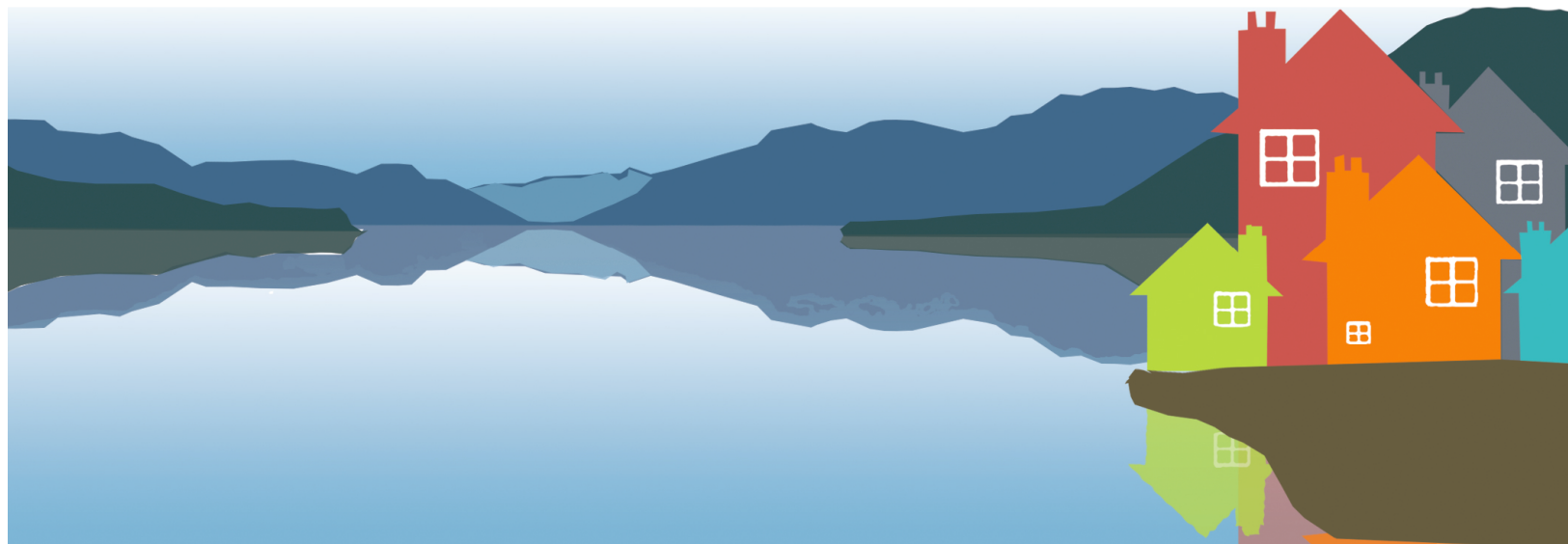


# Cowichan Attainable Housing Strategy



Cowichan Housing Association  
April 2019

# ACKNOWLEDGEMENTS

The development of this project and all of the work associated with it would not have been possible without the starting vision and involvement of a wide array of individuals and organizations.

Thank you to our community partners and funders:



Cowichan Housing and Homelessness Coalition and Regional Affordable Housing Committee

**Vancity**

*Support for this project does not necessarily imply Vancity's endorsement of the findings or contents of this report*

Special thanks to Social Planning and Research Council of BC for data gathering and analysis.

Thanks also to the many community individuals and organizations who gave of their time and knowledge to develop a collective understanding of affordable housing need and aspirations in the Cowichan Region.

Special thanks to our numerous community agencies and members who passionately help those who are struggling and help to build a stronger and healthier Cowichan.

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# FROM THE CHAIR

The current crisis in affordable housing is an issue that we share with communities across Canada. We know that in order to address this issue, we must understand how it impacts us, and how to move forward in a meaningful fashion. To that end, we have learned from the experience of other regions and have listened to local voices.

The Cowichan Attainable Housing Strategy is the outcome of that work. It proposes a “whole of community” approach to affordable housing development. It recognizes that efforts will be needed from all levels of government, community organizations and the private sector, and that these efforts must be complimentary and coordinated in order to be successful.

We did not arrive at this place overnight. Nor will we make significant change on these issues by tomorrow. We believe however, that this Strategy puts forward a foundation for broad community action and a pathway that leads to progress. We are also not naive enough to think the Strategy is complete and without need of constant assessment. Rather it is a good beginning, will require hard work along the way and careful monitoring to confirm that we remain on track or adjust as necessary.

The very act of doing this work has already accomplished much. We are invigorated by the coming together of many groups acknowledging that having a home is fundamental to the overall health of the region (economically, socially and environmentally). Residents are concerned and willing to pull together.

Together with our partner organizations we believe that our individual strengths can complement one another and produce results that are long lasting.

CHRIS HALL,  
CHA BOARD CHAIR



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# INTRODUCTION

## PURPOSE AND ORGANIZATION

The purpose of the Cowichan Attainable Housing Strategy is to provide direction to the range of stakeholders in the Cowichan Region with regard to the current and future affordable housing needs of the community.

The Strategy is based on research, data and community feedback accumulated over the past year that is captured in a comprehensive background report. To assist in providing context for the Strategy and Implementation Plan, this report begins with an overview of what we heard from communities, and key indicators relating to affordable housing needs in the Cowichan Region. It then summarizes the considerations that were analyzed toward the development of Desired Outcomes, Objectives and Strategies, and provides a detailed outline for implementing the Strategy.

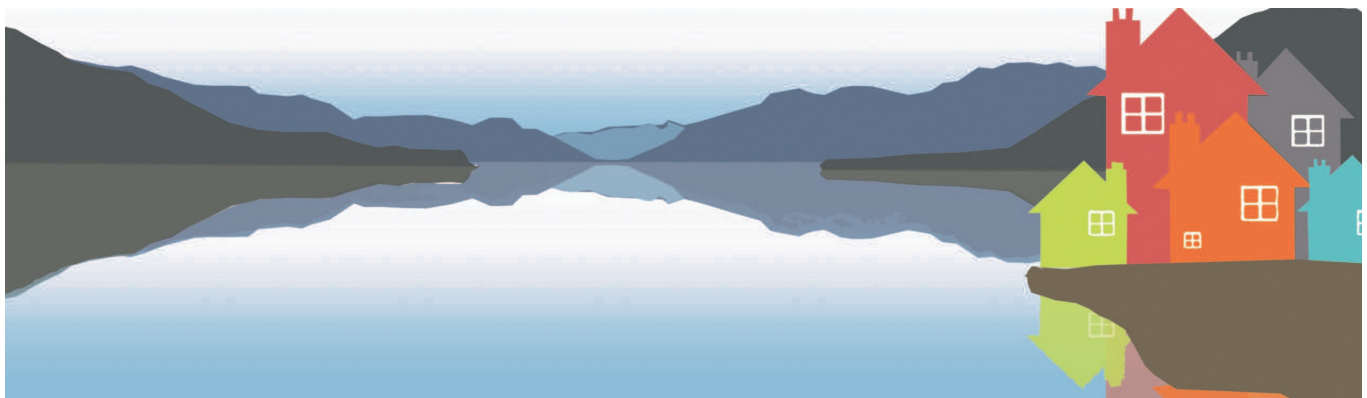
## THE NEED TO DEVELOP AN ATTAINABLE HOUSING STRATEGY

Since the development of the Regional Affordable Housing Strategy in 2010, there have been a wide range of efforts in the Cowichan Region to address the issues of homelessness and affordable housing. Many community organizations have developed homelessness reduction programming and coordinated an extensive range of services to respond to immediate needs.

In recent years however, housing and market conditions have changed considerably and lack of affordable housing has emerged as a key public policy goal across Canada. Like many communities, the Cowichan Region faces high costs of rental and ownership housing, and a lack of appropriate, affordable housing stock, both market and non market.

In 2018, a regional coordinating body – the Cowichan Housing and Homelessness Coalition - was born out of the recognition that to be effective, we must link all of our efforts, and we are now seeing unprecedented energy and time devoted to the work of affordable housing. Along with new strategies and funding of federal and provincial levels of government and the recently adopted CVRD Cowichan Housing Association Financial Contribution Service (Housing Service), the Cowichan Region is poised to make meaningful and substantive progress on affordable housing.

For maximum effectiveness and efficiency, we must move forward through establishing a collective plan of action, committed leadership and new and innovative ways of working together.



# INTRODUCTION

## ABOUT THIS STRATEGY

The **Cowichan Attainable Housing Strategy** is the culmination of a year-long process involving extensive research and engagement with the community, and collaboration with government, business and non-profit partners.

This Strategy is informed by the **Cowichan Attainable Housing Strategy Background Report** that provides a comprehensive overview of housing indicators, community input, and research into policies and tools that can assist to foster affordable housing.

**The Cowichan Attainable Housing Strategy** provides a framework for all sectors to work together and with other levels of government to plan for and facilitate the development of affordable housing. The Strategy also assists local governments to explore policies and regulations that can foster and encourage affordable housing.

This Strategy identifies the priorities for the Cowichan Region for addressing non-market and market housing affordability across the housing continuum, and includes an action plan identifying short, medium, and long-term actions.

## THE VISION

**All citizens in the Cowichan Region have appropriate, affordable housing, and have a sense of belonging in their community.**

## PRINCIPLES

The Cowichan Attainable Housing Strategy recognizes the following:

- i. Attainable housing is an essential community good and critical to individual well being, health, economic development and community sustainability.
- ii. A healthy housing continuum in which there is a diverse range of housing types is important to foster individual housing choice.
- iii. Within a healthy housing community, all citizens have a sense of belonging and place, the ability to choose appropriate housing and maintain social networks and to age in place.
- iv. Addressing housing needs requires consideration of location, housing form and design and access to services, including transportation linkages.
- v. Social inclusion and sensitivity to communities must inform the development of attainable housing. This involves inclusion of a range of lenses including Indigenous, Immigrant, Disability, Rural/Urban, LGBTQ2S, and issues e.g., poverty, food security, health services, as well as community liveability.
- vi. The job of creating attainable housing depends on collaboration with and among all levels of government including First Nations, the community housing sector, service organizations, and citizens.

# BACKGROUND

## THE HOUSING CONTINUUM

Affordable Housing can refer to any part of the housing continuum from temporary emergency shelters through transition housing, supportive housing, subsidized housing, to market rental housing or market homeownership.

The term “Attainable Housing” acknowledges a range of housing options (type, size, tenure and cost) in the local market. Ideally, community members should have the opportunity to move across the housing continuum and find housing that is most appropriate and best suited to their needs and circumstances, and meets the standards of adequacy, suitability, and affordability.

## THE HOUSING CONTINUUM



(Source: Canadian Mortgage and Housing Corporation)

# BACKGROUND

## HOUSING AFFORDABILITY

Housing affordability is linked to a household's ability to pay for their housing as well as the ability to find housing that is in good condition and adequate in size. Different households experience housing affordability challenges in different ways. Affordability pressures affect low to moderate income earners and vulnerable groups, but also young professionals and local businesses that are struggling to attract and maintain new employees.

When housing is affordable and appropriate, it helps to promote healthy individuals, families and children, safer communities, social stability, economic well being and a thriving economy. Affordable housing benefits the entire community by creating:

- Support for economic growth by providing local workers and residents with local affordable housing options
- Opportunities for households to live and work in their community, and to stay in their community
- Sustainable, resilient, and well-integrated neighbourhoods
- Social diversity and inclusion; and
- A healthy environment for individuals, families with children, seniors and other vulnerable households to live and thrive.

Development of affordable housing can also create a significant Social Return on Investment.

*For every dollar invested in supporting affordable housing, between two and three dollars in direct social and economic value is created for individuals, governments, and communities. Beyond the economic stimulation that housing construction generates, there is approximately 20-30% 'value added' when this construction results in affordable housing, and 92% 'value added' when that affordable housing is targeted to, and includes supports for, marginalized populations.<sup>2</sup>*

Conversely, the costs of responding to homelessness in Canada through emergency responses such as shelters, policing, and emergency medical services are estimated to be as high as \$7.05 billion, annually.<sup>3</sup> A lack of affordable housing options across British Columbia, particularly in the rental housing system has been associated with "...rising numbers of individuals experiencing homelessness, an inability for young families to save for a down payment on a home, employers struggling with recruitment and retention of workers, and an exodus of individuals and families from large urban centres."<sup>4</sup>



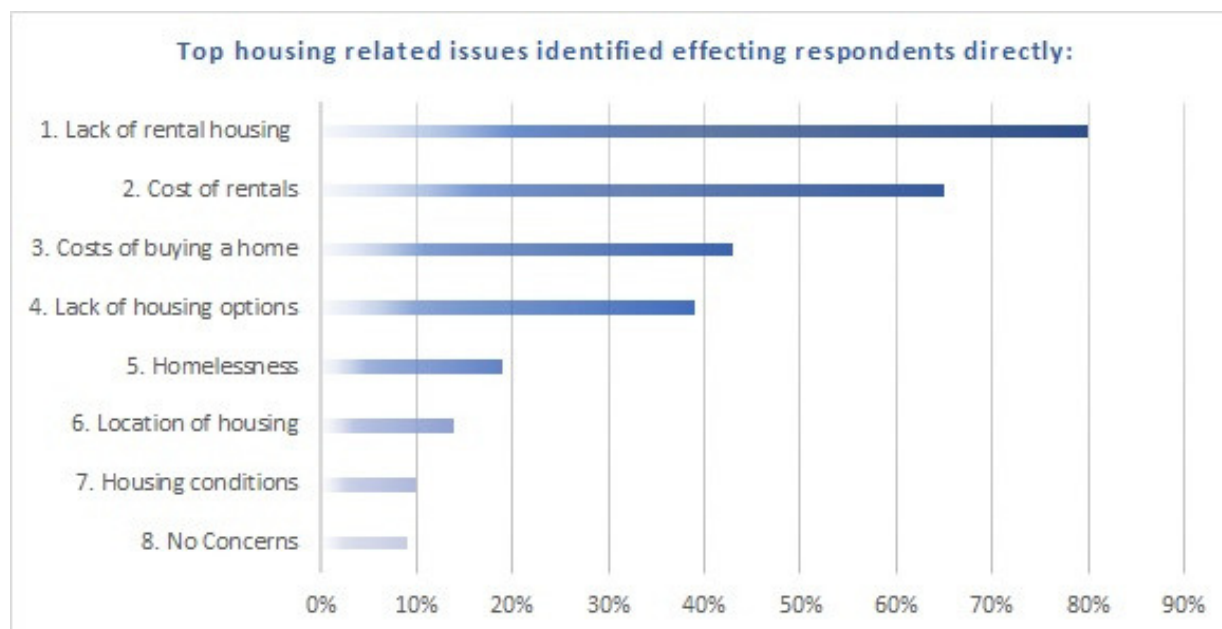
# WHAT WE HEARD FROM COMMUNITIES IN THE COWICHAN REGION

During the course of developing this Strategy, community consultations were conducted to gather public input toward identification of attainable housing needs, challenges, possible solutions and strategies. These consultations consisted of public events, focus groups, interviews, and a community survey, together involving a total of approximately 600 participants. These included citizens, businesses, developers, planners, elected officials and non-profit organizations.

Overall, participants expressed concerns around increasing homelessness, increasing costs of renting and ownership, lack of rental stock and poor conditions of some rental stock. Affordable housing was a concern particularly for groups under pressure including seniors, young people, low income families, and vulnerable groups.

At the same time, businesses expressed concerns about recruitment and retention of employees and First Nations communities discussed challenges around their ability to create enough housing for community members.

## Survey Responses: Top Housing Issues





# THE REGIONAL CONTEXT

This section summarizes population and housing indicators contained in the **Cowichan Attainable Housing Strategy Background Report** which drew upon a wide range of sources including 2016 Census data<sup>5</sup>, research conducted by BC Non Profit Housing Association and Social Planning Research Council (SPARC) BC, the Canadian Rental Housing Index, and BC Housing data, as well as a number of reports and needs assessments conducted between 2006 to present. Additional research is being done by the Cowichan Valley Regional District toward housing demand projections that should be available in spring of 2019, which will assist to further refine the data.

## THE COWICHAN REGION

The Cowichan Region covers 373,000 hectares and extends from the Malahat in the south, to the community of North Oyster in the north, and west to the Pacific Ocean (Pacific Rim National Park and Trail) including the communities of Honeymoon Bay and Youbou on Cowichan Lake.

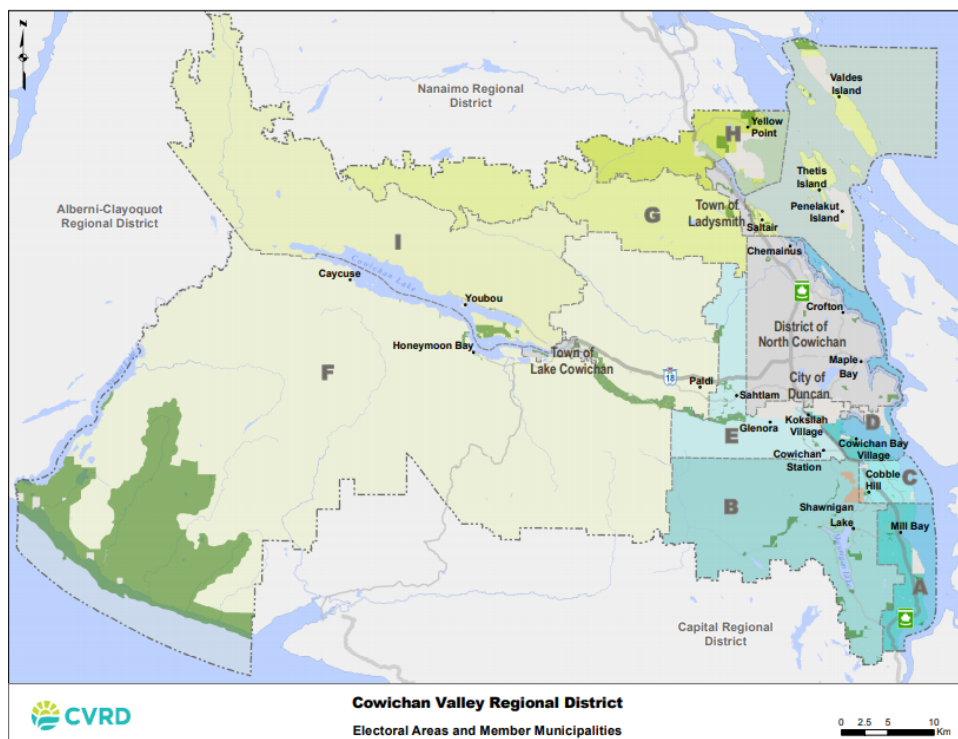
The area covered by the Strategy coincides with the boundaries of the Cowichan Valley Regional District (CVRD). Within the CVRD there are nine electoral areas and four municipalities.

### The four municipalities are:

The City of Duncan; Municipality of North Cowichan (the largest municipality in the CVRD); Town of Ladysmith and Town of Lake Cowichan.

### The eight local First Nations are:

Cowichan Tribes, Ditidaht First Nation, Halalt First Nation, Lake Cowichan First Nation, Lyackson First Nation, Malahat First Nation, Penelakut Tribe and Stz'uminus First Nation.



(Source: Cowichan Valley Regional District, Electoral Areas and Member Municipalities)

# THE REGIONAL CONTEXT

## POPULATION AND HOUSING TRENDS

Trends over the past five years include:

- Sustained population growth and strong patterns of migration
- An aging population overall, which will result in seniors being a much higher proportion of the population in the future
- Aging rental housing buildings
- Declining vacancy rates
- Increasing numbers of households in core housing need<sup>6</sup>
- Significant and increasing gap between housing prices and household incomes
- Growing number of households on waitlists for non-market/social housing
- Decreasing number of affordable family-friendly housing options; and
- Growing number of individuals experiencing homelessness.

**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).**

## POPULATION

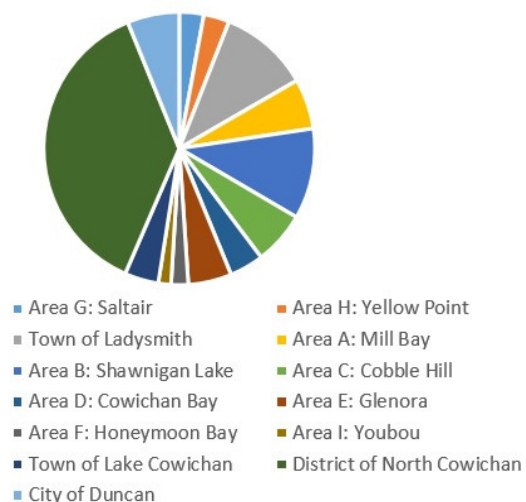
The CVRD is a geographically and demographically diverse region with a 2016 population of 83,739, an increase of 3,407 (4.2%) since 2011. A third of the population in the region is concentrated in the Central areas of Duncan and North Cowichan.

The number of Indigenous people living in the CVRD in 2016 was 9,660, an increase of 1,135 since 2011. This population is predominantly younger compared to the region as a whole. Just under 50% of Indigenous people in the CVRD do not live on reserve.

Duncan has the highest population of Indigenous people (14.4% of the population), followed by Lake Cowichan (9.6%) North Cowichan (8.1%) and Ladysmith (7.9%).

From 2011 to 2016, the Region's population grew by 4.2% or 3,407 individuals. 2016 Census data show that 29,330 people moved within the last five years, within the region or from other parts of Canada or internationally. Just over 12% (3,720) moved to the region from other provinces and 4% (1,145) moved to the region from outside Canada.<sup>7</sup>

Population Distribution, CVRD, 2016



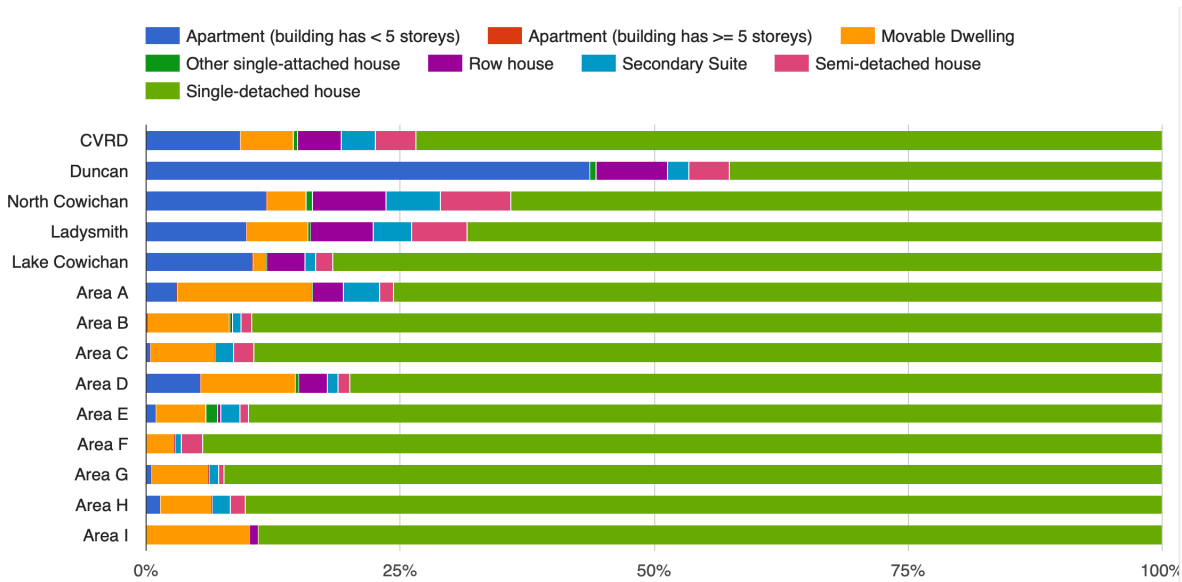
# THE REGIONAL CONTEXT

## HOUSING SUPPLY

The predominant form of housing in the CVRD is single family detached ownership housing (73%), mostly three and four bedroom units.

Most of the region's 7,805 rental households are located in the central part of the region. The majority of rental housing in the region is privately owned with only 593 non market housing units, mostly for families, and seniors and adults with disabilities.<sup>8 9</sup>

*Housing by Structure and Type, CVRD, 2016*



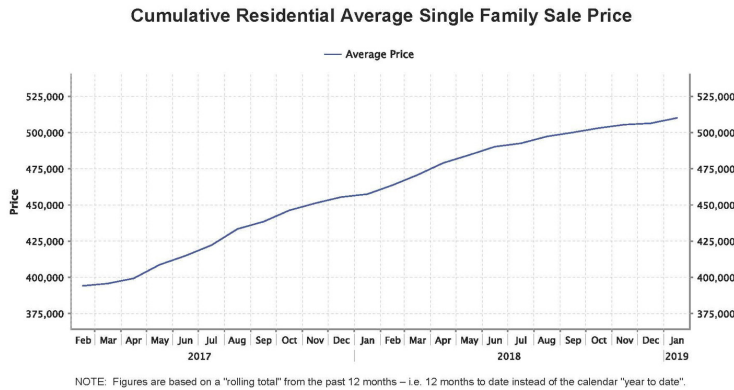
## HOUSING TENURE

Similar to Canada as a whole, the CVRD is seeing a shift in housing tenure. In 2011, 81% of the region's households were owners and 19% were renters, but by 2016, 77% were owners and 22% were renters. Areas with the highest proportion of renter households are Duncan (45.7%), Area I (25.2%), Lake Cowichan (25.7%), North Cowichan (25%), and Area F (23.1%).<sup>10</sup>

# THE REGIONAL CONTEXT

## HOUSING COSTS

### Cowichan Valley as at January 31, 2019



Between 2016 – 2018, the average sales price for single family homes in the Cowichan Valley increased from \$393,185 to \$462,563, an increase of over 18%.<sup>11</sup> By November 2018, the average sale price rose 12% to \$505,465.<sup>12</sup> Yet, based on 2016 median incomes, the average mortgage for qualifying couple households without children, was \$386,788.

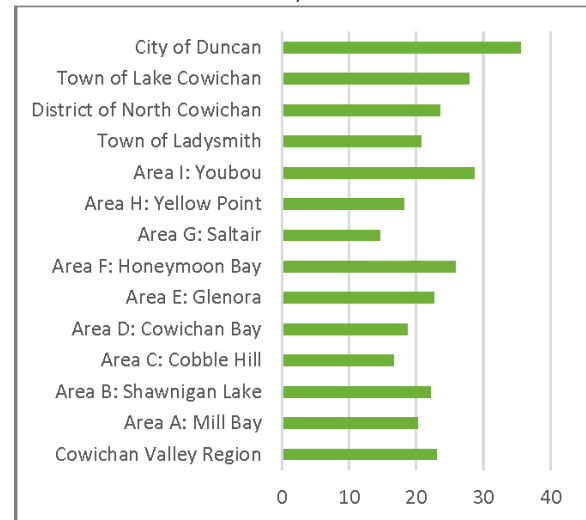
(Source: Vancouver Island Real Estate Board. Cumulative Residential Average Single Family Home Sale Price. Victoria, VIREB, 2019)

## HOUSING AFFORDABILITY

Census Canada 2016 data indicate that of the 35,275 households in the Cowichan Region:

- 22% of all households (7,745) were spending more than 30% of their income on shelter costs and 3,310 households were in core housing need
- 44% of renters and 16.9% of home owners were spending over 30% of income on shelter costs
- 3% (1,050) of households were living in housing that was not suitable
- 7.5% (2,640) of occupied private dwellings needed major repairs

Percent Households Spending 30% or more of 2015 Total Income on Shelter Costs, CVRD



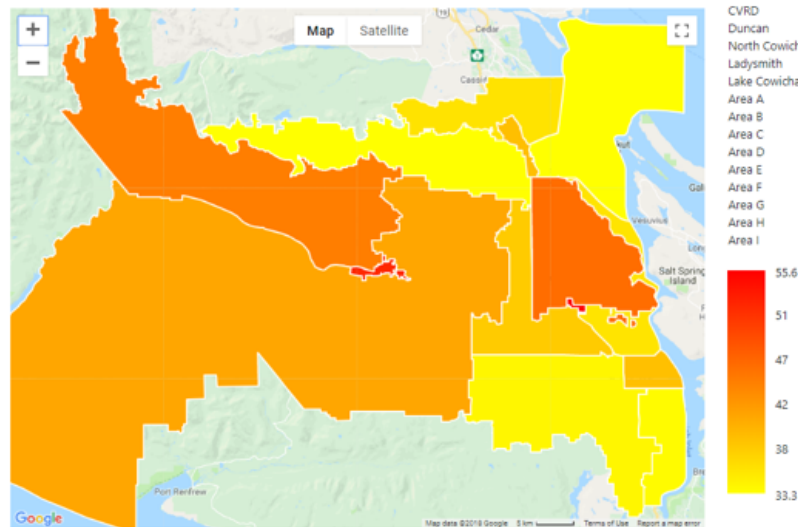
(Source: Adapted from Census Canada. Census Profile, Profile 2016 CVRD)

The highest proportion of households spending over 30% of income on shelter costs were in Duncan (35.6%), Area I (28.7%) and the Town of Lake Cowichan (27.9%). The highest proportion of renters spending over 30% on shelter costs were in Duncan (55.6%), Area I (55.2%), Lake Cowichan (51.3%), Area F (47.1%), and North Cowichan (44.6%).<sup>13</sup>

Duncan had the highest proportion of households living in subsidized housing (20.2%) followed by Ladysmith (14%), Lake Cowichan (10.4%) and North Cowichan (10.6%).<sup>13</sup>

# THE REGIONAL CONTEXT

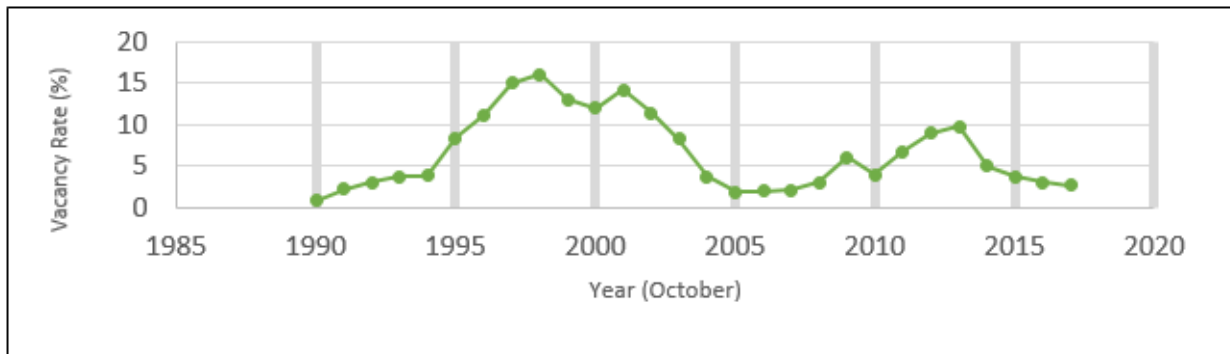
Renter Household Spending on Shelter Costs, CVRD 2016



## HOUSING AVAILABILITY

Cowichan has seen a trend toward declining rental availability. Between 2013 and 2017, the Rental Housing Vacancy rate in the Duncan CA, decreased from 8.6% to 2.8% and October 2018 rental market data published by Canada Mortgage and Housing Corporation (CMHC) shows an average vacancy rate of 0.2% in Duncan.<sup>14 15</sup>

Rental Vacancy Rates, Cowichan CA, 1990-2017



(Source: CMHC Housing Information Portal, June 2018)

In terms of ownership housing, the Cowichan Region has seen increasing real estate listing prices and declining active sales inventories. In February 2017, there were 394 real estate listings in the Duncan CA, 47.2% of which were priced at \$300,000 and above<sup>16</sup>. In February 2018, there were 334 listings, 70% of which were priced at \$300,000 and above.<sup>17</sup>

## HOMELESSNESS

In 2017, the number of absolutely homeless people counted in the Duncan CA, was 89 individuals, representing an increased of over 50% since 2014. The issue of hidden homeless or precariously housed is more complex and difficult to quantify; however, community surveys and consultations garnered many stories of families in precarious living situations.<sup>18</sup>

# THE REGIONAL CONTEXT

## CURRENT AFFORDABLE HOUSING GAPS

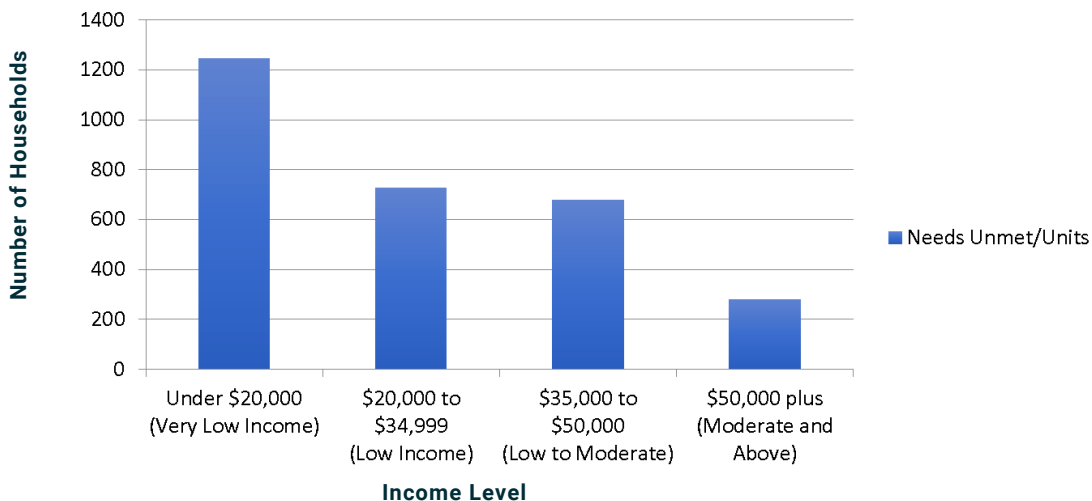
Analyses of current affordable housing gaps and future demand have been conducted by BC Non Profit Housing Association (BCNPHA) and Social Planning and Research Council (SPARC) BC using 2011 and 2016 census data for the Cowichan Region. Additional research is being conducted by the Cowichan Valley Regional District that may provide further enhancements for estimating affordable housing gaps and demand projections.

BCNPHA research estimated that approximately 2,260 households have unmet affordable housing needs through a backlog of affordable rental housing supply of 750 units for low to moderate income levels, plus 1,512 households that were in need of income support in order to be adequately housed.<sup>19</sup>

Research conducted by SPARC estimates that in 2016, approximately 2,930 households ranging in incomes from very low to moderate and above, had unmet needs for affordable rental housing. These households were either lacking affordable rental housing or were in housing that did not meet affordability criteria. The majority of these households had annual incomes of less than \$35,000.<sup>20</sup>

Again, additional analysis will assist to refine these estimates; however, the data clearly point to a significant need.

*Estimated Unmet Need for Rental Housing by Income Group, 2016*



(Source: Social Planning and Research Council of BC, January 2019, Analysis of Census Data from 2006-2016 including estimated affordable housing unmet need and affordable demand projections 2020 - 2025)



# THE REGIONAL CONTEXT

## CURRENT AFFORDABLE HOUSING GAPS

The priority groups in need of affordable housing that have been identified through local research include:

- \* Families (including lone-parent families, families with children, and multigenerational families)
- \* Low and moderate income earners
- \* Low and moderate income seniors
- \* Persons with disabilities; and
- \* Vulnerable populations (including households on fixed incomes, persons experiencing homelessness, women and children experiencing violence, individuals with mental health and addictions issues, and indigenous people).<sup>21</sup>

*Groups in need of affordable housing:*

HOMELESS	YOUTH	SENIORS	FAMILIES	WOMEN	VULNERABLE	INDIGENOUS
<ul style="list-style-type: none"> <li>◆ 100 portable housing subsidies &amp; income supplements</li> <li>◆ Mobile support team</li> <li>◆ up to 3000 rent supplements to vulnerable groups</li> <li>◆ Housing referral resource</li> <li>Rapid rehousing support team</li> </ul>	<ul style="list-style-type: none"> <li>◆ 13-18 Shelter</li> <li>◆ Transitional Housing, site supported housing</li> <li>◆ Student housing (including families)</li> <li>◆ Housing supports including Housing First services, tenant education and advocacy</li> </ul>	<ul style="list-style-type: none"> <li>◆ Supported, accessible and adaptable housing</li> </ul>	<ul style="list-style-type: none"> <li>◆ Affordable family-friendly rentals</li> <li>◆ Supported transitional and permanent housing for Mothers with Children at risk</li> <li>◆ Affordable homeownership</li> </ul>	<ul style="list-style-type: none"> <li>◆ Women and families who have escaped violence: transitional and second stage housing</li> </ul>	<ul style="list-style-type: none"> <li>◆ Accessible rentals housing</li> <li>◆ Inclusive housing for at-risk LGBTQ community</li> <li>◆ Low barrier rental housing for persons with mental health and substance misuse</li> </ul>	<ul style="list-style-type: none"> <li>◆ The Aboriginal Off Reserve Housing Needs Study (2014) called for greater supply of affordable housing for youth, families, young parents, older people, and for those with severe barriers to housing</li> </ul>

# THE REGIONAL CONTEXT

## HOUSING DEMAND PROJECTIONS

Research conducted by SPARC BC estimates that given growth patterns over the past five years for the Cowichan Region, it is anticipated that there will be a need for an additional 421 housing units per year in order to keep pace with demand. This translates into approximately 2,100 new housing units between 2020 and 2025.

If the future housing demand remains relatively consistent with current demand in terms of the income and tenure mix, then it is anticipated that approximately 22% of the estimated future demand should be in the form of new rental housing units which translates into a housing target of approximately 93 new rental housing units per year.<sup>22</sup>

The following affordability thresholds or targets have been developed based on the current income mix and profile of households living in the community.

*Projected Rental Housing Demand by Income Levels (2020 – 2025)<sup>23</sup>*

INCOME RANGE	AFFORDABILITY THRESHOLD (Based on Annual Median Income)	ANNUAL INCOME BASED ON THE AFFORDABILITY THRESHOLD (ROUNDED)	AFFORDABLE MONTHLY HOUSING COST BASED ON A SHELTER-COST-TO-INCOME RATIO OF 30%	PROPORTION OF FUTURE RENTALS BASED ON THE 2016 INCOME DISTRIBUTION
Very Low Income	< 30% of the AMI	Less than \$20,000 per year	Less than \$500 per month	10% (9 units/year)
Low Income	30% to 50% of the AMI	\$20,000 to \$35,000 per year	\$500 to \$875 per month	14% (13 units/year)
Low to Moderate Income	50% to 80% of the AMI	\$35,000 to \$55,000 per year	\$875 to \$1,375 per month	18% (17 units/year)
Moderate and Above	80% to 120% of the AMI	\$55,000 to \$85,000 per year	\$1,375 to \$2,000 per month	58% (54 units/year)



# THE REGIONAL CONTEXT

## SUMMARY

Recent population and housing trends indicate that the Cowichan Region has experienced sustained population growth and strong patterns of migration, and an aging population overall, which will result in seniors being a much higher proportion of the population in the future. At the same time, the region's population of Indigenous people is also increasing and is proportionately younger than the CVRD population as a whole.

These population trends are combined with declining rental vacancy rates, growing numbers of homeless individuals and families, waitlists for social housing, and significant and increasing gaps between housing prices and household incomes.

The Cowichan Region is experiencing a shortage of affordable housing that is affecting many households, particularly those who are the most vulnerable, including youth, seniors, families and Indigenous people. While additional work is needed to refine our estimates, analyses to date indicate that the current unmet need for affordable rental housing in the Cowichan Region is between 2,260 to 2,650 units, with significant unmet needs occurring for households with incomes under \$20,000 per year.

Based on recent trends, projections for future demand are for an additional 421 households per year, of which 93 (22%) will be renter households. Of these households, an estimated 22 units, 24% should be geared toward very low to low income groups.

## THE WAY FORWARD

For over a decade, community organizations and local governments have been working to address these issues. Yet, only a small number of private market rental housing units and no non market units are currently under construction. Therefore, a key aspect for ensuring development of affordable housing will be building capacity of the community housing sector to create additional housing stock.

At the same time, there are many factors that influence housing, including market forces and policies of federal, provincial and local levels of government. Housing affordability and homelessness are related to a number of systemic, structural and personal drivers. Solutions must reflect specific household and individual needs, characteristics, strengths and choices. A one size fits all approach will not meet the needs.

In the last year, federal and provincial levels of government have developed new strategies and programs to address affordable housing needs, changing the landscape and presenting new opportunities for local communities. In addition, the Cowichan Region will have a Housing Service that will support and promote development of affordable housing (see Appendix A).

Going forward, our challenge as a region is to address the current gaps and to adopt measures and concrete actions to address the current and future projected needs.

# CONSIDERATIONS FOR AN ATTAINABLE HOUSING STRATEGY

TO ACHIEVE THE GREATEST SUCCESS FOR COMMUNITIES IN THE COWICHAN REGION, IT IS IMPORTANT NOW TO MOVE FORWARD THROUGH ESTABLISHING A PLAN OF ACTION, COMMITTED LEADERSHIP AND NEW AND INNOVATIVE WAYS OF WORKING TOGETHER.

## Fostering affordable housing requires:

- Capacity in the community housing sector to plan and undertake affordable housing development and operations
- Partnerships between and contributions from all levels of government and the community housing sector
- An engaged community that understands the need for different affordable housing types and forms
- Policies of local governments that promote development and maintenance of affordable housing



Addressing existing and future housing affordability challenges in the Cowichan Region will require a collaborative approach that includes efforts by the non-profit, co-operative and private housing sectors, as well as all levels of government, and recognizes the inter-relationships between affordable housing and community social and economic development.

# CONSIDERATIONS FOR AN ATTAINABLE HOUSING STRATEGY

## THINK REGIONALLY

The Cowichan Region is a geographically and demographically diverse area with a mix of urban, semi urban/rural and rural communities. Respect for different geographies, cultures and ways of life and innovative design will be important to address affordable housing.

## A WHOLE COMMUNITY APPROACH IS NEEDED

Creating and maintaining affordable housing is complex and involves a myriad of stakeholders, from federal and provincial levels of government, to local governments, non-profit organizations, private developers and local citizens. No one sector can solve housing affordability concerns alone, but each can play a key role.

## TEAMWORK WILL BE ESSENTIAL

There is a need for overall system coordination for housing and supports, and a coordinated housing access/advocacy strategy. There is also a need for coordinated resource development to ensure Cowichan's "fair share" of funding from senior levels of government.

## ECONOMIES, COMMUNITIES AND HOUSING MARKETS ARE DYNAMIC

Housing is influenced by a number of drivers and market conditions can change quickly. Having a community housing sector that is robust and resilient, with the capacity to assess, plan, and monitor housing needs and markets, and develop and manage affordable housing, is essential.

## INCLUDE A MIX OF HOUSING SOLUTIONS

Solutions for increasing adequate and affordable housing will include a mix of market and non-market rental and affordable ownership options. **While there is an important role for the private development sector in producing market rentals and ownership housing, a significant portion of affordable housing stock will need to be provided at below market rates with supportive programming attached.** This housing will involve non-profit organizations with expertise in tenant qualification and selection as well as ongoing occupancy management and wraparound services such as employment training, education, addictions recovery, and immigration services.

## INCLUDE PREVENTION AND SUPPORT

The foundation for any intervention is a sufficient supply of affordable housing that is available to meet the demand of those households and individuals in core housing need, significant housing stress or at-risk of homelessness. At the same time, it is important to ensure that there are adequate homelessness prevention and housing loss programming to support individuals and families to obtain and maintain adequate housing.

# AN ATTAINABLE HOUSING STRATEGY FOR THE COWICHAN REGION

The Cowichan Attainable Housing Strategy sets out a Vision, Desired Outcomes, Objectives, and Strategies. The purpose of this Strategy is to provide direction to the range of stakeholders in the Cowichan Region to respond to the current and future affordable housing needs of the community.

## THE VISION

Our vision is for all citizens in the Cowichan Region have appropriate, affordable housing, and have a sense of belonging in their community.

## DESIRED OUTCOMES

Research, data, community consultations and input to date have identified critical unmet needs for affordable housing, as well as to lay a foundation for meeting future needs.

Over the next five years, our aim is to reduce the number of households in core housing need through assisting 1,000 households to move into housing affordability. This will require actions across all sectors, and across the spectrum of affordable housing including to:

- I. Increase the stock of non market rental housing geared to priority groups
- II. Increase the stock of private market rental housing
- III. Maintain the current stock of affordable housing
- IV. Address demand-side measures such as rental subsidies and housing support programming to enhance housing affordability for those who are experiencing core housing need
- V. Create affordable options for ownership housing for low to moderate income groups

While community consultations provided a sense of the aspirations that exist sub regionally, the exact type, location and number of units of affordable housing needs to be determined with local communities to nest the predictive data with the experience, knowledge and upcoming processes at the community level. As well, the type and amount of affordable housing units and the level of demand-side supportive measures that can be obtained, will be dependent upon a variety of factors including available lands, community capacity, broader economic forces and funding.



# AN ATTAINABLE HOUSING STRATEGY FOR THE COWICHAN REGION

## MOVING FORWARD: ESTABLISHING AN ATTAINABLE HOUSING SYSTEM

To achieve our desired outcomes and targets, a system and foundation from which to work and ultimately, to realize our vision, is needed. Having a community housing sector that is robust and resilient, with the capacity to continually assess, plan, and monitor housing needs and markets, and develop and manage affordable housing, is essential.

The following Objectives and Strategies provide the framework for this foundation, representing how the region can move forward to achieve our goals and targets. These objectives are by nature, process oriented but each is a critical action component.



# AN ATTAINABLE HOUSING STRATEGY FOR THE COWICHAN REGION

## OBJECTIVES

Four objectives have been identified with thirteen strategy areas that are interdependent and inter-related. These objectives and strategies inform the Implementation Plan set out in the following section.

### OBJECTIVE I: BUILD COMMUNITY CAPACITY

- 🏠 *The development of a healthy housing continuum and system of attainable housing depends on the ability of the local community housing sector<sup>i</sup> to both respond and be proactive to the range of affordable housing needs. This means ensuring that all who need to be involved have the necessary information, knowledge, expertise, training, resources and skills to plan, develop and manage affordable housing.*
- 🏠 *An essential component of necessary information and knowledge involves having adequate research and data for planning, monitoring and for development of funding proposals.*
- 🏠 *For individuals to be successful in obtaining and maintaining housing, it will be essential to ensure there are adequate homelessness prevention and housing loss programming, including Housing Support, Housing First Programming and Rent Subsidies.*

#### STRATEGIES

1. Develop the capacity of private and non-profit organizations to undertake affordable housing development and supportive programming
  - a. Provide support, facilitation and education to businesses and organizations that are developing affordable housing projects for priority groups
  - b. Support local businesses in their efforts to increase affordable housing for employees
  - c. Support the development of Cooperatives, Social Enterprises and Volunteer Programming
  - d. Consider the development of local nonprofit housing organization(s) whose specific role is to plan, build, own and operate affordable housing
2. Increase capacity and knowledge and expertise to develop affordable housing projects
  - a. Enhance data and analysis: conduct more in depth research into community trends, housing stock, needs and demand, economic impacts to develop more refined projections and targets for affordable housing and related support programming
  - b. Develop a repository of and provide information and education on Best Practices and Tools for affordable housing
  - c. Conduct ongoing monitoring and analysis of all activities and outcomes related to attainable housing strategies
3. Enhance and increase homelessness prevention and housing loss services and programming to support individuals and families to obtain and maintain adequate housing, including: Housing Support, Housing First Programming and Rent Subsidies.



# AN ATTAINABLE HOUSING STRATEGY FOR THE COWICHAN REGION

## OBJECTIVE II: STRENGTHEN PARTNERSHIPS AND COLLABORATION

- 🏠 *At a local level, it is essential for all key stakeholders to work collaboratively to ensure that planning and other efforts are aligned, coordinated and working toward a common goal.*
- 🏠 *Communities in the Cowichan Region must be well-positioned to develop and maintain the necessary partnerships with key stakeholders, including funders and policy makers, to facilitate the planning and development of affordable housing.*

### STRATEGIES

1. Provide coordination and facilitation to the Cowichan Housing and Homelessness Coalition and associated committees to ensure regional planning and engagement for affordable housing development and prevention of housing loss and homelessness.
2. Develop and maintain partnerships with federal and provincial levels of government, First Nations, local governments, financial institutions, the private and non-profit housing sectors, and community service organizations for planning, funding, information and support.
3. Coordinate regional and local efforts for advocating to senior levels of government for affordable housing projects.
4. Facilitate collaborative funding and resource development efforts such as:
  - a. Joint funding proposals for affordable housing projects and support services
  - b. Partnerships for funding, co-location and alignment of community housing and services

## OBJECTIVE III: ENHANCE COMMUNITY ENGAGEMENT, AWARENESS AND ADVOCACY

- 🏠 *Beyond the development of this Strategy, it will be essential to engage in continuous communications with communities of the Cowichan Region to ensure that citizens are aware and engaged.*
- 🏠 *There is a need for broad community education on the need for affordable housing to create a better understanding of the depth of need, and build neighbourhood-level support for the introduction of new affordable housing developments.*
- 🏠 *Beyond the local community, there is a need for engaging senior levels of government, participating at regional, provincial and national tables, and advocating for systemic change.*

### STRATEGIES

1. Conduct continuous community engagement, communications and advocacy at the local level including:
  - a. Broad awareness and education activities to increase knowledge and build neighbourhood level support for affordable housing and social inclusion
  - b. Communications and engagement around this Strategy in its development and revisions
2. Conduct continuous communications, engagement and advocacy at regional, provincial and national levels including:
  - a. Participation at regional, provincial and national housing tables and conferences to gather information and knowledge, and to bring awareness to Cowichan's need and efforts for affordable housing
  - b. Communicating and advocating for affordable housing to federal and provincial governments, and key stakeholders

# AN ATTAINABLE HOUSING STRATEGY FOR THE COWICHAN REGION

## OBJECTIVE IV: ENHANCE LOCAL GOVERNMENT POLICY FRAMEWORKS THAT PROMOTE INCREASED SUPPLY AND IMPROVED HOUSING AFFORDABILITY

- 🏠 *Local governments play a key role in fostering affordable housing. They are empowered to develop and implement housing policies included in Official Community Plans and other by-laws that influence the cost, affordability, location and type of housing built in their communities.*
- 🏠 *Policies and regulations of local governments can be helpful in encouraging private market development of rental and ownership housing. Local governments can play a role in non market housing as well, to support, facilitate and advocate through the development and funding processes, and ensuring that it is integrated into local neighbourhoods and includes consideration for supportive programming.*

### STRATEGIES

1. Official Community Plans can recognize and prioritize attainable housing and provide direction for a range of actions such as:
  - a. Five year supply of land for anticipated housing needs (OCP map)
  - b. Policies for affordable, rental and special needs (OCP policy)
  - c. Supporting attainable housing as a density bonus amenity (small lots, small units, rental tenure, etc.)
  - d. Establishing housing choice policy to support the housing spectrum
  - e. Establishing complete community land use policy to support linkages to transportation and innovative land use and housing design
  - f. Support mixed use development, higher densities and compact development
  - g. Support for small housing with guidelines for form and character
2. Zoning Bylaws can foster affordable housing development through:
  - a. Density bonus provisions
  - b. Residential rental tenure zoning
  - c. Pre-zoning land
  - d. Range of lot sizes
  - e. Secondary suites and accessory dwelling units
  - f. Small and micro units
  - g. Manufactured (mobile) home parks
  - h. Reduced parking requirements dependent on specifics of the housing development

# AN ATTAINABLE HOUSING STRATEGY FOR THE COWICHAN REGION

3. Other bylaws can provide support for attainable housing development:
a. Development cost charge waiver bylaw for not for profit rental housing with a housing agreement to secure the housing affordability
b. Permissive property tax exemptions for municipal property taxes
c. Property maintenance bylaw
d. Standards of maintenance bylaw
e. Housing agreement bylaws to secure housing that serves a specific sector of the community or to require rental tenure
4. Other local government initiatives to support attainable housing
a. Include housing choice in the Community Amenity Contribution Policy
b. Utilize the regional housing fund
c. Create a land bank
d. Community engagement about housing choice
e. Fast-track complete applications for affordable housing projects
f. Work with landlords to improve substandard housing
g. Strata conversion policy
h. Development application training opportunities for not for profit housing providers



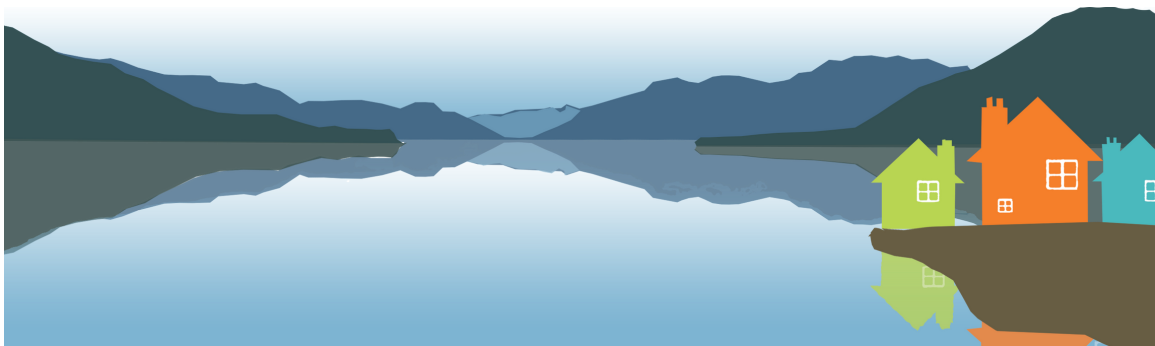
# IMPLEMENTING THE STRATEGY

The Cowichan Attainable Housing Strategy sets out a key aim of reduction of Core Housing Need over the next five years through development of new affordable housing units, maintaining current affordable housing stock, addressing demand side measures and pursuing affordable ownership housing options.

This Implementation Plan sets out actions that should be taken in each of the next five years to achieve our objectives. It is important to note however, that while this strategy identifies regional needs and key target areas, defining specific targets and actions should be done locally. This will tell us exactly that type of affordable housing and services that will be needed and will guide our actions and support to each community. (This step is reflected in Implementation Item II.1.a.)

CHA has begun to identify potential lead agencies and relevant partner stakeholders for each action that will be reviewed and added to. The lead agency could be responsible for project managing the various tasks required to ensure success. Partnerships and key stakeholders could be those agencies, councils or organisations considered important partners for implementation. The list of partners is not exclusive and additional stakeholders may be identified as implementation progresses.

Some actions are designated across the five years as 'ongoing' to reflect their delivery being achieved through implementation of initiatives or programming, and local planning policies and strategies. Each action in the Implementation Plan will require a mix of mechanisms that reflect a range of ongoing strategies and catalyst initiatives that will deliver on the vision and directions in the Strategy.



# IMPLEMENTING THE STRATEGY

## IMPLEMENTATION PLAN

Actions	Potential Lead and Partnerships	Year				
		2019	2020	2021	2022	2023
<b>I. BUILD CAPACITY</b>						
<b>1. Support Affordable Housing Projects</b>						
a. Implement CHA Project Development Fund (PDF)	CHA CVRD					
b. Project Development Funding support to 1 – 3 affordable housing projects per year	CHA CVRD					
c. Implement CHA Rental Capital Housing Fund (RCHF)	CHA					
d. Rental Capital Housing Funding to 3 – 5 affordable housing projects per year	CHA CVRD					
e. Implement Project Development Assistance Programming: <ul style="list-style-type: none"> <li>Meet with prospective affordable housing project proponents to assess needs for partnerships and support</li> <li>Implement actions for support of housing project proponents and community services collaboration</li> </ul>	CHA					
<b>2. Knowledge, Capacity and Expertise</b>						
a. Develop and launch Housing Research and Information Hub <ul style="list-style-type: none"> <li>Regional housing database</li> <li>Repository of Best Practices and Tools, Innovative housing</li> <li>Affordable housing research</li> </ul>	CHA					
b. Develop and establish a database with analysis of potential and actual affordable housing developments	CHA					
c. Conduct research and develop refined affordable housing targets and update the Attainable Housing Strategy	CHA/Local Governments					
d. Conduct in depth economic analysis of affordable housing	CHA/ CVRD Economic Development					
e. Ongoing data gathering and update of statistical database	CHA/Local Governments					
f. Conduct a Point in Time Count in 2020 or 2021.	Cowichan Coalition					
g. Hold 2 -3 training events per year geared to key aspects of affordable housing development and funding for prospective affordable housing developers (including training events with local governments)	CHA / Local Governments					
h. Research and develop Business Plan for a Cowichan Region Housing Development Corporation	CHA					

# IMPLEMENTING THE STRATEGY

Actions	Potential Lead and Partnerships	Year				
		2019	2020	2021	2022	2023
<b>3. Homelessness Reduction, Prevention and Housing Loss Support</b>						
a. Develop collaborative housing support programming framework and coordinated access <ul style="list-style-type: none"> <li>• Rent subsidies</li> <li>• Emergency Assistance</li> <li>• Housing First</li> <li>• Housing Referral System / Resource Centre</li> </ul>	Cowichan Coalition					
b. Funding application(s) for housing loss and housing support programming, emergency assistance and rental subsidies	Cowichan Coalition					
c. Implement CHA Emergency Contingency Fund / Program	CHA					
d. Emergency funding to 20+ households per year	CHA					
e. Ongoing programming and evaluation of housing support programs	Cowichan Coalition					
f. Annual Performance Monitor	CHA					
<b>II. PARTNERSHIPS AND COLLABORATION</b>						
<b>1. Coordinated Structure and Governance</b>						
a. Work with local communities to develop specific targets and action plans and foster local structures where desired.						
b. Develop and implement Governance Structure for CHA Housing Service	CHA					
c. Establish coordination and operations for the Cowichan Coalition <ul style="list-style-type: none"> <li>• Obtain partnership funding for Coordinator</li> <li>• Refine and enhance communications structure</li> <li>• Re-connect with communities to enhance membership and structure</li> </ul>	CHA Cowichan Coalition OCCHN Local Governments United Way					
<b>2. Collaborative Funding Proposals</b>						
a. Conduct outreach and establish ongoing liaison and working relationships with affordable housing development agencies, provincial and federal levels of government and financial institutions	CHA Cowichan Coalition					
b. Facilitate funding for affordable housing projects and funding sources	CHA Local Governments Cowichan Coalition					

# IMPLEMENTING THE STRATEGY

Actions	Potential Lead and Partnerships	Year				
		2019	2020	2021	2022	2023
<b>III. EDUCATION, AWARENESS AND ADVOCACY</b>						
1. Inform citizens about the AHS and Housing Service <ul style="list-style-type: none"> <li>Community event</li> <li>Media releases</li> <li>Monthly bulletin</li> </ul>	CHA SPC OCCHN United Way Local Governments					
2. Disseminate information on the AH Strategy activities and progress: <ul style="list-style-type: none"> <li>Attend and make presentations at community organization and business tables Issue</li> <li>2-3 media releases per year with information on issues and progress</li> <li>Monthly bulletin</li> </ul>	CHA SPC OCCHN United Way					
3. Community awareness of housing issues: hold 1-2 public events per year on aspects of homelessness and housing need; build linkages with media and information dissemination avenues for information sharing on these topics	SPC CMHA CHA Local Governments					
4. Inform and advocate on Cowichan Region affordable housing issues, needs and progress: <ul style="list-style-type: none"> <li>Attend regional and provincial housing tables and conferences</li> <li>Present at Vancouver Island RENT and BCNPHA Housing Central (2019 or 2020)</li> </ul>	CHA Local Governments					
<b>IV. LOCAL GOVERNMENT POLICY FRAMEWORKS</b>						
1. Review local government policy frameworks – identify options for policy enhancement and initiatives	Local Governments					
2. Conduct research on local government policies and tools for affordable housing	Local Governments CHA					
3. Development and implementation of relevant policies and initiatives	Local Governments					
4. Form a local government roundtable to discuss implementation work on a regular basis; or coordinate with Cowichan 2050 working group if that is suitable	Local Governments					

# IMPLEMENTING THE STRATEGY

## PERFORMANCE MEASURES

Outcome / Strategy	Performance Measures
<b>Desired Outcomes</b>	<ul style="list-style-type: none"> <li>• Number of non-market affordable rental housing units created for priority groups</li> <li>• Number of private market rental housing units created</li> <li>• Maintenance of current affordable rental stock (or loss of stock)</li> <li>• Number of affordable ownership housing units created</li> <li>• Funding secured for housing projects</li> <li>• Funding secured for reduction of homelessness and housing loss prevention programming</li> <li>• Number of clients served</li> </ul>
<b>Objectives</b>	
<b>Local Government Policy Frameworks</b>	<ul style="list-style-type: none"> <li>• New or modifications to existing policies and bylaws to support affordable housing</li> <li>• Local government involvement at housing tables</li> <li>• Endorsement of the Attainable Housing Strategy by local governments</li> </ul>
<b>Community Capacity</b>	<ul style="list-style-type: none"> <li>• Information and education provided to non-profits / outcomes</li> <li>• Information and education provided to private developers / outcomes</li> <li>• Assistance provided to development and capacity of new housing organizations</li> <li>• Homelessness prevention and housing support program development and outcomes</li> <li>• Data, research and policy analysis contribution to evidence-informed decision making</li> </ul>
<b>Partnerships and Collaboration</b>	<ul style="list-style-type: none"> <li>• Cowichan Coalition to Address Housing and Homelessness activities and outcomes as per Streams of Work: Affordable Housing, Homelessness, Communications, Funding</li> <li>• Implementation of Housing Support systems and programming</li> <li>• Partnerships developed for affordable housing</li> <li>• Funding leveraged for affordable housing</li> <li>• Community partnerships for resource sharing</li> <li>• Involvement at housing tables</li> <li>• Provincial and Federal government actions in support of attainable housing in the Cowichan Region</li> </ul>
<b>Community Engagement, Awareness and Advocacy</b>	<ul style="list-style-type: none"> <li>• Neighbourhood engagement activities and outcomes</li> <li>• Communications with regional, provincial and federal levels of government regarding Cowichan Region housing needs and resulting actions</li> <li>• Communications with local, regional, provincial and national housing tables and resulting actions</li> </ul>



# APPENDIX A: GOVERNMENT INITIATIVES

## THE NATIONAL HOUSING STRATEGY

In 2017, the federal government released a National Housing Strategy with the goal of ‘helping to ensure that Canadians have access to housing that meets their needs that they can afford’. In April 2017, Canada Mortgage & Housing Corporation (CMHC) committed to spending 11.2 billion over the next 11 years towards the creation of affordable housing across the country. The first step of the financial commitment is to provide \$2.5 billion over five years in loans and financing for new rental housing construction across Canada.

## BC’S AFFORDABLE HOUSING PLAN

At the same time, the BC government announced Homes for BC – A 30-Point Plan for Housing Affordability in British Columbia, which also includes a 10-year investment plan in the amount of \$6.6 billion to build 114,000 affordable homes. It is anticipated that this plan will fill gaps in the market, including homes for growing families, seniors, students, as well as options for women and children fleeing violence. The provincial plan includes provisions for more than 14,000 rental units for skilled workers and other people in the middle-income bracket who are working but struggling to find affordable housing.

## UBCM HOUSING STRATEGY FOR BRITISH COLUMBIANS

In January 2018, the Union of BC Municipalities released a Housing Strategy for British Columbians that recommended four major policy shifts as priority action areas that span a continuum from addressing homelessness, through to creating substantial new rental housing stock, and stabilizing the ownership market.

1. A Rental Housing Strategy to substantially increase the amount of rental housing available to British Columbians over the next decade.
2. A Demand Management Strategy to address domestic speculation.
3. A Comprehensive Homelessness Strategy to prevent and reduce, not manage, homelessness, through comprehensive measures to address poverty, mental health, addiction and other key drivers of homelessness
4. An All Government Approach Towards Housing Affordability to collaborate and advance housing with the federal and provincial governments for the provision of affordable housing solutions.

## COWICHAN VALLEY REGIONAL DISTRICT

In response to recent federal and provincial initiatives, and to distinguish itself from other jurisdictions in Canada which will be in competition for housing funds, the CVRD Board identified the opportunity to have a small fund available to provide seed funding for local projects in the form of the Cowichan Housing Association Affordable Housing Financial Contribution Service. This seed funding is anticipated to leverage larger grants and other forms of support for affordable housing projects in the Cowichan region. Details on the Housing Service can be found at: [www.cvr.bc.ca](http://www.cvr.bc.ca).

<sup>1</sup> Note: 'Value Added' in terms of Social Return of Investment refers to measuring the direct and indirect social outcomes from investing and building affordable housing projects. The social values or outcomes measured includes looking at the lasting change that a tenant experiences beyond their stay in the affordable housing development such as increased positive health, ability for future home ownership based on rent savings, benefits from increased education, etc.

<sup>2</sup> See: BC Housing (2016) Social Return on Investment (SROI) of Affordable Housing Development Supported Through the BC Housing Community Partnership Initiative.

<sup>3</sup> Gaetz, Stephen et al. (2013) The State of Homelessness in Canada. Toronto: Canadian Observatory on Homelessness Press.

<sup>4</sup> BC Non Profit Housing Association (2017) An Affordable Housing Plan for BC.

<sup>5</sup> Census Profile 2016 Census: Cowichan Valley Regional District, British Columbia, Canada - Statistics Canada. <http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/details/page.cfm?Lang=E&Geo1=CD&Code1=5919&Geo2=PR&Code2=01&Data=Count&SearchText=&SearchType=Begins&SearchPR=01&TABID=1&B1=All> N.p. 2017. Web 3 Nov 2017.

<sup>6</sup> 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). Housing standards are defined as follows: Adequate housing is reported by their residents as not requiring any major repairs. Affordable housing has shelter costs equal to less than 30% of total before-tax household income. Suitable housing has enough bedrooms for the size and composition of resident households according to National Occupancy Standard (NOS) requirements. Only private, non-farm, non-reserve and owner- or renter-households with incomes greater than zero and shelter-cost-to-income ratios less than 100% are assessed for 'core housing need.' Non-family households with at least one maintainer aged 15 to 29 attending school are considered not to be in 'core housing need' regardless of their housing circumstances. Attending school is considered a transitional phase, and low incomes earned by student households are viewed as being a temporary condition. (Statistics Canada (2016). Core Housing Need, 2016 Census. Available at: <https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm>).

<sup>7</sup> Census Profile, Profile 2016 Cowichan Valley RD -<http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/details/page.cfm?Lang=E&Geo1=CD&Code1=5919&Geo2=PR&Code2=47&Data=Count&SearchText=Cowichan&SearchType=Begins&SearchPR=01&B1=Housing&TABID=1> N.p. 2018. Web. 13 Mar. 2018.

<sup>8</sup> Census Canada. Census Profile, Profile 2016 Cowichan Valley RD -<http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/details/page.cfm?Lang=E&Geo1=CD&Code1=5919&Geo2=PR&Code2=47&Data=Count&SearchText=Cowichan&SearchType=Begins&SearchPR=01&B1=Housing&TABID=1> N.p. 2018. Web. 13 Mar. 2018.

<sup>9</sup> Canadian Rental Index ([http://rentalhousingindex.ca/en/#renter\\_csd](http://rentalhousingindex.ca/en/#renter_csd)) May, 2018. The CRI only provides statistics in groupings of regional districts and municipalities. The Rental Housing Index provides data for all communities in Canada that have more 4,000 people, and more than 500 renter households.

<sup>10</sup> Census Canada. Census Profile, Profile 2016 Cowichan Valley RD -<http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/details/page.cfm?Lang=E&Geo1=CD&Code1=5919&Geo2=PR&Code2=47&Data=Count&SearchText=Cowichan&SearchType=Begins&SearchPR=01&B1=Housing&TABID=1> N.p. 2018. Web. 13 Mar. 2018.

<sup>11</sup> Vancouver Island Real Estate Board. Cumulative Residential Average Single Family Home Sale Price. Victoria, VIREB, 2018.

<sup>12</sup> Ken Neal Real Estate. <http://www.kenneal.com/choosing-a-marketing-specialist/market-information>. Accessed: December 2018.

- <sup>13</sup> Census Canada. Census Profile, Profile 2016 Cowichan Valley RD - <http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/details/page.cfm?Lang=E&Geo1=CD&Code1=5919&Geo2=PR&Code2=47&Data=Count&SearchText=Cowichan&SearchType=Begins&SearchPR=01&B1=Housing&TABID=1> N.p. 2018. Web. 13 Mar. 2018.
- 16 Housing Market Information Portal – CHMC. Available at: <https://www03.cmhc-schl.gc.ca/hmiportal/en/#Owners>. N.p., 2018. Web. 4 Jun. 2018.
- <sup>14</sup> Canadian Mortgage and Housing Corporation. Rental Market Survey - <https://www03.cmhc-schl.gc.ca/hmiportal/en/#TableMapChart/7225/3/Duncan> N.P. 2017. Web. 27 Mar. 2018.
- <sup>15</sup> Cowichan Valley Homes - Constantin Popa and Mariana Popa -Real Estate Listings. <http://cowichanvalleyhomes.com/> . N.p., 2013 Web. 22 February 2017.
- <sup>16</sup> Cowichan Valley Homes - Constantin Popa and Mariana Popa -Real Estate Listings. <http://cowichanvalleyhomes.com/> . N.p., 2013 Web. 22 February 2018.
- <sup>17</sup> Cowichan Valley Homes - Constantin Popa and Mariana Popa -Real Estate Listings. <http://cowichanvalleyhomes.com/> . N.p., 2013 Web. 22 February 2018.
- <sup>18</sup> Emmanuel, Joy (2017) Summer Point-in-Time Homeless Count & Housing Needs Survey Community Report. Duncan: United Way.
- <sup>19</sup> Cowichan Valley Homes - Constantin Popa and Mariana Popa -Real Estate Listings. <http://cowichanvalleyhomes.com/> . N.p., 2013 Web. 22 February 2018.
- <sup>20</sup> Social Planning and Research Council of BC (January 2019) Analysis of Census Data from 2006 – 2016 including estimated affordable housing unmet need and affordable housing demand projections 2020 to 2025.
- <sup>21</sup> Compiled from: Housing Need and Demand Study for Providence Farm (2006), the Inadequate Shelter Report, (Social Planning Cowichan, 2007), the Aboriginal Off Reserve Aboriginal Housing Needs (Social Planning Cowichan, 2014), the CVRD Affordable Housing Needs Assessment (2014), Duncan CAB Plan to Address Homelessness (Kaleidoscope Consulting, 2018) and the Housing First for Youth Plan (Cowichan Housing Association, 2018).
- <sup>22</sup> Social Planning and Research Council of BC (January 2019) Analysis of Census Data from 2006 – 2016 including estimated affordable housing unmet need and affordable housing demand projections 2020 to 2025.
- <sup>23</sup> Social Planning and Research Council of BC (January 2019) Analysis of Census Data from 2006 – 2016 including estimated affordable housing unmet need and affordable housing demand projections 2020 to 2025. Source: Calculated based on the 2015 Median Household Income for the Cowichan Valley Region and reported by Statistics Canada in the 2016 Census as \$67,743.
- <sup>24</sup> This term refers to the wide range of local partners who have a stake in building and maintaining a long-term supply of permanent affordable housing. This includes non-profit and co-op sector organizations and housing providers, community land trusts, municipalities, charities and faith based groups, as well as cause-driven private sector organizations and financial institutions.
- <sup>25</sup> See Cowichan Housing Association (December 2019) Cowichan Housing Association Annual Financial Contribution Workplan for a description of program and funding components.
- <sup>26</sup> Ibid.
- <sup>27</sup> Ibid.
- <sup>28</sup> See Cowichan Housing Association (December 2019) Cowichan Housing Association Annual Financial Contribution Workplan for a description of program and funding components.

