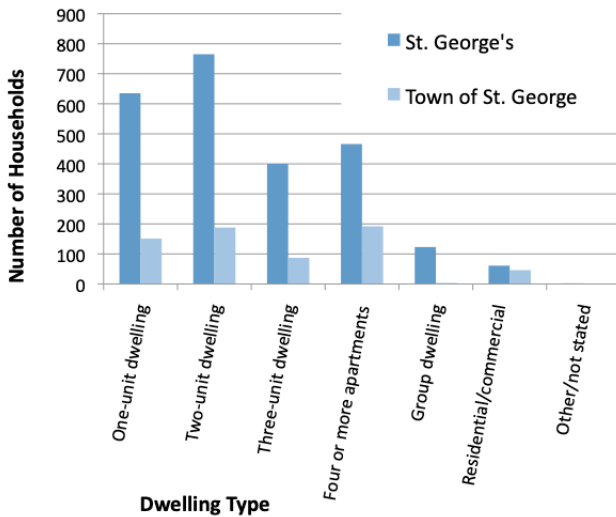


Where St Georgians Live

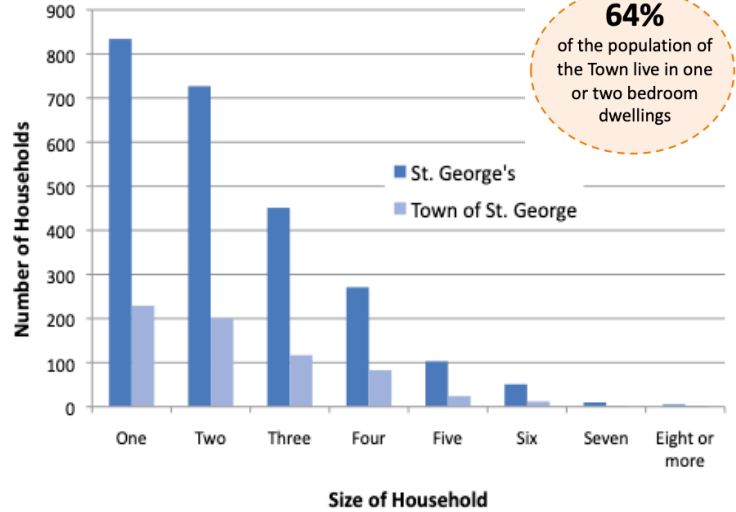
St George is characterised by the high percentage of historic buildings forming part of the living town. Of the 65% or so buildings dating to before 1900, about 40% were built before 1800.

According to the 2016 Bermuda Census, there are 668 private dwelling units in the Town and 2,452 in the parish. The graph below shows the number of households living in different types of dwelling. It shows that most households in the Town (192) live in dwellings of four or more apartments; followed by 188 in two unit dwellings and 151 in one unit dwellings. 46 households live in properties that are residential and commercial. 87 households live in three unit dwellings whilst just 3 live in group dwellings. This contrasts with the wider parish in which most people live in two or one unit dwellings.

Number of Households by Dwelling Type



Number of Households by Size of Household



64%
of the population of the Town live in one or two bedroom dwellings

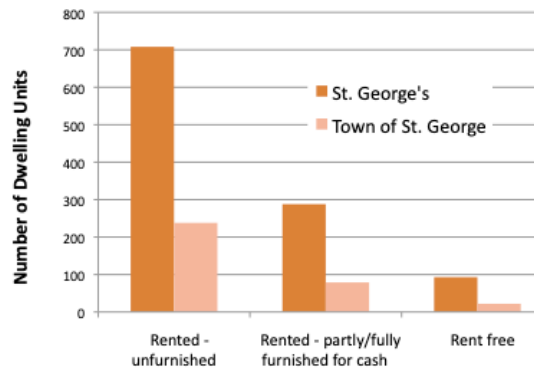
Owner Occupied Properties



49%
of properties in the Town are lived by their owners

49%
of properties are owned with a mortgage

Non-Owner Occupied Properties



70%
of rented properties are unfurnished

6.5%
of rented properties are rent free

Understandably, for a living historic town committed to preserving its heritage, a significant proportion of the housing stock is old. Many of the buildings are listed historic structures, which are constructed and maintained with traditional materials. Although the purchase prices of many of these materials are not particularly high, the maintenance of these buildings is labour intensive and hence expensive. Some respondents noted that the rental stock is worn.

Quite a few respondents indicated a growing demand in rental real estate and/or purchases of a certain quality, and the fact that there are waiting lists for residential units.

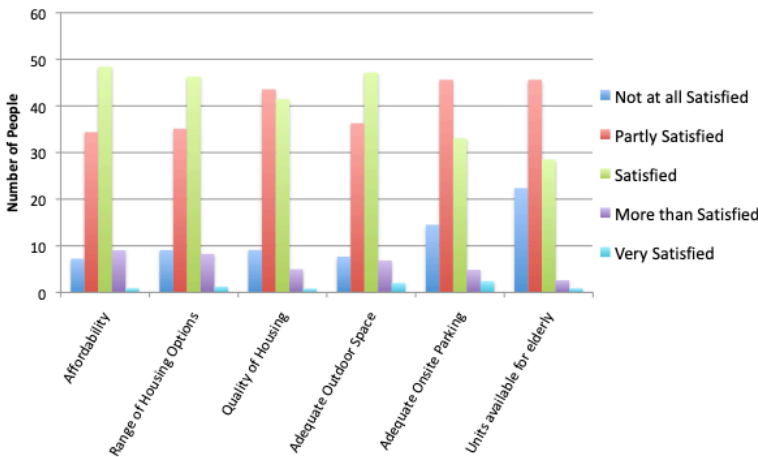
Accessibility for the physically challenged is also poor in much of the old town.

Generally, whilst people had a lot of comments about housing, provision of a broader range of housing types was not expressed as a high priority.

58%
Are satisfied to very satisfied with housing affordability;

56%
Are satisfied to very satisfied with the range of housing options and the amount of outdoor space

Level of Satisfaction with Housing



53%
Are only partly satisfied to not at all satisfied with the housing quality

60%
Are only partly satisfied to not at all satisfied onsite parking

68%
Are only partly to not at all satisfied with the availability of housing for elders and physically challenged

What people said

“St. George has some of the most realistically priced home rentals.”

“Many of the homes in St. George are part of the city of old - accessibility can be an issue.”

“Part of the historic town's unique character does not permit what may today be considered 'adequate'.”

“Too many places are empty indicating landlords need to revise rent.”

“There could eventually be a living facility for disabled persons who are not elderly. Similar to assisted living but more for younger people.”

“Rental properties are very worn.” “Housing is old.”

“Need some modern units near the town.” “Apartment style buildings needed.”

“More housing of all types.”

“Rent to buy options for first time home owners.”

“Micro living options need to be considered. Smart design. Inspired spaces to make inspired communities.”

“We have a growing number of people who are homeless who need housing assistance.”

“The cost of upkeep of the historical buildings is an issue.”

“Need to encourage more upstairs use. E.g. Police Stn.”

“We have a few 'social' landlords who provide accommodations at reasonable rents for seniors. Parking is at odds with the historic street patterns and so expectations for on-site parking must be modified. As earlier noted there is a shortage of emergency housing for the vulnerable.”

“Need more elder care housing like Ferguson Park.”

“Need better quality properties that young professionals would be willing to spend rent on.”

“Many people say they would love to live here but don't seem to find the right place. Perhaps St George needs a special real estate operation where the options are promoted.”

“Waiting lists for shrinking and underwhelming inventory.”