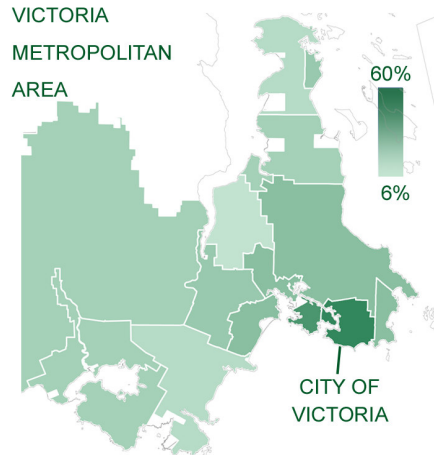


# 2.3 Housing Tenure



**2006 CENSUS— RENTER OCCUPIED DWELLINGS SHOWN AS PERCENT OF ALL DWELLINGS UNITS IN EACH MUNICIPALITY**  
Data Source: Statistics Canada

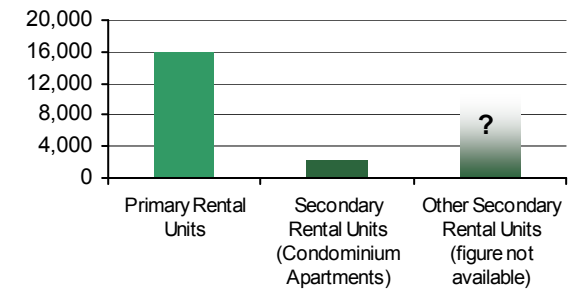
## Census Cities Ranked by Renter-Owner Splits

Location	Housing tenure	
	Owners	Renters
Montréal (Que.)	34%	66%
<b>Victoria, (B.C.)</b>	<b>41%</b>	<b>60%</b>
Vancouver, (B.C.)	48%	52%
North Vancouver (B.C.)	54%	46%
New Westminster (B.C.)	54%	46%
Toronto (Ont.)	55%	45%
Halifax (N.S.)	64%	36%
Ottawa (Ont.)	66%	34%
Calgary (Alta.)	73%	27%
Kamloops (B.C.)	73%	26%

## Primary and Secondary Rental Units

While quantities of purpose-built rental apartment stocks (the most commonly reported rental stock—identified as primary rental by CMHC) have not changed significantly, secondary rental units, such as condominium apartments, detached, duplex and row houses, and secondary suites form an important and increasing portion of the city's rental housing stock.

## Number Primary and Secondary Rental Units

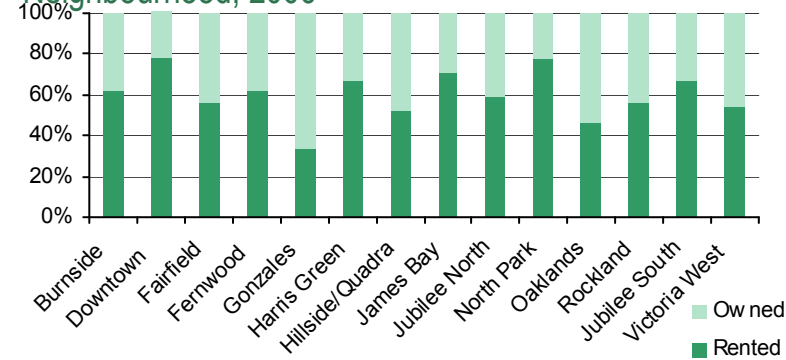


With nearly 25,000 renter occupied dwellings, and only 16,000 primary rental units, over 8,000 renter-occupied dwellings are located in secondary rental units.

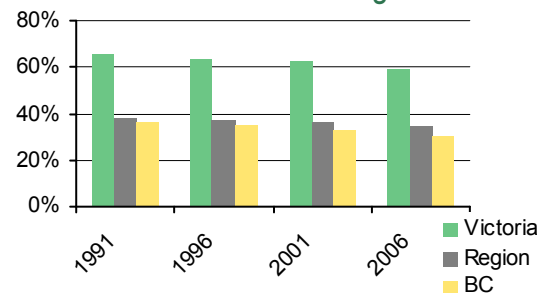
Although there was a decline in the proportion of renter households within the City of Victoria between 1991 and 2006, (from 66% to 60% of all households), approximately half of all renters in the region continue to reside in Victoria. The decline in renter households in Victoria reflects a decline in renter households at the regional level.

Renter households are well distributed across Victoria neighbourhoods, with Downtown having the highest proportion, and Gonzales having the lowest proportion.

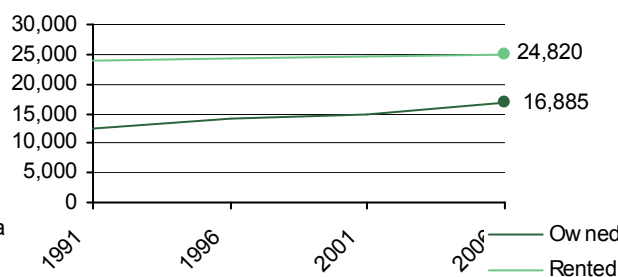
## Renter & Owner Occupied Dwelling Splits by Neighbourhood, 2006



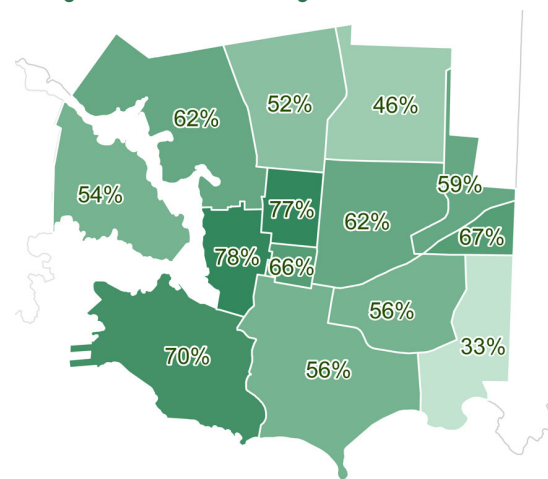
## Renter-Occupied Dwellings 1991-2006, as a Percent of Total Dwelling Units



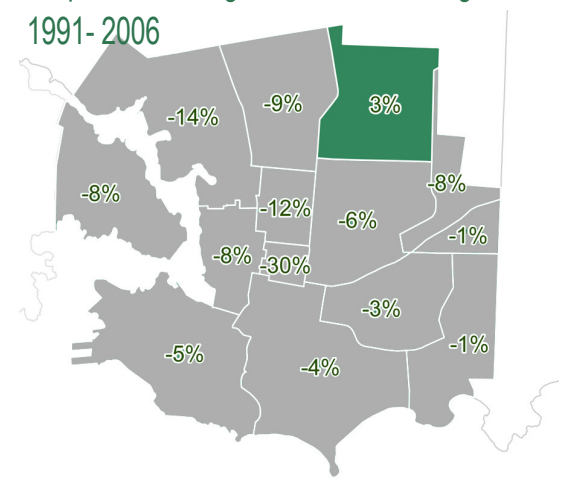
## Number of Occupied Dwellings by Tenure 1991-2006



## Renter-Occupied Dwellings as a Proportion of Neighbourhood Dwelling Units, 2006



## Change in Renter-Occupied Dwellings as a Proportion of Neighbourhood Dwelling Units, 1991-2006



UNDERSTANDING THE DATA:  
In 1991, 66% of all Victoria households were renters, while in the Region (CRD), 38% of all households were renters.

- RELATED SHEETS**
- 1.7 MOBILITY & IMMIGRATION
  - 2.4 HOUSING TENURE
  - 2.5 RENTAL, VACANCY & HOMELESSNESS

# 2.3 Housing Tenure — Tables, Sources & Definitions

## Census Cities Ranked by Renter-Owner Splits

SOURCE: STATISTICS CANADA, 2006 CENSUS

### Share of renter households 1991-2006

	1991	1996	2001	2006
Victoria	66%	63%	62%	60%
Region (CRD)	38%	37%	36%	34%
BC	36%	35%	33%	30%

SOURCE: STATISTICS CANADA, 2006 CENSUS

## Occupied Households by Tenure 1991-2006

	1991	1996	2001	2006
Owned	12,450	14,080	14,860	16,885
Rented	23,845	24,290	24,735	24,820

SOURCE: STATISTICS CANADA, 2006 CENSUS

## Renter & Owner Households by Neighbourhood

	1991		1996		2001		2006	
	Owned	Rented	Owned	Rented	Owned	Rented	Owned	Rented
Burnside	510	1,670	880	1,735	805	1,750	1,050	1,730
Downtown	75	490	55	445	140	680	200	710
Fairfield	2,520	3,820	2,690	3,855	2,650	3,830	2,905	3,720
Fernwood	1,515	3,200	1,520	3,275	1,640	3,115	1,920	3,125
Gonzales	1,045	540	1,055	535	1,075	535	1,145	565
Harris Green	25	685	365	640	385	655	400	785
Hillside/Quadra	1,175	1,835	1,320	1,980	1,355	2,110	1,765	1,905
James Bay	1,545	4,665	1,595	4,640	1,795	4,785	1,995	4,700
Jubilee North	500	1,010	545	975	670	945	665	955
North Park	190	1,470	380	1,495	350	1,540	470	1,590
Oaklands	1,380	1,050	1,420	1,295	1,535	1,315	1,620	1,375
Rockland	770	1,080	760	1,085	865	1,060	840	1,070
Jubilee South	405	845	470	840	415	860	440	890
Victoria West	720	1,165	1,020	1,490	1,190	1,565	1,465	1,705

SOURCE: STATISTICS CANADA, 2006 CENSUS

## Primary and Secondary Rental Units

SOURCE: CMHC Rental Market Report, Fall 2009

NOTES

- 1) Municipal breakdown of Secondary Rental Units is only available for Apartment-Condominiums. It is unknown how many Detached Dwellings, Townhouses, and Duplexes are currently part of the City Secondary Rental Market.

**Tenure**— is the word in Canadian law that means the legal rights you have over your house. The three most common types of tenure in Canada are **freehold ownership**, **condominium ownership** and **rental**.

Source: CMHC

**Tenure**— Refers to whether some member of the household owns or rents the dwelling, or whether the dwelling is Band housing (on an Indian reserve or settlement).

Source: Statistics Canada

**Ownership**— Ownership means you can sell [your house] any time you want.

Detached and semi-detached homes, duplexes and townhouses are usually owned **freehold**. Freehold means that one person (or two, such as joint ownership by spouses) owns the land and house outright. There is no space co-owned or co-managed with owners of other units. Freehold owners can do what they want with their property—up to a point. They must obey municipal bylaws, subdivision agreements, building codes and federal and provincial laws, such as those protecting the environment.

Source: CMHC

Condominium ownership\* is ownership of a unit, usually in a highrise. Condominiums can also be townhouses or lowrises. Condominium ownership means you own the unit you live in and share ownership rights for the common space of the building. Common space includes areas such as corridors, the grounds around the building, and facilities such as a swimming pool and recreation rooms. Condominium owners together control the common areas through an owners' association. The association makes decisions about using and maintaining the common space.

Source: CMHC

\*Note: Also commonly referred to as *Strata Ownership*

**Rental**—Rental gives you the right to live in—but not sell—an apartment or a house. It is possible to rent any type of housing, but most rental units are apartments. When you rent, you are a tenant. The person or the company you rent from is the landlord. Every province has laws setting out the rights and responsibilities of tenants and landlords.

Source: CMHC

**Rental Market Survey/Primary Rental Units**— Canada Mortgage and Housing Corporation (CMHC) conducts the Rental Market Survey (RMS) every year in April and October to estimate the relative strengths in the rental market. The survey is conducted on a sample basis in all urban areas with populations of 10,000 and more. The survey . The survey targets only privately initiated structures with at least three rental units, which have been on the market for at least three months. The survey collects market rent, available and vacant unit data from sampled structures.

Source: CMHC

**Condominium Apartments**—see below.

**Secondary Rental Market Units** - Canada Mortgage and Housing Corporation (CMHC) conducts a survey of the Secondary Rental Market (SRMS) in September to estimate the relative strengths in the secondary rental market which is defined as those dwellings not covered by the regular RMS. CMHC has identified the following dwelling components to be included in SRMS:

- Rented single-detached houses.
- Rented double (semi-detached) houses (i.e. two units of approximate equal size and under one roof that are situated either side-by-side or front-to-back).
- Rented freehold row/town homes.
- Rented duplex apartments (i.e. one-above-other).
- Rented accessory apartments (separate dwelling units that are located within the structure of another dwelling type).
- Rented condominiums (can be any dwelling type but are primarily apartments\*
- One or two apartments which are part of a commercial or other type of structure

Source: CMHC

\* referred to as *condominium apartments*