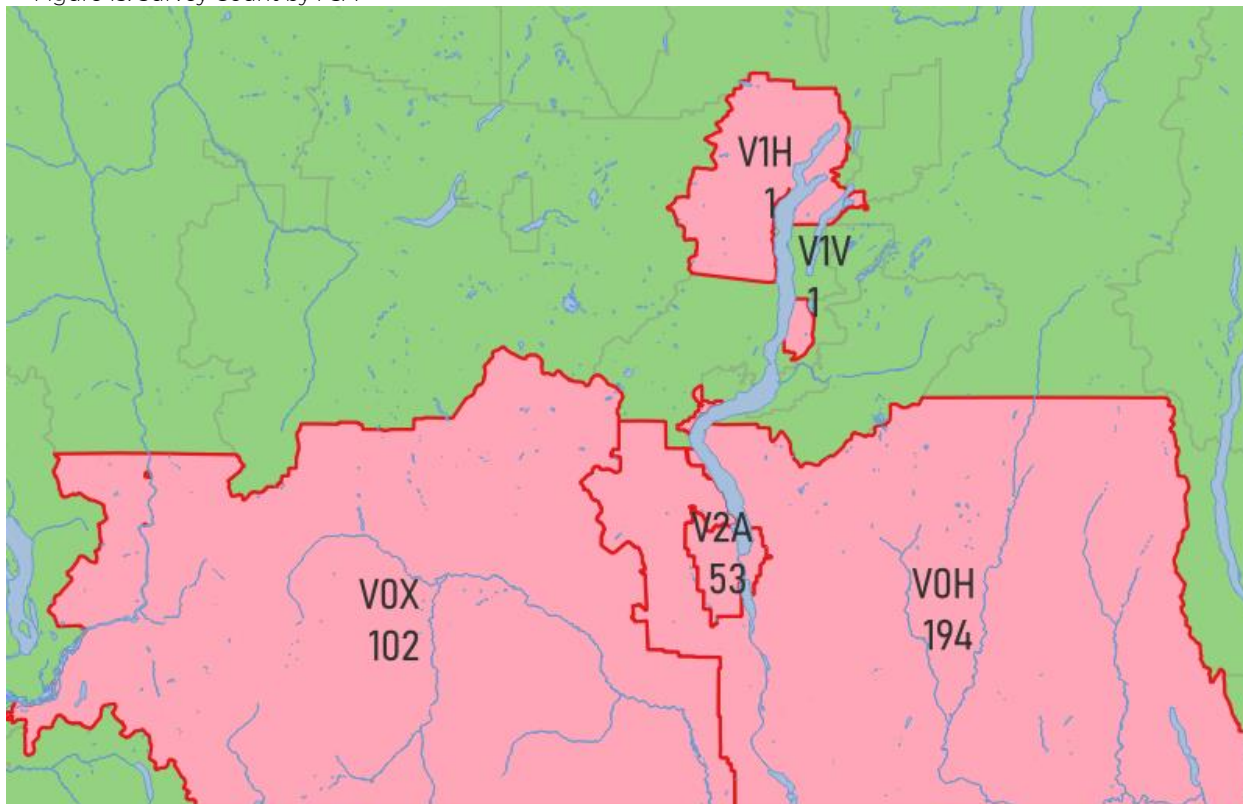


### Forward Sortition Areas (FSA)

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

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

Figure 13: 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.<sup>14</sup>

Beyond this, survey takers said:

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

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<sup>14</sup> 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 to this question, 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 121: 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
<b>Grand Total</b>	<b>16</b>



## Residency

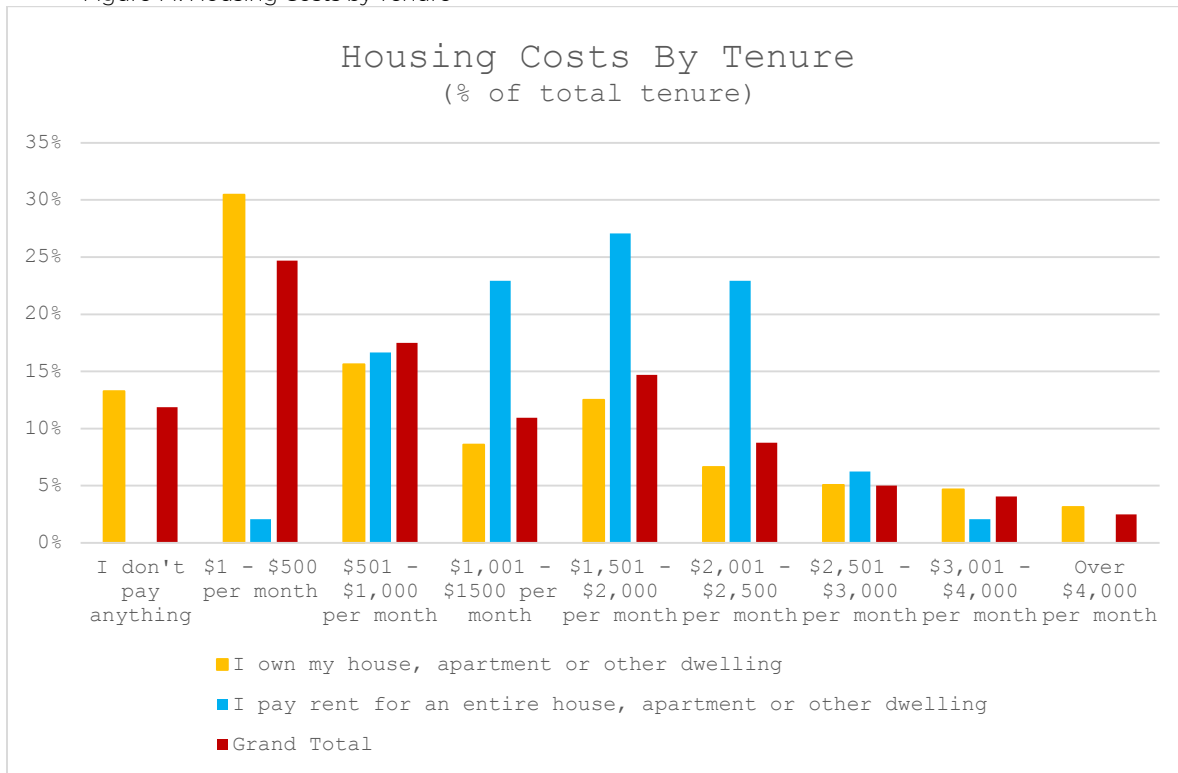
The average survey taker answering the question reported to have lived in the RDOS for 16 years. Electoral Area “H” had the highest average (52 years), while Electoral Area “F” and the Town of Oliver had the shortest average length of residency (4 years) for areas with multiple responses. The average 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 14: 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-homeowning 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 122: 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 –

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'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 123: 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 Electoral 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 cited 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 124: 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%

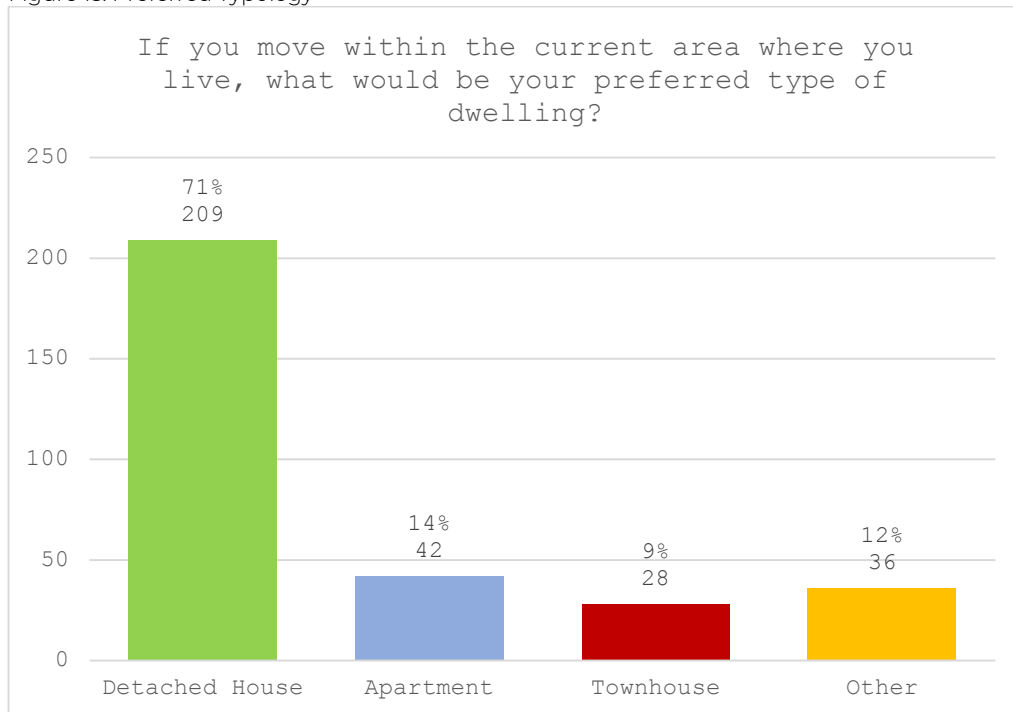
## Residence

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 15: 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

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**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.