



Capital Region Housing Data Book & Gap Analysis

Prepared by the Community Social Planning Council of Greater Victoria | **August 2015**

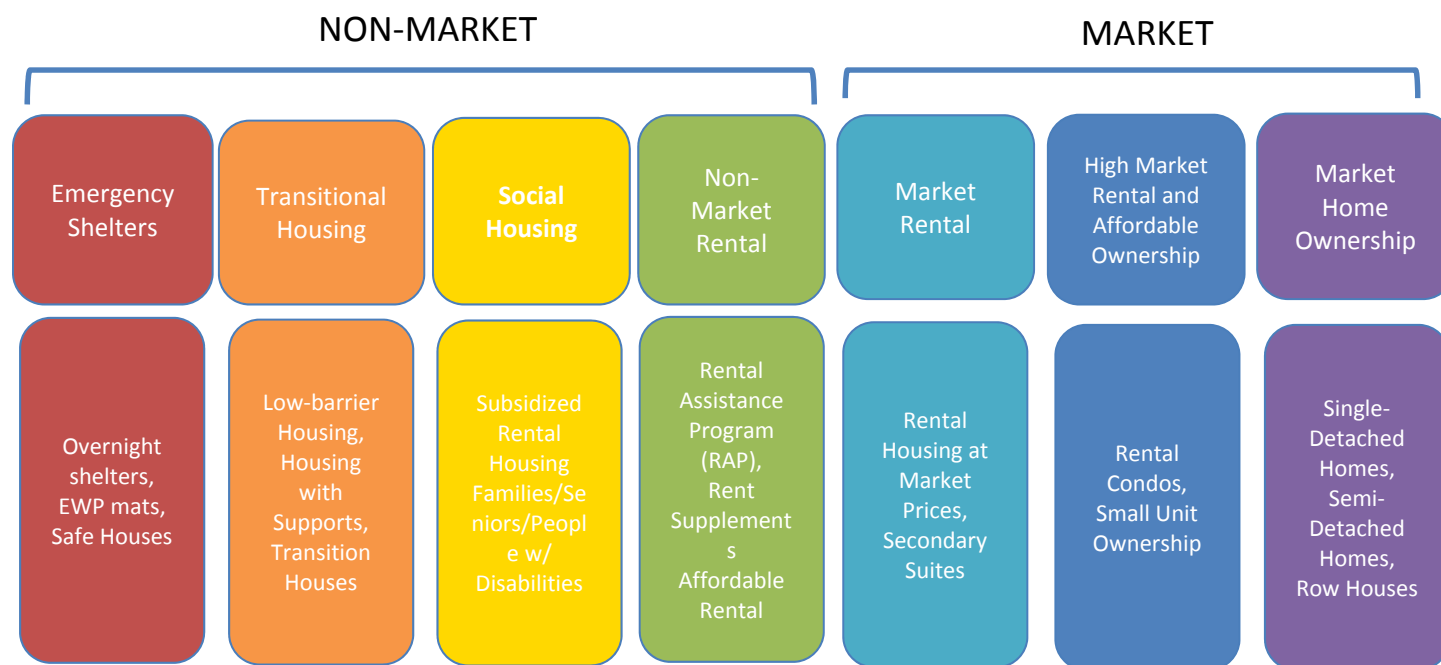
The Capital Region Housing Gap Analysis & Data Book

Introduction

The Capital Region Housing Data Book is the first comprehensive collection of data related to housing in the capital region. The book is modeled on the Metro Vancouver Housing data bookⁱ and provides detailed data for the capital region as a whole, and for each municipality and Electoral Areaⁱⁱ 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 Data Book provides a description of the data being presented and a summary of the most notable findings.

The Housing Continuum and Housing Affordability

The summary presented here presents the most notable findings at the capital region level related to housing need and housing affordability on the housing continuum.



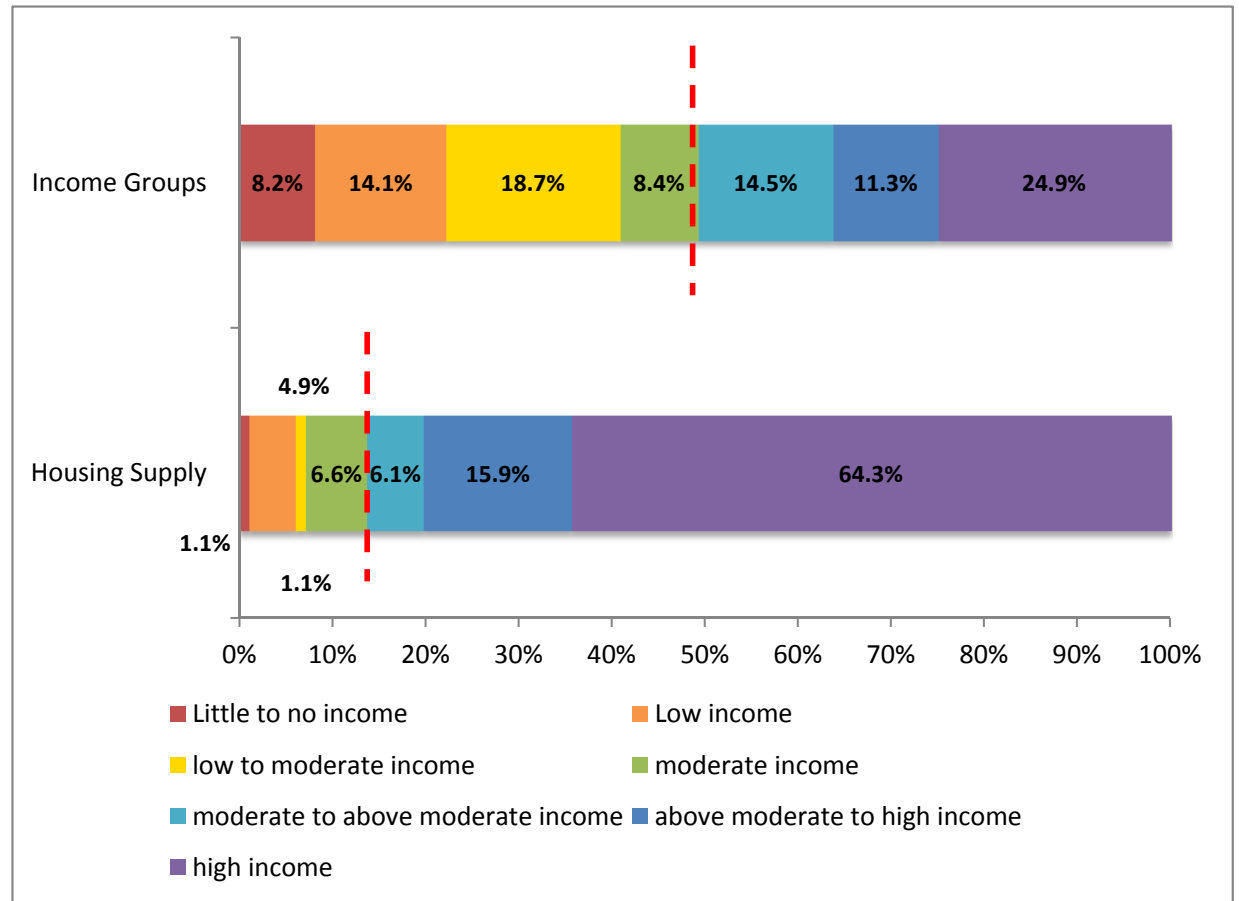
Capital Region Gap Analysis

The gap analysis, for the purposes of this project, is presented as a visual graphic that looks at the household income that is required to afford shelter along the housing continuum and then presents that distribution in relation to housing supply.ⁱⁱⁱ The following discussion presents an explanation of the income categories, and related housing supply.

Capital Region Housing Supply and Households by Income Required to Afford Shelter (160,635)

The dashed red line indicates the divide between non-market (left of the line) and market housing (right of the line). This diagram displays an evident over supply of high income, market ownership housing, and an insufficient supply of low-income to moderate income housing options.

Graph 1: Household Income to Afford Shelter by Income Groups, CRD 2010 (N=160,635) and Capital Region Housing Supply (N = 135,736)



Sources: 2014 Facility Count (GVCEH), BC Housing (2015), Canada Mortgage and Housing Corporation (2014), and 2011 National Household Survey, Statistics Canada

Income Groups

Income categories used for this analysis are presented in the table below. According to the 2011 National Household Survey, there are 160,635 households in the capital region. The before-tax median household income for the capital region is \$60,796. Table 1 below presents income amounts relative to the median household income, and to the National Household Survey income groups.

Table 1: Income Groups by Type of Housing

Income Categories ^{iv}	Definition ^v	Type of Housing required based on income categories	Approximate Number of Households	% of total
Little to no income	Households with annual incomes below \$14,999. These households either have no income or receive some level of income assistance. NHS = < \$14,999	Emergency shelters: Overnight Shelters, EWP mats, Safe Houses Transitional and Supportive Housing, Transition Houses	13,095	8.2%
Low income	Households with a before tax annual household that is between 50% of the median income for the region, \$30,389 and \$15,000 NHS = \$15,000 to \$29,999	Social Housing – Subsidized rental housing for families, seniors and persons with disabilities	22,590	14.1%
Low to moderate income	Households with a before tax annual income between 50% and 80% of the median household income for the region. \$30,389 to \$48,637 NHS = \$30,000 to \$49,999	Subsidized rental, Rental Assistance Program (RAP), Rent Supplements, Affordable Non-Market	29,970	18.7%
Moderate income	Households with a before-tax annual income between 80% and the actual median before tax median household income for the region. \$48,637 to \$60,796 NHS = \$50,000 to \$59,999	Subsidized rental, Affordable Non-Market Rental, affordable market rental	13,530	8.4%

Moderate to above moderate income	Households with a before-tax annual income between the regional median household and 120% of the median household income. \$60,796 to \$72,955 NHS = \$60,000 to \$79,999	Affordable Non-Market Rental, affordable market rental, Mid to high Market rental and secondary suites	23,295	14.5%
Above moderate income to high income	Households with a before-tax annual income between 120% and 150% of the median household income for the region. \$72,955 to \$91,194 NHS = \$80,000 to \$99,999	High Market Rental (Rental Condos) and Affordable Homeownership (small units)	18,125	11.3%
High income	Households with an annual before-tax income of 150% and above the median household income for the region. \$91,194 < NHS = \$100,000 +<	Affordable Home Ownership to Market Home Ownership – Single detached homes, semi-detached homes, row houses	40,025	24.9%

Because of the way Statistics Canada presents household income in specific groupings, the number of households that fall into the income categories here are based on how the categories best fit therefore, there is overlap and does not present an entirely accurate count. The National Household Survey income ranges are indicated for the income category above. In addition, it is difficult to make the income categories and corresponding housing categories mutually exclusive and thus accurately align.

Housing Supply

The estimated housing supply, used for this analysis, in the Capital Region by housing type is presented below in Table 2. Housing supply is difficult to determine with accuracy because of various ways housing units are measured for any given housing type, market ownership in particular is challenging to determine because Statistics Canada does not present the number of housing types by estimated value of the dwelling. Thus, the term approximate total is used, which is 136,016. For the purposes of this analysis, it is assumed that if a household falls into the high-income category, the household is a home owning household.

Table 2: Income Groups by Approximate Number of Housing Units

Income Categories ^{vi}	Type of Housing on the Housing Continuum by price range/median price/average price	Approximate # of Units	Approximate Total	% of Total
Little to no income	Emergency shelters: Overnight Shelters, EWP mats, Safe Houses Transitional and Supportive Housing, Transition Houses BC Housing Homeless Housed and Homeless Rent Supplements	Emergency Shelter Units = 363 Transitional Units =146 BC Housing Units = 970 <i>Source: 2014 Facility Count, GVCEH; BC Housing, 2015</i>	1,479	1.1%
Low income	Subsidized rental housing for low-income families, frail and independent seniors, and persons with special needs	6,710 <i>Source: BC Housing, 2015</i>	6,710	4.9%
Low to moderate income	Rental Assistance Program (RAP), Shelter Aid for Elderly Renters (SAFER), Rent Supplements, Affordable Non-Market	2,530 <i>Source: BC Housing, 2015</i>	2,530	1.1%

Moderate income	Affordable Non-Market Rental, affordable market rental	Market rental Apartment and Row Units < \$700 = 1,962 \$800 - \$899 = 6,967 <i>Source: CMHC, 2014</i>	8,929	6.6%
Moderate to above moderate income	Mid to high Market rental and secondary suites	Apartment and Row Rental Units \$900 - \$999 = 3,768 \$1100 + =4,546 <i>Source: CMHC, 2014</i>	8,314	6.1%
Above moderate income to high income	High Market Rental (Rental Condos) and Affordable Homeownership (small units) Average Rental Condo (CMHC, 2014) = \$ Affordable Homeownership (NHS, 2011) low-rise apartment = (\$300,651) high-rise apartment (\$399,636)	Rental Condominiums (CMHC, 2014) = 4,929 Affordable Ownership # units by structure type apartment (NHS, 2011) = 16,695	21,624	15.9%
High income	Affordable Home Ownership to Market Home Ownership – Single detached homes, semi-detached homes, row houses Median House Prices (NHS, 2011) <ul style="list-style-type: none"> • single-detached (\$599,153) • semi-detached (\$449,941), • row/townhouse (\$409,631) 	# units by structural type: Single-detached (62,575) Other ground-oriented (24,855) <i>Source: NHS, 2011</i>	87,430	64.4%

Data Book Executive Summary

The information presented in this executive summary characterizes the key findings included in the Capital Region Data Book. For a more in-depth analysis and data presentation, see the Capital Region Data Book.

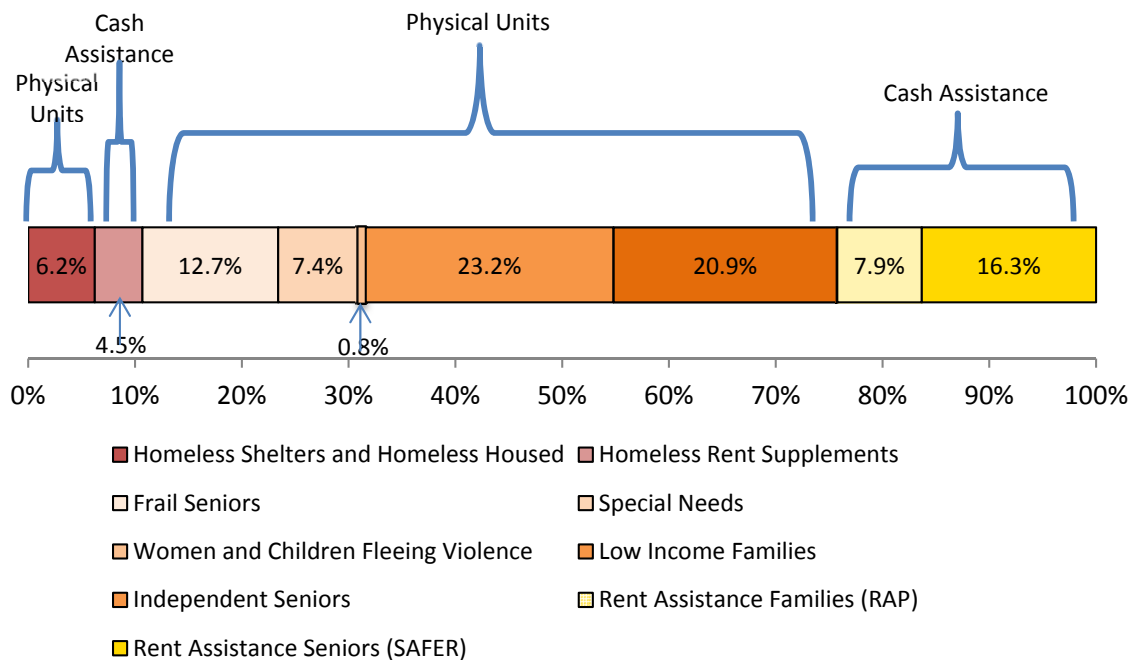
Emergency Shelters

Emergency shelters in the Capital Region provide temporary shelter for people experiencing homelessness. According to the 2014 Greater Victoria Coalition to End Homelessness Facility Count, on one night in February, 2014, there were 1,089 individuals enumerated in 87 facilities, and 78 people were turned away from a facility. In total, 1,167 individuals were enumerated.

Among those enumerated there were 70 families including 116 children. Of the 87 facilities enumerated, 56 of these facilities are located in the City of Victoria. The extreme weather facilities and emergency shelters were operating at 90% to 92% capacity on the night of the count.^{vii}

Over the year 2013/2014, there were 1,785 unique shelter users, which is consistent with previous years.^{viii}

Graph 2: Non-market social housing units along the continuum



Source: BC Housing

Social Housing

BC Housing Waitlist: 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. It is important to note that low-income families, who are eligible for the Rental Assistance Program (RAP), are not considered on the waitlist but may experience delays in receiving the RAP due to administrative processes.

There were 1,239 households on the BC Housing waitlist for social housing in the Capital Region in 2015. Over half (51%) or 636 applicants were in the City of Victoria, followed by 271 applicants in Saanich (22%), and 149 applicants in Esquimalt (12%). Applicants who were seniors accounted for 40% of the BC Housing social housing waitlist.

Approximately 4% or 467 units have rent supplements (cash assistance) and 24% or 2,524 units have subsidy agreements with the federal or provincial governments. The subsidies are intended to help make private market rents affordable for seniors with low to moderate incomes and low-income families.

There are 98 social housing units' agreements expiring in the 2015/2016 fiscal year, and 1021 units' agreements are set to expire over the next 5 fiscal years (2016-2021) accounting for almost 25% or 1 in 4 of the total BC Housing-administered social housing agreements. 1118 are set to expire between 2021-2026 for a total of 50% of all social housing units for independent families and seniors over the next ten years.

Rental Housing Market

Rent Increases: According to the Canada Mortgage and Housing Corporation (Fall, 2014), average rents have increased by 30.4% in the past ten years in the region (2005 to 2014), which is an average annual increase of 3.2%. This rate of increase is higher than inflation during this time period, which was 17.3%, an average increase of 1.2% annually.

Vacancy Rates: Vacancy rates, particularly for units considered more affordable in the rental market, are experiencing very low rates not seen in the capital region since 2007/2008. For the 23,866 purpose built rental apartment units in the Victoria CMA, the average vacancy rate for 2014^x was 1.5% which indicates an unbalanced rental market.

Home Ownership

High Median Home Values: Expanding the supply of affordable housing may support entry-level home ownership for households in the capital region. Second to Metro Vancouver the Victoria CMA reported consistently higher median home values in 2011 than other Canadian CMAs.

High median home values in 2011 made entry-level homeownership especially challenging for households in the Victoria CMA. At \$599,597 single-detached dwellings in the Victoria CMA were nearly \$100,000 more than such dwellings in Toronto (2011) and \$350,000 more than those in Halifax (2011).^x

Shelter Cost to Income Ratio

The Shelter Cost to Income Ratio 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.

In 2011, there were 48,863 households in housing need (spending 30% or more of the total household income on shelter costs) in the capital region representing 31% of the total 157,700 households in the region. Nearly half (47%) of all renter households demonstrated affordable housing need compared to only a quarter (23%) of all owner households.

The proportion of all households spending more than 30% of household income on shelter costs varied across municipalities ranging from a low of 17% in the Highlands to a high of 40% in the City of Victoria in 2011.

Comments, Limitations and Recommendations for Future Gap Analyses

This gap analysis is the first attempt at developing a visual representation of the housing gaps in the capital region based on income and supply. As such, there is much room for improvement.

Additional work is required to have a more accurate estimate of units for homelessness programs. For this analysis, BC Housing programs for homeless housed and homelessness rent supplements were combined with emergency shelter data collected through the 2014 Facility Count. The degree of overlap across these categories and programs is difficult to determine at the time of the analysis. Further iterations of the gap analysis will need to take this into account and adjust the analysis accordingly.

Further work needs to be done determining the supply of home ownership in the region. This current analysis was based on National Household Survey data and CMHC data, which is challenging because it is impossible to determine if some units are double counted. Further discussion and analysis should inform future iterations.

According to NHS data, there are owner households that fall into the lower income categories. This could be because they own their home outright and live off of a pension income, among other reasons. For the purposes of this current analysis home ownership was assumed for higher income levels. This was based on the observation that the median income for owner households was \$76,711, more than \$15,000/year more than the median income for the region as a whole, which was \$60,796 in 2010.

ENDNOTES

ⁱ For more information on the Metro Vancouver Housing Data Book: <http://www.metrovancouver.org/services/regional-planning/>

ⁱⁱ Specific data is not always available for Electoral Areas because of size and response rate. Data is often suppressed to protect identities and maintain privacy as per the guidelines for each data source.

ⁱⁱⁱ This analysis is modeled after a gap analysis conducted by the City of Kelowna, and was modified for available data.

^{iv} The income categories were reorganized slightly from those presented in the Capital Region Housing Data Book to address the income thresholds for subsidized and below-market rental options modeled on the income thresholds used by the Capital Region Housing Corporation.

^v The definitions presented here are based on the definitions used in the Metro Vancouver Housing Data Book, which in turn were adapted and used for the Capital Region Housing Data Book (pages 18 -19).

^{vi} The income categories were reorganized slightly from those presented in the Capital Region Housing Data Book to address the income thresholds for subsidized and below-market rental options modeled on the income thresholds used by the Capital Region Housing Corporation.

^{vii} Albert, et al. (2014) One Night Only: A report of those staying in temporary accommodation in Greater Victoria, Facility Count 2014. Victoria: Greater Victoria Coalition to End Homelessness

^{viii} Rabinovitch, et al. (2014). Patterns of Homelessness in Greater Victoria. Victoria: Greater Victoria Coalition to End Homelessness. Available online: <http://victoriahomelessness.ca/wp-content/uploads/2014/09/PatternsofHomelessnessFINAL.pdf>

^{ix} This is based on the CMHC Fall 2014 Rental Market Report.

^x 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).

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Theme 1: General Demographic Information

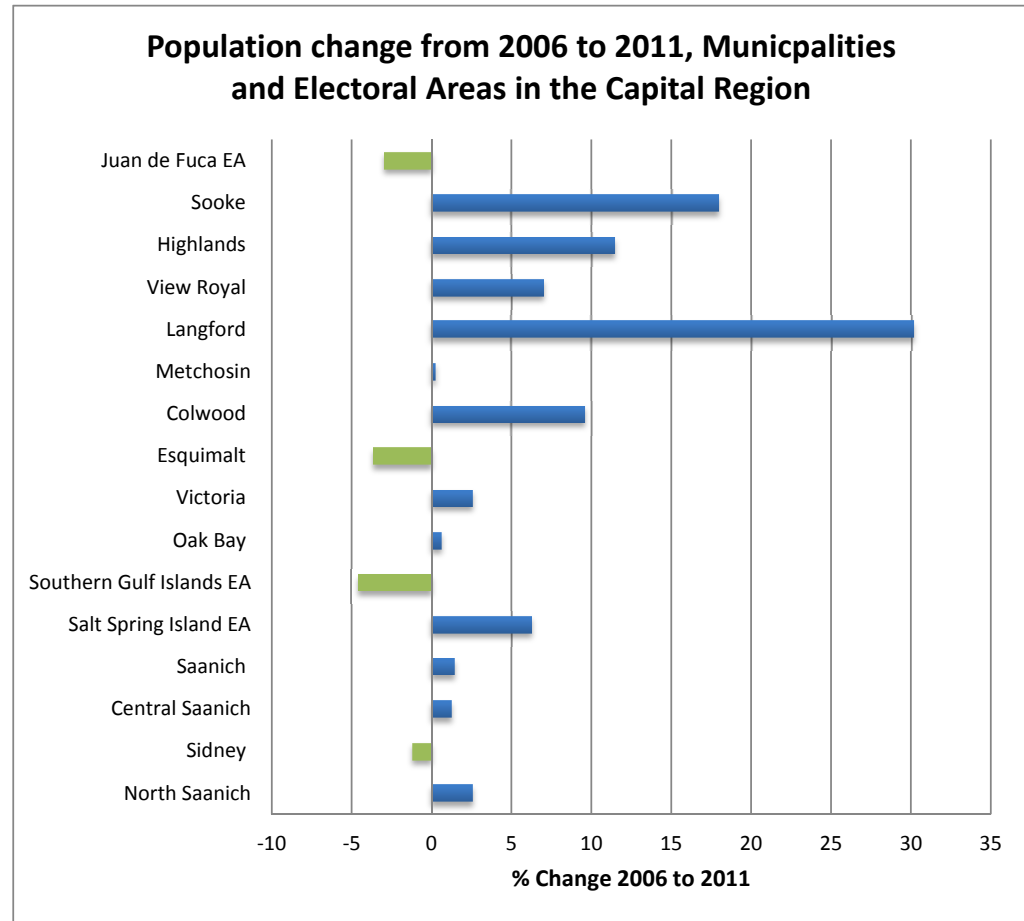
1.1 Regional Population

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

- The Capital Region’s overall population grew by 4.3% from 2006 to 2011, from 345,164 to 359,991.
- The municipalities that experienced the highest rate of growth were in the West Shore¹: Langford (30.1%), Sooke (17.9%), Highlands (11.4%), Colwood (9.6%) and View Royal (7%).
- Modest growth happened in Salt Spring Island EA (6.2%), North Saanich (2.5%), Victoria (2.5%), Saanich (1.4%), and Central Saanich (1.2%).
- The most striking decreases in population were in the Southern Gulf Islands (-4.6%), Esquimalt (-3.7%), and the Juan de Fuca EA (-3.0%).



Source: Statistics Canada, 2011 Census

¹ See Glossary for list of municipalities that constitute the West Shore.

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 DM	108,265	109,752	1.4
Salt Spring Island EA	9,640	10,234	6.2
Southern Gulf Islands EA	5,101	4,868	-4.6
Oak Bay DM	17,908	18,015	0.6
Victoria CY	78,057	80,017	2.5
Esquimalt DM	16,840	16,209	-3.7
Colwood CY	14,687	16,093	9.6
Metchosin DM	4,795	4,803	0.2
Langford CY	22,459	29,228	30.1
View Royal T	8,768	9,381	7.0
Highlands DM	1,903	2,120	11.4
Sooke DM	9,699	11,435	17.9
Juan de Fuca EA	4,484	4,351	-3.0
Capital	345,164	359,991	4.3

Source: Statistics Canada, 2011 Census Subdivision Area 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.

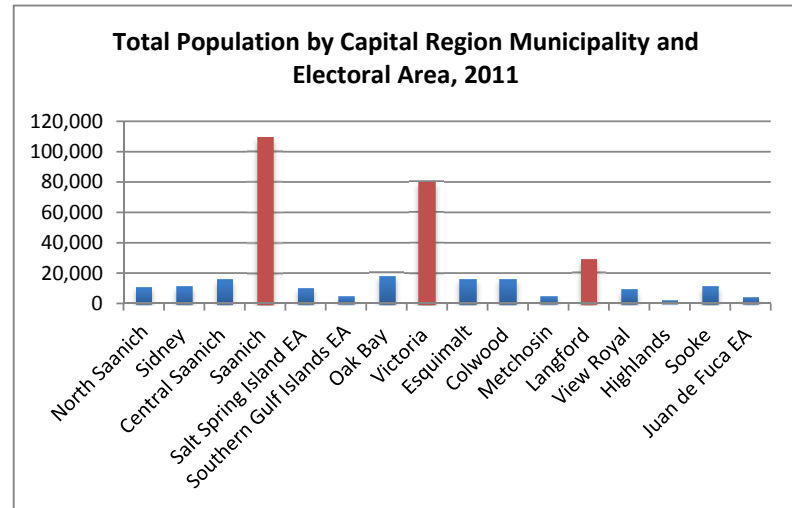
1.1.1 Regional Population by Age Groups

Description

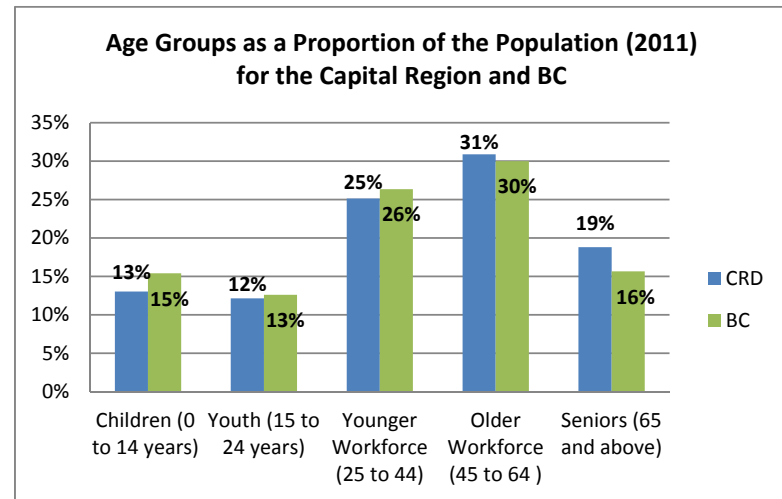
- The total population of the Capital Region is 359,991 (2011). The population is mostly concentrated in three municipalities: Saanich (109,750), Victoria (80,020), and Langford (29,230).
- For the purpose of a regional level analysis of age distribution, and to compare to the BC overall age distribution, age groups were re-organized into five groups: children (ages 0 to 14), youth (ages 15 to 24), younger workforce adults (ages 25 to 44), older workforce adults (45 to 64), and seniors (ages 65 and above).

Findings

- Langford is the fastest growing municipality in the region
- The median age for the Capital Region is 44.8. This is approximately 9% higher than the median age for British Columbia (41.9) and Canada (40.6).
- Overall, there are 46,880 children, 43,700 youth, 90,515 younger workforce adults, 111,225 older workforce adults, and 67,665 seniors in the Capital Region.
- Although Victoria’s population is less than the population in Saanich, 36% of the region’s young adults (25-29) live in the City of Victoria. Victoria also has the highest proportion 32% of adults aged 30 to 34.
- There are 12,225 seniors over the age of 85 in the region. Approximately 30% of residents aged over 85 live in the City of Victoria, followed by Saanich 27%.
- There are 27,270 residents between the ages of 60 and 64 in the region. In 25 years, this group will be in the 85 and above age group. 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.²



Source: Statistics Canada, 2011 Census



Source: Statistics Canada, 2011 Census

² BC Non-Profit Housing Association, (2012). *Our Home, Our Future: Projections of Rental Housing Demand and Core Housing Need, Capital Regional District to 2036.*

Total Population by Capital Region Municipalities and Electoral Areas, 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
Saanich DM	109,750	44.0	4,560	4,925	5,565	7,220	8,370	6,630	5,760	6,190	7,040	8,325	8,845	8,535	7,745	5,585	4,240	3,795	3,100	3,330
Salt Spring Island EA	10,235	53.2	375	390	480	570	330	350	370	510	555	675	835	1,060	1,145	870	535	400	390	385
Southern Gulf Islands EA	4,870	59.7	135	110	150	105	115	95	140	175	230	280	395	535	785	625	430	255	170	145
Oak Bay DM	18,015	52.4	580	770	920	1,095	965	625	550	690	945	1,175	1,415	1,570	1,690	1,265	890	825	830	1,190
Victoria CY	80,020	41.9	2,820	2,305	2,155	2,735	6,815	8,720	7,000	5,320	5,075	5,285	5,525	5,825	5,720	3,815	2,650	2,350	2,275	3,625
Esquimalt DM	16,210	43.5	720	600	590	720	1,180	1,240	1,235	1,060	1,080	1,330	1,435	1,290	1,120	750	550	500	415	400
Colwood CY	16,095	40.1	975	925	980	1,075	850	1,015	1,140	1,065	1,230	1,350	1,305	1,140	970	760	495	365	255	205
Metchosin DM	4,805	48.5	165	205	235	370	235	200	195	225	305	410	495	540	475	335	175	110	55	70
Langford CY	29,230	37.5	1,905	1,720	1,645	1,700	1,795	2,345	2,390	2,255	2,360	2,455	2,185	1,870	1,570	1,035	675	515	360	440
View Royal T	9,380	44.1	520	450	465	515	475	490	585	595	725	770	845	795	710	485	330	285	200	140
Highlands DM	2,120	44.7	100	130	115	150	100	75	105	120	180	230	280	195	140	70	65	30	20	10
Sooke DM	11,435	40.8	715	720	780	700	485	585	750	825	890	990	900	875	770	525	335	265	180	155
Juan de Fuca EA	4,350	n/a	190	210	215	230	170	145	215	290	300	375	440	495	405	270	190	105	60	45
Capital	359,990	44.8	15,305	15,170	16,405	19,770	23,930	24,080	22,115	21,130	23,190	26,730	28,630	28,595	27,270	19,530	13,930	11,840	10,140	12,225

Source: Statistics Canada, 2011 Census Subdivision Area Profiles

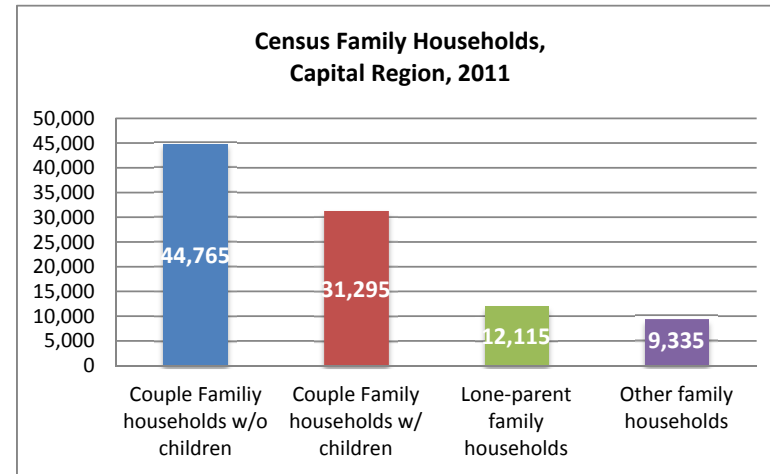
Notes:

- 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.

1.1.2 Regional 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.³
- 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.⁴



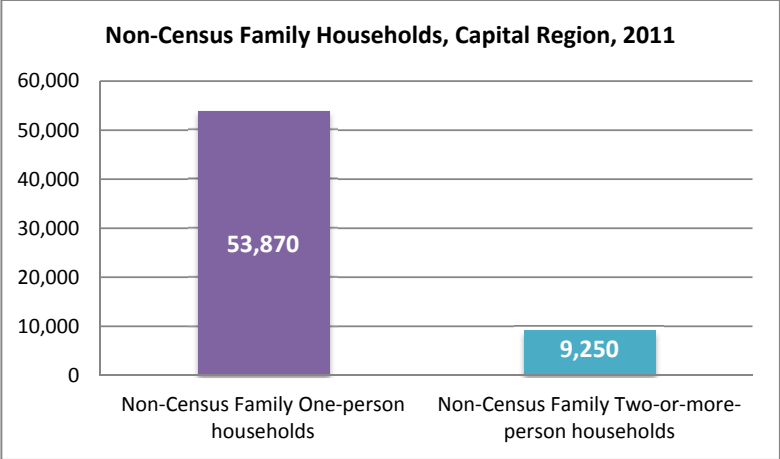
Source: Statistics Canada, 2011 Census

³ Verbatim quote from 2011 Census Dictionary, Statistics Canada. Available online at: <http://www12.statcan.gc.ca/census-recensement/2011/ref/dict/fam004-eng.cfm>

⁴ 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>

Findings

- There are a total of 160,635 private households in the Capital Region.
- There are 44,765 couple family households without children, 31,295 couple family households with children, 12,115 lone-parent families, and 9,335 other family types in the Capital Region.
- The household type that represents the highest proportion across the region is couple families; they represent 47% of all households in the region. Within that group, couple families without children represent 27% of households in the region.
- There are 53,870 one-person households, and 9,250 non-census family two person or more households. The City of Victoria has the highest proportion of one-person households in the region (49%), followed by Esquimalt (40%), and Sidney (38%).
- There are also a 6,885 Census Families that also have a non-census family person living with them.
- The Capital Region has 2,445 multi-census family households. These are households with more than one census family living together.



Source: Statistics Canada, 2011 Census

Private Households by Household Type - Census Family and Non-Census Family - by Municipality and Electoral Area, Capital Region, 2011

	Total number of private hhlds by hhd type	Census Family Households										Non-census family households					
		Census Families Totals		Couple Family HHlds w/o children		Couple Family HHlds 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	44%	1,100	24%	250	6%	315	7%	855	19%	765	17%	90	2%
Sidney T	5,325	3,170	60%	1,815	34%	735	14%	380	7%	240	5%	2,165	41%	2,010	38%	155	3%
Central Saanich DM	6,600	4,740	72%	2,195	33%	1,645	25%	470	7%	430	7%	1,860	28%	1,690	26%	170	3%
Saanich DM	45,390	30,380	67%	12,550	28%	10,750	24%	3,845	8%	3,235	7%	15,005	33%	12,430	27%	2,575	6%
Salt Spring Island EA	4,665	2,955	63%	1,575	34%	785	17%	335	7%	260	6%	1,715	37%	1,515	32%	200	4%
Southern Gulf Islands EA	2,530	1,520	60%	1,085	43%	250	10%	110	4%	75	3%	1,015	40%	915	36%	100	4%
Oak Bay DM	7,760	5,035	65%	2,370	31%	1,860	24%	470	6%	335	4%	2,725	35%	2,485	32%	240	3%
Victoria CY	42,960	18,130	42%	9,655	22%	4,275	10%	2,930	7%	1,270	3%	24,830	58%	21,070	49%	3,760	9%
Esquimalt DM	8,040	4,140	51%	1,895	24%	1,195	15%	635	8%	415	5%	3,900	49%	3,240	40%	660	8%
Colwood CY	6,095	4,750	78%	1,805	30%	1,915	31%	485	8%	545	9%	1,345	22%	1,140	19%	205	3%
Metchosin DM	1,785	1,360	76%	645	36%	480	27%	75	4%	160	9%	415	23%	355	20%	60	3%
Langford CY	11,680	8,290	71%	3,065	26%	3,145	27%	1,065	9%	1,015	9%	3,385	29%	2,855	24%	530	5%
View Royal T	3,950	2,690	68%	1,205	31%	940	24%	300	8%	245	6%	1,250	32%	1,080	27%	170	4%
Highlands DM	780	635	81%	260	33%	250	32%	40	5%	85	11%	140	18%	120	15%	20	3%
Sooke DM	4,505	3,340	74%	1,335	30%	1,250	28%	400	9%	355	8%	1,165	26%	995	22%	170	4%
Juan de Fuca EA	1,850	1,355	73%	725	39%	430	23%	85	5%	115	6%	500	27%	435	24%	65	4%
Capital	160,635	97,510	61%	44,765	28%	31,295	19%	12,115	8%	9,335	6%	63,120	39%	53,870	34%	9,250	6%

Source: Statistics Canada, 2011 Census Subdivision Area Profiles

One-Family Households with Persons not in a Census Family and Two-or-More-Family by Municipality and Electoral Area, 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 DM	45,390	2,335	5%	715	2%	1,010	2%	615	1%	905	2%
Salt Spring Island EA	4,665	205	4%	70	2%	70	2%	65	1%	55	1%
Southern Gulf Islands EA	2,530	55	2%	25	1%	10	0%	20	1%	20	1%
Oak Bay DM	7,760	265	3%	85	1%	120	2%	60	1%	65	1%
Victoria CY	42,960	1,035	2%	410	1%	270	1%	355	1%	235	1%
Esquimalt DM	8,040	345	4%	120	1%	100	1%	125	2%	70	1%
Colwood CY	6,095	375	6%	130	2%	160	3%	85	1%	170	3%
Metchosin DM	1,785	100	6%	45	3%	40	2%	15	1%	60	3%
Langford CY	11,680	750	6%	215	2%	320	3%	215	2%	265	2%
View Royal T	3,950	170	4%	50	1%	70	2%	50	1%	75	2%
Highlands DM	780	60	8%	15	2%	35	4%	10	1%	30	4%
Sooke DM	4,505	265	6%	65	1%	125	3%	85	2%	90	2%
Juan de Fuca EA	1,850	70	4%	30	2%	20	1%	25	1%	35	2%
Capital	160,635	6,885	4%	2,260	1%	2,660	2%	1,970	1%	2,445	2%

Source: Statistics Canada, 2011 Census Subdivision Area Profiles

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.
- % of total = proportion of total for the given municipality.

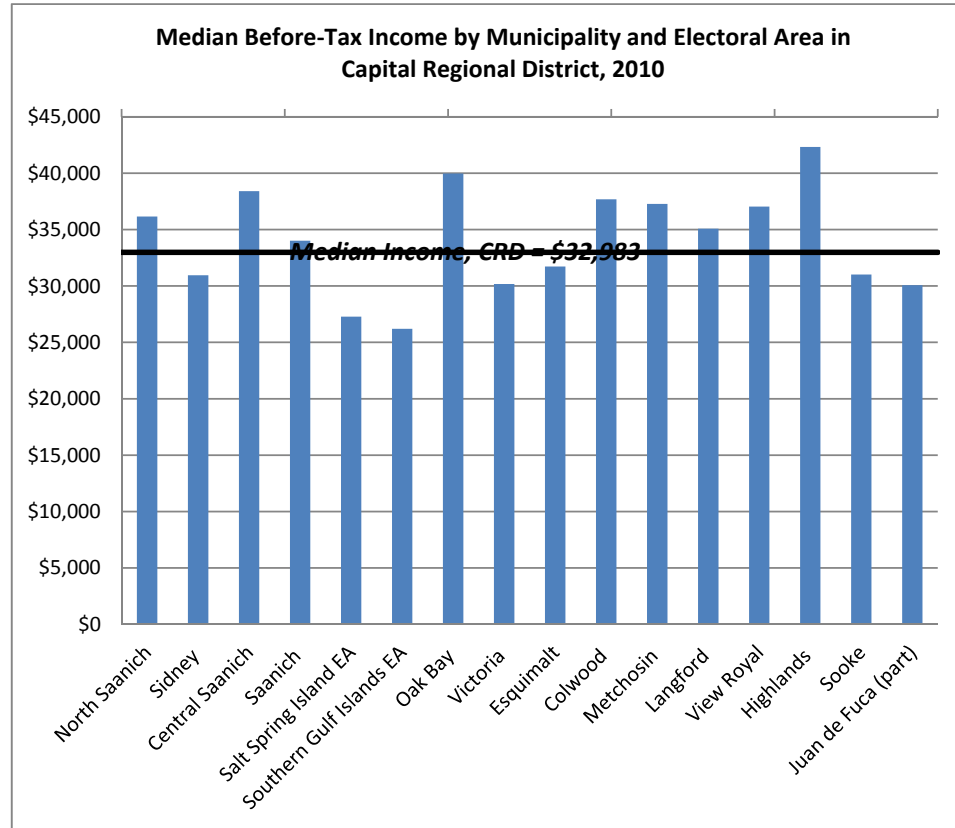
1.2 Before-Tax Income

Description

- Income refers to the total of income from all sources, including employment income, income from government programs, pension income, investment income and any other money income.
- This analysis is of the population aged 15 years and over in private households.
- The median (middle income) before-tax income for the Capital Region is \$32,983, which means that the same numbers of residents have an income above \$32,983 as there are with an income below \$32,983.

Findings

- The highest median before-tax income in all instances is in the Highlands (\$42,325) and the lowest median income is in Southern Gulf Islands EA (\$26,200).
- The median income for Highlands is \$9,342 higher than the median income for the Capital Region as a whole. The median income for the Southern Gulf Islands EA is \$6,783 less than the Capital Region median income.
- Oak Bay has the second highest median income in the region at \$39,977, followed by Central Saanich where the median income is \$38,409.



Source: Statistics Canada, 2011 National Household Survey

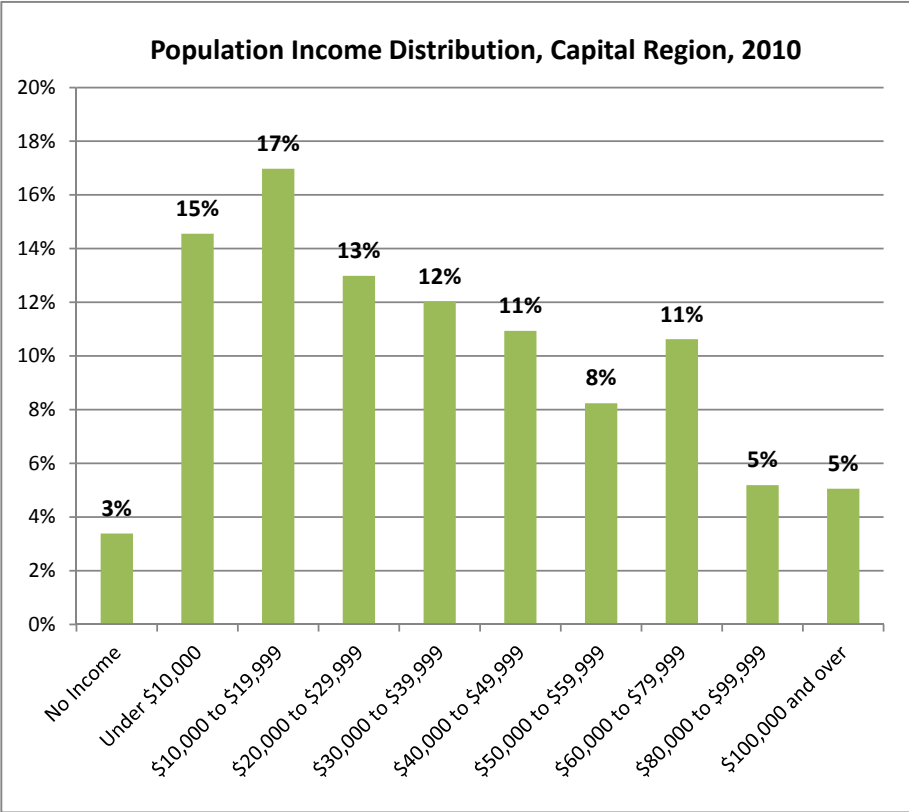
1.2.1 Population Income Distribution

Description

- This analysis examines the distribution of income groups across the Capital Region and reveals where the highest numbers of lower income residents live and where residents with the highest income levels live.
- There are 10,300 residents without an income and 293,605 with an income in the region.

Findings

- There are 135,300 residents in the region than had a before-tax income in 2010 below \$30,000 annually. These residents represent 46% of those with an income in the region.
- Those that have an income between \$10,000 and \$19,999 make up the larger proportion (38%) of those who make less than the regional median income. There are 44,240 residents that have an annual income below \$10,000.
- Residents with an income of \$80,000 and above represent approximately 11% of the population with an income.



Source: Statistics Canada, 2011 National Household Survey

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 DM (21.4%)	92,885	\$34,013	3,795	4%	14,475	16%	14,605	16%	10,940	12%	10,915	12%	9,835	11%	7,605	8%	10,570	11%	4,835	5%	5,310	6%
Salt Spring Island (29.0%)	8,750	\$27,284	325	4%	1,545	18%	1,800	21%	1,095	13%	1,060	12%	840	10%	515	6%	980	11%	315	4%	275	3%
Southern Gulf Islands (40.9%)	4,400	\$26,200	20	0%	595	14%	1,065	24%	820	19%	425	10%	455	10%	405	9%	305	7%	160	4%	155	4%
Oak Bay DM (18.9%)	15,085	\$39,977	415	3%	2,205	15%	2,130	14%	1,705	11%	1,295	9%	1,270	8%	1,240	8%	1,785	12%	1,070	7%	1,975	13%
Victoria CY (24.6%)	68,385	\$30,177	1,590	2%	9,530	14%	13,625	20%	10,090	15%	9,135	13%	7,415	11%	5,215	8%	6,420	9%	2,800	4%	2,555	4%
Esquimalt DM (27.8%)	14,115	\$31,720	470	3%	1,700	12%	2,720	19%	2,065	15%	1,910	14%	1,750	12%	1,125	8%	1,495	11%	545	4%	345	2%
Colwood CY (16.9%)	13,130	\$37,689	510	4%	1,950	15%	1,850	14%	1,260	10%	1,665	13%	1,695	13%	1,115	8%	1,545	12%	995	8%	550	4%
Metchosin DM (29.8%)	3,885	\$37,274	165	4%	435	11%	580	15%	500	13%	475	12%	455	12%	325	8%	535	14%	225	6%	200	5%
Langford CY (24.0%)	23,675	\$35,078	855	4%	3,420	14%	3,485	15%	2,900	12%	3,000	13%	2,895	12%	2,420	10%	2,395	10%	1,470	6%	835	4%
View Royal T (18.4%)	7,825	\$37,038	270	3%	1,045	13%	1,125	14%	985	13%	885	11%	920	12%	755	10%	850	11%	485	6%	495	6%
Highlands DM (33.0%)	1,740	\$42,325	75	4%	225	13%	235	14%	140	8%	220	13%	130	7%	125	7%	270	16%	155	9%	185	11%
Sooke DM (30.5%)	9,145	\$31,015	450	5%	1,485	16%	1,480	16%	1,245	14%	960	10%	1,010	11%	780	9%	925	10%	550	6%	255	3%
Juan de Fuca EA (Part 1) (38.3%)	3,665	\$30,071	180	5%	640	17%	730	20%	345	9%	375	10%	280	8%	320	9%	425	12%	250	7%	120	3%
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%

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

Notes:

- 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.

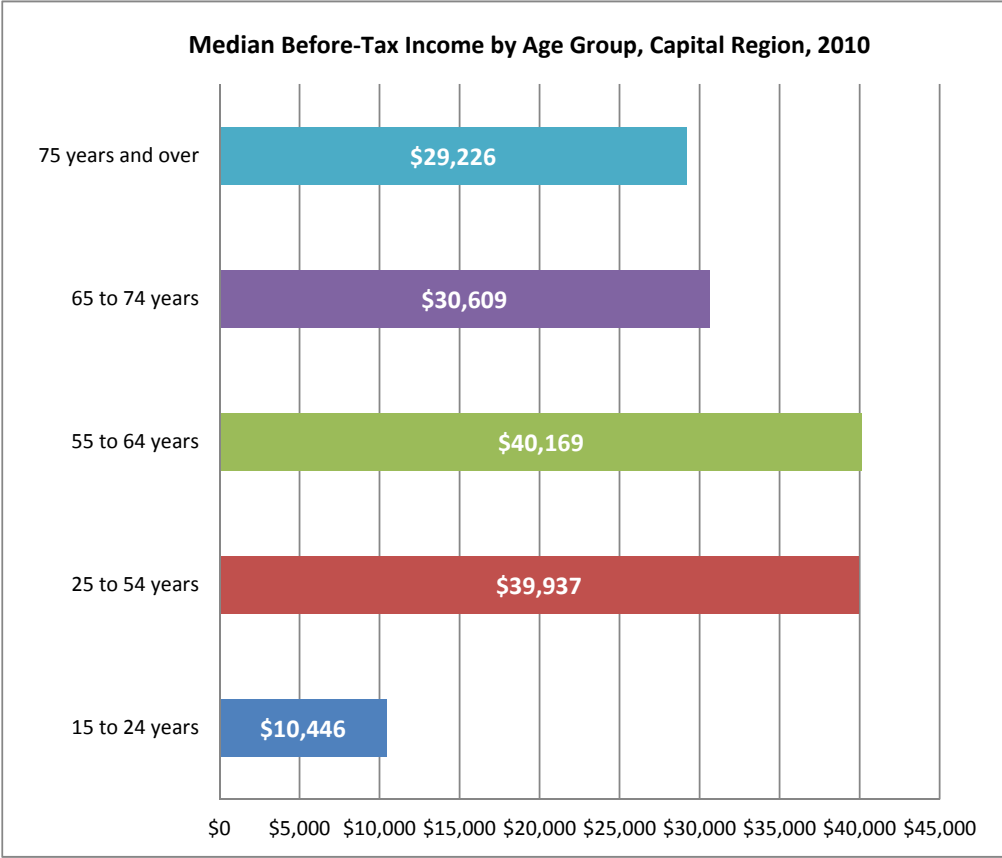
1.2.2 Median Before-Tax Income Distribution by Age Group

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.

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 Esquimalt at \$14,481, and the second highest is in the City of Victoria at \$12,930. The lowest youth median income is in Salt Spring Island EA, at \$3,215.
- The age group with the highest median income is the 55 to 64 years age group. The median income for this group is \$40,169. The municipality with the highest median income for this age group is Oak Bay at \$50,616.
- Oak Bay has the highest median income \$38,321 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 \$40,847.



Source: Statistics Canada, 2011 National Household Survey

Median Before-Tax Income by Age Group for Municipalities and Electoral Areas, Capital Region, 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
North Saanich DM (20.6%)	\$36,154	\$7,627	\$46,714	\$29,889	\$44,814	\$55,819	\$44,968	\$32,766	\$32,844	\$32,669
Sidney T (21.4%)	\$30,947	\$7,806	\$39,149	\$31,361	\$39,650	\$42,883	\$37,295	\$28,312	\$28,316	\$28,305
Central Saanich DM (18.7%)	\$38,409	\$10,658	\$46,176	\$38,663	\$45,590	\$51,061	\$44,267	\$31,220	\$35,758	\$27,557
Saanich DM (21.4%)	\$34,013	\$9,327	\$41,405	\$31,682	\$42,785	\$47,921	\$44,596	\$31,461	\$32,422	\$30,115
Salt Spring Island EA (29.0%)	\$27,284	\$3,215	\$27,585	\$26,868	\$26,907	\$28,473	\$29,324	\$34,913	\$35,079	\$31,365
Southern Gulf Islands EA (40.9%)	\$26,200	\$9,585	\$25,168	\$17,956	\$17,108	\$35,044	\$29,322	\$26,610	\$28,291	\$26,031
Oak Bay DM (18.9%)	\$39,977	\$8,973	\$50,112	\$28,745	\$50,882	\$65,305	\$50,616	\$38,321	\$36,354	\$40,847
Victoria CY (24.6%)	\$30,177	\$12,930	\$34,842	\$30,056	\$39,248	\$38,054	\$36,810	\$28,768	\$29,581	\$28,462
Esquimalt DM (27.8%)	\$31,720	\$14,481	\$37,246	\$33,117	\$41,474	\$38,450	\$32,958	\$29,444	\$32,281	\$26,795
Colwood CY (16.9%)	\$37,689	\$10,536	\$45,280	\$38,898	\$47,108	\$47,208	\$40,788	\$27,873	\$31,420	\$25,495
Metchosin DM (29.8%)	\$37,274	\$12,263	\$44,895	\$30,514	\$46,655	\$48,694	\$45,011	\$26,231	\$26,137	\$28,433
Langford CY (24.0%)	\$35,078	\$11,551	\$42,891	\$36,387	\$47,405	\$44,580	\$38,818	\$24,396	\$24,835	\$24,313
View Royal T (18.4%)	\$37,038	\$9,565	\$45,820	\$32,948	\$48,998	\$50,537	\$41,904	\$29,844	\$28,611	\$31,056
Highlands DM (33.0%)	\$42,325	\$7,301	\$58,859	\$28,893	\$58,974	\$64,072	\$47,331	\$30,387	\$30,372	\$36,456
Sooke DM (30.5%)	\$31,015	\$8,972	\$41,689	\$32,652	\$43,615	\$44,958	\$33,809	\$23,423	\$24,712	\$23,309
Juan de Fuca EA (Part 1) (38.3%)	\$30,071	\$10,602	\$34,318	\$30,063	\$29,814	\$41,320	\$32,960	\$31,221	\$28,124	\$35,282
Capital (23.1%)	\$32,983	\$10,446	\$39,937	\$31,683	\$42,534	\$45,238	\$40,169	\$29,985	\$30,609	\$29,226

Source: Statistics Canada, 2011 National Household Survey

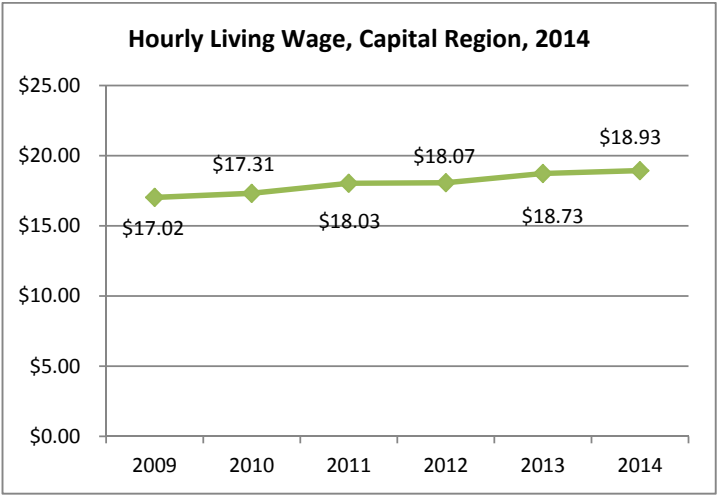
Notes:

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

1.3 Living Wage

Description

- The Living Wage, calculated and released annually by the Community Social Planning Council, reflects the real cost of living through an hourly wage required to enjoy an adequate quality of life in the region.
- The required wage has been calculated for a typical family in BC’s Capital Region, a two parent family:
 - with two children: one who is seven and one who is four years old
 - with two parents each working 35 hours per week
 - with the four year old in day care because both parents are employed, and the seven year old attending out-of-school care
 - renting a 3 bedroom apartment
- The Living Wage is based upon the hours worked per week by both parents employed all year, each working 35 hours per week. If either parent is unable to work this number of hours per week, or does not have year-round employment, the wage amount will have to increase or the family will not afford their monthly expenses.
- This Living Wage calculation does include a sick time benefit but does not include other employment benefits such as extended health, pension plans, bonuses or transportation incentives.



Source: Community Social Planning Council of Greater Victoria, 2014

Findings

- The Living Wage for the Capital Region for 2014 is \$18.93/hour. Based on this hourly rate earned by both parents working 35 hours a week, the gross annual household income is \$68,825.42.⁵ This annual amount is approximately \$8,000 above the median household income for the region.

Date	Hourly Wage	% change (+/-)
2009	\$17.02	+3.8% (from 2007)
2010	\$17.31	+1.7%
2011	\$18.03	+4.2%
2012	\$18.07	+0.2%
2013	\$18.73	+3.7%
2014	\$18.93	+0.1%

Source: Community Social Planning Council of Greater Victoria, 2014

⁵ For more information, see the Community Social Planning Council Living Wage document at: http://www.communitycouncil.ca/sites/default/files/2014_Living_Wage_Victoria_FINAL_1.pdf

Theme 2: Household Income

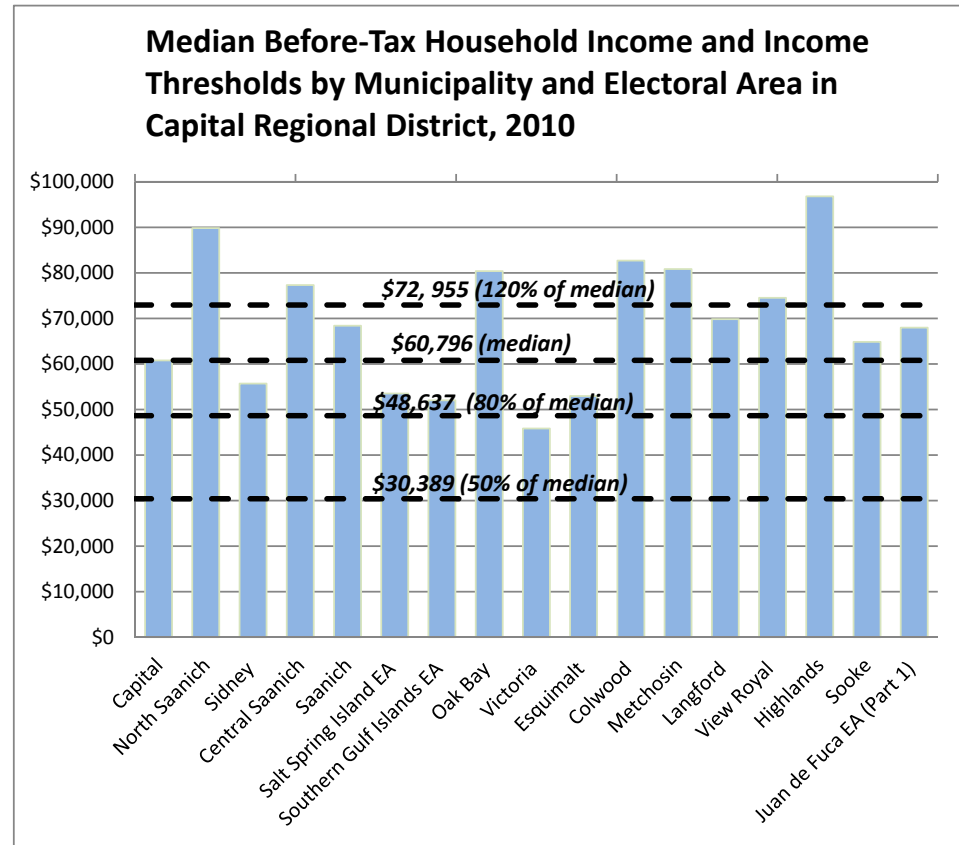
2.1 Median Before-Tax Household Income for All Households

Description

- Housing affordability is a measurement based on shelter costs and a household’s ability to meet those costs. Median before-tax household income is often used as a means to measure a household’s ability to meet the shelter costs in their community at an **affordable** price (not exceeding 30% of total household income).
- For the purposes of this reporting tool, the following annual household income categories are used to determine, and identify, income thresholds to better understand what affordability may look like for the households that fall into the various categories.⁶ The categories are: low income, low to moderate income, moderate to above moderate, and above moderate incomes.

Key Findings

- The median before-tax household income for the Capital Region was \$60,796 in 2010.
- Households with an annual income that is at or below 50% of the median household income (\$30,389) for the region are considered low-income.
- Low to moderate household incomes range from 50% and 80% of the median household income for the region (\$30,389 to \$48,637).
- Households with moderate incomes have annual household incomes ranging from 80% to 120% of the median household income for the region (\$48,637 to \$72,955).
- Households with above moderate incomes have an annual household income that is 120% above the region median (\$72,955).



Source: Statistics Canada, 2011 National Household Survey

⁶ These categories are used by Metro Vancouver (2010), and are defined as: low income (50% of the median income), low to moderate income (50% to 80% of the median income), moderate to above moderate (80% to 120% of the median income), and above moderate income (120% and above the median income).

Median Before-Tax Household Income and Income Thresholds for Capital Region Municipalities and Electoral Areas, 2010

Municipality	Total Hhlds (#)	Median Before-Tax Hhld Income (\$)	Income Thresholds		
			50% of Municipal Median Income	80% of Municipal Median Income	120% of Municipal Median Income
North Saanich DM (20.6%)	4,500	\$89,835	\$44,918	\$71,868	\$107,802
Sidney T (21.4%)	5,325	\$55,687	\$27,844	\$44,550	\$66,824
Central Saanich DM (18.7%)	6,600	\$77,324	\$38,662	\$61,859	\$92,789
Saanich DM (21.4%)	45,390	\$68,393	\$34,197	\$54,714	\$82,072
Salt Spring Island EA (29.0%)	4,660	\$53,523	\$26,762	\$42,818	\$64,228
Southern Gulf Islands EA (40.9%)	2,530	\$52,025	\$26,013	\$41,620	\$62,430
Oak Bay DM (18.9%)	7,765	\$80,388	\$40,194	\$64,310	\$96,466
Victoria CY (24.6%)	42,955	\$45,827	\$22,914	\$36,662	\$54,992
Esquimalt DM (27.8%)	8,040	\$52,956	\$26,478	\$42,365	\$63,547
Colwood CY (16.9%)	6,095	\$82,703	\$41,352	\$66,162	\$99,244
Metchosin DM (29.8%)	1,785	\$80,834	\$40,417	\$64,667	\$97,001
Langford CY (24.0%)	11,680	\$69,820	\$34,910	\$55,856	\$83,784
View Royal T (18.4%)	3,945	\$74,519	\$37,260	\$59,615	\$89,423
Highlands DM (33.0%)	780	\$96,805	\$48,403	\$77,444	\$116,166
Sooke DM (30.5%)	4,505	\$64,867	\$32,434	\$51,894	\$77,840
Juan de Fuca EA (Part 1) (38.3%)	1,830	\$67,985	\$33,993	\$54,388	\$81,582
Capital (23.1%)	160,635	\$60,796	\$30,398	\$48,637	\$72,955

Source: Statistics Canada, 2011 National Household Survey

Notes:

- Source: Statistics Canada, 2011 NHS Custom Tabulation based on Table 99-014-X2011028.
- The total of income in 2010 from all sources includes employment income, income from government programs, pension income, investment income and any other money income. The total income of a household is the sum of the total incomes of all members of that household (Statistics Canada).
- The **Global Non-Response Rate** (GNR) is indicated adjacent to the name of the municipality. 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).

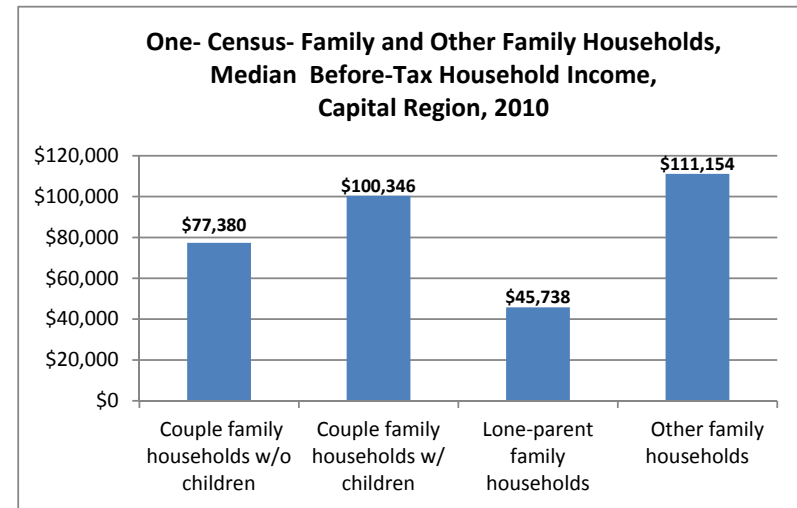
2.2 Median Before-Tax Household Income by Family Type

Description

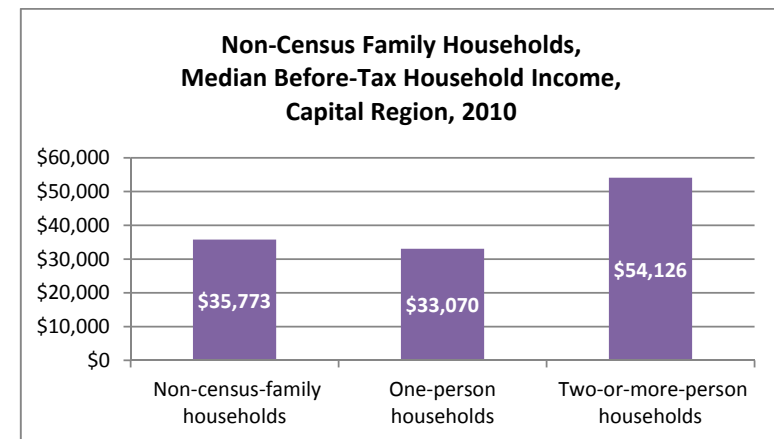
- The concept of Census Families refers to a married couple (with or without children of either and/or both spouses), a common-law couple (with or without children of either and/or both partners) or a lone parent of any marital status, with at least one child. A couple may be of opposite sex or same sex.⁷
- 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.⁸
- ‘Other’ family households refer to one-census family households with additional persons and to multiple-census family households, with or without additional persons.⁹

Findings

- ‘Other’ family households have the highest median before-tax income \$111,154 at the regional level.
- Couple family households with children have the second highest median income of \$100,346 at the regional level.
- One-person households have the lowest median before-tax income of \$33,070 at the regional level.
- Oak Bay has the highest median before-tax income for couple-families with children at \$134,753 whereas Southern Gulf Islands has the lowest at \$59,844.
- The lone-parent median before-tax income at the regional level is \$45,738.
- Metchosin has the highest median income for lone-parent households at \$91,134, and Southern Gulf Islands has the lowest at \$15,729



Source: Statistics Canada, 2011 National Household Survey



Source: Statistics Canada, 2011 National Household Survey

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

⁸ 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>

⁹ Statistics Canada, 2011 Census of Population, Statistics Canada Catalogue no. 98-313-XCB2011022.

Median Before-Tax Household Income Census Family and Non-Census 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
North Saanich DM (20.6%)	\$89,835	\$99,684	\$99,435	\$100,178	\$93,109	\$124,352	\$49,877	\$113,382
Sidney T (21.4%)	\$55,687	\$74,117	\$72,708	\$75,863	\$72,511	\$89,750	\$51,617	\$83,800
Central Saanich DM (18.7%)	\$77,324	\$96,512	\$92,638	\$96,961	\$81,527	\$110,139	\$47,099	\$140,884
Saanich DM (21.4%)	\$68,393	\$88,029	\$84,881	\$91,194	\$80,270	\$104,990	\$50,851	\$118,117
Salt Spring Island EA(29.0%)	\$53,523	\$66,333	\$63,167	\$70,819	\$70,093	\$71,332	\$32,210	\$103,081
Southern Gulf Island EA (40.9%)	\$52,025	\$59,684	\$59,089	\$59,779	\$59,072	\$59,844	\$15,729	\$96,857
Oak Bay DM (18.9%)	\$80,388	\$111,027	\$108,915	\$115,727	\$101,779	\$134,753	\$71,725	\$147,322
Victoria CY (24.6%)	\$45,827	\$71,646	\$70,230	\$76,156	\$73,088	\$85,671	\$36,971	\$95,265
Esquimalt DM (27.8%)	\$52,956	\$72,768	\$71,940	\$76,503	\$69,963	\$90,193	\$47,405	\$83,315
Colwood CY (16.9%)	\$82,703	\$92,651	\$89,436	\$93,289	\$81,241	\$101,077	\$44,123	\$130,801
Metchosin DM (29.8%)	\$80,834	\$96,676	\$94,101	\$95,181	\$85,669	\$114,651	\$74,936	\$115,964
Langford CY (24.0%)	\$69,820	\$84,269	\$81,168	\$86,478	\$77,678	\$92,746	\$44,008	\$115,926
View Royal T (18.4%)	\$74,519	\$91,709	\$89,059	\$93,510	\$79,194	\$107,056	\$59,189	\$111,408
Highlands DM (33.0%)	\$96,805	\$108,703	\$108,067	\$108,615	\$89,839	\$110,952	\$91,134	\$170,446
Sooke DM (30.5%)	\$64,867	\$77,475	\$75,957	\$79,836	\$68,348	\$95,521	\$40,089	\$106,509
Juan de Fuca EA (Part 1) (38.3%)	\$67,985	\$79,981	\$77,521	\$77,663	\$77,632	\$77,668	\$62,914	\$115,622
Capital (23.1%)	\$60,796	\$82,847	\$80,311	\$86,420	\$77,380	\$100,346	\$45,738	\$111,154

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
North Saanich DM (20.6%)	\$89,835	\$101,435	\$111,421	\$111,494	\$101,831	\$72,039	\$137,980
Sidney T (21.4%)	\$55,687	\$79,386	\$79,476	\$76,350	\$79,723	\$72,592	\$100,536
Central Saanich DM (18.7%)	\$77,324	\$131,511	\$141,555	\$144,604	\$141,408	\$66,734	\$166,995
Saanich DM (21.4%)	\$68,393	\$109,860	\$124,192	\$121,603	\$126,363	\$78,853	\$137,047
Salt Spring Island EA (29.0%)	\$53,523	\$95,189	\$103,289	\$103,090	\$112,369	\$68,414	--
Southern Gulf Islands EA (40.9%)	\$52,025	\$90,351	\$90,408	\$57,380	--	--	--
Oak Bay DM (18.9%)	\$80,388	\$146,598	\$160,323	\$123,658	\$170,866	\$112,332	\$178,073
Victoria CY (24.6%)	\$45,827	\$87,244	\$106,493	\$90,949	\$134,170	\$53,094	\$125,009
Esquimalt DM (27.8%)	\$52,956	\$74,718	\$101,079	\$101,218	\$86,588	\$59,460	\$167,106
Colwood CY (16.9%)	\$82,703	\$119,381	\$120,452	\$131,244	\$112,052	\$112,245	\$144,508
Metchosin DM (29.8%)	\$80,834	\$106,938	\$112,190	\$106,782	\$112,402	\$0	\$127,484
Langford CY (24.0%)	\$69,820	\$104,147	\$116,133	\$102,564	\$133,546	\$73,024	\$147,748
View Royal T (18.4%)	\$74,519	\$110,175	\$134,353	\$105,889	\$134,435	\$93,587	\$202,788
Highlands DM (33.0%)	\$96,805	\$172,114	\$172,567	--	\$172,804	--	\$140,339
Sooke DM (30.5%)	\$64,867	\$98,417	\$102,720	\$78,529	\$105,865	\$61,810	\$128,724
Juan de Fuca EA (Part 1) (38.3%)	\$67,985	\$115,283	\$110,884	\$110,884	--	--	\$147,348
Capital (23.1%)	\$60,796	\$103,093	\$115,821	\$109,149	\$124,546	\$71,847	\$136,903

Source: Statistics Canada, 2011 National Household Survey

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
North Saanich DM (20.6%)	\$89,835	\$39,195	\$36,687	\$60,008
Sidney T (21.4%)	\$55,687	\$35,815	\$35,160	\$61,047
Central Saanich DM (18.7%)	\$77,324	\$38,271	\$37,907	\$50,044
Saanich DM (21.4%)	\$68,393	\$38,017	\$35,188	\$58,106
Salt Spring Island EA(29.0%)	\$53,523	\$32,192	\$30,859	\$48,536
Southern Gulf Islands EA (40.9%)	\$52,025	\$30,661	\$28,900	\$65,985
Oak Bay DM (18.9%)	\$80,388	\$37,811	\$36,593	\$49,145
Victoria CY (24.6%)	\$45,827	\$33,764	\$31,309	\$48,564
Esquimalt DM (27.8%)	\$52,956	\$33,953	\$32,251	\$63,802
Colwood CY (16.9%)	\$82,703	\$43,207	\$41,184	\$61,273
Metchosin DM (29.8%)	\$80,834	\$35,172	\$30,556	\$79,520
Langford CY (24.0%)	\$69,820	\$39,820	\$35,412	\$69,516
View Royal T (18.4%)	\$74,519	\$36,865	\$35,487	\$69,424
Highlands DM (33.0%)	\$96,805	\$50,612	\$50,151	\$86,732
Sooke DM (30.5%)	\$64,867	\$30,484	\$28,163	\$46,166
Juan de Fuca EA (Part 1) (38.3%)	\$67,985	\$34,930	\$28,928	\$48,894
Capital (23.1%)	\$60,796	\$35,773	\$33,070	\$54,126

Notes:

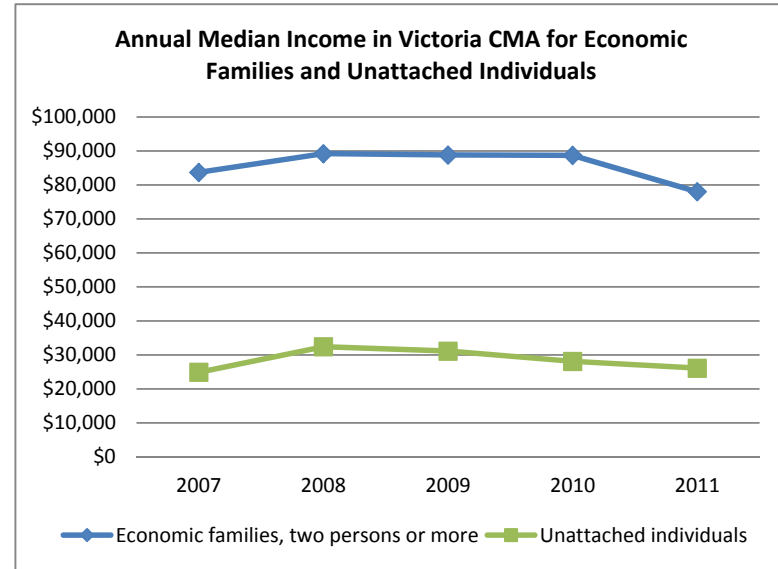
- Source: Statistics Canada, 2011 NHS Custom Tabulation based on Table 99-014-X2011040
- "Other family households includes multi-family households"

Source: Statistics Canada, 2011 National Household Survey

2.3 Annual Economic Family Median Income 2007 to 2011

Description

- In order to present annual median income figures, alternate data sources are required. Tax-filer data are based on annual tax returns submitted to Revenue Canada, and are categorized by economic family and unattached individuals. These data exclude Economic Families and Unattached Individuals who do not file tax returns.
- The median income figures based on tax filer data differ from median before-tax income figures based on National Household Survey (NHS) data because of the difference in definitions, and coverage of the population universe. The NHS-based median income (2010) for the Victoria CMA for Economic Families was \$81,936, and for Unattached Individuals it was \$29,440. For comparison, the annual median income based on tax-filer data, the annual median income for Economic Families in 2010 was \$78,000, and was \$26,100 for Unattached Individuals compared to \$52,000 for the Victoria CMA.¹⁰



Source: Statistics Canada, CANSIM Table 202-0404

Key Findings

- Between 2007 and 2011, the median income for Economic Families (two persons or more) in the Victoria CMA decreased by \$5,700. The median income at the federal level increased by \$800.
- The median income for Unattached Individuals increased by \$1,200 between 2007 and 2011. The median income decreased by \$2,200 at the provincial level.
- There is a remarkable difference between the median income for Economic Families (two persons or more) and Unattached Individuals in the Victoria CMA. The median income for Unattached Individuals is about a third (33%) of the median income for Economic Families.

¹⁰ \$52,000 was from the category "All Families" which includes Economic Families of two persons or more, and Unattached Individuals (Statistics Canada, 2014).

Annual Median Income for Economic Families and Unattached Individuals, Victoria CMA, 2007 - 2011

All Family Units	2007	2008	2009	2010	2011	Change 2007 - 2011	
						#	%
Victoria CMA	\$46,200	\$58,300	\$56,900	\$55,000	\$52,000	\$5,800	13%
B.C.	\$56,600	\$60,000	\$55,400	\$54,400	\$54,000	-\$2,600	-5%
Canada	\$57,400	\$58,100	\$57,000	\$57,000	\$57,000	-\$400	-1%
Economic Families, two persons or more	2007	2008	2009	2010	2011	Change 2007 - 2011	
						#	%
Victoria CMA	\$83,700	\$89,200	\$88,800	\$88,700	\$78,000	-\$5,700	-7%
B.C.	\$77,100	\$80,900	\$78,100	\$75,300	\$77,100	-	-
Canada	\$76,500	\$77,500	\$76,200	\$76,600	\$77,300	\$800	1%
Unattached Individuals	2007	2008	2009	2010	2011	Change 2007 - 2011	
						#	%
Victoria CMA	\$24,900	\$32,400	\$31,100	\$28,100	\$26,100	\$1,200	5%
B.C.	\$28,200	\$29,700	\$29,600	\$26,300	\$26,000	-\$2,200	-8%
Canada	\$28,400	\$28,600	\$29,200	\$29,300	\$28,000	-\$400	-1%

Source: Statistics Canada. Table 202-0404 - Total income, by economic family type, age group and income source, 2011 constant dollars, annual, CANSIM

Notes:

- Source: Income Statistics Division, Statistics Canada
- Includes economic families of two persons or more and unattached individuals.
- Starting in 1999, all social assistance amounts reported to the survey by one or both individuals in a couple are reassigned to the female spouse, or the older of the two spouses in the case of a same-sex couple. This caused a shift in some of the time series for social assistance data for individuals, for example, an increase in the average amount received, and a decrease in the number of recipients. The time series showing the aggregate amount of social assistance is not affected, nor are the data at the family or household level.
- Includes economic families and unattached individuals. An economic family is defined as 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. An unattached individual is a person living either alone or with others to whom he or she is unrelated, such as roommates or a lodger.
- As of 2006, Universal Child Care Benefits program has been combined with Child tax benefits. This federal government program came into effect as of July 2006.
- For 2006 only, the Federal Energy Cost Benefit program has been combined with Goods and Services Tax (GST) and Harmonized Sales Tax (HST) credits.
- Starting in 2007, other government transfers include amounts from the Working income tax benefit (WITB).

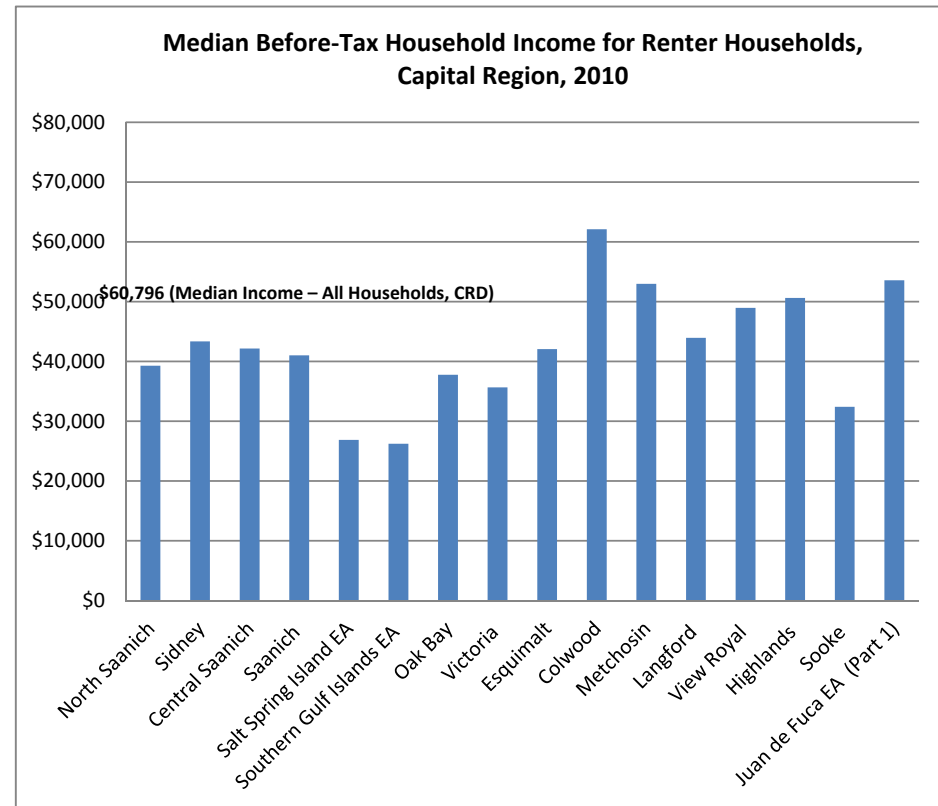
2.4 Renter Household Before-Tax Income and Affordability

Description

- Renter households commonly have lower incomes than owner households, and are more susceptible to changes in housing costs. Housing affordability for a renter household would mean that 30% or less of the household income is spent on shelter costs. Shelter costs for renter households include where applicable, the monthly rent and the costs of electricity, heat, water and other municipal services (Statistics Canada 2014).
- According to the 2011 National Household Survey, the median annual before-tax income for renter households in the Capital Region was \$38,583 in 2010.

Key Findings

- The median before-tax household income for a renter household in the Capital Region was \$38,583 in 2010. This is approximately 63% of the annual median household income for all households in the Capital Region.
- Based on the median household income of \$38,583 for renters in the Capital Region, an affordable rent for this income amount is \$965/month.
- According to the latest Canada Mortgage and Housing Corporation (CMHC) Rental Market Report for the Victoria CMA (Fall 2014), the average rent for all, purpose built rental units was \$918/month. The average rent for one bedroom rental units was \$849/month, and the average rent for a two-bedroom purpose built rental unit was \$1,095/month.
- The average rent for a two-bedroom condominium in 2014 was \$1,289, 18% higher than rent for two-bedroom purpose built rental units (CMHC, 2014)
- There is an affordability gap of \$130/month between the median household income affordable housing cost for the Capital Region and the average rent for a two-bedroom market rental unit. The gap increases to \$324/month for two-bedroom condominium units.



Source: Statistics Canada, 2011 National Household Survey

Median Before-Tax Household Income for Renters, for Capital Region Municipalities and Electoral Areas, 2010

	All households #	Median Before-Tax Household Income (2010) \$	Renter households		Median household total income (2010) \$	Affordable Housing Cost (monthly)* \$
			#	% of total hhlds		
North Saanich DM (20.6%)	4,505	\$89,835	475	11%	\$39,276	\$982
Sidney T (21.4%)	5,325	\$55,687	1,045	20%	\$43,352	\$1,084
Central Saanich DM (18.7%)	6,595	\$77,324	1,280	19%	\$42,152	\$1,054
Saanich DM (21.4%)	45,390	\$68,393	12,145	27%	\$41,019	\$1,025
Salt Spring Island EA (29.0%)	4,660	\$53,523	815	17%	\$26,866	\$672
Southern Gulf Islands EA (40.9%)	2,530	\$52,025	290	11%	\$26,233	\$656
Oak Bay DM (18.9%)	7,765	\$80,388	1,880	24%	\$37,773	\$944
Victoria CY (24.6%)	42,955	\$45,827	25,475	59%	\$35,647	\$891
Esquimalt DM (27.8%)	8,040	\$52,956	4,065	51%	\$42,057	\$1,051
Colwood CY (16.9%)	6,095	\$82,703	1,315	22%	\$62,108	\$1,553
Metchosin DM (29.8%)	1,785	\$80,834	295	17%	\$52,975	\$1,324
Langford CY (24.0%)	11,680	\$69,820	2,825	24%	\$43,955	\$1,099
View Royal T (18.4%)	3,945	\$74,519	1,100	28%	\$48,961	\$1,224
Highlands DM (33.0%)	780	\$96,805	35	4%	\$50,618	\$1,265
Sooke DM (30.5%)	4,505	\$64,867	835	19%	\$32,394	\$810
Juan de Fuca EA (Part 1) (38.3%)	1,825	\$67,985	270	15%	\$53,563	\$1,339
Capital (23.1%)	160,635	\$60,796	54,470	34%	\$38,583	\$965

Source: Statistics Canada, 2011 National Household Survey

Notes:

- Source: Statistics Canada, 2011 NHS Custom Tabulation based on Table 99-014-X2011028
- *Housing is considered affordable when shelter costs do not exceed 30% of a households' income. This cost, indicated in this table, is based on 30% of the median income for renters in each municipality.

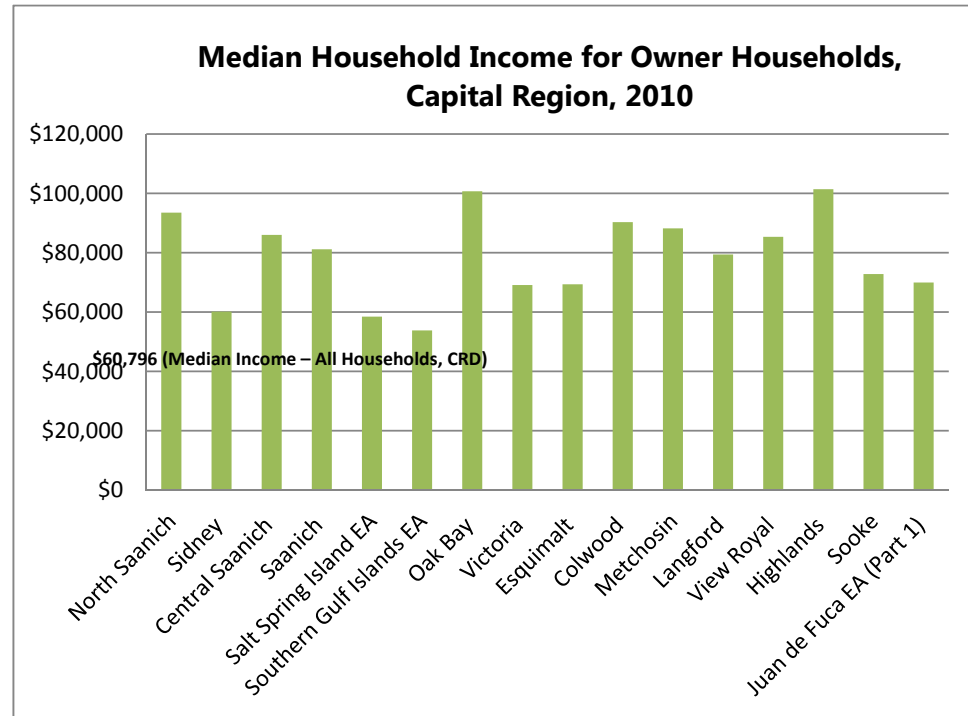
2.3 Owner Occupied Before-Tax Household Income and Affordability

Description

- **Housing is considered affordable** when a household spends 30% or less of its income on shelter costs. Shelter costs for owner households include: the mortgage payment, the costs of electricity, heat, water and other municipal services, property taxes and condominium fees (where applicable).
- According to the 2011 National Household Survey, the median before-tax annual household income for owner households in 2010 was \$76,711.

Key Findings

- The median owner before-tax household income of \$76,711 is 126% of the median household income for the Capital Region.
- Based on the median income for owner households of \$76,711, affordable shelter costs would equal \$1,918/month.
- According to the 2011 National Household Survey, the median shelter cost across all owner households was \$1,057/month, and the average was \$1,245/month.¹¹
- The median shelter cost for owner households with a mortgage was \$1,759/month and the average was \$1,874/month.
- The median household income of \$76,711 could afford a home purchase of \$269,353 with monthly mortgage payments of \$1,495 with total shelter costs (including utilities and taxes) being approximately \$2,046.¹²



Source: Statistics Canada, 2011 National Household Survey

¹¹ Statistics Canada, 2011 National Household Survey, Statistics Canada Catalogue no. 99-014-X2011016

¹² The mortgage was calculated based on having approximately a 10% down payment, 25-year amortization period, 5.49% mortgage rate, \$376/month for property taxes and \$175/month for heating. This estimate was created using the RBC's mortgage calculator which can be accessed online: www.rbcroyalbank.com/mortgages/mortgage_calculators.html.

Median Before-Tax Household Income for Owner Households in the Capital Region, 2010

	All households #	Median Income \$	Owner households		Median household total income (2010) \$	Affordable Housing Cost (monthly)* \$
			#	% of total hhlds		
North Saanich DM (20.6%)	4,505	\$89,835	4,025	89%	\$93,485	\$2,337
Sidney T (21.4%)	5,325	\$55,687	4,285	80%	\$60,166	\$1,504
Central Saanich DM (18.7%)	6,595	\$77,324	5,315	81%	\$85,975	\$2,149
Saanich DM (21.4%)	45,390	\$68,393	33,250	73%	\$81,160	\$2,029
Salt Spring Island EA (29.0%)	4,660	\$53,523	3,850	83%	\$58,463	\$1,462
Southern Gulf Islands EA (40.9%)	2,530	\$52,025	2,235	88%	\$53,782	\$1,345
Oak Bay DM (18.9%)	7,765	\$80,388	5,880	76%	\$100,674	\$2,517
Victoria CY (24.6%)	42,955	\$45,827	17,480	41%	\$69,099	\$1,727
Esquimalt DM (27.8%)	8,040	\$52,956	3,975	49%	\$69,329	\$1,733
Colwood CY (16.9%)	6,095	\$82,703	4,780	78%	\$90,309	\$2,258
Metchosin DM (29.8%)	1,785	\$80,834	1,490	83%	\$88,215	\$2,205
Langford CY (24.0%)	11,680	\$69,820	8,855	76%	\$79,398	\$1,985
View Royal T (18.4%)	3,945	\$74,519	2,845	72%	\$85,349	\$2,134
Highlands DM (33.0%)	780	\$96,805	745	96%	\$101,419	\$2,535
Sooke DM (30.5%)	4,505	\$64,867	3,670	81%	\$72,808	\$1,820
Juan de Fuca EA (Part 1) (38.3%)	1,825	\$67,985	1,560	85%	\$69,918	\$1,748
Capital (23.1%)	160,635	\$60,796	106,035	66%	\$76,711	\$1,918

Source: Statistics Canada, 2011 National Household Survey

Notes

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

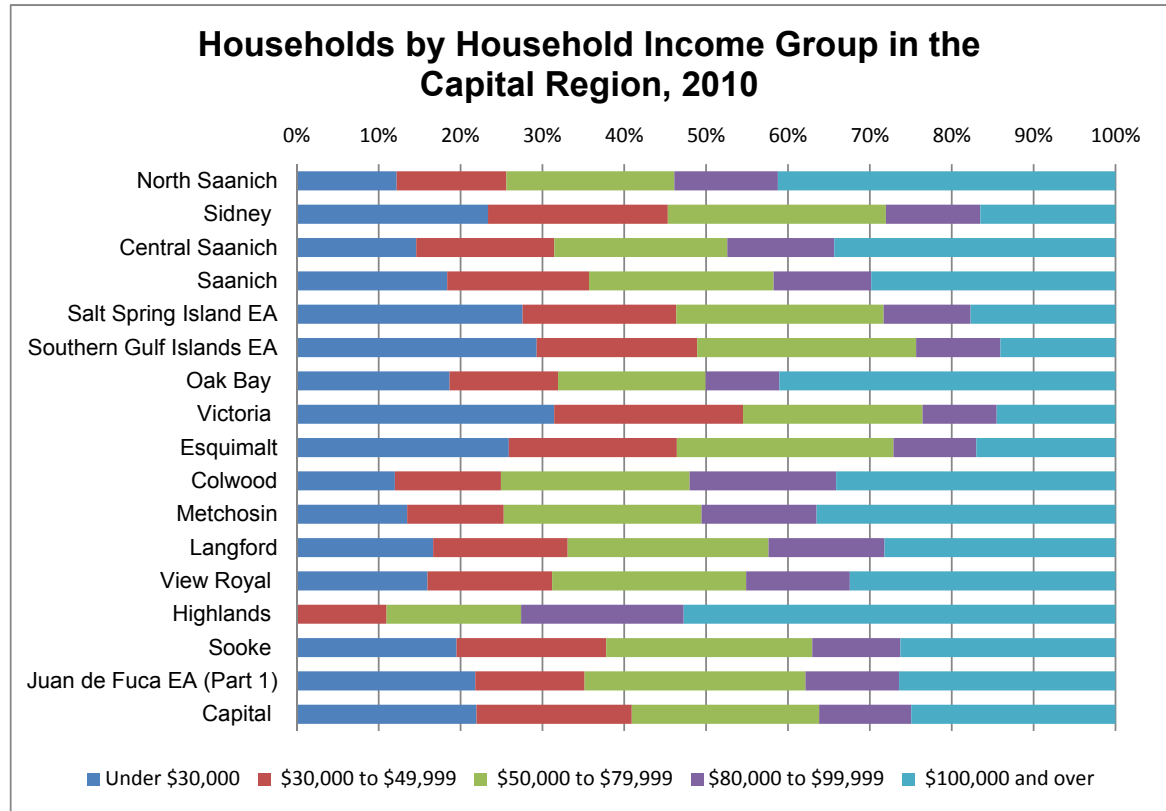
2.4 Before-Tax Income Distribution for All Households

Description

- Examining the distribution of households by income groups (among other variables) can be used to identify housing affordability gaps for particular households. This section reviews the distribution of households by income groups including the number of households in each category.

Key Findings

- Approximately 1 in 5 (22%) or 35,685 of all households across the Capital Region have an annual before-tax household income under \$30,000, which is approximately 50% of the median income for the region. These households are considered low-income for the purposes of this report.
- According to the 2011 National Household Survey, 1 in 5 (19%) or 29,970 households in the Capital Region had a low to moderate annual before-tax household income (50% to 80% of the median household income for the region).
- There were 36,825 (23%) households in the Capital Region with an annual before-tax household income between \$50,000 and \$80,000 (considered having a moderate to high income).
- Households with an above-moderate before-tax income (120% and above the median household income for the region) accounted for approximately 25% or 40,025 of households across the Capital Region.



Source: Statistics Canada. 2011 National Household Survey

Private Households by Before-Tax Household Income Group for Capital Region Municipalities and Electoral Areas, 2010

	Household total income in 2010 of private households	Median Hhld Income	Hhld Income Under \$30,000		Hhld Income \$30,000 to \$49,999		Hhld Income \$50,000 to \$79,999		Hhld Income \$80,000 to \$99,999		Hhld Income \$100,000 and over	
			#	% of total	#	% of total	#	% of total	#	% of total	#	% of total
North Saanich DM (20.6%)	4,500	\$89,835	550	12%	605	13%	925	21%	570	13%	1,860	41%
Sidney T (21.4%)	5,325	\$55,687	1,245	23%	1,170	22%	1,420	27%	615	12%	880	17%
Central Saanich DM (18.7%)	6,600	\$77,324	960	15%	1,110	17%	1,390	21%	860	13%	2,260	34%
Saanich DM (21.4%)	45,390	\$68,393	8,340	18%	7,865	17%	10,225	23%	5,415	12%	13,545	30%
Salt Spring Island EA (29.0%)	4,660	\$53,523	1,285	28%	875	19%	1,180	25%	495	11%	825	18%
Southern Gulf Islands EA (40.9%)	2,530	\$52,025	740	29%	495	20%	675	27%	260	10%	355	14%
Oak Bay DM (18.9%)	7,765	\$80,388	1,450	19%	1,030	13%	1,400	18%	700	9%	3,190	41%
Victoria CY (24.6%)	42,955	\$45,827	13,510	31%	9,905	23%	9,415	22%	3,895	9%	6,235	15%
Esquimalt DM (27.8%)	8,040	\$52,956	2,080	26%	1,650	21%	2,125	26%	815	10%	1,365	17%
Colwood CY (16.9%)	6,095	\$82,703	730	12%	790	13%	1,405	23%	1,090	18%	2,080	34%
Metchosin DM (29.8%)	1,785	\$80,834	240	13%	210	12%	430	24%	250	14%	650	36%
Langford CY (24.0%)	11,680	\$69,820	1,945	17%	1,920	16%	2,865	25%	1,655	14%	3,295	28%
View Royal T (18.4%)	3,945	\$74,519	630	16%	600	15%	935	24%	500	13%	1,280	32%
Highlands DM (33.0%)	780	\$96,805	0	0%	80	10%	120	15%	145	19%	385	49%
Sooke DM (30.5%)	4,505	\$64,867	880	20%	825	18%	1,135	25%	485	11%	1,185	26%
Juan de Fuca EA (Part 1) (38.3%)	1,830	\$67,985	400	22%	245	13%	495	27%	210	11%	485	27%
Capital (23.1%)	160,635	\$60,796	35,685	22%	29,970	19%	36,825	23%	18,125	11%	40,025	25%

Source: Statistics Canada, 2011 National Household Survey

Notes:

- Source: Statistics Canada, 2011 NHS CSD Area Profiles, 99-014-X2011016
- 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. Values may not add up to 100% for Capital total figures due to rounding, data suppression and customized data tables.
- The categories "Under \$30,000", "\$30,000 to 49,999", "\$50,000 to \$79,999" were created to align approximately with affordability thresholds presented at the beginning of this section. These categories are created in relation to the median household income for the Capital Region.
- More details on these income groups are available on the Statistics Canada website.

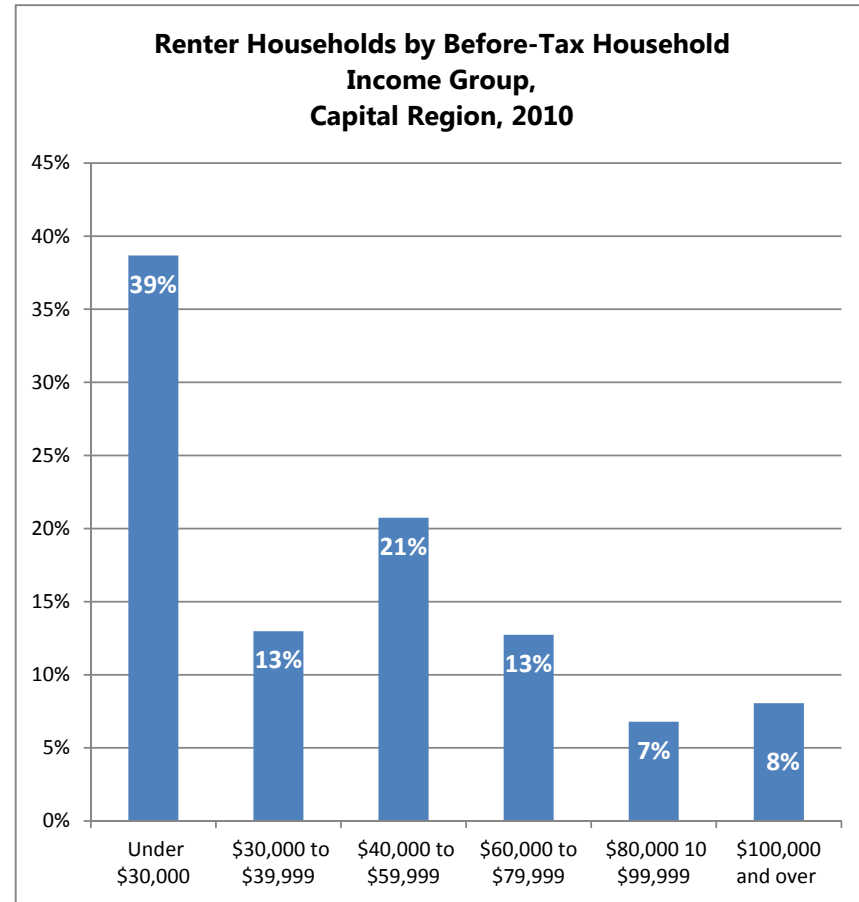
2.5 Before-Tax Income Distribution for Renter Households

Description

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

Key Findings

- Across the Capital Region, there were 21,065 renter households with annual household incomes less than \$30,000, representing almost 40% of renter households. These households are considered low-income.
- According to the 2011 National Household Survey, 34% of households in the Capital Region had a *low to moderate* annual before-tax household income.
- There were 6,935 (13%) households in the Capital Region 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 15% or 8,090 of renter households across the Capital Region.



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 Hhld Income (\$)	Hhld Income Under \$30,000		Hhld Income \$30,000 to \$39,999		Hhld Income \$40,000 to \$59,999		Hhld Income \$60,000 to \$79,999		Hhld Income \$80,000 to \$99,999		Hhld Income \$100,000 and over	
			#	% of total	#	% of total	#	% of total	#	% of total	#	% of total	#	% of total
North Saanich DM (20.6%)	475	\$39,276	170	36%	70	15%	115	24%	40	8%	15	3%	70	15%
Sidney T (21.4%)	1,045	\$43,352	340	33%	130	12%	240	23%	185	18%	65	6%	85	8%
Central Saanich DM (18.7%)	1,280	\$42,152	420	33%	170	13%	290	23%	150	12%	95	7%	155	12%
Saanich DM (21.4%)	12,145	\$41,019	4,515	37%	1,330	11%	2,675	22%	1,550	13%	865	7%	1,210	10%
Salt Spring Island EA (29.0%)	815	\$26,866	430	53%	100	12%	140	17%	90	11%	15	2%	45	6%
Southern Gulf Islands EA (40.9%)	295	\$26,233	155	53%	45	15%	25	8%	0	0	0	0	10	3%
Oak Bay DM (18.9%)	1,885	\$37,773	780	41%	235	12%	310	16%	195	10%	135	7%	230	12%
Victoria CY (24.6%)	25,475	\$35,647	10,650	42%	3,830	15%	5,070	20%	2,925	11%	1,595	6%	1,395	5%
Esquimalt DM (27.8%)	4,065	\$42,057	1,465	36%	460	11%	940	23%	665	16%	230	6%	310	8%
Colwood CY (16.9%)	1,320	\$62,108	300	23%	145	11%	195	15%	250	19%	220	17%	205	16%
Metchosin DM (29.8%)	295	\$52,975	65	22%	15	5%	75	25%	75	25%	0	0	55	19%
Langford CY (24.0%)	2,820	\$43,955	880	31%	310	11%	640	23%	400	14%	260	9%	335	12%
View Royal T (18.4%)	1,100	\$48,961	300	27%	110	10%	270	25%	155	14%	120	11%	150	14%
Highlands DM (33.0%)	35	\$50,618	0	0	0	0	25	71%	0	0	0	0	0	0
Sooke DM (30.5%)	835	\$32,394	395	47%	75	9%	150	18%	100	12%	40	5%	70	8%
Juan de Fuca EA (Part 1) (38.3%)	270	\$53,563	55	20%	0	0	65	24%	70	26%	0	0	25	9%
Capital (23.1%)	54,470	\$38,583	21,065	39%	7,070	13%	11,295	21%	6,935	13%	3,700	7%	4,390	8%

Source: Statistics Canada, 2011 National Household Survey

Notes:

- Source: Statistics Canada, 2011 NHS Custom Tabulation based on Table 99-014-X2011028.
- 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 or data suppression.
- Values for municipalities do not add to Capital Region total because Capital Region total includes First Nations Reserves.

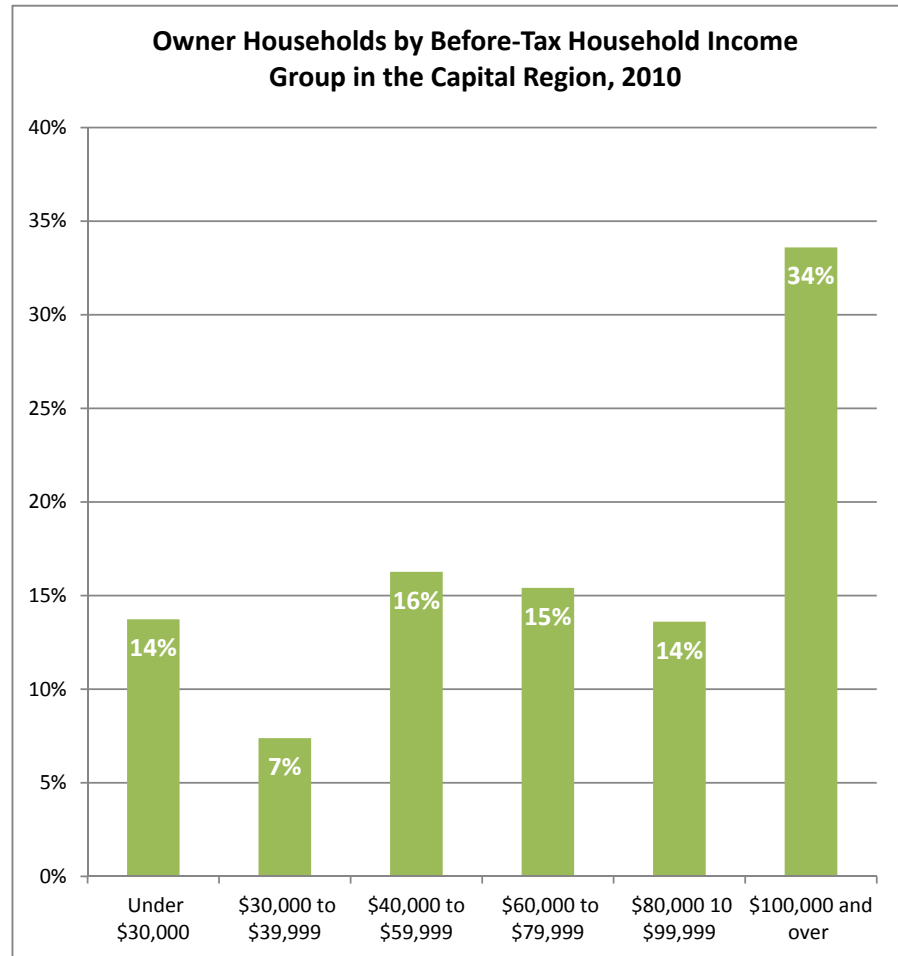
2.6 Before Tax Income Distribution for Owner Occupied Households

Description

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

Key Findings

- Across the Capital Region, there were 14,560 owner households with annual household incomes less than \$30,000, representing almost 14% of all owner households. These households are considered low-income because this income level is 50% of the median household income for the region.
- According to the 2011 National Household Survey, close to a quarter (24%) or 25,080 owner households in the Capital Region had a *low to moderate* annual household income.
- There were 16,345 (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 50,050 of owner households across the Capital Region.



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 Hhld Income (\$)	Hhld Income Under \$30,000		Hhld Income \$30,000 to \$39,999		Hhld Income \$40,000 to \$59,999		Hhld Income \$60,000 to \$79,999		Hhld Income \$80,000 to \$99,999		Hhld Income \$100,000 and over	
			#	% of total	#	% of total	#	% of total	#	% of total	#	% of total	#	% of total
North Saanich DM (20.6%)	4,025	\$93,485	375	9%	265	7%	505	13%	535	13%	555	14%	1,785	44%
Sidney T (21.4%)	4,285	\$60,166	900	21%	490	11%	745	17%	800	19%	545	13%	800	19%
Central Saanich DM (18.7%)	5,315	\$85,975	545	10%	300	6%	845	16%	745	14%	765	14%	2,110	40%
Saanich DM (21.4%)	33,245	\$81,160	3,825	12%	2,430	7%	5,070	15%	5,035	15%	4,550	14%	12,335	37%
Salt Spring Island EA (29.0%)	3,845	\$58,463	860	22%	375	10%	770	20%	585	15%	480	12%	780	20%
Southern Gulf Islands EA (40.9%)	2,240	\$53,782	590	26%	190	8%	585	26%	295	13%	245	11%	335	15%
Oak Bay DM (18.9%)	5,880	\$100,674	665	11%	315	5%	720	12%	660	11%	565	10%	2,960	50%
Victoria CY (24.6%)	17,485	\$69,099	2,855	16%	1,535	9%	2,995	17%	2,965	17%	2,300	13%	4,840	28%
Esquimalt DM (27.8%)	3,975	\$69,329	620	16%	275	7%	690	17%	740	19%	590	15%	1,065	27%
Colwood CY (16.9%)	4,775	\$90,309	430	9%	190	4%	725	15%	685	14%	875	18%	1,880	39%
Metchosin DM (29.8%)	1,485	\$88,215	180	12%	70	5%	155	10%	250	17%	240	16%	590	40%
Langford CY (24.0%)	8,855	\$79,398	1,065	12%	510	6%	1,565	18%	1,365	15%	1,390	16%	2,955	33%
View Royal T (18.4%)	2,845	\$85,349	335	12%	185	7%	390	14%	430	15%	380	13%	1,135	40%
Highlands DM (33.0%)	745	\$101,419	30	4%	35	5%	75	10%	75	10%	140	19%	375	50%
Sooke DM (30.5%)	3,675	\$72,808	475	13%	305	8%	680	19%	640	17%	450	12%	1,110	30%
Juan de Fuca EA (Part 1) (38.3%)	1,560	\$69,918	325	21%	95	6%	255	16%	230	15%	190	12%	460	29%
Capital (23.1%)	106,030	\$76,711	14,560	14%	7,830	7%	17,250	16%	16,345	15%	14,425	14%	35,625	34%

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: Housing Market Indicators

3.1 Housing Inventory by Structure Type

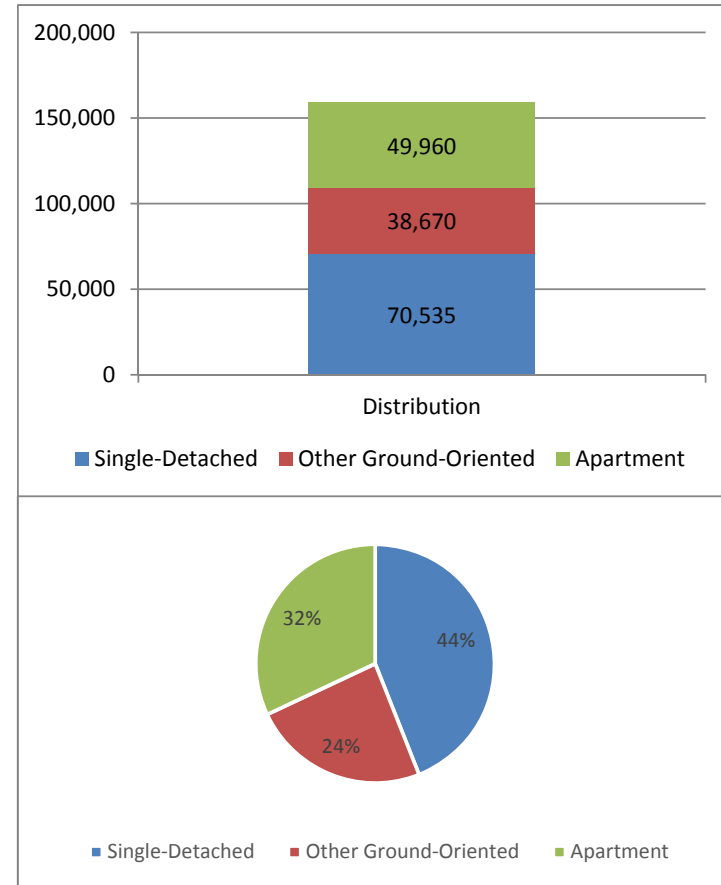
Description

- A desirable goal of 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, and Age will be discussed in the Continuum of Housing Choices Section.

Findings

- According to Statistics Canada’s 2011 Census, there were 158,405 occupied private dwellings in the Capital Region. This is an increase of 6,000 dwelling units over the 2006 Census (152,345).¹³ Since 2006, the Capital Region’s private housing stock grew by 4%.
- In 2011, single-detached houses (44%) accounted for the greatest share of all structure types in the Capital Region representing 70,535 dwelling units.
- **Apartments**¹⁴ represented nearly a third (32%) of the total occupied dwellings or 49,960 dwelling units, while **Other ground-oriented dwellings**¹⁵ accounted for nearly a quarter (24%) or 38,670 dwelling units in the Capital Region in 2011.

Occupied Private Dwellings by Structure Type in Capital Region, 2011 (158,405 dwellings)



¹³ Source: Statistics Canada, 2011 and 2006 Census Subdivision Area Profiles. Totals exclude First Nations Reserves.

¹⁴ Both categories of apartments are included: apartments with fewer than 5 storeys and apartments with 5 or more storeys.

¹⁵ 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	
North Saanich DM	4,500	3,670	82%	765	17%	70	2%	
Sidney T	5,325	2,095	39%	1,605	30%	1,630	31%	
Central Saanich DM	6,595	3,910	59%	1,915	29%	775	12%	
Saanich DM	45,390	22,815	50%	13,840	30%	8,730	19%	
Salt Spring Island EA	4,660	3,920	84%	635	14%	110	2%	
Southern Gulf Islands EA	2,530	2,415	95%	90	4%	30	1%	
Oak Bay DM	7,765	4,935	64%	775	10%	2,060	27%	
Victoria CY	42,960	6,760	16%	7,200	17%	29,005	68%	
Esquimalt DM	8,040	2,030	25%	1,865	23%	4,150	52%	
Colwood CY	6,095	3,380	55%	2,210	36%	505	8%	
Metchosin DM	1,780	1,425	80%	335	19%	25	1%	
Langford CY	11,680	5,210	45%	4,400	38%	2,065	18%	
View Royal T	3,950	1,645	42%	1,835	46%	480	12%	
Highlands DM	780	745	96%	30	4%	5	1%	
Sooke DM	4,505	3,195	71%	1,000	22%	315	7%	
Juan de Fuca EA	1,850	1,650	89%	165	9%	5	0%	
Capital (23.1%)	158,405	70,535	44%	38,670	24%	49,960	32%	

Source: Statistics Canada, 2011 Census Subdivision Area Profiles

Notes:

- Percentages across any given geography may not total to 100% due to rounding.
- Juan de Fuca EA is the sum of Capital H (Part 1) and Capital H (Part 2)
- The value for Capital excludes First Nations Reserves. "Capital" total was created by summing counts for the municipalities.
- Structure Type categories were combined to simplify comparability. "Single-Detached" = Single-detached house; "Other Ground-Oriented" = Semi-detached house, Row house, Apartment Duplex, Other single-attached house and Movable dwelling; "Apartment" = Apartment in building with 5+ storeys and Apartment in building with fewer than 5 storeys

3.2 Housing Starts

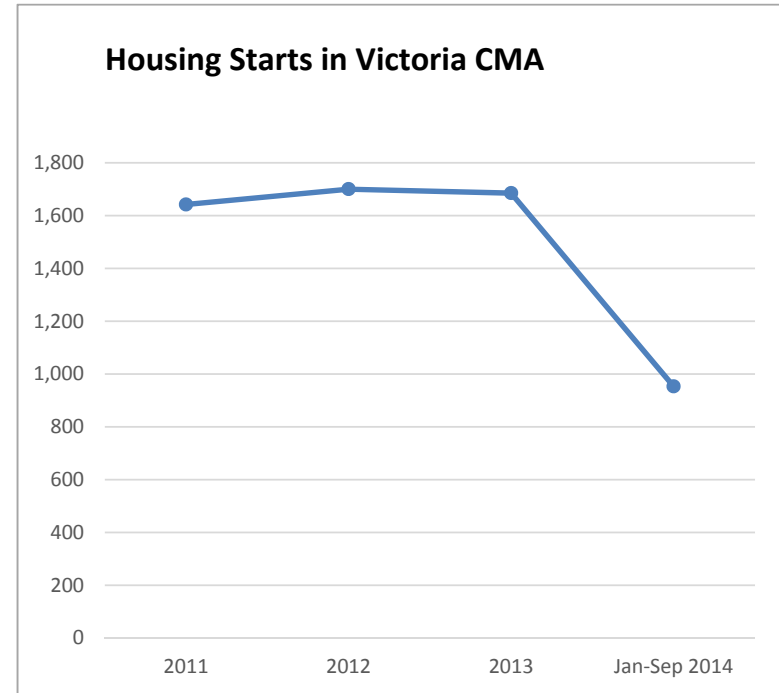
Description

- **Housing starts** play a key role in increasing the housing supply across 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.

Key Findings

- CMHC data on new housing starts in the Victoria Census Metropolitan Area (CMA)¹⁶ show that housing starts have stayed relatively the same between 2011 and 2013 with 5,027 total housing starts averaging 1,676 housing starts annually.
- From January to September 2014, the trend in housing starts appears to have decreased compared to the previous three years with 953 housing starts reported.

If housing starts continue at the same rate of 318 units per quarter, the projected 2014 total housing starts is 1,271 units. This projection will represent a sizeable decrease in housing starts by 414 units (25%) from 2013 to 2014.



Source: Canada Mortgage and Housing Corporation

¹⁶ The Victoria Census Metropolitan Area (CMA) differs from the Capital Region. See Glossary for details.

Housing Starts in the Victoria CMA Municipalities, 2011-September 2014

	2011	2012	2013	Jan-Sep 2014
North Saanich DM	18	15	25	49
Sidney T	114	10	11	28
Central Saanich DM	46	31	44	22
Saanich DM	274	190	343	125
Oak Bay DM	42	23	20	17
Victoria CY	211	743	521	35
Esquimalt DM	83	13	8	40
Colwood CY	33	35	106	98
Metchosin DM	10	9	8	2
Langford CY	532	399	398	375
View Royal T	72	86	44	61
Highlands DM	8	5	6	2
Sooke DM	154	113	120	83
Juan de Fuca EA (Part 1)	45	28	31	16
Victoria CMA	1,642	1,700	1,685	953

Source: Canada Mortgage and Housing Corporation, Starts and Completions Survey, 2011, 2012, 2013, January-September 2014

Notes:

- CMHC reports on composite data for the Victoria CMA, not the Capital Region.
- Annual data for 2014 is not available at the time of report completion.
- While the reliability of CMHC data sources is assumed, data accuracy is not guaranteed.

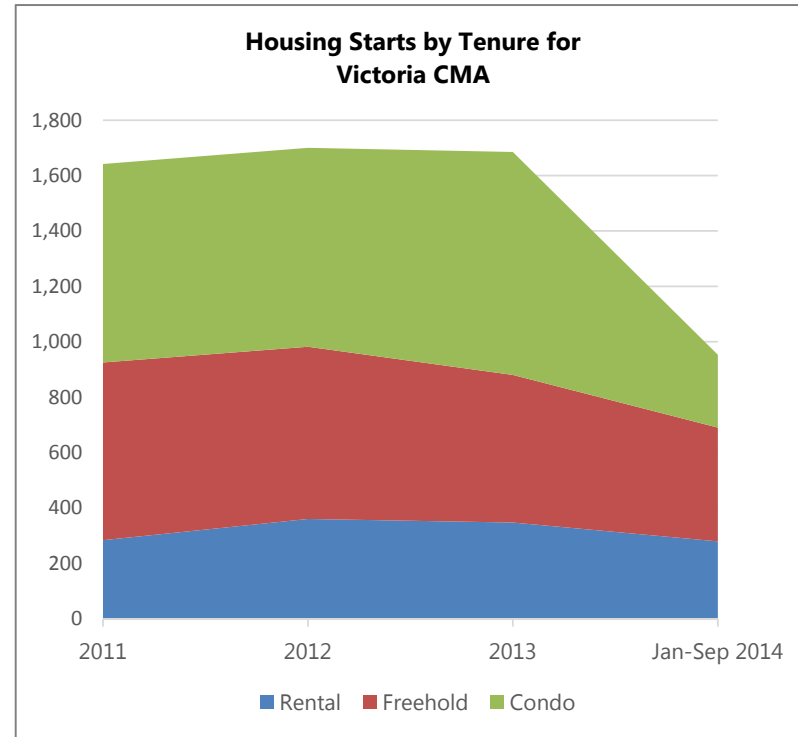
3.3 Housing Starts by Tenure

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."¹⁷ This includes supporting an adequate supply of rental units.

Findings

- The 2011 National Household Survey counted 160,635 total private households in the Capital Region: 54,475 renter households (34%) and 106,040 owner households (66%).¹⁸
- A total of 1,269 (22%) purpose built rental starts were reported between January 2011 and September 2014. In 2013, there were 347 rental starts accounting for 21% of the total housing starts in the Victoria CMA. There have been 279 (29%) rental starts in 2014 as of September which shows an increase from the year before.
- From 2011 to 2013 the graph shows that condominiums account for an increasing proportion of housing starts rather than freehold ownership, but this trend has declined in 2014.
- As of September 2014, the proportion of condominium housing starts in 2014 varied considerably across municipalities with Esquimalt and View Royal reporting over 80% in condominium starts compared to zero condominium starts in North Saanich, Oak Bay, Metchosin and the Highlands.



Source: Canada Mortgage and Housing Corporation

¹⁷ Source: Capital Regional District, Regional Housing Affordability Strategy for the Capital Regional District, March 2007

¹⁸ Total includes 130 Band housing households on First Nations Reserves.

Housing Starts by Tenure in the Victoria CMA Municipalities, 2011

	Total Starts	Freehold		Condominium		Rental	
		#	% of total	#	% of total	#	% of total
North Saanich DM	18	18	100%	0	0%	0	0%
Sidney T	114	4	4%	104	91%	6	5%
Central Saanich DM	46	13	28%	25	54%	8	17%
Saanich DM	274	84	31%	119	43%	71	26%
Oak Bay DM	42	22	52%	20	48%	0	0%
Victoria CY	211	45	21%	12	6%	154	73%
Esquimalt DM	83	7	8%	76	92%	0	0%
Colwood CY	33	16	48%	12	36%	5	15%
Metchosin DM	10	9	90%	0	0%	1	10%
Langford CY	532	251	47%	258	48%	23	4%
View Royal T	72	20	28%	52	72%	0	0%
Highlands DM	8	7	88%	0	0%	1	13%
Sooke DM	154	104	68%	39	25%	11	7%
Juan de Fuca EA (Part 1)	45	42	93%	0	0%	3	7%
Victoria CMA	1,642	642	39%	717	44%	283	17%

Source: Canada Mortgage and Housing Corporation, Starts and Completions Survey, 2011, 2012, 2013; January-September 2014

Housing Starts by Tenure in the Victoria CMA Municipalities, 2012

	Total Starts	Freehold		Condominium		Rental	
		#	% of total	#	% of total	#	% of total
North Saanich DM	15	15	100%	0	0%	0	0%
Sidney T	10	4	40%	4	40%	2	20%
Central Saanich DM	31	18	58%	8	26%	5	16%
Saanich DM	190	85	45%	47	25%	58	31%
Oak Bay DM	23	23	100%	0	0%	0	0%
Victoria CY	743	52	7%	505	68%	186	25%
Esquimalt DM	13	12	92%	0	0%	1	8%
Colwood CY	35	15	43%	12	34%	8	23%
Metchosin DM	9	8	89%	0	0%	1	11%
Langford CY	399	240	60%	71	18%	88	22%
View Royal T	86	31	36%	55	64%	0	0%
Highlands DM	5	5	100%	0	0%	0	0%
Sooke DM	113	87	77%	16	14%	10	9%
Juan de Fuca EA (Part 1)	28	27	96%	0	0%	1	4%
Victoria CMA	1,700	622	37%	718	42%	360	21%

Source: Canada Mortgage and Housing Corporation, Starts and Completions Survey, 2011, 2012, 2013; January-September 2014

Housing Starts by Tenure in the Victoria CMA Municipalities, 2013

	Total Starts	Freehold		Condominium		Rental	
		#	% of total	#	% of total	#	% of total
North Saanich DM	25	20	80%	5	20%	0	25
Sidney T	11	6	55%	2	18%	3	11
Central Saanich DM	44	26	59%	15	34%	3	44
Saanich DM	343	56	16%	219	64%	68	343
Oak Bay DM	20	20	100%	0	0%	0	20
Victoria CY	521	40	8%	393	75%	88	521
Esquimalt DM	8	5	63%	3	38%	0	8
Colwood CY	106	23	22%	80	75%	3	106
Metchosin DM	8	7	88%	0	0%	1	8
Langford CY	398	198	50%	65	16%	135	398
View Royal T	44	36	82%	8	18%	0	44
Highlands DM	6	6	100%	0	0%	0	6
Sooke DM	120	59	49%	15	13%	46	120
Juan de Fuca EA (Part 1)	31	31	100%	0	0%	0	31
Victoria CMA	1,685	533	32%	805	48%	347	20%

Source: Canada Mortgage and Housing Corporation, Starts and Completions Survey, 2011, 2012, 2013; January-September 2014

Housing Starts by Tenure in the Victoria CMA Municipalities, January – September 2014

	Total Starts	Freehold		Condominium		Rental	
		#	% of total	#	% of total	#	% of total
North Saanich DM	49	49	100%	0	0%	0	0%
Sidney T	28	11	39%	15	54%	2	7%
Central Saanich DM	22	15	68%	4	18%	3	14%
Saanich DM	125	40	32%	77	62%	8	6%
Oak Bay DM	17	17	100%	0	0%	0	0%
Victoria CY	35	14	40%	14	40%	7	20%
Esquimalt DM	40	5	13%	35	88%	0	0%
Colwood CY	98	33	34%	1	1%	64	65%
Metchosin DM	2	1	50%	0	0%	1	50%
Langford CY	375	152	41%	46	12%	177	47%
View Royal T	61	11	18%	49	80%	1	2%
Highlands DM	2	2	100%	0	0%	0	0%
Sooke DM	83	50	60%	19	23%	14	17%
Juan de Fuca EA (Part 1)	16	11	69%	3	19%	2	13%
Victoria CMA	953	411	43%	263	28%	279	29%

Source: Canada Mortgage and Housing Corporation, Starts and Completions Survey, 2011, 2012, 2013; January-September 2014

Notes:

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

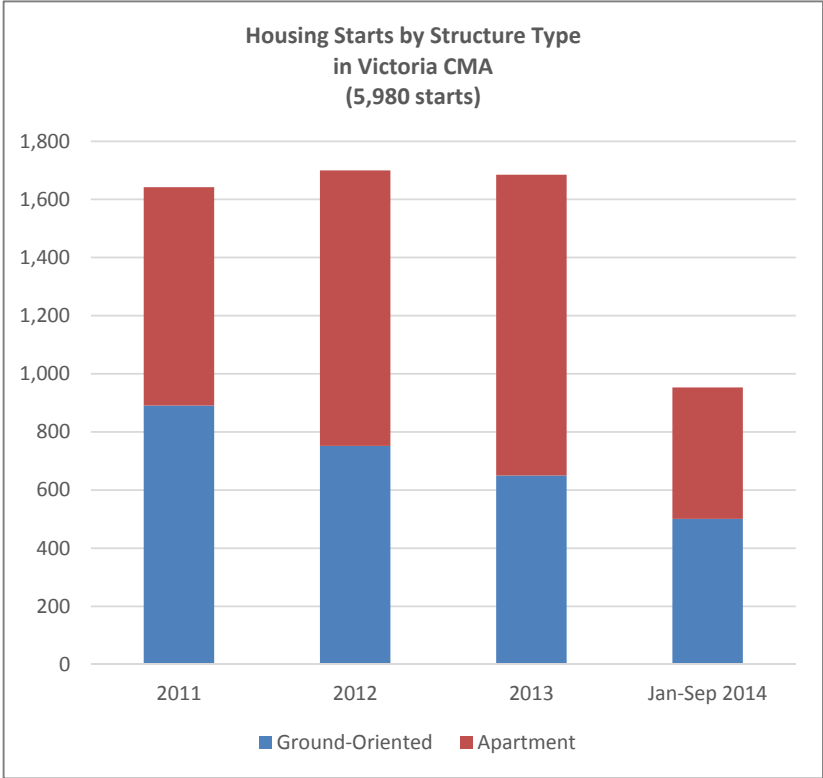
3.4 Housing Starts by Structure Type

Description

- Apartments or multi-unit dwellings account for a slightly greater proportion of total housing starts in the Victoria CMA. Higher density developments can improve land use and affordability by decreasing per unit housing costs.

Findings

- There have been 5,980 housing starts between January 2011 and September 2014: 2,794 ground-oriented (47%) and 3,187 apartment (53%) housing starts.
- An annual average¹⁹ of 745 ground-oriented housing starts have occurred during this time period, ranging from a low of 650 ground-oriented housing starts in 2013 to a high of 953 ground-oriented housing starts from January to September 2014.
- An annual average of 850 apartment starts have occurred during this time period, ranging from a low of 751 apartment starts in 2011 to a high of 1,685 apartment starts in 2013.
- The proportion of housing starts by structure type varies considerably across municipalities. No apartment starts were reported in North Saanich from January 2011 to September 2014 whereas a high proportion (90%) of apartment starts was in the City of Victoria in 2013.



Source: Canada Mortgage and Housing Corporation

¹⁹ From January 2011 to September 2014 is 3.75 years. 3.75 years was used to calculate the annual average.

Housing Starts by Structure Type in the Victoria CMA Municipalities, 2011-September 2014

	2011					2012				
	2011 Total	Ground- Oriented		Apartment		2012 Total	Ground- Oriented		Apartment	
	#	#	% of total	#	% of total	#	#	% of total	#	% of total
North Saanich DM	18	18	100%	0	0%	15	15	100%	0	0%
Sidney T	114	69	61%	45	39%	10	8	80%	2	20%
Central Saanich DM	46	15	33%	31	67%	31	26	84%	5	16%
Saanich DM	274	120	44%	154	56%	190	132	69%	58	31%
Oak Bay DM	42	22	52%	20	48%	23	65	100%	0	0%
Victoria CY	211	65	31%	146	69%	743	71	10%	672	90%
Esquimalt DM	83	25	30%	58	70%	13	12	92%	1	8%
Colwood CY	33	16	48%	17	52%	35	15	43%	20	57%
Metchosin DM	10	9	90%	1	10%	9	8	89%	1	11%
Langford CY	532	318	60%	214	40%	399	267	67%	132	33%
View Royal T	72	24	33%	48	67%	86	37	43%	49	57%
Highlands DM	8	7	88%	1	13%	5	5	100%	0	0%
Sooke DM	154	141	92%	13	8%	113	105	93%	8	7%
Juan de Fuca EA (Part 1)	45	42	93%	3	7%	28	28	100%	0	0%
Victoria CMA	1,642	891	54%	751	46%	1,700	752	44%	948	56%

	2013					Jan-Sep 2014				
	2013 Total	Ground- Oriented		Apartment		2014 Total	Ground-Oriented		Apartment	
	#	#	% of total	#	% of total	#	#	% of total	#	% of total
North Saanich DM	25	25	100%	0	0%	49	49	100%	0	0%
Sidney T	11	6	55%	5	45%	28	12	43%	16	57%
Central Saanich DM	32	26	59%	18	41%	22	20	91%	2	9%
Saanich DM	191	70	20%	273	80%	125	49	39%	76	61%
Oak Bay DM	20	20	100%	0	0%	17	17	100%	0	0%
Victoria CY	744	64	12%	457	88%	522	20	57%	15	43%
Esquimalt DM	8	8	100%	0	0%	40	5	13%	35	88%
Colwood CY	36	27	25%	79	75%	107	35	36%	63	64%
Metchosin DM	8	7	88%	1	13%	2	2	100%	0	0%
Langford CY	400	234	59%	164	41%	399	186	50%	189	50%
View Royal T	87	44	100%	0	0%	45	16	26%	45	74%
Highlands DM	6	6	100%	0	0%	2	2	100%	0	0%
Sooke DM	114	82	68%	38	32%	121	73	88%	10	12%
Juan de Fuca EA (Part 1)	31	31	100%	0	0%	16	15	94%	1	6%
Victoria CMA	1,685	650	39%	1,035	61%	953	501	53%	452	47%

Source: Canada Mortgage and Housing Corporation, Starts and Completions Survey, 2011, 2012, 2013; January-September 2014

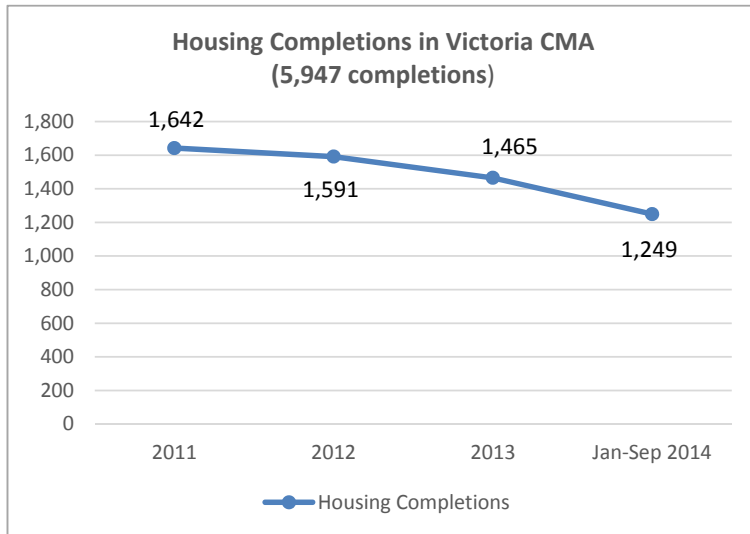
3.5 Housing Completions

Description

- **Housing Completions** is a key indicator of the new housing supply available in a particular area.
- CMHC defines housing completions as "the stage at which all the proposed construction work on the dwelling unit has been performed, although under some circumstances a dwelling is completed where up to 10% of the proposed work remains."

Findings

- Between 2011 and 2012 the total number of housing completions in the Victoria CMA declined by 51 units (3%). Likewise, total housing completions declined by 126 units (9%) from 2012 to 2013.
- As of September, there have been 1,249 housing completions in 2014. If housing completions continue at the same rate of 416 units per quarter, the projected total 2014 housing completions is 1,665 units. This projection will represent an increase in housing completions by 200 units (14%) from 2013 to 2014.



Housing Completions in the Victoria CMA Municipalities, 2011-September 2014

	2011	2012	2013	Jan-Sep 2014
North Saanich DM	22	20	27	25
Sidney T	34	47	29	59
Central Saanich DM	57	40	35	25
Saanich DM	194	259	224	205
Oak Bay DM	18	17	46	16
Victoria CY	281	351	330	436
Esquimalt DM	69	12	78	3
Colwood CY	89	35	22	38
Metchosin DM	9	10	11	5
Langford CY	574	490	426	257
View Royal T	87	97	101	27
Highlands DM	20	8	4	7
Sooke DM	152	173	97	116
Juan de Fuca EA (Part 1)	36	32	35	30
Victoria CMA	1,642	1,591	1,465	1,249

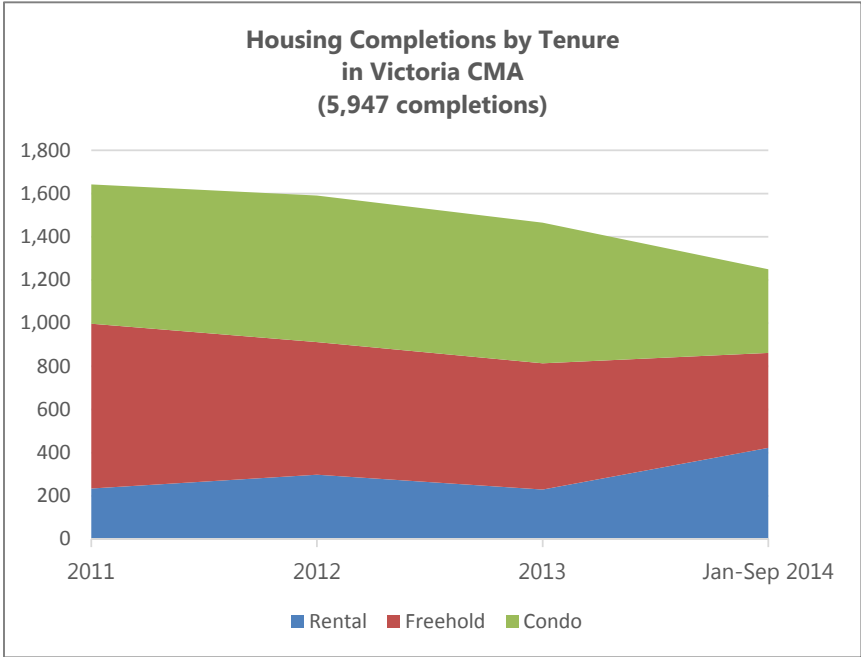
3.6 Housing Completions by Tenure

Description

- The new housing supply available in the Victoria CMA varies by **tenure** or the intended market for which new dwelling units are built.

Findings

- The 2011 National Household Survey counted 160,635 total private households in the Capital Region: 54,475 renter households (34%) and 106,040 owner households (66%).²⁰
- A total of 1,183 (20%) purpose built rental completions were reported between January 2011 and September 2014. In 2013, there were 229 rental completions accounting for 16% of the total housing completions in the Victoria CMA. There have been 422 (34%) rental completions in 2014 as of September which shows the number of rental completions nearly doubling from the year before.
- From January 2011 to September 2014 the graph shows that condominium (40%) and freehold housing completions (40%) are in equal proportion relative to the total housing completions for this time period.
- As of September the proportion of rental completions in 2014 varied considerably across municipalities with the City of Victoria reporting over 50% in rental completions compared to zero rental completions in North Saanich, Oak Bay, Esquimalt, View Royal and the Highlands.



Source: Canada Mortgage and Housing Corporation

²⁰ Total includes 130 Band housing households on First Nations Reserves.

Rental Completions in the Victoria CMA Municipalities, 2011-September 2014

	2011		2012		2013		Jan-Sep 2014	
	#	%	#	%	#	%	#	%
North Saanich DM	0	0%	0	0%	0	0%	0	0%
Sidney T	8	24%	5	11%	3	10%	13	22%
Central Saanich DM	12	21%	7	18%	8	23%	2	8%
Saanich DM	37	19%	71	27%	51	23%	67	33%
Oak Bay DM	0	0%	0	0%	0	0%	0	0%
Victoria CY	81	29%	137	39%	66	20%	223	51%
Esquimalt DM	1	1%	0	0%	3	4%	0	0%
Colwood CY	4	4%	6	17%	7	32%	1	3%
Metchosin DM	1	11%	1	10%	1	9%	1	20%
Langford CY	74	13%	58	12%	79	19%	69	27%
View Royal T	0	0%	0	0%	0	0%	0	0%
Highlands DM	0	0%	1	13%	0	0%	0	0%
Sooke DM	14	9%	9	5%	11	11%	45	39%
Juan de Fuca EA (Part 1)	2	6%	3	9%	0	0%	1	3%
Victoria CMA	234	14%	298	19%	229	16%	422	34%

Source: Canada Mortgage and Housing Corporation, Starts and Completions Survey, 2011, 2012, 2013; January-September 2014

Freehold Completions in the Victoria CMA Municipalities, 2011-September 2014

	2011		2012		2013		Jan-Sep 2014	
	#	%	#	%	#	%	#	%
North Saanich DM	22	100%	20	100%	22	81%	25	100%
Sidney T	13	38%	7	15%	8	28%	4	7%
Central Saanich DM	27	47%	11	28%	23	66%	17	68%
Saanich DM	111	57%	81	31%	82	37%	51	25%
Oak Bay DM	18	100%	17	100%	26	57%	16	100%
Victoria CY	57	20%	40	11%	56	17%	28	6%
Esquimalt DM	12	17%	8	67%	15	19%	2	67%
Colwood CY	35	39%	17	49%	14	64%	22	58%
Metchosin DM	8	89%	9	90%	10	91%	4	80%
Langford CY	285	50%	251	51%	179	42%	158	61%
View Royal T	30	34%	21	22%	43	43%	23	85%
Highlands DM	20	100%	7	88%	4	100%	7	100%
Sooke DM	91	60%	96	55%	68	70%	54	47%
Juan de Fuca EA (Part 1)	34	94%	29	91%	35	100%	29	97%
Victoria CMA	763	46%	614	39%	585	40%	440	35%

Condominium Completions in the Victoria CMA Municipalities, 2011-September 2014

	2011		2012		2013		Jan-Sep 2014	
	#	%	#	%	#	%	#	%
North Saanich DM	0	0%	0	0%	5	19%	0	0%
Sidney T	13	38%	35	74%	18	62%	42	71%
Central Saanich DM	18	32%	22	55%	4	11%	6	24%
Saanich DM	46	24%	107	41%	91	41%	87	42%
Oak Bay DM	0	0%	0	0%	20	43%	0	0%
Victoria CY	143	51%	174	50%	208	63%	185	42%
Esquimalt DM	56	81%	4	33%	60	77%	1	33%
Colwood CY	50	56%	12	34%	1	5%	15	39%
Metchosin DM	0	0%	0	0%	0	0%	0	0%
Langford CY	215	37%	181	37%	168	39%	30	12%
View Royal T	57	66%	76	78%	58	57%	4	15%
Highlands DM	0	0%	0	0%	0	0%	0	0%
Sooke DM	47	31%	68	39%	18	19%	17	15%
Juan de Fuca EA (Part 1)	0	0%	0	0%	0	0%	0	0%
Victoria CMA	645	39%	679	43%	651	44%	387	31%

Source: Canada Mortgage and Housing Corporation, Starts and Completions Survey, 2011, 2012, 2013; January-September 2014

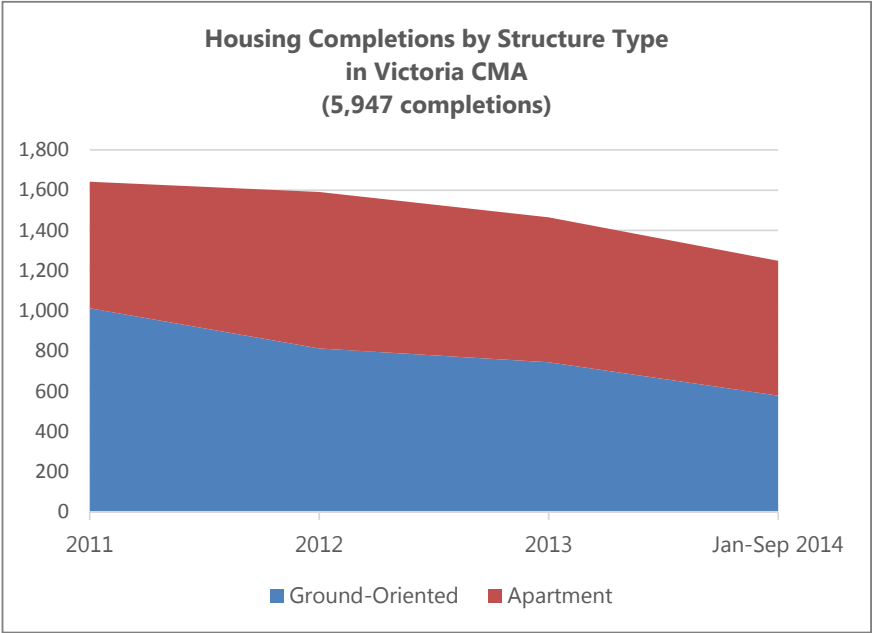
3.7 Housing Completions by Structure Type

Description

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

Findings

- There have been 5,947 housing completions between January 2011 and September 2014: 3,148 ground-oriented (53%) and 2,799 apartment completions (47%).
- An annual average²¹ of 839 ground-oriented housing completions occurred during this time period, ranging from a low of 578 ground-oriented housing completions from January to September 2014 to a high of 1,013 ground-oriented housing completions in 2011.
- An annual average of 746 apartment completions occurred during this time period, ranging from a low of 629 apartment completions in 2011 to a high of 778 apartment completions in 2012.
- The proportion of housing completions by structure type varied considerably across municipalities. A low of 24% of ground-oriented housing completions was reported in Colwood and Esquimalt in 2013 to a high of 100% of ground-oriented housing completions in North Saanich from January 2011 to September 2014.



Source: Canada Mortgage and Housing Corporation

²¹ From January 2011 to September 2014 is 3.75 years. 3.75 years was used to calculate the annual average.

Housing Completions by Structure Type in the Victoria CMA Municipalities, 2011-September 2014

	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 DM	194	112	58%	82	42%	259	113	44%	146	56%
Oak Bay DM	18	18	100%	0	0%	17	17	100%	0	0%
Victoria CY	281	114	41%	167	59%	351	56	16%	295	84%
Esquimalt DM	69	28	41%	41	59%	12	12	100%	0	0%
Colwood CY	89	53	60%	36	40%	35	17	49%	18	51%
Metchosin DM	9	9	100%	0	0%	10	9	90%	1	10%
Langford CY	574	340	59%	234	41%	490	319	65%	171	35%
View Royal T	87	39	45%	48	55%	97	48	49%	49	51%
Highlands DM	20	20	100%	0	0%	8	7	88%	1	13%
Sooke DM	152	140	92%	12	8%	173	134	77%	39	23%
Juan de Fuca EA (Part 1)	36	35	97%	1	3%	32	30	94%	2	6%
Victoria CMA	1,642	1,013	62%	629	38%	1,591	813	51%	778	49%

	2013					Jan-Sep 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 DM	35	28	80%	7	20%	205	59	29%	146	71%
Oak Bay DM	224	137	61%	87	39%	16	16	100%	0	0%
Victoria CY	46	26	57%	20	43%	436	43	10%	393	90%
Esquimalt DM	330	79	24%	251	76%	3	3	100%	0	0%
Colwood CY	78	19	24%	59	76%	38	25	66%	13	34%
Metchosin DM	22	15	68%	7	32%	5	4	80%	1	20%
Langford CY	11	10	91%	1	9%	257	192	75%	65	25%
View Royal T	426	207	49%	219	51%	27	27	100%	0	0%
Highlands DM	101	53	52%	48	48%	7	7	100%	0	0%
Sooke DM	4	4	100%	0	0%	116	78	67%	38	33%
Juan de Fuca EA (Part 1)	97	90	93%	7	7%	30	30	100%	0	0%
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; January-September 2014

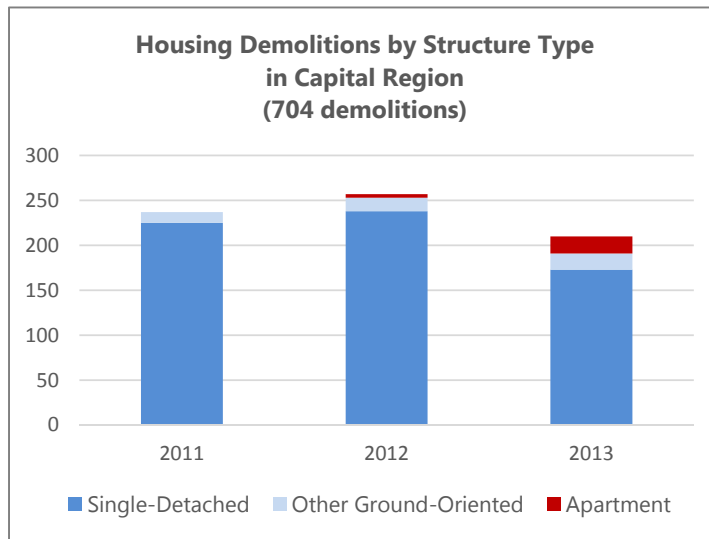
3.8 Housing Demolitions

Description

- The existing rental stock provides an essential supply of rental options for Victoria CMA residents. Demolition and redevelopment of aging apartment buildings compromises the availability of affordable rental units. With rental affordability in mind, the development industry should limit the demolition of purpose built rental apartment buildings and ensure affordable rental units are in adequate supply.

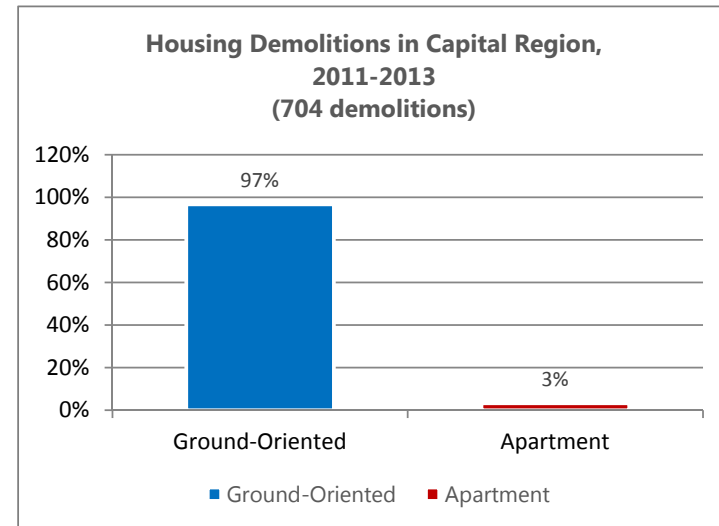
Findings

- According to Statistics Canada, 636 single-detached dwellings and 45 other ground-oriented dwellings were demolished between 2011 and 2013. These demolitions represented 97% of all housing demolitions during this time period. The remaining 3% of demolitions were 23 apartment units in the City of Victoria between 2012 and 2013.
- A relatively consistent number of annual demolitions occurred over this 3-year period averaging 235 demolitions per year.
- In 2013, the highest number of apartment units that were demolished (19 residential units in the City of Victoria) accounted for 9% of the region's annual housing demolitions.



Source: Statistics Canada, Building Permits and Demolitions, 2011-2013

region's annual housing demolitions.



Source: Statistics Canada, Building Permits and Demolitions, 2011-2013

Housing Demolitions (Residential Units) in the
Capital Region Municipalities and Electoral Areas, 2011-2013

	2011	2012	2013
North Saanich DM	5	12	11
Sidney T	12	7	8
Central Saanich DM	24	28	20
Saanich DM	49	60	33
Salt Spring Island EA	5	9	7
Southern Gulf Islands EA	10	8	2
Oak Bay DM	20	17	20
Victoria CY	51	71	79
Esquimalt DM	13	11	8
Colwood CY	14	5	2
Metchosin DM	0	0	4
Langford CY	8	16	5
View Royal T	10	2	0
Highlands CM	0	1	1
Sooke DM	7	5	9
Juan de Fuca EA	9	5	1
Capital	237	257	210

Other Ground-Oriented Demolitions (Residential Units) in the
Capital Region Municipalities and Electoral Areas, 2011-2013

	2011	2012	2013
North Saanich DM	5	12	11
Sidney T	12	7	8
Central Saanich DM	24	28	20
Saanich DM	49	60	33
Salt Spring Island EA	5	9	7
Southern Gulf Islands EA	10	8	2
Oak Bay DM	20	17	20
Victoria CY	51	67	60
Esquimalt DM	13	11	8
Colwood CY	14	5	2
Metchosin DM	0	0	4
Langford CY	8	16	5
View Royal T	10	2	0
Highlands DM	0	1	1
Sooke DM	7	5	9
Juan de Fuca EA	9	5	1
Capital	237	253	191

Apartment Demolitions (Residential Units) in the Capital Region Municipalities and Electoral Areas, 2011-2013

	2011	2012	2013
North Saanich DM	0	0	0
Sidney T	0	0	0
Central Saanich DM	0	0	0
Saanich DM	0	0	0
Salt Spring Island EA	0	0	0
Southern Gulf Islands EA	0	0	0
Oak Bay DM	0	0	0
Victoria CY	0	4	19
Esquimalt DM	0	0	0
Colwood CY	0	0	0
Metchosin DM	0	0	0
Langford CY	0	0	0
View Royal T	0	0	0
Highlands DM	0	0	0
Sooke DM	0	0	0
Juan de Fuca EA	0	0	0
Capital	0	4	19

Source: Statistics Canada, Building Permits and Demolitions, 2011-2013

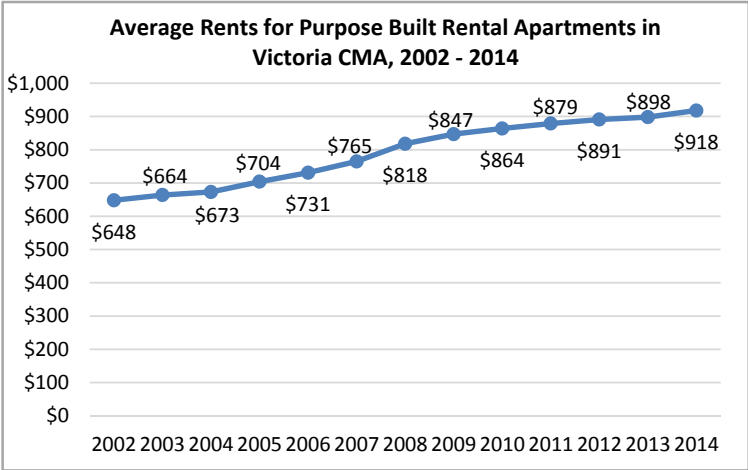
3.9 Average Rents for Purpose Built Rental Apartments

Description

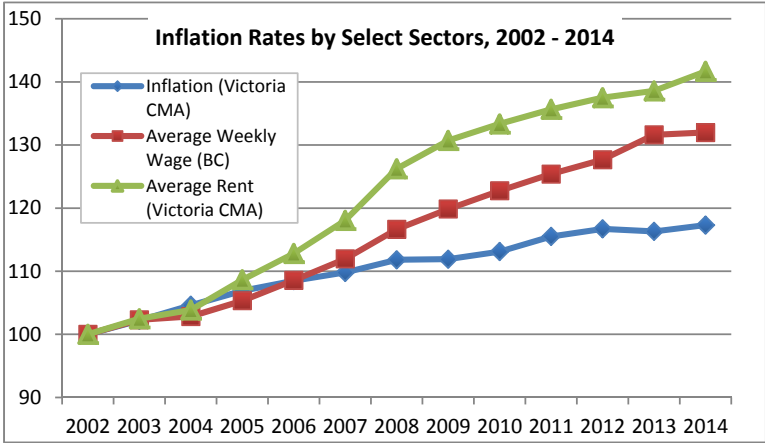
- When examined in the context of inflation and household income, average rents are a primary indicator of housing affordability. If rents increase at a quicker rate than incomes, affordability is compromised, especially for lower income households.
- CMHC reported that there were 23,866 purpose built rental apartment units in the Victoria CMA in 2014²². These apartment units accounted for 40% of the estimated 59,148 total rental units in the Capital Region rental universe. Other secondary rental dwellings, private condominium and row house rentals, and social housing units make up the remaining rental stock.

Findings

- Data from CMHC’s Rental Market Survey shows that average rents increased in the Victoria CMA from \$704 in 2005 to \$918 in 2014 (10 years). This is an increase of 30.4% over a ten-year period, which is an average, annual increase of 3.2%.
- Victoria CMA’s Consumer Price Index²³ increased by 17.3% over this this time period (2005 – 2014), averaging a 1.2 increase annually.
- BC’s average weekly wage rate increased by 25.3% during this time period from \$704 in 2005 to \$882 in 2014 representing an average annual increase of 2.5%.
- As the second graph illustrates, the annual average rent in the Victoria CMA increased at a higher rate than the inflation and BC’s weekly wage rate.



Source: Canada Mortgage and Housing Corporation



Source: Statistics Canada

²² This is based on the CMHC Fall 2014 Rental Market Report

²³ 2002 is the baseline for comparing inflation rates over time. The baseline value is set at 100. The line graph shows inflation rates indicated by the annual average percentage changes in the Consumer Price Index. The average weekly wage in BC and the average rent in the Victoria CMA are plotted on the graph as annual average percentage changes from baseline values of 100 in 2002 to values for 2014. Sources: Statistics Canada. Table 326-0021 - Consumer Price Index (CPI), annual (2002=100 unless otherwise noted); Statistics Canada. Table 282-0072 - Labour force survey estimates (LFS), wages of employees by type of work, North American Industry Classification System (NAICS), sex and age group, annual (current dollars unless otherwise noted)

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

	2011	2012	2013	2014
North Saanich DM	n/a	n/a	n/a	n/a
Sidney T	\$939	\$1,011	\$986	\$894
Central Saanich DM	\$918	\$914	\$891	\$894
Saanich DM	\$925	\$931	\$932	\$970
Oak Bay DM	\$954	\$960	\$969	\$962
Victoria CY	\$874	\$888	\$896	\$917
Esquimalt DM	\$814	\$820	\$830	\$849
Colwood CY	\$839	\$879	\$885	\$883
Metchosin DM	**	**	**	**
Langford CY	\$965	\$985	\$956	\$1,008
View Royal T	\$975	\$991	\$995	\$1,105
Highlands DM	n/a	n/a	n/a	n/a
Sooke DM	\$631	\$691	**	**
Juan de Fuca EA (Part 1)	n/a	n/a	n/a	n/a
Victoria CMA	\$879	\$891	\$898	\$918

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
North Saanich DM	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Sidney T	**	\$791	\$1,067	**	**	\$799	\$1,196	**
Central Saanich DM	**	\$791	\$1,000	**	**	\$784	\$1,002	**
Saanich DM	\$681	\$831	\$1,070	\$1,154	\$675	\$837	\$1,081	\$1,185
Oak Bay DM	\$690	\$806	\$1,203	\$1,426	\$713	\$827	\$1,197	\$1,313
Victoria CY	\$679	\$830	\$1,064	\$1,350	\$700	\$839	\$1,082	\$1,464
Esquimalt DM	\$639	\$754	\$903	\$1,085	\$643	\$755	\$904	\$1,087
Colwood CY	**	\$695	\$888	**	**	\$744	\$928	**
Metchosin DM	**	**	**	**	**	**	**	**
Langford CY	**	\$835	\$1,022	\$1,258	**	\$921	\$1,014	\$1,179
View Royal T	**	\$707	\$1,026	**	**	\$687	\$1,052	**
Highlands DM	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Sooke DM	**	**	**	**	**	**	**	**
Juan de Fuca EA (Part 1)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Victoria CMA	\$676	\$819	\$1,045	\$1,244	\$695	\$828	\$1,059	\$1,271

	2013				2014			
	Bachelor	1 Bedroom	2 Bedrooms	3+ Bedrooms	Bachelor	1 Bedroom	2 Bedrooms	3+ Bedrooms
North Saanich DM	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Sidney T	**	\$798	\$1,154	**	**	\$780	\$1,026	**
Central Saanich DM	**	\$789	\$958	**	**	\$780	\$969	**
Saanich DM	\$671	\$837	\$1,078	\$1,183	\$716	\$862	\$1,133	\$1,257
Oak Bay DM	\$685	\$837	\$1,216	\$1,412	\$693	\$834	\$1,198	\$1,683
Victoria CY	\$715	\$844	\$1,094	\$1,505	\$731	\$861	\$1,121	\$1,451
Esquimalt DM	\$643	\$767	\$923	\$1,063	\$656	\$781	\$943	\$1,124
Colwood CY	**	\$754	\$938	**	**	\$770	\$928	**
Metchosin DM	**	**	**	**	**	**	**	**
Langford CY	\$588	\$815	\$1,006	\$1,255	\$595	\$884	\$1,086	\$1,244
View Royal T	**	\$721	\$1,048	**	**	\$706	\$1,203	**
Highlands DM	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Sooke DM	**	**	**	**	**	**	**	**
Juan de Fuca EA (Part 1)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Victoria CMA	\$706	\$833	\$1,068	\$1,281	\$697	\$841	\$1,084	\$1,439

Notes:

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

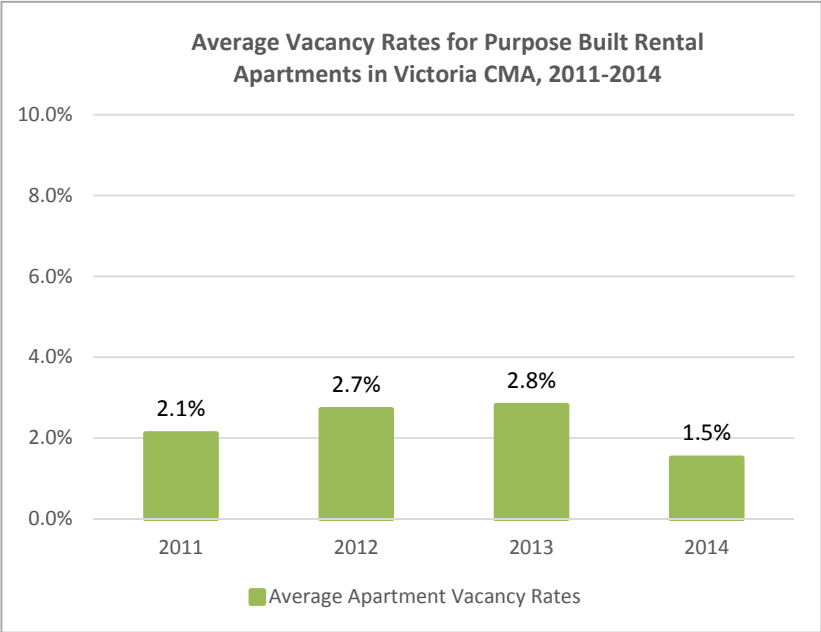
3.10 Average Vancancy Rates for Purpose Built Rental Apartments

Description

- The status of the residential rental market is often measured by the vacancy rates. A balanced market is typically when vacancy rates are between 2% and 3%. Low vacancy rates present challenges to households seeking appropriate and affordable rental housing, especially low-income households.

Findings

- For the 23,866 purpose built rental apartment units in the Victoria CMA, the average vacancy rate for 2014²⁴ was 1.5% which indicates an unbalanced rental market. The annual average vacancy rate has stayed between 2% and 3% since 2011.
- Average annual vacancy rates varied across municipalities and by unit size. For example, in 2012, the highest average annual vacancy rate of 13% was reported for Oak Bay rental apartments with 3 or more bedrooms compared to a 0% average annual vacancy rate for View Royal 2 bedroom rental apartments. Oak Bay and Langford bachelor rental units and View Royal 1- and 2 bedroom rental units also had 0% vacancy rates in 2013.



Source: Rental Market Survey, Rental Market Survey, CMHC Housing Market Information Portal

²⁴ This is based on the CMHC Fall 2014 Rental Market Report.

Average Vacancy Rates for Purpose Built Rental Apartments in the Victoria CMA Municipalities, 2011-2014

	2011	2012	2013	2014
North Saanich DM	n/a	n/a	n/a	n/a
Sidney T	4.2%	3.1%	1.6%	1.9%
Central Saanich DM	2.1%	5.6%	7.1%	2.5%
Saanich DM	1.8%	2.7%	2.8%	1.9%
Oak Bay DM	1.9%	2.4%	2.2%	0.8%
Victoria CY	1.8%	2.3%	2.4%	1.3%
Esquimalt DM	4.4%	5.1%	5.0%	2.2%
Colwood CY	0.8%	7.9%	4.5%	0.8%
Metchosin DM	**	**	**	**
Langford CY	1.3%	2.3%	2.6%	3.3%
View Royal T	1.4%	1.5%	0.8%	4.6%
Highlands DM	n/a	n/a	n/a	n/a
Sooke DM	3.6%	12.4%	**	**
Juan de Fuca EA (Part 1)	n/a	n/a	n/a	n/a
Victoria CMA	2.1%	2.7%	2.8%	1.5%

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

Average Vacancy Rates for Purpose Built Rental Apartments, by Bedroom Type in the Victoria CMA Municipalities, 2011-2012

	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%	5%	**	**	3%	4%	**
Central Saanich DM	**	2%	3%	**	**	6%	6%	**
Saanich DM	2%	2%	2%	0%	2%	2%	4%	1%
Oak Bay DM	8%	2%	1%	0%	2%	2%	3%	13%
Victoria CY	1%	2%	1%	0%	1%	3%	2%	**
Esquimalt DM	5%	5%	4%	3%	4%	5%	6%	5%
Colwood CY	**	3%	0%	**	**	6%	5%	**
Metchosin DM	**	**	**	**	**	**	**	**
Langford CY	**	2%	0%	5%	**	2%	3%	**
View Royal T	**	0%	2%	**	**	10%	0%	**
Highlands DM	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Sooke DM	**	**	**	**	**	**	**	**
Juan de Fuca EA (Part 1)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Victoria CMA	2%	3%	2%	1%	1%	3%	3%	3%

Average Vacancy Rates for Purpose Built Rental Apartments, by Bedroom Type in the Victoria CMA Municipalities, 2013-2014

	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	**	1%	2%	**	**	**	**	**
Central Saanich DM	**	6%	8%	**	**	**	**	**
Saanich DM	3%	3%	3%	2%	4%	2%	2%	**
Oak Bay DM	0%	3%	2%	**	**	**	**	**
Victoria CY	2%	3%	2%	**	1%	3%	2%	**
Esquimalt DM	3%	5%	5%	3%	**	3%	**	**
Colwood CY	**	6%	2%	**	**	**	**	**
Metchosin DM	**	**	**	**	**	**	**	**
Langford CY	0%	4%	2%	2%	**	**	**	**
View Royal T	**	0	0	**	**	**	**	**
Highlands DM	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Sooke DM	**	**	**	**	**	**	**	**
Juan de Fuca EA (Part 1)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Victoria CMA	2%	3%	3%	3%	2%	3%	3%	**

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

Notes:

- ** Data suppressed to protect confidentiality or not statistically reliable , n/a Data not available or not applicable

Theme 4: Housing Needs

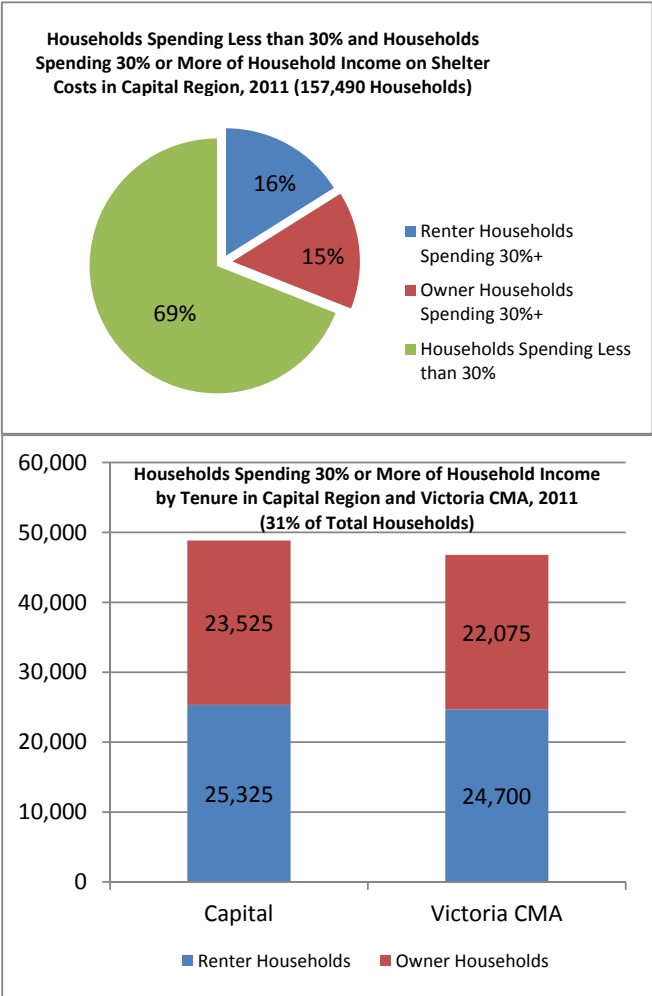
4.1 Shelter Cost to Income Ratio: Households Spending 30% or More of Household Income on Shelter Costs

Description

- The Shelter Cost to Income Ratio²⁵ 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 less than 30% of its household income before taxes. A household that spends 30% or more of its total household income on shelter costs is living in unaffordable housing in relation to its income. A household spending 30% or more of its total income on housing is understood to be in housing need.²⁶

Findings

- In 2011, there were 48,795 households in housing need (as defined above) in the Capital Region representing 31% of the total 157,490 households in the region. Similarly, 31% of the total 150,480 households in the Victoria CMA or 46,760 households were spending 30% or more of their household income on shelter costs.
- In the Capital Region 25,325 renter households, accounting for nearly half (47%) of all renter households, were in housing need compared to 23,525 owner households representing nearly a quarter (23%) of all owner households. Again, the Victoria CMA reported the same proportions as the Capital Region: 47% or 24,700 renter households and 23% or 22,075



Source: Statistics Canada, 2011 National Household Survey

²⁵ 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).

²⁶ 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).

owner households were in housing need.

- The proportion of all households spending 30% or more of their household income on shelter costs varied across municipalities ranging from a low of 17% in the Highlands to a high of 40% in the City of Victoria in 2011.
- Likewise, the proportion of households spending 30% or more of their household income on shelter costs varied across tenure: no renter households in the Highlands to 56% of renter households in Salt Spring Island EA. At 29%, Salt Spring Island EA also reported the highest proportion of owner households in housing need, while the lowest proportion was found in the Southern Gulf Islands EA (16%).

Households Spending 30% or more of Household Income on Shelter Costs in Capital Region Municipalities and Electoral Areas, 2011

	Households in non-farm non-reserve private dwellings	Households Spending 30% or more of Household Income on Shelter Costs	
		#	% of total
North Saanich DM (20.6%)	4,460	810	18%
Sidney T (21.4%)	5,325	1,600	30%
Central Saanich DM (18.7%)	6,445	1,485	23%
Saanich DM (21.4%)	45,180	12,605	28%
Salt Spring Island EA (29.0%)	4,515	1,515	34%
Southern Gulf Islands EA (40.9%)	2,480	510	21%
Oak Bay DM (18.9%)	7,760	1,965	25%
Victoria CY (24.6%)	42,870	16,945	40%
Esquimalt DM (27.8%)	7,995	2,780	35%
Colwood CY (16.9%)	6,085	1,355	22%
Metchosin DM (29.8%)	1,710	400	23%
Langford CY (24.0%)	11,660	3,760	32%
View Royal T (18.4%)	3,940	1,010	26%
Highlands DM (33.0%)	775	135	17%
Sooke DM (30.5%)	4,470	1,405	31%
Juan de Fuca EA (Part 1) (38.3%)	1,805	495	27%
Capital (23.1%)	157,490	48,795	31%
Victoria CMA (22.7%)	150,480	46,760	31%

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

Renter Households Spending 30% or more of Household Income on Shelter Costs Need in Capital Region Municipalities and Electoral Areas, 2011

	Households in non-farm non-reserve private dwellings	Households Spending 30% or more of Household Income on Shelter Costs	
		#	% of total
North Saanich DM (20.6%)	475	155	33%
Sidney T (21.4%)	1,040	550	53%
Central Saanich DM (18.7%)	1,280	520	41%
Saanich DM (21.4%)	12,145	5,440	45%
Salt Spring Island EA (29.0%)	810	455	56%
Southern Gulf Islands EA (40.9%)	290	150	52%
Oak Bay DM (18.9%)	1,885	960	51%
Victoria CY (24.6%)	25,475	12,585	49%
Esquimalt DM (27.8%)	4,035	1,830	45%
Colwood CY (16.9%)	1,320	380	29%
Metchosin DM (29.8%)	290	60	21%
Langford CY (24.0%)	2,825	1,295	46%
View Royal DM (18.4%)	1,105	400	37%
Highlands DM (33.0%)	35	0	0%
Sooke DM (30.5%)	835	425	51%
Juan de Fuca EA (Part 1) (38.3%)	270	125	46%
Capital (23.1%)	54,115	25,325	47%
Victoria CMA (22.7%)	53,005	24,700	47%

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

Owner Households Spending 30% or more of Household Income on Shelter Costs in Capital Region Municipalities and Electoral Areas, 2011

	Households in non-farm non-reserve private dwellings	Households Spending 30% or more of Household Income on Shelter Costs	
		#	% of total
North Saanich DM (20.6%)	3,985	655	16%
Sidney T (21.4%)	4,280	1,050	25%
Central Saanich DM (18.7%)	5,165	965	19%
Saanich DM (21.4%)	33,095	7,180	22%
Salt Spring Island EA (29.0%)	3,710	1,060	29%
Southern Gulf Islands EA (40.9%)	2,205	360	16%
Oak Bay DM (18.9%)	5,880	1,010	17%
Victoria CY (24.6%)	17,480	4,405	25%
Esquimalt DM (27.8%)	3,975	960	24%
Colwood CY (16.9%)	4,775	985	21%
Metchosin DM (29.8%)	1,425	340	24%
Langford CY (24.0%)	8,850	2,470	28%
View Royal T (18.4%)	2,845	605	21%
Highlands DM (33.0%)	740	130	17%
Sooke DM (30.5%)	3,645	985	27%
Juan de Fuca EA (Part 1) (38.3%)	1,530	370	24%
Capital (23.1%)	103,620	23,525	23%
Victoria CMA (22.7%)	97,685	22,075	23%

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

Notes:

- Reported for: Owner and Renter private households with household total income greater than zero in non-farm, non-reserve private dwellings.
- 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.

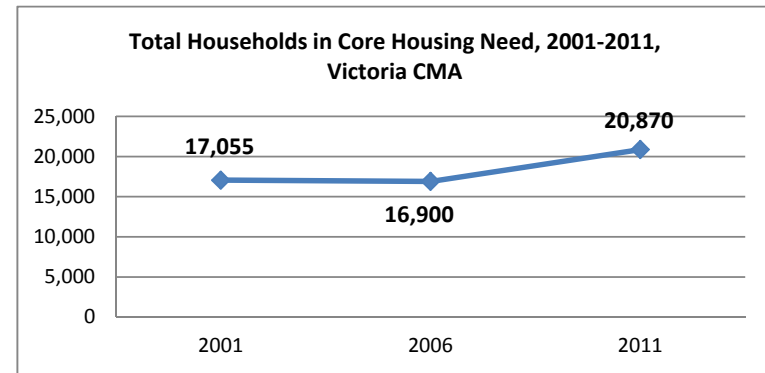
4.2 Households in Core Housing Need by Household Type

Description

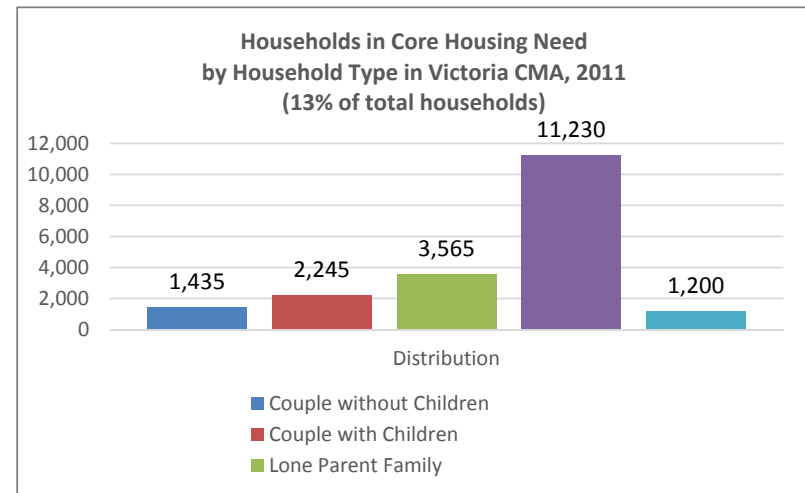
- Core Housing Need differs across household type categories and, in turn, may present greater housing challenges to certain household types, especially single persons and lone parent families in the Victoria CMA.
- The Canada Mortgage and Housing Corporation (CMHC) data presented here are different from the National Household Survey (NHS) data presented in the previous section because the previous section used shelter cost as a measure of core housing need, where CMHC uses a more complex measure that looks at affordability, adequacy, and suitability.^{27,28}

Findings

- When examining specific household types, the CMHC reported 20,870 households in core housing need in the Victoria CMA in 2011. This means that 13% of the total 150,480 Victoria CMA households were in core housing need that year. The number of households in the Victoria CMA has increased by approximately 3,970 households since 2006.
- Based on this 13% proportion, Victoria CMA non-family households represented the vast majority of households in core housing need (60%) compared to 35% of family households in the area. In particular, 11,230 single person households accounted for over half (53%) of the households in core housing need, followed by 3,565 lone parent families (17%).



Source: Canada Mortgage and Housing Corporation



Source: Canada Mortgage and Housing Corporation

²⁷ A household is said to be in Core Housing Need if its housing falls below at least one of the adequacy, affordability or suitability, standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three housing standards). Verbatim from CMHC Housing in Canada Online – Definitions, accessed online: http://cmhc.beyond2020.com/HiCODefinitions_EN.html#_Core_Housing_Need_Status

²⁸ Caution should be used when attempting to draw comparisons between Census years 2001, 2006 and 2011 because of the change in methodology for the 2011 National Household Survey. Please see the glossary for an in-depth explanation.

Total Households in Core Housing Need, 2001 to 2011, Victoria CMA

	Year	Total Households	Total Households Not in Core Need	Households In Core Need
Victoria - CMA	2001	127,170	110,110	17,055
	2006	136,470	119,565	16,900
	2011	142,305	121,435	20,870

Source: Canada Mortgage and Housing Corporation, *Housing in Canada Online (HICO)*, Total Households in Core Housing Need, Victoria, 2001, 2006 and 2011

Family and Non-Family Households in Core Housing Need by Household Type in the Victoria CMA, 2011

	Total Households in Core Housing Need	Couple without Children		Family Households			Non-Family Households				
		Couple with Children		Lone Parent Family		Single Person		2+ Persons			
		#	%	#	%	#	%	#	%		
Victoria CMA (22.7%)	20,870	1,435	7%	2,245	11%	3,565	17%	11,230	54%	1,200	6%

Source: Canada Mortgage and Housing Corporation, *Canadian Housing Observer, Characteristics of Households in Core Housing Need, Victoria CMA, 2011 (Results derived from the National Household Survey, 2011)*

Notes:

- Household type values do *not* add up to the total households in Core Housing Need. Senior-led family households in Core Housing Need are not included in these tables.

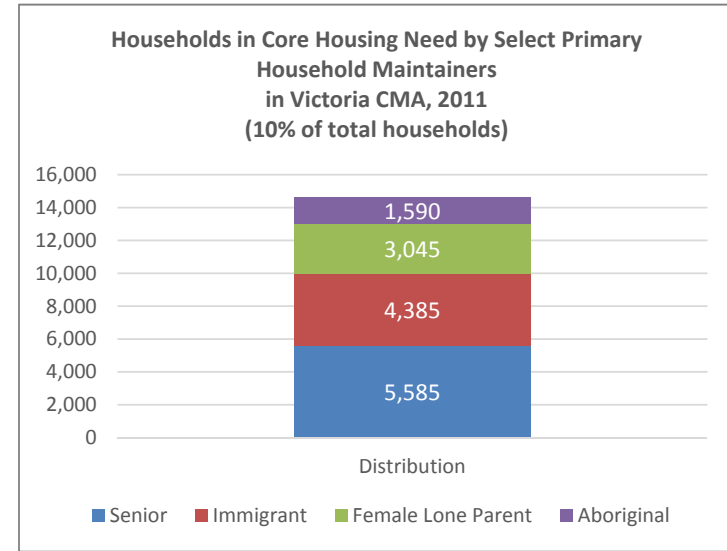
4.3 Households in Core Housing Need by Primary Household Maintainer

Description

- Core Housing Need also differs across selected categories of the primary household maintainer ("head of household"). In consequence, senior- and immigrant-led households may face the greatest housing challenges. See note in previous section regarding the differences between NHS data and CMHC data.

Findings

- Using NHS (2011) data the CMHC analyzed specific primary household maintainers of households in Core Housing Need in the Victoria CMA. The selected categories of primary household maintainers represented 10% of the total 20,870 households in Core Housing Need in the area.
- Based on this 10% proportion, 5,585 senior-led households accounted for the highest proportion (27%) of households in Core Housing Need, followed by 4,385 households led by immigrants (21%), 3,045 households led by female lone parents (15%) and 1,590 households led by aboriginals (8%) in the Victoria CMA.



Source: Canada Mortgage and Housing Corporation

Households in Core Housing Need by Select Primary Household Maintainers in the Victoria CMA, 2011

	Total Households in Core Housing Need		Senior (Age 65+)		Immigrant		Female Lone Parent		Aboriginal	
	#	%	#	%	#	%	#	%	#	%
Victoria CMA (22.7%)	20,870		5,585	27%	4,385	21%	3,045	15%	1,590	8%

Source: Canada Mortgage and Housing Corporation, Canadian Housing Observer, Characteristics of Households in Core Housing Need, Victoria, 2011 (Results derived from the National Household Survey, 2011)

Notes:

- This table only reports on particular primary household maintainer categories. Therefore, primary household maintainer values do *not* add up to the total households in Core Housing Need. Data on households led by persons with activity limitations were not available.
- Categories are not mutually exclusive. For example, a primary household maintainer may be a senior in addition to an immigrant or an Aboriginal.

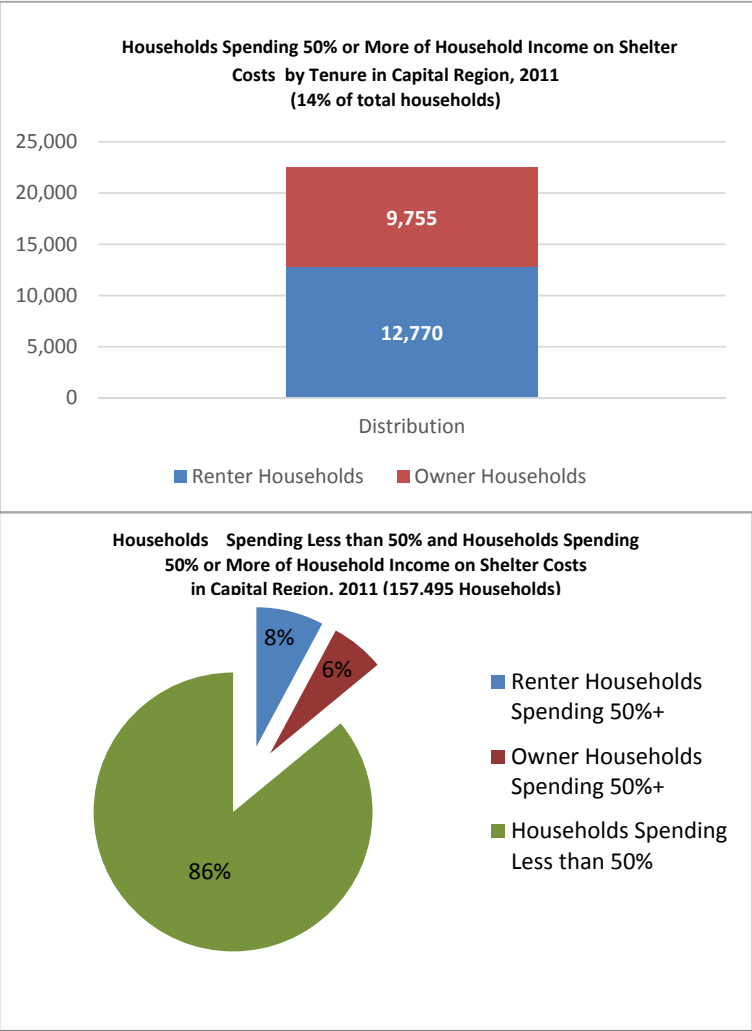
4.4 Shelter to Income Ratio: Households Spending 50% or More of Household Income on Shelter Costs

Description

- Households that spend more 50% or more 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 22,525 households in the Capital Region that spend 50% or more of their household income on shelter costs accounting for 14% of the total 157,495 households in the region. Nearly a quarter (24%) of all renter households or 12,770 renter households spent 50% or more of their household income on shelter costs. There were 9,755 owner households that spent 50% or more of their household income on shelter costs representing 9% of all owner households in the Capital Region.
- Households spending 50% or more of their household income on shelter costs by tenure varied across municipalities. Salt Spring Island EA had the highest proportion of renter households (36%), while no renter households in the Highlands paid 50% or more of their household income on shelter costs.
- Saanich, Victoria, Oak Bay, Southern Gulf Islands EA, Sooke and Salt Spring Island EA reported renter households spending 50% or more of their household income on shelter costs at a proportion between 24% and 36% of the total renter households of their respective municipalities.
- Owner households in the Capital Region had lower rates relative to the total number of households in the region. Owner households reported a smaller range across municipalities: a high of 16% of the Salt Spring Island owner households to a low of 6% of North Saanich and Central Saanich owner households.



Source: Statistics Canada, 2011 National Household Survey

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

	Households in non-farm non-reserve private dwellings	Total - Renter		Total - Owner		Total - Spending 50% or more of Household Income on Shelter Costs		Renter Households spending 50% or more of Household Income on Shelter Costs		Owner Households spending 50% or more of Household Income on Shelter Costs	
		#	% of total	#	% of total	#	% of total	#	% of Renter total	#	% of Owner total
North Saanich DM (20.6%)	4,455	475	11%	3,985	89%	335	8%	95	20%	240	6%
Sidney T (21.4%)	5,325	1,045	20%	4,285	80%	565	11%	170	16%	395	9%
Central Saanich DM (18.7%)	6,445	1,280	19%	5,165	81%	625	10%	290	23%	335	6%
Saanich DM (21.4%)	45,175	12,115	27%	33,065	73%	6,085	13%	2,950	24%	3,140	9%
Salt Spring Island EA (29.0%)	4,510	815	17%	3,710	83%	900	20%	295	36%	600	16%
Southern Gulf Islands EA (40.9%)	2,480	290	11%	2,190	88%	275	11%	85	29%	190	9%
Oak Bay DM (18.9%)	7,765	1,880	24%	5,880	76%	975	13%	550	29%	430	7%
Victoria CY (24.6%)	42,870	25,415	59%	17,450	41%	7,935	0%	6,245	25%	1,690	10%
Esquimalt DM (27.8%)	8,000	4,065	51%	3,975	49%	1,205	15%	815	20%	390	10%
Colwood CY (16.9%)	6,095	1,315	22%	4,780	78%	505	8%	145	11%	360	8%
Metchosin DM (29.8%)	1,710	295	17%	1,420	83%	135	8%	20	7%	115	8%
Langford CY (24.0%)	11,665	2,825	24%	8,855	76%	1,490	13%	580	21%	910	10%
View Royal T (18.4%)	3,945	1,100	28%	2,845	72%	515	13%	210	19%	300	11%
Highlands DM (33.0%)	780	35	4%	745	96%	70	9%	0	0%	65	9%
Sooke DM (30.5%)	4,470	835	19%	3,630	81%	675	15%	260	31%	410	11%
Juan de Fuca EA (Part 1) (38.3%)	1,805	270	15%	1,535	85%	230	13%	55	20%	180	12%
Capital (23.1%)	157,495	54,115	34%	103,620	66%	22,525	14%	12,770	24%	9,755	9%

Source: Statistics Canada, 2011 National Household Survey Custom Tabulation based on Table 99-014-X2011028

Notes:

- Reported for: Owner and Renter private households with household total income greater than zero in non-farm, non-reserve private dwellings.
- 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.

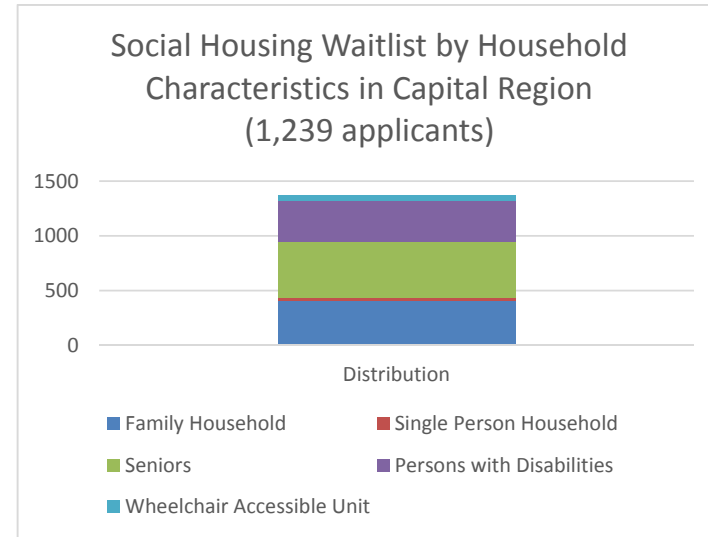
4.5 BC Housing Social Housing Waitlist

Description

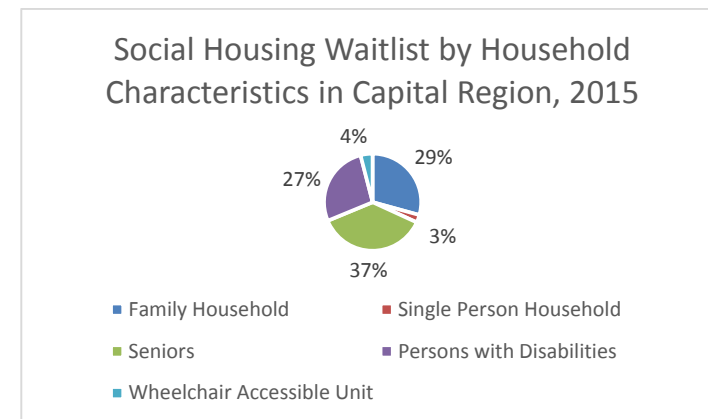
- BC Housing tracks data on all households that have applied for social housing administered by BC Housing. Applicants are placed on a waitlist until social housing is provided. The waitlist indicates the need for affordable housing, but does not accurately measure affordable housing demand.
- Not all housing providers use the Social Housing Waitlist to house their tenants. This waitlist only represents those who qualify for the independent subsidized housing units for families, seniors and persons living with disabilities.

Findings

- There were 1,239 households on the BC Housing waitlist in the Capital Region in 2015. Over half (51%) or 636 applicants were in the City of Victoria, followed by 271 applicants in Saanich (22%), and 149 applicants in Esquimalt (12%).
- Applicants who were seniors accounted for 40% 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
North Saanich DM	11	6	0	3	2	0
Sidney T	21	7	0	10	3	1
Central Saanich DM	36	11	0	16	8	1
Saanich DM	271	97	2	89	71	12
Salt Spring Island EA	9	2	1	5	1	0
Southern Gulf Islands EA	4	1	0	2	0	1
Oak Bay DM	22	5	2	9	5	1
Victoria CY	636	143	23	254	194	22
Esquimalt DM	149	42	3	49	45	10
Colwood CY	52	20	2	16	12	2
Metchosin DM	7	1	0	5	1	0
Langford CY	90	42	1	31	13	3
View Royal T	26	6	0	8	11	1
Highlands DM	1	0	0	1	0	0
Sooke DM	37	19	1	8	8	1
Juan de Fuca EA (Part 1)	2	0	0	2	0	0
Capital	1,239	414	35	510	376	55

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

Notes:

- Data for New Songhees 1A are not included.
- 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.

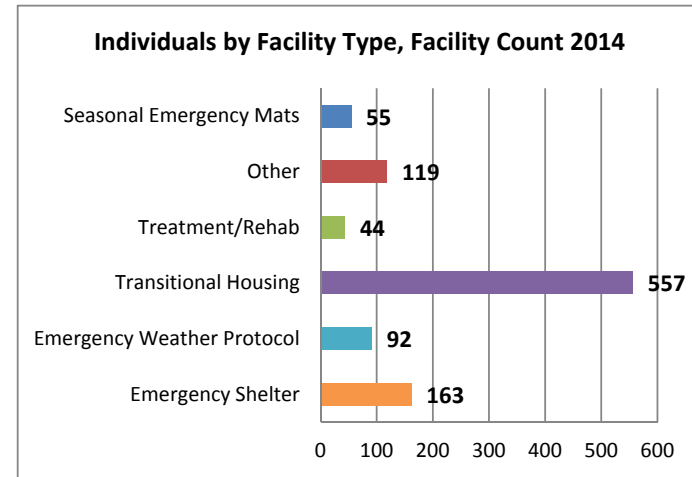
4.6 Indicators of Homelessness: Point-in-Time Facility Count

Description:

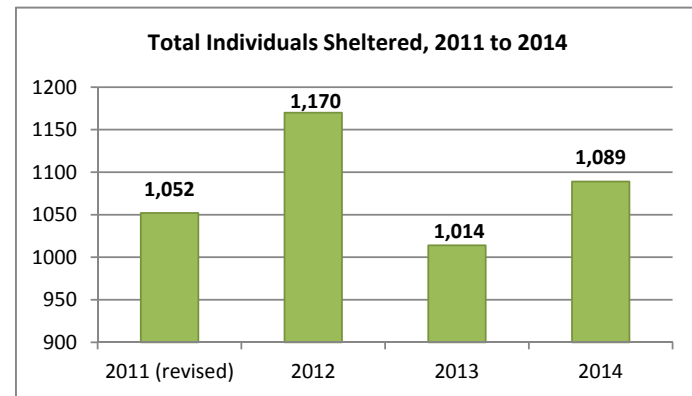
- The Canadian Definition of Homelessness is used to define homelessness in this report. The definition describes four categories of homelessness: unsheltered, emergency sheltered, provisionally accommodated, and insecurely housed.²⁹ Please see the Glossary for a complete definition and description of the Facility Count methodology.
- In the Capital Region, four indicators are used to estimate the rate and extent of homelessness: a point-in-time enumeration of individuals accessing emergency shelters and provisional accommodations (Facility Count), the number of unique shelter users, emergency shelter occupancy rates, and an analysis of trends of shelter use over time.
- The Facility Count is not a census of the homeless population, but a snapshot of the number of people experiencing homelessness or housing insecurity accessing emergency shelters and provisional accommodations on a specific day.³⁰ The data is presented in aggregate form by general demographic information (age and gender), and by facility type categories.
- The enumeration in 2014 occurred on February 5th and 6th, 2014.

Findings:

- On February 5th, 2014, a total of 1,167 individuals were enumerated. There were 1,089 individuals enumerated in 87 facilities, and 78 people were turned away from facilities. The extreme weather facilities³¹ were operating between 90% and 92% capacity that night.
- While there is some amount of fluctuation, the number of sheltered individuals has remained at a similar rate starting in 2011.
- In 2014, 70 families were enumerated, including 116 children. Youth accounted for 89



Source: Greater Victoria Coalition to End Homelessness, 2014



Source: Greater Victoria Coalition to End Homelessness, 2014

²⁹ Canadian Homelessness Research Network (2012). Definition of Homelessness. Available online at: <http://www.homelesshub.ca/CHRNhomelessdefinition>

³⁰ Albert, Marika, Bernie Pauly, Geoff Cross, and Tanya Cooper (2014). One Night Only: Report of Those Staying in Temporary Accommodation in Greater Victoria. Victoria: Greater Victoria Coalition to End Homelessness. Available online: http://victoriahomelessness.ca/wp-content/uploads/2014/09/FacilityCount2014_FINAL.pdf

³¹ See glossary for detailed explanation.

of those enumerated.

- More males (630), than females (264) were sheltered and more females (39), than males (27) were turned away from facilities.
- By facility type, 163 individuals were enumerated in emergency shelters, 92 at extreme weather protocol shelters, 55 at seasonal shelters, 557 in transitional housing, 59 in hotels/motels, 44 in treatment, and 119 in other types of facilities.

Total Individuals Sheltered and Turned Away by Age Category and Gender (2014)

	Sheltered	Turned away	Total
Adult male	630	27	657
Adult female	264	39	303
Adult other	2	0	2
Total adult	896	66	962
Youth male	49	1	50
Youth female	39	0	39
Youth other	0	0	0
Total youth	88	1	89
Child male	58	6	64
Child female	47	5	52
Child other	0	0	0
Child unknown	0	n/a	0
Total children	105	11	116
TOTAL	1,089	78	1,167

Source: 2014 Facility Count, Greater Victoria Coalition to End Homelessness

Sheltered Individuals Enumerated by Gender/Age and Facility Type (2014)

	Emergency Shelter	Extreme Weather	Transitional Housing	Hotel/Motel	Treatment	Other	Seasonal Emergency	TOTAL
Adult male	112	73	232	45	24	115	29	630
Adult female	42	19	172	13	13	1	4	264
Adult other	1	0	0	0	1	0	0	2
Youth male	1	0	19	1	6	3	19	49
Youth female	2	0	34	0	0	0	3	39
Youth other	0	0	0	0	0	0	0	0
Child male	2	0	56	0	0	0	0	58
Child female	3	0	44	0	0	0	0	47
Child other	0	0	0	0	0	0	0	0
Child unknown	0	0	0	0	0	0	0	0
TOTAL	163	92	557	59	44	119	55	1,089

Source: Greater Victoria Coalition to End Homelessness, 2014

Total Sheltered by Facility Type, 2011 to 2014

	Emergency Shelter	Extreme Weather Protocol	Seasonal Emergency	Transitional Housing	Hotel/Motel	Treatment	Other	Total sheltered	Total Enumerated
2011 (revised)	153	n/a	29	516	251	53	50	1,052	1,143
2012	150	21	67	500	293	54	85	1,170	1,205
2013	153	35	55	656	n/a	38	77	1,014	1,069
2014	163	92	55	557	59	44	119	1,089	1,167

Source: 2014 Facility Count, Greater Victoria Coalition to End Homelessness

Notes:

- The 'Other' category includes correctional facilities, detox beds, police cells, a halfway house, and emergency room beds.
- Emergency Shelters Includes overnight shelter, crash beds and short term stay shelters (Greater Victoria Coalition to End Homelessness, 2013).
- The Greater Victoria Extreme Weather Protocol (EWP) is a regional community program developed to address the shelter needs of homeless people during periods of harsh wind, rain, snow, and/or subzero temperatures. A two-tiered approach has been enacted to open more shelters with reduced capacity (Victoria Extreme Weather Response Protocol, 2014).
- Seasonal Emergency Shelters are overnight shelters only open on a seasonal basis, not year-round.
- Transitional housing is housing from 30 days to two or three years that includes the provision of support services, on- or off-site, to help people move towards independence and self-sufficiency. Transitional housing is often called second-stage housing, and includes housing for women fleeing abuse (Pauly et al, 2012).
- 'n/a' refers to unknown or unavailable data.

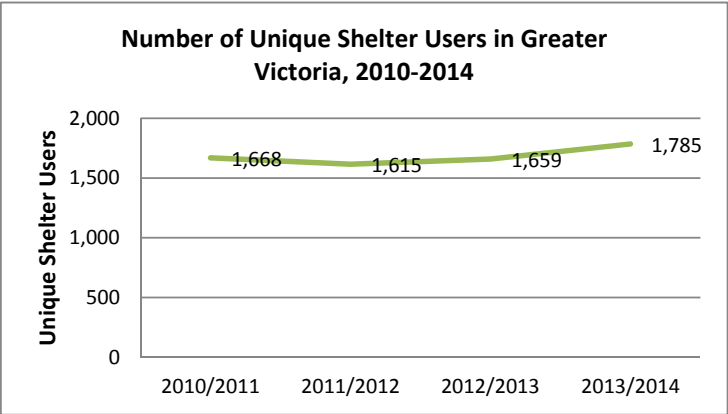
4.7 Indicators of Homelessness: Unique Shelter Users and Shelter Use Patterns

Description:

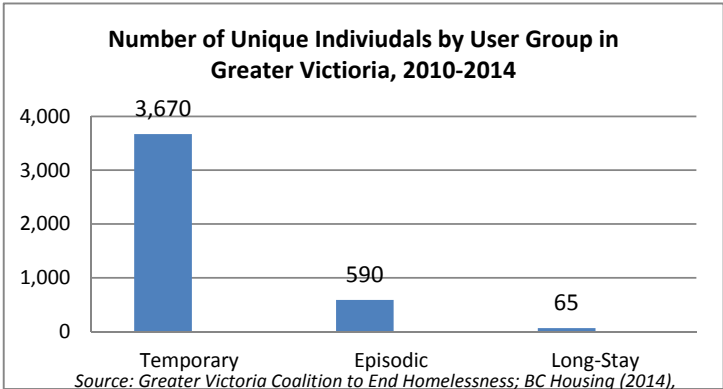
- The number of unique individuals accessing emergency shelter services is based on data from five adult emergency services in the region. The number of users is annual and reflects the unique individuals over the age of 19 who stayed at least one night in one of the five shelters.³²
- Administrative data from five adult emergency shelters in the Capital Region over a four year period (May 2010 to May 2014) was examined to explore shelter use patterns over time.³³
- The analysis helps determine the different housing and related supports that are needed for those who use emergency shelters.
- The shelter use patterns were categorized into three different categories: Temporary – staying in a shelter a few times, for a limited duration; Episodic – staying in shelters more times, for short durations; and Long-Stay – staying in shelters over long periods of time.³⁴ For a more detailed explanation of these categories, please see the Glossary.

Findings:

- There were 1,785 unique shelter users in 2013/14. This is fairly consistent with previous years.
- The average number of shelter stays for those in the Temporary category was 1.4 days, and the average duration of stay per episode was 17.6 days. There were 3,670 individuals that experienced temporary homelessness over this time period.³⁵
- The average number of shelter stays for those in the Episodic category was 5.1 days, and the average duration of stay per episode was 30.8 days. There were 590 individuals that



Source: Greater Victoria Coalition to End Homelessness; BC Housing (2014), HSS, 2008-2014; Victoria Cool Aid Society (2014)



Source: Greater Victoria Coalition to End Homelessness; BC Housing (2014), HSS, 2008-2014; Victoria Cool Aid Society (2014).

³² Rabinovitch, Hannah, Bernie Pauly, and Jinhui Zhao. (2014). Patterns of Homelessness in Greater Victoria. Victoria: Greater Victoria Coalition to End Homelessness. Available online: <http://victoriahomelessness.ca/wp-content/uploads/2014/09/PatternsofHomelessnessFINAL.pdf>

³³ Rabinovitch et al (2014).

³⁴ Rabinovitch et al (2014).

³⁵ Rabinovitch et al (2014).

experienced episodic homelessness over this time period.³⁶

- The average number of shelter stays for those in the Long-Stay category was 4.6 days, and the average duration of stay per episode was 179.6 days. There were 65 individuals that experienced long-stay homelessness.³⁷

Shelter Use Patterns by Usage Group, 2010-2014

	Average Number of Days	Average Duration of Stay per Episode	Number of Individuals
Temporary	1.4	17.6	3,670
Episodic	5.1	30.8	590
Long-Stay	4.6	179.6	65

Source: Greater Victoria Coalition to End Homelessness (2014); BC Housing (2014)

³⁶ Rabinovitch et al (2014).

³⁷ Rabinovitch et al (2014).

Theme 5: Continuum of Housing Choices - Renters

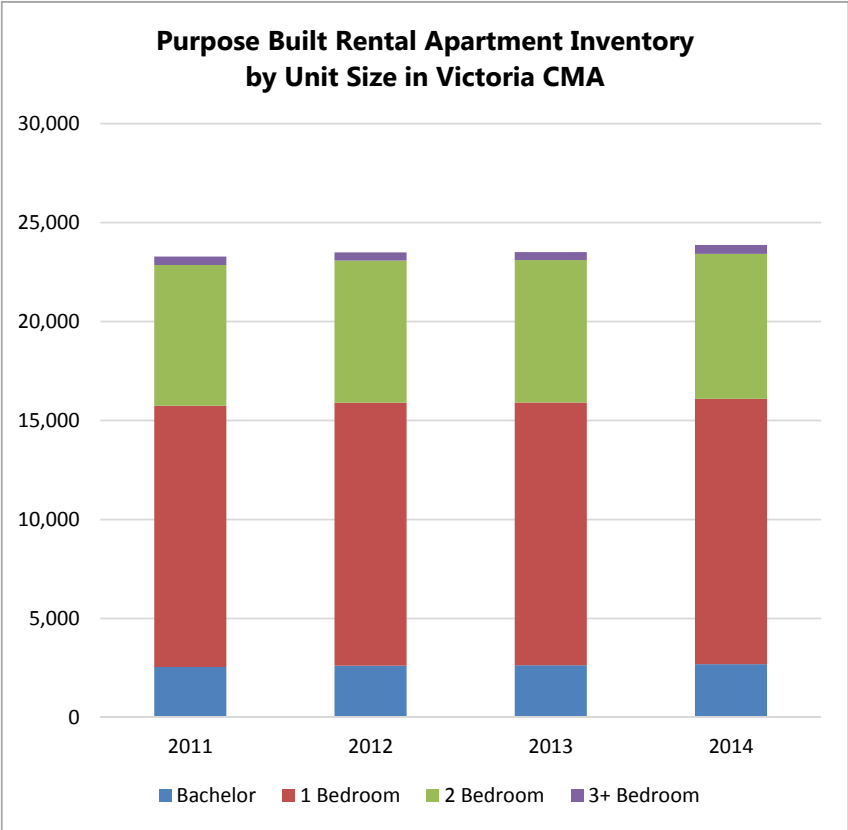
5.1 Purpose Built Rental Apartment Inventory

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.

Findings

- The City of Victoria accounts for 68% of the total purpose built rental apartment stock in the Victoria CMA or 16,270 units as of April 2014.
- With the addition of 579 units since 2011, the Victoria CMA saw a 2.5% increase in purpose built rental apartment stock totaling 23,866 units in 2014.
- Although Victoria added the most units (417 units), an additional 35 units expanded Langford's purpose built rental stock by 15.4% from 2011 to 2014.
- In 2014, 1 bedroom (13,352 units) and 2 bedroom units (7,284 units) represented 87% of the total purpose built apartment stock in the Victoria CMA.



Source: Canada Mortgage and Housing Corporation

Purpose Built Rental Apartment Inventory for the Victoria CMA Municipalities, 2011- 2014

	2011	2012	2013	2014
North Saanich DM	n/a	n/a	n/a	n/a
Sidney T	260	258	254	262
Central Saanich DM	282	283	282	282
Saanich DM	2,690	2,689	2,685	2,784
Oak Bay DM	1,033	1,038	1,042	1,031
Victoria CY	15,853	16,045	16,055	16,270
Esquimalt DM	2,617	2,628	2,637	2,649
Colwood CY	119	119	119	121
Metchosin DM	5	5	5	5
Langford CY	227	231	231	262
View Royal T	146	143	141	145
Highlands DM	n/a	n/a	n/a	n/a
Sooke DM	55	56	56	55
Juan de Fuca EA (Part 1)	n/a	n/a	n/a	n/a
Victoria CMA	23,287	23,495	23,507	23,866

Purpose Built Rental Apartment Inventory by Unit Size for the Victoria Municipalities, 2011- 2014

	2011				2012				2013				2014			
	Bach	1 Bdrm	2 Bdrm	3+ Bdrm	Bach	1 Bdrm	2 Bdrm	3+ Bdrm	Bach	1 Bdrm	2 Bdrm	3+ Bdrm	Bach	1 Bdrm	2 Bdrm	3+ Bdrm
North Saanich DM	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Sidney T	5	116	135	4	5	114	135	4	5	115	130	4	5	130	123	4
Central Saanich DM	7	119	153	3	7	120	153	3	6	119	153	3	7	119	153	3
Saanich DM	167	1,416	1,012	95	164	1,420	1,009	96	164	1,400	1,021	100	184	1,436	1,056	108
Oak Bay DM	54	554	415	10	57	557	418	8	56	565	412	9	55	558	410	8
Victoria CY	2,159	9,415	4,094	185	2,221	9,510	4,160	154	2,246	9,492	4,167	150	2,279	9,567	4,234	190
Esquimalt M	112	1,419	1,015	71	114	1,414	1,017	83	120	1,418	1,023	76	123	1,415	1,037	74
Colwood CY	2	34	77	6	2	34	77	6	2	36	75	6	2	38	76	5
Metchosin DM	1	1	1	2	1	1	1	2	1	1	1	2	1	1	1	2
Langford CY	28	62	93	44	29	65	93	44	24	66	96	45	24	81	111	46
View Royal T	5	22	108	11	5	20	108	10	5	20	106	10	5	22	109	9
Highlands DM	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Sooke DM	7	37	11	**	7	38	11	**	7	38	11	**	7	37	11	**
Juan de Fuca EA (Part 1)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Victoria CMA	2,547	13,195	7,114	431	2,612	13,293	7,180	410	2,637	13,270	7,195	405	2,692	13,404	7,321	449

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

Notes:

- n/a Data not available or applicable
- ** Data suppressed to protect confidentiality or not statistically reliable

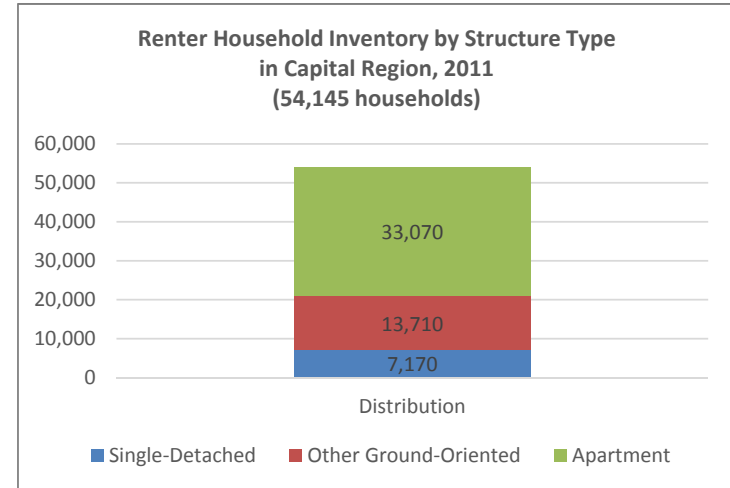
5.2 Renter Household Inventory by Structure Type and Age of Building

Description

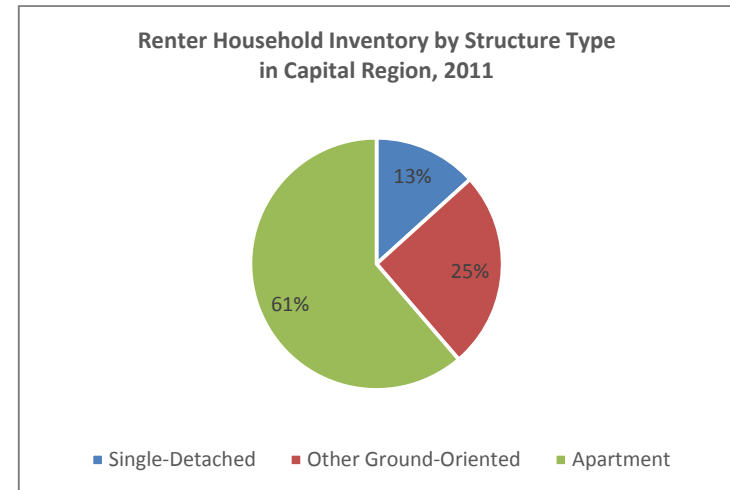
- The National Household Survey (2011) counted 54,470 renter households in the Capital Region. For the purposes of this section, there are 54,145 renter households in the Capital Region ('Capital' is the sum of the municipalities excluding the First Nations Reserves). Renter households reported living 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

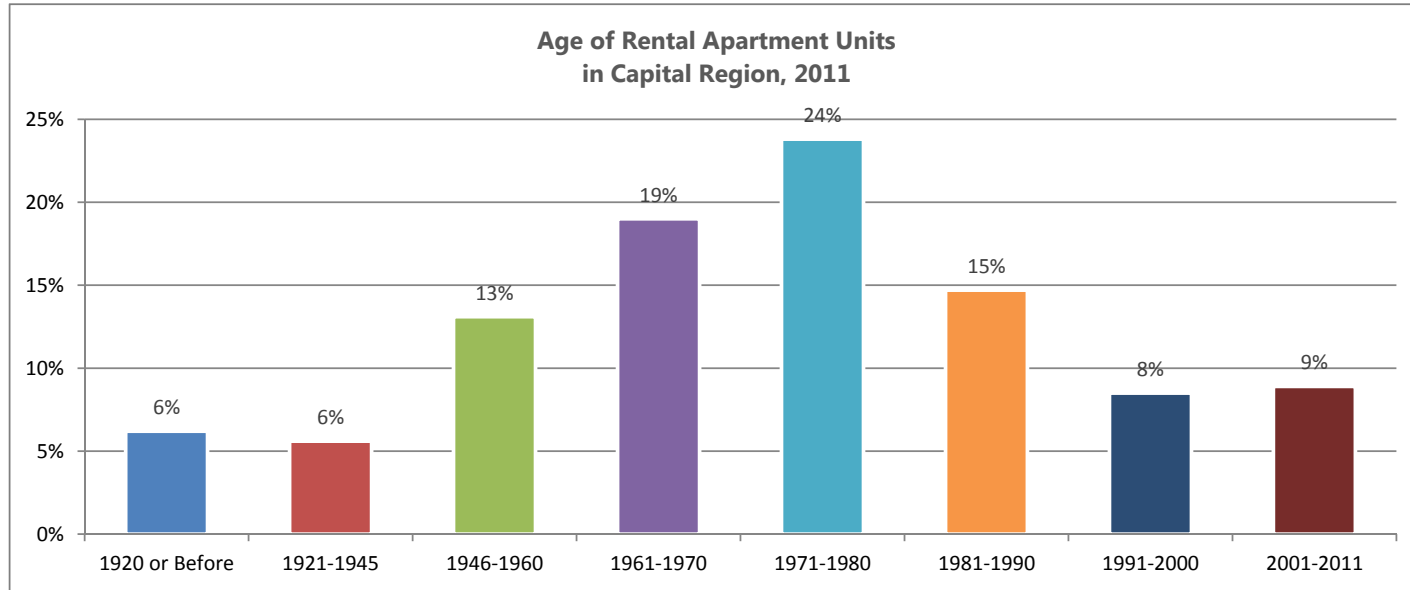
- 33,070 renter households lived in apartments (61%) compared to 13,710 (25%) in other ground-oriented dwellings and 7,170 (13%) in single-detached dwellings.
- Although no renter households in Metchosin, the Highlands and Juan de Fuca EA resided in apartments, over 70% of renter households in the City Victoria, Esquimalt and Oak Bay lived in apartments.
- The highest proportion of renter households in View Royal resided in other ground-oriented dwellings (66%) compared to no renter households in the Southern Gulf Islands EA and the Highlands.
- All renter households in the Highlands lived in single-detached dwellings with high proportions in the Southern Gulf Islands EA (86%), Juan de Fuca EA (91%) and the Salt Spring Island EA (71%).
- The City of Victoria (4%) and Esquimalt (8%) had the lowest proportions of renter households residing in single-detached dwellings.
- In 2011, the 83% of rental buildings that 44,445 renter households occupied were built before 1991 in the Capital Region which means a large portion of the stock is older and will require increasing repairs and upgrading which has the potential to negatively impact supply as units are moved from the rental universe to be renovated or repaired. 60% of renter households in Langford resided in buildings constructed after 1990.



Source: Statistics Canada, 2011 National Household Survey



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
North Saanich DM (20.6%)	480	215	45%	205	43%	45	9%
Sidney T (21.4%)	1,045	195	19%	310	30%	540	52%
Central Saanich DM (18.7%)	1,280	350	27%	440	34%	480	38%
Saanich DM (21.4%)	12,140	2,195	18%	4,905	40%	5,045	42%
Salt Spring Island EA (29.0%)	815	575	71%	190	23%	45	6%
Southern Gulf Islands EA (40.9%)	290	250	86%	0	0%	20	7%
Oak Bay DM (18.9%)	1,885	315	17%	240	13%	1,330	71%
Victoria CY (24.6%)	25,475	905	4%	3,555	14%	21,020	83%
Esquimalt DM (27.8%)	4,060	315	8%	790	19%	2,945	73%
Colwood CY (16.9%)	1,320	360	27%	630	48%	290	22%
Metchosin DM (29.8%)	295	160	54%	85	29%	0	0%
Langford DM (24.0%)	2,825	585	21%	1,305	47%	905	32%
View Royal T (18.4%)	1,100	185	17%	715	65%	180	16%
Highlands DM (33.0%)	35	35	100%	0	0%	0	0%
Sooke DM (30.5%)	830	285	34%	315	38%	225	27%
Juan de Fuca EA (Part 1) (38.3%)	270	245	91%	25	9%	0	0%
Capital (23.1%)	54,145	7,170	13%	13,710	25%	33,070	61%

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
North Saanich DM (20.6%)	480	0	0%	35	7%	55	11%	60	13%
Sidney T (21.4%)	1,045	0	0%	40	4%	80	8%	175	17%
Central Saanich DM (18.7%)	1,280	20	2%	40	3%	105	8%	195	15%
Saanich DM (21.4%)	12,140	225	2%	560	5%	1,680	14%	2,090	17%
Salt Spring Island EA (29.0%)	815	25	3%	70	9%	85	10%	105	13%
Southern Gulf Islands EA (40.9%)	290	0	0%	0	0%	30	10%	60	21%
Oak Bay DM (18.9%)	1,885	115	6%	250	13%	535	28%	380	20%
Victoria CY (24.6%)	25,475	2,825	11%	1,655	6%	3,075	12%	5,395	21%
Esquimalt DM (27.8%)	4,060	90	2%	160	4%	720	18%	945	23%
Colwood CY (16.9%)	1,320	0	0%	85	6%	275	21%	210	16%
Metchosin DM (29.8%)	295	20	7%	0	0%	40	14%	100	34%
Langford CY (24.0%)	2,825	20	1%	15	1%	210	7%	270	10%
View Royal T (18.4%)	1,100	0	0%	80	7%	120	11%	135	12%
Highlands DM (33.0%)	35	0	0%	0	0%	0	0%	0	0%
Sooke DM (30.5%)	830	0	0%	25	3%	65	8%	85	10%
Juan de Fuca (Part 1) (38.3%)	270	0	0%	15	6%	0	0%	35	13%
Capital (23.1%)	54,145	3,340	6%	3,030	6%	7,075	13%	10,240	19%

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%)	480	100	21%	65	14%	100	21%	45	9%
Sidney T (21.4%)	1,045	370	35%	220	21%	55	5%	100	10%
Central Saanich DM (18.7%)	1,280	365	29%	220	17%	120	9%	220	17%
Saanich DM (21.4%)	12,140	2,900	24%	2,525	21%	1,420	12%	745	6%
Salt Spring Island EA (29.0%)	815	185	23%	140	17%	95	12%	90	11%
Southern Gulf Islands EA (40.9%)	290	45	16%	50	17%	50	17%	0	0%
Oak Bay DM (18.9%)	1,885	385	20%	105	6%	0	0%	95	5%
Victoria CY (24.6%)	25,475	6,040	24%	3,105	12%	1,765	7%	1,610	6%
Esquimalt DM (27.8%)	4,060	1,260	31%	620	15%	110	3%	150	4%
Colwood CY (16.9%)	1,320	270	20%	160	12%	165	13%	150	11%
Metchosin DM (29.8%)	295	50	17%	50	17%	20	7%	0	0%
Langford CY (24.0%)	2,825	355	13%	250	9%	350	12%	1,355	48%
View Royal T (18.4%)	1,100	180	16%	270	25%	185	17%	130	12%
Highlands DM (33.0%)	35	0	0%	0	0%	0	0%	0	0%
Sooke DM (30.5%)	830	310	37%	115	14%	115	14%	120	14%
Juan de Fuca EA (Part 1) (38.3%)	270	30	11%	20	7%	50	19%	0	0%
Capital (23.1%)	54,145	12,845	24%	7,915	15%	4,600	8%	4,810	9%

Source: Statistics Canada, 2011 National Household Survey

Notes:

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

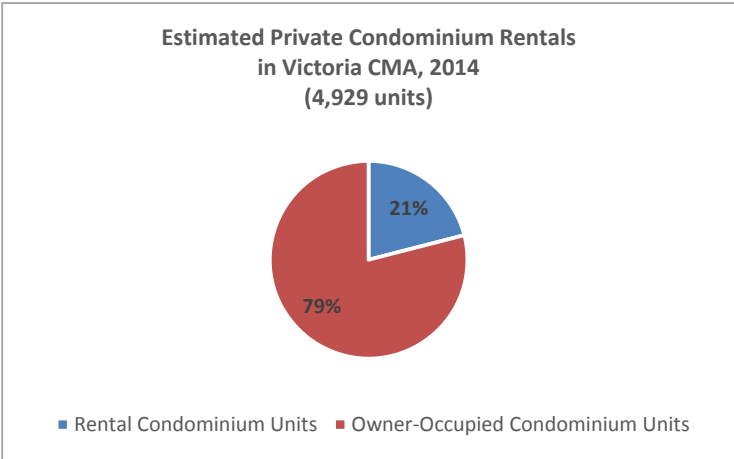
5.3 Private Condominium Rental Inventory

Description

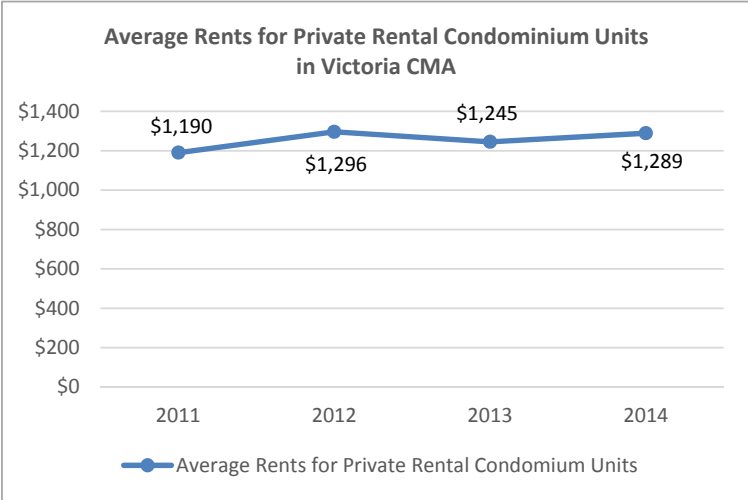
- Private condominium rental units represent a small proportion (8%) of the rental housing stock in the Capital Region.
- In general, condominium rental units are newer, often better finished, are in better condition, and have higher average rents than other rental housing stock.
- The size of the rental condominium market in the Victoria CMA has stayed relatively constant from 2011 to 2014.

Findings

- There were an estimated 4,929 private condominium rental units in the Victoria CMA in 2014, accounting for 21% of the total condominium stock (23,126 units) in the area.
- An 8% increase in the average rent of private condominium rental units in the area occurred from \$1,190 in 2011 to \$1,289 in 2014.
- While the average rent for 2 bedroom private condominium rental units remained relatively constant, there was an 8% decrease in the average rent for 1 bedroom units from \$1,052 in 2011 to \$973 in 2013.³⁸
- As of 2014, a 1.8% average vacancy rate for private condominium rental units in the area indicates a relatively balanced market.



Source: Canada Mortgage and Housing Corporation



Source: Canada Mortgage and Housing Corporation

³⁸ Data for 2014 was suppressed to protect confidentiality or data was not statistically reliable (CMHC, 2014).

Private Condominium Rental Inventory for the Victoria CMA, 2011-2014

	2011	2012	2013	2014
Rental Condominium Units	4,396	4,623	4,884	4,929
Total Condominium Units	21,928	22,319	22,760	23,126
% Rental Condominium Units	20%	21%	21%	21%

Average Rents for Private Rental Condominium Units by Unit Size in the Victoria CMA, 2011-2014

	2011	2012	2013	2014
Bachelor	**	**	**	**
1 Bedroom	\$1,052	**	\$973	**
2 Bedroom	\$1,277	\$1,368	\$1,270	\$1,289
3+ Bedroom	**	**	**	**
Total	\$1,190	\$1,296	\$1,245	\$1,289

Average Vacancy Rates for Private Rental Condominium Units in the Victoria CMA, 2011-2014

2011	2012	2013	2014
1%	2%	2%	1.8%

Source: Canada Mortgage and Housing Corporation, Secondary Rental Market Survey, 2011, 2012, 2013, 2014

Notes

- ** Data suppressed to protect confidentiality or not statistically reliable

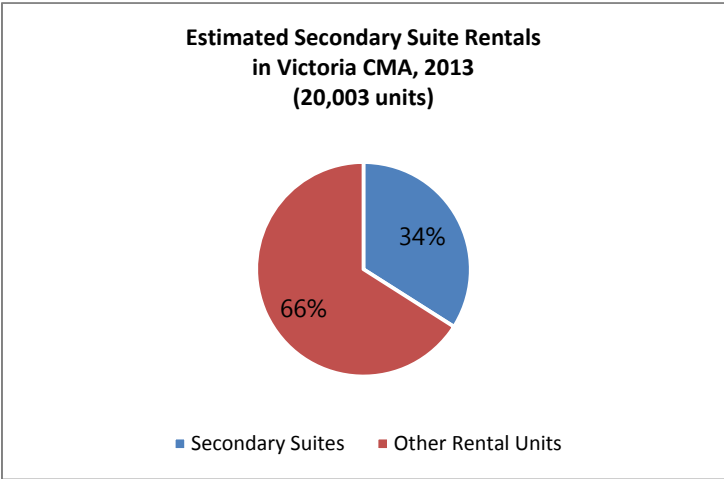
5.4 Secondary Rental Units Inventory

Description

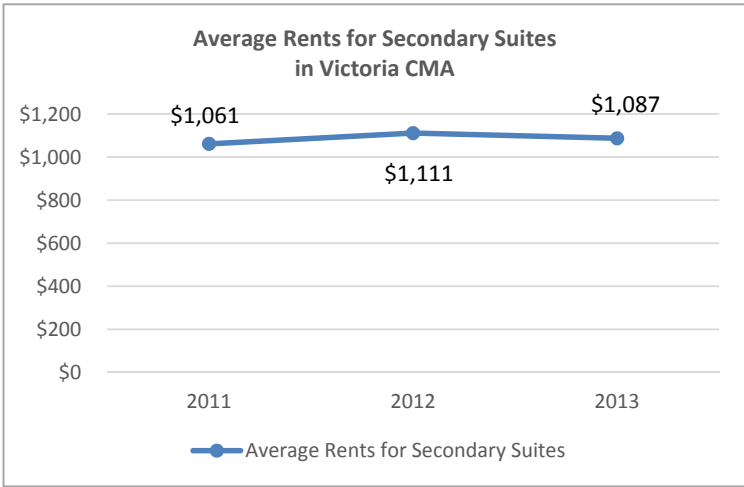
- Secondary suites account for the second largest proportion (34%) of rental housing stock in the Capital Region.
- In general, secondary suites have average rents that are significantly lower than private rental condominium units. For example, the average rent of a secondary suite was \$1,087 compared to \$1,245 for a private rental condominium unit in 2013. The cost factor alone makes secondary suites essential to the affordable rental market.
- Affordable homeownership is often reliant on secondary suite rental income to offset housing costs.

Findings

- CMHC estimated that there were 20,003 secondary suites in the Victoria CMA in 2013. Nearly half (46%) of these secondary suites were in semi-detached, row house or duplex dwellings. The remaining secondary suites were in other dwelling types, primarily as accessory suites (34%) and in single detached dwellings (20%).
- A 4% increase (759 units) in secondary suites occurred between 2011 and 2013, although improvements in data collection may explain this increase in part.
- There was a slight increase of 2% in the average rent of secondary suites from \$1,061 in 2011 to \$1,087 in 2013.



Source: Canada Mortgage and Housing Corporation



Source: Canada Mortgage and Housing Corporation

Secondary Suite Estimates by Structure Type for the Victoria CMA, 2011-2013

	2011	2012	2013
Single Detached	1,476	3,734	4,049
Semi-Detached, Row, Duplex	9,575	8,083	9,208
Other - Primarily Accessory Suites	**	**	6,746
Total	19,244	19,347	20,003

Average Rents for Secondary Suites in the Victoria CMA, 2011-2013

	2011	2012	2013
Single Detached	\$1,509	\$1,534	\$1,552
Semi-Detached, Row, Duplex	\$954	\$1,062	\$1,057
Other - Primarily Accessory Suites	\$931	\$955	\$857
Total	\$1,061	\$1,111	\$1,087

Source: Canada Mortgage and Housing Corporation, Secondary Rental Market Survey, 2011, 2012 and 2013

Notes:

- ** Data suppressed to protect confidentiality or not statistically reliable

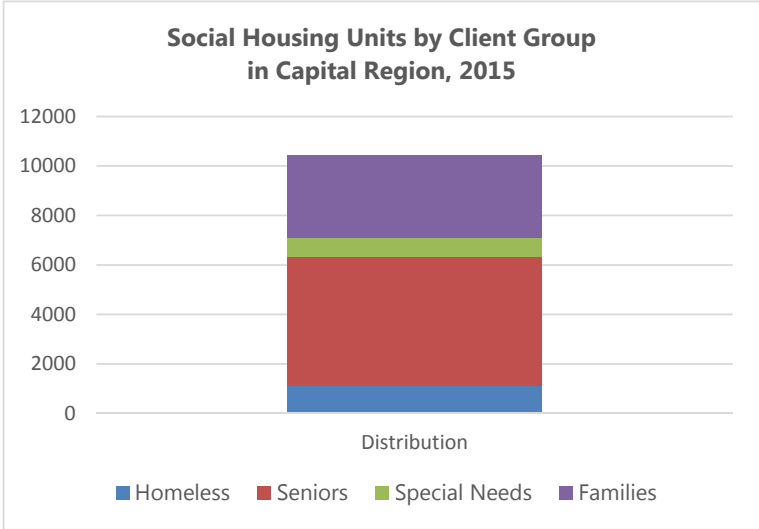
5.5 BC Housing Social Housing Inventory

Description

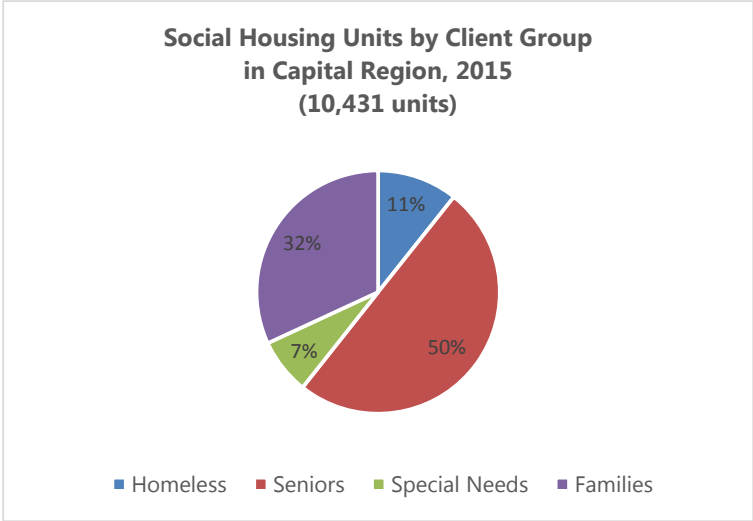
- BC Housing-administered social housing units account for a sizeable proportion (17%) of the rental housing stock in the Capital Region. It should be noted that there may be other subsidized housing in the region that is not reflected in this analysis.
- These government-supported affordable rental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

Findings

- In 2015, BC Housing reported that the organization administered 10,431 social housing units in the Capital Region. 71% of the region's social housing units were in the City of Victoria (5,104 units) and Saanich (2,282 units).
- 5,211 seniors occupied half (50%) of the region's social housing units administered by BC Housing, followed by 3,327 families (32%). Persons experiencing homelessness and individuals with special needs accounted for 18% of the region's BC Housing social housing units.
- Over a quarter (29%) or 2,991 BC Housing clients in the region received rent supplements or rent assistance. These clients are tenants in the private rental market and apply their rent assistance against their rent.



Source: BC Housing



Source: BC Housing

Social Housing Units in the Capital Region Municipalities and Electoral Areas, 2015

# BC Housing Units		
	#	% of total
North Saanich DM	59	1%
Sidney T	237	2%
Central Saanich DM	280	3%
Saanich DM	2,282	22%
Salt Spring Island EA	253	2%
Southern Gulf Islands EA	41	**
Oak Bay DM	500	5%
Victoria CY	5,104	49%
Esquimalt DM	612	6%
Colwood CY	236	2%
Metchosin DM	10	**
Langford CY	516	5%
View Royal T	80	1%
Highlands DM	5	**
Sooke DM	208	2%
Juan de Fuca EA (Part 1)	**	**
Capital	10,431	100%

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

Note:

** indicates less than 1% of the total number of units for the Capital Region

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
Brentwood Bay	0	0	0	0	0	0	0	0	0	0	0
Central Saanich	0	0	0	68	19	79	0	25	89	0	280
Colwood	0	0	0	6	6	55	98	31	40	0	236
Esquimalt	0	0	11	150	57	159	62	58	115	0	612
Galiano	0	0	0	0	0	16	0	1	3	0	20
Highlands	0	0	0	0	0	0	0	4	1	0	5
Jordan River	0	0	0	0	0	0	0	0	0	0	0
Langford	0	0	0	167	12	30	123	98	86	0	516
Mayne	0	0	0	0	0	0	0	1	4	0	5
Metchosin	0	0	0	0	0	0	0	4	6	0	10
New Songhees 1A	0	0	0	0	0	0	0	2	4	0	6
North Saanich	0	0	0	0	23	0	24	5	7	0	59
Oak Bay	0	0	0	164	4	247	0	17	68	0	500
Pender Island	0	0	0	0	0	6	0	1	3	0	10
Port Renfrew	0	0	0	0	0	0	0	0	0	0	0
Saanich	0	69	36	90	259	594	792	199	243	0	2,282
Saanichton	0	0	0	0	0	0	0	0	8	0	8
Salt Spring Island	0	4	0	80	6	20	35	55	47	6	253
Saturna	0	0	0	0	0	4	0	1	1	0	6
Shirley	0	0	0	0	0	0	0	0	0	0	0
Sidney	0	0	0	100	1	33	11	22	70	0	237
Sooke	0	25	0	25	9	22	30	45	46	6	208
Victoria	147	405	420	476	372	921	1,224	239	832	68	5,104
View Royal	0	0	0	0	8	0	23	19	30	0	80
Capital Regional District	147	503	467	1,326	776	2,186	2,422	827	1,703	80	10,437

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.
- New Songhees 1A data not included
- 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.
- Some household served calculations have changed since the March 31, 2011 snapshot. The data is presented in this spreadsheet according to current practices, but the data presented in spreadsheets for the Victoria Coalition to End Homelessness would reflect practices at the time of the snapshot.

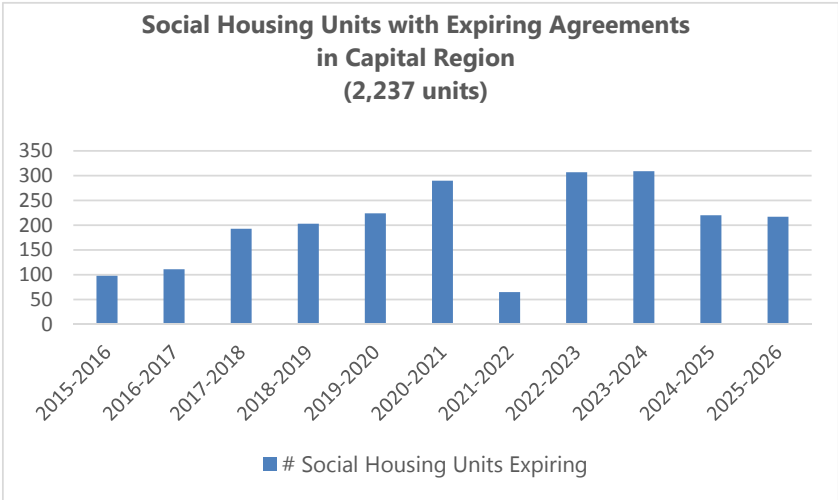
5.6 Expiring Social Housing Agreements

Description

- The Capital Region has 10,431 social housing units administered by BC Housing representing 17% of the estimated total rental housing stock in the region. These include emergency shelters for homeless and women fleeing violence, supportive housing, assisted living, special needs, independent housing for families, seniors and persons living with disabilities and rent assistance for families and seniors. The data included in this report does not include agreements that are held exclusively with the federal government such as many co-op housing communities.

Findings

- There are 4,527 social housing units that receive subsidies for independent families and seniors that are under Federal and Provincial operating agreements administered through BC Housing. These agreements allow for residents who have income below the Household Income Limits determined by BC Housing to pay 30% of their income for rent. The Federal and Provincial operating agreements for those housing units will be expiring over the next twenty years. Below represents the units with expiring operating agreements from 2015-2026. Most of the remaining units will be expiring by 2033
- There are 98 social housing units’ agreements expiring in the 2015/2016 fiscal year, and 1021 units’ agreements are set to expire over the next 5 fiscal years (2016-2021) accounting for almost 25% or 1 in 4 of the total BC Housing-administered social housing agreements. 1118 are set to expire between 2021-2026 for a total of 50% of all social housing units for independent families and seniors over the next ten years.



Source: BC Housing, Central Property System (CPS), March 31, 2015

Social Housing Units with Expiring Agreements in the Capital Region, 2012 to 2023

Fiscal Year	Total Social Housing Units Expiring #	City of Victoria	Other CRD Municipalities
2015-2016	98	98	0
2016-2017	111	72	39
2017-2018	193	118	75
2018-2019	203	79	124
2019-2020	224	181	43
2020-2021	290	100	190
2021-2022	65	43	22
2022-2023	307	61	246
2023-2024	309	99	210
2024-2025	220	23	197
2025-2026	217	94	123
Total Units	2,237	968	1,269

Source: BC Housing, Central Property System (CPS), March 31, 2015

Notes:

- BC Housing only tracks units where we have a financial relationship. There may be other subsidized housing units in the community.
- Table statistics shows projects with operating agreements. Projects are excluded for the following reasons:
 - a) Projects with shorter-term operator agreements rather than operating agreements, such as projects that fall under the Emergency Shelter Program, Transition Housing Program, or Homeless Outreach Program;
 - b) Provincially-funded rent supplement programs;
 - c) Projects that received a one-time grant (<\$100,000);
 - d) Projects where Provincial Rental Housing Corporation (PRHC), including directly managed projects;
 - e) Projects with agreements having no expiry date; and
 - f) Projects with no agreement.
- The data provided is what is available from the Central Property System based on data snapshots as of March 31, 2015.
- Operating agreement end dates may change over time because of early mortgage pay out, agreement renewal/augmentation, change of housing provider, or renegotiation operating agreement.
- Prepared by BC Housing's Research and Corporate Planning Department - August 2015

Theme 6: Continuum of Housing Choices - Ownership

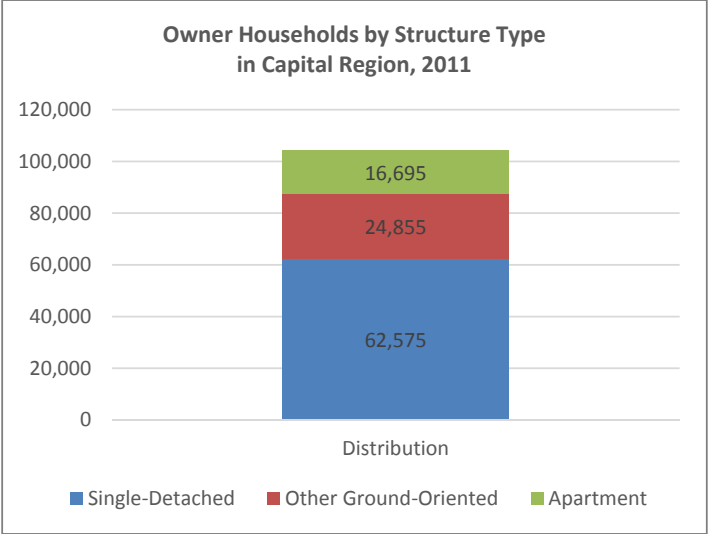
6.1 Ownership Inventory by Structure Type and Age of Building

Description

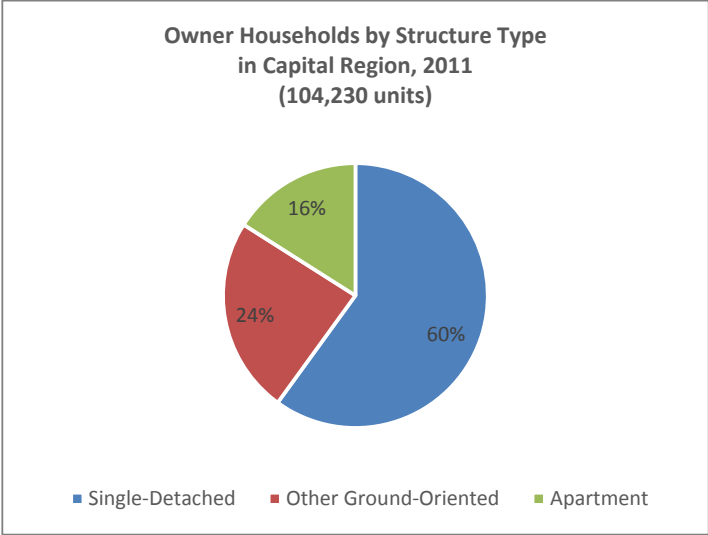
- The National Household Survey (2011) counted 106,635 owner households in the Capital Region. For the purposes of this section, there are 104,230 owner households in the Capital Region. ('Capital' is the sum of the municipalities excluding the First Nations Reserves). 62,575 owner households lived in single-detached dwellings accounting for 60% of the region's owner households, followed by 24,855 (24%) residing in other ground-oriented dwellings and 16,695 (16%) in apartments.
- Housing affordability in the Capital Region differs across structure types, municipalities and Electoral Areas, and building age categories.
- 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

- The majority of owner households (60%) in the Capital Region lived in single-detached dwellings in 2011. 20,620 owner households in Saanich accounted for a third (33%) of the region's owner households residing in single-detached dwellings. All of the owner households in the Highlands lived in single-detached dwellings compared to only 33% of owner households in Victoria.

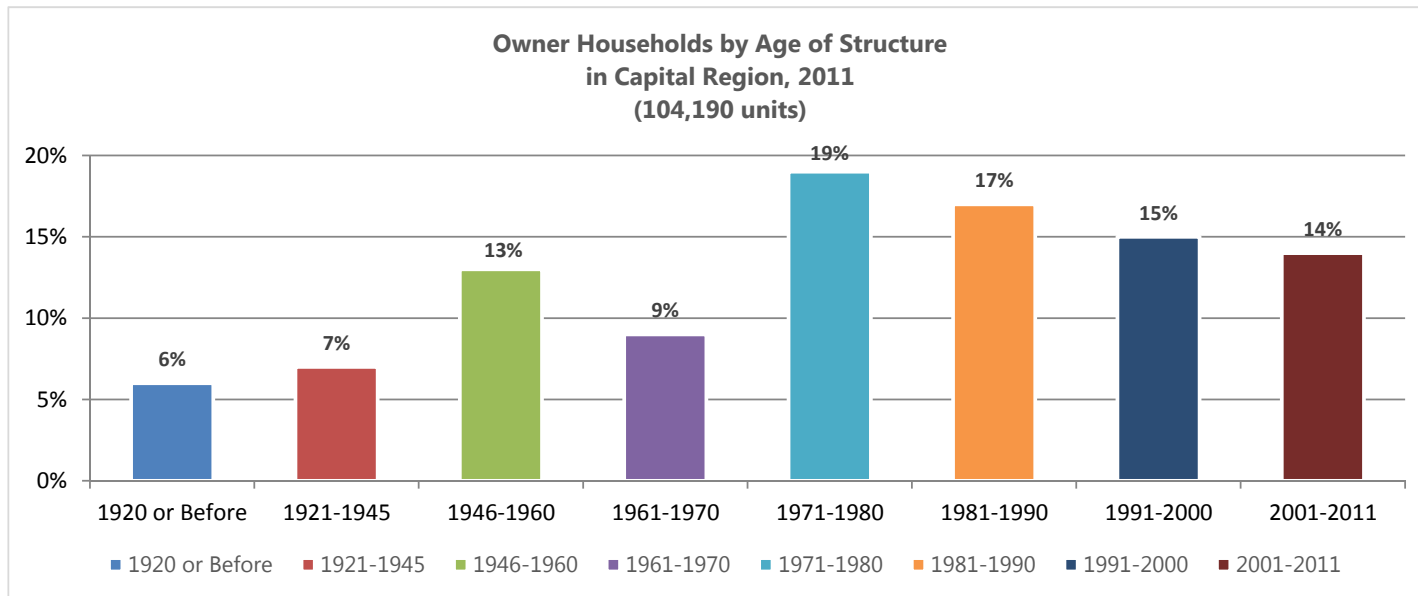


Source: Statistics Canada, 2011 National Household Survey



Source: Statistics Canada, 2011 National Household Survey

- In 2011, nearly a quarter (24%) of the region's owner households resided in other ground-oriented dwellings. 8,940 owner households in Saanich represented 36% of the region's owner households living in other ground-oriented dwellings. While 38% of owner households in View Royal resided in other ground-oriented dwellings, no owner households in the Highlands lived in such dwellings.
- Only 16% of the region's owner households resided in apartments in 2011. 7,930 owner households in the City of Victoria accounted for nearly half (47%) of the region's owner households living in apartments. In Salt Spring Island EA, Southern Gulf Islands EA, Juan de Fuca EA, Metchosin and the Highlands, no owner households resided in apartments.
- In 2011, most of the region's owner households (71%) lived in dwellings built before 1991. 75% of owner households in Victoria resided in older dwellings constructed before 1991 compared to the majority of owner households in Langford (57%) and View Royal (56%) living in newer dwellings built after 1990.



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	
		#	%	#	%	#	%
North Saanich DM (20.6%)	4,025	3,455	86%	530	13%	30	1%
Sidney T (21.4%)	4,285	1,900	44%	1,275	30%	1,105	26%
Central Saanich DM (18.7%)	5,315	3,570	67%	1,455	27%	270	5%
Saanich DM (21.4%)	33,250	20,620	62%	8,940	27%	3,690	11%
Salt Spring Island EA (29.0%)	3,850	3,345	87%	485	13%	0	0%
Southern Gulf Islands EA (40.9%)	2,240	2,165	97%	70	3%	0	0%
Oak Bay DM (18.9%)	5,880	4,620	79%	500	9%	755	13%
Victoria CY (24.6%)	17,480	5,815	33%	3,740	21%	7,930	45%
Esquimalt DM (27.8%)	3,970	1,710	43%	1,090	27%	1,170	29%
Colwood CY (16.9%)	4,775	3,025	63%	1,515	32%	230	5%
Metchosin DM (29.8%)	1,485	1,265	85%	225	15%	0	0%
Langford DM (24.0%)	8,855	4,625	52%	3,090	35%	1,130	13%
View Royal T (18.4%)	2,845	1,450	51%	1,090	38%	305	11%
Highlands DM (33.0%)	745	720	97%	0	0%	0	0%
Sooke DM (30.5%)	3,670	2,915	79%	680	19%	80	2%
Juan de Fuca EA (Part 1) (38.3%)	1,560	1,375	89%	170	11%	0	0%
Capital (23.1%)	104,230	62,575	60%	24,855	24%	16,695	16%

Source: Statistics Canada, 2011 National Household Survey

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			
	#	%	#	%	#	%	#	%	#	%		
North Saanich DM (20.6%)	4,025		55	1%	140		3%		230	6%	250	6%
Sidney T (21.4%)	4,285		50	1%	140		3%		120	3%	540	13%
Central Saanich DM (18.7%)	5,315		120	2%	160		3%		305	6%	445	8%
Saanich DM (21.4%)	33,250		1,040	3%	2,500		8%		6,525	20%	3,880	12%
Salt Spring Island EA (29.0%)	3,850		65	2%	120		3%		190	5%	330	9%
Southern Gulf Islands EA (40.9%)	2,240		50	2%	60		3%		250	11%	85	4%
Oak Bay DM (18.9%)	5,880		765	13%	1,670		28%		1,615	27%	525	9%
Victoria CY (24.6%)	17,480		3,585	21%	1,755		10%		2,210	13%	805	5%
Esquimalt DM (27.8%)	3,970		350	9%	520		13%		885	22%	295	7%
Colwood CY (16.9%)	4,775		0	0%	50		1%		195	4%	785	16%
Metchosin DM (29.8%)	1,485		55	4%	45		3%		100	7%	105	7%
Langford CY (24.0%)	8,855		15	0%	85		1%		540	6%	625	7%
View Royal T (18.4%)	2,845		0	0%	155		5%		220	8%	130	5%
Highlands DM (33.0%)	745		0	0%	0		0%		15	2%	30	4%
Sooke DM (30.5%)	3,670		25	1%	120		3%		225	6%	210	6%
Juan de Fuca EA (Part 1) (38.3%)	1,560		0	0%	0		0%		20	1%	130	8%
Capital (23.1%)	104,230		6,175	6%	7,520		7%		13,645	13%	9,170	9%

	Total Owner Households	1971-1980		1981-1990		1991-2000		2001-2011	
		#	%	#	%	#	%	#	%
North Saanich DM (20.6%)	4,025	950	24%	1,260	31%	645	16%	495	12%
Sidney T (21.4%)	4,285	1,165	27%	1,140	27%	670	16%	455	11%
Central Saanich DM (18.7%)	5,315	1,525	29%	1,530	29%	730	14%	515	10%
Saanich DM (21.4%)	33,250	6,030	18%	6,300	19%	4,350	13%	2,620	8%
Salt Spring Island EA(29.0%)	3,850	840	22%	880	23%	855	22%	560	15%
Southern Gulf Islands EA (40.9%)	2,240	455	20%	450	20%	540	24%	345	15%
Oak Bay DM (18.9%)	5,880	550	9%	405	7%	210	4%	145	2%
Victoria CY (24.6%)	17,480	2,935	17%	1,890	11%	2,370	14%	1,945	11%
Esquimalt DM (27.8%)	3,970	745	19%	195	5%	550	14%	440	11%
Colwood CY (16.9%)	4,775	1,215	25%	1,060	22%	400	8%	1,055	22%
Metchosin DM (29.8%)	1,485	405	27%	380	26%	235	16%	160	11%
Langford CY (24.0%)	8,855	1,740	20%	770	9%	1,505	17%	3,565	40%
View Royal T (18.4%)	2,845	205	7%	530	19%	730	26%	860	30%
Highlands DM (33.0%)	745	160	21%	150	20%	215	29%	175	23%
Sooke DM (30.5%)	3,670	800	22%	485	13%	650	18%	1,155	31%
Juan de Fuca EA (Part 1) (38.3%)	1,560	335	21%	235	15%	535	34%	285	18%
Capital (23.1%)	104,230	20,055	19%	17,660	17%	15,190	15%	14,775	14%

Source: Statistics Canada, 2011 National Household Survey

Notes:

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

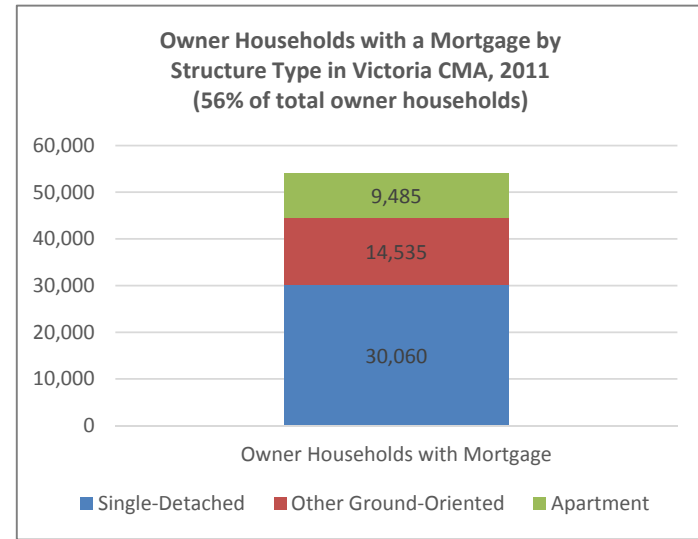
6.2 Ownership by Mortgage Status

Description

- Mortgage payments are primarily the highest expense for owner households.
- High housing prices in the Capital Region make it difficult for many households to enter into home ownership.
- Examining mortgage status in relation to different structure types and homeowner age categories can inform policies that support home ownership and lessen mortgage burden across the lifespan.

Findings

- In 2011, 56% of owner households in the Victoria CMA had a mortgage or 54,645 owner households. 44% or 43,045 owner households in the area were mortgage free.
- Nearly a third (31%) of owner households in the Victoria CMA carried mortgages for single-detached dwellings, 15% for other ground-oriented dwellings and 10% for apartments in 2011.



Source: Statistics Canada, 2011 National Household Survey

Owner Households by Presence of Mortgage and by Structure Type in the Victoria CMA, 2011

	All Owner Households			Single-Detached			Other Ground-Oriented			Apartment		
	Total	With Mortgage	%	Total	With Mortgage	%	Total	With Mortgage	%	Total	With Mortgage	%
Victoria CMA (22.7%)	97,690	54,645	56%	56,685	30,060	31%	23,255	14,535	15%	16,705	9,485	10%

Source: Statistics Canada, 2011 National Household Survey

Notes:

- Source: Statistics Canada, 2011 NHS Custom Tabulation based on Tables 99-014-X2011030 and 99-014-X2011031.
- Percentages across any given geography may not total to 100% due to rounding.
- No data available for movable dwellings and other single-attached dwellings

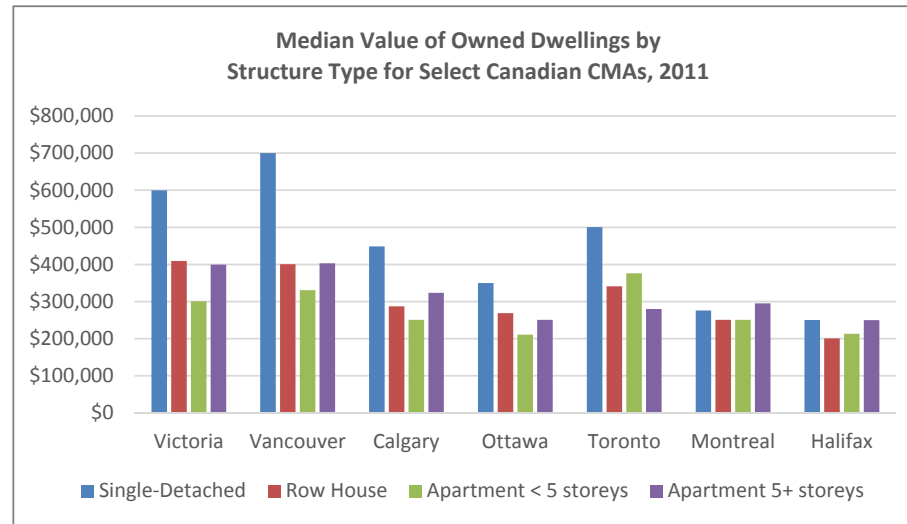
6.3 Median Value of Owned Dwellings by Structure Type

Description

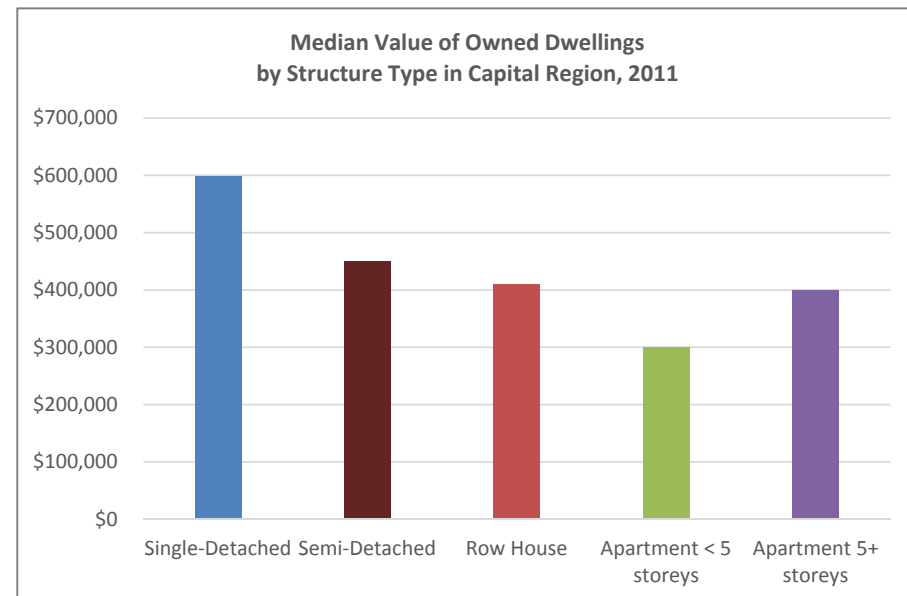
- Expanding the supply of affordable housing may support entry-level home ownership for households in the Capital Region.
- Current home values, home value trends over time and the related costs of owning a home are key to understanding home ownership affordability. Such cost analyses can inform housing policies, strategic plans and land use decisions at both regional and municipal levels.
- Second to Metro Vancouver the Victoria CMA reported consistently higher median home values in 2011 than other Canadian CMAs.

Findings

- High median home values in 2011 made entry-level homeownership especially challenging for households in the Victoria CMA. At \$599,597 single-detached dwellings in the Victoria CMA were nearly \$100,000 more than such dwellings in Toronto (2011) and \$350,000 more than those in Halifax (2011).
- The Victoria CMA tied with Metro Vancouver for the highest median value (approx. \$400,000) for apartments with 5 or more storeys. Similar units in Ottawa and Halifax were valued at \$150,000 less than units in these BC CMAs.
- In 2011, median home values in the Capital Region were comparable to those in the Victoria CMA.
- When comparing total median home values Oak Bay reported the highest value at \$776,697 – over \$225,000 more than the region's total median home value (\$549,092). Sooke reported the lowest



Source: Statistics Canada, 2011 National Household Survey



Source: Statistics Canada, 2011 National Household Survey

total median home value of \$409,991. Sidney, Southern Gulf Islands EA, the City of Victoria, Esquimalt, Colwood, Langford and Juan de Fuca EA also had total median home values of around \$500,000 or less.

- This trend continued for the median value of single-detached dwellings with Oak Bay leading at \$800,742 – over \$200,000 more than the Capital Region's (\$599,153). Again, the lowest median value for such dwellings was in Sooke (\$424,775). Along with Sooke, Sidney, Southern Gulf Islands EA, Esquimalt, Colwood, and Langford reported median values for such dwellings at approximately \$500,000 or less.
- Oak Bay also reported the highest median value for row houses in the region at \$647,367 – nearly \$240,000 more than the Capital Region's (\$409,631). At \$350,165 Sidney had the lowest median value for row houses. Central Saanich, the City of Victoria, Esquimalt, Colwood, Langford and Sooke reported median values for such dwellings at around \$400,000 or less.
- Apartments under 5 storeys had the lowest median values of all structure types in the region. Saanich, the City of Victoria, Esquimalt and Sooke reported median values at approximately \$300,000 or less.
- Both Sidney and the City of Victoria had median values under \$400,000 for apartments with 5 or more storeys in 2011.
- While high median home values were correlated with high median incomes in Oak Bay, North Saanich, Metchosin and the Highlands, correlations between low median home values and low median incomes occurred in Southern Gulf Islands EA and Sidney.

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
North Saanich DM (20.6%)	\$728,626	\$750,308	\$698,009	\$551,132	\$420,662	0
Sidney T (21.4%)	\$450,051	\$499,784	\$500,369	\$350,165	\$349,302	\$349,668
Central Saanich DM (18.7%)	\$558,248	\$598,018	\$534,202	\$400,578	\$348,900	0
Saanich DM (21.4%)	\$598,306	\$618,712	\$501,654	\$448,646	\$279,330	\$500,531
Salt Spring Island EA (29.0%)	\$525,275	\$575,890	\$400,371	\$449,334	0	0
Southern Gulf Islands EA (40.9%)	\$449,363	\$449,710	0	0	0	0
Oak Bay DM (18.9%)	\$776,697	\$800,742	\$1,000,374	\$647,367	\$337,978	\$449,826
Victoria CY (24.6%)	\$456,218	\$598,526	\$469,695	\$400,650	\$300,832	\$379,377
Esquimalt DM (27.8%)	\$449,490	\$500,499	\$424,772	\$383,265	\$299,618	\$897,921
Colwood CY (16.9%)	\$500,696	\$501,292	\$389,400	\$379,513	\$324,088	0
Metchosin DM (29.8%)	\$673,069	\$673,691	\$501,174	0	0	0
Langford CY (24.0%)	\$466,608	\$500,470	\$400,602	\$359,156	\$320,736	\$449,387
View Royal T (18.4%)	\$527,487	\$595,304	\$500,538	\$449,732	\$348,975	0
Highlands DM (33.0%)	\$641,398	\$642,048	0	0	0	0
Sooke DM (30.5%)	\$409,991	\$424,775	\$350,176	\$379,465	\$200,389	0
Juan de Fuca EA (Part 1) (38.3%)	\$501,256	\$523,350	\$400,709	0	0	0
Capital (23.1%)	\$549,092	\$599,153	\$449,941	\$409,631	\$300,651	\$399,636

Source: Statistics Canada, 2011 National Household Survey

Notes:

- Source: 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

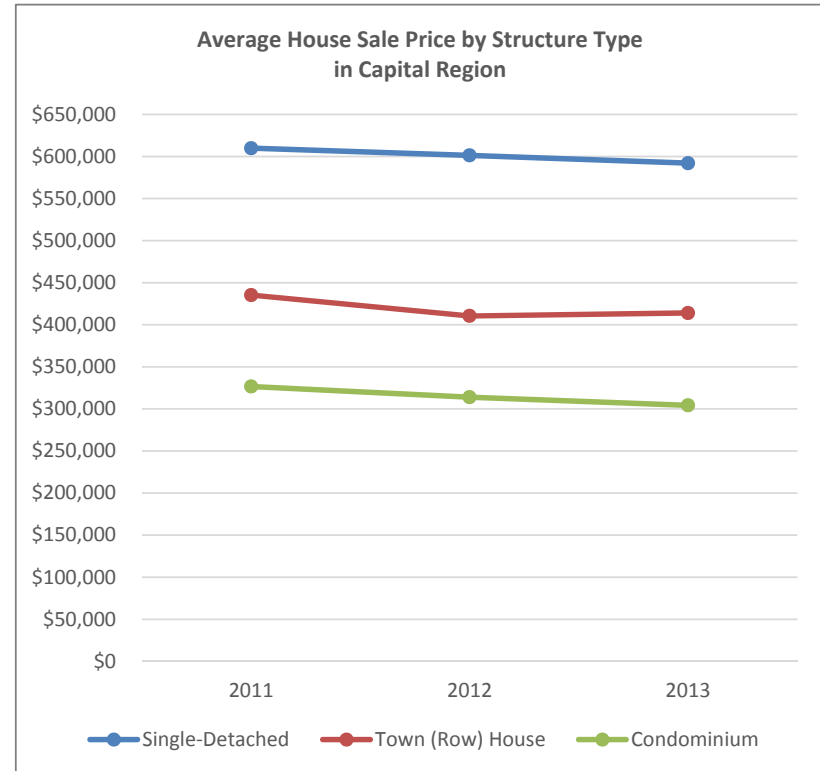
6.4 Average House Sale Price and Housing Price Index

Description

- The average house sale price is another essential component for understanding home ownership affordability.
- In November 2013, the Victoria Real Estate Board (VREB) adopted the Multiple Listing Service (MLS®) Housing Price Index (HPI) to assess market trends. The MLS® HPI is based on benchmark prices for typical homes and housing features in a given area. This index measures the *change in price* of typical homes and related housing features over time.
- VREB's annual housing sales data from 2011 to 2013, however, still reported the average house sale prices in the Capital Region and, in turn, informed the analysis below.

Findings

- Between 2011 and 2013, average house sale prices decreased in the Capital Region across all structure types.
- The average house sale price for a single-detached dwelling in the Capital Region decreased by 3% (\$17,855) from \$609,805 in 2011 to \$591,950 in 2013. Such dwellings in Metchosin reported the highest decline of 18% during this period, followed by the Highlands, Gulf Islands and Sooke all reporting 3% declines in the average sale price.
- Townhouses in the region experienced a 5% decrease (\$21,357) in the average sale price from \$435,268 in 2011 to \$413,911 in 2013. While the highest decline occurred in Colwood (11%), Sooke was the only municipality that reported an increase (3%) in the average sale price of townhouses.
- Between 2011 and 2013, condominiums experienced the greatest average price drops of all structure types in the region, especially in Esquimalt (25%), Oak Bay (24%) and Saanich (20%). The highest average drop in sale price (\$110,481) occurred in Oak Bay.
- Defying the downward trend, the average sale price for North Saanich condominiums increased by 15% or \$106,125. Colwood also experienced an average price gain of 10% or \$25,116 for condominium sales.
- Overall, the Capital Region reported a 7% decrease in the average sale price of condominiums between 2011 and 2013.



Source: Victoria Real Estate Board

Single-Detached Average House Sale Price in the Capital Region Municipalities and Electoral Areas, 2011-2013

	2011	2012	2013
North Saanich DM	\$774,627	\$784,272	\$767,252
Sidney T	\$526,812	\$508,925	\$481,263
Central Saanich DM	\$623,123	\$627,128	\$617,588
Saanich DM	\$648,412	\$618,714	\$634,298
Gulf Islands (Capital F and Capital G RDAs)	\$535,679	\$567,800	\$489,875
Oak Bay DM	\$936,355	\$925,104	\$903,852
Victoria CY	\$611,312	\$629,775	\$603,477
Esquimalt DM	\$484,234	\$477,401	\$463,912
Colwood CY	\$499,200	\$482,330	\$484,119
Metchosin DM	\$709,336	\$760,057	\$578,788
Langford CY	\$508,915	\$495,692	\$486,773
View Royal T	\$594,167	\$541,633	\$552,047
Highlands DM	\$621,353	\$655,340	\$566,755
Sooke DM	\$411,370	\$409,023	\$407,585
Juan de Fuca EA (Part 1)	n/a	n/a	n/a
Capital	\$609,805	\$601,228	\$591,950

Townhouse Average Sale Price in the Capital Region Municipalities and Electoral Areas, 2011-2013

	2011	2012	2013
North Saanich DM	\$517,500	\$492,450	\$503,667
Sidney T	\$432,045	\$400,561	\$427,358
Central Saanich DM	\$404,580	\$390,897	\$377,939
Saanich DM	\$477,732	\$456,437	\$455,159
Gulf Islands (Capital F and Capital G RDAs)	\$329,723	\$340,152	\$318,896
Oak Bay DM	\$576,875	\$578,080	\$569,818
Victoria CY	\$498,232	\$454,150	\$454,556
Esquimalt DM	\$376,257	\$359,780	\$347,378
Colwood CY	\$390,908	\$397,265	\$349,240
Metchosin DM	n/a	n/a	n/a
Langford CY	\$342,264	\$337,258	\$335,288
View Royal T	\$400,595	\$384,127	\$378,889
Highlands DM	n/a	n/a	n/a
Sooke DM	\$325,533	\$320,586	\$335,588
Juan de Fuca (Part 1)	n/a	n/a	n/a
Capital	\$435,268	\$410,457	\$413,911

Condominium Average Sale Price in the Capital Region Municipalities and Electoral Areas, 2011-2013

	2011	2012	2013
North Saanich DM	\$730,000	\$534,000	\$836,125
Sidney T	\$366,863	\$306,716	\$303,804
Central Saanich DM	\$328,879	\$284,603	\$262,507
Saanich DM	\$290,123	\$289,656	\$280,458
Gulf Islands (Capital F and Capital G RDAs)	n/a	n/a	n/a
Oak Bay DM	\$462,177	\$368,027	\$351,696
Victoria CY	\$332,638	\$335,629	\$325,260
Esquimalt DM	\$338,145	\$342,094	\$252,340
Colwood CY	\$246,530	\$253,100	\$271,646
Metchosin DM	n/a	n/a	n/a
Langford CY	\$296,081	\$266,494	\$258,395
View Royal T	\$292,723	\$282,975	\$260,158
Highlands DM	n/a	n/a	n/a
Sooke DM	n/a	\$147,944	\$148,075
Juan de Fuca EA (Part 1)	n/a	n/a	n/a
Capital	\$326,570	\$313,833	\$304,164

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

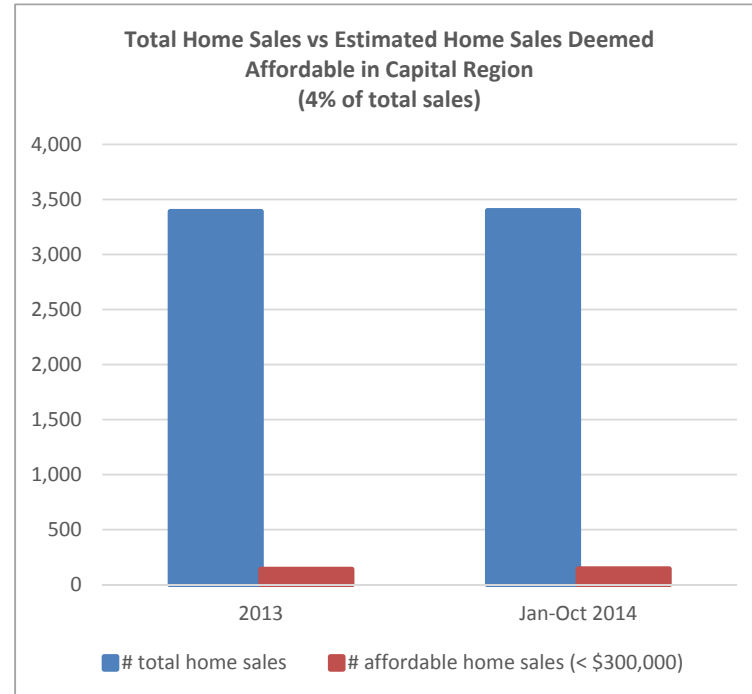
6.5 Inventory of Affordable Home Sales by Price Thresholds

Description

- In general, the Victoria CMA has significantly high housing prices across various structure types, second to Vancouver when compared to select Canadian CMAs. Household income, mortgage rates and listing price affect affordability for home owners.
- **Affordable housing units** are units that median income households can purchase with a 10% down payment, carrying a mortgage with a 25-year amortization period and spending no more than 30% of their income on housing costs (including mortgage payments, taxes and utilities). For a median income household in 2013, the estimated affordable housing price was \$269,353 in the Capital Region.
- For the purposes of this analysis, affordable home sales are single family units that sold for less than \$300,000 in the Capital Region.

Findings

- The Victoria Real Estate Board (VREB) reported 4.1% of 3,388 total sales (138 units) in 2013 that were deemed affordable for median income households in the Capital Region, and 4.2% of 3,396 total sales (142 units) between January and October 2014.



Source: Victoria Real Estate Board, November 2014

Estimated Real Estate Sales Deemed "Affordable" in the Capital Region, 2013-October 2014

	2013	Jan-Oct 2014
Total Units Sold	3,388	3,396
Affordable Units Sold (< \$300,000)	138	142
% Deemed Affordable	4.1%	4.2%

Source: Victoria Real Estate Board, Reported Sales by Price Range - Single Family, December 2013 and October 2014

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

Core Housing Need

A household is said to be in core housing need if its housing falls below at least one of the adequacy, affordability or suitability, standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three **housing standards**).

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

A household is not in core housing need if its housing meets all of the adequacy, suitability and affordability standards

OR,

If its housing does not meet one or more of these standards, but it has sufficient income to obtain alternative local housing that is acceptable (meets all three standards).

NOTE: Regardless of their circumstances, non-family households led by maintainers 15 to 29 years of age attending school full-time are considered to be in a transitional stage of life and therefore not in core housing need.

Source: Canada Mortgage and Housing Corporation, *Housing in Canada Online*: http://cmhc.beyond2020.com/HiCODefinitions_EN.html#_Core_Housing_Need_Status

Further Technical Note on Core Housing Need Concept:

CMHC has designed special proprietary custom coding (variables) on the Census/NHS data bases. The cross-classified use of these variables i.e . Condition, of Dwelling; Number of Bedrooms; Shelter Cost to Income Ratio derives the CMHC

CORE Housing Need counts. The Household Universe is restricted to non-farm, non-band, non-reserve households with before-tax household income greater than zero and before-tax shelter-cost-to-income ratios less than 100%. CMHC sources their data as “CMHC 2006 Census based data” OR “CMHC 2011 NHS based data”

Additional Definitions and Concepts

Homelessness

Given the fluid nature of homelessness, it is generally recognized that coming up with a single, static number of people experiencing homelessness in a given area is virtually impossible. Therefore, researchers across Canada are developing methodologies and indicators to estimate the extent to which people experience homelessness.³⁹

Homelessness is defined by the Canadian Homelessness Research Network as:

- **Unsheltered**, or absolutely homeless and living on the streets or in places not intended for human habitation;
- **Emergency Sheltered**, including those staying in overnight shelters for people who are homeless, as well as Violence Against Women shelters;
- **Provisionally Accommodated**, referring to those whose accommodation is temporary and who do not have their own home or security of tenure;
- **Insecurely Housed**, referring to people who are ‘at-risk’ of homelessness, and whose current economic and/or housing situation is precarious or does not meet public health and safety standards.

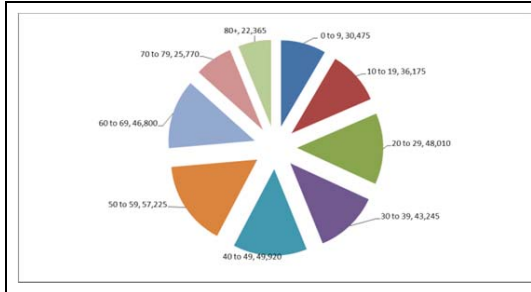
³⁹ Gaetz, Stephen, Jesse Donaldson, Tim Richter, and Tanya Gulliver (2013). *The State of Homelessness in Canada 2013*. Toronto: Canadian Homelessness Research Network Press, 2013. Available online at <http://www.homelesshub.ca/SOHC2013>

CRD Housing Data Book - Summary by Municipality Capital Regional District

Population – 359,990

Private Households – 160,635

Population by Age, 2011



Source: Statistics Canada, 2011 Census

Private Households by Household Type, 2011

Total Number of Private Households	Census Family Hhlds						Non-Census Family Hhlds	
	Total	Couple Family Hhlds		Lone-Parent Family Hhlds	Other Family Hhlds	Total	One-person Hhlds	Two-or-more-person Hhlds
		without children	with children					
160,635	97,510	44,765	31,295	12,115	9,335	63,120	53,870	9,250
100%	61%	28%	19%	8%	6%	39%	34%	6%
Median Hhld Income								
\$60,796	\$82,847	\$77,380	\$100,346	\$45,738	\$111,154	\$35,773	\$33,070	\$54,126

Source: Statistics Canada, 2011 Census and 2011 National Household Survey

Median Before-Tax Household Income - \$60,796

Renters - \$38,583

Owners - \$76,711

Renter Before-Tax Household Income, 2010

Total Number of Renter Households	Median Hhld Income	Hhld Income Under \$30,000	Hhld Income \$30,000 to \$39,999	Hhld Income \$40,000 to \$59,999	Hhld Income \$60,000 to \$79,999	Hhld Income \$80,000 to \$99,999	Hhld Income \$100,000 and over
54,470	\$38,583	21,065	7,070	11,295	6,935	3,700	4,390
100%		39%	13%	21%	13%	7%	8%

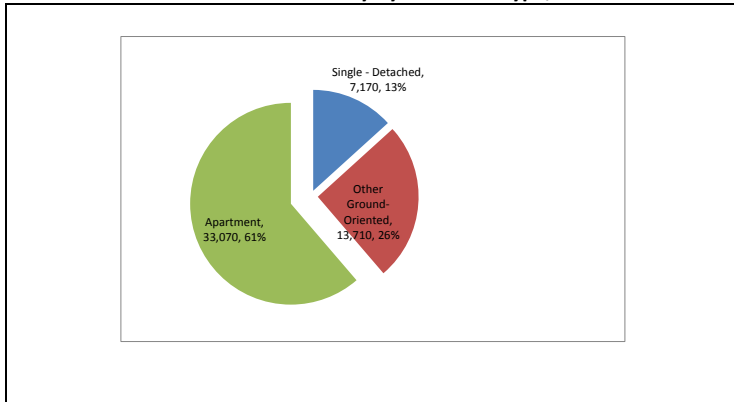
Source: Statistics Canada, 2011 National Household Survey

Owner Before-Tax Household Income, 2010

Total Number of Owner Households	Median Hhld Income	Hhld Income Under \$30,000	Hhld Income \$30,000 to \$39,999	Hhld Income \$40,000 to \$59,999	Hhld Income \$60,000 to \$79,999	Hhld Income \$80,000 to \$99,999	Hhld Income \$100,000 and over
106,030	\$76,711	14,560	7,830	17,250	16,345	14,425	35,625
100%		14%	7%	16%	15%	14%	34%

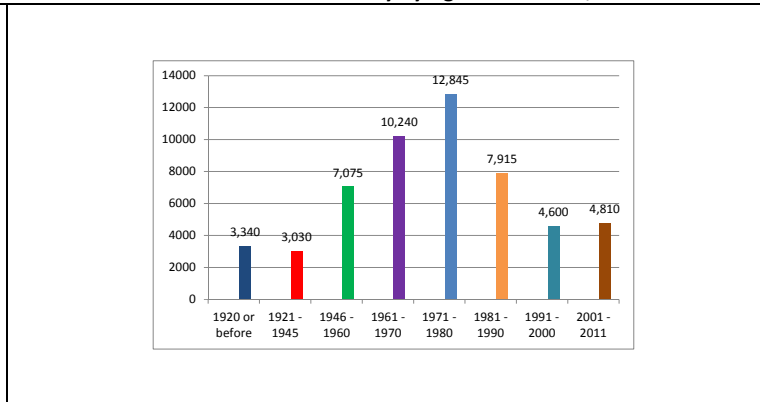
Source: Statistics Canada, 2011 National Household Survey

Renter Household Inventory by Structure Type, 2011



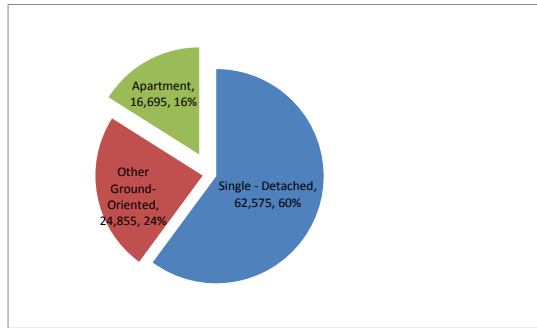
Source: Statistics Canada, 2011 National Household Survey, excludes First Nations Reserves

Renter Household Inventory by Age of Structure, 2011



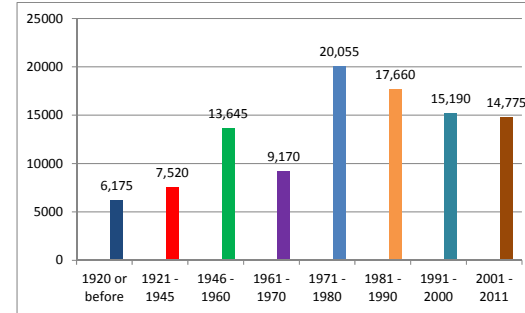
Source: Statistics Canada, 2011 National Household Survey, excludes First Nations Reserves

Owner Household Inventory by Structure Type, 2011



Source: Statistics Canada, 2011 National Household Survey, excludes First Nations Reserves

Owner Household Inventory by Age of Structure Type, 2011



Source: Statistics Canada, 2011 National Household Survey, excludes First Nations Reserves

Average Rents for Purpose Built Rental Apartments by Unit Size, 2011-2014

Average Rents	All Apts.	Bachelor	1 Bedroom	2 Bedrooms	3+ Bedrooms
2011	\$879	\$676	\$819	\$1,045	\$1,244
2012	\$891	\$695	\$828	\$1,059	\$1,271
2013	\$898	\$706	\$833	\$1,068	\$1,281
2014	\$918	\$697	\$841	\$1,084	\$1,439

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

Average MLS Sale Prices, 2011 – 2013

Average House Sales Price	Single-Detached	Townhouse	Condominium
2011	\$609,805	\$435,268	\$326,570
2012	\$601,228	\$410,457	\$313,833
2013	\$591,950	\$413,911	\$304,164

Source: Victoria Real Estate Board, Historical MLS Statistics, 2011, 2012, 2013

Renter Households Spending 30% or More and 50% or More of Household Income on Shelter Costs, 2011

Renter Households in non-farm non-reserve private dwellings	Households Spending 30% or More of Hhld Income on Shelter	% of Total	Households Spending 50% or More of Hhld Income on Shelter Costs	% of Total
54,115	25,325	47%	12,770	24%

Source: Statistics Canada, 2011 National Household Survey

Owner Households Spending 30% or More and 50% or More of Household Income on Shelter Costs, 2011

Owner Households in non-farm non-reserve private dwellings	Households Spending 30% or More of Hhld Income on Shelter	% of Total	Households Spending 50% or More of Hhld Income on Shelter Costs	% of Total
103,620	23,525	23%	9,755	9%

Source: Statistics Canada, 2011 National Household Survey

Social Housing Units by Client Group, 2015

Homeless Shelters	Homeless Housed	Homeless Rent Supplements	Frail Seniors	Special Needs	Independent Seniors	Low Income Families	Rent Assistance Families	Rent Assistance Seniors	Women & Children Fleeing Violence	Total Units
147	503	467	1,326	776	2,186	2,422	827	1,703	80	10,437

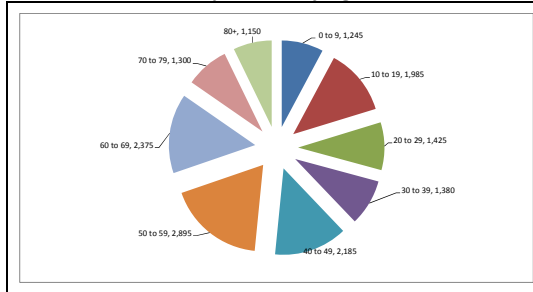
Source: BC Housing, Unit Count Pivot Model, March 31, 2015 Includes Songhees 1A

CRD Housing Data Book - Summary by Municipality Central Saanich, DM

Population – 15,940

Private Households – 6,000

Population by Age, 2011



Source: Statistics Canada, 2011 Census

Private Households by Household Type, 2011

Total Number of Private Households	Census Family Hhlds					Non-Census Family Hhlds		
	Total	Couple Family Hhlds		Lone-Parent Family Hhlds	Other Family Hhlds	Total	One-person Hhlds	Two-or-more-person Hhlds
		without children	with children					
6,600	4,740	2,195	1,645	470	430	1,860	1,690	170
100%	72%	33%	25%	7%	7%	28%	26%	3%
Median Hhld Income								
\$77,324	\$96,512	\$81,527	\$110,139	\$47,099	\$140,884	\$38,271	\$37,907	\$50,044

Source: Statistics Canada, 2011 Census and 2011 National Household Survey

Median Before-Tax Household Income - \$77,324

Renters - \$42,152 Owners - \$85,975

Renter Before-Tax Household Income, 2010

Total Number of Renter Households	Median Hhld Income	Hhld Income Under \$30,000	Hhld Income \$30,000 to \$39,999	Hhld Income \$40,000 to \$59,999	Hhld Income \$60,000 to \$79,999	Hhld Income \$80,000 to \$99,999	Hhld Income \$100,000 and over
1,280	\$42,152	420	170	290	150	95	155
100%		33%	13%	23%	12%	7%	12%

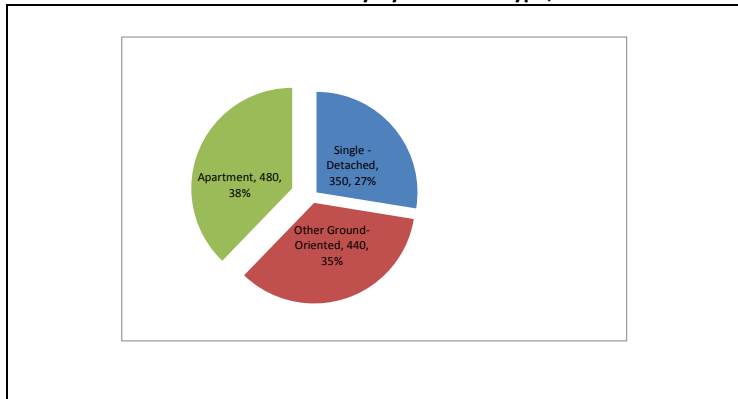
Source: Statistics Canada, 2011 National Household Survey

Owner Before-Tax Household Income, 2010

Total Number of Owner Households	Median Hhld Income	Hhld Income Under \$30,000	Hhld Income \$30,000 to \$39,999	Hhld Income \$40,000 to \$59,999	Hhld Income \$60,000 to \$79,999	Hhld Income \$80,000 to \$99,999	Hhld Income \$100,000 and over
5,315	\$85,975	545	300	845	745	765	2,110
100%		10%	6%	16%	14%	14%	40%

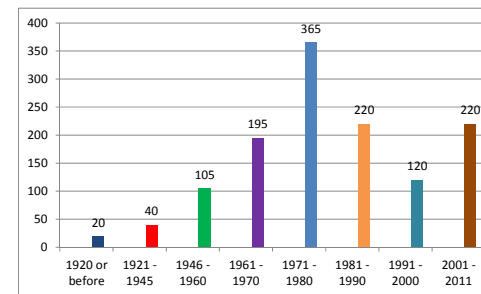
Source: Statistics Canada, 2011 National Household Survey

Renter Household Inventory by Structure Type, 2011



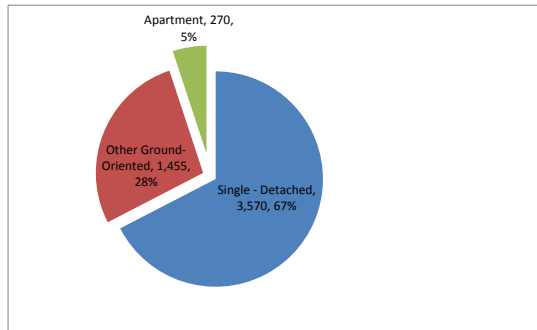
Source: Statistics Canada, 2011 National Household Survey

Renter Household Inventory by Age of Structure, 2011



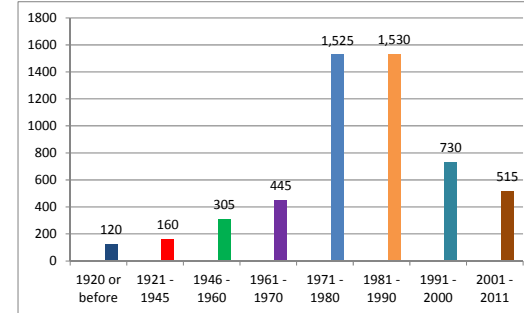
Source: Statistics Canada, 2011 National Household Survey

Owner Household Inventory by Structure Type, 2011



Source: Statistics Canada, 2011 National Household Survey

Owner Household Inventory by Age of Structure Type, 2011



Source: Statistics Canada, 2011 National Household Survey

Average Rents for Purpose Built Rental Apartments by Unit Size, 2011-2014

Average Rents	All Apts.	Bachelor	1 Bedroom	2 Bedrooms	3+ Bedrooms
2011	\$918	**	\$791	\$1,000	**
2012	\$914	**	\$784	\$1,002	**
2013	\$891	**	\$789	\$958	**
2014	\$894	**	\$780	\$969	**

Source: CMHC Rental Market Survey, October 2011, 2012, 2013, 2014 ** Data suppressed to protect confidentiality

Average MLS Sale Prices, 2011 – 2013

Average House Sales Price	Single-Detached	Townhouse	Condominium
2011	\$623,123	\$404,580	\$328,879
2012	\$627,128	\$390,897	\$284,603
2013	\$617,588	\$377,939	\$262,507

Source: Victoria Real Estate Board, Historical MLS Statistics, 2011, 2012, 2013

Renter Households Spending 30% or More and 50% or More of Household Income on Shelter Costs, 2011

Renter Households in non-farm non-reserve private dwellings	Households Spending 30% or More of Hhld Income on Shelter	% of Total	Households Spending 50% or More of Hhld Income on Shelter Costs	% of Total
1,280	520	41%	290	23%

Source: Statistics Canada, 2011 National Household Survey

Owner Households Spending 30% or More and 50% or More of Household Income on Shelter Costs, 2011

Owner Households in non-farm non-reserve private dwellings	Households Spending 30% or More of Hhld Income on Shelter	% of Total	Households Spending 50% or More of Hhld Income on Shelter Costs	% of Total
5,165	965	19%	335	6%

Source: Statistics Canada, 2011 National Household Survey

Social Housing Units by Client Group, 2015

Homeless Shelters	Homeless Housed	Homeless Rent Supplements	Frail Seniors	Special Needs	Independent Seniors	Low Income Families	Rent Assistance Families	Rent Assistance Seniors	Women & Children Fleeing Violence	Total Units
0	0	0	68	19	79	0	25	97	0	288

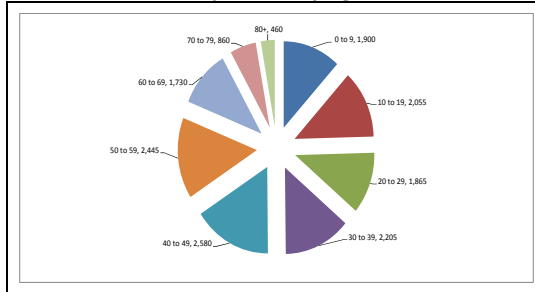
Source: BC Housing, Unit Count Pivot Model, March 31, 2015 Includes Central Saanich and Saanichton

CRD Housing Data Book - Summary by Municipality Colwood, City

Population – 16,095

Private Households – 6,095

Population by Age, 2011



Source: Statistics Canada, 2011 Census

Private Households by Household Type, 2011

Total Number of Private Households	Census Family Hhlds					Non-Census Family Hhlds		
	Total	Couple Family Hhlds		Lone-Parent Family Hhlds	Other Family Hhlds	Total	One-person Hhlds	Two-or-more-person Hhlds
		without children	with children					
6,095	4,750	1,805	1,915	485	545	1,345	1,140	205
100%	78%	30%	31%	8%	9%	22%	19%	3%
Median Hhld Income								
\$82,703	\$92,651	\$81,241	\$101,077	\$44,123	\$130,801	\$43,207	\$41,184	\$61,723

Source: Statistics Canada, 2011 Census and 2011 National Household Survey

Median Before-Tax Household Income - \$82,703

Renters - \$62,108

Owners - \$90,309

Renter Before-Tax Household Income, 2010

Total Number of Renter Households	Median Hhld Income	Hhld Income Under \$30,000	Hhld Income \$30,000 to \$39,999	Hhld Income \$40,000 to \$59,999	Hhld Income \$60,000 to \$79,999	Hhld Income \$80,000 to \$99,999	Hhld Income \$100,000 and over
1,320	\$62,108	300	145	195	250	220	205
100%		23%	11%	15%	19%	17%	16%

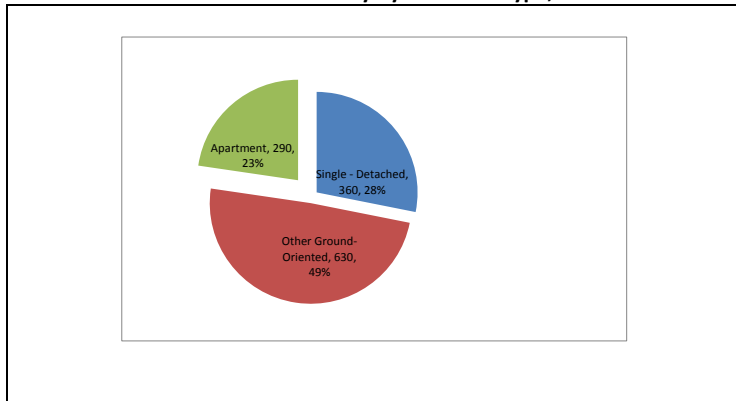
Source: Statistics Canada, 2011 National Household Survey

Owner Before-Tax Household Income, 2010

Total Number of Owner Households	Median Hhld Income	Hhld Income Under \$30,000	Hhld Income \$30,000 to \$39,999	Hhld Income \$40,000 to \$59,999	Hhld Income \$60,000 to \$79,999	Hhld Income \$80,000 to \$99,999	Hhld Income \$100,000 and over
4,775	\$90,309	430	190	725	685	875	1,880
100%		9%	4%	15%	14%	18%	39%

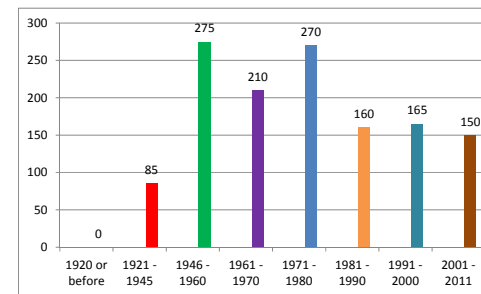
Source: Statistics Canada, 2011 National Household Survey

Renter Household Inventory by Structure Type, 2011



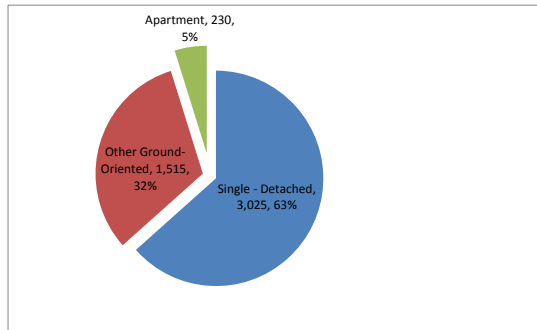
Source: Statistics Canada, 2011 National Household Survey

Renter Household Inventory by Age of Structure, 2011



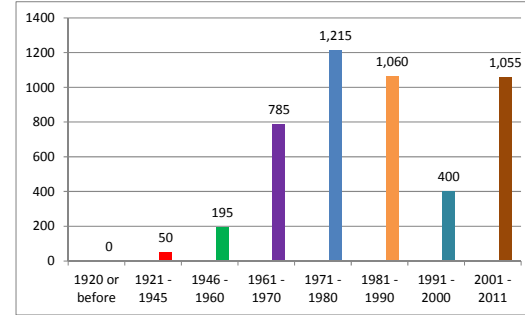
Source: Statistics Canada, 2011 National Household Survey

Owner Household Inventory by Structure Type, 2011



Source: Statistics Canada, 2011 National Household Survey

Owner Household Inventory by Age of Structure Type, 2011



Source: Statistics Canada, 2011 National Household Survey

Average Rents for Purpose Built Rental Apartments by Unit Size, 2011-2014

Average Rents	All Apts.	Bachelor	1 Bedroom	2 Bedrooms	3+ Bedrooms
2011	\$839	**	\$695	\$888	**
2012	\$879	**	\$744	\$928	**
2013	\$885	**	\$754	\$938	**
2014	\$883	**	\$770	\$928	**

Source: CMHC Rental Market Survey, October 2011, 2012, 2013, 2014 ** Data suppressed to protect confidentiality

Average MLS Sale Prices, 2011 – 2013

Average House Sales Price	Single-Detached	Townhouse	Condominium
2011	\$499,200	\$390,908	\$246,530
2012	\$482,330	\$397,265	\$253,100
2013	\$484,119	\$349,240	\$271,646

Source: Victoria Real Estate Board, Historical MLS Statistics, 2011, 2012, 2013

Renter Households Spending 30% or More and 50% or More of Household Income on Shelter Costs, 2011

Renter Households in non-farm non-reserve private dwellings	Households Spending 30% or More of Hhld Income on Shelter	% of Total	Households Spending 50% or More of Hhld Income on Shelter	% of Total
1,320	380	29%	145	11%

Source: Statistics Canada, 2011 National Household Survey

Owner Households Spending 30% or More and 50% or More of Household Income on Shelter Costs, 2011

Owner Households in non-farm non-reserve private dwellings	Households Spending 30% or More of Hhld Income on Shelter	% of Total	Households Spending 50% or More of Hhld Income on Shelter	% of Total
4,775	985	21%	360	8%

Source: Statistics Canada, 2011 National Household Survey

Social Housing Units by Client Group, 2015

Homeless Shelters	Homeless Housed	Homeless Rent Supplements	Frail Seniors	Special Needs	Independent Seniors	Low Income Families	Rent Assistance Families	Rent Assistance Seniors	Women & Children Fleeing Violence	Total Units
0	0	0	6	6	55	98	31	40	0	236

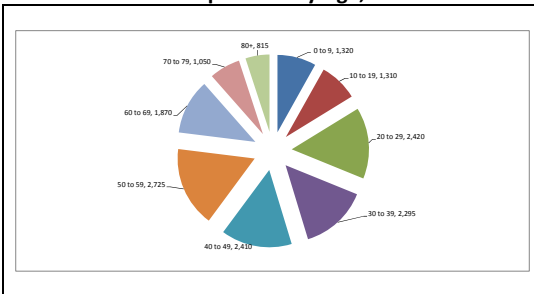
Source: BC Housing, Unit Count Pivot Model, March 31, 2015

CRD Housing Data Book - Summary by Municipality Esquimalt, DM

Population – 16,210

Private Households – 8,040

Population by Age, 2011



Source: Statistics Canada, 2011 Census

Private Households by Household Type, 2011

Total Number of Private Households	Census Family Hhlds					Non-Census Family Hhlds		
	Total	Couple Family Hhlds		Lone-Parent Family Hhlds	Other Family Hhlds	Total	One-person Hhlds	Two-or-more-person Hhlds
		without children	with children					
8,040	4,140	1,895	1,195	635	415	3,900	3,240	660
100%	51%	24%	15%	8%	5%	49%	40%	8%
Median Hhld Income:								
\$52,956	\$72,768	\$69,963	\$90,193	\$47,405	\$83,315	\$33,953	\$32,251	\$63,802

Source: Statistics Canada, 2011 Census and 2011 National Household Survey

Median Before-Tax Household Income - \$52,956

Renters - \$42,057

Owners - \$69,329

Renter Before-Tax Household Income, 2010

Total Number of Renter Households	Median Hhld Income	Hhld Income Under \$30,000	Hhld Income \$30,000 to \$39,999	Hhld Income \$40,000 to \$59,999	Hhld Income \$60,000 to \$79,999	Hhld Income \$80,000 to \$99,999	Hhld Income \$100,000 and over
4,065	\$42,057	1,465	460	940	665	230	310
100%		36%	11%	23%	16%	6%	8%

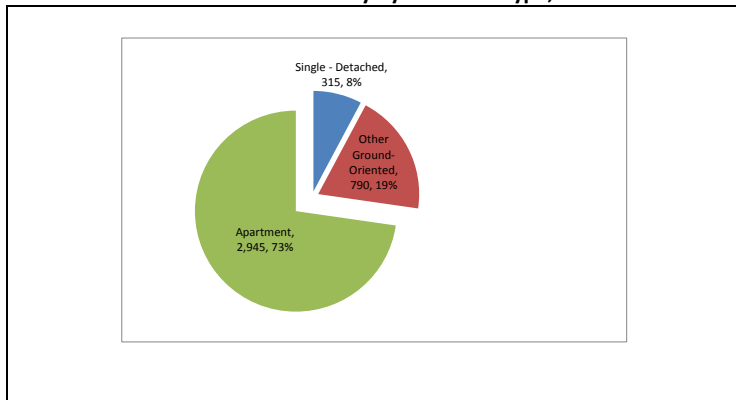
Source: Statistics Canada, 2011 National Household Survey

Owner Before-Tax Household Income, 2010

Total Number of Owner Households	Median Hhld Income	Hhld Income Under \$30,000	Hhld Income \$30,000 to \$39,999	Hhld Income \$40,000 to \$59,999	Hhld Income \$60,000 to \$79,999	Hhld Income \$80,000 to \$99,999	Hhld Income \$100,000 and over
3,975	\$69,329	620	275	690	740	590	1,065
100%		16%	7%	17%	19%	15%	27%

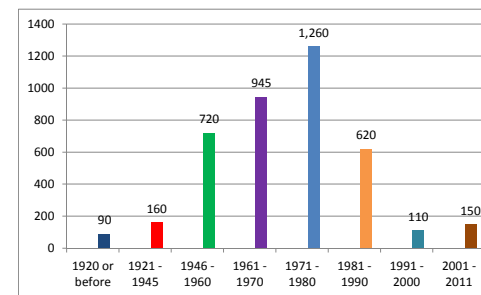
Source: Statistics Canada, 2011 National Household Survey

Renter Household Inventory by Structure Type, 2011



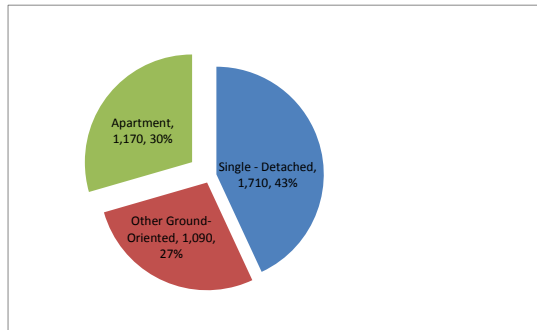
Source: Statistics Canada, 2011 National Household Survey

Renter Household Inventory by Age of Structure, 2011



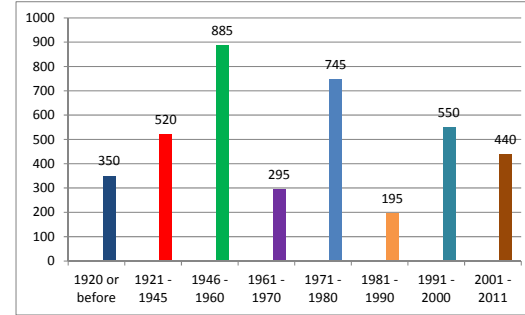
Source: Statistics Canada, 2011 National Household Survey

Owner Household Inventory by Structure Type, 2011



Source: Statistics Canada, 2011 National Household Survey

Owner Household Inventory by Age of Structure Type, 2011



Source: Statistics Canada, 2011 National Household Survey

Average Rents for Purpose Built Rental Apartments by Unit Size, 2011-2014

Average Rents	All Apts.	Bachelor	1 Bedroom	2 Bedrooms	3+ Bedrooms
2011	\$814	\$639	\$754	\$903	\$1,085
2012	\$820	\$643	\$755	\$904	\$1,087
2013	\$830	\$643	\$767	\$923	\$1,063
2014	\$849	\$656	\$781	\$943	\$1,124

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

Average MLS Sale Prices, 2011 – 2013

Average House Sales Price	Single-Detached	Townhouse	Condominium
2011	\$484,234	\$376,257	\$338,145
2012	\$477,401	\$359,780	\$342,094
2013	\$463,912	\$347,378	\$252,340

Source: Victoria Real Estate Board, Historical MLS Statistics, 2011, 2012, 2013

Renter Households Spending 30% or More and 50% or More of Household Income on Shelter Costs, 2011

Renter Households in non-farm non-reserve private dwellings	Households Spending 30% or More of Hhld Income on Shelter	% of Total	Households Spending 50% or More of Hhld Income on Shelter	% of Total
4,035	1,830	45%	815	20%

Source: Statistics Canada, 2011 National Household Survey

Owner Households Spending 30% or More and 50% or More of Household Income on Shelter Costs, 2011

Owner Households in non-farm non-reserve private dwellings	Households Spending 30% or More of Hhld Income on Shelter	% of Total	Households Spending 50% or More of Hhld Income on Shelter	% of Total
3,975	960	24%	390	10%

Source: Statistics Canada, 2011 National Household Survey

Social Housing Units by Client Group, 2015

Homeless Shelters	Homeless Housed	Homeless Rent Supplements	Frail Seniors	Special Needs	Independent Seniors	Low Income Families	Rent Assistance Families	Rent Assistance Seniors	Women & Children Fleeing Violence	Total Units
0	0	11	150	57	159	62	58	115	0	612

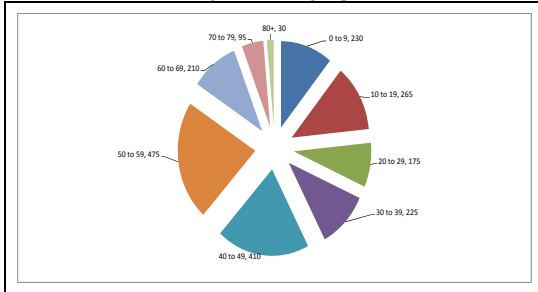
Source: BC Housing, Unit Count Pivot Model, March 31, 2015

CRD Housing Data Book - Summary by Municipality Highlands, DM

Population – 2,120

Private Households – 780

Population by Age, 2011



Source: Statistics Canada, 2011 Census

Private Households by Household Type, 2011

Total Number of Private Households	Census Family Hhlds				Non-Census Family Hhlds				
	Total	Couple Family Hhlds		Lone-Parent Family Hhlds	Other Family Hhlds	Total	One-person Hhlds	Two-or-more-person Hhlds	
		without children	with children						
780	635	260	250	40	85	140	120	20	
100%	81%	33%	32%	5%	11%	18%	15%	3%	
Median Hhld Income	\$96,805	\$108,073	\$89,839	\$110,952	\$91,134	\$170,446	\$50,612	\$50,151	\$86,732

Source: Statistics Canada, 2011 Census and 2011 National Household Survey

Median Before-Tax Household Income - \$96,805

Renters - \$50,618

Owners - \$101,419

Renter Before-Tax Household Income, 2010

Total Number of Renter Households	Median Hhld Income	Hhld Income Under \$30,000	Hhld Income \$30,000 to \$39,999	Hhld Income \$40,000 to \$59,999	Hhld Income \$60,000 to \$79,999	Hhld Income \$80,000 to \$99,999	Hhld Income \$100,000 and over
35	\$50,618	0	0	25	0	0	0
100%		0%	0%	71%	0%	0%	0%

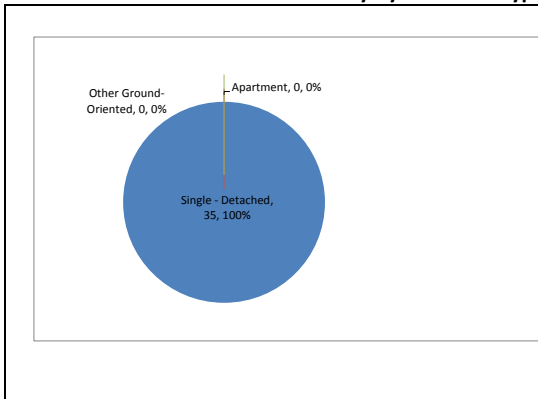
Source: Statistics Canada, 2011 National Household Survey

Owner Before-Tax Household Income, 2010

Total Number of Owner Households	Median Hhld Income	Hhld Income Under \$30,000	Hhld Income \$30,000 to \$39,999	Hhld Income \$40,000 to \$59,999	Hhld Income \$60,000 to \$79,999	Hhld Income \$80,000 to \$99,999	Hhld Income \$100,000 and over
745	\$101,419	30	35	75	75	140	375
100%		4%	5%	10%	10%	19%	50%

Source: Statistics Canada, 2011 National Household Survey

Renter Household Inventory by Structure Type, 2011



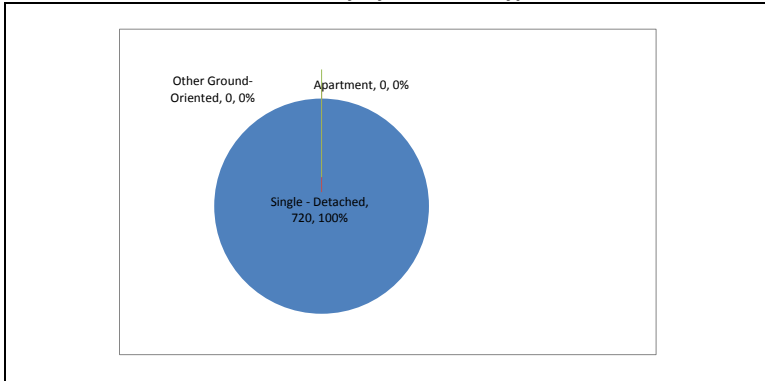
Source: Statistics Canada, 2011 National Household Survey

Renter Household Inventory by Age of Structure, 2011

Total Number of Renter Households	1920 or before	1921 - 1945	1946 - 1960	1961 - 1970	1971 - 1980	1981 - 1990	1991 - 2000	2001 - 2011
35	0	0	0	0	0	0	0	0
100%	0%	0%	0%	0%	0%	0%	0%	0%

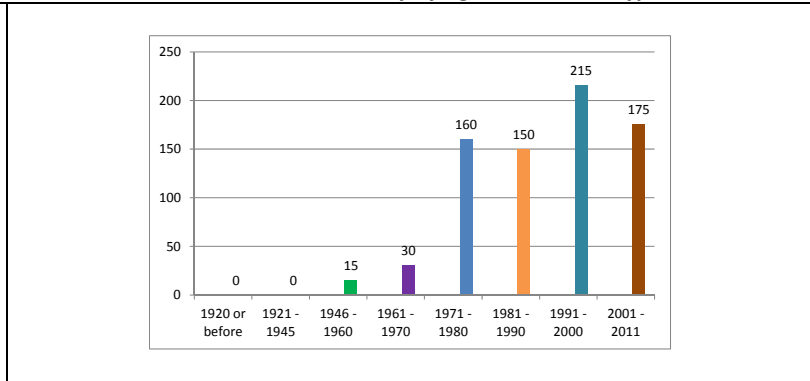
Source: Statistics Canada, 2011 National Household Survey

Owner Household Inventory by Structure Type, 2011



Source: Statistics Canada, 2011 National Household Survey

Owner Household Inventory by Age of Structure Type, 2011



Source: Statistics Canada, 2011 National Household Survey

Average MLS Sale Prices, 2011 – 2013

Average House Sales Price	Single-Detached	Townhouse	Condominium
2011	\$621,353	n/a	n/a
2012	\$655,340	n/a	n/a
2013	\$566,755	n/a	n/a

Source: Victoria Real Estate Board, Historical MLS Statistics, 2011, 2012, 2013

Renter Households Spending 30% or More and 50% or More of Household Income on Shelter Costs, 2011

Renter Households in non-farm non-reserve private dwellings	Households Spending 30% or More of Hhld Income on Shelter	% of Total	Households Spending 50% or More of Hhld Income on Shelter	% of Total
35	0	0%	0	0%

Source: Statistics Canada, 2011 National Household Survey

Owner Households Spending 30% or More and 50% or More of Household Income on Shelter Costs, 2011

Owner Households in non-farm non-reserve private dwellings	Households Spending 30% or More of Hhld Income on Shelter	% of Total	Households Spending 50% or More of Hhld Income on Shelter	% of Total
740	130	17%	65	9%

Source: Statistics Canada, 2011 National Household Survey

Social Housing Units by Client Group, 2015

Homeless Shelters	Homeless Housed	Homeless Rent Supplements	Frail Seniors	Special Needs	Independent Seniors	Low Income Families	Rent Assistance Families	Rent Assistance Seniors	Women & Children Fleeing Violence	Total Units
0	0	0	0	0	0	0	4	1	0	5

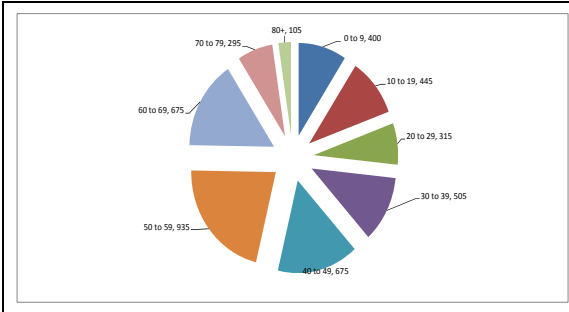
Source: BC Housing, Unit Count Pivot Model, March 31, 2015

CRD Housing Data Book - Summary by Municipality Juan de Fuca EA

Population – 4,350

Private Households – 1,850

Population by Age, 2011



Source: Statistics Canada, 2011 Census

Private Households by Household Type, 2011

Total Number of Private Households	Census Family Hhlds					Non-Census Family Hhlds		
	Total	Couple Family Hhlds		Lone-Parent Family Hhlds	Other Family Hhlds	Total	One-person Hhlds	Two-or-more-person Hhlds
		without children	with children					
1,850	1,355	725	430	85	115	500	435	65
100%	73%	39%	23%	5%	6%	27%	24%	4%
Median Hhld Income								
\$67,985	\$79,981	\$77,632	\$77,668	\$62,914	\$115,622	\$34,930	\$28,928	\$48,894

Source: Statistics Canada, 2011 Census and 2011 National Household Survey

Median Before-Tax Household Income - \$67,985

Renters - \$53,563

Owners - \$69,918

Renter Before-Tax Household Income, 2010

Total Number of Renter Households	Median Hhld Income	Hhld Income Under \$30,000	Hhld Income \$30,000 to \$39,999	Hhld Income \$40,000 to \$59,999	Hhld Income \$60,000 to \$79,999	Hhld Income \$80,000 to \$99,999	Hhld Income \$100,000 and over
270	\$53,563	55	0	65	70	0	25
100%		20%	0%	24%	26%	0%	9%

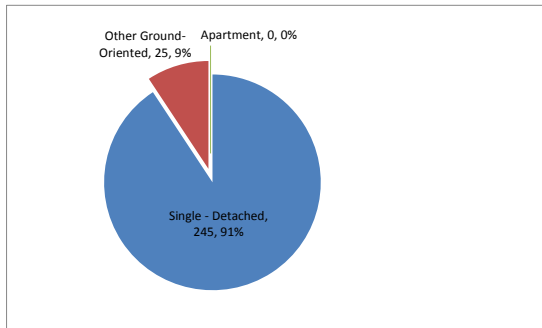
Source: Statistics Canada, 2011 National Household Survey

Owner Before-Tax Household Income, 2010

Total Number of Owner Households	Median Hhld Income	Hhld Income Under \$30,000	Hhld Income \$30,000 to \$39,999	Hhld Income \$40,000 to \$59,999	Hhld Income \$60,000 to \$79,999	Hhld Income \$80,000 to \$99,999	Hhld Income \$100,000 and over
1,560	\$69,918	325	95	255	230	190	460
100%		21%	6%	16%	15%	12%	29%

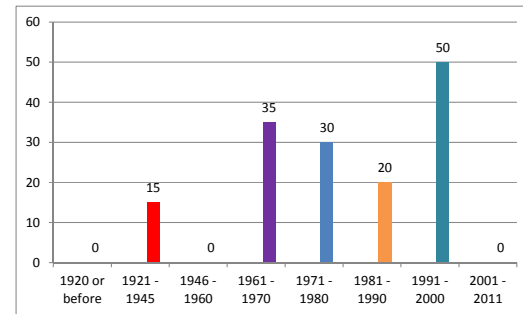
Source: Statistics Canada, 2011 National Household Survey

Renter Household Inventory by Structure Type, 2011



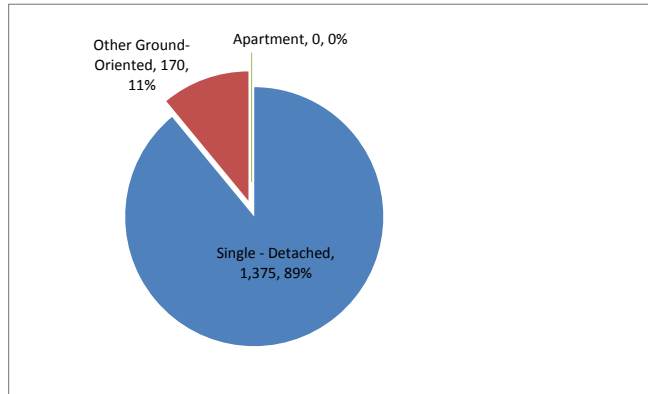
Source: Statistics Canada, 2011 National Household Survey

Renter Household Inventory by Age of Structure, 2011



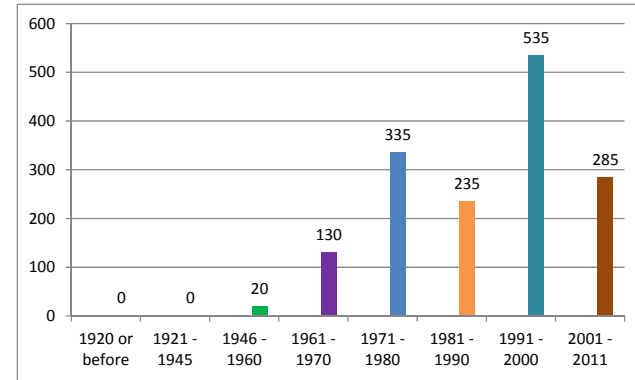
Source: Statistics Canada, 2011 National Household Survey

Owner Household Inventory by Structure Type, 2011



Source: Statistics Canada, 2011 National Household Survey

Owner Household Inventory by Age of Structure Type, 2011



Source: Statistics Canada, 2011 National Household Survey

Renter Households Spending 30% or More and 50% or More of Household Income on Shelter Costs, 2011

Renter Households in non-farm non-reserve private dwellings	Households Spending 30% or More of Hhld Income on Shelter	% of Total	Households Spending 50% or More of Hhld Income on Shelter	% of Total
270	125	46%	55	20%

Source: Statistics Canada, 2011 National Household Survey

Owner Households Spending 30% or More and 50% or More of Household Income on Shelter Costs, 2011

Owner Households in non-farm non-reserve private dwellings	Households Spending 30% or More of Hhld Income on Shelter	% of Total	Households Spending 50% or More of Hhld Income on Shelter	% of Total
1,530	370	24%	180	12%

Source: Statistics Canada, 2011 National Household Survey

Note:

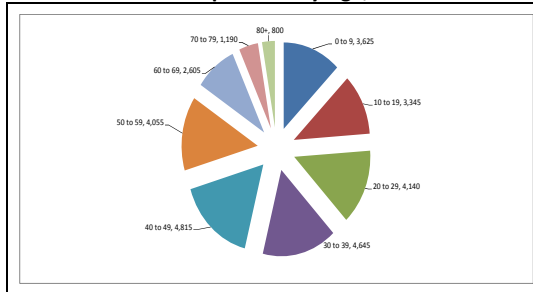
All data in this Summary sourced from the 2011 Census are for Juan de Fuca EA [Capital H (part 1) and Capital H (part 2)].
 All data in this Summary sourced from the 2011 National Household Survey are for Juan de Fuca EA (part 1) [Capital H (part 1) only].

CRD Housing Data Book - Summary by Municipality Langford, City

Population – 29,230

Private Households – 11,680

Population by Age, 2011



Source: Statistics Canada, 2011 Census

Private Households by Household Type, 2011

Total Number of Private Households	Census Family Hhlds					Non-Census Family Hhlds		
	Total	Couple Family Hhlds without children	Couple Family Hhlds with children	Lone-Parent Family Hhlds	Other Family Hhlds	Total	One-person Hhlds	Two-or-more-person Hhlds
11,680	8,290	3,065	3,145	1,065	1,015	3,385	2,855	530
100%	71%	26%	27%	9%	9%	29%	24%	5%
Median Hhld Income								
\$69,820	\$84,269	\$77,678	\$92,746	\$44,008	\$115,926	\$39,820	\$35,412	\$69,516

Source: Statistics Canada, 2011 Census and 2011 National Household Survey

Median Before-Tax Household Income - \$69,820

Renters - \$43,955

Owners - \$79,398

Renter Before-Tax Household Income, 2010

Total Number of Renter Households	Median Hhld Income	Hhld Income Under \$30,000	Hhld Income \$30,000 to \$39,999	Hhld Income \$40,000 to \$59,999	Hhld Income \$60,000 to \$79,999	Hhld Income \$80,000 to \$99,999	Hhld Income \$100,000 and over
2,820	\$43,955	880	310	640	400	260	335
100%		31%	11%	23%	14%	9%	12%

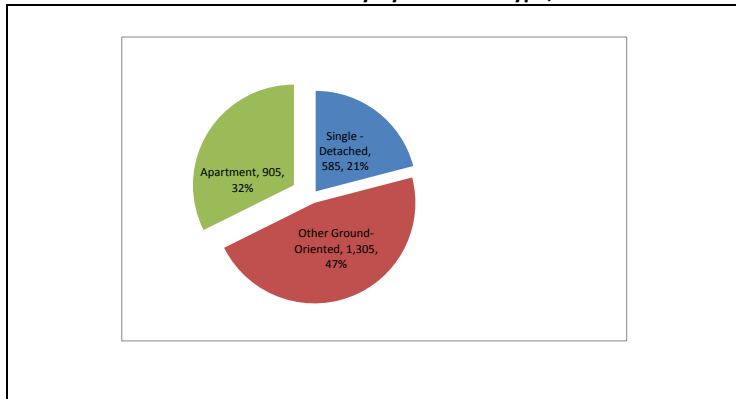
Source: Statistics Canada, 2011 National Household Survey

Owner Before-Tax Household Income, 2010

Total Number of Owner Households	Median Hhld Income	Hhld Income Under \$30,000	Hhld Income \$30,000 to \$39,999	Hhld Income \$40,000 to \$59,999	Hhld Income \$60,000 to \$79,999	Hhld Income \$80,000 to \$99,999	Hhld Income \$100,000 and over
8,855	\$79,398	1,065	510	1,565	1,365	1,390	2,955
100%		12%	6%	18%	15%	16%	33%

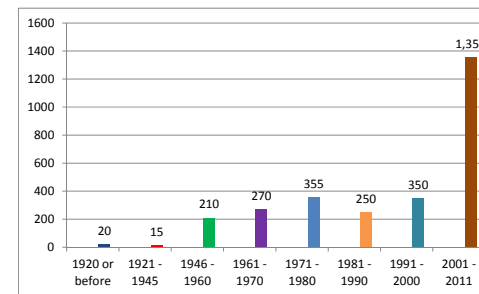
Source: Statistics Canada, 2011 National Household Survey

Renter Household Inventory by Structure Type, 2011



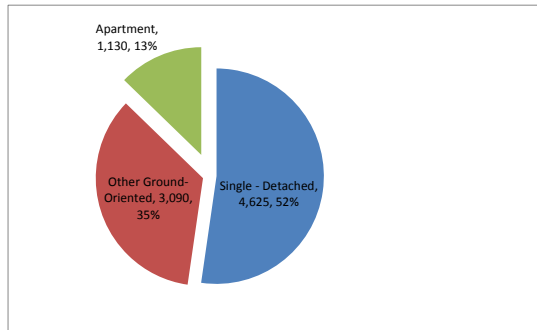
Source: Statistics Canada, 2011 National Household Survey

Renter Household Inventory by Age of Structure, 2011



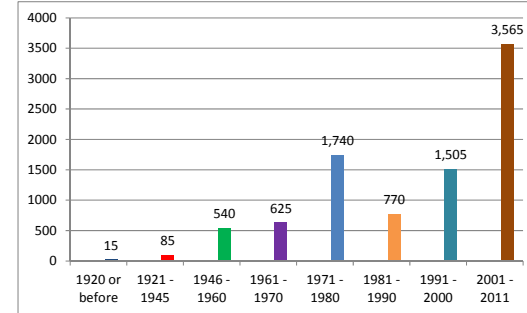
Source: Statistics Canada, 2011 National Household Survey

Owner Household Inventory by Structure Type, 2011



Source: Statistics Canada, 2011 National Household Survey

Owner Household Inventory by Age of Structure Type, 2011



Source: Statistics Canada, 2011 National Household Survey

Average Rents for Purpose Built Rental Apartments by Unit Size, 2011-2014

Average Rents	All Apts.	Bachelor	1 Bedroom	2 Bedrooms	3+ Bedrooms
2011	\$965	**	\$835	\$1,022	\$1,258
2012	\$985	**	\$921	\$1,014	\$1,179
2013	\$956	\$588	\$815	\$1,006	\$1,255
2014	\$1,008	\$595	\$884	\$1,086	\$1,244

Source: CMHC Rental Market Survey, October 2011, 2012, 2013, 2014 ** Data suppressed to protect confidentiality

Average MLS Sale Prices, 2011 – 2013

Average House Sales Price	Single-Detached	Townhouse	Condominium
2011	\$508,915	\$342,264	\$296,081
2012	\$495,692	\$337,258	\$266,494
2013	\$486,773	\$335,288	\$258,395

Source: Victoria Real Estate Board, Historical MLS Statistics, 2011, 2012, 2013

Renter Households Spending 30% or More and 50% or More of Household Income on Shelter Costs, 2011

Renter Households in non-farm non-reserve private dwellings	Households Spending 30% or More of Hhld Income on Shelter	% of Total	Households Spending 50% or More of Hhld Income on Shelter	% of Total
2,825	1,295	46%	580	21%

Source: Statistics Canada, 2011 National Household Survey

Owner Households Spending 30% or More and 50% or More of Household Income on Shelter Costs, 2011

Owner Households in non-farm non-reserve private dwellings	Households Spending 30% or More of Hhld Income on Shelter	% of Total	Households Spending 50% or More of Hhld Income on Shelter	% of Total
8,850	2,470	28%	910	10%

Source: Statistics Canada, 2011 National Household Survey

Social Housing Units by Client Group, 2015

Homeless Shelters	Homeless Housed	Homeless Rent Supplements	Frail Seniors	Special Needs	Independent Seniors	Low Income Families	Rent Assistance Families	Rent Assistance Seniors	Women & Children Fleeing Violence	Total Units
0	0	0	167	12	30	123	98	86	0	516

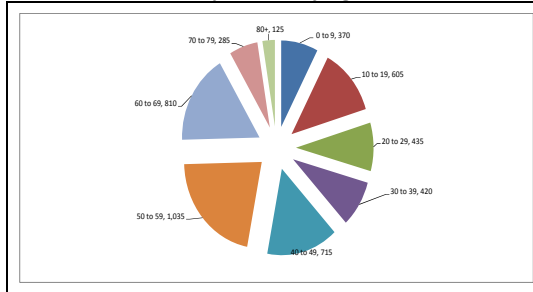
Source: BC Housing, Unit Count Pivot Model, March 31, 2015

CRD Housing Data Book - Summary by Municipality Metchosin, DM

Population – 4,805

Private Households – 1,785

Population by Age, 2011



Source: Statistics Canada, 2011 Census

Private Households by Household Type, 2011

Total Number of Private Households	Census Family Hhlds				Non-Census Family Hhlds		
	Total	Couple Family Hhlds without children	Couple Family Hhlds with children	Lone-Parent Family Hhlds	Other Family Hhlds	One-person Hhlds	Two-or-more-person Hhlds
1,785	1,360	645	480	75	160	415	60
100%	76%	36%	27%	4%	9%	23%	3%
Median Hhld Income							
\$80,834	\$96,676	\$85,669	\$114,651	\$74,936	\$115,964	\$35,172	\$79,250

Source: Statistics Canada, 2011 Census and 2011 National Household Survey

Median Before-Tax Household Income - \$80,834

Renters - \$52,975

Owners - \$88,215

Renter Before-Tax Household Income, 2010

Total Number of Renter Households	Median Hhld Income	Hhld Income Under \$30,000	Hhld Income \$30,000 to \$39,999	Hhld Income \$40,000 to \$59,999	Hhld Income \$60,000 to \$79,999	Hhld Income \$80,000 to \$99,999	Hhld Income \$100,000 and over
295	\$52,975	65	15	75	75	0	55
100%		22%	5%	25%	25%	0%	19%

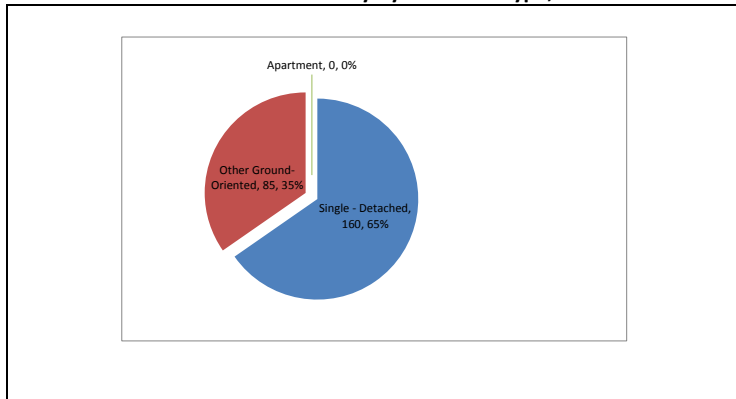
Source: Statistics Canada, 2011 National Household Survey

Owner Before-Tax Household Income, 2010

Total Number of Owner Households	Median Hhld Income	Hhld Income Under \$30,000	Hhld Income \$30,000 to \$39,999	Hhld Income \$40,000 to \$59,999	Hhld Income \$60,000 to \$79,999	Hhld Income \$80,000 to \$99,999	Hhld Income \$100,000 and over
1,485	\$88,215	180	70	155	250	240	590
100%		12%	5%	10%	17%	16%	40%

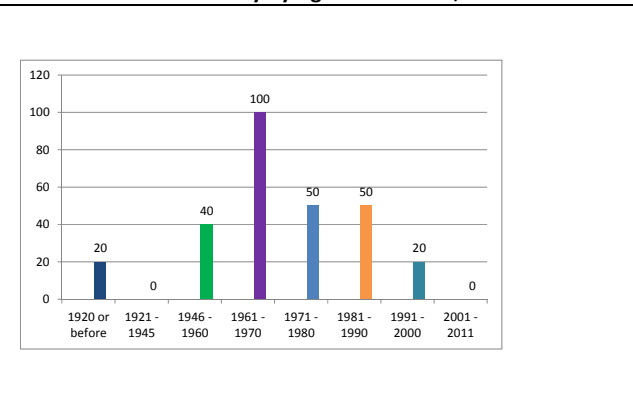
Source: Statistics Canada, 2011 National Household Survey

Renter Household Inventory by Structure Type, 2011



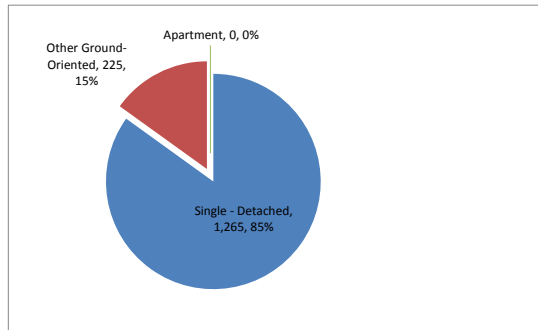
Source: Statistics Canada, 2011 National Household Survey

Renter Household Inventory by Age of Structure, 2011



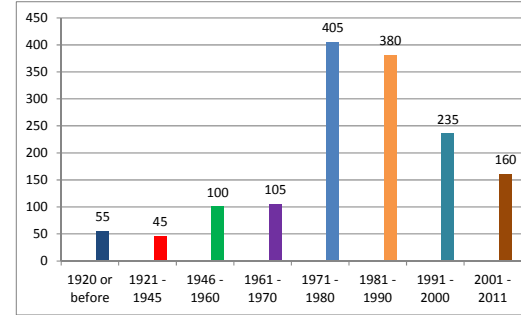
Source: Statistics Canada, 2011 National Household Survey

Owner Household Inventory by Structure Type, 2011



Source: Statistics Canada, 2011 National Household Survey

Owner Household Inventory by Age of Structure Type, 2011



Source: Statistics Canada, 2011 National Household Survey

Average MLS Sale Prices, 2011 – 2013

Average House Sales Price	Single-Detached	Townhouse	Condominium
2011	\$709,336	n/a	n/a
2012	\$760,057	n/a	n/a
2013	\$578,788	n/a	n/a

Source: Victoria Real Estate Board, Historical MLS Statistics, 2011, 2012, 2013

Renter Households Spending 30% or More and 50% or More of Household Income on Shelter Costs, 2011

Renter Households in non-farm non-reserve private dwellings	Households Spending 30% or More of Hhld Income on Shelter	% of Total	Households Spending 50% or More of Hhld Income on Shelter Costs	% of Total
290	60	21%	20	7%

Source: Statistics Canada, 2011 National Household Survey

Owner Households Spending 30% or More and 50% or More of Household Income on Shelter Costs, 2011

Owner Households in non-farm non-reserve private dwellings	Households Spending 30% or More of Hhld Income on Shelter	% of Total	Households Spending 50% or More of Hhld Income on Shelter Costs	% of Total
1,425	340	24%	115	8%

Source: Statistics Canada, 2011 National Household Survey

Social Housing Units by Client Group, 2015

Homeless Shelters	Homeless Housed	Homeless Rent Supplements	Frail Seniors	Special Needs	Independent Seniors	Low Income Families	Rent Assistance Families	Rent Assistance Seniors	Women & Children Fleeing Violence	Total Units
0	0	0	0	0	0	0	4	6	0	10

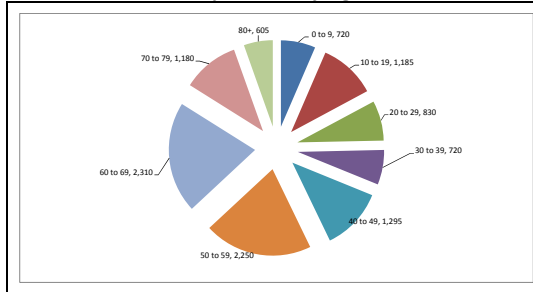
Source: BC Housing, Unit Count Pivot Model, March 31, 2015

CRD Housing Data Book - Summary by Municipality North Saanich, DM

Population – 11,085

Private Households – 4,500

Population by Age, 2011



Source: Statistics Canada, 2011 Census

Private Households by Household Type, 2011

Total Number of Private Households	Census Family Hhlds					Non-Census Family Hhlds			
	Total	Couple Family Hhlds without children	Couple Family Hhlds with children	Lone-Parent Family Hhlds	Other Family Hhlds	Total	One-person Hhlds	Two-or-more-person Hhlds	
4,500	3,650	1,985	1,100	250	315	855	765	90	
	100%	44%	24%	6%	7%	19%	17%	2%	
Median Hhld Income									
	\$89,835	\$99,684	\$93,109	\$124,352	\$49,877	\$113,382	\$39,195	\$36,687	\$60,008

Source: Statistics Canada, 2011 Census and 2011 National Household Survey

Median Before-Tax Household Income - \$89,835

Renters - \$39,276

Owners - \$93,485

Renter Before-Tax Household Income, 2010

Total Number of Renter Households	Median Hhld Income	Hhld Income Under \$30,000	Hhld Income \$30,000 to \$39,999	Hhld Income \$40,000 to \$59,999	Hhld Income \$60,000 to \$79,999	Hhld Income \$80,000 to \$99,999	Hhld Income \$100,000 and over
475	\$39,276	170	70	115	40	15	70
		36%	15%	24%	8%	3%	15%

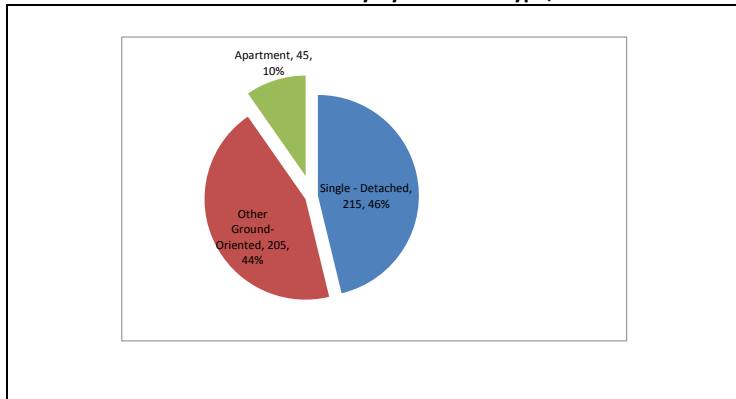
Source: Statistics Canada, 2011 National Household Survey

Owner Before-Tax Household Income, 2010

Total Number of Owner Households	Median Hhld Income	Hhld Income Under \$30,000	Hhld Income \$30,000 to \$39,999	Hhld Income \$40,000 to \$59,999	Hhld Income \$60,000 to \$79,999	Hhld Income \$80,000 to \$99,999	Hhld Income \$100,000 and over
4,025	\$93,485	375	265	505	535	555	1,785
		9%	7%	13%	13%	14%	44%

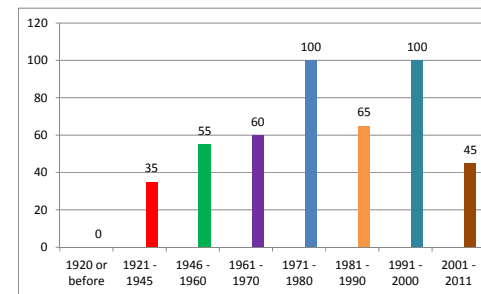
Source: Statistics Canada, 2011 National Household Survey

Renter Household Inventory by Structure Type, 2011



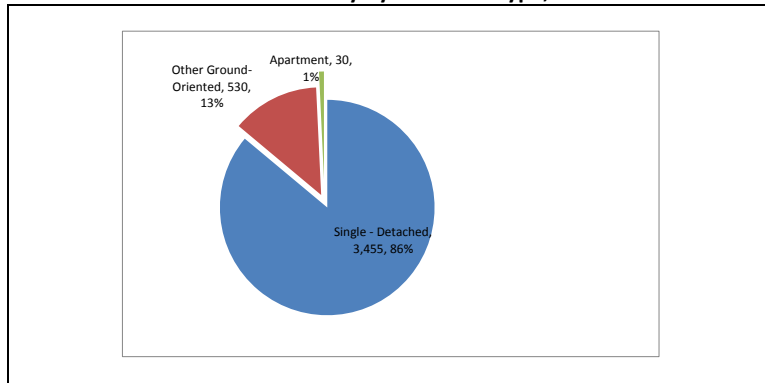
Source: Statistics Canada, 2011 National Household Survey

Renter Household Inventory by Age of Structure, 2011



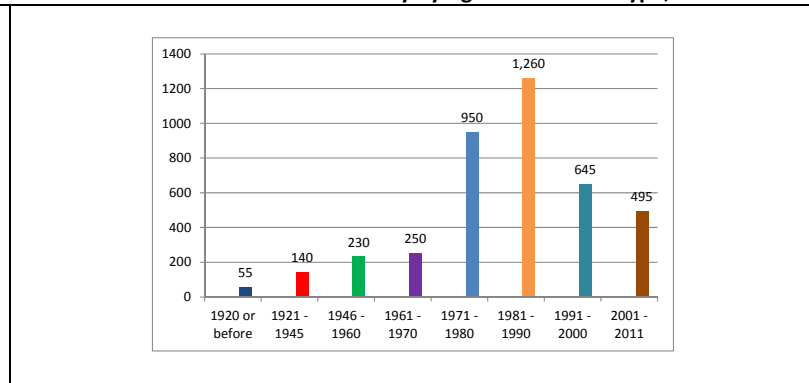
Source: Statistics Canada, 2011 National Household Survey

Owner Household Inventory by Structure Type, 2011



Source: Statistics Canada, 2011 National Household Survey

Owner Household Inventory by Age of Structure Type, 2011



Source: Statistics Canada, 2011 National Household Survey

Average MLS Sale Prices, 2011 – 2013

Average House Sales Price	Single-Detached	Townhouse	Condominium
2011	\$774,627	\$517,500	\$730,000
2012	\$784,272	\$492,450	\$534,000
2013	\$767,252	\$503,667	\$836,125

Source: Victoria Real Estate Board, Historical MLS Statistics, 2011, 2012, 2013

Renter Households Spending 30% or More and 50% or More of Household Income on Shelter Costs, 2011

Renter Households in non-farm non-reserve private dwellings	Households Spending 30% or More of Hhld Income on Shelter	% of Total	Households Spending 50% or More of Hhld Income on Shelter Costs	% of Total
475	155	33%	95	20%

Source: Statistics Canada, 2011 National Household Survey

Owner Households Spending 30% or More and 50% or More of Household Income on Shelter Costs, 2011

Owner Households in non-farm non-reserve private dwellings	Households Spending 30% or More of Hhld Income on Shelter	% of Total	Households Spending 50% or More of Hhld Income on Shelter Costs	% of Total
3,985	655	16%	240	6%

Source: Statistics Canada, 2011 National Household Survey

Social Housing Units by Client Group, 2015

Homeless Shelters	Homeless Housed	Homeless Rent Supplements	Frail Seniors	Special Needs	Independent Seniors	Low Income Families	Rent Assistance Families	Rent Assistance Seniors	Women & Children Fleeing Violence	Total Units
0	0	0	0	23	0	24	5	7	0	59

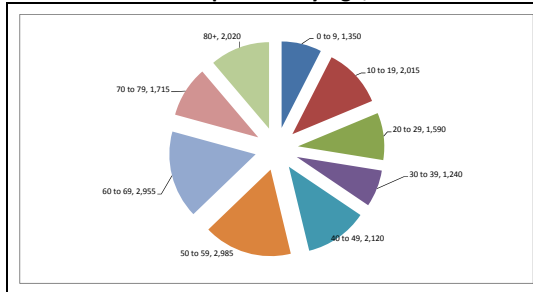
Source: BC Housing, Unit Count Pivot Model, March 31, 2015

CRD Housing Data Book - Summary by Municipality Oak Bay, DM

Population – 18,015

Private Households – 7,760

Population by Age, 2011



Source: Statistics Canada, 2011 Census

Private Households by Household Type, 2011

Total Number of Private Households	Census Family Hhlds					Non-Census Family Hhlds		
	Total	Couple Family Hhlds		Lone-Parent Family Hhlds	Other Family Hhlds	Total	One-person Hhlds	Two-or-more-person Hhlds
		without children	with children					
7,760	5,035	2,370	1,860	470	335	2,725	2,485	240
100%	65%	31%	24%	6%	4%	35%	32%	3%
Median Hhld Income								
\$80,388	\$111,027	\$101,779	\$134,753	\$71,725	\$147,322	\$37,811	\$36,593	\$49,145

Source: Statistics Canada, 2011 Census and 2011 National Household Survey

Median Before-Tax Household Income - \$80,388

Renters - \$37,773

Owners - \$100,674

Renter Before-Tax Household Income, 2010

Total Number of Renter Households	Median Hhld Income	Hhld Income Under \$30,000	Hhld Income \$30,000 to \$39,999	Hhld Income \$40,000 to \$59,999	Hhld Income \$60,000 to \$79,999	Hhld Income \$80,000 to \$99,999	Hhld Income \$100,000 and over
1,885	\$37,773	780	235	310	195	135	230
100%		41%	12%	16%	10%	7%	12%

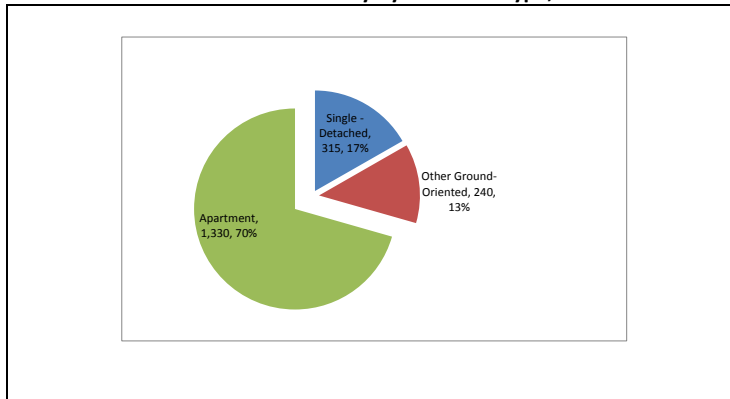
Source: Statistics Canada, 2011 National Household Survey

Owner Before-Tax Household Income, 2010

Total Number of Owner Households	Median Hhld Income	Hhld Income Under \$30,000	Hhld Income \$30,000 to \$39,999	Hhld Income \$40,000 to \$59,999	Hhld Income \$60,000 to \$79,999	Hhld Income \$80,000 to \$99,999	Hhld Income \$100,000 and over
5,880	\$100,674	665	315	720	660	565	2,960
100%		11%	5%	12%	11%	10%	50%

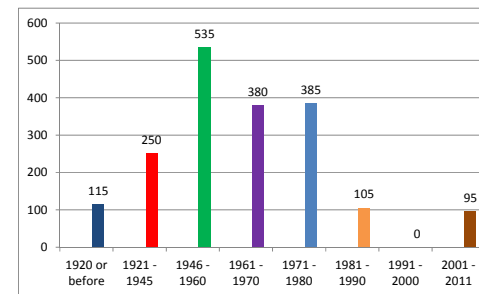
Source: Statistics Canada, 2011 National Household Survey

Renter Household Inventory by Structure Type, 2011



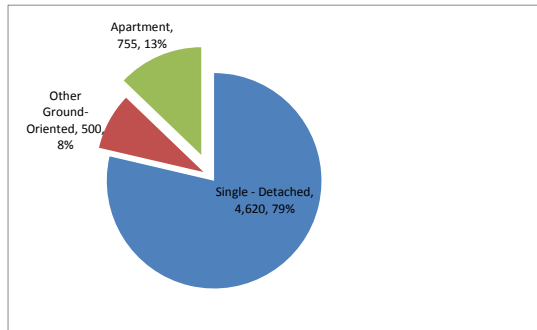
Source: Statistics Canada, 2011 National Household Survey

Renter Household Inventory by Age of Structure, 2011



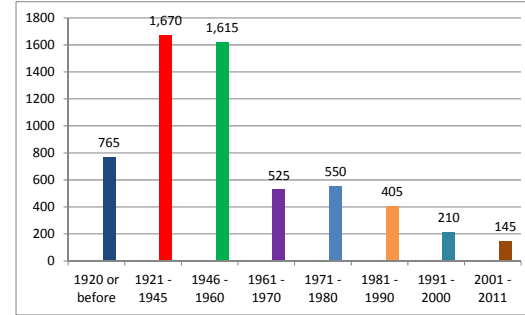
Source: Statistics Canada, 2011 National Household Survey

Owner Household Inventory by Structure Type, 2011



Source: Statistics Canada, 2011 National Household Survey

Owner Household Inventory by Age of Structure Type, 2011



Source: Statistics Canada, 2011 National Household Survey

Average Rents for Purpose Built Rental Apartments by Unit Size, 2011-2014

Average Rents	All Apts.	Bachelor	1 Bedroom	2 Bedrooms	3+ Bedrooms
2011	\$954	\$690	\$806	\$1,203	\$1,426
2012	\$960	\$713	\$827	\$1,197	\$1,313
2013	\$969	\$685	\$837	\$1,216	\$1,412
2014	\$962	\$693	\$834	\$1,198	\$1,683

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

Average MLS Sale Prices, 2011 – 2013

Average House Sales Price	Single-Detached	Townhouse	Condominium
2011	\$936,355	\$576,875	\$462,177
2012	\$925,104	\$578,080	\$368,027
2013	\$903,852	\$569,818	\$351,696

Source: Victoria Real Estate Board, Historical MLS Statistics, 2011, 2012, 2013

Renter Households Spending 30% or More and 50% or More of Household Income on Shelter Costs, 2011

Renter Households in non-farm non-reserve private dwellings	Households Spending 30% or More of Hhld Income on Shelter	% of Total	Households Spending 50% or More of Hhld Income on Shelter	% of Total
1,885	960	51%	550	29%

Source: Statistics Canada, 2011 National Household Survey

Owner Households Spending 30% or More and 50% or More of Household Income on Shelter Costs, 2011

Owner Households in non-farm non-reserve private dwellings	Households Spending 30% or More of Hhld Income on Shelter	% of Total	Households Spending 50% or More of Hhld Income on Shelter	% of Total
5,880	1,010	17%	430	7%

Source: Statistics Canada, 2011 National Household Survey

Social Housing Units by Client Group, 2015

Homeless Shelters	Homeless Housed	Homeless Rent Supplements	Frail Seniors	Special Needs	Independent Seniors	Low Income Families	Rent Assistance Families	Rent Assistance Seniors	Women & Children Fleeing Violence	Total Units
0	0	0	164	4	247	0	17	68	0	500

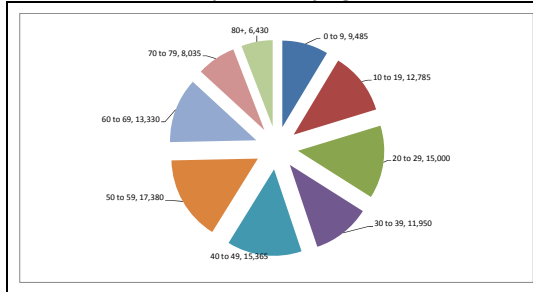
Source: BC Housing, Unit Count Pivot Model, March 31, 2015

CRD Housing Data Book - Summary by Municipality Saanich, DM

Population – 109,750

Private Households – 45,390

Population by Age, 2011



Source: Statistics Canada, 2011 Census

Private Households by Household Type, 2011

Total Number of Private Households	Census Family Hhlds					Non-Census Family Hhlds		
	Total	Couple Family Hhlds without children	Couple Family Hhlds with children	Lone-Parent Family Hhlds	Other Family Hhlds	Total	One-person Hhlds	Two-or-more-person Hhlds
45,390	30,380	12,550	10,750	3,845	3,235	15,005	12,430	2,575
100%	67%	28%	24%	8%	7%	33%	27%	6%
Median Hhld Income								
\$68,393	\$88,029	\$80,270	\$104,990	\$50,851	\$118,117	\$38,017	\$35,188	\$58,106

Source: Statistics Canada, 2011 Census and 2011 National Household Survey

Median Before-Tax Household Income - \$68,393

Renters - \$41,019

Owners - \$81,160

Renter Before-Tax Household Income, 2010

Total Number of Renter Households	Median Hhld Income	Hhld Income Under \$30,000	Hhld Income \$30,000 to \$39,999	Hhld Income \$40,000 to \$59,999	Hhld Income \$60,000 to \$79,999	Hhld Income \$80,000 to \$99,999	Hhld Income \$100,000 and over
12,145	\$41,019	4,515	1,330	2,675	1,550	865	1,210
100%		37%	11%	22%	13%	7%	10%

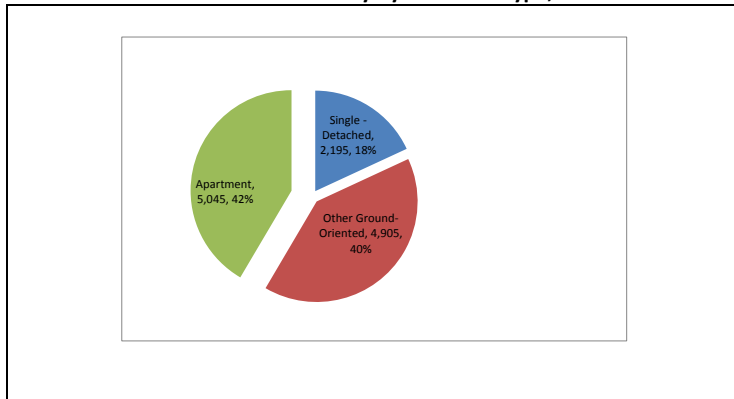
Source: Statistics Canada, 2011 National Household Survey

Owner Before-Tax Household Income, 2010

Total Number of Owner Households	Median Hhld Income	Hhld Income Under \$30,000	Hhld Income \$30,000 to \$39,999	Hhld Income \$40,000 to \$59,999	Hhld Income \$60,000 to \$79,999	Hhld Income \$80,000 to \$99,999	Hhld Income \$100,000 and over
33,245	\$81,160	3,825	2,430	5,070	5,035	4,550	12,335
100%		12%	7%	15%	15%	14%	37%

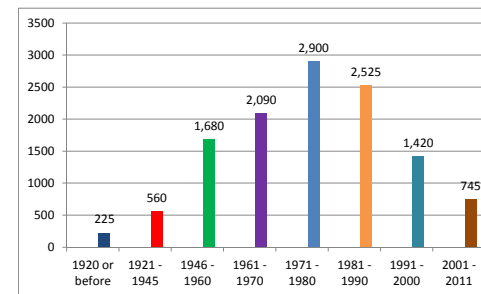
Source: Statistics Canada, 2011 National Household Survey

Renter Household Inventory by Structure Type, 2011



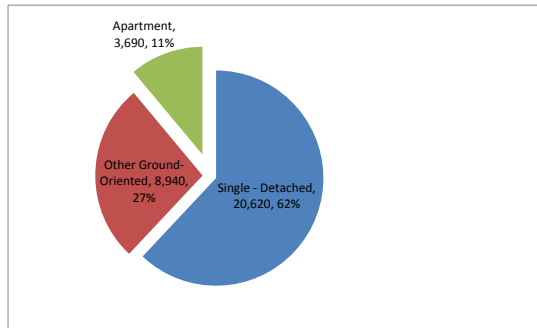
Source: Statistics Canada, 2011 National Household Survey

Renter Household Inventory by Age of Structure, 2011



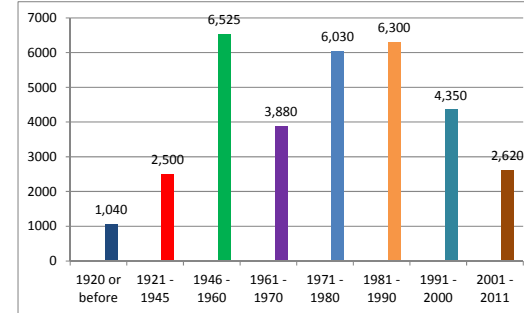
Source: Statistics Canada, 2011 National Household Survey

Owner Household Inventory by Structure Type, 2011



Source: Statistics Canada, 2011 National Household Survey

Owner Household Inventory by Age of Structure Type, 2011



Source: Statistics Canada, 2011 National Household Survey

Average Rents for Purpose Built Rental Apartments by Unit Size, 2011-2014

Average Rents	All Apts.	Bachelor	1 Bedroom	2 Bedrooms	3+ Bedrooms
2011	\$925	\$681	\$831	\$1,070	\$1,154
2012	\$931	\$675	\$837	\$1,081	\$1,185
2013	\$932	\$671	\$837	\$1,078	\$1,183
2014	\$970	\$716	\$862	\$1,133	\$1,257

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

Average MLS Sale Prices, 2011 – 2013

Average House Sales Price	Single-Detached	Townhouse	Condominium
2011	\$648,412	\$477,732	\$290,123
2012	\$618,714	\$456,437	\$289,656
2013	\$634,298	\$455,159	\$280,458

Source: Victoria Real Estate Board, Historical MLS Statistics, 2011, 2012, 2013

Renter Households Spending 30% or More and 50% or More of Household Income on Shelter Costs, 2011

Renter Households in non-farm non-reserve private dwellings	Households Spending 30% or More of Hhld Income on Shelter	% of Total	Households Spending 50% or More of Hhld Income on Shelter	% of Total
12,145	5,440	45%	2,950	24%

Source: Statistics Canada, 2011 National Household Survey

Owner Households Spending 30% or More and 50% or More of Household Income on Shelter Costs, 2011

Owner Households in non-farm non-reserve private dwellings	Households Spending 30% or More of Hhld Income on Shelter	% of Total	Households Spending 50% or More of Hhld Income on Shelter	% of Total
33,095	7,180	22%	3,140	9%

Source: Statistics Canada, 2011 National Household Survey

Social Housing Units by Client Group, 2015

Homeless Shelters	Homeless Housed	Homeless Rent Supplements	Frail Seniors	Special Needs	Independent Seniors	Low Income Families	Rent Assistance Families	Rent Assistance Seniors	Women & Children Fleeing Violence	Total Units
0	69	36	90	259	594	792	199	243	0	2,282

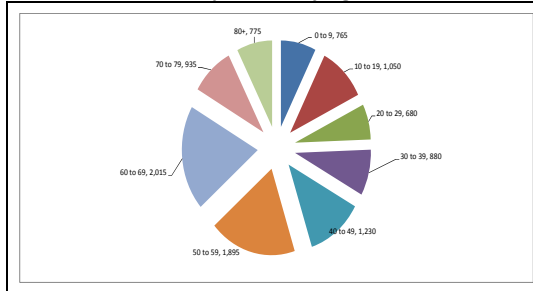
Source: BC Housing, Unit Count Pivot Model, March 31, 2015

CRD Housing Data Book - Summary by Municipality Salt Spring Island EA

Population – 10,235

Private Households – 4,665

Population by Age, 2011



Source: Statistics Canada, 2011 Census

Private Households by Household Type, 2011

Total Number of Private Households	Census Family Hhlds					Non-Census Family Hhlds		
	Total	Couple Family Hhlds		Lone-Parent Family Hhlds	Other Family Hhlds	Total	One-person Hhlds	Two-or-more-person Hhlds
		without children	with children					
4,665	2,955	1,575	785	335	260	1,715	1,515	200
100%	63%	34%	17%	7%	6%	37%	32%	4%
Median Hhld Income								
\$53,523	\$66,333	\$70,093	\$71,332	\$32,210	\$103,081	\$32,192	\$30,859	\$48,536

Source: Statistics Canada, 2011 Census and 2011 National Household Survey

Median Before-Tax Household Income - \$53,523

Renters - \$26,866

Owners - \$58,463

Renter Before-Tax Household Income, 2010

Total Number of Renter Households	Median Hhld Income	Hhld Income Under \$30,000	Hhld Income \$30,000 to \$39,999	Hhld Income \$40,000 to \$59,999	Hhld Income \$60,000 to \$79,999	Hhld Income \$80,000 to \$99,999	Hhld Income \$100,000 and over
815	\$26,866	430	100	140	90	15	45
100%		53%	12%	17%	11%	2%	6%

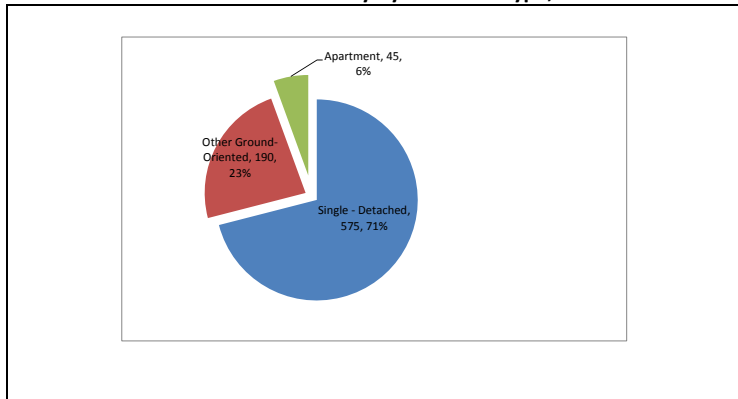
Source: Statistics Canada, 2011 National Household Survey

Owner Before-Tax Household Income, 2010

Total Number of Owner Households	Median Hhld Income	Hhld Income Under \$30,000	Hhld Income \$30,000 to \$39,999	Hhld Income \$40,000 to \$59,999	Hhld Income \$60,000 to \$79,999	Hhld Income \$80,000 to \$99,999	Hhld Income \$100,000 and over
3,845	\$58,463	860	375	770	585	480	780
100%		22%	10%	20%	15%	12%	20%

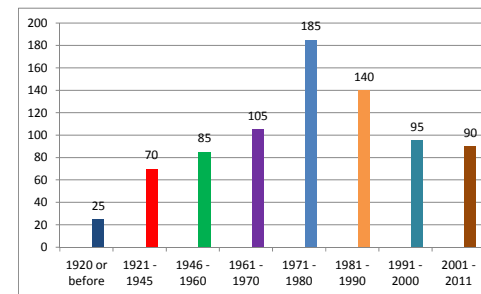
Source: Statistics Canada, 2011 National Household Survey

Renter Household Inventory by Structure Type, 2011



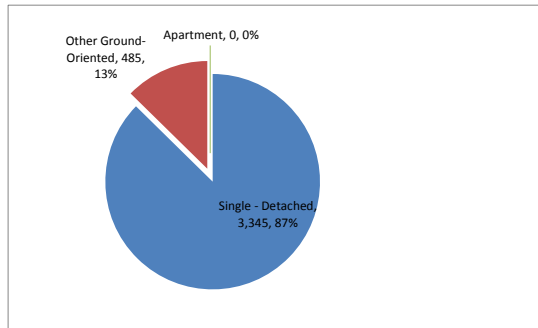
Source: Statistics Canada, 2011 National Household Survey

Renter Household Inventory by Age of Structure, 2011



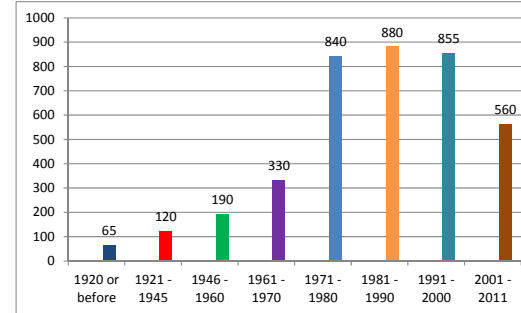
Source: Statistics Canada, 2011 National Household Survey

Owner Household Inventory by Structure Type, 2011



Source: Statistics Canada, 2011 National Household Survey

Owner Household Inventory by Age of Structure Type, 2011



Source: Statistics Canada, 2011 National Household Survey

Average MLS Sale Prices, 2011 – 2013

Average House Sales Price	Single-Detached	Townhouse	Condominium
2011	\$535,679	\$329,723	n/a
2012	\$567,800	\$340,152	n/a
2013	\$489,875	\$318,896	n/a

Source: Victoria Real Estate Board, Historical MLS Statistics, 2011, 2012, 2013
Capital F RDA and Capital G RDA combined

Renter Households Spending 30% or More and 50% or More of Household Income on Shelter Costs, 2011

Renter Households in non-farm non-reserve private dwellings	Households Spending 30% or More of Hhld Income on Shelter	% of Total	Households Spending 50% or More of Hhld Income on Shelter Costs	% of Total
810	455	56%	295	36%

Source: Statistics Canada, 2011 National Household Survey

Owner Households Spending 30% or More and 50% or More of Household Income on Shelter Costs, 2011

Owner Households in non-farm non-reserve private dwellings	Households Spending 30% or More of Hhld Income on Shelter	% of Total	Households Spending 50% or More of Hhld Income on Shelter Costs	% of Total
3,710	1,060	29%	600	16%

Source: Statistics Canada, 2011 National Household Survey

Social Housing Units by Client Group, 2015

Homeless Shelters	Homeless Housed	Homeless Rent Supplements	Frail Seniors	Special Needs	Independent Seniors	Low Income Families	Rent Assistance Families	Rent Assistance Seniors	Women & Children Fleeing Violence	Total Units
0	4	0	80	6	20	35	55	47	6	253

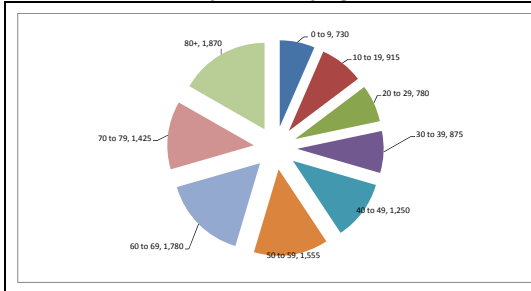
Source: BC Housing, Unit Count Pivot Model, March 31, 2015

CRD Housing Data Book - Summary by Municipality Sidney, Town

Population – 11,180

Private Households – 5,325

Population by Age, 2011



Source: Statistics Canada, 2011 Census

Private Households by Household Type, 2011

Total Number of Private Households	Census Family Hhlds					Non-Census Family Hhlds		
	Total	Couple Family Hhlds without children	Couple Family Hhlds with children	Lone-Parent Family Hhlds	Other Family Hhlds	Total	One-person Hhlds	Two-or-more-person Hhlds
5,325	3,170	1,815	735	380	240	2,165	2,010	155
100%	60%	34%	14%	7%	5%	41%	38%	3%
Median Hhld Income								
\$55,687	\$74,117	\$72,511	\$89,750	\$51,617	\$83,800	\$35,815	\$35,160	\$61,047

Source: Statistics Canada, 2011 Census and 2011 National Household Survey

Median Before-Tax Household Income - \$55,687

Renters - \$43,352

Owners - \$60,166

Renter Before-Tax Household Income, 2010

Total Number of Renter Households	Median Hhld Income	Hhld Income Under \$30,000	Hhld Income \$30,000 to \$39,999	Hhld Income \$40,000 to \$59,999	Hhld Income \$60,000 to \$79,999	Hhld Income \$80,000 to \$99,999	Hhld Income \$100,000 and over
1,045	\$43,352	340	130	240	185	65	85
100%		33%	12%	23%	18%	6%	8%

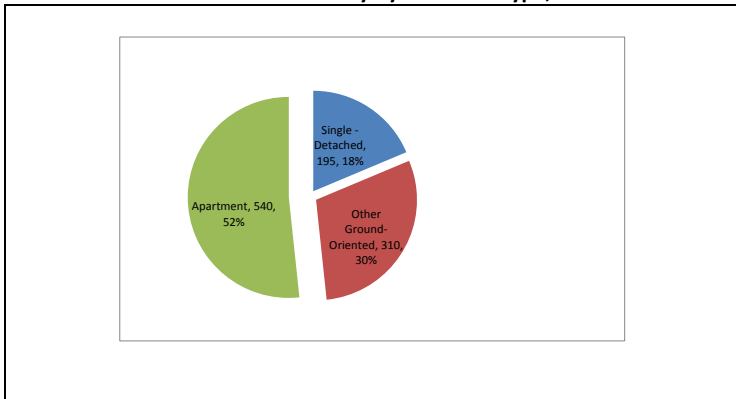
Source: Statistics Canada, 2011 National Household Survey

Owner Before-Tax Household Income, 2010

Total Number of Owner Households	Median Hhld Income	Hhld Income Under \$30,000	Hhld Income \$30,000 to \$39,999	Hhld Income \$40,000 to \$59,999	Hhld Income \$60,000 to \$79,999	Hhld Income \$80,000 to \$99,999	Hhld Income \$100,000 and over
4,285	\$60,166	900	490	745	800	545	800
100%		21%	11%	17%	19%	13%	19%

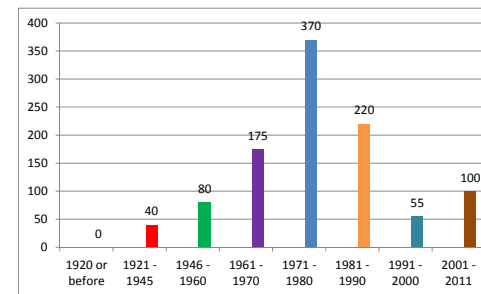
Source: Statistics Canada, 2011 National Household Survey

Renter Household Inventory by Structure Type, 2011



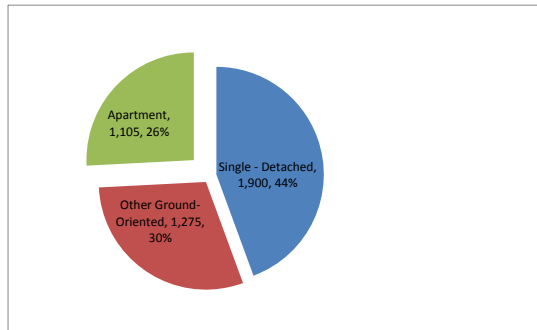
Source: Statistics Canada, 2011 National Household Survey

Renter Household Inventory by Age of Structure, 2011



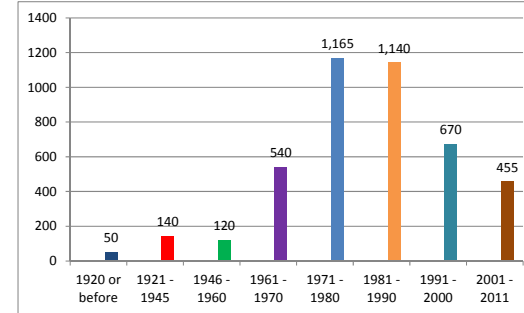
Source: Statistics Canada, 2011 National Household Survey

Owner Household Inventory by Structure Type, 2011



Source: Statistics Canada, 2011 National Household Survey

Owner Household Inventory by Age of Structure Type, 2011



Source: Statistics Canada, 2011 National Household Survey

Average Rents for Purpose Built Rental Apartments by Unit Size, 2011-2014

Average Rents	All Apts.	Bachelor	1 Bedroom	2 Bedrooms	3+ Bedrooms
2011	\$939	**	\$791	\$1,067	**
2012	\$1,011	**	\$799	\$1,196	**
2013	\$986	**	\$798	\$1,154	**
2014	\$894	**	\$780	\$1,026	**

Average MLS Sale Prices, 2011 – 2013

Average House Sales Price	Single-Detached	Townhouse	Condominium
2011	\$526,812	\$432,045	\$366,863
2012	\$508,925	\$400,561	\$306,716
2013	\$481,263	\$427,358	\$303,804

Source: CMHC Rental Market Survey, October 2011, 2012, 2013, 2014 **Data suppressed to protect confidentiality Source: Victoria Real Estate Board, Historical MLS Statistics, 2011, 2012, 2013

Renter Households Spending 30% or More and 50% or More of Household Income on Shelter Costs, 2011

Renter Households in non-farm non-reserve private dwellings	Households Spending 30% or More of Hhld Income on Shelter	% of Total	Households Spending 50% or More of Hhld Income on Shelter Costs	% of Total
1,040	550	53%	170	16%

Source: Statistics Canada, 2011 National Household Survey

Owner Households Spending 30% or More and 50% or More of Household Income on Shelter Costs, 2011

Owner Households in non-farm non-reserve private dwellings	Households Spending 30% or More of Hhld Income on Shelter	% of Total	Households Spending 50% or More of Hhld Income on Shelter Costs	% of Total
4,280	1,050	25%	395	9%

Source: Statistics Canada, 2011 National Household Survey

Social Housing Units by Client Group, 2015

Homeless Shelters	Homeless Housed	Homeless Rent Supplements	Frail Seniors	Special Needs	Independent Seniors	Low Income Families	Rent Assistance Families	Rent Assistance Seniors	Women & Children Fleeing Violence	Total Units
0	0	0	100	1	33	11	22	70	0	237

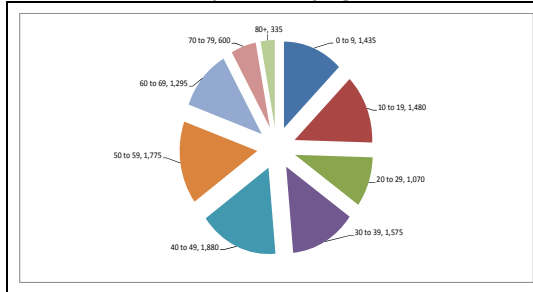
Source: BC Housing, Unit Count Pivot Model, March 31, 2015

CRD Housing Data Book - Summary by Municipality Sooke, DM

Population – 11,435

Private Households – 4,505

Population by Age, 2011



Source: Statistics Canada, 2011 Census

Private Households by Household Type, 2011

Total Number of Private Households	Census Family Hhlds					Non-Census Family Hhlds		
	Total	Couple Family Hhlds		Lone-Parent Family Hhlds	Other Family Hhlds	Total	One-person Hhlds	Two-or-more-person Hhlds
		without children	with children					
4,505	3,340	1,335	1,250	400	355	1,165	995	170
100%	74%	30%	28%	9%	8%	26%	22%	4%
Median Hhld Income								
\$64,867	\$77,475	\$68,348	\$95,521	\$40,089	\$106,509	\$30,484	\$28,163	\$46,166

Source: Statistics Canada, 2011 Census and 2011 National Household Survey

Median Before-Tax Household Income - \$64,867

Renters - \$32,394

Owners - \$72,808

Renter Before-Tax Household Income, 2010

Total Number of Renter Households	Median Hhld Income	Hhld Income Under \$30,000	Hhld Income \$30,000 to \$39,999	Hhld Income \$40,000 to \$59,999	Hhld Income \$60,000 to \$79,999	Hhld Income \$80,000 to \$99,999	Hhld Income \$100,000 and over
835	\$32,394	395	75	150	100	40	70
100%		47%	9%	18%	12%	5%	8%

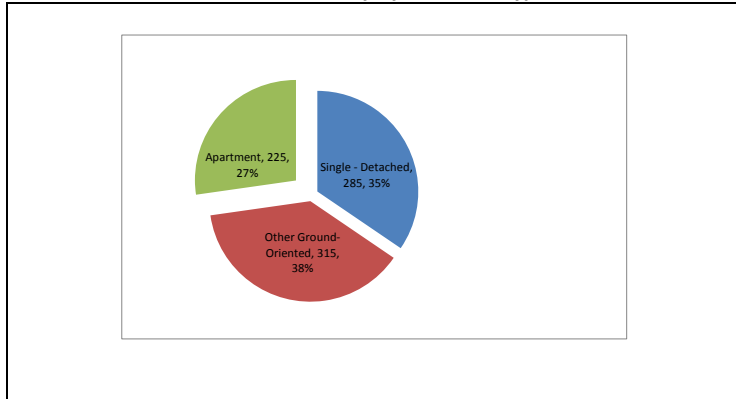
Source: Statistics Canada, 2011 National Household Survey

Owner Before-Tax Household Income, 2010

Total Number of Owner Households	Median Hhld Income	Hhld Income Under \$30,000	Hhld Income \$30,000 to \$39,999	Hhld Income \$40,000 to \$59,999	Hhld Income \$60,000 to \$79,999	Hhld Income \$80,000 to \$99,999	Hhld Income \$100,000 and over
3,675	\$72,808	475	305	680	640	450	1,110
100%		13%	8%	19%	17%	12%	30%

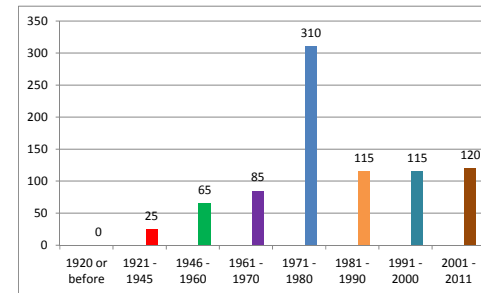
Source: Statistics Canada, 2011 National Household Survey

Renter Household Inventory by Structure Type, 2011



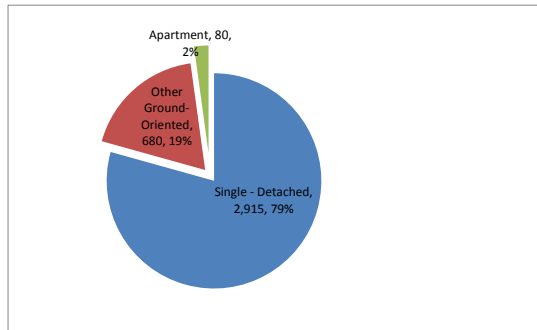
Source: Statistics Canada, 2011 National Household Survey

Renter Household Inventory by Age of Structure, 2011



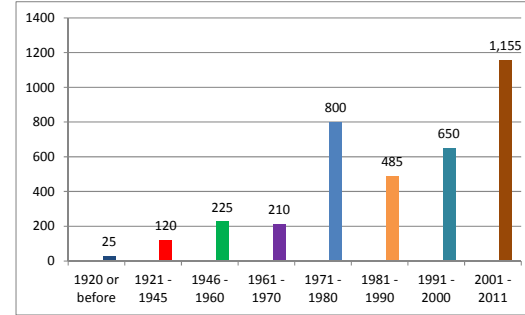
Source: Statistics Canada, 2011 National Household Survey

Owner Household Inventory by Structure Type, 2011



Source: Statistics Canada, 2011 National Household Survey

Owner Household Inventory by Age of Structure Type, 2011



Source: Statistics Canada, 2011 National Household Survey

Average Rents for Purpose Built Rental Apartments by Unit Size, 2011-2014

Average Rents	All Apts.	Bachelor	1 Bedroom	2 Bedrooms	3+ Bedrooms
2011	\$631	**	**	**	**
2012	\$691	**	**	**	**
2013	**	**	**	**	**
2014	**	**	**	**	**

Source: CMHC Rental Market Survey, October 2011, 2012, 2013, 2014 ** Data suppressed to protect confidentiality

Average MLS Sale Prices, 2011 – 2013

Average House Sales Price	Single-Detached	Townhouse	Condominium
2011	\$411,370	\$325,533	n/a
2012	\$409,023	\$320,586	\$147,944
2013	\$407,585	\$335,588	\$148,075

Source: Victoria Real Estate Board, Historical MLS Statistics, 2011, 2012, 2013

Renter Households Spending 30% or More and 50% or More of Household Income on Shelter Costs, 2011

Renter Households in non-farm non-reserve private dwellings	Households Spending 30% or More of Hhld Income on Shelter	% of Total	Households Spending 50% or More of Hhld Income on Shelter	% of Total
835	425	51%	260	31%

Source: Statistics Canada, 2011 National Household Survey

Owner Households Spending 30% or More and 50% or More of Household Income on Shelter Costs, 2011

Owner Households in non-farm non-reserve private dwellings	Households Spending 30% or More of Hhld Income on Shelter	% of Total	Households Spending 50% or More of Hhld Income on Shelter	% of Total
3,645	985	27%	410	11%

Source: Statistics Canada, 2011 National Household Survey

Social Housing Units by Client Group, 2015

Homeless Shelters	Homeless Housed	Homeless Rent Supplements	Frail Seniors	Special Needs	Independent Seniors	Low Income Families	Rent Assistance Families	Rent Assistance Seniors	Women & Children Fleeing Violence	Total Units
0	25	0	25	9	22	30	45	46	6	208

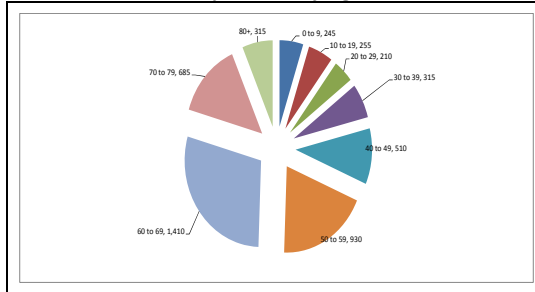
Source: BC Housing, Unit Count Pivot Model, March 31, 2015

CRD Housing Data Book - Summary by Municipality Southern Gulf Islands EA

Population – 4,870

Private Households – 2,530

Population by Age, 2011



Source: Statistics Canada, 2011 Census

Private Households by Household Type, 2011

Total Number of Private Households	Census Family Hhlds				Non-Census Family Hhlds			
	Total	Couple Family Hhlds without children	Couple Family Hhlds with children	Lone-Parent Family Hhlds	Other Family Hhlds	Total	One-person Hhlds	Two-or-more-person Hhlds
2,530	1,520	1,085	250	110	75	1,015	915	100
100%	60%	43%	10%	4%	3%	40%	36%	4%
Median Hhld Income								
\$52,025	\$59,684	\$59,072	\$59,844	\$15,729	\$96,857	\$30,661	\$28,900	\$65,985

Source: Statistics Canada, 2011 Census and 2011 National Household Survey

Median Before-Tax Household Income - \$52,025

Renters - \$26,233

Owners - \$53,782

Renter Before-Tax Household Income, 2010

Total Number of Renter Households	Median Hhld Income	Hhld Income Under \$30,000	Hhld Income \$30,000 to \$39,999	Hhld Income \$40,000 to \$59,999	Hhld Income \$60,000 to \$79,999	Hhld Income \$80,000 to \$99,999	Hhld Income \$100,000 and over
295	\$26,233	155	45	25	0	0	10
100%		53%	15%	8%	0%	0%	3%

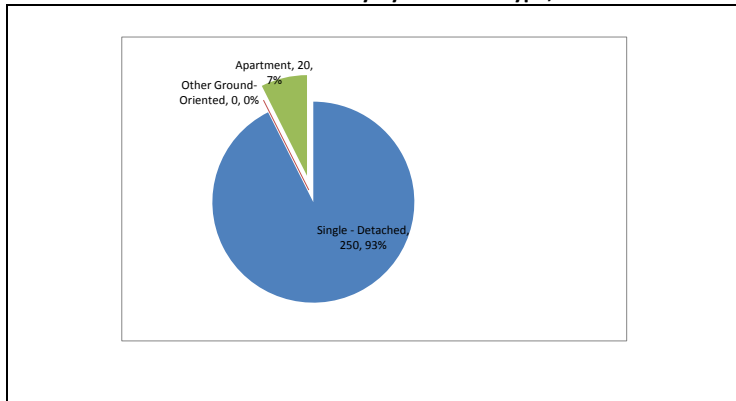
Source: Statistics Canada, 2011 National Household Survey

Owner Before-Tax Household Income, 2010

Total Number of Owner Households	Median Hhld Income	Hhld Income Under \$30,000	Hhld Income \$30,000 to \$39,999	Hhld Income \$40,000 to \$59,999	Hhld Income \$60,000 to \$79,999	Hhld Income \$80,000 to \$99,999	Hhld Income \$100,000 and over
2,240	\$53,782	590	190	585	295	245	335
100%		26%	8%	26%	13%	11%	15%

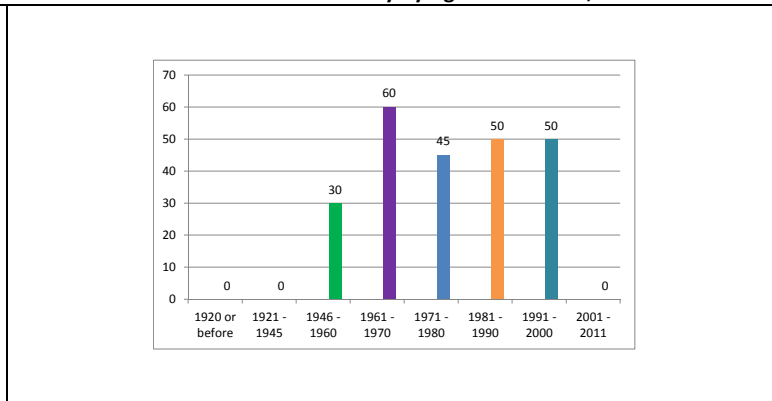
Source: Statistics Canada, 2011 National Household Survey

Renter Household Inventory by Structure Type, 2011



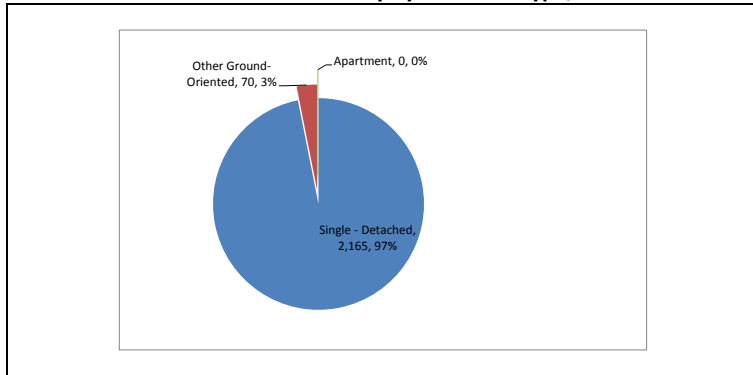
Source: Statistics Canada, 2011 National Household Survey

Renter Household Inventory by Age of Structure, 2011



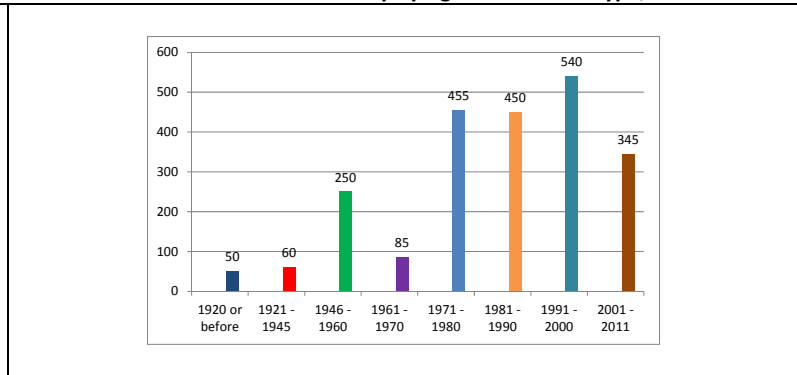
Source: Statistics Canada, 2011 National Household Survey

Owner Household Inventory by Structure Type, 2011



Source: Statistics Canada, 2011 National Household Survey

Owner Household Inventory by Age of Structure Type, 2011



Source: Statistics Canada, 2011 National Household Survey

Average MLS Sale Prices, 2011 – 2013

Average House Sales Price	Single-Detached	Townhouse	Condominium
2011	\$535,679	\$329,723	n/a
2012	\$567,800	\$340,152	n/a
2013	\$489,875	\$318,896	n/a

Source: Victoria Real Estate Board, Historical MLS Statistics, 2011, 2012, 2013 Capital F RDA and Capital G RDA combined

Renter Households Spending 30% or More and 50% or More of Household Income on Shelter Costs, 2011

Renter Households in non-farm non-reserve private dwellings	Households Spending 30% or More of Hhld Income on Shelter	% of Total	Households Spending 50% or More of Hhld Income on Shelter	% of Total
290	150	52%	85	29%

Source: Statistics Canada, 2011 National Household Survey

Owner Households Spending 30% or More and 50% or More of Household Income on Shelter Costs, 2011

Owner Households in non-farm non-reserve private dwellings	Households Spending 30% or More of Hhld Income on Shelter	% of Total	Households Spending 50% or More of Hhld Income on Shelter	% of Total
2,205	360	16%	190	9%

Source: Statistics Canada, 2011 National Household Survey

Social Housing Units by Client Group, 2015

Homeless Shelters	Homeless Housed	Homeless Rent Supplements	Frail Seniors	Special Needs	Independent Seniors	Low Income Families	Rent Assistance Families	Rent Assistance Seniors	Women & Children Fleeing Violence	Total Units
0	0	0	0	0	26	0	4	11	0	41

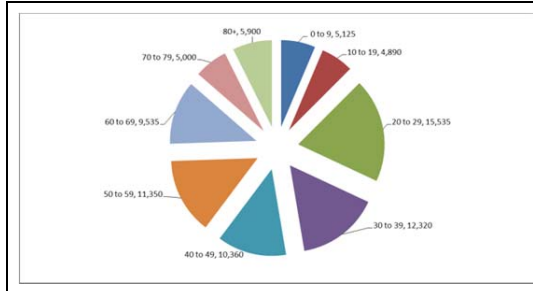
Source: BC Housing, Unit Count Pivot Model, March 31, 2015

CRD Housing Data Book - Summary by Municipality Victoria, City

Population – 80,020

Private Households – 42,960

Population by Age, 2011



Source: Statistics Canada, 2011 Census

Private Households by Household Type, 2011

Total Number of Private Households	Census Family Hhlds					Non-Census Family Hhlds		
	Total	Couple Family Hhlds		Lone-Parent Family Hhlds	Other Family Hhlds	Total	One-person Hhlds	Two-or-more-person Hhlds
		without children	with children					
42,960	18,130	9,655	4,275	2,930	1,270	24,830	21,070	3,760
100%	42%	22%	10%	7%	3%	58%	49%	9%
Median Hhld Income								
\$45,827	\$71,646	\$73,088	\$85,671	\$36,971	\$95,265	\$33,764	\$31,309	\$48,564

Source: Statistics Canada, 2011 Census and 2011 National Household Survey

Median Before-Tax Household Income - \$45,827

Renters - \$35,467

Owners - \$69,099

Renter Before-Tax Household Income, 2010

Total Number of Renter Households	Median Hhld Income	Hhld Income Under \$30,000	Hhld Income \$30,000 to \$39,999	Hhld Income \$40,000 to \$59,999	Hhld Income \$60,000 to \$79,999	Hhld Income \$80,000 to \$99,999	Hhld Income \$100,000 and over
25,475	\$35,647	10,650	3,830	5,070	2,925	1,595	1,395
100%		42%	15%	20%	11%	6%	5%

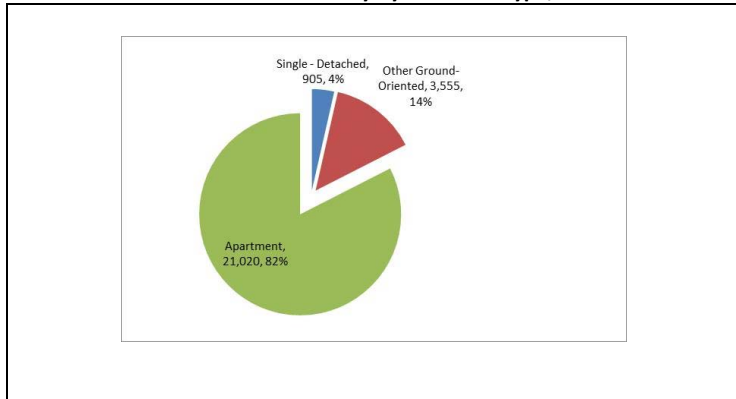
Source: Statistics Canada, 2011 National Household Survey

Owner Before-Tax Household Income, 2010

Total Number of Owner Households	Median Hhld Income	Hhld Income Under \$30,000	Hhld Income \$30,000 to \$39,999	Hhld Income \$40,000 to \$59,999	Hhld Income \$60,000 to \$79,999	Hhld Income \$80,000 to \$99,999	Hhld Income \$100,000 and over
17,485	\$69,099	2,855	1,535	2,995	2,965	2,300	4,840
100%		16%	9%	17%	17%	13%	28%

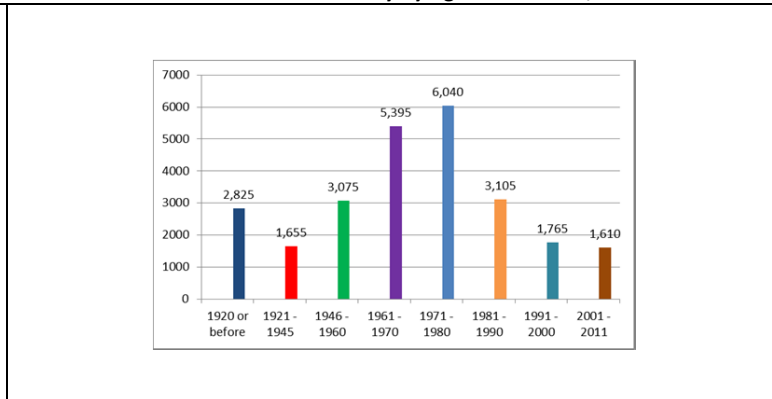
Source: Statistics Canada, 2011 National Household Survey

Renter Household Inventory by Structure Type, 2011



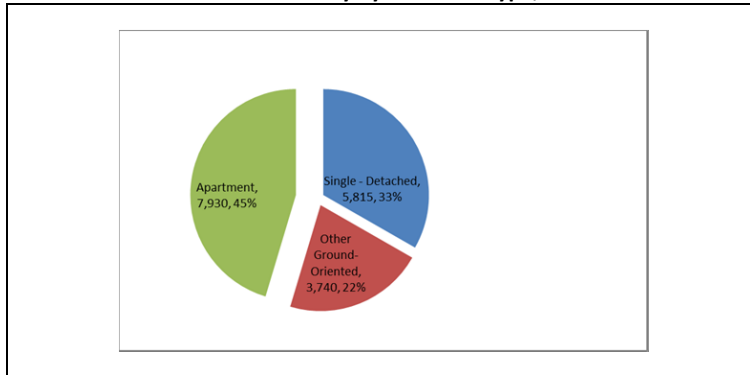
Source: Statistics Canada, 2011 National Household Survey

Renter Household Inventory by Age of Structure, 2011



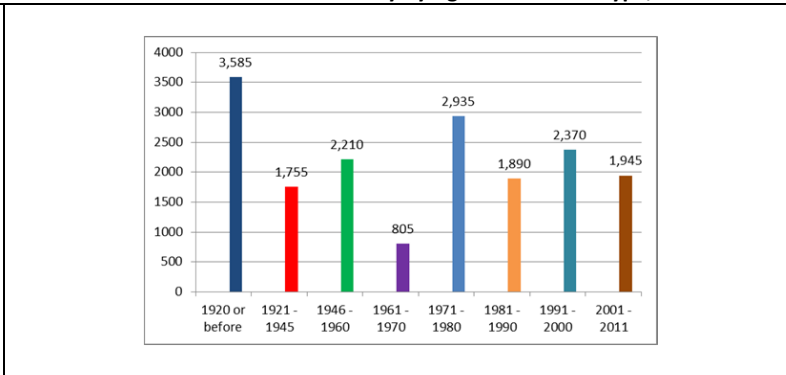
Source: Statistics Canada, 2011 National Household Survey

Owner Household Inventory by Structure Type, 2011



Source: Statistics Canada, 2011 National Household Survey

Owner Household Inventory by Age of Structure Type, 2011



Source: Statistics Canada, 2011 National Household Survey

Average Rents for Purpose Built Rental Apartments by Unit Size, 2011-2014

Average Rents	All Apts.	Bachelor	1 Bedroom	2 Bedrooms	3+ Bedrooms
2011	\$874	\$679	\$830	\$1,064	\$1,350
2012	\$888	\$700	\$839	\$1,082	\$1,464
2013	\$896	\$715	\$844	\$1,094	\$1,505
2014	\$917	\$731	\$861	\$1,121	\$1,451

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

Average MLS Sale Prices, 2011 – 2013

Average House Sales Price	Single-Detached	Townhouse	Condominium
2011	\$611,312	\$498,232	\$332,638
2012	\$629,775	\$454,150	\$335,629
2013	\$603,477	\$454,556	\$325,260

Source: Victoria Real Estate Board, Historical MLS Statistics, 2011, 2012, 2013

Renter Households Spending 30% or More and 50% or More of Household Income on Shelter Costs, 2011

Renter Households in non-farm non-reserve private dwellings	Households Spending 30% or More of Hhld Income on Shelter	% of Total	Households Spending 50% or More of Hhld Income on Shelter	% of Total
25,475	12,585	49%	6,245	25%

Source: Statistics Canada, 2011 National Household Survey

Owner Households Spending 30% or More and 50% or More of Household Income on Shelter Costs, 2011

Owner Households in non-farm non-reserve private dwellings	Households Spending 30% or More of Hhld Income on Shelter	% of Total	Households Spending 50% or More of Hhld Income on Shelter	% of Total
17,480	4,405	25%	1,690	10%

Source: Statistics Canada, 2011 National Household Survey

Social Housing Units by Client Group, 2015

Homeless Shelters	Homeless Housed	Homeless Rent Supplements	Frail Seniors	Special Needs	Independent Seniors	Low Income Families	Rent Assistance Families	Rent Assistance Seniors	Women & Children Fleeing Violence	Total Units
147	405	420	476	372	921	1,224	239	832	68	5,104

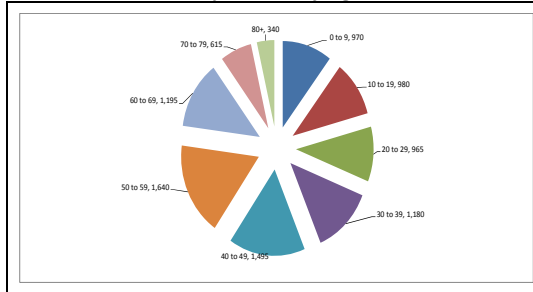
Source: BC Housing, Unit Count Pivot Model, March 31, 2015

CRD Housing Data Book - Summary by Municipality View Royal, Town

Population – 9,380

Private Households – 3,950

Population by Age, 2011



Source: Statistics Canada, 2011 Census

Private Households by Household Type, 2011

Total Number of Private Households	Census Family Hhlds					Non-Census Family Hhlds		
	Total	Couple Family Hhlds		Lone-Parent Family Hhlds	Other Family Hhlds	Total	One-person Hhlds	Two-or-more-person Hhlds
		without children	with children					
3,950	2,690	1,205	940	300	245	1,250	1,080	170
100%	68%	31%	24%	8%	6%	32%	27%	4%
Median Hhld Income								
\$74,519	\$91,709	\$79,194	\$107,056	\$59,189	\$111,408	\$36,865	\$35,487	\$69,424

Source: Statistics Canada, 2011 Census and 2011 National Household Survey

Median Before-Tax Household Income - \$74,519

Renters - \$48,961

Owners - \$85,349

Renter Before-Tax Household Income, 2010

Total Number of Renter Households	Median Hhld Income	Hhld Income Under \$30,000	Hhld Income \$30,000 to \$39,999	Hhld Income \$40,000 to \$59,999	Hhld Income \$60,000 to \$79,999	Hhld Income \$80,000 to \$99,999	Hhld Income \$100,000 and over
1,100	\$48,961	300	110	270	155	120	150
100%		27%	10%	25%	14%	11%	14%

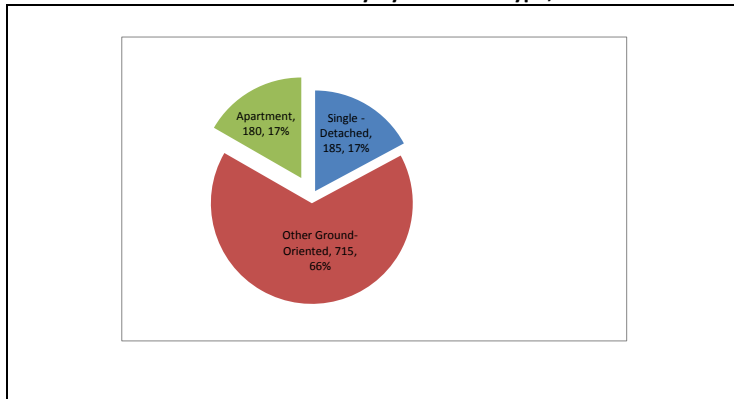
Source: Statistics Canada, 2011 National Household Survey

Owner Before-Tax Household Income, 2010

Total Number of Owner Households	Median Hhld Income	Hhld Income Under \$30,000	Hhld Income \$30,000 to \$39,999	Hhld Income \$40,000 to \$59,999	Hhld Income \$60,000 to \$79,999	Hhld Income \$80,000 to \$99,999	Hhld Income \$100,000 and over
2,845	\$85,349	335	185	390	430	380	1,135
100%		12%	7%	14%	15%	13%	40%

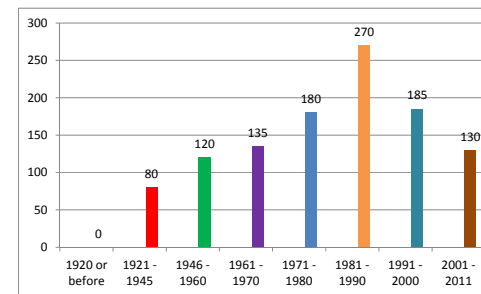
Source: Statistics Canada, 2011 National Household Survey

Renter Household Inventory by Structure Type, 2011



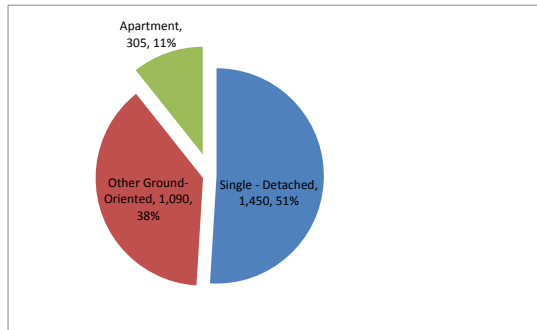
Source: Statistics Canada, 2011 National Household Survey

Renter Household Inventory by Age of Structure, 2011



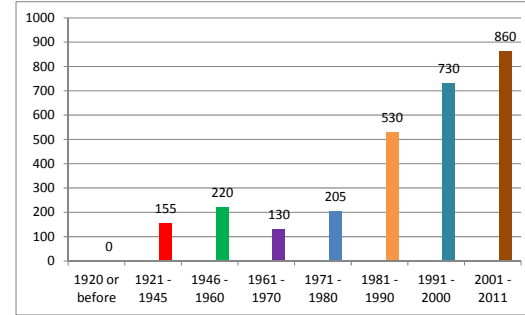
Source: Statistics Canada, 2011 National Household Survey

Owner Household Inventory by Structure Type, 2011



Source: Statistics Canada, 2011 National Household Survey

Owner Household Inventory by Age of Structure Type, 2011



Source: Statistics Canada, 2011 National Household Survey

Average Rents for Purpose Built Rental Apartments by Unit Size, 2011-2014

Average Rents	All Apts.	Bachelor	1 Bedroom	2 Bedrooms	3+ Bedrooms
2011	\$975	**	\$707	\$1,026	**
2012	\$991	**	\$687	\$1,052	**
2013	\$995	**	\$721	\$1,048	**
2014	\$1,105	**	\$706	\$1,203	**

Source: CMHC Rental Market Survey, October 2011, 2012, 2013, 2014 ** Data suppressed to protect confidentiality

Average MLS Sale Prices, 2011 – 2013

Average House Sales Price	Single-Detached	Townhouse	Condominium
2011	\$594,167	\$400,595	\$292,723
2012	\$541,633	\$384,127	\$282,975
2013	\$552,047	\$378,889	\$260,158

Source: Victoria Real Estate Board, Historical MLS Statistics, 2011, 2012, 2013

Renter Households Spending 30% or More and 50% or More of Household Income on Shelter Costs, 2011

Renter Households in non-farm non-reserve private dwellings	Households Spending 30% or More of Hhld Income on Shelter	% of Total	Households Spending 50% or More of Hhld Income on Shelter	% of Total
1,105	400	37%	210	19%

Source: Statistics Canada, 2011 National Household Survey

Owner Households Spending 30% or More and 50% or More of Household Income on Shelter Costs, 2011

Owner Households in non-farm non-reserve private dwellings	Households Spending 30% or More of Hhld Income on Shelter	% of Total	Households Spending 50% or More of Hhld Income on Shelter	% of Total
2,845	605	21%	300	11%

Source: Statistics Canada, 2011 National Household Survey

Social Housing Units by Client Group, 2015

Homeless Shelters	Homeless Housed	Homeless Rent Supplements	Frail Seniors	Special Needs	Independent Seniors	Low Income Families	Rent Assistance Families	Rent Assistance Seniors	Women & Children Fleeing Violence	Total Units
0	0	0	0	8	0	23	19	30	0	80

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

Capital Regional District

625 Fisgard Street
Victoria, BC V8W 2S6
250.360.3000

Website: www.crd.bc.ca

Twitter: [@crd_bc](https://twitter.com/crd_bc)

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