



LIVE IT. EXPLORE IT. LOVE THE OKANAGAN.

South Okanagan *Community Comparison* & Relocation Guide

A practical, local-first guide to Penticton, Summerland, Okanagan Falls, Oliver and Osoyoos—built to help you choose for the life you actually want.

Choose the rhythm before the address.

Use the matrix, lifestyle profiles and move checklist inside. Then spend time in your finalists at weekday and weekend pace—not only on a perfect summer afternoon.

SUMMERLAND —●— PENTICTON —●— OK FALLS —●— OLIVER —●— OSOYOOS

[LIVINGINTHEOKANAGAN.CA](https://livingintheokanagan.ca)





START WITH YOUR ORDINARY TUESDAY

The five-community *shortlist*

This is a lifestyle filter—not a ranking. Housing, services and road conditions vary by neighbourhood and season, so use it to focus your research and then verify what matters to your household.

Community & rhythm	Access & housing	Verify before choosing
Penticton Active, convenient and service-rich.	Two lakes, downtown and the regional airport; the broadest mix of condos, townhomes and houses.	Summer traffic, neighbourhood noise and the condition of older homes.
Summerland Quiet, scenic and small-town.	Lake beaches, Giants Head and orchards; established homes, hillsides and acreages.	Slopes, winter exposure and travel time for regional errands.
Okanagan Falls Compact, relaxed and outdoors-first.	Skaha Lake, parks and KVR access; village, strata and rural-edge choices.	Smaller services—test commuting, healthcare and routine shopping.
Oliver Sunny, practical wine country.	Lake, river trail and vineyards; town, rural and retirement-friendly choices.	Heat, farm activity, water questions and drives for some services.
Osoyoos Warm, scenic and leisure-oriented.	Lake, desert, border and wineries; condos, homes and leasehold options.	Seasonality, summer heat, strata or lease terms and regional care.

Three-town rule

Shortlist three. Spend an ordinary weekday and a weekend block in each. Drive to groceries, recreation and healthcare at the hours you would actually use them.

Property rule

Choose the community rhythm first. Then compare property type, title, insurance, utilities and the complete monthly cost.



READ FOR TRADE-OFFS, NOT SUPERLATIVES

Five places. Five distinct *rhythms*.

The right fit is personal. These profiles focus on the day-to-day experience each community can support and the questions worth asking before you commit.

Penticton

01

CONNECTED · ACTIVE · FLEXIBLE

Between Okanagan and Skaha lakes, Penticton offers the strongest mix of services, recreation and housing choices.

- Test summer traffic
- Compare north and south
- Map daily routines
- Check age and updates

[Open the Penticton guide →](#)

Summerland

02

SCENIC · NEIGHBOURLY · UNHURRIED

Lake, hillside and orchard scenery create a quieter small-town life while Penticton remains close.

- Drive hills in winter
- Check sun exposure
- Time regional errands
- Review rural services

[Open the Summerland guide →](#)

Okanagan Falls

03

COMPACT · OUTDOORSY · RELAXED

On Skaha Lake, OK Falls keeps beaches, parks, trails and wine country close in a village setting.

- Confirm key services
- Test Highway 97
- Check title or park rules
- Study nearby land uses

[Open the OK Falls guide →](#)

Oliver

04

AUTHENTIC · SUNNY · AGRICULTURAL

Oliver combines a practical town centre, lake and river access with a working vineyard landscape.

- Ask about farm activity
- Review water systems
- Plan for summer heat
- Map specialist services

[Open the Oliver guide →](#)

Osoyoos

WARM · SCENIC · LEISURE-FORWARD

Osoyoos combines lake recreation, desert scenery, wine country and border access with a resort-like pace.

[Open the Osoyoos guide →](#)

- Visit in and off season
- Check strata or lease terms
- Price cooling and insurance
- Map care and travel needs

Ask yourself: Do I want vacation energy, or simply warm weather?

**Live the test,
not the tour.**

Buy groceries. Walk after dark. Try the commute. Find the dog route. Sit near the property with the windows down. Ask what changes in January and August.



FROM SHORTLIST TO FRONT DOOR

A practical move plan—*before* the offer.

Use these prompts with your REALTOR®, lawyer/notary, lender, insurer and local service providers. Not every item applies to every property, but surprises are cheaper before subjects are removed.

01 · FIT

Build the shortlist

- ☐ Write five non-negotiables and three acceptable trade-offs.
- ☐ Map work, family, recreation and medical routines.
- ☐ Visit in another season or request a seasonal briefing.
- ☐ Test mobile coverage and internet at the exact address.
- ☐ Review climate risks, nearby roads, farms and future plans.

02 · MONEY

Price the whole move

- ☐ Obtain financing approval and retain a moving-cost buffer.
- ☐ Estimate transfer tax and legal or notary costs.
- ☐ Request an insurance quote before subject removal.
- ☐ Compare taxes, strata or lease fees and utilities.
- ☐ Budget for cooling, landscaping and immediate repairs.

03 · PROPERTY

Verify the address

- ☐ Confirm title, zoning, permits and rental restrictions.
- ☐ For strata: read minutes, reports, bylaws and insurance.
- ☐ For leasehold: review the term, assignment and fees.
- ☐ For rural homes: verify water, septic and access.
- ☐ Use qualified inspectors and specialists when needed.

04 · LANDING

Prepare the first month

- ☐ Book movers and confirm access or elevator times.
- ☐ Arrange utilities, internet, mail and address changes.
- ☐ Transfer health, school, licence and vehicle records.
- ☐ Locate urgent care, pharmacy, vet and emergency routes.
- ☐ Build a heat, smoke and household evacuation plan.

LOCAL CLARITY, NO PRESSURE

Talk through your *South Okanagan shortlist*.

Rico Manazza · REALTOR® with eXp Realty
Relocation guidance across Penticton to Osoyoos.

Book a free 30-minute call →

rico@livingintheokanagan.ca

Call or text 236-457-4230

KEEP EXPLORING

[Okanagan Events Calendar](#) · [Beaches & Lakes](#) · [Wineries & Tasting](#) · [Contact Rico](#)

SOURCE NOTES

Community descriptions and landmarks are drawn from the five linked Living in the Okanagan community guides and LiTO's Beaches & Lakes guide. Events link verified against the LiTO events hub. Accessed August 2026.