



SATURNA ISLAND LOCAL TRUST COMMITTEE

HOUSING BACKGROUND REPORT

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Introduction

The Saturna Island Local Trust Committee identified the issue of Affordable Housing as a Top Priority in its 2009 work program. This background report has been prepared by Islands Trust staff in order to assist in the completion of this project. The report provides a summary of available housing statistics from the 2006 Census which relate specifically to housing on Saturna Island. The report also provides a summary of a separate subdivision potential calculation. The Islands Trust has contracted with Statistics Canada to obtain Census Data at the level of Local Trust Areas, and this report uses data for the Saturna Local Trust Area that is related to housing and affordability. The information on potential future development has been prepared by Islands Trust staff based on current zoning, and is accompanied by a map showing parcels with future development potential.

Data Limitations

Due to population size and census procedures, there are significant limitations associated with the Census Canada statistics for small areas:

1. Non-response rate: there can be significant non-response rates, sometimes greater than 10%, which affect the quality of data.
2. Much of the data is gathered using a long form questionnaire which is provided to a 20% sample of households. In area like Saturna, with a small populations, this can result in a significant margin of error, particularly where the data relates to a subset of the overall population.
3. Data suppression: in order to protect privacy, Statistics Canada will suppress data where numbers are small enough to result in the identification of individuals.
4. Random Rounding: in order to protect privacy, Statistics Canada also randomly rounds data to the nearest 5, resulting in variations where there are small numbers and some inconsistent totals.

Population

Total Population

The following table provides the reported total population from each census since 1981, along with population change and percent increase. These figures should be considered fairly accurate as they are from the form distributed to 100% of households.

Year	Total	Change	% Change
1981	229		
1986	245	16	7%
1991	267	22	9%
1996	289	22	8%
2001	319	30	10%
2006	359	40	13%

Source: Statistics Canada, Census of Population and Housing

Population by Age and Sex

The following table reproduces rounded totals for the various age cohorts for males and females, with totals, and as a percentage of the Saturna population. The provincial percentages are provided for comparison.

	Male	Female	Total	%	% BC
0-9	10	5	15	4.17%	10.30%
10-19	5	0	5	1.39%	12.90%
20-29	10	5	15	4.17%	12.50%
30-39	20	5	25	6.94%	13.30%
40-49	20	15	35	9.72%	16.50%
50-59	35	60	95	26.39%	14.80%
60-69	60	50	110	30.56%	9.30%
70-79	20	25	45	12.50%	6.40%
80+	10	5	15	4.17%	4.00%
Total	190	170	360	100.00%	100.00%
65+	60	55	115	31.94%	14.60%
Median age			58		41.8

Source: Statistics Canada, Census of Population and Housing

Households

The following table summarizes the number of households and the number of persons in each category of households. The results and totals vary due to rounding. The totals from 2001 are included for reference.

Household Structure - 2006		
	# of Hhlds	# of persons
One person	70	70
Two persons	100	200
Three Persons	15	45
Four or more	10	40
Total (2006)	195	355
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Total (2001)	165	319

Source: Statistics Canada, Census of Population and Housing

Dwellings

The following table summarizes the reported number of occupied dwellings in 2001 and 2006, as well as the reported number of total dwellings in 2006. Occupied dwellings are those in which a person or a group of persons is permanently residing (and also included are private dwellings where the usual residents are temporarily absent on Census Day). Total dwellings includes all dwellings reported in the census, occupied or not; this is useful as it gives an indication of the number and proportion of dwellings which are seasonal, recreational properties.

Occupied Private Dwellings	
2001	165
2006	192
% change 2001 – 06	15%
Total number of dwellings (2006)*	426

*Note: Statistics Canada started collected this figure in 2006
Source: Statistics Canada, Census of Population and Housing

The following tables provide an indication of the type and state of housing on Saturna. The category “other” dwellings can include attached dwellings (duplexes, suites, rowhouses, apartments) and mobiles. The second table indicates the proportion of dwellings in need of repair, “major repairs” is defined as the repair of defective plumbing or electrical wiring, structural repairs to walls, floors or ceilings, etc. The age of construction also gives an indication as to the overall condition of the existing housing stock. Again, all these figures are a 20% sample and should be used cautiously.

Dwelling Type

	2001	2006
Single-detached	150	170
Other	20	20
Total	170	190

Maintenance

	2001		2006	
Regular maintenance only	75	45.50%	160	84.20%
Requiring minor repairs	55	33.30%	15	7.90%
Requiring major repairs	30	18.20%	20	10.50%

Age

Period of Construction:		
Before 1946	10	5.30%
1946-1960	0	0%
1961-1970	15	7.90%
1971-1980	25	13.20%
1981-1990	55	29%
1991-2000	55	29%
2001-2006	15	7.90%

Source: Statistics Canada, Census of Population and Housing

Housing Affordability

The following tables provide some indication of housing affordability needs. The first tabulates the reported number of tenant and owner occupied dwellings for 2001 and 2006 and shows the number and percentage of each reporting spending more than 30% of income on shelter costs. This is considered a common indicator of housing affordability need.

The second table shows the reported incidence of low income. This compares reported household income with the standard low-income cut-offs (LICO). These vary depending on the size of the family and the area.

However, as with all the 20% sample data these results should be considered cautiously: the small number of respondents, in combination with rounding, can result in high margins of error.

Affordability	2001	2006	BC 2006
Number of Occupied Private dwellings	165	190	
Tenant Occupied	55	50	30%
Avg Gross Rent	\$411	\$377	\$828
30% or more of household income on rent	25	0	43%
% of tenants spending 30% or more of income on rent	45%	0	
Owner Occupied	110	140	70%
Average Value	\$307,241	\$308,155	\$418,703
30% or more of household income on major payments*	25	30	
% of owners spending 30% or more of income on major payments*	23%	21%	23%

* Average monthly total of all shelter expenses paid by households that own their dwelling

Source: Statistics Canada, Census of Population and Housing

Prevalence of Low Income*

	2000	2005
All Families	105	105
low income	10	0
% of low income	9.50%	0
Unattached Individuals	75	100
low income	30	19
% of low income	40%	19%

*the percentage of a specific group below Statistics Canada's low income cut-offs (LICO)

Source: Statistics Canada, Census of Population and Housing

Subdivision Potential

The following table provides a summary of the existing residential development on Saturna in terms of the number of lots, along the number of potential additional lots that could be created through subdivision given the current zoning.

ZONE	EXISTING PARCELS	ADDITIONAL PARCELS
RG	365	68
FG	3	4
F1	1	0
F2	2	5
CRA	2	0
CS	8	0
MFR	1	0
PU	1	0
RCD	7	**
SPLIT-ZONED*	21	205
TOTAL	411	282
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NATIONAL PARK RESERVE	42	114

*Split-zoned lots are parcels with two or more zones, for the purpose of subdivision the average or minimum lot size in each zone applies to the respectively zoned portions of the parcel.
 ** RCD zoned lots establish density in relation to dwellings rather than number of lots, a maximum permitted number of dwellings exists for each location, and the number of dwellings actually constructed in each location varies.

There are a number of caveats that should be applied to this subdivision potential calculation: the potential number of additional parcels is a theoretical maximum, it does not account for inability to actually subdivide due to topography, access, park dedication requirements, existing covenants, servicing requirements and costs, and landowner intention. Second, this is a calculation of residential subdivision potential only; additional dwelling units can be created in the RCD zones, as accessory dwellings in commercial and industrial zones, or as accessory cottages.