

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 sectorⁱ 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.

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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

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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

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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



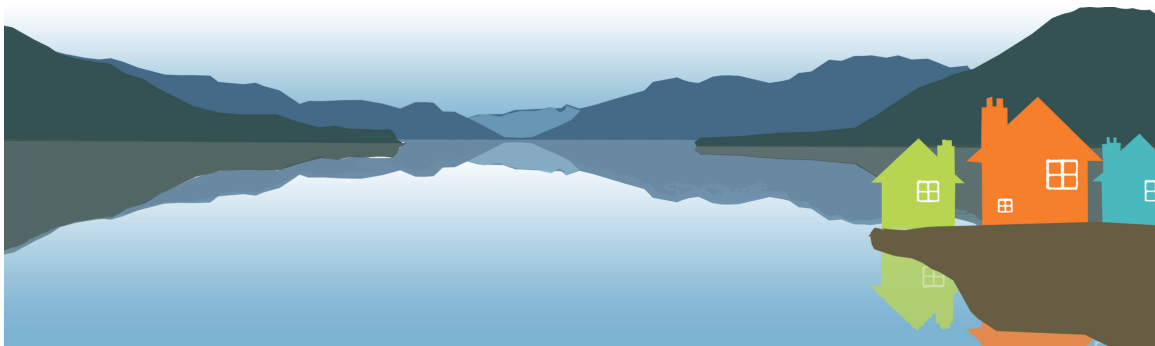
IMPLEMENTING THE STRATEGY

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
I. BUILD CAPACITY						
1. Support Affordable Housing Projects						
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"> Meet with prospective affordable housing project proponents to assess needs for partnerships and support Implement actions for support of housing project proponents and community services collaboration 	CHA					
2. Knowledge, Capacity and Expertise						
a. Develop and launch Housing Research and Information Hub <ul style="list-style-type: none"> Regional housing database Repository of Best Practices and Tools, Innovative housing Affordable housing research 	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
3. Homelessness Reduction, Prevention and Housing Loss Support						
a. Develop collaborative housing support programming framework and coordinated access <ul style="list-style-type: none"> • Rent subsidies • Emergency Assistance • Housing First • Housing Referral System / Resource Centre 	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					
II. PARTNERSHIPS AND COLLABORATION						
1. Coordinated Structure and Governance						
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"> • Obtain partnership funding for Coordinator • Refine and enhance communications structure • Re-connect with communities to enhance membership and structure 	CHA Cowichan Coalition OCCHN Local Governments United Way					
2. Collaborative Funding Proposals						
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
III. EDUCATION, AWARENESS AND ADVOCACY						
1. Inform citizens about the AHS and Housing Service <ul style="list-style-type: none"> Community event Media releases Monthly bulletin 	CHA SPC OCCHN United Way Local Governments					
2. Disseminate information on the AH Strategy activities and progress: <ul style="list-style-type: none"> Attend and make presentations at community organization and business tables Issue 2-3 media releases per year with information on issues and progress Monthly bulletin 	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"> Attend regional and provincial housing tables and conferences Present at Vancouver Island RENT and BCNPHA Housing Central (2019 or 2020) 	CHA Local Governments					
IV. LOCAL GOVERNMENT POLICY FRAMEWORKS						
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
Desired Outcomes	<ul style="list-style-type: none"> • Number of non-market affordable rental housing units created for priority groups • Number of private market rental housing units created • Maintenance of current affordable rental stock (or loss of stock) • Number of affordable ownership housing units created • Funding secured for housing projects • Funding secured for reduction of homelessness and housing loss prevention programming • Number of clients served
Objectives	
Local Government Policy Frameworks	<ul style="list-style-type: none"> • New or modifications to existing policies and bylaws to support affordable housing • Local government involvement at housing tables • Endorsement of the Attainable Housing Strategy by local governments
Community Capacity	<ul style="list-style-type: none"> • Information and education provided to non-profits / outcomes • Information and education provided to private developers / outcomes • Assistance provided to development and capacity of new housing organizations • Homelessness prevention and housing support program development and outcomes • Data, research and policy analysis contribution to evidence-informed decision making
Partnerships and Collaboration	<ul style="list-style-type: none"> • Cowichan Coalition to Address Housing and Homelessness activities and outcomes as per Streams of Work: Affordable Housing, Homelessness, Communications, Funding • Implementation of Housing Support systems and programming • Partnerships developed for affordable housing • Funding leveraged for affordable housing • Community partnerships for resource sharing • Involvement at housing tables • Provincial and Federal government actions in support of attainable housing in the Cowichan Region
Community Engagement, Awareness and Advocacy	<ul style="list-style-type: none"> • Neighbourhood engagement activities and outcomes • Communications with regional, provincial and federal levels of government regarding Cowichan Region housing needs and resulting actions • Communications with local, regional, provincial and national housing tables and resulting actions

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.

¹ 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.

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

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

⁴ BC Non Profit Housing Association (2017) An Affordable Housing Plan for BC.

⁵ 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.

⁶ 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>).

⁷ 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.

⁸ 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.

⁹ Canadian Rental Index (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.

¹⁰ 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.

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

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

- ¹³ 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.
- ¹⁴ 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.
- ¹⁵ Cowichan Valley Homes - Constantin Popa and Mariana Popa -Real Estate Listings. <http://cowichanvalleyhomes.com/> . N.p., 2013 Web. 22 February 2017.
- ¹⁶ Cowichan Valley Homes - Constantin Popa and Mariana Popa -Real Estate Listings. <http://cowichanvalleyhomes.com/> . N.p.,2013 Web. 22 February 2018.
- ¹⁷ Cowichan Valley Homes - Constantin Popa and Mariana Popa -Real Estate Listings. <http://cowichanvalleyhomes.com/> . N.p., 2013 Web. 22 February 2018.
- ¹⁸ Emmanuel, Joy (2017) Summer Point-in-Time Homeless Count & Housing Needs Survey Community Report. Duncan: United Way.
- ¹⁹ Cowichan Valley Homes - Constantin Popa and Mariana Popa -Real Estate Listings. <http://cowichanvalleyhomes.com/> . N.p., 2013 Web. 22 February 2018.
- ²⁰ 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.
- ²¹ 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).
- ²² 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.
- ²³ 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.
- ²⁴ 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.
- ²⁵ See Cowichan Housing Association (December 2019) Cowichan Housing Association Annual Financial Contribution Workplan for a description of program and funding components.
- ²⁶ Ibid.
- ²⁷ Ibid.
- ²⁸ See Cowichan Housing Association (December 2019) Cowichan Housing Association Annual Financial Contribution Workplan for a description of program and funding components.

