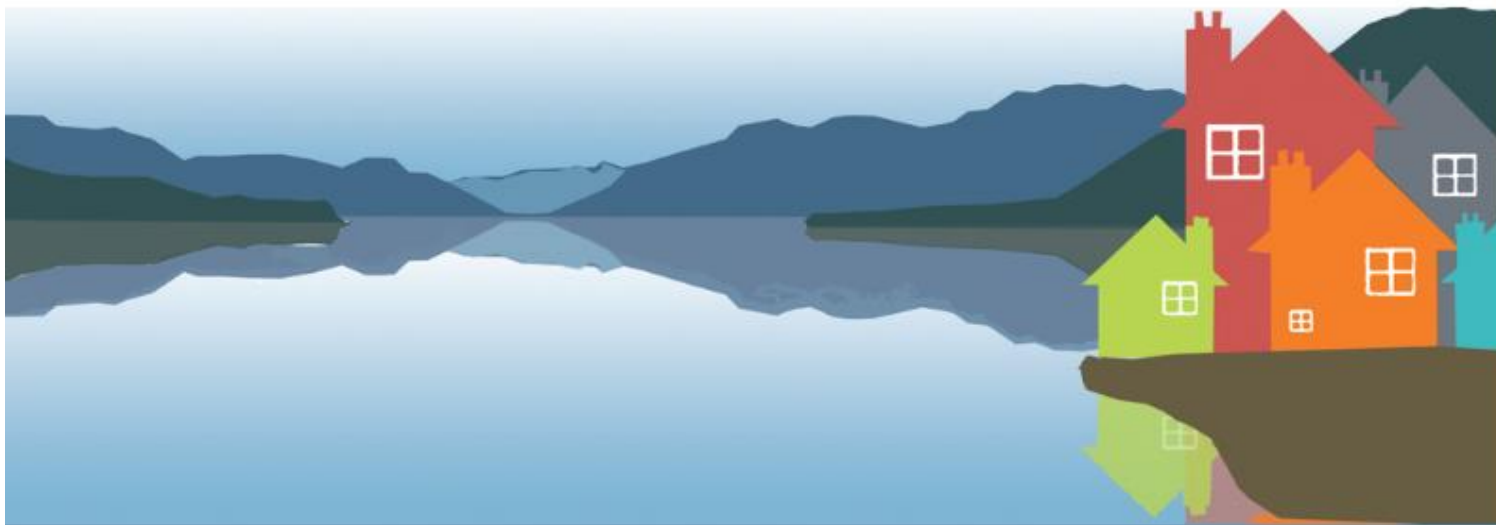


Background Report

Cowichan Attainable
Housing Strategy



Cowichan Housing Association
April 2019

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Contents

Acknowledgements	1
Executive Summary	4
PART I: COWICHAN REGION AFFORDABLE HOUSING PROFILE.....	18
I. 1. Introduction and Purpose.....	18
I. 2. The Cowichan Region.....	22
I. 3. Housing.....	27
I. 4. Housing Costs and Affordability.....	34
I. 5. Homelessness	40
I. 6. Affordable Housing Gaps and Projected Needs.....	41
I. 7. Potential and Planned Affordable Housing Development.....	45
PART II: COMMUNITY CONSULTATIONS	47
II. 1. Introduction	47
II. 2. Community Meetings, Workshops, Focus Groups and Interviews	47
II. 3. Survey Results.....	52
PART III: POLICIES AND TOOLS FOR AFFORDABLE HOUSING.....	58
III. 1. Introduction	58
III. 2. The Policy Context	60
III. 3. Affordable Housing Tools.....	63
III. 4. Community Planning Policies and Initiatives in the Cowichan Region	68
III. 5. Community Initiatives for Affordable Housing in the Cowichan Region	70
III. 6. Discussion and Considerations for a Cowichan Attainable Housing Strategy.....	73
References	82
APPENDICES	
Appendix A: Definitions	86
Appendix B: Overview of First Nations Communities in the Cowichan Region	92
Appendix C: Affordable and Attainable Housing Strategy Case Studies.....	96
Appendix D: Cowichan Region Official Community Plans Summary	102
Appendix E: 2010 Cowichan Regional Affordable Housing Strategy	106
Appendix F: Attainable Housing Survey.....	108
Appendix G: Plan to Address Homelessness Summary of Needs and Recommendations.....	117

List of Figures

Figure 1: Housing Continuum	19
Figure 2: Map of Cowichan Valley Regional District	22
Figure 3: Population Distribution, CVRD 2016	23
Figure 4: Population Age Distribution, CVRD 2016	23
Figure 5: Proportion of Population, Annual Median Household Incomes, CVRD 2016.....	25
Figure 6: Annual Median Incomes, CVRD 2016.....	26
Figure 7: Percent of Labour Force in Selected Occupations, CVRD 2016	26
Figure 8: Proportion of Renter Households, CVRD 2016	27
Figure 9: Housing by Structure and Type, CVRD, 2016	28
Figure 10: Percent Population Living in Subsidized Housing, CVRD 2016	30
Figure 11: Rental Vacancy Rates, Cowichan CA, 1990-2017	31
Figure 12: Rental Vacancy Rates Comparison October 2018.....	32
Figure 13: Secondary Rental Market Listings CVRD	33
Figure 14: Percent Households Spending 30% or more of 2015 Total Income on Shelter Costs, CVRD	34
Figure 15: Secondary Rental Market Prices, CVRD 2014-2018	35
Figure 16: Renter Household Spending on Shelter Costs, CVRD 2016	36
Figure 17: Renters Spending Over 30% of Income on Shelter, BC, Nanaimo, Capital, Comox and Cowichan RD's.	36
Figure 18: Cumulative Residential Average Single Family Sale Price, Cowichan Valley as at February 28, 2018.....	38
Figure 19: Real Estate Listings by Type, 2018	38
Figure 20: Real Estate Listings by Price 2018	38
Figure 21: Maximum Purchase Price with 10% Down, CVRD Households, 2016	39
Figure 22: Estimated Unmet Need for Rental Housing by Income Group, 2016.....	41
Figure 23: Survey Responses: Housing Related Issues	53
Figure 24: Survey Responses: Support for Housing Types	54
Figure 25: Location of Survey Respondents	55
Figure 26: Age of Survey Respondents	55
Figure 27: Steps in the Affordable Housing Development Process	58
Figure 28: BC Rental Coalition Affordable Rental Housing Plan Components	63

List of Tables

Table 1: CVRD Population and Growth 2011 – 2016	24
Table 2: Private Occupied Dwelling Units by Type, CVRD 2016	28
Table 3: Percent Dwellings Constructed Prior to 1980, CVRD, 2016.....	28
Table 4: Renter Households by Unit Size and by Community 2016	29
Table 5: Renter Households by Unit Size and Income Categories, 2016.....	29
Table 6: Non-Profit Housing Units, CVRD, March 2017	29
Table 7: Average Rents, CVRD 2016	35
Table 8: Income Available for Rent CVRD Households 2016.....	37
Table 9: Proportion of Renter Income Spent on Rent Plus Utilities, CVRD 2016	37
Table 10: Summary of Non Market Rental Housing Needs, CVRD	42
Table 11: Household Population Projections, CVRD 2011 – 2036	43
Table 12: Projected Affordability Thresholds by Income Levels (2020 – 2025)	44
Table 13: Summary of Affordable Housing Tools	64
Table 14: Elements of Affordable Housing Strategies and Studies in Five BC Communities.....	68
Table 15: Summary of Official Community Plan Policies in Municipalities of the Cowichan Region	69
Table 16: Summary of Official Community Plans for Electoral Areas in the Cowichan Region	70
Table 17: Timeline of Initiatives for Affordable Housing in the Cowichan Region	71

Executive Summary

About this Report

During 2018, Cowichan Housing Association led the development of an Attainable Housing Strategy for the Cowichan Region. Affordable housing has been a concern in the Cowichan Region for over a decade. A number of initiatives and reports have been carried out over the last ten years to better understand this complex issue, and to search for and implement solutions.

The last comprehensive assessment of Affordable Housing was completed in 2014 through the CVRD Affordable Housing Needs Assessment and Indicators Reports. Those reports were based on 2006 and 2011 census data, and it is important to have updated and current information from which to proceed to develop an Attainable Housing Strategy.

This report is organized in three parts:

- **Part I** provides an updated picture of key population and housing indicators from available 2016 census and other statistics to create an affordable housing profile for the Cowichan Region
- **Part II** provides an overview of community consultations conducted between June to December 2018 via community workshops, meetings, focus groups, interviews and a public survey
- **Part III** examines policy contexts at the federal, provincial and local levels that influence development of affordable housing, and explores strategies and tools that can assist in the formation of an Attainable Housing Strategy for the Cowichan Region.

Attainable Housing

Affordable housing is an important social determinant of physical and mental health. Research supports the critical link between affordable housing and health outcomes and reduced rates of homelessness. Housing is a critical factor in promoting healthy families and children, as well as a thriving economy.

Affordable housing is defined by the cost of the housing and by the amount of income needed by an individual to obtain appropriate housing. The term "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, residents 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.

Part I: Cowichan Region Housing Profile

The Data

This report draws upon a wide range of sources including 2016 Census data¹, the Canadian Rental Housing Index, Real Estate and BC Housing data, as well as a number of reports and needs assessments conducted between 2006 to present.

Analyses of current affordable housing gaps and future demand for rental housing have been conducted by BC Non Profit Housing Association (BCNPHA) and Social Planning and Research Council (SPARC) BC. Additional research is being done by the Cowichan Valley Regional District that will serve to further refine the data and projections.

Demographics

The CVRD is a geographically and demographically diverse region with a 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. North Cowichan has the highest population overall and the highest number of senior residents (37.4% of all seniors in the region). The areas with the highest *proportion* of seniors to population are the City of Duncan (34%), Area G (33.3%), and Ladysmith, Area H and Area I with just over 27%.

The region's population is both growing and getting older. It is anticipated to grow at just under 1% per year to reach 103,182 in 2039. Senior ages in particular are anticipated to increase significantly, a trend that will have important implications for future housing demand.

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%).

The population of the CVRD also shows strong patterns of migration. 2016 Census data show that 29,330 people moved within the last five years, within the region or to the region from other parts of Canada or internationally. Just over 12% (3,720) moved to the region from other provinces and 4% (1,145) came from outside Canada.

Income Levels

According to 2016 Census data, the annual median income for all households in the CVRD was \$65,191. However, income levels vary significantly between areas and household compositions. The annual median income for couple households without children was \$75,945, for lone parent households it was \$45,605 and for single persons, \$32,260. In 2016, 29% of households earned less than \$40,000 per year and 46% of CVRD households had household incomes under \$60,000.

The highest median incomes in the CVRD are found in Electoral Areas A, B, C, D and H. Conversely, the lowest median incomes are found in Duncan, Lake Cowichan, and Areas I and F. Single persons in Area I: Youbou (\$24,768) and the City of Duncan (\$25,344) have the lowest median incomes compared to other areas in the CVRD.

¹ 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=Begin&SearchPR=01&TABID=1&B1=All> N.p. 2017. Web 3 Nov 2017.

In 2016, 11,940 people or 15.3% of the population was considered to be low-income, 2285 of whom were 65 years old and over. The number of low-income residents in the CVRD grew by 660 between 2011 and 2016. From 2016 to 2017, the number of BC Housing rental assistance recipients grew by over 100 to 633, 405 of which were for elderly renters.

Housing Supply

The predominant form of housing in the CVRD is single family detached ownership housing (73%), mostly three and four bedroom units. Much of the region's 7,575 renter households are located in the central (Duncan and North Cowichan) areas of the region. The region also has 593 non market housing units, mostly for families, and seniors and adults with disabilities.

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 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%).

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 local businesses that are struggling to attract and maintain new employees and young professionals.

Almost one in four households in the CVRD spend 30% or more of their income on shelter costs. The highest percentages of residents spending over 30% of income on shelter costs are found in Duncan (35.6%), Area I: Youbou (28.7%) and the Town of Lake Cowichan (27.9%). Overall, the Central and West areas of the Region show the highest levels of household spending on shelter costs.

Regionally, 44% of tenants spend over 30% of their income on shelter costs. The highest proportion of renters spending over 30% on shelter costs are in Duncan (55.6%), Area I (55.2%), Lake Cowichan (51.3%), Area F (47.1%), and North Cowichan (44.6%). Duncan has the highest proportion of households living in subsidized housing (20.2%) followed by Ladysmith (14%), Lake Cowichan (10.4%) and North Cowichan (10.6%).

Affordability issues are exacerbated for lower income households. For example, the Canadian Rental Index estimates that households with incomes less than \$21,197 would spend up to 61% on shelter costs and households with incomes of \$38,731 would spend up to 35%.

Homelessness

Between 2014 to 2017, the number of absolutely homeless people counted in the CVRD increased by over 50% to 89 individuals. 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.

Rental Housing Issues and Gaps

Between 2013 to 2018, the rental housing vacancy rate in the Cowichan Valley (Duncan CA) decreased from 8.6% to .5%. In January 2018, there were 122 rental listings: 32% were 1 bedroom units, 19% 2 bedroom units and 37% were 3+ bedroom units with the largest share of available units located in North Cowichan. The average listing price was \$1,200.

Research conducted by BCNPHA estimated that approximately 2,260 renter households have unmet affordable housing needs comprised of a supply backlog of 750 rental units, 385 of which were core housing need households with average incomes of \$18,964 and 365 missing middle households with average incomes of \$44,448. In addition, they estimated that 1,512 individuals were in need of income support in order to be adequately housed.

Research conducted by SPARC BC estimates that in 2016, approximately 2,930 renter 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 household were those with less than \$20,00 per year annual income.

Research conducted by various community organizations between 2007 to 2018 indicate that the current needs / gaps for affordable housing include:

- Youth Shelter for 13 – 18 ages
- Youth Transitional Housing, scattered site supported housing
- Student housing
- Housing for Aboriginal off reserve and on reserve
- Supported transitional and permanent housing for mothers with children
- Supported, accessible and adaptable housing for seniors
- Accessible rental housing for vulnerable groups and housing that is inclusive for at-risk LGBT2Q community
- Affordable rental housing for persons with mental health and substance use issues (with outreach support)
- Family friendly rentals

Ownership Housing Issues and Gaps

Between 2016 – 2018, the average sales price for single family homes in the Cowichan Valley increased from \$393,185 to \$462,563, a rise of over 18%. Yet, based on 2016 median income levels, the average mortgage for qualifying couple households without children is \$386,788.

Real estate sales data indicate that the majority of homes for sale in early 2018 were priced over \$300,000, and combined with input from consultations, suggests that there are gaps in ownership housing for low to moderate income households. Further, the 2016 Census counted 2,640 (8%) occupied private dwellings in need of repair.

Projected Demand for Affordable Housing

Research conducted by the BC Non Profit Housing Association in 2012 projected an increase of up to 12,468 households for the CVRD between 2011 and 2036, up to 10,404 (83%) of which will be ownership households and up to 2,290 (17%) of which will be renter households. (However, given the increase in proportion of renter households between 2011 to 2016, the proportion of renter households in future growth scenarios may be higher.)

BCNPHA also looked at rental housing demand projections for the period 2017 to 2026, and estimated the number of new rental units that will be required to meet future demands of households living in core housing need, missing middle and market housing will be 864, broken down as follows:

- 430 market units
- 145 missing middle units
- 290 core housing units

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. 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 would be in the form of new rental housing units which translates into a housing target of approximately 93 new rental housing units per year, 24% of which current income levels suggest should be geared to households earning less than \$35,000 per year.

Efforts Underway

There are a number of potential affordable rental housing projects (both non-market and market) at various stages of planning, ranging from those at the initial idea or exploratory stage, to those that are currently in rezoning and approvals stages, and those that are currently at the funding application stage.

Yet only a small number of market rental housing units are currently under construction and no non-market units are currently underway. Non-market housing projects that have gone through the necessary stages of planning and funding applications will await approval, and even when approvals and funding are in place, construction time could be at least a year or more.

Part II: Community Consultations

Community consultations were conducted by Social Planning Cowichan and Cowichan Housing Association to gather public input toward identification of attainable housing needs, challenges, possible solutions and strategies. These consultations consisted of community meetings, focus groups, interviews and a public survey. Through the fall and winter of 2018-2019 a series of community workshops were held to gather input into the development of the Strategy. In total, these consultations garnered approximately 600 participants.

Meetings, Workshops, Focus Groups and Interviews

Community meetings, workshops, focus groups and individual interviews discussed a range of issues relating to affordable and adequate housing, both ownership and rental. Groups noted as experiencing the greatest challenges

included low to moderate income families, low income households, youth, Indigenous peoples, people living with disabilities and mental health issues and seniors.

Among the top issues noted were lack of rental stock, costs of rental and ownership housing, challenges for both landlords and tenants, and lack of supportive programming to assist individuals and families to obtain and maintain housing. At the same time, participants noted that housing development is complex, time consuming, and contains risks and uncertainties that can be costly and have severe impacts on a project.

Interviews with representatives of First Nations communities highlighted the following:

- Lack of available housing both on and off reserve for Indigenous people
- Lack of adequate funds for housing (building, repairing, maintaining)
- Community members having to live off reserve or move away due to lack of housing, members disconnected and scattered outside of the community
- Overcrowding in homes
- Challenges related to funds or ability to access funds for upgrades, maintenance and repairs in existing homes
- Racism continues to be a common issue for people looking to rent off reserve
- Availability of land or access to reserve lands (land locked, limited access such as water only)
- Not enough infrastructure and services on land
- Land not suitable for building (flood plain, protected, cultural significance)
- The inability to obtain personal mortgages (on reserve lands) coupled with limited available federal funding for housing are compounding factors impacting housing needs.

Solutions for Creating More Affordable Housing

Common themes in each of the communities included the need to explore policies and tools at the local government level to enhance and encourage affordable housing development; explore innovative housing options, particularly in rural areas, and to ensure that there is a regional view of affordable housing needs, solutions and activities.

- **Plan Regionally:** Ensure that affordable housing is being planned regionally to avoid creating centralization of units, isolated or segregated areas and slums.
- **Explore Rural Solutions:** Utilize farmland in order to create high-density affordable housing units combined with opportunities to build food security, create communities and build life skills.
- **Local Government Policies and Tools:** Utilize vacant municipal properties suitable for building site, adapt zoning to include smaller housing options (i.e.: tiny homes, secondary homes on properties), provide direction and incentives for developers to build affordable housing units.

Summary of suggestions from participants in the Central Area (Duncan and North Cowichan)

- **Innovation:** Explore innovative affordable housing models and design, break away from traditional ways that landlords and property owners run apartment buildings, look at innovative, community-based housing design models.
- **Change Community Perceptions:** Break the stigma around renters. Change the understanding of what it means to be a renter.
- **Identify Leadership and Responsibility:** The cost of homelessness is greater than providing housing but who is responsible to provide these homes?
- **Address Funding:** Explore funds available to aid seniors in making the necessary changes to their homes so that they may stay in their homes longer.
- **Policy:** Create incentives; e.g., If homes are used for rentals than they should pay lower property tax.

- **Better Data:** there is a homeless issue but need more a way to collect data as much of this is unseen.
- **Advocate** for demand management measures for the Cowichan Region.

Summary of suggestions from participants in the South End (Areas, A, B, C and D)

- **Policies:** Need to address and change the policies surrounding Tiny Homes, and Tiny home villages. There is potential for co-op strata with septic; Farm Village models; address zoning for secondary dwellings, lot size to allow for more rentals.

Summary of suggestions from participants in Ladysmith and Areas G and H

- **Plan** for a range of housing types including coach homes, row housing, townhouses; explore opportunities for models such as cooperatives. Ensure inclusive communities that encourage young people/families to stay.
- **Policies:** explore ability to provide developer and landlord incentives, increased density, improvements to substandard housing. The OCP could include a vision that everyone has affordable housing, explore higher density, close to transportation, walkability to services and support businesses, and encourage more creative zoning.
- **Partnerships and Collaboration:** should strive to reduce competition, promote cultural connections, involve the range of sectors including private, non profit, government, developers, local government, service clubs, etc. Connect with the larger region.
- **Enhance Community Capacity** through attracting new energy and volunteers, new money and ideas.
- **Engage community** through ongoing information, success stories; engage frequently and share practical information through the standard methods and through creative avenues such as door to door, libraries, pamphlets and mail outs.

Summary of suggestions from participants in Lake Cowichan, Areas, F and I

- **Housing is needed** for everyone across the spectrum. Explore a range of options including shared housing, pocket neighborhoods, clustered housing, tiny homes, co-op housing, modular, apartments, townhouses, duplexes. Protect farmland with living spaces closer together, using more compact forms of housing.
- **Explore available lands** such as school properties.
- **Work together as an area:** form a Cowichan Lake affordable housing group that includes Lake Cowichan and First Nations, Youbou, Honeymoon Bay, etc. Reach out to other communities and levels of government.
- **Leadership is key**
- **Communications should include:** engagement and advocacy and education, landlord and tenant support and education, developer advocacy, reducing stigma and responding to NIMBY-ism.
- **Explore the range of policy tools** available to local governments: include (but not limited to) considerations relating to Strata restrictions and rentals, explore Airbnb extra income vs reduced rental stock, taxation, land banking, DCC waivers, utilizing existing buildings, inclusionary zoning, encouraging modular, information sharing, fee waivers, flexible solutions for zoning.

Survey Results

A total of 384 surveys were returned with affordable housing identified as a concern by 85% of respondents. The top housing issues identified were lack of rental housing, cost of rental housing, costs of buying a home and lack of housing options.

Groups identified as being under pressure:

- Young families
- People with mental health issues
- Seniors
- Single households

- Students
- Business owners

'We have rats, leaks and mold growing in our rental suite...'

'My daughter is at (...) It is a slum - rats, bats, bed bugs, cockroaches, mold - and very poor management. However, it is a place to live so we all have to be careful to NOT close it down.'

'Many of the affordable housing complexes are in terrible condition filled with bedbugs ...'

'Senior soon to be on retired fixed low income. Losing current low-cost rental housing with strong possibility of being homeless or living in a van.'

'We currently have no permanent home, and were recently kicked out of our house because our landlords sold. We are a family of five, couch surfing. We are great tenants with stellar references.'

'I don't think people who have lived in this community for the past two decades and who own their own homes realize how critical the need for housing options are in our region.'

'...the program that I run currently has several families with housing challenges. One family in particular has been homeless for two months now...I recently saw an ad for a bedroom rental (just one bedroom with a double bed and a dresser - the monthly rent was \$600) Basement suits with a small kitchen and one bedroom are currently being offered for \$1500 per month. A family of 5 desperate for housing has little to no hope accessing appropriate housing options.'

Types of housing respondents were most likely to support in their immediate neighborhood:

- Affordable rental homes (91%)
- Seniors housing (86%)
- Single Detached homes (78%)

Least likely to support:

- Group homes (40%)
- Mobile homes (35%)
- Emergency shelters (34%)
- Student housing (31%)

Business owners/operators:

15% of respondents indicated they own or operate a business. 24% of these respondents indicated they were having trouble recruiting new employees due to a lack of affordable housing and 18% indicated they had trouble retaining employees for the same reason.

13% of respondents indicated they were considering opening a business in the Cowichan Region. 73% of those respondents indicated lack of housing would deter them from considering opening up that business.

Identified Needs

47% of survey respondents indicated that they will be looking for options other than single family housing in the future, including townhouses, supported living, apartments, and seniors living.

43% of respondents indicated they will need single family housing while 18% indicated they would be needing supported living, 14% anticipate needing apartment housing while 15.5% selected 'other'. Of the 'other' responses, 35% indicated they will need some type of housing as they age or for aging family members.

'...Now, especially with a single income, the housing stock and diversity is just not there... and the possibility of me (despite having a good job and decent income) owning a home (especially a single family home) is very slim. It would be awesome to see more condos, townhouses, etc. for those of us wanting a first step into the housing market.'

'I would love to see the development of clusters of small rental homes with a communal area in the center for shared meals, social activities etc. Following the ideas of an intentional community where people know each other, help each other, share resources, and foster community.'

'We need smaller homes with gardens and supported living for people with mental health challenges. We need homes for families that are either one or accommodate multi-generational households so that young and old can connect and care for each other.'

Part III: Discussion on Housing Policies, Tools and Strategy Options

Solutions for providing adequate and affordable housing generally include a mix of market and non-market rental and ownership options. Fostering of affordable housing requires:

- Supportive goals, objectives and policies of local governments
- Capacity in the community to undertake affordable housing development
- Partnerships between all levels of government and the Community Housing Sector
- An engaged community that understands the need for different affordable housing types and forms

All of this is influenced by policies at the federal, provincial and local levels of government. At the same time, the process of affordable housing development is complex, time consuming and requires significant expertise and capacity on the part of the organization that is initiating a development.

Affordable housing has risen as a key issue for all levels of government and community housing sectors in Canada, culminating in strategies and plans to lay out a framework of investments and partnerships, including federal, provincial and local levels of government as well as the Community Housing Sector.

Housing, including affordable housing, is both a social and economic benefit, and an integral part of healthy communities... All levels of government are required to bridge the gap between what the development community provides as housing and what residents need in terms of type of housing and cost. Governments and housing organizations must now facilitate and deliver low end of market as well as non-market housing if most communities are to maintain an adequate housing stock.

(Smartgrowth, 2008)

These strategies and initiatives have a number of themes in common that emphasize:

- increasing supply of affordable rental housing
- maintaining current supply
- preventing and reducing homelessness
- collaboration between all levels of government and the community housing sector
- developing new and innovative approaches and housing forms, and exploring ways to deliver housing.

There are a range of policy tools that can be employed by local governments including inclusionary zoning, secondary suites, density bonus, resale price restrictions, land banking, housing organizations, and affordable housing partnerships. These tools are evident to varying degrees in Affordable Housing Strategies in other BC communities, and in some Official Community Plans in the Cowichan Valley Regional District.

Addressing existing and future housing affordability challenges in the Cowichan Region will require a sophisticated, collaborative approach that includes efforts on behalf of the non-profit, co-operative and private sectors, as well as all levels of government. It will be important to provide leadership and develop new and innovative ways of working together.

A further key to success will be engagement with local communities to create a better understanding of the depth of need, and also to build neighbourhood-level support for the introduction of new affordable rental housing developments that help to create the capacity to create new supply that meets the needs of current and future residents across the region.

Finally, a robust and dynamic foundation of research, data and best practices will be critical to monitor trends and where necessary, adjust projections and strategies, and to ensure that the region has the most up to date information on best practices from which to work.

Considerations for a Cowichan Attainable Housing Strategy

Research, data, community consultations and input point to five key issues and corresponding outcome areas requiring action to address affordable housing in communities of the Cowichan Region:

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

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 strategic objectives have been identified and/or developed out of examination of literature and Affordable Housing Strategies in BC, as well as input from community consultations in the region.

Objectives

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 sector² 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 non profit 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.

2 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.

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 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

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

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

PART I:
COWICHAN REGION
AFFORDABLE HOUSING PROFILE



PART I: COWICHAN REGION AFFORDABLE HOUSING PROFILE

I. 1. Introduction and Purpose

Affordable housing has been a concern in the Cowichan Region for over a decade. A number of initiatives and reports have been carried out over the last ten years to better understand this complex issue, and to search for and implement solutions.

The last comprehensive assessment of Affordable Housing was completed in 2014 through the CVRD Affordable Housing Needs Assessment and Indicators Reports. Those reports were based on 2006 and 2011 census data, and it is important to have updated and current information from which to proceed.

This report will serve as part one of three sections, providing an updated picture of key population and housing indicators from available 2016 census statistics to create an affordable housing profile for the Cowichan Region.

It also analyzes current and emerging trends relative to the regional housing market and highlights affordability needs through examining available current demographic and housing data.

“A good, affordable home is one of the most important determinants of health... Better housing leads to better health which, in turn, leads to reduced health care spending... Investing in affordable housing is not only good for the precariously housed and homeless, but is also a smart economic strategy investment.”

(The Wellesley Institute, 2012:2)

This report draws upon a wide range of sources including 2016 Census data³, research conducted by BC Non-Profit Housing Association (BCNPHA) and Social Planning and 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 CVRD toward housing demand projections that will further refine our analysis and potential future needs based on research and population projections.

Attainable Housing

Affordable housing is defined by the cost of the housing and by the amount of income needed by an individual to obtain appropriate housing. According to the Canada Mortgage and Housing Company (CMHC) housing is considered to be affordable when a household spends less than 30% of its pre-tax income on adequate shelter.⁴ The term "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, residents 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.⁵

³ 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=Beqins&SearchPR=01&TABID=1&B1=All> N.p. 2017. Web 3 Nov 2017.

⁴ The Housing Hub (2018) Affordable Housing Definition [Online] Available at: <https://www.homelesshub.ca/solutions/housing-accommodation.../affordable-housing>

⁵ See for example, City of Vernon Affordable Housing Committee. (December, 2007) *Attainable Housing Strategy*. December, 2007. Available at: <http://www.socialplanning.ca/pdf/housing/Attainable%20Housing%20Strategy%20-%20City%20of%20Vernon.pdf>. Accessed: June 11 2018.

Canada's housing system is comprised of three key elements: the ownership sector; private market rental sector; and non-market social sector (including co-op and non-profit) in which rents are set below market rates.⁶

Figure 1: Housing Continuum⁷

THE HOUSING CONTINUUM



Benefits of Affordable Housing

Affordable, secure and safe housing contributes to the well being of Canadian households and promotes the growth of stable communities. Affordable housing is an important social determinant of physical and mental health. Research confirms the critical link between affordable housing and health outcomes and reduced rates of homelessness.⁸ 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.⁹

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."¹⁰

Adequate and affordable housing is associated with promoting healthy families and children, safer communities, social stability, economic well being of families as well as a thriving economy, and other social, health, developmental, and economic health outcomes including:

- Reducing financial burden of households, thereby improving stress and impacts on mental health and other areas.
- Enhancing community cohesion and contributing to neighbourhood well being.
- Improved housing quality can include those related to indoor environment quality, air quality, proper insulation, and reduced overcrowding.
- Reducing social service costs by providing targeted health and social services, assisting to address the cycle of poverty.

⁶ Statistics Canada (2018) The Daily: Housing in Canada: Key results from the 2016 Census [Online] Available at: <https://www150.statcan.gc.ca/n1/daily-quotidien/171025/dq171025c-eng.htm>

⁷ Canada Mortgage and Housing Corporation (2018) Available at: <https://www.cmhc-schl.gc.ca/en/developing-and-renovating/develop-new-affordable-housing/programs-and-information/about-affordable-housing-in-canada>

⁸ Pomeroy, Steve and Marquis-Bissonette, Maude. *Non-Housing Outcomes of Affordable Housing*. Ottawa: Canadian Housing and Mortgage Corporation, 2016.

⁹ Gaetz, Stephen et al. (2013) *The State of Homelessness in Canada*. Toronto: Canadian Observatory on Homelessness Press.

¹⁰ BC Non Profit Housing Association (2017) *An Affordable Housing Plan for BC*.

Addressing needs for affordable housing then, benefits communities through:

- Providing housing for the local workforce, especially lower wage earners
- Providing housing alternatives for seniors and others who may wish to downsize
- Allowing young families to access the housing market, and realize their dream of a home of their own
- Meeting the safe housing needs of many different types of vulnerable people: single mothers, people with disabilities, seniors, youth, and others with special needs
- Reducing overcrowding in existing housing
- Creating economic benefits for the local community, such as attracting new businesses, creating jobs, and increasing tax revenues
- Increasing buying power of the people who live in the housing, which allows more spending in the local economy
- Allowing people to age in place and maintain social networks
- Reducing homelessness.¹¹
- Development of affordable housing can also create a significant Social Return on Investment.¹²

BC Housing case studies in 2016 revealed that:

“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’¹³ when that affordable housing is targeted to, and includes supports for, marginalized populations.”

(BC Housing, 2016)

A Brief Picture of Housing Trends in Canada

In their paper entitled: *Examining the dynamics of Canada’s housing tenure system: implications for a national housing strategy*, Pomeroy and Lampert identify a number of trends in the Canadian housing market over the last decade:

- Dramatic increases in home prices, especially in larger cities, and increased demand for rentals.
- Access to homeownership for millennial and first-time buyers has grown increasingly difficult. In recent years, trends show that young households (and recent immigrants) are remaining in the rental market and in the parental home and seniors have increasingly tended to remain invested as condominium owners

¹¹ Cowichan Valley Regional District (2018) Cowichan Housing Annual Financial Contribution Service [Online] Available at: <https://www.cvr.d.bc.ca/1530/Housing>

¹² See: BC Housing (2016) *Social Return on Investment (SROI) of Affordable Housing Development Supported Through the BC Housing Community Partnership Initiative*. (Social Return on Investment (SROI) is an internationally standardized methodology for articulating and understanding the financial value of outcomes created through a social investment, revealing how much social value is created for every dollar invested.)

¹³ 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.

- At the same time, purpose-built rental starts have been very low, on average below 10% of all starts in Canada, while renters comprise more than 30% of households^{14 15}
- In 2016, Seniors were more likely to own their homes in 2016 than they were a decade earlier. The homeownership rate among the population aged 65 and over was 74.6% in 2016, compared to 72.2% in 2006
- Conversely, persons younger than 65 were less likely to own their homes in 2016 than in 2006. Millennials have a lower homeownership rate than baby boomers at the age of 30.¹⁶

Affordable housing is influenced by a range of factors; it is not just a supply and demand issue.

“Anything done in one segment of the system (e.g. tightening insured mortgage lending rules) creates consequences in other parts of the market, in particular rental affordability.” (Pomeroy, 2017)

These trends are mirrored in BC through a 2017 CMHC report that noted demand for rental housing in BC has increased due to consistent employment growth and high levels of migration throughout 2016 and 2017. Population growth, especially among the 20-34 and 65+ age groups, contributed to stronger demand for rental housing.

In addition, CMHC noted that migration has likely played a role in maintaining low vacancy rates province-wide and in the major centres, as net migration accounted for almost 90% of total population growth during 2016. Migration contributes to the rental demand as new arrivals typically rent first before looking into homeownership. Apartment vacancy rate remained low at 1.3% in British Columbia in 2017. The number of purpose-built rental units in BC increased by 1% from 2016 levels, and the average apartment rent in British Columbia rose by 5.8% in 2017, compared to 5.5% in the previous year.¹⁷

“As younger Canadians try to make a life for themselves, they are increasingly squeezed by stagnant incomes and difficulty finding good jobs, high costs for things like housing and child care, too little time at home and mounting debts (including public debts like climate change).”

“These pressures combine to form a multi-faceted “squeeze” on those in their 20s, 30s and 40s. Parents and grandparents are also squeezed as they try to help their children and grandchildren adapt by, for example, inviting them to stay at home longer or by assisting with tuition or a down payment on a home.”
(Generation Squeeze, 2018)

¹⁴ Steve Pomeroy (Focus Consulting Inc.) and Greg Lampert (2017) *Examining the dynamics of Canada’s housing tenure system: implications for a national housing strategy*. Prepared for the Canadian Home Builders’ Association and the Canadian Housing and Renewal Association with support from Genworth Canada [Online] Available at: https://chra-achru.ca/sites/default/files/Annual_Reports/Dynamics%20of%20Canada%27s%20housing%20tenure%20system%20Final%20Rev%20Oct%2009.pdf

¹⁵ In 2016, the homeownership rate was 43.6% among 20- to 34-year olds. This compares with 70.1% for persons aged 35-54. The homeownership rate was highest at 76.3% for 55-64 year olds, and was slightly lower, at 74.6% for the population aged 65 and over.

¹⁶ Ibid.

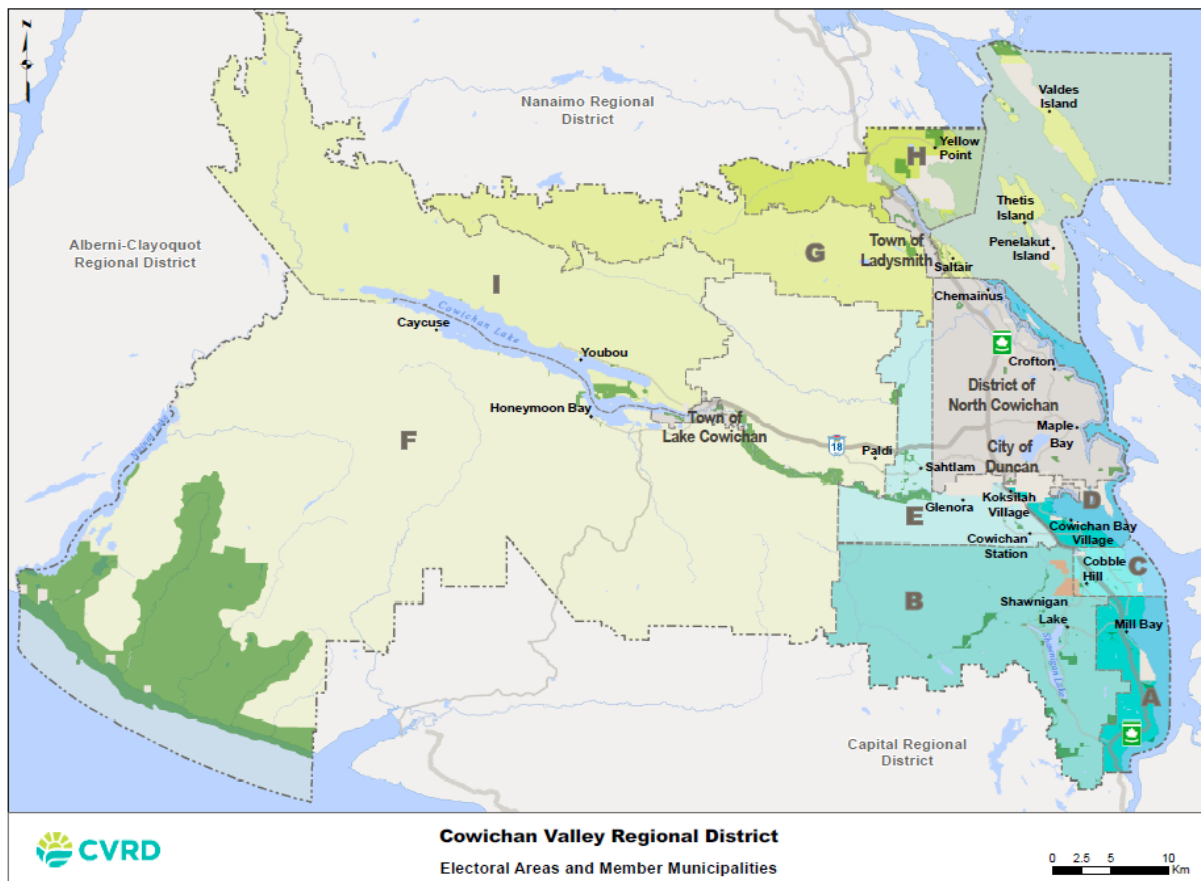
¹⁷ CMHC (2017) *Rental Market Report: BC Highlights* [Online]. Available at: https://eppdscreen01.blob.core.windows.net/cmhcprodcontainer/sf/project/cmhc/pubsandreports/esub/_all_esub_pdfs/64487_2017_a01.pdf?sv=2017-07-29&ss=b&srt=sco&sp=r&se=2019-05-09T06:10:51Z&st=2018-03-11T22:10:51Z&spr=https,http&sig=0Ketq0sPGtnokWOe66BpqguDljVgBRH9wLOCg8HfE3w%3D

I. 2. The Cowichan Region

The Cowichan Region covers 373,000 hectares and extends from the Malahat in the south, to the town 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 study area for this report coincides with the boundaries of the Cowichan Valley Regional District (CVRD), see Figure 2. Within the CVRD 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 CVRD is part of the traditional unceded territory of the Coast Salish Peoples. 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 (please see Appendix B for full description).

Figure 2: Map of Cowichan Valley Regional District ¹⁸



¹⁸ CVRD. *Cowichan Valley Regional District Overview Map*. Available at: <https://www.cvrdb.ca/DocumentCenter/View/5277/CVRD-Key-Map?bidId=> N.p. 2018. Web. June 29 2018.

Population

2016 Census data show that the population of the CVRD was 83,739. 35% or 34,620 CVRD residents live in the Central area of the Region, the majority (29,676) of whom live in North Cowichan (Figure 3). Currently, 24% of the population in the region is 65 years and older (Figure 4).

Figure 3: Population Distribution, CVRD 2016 ¹⁹

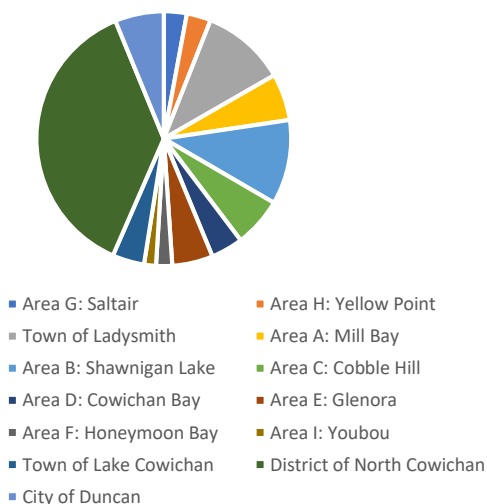
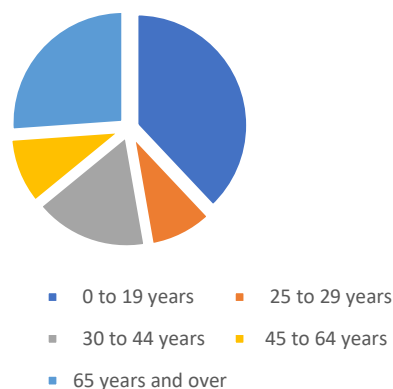


Figure 4: Population Age Distribution, CVRD 2016 ²⁰



2016 Census Canada data indicate there are 35,270 private households in the Cowichan Region. On average there are 2.3 persons per household (a slight decrease from 2.4 in 2011). The City of Duncan has the lowest rate of persons per household at 1.9.

Indigenous People in the CVRD

According to 2016 Census data, the population of Indigenous people in the CVRD was 9,660 or 11.5% of the Cowichan Region's population as compared to 5.8% for BC as a whole. This number and proportion has grown from 8,525 (10.6%) in 2011 and 7,420 (9.6%) in 2006.

The 2014 Aboriginal Off-Reserve Housing Needs Assessment²¹ noted a number of factors relating to the Region's Indigenous peoples and their housing situations, including:

- This population is disproportionately younger compared to the region as a whole.
- In 2011, Youth under 25 made up nearly one half of the total population (on and off-reserve) and those under 15 years of age (2,645) comprised 31% of the total Aboriginal population in the CVRD.
- Further, 30% of these children are Metis, all of whom live off-reserve.
- Of these, nearly 38% of Aboriginal children lived in lone parent families compared to nearly 21% of non-Aboriginal children.
- Just under 50% of Aboriginal people in the Region do not live on their reserve.

¹⁹ Adapted from: 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.

²⁰ Ibid.

²¹ Casting, Colleen (2014). *Off Reserve Aboriginal Housing Needs in the Cowichan Region*. Duncan: Social Planning Cowichan.

Population Trends

The population of the CVRD is both growing and getting older. Between 2011 – 2016, the Region’s population grew by 4.2% or 3,407 individuals. Table 1 below shows population by area and growth from 2011 – 2016. The highest rates of growth were experienced Area D (9.16%), Area I (8.55%) and Ladysmith (7.78%), followed by Area A (7.74%). The lowest rates of growth were in Honeymoon Bay (-1.21%), the City of Duncan (.24%) and North Cowichan (3.02%).

Table 1: CVRD Population and Growth 2011 – 2016²²

Area	2011	2016	2011 - 2016 change	2011 - 2016 % change
Cowichan Valley	80,332	83,739	3,407	4.24%
Area G: Saltair	2,221	2,325	104	4.68%
Area H: Yellow Point	2,332	2,446	114	4.89%
Town of Ladysmith	7,921	8,537	616	7.78%
North CVRD Total	12,474	13,308	834	6.69%
Area A: Mill Bay	4,393	4,733	340	7.74%
Area B: Shawnigan Lake	8,127	8,558	431	5.30%
Area C: Cobble Hill	4,796	5,019	223	4.65%
Area D: Cowichan Bay	2,971	3,243	272	9.16%
South CVRD Total	20,287	21,553	1,266	6.24%
Area E: Glenora	3,854	4,121	267	6.93%
Area F: Honeymoon Bay	1,649	1,629	-20	-1.21%
Area I: Youbou	1,111	1,206	95	8.55%
Town of Lake Cowichan	2,974	3,226	252	8.47%
West CVRD Total	9,588	10,182	594	6.20%
District of North Cowichan	28,807	29,676	869	3.02%
City of Duncan	4,932	4,944	12	0.24%
Central CVRD Total	33,739	34,620	881	2.61%

The population of the CVRD also shows strong patterns of migration. Data from 2006, 2011 and 2016, shows on average 10,277 individuals per year who are living in the Cowichan Valley region who move. This includes an average of 4,427 individuals (43%) who are already living within the region and who move to elsewhere within the region as well as approximately 5,800 individuals (57%) who move to the region from outside of the region.²³

²² Adapted from: 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

²³ SPARC BC (January 2019) Analysis of Census Data from 2006 – 2016 including estimated affordable housing unmet need and affordable housing demand projections 2020 to 2025.

Population Projections

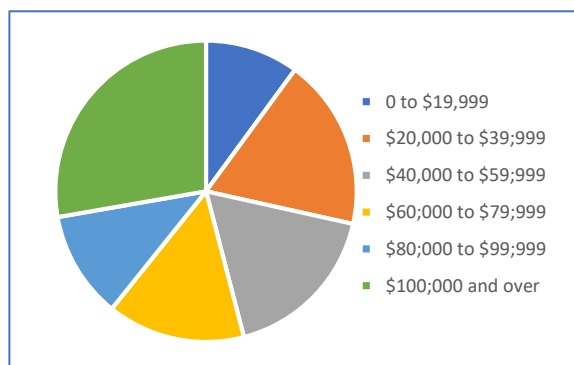
Research and analysis conducted by CitySpaces in 2014 indicated that the Cowichan Region population is anticipated to grow by an average of .9% per year to reach 103,182 in 2039. The proportion of seniors is expected to increase from 24% of the population in 2016 to 26% of the total population in 2021.²⁴ By contrast, the 15 to 24-year olds and 45 – 64 year olds are anticipated to see an estimated net loss of 930 and 2,570 respectively, the latter group through aging into older groups.²⁵ This trend will have a strong influence on future housing demand.

In terms of households, BC Stats projections indicate an increase in households in the region of 4,063 between 2016 to 2026.²⁶ Further research and analysis on population, household and housing demand projections is being undertaken by the CVRD in 2019 that will help to refine these projections.

Income

Census data for 2016 indicate that the annual median income for all households in the CVRD was \$65,191. The annual median income for couple households without children was \$75,945. For lone parent households it was \$45,605 and for single persons, \$32,260. Figure 5 next page shows annual median household incomes by income levels.

Figure 5: Proportion of Population, Annual Median Household Incomes, CVRD 2016 ²⁷



In 2016, 29% of households earned less than \$40,000 per year and 46% of CVRD households had household incomes under \$60,000.

In 2016, 11,940 individuals (15.3% of the population) were considered low income¹, 2285 of whom were 65 years old and over.

The 2015 BC Child Poverty Report Card lists the Cowichan Region as having the highest number of children living in low income families. Almost one in four children in the Cowichan Region live in poverty. In some urban areas of the region this rate is as high as 1 out of 3.²⁸

²⁴ City Spaces (2014) *CVRD Housing Indicators Report*. Prepared for the Cowichan Valley Regional District. P. 7.

²⁵ Ibid.

²⁶ BC Stats (2018) *Households Population Projections 2016 - 2026, CVRD* [Online] Available at:

<https://www.bcstats.gov.bc.ca/apps/Households.aspx>

²⁷ Adapted from: Census Canada. *Census Profile, Profile 2016 Cowichan Valley RD* -<http://www12.statcan.gc.ca/census-recensement/2016/dp->

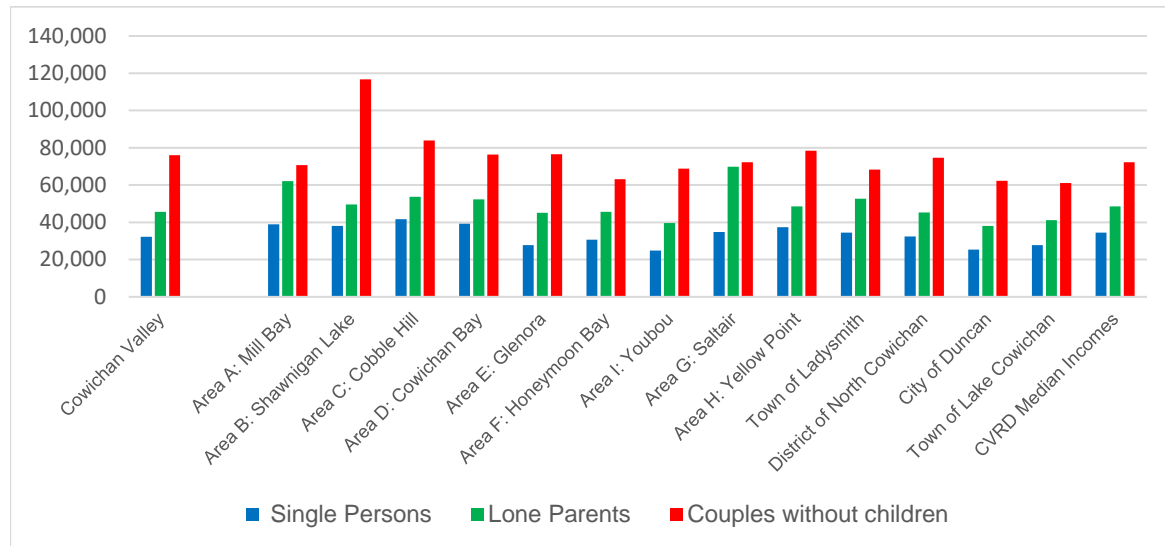
[pd/prof/details/page.cfm?Lang=E&Geo1=CD&Code1=5919&Geo2=PR&Code2=47&Data=Count&SearchText=Cowichan&SearchType=Begins&SearchPR=01&B1=Housing&TABID=1](http://www12.statcan.gc.ca/census-recensement/2016/dp-prof/details/page.cfm?Lang=E&Geo1=CD&Code1=5919&Geo2=PR&Code2=47&Data=Count&SearchText=Cowichan&SearchType=Begins&SearchPR=01&B1=Housing&TABID=1) N.p. 2018. Web. 13 Mar. 2018.

²⁸ Social Planning Cowichan (2018) *Poverty*. Available at: <http://www.socialplanningcowichan.org/poverty.html.5/28/2018>.

Also see SPARC BC (2017) *Regional Highlights Child Poverty BC* https://still1in5.ca/wp-content/uploads/2018/04/RegionalFactsheets2017_Cowichan-Valley.pdf

Figure 6 below shows annual median incomes for single persons, lone parents and couples without children in each of the areas in the CVRD. Overall, the highest median incomes were found for couples in Shawnigan Lake (\$116,693) and Yellow Point (\$78,490). The lowest median incomes were found for single persons in Youbou (\$24,768) and the City of Duncan (\$25,344).

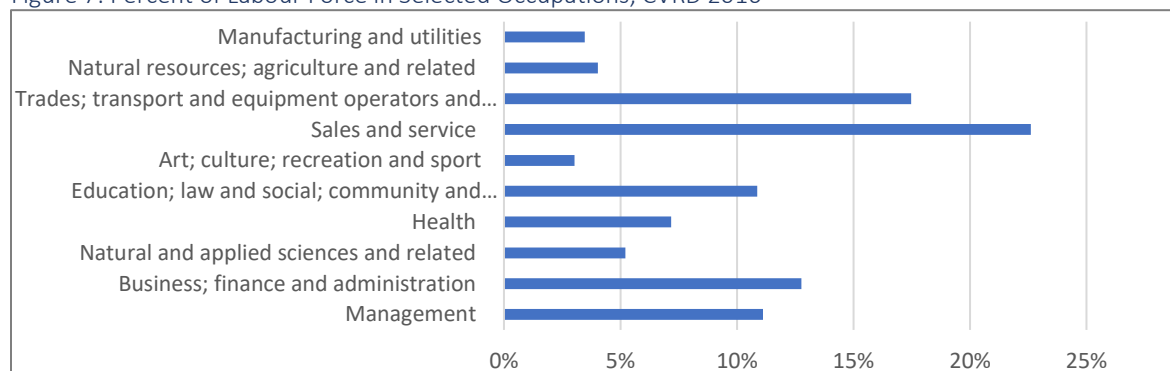
Figure 6: Annual Median Incomes, CVRD 2016 ²⁹



Occupations

Census data for 2016 show the total labour force in the CVRD was 39,040. The most prevalent occupations were in the Sales and Service occupations (almost one in four) followed by Trades and Transport and Business occupations.

Figure 7: Percent of Labour Force in Selected Occupations, CVRD 2016 ³⁰



²⁹ Adapted from: 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

³⁰ Adapted from: 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

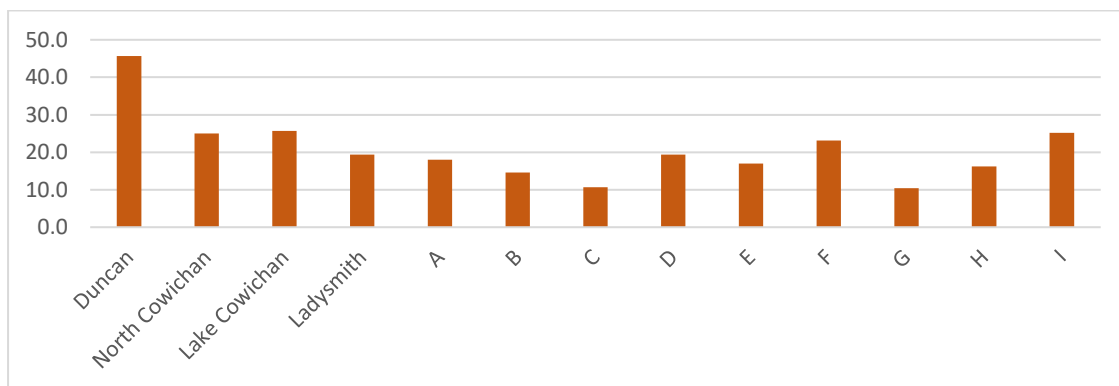
I. 3. Housing

Housing Tenure

2016 Census data indicate that 77% of all households in the Cowichan Region were owner households and 22% were renters, an increase in renter households of 3% and decrease in owner households of 4% since 2011.

The City of Duncan has the highest proportion of renter occupied housing (45.7%) followed by Lake Cowichan (25.7%), Area I: Youbou (25.2%) and North Cowichan (25%).³¹

Figure 8: Proportion of Renter Households, CVRD 2016 ³²



Housing Supply

2016 Census data indicate that there were 35,272 private dwellings occupied by usual residents in the Cowichan Region, an increase of 2,110 since 2011.

Table 2 and Figure 9 illustrate private occupied household dwelling types. Of the 35,275 occupied household dwelling units in the CVRD in 2016,

- The vast majority (73.4%) are single detached houses and dwellings that are 3 and 4 bedroom units (65%)
- 30% are other ground-oriented units, such as row houses and duplexes, 1,175 of which were apartment or flat in a duplex which includes secondary suites
- 12.6% are apartments, 5.2% are movable units, 8.6% were 1 bedroom units and only .4% were bachelor suites
- The majority of apartments are located in the Duncan area. One third bachelor units and half of 1-bedroom units are located in the Central area of the Region.

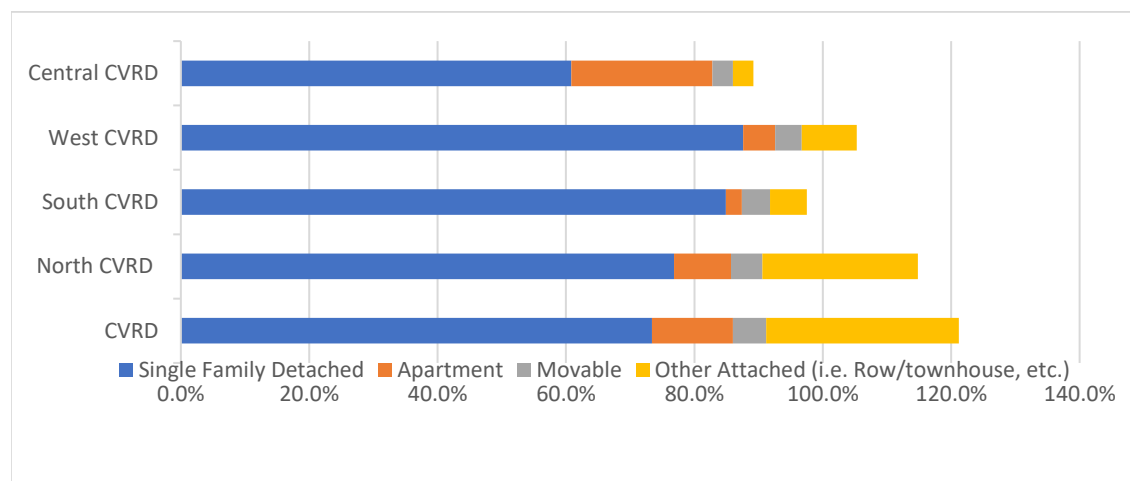
³¹ Adapted from: Census Canada. *Census Profile, Profile 2016 Cowichan Valley RD* -<http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/details/page.cfm?Lang=E&Geo1=CD&Code1=5919&Geo2=PR&Code2=47&Data=Count&SearchText=Cowichan&SearchType=Begin&SearchPR=01&B1=Housing&TABID=1> N.p. 2018. Web. 13 Mar. 2018

³² Ibid.

Table 2: Private Occupied Dwelling Units by Type, CVRD 2016³³

Area	Total - Occupied Private Dwellings	Single Detached	Other Attached dwelling	Semi Detached House	Row House	Apt or Flat in a Duplex	Apt FEWER than 5 storeys	Other Single Attached House	Movable Dwelling
Cowichan Valley Region	35,275	25,905	7,520	1,400	1,535	1,175	3,275	140	1,840

Figure 9: Housing by Structure and Type, CVRD, 2016³⁴



Totals add to over 100% as Census Canada allows for more than one classification for a dwelling type.

Age and Condition of Housing Stock

In 2016, 45.5% of all private dwellings in the CVRD were constructed before 1980. The City of Duncan contains the highest proportion (61.7%), followed by Area I (60%) and Lake Cowichan (58%).

Table 3: Percent Dwellings Constructed Prior to 1980, CVRD, 2016³⁵

Duncan	North Cowichan	Lake Cowichan	Ladysmith	A	B	C	D	E	F	G	H	I
61.7	44.6	58	44.6	39.7	33.3	34.6	53.5	53.1	56.1	55.7	46.7	60

Across the region, 2,640 dwellings were in need of major repairs and 1,050 households were living in unsuitable conditions.

³³ Adapted from: Census Canada. *Census Profile, Profile 2016 Cowichan Valley RD* -<http://www12.statcan.gc.ca/census-recensement/2016/dp-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

³⁴ Ibid.

³⁵ Ibid.

Rental Stock

Data from the Canadian Rental Index 2016 show that there were 7,575 renter households in the Cowichan Region. Table 5 illustrates that 42% are located in North Cowichan, 14.3% are located in Duncan, 9.4% are located in Lake Cowichan and the remaining 34.3% are in other areas of the region. Table 6 below shows renter households by unit size and income categories.

Table 4: Renter Households by Unit Size and by Community 2016 ³⁶

Area:	Studios	1 Bedrooms	2 Bedrooms	3 Bedrooms	4+ Bedrooms	Total Rental Units	% of Total
Cowichan Valley Region	105	2,140	2,735	1,790	570	7,575	
Town of Ladysmith	0	185	245	215	40	710	9.4%
District of North Cowichan	35	890	1,170	705	260	3,185	42.0%
City of Duncan	0	435	450	175	0	1,080	14.3%
Sub Total	35	1510	1865	1095	300	4975	65.7%
All other areas	70	630	870	1095	270	2600	34.3%

Table 5: Renter Households by Unit Size and Income Categories, 2016 ³⁷

	Name	Household Income Range	Quartile	Average Income	Studio	1-Bed	2-Bed	3-Bed	4-Bed	All Units
British Columbia	Cowichan Valley	\$0 to \$21,197	Q1	\$14,045	70	990	565	185	75	1,900
		\$21,197 to \$38,731	Q2	\$29,030	15	545	825	400	70	1,885
		\$38,731 to \$64,990	Q3	\$50,453	-	385	785	490	145	1,895
		\$64,990 +	Q4	\$100,517	-	220	565	710	280	1,895
			All			105	2,140	2,735	1,790	570

Non-Market Housing

In 2017, the Cowichan Region had 592 Non-Profit Housing Units: 93 of these were located in Ladysmith, 47 were in Lake Cowichan, 62 were located in North Cowichan and 224 were located in Duncan. The majority of these are dedicated to seniors and adults with disabilities. 110 of these are family units and many are dedicated to off reserve housing for Aboriginal families Table 6 shows the number of units by unit type.

Table 6: Non-Profit Housing Units, CVRD, March 2017 ³⁸

Unit Type	Number of Units
Studio	153
1 Bedroom	258
2 Bedroom	63
3 Bedroom	63
4 Bedroom	25
Unknown	34

Subsidized Housing

³⁶ Canadian Rental Index. (http://rentalhousingindex.ca/en/#renter_csd) Accessed: January 2019

Note: The CRO only provides statistics in groupings of regional districts and municipalities in Canada that have more 4,000 people, and more than 500 renter households.

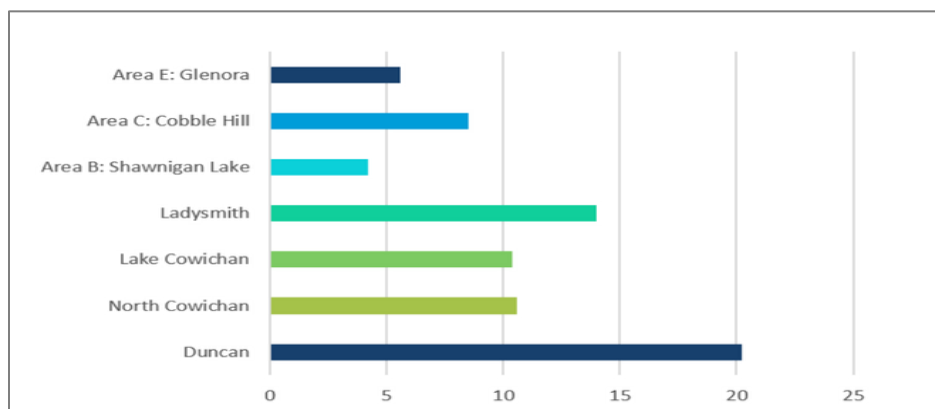
³⁷ Canadian Rental Index. (http://rentalhousingindex.ca/en/#renter_csd) Accessed: January 2019.

³⁸ The Housing Registry – BC Housing. <https://www.bchousing.org/housing-assistance/rental-housing/housing-listings/housing-listings-pdfs>. N.P. 2017 Web. 14 Mar 2017.

Subsidized housing refers to whether a renter household lives in a dwelling that is subsidized; i.e., any housing project that receives a government subsidy or household that receives a government transfer for subsidizing their housing costs. Subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances.³⁹

Figure 10 below shows the percentage of the population in areas of the CVRD living in subsidized housing.

Figure 10: Percent Population Living in Subsidized Housing, CVRD 2016⁴⁰



Supported and Transitional Housing

The CVRD has a number of dedicated supported, shelter and/or transitional housing units, and resources providing a variety of support services such as Canadian Mental Health Association – Cowichan Valley Branch, Ts'ewulhtun Health Centre (Cowichan Tribes), and VIHA, as well as various non-profit organizations.

- VIHA's Residential & Housing include Wicks Road (10 beds), Wisteria House (9 beds), Caulfield Place, (provides two-year transitional housing for people with mental health issues).
- Warmland House, operated by the Canadian Mental Health Association, Cowichan Branch provides 30 emergency shelter beds and has 24 transitional housing units. CMHA also provides supported rental housing through 24 studio type apartments, and 20 scattered site units.
- Somenos House is a ten bed facility for women and children, operated by the Cowichan Women Against Violence Society.
- Ladysmith Extreme Weather Shelter has up to 10 emergency beds and is open from 6 p.m. until 7 a.m. on evenings of extreme weather from Nov 1st through March 31.
- TS'IT'S'UWATUL LELUM, owned by Cowichan Tribes, which offers 50 units culturally sensitive seniors supportive housing.
- Clements Centre residential services offers housing for approximately 13 adults with developmental disabilities.

³⁹ Census Canada Dictionary. [Online] Available at: <https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/dwelling-logements017-eng.cfm>. Accessed: October 2018.

⁴⁰ Adapted from: 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=Begin&SearchPR=01&B1=Housing&TABID=1> N.p. 2018. Web. 13 Mar. 2018.

- The Ministry of Child and Family Development provides 26 supported beds including contracted private group homes and foster beds for youth, 20 of which are in the Duncan area.

BC Housing Rent Supplements

In 2017, 633 families and individuals in the Cowichan Region were receiving rental assistance from BC Housing from either the Rental Assistance Program or Shelter Aid for Elderly Renters. This number increased by over 100 since 2013.

64% of recipients were seniors over the age of 60. The majority (76.5%) of rental supplements were located in the Central area of the Region.⁴¹



Rental Assistance Program (RAP):
228



Shelter Aid for Elderly Renters (SAFER):
405

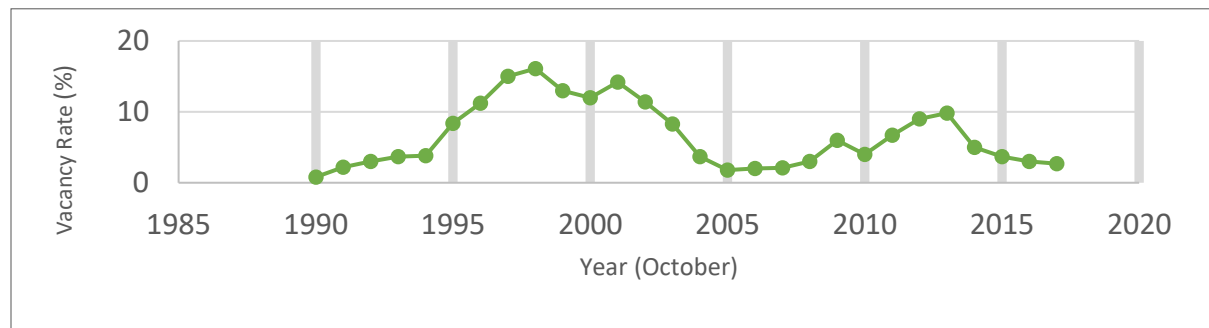
Rental Housing Availability

Vacancy Rates

Rental vacancy rates are provided for Duncan CA (subdivisions of North Cowichan, City of Duncan, Halalt First Nations Reserve, Cowichan Tribes First Nation Reserve, CVRD Area D and CVRD Area E). A unit is considered vacant if, at the time of the survey, it is physically unoccupied and available for immediate rental.

Between 2013 to 2017, the Rental Housing Vacancy rate in the Duncan CA decreased from 8.6% to 2.8% and in October 2018, was .2% (Figure 11).^{42 43 44} In comparison, for October 2018 the vacancy rate for Nanaimo was 2.4%, Victoria 1.1% and for BC as a whole, 1.4%.

Figure 11: Rental Vacancy Rates, Cowichan CA, 1990-2017⁴⁵



⁴¹ BC Housing. *Key Rent Supplement/Subsidy Programs* - Cowichan Valley Regional District, 31 March 2017.

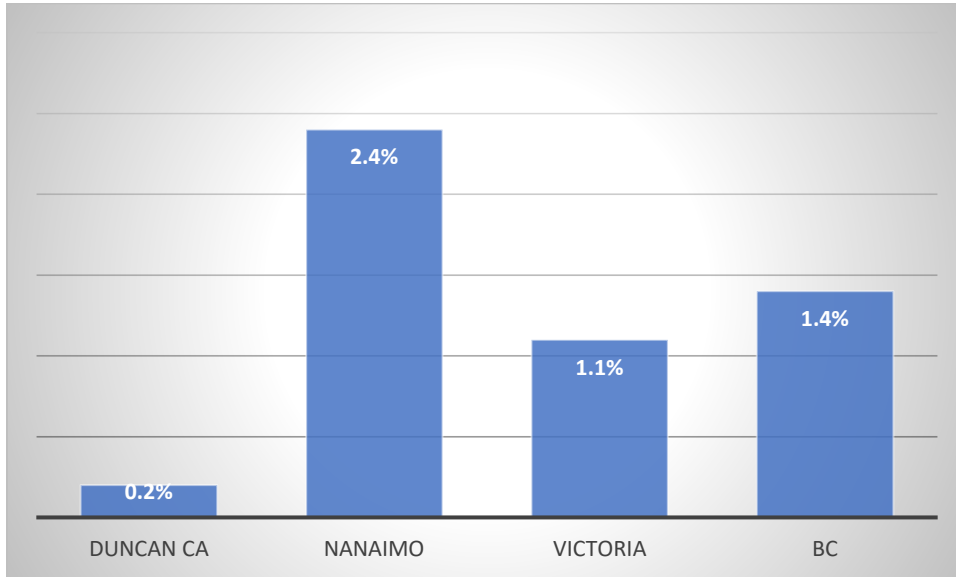
⁴² Housing Market Information Portal – CHMC. Available at: <https://www03.cmhc-schl.gc.ca/hmiportal/en/#Owners>. N.p., 2018. Web. 4 Jun. 2018.

⁴³ 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.

⁴⁴ Canadian Mortgage and Housing Corporation. *Rental Market Survey for October 2018*. Available at: <https://eppdscrmssa01.blob.core.windows.net/cmhcprodcontainer/sf/project/cmhc/pubsandreports/rental-market-reports-canada-provincial-highlights/2018/rental-market-reports-british-columbia-64487-2018-a01-en.pdf?sv=2017-07-29&ss=b&srt=sco&sp=r&se=2019-05-09T06:10:51Z&st=2018-03-11T22:10:51Z&spr=https,http&sig=0Ketq0sPGtnokWOe66BpqquDliVgBRH9wLOCg8HfE3w%3D>. Accessed: January 2019.

⁴⁵ CMHC Housing Information Portal. Available at: <https://www03.cmhc-schl.gc.ca/hmiportal/en/#Owners>. N.p., 2018. Web. 4 Jun. 2018.

Figure 12: Rental Vacancy Rates Comparison October 2018



Secondary Rental Market Listings

To supplement the data on rental housing availability, snapshots of market rental listings were undertaken. The first snapshot was compiled through the 2014 CVRD Housing Needs Assessment. Two additional counts were done in 2017 and 2018 using the same methodology.^{46 47}

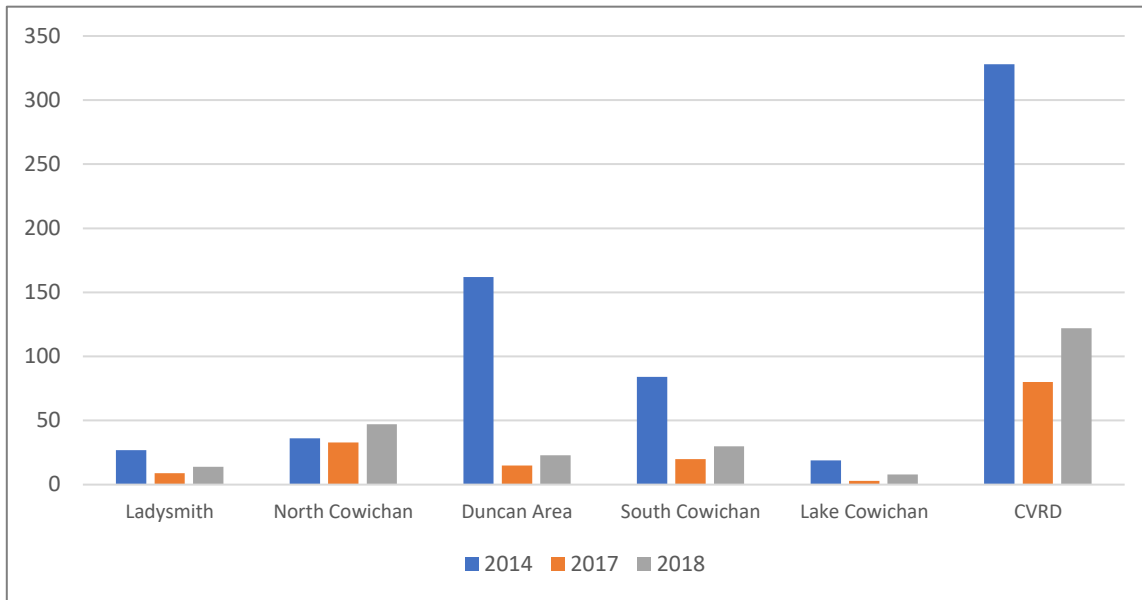
Figure 12 next page illustrates the findings. In March 2014, there were 328 listings, mostly in the Duncan area. 33% of these listings were suites, 35% houses/duplexes, 23% apartments and 8% townhouses. In January 2018, there were 122 listings: 32% 1 bedroom units, 19% 2 bedroom units and 37% were 3+ bedroom units with the largest share of available units located in North Cowichan.

⁴⁶ Methodology: Rental housing advertisements were gathered for listing dates of January 30th, January 31st, February 1st, February 2nd, February 3rd, February 4th, February 5th, and February 6th in 2016 and 2017. Information gathered did not include short term listings (30 days or less). Sources included Craigslist (Nanaimo & Victoria), Kijiji Cowichan Valley/Duncan & Nanaimo, Used Cowichan & BC Classifieds (Cowichan Valley Citizen). * Long time Room for rent was not included in this study.

⁴⁶ Note not all addresses were specifically listed. If an address was given, it was placed within its boundary jurisdiction.

⁴⁷ The secondary rental market in Canada includes rented condominiums, subsidized rental housing, and rentals in structures of less than three units.

Figure 13: Secondary Rental Market Listings CVRD 2014 – 2018



Non Market Housing Wait Lists

BC Housing Registry provides a list of Non Profit Housing Units in the Cowichan area. In March 2018, they had 540 units/listings in 19 complexes in the CVRD. BC Housing maintains a list of queries / requests for various buildings; it should be noted these reflect only those names that are registered and do not reflect actual waitlists. At March 2018, a total of 85 individuals were on this list, including 30 seniors and 23 families.⁴⁸

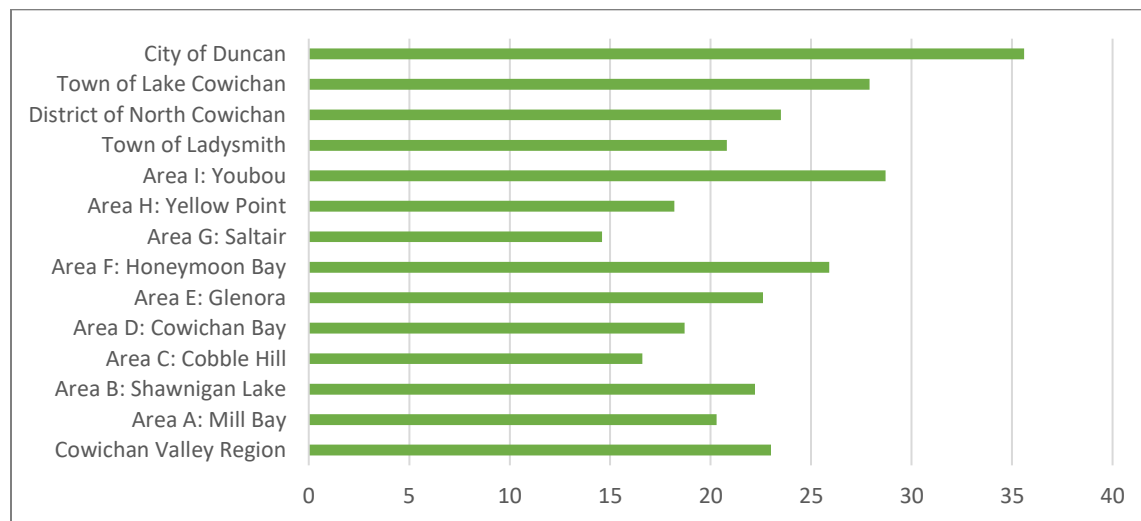
⁴⁸ The Housing Registry – BC Housing. Prepared by BC Housing's Research & Corporate Planning Dept., August 2018

I. 4. Housing Costs and Affordability

Household Spending on Shelter Costs

Census data for 2016 indicate that almost one in four households across the Cowichan Region (7,745) spend 30% or more of their income on shelter costs. The highest percentages are found in Duncan (35.6%), Area I: Youbou (28.7%) and the Town of Lake Cowichan (27.9%). Overall, the Central and West areas of the Region show the highest levels of spending on shelter costs.

Figure 14: Percent Households Spending 30% or more of 2015 Total Income on Shelter Costs, CVRD ⁴⁹



Core Housing Need

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

- 16.9% of owner households and 44% of renter households were spending over 30% of income on shelter costs
- 3% (1,050) of households did not meet suitability standards
- 7.5% (2,640) of private dwellings needed major repairs

Census Canada calculated rates of Core Housing Need in the Cowichan Region in 2016 at 10.1 or 3,310 households. ⁵⁰ This number represents an increase from 9.8 in 2011. The highest rates of Core Housing Need in 2016 were found in Area F (24.8), Duncan (21.9) and Lake Cowichan (16.7).

⁴⁹ Adapted from: 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.

⁵⁰ Census Canada. Core Housing Need 2016 Census. Available at: <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/chn-biml/index-eng.cfm>. Accessed July 15, 2018. **Core Housing Need Definition:** 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).

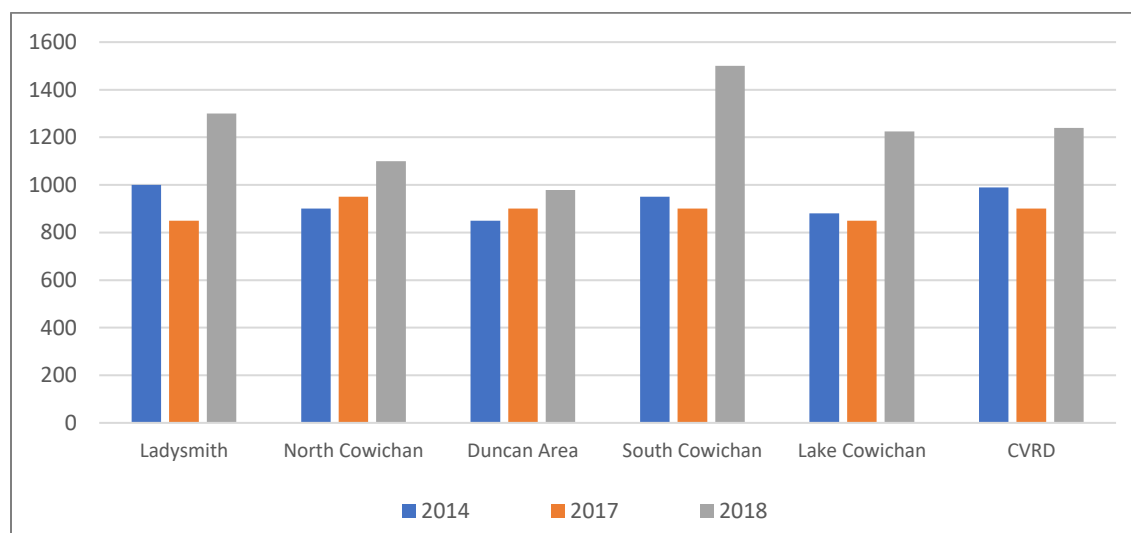
Rental Housing Costs

In 2016, the average rent in the CVRD according to Census Canada statistics was \$940. The highest average rates were for 3 bedroom (\$1179) and 4 bedroom (\$1354) units. However, Figure 14, compiled from market rental listings snapshots indicates that the average rent in the CVRD in 2018 was over \$1,200.

Table 7: Average Rents, CVRD 2016 ⁵¹

Area	Studio*	1 Bedroom	2 Bedroom	3 Bedroom	4+ Bedroom	Average All
Cowichan Valley Region	\$453	\$665	\$886	\$1,179	\$1,354	\$940

Figure 15: Secondary Rental Market Prices, CVRD 2014-2018



Rental Affordability

Census statistics for 2016 indicate that 44% of renter households in the CVRD were spending over 30% of their income on shelter costs. This rate is slightly higher than for BC as a whole and comparable to Comox and Capital Regional Districts (see Figure 16).

The rate of household spending on rent differs significantly between areas of the region. Figure 15 next page illustrates the different rates of spending by renters on shelter in areas of the CVRD. ⁵²

⁵¹ Adapted from: 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.

⁵² 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.

Figure 16: Renter Household Spending on Shelter Costs, CVRD 2016 ⁵³

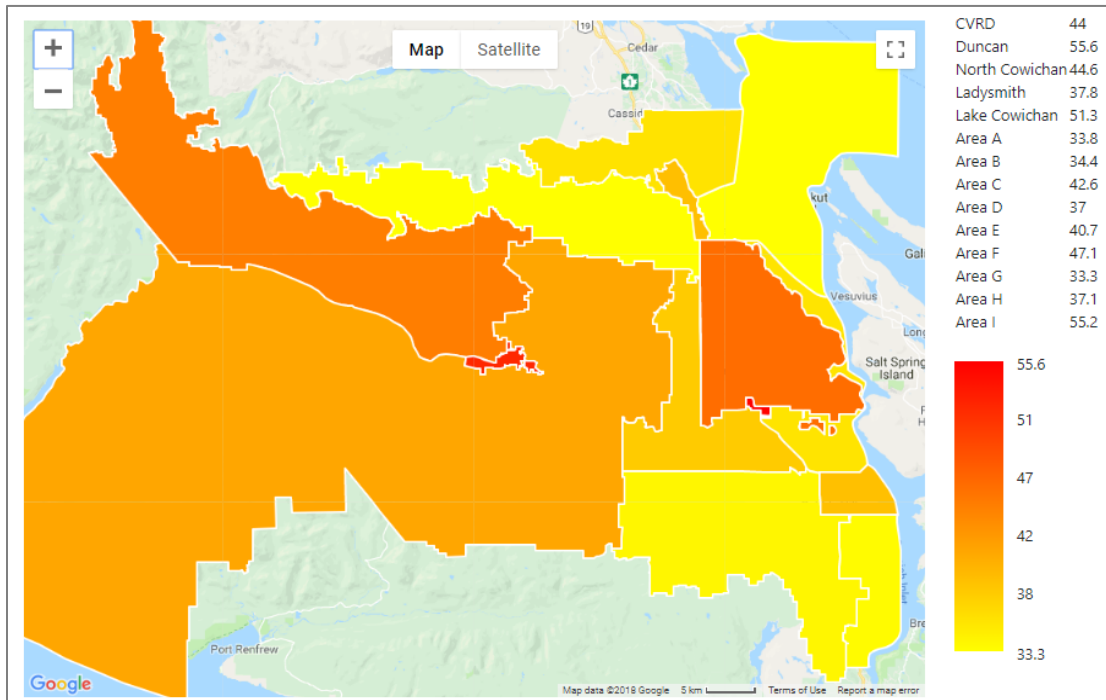
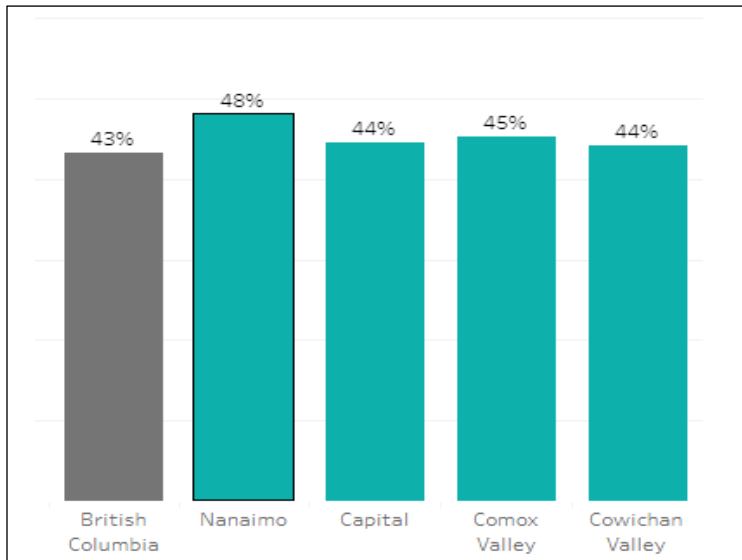


Figure 17: Renters Spending Over 30% of Income on Shelter, BC, Nanaimo, Capital, Comox and Cowichan RD's. ⁵⁴



⁵³ Adapted from: 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.

⁵⁴ Rental Housing Index (2018) Available at: http://rentalhousingindex.ca/en/#comp1_cd

Table 8 below shows income available for rent in different areas of the CVRD following the definition of affordable housing at 30% of income for singles, lone parents and couples without families. **For single persons living in all areas of the Region except for North Electoral areas, income available for rent is less than average rents.**

Looking at the cost of three and four bedroom units however, available incomes for lone parents would fall short in several areas of the Region, most notably, Duncan, Lake Cowichan and West Electoral areas.

Table 8: Income Available for Rent CVRD Households 2016 ⁵⁵

Area	Income available for rent (at 30%)			Average Rent for all Housing Types
	Single Person	Lone Parent	Couples without Children	
Ladysmith	\$860	\$1315	\$1710	\$949
Lake Cowichan	\$694	\$1030	\$1526	\$891
North Cowichan	\$811	\$1130	\$1867	\$952
Duncan	\$634	\$950	\$1556	\$833
North Electoral Areas (G & H)	\$902	\$1478	\$1884	\$826
South Electoral Areas (A to D)	\$995	\$1395	\$2341	\$1061
West Electoral Areas (E, F, I)	\$693	\$1065	\$1746	\$820

Income Gaps

Table 9 taken from the Canadian Rental Index shows the proportion of renter income spent on rent and utilities in 2016. Households with incomes less than \$21,197 spend 61% on shelter costs and households with incomes up to \$38,731 spend 35%.⁵⁶ (Approximately one third of the CVRD population earns less than \$40,000 per year.)

Table 9: Proportion of Renter Income Spent on Rent Plus Utilities, CVRD 2016 ⁵⁷

	Name	Household Income Range	Quartile	Average Income	Studio	1-Bed	2-Bed	3-Bed	4-Bed	All Units
British Columbia	Cowichan Valley	\$0 to \$21,197	Q1	\$14,045	39%	52%	64%	99%	85%	61%
		\$21,197 to \$38,731	Q2	\$29,030	-	27%	35%	41%	51%	35%
		\$38,731 to \$64,990	Q3	\$50,453	-	18%	21%	27%	30%	23%
		\$64,990 +	Q4	\$100,517	-	9%	14%	16%	16%	15%
			All			18%	24%	24%	23%	23%

⁵⁵ Adapted from: 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.

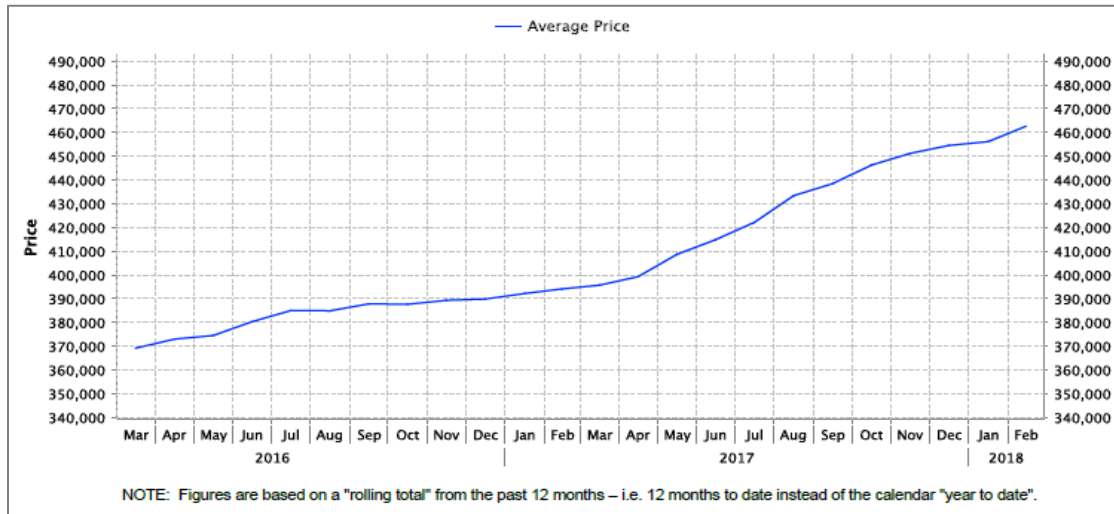
⁵⁶ Canadian Rental Housing Index. Available at: <http://www.rentalhousingindex.ca/en/#intro>. Web. 15 June 2018.

⁵⁷ The Canadian Rental Index score is calculated by looking at specific indicators including affordability, overspending, income gaps, overcrowding and bedroom shortfalls.

Ownership Housing Costs

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%.⁵⁸ The Vancouver Island Real Estate Board graph (Figure 17) illustrates increasing average sale prices in the Cowichan Valley from March 2016 to February 2018.⁵⁸

Figure 18: Cumulative Residential Average Single Family Sale Price, Cowichan Valley as at February 28, 2018⁵⁹



To augment real estate listings information, two point in time counts were done to gather information on the number of listings and listing prices. See Figures 18 and 19 below. In February 2017, there were 394 real estate listings in the CVRD; 47.2% of which were priced at \$300,000 and over.⁶⁰ In February 2018, there were 334 listings, 70% of which were priced at \$300,000 and over.⁶¹

Figure 19: Real Estate Listings by Type, 2018

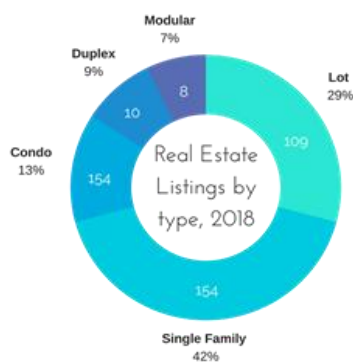


Figure 20: Real Estate Listings by Selling Price, 2018



⁵⁸ Vancouver Island Real Estate Board. Cumulative Residential Average Single Family Home Sale Price. Victoria, VIREB, 2018.

⁵⁹ Ibid.

⁶⁰ Cowichan Valley Homes - Constantin Popa and Mariana Popa -Real Estate Listings. <http://cowichanvalleyhomes.com/>. N.p., 2013 Web. 22 February 2017.

⁶¹ Cowichan Valley Homes - Constantin Popa and Mariana Popa -Real Estate Listings. <http://cowichanvalleyhomes.com/>. N.p., 2013 Web. 22 February 2018.

Home Ownership Affordability

In 2017, the median sale price for a single detached family home in the Cowichan Valley was \$440,000.⁶² Figure 20 (below) illustrates the maximum purchasing price for single persons, lone parents and couple households without children, based on median incomes in the various areas of the Cowichan Region, based on a 4.89% mortgage rate with 10% down payment.⁶³

Based on these calculations, the average priced home in the Cowichan Region would be out of range for single persons and lone parents throughout the region and for couple households in all areas except Area B: Shawnigan Lake.⁶⁴ (These calculations do not take into account changes in mortgage lending policies implemented in 2018.) Regardless, as Pomeroy (2016) notes:

“Higher prices require higher down payments, especially alongside policy changes that have eliminated loans at 100% of value and in higher cost markets where the maximum loan-to-value for mortgages has been reduced from 95% to 90% on properties exceeding \$500,000. For (first time buyers), and especially those without family financial help, the higher down payment amount may be becoming a serious constraint to accessing ownership.”⁶⁵

Figure 21: Maximum Purchase Price with 10% Down, CVRD Households, 2016⁶⁶



⁶² Vancouver Island Real Estate Board. *2017 Annual MLS Sales Summary*. Victoria: Vancouver Island Real Estate Board, 2018.

⁶³ Calculated using CIBC Mortgage Affordability Calculator: 25 year amortization, 5 year fixed rate at current rate of 4.89%

⁶⁴ Adapted from: 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

⁶⁵ Steve Pomeroy (Focus Consulting Inc.) and Greg Lampert (2017) *Examining the dynamics of Canada's housing tenure system: implications for a national housing strategy* [Online] Prepared for the Canadian Home Builders' Association and the Canadian Housing and Renewal Association with support from Genworth Canada Available at: https://chra-achru.ca/sites/default/files/Annual_Reports/Dynamics%20of%20Canada%27s%20housing%20tenure%20system%20Final%20Rev%20Oct%209.pdf.

⁶⁶ Adapted from: 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.

I. 5. Homelessness

Three Point in Time Counts have been undertaken in the CVRD since 2014. During the last count in 2017, 189 individuals across the region were surveyed. The results and conclusions of the report⁶⁷ included the following observations.

Homelessness is growing

The number of Absolutely Homeless people in the CVRD increased over 50% since the 2014 regional count (2014 – N = 58 people counted; summer 2017 - N = 89 people counted). Homelessness in the Duncan-North Cowichan core area increased by 36% since 2014 (N = 56 in 2014; N = 76 in summer 2017).

Gender makeup is consistent

Men compose two thirds or greater of the Absolutely Homeless population in Duncan and the CVRD. This trend has been relatively consistent across homeless counts.

Indigenous homelessness increasing

The number of Aboriginal people counted as homeless has been steadily increasing in the CVRD (2014 N = 15 or 26%; summer 2017 - N = 35 or 39%).

Age still averages late 40's

The average age of people who are Absolutely Homeless in the CVRD continues to be in the late 40s; with average ages ranging over the three counts from 45 years to a high of 49 years.

Youth homelessness increasing

Youth homelessness was more visible in the summer count than in the winter 2017. Three teens were included in the Count – one was Absolutely Homeless; two were experiencing Hidden Homelessness. For people experiencing Hidden Homelessness and people At Risk of Homelessness, there was an increase in the number of concerns expressed about the safety and quality of rental units and problems with landlords. Many of the people surveyed have experienced a chronic state of insecure housing. For many people this began before the age of 25.

The findings from the Point in Time counts were augmented by an in-depth Youth Homelessness and Housing Needs Assessment in 2018⁶⁸ that identified the following issues:

1. Increasing youth homelessness and lack of housing stock
2. Need for better community coordination and planning for youth housing and support services
3. Issues faced by Indigenous youth, LGBTQ2S and transgender youth
4. Issues faced by youth in care and youth transitioning out of care
5. Issues faced by youth with children
6. Increase in issues relating to mental health, substance use/misuse
7. Need for better information, engagement and connection

Homelessness describes the situation of an individual or family without stable, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it. It is the result of systemic or societal barriers, a lack of affordable and appropriate housing, the individual/household's financial, mental, cognitive, behavioural or physical challenges, and/or racism and discrimination. Most people do not choose to be homeless, and the experience is generally negative, unpleasant, stressful and distressing.

(Canadian Observatory on Homelessness, 2017)

⁶⁷ See: Emmanuel, Joy (2017) *Summer Point-in-Time Homeless Count & Housing Needs Survey Community Report*. Duncan: United Way.

⁶⁸ Cowichan Housing Association (2018) *Close to Home: Youth Needs Assessment*. Duncan: Author.

I. 6. Affordable Housing Gaps and Projected Needs

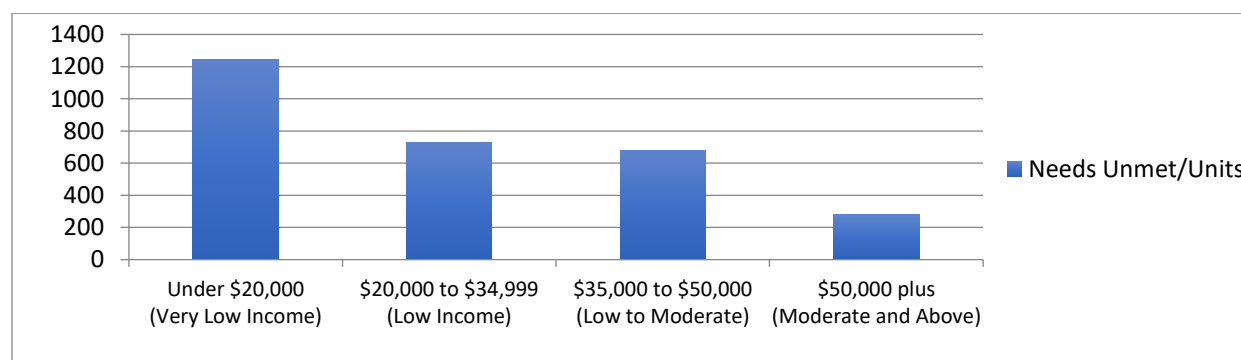
Analyses of current affordable housing gaps and future demand have been conducted by BC Non Profit Housing Association (BCNPHA) and Social Planning and Research Council (SPARC) BC using 2006, 2011 and 2016 census data for the Cowichan Region. Additional research is being conducted by the Cowichan Valley Regional District that may provide further data for estimating affordable housing gaps and demand projections.

Current Rental Housing Supply Gaps

Research conducted by BCNPHA estimated that approximately 2,260 households have unmet affordable housing needs, comprised of a supply backlog of 750 rental units, 385 of which were core housing need households with average incomes of \$18,964 and 365 missing middle households with average incomes of \$44,448. In addition, they estimated that 1,512 individuals were in need of income support in order to be adequately housed.⁶⁹

Research conducted by SPARC illustrates 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 household were those with less than \$20,000 per year annual income (Figure 21 below).⁷⁰

Figure 22: Estimated Unmet Need for Rental Housing by Income Group, CVRD 2016



Between 2006 to 2018, a number of reports have provided needs and gap analyses relating to non-market housing in the Cowichan Region, including:

- Housing Need and Demand Study for Providence Farm (2006)
- Inadequate Shelter Report (Social Planning Cowichan, 2007)
- Aboriginal Off Reserve Aboriginal Housing Needs (Social Planning Cowichan, 2014)
- CVRD Affordable Housing Needs Assessment (2014)
- Duncan CAB Plan to Address Homelessness (Kaleidoscope Consulting, 2018)
- Housing First for Youth Plan (Cowichan Housing Association, 2018)

Table 10 following page summarizes the range of gaps and needs identified in these reports for both housing and connected support services to assist vulnerable individuals and families to obtain and maintain their housing, and to support vulnerable individuals and families. In particular, the needs analysis conducted through the 2018 Plan to

⁶⁹ BC Non Profit Housing Association (2017) *Regional Breakdowns* [Online]. Available at: http://bcnpha.ca/wp_bcnpha/wp-content/uploads/2017/04/Cowichan-Valley.pdf. Accessed June 11 2018.

⁷⁰ 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.

Address Homelessness, estimated a need for up to 115 regular rental subsidies and 3,000 portable, permanent rental subsidies.⁷¹

Table 10: Summary of Non-Market Rental Housing Needs, CVRD⁷²

Groups	Housing and Support Needs
Chronic Homeless	<ul style="list-style-type: none"> • 115 housing subsidies • 100 “regular housing” units (scatter-site Housing First) • 15 group-based Housing First units • Extreme- weather shelter strategy • Housing specialist position • Outreach (after- hours) and mobile support
Youth	<ul style="list-style-type: none"> • Estimated need: <ul style="list-style-type: none"> ◦ 25 absolutely homeless (17-25); 60 homeless or precariously housed (13- 25); up to 150 “at risk” • Youth Shelter for ages 13 – 18 • Youth Transitional Housing, scattered site supported housing • Student housing • Housing supports including Housing First services, tenant education and advocacy • A ‘System of Care’ that provides for the range of supports needed to ensure youth are appropriately sheltered or housed • Community responses and services supported by an overarching coordination structure with a central intake function
Low Income Families	<ul style="list-style-type: none"> • Affordable family-friendly rentals (over 2 bedrooms) • Supported transitional and permanent housing for mothers with children at risk • Affordable homeownership • Supportive programming (mental health, parenting, family violence, economic inclusion) • Up to 3000 permanent, portable rent/utilities supplements • Expand/augment utilities subsidies
Seniors	<ul style="list-style-type: none"> • Supported, accessible and adaptable housing
Women	<ul style="list-style-type: none"> • CWAV Society determined that 50 units of second stage housing are needed in the Cowichan Valley to meet the needs of women leaving abuse. CWAV Society has proposed a project of 20-40 second stage units to BC Housing. In addition, the Society has proposed a 15-bed low-barrier transition house to meet the needs of women that are homeless and dealing with trauma, addictions and mental health issues.
Vulnerable Groups	<p>People living with disabilities and developmental challenges, mental health and substance use challenges, LGBTQ2S</p> <ul style="list-style-type: none"> • Accessible, affordable and suitable rental housing • Inclusive housing for at-risk LGBT2Q community
Indigenous	<ul style="list-style-type: none"> • Estimated need: <ul style="list-style-type: none"> ◦ Housing application waitlist of 618 families for on reserve (Cowichan Tribes) housing (1,430 individuals)⁷³ ◦ Indigenous people account for 40% of homeless population off reserve • Indigenous Housing Resource Centre (for off and on- reserve housing navigation, rental and home-ownership) • Rent Smart programming • Housing First pilot • Indigenous specific housing advocacy, referral, navigation strategy/resource

⁷¹ Duncan Community Advisory Board (2018) *Working with One Heart & Mind: A plan to address and prevent homelessness in the Cowichan Region*.

⁷² 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).

⁷³ Cowichan Tribes, D. Thorne, February 2019.

Current Ownership Housing Gaps

Figure 19 (page 40) summarized real estate listings in February 2018, noting 334 listings, 70% of which were priced at \$300,000 and over while just under 3% were less than \$100,000.⁷⁴ Combined with community consultations input and anecdotal reports, these numbers suggest gaps in availability of ownership housing that is affordable for low to moderate income households, and for single (including seniors) and lone parent households.

Household Growth and Potential Future Housing Demand

Research conducted by the BC Non Profit Housing Association projected an increase of up to 12,468 households for the CVRD between 2011 and 2036, up to 10,404 (83%) of which will be ownership households and up to 2,290 (17%) of which will be renter households.⁷⁵ (However, given the increase in proportion of renter households between 2011 to 2016, the proportion of renter households in future growth scenarios may be higher.)

Table 11: Household Population Projections, CVRD 2011 – 2036 ⁷⁶

		Total Households			Additional Households			Avg Annual Additional Households		
Tenure	Scenario	2011	2021	2036	2011-2021	2021-2036	2011-2036	2011-2021	2021-2036	2011-2036
Rental	Scenario A: Constant Tenure	6,792	7,916	9,082	1,124	1,166	2,290	112	78	92
	Scenario B: Shifting Tenure	6,792	7,851	8,858	1,059	1,007	2,066	106	67	83
Ownership	Scenario A: Constant Tenure	26,988	31,520	37,167	4,532	5,647	10,179	453	376	407
	Scenario B: Shifting Tenure	26,988	31,585	37,392	4,597	5,807	10,404	460	387	416
Total	Both Scenarios	33,781	39,436	46,249	5,655	6,813	12,468	566	454	499

“Rental housing demand is projected to grow at the same or slightly quicker pace than population growth. To the extent that vacancies cannot accommodate the additional demand, new stock will need to be developed. Additional renter households in core housing need will require some form of assistance to ensure that housing is affordable.”⁷⁷

⁷⁴ Cowichan Valley Homes - Constantin Popa and Mariana Popa -Real Estate Listings. <http://cowichanvalleyhomes.com/>. N.p., 2013 Web. 22 February 2018.

⁷⁵ BCNPHA used two demographically driven scenarios to project rental housing demand and core housing need among renter households to 2036. These scenarios are illustrations of what might occur under certain conditions. Scenario A: Constant Tenure considers how rental housing demand will change if tenure patterns stay constant and age-specific renter household maintainer rates are held at 2006 levels. Scenario B: Shifting Tenure assumes tenure patterns will follow the trend seen over the preceding decade, to 2036. In many cases this is a shift away from rental and towards ownership.

⁷⁶ BC Non Profit Housing Association (2012) *Our Home, Our Future: Projections of Rental Housing Demand and Core Housing Need, Cowichan Valley Regional District to 2036*. http://bcnpha.ca/wp-content/uploads/2012/09/19_Cowichan_Valley_1209211.pdf. Accessed June 11 2018.

⁷⁷ BC Non Profit Housing Association (2012) *Our Home, Our Future: Projections of Rental Housing Demand and Core Housing Need, Cowichan Valley Regional District to 2036*. http://bcnpha.ca/wp-content/uploads/2012/09/19_Cowichan_Valley_1209211.pdf. Accessed June 11 2018. Page 3.

BCNPHA projects that rental housing demand is projected to increase for all age groups, but demand for those aged 25 – 29 is anticipated to grow significantly and demand among seniors is expected to double.^{78 79}

BCNPHA also looked at rental housing demand projections for the period 2017 to 2026, and estimated the number of new rental units that will be required to meet future demands of households living in core housing need, missing middle and market housing will be 864, broken down as follows:

- 430 market units
- 145 missing middle units
- 290 core housing units

In addition, they estimate approximately 194 units in the private market requiring repair.

BCNPHA estimated the average annual investment needed to support Cowichan’s current and future affordability and supply needs is \$28.39 million. The estimated annual investment required to bring social housing stock up to good condition is between \$762,630 to \$1,998,675 per year.⁸⁰

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 would be in the form of new rental housing units which translates into a housing target of approximately 93 new rental housing units per year.⁸¹

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

Table 12: Projected Affordability Thresholds by Income Levels (2020 – 2025)

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)

⁷⁸ Ibid.

⁷⁹ Rental maintainer rates are the percent of a population that identifies a primary maintainer. Rental maintainer rates are highest for 25-29 and seniors over 70.

⁸⁰ BC Non Profit Housing Association (2017) *Regional Breakdowns* [Online]. Available at: http://bcnpha.ca/wp_bcnpha/wp-content/uploads/2017/04/Cowichan-Valley.pdf. Accessed June 11 2018.

⁸¹ 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.

I. 7. Potential and Planned Affordable Housing Development

During 2017 and 2018, Cowichan Housing Association has maintained a list of proposed affordable housing initiatives, ranging from projects that are at the initial ideas stage to projects that are in various stages of development, from community consultation, design and/or rezoning, to development permit application, to funding application. The list is based on information provided by local governments, and anecdotal information from businesses and community organizations. This list and the details contained within, is by no means comprehensive and fluctuates depending on the ability of a proposed concept to be moved forward. Nevertheless, this information provides a start from which to assess if and how affordable housing needs are being addressed.

In June 2018, there were fourteen non-market housing projects on this list, two of which were for women's and youth shelters. In total, these projects, if successfully implemented could realize 650+ units. 138 of the proposed units are slated for supported Seniors housing through Island Health and 40 units are conceived for people living with disabilities. The remainder have been articulated as serving families. As at June, three of these projects representing approximately 200 units, submitted applications for funding.

In addition, there are a number of private market rental housing projects in varying stages of progress. It is not known at this time what the affordability level of these units will be. Of these, one project involving 112 units of market rental, has reached the construction stage.

PART II: COMMUNITY CONSULTATIONS



II. 1. Introduction

During May to December 2018, community consultations were conducted by Social Planning Cowichan and Cowichan Housing Association to gather public input toward identification of attainable housing needs, challenges, possible solutions and strategies. These consultations consisted of public events, workshops, focus groups, interviews, and a community survey (Appendix E) was distributed both online and in hard copy format via email, social media and personal contact.

The community events, focus groups and interviews were designed to facilitate discussion around three questions:

1. What do you see as the needs in your community for affordable housing and how is this impacting you or your family now or in the future?
2. What are the challenges you see to addressing the needs for affordable housing?
3. What do you think are the solutions? Where could affordable housing for (e.g., seniors, people with disabilities and types of housing) be located in your community?

Five public events were held during June 2018 in Chemainus, South Cowichan, Central Cowichan, Lake Cowichan and Ladysmith, attended by approximately 80 people.

Three focus groups were attended by 28 people and 15 individual interviews have been conducted.

The public survey was circulated during July and August, resulting in 386 responses.

Four workshops and a Planners' focus group were held between September 2018 to and February 2019 with a total of approximately 130 participants:

- Creating Housing in Cowichan: From Ideas to Action was held in partnership with CVRD Economic Development and featured speaker Avi Friedman of McGill University
- South End Attainable Housing Strategy and Action Planning was held in partnership with the Ecovillage and featured speaker Guy Dauncey
- Ladysmith Attainable Housing Strategy and Action Planning was held in partnership with Ladysmith Resources Centre Association and featured speaker Judy Stafford of Cowichan Green Community
- Lake Cowichan and Area Attainable Housing Strategy and Action Planning was held in partnership with Cowichan Lake Elder Care Society and Cowichan Lake Community Services featuring a presentation by Cowichan Lake Elder Care Society.

II. 2. Community Meetings, Workshops, Focus Groups and Interviews

Issues and Challenges Identified

Common themes included acknowledgement of pressures experienced by specific populations: seniors, young people, low income families, Indigenous people and vulnerable groups. Overall, participants expressed concerns around increasing homelessness, increasing costs of renting and ownership, lack of rental stock and barriers to

affordable housing development such as neighbourhood opposition, local policies and regulations, and lack of sufficient funding.

Groups Under Pressure

- **Seniors:** Concerns about the growing number of seniors aging out of their homes with few affordable housing options available to them and limited and/or inappropriate/inadequate levels of supports and services
- **Young people:** Concerns about the ability of young people to enter the ownership market; concerns about the number of youth transitioning out of care without transitional housing and support options
- **Low Income Families:** Concerns about affordable and adequate housing for parents with children.
- **People living with disabilities, mental health, addictions and families**
- Lack of supportive housing specific to people dealing with complex barriers including mental health and addictions, women and/or men with children and families.

*“There is a fine edge these days between having a home and being homeless.”
(Community Consultation Participant)*

Increasing homelessness and precariously housed individuals and families

- Many people commented that the current homeless situation was due to lack of available housing stock for purchase or rent, high costs of rentals combined with inadequate wages, competition for rentals, discrimination of landlords against renters with addiction and mental health issues
- Some people commented that homelessness is related to lack of motivation, choice and drug use, and were averse to investing tax dollars on solutions.

Lack of rental housing stock and high cost of rentals, combined with income pressures

- There is simply not enough rental stock to meet demand at affordable rates.

Challenges with being a landlord or tenant

- Landlords discussed challenges around renting to people related to negative experiences and lack of both legal and financial protection when they are left with damage from tenants
- A highly competitive rental market has resulted in challenges for renters to compete. Some renters reported that the process is becoming increasingly discriminatory
- Many renters are facing bidding wars on rental units, sub-par living conditions, houses that are run down, with mold issues and no one to advocate for them, compounded by an unwillingness to file complaints due to fears of facing eviction and ending up homeless.

Affordable housing development

- Developers noted the high cost of development challenges their ability to build affordable housing units
- The process of building or renovating with local governments was highlighted as a concern in every community
- Lack of legislation and policy was noted provincially/federally/municipally to support affordable housing in a number of areas i.e.: land use, fees, bylaws (lack of bylaws and restrictive bylaws)
- Community opposition to projects, stigma and confusion related to the words “Affordable” and “Attainable”
- Lack of investment at every level of government, high building costs (materials and fees), people are priced out of the market, many younger individuals and families living with their parents
- Housing owners reported capacity issues for accessing the capital required to build secondary dwelling/suites, lack of access to the financial capital necessary to add on/renovate

Issues and Challenges Specific to Central Area Participants (Duncan, North Cowichan)

- Both non-market and market housing development is complex, time consuming, and contains risks and uncertainties that can be costly and have severe impacts on a project
- An initial challenge is just knowing where to begin, and ensuring that the organization is prepared in terms of leadership, cohesiveness, and mission alignment. Feasibilities studies, gap analysis, business plans, and cost estimates are needed at the early stages
- Affordable housing proposals can be met with negative reactions from local neighbourhoods, which can stall or even stop a project from going forward
- Lack of incentives for rentals.

Issues and Challenges Specific to West Areas Participants (Lake Cowichan, Areas F, I)

- **Seniors:** Significant and growing senior's population presents a need for seniors housing and assisted living
- **Incomes:** Incomes are lower in this region and we have more lone parent households, low income earners
- **Housing Costs:** Historically lower real estate and rental prices were a draw for affordability
- **In migration:** More recently housing costs are being driven up from in migration
- **Vacation Rentals:** Pressures on the housing market with upward prices and economic pressures with options such as Air B and B. Empty houses in the winter due to increase of purchases for summer recreational use.

Issues and Challenges Specific to South End (Areas A, B, C, D)

- **Young people/families:** Community cannot support housing needs of young working class, many commuting from Victoria to work in Cobble Hill.
- **Zoning:** Zoning does not provide for utilizing larger properties for affordable housing. Lack of zoning for A.H.O. Pan handle lots, caretaker lots, cottages, second dwelling, secondary suites, subdivided smaller lots.
- **Development processes:** Rezoning process takes too long or doesn't get approved to sub divide and build for family. Process needs to be expedited.
- **Lack of momentum:** South End had potential for supportive housing but no one Championed; it became a park.
- **Homelessness issues:** Perception that the Sound End does not have a homelessness issue
- **Seniors** in single family housing wanting to downsize: If seniors had supportive housing they could then free up their homes so that they could then sell or rent to new families.

Issues and Challenges Specific to North Areas (Ladysmith, Areas, G, H)

- **Seniors:** The seniors in Ladysmith are in a crisis, there is a shortage of homes, suitable homes for them and there aren't enough paces to buy that can accommodate seniors needs (mobility issues, can't drive etc.), many seniors are left with no place to go.
- **Young families:** are challenged to become home owners; 'scraping every piece of income' – need co-signers, higher down payments, many buyers are stretched to the absolute maximum in attempts to purchase a home.
- **Property taxes** contribute to cost pressures.
- **Regulations** regarding rental properties that people can own are prohibitive. After 4, it is a business. It is increasingly difficult to attract landlords, Commercial rates are applied to would be landlords; this rives the prices up and does not entice the owners to purchase other potential rental properties.
- **Development challenges:** Financial risks to developers are prohibitive to affordable housing development.

Issues and Challenges specific to First Nations Communities

- Lack of available housing both on and off reserve
- Inadequate funds for housing (building, repairing, maintaining)
- Community members having to live off reserve or move away due to lack of housing.
- Overpopulation in homes
- Not enough funding for new homes on reserves
- No funds or ability to access funds for upgrades, maintenance and repairs in existing homes.
- Racism continues to be a common issue for people looking to rent off reserve.
- Not enough land or access to reserve lands (land locked, limited access such as water only), members disconnected and scattered outside of the community
- Not enough infrastructure and services on land
- Land not suitable for building (flood plain, protected, cultural significance)
- The inability to obtain personal mortgages (on reserve lands) coupled with limited available federal funding for housing are compounding factors impacting housing needs.

A common thread in interviews collected is summed up in this short excerpt:

“My husband and I both have good jobs, have worked at them for over 30 years. We have solid references having been good tenants for over 20 years in our house before it was sold and turned into townhouses. I don’t want to think its because we are brown that we are having so much trouble finding a home but we have been approved for three places, only to show up and meet in person and be told that they were going to go with someone else. In one of those cases we even heard that the only person ahead of us had backed out, we were still told sorry...”

Exploring Solutions

Common themes present in each of the communities included the need to explore policies and tools at the local government level to enhance and encourage affordable housing development; explore innovative housing options, particularly in rural areas, and to ensure that there is a regional view of affordable housing needs, solutions and activities.

- **Plan Regionally:** Ensure that affordable housing is being planned regionally to avoid creating centralization of units, isolated or segregated areas and slums.
- **Explore Rural Solutions:** Utilize farmland in order to create high-density affordable housing units combined with opportunities to build food security, create communities and build life skills.
- **Local Government Policies and Tools:** Utilize vacant municipal properties suitable for building site, adapt zoning to include smaller housing options (i.e.: tiny homes, secondary homes on properties), provide direction and incentives for developers to build affordable housing units.

Central Area Themes (Duncan, North Cowichan)

- **Innovation:** Break away from traditional ways that landlords and property owners run apartment buildings, use more of a cooperative style framework; look at innovative, community-based housing design models; e.g., communal recreation design, utilize empty trailers and 5th wheels
- **Educate:** Break the stigma around renters. Change the understanding of what it means to be a renter; educate communities and build support for affordable housing
- **Identify Leadership and Responsibility:** The cost of homelessness if greater than providing housing but who is responsible to provide these homes? Political will and leadership that is willing to take bold step
- **Address Funding:** Modifications for seniors, should be funds available to aid seniors in making the necessary changes to their homes so that they may stay in their homes longer

- **Policy:** Create incentives; e.g., If homes are used for rentals than they should pay lower property tax; Legislation for rental zoning; updated bylaws and processes that provide clear, streamlined and time sensitive approvals; accessible information on the development process and system; help to streamline the process; reduction of fees for affordable housing projects
- **Planning assistance** that provides guidance on the political environment and community; clarity, support and help with the application process, and helps to identify hurdles and elements to gain community support
- **Better Data:** there is a homeless issue but need more a way to collect data as much of this is unseen; Data to demonstrate needs, as well as to produce accurate estimates and numbers
- **Capacity building** and support for non-profits; an information portal, and navigation assistance
- Bring people together to share ideas and learn from each other, to develop, build and manage housing, add capacity, and provide financial and legal support.
- **Bring people together** to share ideas and learn from each other, to develop, build and manage housing, add capacity, and provide financial and legal support.

South End Themes (Areas, A, B, C, D)

- **Protect farmland and rural way of life:** ensure that water protection factors prominently in plans for housing
- **Plan for complete communities:** seniors need walkability and to be close to businesses and services; address economic needs.
- **Explore Innovative Housing Forms:** more compact forms of housing such as pocket neighbourhoods, clustered housing, townhouses, duplexes, tiny homes, farm villages, mobile homes, cooperative and co-ownership models
- **Build a community of practice and share resources and knowledge:** enhance collaboration, bring in ecological design, look at shared resources, training opportunities (e.g., a Housing Summit)
- **Policies:** Address policies and incentives to encourage new housing forms while protecting rural character, develop clarity around policies and regulations
- **Build collaboration and capacity:** with Cowichan Tribes and Malahat Nations, explore re-villaging with First Nations, corporate partners, CVRD, housing champions, CMHC, universities, schools, etc. for housing design, development and training. Help non profits develop capacity

North / Ladysmith Themes

- **Plan** for a range of housing types including coach homes, row housing, townhouses; explore opportunities for models such as cooperatives. Ensure inclusive communities that encourage young people/families to stay.
- **Policies:** explore ability to provide developer and landlord incentives, increased density, improvements to substandard housing. The OCP could include a vision that everyone has affordable housing, explore higher density, close to transportation, walkability to services and support businesses, and encourage more creative zoning.
- **Partnerships and Collaboration:** should strive to reduce competition, promote cultural connections, involve the range of sectors including private, non profit, government, developers, local government, service clubs, etc. Connect with the larger region.
- **Enhance Community Capacity** through attracting new energy and volunteers, new money and ideas.
- **Engage community** through ongoing information, success stories; engage frequently and share practical information through the standard methods and through creative avenues such as door to door, libraries, pamphlets and mail outs.

Cowichan Lake Themes (Lake Cowichan, Areas F, I)

- **Housing is needed** for everyone across the spectrum. Explore a range of options including shared housing, pocket neighborhoods, clustered housing, tiny homes, co-op housing, modular, apartments, townhouses, duplexes. Protect farmland with living spaces closer together, using more compact forms of housing.
- **Explore available lands** such as school properties.
- **Work together as an area:** form a Cowichan Lake affordable housing group that includes Lake Cowichan and First Nations, Youbou, Honeymoon Bay, etc. Reach out to other communities and levels of government.
- **Leadership is key.**
- **Communications should include:** engagement and advocacy and education, landlord and tenant support and education, developer advocacy, reducing stigma and responding to NIMBY-ism.
- **Explore the range of policy tools** available to local governments: include (but not limited to) considerations relating to Strata restrictions and rentals, explore Airbnb extra income vs reduced rental stock, taxation, land banking, DCC waivers, utilizing existing buildings, inclusionary zoning, encouraging modular, information sharing, fee waivers, flexible solutions for zoning.

First Nations Perspectives on Solutions

From interviews with Cowichan Tribes, Halalt, Lyackson, Lake Cowichan and Malahat

Malahat and Lake Cowichan First Nations both have concrete and exciting housing plans in place not only for providing homes for people living on reserve but preparing for and investing in the needs for future housing and membership projections. Malahat has partnered with Vancouver Island University to pair training for their members in building and related trades and work hands on helping to build on reserve housing.

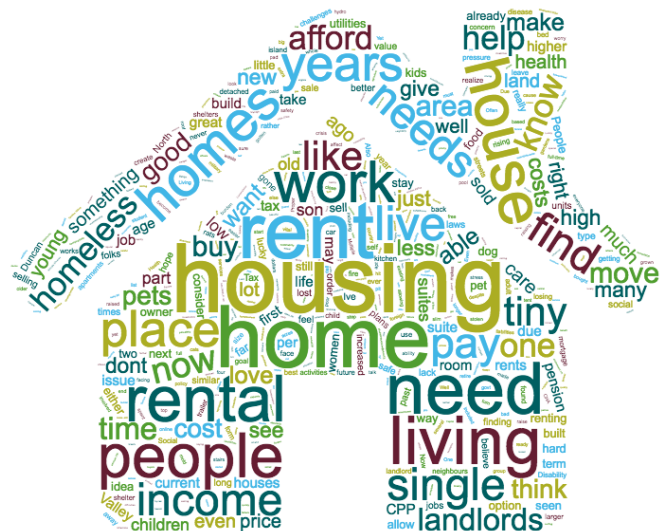
Another aspect of each of these Nations is how they have incorporated the needs of neighbouring communities in their planning, including in their plans, services required that would support everyone living in the surrounding areas. In addition, both have a strong focus that incorporate tourism based economic development opportunities.

II. 3. Survey Results

Highlights

A total of 384 surveys were returned with the top housing issues identified as lack of rental housing, cost of rental housing, costs of buying a home and lack of housing options.

Affordable Housing was identified as a concern for 85% of respondents.

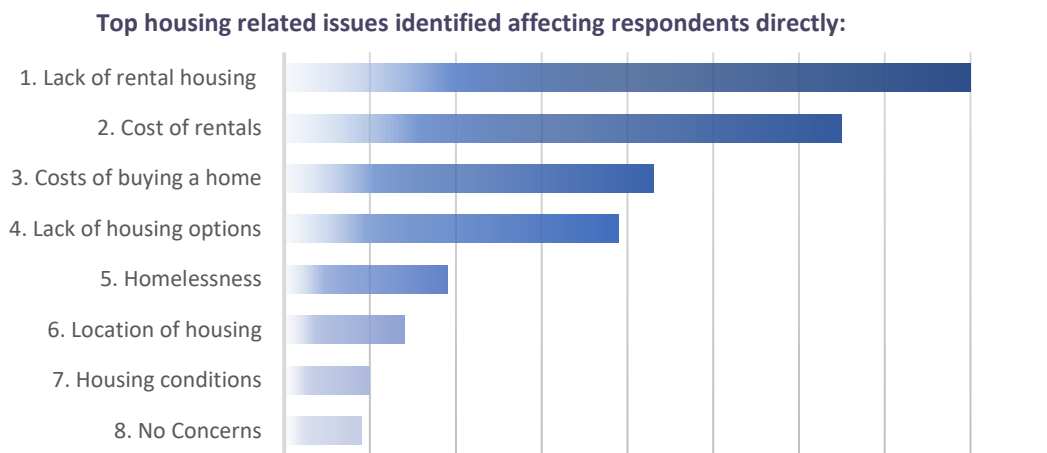


Groups identified as being under pressure were:

- Young families
- People with mental health issues
- Seniors
- Single households
- Students
- Business owners

Top housing related issues identified effecting respondents directly:

Figure 23: Survey Responses: Housing Related Issues



'The cost of renting, lack of housing, when your landlord decides to sell, in today's market, one becomes homeless and is facing living on the street. Not only for the young but for those who are entering old age.'

'I have a home. My concerns for myself are where will I go when I cannot take care of it any longer and for now, how will I afford all the repairs that are needed (roof, insulation, etc).'

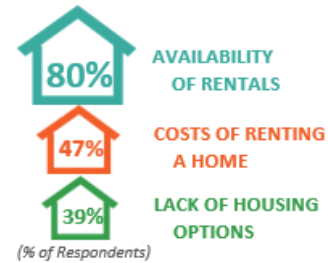
'We currently reside in our own home. As we age we will be looking to downsize within our neighbourhood which will not likely be possible.'

'The cost of renting anything including apartments, condos, mobiles, houses, etc. And we have given up with ever owning a home or land to put an RV on.'

Top housing related issues identified effecting respondents' community:

1. Availability of rentals (80%)
2. Costs of Renting a home (47%)
3. Lack of rental housing (80%)
4. Lack of housing options (39%)
5. Cost of buying a home (33%)
6. Homelessness (27%)

What are the top 3 issues in the community?



'We have rats, leaks and mold growing in our rental suite...'

'My daughter is at (...) It is a slum - rats, bats, bed bugs, cockroaches, mold - and very poor management. However, it is a place to live so we all have to be careful to NOT close it down.'

'Many of the affordable housing complexes are in terrible condition filled with bedbugs...'

'Senior soon to be on retired fixed low income. Losing current low-cost rental housing with strong possibility of being homeless or living in a van.'

Figure 24: Survey Responses: Support for Housing Types

Top demographics identified as having trouble finding housing:

1. Young families (58%)
2. People with mental health issues (47%)
3. Seniors (46%)
4. Single households (34%)
5. Students (15%)

Types of housing respondents were most likely to support in their immediate neighborhood:

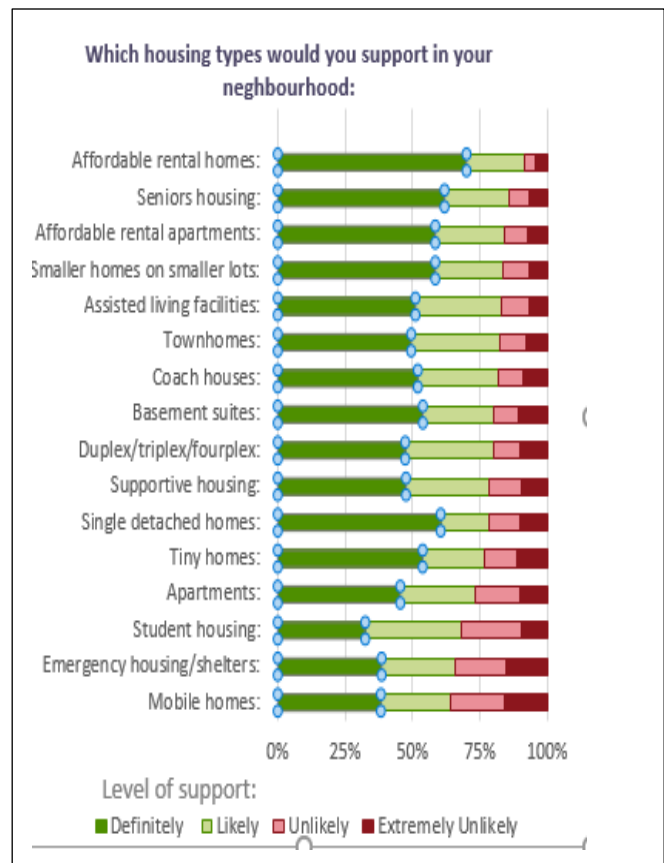
1. Affordable rental homes (91%)
2. Seniors housing (86%)
3. Single Detached homes (78%)

Least likely to support:

1. Group homes (40%)
2. Mobile homes (35%)
3. Emergency shelters (34%)
4. Student housing (31%)

Business owners/operators:

15% of respondents indicated they own or operate a business, 24% of these respondents indicated they were having trouble recruiting new employees due to a lack of affordable housing and 18% indicated they had trouble retaining employees for the same reason.



13% of respondents indicated they were considering opening a business in the Cowichan Region; 73% of those respondents indicated lack of housing would deter them from considering opening up that business.

Future Housing Needs

43% of respondents indicated they will need single family housing while 18% indicated they would be needing supported living. 14% anticipate needing apartment housing while 15.5% selected 'other'. Of the 'other' responses, 35% indicated they will need some type of housing as they age or for aging family members.

'... Now, especially with a single income, the housing stock and diversity is just not there... and the possibility of me (despite having a good job and decent income) owning a home (especially a single-family home) is very slim. It would be awesome to see more condos, townhouses, etc. for those of us wanting a first step into the housing market.'

'I would love to see the development of clusters of small rental homes with a communal area in the center for shared meals, social activities etc. Following the ideas of an intentional community where people know each other, help each other, share resources, and foster community.'

'We need smaller homes with gardens and supported living for people with mental health challenges. We need homes for families that are either one or accommodate multi-generational households so that young and old can connect and care for each other.'

Demographics of Respondents

The highest proportion of respondents were between 55 – 64 years of age, and only a small portion were between 18-24 years of age.

71% of respondents were female and 24% were male.

58% have no children while those with 1 or 2 children each represented 15.3% and 15% respectively.

Location of Respondents

Central: 49%

North End: 18%

West: 13%

South End: 11%

Figure 25: Location of Survey Respondents

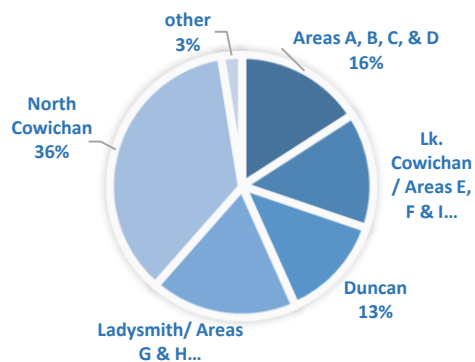
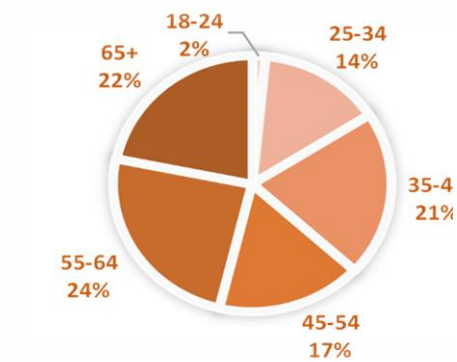


Figure 26: Age of Survey Respondents



Income of Respondents

26.8% of respondents earn between \$20,000 - \$39,999, 14.6% earn under \$19,999 and 14% earn \$40,000 - \$59,999. 57% were receiving disability, a pension, employment insurance or another type of government support that is not social assistance. 34% indicated they were self-employed and/or a combination of retired and also in the workforce in some capacity.

Housing Status

49.5% of respondents indicated they owned their own homes while 44.5% were renting.

50% of all respondents live in a single detached house; 23% of respondents indicated 'other', which included rental suite (61%), living with family or renting a room in a house (17%); living in RV's, tents or vehicles (14%) and 8% were homeless.

Several respondents indicated that they are homeless, living at Warmland or on the streets.

'We currently have no permanent home, and were recently kicked out of our house because our landlords sold. We are a family of five, couch surfing. We are great tenants with stellar references.'

'My son's young family cannot find a rental house in area. He has a good job in area. Any rentals are either uninhabitable or too costly or gone before you call about them. They live in a trailer in campgrounds.'

'It doesn't matter what plans you put in place for your senior years there is a good chance they will not work out. Still working at 75yrs with major health issues, struggle every month to make ends meet. The cost of housing and general living is out of site for pensioners.'

Cost of Housing

31% of respondents are spending less than 30% of their income on housing, while 30% spend between 30% and 39%. 20 % spend between 40 – 49% and 15% spend between 50% and 74% of their income on housing. 31% of respondents are paying between \$1,000 and \$1,499/month for housing, 23% pay between \$500 and \$999; 11.6% pay under \$499, 10% between \$1,500 and \$1,999 and 5% pay over \$2,000.

'Disability allows me 570 a month for rent for me and my one year old son whatever it costs over that comes out of my grocery and bills money between rent and utilities I pay 1250 that leaves me almost nothing to live on for the month.'

'I don't think people who have lived in this community for the past two decades and who own their own homes realize how critical the need for housing options are in our region.'

'...we are all affected to varying degrees by the overall housing market. The lack of affordable housing drives up the costs for everyone, impacting the job market and the economy as a whole. This drives up the prices of everyday items, and means that much of the available work force is forced to move elsewhere to find gainful employment and affordable housing. The poor economy and lack of housing, combined with the increasing drug problems that are destroying the fabric of our communities, have resulted in an increased criminal presence, even in the smaller communities. This has a domino effect on the safety of our community and the quality of life we all share. These factors also impact the housing market, as "safer" or more desirable neighborhoods become even more expensive, continuing the spiral that has led us here'

PART III:
POLICIES AND TOOLS
FOR AFFORDABLE HOUSING



PART III: POLICIES AND TOOLS FOR AFFORDABLE HOUSING

III. 1. Introduction

The Cowichan Region Affordable Housing Profile and Community Consultations Reports outlined the need for and gaps relating to affordable housing in communities of the Cowichan Region. This section will examine policy contexts at the federal, provincial and local levels that influence development of affordable housing, and explore strategies and tools that can assist in the formation of an Attainable Housing Strategy for the Cowichan Region.

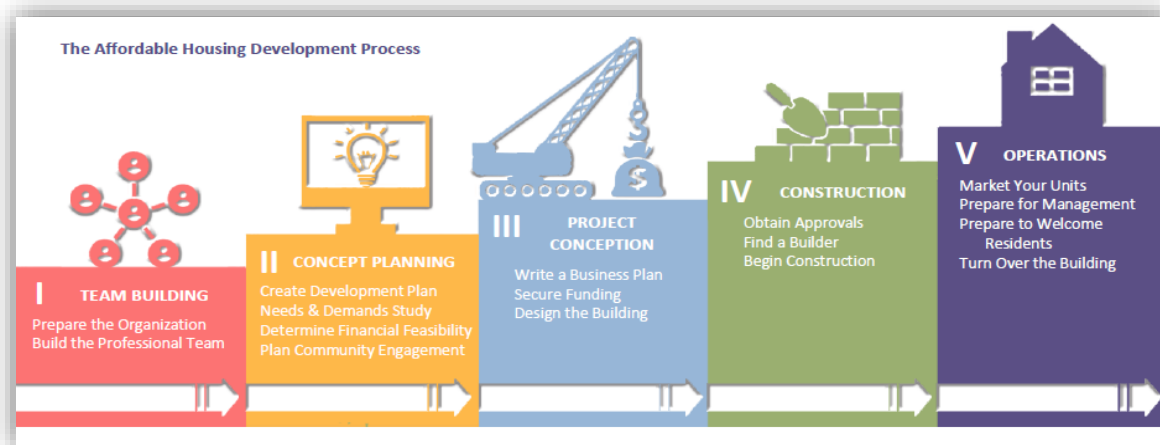
Organization of this section:

- The first part of this section will examine federal and provincial housing strategies, and BC's Affordable Housing Plan of the BC Non Profit Housing Association
- We will then look at affordable and attainable housing strategies in other BC Communities that can inform the Cowichan Region Strategy
- The next section will examine planning policies and initiatives at the local government level in communities of the Cowichan Region and historical efforts and initiatives
- Finally, we will present an analysis and considerations for the Cowichan Region Attainable Housing Strategy.

Setting the Stage: The Affordable Housing Development Process

One of the aims of this report is to answer the question: what can be done in the Cowichan Region to foster development of affordable housing? As a precursor to looking at the various strategies, programs and policies of all levels of government that can influence housing, it is appropriate to first look at what it takes to develop affordable housing.

Figure 27: Steps in the Affordable Housing Development Process ⁸²



⁸² Adapted from: Canadian Mortgage and Housing Corporation (nd) *Development Checklist for Affordable Housing*. Available at: <https://www.cmhc-schl.gc.ca/en/developing-and-renovating/develop-new-affordable-housing/programs-and-information/development-checklist-for-affordable-housing>

CMHC identifies a range of components in the affordable housing development process.⁸³

1. **Prepare the organization:** ensuring expertise, vision, staffing, insurance, liability, etc.
2. **Build the professional team:** project manager, development consultant, legal expertise, architect, fundraising expert.
3. **Create a development plan:** find a site that is appropriate, accessible and available for acquisition; consider location, zoning, servicing, amenities.
4. **Need and demand study:** housing market trends, community profiles, or personal stories.
5. **Determine financial feasibility:** assess the costs of living at your planned development, preliminary capital budget that identifies: all capital costs (purchase price, construction, fees and permits, carrying costs, marketing); all equity contributions (donated land, cash and in-kind contributions, waivers of taxes or fees); financing (loans, mortgages) funding (government subsidies and grants); draw up a preliminary operating budget that identifies all your ongoing expenses (such as mortgage payments and insurance) and revenues (from rent to subsidies) after completion. Explore how much of a mortgage you can obtain, securing pre-development funding, and developing a cash-flow plan for the construction phase.
6. **Plan for community engagement:** Informing and involving community members is the best way to build trust and acceptance.
7. **Write a business plan**
8. **Secure funding:** private donations, in-kind contributions, labour, and sharing space or services with stakeholders who share your vision. individuals, corporations, and faith-based or community organizations. Incentives or grants for affordable housing are also available through different levels of government.
9. **Design the building:** architect— such as soil, traffic, and neighbourhood appearance, needs of your tenants and the community.
10. **Obtain approvals:** involve securing some approvals through your municipality, including plan amendments, re-zoning applications, variances, or site-plan approvals, building permit.
11. **Find a builder:** Consider putting out a call for proposals so that builders can bid on the proposed work – and give you an opportunity to look at their previous work, check references, and compare prices. You can also simply call around and ask for estimates. After getting several estimates, you might need to update your budgets to accommodate any unexpected costs or savings they identify.
12. **Begin construction**
13. **Market your units**
14. **Prepare for management:** prepare controls on spending, a risk-management strategy, and maintenance and service standards for the property; policies that apply to residents, developing job descriptions, an accountability structure, and personnel policies.
15. **Prepare to welcome residents:** communicating with prospective residents about the property and its policies, services, and community, preparing an information kit about the building and neighbourhood.

⁸³ Canadian Mortgage and Housing Corporation (nd) *Development Checklist for Affordable Housing*. Available at: <https://www.cmhc-schl.gc.ca/en/developing-and-renovating/develop-new-affordable-housing/programs-and-information/development-checklist-for-affordable-housing>

16. **Turn over the building:** Make sure all the necessary paperwork – including utility and service contracts, property insurance, leases, and building records – is completed, approved, and stored appropriately. Complete deficiency inspections for all units and the building as a whole. Have the systems in place for the building to operate smoothly.

It is clear from this overview, that the process of affordable housing development is complex, time consuming and requires significant expertise and capacity on the part of the organization that is initiating a development. The diagram below taken from BC Non Profit Housing Association Ready Set Build Program suggests that the process can take up to five years, involving a great deal of time, energy and resources. All of this is influenced by policies at the federal, provincial and local levels of government, and the capacity of the Community Housing Sector to undertake affordable housing projects.

III. 2. The Policy Context

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'*.⁸⁴

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.

Key components of the Strategy include:

- The National Housing Co-Investment Fund is a \$15.9 billion (\$4.7 billion financial contributions and \$11.2 billion low interest loans) investment directed toward:
 - Repair and maintenance of over 240,000 affordable housing units
 - Creation of 60,000 new affordable housing units
 - Repair and maintenance for over 7,000 shelter units for people seeking shelter from violence and abuse
 - Creation of over 2,400 new units for people with disabilities; and
 - \$200 million of federal land allocated towards funding to promote mixed-income, mixed-use, developments and communities.
- The Canada Community Housing Fund is a \$4.3 billion cost-matching fund for the provinces and territories that aims to renew social housing operating agreements that are expiring soon and repair old housing units, protecting 330,000 community housing units⁸⁵ and will create 50,000 new community housing units
- The Federal Community Housing Initiative, a \$500 million fund that will renew social housing operating agreements. This fund will also repair old housing units and will protect a total of 55,000 community-housing units
- The Canada Housing Benefit is a fund of \$4 billion that will help to relieve households of the rapid increases in housing costs. This fund will provide \$2,500 a year for a minimum of 300,000 households across Canada
- Homelessness Reduction: Investing \$2.2 billion to expand the federal homelessness program reduce chronic homelessness by 50% over the next 10 years
- Mortgage loan insurance from the federal government was introduced in 2016 and has undergone adjustments that now make people ineligible if they are refinancing their mortgage or if the property has a value greater than \$1 million.

⁸⁴ National Housing Strategy (2017) Canada's National Housing Strategy. [Online] Available at: <https://www.placetocalhome.ca/pdfs/Canada-National-Housing-Strategy.pdf>

BC's Affordable Housing Plan

In February of 2018, the Government of BC released a provincial action plan that laid out a 30-point plan for increased, fair market housing.⁸⁶ Highlights include:

Rental Housing	An increase of 14,000 rental units province wide by investing \$1.8 billion dollars over 10 years in the rental-housing sector
Women and Children	Housing that supports women and children fleeing from abuse and violence will see an increase of \$734 million over 10 years
Student Housing	Supporting partnerships between the government and post-secondary institutions to create a minimum of 5,000 new units of housing for students through a \$450 million program that allows institutions to borrow directly from the Government of BC.
Indigenous Housing	Under-housed Indigenous populations will see an investment of \$550 million over 10 years to build 1,750 social housing units.
Supportive Housing	Creation of 2,500 new supportive housing units. This initiative was created with a contribution of \$291 million in federal funding over 3 years
SAFER and RAP	The Shelter Aid for Elderly Renters (SAFER) program and the Rental Assistance Program (RAP) will increase the funds available to their clients.
Residential Tenancy Branch	Funding to the Residential Tenancy Branch has been increased to “reduce wait times, improve service and deal with disputes more quickly”
Laws	Housing laws are being updated to increase fairness to pad-renters and landlords in MHP. Manufactured home owners will see laws reinforced and created to protect their homeownership rights when zoning changes are made that impact land use and force them to move their homes
Repairs and Maintenance	\$1.1 billion will be invested over 10 years for building repairs and maintenance to affordable housing units
Housing Hub	A Housing Hub will provide a coordinator to build partnerships with local community organizations to build affordable housing units
Local Governments	\$5 million will be provided over 3 years to local governments, to help address specific housing need and remove roadblocks (e.g. rental zoning) to encourage local governments to create more affordable housing.

In 2018, the BC Government added Affordable housing as a permissible use of funds in the Municipal, Regional, and District Tax Program (“MRDT program”). The MRDT assists designated recipients to fund tourism marketing, programs and projects.⁸⁷

⁸⁶ Government of BC (2018) Homes for B.C.: A 30-Point Plan for Housing Affordability in British Columbia. Available at: http://bcbudget.gov.bc.ca/2018/homesbc/2018_Homes_For_BC.pdf

⁸⁷ Province of BC (2018) *Municipal and Regional District Tax Program Requirements*. [Online] Available at: <https://www.destinationbc.ca/getattachment/BC-Tourism-Industry/Municipal-and-Regional-District-Tax-Program/Program-Requirements-Application-Procedure/MRDT-Program-Requirements-SUMMER-2018-MASTER.pdf.aspx>.

In July 2018, the BC Government released two Local Government Statutes, one that deals with requirements of local governments for affordable housing needs assessments, and the other with regard to rental tenure zoning.

Local Government Statutes (Housing Needs Reports) Amendment Act, 2018, S.B.C. 2018, c. 20

requires local governments, at least every five years, to: collect information necessary to identify current and projected housing needs use that information to prepare and publish online a report, known as a housing needs report, showing current and projected housing needs for at least the next five years; consider the most recently collected information and housing needs report when amending community and regional plans.⁸⁸

Local Government Statutes (Residential Rental Tenure Zoning), Amendment Act, 2018, S.B.C. 2018, c. 26

provides local governments with a new authority to zone for residential rental tenure (i.e. rental housing), and enact zoning bylaws that: require that new housing in residential areas be developed as rental units; and ensure that existing areas of rental housing are preserved as such. The new rental zoning authority can only be used where multi-family residential use is a permitted use. Within these areas, local governments can now: set different rules in relation to restricting the form of tenure of housing units for different zones and locations within a zone; and require that a certain number, portion or percentage of housing units in a building be rental.⁸⁹

UBCM Housing Strategy for British Columbians

In January 2018, the Union of BC Municipalities released a Housing Strategy for British Columbians⁹⁰ 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. This approach should have the short-term goal of stabilizing housing prices, and the long-term goal of increasing the diversity of housing options to ensure that affordable options are available to British Columbians.
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.

BC Rental Housing Coalition: An Affordable Housing Plan for BC

In 2017, the BC Rental Housing Coalition released its Affordable Housing Plan for BC⁹¹ that outlined backlog of nearly 80,000 new rental units the need for an average 7,000 new rental units a year for each of the next ten years (2017 – 2026). The BC Plan breaks out these numbers with additional detail and policy responses.

⁸⁸ Information Bulletin: https://www2.gov.bc.ca/assets/gov/british-columbians-our-governments/local-governments/planning-land-use/housing_needs_reports_bulletin1.pdf . Full text of the legislation: <http://www.bclaws.ca/civix/document/id/bills/billscurrent/3rd41st:gov18-3>

⁸⁹ Information Bulletin: https://www2.gov.bc.ca/assets/gov/british-columbians-our-governments/local-governments/planning-land-use/residential_rental_zoning_bulletin1.pdf

Full text of the legislation: <http://www.bclaws.ca/civix/document/id/bills/billscurrent/3rd41st:gov23-3>

⁹⁰ Union of BC Municipalities (2018) *A Home for Everyone: A Housing Strategy for British Columbians*.

⁹¹ BC Rental Housing Coalition (2017) *An Affordable Housing Plan for BC*. Vancouver: Author.

While the costs outlined in the Plan may seem large, the costs of inaction are far higher. Investments made now can save billions in the future. For example, homelessness alone is estimated to cost Canadians \$7 billion annually, including \$1 billion per year in British Columbia.⁴ Research has found that for every \$10 spent on housing and supports for those who are chronically homeless, \$21.72 is saved in costs related to health care, the justice system, shelters, and other social supports. The proposed annual investments of \$81.6 million for homelessness contained in this Plan have the potential to save \$177 million annually in other areas of spending within BC.⁹²

Figure 28: BC Rental Coalition Affordable Rental Housing Plan Components ⁹³

THE INVESTMENT	AVERAGE ANNUAL COST (MILLIONS)				
	Supply	Non-Profit Repair	Income Support	Homelessness	TOTAL
Provincial	\$410.61	\$41.54	\$203.06	\$36.05	\$691.26
Federal	\$410.61	\$41.54	\$203.06	\$36.05	\$691.26
Community Housing Sector	\$410.61	\$41.54	N/A	\$9.50	\$461.65
TOTAL	\$1.23 B	\$124.62	\$406.12	\$81.60	\$1.8B

To meet the measures set out in the Affordable Housing Plan, four strategies were recommended:

1. Supply: Expand and adequately maintain our affordable housing stock to alleviate system-wide affordability pressures.
2. Income: Reduce poverty and provide income supports to current renter households and people experiencing homelessness.
3. Homelessness: Create necessary supply, financial supports, and coordinated support services.
4. Innovation: Apply innovative solutions in partnership with the Community Housing Sector.

III. 3. Affordable Housing Tools

Policy Tools

Local governments can play a critical role in fostering affordable housing. The following is a summary of a range of policy tools that could be applicable in the Cowichan Region, some of which are already employed in Official Community Plans (OCP's).

Table 13 next page has been compiled to provide some examples of policy and regulatory tools that are available to local governments. It is not intended to be a guide or authority on any of these measures. For a more complete description of these tools and case studies, please refer to the following publications:

⁹² Ibid. Page 6.

⁹³ BC Rental Housing Coalition (2017) *An Affordable Housing Plan for BC*. Vancouver: Author. Page 3.

- i. Smart Growth BC (2008) *Creating Market and Non Market Affordable Housing: A Smartgrowth Toolkit for BC Municipalities* (Available at: <https://www.toolkit.bc.ca/resource/creating-market-and-non-market-affordable-housing-toolkit-bc-municipalities>)
- ii. Community Social Planning Council (2012) *Affordable Housing for BC's Capital Region: Tools for the Future* (Available at: <http://www.communitycouncil.ca/node/148>)
- iii. Province of BC, *Policy and Planning Tools for Housing* (Available at: <https://www2.gov.bc.ca/gov/content/housing-tenancy/local-governments-and-housing/policy-and-planning-tools-for-housing>)
- iv. *Prince Rupert Affordable Housing Practices and Policy Options* (2015) Prepared by Urban Systems.
- v. Todd Litman (nd) *Dynamic Planning for Affordability* (www.planetizen.com)
- vi. Metro Vancouver Regional Housing (2012) *What Works: Affordable Housing Initiatives in Metro Vancouver* [Online] Available at: http://www.metrovancouver.org/services/regional-planning/PlanningPublications/1267_WhatWorks_LR.pdf
- vii. City of Kelowna (2012) Report to Council: Housing Workshops – Housing Agreements. Available at: <http://apps.kelowna.ca/CityPage/Docs/PDFs/Council%5CMeetings%5CCouncil%20Meetings%202012%5C2012-07-23/Item%20%28AM%29%204.1%20-%20Housing%20Workshop%2C%20Housing%20Agreements.pdf?t=042624709>

Table 13: Summary of Affordable Housing Tools

Tool	Details
Inclusionary Zoning	<p>Zoning regulations that require an applicant to contribute to affordable housing as part of rezoning for a development.</p> <p>Examples: Whistler Employee Housing Service Charge Bylaw (1990); City of Langford, Ucluelet Ucluelet OCP requires that 15%-20% of units in new developments requiring a multi-family rezoning be affordable housing. As a result of this policy, Ucluelet has been able to secure 253 affordable housing units associated with new development projects.</p>
Secondary Suites	<p>Secondary suites refer to zoning regulations that allow secondary (accessory) dwelling units in certain zones, usually single detached zones. May also allow coach houses or suites over a detached garage, or a detached accessory dwelling unit.</p> <p>Examples: CVRD, Burnaby, Revelstoke, Dawson Creek The City of Dawson Creek has and adopted policies that allow secondary suites in single family dwellings in all residential zones subject to the regulations outlined in the BC Building Code.</p>
Increase Allowable Density / Density bonus	<p>Density bonus allows developers to opt into building to a higher density in return for providing amenities, such as affordable housing, to the community.</p> <p>Examples: Burnaby, Golden, New Westminster The City of New Westminster has developed a density bonus zoning system in which 30% of revenues are allocated towards affordable housing.</p>
Incentives	<p>Incentives like property tax exemptions and reduced development cost charges can help encourage more affordable housing.</p> <p>Examples: The City of Victoria has a Permissive Tax Exemption Policy (PDF) that offers exemptions to certain properties The City of Langford's DCC Bylaw 1700 provides reduced fees for the development of rental housing. Units in apartment buildings that provide either for-profit or not-for-profit rental housing are eligible for reductions in DCCs. Penticton's DCC Reduction Bylaw for affordable housing (PDF) offers a 100% reduction in fees for rental housing that meets certain conditions. Developments are subject to a housing agreement under the <i>Local Government Act</i> (section 483) which means the units will remain rental for at least 20 years.</p>

<p>Resale Price Restrictions</p>	<p>Resale price restrictions limit the resale price of a home that has been sold initially at lower than market value. Resale price restrictions on homes involve putting a covenant, or “deed restriction”, on the title of a home that limits the escalation of the resale price. The restriction can be tied to a resale price formula or it can be pegged to a percentage below market value at the time of sale.</p> <p>Examples: Whistler, Burnaby, City of Langford The City of Langford adopted an affordable housing policy in 2003 requiring developers of single-detached and multi-family subdivisions to provide ten percent of dwellings at a maximum sale price of \$150,000, with a housing agreement attached to control the resale price for 25 years.</p>
<p>Housing Fund</p>	<p>A Housing Fund is an account set up by a municipality or a regional government to receive funds that are dedicated to the creation of affordable housing. Funding comes from property taxes, cash-in-lieu from developers upon rezoning, and amenity density bonus contributions. (Local Government Act s. 904 Zoning for Amenities and Affordable Housing)</p> <p>Examples: Housing Funds exist in several BC communities including North Vancouver, Capital Regional District, Langford, City of Victoria, Comox, Whistler.</p>
<p>Land Banking</p>	<p>Land banking is the acquisition of property for affordable housing by an organization or a local government when there is no immediate plan to develop housing on the property. (Local Government Act s. 904) The land can then be leased or sold to a developer or non-profit organization below market value for the construction of affordable housing units or price restricted housing.</p> <p>Examples: Squamish, City of Vancouver, Bowen Island The Bowen Island Municipality purchased 39 acres of surplus land on Bowen from the Greater Vancouver Regional District (now Metro Vancouver) in 2005 for \$2 million. The lands are intended as a land bank for affordable housing, civic facilities, public grounds, pedestrian connections and ferry marshalling.</p>
<p>Housing Organization</p>	<p>A housing organization is a non-profit entity dedicated to providing and managing non-market housing stock that is for rent or purchase by qualified individuals and families. It can be the repository for affordable housing units created through density bonus, inclusionary zoning and a housing fund, and also monitor affordable housing needs in a community. A housing organization can serve one or more municipalities, or a region. It can be controlled by a local government, or be an independent non-profit society, cooperative or corporation.</p> <p>Examples: Whistler and Tofino have housing organizations for non-market affordable housing, and Bowen Island, Revelstoke and Invermere are in the process of creating them. In large communities, only the Capital Region Housing Corporation is starting to created non-market rental and affordable home ownership units outside of the social housing realm.</p>
<p>Partnerships for Affordable Housing</p>	<p>A partnership for affordable housing occurs when the for-profit (private) sector organization works with a government agency or a non-profit association provide a service or community amenity, such as affordable housing.</p> <p>Examples: Dockside Green, Victoria Beaver Flats Apartments, Whistler, North Cowichan, Capital Regional District, Victoria</p> <p>Loreen Place in Victoria is a 52-unit residential rental building that offers homes for small families with low to modest incomes. The building is jointly owned by the Greater Victoria Housing Society and the Greater Victoria Rental Development Society. Total cost of the project was \$10.4 million:</p>

	<ul style="list-style-type: none"> • The Government of Canada provided a SEED funding grant and Proposal Development Funding of almost \$90,000 through Canada Mortgage and Housing Corporation • The provincial government provided long-term financing of \$9.6 million • The City of Victoria and the Capital Regional District's Regional Housing Trust Fund each provided \$370,000
Infill housing	<p>Housing that "fits within" an existing neighbourhood without significantly altering its character or appearance. Infill housing can include: building a new home on an empty lot; adding secondary suites, carriage homes and laneway homes (garden suite or "granny flat"); replacing a single-detached home with a duplex or a fourplex; or subdividing an existing lot to allow the construction of additional units.</p>
Parking Requirements	<p>Reduction of parking requirements for affordable housing development. Some local governments have also explored options to reduce vehicle parking requirements and offer better bicycle parking. Parking facilities add to the cost of housing, especially in multi-family housing developments with extensive parking lots or garages.</p> <p>Example: Esquimalt: The Township indicates that they may consider bonus density floorspace, parking relaxations or other development variances where a development proposal includes affordable or special needs housing. This may apply to both market and non-market housing, and mixed-use proposals.</p>
Housing Agreements	<p>Housing agreements for affordable and special needs housing</p> <p>Under the Local Government Act Section 905 - (1) A local government may, by bylaw, enter into a housing agreement under this section.</p> <p>(2) A housing agreement may include terms and conditions agreed to by the local government and the owner regarding the occupancy of the housing units identified in the agreement, including but not limited to terms and conditions respecting one or more of the following:</p> <ul style="list-style-type: none"> (a) the form of tenure of the housing units; (b) the availability of the housing units to classes of persons identified in the agreement or the bylaw under subsection (1) for the agreement; (c) the administration and management of the housing units, including the manner in which the housing units will be made available to persons within a class referred to in paragraph (b); (d) rents and lease, sale or share prices that may be charged, and the rates at which these may be increased over time, as specified in the agreement or as determined in accordance with a formula specified in the agreement. <p>Examples: Kelowna has been using housing agreements since 1999 and has a total of 27 to date, three for affordable rental/purpose build and affordable rental, and for non market housing. Under rental housing agreements, units must be rented or leased only to a tenant whose household has a gross annual income equal or lesser to the maximum allowable income or a month to month basis or by a lease agreement not to exceed a certain number of years.</p> <p>CRD: Housing agreements are widely used measure in the region with 11 municipalities having both adopted and used them. Housing agreements help ensure that affordable housing units remain affordable in the long-term. Housing agreements are commonly used in combination with the leasing of municipally-owned land and municipal capital grants (from housing funds).</p>
Planning and Design	<p>Planning and design processes can support improved innovation and design in affordable housing, for example to:</p> <ul style="list-style-type: none"> • Encourage small and/or energy efficient units to lower the overall price to develop housing units • Improve public transit services and link transit to affordable housing development • Support lower cost mobility options such as carsharing, bikesharing and ridesharing • Improve sidewalks, crosswalks, paths and bike lanes, reduce traffic speeds to promote safer walking and cycling • Include Complete Streets policies and Smartgrowth development policies

Community Engagement	Community engagement can be an important tool to gain community support for developing non-market or lower-end, affordable market housing options for an inclusive community. <i>Housing in my Backyard: A Municipal Guide for Responding to NIMBY</i> (PDF): provides best practices for getting community acceptance of housing developments including residential intensification, secondary suites and social housing.
Expedite Development Approvals	Prioritize affordable housing development approvals Example: The City of Langford contributes to the creation of the affordable units by waiving DCC's and development fees and expediting development approvals.

Affordable and Attainable Housing Strategies in BC

A housing strategy or action plan outlines how a local government will respond to its community's unique housing needs. It typically addresses the full range of housing options including: social housing, rental housing and home ownership. This type of document has no specific requirements for form or content. Sometimes it is used as a supplement to an official community plan or regional growth strategy.⁹⁴ Strategies include:

- Actions to support social housing
- Targets for creating or preserving affordable housing to meet future demand
- Affordable market housing policies

Affordable and Attainable Housing Strategies in five BC communities were examined to identify elements that may be relevant for the Cowichan Region. Two communities were chosen for their rural context and three were chosen for their proximity to the Cowichan Region. All but one (Capital Regional District) are municipalities. The City of Nanaimo is currently in the process of developing its Affordable Housing Strategy; this summary draws upon their Discussion Paper recommendations only. Appendix C provides an overview of each community's strategy or policies and includes references.

The most common strategies across all communities related to regulations and incentives of local governments including removing regulatory barriers, waiving fees, density bonus, and amenity contributions. Promoting a mix of housing in residential areas, leveraging resources including land and assets, and partnerships and collaboration were the next most common in three of the five strategies.

Table 14 on the following page summarizes various strategies and policies that were proposed or recommended.

⁹⁴ Government of BC (2018) *Housing Strategies and Action Plans*. (Available at: <https://www2.gov.bc.ca/gov/content/housing-tenancy/local-governments-and-housing/policy-and-planning-tools-for-housing/housing-strategies-and-action-plans>)

Table 14: Elements of Affordable Housing Strategies and Studies in Five BC Communities

Strategy	CRD	Langford	Nanaimo	Vernon	Fernie
Incentives and regulations: Removing regulatory barriers, waiving fees, increased density, density bonus, parking, secondary suites, amenity contributions, affordable housing targets and requirements, etc.	✓	✓	✓	✓	✓
Housing mix	✓		✓	✓	✓
Key use of resources (land, revenues) and leveraging	✓		✓	✓	✓
Partnerships and collaboration	✓		✓	✓	✓
Awareness, Advocacy and capacity building	✓				
Housing Authority/Program(s)		✓		✓	✓
Research and data	✓				
Preserve existing stock	✓				
Homelessness Prevention	✓				
Protection of Tenants	✓				

III. 4. Community Planning Policies and Initiatives in the Cowichan Region

Building upon the previous section that looked at policy tools for fostering affordable housing and strategies employed in other BC communities, this section looks at local Official Community Plan (OCP) policies in communities of the Cowichan Region. Our examination draws upon individual OCP documents as well as analysis provided in the 2014 CVRD Affordable Housing Needs Assessment.

Please see Appendix D for a comprehensive overview of each area. Tables 16 and 17 following pages represent the range of policies that exist in areas of the CVRD, gleaned from Official Community Plan documents. It should be noted that more recently, areas may have adopted or may be working on additional initiatives that may not be represented here.

Summary of Official Community Plans in the Cowichan Region

The 2014 CVRD Needs Assessment analysis noted, "... most recent local government policy and regulatory documents (2011-2014) contain references to the role of their respective local governments in connection with affordable housing – increasing supply, maintaining existing supply, and using various legislative tools to accomplish these objectives." ⁹⁵

All local governments in the CVRD have policies that allow for secondary suites inside a detached home subject to zoning bylaws and other regulations; it was noted in each of the OCPs that these were an important source of affordable housing. Many OCPs contain plans for future sites specific to affordable housing and incentives for

⁹⁵ CitySpaces Consulting Ltd. (2014). *CVRD Regional Affordable Housing Needs Assessment*. Available at: https://www.cvr.bc.ca/DocumentCenter/View/64703/CVRD_Housing_Assessment_public

developing affordable housing, the most common of which is density bonus. Most OCP's contain goals to reduce the loss of affordable housing. Finally, there are additional policies and goals in a few OCPs to address affordable housing including: small lot housing; an effort to build partnerships to create more affordable housing; and the establishment of an advisory committee for affordable housing.

Table 15: Summary of Official Community Plan Policies in Municipalities of the Cowichan Region⁹⁶

Housing Policies	City of Duncan	Municipality of North Cowichan	Town of Ladysmith	Town of Lake Cowichan
Housing policies in OCP & Area Plans	✓	✓	✓	✓
Lands designated in OCP for affordable housing				
Housing form – freehold townhouses				
Housing form – small lots		✓	✓	
Housing form – secondary suites inside detached house	✓	✓	✓	✓
Housing form – secondary suites outside detached house	✓	✓	✓	✓
Housing form – “suite ready”	Policy	✓		
Affordable housing requirement/similar		✓		✓
Amenity zoning for affordable housing (density bonus)	✓	✓	✓	Policy
Facilitating market rental housing – incentives & policies			✓	
Manufactured home park redevelopment policy (tenant assistance)		✓	✓	
Strata conversion policy			✓	
Municipal land for housing			✓	
Partnerships to create affordable housing		Policy		
Housing reserve fund		✓		
Incentives (e.g. tax exemptions, reduced DCCs)		Policy	✓	
Advisory affordable housing committee (or similar)		Policy		
Information guides on policies, programs			✓	
Accessibility/adaptability guidelines			✓	

⁹⁶ Adapted and updated from City Spaces Consulting Ltd. (2014). CVRD Regional Affordable Housing Needs Assessment. Available at https://www.cvr.bc.ca/DocumentCenter/View/64703/CVRD_Housing_Assessment_public

Table 16: Summary of Official Community Plans for Electoral Areas in the Cowichan Region⁹⁷

Housing Initiatives	Areas							
	A, B, C	Area D	Area E	Area F	Area G	Area H	Area I	
Housing policies in OCP & Area Plans	✓	✓			✓		✓	
Lands designated in OCP for affordable housing								
Housing form – freehold townhouses	✓	✓						
Housing form – small lots		✓	✓					
Housing form – secondary suites inside detached house	✓	✓	✓	✓	✓	✓	✓	
Housing form – secondary suites outside detached house	✓	✓	✓	✓		✓	✓	
Housing form – “suite ready”		Policy						
Affordable housing requirement/similar		Policy						
Amenity zoning for affordable housing (density bonus)		Policy	Policy				Policy	
Facilitating market rental housing – incentives & policies		Policy						
Manufactured home park redevelopment policy (tenant assistance)	✓	✓	✓	✓	✓	✓	✓	
Strata conversion policy	✓	✓	✓	✓	✓	✓	✓	
Municipal land for housing	Policy	Policy						
Partnerships to create affordable housing		Policy		✓				
Housing reserve fund	Policy	Policy						
Incentives (e.g. tax exemptions, reduced DCCs)	Policy	Policy						
Advisory affordable housing committee (or similar)	Policy	Policy						
Information guides on policies, programs								
Accessibility/adaptability guidelines								

III. 5. Community Initiatives for Affordable Housing in the Cowichan Region

In 1992, the Cowichan Region undertook a Visions 2020 process led by Community Futures that introduced recommendations for housing focussing primarily on provincial government codes, local government planning around density and taxation and reducing building costs. It did not specifically mention affordable housing.

However, in 2004, the community revisited the goals of Visions 2020, and feedback from community participation and service groups reported concerns about the shortage of low income, seniors and affordable housing. The recommendations in the 2004 Visions 2020 report included the need for housing research and the establishment of a task force to develop a housing growth strategy for the region.

Since that time, there have been a number of initiatives and ongoing efforts in the area of affordable housing.

⁹⁷ Adapted and updated from City Spaces Consulting Ltd. (2014). *CVRD Regional Affordable Housing Needs Assessment*. Available at: https://www.cvr.bc.ca/DocumentCenter/View/64703/CVRD_Housing_Assessment_public.

Table 17: Timeline of Initiatives for Affordable Housing in the Cowichan Region

Year	Initiative
2007	Social Planning Cowichan (SPC), with grant funding from BC Housing, produced the first comprehensive report on affordable housing in the Cowichan Region (Inadequate Shelter Report). SPC then moved to develop a Regional Affordable Housing Directorate (RAHD) comprised of many organizations from around the region, to begin the work to address the underlying issues around homelessness and inadequate shelter. Inadequate Shelter in the Cowichan Valley (2007)
2008-9	SPC and RAHD facilitated the design and development of Warmland house
2010	SPC produced the first Affordable Housing Strategy for the Cowichan Region Cowichan Regional Affordable Housing Strategy (2010) Duncan Age Friendly Seniors Safety Project Duncan Age Friendly Seniors Safety Project (2010)
2011	SPC and RAHD Conducted community consultations on Strategy Implementation resulting in recommendation to develop a new housing association with a two-year plan CVRD developed the Cobble Hill Age Friendly Project Cobble Hill Age Friendly Project (2013)
2014	SPC conducted the first Regional Homeless Count Cowichan Region Homelessness Report (2014)
2014	SPC produced an Aboriginal Off-Reserve Housing Needs study Aboriginal Off-Reserve Housing Needs in the Cowichan Region (2014)
2014	CVRD produced a comprehensive Regional Affordable Housing Needs Assessment. CVRD Regional Affordable Housing Needs Assessment (2014) CVRD Housing Indicators Report (2014) CVRD Housing Consultation Summary Report (2014)
2013-2014	RAHD investigated housing associations around BC, worked on the design and development of the Cowichan Housing Association and incorporated it as a non profit entity in January 2015.
2013-2015	SPC with RAHD spent a great deal of time to investigate different types of homelessness prevention programming. SPC then applied and obtained funding from HPS, developed Ready to Rent Program and engaged Aboriginal Housing Outreach Worker for a two-year term (2015 – 2017).
2015-2017	Cowichan Housing Association (CHA) was incorporated in 2015. CHA: <ul style="list-style-type: none"> Continued to deliver Housing Loss and Homelessness Prevention Programming funded by the federal Homelessness Partnering Strategy Provided ongoing facilitation of affordable housing projects Completed a Business Case for a Cowichan Valley Regional Affordable Housing Trust Fund with Social Planning Cowichan, funded by the Real Estate Foundation Completed a <i>Housing First for Youth Plan</i> that identified and is fostering four youth housing projects.

[Housing First for Youth Needs Assessment](#) (2017)
[Housing First for Youth Plan](#) (2017)

2017 Two Point in Time Counts were conducted by the Duncan CAB

2017 CVRD developed the Mill Bay Age Friendly Action Plan

[Mill Bay Age Friendly Community Action Plan \(2017\)](#)

2017-2018 CHA Partnered with Social Planning Cowichan, Our Cowichan Communities Health Network, United Way, Cowichan Division of Family Practice) to build capacity and coordination, foster affordable housing development and enhance prevention and response to issues of homelessness and affordable housing through forming a broad based Coalition.

During 2017, three community forums were held that brought together community members to develop an overarching coordinating structure that would bring the necessary partnerships together to address homelessness and affordable housing. These efforts were coordinated by Cowichan Housing Association, Social Planning Cowichan, Our Cowichan Communities Health Network and the United Way, with funding from the federal Homelessness Partnership Strategy (Duncan Aboriginal and Rural/Remote HPS), and the in-kind efforts of all the organizations involved in the planning. The Community Plan Steering Committee evolved into the Cowichan Coalition to Address Homelessness and Housing in October 2017 with the Vision that: All citizens in the Cowichan Region have a safe, affordable home and adequate supports for well-being.

The Coalition was created in fall of 2017 with the mission:

- To connect, coordinate, collaborate, and communicate around issues of homelessness and affordable housing needs in the Cowichan Valley Regional District, and to promote, support and facilitate the development of affordable housing.
- To foster and support policy to promote the development of affordable housing.

The Cowichan Coalition houses four streams of work:

1. Homelessness Prevention and Response (description)
2. Affordable Housing
3. Communications/Education/Advocacy
4. Funding

2018 In 2018, A Community Plan to Address Homelessness was developed by the Duncan Community Advisory Board in partnership with the Coalition that recommended a three-pronged approach involving:

- Broad community coordination and systems change
- Increasing the supply of and access to housing and shelter
- Creation of additional rent subsidies as well as supportive programming including Housing First.

The report confirmed the need for a regional perspective on housing and support, and a coordinating body to oversee an overall homelessness/housing strategy, resource development/advocacy, public education, achieve system coordination, and oversee the implementation of The Plan to address homelessness. See Appendix G for a summary of recommendations.

Since the issue of affordable housing in the Cowichan Region was first identified in 2004, research and studies have identified specific issues, trends and gaps. Community organizations and local government have come together to find short and long-term strategies that provide for all people who live in our communities.

The 2010 Cowichan Region Affordable Housing Strategy identified eight key strategies that explained the role that local government, non-profit organizations, businesses, and community members can take to improve the supply of affordable housing. These strategies are still relevant today. Yet, few, if any, new affordable housing units have actually been built in the last ten years. Several factors may have been at play here including:

- Rapid increases in property values
- Emergence of significant social and health challenges over the past five years in the current opioid and homelessness crises
- Lack of capacity in both the local non-profit and private market sectors to create housing at affordable rates
- Lack of available and affordable land or properties for non-market housing and perceived barriers of local government policies and regulations
- Lack of clear responsibility and collaborative systems at the local level through which to plan and foster affordable housing.

III. 6. Discussion and Considerations for a Cowichan Attainable Housing Strategy

Discussion

Housing is one of our most basic needs and an important public good. Research has confirmed the importance of affordable housing to household wellbeing, financial stability, individual health, education and employment outcomes.⁹⁸ Housing is an essential component of a household's vitality, stability and development, and at the same time, that of the whole community.

Housing policy has a significant role to play in facilitating a range of individual and community social and economic benefits. At the same time, the context and design of affordable housing is key to its success and sustainability. Ensuring that affordable housing policy and planning is approached with the aim of enhancing the lives of individuals, families, households and the community as a whole, and combined with the aim of sustainability, is essential.

*"Affordable housing is made up of narrow streets, houses joined together, and beautiful design."
"Affordability is about building sustainable communities."
(Avi Friedman)*

Planning for and development of affordable housing is subject to an extremely complex set of policy, economic, social, and psychological factors and is much more than a simple matter of demand and supply.

Affordable housing development is complex and time consuming, and is subject to a variety of influences. Having a community housing sector that is robust and resilient, along with the capacity to monitor housing needs and markets, and develop, maintain and manage affordable housing, is essential.

⁹⁸ Matthew A. Thomas (2017) *On the Benefits of Affordable Housing: An Assessment of Recent Literature for Municipalities*. Pointe-Claire: Table de Quartier Sud.

Solutions for providing adequate and affordable housing generally include a mix of market and non-market rental and ownership options. Fostering of affordable housing requires:

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

It is important to understand that affordable housing needs cannot be addressed by the private sector alone.

In the past decade B.C. communities have been caught relying on the private sector to continue to provide affordable housing in an international economy where land has become a secure investment that is now valued in many communities in an international land market... Housing, including affordable housing, is both a social and economic benefit, and an integral part of healthy communities. It is up to all levels of government to address this aspect of community health, just as governments provide parks, water supply and a livable urban environment. All levels of government are required to bridge the gap between what the development community provides as housing and what residents need in terms of type of housing and cost. Governments and housing organizations must now facilitate and deliver low end of market as well as non-market housing if most communities are to maintain an adequate housing stock.

(Smartgrowth, 2008: 2)

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 communities. It will be important to address these challenges through establishing concerted leadership and developing new and innovative ways of working together.

In their Affordable Housing Plan for BC, the BC Rental Housing Coalition stresses that solving the affordable housing crisis is not the job of government alone. Their plan positions local communities as an equal partner with governments in tackling most housing-related issues and sees an expanded role for the Community Housing Sector in the development of new housing for a broad range of people whose needs are not currently met by the market. This includes, but is not limited to, low and moderate-income workers, individuals with disabilities, seniors who require income or health supports, Indigenous people, homeless individuals, and persons on income assistance.

Addressing existing and future housing affordability challenges in the Cowichan Region will require a sophisticated, collaborative approach that includes efforts on behalf of the non-profit, co-operative housing and private sectors, as well as all levels of government, and recognizes the inter-relationships between affordable housing and community social and economic development. There is a need for overall, overall system coordination for housing and support, a coordinated housing access/advocacy centre with a strategy that emphasizes “no wrong door”.

Cowichan has historically responded to funding opportunities on an individual organizational basis. There is a need for coordinated resource development to ensure Cowichan’s “fair share”, involving:

- Responding to emerging opportunities through joint funding proposals
- Obtaining seed-funding to establish infrastructure and staff capacity

A further key to success will be engagement with local communities to create a better understanding of the depth of need, and build neighbourhood-level support for the introduction of new affordable housing developments that help to create the capacity to add new supply that meets the needs of current and future residents across the region. There is a need to speak with one voice, lobby for systemic changes and to get community on side for resource and housing development.

A key resource in Cowichan is the Coalition to Address Housing and Homelessness, created in fall of 2017 with the mission: To connect, coordinate, collaborate, and communicate around issues of homelessness and affordable housing needs in the Cowichan Valley Regional District, and to promote, support and facilitate the development of affordable housing.

The Coalition has formalized its structure with four inter-related streams of work using a Collective Impact approach: Homelessness Prevention and Response, Affordable Housing, Communications and Funding.

Considerations for an Attainable Housing Strategy for the Cowichan Region

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, service organizations and local citizens. While there is an important role for the private development sector in producing market rentals, a significant portion of the needed affordable housing stock will need to be provided at below market rates with supportive programming attached.

Non-market ownership and rental housing for low and moderate income earners is the segment of the affordable housing continuum that is not adequately addressed in most communities, yet it is a core ingredient for the health of communities. At the same time, residents are concerned about how their communities are growing and changing and need to be involved in decisions about their neighbourhoods.

Creating affordable housing is also about creating healthy and sustainable communities.

No one sector can solve housing affordability concerns alone, but each can play a key role in partnership with the federal and provincial governments, who have the primary responsibility, along with the local government, private and non-profit sectors. An Attainable Housing Strategy needs to set out actions for implementation that will be accomplished with ongoing and sustained involvement of all stakeholders. The purpose of the Strategy should be to provide direction to stakeholders and community members in the Cowichan Region in response to the current and future affordable housing needs of the community.

Principles

A Cowichan Attainable Housing Strategy would recognize 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 is important to foster individual housing choice.
- iii. Within a healthy housing continuum, all citizens have a sense of belonging and place, the ability to maintain social networks and to age in place.
- iv. Addressing housing needs requires consideration of housing form and design and access to services, including location and 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 governments including First Nations, the community housing sector, service organizations, and citizens.

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.

Desired Outcomes

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

Our vision for the Cowichan Region is for all citizens to have affordable and appropriate housing and a sense of belonging in their community. 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. To increase the stock of non market rental housing geared to priority groups
- II. To increase the stock of private market rental housing
- III. To maintain the current stock of affordable market and non market rental housing
- IV. To address income and support measures to enhance housing affordability for those who are experiencing core housing need
- V. To create affordable, innovative options for ownership housing for low to moderate income groups

Strategic Objectives

The following objectives have been identified and/or developed out of examination of literature and Affordable Housing Strategies in BC, as well as input from community consultations in the Cowichan Region. For the purposes of this report, these strategies are put forward with the aim of suggesting a range of actions that can support the desired outcomes mentioned above. Following confirmation of these strategies, the Attainable Housing Strategy will be developed with concrete actions, timelines, leadership and involvement.

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 sector⁹⁹ 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.*

⁹⁹ 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.

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.	

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 nonprofit housing sectors, and community service organizations for planning, funding, information and support.
3. Coordinate regional 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

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
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 absentee landlords to improve substandard housing
g. Strata conversion policy
h. Development application training opportunities for not for profit housing providers

Performance Measures

The following is a list of potential performance measures that can inform progress.

Goal / Strategy	Potential Measures
Attainable Housing Outcomes	<ul style="list-style-type: none"> • Number of non-market affordable rental housing units created for priority groups • Number of missing middle rental housing units created • Maintenance of current affordable rental stock (or loss of stock) • Number of affordable ownership housing units created
Attainable Housing Objectives / Strategies	
Local Government Policy Frameworks	<ul style="list-style-type: none"> • New or modifications to existing policies to support affordable housing • Local government involvement at housing tables • Endorsement of the Attainable Housing Strategy by local governments
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 Community Plan to Address Homelessness • Partnerships developed for affordable housing • Funding obtained 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 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 (e.g., cooperatives) • Homelessness prevention and housing support program development and outcomes • Data, research and policy analysis contribution to evidence-informed decision making
Community Engagement	<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

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Appendix A: Definitions

General Definitions

Attainable Housing: The term “attainable housing” has two different meanings, or uses. In a narrow sense, attainable housing conforms to the standard definition of affordable housing. This definition, which was developed by Canada Mortgage & Housing Corporation, holds that housing is affordable (attainable) when it consumes no more than 30% of a household’s gross, pre-tax income. In a broader sense, the term attainable housing is used, without reference to the CMHC affordability metric, to describe the ability of households to enter, and graduate to successively higher levels of, the local housing market. Implicit in this usage of attainability is the idea that a range of housing options (type, size, tenure, cost) exists in the local market. Households at various income levels can find and secure (attain) suitable housing, and can ultimately advance to a different level.¹⁰⁰

Affordable Housing: In Canada, housing is considered “affordable” if it costs less than 30% of a household’s before-tax income. This housing can include housing provided by the private, public and non-profit sectors. It also includes all forms of housing tenure: rental, ownership and co-operative ownership, as well as temporary and permanent housing.¹⁰¹

Amenities: “Items that add to the physical, aesthetic, or functional appeal of a particular site, neighbourhood, or the community in general” (173).¹⁰²

Core housing Need: 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 follow:

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.¹⁰³

Community Housing Sector: 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.

¹⁰⁰ See City of Vernon Affordable Housing Committee (December, 2007) *Attainable Housing Strategy*. [Online] Available at: <http://www.socialplanning.ca/pdf/housing/Attainable%20Housing%20Strategy%20-%20City%20of%20Vernon.pdf>. Accessed: June 11 2018.

¹⁰¹ CMHC (nd) *Affordable Housing in Canada* [Online] <https://www.cmhc-schl.gc.ca/en/developing-and-renovating/develop-new-affordable-housing/programs-and-information/about-affordable-housing-in-canada>

¹⁰² [The Corporation of the District of North Cowichan \(2011\). Official Community Plan. Available at https://duncan.civicweb.net/filepro/document/37474/Official%20Community%20Plan%20\(OCP\)%20Bylaw%20No.%202030%20-%20Consolidated%20to%20August%2017.%202015.pdf](https://duncan.civicweb.net/filepro/document/37474/Official%20Community%20Plan%20(OCP)%20Bylaw%20No.%202030%20-%20Consolidated%20to%20August%2017.%202015.pdf)

¹⁰³ Statistics Canada (2016). Core Housing Need, 2016 Census. Available at: <https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm>

Density: “the density of use of the land, parcel or area, or the density of use of any buildings and other structures located on the land or parcel or in the area” (173).¹⁰⁴

Density bonus: “means a system whereby a developer may be allowed to increase density in return for the provision of amenities or housing that benefit the municipality” (88).¹⁰⁵

Development: “Activities involved in cutting, alteration, disruption or destruction of vegetation; disturbance of soil; deposit of soil or other material; construction or erection of buildings or structures; creation of impervious surfaces; installation of flood protection or drainage works; construction of roads, trails, and utility corridors; provision and maintenance of sewer and water services; development of utility corridors; subdivision as defined in Section 872 of the Local Government Act” (173-174).¹⁰⁶

Duplex: “Two residential dwellings, designed for occupancy by no more than two households, placed one above the other or side by side in a principal building on a single parcel” (174).¹⁰⁷

Dwelling Unit: “the density of use of the land, parcel or area, or the density of use of any buildings and other structures located on the land or parcel or in the area” (174).¹⁰⁸

Homelessness: Homelessness describes a range of housing and shelter circumstances, with people being without any shelter at one end, and being insecurely housed at the other. That is, homelessness encompasses a range of physical living situations, organized here in a typology that includes 1) Unsheltered, or absolutely homeless and living on the streets or in places not intended for human habitation; 2) Emergency Sheltered, including those staying in overnight shelters for people who are homeless, as well as shelters for those impacted by family violence; 3) Provisionally Accommodated, referring to those whose accommodation is temporary or lacks security of tenure, and finally, 4) At Risk of Homelessness, referring to people who are not homeless, but whose current economic and/or housing situation is precarious or does not meet public health and safety standards. It should be noted that for many people homelessness is not a static state but rather a fluid experience, where one’s shelter circumstances and options may shift and change quite dramatically and with frequency.¹⁰⁹

Hidden homelessness: Refers to situations in which people temporarily live with family, friends, in their car, or anywhere else because they had nowhere else to live. This definition correlates with Provisionally Accommodated.

¹⁰⁴ The Corporation of the District of North Cowichan (2011). Official Community Plan. Available at [https://duncan.civicweb.net/filepro/document/37474/Official%20Community%20Plan%20\(OCP\)%20Bylaw%20No.%202030%20-%20Consolidated%20to%20August%2017,%202015.pdf](https://duncan.civicweb.net/filepro/document/37474/Official%20Community%20Plan%20(OCP)%20Bylaw%20No.%202030%20-%20Consolidated%20to%20August%2017,%202015.pdf)

¹⁰⁵ Town of Lake Cowichan (2011). Town of Lake Cowichan Official Community Plan. Available at <http://www.town.lakecowichan.bc.ca/dl/910-2011-Official-Community-Plan.pdf>

¹⁰⁶ The Corporation of the District of North Cowichan (2011). Official Community Plan. Available at [https://duncan.civicweb.net/filepro/document/37474/Official%20Community%20Plan%20\(OCP\)%20Bylaw%20No.%202030%20-%20Consolidated%20to%20August%2017,%202015.pdf](https://duncan.civicweb.net/filepro/document/37474/Official%20Community%20Plan%20(OCP)%20Bylaw%20No.%202030%20-%20Consolidated%20to%20August%2017,%202015.pdf)

¹⁰⁷ The Corporation of the District of North Cowichan (2011). Official Community Plan. Available at [https://duncan.civicweb.net/filepro/document/37474/Official%20Community%20Plan%20\(OCP\)%20Bylaw%20No.%202030%20-%20Consolidated%20to%20August%2017,%202015.pdf](https://duncan.civicweb.net/filepro/document/37474/Official%20Community%20Plan%20(OCP)%20Bylaw%20No.%202030%20-%20Consolidated%20to%20August%2017,%202015.pdf)

¹⁰⁸ The Corporation of the District of North Cowichan (2011). Official Community Plan. Available at [https://duncan.civicweb.net/filepro/document/37474/Official%20Community%20Plan%20\(OCP\)%20Bylaw%20No.%202030%20-%20Consolidated%20to%20August%2017,%202015.pdf](https://duncan.civicweb.net/filepro/document/37474/Official%20Community%20Plan%20(OCP)%20Bylaw%20No.%202030%20-%20Consolidated%20to%20August%2017,%202015.pdf)

Canadian Observatory on Homelessness. Canadian Definition of Homeless [Online] Available at: http://www.homelesshub.ca/sites/default/files/COHhomelessdefinition-1pager.pdf?_ga=2.46129187.620633512.1534886711-1187746674.1521746998

Independent/Supportive living: “means a combination of housing and hospitality services for retired adults who are capable of directing their own care. Housing units typically provide a combination of private living space with a lockable door, monitoring and emergency support, optional meal services, housekeeping, laundry, social and recreational opportunities. Housing units may be large or small in scale and may include rented, owned or life-leased options. The Independent and Supportive Living category includes privately owned, non-profit and subsidized housing options”¹¹⁰

Infill “means an increase in the residential or employment density; redevelopment of previously developed areas; or utilizing vacant land within a developed area”¹¹¹.

Intensive residential development: “when residential development has a density average of no less than 17.3 units per hectare (7 units per acre) or greater as determined on a parcel-by-parcel basis” (29)¹¹².

Manufactured housing: “means a manufactured structure, CSA approved with a Z240 or A277 rating, which was constructed in 1980 or newer, and assembled as a unit which contains one dwelling unit with bathroom facilities, and specifically excludes travel trailers, campers or other vehicles exempt from the provisions of the Mobile home Act; means a measure of area in square metres”¹¹³.

Missing middle: Missing middle refers to low-to-mid sized housing, and to renter households who have a household income high enough to afford acceptable local housing in their community. The BC Affordable Housing Plan projects future missing middle household growth based on an estimate of household maintainers earning between \$30,000 and \$50,000.

Market Housing: Housing that is privately owned by an individual (or a company) who generally does not receive direct subsidies to purchase or maintain it. Prices are set by the private market. About 95% of households in the province live in market housing, either rental market housing or home ownership.¹¹⁴

Non-market Housing is housing where pricing is directly influenced by a third party such as government or housing agency. Prices reflect the cost of building the housing and/or the ability to pay by those who meet residency, income or local employment requirements.

Manufactured home park: “means any parcel of land under one ownership which has been planned, divided into manufactured home lots, and improved for the placement of manufactured homes for permanent residential use, containing three or more manufactured home spaces or upon which is located three or more manufactured homes and includes all buildings, structures, or accessories used or intended to be used as equipment for the manufactured home park”¹¹⁵.

¹¹⁰ [Town of Lake Cowichan \(2011\). Town of Lake Cowichan Official Community Plan. Available at http://www.town.lakecowichan.bc.ca/dl/910-2011-Official-Community-Plan.pdf](http://www.town.lakecowichan.bc.ca/dl/910-2011-Official-Community-Plan.pdf)

¹¹¹ [Town of Lake Cowichan \(2011\). Town of Lake Cowichan Official Community Plan. Available at http://www.town.lakecowichan.bc.ca/dl/910-2011-Official-Community-Plan.pdf](http://www.town.lakecowichan.bc.ca/dl/910-2011-Official-Community-Plan.pdf)

¹¹² [Town of Ladysmith \(2016\). Schedule A Town of Ladysmith Community Plan. Available at www.ladysmith.ca/docs/bylaws/schedule-a---ocp-text-consolidated.pdf?sfvrsn=18](http://www.ladysmith.ca/docs/bylaws/schedule-a---ocp-text-consolidated.pdf?sfvrsn=18)

¹¹³ [Town of Lake Cowichan \(2011\). Town of Lake Cowichan Official Community Plan. Available at http://www.town.lakecowichan.bc.ca/dl/910-2011-Official-Community-Plan.pdf](http://www.town.lakecowichan.bc.ca/dl/910-2011-Official-Community-Plan.pdf)

¹¹⁴ Government of BC (nd) Housing Glossary [Online] Available at: <https://www2.gov.bc.ca/gov/content/housing-tenancy/affordable-and-social-housing/housing-glossary>

¹¹⁵ [Town of Lake Cowichan \(2011\). Town of Lake Cowichan Official Community Plan. Available at http://www.town.lakecowichan.bc.ca/dl/910-2011-Official-Community-Plan.pdf](http://www.town.lakecowichan.bc.ca/dl/910-2011-Official-Community-Plan.pdf)

Multi-family Dwelling: “Any building containing more than three (3) or more dwelling units on a parcel, and includes (but is not limited to) triplexes, townhouses and apartments”¹¹⁶.

Non Market Housing: This term is used to refer to non profit Housing which is rental housing that is owned and operated by community-based, non-profit societies or local governments and regional districts. The mandate is to provide safe, secure, affordable accommodation to households with low to moderate incomes. Most non-profit housing societies receive some form of financial assistance from government to enable them to offer affordable rents.¹¹⁷

Parcel: “means any lot, block or other area in which land is held or into which it is subdivided, including water lease lots and strata lots, but not including a highway”¹¹⁸.

Secondary suites/Accessory Dwelling Unit: “A second self-contained unit, typically in or attached to a single-family home or on the same parcel of land, smaller than the primary dwelling unit. Includes basement apartments, apartments in houses, accessory apartments, in-law suites, granny suites, nanny suite, and carriage houses. A secondary suite/ accessory dwelling unit is intended for the use of a separate household and contains its own entrance, cooking facilities and sanitary facilities” (89).¹¹⁹

Single-Unit Dwelling: “Any detached building consisting of one dwelling unit containing only one kitchen with cooking facilities, which is occupied or intended to be occupied by one household only” (178).¹²⁰

Secondary Suite/ Accessory Dwelling Unit: “A second self-contained unit, typically in or attached to a single-family home or on the same parcel of land, smaller than the primary dwelling unit. Includes basement apartments, apartments in houses, accessory apartments, in-law suites, granny suites, nanny suite, and carriage houses. A secondary suite/ accessory dwelling unit is intended for the use of a separate household and contains its own entrance, cooking facilities and sanitary facilities” (178).¹²¹

Special Needs Housing: “housing that incorporates physical design features and/or support services to meet the needs of persons with varying abilities” (92).¹²²

Subsidized housing: Refers to whether the dwelling is subsidized. Subsidized housing includes rent geared to income social housing public housing government-assisted housing non-profit housing rent supplements and housing allowances.¹²³

¹¹⁶ [The Corporation of the District of North Cowichan \(2011\). Official Community Plan. Available at https://duncan.civicweb.net/filepro/document/37474/Official%20Community%20Plan%20\(OCP\)%20Bylaw%20No.%202030%20-%20Consolidated%20to%20August%2017,%202015.pdf](https://duncan.civicweb.net/filepro/document/37474/Official%20Community%20Plan%20(OCP)%20Bylaw%20No.%202030%20-%20Consolidated%20to%20August%2017,%202015.pdf)

¹¹⁷ Ibid.

¹¹⁸ [Town of Lake Cowichan \(2011\). Town of Lake Cowichan Official Community Plan. Available at http://www.town.lakecowichan.bc.ca/dl/910-2011-Official-Community-Plan.pdf](http://www.town.lakecowichan.bc.ca/dl/910-2011-Official-Community-Plan.pdf)

¹¹⁹ [The Corporation of the District of North Cowichan \(2011\). Official Community Plan. Available at https://duncan.civicweb.net/filepro/document/37474/Official%20Community%20Plan%20\(OCP\)%20Bylaw%20No.%202030%20-%20Consolidated%20to%20August%2017,%202015.pdf](https://duncan.civicweb.net/filepro/document/37474/Official%20Community%20Plan%20(OCP)%20Bylaw%20No.%202030%20-%20Consolidated%20to%20August%2017,%202015.pdf)

¹²⁰ [The Corporation of the District of North Cowichan \(2011\). Official Community Plan. Available at https://duncan.civicweb.net/filepro/document/37474/Official%20Community%20Plan%20\(OCP\)%20Bylaw%20No.%202030%20-%20Consolidated%20to%20August%2017,%202015.pdf](https://duncan.civicweb.net/filepro/document/37474/Official%20Community%20Plan%20(OCP)%20Bylaw%20No.%202030%20-%20Consolidated%20to%20August%2017,%202015.pdf)

¹²¹ [Town of Ladysmith \(2016\). Schedule A Town of Ladysmith Community Plan. Available at www.ladysmith.ca/docs/bylaws/schedule-a---ocp-text-consolidated.pdf?sfvrsn=18](http://www.ladysmith.ca/docs/bylaws/schedule-a---ocp-text-consolidated.pdf?sfvrsn=18)

¹²² Ibid.

¹²³ 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=Begin&SearchPR=01&TABID=1&B1=All> N.p. 2017. Web 3 Nov 2017.

Social housing: Housing that government subsidizes and that either government or a non-profit housing partner owns and/or operates.¹²⁴

Youth homelessness: The situation and experience of young people between the ages of 13 and 24 who are living independently of parents and/or caregivers, but do not have the means or ability to acquire a stable, safe or consistent residence.¹²⁵

Census Canada Definitions¹²⁶

Aboriginal identity refers to whether the person identified with the Aboriginal peoples of Canada. This includes those who are First Nations (North American Indian) Métis or Inuk (Inuit) and/or those who are Registered or Treaty Indians (that is registered under the Indian Act of Canada) and/or those who have membership in a First Nation or Indian band. Aboriginal peoples of Canada are defined in the Constitution Act 1982 section 35 (2) as including the Indian Inuit and Métis peoples of Canada.

Average income - Average income of a specified group is calculated by dividing the aggregate income of that group by the number of units in that group.

Census family is defined as a married couple (with or without children of either and/or both spouses) a common-law couple (with or without children of either and/or both partners) or a lone parent of any marital status with at least one child living in the same dwelling.

Dwelling condition - Refers to whether the dwelling is in need of repairs. This does not include desirable remodelling or additions.

Household maintainer is a person residing in the household who is responsible for paying the rent or the mortgage or the taxes or the electricity or other services or utilities. Where a number of people may contribute to the payments more than one person in the household may be identified as a household maintainer. If no person in the household is identified as making any such payments the first person listed is selected by default.

Housing suitability - Refers to whether a private household is living in suitable accommodations according to the National Occupancy Standard (NOS); that is whether the dwelling has enough bedrooms for the size and composition of the household. A household is deemed to be living in suitable accommodations if its dwelling has enough bedrooms as calculated using the NOS.

Low-income measure after tax (LIM-AT) - The Low-income measure after tax refers to a fixed percentage (50%) of median-adjusted after-tax income of private households. The household after-tax income is adjusted by an equivalence scale to take economies of scale into account. This adjustment for different household sizes reflects the fact that a household's needs increase but at a decreasing rate as the number of members increases.

Median income - The median income of a specified group is the amount that divides the income distribution of that group into two halves i.e. the incomes of half of the units in that group are below the median while those of the other half are above the median.

Prevalence of low income - The proportion or percentage of units whose income falls below a specified low-income line.

¹²⁴ Government of BC (nd) *Affordable and Social Housing*. [Online] Available at: <https://www2.gov.bc.ca/gov/content/housing-tenancy/affordable-and-social-housing>

¹²⁵ Homeless Hub Canadian Definition of Youth Homelessness [Online] Available at: <http://homelesshub.ca/resource/canadian-definition-youth-homelessness>

¹²⁶ Census Profile 2016 Census: *Cowichan Valley Regional District, British Columbia, Canada*. Statistics Canada.

Private dwelling refers to a separate set of living quarters with a private entrance either from outside the building or from a common hall lobby vestibule or stairway inside the building. The entrance to the dwelling must be one that can be used without passing through the living quarters of some other person or group of persons.

Shelter cost refers to the average monthly total of all shelter expenses paid by households that own or rent their dwelling.

Shelter-cost-to-income ratio - Refers to the proportion of average total income of household which is spent on shelter costs.

Subsidized housing - Refers to whether the dwelling is subsidized. Subsidized housing includes rent geared to income social housing public housing government-assisted housing non-profit housing rent supplements and housing allowances.

Tenure - Refers to whether the household owns or rents their private dwelling. The private dwelling may be situated on rented or leased land or be part of a condominium. A household is considered to own their dwelling if some member of the household owns the dwelling even if it is not fully paid for; for example if there is a mortgage or some other claim on it. A household is considered to rent their dwelling if no member of the household owns the dwelling. A household is considered to rent that dwelling even if the dwelling is provided without cash rent or at a reduced rent or if the dwelling is part of a cooperative.

Value (owner estimated) of private dwelling - Refers to the dollar amount expected by the owner if the asset were to be sold.

Appendix B:

Overview of First Nations Communities in the Cowichan Region

The CVRD is part of the traditional unceded territory of the Coast Salish Peoples. 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.

Cowichan Tribes

Cowichan Tribes is the largest First Nation in BC with a population of 5,027, 2,522 of whom live on reserve. Total Reserve area is currently 2,400 hectares (5,900 acres), made up of nine Reserves. Core Traditional Territory is approximately 375,000 hectares (900,000 acres). As was traditional Cowichan custom, individuals and families had claim over certain land that was passed down from generation to generation. This continues to this day, and is recognized with a "Certificate of Possession" (CP).

Cowichan Tribes is made up of seven traditional villages:

- Quamichan (Kwa'mutsun)
- Comiaken (Qw'umiyiqun)
- Koksilah (Xwulqw'selu)
- Somena (S'amuna')
- Clemclemluts (Lhumlhumuluts')
- Khenipsen (Xinupsum)
- Cowichan Bay (Tl'lulpalus)

Housing has been identified as a major issue for Cowichan Tribes. There are currently approximately 561 homes on Cowichan Tribes reserves, about 10% of which are vacant and condemned because of mold issues. 141 homes are Band owned, 45 are rent to own homes, 208 are privately owned non Elder homes and 167 are privately owned homes with Elder Resident. Cowichan Tribes' housing wait list is currently 613.

Most of the occupied housing stock is made up of single-family houses (90%), while the remaining are either duplexes or four-plexes (10%). Most of the homes are located in the communities of *Xwulqw'selu'* (Koksilah), *Kwa'mustun* (*Quamichan*), *S'amuna* (Somena) or in the areas between Boys Road, Thiek & Muluqw.

Resources Consulted

Cowichan Tribes Website

<https://www.cowichantribes.com>

Cowichan Tribes Draft Land Use Framework, 2014

http://www.cowichantribes.com/files/3314/2231/1050/Cowichan_Draft_Land_Use_Framework_14FEB2014_2.pdf

Cowichan Tribes Comprehensive Community Plan, 2014

Cowichan Tribes Housing Strategy, 2013 – ongoing

Cowichan Tribes Land Code

<http://www.cowichantribes.com/member-services/lands/quwutsun-tumuhw-cowichan-tribes-land-code/ctlandcode/>

D. Thorne, Personal Communications

Lake Cowichan First Nation

The Cowichan Lake First Nation Reserve is located adjacent to the northwest boundaries of the Village of Lake Cowichan. The Village is located at the head of the Cowichan River approximately 26km west of Duncan, BC. The Reserve is a 97 acre (39 ha) rectangular parcel with two road right-of-ways that cut through it and an abandoned rail right-of-way (which is now part of the Reserve).

Today Lake Cowichan First Nation has approximately 30 people residing on its reserve and many more wanting to come back home.

The 2013 Community Plan lays out objectives for renovation of existing housing and construction of eight new dwellings.

Resources Consulted

Lake Cowichan First Nation Website

www.lakecowichanfn.ca

Community Development Plan March 2013

<http://lakecowichanfn.ca/wp-content/uploads/2013/04/LCFN-Community-Plan-2013-FINAL.pdf>

Housing Policy

<http://lakecowichanfn.ca/housing-policy/>

Ditidaht First Nation

Ditidaht First Nation stretches inland from Cowichan Lake, down through Nitinat Lake, and to the coast between Bonilla Point and Pachena Point. The present Ditidaht Nation is an alliance of at least ten “local groups” each consisting of a group of people occupying a specific geographical area and centered around chiefs and their families.

Ditidaht First Nation has 17 Federal Indian Reserves totaling 725.3 hectares. In recent years, Ditidaht has purchased 3 parcels of Fee Simple land totaling 112.6 hectares at the head of Nitinaht Lake near Balaats’adt as they came on the market.

As of January 2017, there were 773 Ditidaht Members, 174 or 22.5% who live in Balaats’adt. Sixty-Eight Ditidahts live on other reserves, mostly due to marriages with other Nuu-chah-nulth First Nations. Approximately 308 members live off reserve.

Currently, Ditidaht First Nation’s housing is focused at Balaats’adt, which is the only location where DFN provides housing for community members. There are 64 houses currently in the village, comprised of:

- 23 CMHC-DFN Owned Rental Houses
- 9 DFN Rental Houses Mortgaged
- 10 DFN Owned Rental Trailers
- 3 Private Trailers
- 19 Private Houses
- 4 Derelict Houses

Ditidaht Community Plan Working Document explores housing policies related to innovation and looking at other areas for expansion.

Resources Consulted

Nitinaht First Nation Website

<https://www.nitinaht.com>

Ditidaht Community Plan Working Document, 2017

Lyackson First Nation

Lyackson Mustimuhw are a Central Coast Salish Hul'q'umi'num community of 200 members presently based in Chemainus, Vancouver Island. The Lyackson Homeland is Valdes Island.

Resources Consulted

Lyackson First Nation Website

<http://lyackson.bc.ca/about/lyackson-mustimuhw/>

Malahat First Nation

The 302-member Malahat Nation has two reserves of approximately 224 hectares near Mill Bay, Goldstream and the highland districts. As of June 2018, Malahat Nation identified a total registered population of 345 persons, and an on-reserve population of 159, 133 of which are registered members.

Malahat has 40 houses on-reserve, with an average of 4 people per dwelling. Eight of the existing homes are new, constructed from 2013 onwards. Another two homes are slated for construction by the end of 2018. Planning and road-building for an expansion of the existing subdivision is also underway. These are the initial steps taken to meet the housing needs of the growing community, and provide the opportunity for Malahat families living in urban areas to return home.

Approximately 55% of the current housing stock for Malahat is in need of minor repair or maintenance, and 25% are in need of major repair, according to the 2016 Census Data. Together, the projected population growth, waitlist requirements, and estimated repairs needed for existing homes will create an estimated shortfall of 55 new and/or significantly renovated homes within the next 10 years.

Malahat is preparing new construction of a 4-plex of two bedroom units at 104 Salmon Arrow. 1106 Jesken is expected to be ready to rent near the end of March, while 103 Salmon Arrow will be ready near the end of May.

Resources Consulted

Malahat First Nation Website

www.malahatnation.ca

Malahat Land Use Plan, 2018

<https://malahatnation.ca/wp-content/uploads/2019/01/Malahat-Nation-Land-Use-Plan-2018.pdf>

Penelakut Tribe

The Penelakut First Nation has four reserves among the islands of its traditional territory: Penelakut Island (formerly known as Kuper Island), Tsussie, Tent Island, and Galiano Island. Today, approximately 520 of the 938 members live on three of the four reserves. Penelakut Island is the largest of the reserves and is home to the majority of its members. Tsussie, a small reserve located south of Chemainus on the mainland Vancouver Island, is also home to a small number of members. At this time, Tent Island remains uninhabited and is a popular camp ground. The housing portfolio currently consists of 152 homes. Penelakut hopes to use the Fund to provide more housing options for its members.

Resources Consulted

https://www.fnmhf.ca/english/participating_fn/participating_fn_075.html

Stz'uminus First Nation

Of a total population of 1300 members, approximately half of Stz'uminus members make their home on Stz'uminus reserve lands, with the greatest concentration on IR #13. Also located on IR #13 is the community hub, comprised of a Community Centre/Gymnasium, Health and Elders Centre, Daycare and, when completed in the late summer of 2011, the Stz'uminus Secondary School. Stz'uminus has approximately 210 homes with an additional need of at least 40.

Resources Consulted

<http://www.stzuminus.com/members/>

Halalt First Nation

Halalt First Nation consists of two reserves, totalling about 166 hectares. Approximately half of the 211 registered citizens live on reserve. One half of the 41 homes in the small village are privately owned by members. The majority of homes have undergone renovations. Another three have been secured through an on-reserve private housing loan program, while 12 are managed by the Nation as rent to own and rentals, including a 4-plex unit. The Nation recently completed construction of a water and wastewater treatment plant that will allow service expansion in the community and beyond.

Resources Consulted

https://www.fnmhf.ca/english/participating_fn/participating_fn_070.html

Appendix C: Affordable and Attainable Housing Strategy Case Studies

Fernie’s Proposed Actions for Affordable Housing (2007) ¹²⁷

Fernie’s Proposed Affordable and Attainable Housing Strategy outlines a housing strategy to be coordinated by the City of Fernie, with the support of Fernie’s businesses and non-profit organizations. It presents five key roles for the City with specific actions related to policies, regulatory barriers, City resources and partnerships and collaboration. Key policy areas include:

- ✓ Removing regulatory barriers
- ✓ Key use of resources (land, revenues) and leveraging
- ✓ Partnerships and collaboration
- ✓ Advocacy and capacity building

City Roles and Proposed Actions

Roles	Identified Actions
Role 1 Clear, consistently applied policies express the City’s commitment to affordable / attainable housing.	<ul style="list-style-type: none"> • Policy for City’s intent to support people through the continuum of housing, from subsidized housing through to home ownership • Policy to acknowledge affordable / attainable housing is an essential component of community life • Approach the BC Government to designate Fernie and area as a “resort region • Develop a Tenant Assistance Policy for the redevelopment of a mobile home park.
Role 2 Using Resources - Removing Regulatory Barriers	<ul style="list-style-type: none"> • Consider strata conversion of rental buildings • Give priority consideration to establishing the Fernie Attainable Housing Program (FAHP).
Role 3 — Using City Resources	<ul style="list-style-type: none"> • Strategic use of City resources (land, revenues) can leverage an increased supply of affordable / attainable housing. • Entering into Partnerships — use existing and acquire new land for AH; • Consider the strategic sale/disposition of existing land holdings in newly developing neighbourhoods in order to leverage land purchases in other parts of the City.
Role 4 Collaboration	<ul style="list-style-type: none"> • Collaboration with the business and non-profit communities, and Provincial agencies, will lead to creative solutions to existing and emerging housing issues.
Role 5 Advocating and building capacity	<ul style="list-style-type: none"> • A commitment to ongoing leadership on housing Ongoing leadership involves advocacy and capacity building within the community.

¹²⁷ City Spaces (2007) *Proposed Affordable and Attainable Housing Strategy*. Prepared for the City of Fernie. Available at: <https://fernie.civicweb.net/document/6370>.

The City of Vernon’s Attainable Housing Strategy (2008) ¹²⁸

The City of Vernon’s Attainable Housing Strategy (2007) was initiated by the City's Affordable Housing Committee and the Partners' Housing Action Team to set out measures that the City of Vernon and the community can pursue in an effort to increase the supply of market housing units that are attainable to households at a range of incomes, particularly those at the lower and moderate levels. The principal focus of the Strategy is market housing. Key strategy areas include:

- Restructuring DCC’s
- Parking
- Expanded types of housing in residential zones
- Inclusionary zoning, density bonus
- Affordable housing committee

Recommended Strategies

Short Term	Restructure DCCs to encourage smaller, higher-density, multi-family units
	Review (reduce) parking requirements for targeted types of housing
	Increase/expand permitted types of housing in various residential zones
Long Term	
Consider Inclusionary Zoning	A feasibility study on inclusionary zoning to weigh the value of density against the levels of bonusing to capture interest of developers.
Examine Mixed-Use Developments and Revitalization Tax Program	As part of a future downtown planning review, examine how to better promote mixed-use developments (i.e., determine what is needed for them to occur)
Affordable Housing Committee	Appoint the Affordable Housing Committee to develop and undertake a program to regularly monitor the progress achieved under the Attainable Housing Strategy.

¹²⁸ Nelson-Welch Consulting (2007). City of Vernon Affordable Housing Committee: Attainable Housing Strategy. Available at <https://www.socialplanning.ca/pdf/housing/Attainable%20Housing%20Strategy%20-%20City%20of%20Vernon.pdf>

The Capital Regional District’s Affordable Housing Strategy (2018)

A 2012 report prepared by the Community Social Planning Council identified three main issues surrounding affordable housing in the CRD. The first was low vacancy rates with few houses available, second, was a growing demand for affordable housing as the population grew at a higher rate than supply, further increasing the price of housing. Complicating this was the issue of the condition of rental housing due to poor maintenance and the aging of units.¹²⁹

The CRD’s 2018 Regional Affordable Housing Strategy commits the CRD to target its direct services, programs and partnerships toward affordable rental housing initiatives in the region and, at the same time, continue to assist municipal, provincial and federal governments as well as private sector efforts to address affordability within the ownership and rental markets.

The CRD Affordable Housing Strategy is framed with five goals, each with specific objectives and corresponding strategies for each federal, provincial and local governments, plus non profit and private sectors. Key strategy areas include:

- Collaboration and partnerships
- Regulatory mechanisms
- Leveraging assets and resources
- Research and data
- Protect existing affordable housing
- Address homelessness
- Awareness and education

CRD Affordable Housing Strategy goals and objectives include:

Goals	Objectives
Build the right supply of housing across the spectrum	<ul style="list-style-type: none"> • Take a whole government approach to increasing affordable housing to meet the identified housing targets. • Establish housing development targets and enable partners to utilize housing development approaches of federal, pro achieve denser development and improved housing affordability within regional urban containment areas. • Enable regulatory, legislative and policy frameworks that supports development that meets the identified rental targets. • Partner with the non-profit and for profit housing sector to increase housing development within identified housing targets. • Provide an evidence based approach to facilitate effective legislative frameworks that achieve improved housing affordability.
Goal #2: Sustain a shared regional response to existing and emerging housing demand	<ul style="list-style-type: none"> • Establish local housing action plans and strategies to support denser housing developments that meet identified housing targets. • Leverage regional housing assets, knowledge and resources to meet the identified housing targets through a whole government approach. • Partner in research and data gathering to identify local housing needs and monitor and evaluate region on meeting the identified housing targets.

¹²⁹ Community Social Planning Council (2012). Affordable Housing for BC’s Capital Region: Tools for the Future. Available at https://www.communitycouncil.ca/sites/default/files/CSPC_Report_Tools_for_the_Future_FINAL_NOV15.pdf

<p>Goal #3: Protect and maintain existing non-market and market rental housing stock</p>	<ul style="list-style-type: none"> • Preserve and protect the existing social, co-op and affordable rental housing stock. • Implement regulations and incentive programs that preserve and protect existing rental housing. • Strengthen legislation to protect existing tenants.
<p>Goal #4: Develop and operationalize a regionally coordinated housing and homelessness response</p>	<ul style="list-style-type: none"> • Implement a seamless regional housing and homelessness response system. • Reduce pathways into homelessness. • Reduce the number of people experiencing homelessness. • Reduce the proportion of Indigenous people experiencing homelessness. • Meet rental housing targets for households living in low income.
<p>Goal #5: Create community understanding and support for affordable housing developments</p>	<ul style="list-style-type: none"> • Increase educational and information sharing opportunities at the neighbourhood and local government level to increase community awareness.

City of Langford Affordable Housing Strategy and Program

The City of Langford¹³⁰ created an Affordable Housing Policy in 2004, the main thrust of which was an “inclusionary zoning” requirement that one in every 10 new housing units would have to be affordable.

Key focus is on market housing using policy tools including:

- Inclusionary zoning
- Density bonusing
- Requirement for 1 in 15 units to be affordable or \$1,000 contribution
- Developers contribute land and building costs
- Streamlined development approvals
- Waiving of real estate fees
- Code ready new builds

Developers contribute land and building costs for one tenth of the units, which are then priced at about 60 per cent of market value. The City provides free administrative support, such as processing applications and designs, with density bonusing and streamlined development approvals as incentives. Local realtors provide real estate services free of charge for these units, while credit unions, mortgage brokers and insurers (including CMHC) streamline mortgage pre-approvals.

This Program currently includes 40 single-family dwellings and 8 multi-family condo units. These existing homes come up for resale periodically and the City maintains a waitlist of qualified buyers that wish to have the opportunity to purchase one of these homes. Local realtors provide services free of charge for the buyers and sellers, while credit unions, mortgage brokers and insurers (including CMHC) streamline mortgage pre-approvals for new buyers.

¹³⁰ City of Langford (nd) Affordable Housing Program. Available at: <http://www.langford.ca/EN/meta/city-hall/affordable-housing-program.html>

In 2007, the City of Langford put into force the Affordable Housing Parks and Amenity Contribution (AHPAC) Policy, which expanded on the original policy in several ways. AHPAC promotes and supports housing affordability, while ensuring that affordable housing initiatives work co-operatively with the municipality’s Smart Growth and sustainability goals. It requires new developments to be Code-ready for secondary suites, it also created visitability requirements, such as wide doorways and level entrances, to accommodate people with disabilities. For every new dwelling, the AHPAC also requires a \$500 contribution to the City’s Affordable Housing Reserve Fund, which is used to fund a fund a rent subsidy program and the construction of new subsidized units.

Council Policy was modified in 2012 to allow a choice between providing a \$1,000 contribution for every single family equivalent dwelling unit created by rezoning to the City’s Affordable Housing Reserve Fund or constructing one new affordable home for every fifteen single-family lots subdivided. Council uses the contributions to the Affordable Housing Reserve Fund strategically to provide grants to new non-profit housing projects within the City. Council provides support to provide these grants and waive other financial charges such as application fees and development cost charges.

City of Nanaimo

The City of Nanaimo is currently undertaking the development of an Affordable Housing Strategy. The City’s Background Paper¹³¹ puts forward recommended policy options that include:

- Incentives for affordable housing
- Parking requirements
- Density
- Infill
- Coach houses
- Secondary suites in duplexes and townhouses, stacked townhouses, more bedrooms
- Land acquisition
- Non market housing
- Amenity contributions

Nanaimo recommended policy options include:

Rental housing	<p>DEVELOP A SECURED MARKET RENTAL HOUSING POLICY Policy to include a package of incentives for developers of rental housing (which is secured by a housing agreement that is registered on title).</p> <p>FACILITATE INCREASED RENTAL HOUSING IN LOWER DENSITY AREAS Increase the number of dwelling units permitted on a single detached lot in selected areas.</p> <p>LOWER THE PARKING REQUIREMENTS FOR NON-MARKET RENTAL HOUSING</p> <p>CONSIDER ADDING POLICY FOR REGULATING SHORT-TERM RENTALS</p>
SINGLE DETACHED NEIGHBOURHOODS	<p>SUPPORT INFILL AND INTENSIFICATION OF PROPERTIES IN SINGLE DETACHED NEIGHBOURHOODS Allow up to three units to be built on an existing standard size lots or higher densities for assemblies of 2 or 3 lots</p> <p>FACILITATE THE DEVELOPMENT OF COACH HOUSES AND OTHER INFILL HOUSING ON SINGLE DETACHED LOTS</p> <p>INCENTIVIZE THE DEVELOPMENT OF SMALLER HOUSES</p> <p>UNDERTAKE RESEARCH REGARDING THE IMPLEMENTATION OF TINY HOMES</p>

¹³¹ City of Nanaimo Affordable Housing Strategy Discussion Paper <https://www.nanaimo.ca/your-government/projects/projects-detail/affordable-housing-strategy>

	PROMOTE INNOVATIVE SOLUTIONS TO INTENSIFICATION THAT MAINTAIN NEIGHBOURHOOD CHARACTER AND SCALE Consider preparing a guide of innovative housing
MULTI-UNIT HOUSING	ALLOW SUITES IN DUPLEXES AND TOWNHOUSES PROMOTE THE DEVELOPMENT OF FEE SIMPLE TOWNHOUSES SUPPORT THE DEVELOPMENT OF STACKED TOWNHOUSES DEVELOP A POLICY ON FAMILY FRIENDLY HOUSING Create a specific policy that encourages the development of apartment condominiums and secured market rental housing with three or more bedrooms, and encourage the development of a percentage of units that are two or more bedrooms INTRODUCE REDUCED PARKING REQUIREMENTS FOR MULTI-UNIT RESIDENTIAL DEVELOPMENT IN CLOSE PROXIMITY TO FREQUENT TRANSIT SERVICE
LOW INCOME & SPECIAL NEEDS HOUSING	CONTINUE TO ACQUIRE LAND THAT MAY BE SUITABLE FOR AFFORDABLE HOUSING CONTINUE TO SUPPORT THE DEVELOPMENT OF NON-MARKET HOUSING Formalize the City's approach to non-market housing development by introducing a policy or guide that outlines the areas of practice in place REVISIT AND ENHANCE COMMUNITY AMENITY CONTRIBUTION POLICY The City can review the possibly of applying the municipal and regional district tax (MRDT) as per the new provincial budget to low income and special needs housing. INTRODUCE AN ADAPTABLE HOUSING POLICY Develop a policy that requires a minimum percentage of units in a new development

Appendix D: Cowichan Region Official Community Plans Summary

The following summaries were prepared based on current OCP's in each of the areas noted at the time of this study. It should be noted that some areas have been working on various initiatives and OCP updates.

Town of Ladysmith

The Town of Ladysmith OCP¹³² contains a number of policies geared to promoting affordable housing through fostering a variety of housing types and densities. Policies permit density bonusing, and also encourage mixed-use commercial with residential uses downtown. Additionally, there will be an increase in housing for the ageing population as the need is projected to rise. The OCP allows for Secondary suites and homebased business uses when located within a single family dwelling. In addition to this, added protections for manufactured home park residence (MPHR), via the Tenancy Assistance Policy, will give greater compensation to renters and added notice to vacate.¹³³ The Town of Ladysmith has a growth management plan that is set to accommodate new housing units for their future growth predictions for 8,500 more people with a target density of 70/30 (single family/multi-family houses).

Town of Lake Cowichan

The Town of Lake Cowichan OCP¹³⁴ includes a policy to allow mixed use residential on top of commercial use, waiving of parking requirements, tax incentives for revitalisation of the Downtown area, and density bonusing to developers for building affordable housing, seniors housing, special needs housing or other public benefit. In some areas, infill and redevelopment is encouraged as well as a revision of the Subdivision Bylaw to allow clustered development and smaller lot sizes. The Town of Lake Cowichan has set a goal of 20% of newly built housing to be affordable.

Municipality of North Cowichan

The Municipality of North Cowichan's OCP¹³⁵ supports affordable housing through promoting the creation of multiple housing types including secondary suites, infill housing, multi-family housing in commercial areas, and multi-unit housing.

The OCP contains provisions for replacement of rental units to prevent a net loss, requirement of 10% affordable housing requirement for new proposed developments units. The Municipality will assist in programs to augment the number of non-market affordable housing units through partnership with other agencies, by waiving development cost charges and building permit fees, and through coordination at the regional level. The Municipality has protections in place to prevent MPHR renters from being evicted due to redevelopment, by requiring more notice and compensation than provincial legislation requires. Finally, the urban containment boundary currently has a 5-10 year supply of zoned serviceable land that supports residential uses and infill density.

¹³² [Town of Ladysmith \(2016\). Schedule A Town of Ladysmith Community Plan. Available at www.ladysmith.ca/docs/bylaws/schedule-a---ocp-text-consolidated.pdf?sfvrsn=18](http://www.ladysmith.ca/docs/bylaws/schedule-a---ocp-text-consolidated.pdf?sfvrsn=18)

¹³³ CitySpaces Consulting Ltd. (2014). CVRD Regional Affordable Housing Needs Assessment. Available at https://www.cvr.bc.ca/DocumentCenter/View/64703/CVRD_Housing_Assessment_public

¹³⁴ [Town of Lake Cowichan \(2011\). Town of Lake Cowichan Official Community Plan. Available at http://www.town.lakecowichan.bc.ca/dl/910-2011-Official-Community-Plan.pdf](http://www.town.lakecowichan.bc.ca/dl/910-2011-Official-Community-Plan.pdf)

¹³⁵ [The Corporation of the District of North Cowichan \(2011\). Official Community Plan. Available at https://duncan.civicweb.net/filepro/document/37474/Official%20Community%20Plan%20\(OCP\)%20Bylaw%20No.%202030%20-%20Consolidated%20to%20August%2017,%202015.pdf](https://duncan.civicweb.net/filepro/document/37474/Official%20Community%20Plan%20(OCP)%20Bylaw%20No.%202030%20-%20Consolidated%20to%20August%2017,%202015.pdf)

City of Duncan

The City of Duncan OCP¹³⁶ notes “residents in the Community Survey identified housing affordability as the second most important priority for the community and homelessness as an emerging social issue to focus on” and supports initiatives which help provide affordable and special needs housing in the community, including:

- Provision for housing mixed with commercial development to create lower-cost apartments
- Recognition of secondary suites/ accessory dwelling units
- Consideration of future small-house/ small-lot developments through amendment to the Zoning Bylaw
- Provision of new multi-family housing
- Support for innovative/ alternative housing types (e.g. life-lease, sweat equity, shell housing, co-housing, cooperative housing, limited equity, rent-to-own, and mixed market and non-market projects)
- Density bonusing for multi-family developments to create social and affordable housing and amenities through amendments to the Zoning Bylaw
- Relaxation of parking requirements or other development variances
- Reduction or waiving of DCCs for more affordable housing projects
- Removing development barriers and provide flexibility and incentives to encourage the creation of affordable and special needs housing (e.g. streamlining and fast-tracking the development approval process, alternative development standards, waiving or reducing development and building permit fees).
- Supporting the provision of emergency shelters and support services for the homeless in the region.
- Working with community groups and developers to develop community responses to housing affordability and homelessness (e.g. task forces, forums, workshops).
- Working with not-for-profit and development sectors to promote the re-development of older, inefficient non-profit housing projects and/or underutilized institutional and other lands.

Electoral Areas A, B & C - Shawnigan Cowichan OCP - Electoral Areas A (Mill Bay/Malahat), B (Shawnigan Lake), and C (Cobble Hill)

The South Cowichan Official Community Plan¹³⁷ sets out an aim to provide diverse housing for young people, families and seniors, to improve housing affordability, and provide a diverse range of housing types, to accommodate a diverse population; and recognizes affordable housing as important to social sustainability.

Policy 8.7: The Regional Board will assist in the provision of affordable housing, by:

- a. Encouraging subsidized, cooperative, or non-market affordable housing units, as a community amenity contribution for rezoning applications;
- b. Designating parcels for multiple family housing within village containment boundaries, and considering the provision of density bonus zones that would providing addition dwelling units for developments that include affordable housing;
- c. Providing an institutional zone within the implementing Zoning Bylaw for the provision of non-market affordable housing;
- d. Encouraging the provision of innovative tenure forms, and housing types;
- e. Allowing secondary suites and accessory dwelling units, including micro-suites, in specified areas, subject to the community water and community sewer services necessary to protect the natural environment;

¹³⁶ [City of Duncan \(2007\). Official Community Plan Bylaw No. 2030, 2007. Available at: https://duncan.civicweb.net/filepro/documents/37448?preview=37474](https://duncan.civicweb.net/filepro/documents/37448?preview=37474)

¹³⁷ [CVRD \(2012\). South Cowichan Official Community Plan No. 3510. Available at https://www.cvrld.bc.ca/DocumentCenter/View/7621/3510-SouthCowichan-OCP](https://www.cvrld.bc.ca/DocumentCenter/View/7621/3510-SouthCowichan-OCP)

- f. Allowing residential units above commercial enterprises, within village containment boundaries, subject to the community water and community sewer services necessary to protect the natural environment;
- g. Designating land for affordable and seniors housing within specified areas;
- h. Creating an affordable housing reserve fund, and utilizing a variety of means such as community amenity contributions, land sales, grants, and donations to help provide affordable housing;
- i. Establishing a land bank through community amenity contributions, donations, long term lease, or free market purchase, to be leased or sold to builders, non-profit housing societies, developers and others to achieve projects that include affordable housing;
- j. Collaborating with senior governments, community groups, non-profit agencies and the private sector to plan for and/or provide affordable housing, and work with them to secure funding for affordable housing;
- k. Striving to prevent further loss of current affordable housing stock, including for manufactured home parks and rental housing;
- l. Considering incentive-based ways to lower the costs of housing, such as waiving development application fees for subsidized, cooperative, or non-market affordable housing;
- m. Considering means such as housing agreements and phased development agreements to ensure the long-term provision of affordable housing;
- n. Creating an inventory of CVRD owned land that may be suited for affordable housing;
- o. Advocating for changes to the tax structure to facilitate affordable housing.
- p. Participating in the Regional Affordable Housing Directorate or establishing a CVRD advisory group to monitor affordable housing needs in the Cowichan Region access governmental and non-governmental grants to fund affordable housing, manage a regional housing reserve fund, and/or manage an affordable housing land bank.

Electoral Area D – Cowichan Bay

Electoral Area D OCP recognizes rising housing costs and population growth, including seniors, and included provisions to provide more affordable housing options, a range of land use designations to accommodate secondary suites, secondary detached dwellings and accessory dwellings. Furthermore, the ageing population is projected to nearly double by 2036 to 27% of the total population. This will create a high need for affordable housing with supports for seniors. It is estimated that by 2036, Cowichan Bay will need 450 additional dwelling units. To address this issue, Cowichan Bay identified a plan to slowly infill previously developed areas instead of developing rural areas.

Electoral Area E – Cowichan Station/Sahtlam/Glenora

Electoral area E has created policies that allow for an increase in affordable housing stock and incentives for more affordable housing to be built. This will be done by allowing manufactured homes on individual parceled land, secondary suites, rezoning to higher densities, density bonus incentives and mixed-use commercial below residential use. Also, policy 7.11.3 gives priority to housing that has affordable housing potential and compatibility with the comprehensive development design policies (policy 9.1.x-9.3.x).¹³⁸

¹³⁸ CVRD (n.d.). Official Community Plan No. 1490. Available at <https://www.cvrld.bc.ca/DocumentCenter/View/556/Area-E-Bylaw-1490>

Electoral Area F - Cowichan West (Cowichan Lake South/Skutz Falls)

Cowichan West has introduced density bonusing to encourage the creation of affordable housing, and special needs housing, to protect the environment or to create public amenities. Manufactured Home Parks are an affordable housing option and have sufficient supply in this area. Further creation of Manufactured Home Parks will started upon a favorable public review process. Also, secondary suites and small suites may be allowed according to the zoning bylaw. Additionally, Cowichan West supports the implementation of housing to accommodate mobility challenged and other disabled persons. Finally, Cowichan West supports people who wish to age-in-place by improving the quality of life for all residents but specifically targeted towards seniors.¹³⁹

Electoral Area G – Saltair/Gulf Islands

Electoral Area G OCP allows for secondary suites in accordance with regulations (must be on land that has one single family dwelling and at least 0.4ha of land). The OCP limits the number of Manufactured Home Parks to one existing, not allowing additional parks. It is their goal to maintain the current rural life style and limit the building of more housing units.¹⁴⁰

North Oyster – Diamond

North Oyster – Diamond OCP allows single and double wide manufactured homes on individual parcels of land if they meet the standards of the National Building Code. Additionally, two dwellings may be allowed if the parcel of land is greater than or equal to 2 ha. Where allowed by the zoning bylaw, small accessory suites can built. Rezoning land to Mobile Home Parks outside of the planned areas is not permitted. Any development in Manufactured Home Parks must meet the regulations of the Regional District Mobile Home Park Bylaw. The maximum density for Manufactured Home Parks is 15 units per hectare.¹⁴¹

Youbou/Meade Creek

Youbou/Meade Creek OCP includes policies relating to secondary suites, density bonus and manufactured home parks. Secondary or small suites are allowed subject to the zoning bylaw. Density bonusing may be awarded to promote affordable housing and other developments that benefit the public or the environment. Additional manufactured home parks have been restricted and will require a favorable public process. Furthermore, the density of established manufactured home parks has been restricted to 15 homes per 2 hectare and manufactured homes that meet the National Building Code standards are permitted on individual parcels, only where permissible by the regulatory bylaws.¹⁴²

¹³⁹ [CVRD \(2012\) Official Community Plan No. 1945. Available at https://www.cvrld.bc.ca/DocumentCenter/View/561/Area-F-OCP-Bylaw-](https://www.cvrld.bc.ca/DocumentCenter/View/561/Area-F-OCP-Bylaw-)

¹⁴⁰ [CVRD \(2005\) Official Community Plan No. 2500. Available at https://www.cvrld.bc.ca/DocumentCenter/View/567/Area-G-Bylaw-Section-1](https://www.cvrld.bc.ca/DocumentCenter/View/567/Area-G-Bylaw-Section-1)

¹⁴¹ [CVRD \(1993\) North Oyster-Diamond Official Community Plan. Available at https://www.cvrld.bc.ca/DocumentCenter/View/569/Area-H-OCP-Bylaw-1497](https://www.cvrld.bc.ca/DocumentCenter/View/569/Area-H-OCP-Bylaw-1497)

¹⁴² [CVRD \(2005\) Official Community Plan No. 2650. Available at https://www.cvrld.bc.ca/DocumentCenter/View/571/Area-I-Bylaw-](https://www.cvrld.bc.ca/DocumentCenter/View/571/Area-I-Bylaw-)

Appendix E:

2010 Cowichan Regional Affordable Housing Strategy ¹⁴³

Eight Strategic Directions

Strategy One: Adopt policies that promote affordable housing throughout the Region.

To ensure that housing is available to everyone in the Cowichan Region, a focused effort will be required from all government jurisdictions. Affordable housing policies should:

- a. Adopt a consistent region-wide definition of affordable housing.
- b. Require all new developments to set aside a portion of affordable housing.
- c. Adopt best affordable housing practices from other regions and local governments (See Appendix A for a listing of zoning and subdivision bylaws.)
- d. Be consistent across all jurisdictions with regard to different density areas and settlement patterns.
- e. Reflect community priorities in the Official Community Plan (OCP) process and other public consultations.
- f. Address the needs of all types of households and income brackets.
- g. Preserve the existing stock of affordable housing (see Strategy 5 below).

Strategy Two: Build partnerships with local government, community groups, non-profit organizations and local businesses to create affordable housing.

- a. Creating affordable housing is often a complex undertaking. Success comes from collaborative efforts with local government, non-profit organizations, and businesses. It also comes from collaborative efforts with organizations that have had success working with senior levels of government to access funding for non-market housing.
- b. Facilitate partnerships with developers, community groups and non-profit organizations to create both market and non-market housing for special needs groups - single parent families, seniors, and people with disabilities and mental health issues.
- c. Consider creating land trusts for affordable housing (See Appendix B).
- d. Take part in the Regional Affordable Housing Directorate or establish an advisory group. This group would monitor affordable housing needs in the Cowichan Region (see appendix B).

Strategy Three: Build support for affordable housing by raising community awareness.

The 'not in my backyard' sentiment blocks affordable housing initiatives. Working together with local communities fosters understanding and greater involvement.

- a. Host workshops to provide information about local housing needs. This includes information about housing policies and funding opportunities for developers, community groups, and non-profit organizations.
- b. Promote housing support programs that assist people with low to moderate income levels.
- c. Encourage small lot in-fills.
- d. Publicly celebrate successful affordable housing partnerships and initiatives.
- e. Continue to encourage communities and neighbourhoods to take part in the Official Community Plan (OCP) process.

Strategy Four: Ensure that affordable housing needs are met through the four pillars of sustainability: social equity, economic health, cultural vitality, and environmental responsibility.

Community building calls for a 'whole systems' perspective. This ensures that affordable housing will meet current needs without compromising future generations.

- a. Consider adopting the Community Safety Lens to promote inclusion and accessibility for all community members (multi-income and multi-generational).
- b. Research and create an environmental check-list for housing development in the region. The checklist would include things like efficient use of energy and water, preservation of sensitive ecosystems,

¹⁴³ Social Planning Cowichan (2010) *Cowichan Region Affordable Housing Strategy*. Duncan: Author.

and preservation of agricultural lands.

c. Develop affordable housing that is integrated within communities. Transportation, services, and recreation should be considered.

d. Focus on building culturally vibrant, inclusive communities for all people living in the Cowichan Region.

Strategy Five: Prevent the loss of existing affordable housing stock.

Current rental and affordable housing stock is aging and in need of repair and maintenance. Related policies should consider:

a. Restricting the conversion of affordable rental housing to other uses or strata title.

b. Existing tenants' need for affordable housing when re-zoning manufactured home parks.

c. Legitimizing illegal secondary suites.

d. Assisting homeowners and landlords to obtain senior level government funding for renovations and repairs to extend the life of affordable housing, promote energy efficiency, and 'aging in place.'

e. Creating options for property owners to add accessory housing such as coach houses on larger urban lots.

Strategy Six: Advocate to the federal and provincial governments for affordable housing on behalf of the Cowichan Region.

a. Advocate and lobby senior levels of government to do more to create affordable housing. This could be done by partnering with other regions and local governments to advocate for programs that provide financial support.

b. Share information about government funding with other groups. Support local applications for funding to create affordable housing.

c. Apply for funding from the provincial and federal governments for regional and local housing needs.

d. Advocate for changes to the tax structure to facilitate affordable housing.

Strategy Seven: Continue to monitor the affordable housing funding practices of other regional governments.

Extend the idea of partnerships to include multiple methods of funding beyond federal and provincial grants.

a. Consider incentive-based ways to lower the costs of housing, such as waiving development fees.

b. Investigate creating an Affordable Housing Trust Fund.

c. Support agencies and developers to access financial support for affordable housing.

Strategy Eight: Work closely with the Cowichan Region First Nations governments to ensure that affordable housing needs for aboriginal peoples are met both on and off the reserve.

Aboriginal people comprise over 13 percent of the population of the Cowichan Region. They are disproportionately represented within the population who require affordable housing.

Appendix F: Attainable Housing Survey



Cowichan Attainable Housing Strategy Survey

Page 1 - Housing Needs

1. **Is affordable housing a concern for you?**

- Yes No

2. **What are your top 3 housing issues that are a concern for you and your family?**

- Availability of rentals
- Costs of renting an apartment and leased out stratas/condos
- Costs of buying a home
- Housing conditions
- Lack of housing options
- Housing size
- Location of my housing
- Homelessness
- I have no concerns
- If other, please specify

3. **In your opinion, what are the top 3 issues in your community?**

- Availability of rentals
- Costs of renting an apartment and leased out stratas/condos
- Costs of renting a home
- Costs of buying a home
- Housing conditions
- Lack of housing options
- Homelessness
- I have no concerns
- I do not know what the issues of my community are
- If other, please specify

Page 2 - Housing Needs

4. **In your opinion, what are the top 3 groups of people that have the most challenges finding affordable housing in your community?**

- Students
- Young families
- Families
- Single households
- Seniors
- People with disabilities
- People living with mental health issues
- Other

5. Which of the following housing types would you support being built in your immediate neighbourhood?

	Will definitely support	Likely to support	Unlikely to support	Extremely unlikely to support
Single detached homes	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Townhomes	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Basement suites	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Smaller homes on smaller lots	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Coach houses	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Assisted living facilities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Seniors housing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Student housing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Apartments	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Emergency housing/shelters	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Group homes	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Tiny homes	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mobile homes	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Duplex/triplex/fourplex	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Supportive housing for vulnerable residents	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Affordable rental apartments and leased out stratas/condos	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Affordable rental homes	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Page 3 - Current Housing Situation

6. How long have you lived in your current home?

- Under 1 year
- Over 1 year - 5 years
- Over 5 years - 10 years
- Over 10 years - 15 years
- Over 15 years - 20 years
- Over 20 years

7. **What type of housing do you currently reside in?**

- Bachelor suite
 - One bedroom apartment
 - Two bedroom apartment
 - Three bedroom apartment
 - Four or more bedroom apartment
 - Single family detached house
 - Town home
 - Secondary detached dwelling
 - Prefer not to say
 - If other, please specify
-

8. **What are the conditions of your current accommodations?**

- Poor conditions
 - Moderate conditions
 - Good Conditions
 - Excellent conditions
 - Prefer not to say
-

9. **What are you paying per month for housing?**

- Under \$499
- \$500-\$999
- \$1,000-\$1,499
- \$1,500-\$1,999
- \$2,000-\$2,499
- Over \$3,000
- Prefer not to say

Page 4 - Business Owners and Operators

* 10. **Do you own or operate a business in the Cowichan Region?**

Yes No

Page 5 - Business Owners and Operators

11. **Do you have trouble recruiting new employees due to lack of affordable housing in the region?**

Yes No

12. **Do you have trouble retaining employees due to lack of housing?**

Yes No

Page 6 - Potential Business Owners and Operators

* 13. **Are you considering opening a business in the Cowichan Region?**

Yes No

Page 7 - Potential Business Owners and Operators

14. **Would lack of housing be a deterrent for you if you were considering opening a business in the Cowichan Region?**

Yes No

* 15. **Which community do you live in?**

- Town of Ladysmith
 - Town of Lake Cowichan
 - Municipality of North Cowichan
 - City of Duncan
 - Electoral Area A Mill Bay/Malahat
 - Electoral Area B Shawnigan Lake
 - Electoral Area C Cobble Hill
 - Electoral Area D – Cowichan Bay
 - Electoral Area E – Cowichan Station/Sahtlam/Glenora
 - Electoral Area F - Cowichan West (Cowichan Lake South/Skutz Falls)
 - Electoral Area G – Saltair/Gulf Islands
 - Electoral Area H – North Oyster – Diamond
 - Electoral Area I – Youbou/Meade Creek
 - I do not know
-

* 16. **Age**

- Under 18
 - 18-24
 - 25-34
 - 35-44
 - 45-54
 - 55-65
 - Over 65
 - Prefer not to say
-

* 17. **Gender**

- Male
 - Female
 - Other
 - Prefer not to say
-

* 19. **Do you:**

- Rent
 - Own
 - Other (e.g. live with family)
-

* 20. **Income level**

- Under \$19,999
 - \$20,000-\$39,999
 - \$40,000-\$59,999
 - \$60,000-\$79,999
 - \$80,000-\$99,999
 - \$100,000-\$119,999
 - \$120,000-\$139,999
 - \$140,000-\$159,999
 - Over \$160,000
 - Prefer not to say
-

21. **What is the main source of household income?**

- Employed
- Unemployed but not on social assistance
- Retired
- On social assistance
- If other, please specify

* 22. **Percentage of income spent on housing costs?**

- Under 30%
- Between 30% and 39%
- Between 40% and 49%
- Between 50% and 74%
- Over 75%

23. **What type of housing will you need in the future?**

- Single family
- Townhouse
- Apartment
- Supported living
- If other, please specify

24. Do you have any other comments?

Appendix G: Community Plan to Address Homelessness

Summary of Needs and Recommendations

Nuts'a' maat shqwaluwun/

Working with One Heart & Mind: A plan to address and prevent homelessness in the Cowichan Region

April 2018

Duncan Community Advisory Board

Summary of Recommendations

Structure

The report confirmed the need for a regional perspective on housing and support, and a coordinating body to oversee an overall homelessness/housing strategy, resource development/advocacy, public education, achieve system coordination, and oversee the implementation of The Plan to address homelessness.

- The Coalition was created in fall of 2017 with a mission: To connect, coordinate, collaborate, and communicate around issues of homelessness and affordable housing needs in the Cowichan Valley Regional District, and to promote, support and facilitate the development of affordable housing.
- To foster and support policy to promote the development of affordable housing.

It has formalized its structure with four inter-related streams of work using a Collective Impact approach: Homelessness Prevention and Response, Affordable Housing, Communications and Funding.

System Coordination: There is a need for a coordinated housing access/advocacy centre, overall system coordination for housing and support, with a strategy that emphasizes “no wrong door”

Resource Development: Cowichan has historically responded to funding opportunities on an individual organizational basis. There is a need for coordinated resource development to ensure Cowichan’s “fair share”, involving:

- responding to emerging opportunities through joint funding proposals
- Obtaining seed-funding to establish infrastructure and staff capacity

Advocacy & Public Education: There is a need to speak with one voice, lobby for systemic changes and to get community on side for resource and housing development

Expand Affordable Housing Supply

- Augment local government role to spearhead resource development through NHS and provincial initiatives
- Create spaces to address core housing need supply gap of 385
- Create spaces to address “missing middle” gap by 365
- Move forward on repairs for social and private housing
- Develop oversight structure for housing quality

Chronic Episodic Homelessness

To address chronic, episodic homelessness there are needs for:

- 115 housing subsidies (various potential sources: VIHA, province, National Housing Strategy fund, municipality)
- 100 “regular housing” units (scatter-site Housing First)
- 15 group- based Housing First units
- extreme- weather shelter strategy
- housing specialist position
- outreach (after- hours) and mobile support
- access to shelter for youth, women, people with unmanaged mental illness and/or addictions
- flow through (people stuck in shelter or transitional housing)
- age, gender and cultural lens

Vulnerable Groups

Youth

- 25 absolutely homeless (17-25)
- 60 homeless or precariously housed (13- 25)
- up to 150 “at risk”
- There are needs to address:
 - supply of supported and regular community housing; develop youth housing continuum (host home, supported housing)
 - finalize Housing First for Youth support model (key issues: parenting support, life skills, supported employment)
- youth (Indigenous & non-Indigenous) who are disengaged from foster care system
- young Indigenous families moving off reserve and precariously housed
- addictions/mental health support
- barriers to shelter for youth and youth “safe space”
 - vulnerability to unstable/exploitive housing situations
 - develop youth safe space/wellness centre

Indigenous People

- waitlist of 500 families for on reserve housing (2000 individuals)
- 40% of homeless population off reserve
- Needs include:
 - Address on- reserve supply gap through innovative options such as Tiny Homes, portable/modular housing, legal camping area, apartment tower, and supported housing for people with mental health issues
 - create Indigenous Housing Resource Centre (for off and on- reserve housing navigation, rental and home-ownership)
 - augment off- reserve landlord and tenant mutual education by expanding Rent Smart
 - move forward on Housing First pilot (see above) on reserve housing supply and infrastructure challenges
 - innovative housing options on-Reserve, including Tiny Homes, portable housing, legal camping, etc.
 - young families moving off reserve most vulnerable (see above)
 - off reserve barriers to access, including cultural stereotyping
 - exploitation by landlords offering substandard housing
 - social housing policies conducive to Indigenous family structure
 - mutual education for prospective tenants and landlords re tenancy norms
 - housing development should be done respecting principles of Indigenous ownership/control
 - need for Indigenous specific housing advocacy, referral, navigation strategy/resource

Low-Income Families

- those led by single parent women particularly vulnerable senior households core need housing supply gap of 385 units
- low supply of family-oriented rentals (more than 2 bedrooms)
- need for support (mental health, parenting, family violence, economic inclusion)
- secure/provide up to 3000 permanent, portable rent/utilities supplements
- expand/augment utilities subsidies
- expand family- appropriate affordable rent options (over 2 bedrooms)
maintain and expand supply of affordable housing (see below)