

# **Saanich Peninsula Housing Data Book Technical Report:** **Review and Analysis of Housing for the Saanich Peninsula**

**Companion Report to the Saanich Peninsula Affordable Housing Needs Assessment Report**

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## Introduction

The availability of affordable housing, particularly for lower income families and individuals, is increasingly become a serious issue across the capital region. In September 2015, the CRD released a Housing Data Book and Gap Analysis that presented the growing affordable housing gap across the region. This analysis showed that there is an obvious lack of affordable housing, particularly for households with incomes less than \$60,000 a year.<sup>1</sup>

### Why a housing needs assessment for the Saanich Peninsula?

Aware of the growing housing affordability gap on the Saanich Peninsula, an affordable housing roundtable was convened in 2014 and recommended that a housing needs assessment be undertaken for each of the communities on the Saanich Peninsula. The objectives of the study are to:

- Document housing needs and gaps on the Saanich Peninsula
- Help inform local government housing development and planning
- Provide information to help move individual affordable housing projects

### Organization of this Report

The Saanich Peninsula Housing Data Technical Report is a collection of data related to housing on the Saanich Peninsula. The book is based on the Capital Region Housing Gap Analysis and Data Book which was modeled on the Metro Vancouver Housing data book. It provides detailed data for the Saanich Peninsula as a whole whenever possible, and data for each municipality located on the Saanich Peninsula – North Saanich, Sidney and Central Saanich. The data presented in this report focus on population and income distributions related to housing, housing market indicators, and housing need with focused sections of housing choices for renter households, and housing choices for owner households. Each thematic section of the report provides a description of the data being presented and a summary of the most notable findings.

**Please see the Saanich Peninsula Affordable Housing Needs Assessment Report for an analysis of the housing needs data that are presented in this report.** <sup>2</sup>

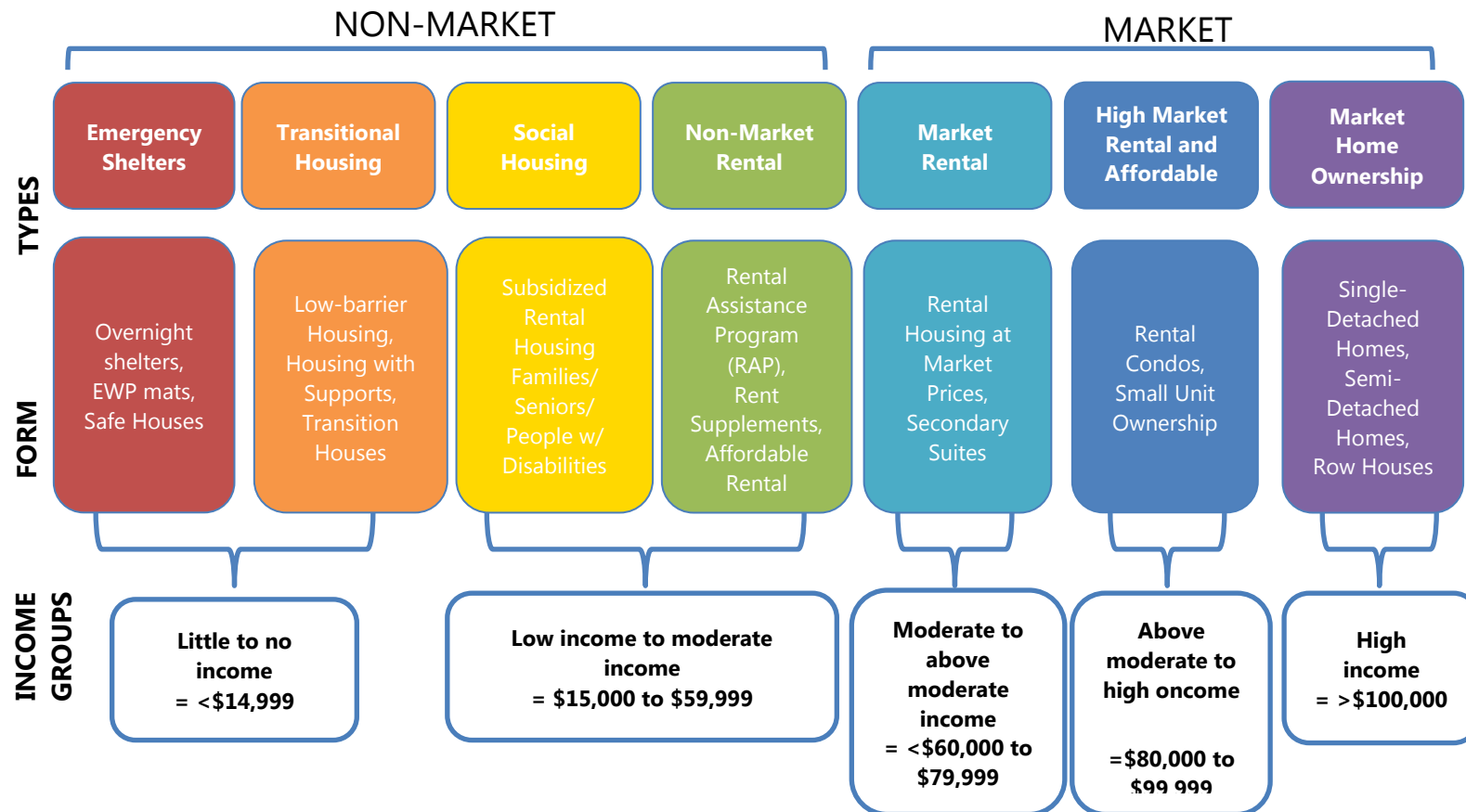
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<sup>1</sup> Capital Regional District. (2015). Regional Housing Gap Analysis and Data Book.

<sup>2</sup> The Saanich Peninsula Housing Needs Assessment Report contains more recent data for some of the thematic areas included in this report, particularly housing starts, and social housing waitlist data.

## The Housing Continuum and Income Distribution for the Saanich Peninsula

The following diagram presents the housing continuum and the general income groups associated with the different housing categories across the continuum. These income categories were developed for the Capital Region Housing Gap Analysis and are used here for continuity. The overall housing needs assessment for the Saanich Peninsula is based on this model to help better understand how the distribution of housing and income type correspond with current policy frameworks.



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## THEME 1: GENERAL DEMOGRAPHIC INFORMATION

### 1.1 Saanich Peninsula Population

#### Description

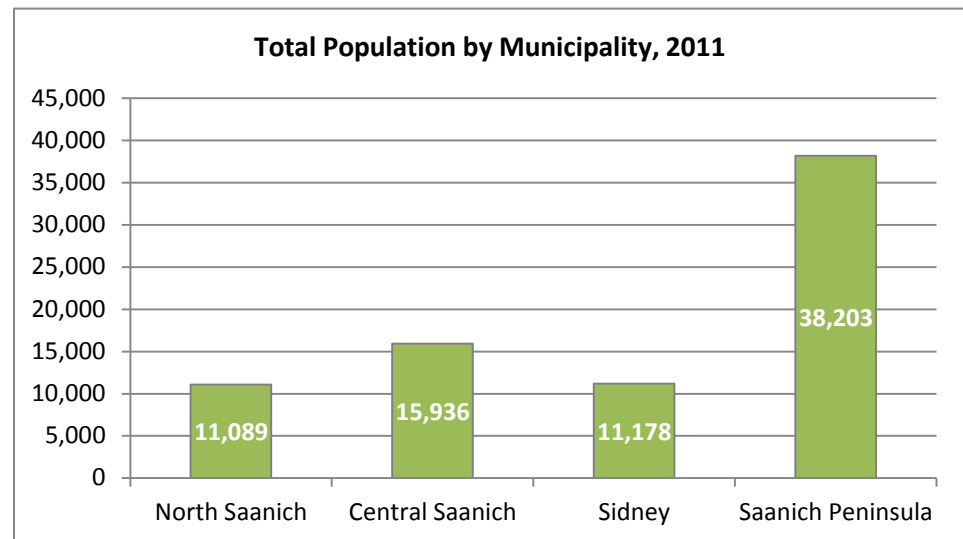
- Population statistics are gathered through the Census of Canada on a 5-year cycle.
- Awareness of where population growth is occurring across the region provides insight into the areas that require focused attention for planning actions.

#### Findings

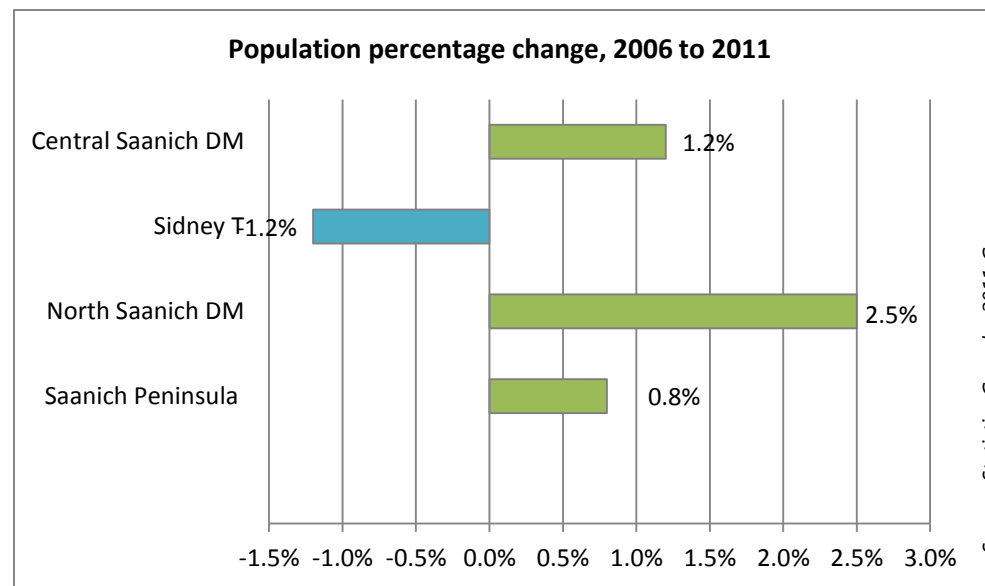
- In 2011, the total population of the Saanich Peninsula's was 38,203 representing approximately 11% of the Capital Region's total population of 359,991. The

Saanich Peninsula's total population increased by 0.8% from 2006.

- North Saanich is the fastest growing municipality on the Saanich Peninsula. It grew by 2.5% from 2006 to 2011 with a total population of 11,089.
- Central Saanich showed slight growth (1.2%) from 2006 to 2011.
- Sidney's population is the only municipality on the Saanich Peninsula that showed a decrease of -1.2% from 2006 to 2011. In contrast, the Capital Region as a whole has seen an increase of 4.3% in population growth.



Source: Statistics Canada, 2011 Census



Source: Statistics Canada, 2011 Census

### Population Growth by Municipalities and Electoral Areas, Capital Region, 2006 to 2011

	Population, 2006	Population, 2011	% change, '06 to '11
North Saanich DM	10,823	11,089	2.5
Sidney T	11,315	11,178	-1.2
Central Saanich DM	15,745	15,936	1.2
Saanich Peninsula	<b>37,883</b>	<b>38,203</b>	<b>0.8</b>
Capital	<b>345,164</b>	<b>359,991</b>	<b>4.3</b>

Source: Statistics Canada, 2011 Census Community Profiles,

### Notes

The population universe (target population) of the 2011 Census includes the following groups:

- Canadian citizens (by birth or by naturalization) and landed immigrants (permanent residents) with a usual place of residence in Canada.
- Canadian citizens (by birth or by naturalization) and landed immigrants (permanent residents) who are abroad either on a military base or attached to a diplomatic mission.
- Canadian citizens (by birth or by naturalization) and landed immigrants (permanent residents) at sea or in port aboard merchant vessels under Canadian registry or Canadian government vessels.
- Persons with a usual place of residence in Canada who are claiming refugee status and family members living with them.
- Persons with a usual place of residence in Canada who hold study permits and family members living with them.
- Persons with a usual place of residence in Canada who hold work permits and family members living with them.

## 1.2 Saanich Peninsula Population by Age Groups

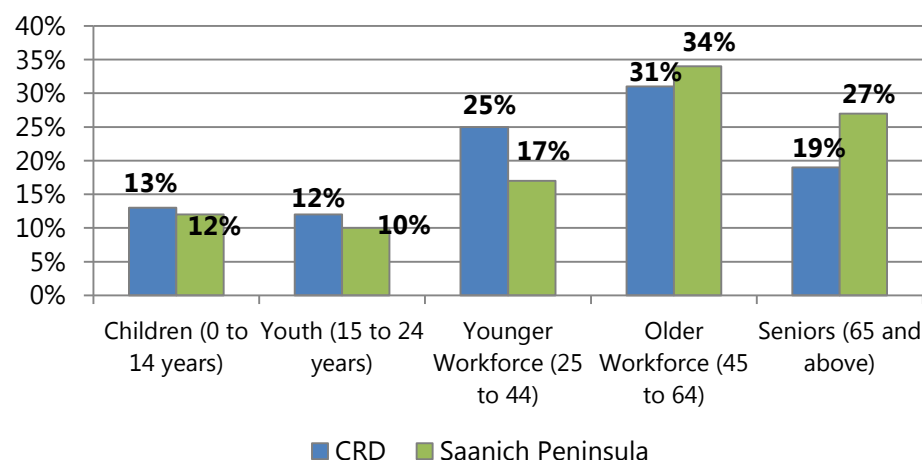
### Description

- National Household Survey age group data were re-organized into five age groups: children (ages 0 to 14), youth (ages 15-24), younger workforce adults (ages 25 to 44), older workforce adults (45-64), and seniors (ages 65 and above) for ease of analysis.
- The municipalities on the Saanich Peninsula have populations of: North Saanich (11,085); Sidney (11,180); and Central Saanich (15,940).

### Findings

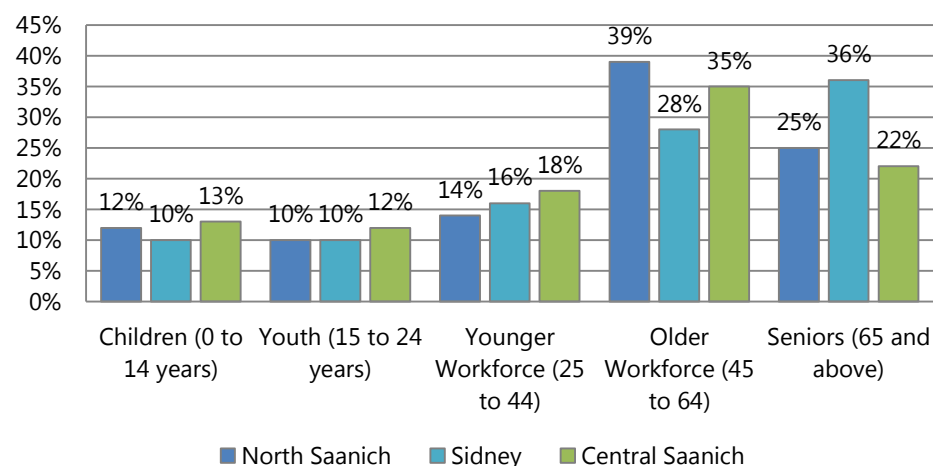
- The median age for each municipality on the Saanich Peninsula is as follows: North Saanich (53.7); Sidney (56.9); and Central Saanich (49.1).<sup>3</sup> The median age for North Saanich is approximately 9% higher than the median age for the Capital Region (44.8). The median age for Sidney is approximately 12% higher than the median age for the Capital Region (44.8).
- Overall, there are 4,535 children, 3,980 youth, 6,275 younger workforce youth adults, 13,090 older workforce adults and 10,335 seniors on the Saanich Peninsula.
- North Saanich has the highest proportion (39%) of older workforce adults and Central Saanich had the second highest proportion (35%) of older workforce adults.
- Central Saanich has the highest proportions of children, youth, and younger workforce out of all the municipalities on the Saanich Peninsula.
- Sidney has the highest proportion (36%) of seniors out of all the municipalities on the Saanich Peninsula and some of

**Age Group as a Proportion of the Population (2011)  
for the Saanich Peninsula and the CRD**



Source: Statistics Canada, 2011 Census

**Age Groups as Proportion of the Population (2011) for  
the Saanich Peninsula and Capital Region**



Source: Statistics Canada, 2011 Census

<sup>3</sup> Median age for the total Saanich Peninsula cannot be calculated because the data are not available.



the lowest proportions of children and youth in the Capital Region.

- There are 5,310 residents between the ages of 45-69 in North Saanich. This is just under half of the municipality's population 48%. According to an analysis conducted by the BC Non-Profit Housing Association, rental demand for seniors is projected to increase between 15% and 21% over the next 25 years. Core housing need for the age group is also expected to increase between 19% to 27% over the next 25 years.<sup>4</sup>

### Total Population by Saanich Peninsula Municipalities, 2011

	Total pop	Median age	0 to 4 years	5 to 9 years	10 to 14 years	15 to 19 years	20 to 24 years	25 to 29 years	30 to 34 years	35 to 39 years	40 to 44 years	45 to 49 years	50 to 54 years	55 to 59 years	60 to 64 years	65 to 69 years	70 to 74 years	75 to 79 years	80 to 84 years	85 years +
North Saanich DM	11,085	53.7	330	390	545	640	520	310	325	395	545	750	1,065	1,185	1,320	990	665	515	325	280
Sidney T	11,180	56.9	350	380	430	485	400	380	420	455	545	705	740	815	950	830	715	710	770	1,100
Central Saanich DM	15,940	49.1	560	685	865	1,120	815	610	650	730	910	1,275	1,485	1,410	1,390	985	725	575	555	595
<b>Saanich Peninsula</b>	<b>38,205</b>		<b>1240</b>	<b>1455</b>	<b>1840</b>	<b>2245</b>	<b>1735</b>	<b>1300</b>	<b>1395</b>	<b>1580</b>	<b>2000</b>	<b>2730</b>	<b>3290</b>	<b>3410</b>	<b>3660</b>	<b>2805</b>	<b>2105</b>	<b>1800</b>	<b>1650</b>	<b>1975</b>
<b>Capital</b>	<b>359,990</b>	<b>44.8</b>	<b>15,305</b>	<b>15,170</b>	<b>16,405</b>	<b>19,770</b>	<b>23,930</b>	<b>24,080</b>	<b>22,115</b>	<b>21,130</b>	<b>23,190</b>	<b>26,730</b>	<b>28,630</b>	<b>28,595</b>	<b>27,270</b>	<b>19,530</b>	<b>13,930</b>	<b>11,840</b>	<b>10,140</b>	<b>12,225</b>

Source: Statistics Canada, 2011 Census

### Notes:

- Reported for whole population and refers to the age at last birthday before the reference date, that is, before May 10, 2011.
- '-' refers to data being 'not available.' The Census counts the Juan de Fuca EA in two sections (Part 1 and Part 2). For consistency, these two parts are combined to create Juan de Fuca EA. The median age was calculated for each part but there is not enough data available to calculate a median age for the combined Juan de Fuca EA.

<sup>4</sup> BC Non-Profit Housing Association, (2012). *Our Home, Our Future: Projections of Rental Housing Demand and Core Housing Need, Capital Regional District to 2036*.

### 1.3 Saanich Peninsula Population by Family Type

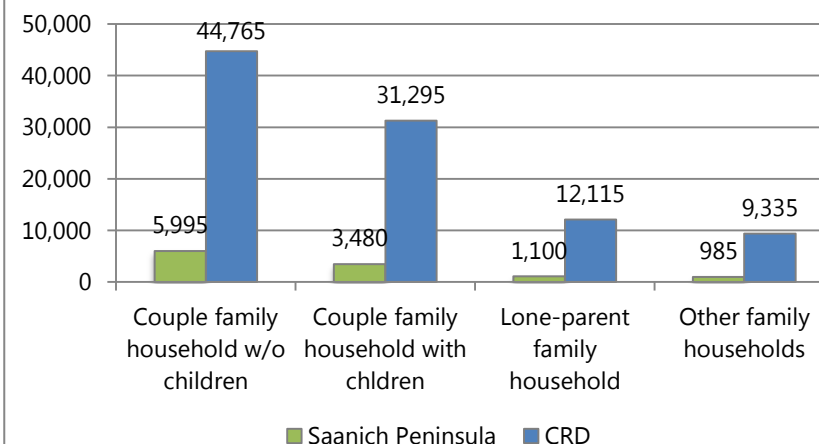
#### Description

- There are two concepts used for this analysis, Census Family and Family Household Type.
- The concept of Census Families refers to a married couple (with or without children of either and/or both spouses), a common-law couple (with or without children of either and/or both partners) or a lone parent of any marital status, with at least one child. A couple may be of opposite sex or same sex.<sup>5</sup>
- Family Household refers to a household that contains at least one Census Family, that is, a married couple with or without children, or a couple living common-law with or without children, or a lone parent living with one or more children (lone-parent family). "Other family households" include one-family households with persons not in a Census Family and multi-family households.<sup>6</sup>

#### Findings

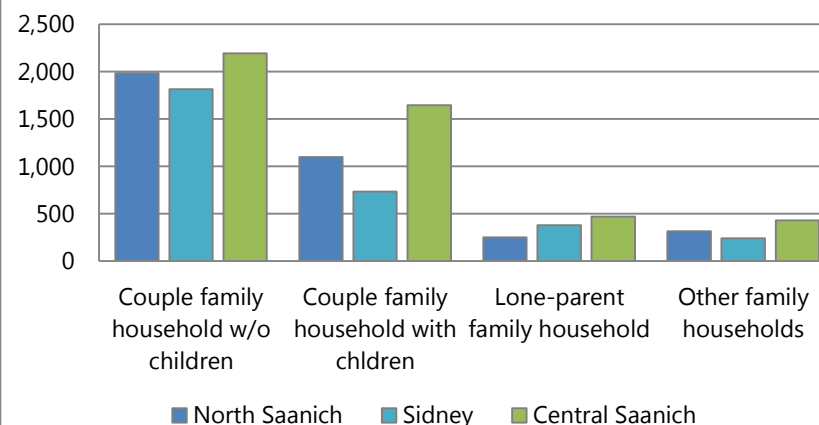
- There are a total of 16,425 private households in the Saanich Peninsula, approximately 10% the Capital Region total of 160,635 private households.
- There are 5,995 couple family households without children, 3,480 couple family households with children, 1,100 lone-parent families, and 985 other family types on the Saanich Peninsula.
- The household type that represents the highest proportion across the region is couple families; they represent approximately 57% of all households on the Saanich

**Census Family Households, CRD and Saanich Peninsula, 2011**



Source: Statistics Canada, 2011 Census

**Census Family Households, Saanich Peninsula Municipalities, 2011**



Source: Statistics Canada, 2011 Census

<sup>5</sup> Verbatim quote from 2011 Census Dictionary, Statistics Canada. Available online at: <http://www12.statcan.gc.ca/census-recensement/2011/ref/dict/fam004-eng.cfm>

<sup>6</sup> Verbatim quote from 2011 Census Dictionary, Statistics Canada. Available online at: <http://www12.statcan.gc.ca/census-recensement/2011/ref/dict/households-menage012-eng.cfm>

Peninsula. Within that group, couple families without children represent 36.5% of households in the region.

- There are 4,465 one-person households, and 415 non-census family two person or more households. Sidney has the highest proportion of one-person households in the region (45%), followed by Central Saanich (38%), and North Saanich (17%).

### Census Family – One-Family Households by Saanich Peninsula Municipalities and Electoral Area, Capital Region, 2011

	Total number of private hshlds by hshld type	Census Family Households										Non-census family households					
		Census Families Totals		Couple Family Hshlds w/o children		Couple Family Hshlds with children		Lone-parent family households		Other family households		Non-Census Families Total		One-person households		Two-or-more-person households	
		#	% of total	#	% of total	#	% of total	#	% of total	#	% of total	#	% of total	#	% of total	#	% of total
North Saanich DM	4,500	3,650	81%	1,985	54%	1,100	30%	250	7%	315	7%	855	19%	765	17%	90	2%
Sidney T	5,325	3,170	60%	1,815	57%	735	23%	380	12%	240	5%	2,165	41%	2,010	38%	155	3%
Central Saanich DM	6,600	4,740	72%	2,195	46%	1,645	35%	470	10%	430	7%	1,860	28%	1,690	26%	170	3%
Saanich Peninsula	16,425	11,560	70%	5,995	52%	3,480	30%	1,100	9%	985	6%	4,880	30%	4,465	27%	415	3%
Capital	160,635	97,510	61%	44,765	46%	31,295	32%	12,115	12%	9,335	6%	63,120	39%	53,870	34%	9,250	6%

Source: Statistics Canada, 2011 Census Area Profile

### Census Family – One-Family Households with Persons not in a Census Family ('Other' Family Households) by Saanich Peninsula Municipalities and Capital Region, 2011

	Total Number of Private Households	One-family households with persons not in a census family		Couple-family households w/o children		Couple-family households w/children		Lone-parent-family households		Two-or-more-family households	
		#	% of total	#	% of total	#	% of total	#	% of total	#	% of total
North Saanich DM	4,500	210	5%	100	2%	75	2%	40	1%	105	2%
Sidney T	5,325	175	3%	50	1%	65	1%	65	1%	60	1%
Central Saanich DM	6,600	310	5%	105	2%	125	2%	85	1%	120	2%
Saanich Peninsula	16,425	695	4%	255	2%	265	2%	190	1%	285	2%
Capital	160,635	4,920	3%	2,660	2%	1,970	1%	2,445	2%	6,885	4%

Source: Statistics Canada, 2011 Census Area Profile

**Notes:**

- Excludes census data for one or more incompletely enumerated Indian reserves or Indian settlements.
- Refers to the basic division of private households into family and non-family households. Family household refers to a household that contains at least one census family, that is, a married couple with or without children, or a couple living common-law with or without children, or a lone parent living with one or more children (lone-parent family). One-family household refers to a single census family (with or without other persons) that occupies a private dwelling. Multiple-family household refers to a household in which two or more census families (with or without additional persons) occupy the same private dwelling. Family households may also be divided based on the presence of persons not in a census family.
- Non-family household refers to either one person living alone in a private dwelling or to a group of two or more people who share a private dwelling, but who do not constitute a census family.
- Source: Statistics Canada, 2011 Census of Population, Statistics Canada Catalogue no. 98-313-XCB2011022.
- % of total = proportion of total for the given municipality.

#### **1.4 Labour Market Attachment**

## Theme 2: Household Income

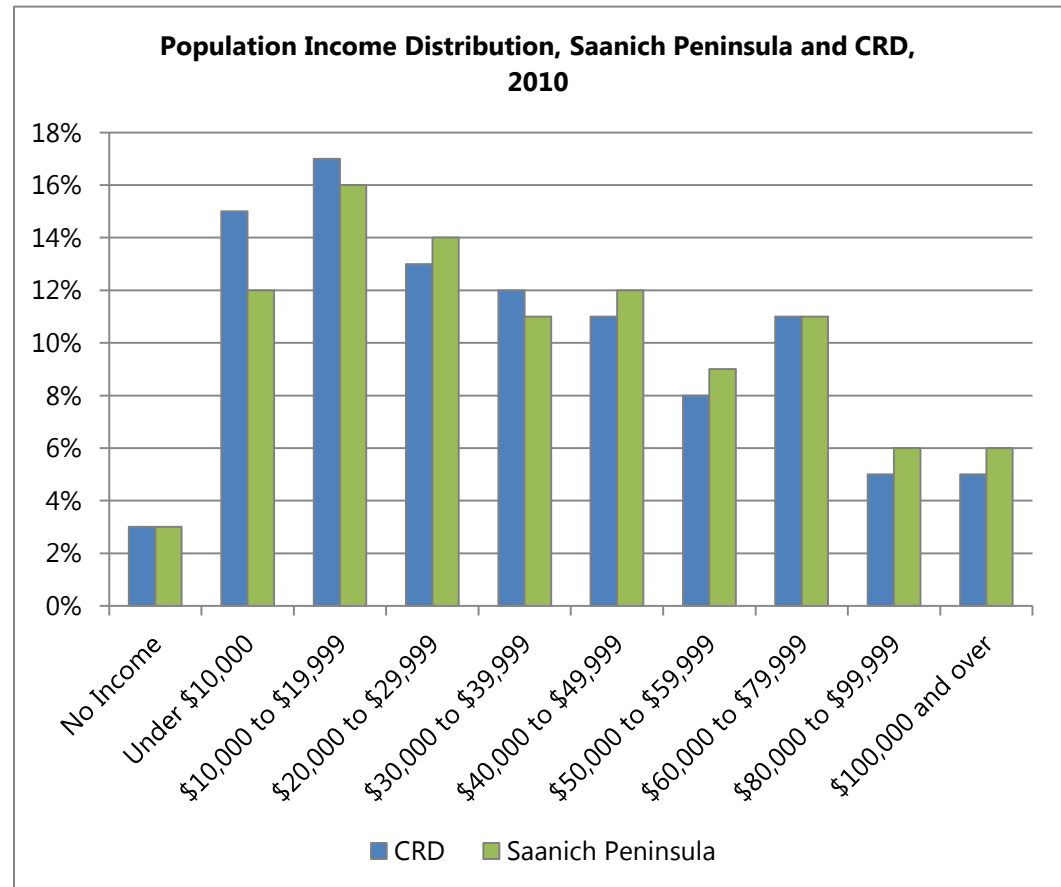
### 2.1 Saanich Peninsula Population Income Distribution

#### Description

- This analysis examines the distribution of income groups across the Saanich Peninsula and reveals where the highest numbers of lower income residents live and where residents with the highest income levels live.
- There are 970 residents without an income and 31,875 with an income living on the Saanich Peninsula.

#### Findings

- There are 13,955 residents across the Saanich Peninsula that had a before-tax income in 2010 below \$30,000 annually. These residents represent 44% of those with an income.
- There are 4,115 residents that have an annual income below \$10,000.
- Residents with an income of \$80,000 and above represent approximately 12% of the population with an income.



### Median Before-Tax Income and Income Groups by Municipality and Electoral Area, Capital Region, 2010

	Total - Before- Tax Income in 2010	Median income	Without income		Under \$10,000		\$10,000 to \$19,999		\$20,000 to \$29,999		\$30,000 to \$39,999		\$40,000 to \$49,999		\$50,000 to \$59,999		\$60,000 to \$79,999		\$80,000 to \$99,999		\$100,000 and over	
	#	\$	#	% of total	#	% of total	#	% of total	#	% of total	#	% of total	#	% of total	#	% of total	#	% of total	#	% of total	#	% of total
North Saanich DM (20.6%)	9,725	\$36,154	240	2%	1,370	14%	1,385	14%	1,330	14%	960	10%	870	9%	910	9%	975	10%	775	8%	905	9%
Sidney T (21.4%)	9,495	\$30,947	230	2%	1,195	13%	1,740	18%	1,575	17%	1,350	14%	1,090	11%	730	8%	940	10%	295	3%	355	4%
Central Saanich DM (18.7%)	13,630	\$38,409	500	4%	1,550	11%	2,135	16%	1,675	12%	1,445	11%	1,830	13%	1,195	9%	1,665	12%	795	6%	845	6%
Saanich Peninsula	32,850	*	970	3%	4,115	12%	5,260	16%	4,580	14%	3,755	11%	3,790	12%	2,835	9%	3,580	11%	1,865	6%	2,105	6%
Capital (23.1%)	303,905	\$32,983	10,300	3%	44,240	15%	51,595	17%	39,465	13%	36,580	12%	33,235	11%	25,045	8%	32,295	11%	15,775	5%	15,370	5%

#### Notes:

- Source: 2011 National Household Survey Census Subdivision Area Profiles.
- The percentages next to the municipality or electoral area indicate the Global Non-Response Rate (GNR). Please refer to the Glossary for an explanation of the GNR.
- Population aged 15 years and over in private households
- Total of income from all sources, including employment income, income from government programs, pension income, investment income and any other money income. For the full definition of total income and information on how the median is calculated, please see the Glossary.
- % of total = proportion of total for the given municipality.

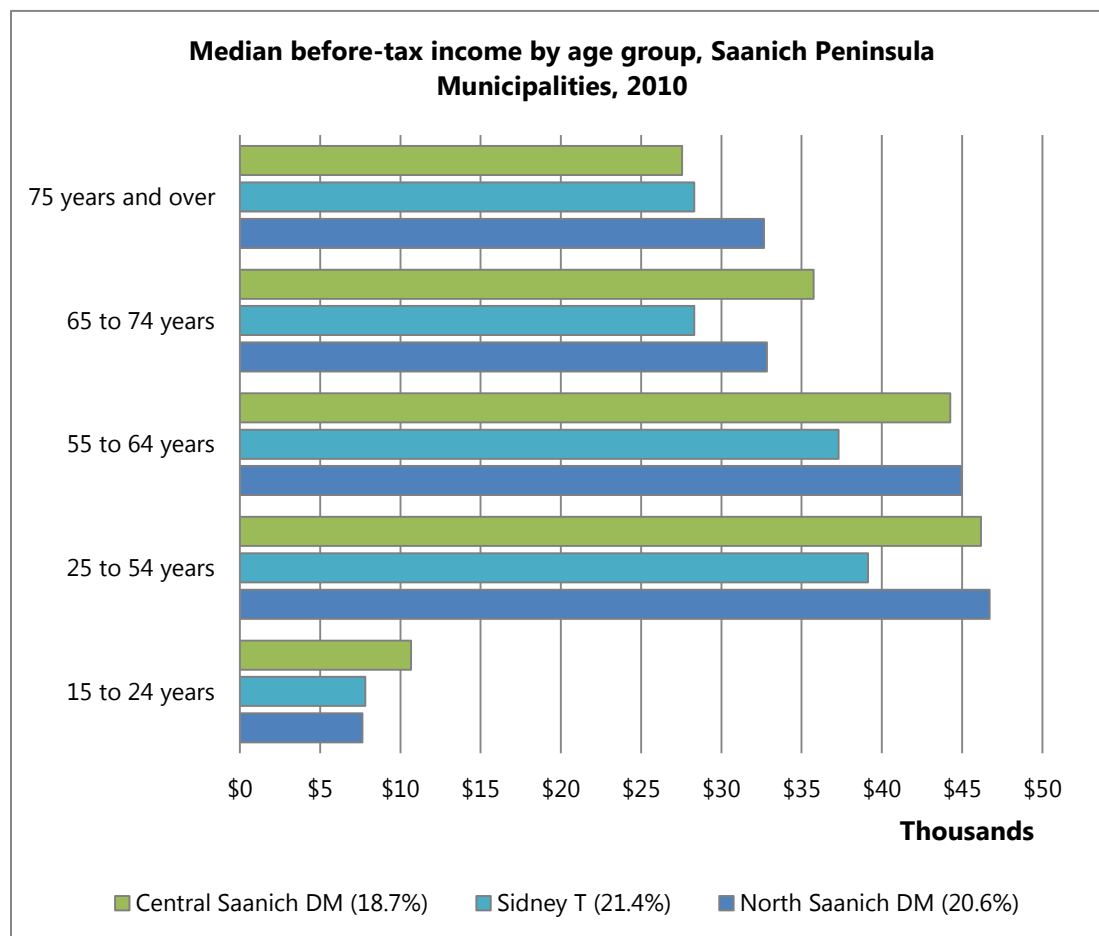
## 2.2 Median Before-Tax Income Distribution by Age Group

### Description

- This section examines the median before-tax income of different age groups in 2010.
- The following age groupings are used: 15 to 24 years, 25 to 54 years, 65 to 74 years, and 75 years and over.
- The median before-tax income for the population 15 years and older is \$32,983 in the Capital Region. North Saanich and Central Saanich have a higher median before-tax income of \$36,145 and \$38,409 respectively.
- Median income for the Saanich Peninsula as a whole cannot be calculated due to data limitations.

### Findings

- The median income for youth (15 to 24 years) across the region is \$10,446 a year.
- The highest youth median income is in Central Saanich at \$10,658, which is slightly higher than the Capital Region youth median income amount of \$10,446 a year. North Saanich (\$7,627) and Sidney (\$7,806) have similar youth median incomes, both of which fall below the median income across the Capital Region.
- The age group with the highest median income is the 45 to 54 years age group. The median income for this group ranges from \$42,883 in Sidney to \$55,819 in North Saanich which is the highest median income for this age group across the three peninsula municipalities.
- North Saanich has the highest median income \$32,766 for those in the 65 year and over age group, and it has the highest median income for the age group 75 years and above at \$32,669.



Source: Statistics Canada, 2011 National Household Survey



### Median Before-Tax Income by Age Group for Saanich Peninsula Municipalities, Capital Region and Electoral Areas, 2010

	Median Before-Tax Income - all age groups	15 to 24 years	25 to 54 years	25 to 34 years	35 to 44 years	45 to 54 years	55 to 64 years	65 years and over	65 to 74 years	75 years and over
<b>North Saanich DM (20.6%)</b>	\$36,154	\$7,627	\$46,714	\$29,889	\$44,814	\$55,819	\$44,968	\$32,766	\$32,844	\$32,669
<b>Sidney T (21.4%)</b>	\$30,947	\$7,806	\$39,149	\$31,361	\$39,650	\$42,883	\$37,295	\$28,312	\$28,316	\$28,305
<b>Central Saanich DM (18.7%)</b>	\$38,409	\$10,658	\$46,176	\$38,663	\$45,590	\$51,061	\$44,267	\$31,220	\$35,758	\$27,557
<b>Capital (23.1%)</b>	<b>\$32,983</b>	<b>\$10,446</b>	<b>\$39,937</b>	<b>\$31,683</b>	<b>\$42,534</b>	<b>\$45,238</b>	<b>\$40,169</b>	<b>\$29,985</b>	<b>\$30,609</b>	<b>\$29,226</b>

Notes:

- Source: Statistics Canada, 2011 NHS Custom Tabulation based on Table 99-014-X2011040

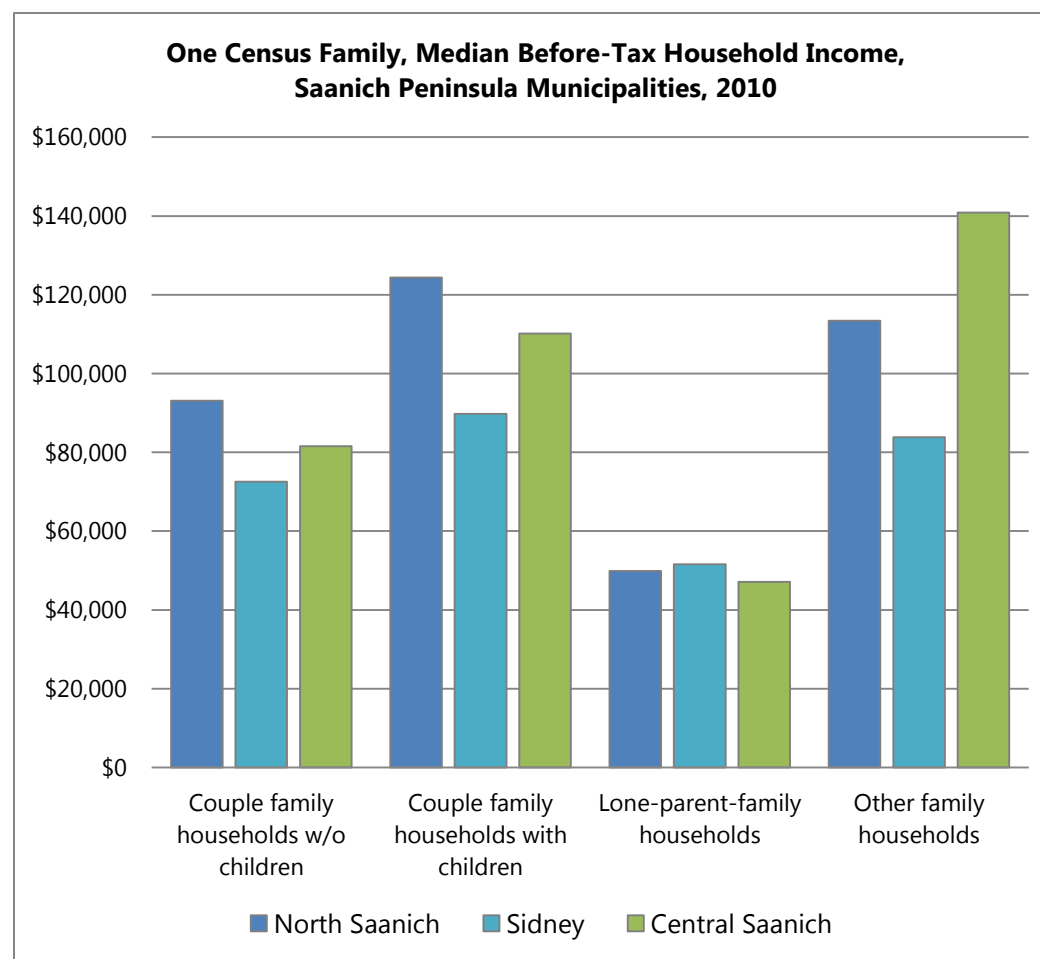
## 2.3 Median Before-Tax Household Income by Family Type

### Description

- The concept of Census Families refers to a married couple (with or without children of either and/or both spouses), a common-law couple (with or without children of either and/or both partners) or a lone parent of any marital status, with at least one child. A couple may be of opposite sex or same sex.<sup>7</sup>
- A non-family household refers to either one person living alone in a private dwelling or to a group of two or more people who share a private dwelling, but who do not constitute a Census Family.<sup>8</sup>
- 'Other' family households refer to one-census family households with additional persons and to multiple-census family households, with or without additional persons.<sup>9</sup>

### Findings

- Overall, out of all the municipalities across the Saanich Peninsula 'Other' family households in Central Saanich have the highest median before-tax income of \$140,884 which is approximately 21% higher than the Capital Regional level of \$111,154.
- Couple family households with children in North Saanich (\$124,352) and Central Saanich (\$110,139) have the second highest median income of \$110,136.
- Similar to the Capital Region, one-person households have the lowest median before-tax income in all Saanich Municipalities.



Source: Statistics Canada, 2011 National Household Survey

<sup>7</sup> Verbatim quote from 2011 Census Dictionary, Statistics Canada. Accessed online at: <http://www12.statcan.gc.ca/census-recensement/2011/ref/dict/fam004-eng.cfm>

<sup>8</sup> Verbatim quote from 2011 Census Dictionary, Statistics Canada. Accessed online at: <http://www12.statcan.gc.ca/census-recensement/2011/ref/dict/households-menage012-eng.cfm>

<sup>9</sup> Statistics Canada, 2011 Census of Population, Statistics Canada Catalogue no. 98-313-XCB2011022.

- The lone-parent median before-tax income at the regional level is \$45,738. On the Saanich Peninsula Sidney has the highest median income for lone-parent households at \$51,617, and Central Saanich has the lowest at \$47,099.

#### Median Before-Tax Household Income Census Family – One-Family Households by Municipality and Electoral Area, Capital Region, 2010

	Median Before-Tax Household Income – Total – All Households	Census family households	One-family only households	Couple family households	Couple family households w/o children	Couple family households w/ children	Lone-parent family households	Other family households
<b>North Saanich DM (20.6%)</b>	\$89,835	\$99,684	\$99,435	\$100,178	\$93,109	\$124,352	\$49,877	\$113,382
<b>Sidney T (21.4%)</b>	\$55,687	\$74,117	\$72,708	\$75,863	\$72,511	\$89,750	\$51,617	\$83,800
<b>Central Saanich DM (18.7%)</b>	\$77,324	\$96,512	\$92,638	\$96,961	\$81,527	\$110,139	\$47,099	\$140,884
<b>Capital (23.1%)</b>	<b>\$60,796</b>	<b>\$82,847</b>	<b>\$80,311</b>	<b>\$86,420</b>	<b>\$77,380</b>	<b>\$100,346</b>	<b>\$45,738</b>	<b>\$111,154</b>

Source: Statistics Canada, 2011 National Household Survey

#### Median Before-Tax Household Income – One Census Family with Persons not in a Census Family by Municipality and Electoral Area, Capital Region, 2010

	Median Before-Tax Household Income, Total - All Households	One-family households with persons not in a census family	Couple-family households	Couple-family households w/o children	Couple-family households w/children	Lone-parent-family households	Two-or-more-family households
<b>North Saanich DM (20.6%)</b>	\$89,835	\$101,435	\$111,421	\$111,494	\$101,831	\$72,039	\$137,980
<b>Sidney T (21.4%)</b>	\$55,687	\$79,386	\$79,476	\$76,350	\$79,723	\$72,592	\$100,536
<b>Central Saanich DM (18.7%)</b>	\$77,324	\$131,511	\$141,555	\$144,604	\$141,408	\$66,734	\$166,995
<b>Capital (23.1%)</b>	<b>\$60,796</b>	<b>\$103,093</b>	<b>\$115,821</b>	<b>\$109,149</b>	<b>\$124,546</b>	<b>\$71,847</b>	<b>\$136,903</b>

#### Median Before-Tax Household Income - Non- Census Family Households by Municipality and Electoral Area, Capital Region, 2011

	Median Household Income	Non-Census-family households	One-person households	Two-or-more-person households
<b>North Saanich DM (20.6%)</b>	\$89,835	\$39,195	\$36,687	\$60,008
<b>Sidney T (21.4%)</b>	\$55,687	\$35,815	\$35,160	\$61,047
<b>Central Saanich DM (18.7%)</b>	\$77,324	\$38,271	\$37,907	\$50,044
<b>Capital (23.1%)</b>	<b>\$60,796</b>	<b>\$35,773</b>	<b>\$33,070</b>	<b>\$54,126</b>

Notes:

- Statistics Canada, 2011 NHS Custom Tabulation based on Table 99-014-X2011040
- "Other family households includes multi-family households"

Source: Statistics Canada, 2011 National Household Survey

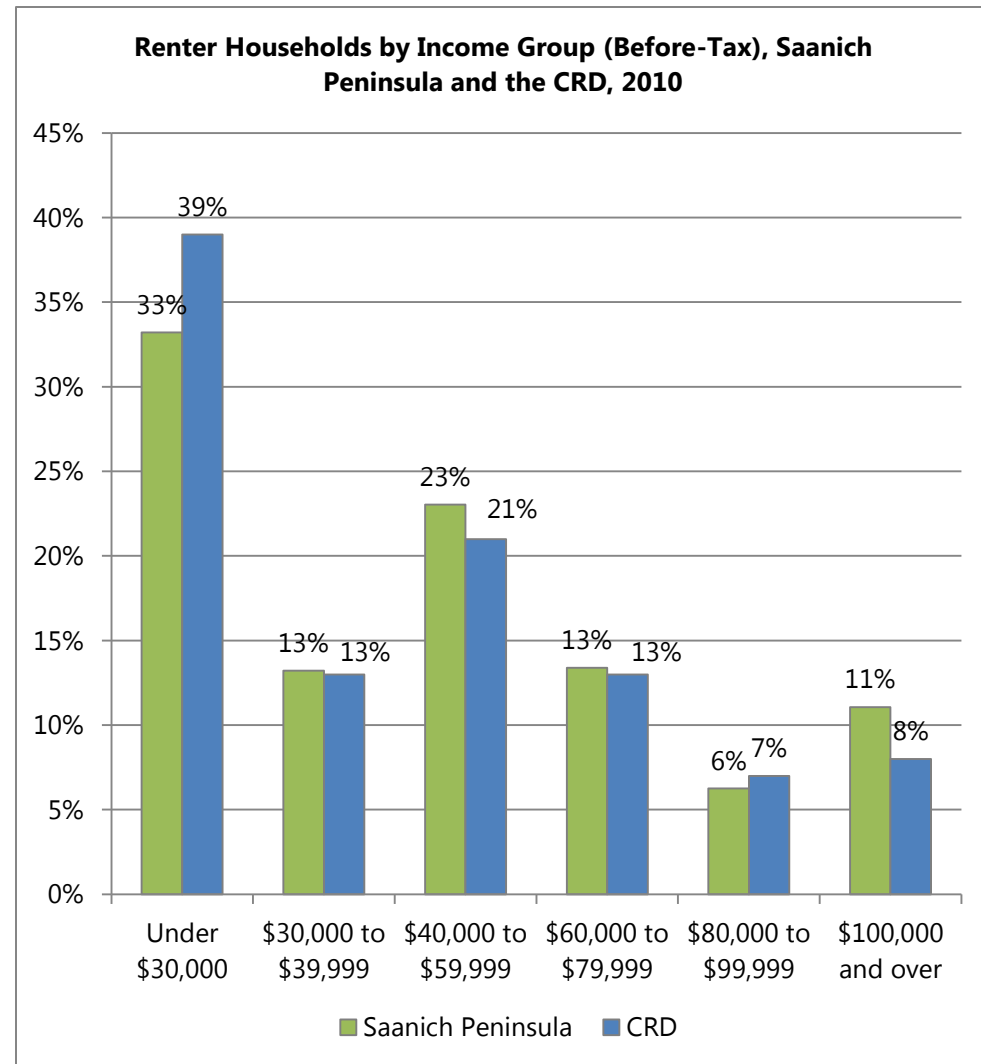
## 2.4 Renter Households Income Distribution

### Description

- In 2011, there were approximately 54,470 renter households representing approximately a third (34%) of all households across the Capital Region. 2,800 of these renter households were on the Saanich Peninsula.
- The median before-tax household income for renter households across the Capital Region in 2010 was \$38,583.

### Key Findings

- Across the Saanich Peninsula, there were 930 households with annual household incomes less than \$30,000, representing approximately 33% of renter households. These households are considered low-income.
- According to the 2011 National Household Survey, 36% of households on the Saanich Peninsula had a *low to moderate* annual before-tax household income.
- There were 375 (13%) households on the Saanich Peninsula with an annual household income that fell between \$60,000 and \$80,000. These households are considered having a *moderate* income.
- Households with an *above moderate income* accounted for approximately 17% or 485 of renter households across the Saanich Peninsula.



Source: Statistics Canada, 2011 National Household Survey

### Renter Before-Tax Household Income by Income Groups for the Capital Region and Electoral Areas, 2010

	Total Renter Households (#)	Renter Median Hshld Income (\$)	Hshld Income Under \$30,000		Hshld Income \$30,000 to \$39,999		Hshld Income \$40,000 to \$59,999		Hshld Income \$60,000 to \$79,999		Hshld Income \$80,000 to \$99,999		Hshld Income \$100,000 and over	
			#	% of total	#	% of total	#	% of total	#	% of total	#	% of total	#	% of total
<b>North Saanich DM (20.6%)</b>	475	\$39,276	170	36%	70	15%	115	24%	40	8%	15	3%	70	15%
<b>Sidney T (21.4%)</b>	1,045	\$43,352	340	33%	130	12%	240	23%	185	18%	65	6%	85	8%
<b>Central Saanich DM (18.7%)</b>	1,280	\$42,152	420	33%	170	13%	290	23%	150	12%	95	7%	155	12%
<b>Capital (23.1%)</b>	<b>54,470</b>	<b>\$38,583</b>	<b>21,065</b>	<b>39%</b>	<b>7,070</b>	<b>13%</b>	<b>11,295</b>	<b>21%</b>	<b>6,935</b>	<b>13%</b>	<b>3,700</b>	<b>7%</b>	<b>4,390</b>	<b>8%</b>

Source: Statistics Canada, 2011 National Household Survey

#### Notes:

- Percentages across any given geography may not total to 100% due to rounding. Values may not add up to 100% for total figures due to rounding, data suppression and customized data tables.
- Values for municipalities do not add to Capital Region total because Capital Region total includes First Nations Reserves.
- Source: Statistics Canada, 2011 NHS Custom Tabulation based on Table 99-014-X2011028.

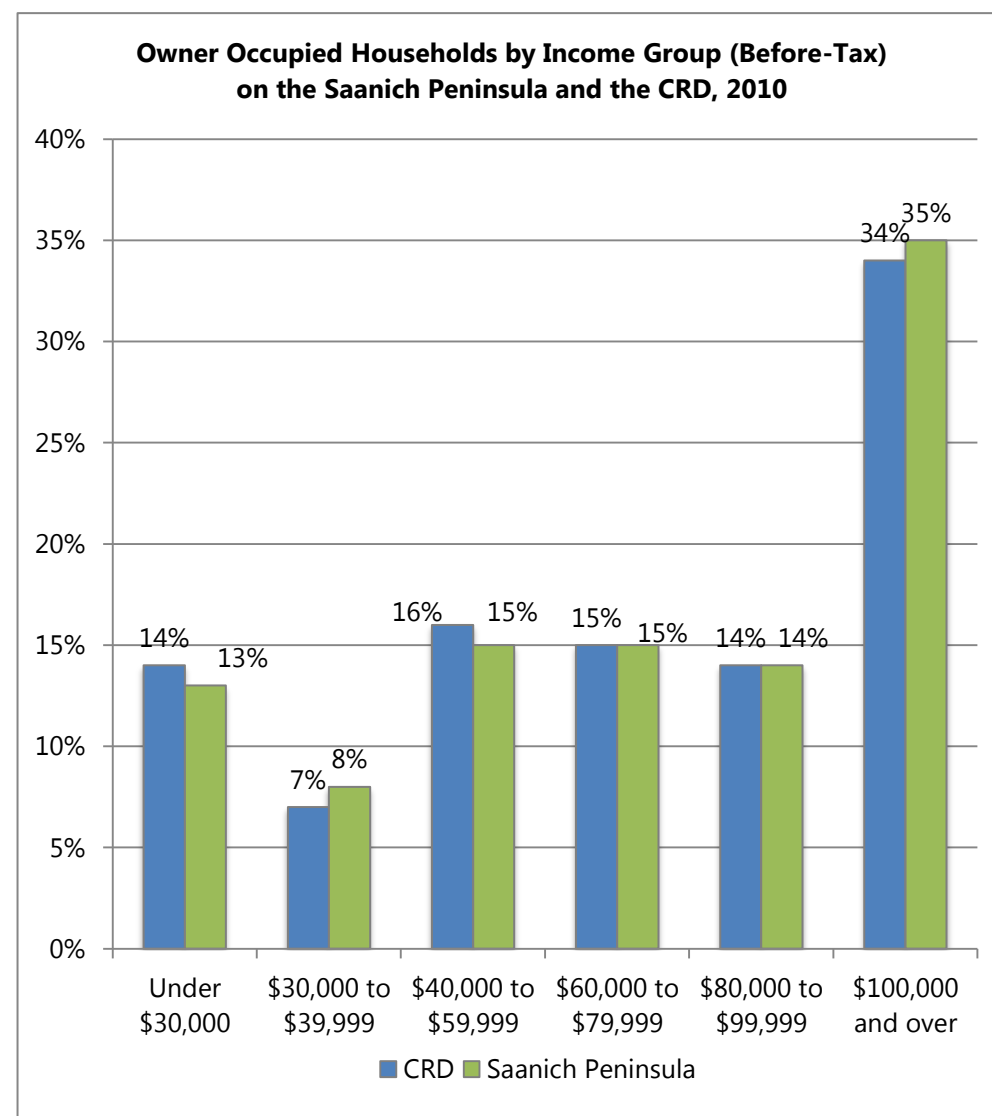
## 2.5 Owner Occupied Households Income Distribution

### Description

- In 2011, there were approximately 106,030 owner households representing approximately two-thirds (66%) of all households across the Capital Region. Of those, 13% (13,625) were on the Saanich Peninsula.
- The median household income for owner households across the Capital Region in 2010 was \$76,711.

### Key Findings

- Across the Saanich Peninsula, there were 1,820 owner households with annual incomes less than \$30,000, representing 13% of all owner households.
- According to the 2011 National Household Survey, approximately 23% or 3,150 owner households on the Saanich Peninsula had a *low to moderate* annual household income.
- There were 2,080 (15%) owner households that had a *moderate to above moderate income*, with an annual household income that fell between \$60,000 and \$80,000
- Households with an *above moderate income* accounted for almost half (48%) or 6,560 of owner households across the Saanich Peninsula.



Source: Statistics Canada, 2011 National Household Survey

### Owner Before-Tax Household Income by Income Groups for the Capital Region and Electoral Areas, 2010

	Total Owner Household (#)	Owner Median Hshld Income (\$)	Hshld Income Under \$30,000		Hshld Income \$30,000 to \$39,999		Hshld Income \$40,000 to \$59,999		Hshld Income \$60,000 to \$79,999		Hshld Income \$80,000 to \$99,999		Hshld Income \$100,000 and over	
			#	% of total	#	% of total	#	% of total	#	% of total	#	% of total	#	% of total
<b>North Saanich DM (20.6%)</b>	4,025	\$93,485	375	9%	265	7%	505	13%	535	13%	555	14%	1,785	44%
<b>Sidney T (21.4%)</b>	4,285	\$60,166	900	21%	490	11%	745	17%	800	19%	545	13%	800	19%
<b>Central Saanich DM (18.7%)</b>	5,315	\$85,975	545	10%	300	6%	845	16%	745	14%	765	14%	2,110	40%
<b>Capital (23.1%)</b>	<b>106,030</b>	<b>\$76,711</b>	<b>14,560</b>	<b>14%</b>	<b>7,830</b>	<b>7%</b>	<b>17,250</b>	<b>16%</b>	<b>16,345</b>	<b>15%</b>	<b>14,425</b>	<b>14%</b>	<b>35,625</b>	<b>34%</b>

Source: Statistics Canada, 2011 National Household Survey

#### Notes:

- Source: Statistics Canada, NHS Custom Tabulation based on Table 99-014-X2011028
- Percentages across any given geography may not total to 100% due to rounding.
- Values for municipalities do not add to Capital Region total because Capital Region total includes First Nations Reserves.

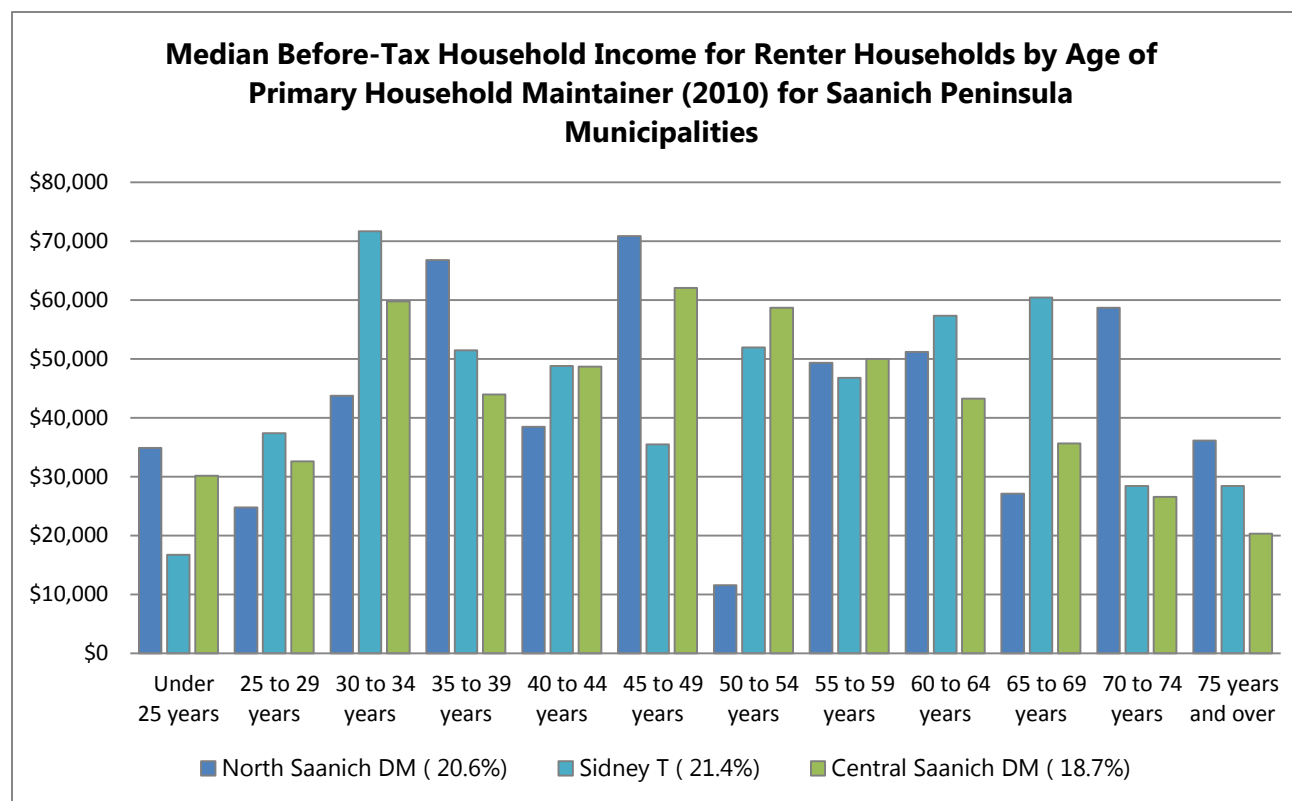
## 2.6 Median Before-Tax Household Income for Renter Households by Age of Primary Household Maintainer

### Description

- Primary household maintainer refers to the “first person in the household identified as someone who pays the rent or the mortgage, or the taxes, or the electricity bill, and so on, for the dwelling.”<sup>10</sup>
- Examining household income by age of the primary maintainer helps to identify need for income or housing supports at certain points over the life course of a household as incomes may change due to life events such as child rearing or retirement.

### Findings

- In general, renter households have lower median household incomes compared to owner households. When age is considered, similar patterns compared to owner households also emerge (see following section) with households that have younger primary maintainers and households with older primary maintainers have lower median household incomes compared to the mid-age ranges.
- North Saanich has the highest median household incomes for households with primary maintainers over the age of 70, and Central Saanich has the lowest for the same age group.
- North Saanich has the lowest median income for renter households in the primary maintainer age group 50 to 54 at \$11,589.



Source: Statistics Canada, 2011 National Household Survey

<sup>10</sup> Statistics Canada, 2011 National Household Survey Dictionary. Accessed online: <https://www12.statcan.gc.ca/nhs-enm/2011/ref/dict/households-menage020-eng.cfm>



### Renter Households Median Before-Tax Household Income by Age of Primary Maintainer, Saanich Peninsula Municipalities and CRD

	Total Households – Age of primary maintainer		Below 25		25 to 29 years		30 to 34 years		35 to 39 years		40 to 44 years		45 to 49 years	
	# of hshlds	Median Income	# of hshlds	Median Income	# of hshlds	Median Income	# of hshlds	Median Income	# of hshlds	Median Income	# of hshlds	Median Income	# of hshlds	Median Income
<b>North Saanich</b>	475	\$39,276	35	\$34,907	30	\$24,797	25	\$43,768	25	\$66,822	45	\$38,472	25	\$70,863
<b>Sidney</b>	1,045	\$43,352	20	\$16,716	50	\$37,402	75	\$71,717	55	\$51,501	85	\$48,798	75	\$35,487
<b>Central Saanich</b>	1,280	\$42,152	100	\$30,153	100	\$32,632	95	\$59,816	60	\$44,001	110	\$48,685	180	\$62,082
<b>Capital</b>	54,470	\$38,583	5,740	\$27,645	7,425	\$41,222	5,905	\$45,125	4,645	\$50,062	4,535	\$46,260	4,920	\$40,424

Source: Statistics Canada, 2011 National Household Survey

### Renter Households Median Before-Tax Household Income by Age of Primary Maintainer, Saanich Peninsula Municipalities and CRD

	Total Households – Age of primary maintainer		50 to 54 years		55 to 59 years		60 to 64 years		65 to 69 years		70 to 74 years		75 years and over		
	# of hshlds	Median Income	# of hshlds	Median Income	# of hshlds	Median Income	# of hshlds	Median Income	# of hshlds	Median Income	# of hshlds	Median Income	# of hshlds	Median Income	
North Saanich	475	\$39,276	55		\$11,589	45	\$49,339	30	\$51,198	65	\$27,123	30	\$58,704	80	\$36,148
Sidney	1,045	\$43,352	145		\$51,943	80	\$46,782	50	457,378	95	\$60,447	40	\$28,412	285	\$28,441
Central Saanich	1,280	\$42,152	95		\$58,708	110	\$49,987	100	\$43,266	75	\$35,642	65	\$26,597	185	\$20,315
Capital	54,470	\$38,583	4,795		\$42,600	4,355	\$39,319	3,680	\$33,203	2,515	\$26,995	1,530	\$28,870	4,425	\$28,807

Source: Statistics Canada, 2011 National Household Survey

#### Notes:

- Source: Statistics Canada, NHS Custom Tabulation based on Table 99-014-X2011028
- Percentages across any given geography may not total to 100% due to rounding.
- Values for municipalities do not add to Capital Region total because Capital Region total includes First Nations Reserves

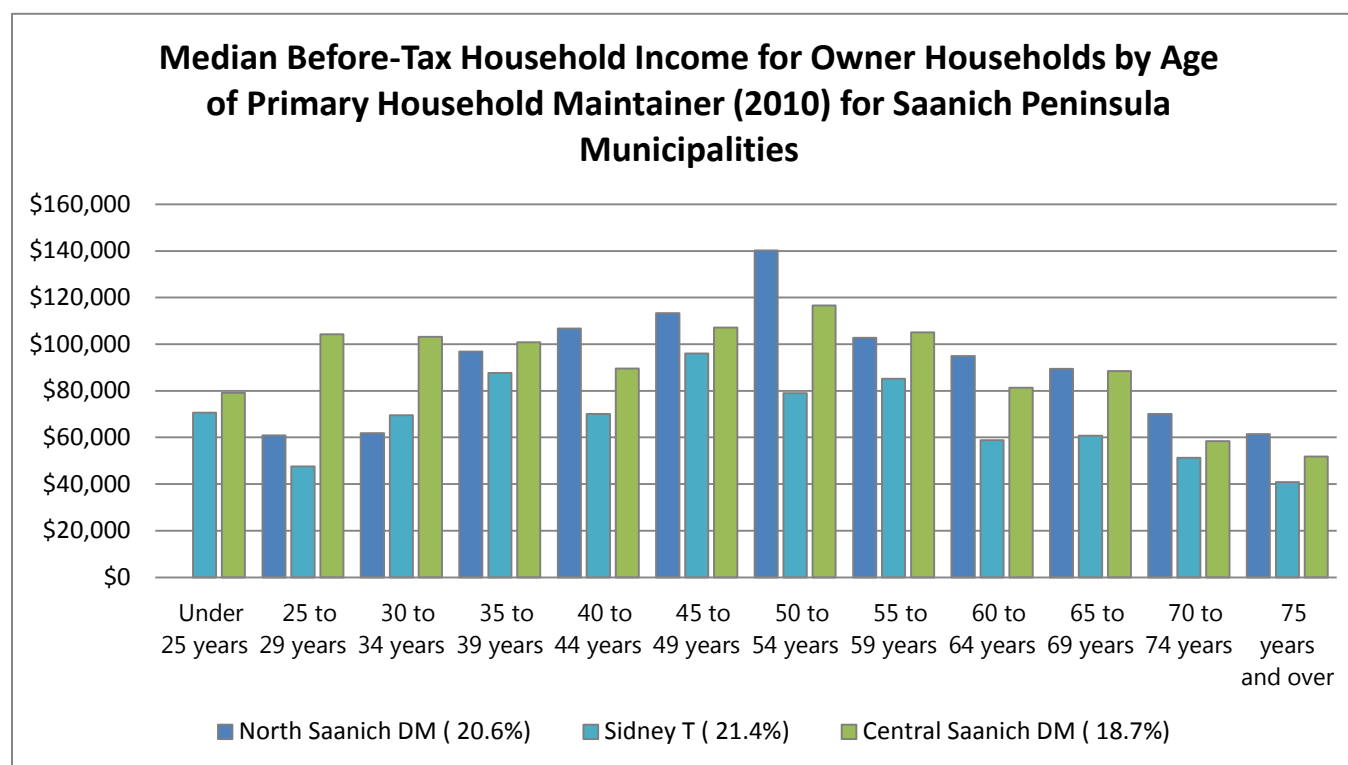
## 2.7 Median Before-Tax Household Income for Owner Households by Age of Primary Household Maintainer

### Description

- Primary household maintainer refers to the "first person in the household identified as someone who pays the rent or the mortgage, or the taxes, or the electricity bill, and so on, for the dwelling."<sup>11</sup>
- Examining household income by age of the primary maintainer helps to identify need for income or housing supports at certain points over the life course of a household as incomes may change due to life events such as child rearing or retirement.

### Findings

- Primary household maintainers in owner households between the ages of 45 to 54 in North Saanich and Central Saanich have the highest median household incomes across the Peninsula.
- The lowest household median incomes for owner households by age of primary maintainer are in Sidney for households with a primary household maintainer over the age of 70, and between the ages of 25 and 29.



Source: Statistics Canada, 2011 National Household Survey

<sup>11</sup> Statistics Canada, 2011 National Household Survey Dictionary. Accessed online: <https://www12.statcan.gc.ca/nhs-enm/2011/ref/dict/households-menage020-eng.cfm>

### Owner Households Median Before-Tax Household Income by Age of Primary Maintainer, Saanich Peninsula Municipalities and CRD, 2011

	Total Households – Age of primary maintainer		Below 25		25 to 29 years		30 to 34 years		35 to 39 years		40 to 44 years		45 to 49 years	
	# of hshlds	Median Income \$	# of hshlds	Median Income \$	# of hshlds	Median Income \$	# of hshlds	Median Income \$	# of hshlds	Median Income \$	# of hshlds	Median Income \$	# of hshlds	Median Income \$
<b>North Saanich</b>	4,025	\$93,485	0	\$0	20	\$60,937	65	\$61,886	125	\$96,826	200	\$106,763	325	\$113,268
<b>Sidney</b>	4,285	\$60,166	45	\$70,660	105	\$47,592	130	\$69,495	200	\$87,583	190	\$70,109	280	\$95,988
<b>Central Saanich</b>	5,315	\$85,975	25	\$79,193	70	\$104,304	130	\$103,142	260	\$100,762	305	\$89,519	530	\$107,129
<b>Capital</b>	106,030	\$76,711	1,280	\$42,733	3,365	\$73,242	5,460	\$84,698	6,445	\$89,130	8,265	\$95,382	10,330	\$94,140

Source: Statistics Canada, 2011 National Household Survey

### Owner Households Median Before-Tax Household Income by Age of Primary Maintainer, Saanich Peninsula Municipalities and CRD, 2011

	Total Households – Age of primary maintainer		50 to 54 years		55 to 59 years		60 to 64 years		65 to 69 years		70 to 74 years		75 years and over	
	# of hshlds	Median Income \$	# of hshlds	Median Income \$	# of hshlds	Median Income \$	# of hshlds	Median Income \$	# of hshlds	Median Income \$	# of hshlds	Median Income \$	# of hshlds	Median Income \$
<b>North Saanich</b>	4,025	\$93,485	525	\$140,181	525	\$102,709	715	\$94,982	415	\$89,495	365	\$70,026	750	\$61,490
<b>Sidney</b>	4,285	\$60,166	305	\$79,051	340	\$85,132	570	\$58,804	365	\$60,765	460	\$51,222	1,285	\$40,795
<b>Central Saanich</b>	5,315	\$85,975	705	\$116,632	755	\$105,138	675	\$81,321	515	\$88,455	430	\$58,435	915	\$51,858
<b>Capital</b>	106,030	\$76,711	11,885	\$93,955	12,860	\$88,889	12,780	\$76,880	9,310	\$68,059	7,010	\$58,623	17,060	\$48,823

Source: Statistics Canada, 2011 National Household Survey

#### Notes:

- Source: Statistics Canada, NHS Custom Tabulation based on Table 99-014-X2011028
- Percentages across any given geography may not total to 100% due to rounding.
- Values for municipalities do not add to Capital Region total because Capital Region total includes First Nations Reserves

## THEME 3: MARKET HOUSING INDICATORS

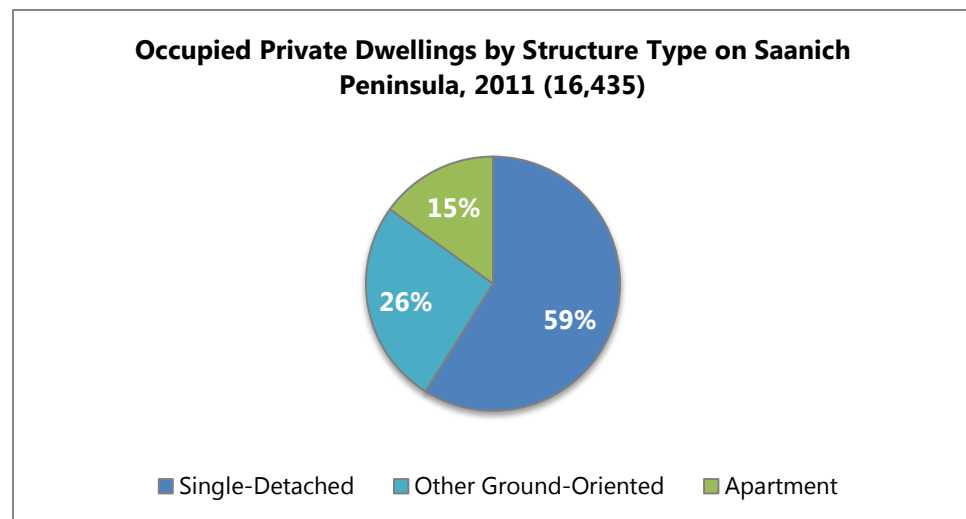
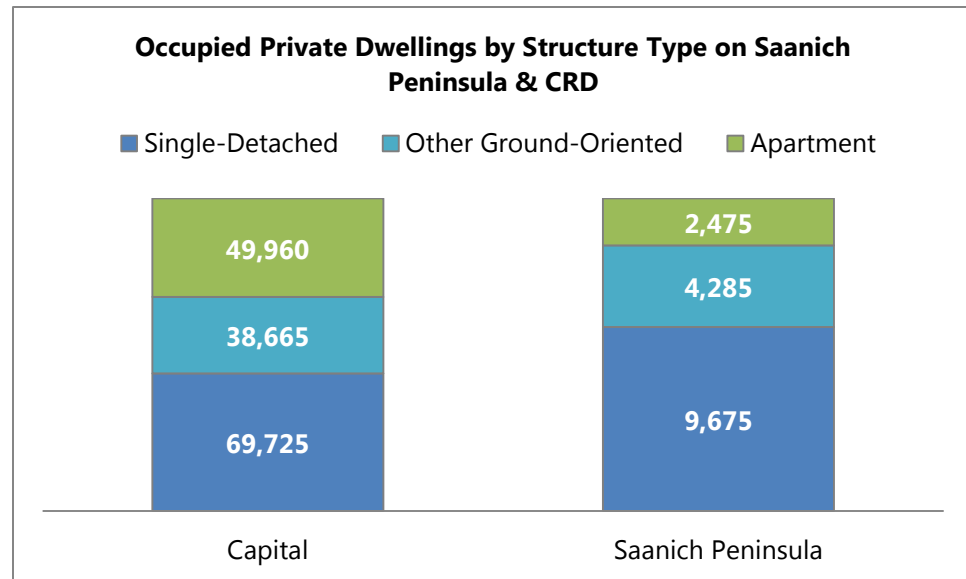
### 3.1 Housing Inventory by Structure Type

#### Description

- A desirable goal of the municipalities on the Saanich Peninsula and the Capital Region is to have a diverse and affordable housing supply.
- This means offering different types and tenures of housing units that are affordable across all income levels.
- Housing Inventory by Structure Type, Tenure, Age will be discussed in the Continuum of Housing Choices Section.

#### Findings

- According to Statistics Canada's 2011 Census, there were 16,435 occupied private dwellings on the Saanich Peninsula.
- In 2011, single-detached houses (59%) accounted for the greatest share of structure type on the Saanich Peninsula representing 9,675 dwelling units.
- **Apartments**<sup>12</sup> represented 15% of the total occupied dwellings or 2,475 dwelling units, while **other ground-oriented dwellings**<sup>13</sup> accounted for just over a quarter (26%) or 4,285 dwelling units on the Saanich Peninsula in 2011.



<sup>12</sup> Both categories of apartments are included: apartments with fewer than 5 storeys and apartments with 5 or more storeys.

<sup>13</sup> Other ground oriented-dwellings include movable dwellings, semi-detached and row houses, apartment - duplexes and other single-attached houses.

### Occupied Private Dwellings by Structure Type in the Capital Region Municipalities and Electoral Areas, 2011

	Total Dwellings	Single-Detached		Other Ground-Oriented		Apartment	
	#	#	% of total	#	% of total	#	% of total
<b>North Saanich DM (20.6%)</b>	4,505	3,670	81%	765	17%	70	2%
<b>Sidney T (21.4%)</b>	5,330	2,095	39%	1,605	30%	1,630	31%
<b>Central Saanich DM (18.7%)</b>	6,600	3,910	59%	1,915	29%	775	12%
<b>Saanich Peninsula</b>	<b>16,435</b>	<b>9,675</b>	<b>59%</b>	<b>4,285</b>	<b>26%</b>	<b>2,475</b>	<b>15%</b>
<b>Capital (23.1%)</b>	<b>158,350</b>	<b>69,725</b>	<b>44%</b>	<b>38,665</b>	<b>24%</b>	<b>49,960</b>	<b>32%</b>

Source: Statistics Canada, Census Area Profile, 2011

#### Notes:

- Percentages across any given geography may not total to 100% due to rounding.
- The value for Capital excludes First Nations Reserves.
- Structure type categories were combined to simplify comparability.

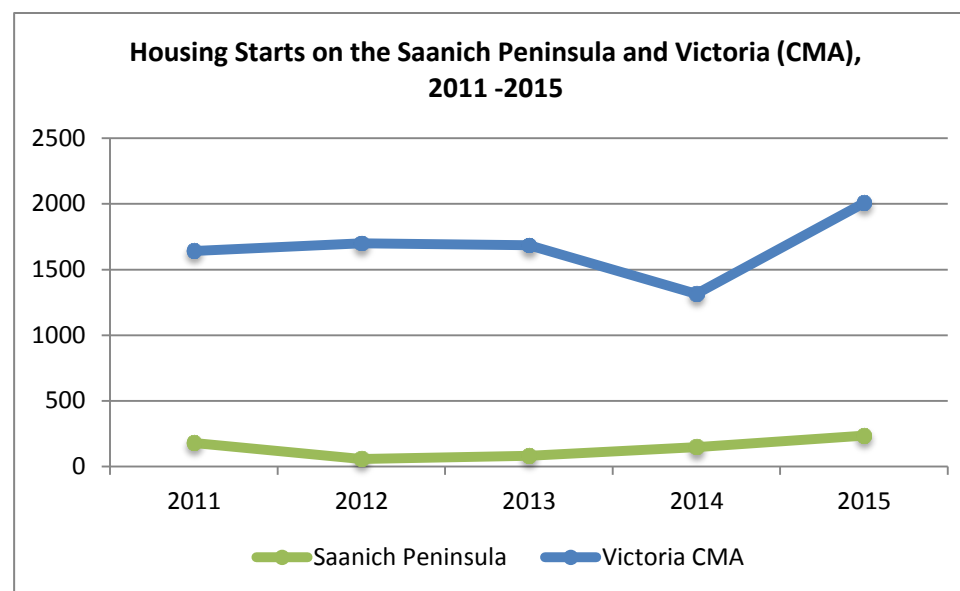
## 3.2 Housing Starts

### Description

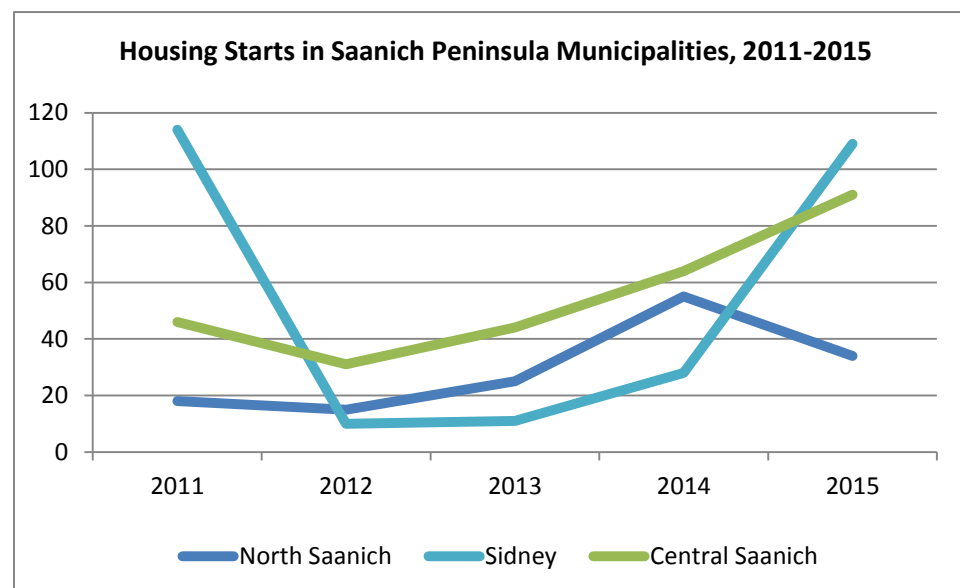
- Housing starts play a key role in increasing the housing supply across the Saanich Peninsula and the Capital Region. Economic patterns and the cyclical nature of the development industry are reflected in the number of new housing starts over time.
- CMHC defines a “start” (Starts and Completions Survey) as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

### Findings

- CMHC data on new housing starts on the Saanich Peninsula show that there have been 695 total housing starts between 2011 and 2015. The number of housing starts has been increasing since 2012 on the Saanich Peninsula while housing starts in the Victoria CMA<sup>14</sup> have been increasing steadily apart from a decline in starting in 2012 but ending in 2015 with an overall count of 2,008 housing starts.
- The average number of housing starts across the Saanich Peninsula from 2011 to 2015 was 139 per year.
- Comparatively, the total number of housing starts in the Victoria CMA from 2011 to 2015 was 8,350 averaging approximately 1,670 starts per year.
- Housing starts in Central Saanich have been steadily increasing since 2012, with more variability across Sidney which experienced sharp increase in 2015. North Saanich had the fewest number of starts overall with steady increase starting in 2012 to 2014 before experiencing a decline in 2015.



Source: Canada Mortgage and Housing Corporation



Source: Canada Mortgage and Housing Corporation

<sup>14</sup> The Victoria Census Metropolitan Area (CMA) differs from the Capital Region. See Glossary for details.

### Housing Starts in the Victoria CMA Municipalities, 2011-2015

	2011	2012	2013	2014	2015
<b>North Saanich DM</b>	18	15	25	55	34
<b>Sidney T</b>	114	10	11	28	109
<b>Central Saanich DM</b>	46	31	44	64	91
<b>Saanich Peninsula</b>	<b>178</b>	<b>56</b>	<b>80</b>	<b>147</b>	<b>234</b>
<b>Victoria CMA</b>	<b>1,642</b>	<b>1,700</b>	<b>1,685</b>	<b>1,315</b>	<b>2,008</b>

*Source: Canada Mortgage and Housing Corporation, Starts and Completions Survey, 2011, 2012, 2013, 2014, and 2015*

Notes:

- CMHC reports on composite data for the Victoria CMA, not the Capital Region.
- While the reliability of CMHC data sources is assumed, data accuracy is not guaranteed.

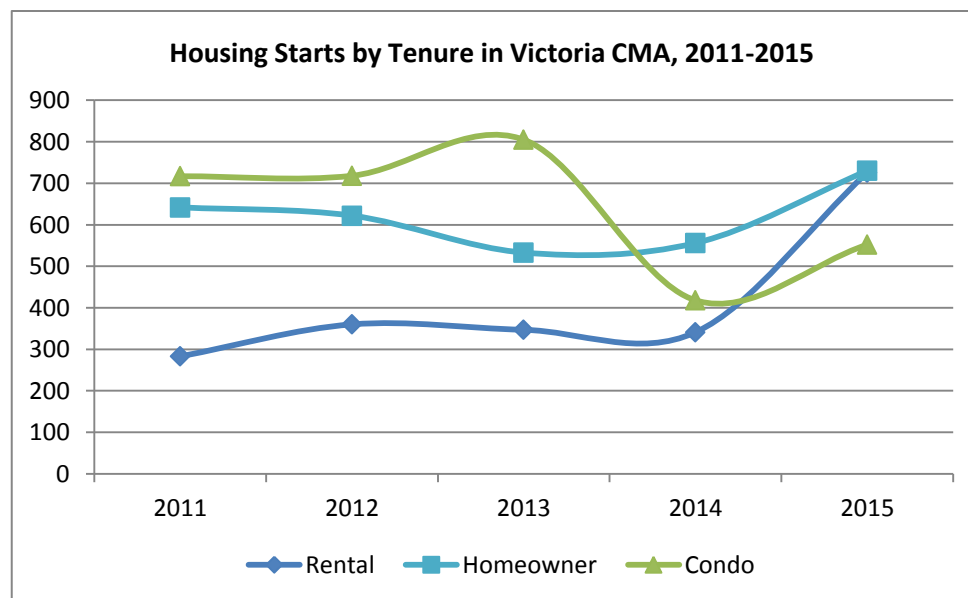
### 3.3 Housing Starts by Tenure

#### Description

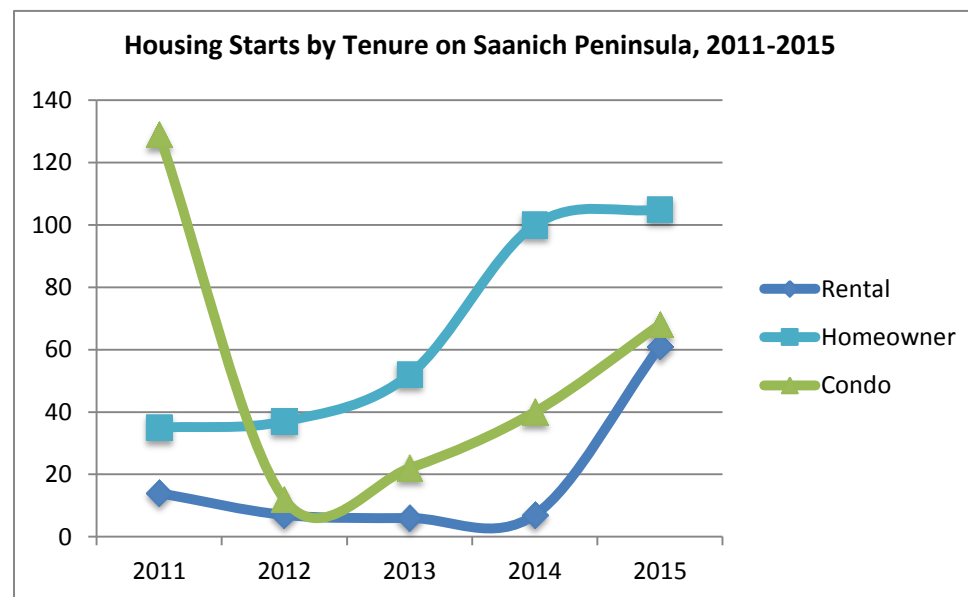
- One of three primary goals for the Capital Regional District Regional Housing Affordability Strategy (RHAS) is "to increase the supply of more-affordable housing in the region."<sup>15</sup> This includes supporting an adequate supply of rental units on the Saanich Peninsula.

#### Findings

- The 2011 Census counted 16,425 total private households on the Saanich Peninsula: 2,810 renter households (17%) and 13,620 owner households (83%).
- A total of 95 (14%) purpose built rental starts were reported between 2011 and 2015. The highest number of rental housing starts (61) was reported in 2015. Before that, the majority of the rental housing starts (41%) from 2011-2014 occurred in 2011 with housing starts decreasing in subsequent years to 21% in 2012, 18% in 2013 and 21% in 2014.
- From 2011 to 2015, homeowner starts accounted for the highest proportion of starts across the Saanich Peninsula. There were 329 homeowner starts during this time period, accounting for almost half (47%) of all starts for this time period.
- Once a popular type of housing, condominium starts decreased quite sharply across the Victoria CMA from 2013 to 2014, and from 2011 to 2012 on the Saanich Peninsula although there has been a gradual increase in condo starts since 2012 on the Peninsula. Condo starts accounted for 39% of all starts from 2011 to 2015.



Source: Canada Mortgage and Housing Corporation



Source: Canada Mortgage and Housing Corporation

<sup>15</sup> Source: Capital Regional District, Regional Housing Affordability Strategy for the Capital Regional District, March 2007



### Housing Starts by Tenure in Saanich Peninsula and Victoria CMA Municipalities, 2011

	Total Starts	Homeowner		Condominium		Rental	
		#	% of total	#	% of total	#	% of total
North Saanich	18	18	100%	0	0%	0	0%
Sidney	114	4	4%	104	91%	6	5%
Central Saanich	46	13	28%	25	54%	8	17%
Saanich Peninsula	178	35	20%	129	72%	14	8%
Victoria CMA	1,642	642	39%	717	44%	283	17%

Source: Canada Mortgage and Housing Corporation, Starts and Completions Survey, 2011, 2012, 2013, 2014, and 2015

### Housing Starts by Tenure in Saanich Peninsula and Victoria CMA Municipalities, 2012

	Total Starts	Homeowner		Condominium		Rental	
		#	% of total	#	% of total	#	% of total
North Saanich	15	15	100%	0	0%	0	0%
Sidney	10	4	40%	4	40%	2	20%
Central Saanich	31	18	58%	8	26%	5	16%
Saanich Peninsula	56	37	66%	12	21%	7	13%
Victoria CMA	1700	622	37%	718	42%	360	21%

Source: Canada Mortgage and Housing Corporation, Starts and Completions Survey, 2011, 2012, 2013, 2014 and 2015

### Housing Starts by Tenure in Saanich Peninsula and Victoria CMA Municipalities, 2013

	Total Starts	Homeowner		Condominium		Rental	
		#	% of total	#	% of total	#	% of total
North Saanich	25	20	80%	5	20%	0	25
Sidney	11	6	55%	2	18%	3	11
Central Saanich	44	26	59%	15	34%	3	44
Saanich Peninsula	80	52	65%	22	28%	6	8%
Victoria CMA	1,685	533	32%	805	48%	347	1,685

Source: Canada Mortgage and Housing Corporation, Starts and Completions Survey, 2011, 2012, 2013, 2014, and 2015

### Housing Starts by Tenure in Saanich Peninsula and Victoria CMA Municipalities, 2014

	Total Starts	Homeowner		Condominium		Rental	
		#	% of total	#	% of total	#	% of total
North Saanich	55	55	100%	0	0%	0	0%
Sidney	28	11	39%	15	54%	2	7%
Central Saanich	64	34	53%	25	39%	5	8%
Saanich Peninsula	147	100	68%	40	27%	7	5%
Victoria CMA	1,315	556	42%	418	32%	341	26%

Source: Canada Mortgage and Housing Corporation, Starts and Completions Survey, 2011, 2012, 2013, 2014, and 2015

### Housing Starts by Tenure in Saanich Peninsula and Victoria CMA Municipalities, 2015

	Total Starts	Homeowner		Condominium		Rental	
		#	% of total	#	% of total	#	% of total
North Saanich	34	32	94%	2	6%	0	0%
Sidney	109	40	37%	66	61%	3	3%
Central Saanich	91	33	36%	0	0%	58	64%
Saanich Peninsula	234	105	45%	68	29%	61	26%
Victoria CMA	2,008	730	36%	552	27%	726	36%

Source: Canada Mortgage and Housing Corporation, Starts and Completions Survey, 2011, 2012, 2013, 2014, and 2015

Notes:

- % refers to the proportion of housing starts relative to the total housing starts for each municipality.

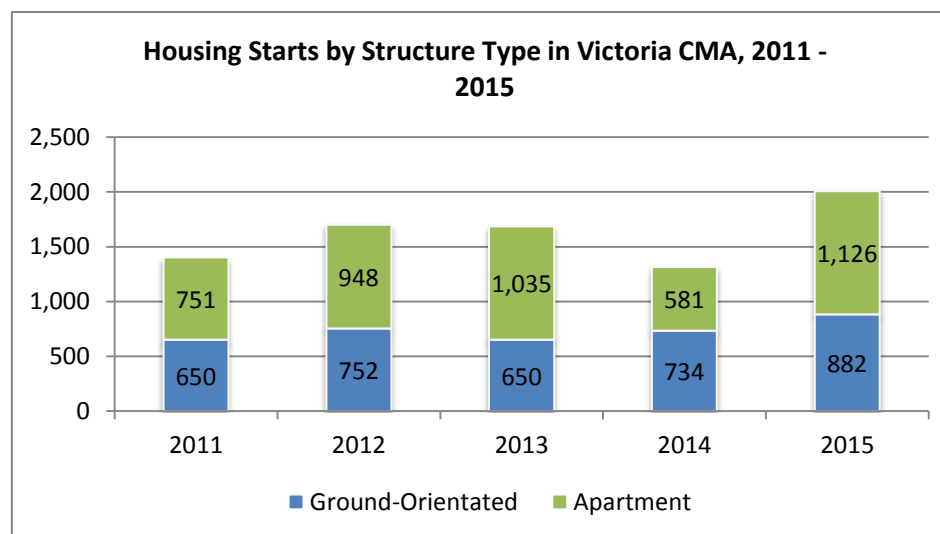
### 3.4 Housing Starts by Structure Type

#### Description

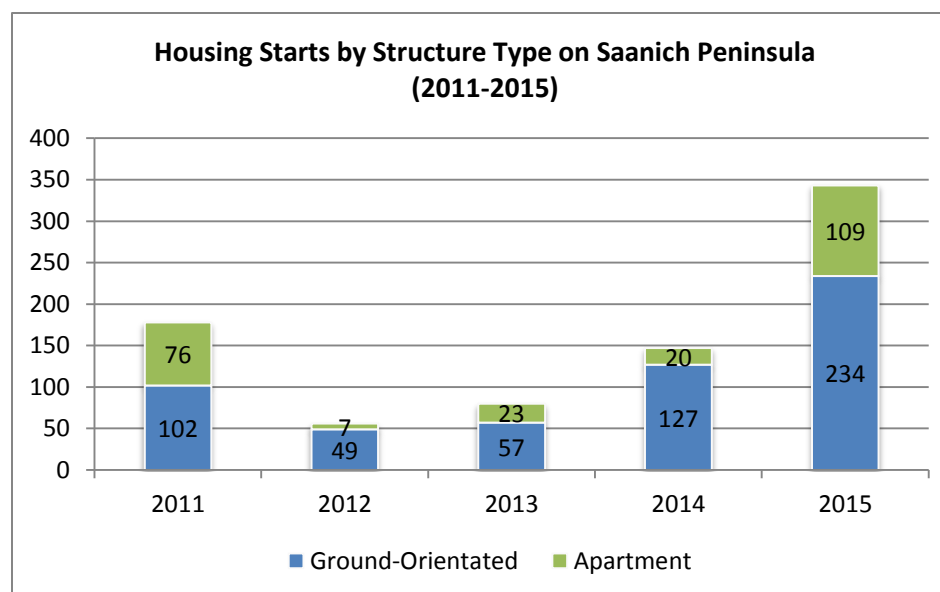
- Ground-Orientated dwellings account for a slightly greater proportion of total housing starts on the Saanich Peninsula.
- Lower density developments lessen affordability as per unit housing costs are increased.

#### Findings

- On the Saanich Peninsula there were 804 housing starts between 2011 and 2015: 569 ground-oriented (71%) and 235 apartment (29%) housing starts.
- An annual average of approximately 114 ground-oriented housing starts have occurred during from 2011 to 2015 ranging from a low of 49 ground-oriented housing starts in 2012 to a high of 234 ground-oriented housing starts in 2015 across the Saanich Peninsula.
- From 2011 to 2015 across the Saanich Peninsula there was an annual average of 47 apartment starts, ranging from a low of 7 apartment starts in 2012 to a high of 109 apartment starts in 2015.
- The proportion of housing starts by structure type varies across Saanich Peninsula municipalities. No apartment starts were reported in North Saanich from 2011 to 2015 whereas the highest number of apartment starts were in Sidney (119), followed by Central Saanich with a total of 116 during this time period.



Source: Canada Mortgage and Housing Corporation



Source: Canada Mortgage and Housing Corporation

### Housing Starts by Structure Type in the Victoria CMA Municipalities, 2011-2012

	2011					2012				
	Total	Ground-Oriented		Apartment		Total	Ground-Oriented		Apartment	
		#	%	#	%		#	%	#	%
North Saanich DM	22	22	100%	0	0%	20	20	100%	0	0%
Sidney T	34	32	94%	2	6%	47	16	34%	31	66%
Central Saanich DM	57	51	89%	6	11%	40	15	38%	25	63%
Saanich Peninsula	113	105	93%	8	7%	107	51	48%	56	52%
Victoria CMA	1,642	1,013	62%	629	38%	1,591	813	51%	778	49%

Source: Canada Mortgage and Housing Corporation, Starts and Completions Survey, 2011, 2012, 2013, 2014 and 2015

### Housing Starts by Structure Type in the Victoria CMA Municipalities, 2013-2014

	2013					2014				
	Total	Ground-Oriented		Apartment		Total	Ground-Oriented		Apartment	
		#	%	#	%		#	%	#	%
North Saanich DM	35	35	100%	0	0%	25	25	100%	0	0%
Sidney T	27	27	100%	0	0%	59	46	78%	13	22%
Central Saanich DM	29	14	48%	15	52%	25	23	92%	2	8%
Saanich Peninsula	91	76	84%	15	16%	109	94	86%	15	14%
Victoria CMA	1,465	744	51%	721	49%	1,249	578	46%	671	54%

Source: Canada Mortgage and Housing Corporation, Starts and Completions Survey, 2011, 2012, 2013, 2014 and 2015

### Housing Starts by Structure Type in the Victoria CMA Municipalities, 2015

	2015				
	Total	Ground-Oriented		Apartment	
		#	%	#	%
<b>North Saanich DM</b>	<b>34</b>	34	100%	0	0%
<b>Sidney T</b>	<b>109</b>	58	53%	51	47%
<b>Central Saanich DM</b>	<b>91</b>	33	36%	58	64%
<b>Saanich Peninsula</b>	<b>234</b>	<b>125</b>	<b>53%</b>	<b>109</b>	<b>47%</b>
<b>Victoria CMA</b>	<b>2,008</b>	<b>882</b>	<b>44%</b>	<b>1,126</b>	<b>56%</b>

Source: Canada Mortgage and Housing Corporation, Starts and Completions Survey, 2011, 2012, 2013, 2014 and 2015

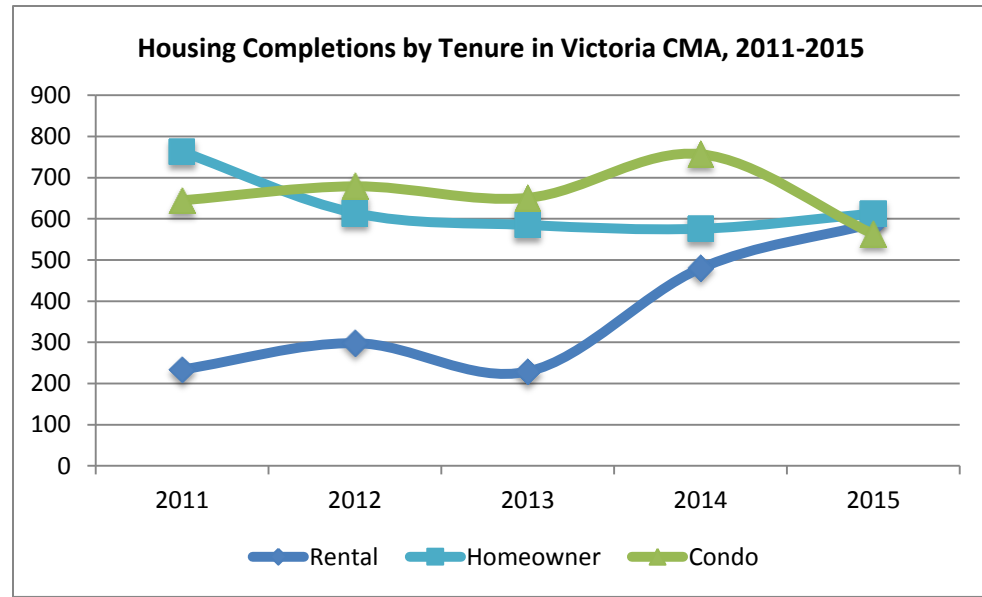
### 3.5 Housing Completions by Tenure

#### Description

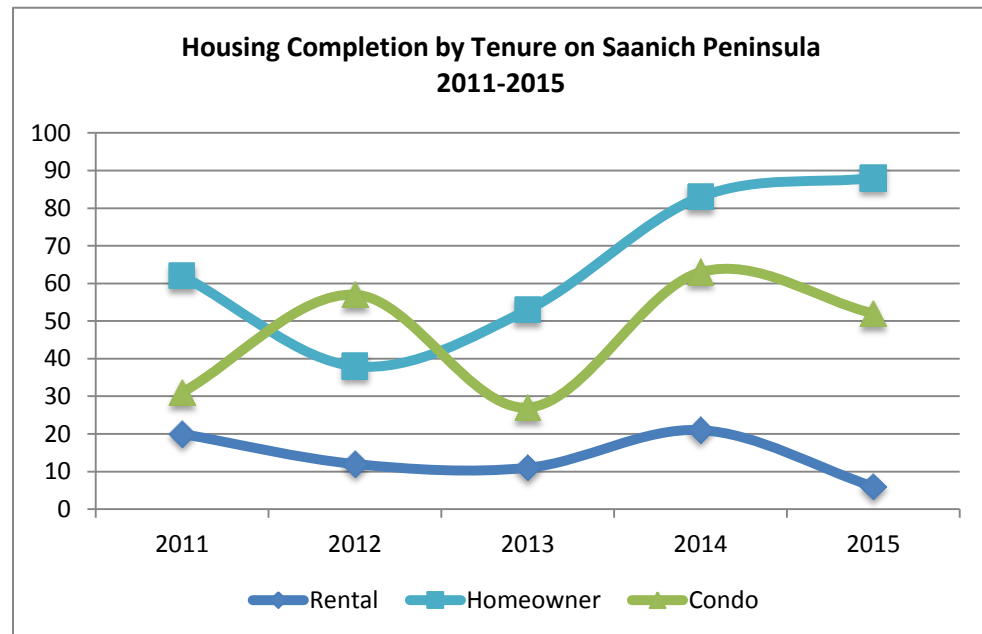
- The new housing completions on the Saanich Peninsula vary by **tenure** or the intended market for which new dwelling units are built.

#### Findings

- The 2011 Census counted 16,425 total private households on the Saanich Peninsula: 2,810 renter households (17%) and 13,620 owner households (83%).
- Across the Saanich Peninsula, a total of 70 (11.2%) purpose built rental completions were reported between 2011 and 2015. In 2014, there were 21 rental completions accounting for 33% of the total housing completions on the Saanich Peninsula, which shows the number of rental completions nearly doubling from the year before. In 2015, the number of rental completions decreased sharply to only 6 completions being reported.
- From 2011 to 2015, homeowner completions were the most common type of housing completion on the Saanich Peninsula, accounting for over half (51.9%) of all completions during this time period.



Source: Canada Mortgage and Housing Corporation



Source: Canada Mortgage and Housing Corporation

### Rental Completions in the Victoria CMA and Saanich Peninsula Municipalities, 2011 - 2015

	2011		2012		2013		2014		2015	
	#	%	#	%	#	%	#	%	#	%
<b>North Saanich DM</b>	0	0%	0	0%	0	0%	0	0%	0	0%
<b>Sidney T</b>	8	24%	5	11%	3	10%	16	24.2%	1	2.1%
<b>Central Saanich DM</b>	12	21%	7	18%	8	23%	5	9.8%	5	7.6%
Saanich Peninsula	<b>20</b>	<b>18%</b>	<b>12</b>	<b>11%</b>	<b>11</b>	<b>12%</b>	<b>21</b>	<b>13%</b>	<b>6</b>	<b>4%</b>
Victoria CMA	<b>234</b>	<b>14%</b>	<b>298</b>	<b>19%</b>	<b>229</b>	<b>16%</b>	<b>480</b>	<b>26.5%</b>	<b>480</b>	<b>26.5%</b>

Source: Canada Mortgage and Housing Corporation, Starts and Completions Survey, 2011, 2012, 2013, 2014 and 2015

### Homeowner Completions in the Victoria CMA and Saanich Peninsula Municipalities, 2011 - 2015

	2011		2012		2013		2014		2015	
	#	%	#	%	#	%	#	%	#	%
<b>North Saanich DM</b>	22	100%	20	100%	22	81%	50	100%	30	94%
<b>Sidney T</b>	13	38%	7	15%	8	28%	8	12.1%	22	45.8%
<b>Central Saanich DM</b>	27	47%	11	28%	23	66%	25	49%	36	54.5%
Saanich Peninsula	<b>62</b>	<b>55%</b>	<b>38</b>	<b>36%</b>	<b>53</b>	<b>58%</b>	<b>83</b>	<b>50%</b>	<b>88</b>	<b>60%</b>
Victoria CMA	<b>763</b>	<b>46%</b>	<b>614</b>	<b>39%</b>	<b>585</b>	<b>40%</b>	<b>576</b>	<b>31.8%</b>	<b>613</b>	<b>34.7%</b>

Source: Canada Mortgage and Housing Corporation, Starts and Completions Survey, 2011, 2012, 2013, 2014 and 2015

### Condominium Completions in the Victoria CMA and Saanich Peninsula Municipalities, 2011 - 2015

	2011		2012		2013		2014		2015	
	#	%	#	%	#	%	#	%	#	%
<b>North Saanich DM</b>	0	0%	0	0%	5	19%	0	0%	2	6%
<b>Sidney T</b>	13	38%	35	74%	18	62%	42	64%	25	52.1%
<b>Central Saanich DM</b>	18	32%	22	55%	4	11%	21	41%	25	37.9%
Saanich Peninsula	<b>31</b>	<b>27%</b>	<b>57</b>	<b>53%</b>	<b>27</b>	<b>30%</b>	<b>63</b>	<b>76%</b>	<b>52</b>	<b>59%</b>
Victoria CMA	<b>645</b>	<b>39%</b>	<b>679</b>	<b>43%</b>	<b>651</b>	<b>44%</b>	<b>757</b>	<b>41.8%</b>	<b>563</b>	<b>31.9%</b>

Source: Canada Mortgage and Housing Corporation, Starts and Completions Survey, 2011, 2012, 2013, 2014 and 2015

Note: Percentages in the tables refer to the proportion of the sturture type completions out of all of the completions for the municipality or region.

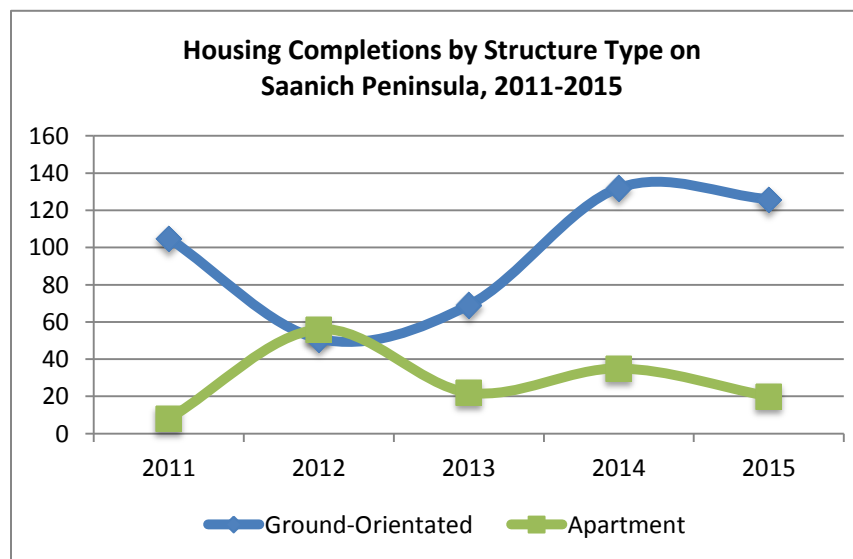
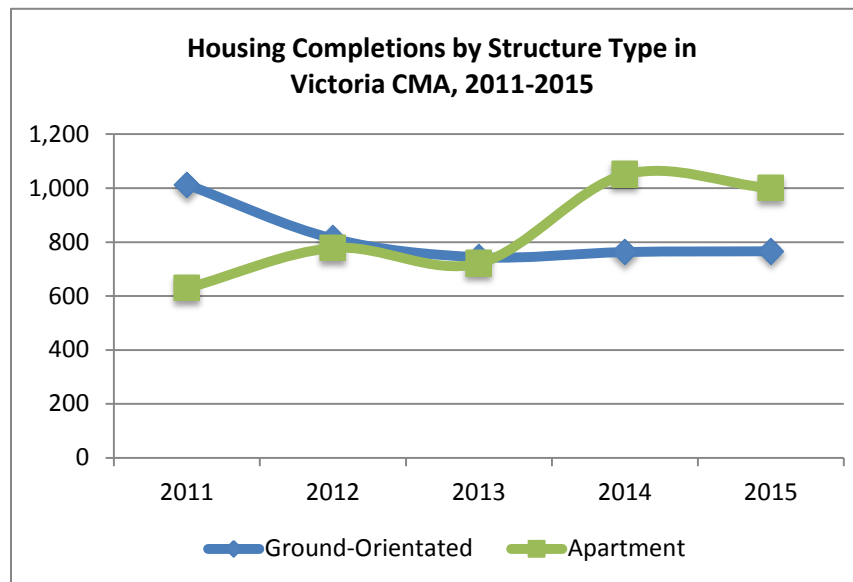
### 3.6 Housing Completions by Structure Type

#### Description

- Compared to apartments, ground-oriented dwellings account for a greater proportion of total housing completions on the Saanich Peninsula.
- Lower density developments lessen affordability as per unit housing costs are increased.

#### Findings

- There have been 624 housing completions between 2011 and 2015: 483 ground-oriented (77%) and 141 apartment completions (23%).
- An annual average of 120 ground-oriented housing completions occurred during this time period, ranging from a low of 51 ground-oriented housing completions in 2012 to a high of 132 ground-oriented housing completions in 2014, and 126 in 2015.
- An annual average of approximately 35 apartment completions occurred during this time period, ranging from a low of 8 apartment completions in 2011 to a high of 56 apartment completions in 2012.
- The proportion of housing completions by structure type varied across Saanich Peninsula municipalities between 2011 and 2015. There were zero apartment completions reported in North Saanich, 25% of completions in Central Saanich were apartments and 35.3% in Sidney were apartments from 2011 to 2015.





### Housing Completions by Structure Type in the Victoria CMA Municipalities, 2011-2012

	2011					2012				
	Total	Ground-Oriented		Apartment		Total	Ground-Oriented		Apartment	
		#	%	#	%		#	%	#	%
North Saanich DM	22	22	100%	0	0%	20	20	100%	0	0%
Sidney T	34	32	94%	2	6%	47	16	34%	31	66%
Central Saanich DM	57	51	89%	6	11%	40	15	38%	25	63%
Saanich Peninsula	113	105	93%	8	7%	107	51	48%	56	52%
Victoria CMA	1,642	1,013	62%	629	38%	1,591	813	51%	778	49%

Source: Canada Mortgage and Housing Corporation, Starts and Completions Survey, 2011, 2012, 2013, 2014, and 2015

### Housing Completions by Structure Type in the Victoria CMA Municipalities, 2013-2014

	2013					2014				
	Total	Ground-Oriented		Apartment		Total	Ground-Oriented		Apartment	
		#	%	#	%		#	%	#	%
North Saanich DM	27	27	100%	0	0%	50	50	100%	0	0%
Sidney T	29	14	48%	15	52%	66	50	76%	16	24%
Central Saanich DM	35	28	80%	7	20%	51	32	63%	19	37%
Saanich Peninsula	91	69	76%	22	24%	167	132	79%	35	21%
Victoria CMA	1,465	744	51%	721	49%	1,813	763	42%	1,050	58%

Source: Canada Mortgage and Housing Corporation, Starts and Completions Survey, 2011, 2012, 2013, 2014, and 2015

### Housing Completions by Structure Type in the Victoria CMA Municipalities, 2015

2015					
	Total	Ground-Oriented		Apartment	
		#	%	#	%
North Saanich DM	32	32	100%	0	0%
Sidney T	48	33	69%	15	31%
Central Saanich DM	66	61	92%	5	8%
Saanich Peninsula	146	126	86%	20	14%
Victoria CMA	1,765	766	46%	999	54%

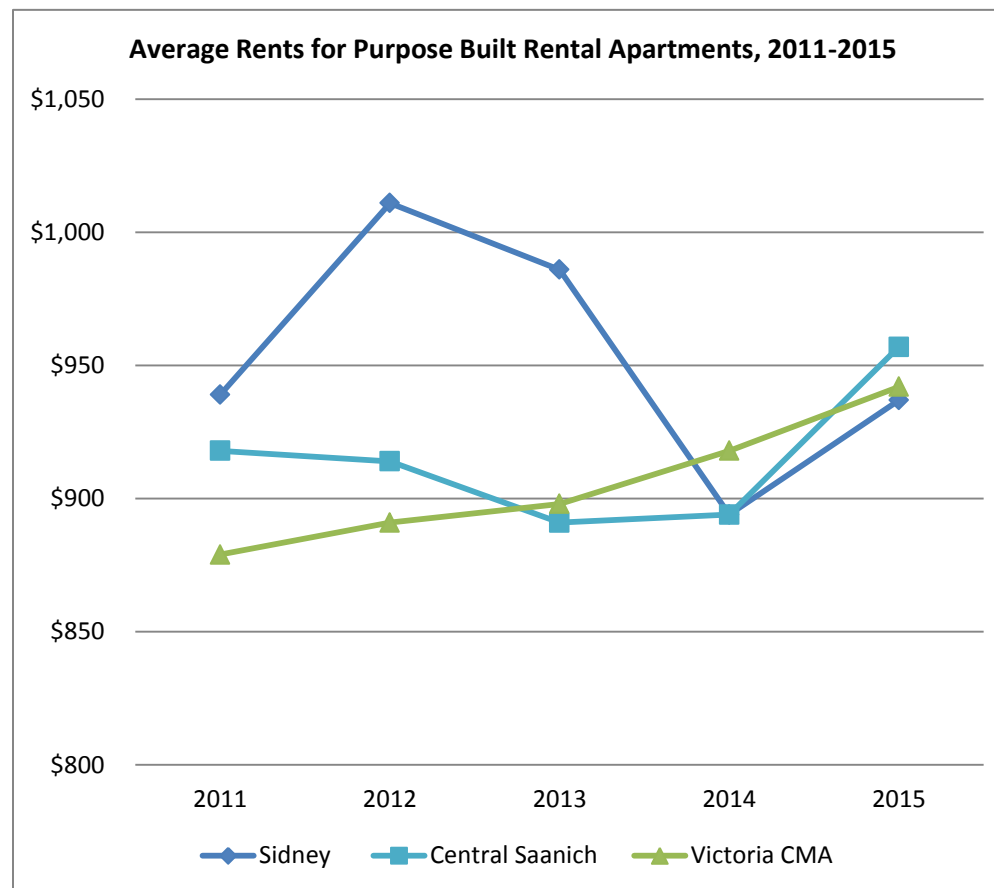
### 3.7 Rental Housing Average Rents for Purpose Built Rental Apartments by Unit Type

#### Description

- Average rents are often used as an indicator of housing affordability within a rental housing market specifically, and across the housing market spectrum more broadly. Average rents are steadily increasing year over year. If rents increase faster than incomes, affordability is compromised, especially for lower income households.
- CMHC data indicate that there are a total of 544<sup>16</sup> purpose built rental apartment units on the Saanich Peninsula as of 2014. These units are in Central Saanich and Sidney. There are no data available for North Saanich.

#### Findings

- The average rent for Central Saanich was \$957 and \$937 for Sidney in 2015. Since 2011, average rents in Sidney have experienced some fluctuation with an overall rate of decline of -0.2%. Average rents in Central Saanich have increased by 4.2% since 2011 whereas average rents for the Victoria CMA have increased by 7.2% from 2011 to 2015.
- Available data on average rents for Central Saanich and Sidney indicate an overall decrease in rents over the past two years (2013-2014) for all unit type, which is not the trend across the rest of the capital region. The rest of the capital region has seen a steady year over year increase in rent. Although average rents have started to increase in 2015.



<sup>16</sup> This is based on the CMHC Fall 2015 Rental Market Report.

- Between 2011 to 2015, average rents for 1 bedroom units in Central Saanich have increased at a rate of 6.7% and Sidney average rents for 1 bedroom units have increased by approximately 0.5%. Average rents for 2 bedroom units experienced a sharper decline in Sidney (-4.2%) compared to Central Saanich which saw an increase (5.4%) over the same time period.

#### Overall Average Rents for Purpose Built Rental Apartments in the Victoria CMA Municipalities, 2011-2014

	2011	2012	2013	2014	2015
<b>North Saanich DM</b>	n/a	n/a	n/a	n/a	n/a
<b>Sidney T</b>	\$939	\$1,011	\$986	\$894	\$937
<b>Central Saanich DM</b>	<b>\$918</b>	<b>\$914</b>	<b>\$891</b>	<b>\$894</b>	\$957
<b>Victoria CMA</b>	<b>\$879</b>	<b>\$891</b>	<b>\$898</b>	<b>\$918</b>	<b>\$942</b>

Source: CMHC Rental Market Survey, October 2011, 2012, 2013, 2014, and 2015

#### Average Rents for Purpose Built Rental Apartments by Unit Size in the Victoria CMA Municipalities, 2011-2012

	2011				2012			
	Bachelor	1 Bedroom	2 Bedrooms	3+ Bedrooms	Bachelor	1 Bedroom	2 Bedrooms	3+ Bedrooms
<b>North Saanich DM</b>	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
<b>Sidney T</b>	**	\$791	\$1,067	**	**	\$799	\$1,196	**
<b>Central Saanich DM</b>	**	\$791	\$1,000	**	**	\$784	\$1,002	**
<b>Victoria CMA</b>	<b>\$676</b>	<b>\$819</b>	<b>\$1,045</b>	<b>\$1,244</b>	<b>\$723</b>	<b>\$849</b>	<b>\$1,095</b>	<b>\$1,317</b>

Source: CMHC Rental Market Survey, October 2011, 2012, 2013, 2014, and 2015

#### Average Rents for Purpose Built Rental Apartments by Unit Size in the Victoria CMA Municipalities, 2013-2014

	2013				2014			
	Bachelor	1 Bedroom	2 Bedrooms	3+ Bedrooms	Bachelor	1 Bedroom	2 Bedrooms	3+ Bedrooms
<b>North Saanich DM</b>	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
<b>Sidney T</b>	**	\$798	\$1,154	**	**	\$780	\$1,026	**
<b>Central Saanich DM</b>	**	\$789	\$958	**	**	\$780	\$969	**
<b>Victoria CMA</b>	<b>\$706</b>	<b>\$833</b>	<b>\$1,068</b>	<b>\$1,281</b>	<b>\$697</b>	<b>\$841</b>	<b>\$1,084</b>	<b>\$1,439</b>

Source: CMHC Rental Market Survey, October 2011, 2012, 2013, 2014, and 2015

### Average Rents for Purpose Built Rental Apartments by Unit Size in the Victoria CMA Municipalities, 2015

2015				
	Bachelor	1 Bedroom	2 Bedrooms	3 + Bedrooms
North Saanich DM	n/a	n/a	n/a	n/a
Sidney T	**	\$795	\$1,022	**
Central Saanich DM	**	\$844	\$1,054	**
Victoria CMA	<b>\$742</b>	<b>\$867</b>	<b>\$1,128</b>	<b>\$1,384</b>

Source: CMHC Rental Market Survey, October 2011, 2012, 2013, 2014, and 2015

#### Notes:

- Source: CMHC Rental Market Survey 2011, 2012, 2013, 2014, and 2015.
- \*\* Data are suppressed to protect confidentiality or not statistically reliable.
- n/a Data are not available or not applicable

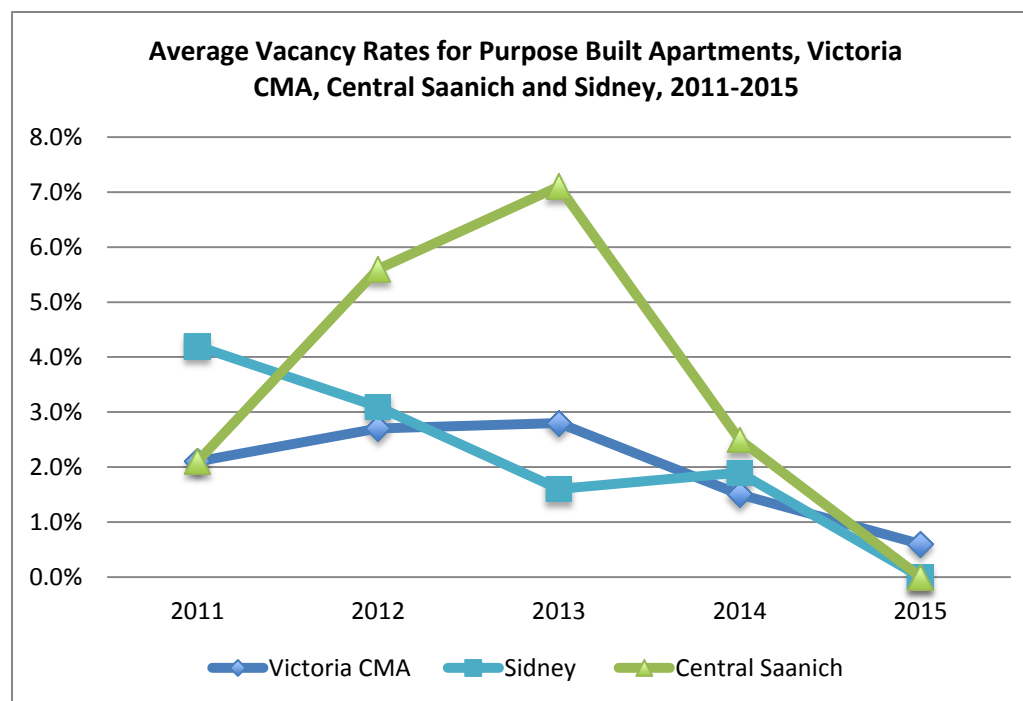
### 3.8 Average Vacancy Rates for Purpose Built Rental Apartments

#### Description

- The status of a residential rental market is often measured by vacancy rates. A balanced rental market is often described as having a vacancy rate between 2% and 3%. Low vacancy rates indicate little movement in the market. This in turn makes it more difficult for low-income individuals and households looking for appropriate and affordable rental housing.
- Data on average vacancy rates for purpose built rental apartments are only available for Central Saanich and Sidney.
- Due to issues of data quality and confidentiality, vacancy rates by bedroom type are only reported on for 1 bedroom and for 2 bedroom apartments.

#### Findings

- The overall vacancy rate for the Victoria CMA in 2015 was 0.6% which is the lowest vacancy rate over the past five years.
- Overall vacancy rates for Central Saanich and Sidney were 0.0% in 2015 indicating a stagnant rental market with very little to no movement. Vacancy rates have had some fluctuation over the past five years with a steady decline starting in Sidney in 2011 and in Central Saanich starting in 2014.
- Since 2011, 2 bedroom apartments have had a fairly high vacancy rate in Central Saanich with the highest vacancy rate in 2013 although it steadily declined to 0.0% in 2015. These units had the highest overall vacancy rates across the peninsula.
- 1-bedroom units, particularly in Sidney, have had fairly low vacancy rates since 2011.



Source: Canada Mortgage and Housing Corporation

### Average Overall Vacancy Rates for Purpose Built Rental Apartments by Unit Size in the Victoria CMA Municipalities, 2011 to 2015

	2011	2012	2013	2014	2015
North Saanich DM	n/a	n/a	n/a	n/a	n/a
Sidney T	4.2%	3.1%	1.6%	1.9%	0.0%
Central Saanich DM	2.1%	5.6%	7.1%	2.5%	0.0%
Victoria CMA	2.1%	2.7%	2.8%	1.5%	0.6%

Source: CMHC Rental Market Survey, October 2011, 2012, 2013, 2014, and 2015

### Average Vacancy Rates for Purpose Built Rental Apartments by Unit Size in the Victoria CMA Municipalities, 2011 to 2012

	2011				2012			
	Bachelor	1 Bedroom	2 Bedroom	3+ Bedroom	Bachelor	1 Bedroom	2 Bedroom	3+ Bedroom
North Saanich DM	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Sidney T	**	3.4%	5.2%	**	**	2.6%	3.7%	**
Central Saanich DM	**	1.7%	2.6%	**	**	5.8%	5.9%	**
Victoria CMA	1.7%	2.5%	1.7%	1.0%	1.3%	2.9%	2.9%	3.2%

Source: CMHC Rental Market Survey, October 2011, 2012, 2013, 2014, and 2015

### Average Vacancy Rates for Purpose Built Rental Apartments by Unit Size in the Victoria CMA Municipalities, 2013 to 2014

	2013				2014			
	Bachelor	1 Bedroom	2 Bedroom	3+ Bedroom	Bachelor	1 Bedroom	2 Bedroom	3+ Bedroom
North Saanich DM	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Sidney T	**	0.9%	1.5%	**	**	2.3%	1.6%	**
Central Saanich DM	**	5.9%	7.8%	**	**	0.8%	3.9%	**
Victoria CMA	2.3%	3.0%	2.5%	2.6%	1.4%	1.5%	1.5%	2.6%

Source: CMHC Rental Market Survey, October 2011, 2012, 2013, 2014, and 2015

### Average Vacancy Rates for Purpose Built Rental Apartments by Unit Size in the Victoria CMA Municipalities, 2015

	2015			
	Bachelor	1 Bedroom	2 Bedroom	3+ Bedroom
North Saanich DM	n/a	n/a	n/a	n/a
Sidney T	**	0.0%	**	**
Central Saanich DM	**	0.0%	0.0%	**
Victoria CMA	0.7%	0.7%	0.5%	0.2%

Source: CMHC Rental Market Survey, October 2011, 2012, 2013, 2014, and 2015

#### Notes:

- Source: CMHC Rental Market Survey 2011, 2012, 2013, 2014, and 2015.
- \*\* Data are suppressed to protect confidentiality or not statistically reliable.
- n/a Data are not available or not applicable





## Theme 4: Housing Needs

### 4.1 Shelter Cost to Income Ratio

#### Description

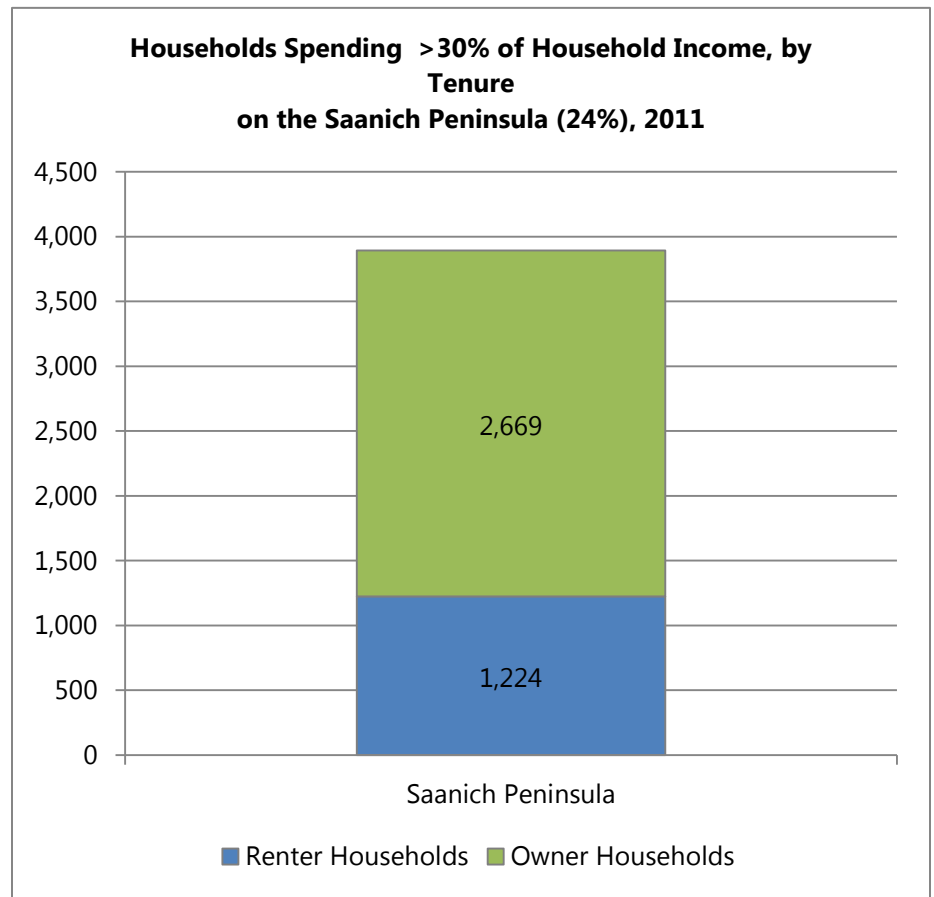
- The Shelter Cost to Income Ratio<sup>17</sup> refers to the proportion of average monthly 2010 total household income which is spent on owner's major payments (in the case of owner-occupied dwellings) or on gross rent (in the case of tenant -occupied dwellings) (Statistics Canada). This ratio is used to estimate housing affordability.
- Housing is considered affordable when the cost of the unit is 30% or less of the household median income before taxes. A household that spends more than 30% of its total household income on shelter costs is living in unaffordable housing in relation to its income. A household spending more than 30% of its total income on housing is understood understood to be in housing need.<sup>18</sup>

#### Findings

- In 2011, there were 3,893 households in housing need (as defined above) on the Saanich Peninsula representing 24% of the total 16,225 households in the region. Comparatively, 31% of the total 157,700 households in the Capital Region were spending more than 30% of the household income on shelter costs.
- 1, 224 renter households accounted for nearly half (44%) of all renter households that were in housing need compared to 2,669 owner households representing nearly a quarter (20%) of all owner households. The Capital Region reported similar percentages: 47% or 24,728 renter households and 23% or 21,107 owner households were in housing need.

<sup>17</sup> The relatively high shelter costs to household income ratios for some households may have resulted from the difference in the reference period for shelter costs and household total income data. The reference period for shelter cost data is 2011, while household total income is reported for the year 2010. As well, for some households, the 2010 household total income may represent income for only part of a year (Statistics Canada).

<sup>18</sup> It should be noted that not all households spending 30% or more of incomes on shelter costs are necessarily experiencing housing affordability problems. This is particularly true of households with high incomes. There are also other households who choose to spend more on shelter than on other goods. Nevertheless, the allocation of 30% or more of a household's income to housing expenses provides a useful benchmark for assessing trends in housing affordability (Statistics Canada).



Source: Statistics Canada, 2011 National Household Survey

- The proportion of all households spending more than 30% of household income on shelter costs varied across Saanich Peninsula municipalities ranging from a low of 18% in North Saanich to a high of 30% in Sidney in 2011.
- Likewise, the proportion of households spending more than 30% of household income on shelter costs varied across tenure: 33% renter households in North Saanich to 53% of renter households in Sidney. At 25%, Sidney also reported the highest proportion of owner households in housing need, while the lowest proportion was found in North Saanich (16%).

#### Households in Core Housing Need on the Saanich Peninsula and in the Capital Region, 2011

	Households in non-farm non-reserve private dwellings	Households Spending >30% of Household Income on Shelter Costs	
	Total #	#	% of total
North Saanich DM (20.6%)	4,460	811	18%
Sidney T (21.4%)	5,320	1,596	30%
Central Saanich DM (18.7%)	6,445	1,486	23%
Saanich Peninsula	16,225	3,893	24%
Capital (23.1%)	157,700	48,863	31%
Victoria CMA (22.7%)	150,685	46,835	31%

Source: Source: Statistics Canada, 2011 National Household Survey, Census Subdivision Area Profiles

#### Renter Households Spending More than 30% of Household Income on Shelter Costs Need on the Saanich Peninsula and in the Capital Region, 2011

	Households in non-farm non-reserve private dwellings	Households Spending >30% of Household Income on Shelter Costs	
	Total #	#	% of total
North Saanich DM (20.6%)	475	157	33%
Sidney T (21.4%)	1,040	547	53%
Central Saanich DM (18.7%)	1,280	520	41%
Saanich Peninsula	2,795	1,224	44%
Capital (23.1%)	54,115	25,333	47%

Source: Source: Statistics Canada, 2011 National Household Survey, Census Subdivision Area Profiles

## Owner Households Spending More than 30% of Household Income on Shelter Costs on the Saanich Peninsula and in the Capital Region, 2011

Households in non-farm non-reserve private dwellings		Households Spending >30% of Household Income on Shelter Costs	
	Total #	#	% of total
North Saanich DM (20.6%)	3,985	654	16%
Sidney T (21.4%)	4,280	1,049	25%
Central Saanich DM (18.7%)	5,165	966	19%
Saanich Peninsula	13,430	2,669	20%
Capital (23.1%)	103,585	23,530	23%

Source: Source: Statistics Canada, 2011 National Household Survey, Census Subdivision Area Profiles

### Notes:

- Reported for: Non-farm, non-reserve private households.
- Tenure (Owned/Rented) refers to whether the household owns or rents their private dwelling, or whether the dwelling is band housing (on an Indian reserve or settlement).
- Shelter Cost refers to 'Owner's major payments' for owner households and 'Gross rent' for tenant households.
- Mortgage: Private households in owner-occupied non-farm dwellings and refers to regular monthly mortgage or loan payments for the dwelling.
- In cases where mortgage payments are made in increments other than monthly (e.g., bi-weekly), all payments made in that year are added and then divided by 12, to obtain the average monthly amount paid.
- Owner's major payments: Average monthly total of all shelter expenses paid by households that own their dwelling. The owner's major payments include, where applicable, the mortgage payment, the costs of electricity, heat, water and other municipal services, property taxes and condominium fees.
- Gross rent: Average monthly total of all shelter expenses paid by households that rent their dwelling. Gross rent includes, where applicable, the monthly rent and the costs of electricity, heat, water and other municipal services.

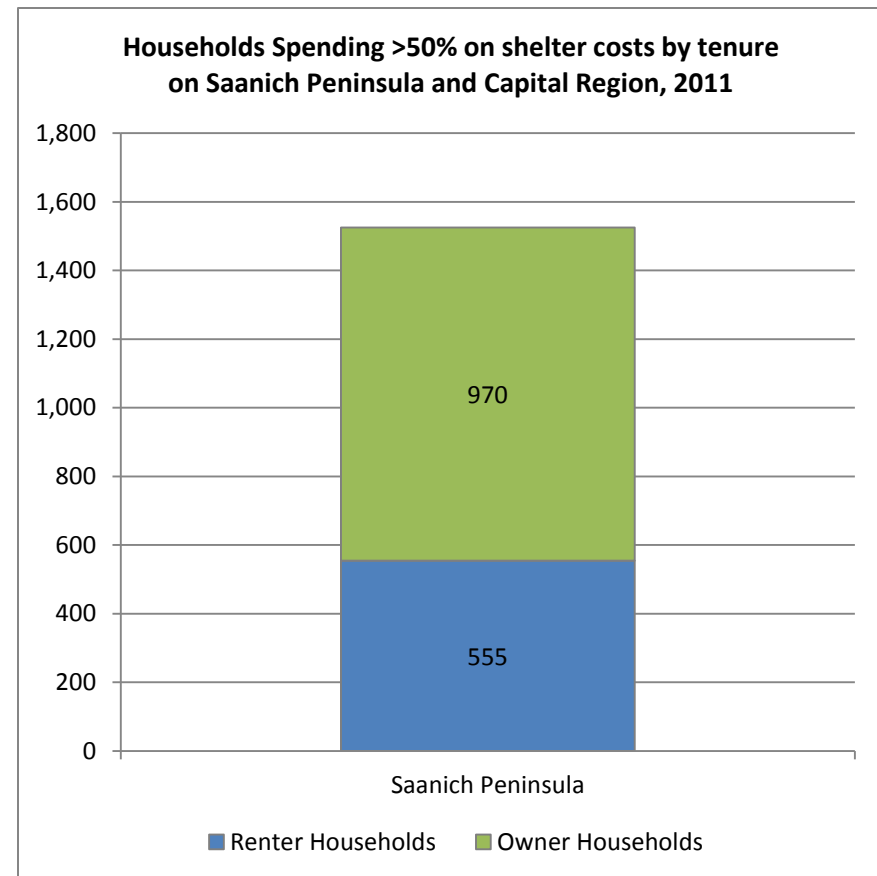
## 4.2 Shelter Cost to Income Ratio: Households Spending More than 50% Household Income

### Description

- Households that spend more than 50% of their household income on shelter costs experience particularly acute housing challenges, particularly renter households. Households that spend more than 50% of household income on shelter costs are considered at risk of homelessness.

### Findings

- The 2011 National Household Survey reported 1,525 households on the Saanich Peninsula that spent more than 50% of household income on shelter costs accounting for 9% of the total 16,425 households in the region. Comparatively, 14% of households in the Capital Region spend more than 50% of household income on shelter costs.
- 555 renter households spent more than 50% of their household income on shelter costs. There were 970 owner households that spent more than 50% of household income on shelter costs representing 7% of all owner households on the Saanich Peninsula.
- Households spending more than 50% of household income on shelter costs by tenure varied across municipalities. Central Saanich had the highest proportion of renter households (23%), while 16% of renter households in Sidney paid more than 50% of household income on shelter costs.



Source: Statistics Canada, 2011 National Household Survey

**Households Spending More than 50% of Household Income on Shelter Costs, By Tenure in Capital Region Municipalities and Electoral Areas, 2011**

	Total Households in the Capital Region	Total - Renter		Total - Owner		Total - Spending 50% or more of household total income on shelter costs		Renter - >50% Shelter Costs		Owner - >50% Shelter Costs	
		#	% of total	#	% of total	#	% of total	#	% of total	#	% of total
<b>North Saanich DM (20.6%)</b>	4,505	475	11%	4,025	89%	335	7%	95	20%	240	6%
<b>Sidney T (21.4%)</b>	5,325	1,045	20%	4,285	80%	565	11%	170	16%	395	9%
<b>Central Saanich DM (18.7%)</b>	6,595	1,280	19%	5,315	81%	625	9%	290	23%	335	6%
<b>Saanich Peninsula</b>	<b>16, 425</b>	<b>2,800</b>	<b>17%</b>	<b>13,625</b>	<b>83%</b>	<b>1525</b>	<b>9%</b>	<b>555</b>	<b>20%</b>	<b>970</b>	<b>7%</b>
<b>Capital (23.1%)</b>	<b>160,635</b>	<b>54,470</b>	<b>34%</b>	<b>106,035</b>	<b>66%</b>	<b>22,525</b>	<b>14%</b>	<b>12,770</b>	<b>23%</b>	<b>9,755</b>	<b>9%</b>

Notes:

- Source: Statistics Canada, 2011 NHS Custom Tabulation based on Table 99-014-X2011028

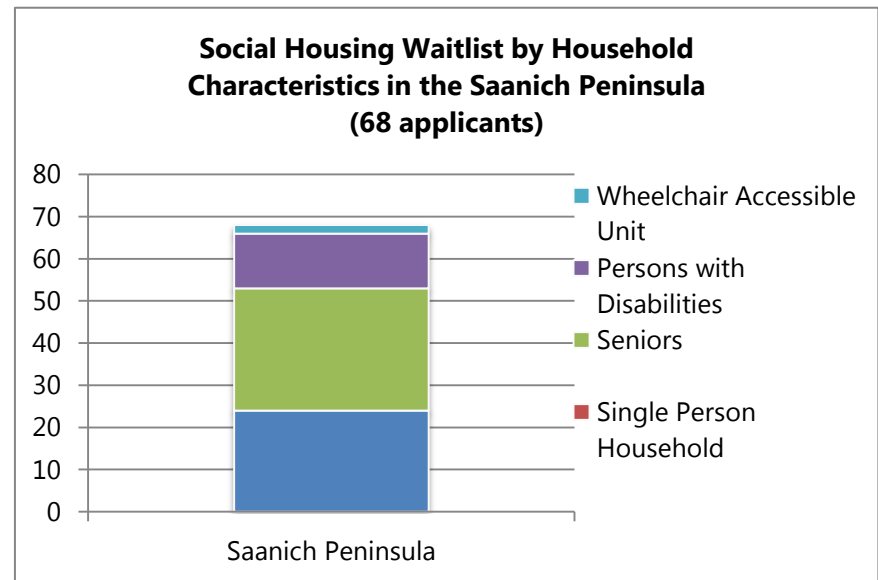
## 4.5 BC Housing Waitlist

### Description

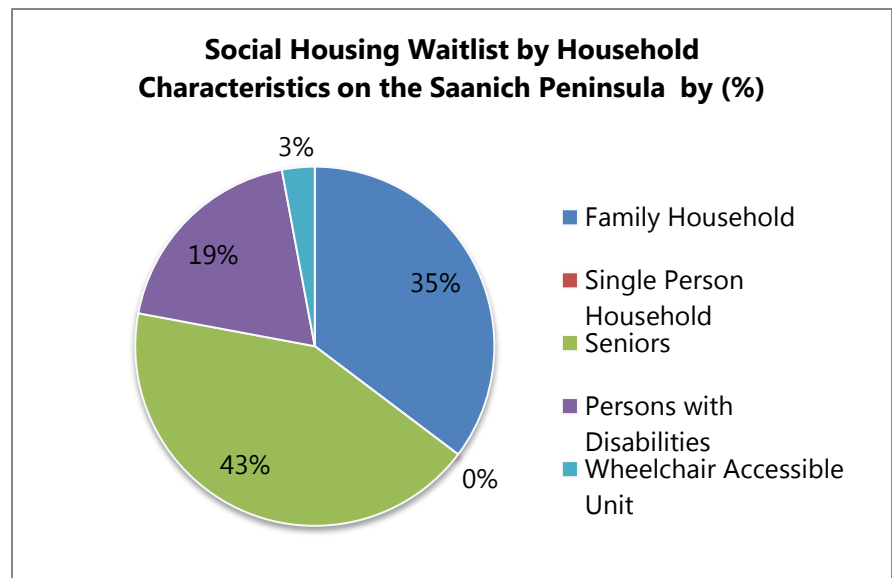
- BC Housing tracks data on all households that have applied for social housing administered by BC Housing. Applicants are placed on a waitlist until social housing is provided. The waitlist indicates the need for affordable housing, but does not accurately measure affordable housing demand.

### Findings

- There were 68 households on the BC Housing waitlist on the Saanich Peninsula in 2015. Over half (53%) or 36 applicants were in Central Saanich, followed by 21 applicants in Sidney (31%), and 11 applicants in North Saanich (16%).
- Applicants who were seniors accounted for 43% of the BC Housing social housing waitlist.



Source: BC Housing



Source: BC Housing

### Social Housing Waitlist by Household Characteristics in the Capital Region Municipalities and Electoral Areas, 2015

	Total Applicant Households	Family Households	Single Person Households	Seniors	Persons with Disabilities	Wheelchair Accessible Unit
<b>North Saanich DM</b>	<b>11</b>	6	0	3	2	0
<b>Sidney T</b>	<b>21</b>	7	0	10	3	1
<b>Central Saanich DM</b>	<b>36</b>	11	0	16	8	1
<b>Saanich Peninsula</b>	<b>68</b>	<b>24</b>	<b>0</b>	<b>29</b>	<b>13</b>	<b>2</b>
<b>Capital</b>	<b>1,239</b>	<b>414</b>	<b>35</b>	<b>510</b>	<b>376</b>	<b>55</b>

Source: BC Housing, HCSTAT002 - Housing Registry Statistics Report, March 31, 2015

#### Notes:

- The data only include social housing units that BC Housing administers. Other social housing units may exist in the community, but are not represented in this table.



## Theme 5: Continuum of Housing Needs - Renters

### 5.1 Purpose Built Rental Apartment Inventory

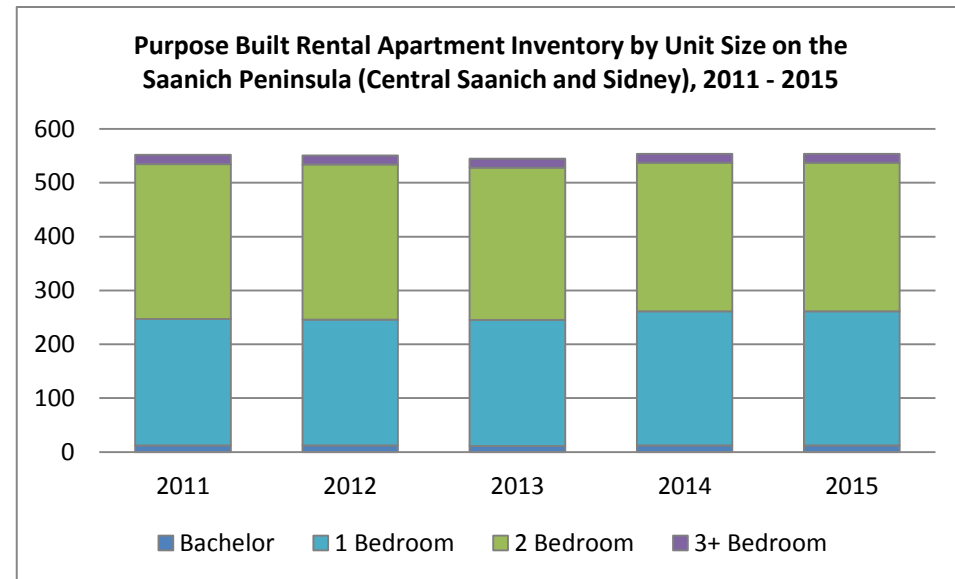
#### Description

- Purpose built rental apartments represent the highest proportion (40%) of rental housing stock in the capital region. Their existence is crucial to the supply of affordable rental housing.
- Based on the needs of municipalities in the region, increasing the supply of purpose built rental apartments can support a diverse array of housing options available to renter households.
- Purpose built apartments on the Saanich Peninsula (Central Saanich and Sidney) account for 2.3% of the total purpose built rental apartment stock for the Victoria CMA.<sup>19</sup>

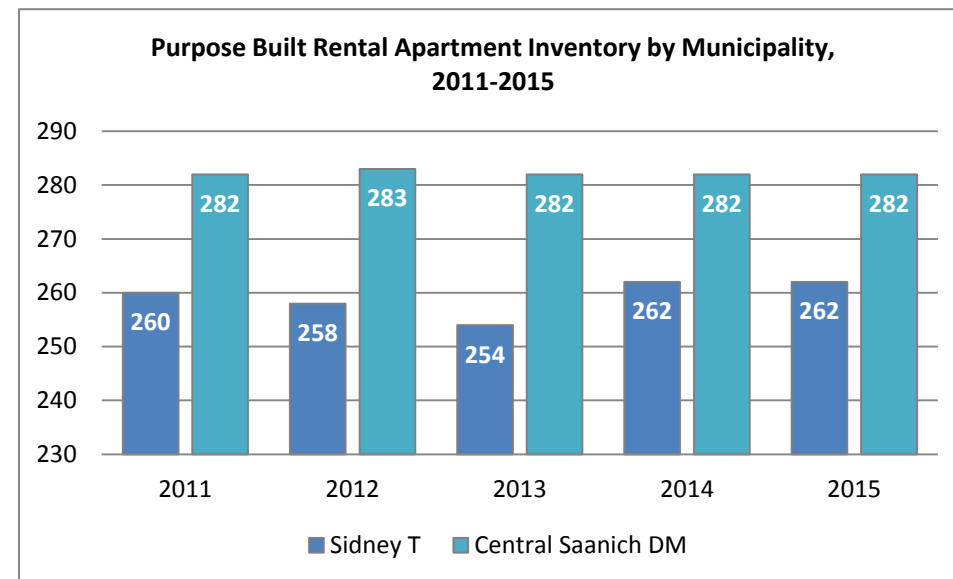
#### Findings

- Purpose built rental apartment units in Central Saanich accounted for 51.8% of the total supply for the Saanich Peninsula in 2015. Purpose built rental apartments in Sidney accounted for 48.2% of the total supply for the Saanich Peninsula.
- As illustrated in the top chart, the bulk of the purpose built rental apartments are one and two bedroom units across the Saanich Peninsula.
- The stock has changed very little since 2011. Units undergoing renovations, repair or repurposing are removed from the enumeration as they are not

<sup>19</sup> No data are available for North Saanich.



Source: Canada Mortgage and Housing Corporation



Source: Canada Mortgage and Housing Corporation

considered available. Once the units are available, they are re-added to the supply.<sup>20</sup> This may account for the slight fluctuation in the number of units available year over year.

#### **Purpose Built Rental Apartment Inventory for the Victoria CMA Municipalities, 2011- 2015**

	2011	2012	2013	2014	2015
<b>North Saanich DM</b>	n/a	n/a	n/a	n/a	n/a
<b>Sidney T</b>	260	258	254	262	262
<b>Central Saanich DM</b>	282	283	282	282	282
<b>Saanich Peninsula</b>	<b>542</b>	<b>541</b>	<b>536</b>	<b>544</b>	<b>544</b>
<b>Victoria CMA</b>	<b>23,287</b>	<b>23,495</b>	<b>23,507</b>	<b>23,866</b>	<b>24,216</b>

*Source: Canada Mortgage and Housing Corporation, Rental Market Survey, October 2011, 2012, 2013, 2014, and 2015*

#### **Purpose Built Rental Apartment Inventory by Unit Size for the Victoria Municipalities, 2011- 2013**

	2011				2012				2013			
	Bach	1 Bdrm	2 Bdrm	3+ Bdrm	Bach	1 Bdrm	2 Bdrm	3+ Bdrm	Bach	1 Bdrm	2 Bdrm	3+ Bdrm
<b>North Saanich DM</b>	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
<b>Sidney T</b>	5	116	135	4	5	114	135	4	5	115	130	4
<b>Central Saanich DM</b>	7	119	153	13	7	120	153	13	7	119	153	13
<b>Saanich Peninsula</b>	<b>12</b>	<b>235</b>	<b>288</b>	<b>17</b>	<b>12</b>	<b>234</b>	<b>288</b>	<b>17</b>	<b>11</b>	<b>234</b>	<b>283</b>	<b>17</b>
<b>Victoria CMA</b>	<b>2,547</b>	<b>13,195</b>	<b>7,114</b>	<b>431</b>	<b>2,612</b>	<b>13,293</b>	<b>7,180</b>	<b>410</b>	<b>2,637</b>	<b>13,270</b>	<b>7,195</b>	<b>405</b>

*Source: Canada Mortgage and Housing Corporation, Rental Market Survey, October 2011, 2012, 2013, 2014, and 2015*

<sup>20</sup> Canada Mortgage and Housing Corporation. (2014). Fall 2014 Rental Market Report.

**Purpose Built Rental Apartment Inventory by Unit Size for the Victoria Municipalities, 2014- 2015**

	<b>2014</b>				<b>2015</b>			
	<b>Bach</b>	<b>1 Bdrm</b>	<b>2 Bdrm</b>	<b>3+ Bdrm</b>	<b>Bach</b>	<b>1 Bdrm</b>	<b>2 Bdrm</b>	<b>3+ Bdrm</b>
<b>North Saanich DM</b>	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
<b>Sidney T</b>	5	130	123	4	5	130	123	4
<b>Central Saanich DM</b>	7	119	153	13	7	119	153	13
<b>Saanich Peninsula</b>	12	249	276	17	12	249	276	17
<b>Victoria CMA</b>	<b>2,692</b>	<b>13,404</b>	<b>7,321</b>	<b>449</b>	<b>2,692</b>	<b>13,404</b>	<b>7,321</b>	<b>449</b>

*Source: Canada Mortgage and Housing Corporation, Rental Market Survey, October 2011, 2012, 2013, 2014, and 2015*

**Notes:**

- Source: CMHC Rental Market Survey October 2011, 2012, 2013, 2014, and 2015.
- \*\* Data are suppressed to protect confidentiality or not statistically reliable.
- n/a Data are not available or not applicable

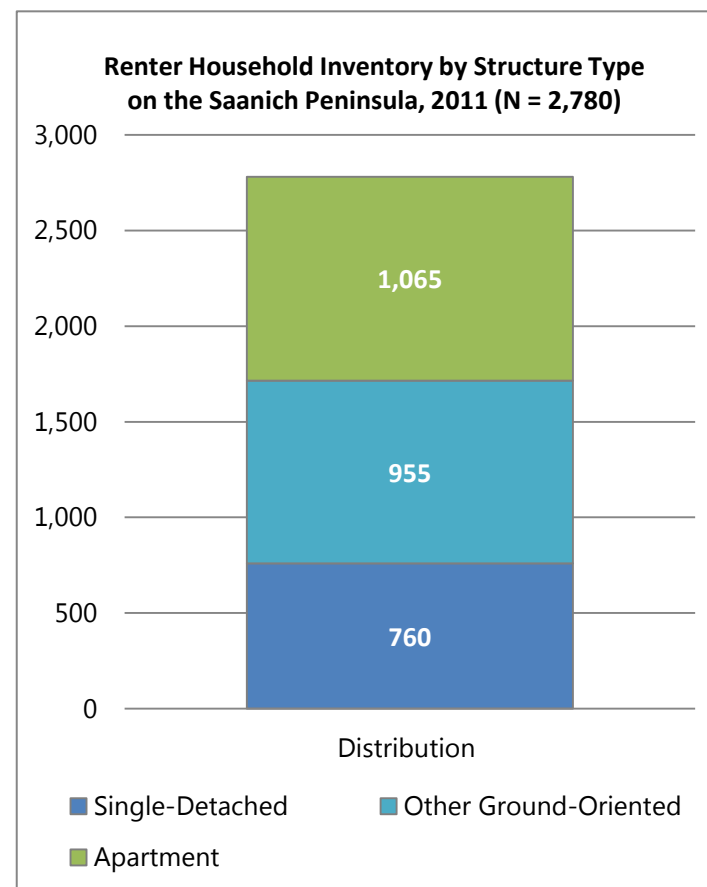
## 5.2 Renter Household Inventory by Structure Type and Age of Building

### Description

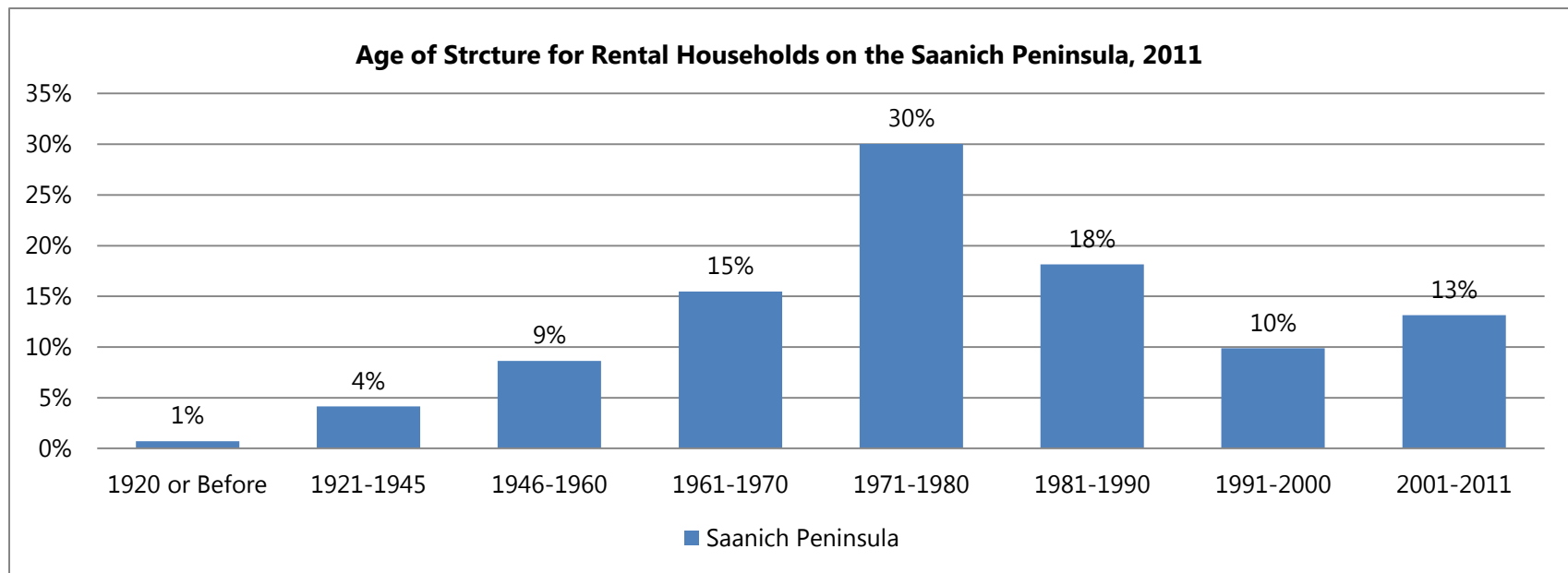
- The National Household Survey (2011) counted 2,780 renter households across the Saanich Peninsula. Renter households reported living in different structure types of varying age.
- The following definitions are used in this section. **Single-detached dwelling** is a single dwelling not attached to any other dwelling or structure (except its own garage or shed). **Apartment** includes all apartment dwellings above five storeys and below five storeys, and **'Other Ground-Oriented'** dwellings include semi-detached dwellings, apartment – duplex, and row houses. (Statistics Canada). For a more complete description of the NHS dwelling types, please see the Glossary.

### Findings

- In 2011, the majority (38%) of renter households on the Saanich Peninsula lived in apartment dwellings followed by 34% of renter households living in other ground-oriented dwellings, and 27% in single-detached dwellings.
- The highest proportion (46%) of renter households living in single detached dwellings was in North Saanich, which also had the lowest proportion (10%) of renter households living in apartment dwellings.
- The proportion of renter households living in apartment dwellings was in Sidney at 52%.
- On the Saanich Peninsula, the majority (30%) of renter households live in structures that were built between 1971 and 1980, 18% lived in structures built between 1981 and 1990, and 15% live in structures built between 1961 to 1970. (See following page for chart).



Source: Statistics Canada, 2011 National Household Survey



Source: Statistics Canada, 2011 National Household Survey

### Renter Household Inventory by Structure Type for the Capital Region Municipalities and Electoral Areas, 2011

	Total Renter Households	Single-Detached		Other Ground-Oriented		Apartment	
		#	% of total	#	% of total	#	% of total
<b>North Saanich DM (20.6%)</b>	<b>465</b>	215	46%	205	44%	45	10%
<b>Sidney T (21.4%)</b>	<b>1,045</b>	195	19%	310	30%	540	52%
<b>Central Saanich DM (18.7%)</b>	<b>1,270</b>	350	28%	440	35%	480	38%
<b>Saanich Peninsula</b>	<b>2,780</b>	760	27%	955	34%	1,065	38%
Capital (23.1%)	<b>53,950</b>	<b>7,170</b>	<b>13%</b>	<b>13,710</b>	<b>25%</b>	<b>33,070</b>	<b>61%</b>

Source: Statistics Canada, 2011 National Household Survey

### Renter Household Inventory by Age of Structure for the Capital Region Municipalities and Electoral Areas, Before 1920 to 1970

	Total Renter Households	1920 or Before		1921-1945		1946-1960		1961-1970	
		#	% of total	#	% of total	#	% of total	#	% of total
<b>North Saanich DM (20.6%)</b>	460	0	0%	35	8%	55	12%	60	13%
<b>Sidney T (21.4%)</b>	1,040	0	0%	40	4%	80	8%	175	17%
<b>Central Saanich DM (18.7%)</b>	1,280	20	2%	40	3%	105	8%	195	15%
<b>Saanich Peninsula</b>	2,780	20	1%	115	4%	240	9%	430	15%
Capital (23.1%)	<b>52,855</b>	<b>3,340</b>	<b>6%</b>	<b>3,030</b>	<b>6%</b>	<b>7,075</b>	<b>13%</b>	<b>10,240</b>	<b>19%</b>

Source: Statistics Canada, 2011 National Household Survey

### Renter Household Inventory by Age of Structure for the Capital Region Municipalities and Electoral Areas, 1971 to 2011

	Total Renter Households	1971-1980		1981-1990		1991-2000		2001-2011	
		#	% of total	#	% of total	#	% of total	#	% of total
North Saanich DM (20.6%)	460	100	22%	65	14%	100	22%	45	10%
Sidney T (21.4%)	1,040	370	36%	220	21%	55	5%	100	10%
Central Saanich DM (18.7%)	1,280	365	29%	220	17%	120	9%	220	17%
Saanich Peninsula	2780	835	30%	505	18%	275	10%	365	13%
Capital (23.1%)	52,855	12,845	24%	7,915	15%	4,600	9%	4,810	9%

Source: Statistics Canada, 2011 National Household Survey

#### Notes:

- 'Capital' in these tables excludes counts from First Nations Reserves
- Percentages across any given geography may not total to 100% due to rounding
- Statistics Canada, 2011 NHS Custom Tabulation based on Table 99-014-X2011026.

## 5.4 Social Housing Inventory

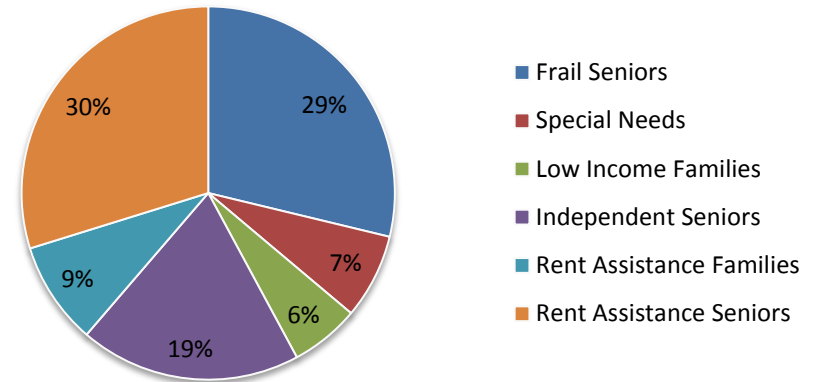
### Description

- BC Housing-administered social housing units account for a sizeable proportion (17%) of the rental housing stock in the Capital Region. It should be noted that there may be other subsidized housing in the region that is not reflected in this analysis.
- These government-supported affordable rental units are available for individuals and families with low to moderate incomes.
- Social housing units are targeted for various populations in need and who are at risk of homelessness.

### Findings

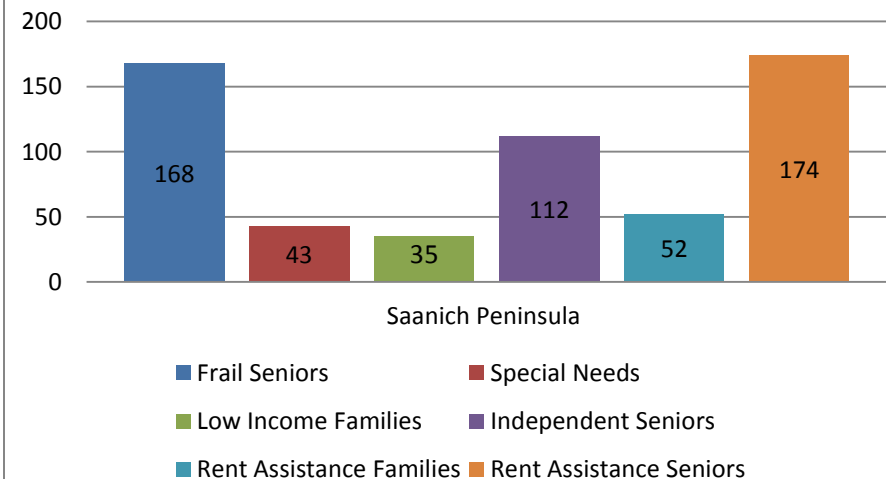
- In 2015, BC Housing reported that the organization administered 10,431 social housing units in the Capital Region. 6% of the region's social housing units were located on the Saanich Peninsula
- The majority (77.7%) of social housing units on the peninsula were for seniors in the form of rent supplements or physical units.
- As of March 31, 2015, there were no homeless shelters, homeless housed units or homeless rent supplements available on the Saanich Peninsula, nor are there any shelters available for women and children fleeing violence.

Proportion of Social Housing Units by Client Group on the Saanich Peninsula, 2015



Source: BC Housing

Number of Social Housing Units by Client Group on the Saanich Peninsula, 2015



Source: BC Housing



### Social Housing Units by Client Group in the Capital Region Municipalities and Electoral Areas, 2015

Community	Homeless Shelters	Homeless Housed	Homeless Rent Supplements	Frail Seniors	Special Needs	Independent Seniors	Low Income Families	Rent Assistance Families	Rent Assistance Seniors	Women and Children Fleeing Violence	Total Units
Central Saanich	0	0	0	68	19	79	0	25	89	0	280
North Saanich	0	0	0	0	23	0	24	5	7	0	59
Saanichton	0	0	0	0	0	0	0	0	8	0	8
Sidney	0	0	0	100	1	33	11	22	70	0	237
Saanich Peninsula	0	0	0	168	43	112	35	52	174	0	584

Source: BC Housing, Unit Count Pivot Model, March 31, 2015

#### Notes:

- The data only include social housing units that are administered by BC Housing. Other social housing units may exist in the community, but are not represented in this table.
- Homeless Sheltered:** Short stay housing. The shelters provide single or shared bedrooms or dorm-like sleeping arrangements, with varying levels of support services provided for the clients.
- Homeless Housed:** Housing for clients who are at the risk of homelessness, or formerly homeless for a period of at least 30 days and up to two or three years. This type of housing includes the provision of on- or off-site support services to help the clients move towards independence and self-sufficiency.
- Homeless Rent Supplement projects are normally grouped with other Homeless Housed projects. In this report, Homeless Rent Supplement Projects have been placed in a separate column.
- Homeless Rent Supplement:** This program connects people who are homeless to housing, income assistance, and community-based support services. The number of units shown represents an estimate of rent supplements given monthly based on available funding.
- Homeless Rent Supplement projects were first initiated in the 2008/2009 fiscal year.
- Frail Seniors:** Housing for seniors who need access to housing with on-going supports and services. Frail seniors are those who cannot live independently.
- Special Needs:** Housing for clients who need access to affordable housing with support services. These clients include for example adults with mental and/or physical disabilities or youth.
- Independent Seniors:** Housing for seniors where minimal or no additional services are provided. Seniors are usually defined as individuals who are 65 years of age and older.
- Low Income Families:** Independent housing for low to moderate income households with a minimum of two people including at least one dependent child.
- Rent Assistance Seniors:** Housing subsidy to help make private market rents affordable for BC seniors with low to moderate incomes. Housing under this category include for Shelter Aid for Elderly Renters (SAFER) program as well as other rent supplement units in the private market targeted towards seniors.
- Rent Assistance Family:** Housing subsidy to provide eligible low-income families with cash assistance to help with their monthly rent payments in the private market. Housing under this category includes Rental Assistance Program (RAP) as well as other rent supplement units in the private market targeted towards families.
- Women and Children Fleeing Violence:** BC Housing provides funding for transition houses, safe homes and second stage housing programs that support women and their children who have experienced violence or at risk of experiencing violence by providing temporary shelter/housing and support services.
- Units targeted for Aboriginal households are included in the households served described above.

## Theme 6: Continuum of Housing Needs – Ownership

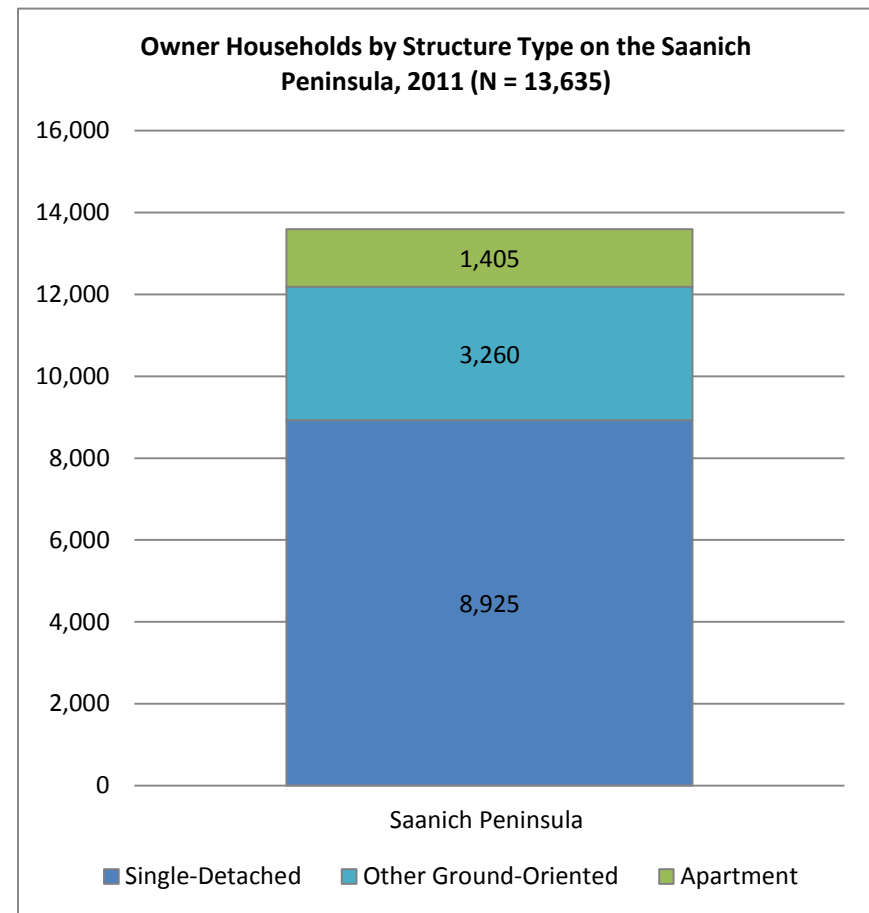
### 6.1 Ownership Inventory by Structure Type and Age of Building

#### Description

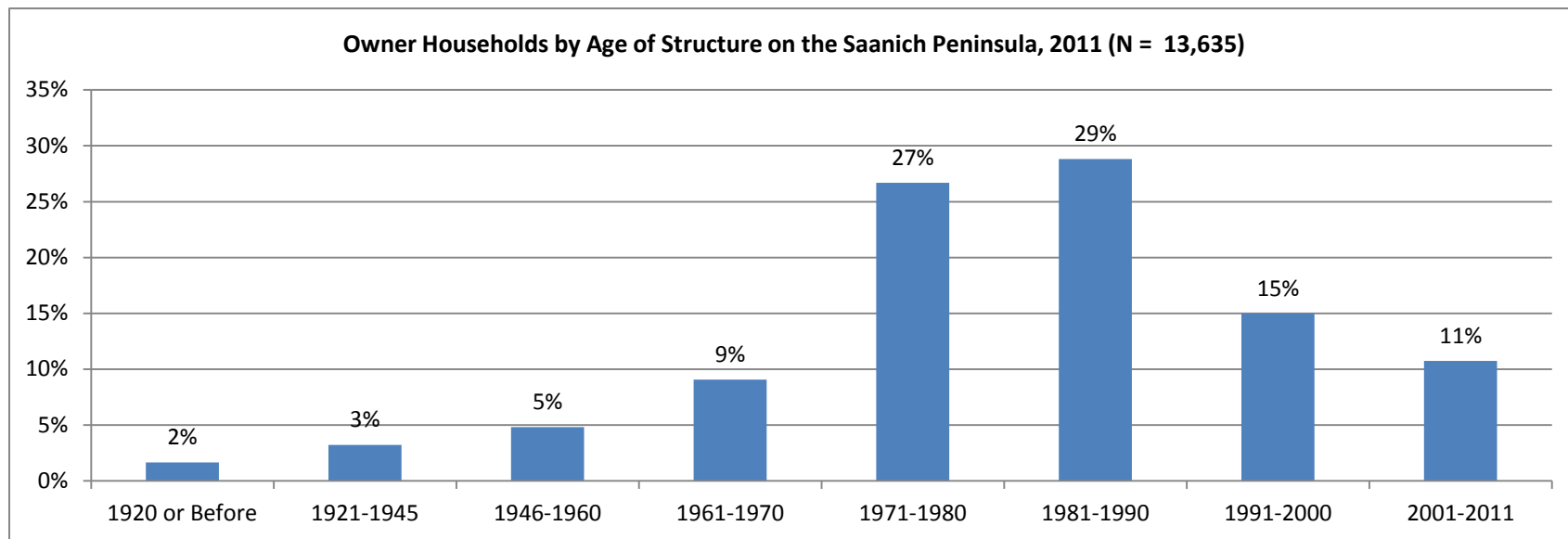
- A total of 13,590 owner households were counted on the Saanich Peninsula (NHS, 2011).
- A diverse array of housing types is essential for households that desire home ownership.
- The following definitions are used in this section. **Single-detached dwelling** is a single dwelling not attached to any other dwelling or structure (except its own garage or shed) (Statistics Canada). **Apartment** includes all apartment dwellings above five storeys and below five storeys, and **'Other Ground-Oriented'** dwellings include semi-detached dwellings, apartment – duplex, and row houses. For a more complete description of the NHS dwelling types, please see the Glossary.

#### Findings

- Owner households on the Saanich Peninsula accounted for 13.1% of the total owner households in the capital region.
- The majority (66%) of owner households lived in single-detached dwellings and the 24% lived in other-ground oriented dwellings in 2011. The remainder lived in apartments. Clearly, single-detached dwellings are the dominant form of housing on the Saanich Peninsula.
- Central Saanich (3,570) and North Saanich (3,455) had the highest number of owner households living in single-detached dwellings and Sidney had the highest level (1,105) of households living in apartments compared to 30 in North Saanich and 270 in Central Saanich.
- Approximately 60% of the structures on the Saanich Peninsula were built between 1971 and 1990.
- Between 1981 and 1990, each municipality on the Saanich Peninsula experienced a similar number of dwellings added to the stock: North Saanich (1,260), Sidney (1,140), and Central Saanich (1,530).



Source: Statistics Canada, 2011 National Household Survey



*Source: Statistics Canada, 2011 National Household Survey*

**Owner Households by Structure Type in the Capital Region Municipalities and Electoral Areas, 2011**

	Total Owner Households	Single-Detached		Other Ground-Oriented		Apartment	
		#	%	#	%	#	%
<b>North Saanich DM (20.6%)</b>	4,015	3,455	86%	530	13%	30	1%
<b>Sidney T (21.4%)</b>	4,280	1,900	44%	1,275	30%	1,105	26%
<b>Central Saanich DM (18.7%)</b>	5,295	3,570	67%	1,455	27%	270	5%
Saanich Peninsula	<b>13,590</b>	<b>8,925</b>	<b>66%</b>	<b>3,260</b>	<b>24%</b>	<b>1,405</b>	<b>10%</b>
Capital (23.1%)	<b>104,125</b>	<b>62,575</b>	<b>60%</b>	<b>24,855</b>	<b>24%</b>	<b>16,695</b>	<b>16%</b>

### Owner Households by Age of Building in the Capital Region Municipalities and Electoral Areas, 2011

	Total Owner Households	1920 or Before		1921-1945		1946-1960		1961-1970	
		#	%	#	%	#	%	#	%
<b>North Saanich DM (20.6%)</b>	4,025	55	1%	140	3%	230	6%	250	6%
<b>Sidney T (21.4%)</b>	4,280	50	1%	140	3%	120	3%	540	13%
<b>Central Saanich DM (18.7%)</b>	5,330	120	2%	160	3%	305	6%	445	8%
Saanich Peninsula	<b>13,635</b>	<b>225</b>	<b>2%</b>	<b>440</b>	<b>3%</b>	<b>655</b>	<b>5%</b>	<b>1235</b>	<b>9%</b>
Capital (23.1%)	<b>104,190</b>	<b>6,175</b>	<b>6%</b>	<b>7,520</b>	<b>7%</b>	<b>13,645</b>	<b>13%</b>	<b>9,170</b>	<b>9%</b>

### Owner Households by Age of Building in the Capital Region Municipalities and Electoral Areas, 2011

	Total Owner Households	1971-1980		1981-1990		1991-2000		2001-2011	
		#	%	#	%	#	%	#	%
<b>North Saanich DM (20.6%)</b>	4,025	950	24%	1,260	31%	645	16%	495	12%
<b>Sidney T (21.4%)</b>	4,280	1,165	27%	1,140	27%	670	16%	455	11%
<b>Central Saanich DM (18.7%)</b>	5,330	1,525	29%	1,530	29%	730	14%	515	10%
Saanich Peninsula	<b>13,635</b>	<b>3640</b>	<b>27%</b>	<b>3,930</b>	<b>29%</b>	<b>2045</b>	<b>15%</b>	<b>1465</b>	<b>11%</b>
Capital (23.1%)	<b>104,190</b>	<b>20,055</b>	<b>19%</b>	<b>17,660</b>	<b>17%</b>	<b>15,190</b>	<b>15%</b>	<b>14,775</b>	<b>14%</b>

#### Notes:

- Percentages across any given geography may not total to 100% due to rounding.
- Source: Statistics Canada, 2011 NHS Custom Tabulation based on Table 99-014-X2011026.

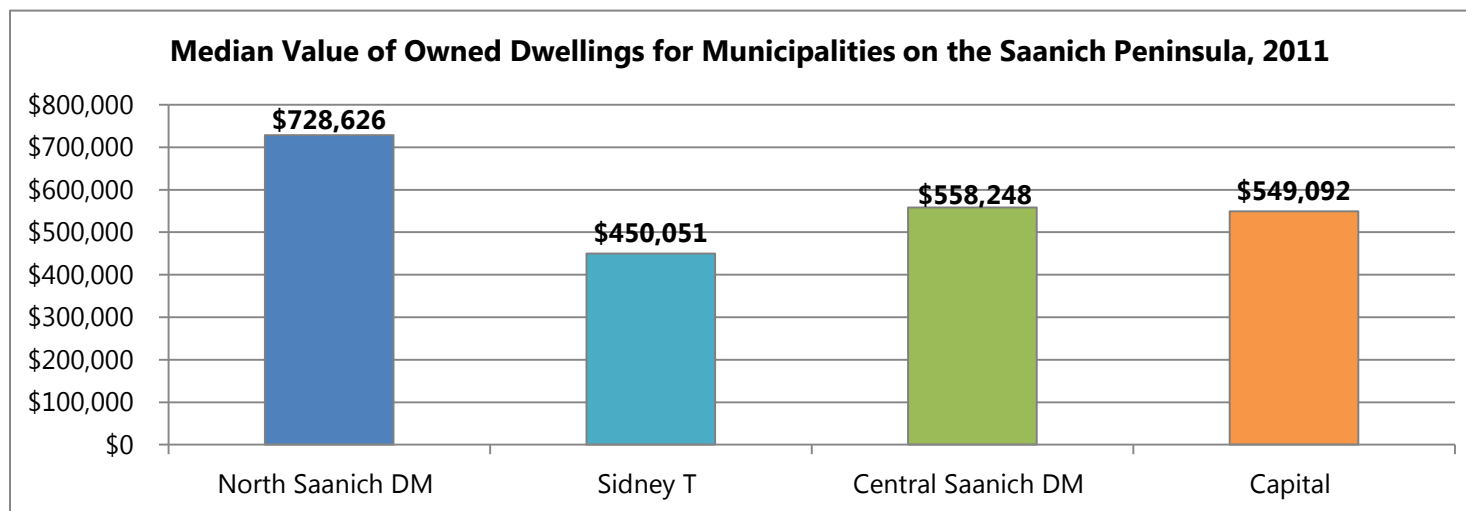
## 6.3 Median Value of Owned dwellings

### Description

- Expanding the supply of affordable housing may support entry-level home ownership for households on the Saanich Peninsula.
- Current home values, home value trends over time and the related costs of owning a home are key to understanding home ownership affordability. Such cost analyses can inform housing policies, strategic plans and land use decisions at both regional and municipal levels.

### Findings

- In 2011, North Saanich had the highest median value of owned dwellings across the Saanich Peninsula and the second highest next to Oak Bay.<sup>21</sup>
- Single-detached dwellings had the highest median value compared to other dwelling types across the Saanich Peninsula: North Saanich (\$750,308), Sidney (\$499,784), and Central Saanich (\$598,018).
- Apartments in buildings under five storeys had the lowest median values across the Saanich Peninsula: North Saanich (\$420,662), Sidney (\$349,302), and Central Saanich (\$348,900).
- The lowest median values for dwellings that may be suitable for families are row houses which range in value from \$551,132 in North Saanich to \$350,165 in Sidney.



Source: Statistics Canada, 2011 National Household Survey

<sup>21</sup> Capital Regional District. (2015). Regional Housing Gap Analysis and Data Book.

### Median Value of Owned Dwellings by Structure Type in the Capital Region Municipalities and Electoral Areas, 2011

	Total Median Value of Owned Dwellings	Single-Detached	Semi-Detached	Row House	Apartment < 5 storeys	Apartment, 5+ storeys
<b>North Saanich DM (20.6%)</b>	<b>\$728,626</b>	\$750,308	\$698,009	\$551,132	\$420,662	0
<b>Sidney T (21.4%)</b>	<b>\$450,051</b>	\$499,784	\$500,369	\$350,165	\$349,302	\$349,668
<b>Central Saanich DM (18.7%)</b>	<b>\$558,248</b>	\$598,018	\$534,202	\$400,578	\$348,900	0
<b>Capital (23.1%)</b>	<b>\$549,092</b>	<b>\$599,153</b>	<b>\$449,941</b>	<b>\$409,631</b>	<b>\$300,651</b>	<b>\$399,636</b>

Source: Statistics Canada, 2011 National Household Survey

Notes:

- Statistics Canada, 2011 NHS Custom Tabulation based on Table 99-014-X2011030.
- Data not included for apartment-duplex, movable dwellings and other single-attached dwellings
- Estimated the median value for dwellings for the Saanich Peninsula as a whole is not possible due to the limitations of available data.

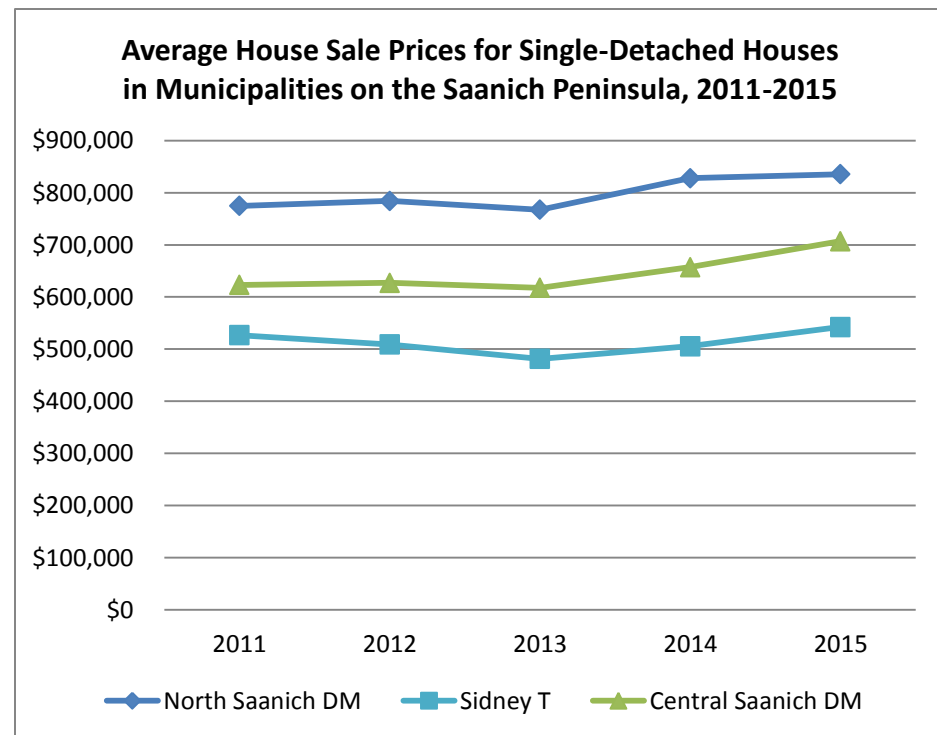
## 6.4 Average House Sale Prices

### Description

- The average house sale price is another essential component for understanding home ownership affordability.
- VREB's annual housing sales data from 2011 to 2015 reported the average house sale prices in municipalities across the capital region. The analysis below examines average sale prices by structure type for the municipalities on the Saanich Peninsula.
- Averages are susceptible to outliers therefore caution is advised when drawing conclusions based on averages.

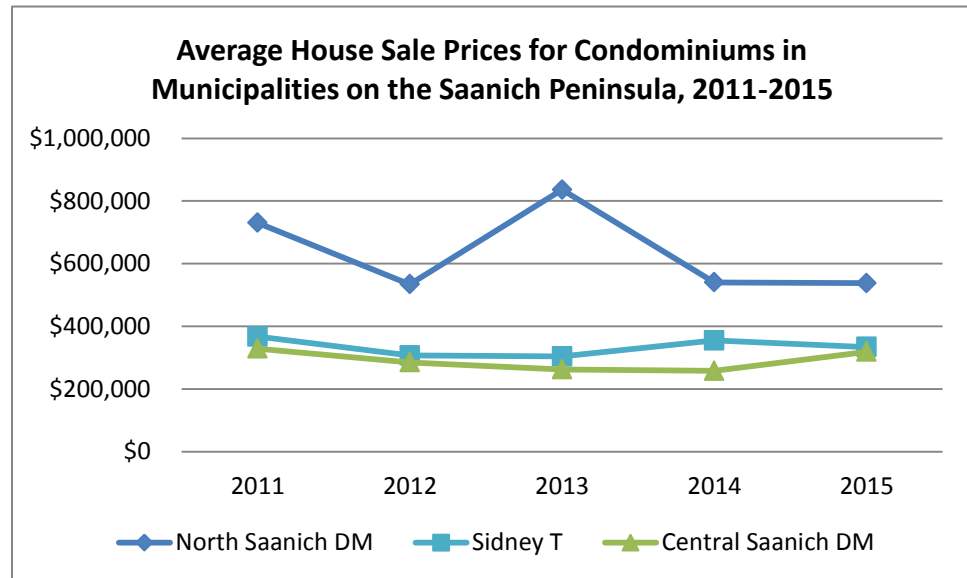
### Findings

- Given the median values of single-detached dwellings discussed in the previous section, it is no surprise that these types of dwellings had the highest average sale prices across the Saanich Peninsula, compared to other dwelling types in 2015.
- Average sales prices for single detached dwellings in 2015 were: North Saanich (\$835,618), Sidney (\$542,448), and Central Saanich (\$706,780).
- Since 2011 to 2015, the average sale price of single detached dwellings in North Saanich increased by 7.9%. In Central Saanich the average price increased by 13.4% between 2011 and 2015, with the largest increase occurring between 2014 and 2015 which saw an increase of 7.5%. The average sale price in Sidney increased by 3% during the same time frame.

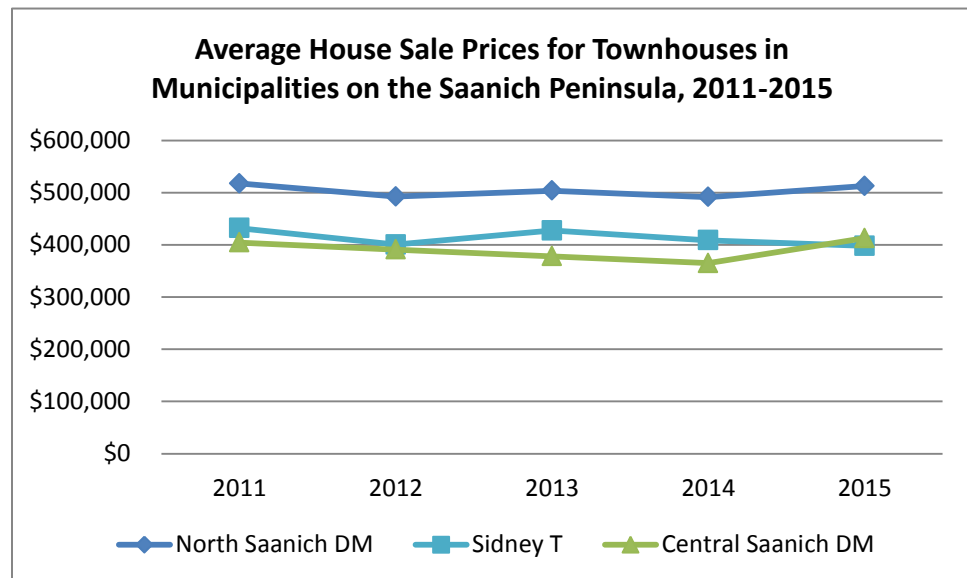


Source: Victoria Real Estate Board

- The average sale price for condominiums experienced a decline across the Saanich Peninsula with the most dramatic declines in average sales prices from 2011 to 2015 were in North Saanich (-26.3%) and Central Saanich (-9.0%).
- It is important to note however, that only 3 condominiums sold in North Saanich in 2014, and 2 condominiums were sold in 2015 compared to 32 in 2014, and 39 in 2015 in Central Saanich, and 130 in Sidney in 2014 and another 151 in 2015 in Sidney.
- The average price for Townhouses also shows variability across the Saanich Peninsula municipalities from 2011 to 2015, with a small increase in the average price in Central Saanich: North Saanich (-0.9%), Sidney (-7.9%), and Central Saanich (2.0%), while townhouses across the capital region did not experience any major shift during the same time period.



Source: Victoria Real Estate



Source: Victoria Real Estate



### Single-Detached Average House Sale Price in the Capital Region Municipalities and Electoral Areas, 2011-2015

	2011	2012	2013	2014	2015
<b>North Saanich</b>	\$774,627	\$784,272	\$767,252	\$827,878	\$835,618
<b>Sidney</b>	\$526,812	\$508,925	\$481,263	\$505,721	\$542,448
<b>Central Saanich</b>	\$623,123	\$627,128	\$617,588	\$657,295	\$706,780
<b>Capital</b>	<b>\$609,805</b>	<b>\$601,228</b>	<b>\$591,950</b>	<b>\$609,342</b>	<b>\$649,550</b>

Source: Victoria Real Estate Board, Historical MLS Statistics, Annual Summaries, 2011, 2012, 2013, 2014, and 2015

### Condominium Average Sale Price in the Capital Region Municipalities and Electoral Areas, 2011-2015

	2011	2012	2013	2014	2015
<b>North Saanich</b>	\$730,000	\$534,000	\$836,125	\$540,000	\$537,750
<b>Sidney</b>	\$366,863	\$306,716	\$303,804	\$354,902	\$333,981
<b>Central Saanich</b>	\$328,879	\$284,603	\$262,507	\$257,947	\$318,367
<b>Capital</b>	<b>\$326,570</b>	<b>\$313,833</b>	<b>\$304,164</b>	<b>\$325,410</b>	<b>\$326,581</b>

Source: Victoria Real Estate Board, Historical MLS Statistics, Annual Summaries, 2011, 2012, 2013, 2014, and 2015

### Townhouse Average Sale Price in the Capital Region Municipalities and Electoral Areas, 2011-2015

	2011	2012	2013	2014	2015
<b>North Saanich</b>	\$517,500	\$492,450	\$503,667	\$491,438	\$512,767
<b>Sidney</b>	\$432,045	\$400,561	\$427,358	\$408,592	\$398,103
<b>Central Saanich</b>	\$404,580	\$390,897	\$377,939	\$364,839	\$412,793
<b>Capital</b>	<b>\$435,268</b>	<b>\$410,457</b>	<b>\$413,911</b>	<b>\$420,984</b>	<b>\$429,012</b>

Source: Victoria Real Estate Board, Historical MLS Statistics, Annual Summaries, 2011, 2012, 2013, 2014, and 2015

# Glossary

## Geographic Details

### Capital Regional District (CRD) (boundaries)

Consists of 13 municipalities: Central Saanich, Colwood, Esquimalt, Highlands, Langford, Metchosin, North Saanich, Oak Bay, Saanich, Sidney, Sooke, Victoria and View Royal, First Nations Reserves, and three Electoral Areas: Salt Spring Island EA (Capital F), Southern Gulf Islands EA (Mayne, Pender, Saturna, Galiano, other islands), and Juan de Fuca EA .

### Victoria CMA

Includes the 13 municipalities included within the CRD, excludes First Nations Reserves, and the following Electoral Areas: Salt Spring Island, Southern Gulf Islands, and Juan de Fuca (Sum of Capital H Part 1 and 2). Hence municipalities in Canada Mortgage and Housing Corporation tables sum to "Victoria CMA."

### Regional Areas

- **West Shore:** View Royal, Colwood, Langford, Sooke, Metchosin, Juan de Fuca (Capital H, Part 1)
- **Peninsula and Islands:** Central Saanich, Sidney, North Saanich, Salt Spring Island EA and Southern Gulf Islands EA
- **Core:** Saanich, Oak Bay, Victoria, Esquimalt

## Statistics Canada Technical Notes

### Confidentiality Procedures

All Census data are subject to confidentiality rules which ensure the confidentiality of individual respondent identity and characteristics. Random rounding is used frequently where cell counts are rounded

to 0 or 5. This means that tables with counts across categories will not always add up to the total.

### Random rounding

All counts in census tabulations are subjected to random rounding. Random rounding transforms all raw counts to random rounded counts. This reduces the possibility of identifying individuals within the tabulations.

All counts are rounded to a base of 5, meaning they will end in either 0 or 5. The random rounding algorithm employed controls the results and rounds the unit value of the count according to a predetermined frequency. Table below shows those frequencies. Note that counts ending in 0 or 5 are not changed and remain as 0 or 5.

**Global Non-Response Rate** (GNR) is indicated adjacent to the name of the municipality in the tables that present National Household Survey data. The GNR is used as an indicator of data quality. This indicator combines complete non-response (household) and partial non-response (question) into a single rate. The value of the GNR is presented to users. A smaller GNR indicates a lower risk of non-response bias and, as a result, lower risk of inaccuracy. The threshold used for estimates' suppression is a GNR of 50% or more. For more information, please refer to the 2011 National Household Survey User Guide (Statistics Canada, 2013).

## Statistics Canada Concepts and Definitions

### Census Family

Census Families refers to a married couple (with or without children of either and/or both spouses), a common-law couple (with or without children of either and/or both partners) or a lone parent of any marital status, with at least one child. A couple may be of opposite sex or same sex.

A couple family with children may be further classified as either an intact family in which all children are the biological and/or adopted children of both married spouses or of both common-law partners or a stepfamily with at least one biological or adopted child of only one married spouse or common-law partner and whose birth or adoption preceded the current relationship. Stepfamilies, in turn may be classified as simple or complex. A simple stepfamily is a couple family in which all children are biological or adopted children of one, and only one, married spouse or common-law partner whose birth or adoption preceded the current relationship. A complex stepfamily is a couple family, which contains at least one biological or adopted child whose birth or adoption preceded the current relationship.

These families contain children from:

- each married spouse or common-law partner **and** no other children
- one married spouse or common-law partner **and** at least one other biological or adopted child of the couple
- each married spouse or common-law partner **and** at least one other biological or adopted child of the couple.

Source: Statistics Canada, 2011 Census Dictionary, accessible online at: <http://www12.statcan.gc.ca/census-recensement/2011/ref/dict/fam004-eng.cfm>

### Economic Family

Economic family refers to a group of two or more persons who live in the same dwelling and are related to each other by blood, marriage, common-law or adoption. A couple may be of opposite or same sex. Foster children are included.

By definition, all persons who are members of a census family are also members of an economic family. Examples of the broader concept of economic family include the following: two co-resident census families who are related to one another are considered one economic family; co-resident siblings who are not members of a census family are considered as one economic family; and, nieces or nephews living with aunts or uncles are considered one economic family.

Source: Statistics Canada, 2006, Definitions, Data Sources and Methods.

Accessible online at: <http://www.statcan.gc.ca/concepts/definitions/fam-econ-eng.htm>

### Family Household Type

**Family Household Type** refers to the basic division of private households into **family** and **non-family households**. **Family household** refers to a household that contains at least one census family, that is, a married couple with or without children, or a couple living common-law with or without children, or a lone parent living with one or more children (lone-parent family). **One-family household** refers to a single census family (with or without other persons) that occupies a private dwelling. **Multiple-family household** refers to a household in which two or more census families (with or without additional persons) occupy the same private dwelling. Family households may also be divided based on the presence of persons not in a census family.

**Non-family household** refers to either one person living alone in a private dwelling or to a group of two or more people who share a private dwelling, but who do not constitute a census family.

Source: Statistics Canada, 2011 Census Dictionary, accessible online at: <http://www12.statcan.gc.ca/census-recensement/2011/ref/dict/households-menage012-eng.cfm>

### **Shelter to Income Ratio**

Shelter to Income Ratio is the percentage of a household's average total monthly income which is spent on shelter-related expenses. Those expenses include the monthly rent (for tenants) or the mortgage payment, property taxes and condominium fees (for owners) and the costs of electricity, heat, municipal services, etc. The percentage is calculated by dividing the total shelter-related expenses by the household's total monthly income and multiplying the result by 100.

Source: Statistics Canada, 2011 National Household Survey Dictionary available online at: <http://www12.statcan.gc.ca/nhs-enm/2011/ref/dict/households-menage028-eng.cfm>

### **Structural Type of Dwelling**

Structural Type Dwelling refers to the structural characteristics and/or dwelling configuration, that is, whether the dwelling is a single-detached house, an apartment in a high-rise building, a row house, a mobile home, etc.

- a. **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.

- b. **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.
- c. **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.
- d. **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.
- e. **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.
- f. **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.
- g. **Other single-attached house** – A single dwelling that is attached to another building and that does not fall into any of the other categories, such as a single dwelling attached to a non-residential structure (e.g., a store or a church) or occasionally to another residential structure (e.g., an apartment building).

- h. 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.
- i. Other movable dwelling** – 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.

Source: Statistics Canada, 2011 National Household Survey Dictionary available online at: <http://www12.statcan.gc.ca/nhs-enm/2011/ref/dict/dwelling-logements013-eng.cfm>

### **Tenure**

Refers to whether the household owns or rents their private dwelling, or whether the dwelling is band housing (on an Indian reserve or settlement).

The private dwelling may be situated on rented or leased land or be part of a condominium development. A household is considered to own their dwelling if some member of the household owns the dwelling even if it is not fully paid for, for example if there is a mortgage or some other claim on it. A household is considered to rent their dwelling if no member of the household owns the dwelling. A household is considered to rent that dwelling even if the dwelling is provided without cash rent or at a reduced rent, or if the dwelling is part of a cooperative.

Source: Statistics Canada, 2011 National Household Survey Dictionary available online at: <http://www12.statcan.gc.ca/nhs-enm/2011/ref/dict/households-menage024-eng.cfm>

### **Total Income**

Total income refers to monetary receipts from certain sources, before income taxes and deductions, during a calendar year 2010. It includes employment income from wages, salaries, tips, commissions and net income from self-employment (for both unincorporated farm and non-farm activities); income from government sources, such as social assistance, child benefits, employment insurance, Old Age Security pension, Canada or Quebec 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, GIC's and mutual funds; and other regular cash income, such as child support payments received, spousal support payments (alimony) received and scholarships. The monetary receipts included are those that tend to be of a regular and recurring nature. It excludes one-time receipts, such as: lottery winnings, gambling winnings, cash inheritances, lump sum insurance settlements, capital gains and RRSP withdrawals. Capital gains are excluded because they are not by their nature regular and recurring. It is further assumed that they are less likely to be fully spent in the period in which they are received, unlike income that is regular and recurring. Also excluded are employer's contributions to registered pension plans, Canada and Quebec pension plans, and employment insurance. Finally, voluntary inter-household transfers, imputed rent, goods and services produced for barter, and goods produced for own consumption are excluded from this total income definition.

Source: Statistics Canada, 2011 National Household Survey Dictionary available online at: <http://www12.statcan.gc.ca/nhs-enm/2011/ref/dict/pop123-eng.cfm>

### **Value of Dwelling**

Value of dwelling refers to the dollar amount expected by the owner if the dwelling were to be sold.

'Value of dwelling' refers to the value of the entire dwelling, including the value of the land it is on and of any other structure, such as a garage, which is on the property. If the dwelling is located in a building which contains several dwellings, or a combination of residential and business premises, all of which the household owns, the value is estimated as a portion of the market value that applies only to the dwelling in which the household resides.

Source: Statistics Canada, 2011 National Household Survey Dictionary available online at: <http://www12.statcan.gc.ca/nhs-enm/2011/ref/dict/dwelling-logements016-eng.cfm>

## Canada Mortgage and Housing Corporation Concepts

**Affordable Housing** Affordable housing costs less than 30% of before-tax household income. Shelter costs include the following:

- **For renters:** rent and any payments for electricity, fuel, water and other municipal services;
- **For owners:** mortgage payments (principal and interest), property taxes, and any condominium fees, along with payments for electricity, fuel, water and other municipal services.

Source: Canada Mortgage and Housing Corporation, *Housing in Canada Online*:

[http://cmhc.beyond2020.com/HiCODefinitions\\_EN.html#\\_Affordable\\_dwellings\\_1](http://cmhc.beyond2020.com/HiCODefinitions_EN.html#_Affordable_dwellings_1)