



CVRD REGIONAL

# AFFORDABLE HOUSING

NEEDS ASSESSMENT | September 2014

Prepared by CitySpaces Consulting Ltd.





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# EXECUTIVE SUMMARY

The Cowichan Valley Regional District (CVRD) engaged CitySpaces Consulting to prepare a *Regional Affordable Housing Needs Assessment* in 2014. This study was generously supported by the Real Estate Foundation of British Columbia (REFBC), and the Canada Mortgage and Housing Corporation (CMHC). The findings from this report will inform future regional planning processes, including the anticipated *Regional Sustainability Strategy (RSS)*. By identifying housing needs, the CVRD can move towards an informed dialogue with residents, and establish policies that can shape future land use planning and development patterns.

## Context

Although often viewed as an affordable place to live compared to neighbouring regions (including Greater Victoria to the south and Nanaimo region the north), the CVRD is experiencing a localized housing challenge that disproportionately affects the most vulnerable and marginalized residents in the Valley.

Challenges include:

- Students, youth, low-income families and individuals, and those on fixed incomes have the least choice in the housing market throughout the region.
- There is a demonstrated need for permanent affordable housing for homeless individuals in Duncan.
- In urban areas, older rental housing stock is in need of maintenance and major upgrades, while a high proportion of owned homes in rural areas are also in need of repair.
- There are likely low-income homeowners in rural areas who were once able to afford their homes during prosperous times, who are now challenged to pay their mortgages and related housing costs, as well as manage other living costs, such as transportation, groceries, and childcare.
- *Homeowners* in core housing need are likely to be more significantly represented in rural areas, while *renters* in core housing need are more likely to be represented in urban communities.
- Seniors living in rural areas are challenged to find ways to age-in-place.

## Housing Needs

The region, as a whole, is characterized by the following housing needs:

- Housing for youth, students and young adults, including student dorms, affordable studios and one-bedroom units, as well as a youth safe house.
- Housing for low-income families, including affordable family-friendly rental housing, and low-end 3+ bedroom market rental units in good condition.
- Housing for seniors, including accessible and adaptable housing, senior-friendly rental housing in the private market, and housing suitable for senior women living independently.
- Housing for vulnerable groups, including accessible housing for those with developmental or physical disabilities, inclusive housing for those at-risk in the LGBT2Q community, and low-barrier housing for people with mental health issues.
- Permanent and affordable housing for the homeless that includes support systems.
- Improvements to the conditions of private market rental housing in need of major repair.
- Housing for low-income homeowners living in rural communities, including maintenance programs for rural homeowners living in inadequate conditions, and affordable manufactured or modular housing.
- Culturally-appropriate housing for First Nations in rural and urban areas.
- Affordable homeownership opportunities for families with low to moderate incomes.

## Next Steps

By developing strategic directions and considering housing needs in comprehensive planning processes, the CVRD can address its housing challenges. Some next steps could include:

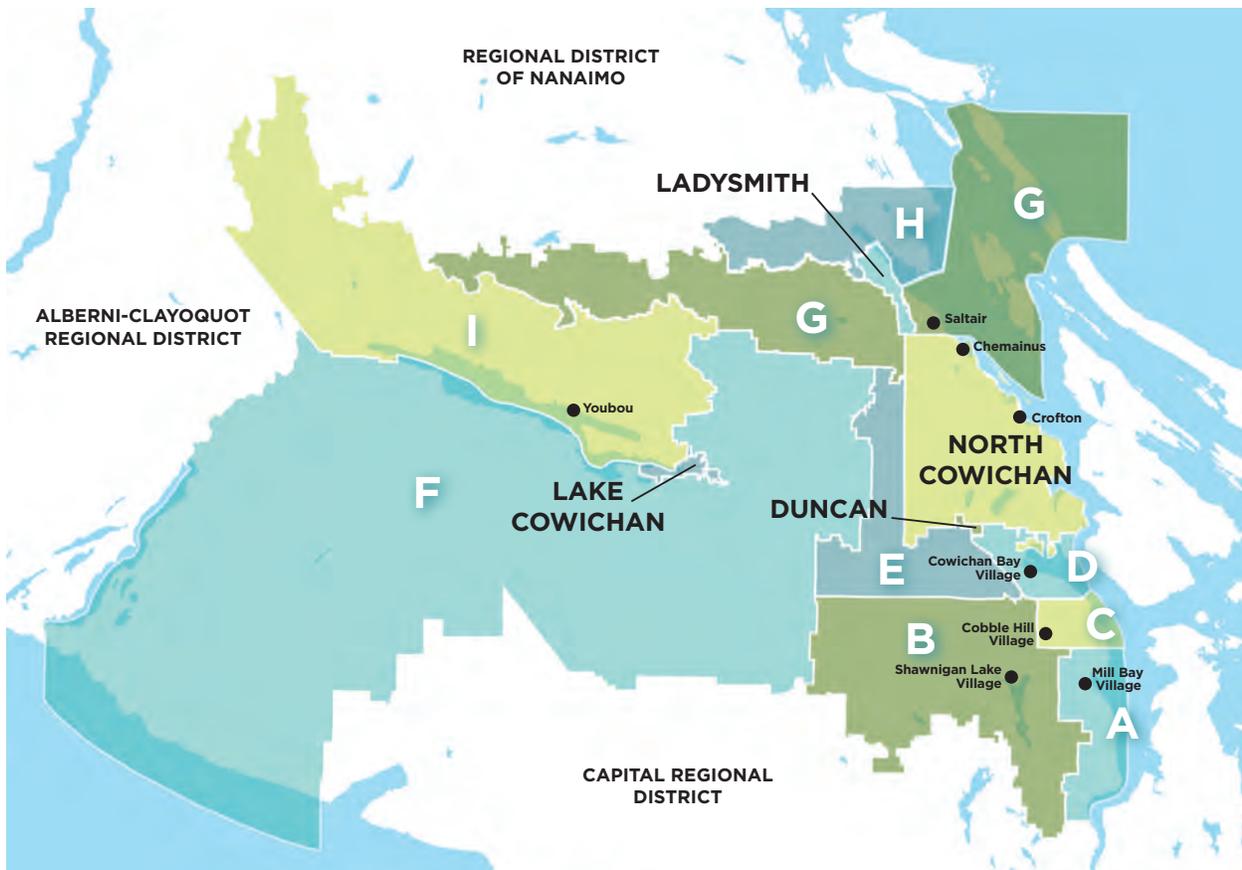
- Widely share the findings of this *Regional Affordable Housing Needs Assessment* with CVRD communities.
- Facilitate community housing needs discussions within the broader context of future planning, including transportation, neighbourhood, downtown, environmental, and financial sustainability planning, and other relevant planning document and bylaws.
- Formulate regional policies to address housing needs, and incorporate these policies within the Regional Sustainability Strategy.
- When development applications present themselves, implement policies that facilitate development of affordable housing to address the needs of those with the least choice in the housing market.

# 1. INTRODUCTION

## 1.1 Project Overview

The Cowichan Valley Regional District (CVRD) engaged CitySpaces Consulting to prepare a *Regional Affordable Housing Needs Assessment* for the region and its respective communities; these include Duncan, Ladysmith, North Cowichan, Lake Cowichan, Shawnigan Lake, Mill Bay/Malahat, Cobble Hill/South Cowichan, Thetis Island, and Youbou (illustrated in Figure 1). The study was conducted between March and September of 2014.

**FIGURE 1: COWICHAN VALLEY REGIONAL DISTRICT AREA MAP**

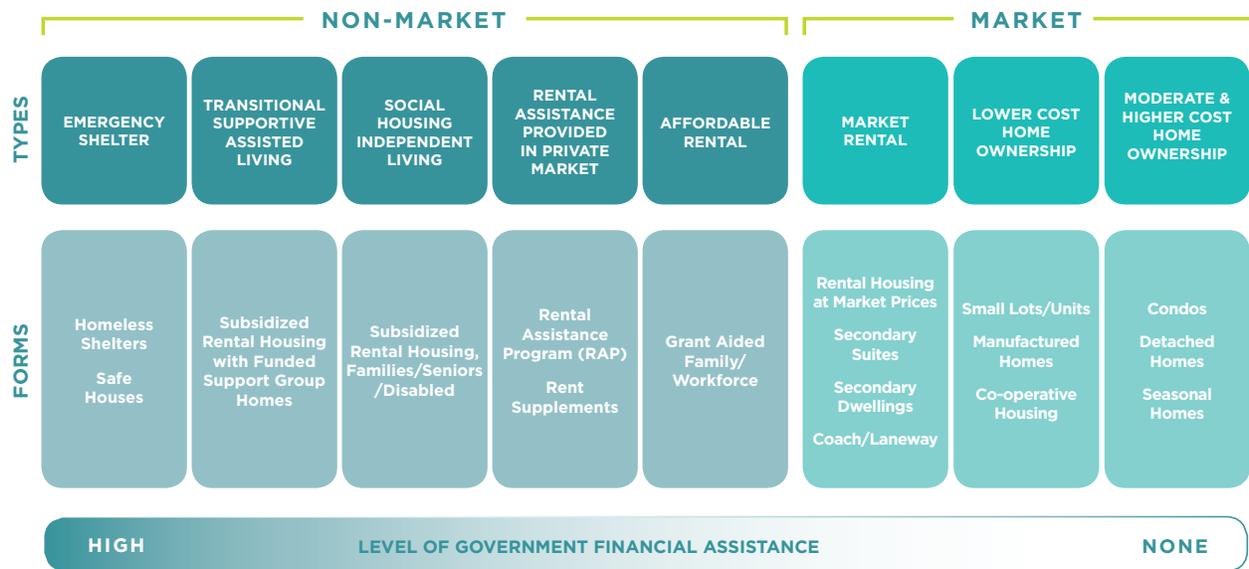


- |                                     |   |                               |
|-------------------------------------|---|-------------------------------|
| <b>A</b> Mill Bay/Malahat           | <b>D</b> Cowichan Bay                     | <b>G</b> Saltair/Gulf Islands |
| <b>B</b> Shawnigan Lake             | <b>E</b> Cowichan Station/Sahtlam/Glenora | <b>H</b> North Oyster/Diamond |
| <b>C</b> Cobble Hill/South Cowichan | <b>F</b> Cowichan Lake South/Skutz Falls  | <b>I</b> Youbou/Meade Creek   |

## 1.2 What is a Housing Needs Assessment?

An Affordable Housing Needs Assessment identifies the current and emerging housing needs of a community, examines housing gaps and issues, and provides a roadmap to plan for housing in the future. Specifically, the assessment evaluates the housing supply and needs against the *Housing Continuum* to identify the gaps. The continuum is a visual concept that illustrates both market and non-market housing. *Non-market housing* refers to housing below market rents or prices, and includes emergency shelters, various forms of supportive housing, rent-geared-to-income (RGI) rentals, and housing co-operatives. Moving across the continuum to the right is *market rental housing* and *home ownership*. Non-market housing often requires the most public funding.

**FIGURE 2: HOUSING CONTINUUM**



The mix of market and non-market housing varies, depending on the community. Every community has a unique socio-economic make up, and community-specific needs. However, 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 to find housing that meets standards of adequacy, suitability, and affordability.

## 1.3 Methodology

### A REVIEW OF HOUSING WORK COMPLETED

Since 2008, the Regional Affordable Housing Directorate and Social Planning Cowichan have been proactively raising public awareness of affordable housing in the region, and undertaking research initiatives. Their work has been influential in several respects, including supporting the region's local governments in developing policies and regulatory initiatives that address affordable housing. As part of this assessment of regional housing needs in the Cowichan Valley, existing relevant reports were reviewed and implications to this study were highlighted. A detailed overview of these existing reports can be found in *Appendix D: CVRD Housing Indicators Report* of this report.

Of note, a concurrent housing study was undertaken for the region specific to Aboriginal housing needs. Overall, the *Aboriginal Off-Reserve Housing Needs Report* identified Aboriginal housing needs in the region, as follows:

- More affordable housing;
- Housing with on-site support services (i.e., for life skills, mental health, addictions);
- A local addictions treatment centre;
- Housing education (i.e., ready to rent courses);
- Culturally-sensitive housing, including housing that meets the needs of inter-generational and extended families;
- Transitional housing specific to the Aboriginal population; and
- Housing specific to families, seniors and students.

While identifying housing needs specific to the Aboriginal population was outside the scope of this assessment, Aboriginal housing issues were inherently identified during community consultation. As a result, there is a specific housing need and gap identified in this report that targets the off-reserve Aboriginal population (supporting culturally-appropriate housing for Aboriginal people).

### COLLECTING & ANALYZING HOUSING INDICATORS

The approach to this assessment was framed by BC Housing's *Housing Need and Demand Study Template*, drawing on housing-related information from both quantitative and qualitative sources. Quantitative information came from available statistics, and the qualitative information was obtained through stakeholder and community consultation. Both sources of information were cross-examined in order to identify housing gaps and needs within the region.

The quantitative data highlighted in this report has been obtained from a variety of sources, where available. Research sources include the *2011 Census of Canada*, the *2011 National Housing Survey*, the Canada Mortgage and Housing Corporation, BC Housing, the BC Non-Profit Housing Association,

and the Vancouver Island Real Estate Board. CitySpaces staff conducted research on rental availability and rates. Detailed graphs, tables, charts, and narrative on the quantitative data can be found in Appendix D: CVRD Housing Indicators Report.

Further to the data research, in May 2014, there were several opportunities for community members to provide their insights and comments on housing in the Cowichan Valley. Participants were representative of social service organizations, non-profits, various levels of government, and a wide geographic spread of residents. Consultation activities included an interactive booth display at the Duncan Farmers' Market, housing "post-it" posters in various locations throughout the region, targeted stakeholder workshops, an online housing mapping tool, and an online survey. A full summary of consultation activities can be found in Appendix E: CVRD Housing Consultation Summary Report.

## THE CVRD REGIONAL AFFORDABLE HOUSING NEEDS ASSESSMENT COMPRISES THREE REPORTS

These reports include:

- 1. *Housing Indicators Report:*** A baseline report that examines relevant housing data, including the current housing mix, housing tenure, rental prices, housing sales prices, household income, and housing vacancy rates. An affordability analysis of what households can afford was also produced as part of this report. The Housing Indicators Report is attached as Appendix D, and is referenced in this report where relevant.
- 2. *Consultation Summary Report:*** Insights, perspectives, and comments from the community are summarized in this report. A series of workshops, a regional survey, and a combination of online and community-based engagement tools were implemented to obtain qualitative information from the public and stakeholders on their housing concerns. The Consultation Summary Report is attached as Appendix E, and referenced in this report where relevant.
- 3. *Final Regional Affordable Housing Needs Assessment Report:*** This report reflects on the data research and community input received, and identifies the housing issues and gaps in the region. It also outlines preliminary directions for future planning initiatives.

A Housing Needs Assessment can be further supported by strategic planning exercises, such as a Housing Action Plan or an Affordable Housing Strategy. Typically, these strategic reports build on the gap analysis identified in the needs assessment, and offer strategic directions regarding policy recommendations, and/or regulatory tools to respond to housing issues. This report will offer direction to CVRD local government representatives with respect to policy gaps specific to housing that could be further explored as part of future planning initiatives, such as the *Regional Sustainability Strategy*, a Housing Action Plan, or an Affordable Housing Strategy.

# 2. REGIONAL AFFORDABLE HOUSING NEEDS & GAP ANALYSIS

## 2.1 Affordability Analysis Recap

Affordability is the relationship between household median income, and the estimated income available for either purchasing a home, or renting a place to live. Using CMHC's standards, housing is considered unaffordable if a household spends 30% or more of its gross income on shelter costs. Households spending more than 50% of their gross income on shelter fall below the standard of affordability, and are considered to be in core housing need. For renters, shelter costs include rent, and any payments for electricity, water, and other municipal services. For owners, shelter costs include mortgage payments (principal and interest), property taxes, condominium/strata fees (if any), and payments for electricity, water, and other municipal services. Housing is one factor in the overall cost of living for individuals and families. Other factors can include the cost of groceries, transportation, and childcare.



*Quail's Gate development, Ladysmith*

The following table summarizes rental affordability across the Cowichan Valley, comparing the ability to afford rent between couple households, lone parent households, and single person households, against selected average rents in each respective community. By and large, couple households have the greatest choice in the rental market. Lone parent and single person households, earning the median income or less, have the greatest challenges in the rental market.

**TABLE 1: SUMMARY OF RENTAL AFFORDABILITY IN THE CVRD**  
 “What the average household can afford to rent per month based on 30% of total income”

Community	Couples	Lone Parents	Single Persons	Selected Avg Rent (All Housing Types)
Ladysmith	\$1,891	\$820	\$651	\$1,016
Chemainus	\$1,693	\$658	\$629	\$1,056
Duncan	\$1,785	\$751	\$595	\$926
Lake Cowichan	\$1,591	\$790	\$560	\$879
Cobble Hill	\$2,058	\$979	\$780	\$1,007
Cowichan Bay	\$1,990	\$986	\$729	\$1,308
Mill Bay	\$2,125	\$938	\$649	\$1,016
Shawnigan Lake	\$2,243	\$1,010	\$767	\$1,023
<b>CVRD</b>	<b>\$1,860</b>	<b>\$793</b>	<b>\$629</b>	<b>\$1,029</b>

Source: CitySpaces Consulting calculations, referencing Statistics Canada – Family Tables, Taxfiler, 2011 & Rental Listings Compiled by CitySpaces in March 2014, including Craigslist, Kijiji, Used Cowichan, BC Classifieds & the Cowichan Valley Citizen.

Housing challenges are greater for all household arrangements when it comes to home ownership affordability in the CVRD (See Table 2). Using 30% as the affordability threshold, couple households, earning the median income, can afford the average single detached home in the communities of Cobble Hill, Cowichan Bay, Mill Bay, and Shawnigan Lake. Single parents, earning the median income, are within reach of owning the average condominium in select communities, such as Cowichan Bay, but have significantly less spending power compared to couple families. Townhomes and condominiums, however, are not as widely available outside of urban centres, such as Duncan, Ladysmith, and the urban areas of North Cowichan.

Based on median income levels and average home sale prices, single people living on their own are priced out of the home ownership market. This is especially true for young single people, where the median income of a person under the age of 24 is \$13,404/year, and \$28,853/year a for a person 25 to 34 years old.

A detailed analysis on affordability of housing in the region can be found in Appendix D: CVRD Housing Indicators Report.

**Legend for Tables 1 and 2**

 less than 30% of income (affordable)	 ~30% of income (somewhat affordable)	 more than 30% of income (unaffordable)
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**TABLE 2: SUMMARY OF HOME OWNERSHIP AFFORDABILITY IN THE CVRD**

“What the average household can afford to buy with 10% downpayment & 30% of gross income towards mortgage & other related shelter costs”

Community	Affordable Purchase Price based on 30% of income	*Average Sale Price		
		Single Detached Home \$315,000	Townhome \$193,000	Condo \$107,000
<b>LADYSMITH</b>				
Couples	\$310,311	x/✓	✓	✓
Lone Parents	\$68,618	x	x	x
Single Persons	\$30,633	x	x	x
<b>CHEMAINUS</b>				
Couples	\$265,492	x	✓	✓
Lone Parents	\$32,171	x	x	x
Single Persons	\$25,507	x	x	x
<b>DUNCAN</b>				
Couples	\$286,278	x	✓	✓
Lone Parents	\$53,185	x	x	x
Single Persons	\$18,218	x	x	x
<b>LAKE COWICHAN</b>				
Couples	\$242,655	x	✓	✓
Lone Parents	\$61,955	x	x	x
Single Persons	\$10,074	x	x	x
<b>COBBLE HILL</b>				
Couples	\$347,783	✓	✓	✓
Lone Parents	\$103,813	x	x	x/✓
Single Persons	\$59,734	x	x	x
<b>COWICHAN BAY</b>				
Couples	\$332,578	✓	✓	✓
Lone Parents	\$106,091	x	x	✓
Single Persons	\$48,320	x	x	x
<b>MILL BAY</b>				
Couples	\$362,989	✓	✓	✓
Lone Parents	\$95,327	x	x	x/✓
Single Persons	\$30,006	x	x	x
<b>SHAWNIGAN LAKE</b>				
Couples	\$389,572	✓	✓	✓
Lone Parents	\$111,558	x	x	✓
Single Persons	\$56,659	x	x	x
<b>CVRD</b>				
Couples	\$303,192	x/✓	✓	✓
Lone Parents	\$62,525	x	x	x
Single Persons	\$25,507	x	x	x

\*Source: CitySpaces Consulting calculations, based on MLS Benchmark Prices, Duncan & Area Only REBVI, 2013

## 2.2 Community Characteristics

### 2.2.1 DUNCAN HOUSING HIGHLIGHTS

- Duncan is a relatively affordable community for couple households that have moderate-to-high incomes, and who are looking to rent or purchase a home.
- Those with the least choice in the Duncan housing market include students, youth, low-income families, low-income individuals, and people on fixed incomes (e.g. seniors on pension).
- There is a moderate-to-high demand for non-market housing at any given time in Duncan, particularly for affordable family-oriented rental housing (3+ bedroom units).
- There is a demonstrated need for permanent affordable housing for homeless individuals who are currently living in shelters, transition homes, or motels with temporary vouchers.
- Older rental housing stock is in need of maintenance and major upgrades.

### 2.2.2 DUNCAN

Duncan is centrally located in the Cowichan Valley, and is characteristically one of the most *urban* areas in the region. With the most diverse housing stock in the Cowichan Valley, Duncan has 43% apartments and 13% other ground-oriented housing. It also has the highest proportion of renters in the region (43%), and the largest share of apartment rental listings. Duncan has more renters, and more places to rent, than anywhere else in the Cowichan Valley.

On the whole, Duncan can be considered to be a relatively affordable community in which to live for the average working couple and family, who earn the median income or more. However, single parents and single people living on their own earn much less than couples (which is consistently true for all singles living in the Cowichan Valley). The average rental price for single parents and single individuals is not completely out of reach. However, they are likely to experience

less choice in the rental housing market and may, at times, acquire rental units in poor condition, and ill-suited to their needs, in order to afford a home within their budgets. Although statistically the housing supply in Duncan is reported as being in relatively good condition (9% in need of major repair), the rental housing stock likely accounts for those in the greatest need of repair, especially older apartments and long-stay motels. This assumption is further supported by community observations (Appendix E).

The distribution of non-market housing units in the region is proportionately highest in Duncan, with a total of 538 units (25 of which are emergency/temporary beds – the only one in the region). This accounts for 74% of the non-market housing inventory in the entire Cowichan Valley. Duncan also has the highest number of rental subsidy recipients: 173 SAFER (low-income seniors subsidy) and

111 RAP (low-income families subsidy). This accounts for more than 54% of the rental subsidies offered in the region. At the time of this study, Duncan is the only community in the CVRD where homeless rent supplements are provided by BC Housing.

The amount of non-market housing in Duncan is not over-supplied, or disproportionate for the region. The demand for non-market housing is the greatest in Duncan: 30 applicants are on the wait list for affordable non-market housing, 13 of which are for affordable family housing. The wait list for non-market housing in Duncan accounts for more than 46% of the applications in the region. Most other communities have less than 10 applicants on the wait list. Duncan (together with North Cowichan) has the majority of the region's homeless population, estimated at 205 homeless individuals (2014). Note: Given the challenges of locating and interviewing homeless individuals, the count is believed to be an undercount.

More statistics on Duncan's housing situation can be found in Appendix D.



*Infill development, Duncan*

### 2.2.3 LADYSMITH HOUSING HIGHLIGHTS

- Ladysmith is a relatively affordable community for couple households that have moderate-to-high incomes, and who are looking to rent or purchase a home.
- Those with the least choice in the Ladysmith housing market include low-income families, low-income individuals, and people on fixed incomes.
- Wait lists and homeless count data indicates a low demand\* for non-market housing in Ladysmith. However, there is a need to provide suitable, stable, and affordable housing for those applicants on the non-market housing wait list, and those who identify as homeless. Improving access to rent subsidies may be a viable option.

*\*In the consultants' opinion, eight applicants on the wait list is a low number relative to the population size of Ladysmith. For example, there are three applicants for family housing, which is not enough to warrant the development of a dedicated, family-oriented, non-market housing building. There was also one individual reported to be "absolutely homeless" during the homeless count (likely an undercount), which is too low to warrant the development of a dedicated shelter building in Ladysmith.*

### 2.2.4 LADYSMITH

The waterfront community of Ladysmith has been transitioning from predominantly single-detached housing to accommodating a large share of multi-unit housing; currently with 7% apartments and 17% other ground-oriented housing. Statistically, the housing stock in Ladysmith is in relatively good condition.

Just over 20% of households are renters in Ladysmith, and these households have the second most expensive rental prices in the region. Incomes are above average in Ladysmith compared to the region, indicating that higher rents are aligned with higher income levels. Couples earning the median income or more (with or without children) can, for the most part, afford the average rental price in Ladysmith, and at least half can afford to purchase the average single-detached home. Single parents and individuals living on their own have the greatest challenge affording rent, and are unlikely to afford purchasing a home of their own.

Ladysmith has 62 units of non-market housing, accounting for more than 8% of the non-market housing supply. There are 63 rent subsidy recipients, 40 of which are dedicated to seniors (SAFER program). Ladysmith has eight applicants on the wait list for non-market housing, spread over all housing category types: 3 for family, 2 for seniors, 2 for accessible units, and 1 for a singles unit.

In 2014, there were an estimated 26 individuals identified as homeless, 1 of whom was absolutely homeless, 3 who were relatively homeless, and 22 who were precariously homeless. As it is challenging to count all homeless persons during a homeless count (i.e. hard to reach individuals), it is assumed that the figures reflect an undercount.

## 2.2.5 HOUSING HIGHLIGHTS FOR NORTH COWICHAN, CROFTON & CHEMAINUS

- Couple households, earning the median income or more, can afford the average rental prices in North Cowichan and area. Yet, unlike their neighbouring communities, couple households are not as easily able to afford the purchase price of an average single-detached home.
- Those with the least choice in the housing market are low-income singles and low-income families, especially single parents.
- There is a demonstrated need for affordable home ownership in the North Cowichan area.

## 2.2.6 MUNICIPALITY OF NORTH COWICHAN

The Municipality of North Cowichan spans the largest area in the Cowichan Valley, located between the City of Duncan and Ladysmith. Within its' municipal boundaries are the Greater Duncan Area, and the communities of Crofton and Chemainus - each with their own unique community identities and built environments. North Cowichan is more rural in character, but also benefits from urban amenities and services located in the urban centre of Duncan, Chemainus, and Crofton. Collectively, North Cowichan has the highest population, but it is dispersed over a larger geographic area.

This large municipality has a moderately diverse housing stock, with 33% apartments, mobile dwellings, and other-ground oriented units, such as townhomes. The stock is in relatively good condition, and very comparable to the conditions found in Ladysmith. More than 22% of residents are renters.

North Cowichan is characterized as having proportionately more households earning low incomes compared to other communities in the region. Chemainus, in particular, has the

lowest median income levels in the region for couples, couple families, single parents, and single individuals. Average rental prices in Chemainus are among the highest in the region as well. Given the low incomes and above average rental prices, residents in Chemainus experience some of the greatest challenges in the housing market, especially for low-to-moderate income households, and those on fixed incomes. North Cowichan is only one of two communities in the region where couples earning the median income cannot afford the average priced single-



*Crofton*

detached home. However, even though households are challenged to be homeowners, there are still significantly more homeowners than renters in North Cowichan. There are likely instances of homeowners in North Cowichan, Chemainus and area who are struggling to pay their mortgages and other expenses associated with the cost of living, especially transportation. Homeowners living beyond their means is not unusual in BC, especially in rural communities where rental options are limited.

The non-market housing supply in North Cowichan is reflective of the community needs with respect to income and housing disparities. North Cowichan has the second highest number of non-market housing units in the region at 86, accounting for nearly 12% of the region's non-market housing stock. It also has the second highest number of rent subsidy recipients at 78 (nearly 15% of rent subsidies in the region). The number of units and rent subsidy recipients in North

Cowichan is relatively low, on a per capita basis, compared to Duncan, which has one quarter of the population, yet 16 times more non-market housing units.

Although the affordability analysis indicates North Cowichan has a higher proportion of low-income households and challenges with the cost of rental units, there are a relatively low number of applicants on the wait list for non-market housing. One reason to explain this is that rent subsidies may be meeting the needs of low-income renters here. It is also possible that households are unaware of the programs available to them. Households that own their homes and struggle to make ends meet would be unaccounted for on the wait lists, as they would be ineligible for any subsidy program or non-market housing.

Additional housing data for North Cowichan, Crofton and Chemainus can be found in Appendix D, and further supported by consultation insight found in Appendix E.



*Private market rental housing in North Cowichan*

### 2.2.7 LAKE COWICHAN HOUSING HIGHLIGHTS

- Low-income seniors experience challenges with affording rental housing in the Lake Cowichan private market. Other groups with the least choice in Lake Cowichan are low-to-moderate income families and singles. Couples earning the median income or less are challenged to afford the average single detached home in Lake Cowichan within 30% of their gross incomes.
- There is a demonstrated need for affordable home ownership in Lake Cowichan.
- Segments of the rental housing stock are in need of maintenance and major upgrades.

### 2.2.8 TOWN OF LAKE COWICHAN

The Town of Lake Cowichan is an inland community, approximately 28 km from Duncan, with a typical housing mix for a community of its size and location - 77% single-detached, with some apartments and other ground-oriented housing. The tenure ratio is comparable to Ladysmith and North Cowichan, with 23% of households being renters. On the whole, the housing stock is in relatively good condition, with 7% in need of major repair. However, the community reported occurrences of poor conditions in the Lake Cowichan rental housing supply, including mold and poor insulation, further increasing household costs with respect to high heating bills. Residents living in these conditions are reported to be living in unsafe and inadequate housing, which can lead to compromised immune systems for seniors and other persons living with health challenges.

Lake Cowichan has the lowest average rental prices in the region. At the time of this study, the majority of rental listings were either houses, duplexes, or suites in houses, indicating that the rental market is primarily geared towards families or roommate arrangements. The median income levels in Lake Cowichan are the lowest in the region for couple families and single persons (but slightly higher than Chemainus for single parents). The affordability analysis revealed that Lake Cowichan is one of the most affordable communities in the region in which to rent (based on both income levels and rental prices), but challenging for finding an affordable rental unit in adequate condition, and in terms of purchasing a home. Similar to North Cowichan, couple households earning the median income levels in Lake Cowichan would have to stretch their financial ability to afford the average cost of a single detached home.

There are 38 non-market housing units in Lake Cowichan, the majority (37) of which are independent social housing, the other (1) is dedicated to a person or family with special needs. Of the non-market, independent social housing supply in Lake Cowichan, 35 units are for low-income seniors, and one is for a low-income family. Although the majority of the non-market housing supply is dedicated to low-income seniors, Lake Cowichan has the lowest number of SAFER recipients (14) in the region, accounting for just over 4%. Of the nine applicants waiting for affordable housing in Lake Cowichan, there are only two on the wait list for seniors affordable housing. The remainder are for families (3), accessible units (2), and other (2).

In 2014, Lake Cowichan recorded the lowest number of homeless individuals (with 6), accounting for 2% of the regional homeless population.

Additional data and community insights can be found in Appendices D and E.

## 2.2.9 HOUSING HIGHLIGHTS FOR RURAL AREAS

- A high proportion of homes in rural areas are in need of repair, especially in Electoral Area I (Youbou/Meade Creek) where 16% of the housing stock is in need of major repairs.
- Residents with the least choice in the housing market in rural areas include low-income families, low to moderate income individuals, and persons on fixed incomes.
- There are likely low-income homeowners in rural areas that are challenged to afford their mortgage and related housing costs, as well as manage other living costs such as transportation, groceries, and childcare. Homeowners may have had, at one time, higher median income levels when economic conditions were more prosperous.
- The decreasing number of good paying jobs in the region (particularly in the resource sector) is falling short of worker-demand, and subsequently affecting homeowners who once were able to comfortably afford homeownership, now financially stretched. These homeowners are also challenged to maintain their housing in good condition.
- Homeowners in core housing need in the CVRD (estimated at 1,949 owner households) are likely significantly represented in rural areas; whereas renters in core housing need (estimated at 2,072 households) are more likely to be represented in urban CVRD communities.
- Seniors living in rural areas are challenged to find ways to age-in-place.

Rural areas of the Cowichan Valley experience distinctively different challenges than urban or concentrated areas of development, people, and services. Some have core centres, such as Cobble Hill and Shawnigan Lake, while others are dispersed across the Valley.

The first major difference between rural areas and their urban neighbours is the housing mix. For Electoral Areas A through I, the predominate housing form is single-detached (90%). This is reflective of rural areas where infrastructure and servicing is limited for supporting multi-unit development, where most rented units are found. Rural areas also have the highest proportion of movable dwelling units (including manufactured and modular homes) at 5% of the regional housing stock. Residents in these areas are also predominantly characterized as owners (89%), and are most likely living in single detached dwellings or mobile homes.



*Rural housing in the CVRD*

### 2.2.10 ELECTORAL AREA I (Youbou/Meade Creek)

Electoral Area I stands-out as different in a number of respects. Firstly, 17% of households are renters, compared to 22% in North Cowichan. Secondly, 16% of the housing stock is in need of major repair. This is more than double the average for the region. Further, the area has an unusually high number of renters and rental properties in poor condition, compared to other rural areas in the region. There are also no non-market housing units in this area, and zero households benefitting from rent supplements. There is one applicant in Youbou on the wait list for seniors affordable housing.

Affordability analysis is challenging to calculate for rural areas with sparse populations. However, Taxfiler data (organized by postal geographies) demonstrates a variation in income levels from one rural area to another, with the resulting baseline rental data comparable across all - except Shawnigan Lake.

### 2.2.11 SHAWNIGAN LAKE

Shawnigan Lake has the highest median household income levels in the region. For the most part, rental prices are within reach for couple households and single parents earning the median income or more. Single people have the least choice in the rental housing market, which is aligned with the situation facing singles across the region. Home ownership affordability levels in Shawnigan Lake are aligned with the regional average, whereby couple households, earning median income levels or more, can afford to purchase the average priced single-detached home. Single parents, earning the median income levels, can afford to purchase an average priced condominium, and are within reach of affording the average priced townhome. Single parents, earning the median income, have significantly greater ability to participate in the housing market than in neighbouring communities. From the non-market perspective, there is one affordable housing unit in Shawnigan Lake, dedicated for an individual or family with special needs. There are 8 seniors receiving SAFER\* rent supplements, and 17 families receiving (RAP\*) rent supplements. At the time of this study, rental options in Shawnigan Lake were primarily single-detached houses, or secondary suites.

*\*See Appendix B for full definitions.*



*Shawnigan Lake*

### 2.2.12 COBBLE HILL VILLAGE

Cobble Hill Village is located approximately 6 kms from Shawnigan Lake, and is situated in Electoral Area C. This area is typical of the rural CVRD when it comes to housing mix (93% single-detached), tenure (8% renters), and conditions (7% of housing in need of major repair). Comparable to Shawnigan Lake, Cobble Hill has one of the highest median income levels for couple families and single people in the region, and considerably higher median income levels for single parent households. Rental prices are average, but can range as high \$2,000+/month for a four-bedroom single-detached house, to \$750/month for a secondary suite. On average, couples and single parents, earning the median income levels or more, can afford to rent or buy a home in Cobble Hill. Single individuals have the least choice based on their median income levels. There is one non-market housing unit in Cobble Hill (dedicated for persons with special needs), plus six seniors receiving a SAFER rent supplement (SAFER), and seven families receiving RAP rent supplement. The wait list for non-market housing in Cobble Hill includes people with disabilities (2), families (1), and seniors (1).



*Cobble Hill*

### 2.2.13 MILL BAY & MALAHAT

Located in Electoral Area A, the coastal rural communities of Mill Bay and Malahat are also typical of the rural CVRD. The housing tenure in these communities, together with the rural area of Electoral Area A, is 91% owners, with 5% of the housing stock in need of major repair. Compared to other rural areas, 82% of housing is single-detached, primarily because this area has the highest proportion of movable dwellings at 10% of the housing stock. Median household income levels are average for couples, single parents, and single person households

Rental prices are also average and, based on the affordability analysis, are affordable to couples and single parent households. Home ownership is in reach for single parents who earn above the median income, which would likely be a manufactured or mobile home given housing type availability in the Mill Bay and Malahat area. However, it has been reported that manufactured and mobile home parks in this area (and the region) are showing signs of substandard conditions.

Single individuals who earn the median income can afford approximately \$650 per month on rent (plus utilities) and, based on rental listings, could afford a secondary suite between the price of \$550 to \$760/month. However, availability of rentals is limited in Mill Bay and Malahat. Low-income singles experience the greatest challenges in securing affordable housing, and have to spend beyond their means in order to afford rent or, at the very least, require a roommate arrangement. Malahat has two recipients for the seniors SAFER supplement, and one senior on the wait list for affordable housing. In Mill Bay, there are five seniors and one family receiving rent supplements, and three applicants on the wait list for affordable housing (1 senior, 1 family, and 1 applicant for accessible housing).

### 2.2.14 COWICHAN BAY

Also a coastal community, Cowichan Bay is located approximately 9 kms from Duncan within Electoral Area D. Cowichan Bay embodies typical Cowichan Valley housing characteristics: 88% owners, and 6% of stock in need of major repair. There is a greater housing mix in Cowichan Bay compared to other electoral areas, with 4% of the stock being apartments, and 6% movable dwellings. Median income levels are just above average for all household types. Apartments and secondary suites range from \$650 to \$750/month, with limited availability and reportedly not in very good condition. Houses available for rent can range from \$1,350 to \$2,100/month. On average, couple households earning the median income or more can afford to rent or buy a home in Cowichan Bay. Single parents and single individuals, who are low to moderate income earners, have the least choice in the housing market with respect to both affordability, and availability of rental supply. Further, there are no non-market housing units in Cowichan Bay, but eight seniors are receiving the SAFER rent supplement and 14 families receiving the RAP rent supplement. Similar to North Cowichan, there are likely homeowners in Cowichan Bay who are paying more than 30% of their incomes towards their mortgages and related housing costs.

### 2.2.15 THETIS ISLAND & SALTAIR

Other communities in the rural areas of the Cowichan Valley include Thetis Island and Saltair, located within Electoral Area G. Ninety-two percent of the housing stock is single-detached, 9% is in need of major repair, and 88% is owned. There is one senior receiving a SAFER rent supplement and one on the wait list for seniors-oriented affordable housing in this area.

Although Thetis Island is located within the CVRD, its land use planning is administered through the Islands Trust. Coordination of housing needs for this community is needed cross-jurisdictionally, particularly to assist seniors acquiring rent supplements who need private market rental housing to accommodate their supplements.

See Appendices D and E for additional statistical information and supportive community consultation insights.



*Mariner Ridge, Cowichan Bay*

## 2.3 Regional Housing Needs

This section summarizes the top housing issues and gaps within the CVRD, as identified by the background research and consultation activities, and is meant to demonstrate the housing needs holistically in the regional context, identifying communities of concern where relevant. **These needs are themed by population sub-group, and are NOT listed in any order of priority.**

### 2.3.1 Housing for Youth, Students & Young Adults

In the coming decade, the population share of youth and young adults is expected to decline overall in the CVRD. In fact, the Cowichan Valley has experienced a dramatic loss of youth under the age of 19 since the 2006 Census (-34.1%), with the highest loss experienced in rural areas (-39.9%). The only exception in this respect is in the Aboriginal population, where the number of youth are increasing, and 50% of the Aboriginal population is 25 years old or younger.

Research and conversations with the community suggest that the youth decline in the non-Aboriginal population is due to a number of factors, such as lower numbers of children per family, and out-migration of young people in search of jobs and educational opportunities elsewhere.

Still, there are young people in the region who are just graduating from high school; some continuing their education at Vancouver Island University in North Cowichan, and others obtaining jobs in the retail and service sector earning minimum wage. There are also youth aging out of care in the region, and who no longer receive government assistance after the age of 19. There are instances of youth fleeing unsafe and abusive home situations, with occurrences of youth homelessness, including couch-surfing. Across all CVRD communities, single young people experience the least choice in the housing market. For single youth and young adults under the age of 24, the median income is \$13,404/year. Single young adults between 25 and 34 years of age earn a median income of \$28,853/year.

At these income levels, those under the age of 24 can afford \$335/month for housing (rent plus utilities).

Those under age 24 are more likely to have a roommate arrangement, given the average studio rents for approximately \$600/month, and a one-bedroom unit costs approximately \$738/month. At these prices, and the income-levels of single young people in the region, this group experiences higher instances of overcrowding in rental properties, and are more likely to live in sub-standard housing. Housing in good condition is more expensive than they can afford.



Single youth and young adults have smaller income potential compared to older adults due to limited work experience, and limited job training (such as post-secondary education or trades training). The availability of good paying jobs in the resource sector is also low, and jobs are typically unionized with job security aligned with seniority. Young people entering into the resource industry workforce have a higher chance of experiencing temporary layoffs or permanent job loss. The resulting income instability directly impacts their ability to afford housing. Generally in the region, young adults have lower incomes, less income potential compared to older adults, and are more likely to experience periods of unemployment.

Vancouver Island University, with a campus located in the Municipality of North Cowichan, is a catalyst for educating and training young people for the workforce. Yet, students are likely to experience periods of financial stress while pursuing job training and educational opportunities. Students who grow up in the region, and have the option to live with their parents while attending university, will not have the

same concern for housing and related costs compared to other students, and are more likely to ‘be on their feet’ following university graduation. Other students, however, do not have the option to live at home while going to school, for reasons including relocating to Duncan from another community, or aging out of foster care and hence have no parents to support them through university, or other reasons. In addition to tuition fees, students who live on their own have the added cost of housing and other expenses – utilities, groceries, transportation, etc. They are more likely to accumulate student loan debt during their time in school, to be financially-behind compared to their cohorts post-graduation, and to need affordable rental housing even after securing employment in their fields of training.

At the time of this study, there is no student-dedicated housing in Duncan/Municipality of North Cowichan, partly attributed to the lack of physical space for on-campus housing. As a result, both students and young adults are competing for the same private market rental stock of studios, one-bedroom, and two-bedroom units. Preliminary steps to

**Vancouver Island University (Nanaimo) provides an example of residence fees for dedicated student housing. The campus has six accommodation styles available to students at different price points.**

	Application Fee	Cost Per Academic Year (* months)	Cost Per Month
Modern Hall	\$50	\$3,700	\$462.50
Dunsmuir House	\$50	\$3,900	\$487.50
Dunsmuir House (Private)	\$50	\$4,200	\$525.00
Bedroom Houses	\$50	\$4,500	\$562.50
Quad Style Apartments	\$50	\$5,700	\$712.50

find solutions to house students have been initiated through the proposed University Village Plan in North Cowichan, which identifies student housing as a preferred land use. The Plan also outlines a policy framework for inclusive and affordable housing. At this stage, the concept plan does not identify the number of units or beds potentially dedicated to students. Until the plan has been implemented, students are amongst other single young adults (and renter households, at-large) in search of suitable and affordable housing in the private market that meets their needs.

Given the low income and employment challenges for youth and young adults, it is evident that studio and one-bedroom units should be made available at the low-end of market rates in Duncan and/or North Cowichan. Given the high vacancy rates of one-bedroom units in Duncan (which has steadily risen from 4% in 2010 to 9.8% in 2013), this may not necessarily mean facilitating the

development of purpose-built rental housing. A combination of student-dedicated housing (i.e. affordable dorms) as well as utilizing the existing available one-bedroom housing stock, could potentially meet the needs of young single adults and students in the region.

Additional data on housing challenges for young people in the region can be found in Appendix D, with community insights found in Appendix E.

### ***Housing Gaps***

- Student dorms (Duncan/North Cowichan only)
- Affordable studio and one-bedroom units > low-end of market rental rates
- Youth safe house



### 2.3.2 Rental Housing for Low-Income Families

Couples and two-parent families have the highest median income levels for households in the region. This is most likely because both adults are working and earning an income (dual earners). However, families that are low-income earners have limited housing options in the region. They are less likely to own, and more likely to rent. As renters, they require at least a two-bedroom unit, sometimes three or more, depending on the number of children per household. The more bedrooms, the higher the rental costs. The cost of living for these families increases for each additional child, including childcare costs, clothing, sports and activities, and transportation.

Low-income single parents, on average, earn less than low-income couple families as their earning potential is limited to one income-earner. Many of these low-income families (both single parents and couple families) have jobs, but are earning minimum wage and/or have unstable employment.

Appropriate housing for families means homes with enough bedrooms to meet the number of family members (based on national housing occupancy standards -NOS), of good quality/condition, and located in neighbourhoods



Cowichan Bay

close to schools and family-oriented amenities. However, family-friendly housing in the CVRD that meets these requirements are expensive for low-income families. As a result, they can only afford three-bedroom units in older apartment buildings, trading off quality units to save costs. Further, multi-unit developments of the past are now the rental stock of today. Many of these developments were clustered, which has unintentionally formed concentrations of low-income neighbourhoods found throughout the region. Housing that is in good condition, and within close proximity to services and transportation is needed for low-income families.

Consultation revealed that low-income families encounter low availability of family-friendly rentals with two or more bedrooms. Yet, three-bedroom rental units have experienced a significant increase in vacancy rates – from 3.2% in 2010 to 14.3% in the fall of 2013. The challenge of finding family-friendly rental housing may not be the lack of available units, but rather a lack of affordable three-bedroom units for low-income families' incomes. Further, in this respect, there are 25 applicants on the BC Housing wait list for affordable family housing in the CVRD.

Data pertaining to low-income families is outlined in Appendix D, and further supported by community insights as summarized in Appendix E.

#### ***Housing Gaps***

- Affordable family-friendly rental
- Low-end of market three-bedroom rental units in good condition

### 2.3.3 Housing for Seniors

While the Cowichan Valley has experienced a low rate of population growth since 2006, the proportion of seniors has been on the rise. By 2021, 26% of the population will be over 65 years of age, compared to 20% in 2011. This reflects an addition of approximately 7,500 individuals who are 65 years and older to the Cowichan Valley. The growing number of seniors in the region is reflective of the demographic trends occurring across the province.

Across the country, the number of seniors is on the rise and, proportionally, Vancouver Island has the most across the nation. The CVRD has more seniors than the BC average, but a lower total number compared to neighbouring regions (Nanaimo, Parksville, Victoria). Those areas are increasingly more expensive for seniors housing than the Cowichan Valley. Given the migration patterns of seniors relocating across the province to meet housing, service, and lifestyle needs, there is a chance that a population spill-over may occur with additional seniors moving into the Cowichan Valley.

The absorption rates of dedicated seniors housing has been increasing in recent years. The vacancy rates for one-bedroom independent living spaces in the Duncan/North Cowichan area has decreased from 6.3% in 2010 to 3.3% in 2013 (The market experiences pressure once vacancy rates fall below 2%). As indicated by the absorption trends and rise in the seniors population, there will likely be a need for additional seniors-dedicated housing units for independent living within the next five years.

The characteristics of seniors living in the Cowichan Valley can be divided into two categories. The first group are those who live comfortably, and have enough financial

security without subsidies or additional financial assistance. These seniors are most likely homeowners. The second group is made of low-income seniors, who live on fixed incomes, and who may be one paycheque away from losing their homes (owned or rented). Given the median income levels of seniors, the high rates of home ownership, and community observations on seniors living in the region, the majority of seniors living in the region likely fall within the first category (comfortably stable).

There are 17 applicants on the wait list for affordable seniors housing across the region (6 in Duncan, 4 in South Cowichan, 2 in Ladysmith, 2 in North Cowichan, 2 in Lake Cowichan, and 1 in Youbou). There are also 308 seniors in the region who receive SAFER rent supplements to offset the cost of housing in the private market.

#### **GOLDEN GIRLS: A HOUSING CONCEPT**

Community consultation obtained several suggestions to explore a “Golden Girls” housing concept to address the challenges of over-housed seniors, affordability, and elderly women living on their own. The concept would involve a group of seniors (e.g. four women) sharing a home together. Options could include converting large homes into separate lock-off suites with private bathrooms, but with shared kitchens and common spaces. Senior *roommates* could save money on housekeeping expenses while maintaining friendships. The shared home concept could be applied to men, or co-ed arrangements, as well.

Further, the number of single senior women living independently appears to be increasing in the region, either because they are outliving their partners, or are separated, single, or divorced. Single senior women are particularly vulnerable to crime, such as theft and assault. Future housing development in the region should consider safe housing for these women.

There are a number of seniors who own, and are aging, in their lifelong homes. A common problem is seniors being overhoused in homes that are large enough to accommodate a family of four or five. Seniors are increasingly experiencing challenges with maintaining the large homes as they age, and are looking for options to age in their community, and maintain their social networks and connections. Seniors are typically looking to downsize, but are not necessarily interested in moving into an assisted living facility or seniors-dedicated housing. These seniors are looking to own or rent their homes in walkable neighbourhoods, close to amenities, services, and friends.

With the rising number of seniors in the region looking to move from their large homes to something smaller and independent, as well as families looking for affordable home ownership options, there is an opportunity to encourage these age-groups to move into appropriate and suitable housing to meet their needs. In the region, there is an opportunity to encourage senior-friendly housing in the private market ownership (condominiums), rental (apartments), and co-tenure (group homes). These homes do not necessarily need to be dedicated to seniors, but should be senior-friendly: accessible, safe, walkable, and close to transit.

### ***Housing Gaps***

- Accessible and adaptable housing
- Senior-friendly rental housing in the private market
- Housing for senior women



### 2.3.4 Housing for Vulnerable Groups

Research and recorded observations from the community revealed other vulnerable residents throughout the region. Although not widely represented in data and consultation, these groups are in utmost need of suitable housing.

Persons living with disabilities and special needs were identified as having challenges finding suitable housing in the region. There are 61 non-market housing units dedicated to persons with special needs, including those with developmental disabilities and physical disabilities. The majority of these (58) are located in Duncan. There are 17 applicants on the wait list for this form of housing, including wheelchair modified housing units. Observations from the community indicate that accessible units need to be made more widely available in the region.

Other vulnerable groups were identified as having unique housing needs in the region. Persons living with mental health and addictions issues were identified as having limited housing to support them. The need for safe and inclusive housing was also identified for the LGBT2Q community (lesbian, gay, bisexual, transgender, two-spirited, and gender questioning), including those with low incomes, and those at-risk of homelessness. Transgender individuals were particularly identified as vulnerable and at-risk of homelessness due to discrimination by landlords on rental applications, and by unaccommodating employers. This means that transgender individuals have less choice in the housing market compared to other households, and are more likely to have unstable employment/income, which makes affording rental housing a challenge.

#### *Housing Gaps*

- Accessible rental housing
- Inclusive housing for at-risk LGBT2Q community
- Low barrier affordable rental housing for persons with mental health issues (with outreach support)



### 2.3.5 Permanent Housing for the Homeless

A region-wide homeless count and survey was conducted in February 2014 – the first comprehensive count within the region – providing valuable data for the community to better respond to, and prevent homelessness. In total, 240 people were surveyed in the region, with 58 considered to be absolutely homeless. The majority of those reside in Duncan/North Cowichan, with one in South Cowichan, and one in Ladysmith. The Duncan/North Cowichan area had the highest number of absolutely homeless, relatively homeless, and precariously housed individuals surveyed compared to other areas in the region (205 total). It should be noted that the homeless count is believed to be an undercount, given the challenges of finding and interviewing those who are homeless.

Across all the categories of homelessness, not being able to afford rent was the most common reason for being homeless. The majority of absolutely homeless people were already staying in either an emergency shelter, transition house, or in motels with temporary vouchers. Further, there are challenges being experienced at existing non-market housing facilities, including Warmland House (emergency shelter and transitional house in the Municipality of North Cowichan), which recently installed bunkbeds to house more people in-need. Community observations also indicated that there are individuals and families living in inadequate dwellings, including tents, trailers, and boats without electricity and plumbing.

Given the homeless count and temporary/emergency shelter capacities in the region, there is a need to offer affordable

permanent housing for homeless persons living in shelters, transition homes, motels with vouchers, and precariously housed individuals. There is a need to move persons from their temporary housing into permanent housing that offers varying levels of support, particularly people with mental health and addictions issues in the private rental market.

Specific data on homelessness is further outlined in the Indicators Report (Appendix D), with supporting qualitative information found in the Consultation Summary Report (Appendix E).

#### **Housing Gap**

- Permanent affordable housing with supports



*Warmland House, Duncan*

### 2.3.6 Conditions of Private Market Rental Housing

Poor housing conditions were identified throughout the region, for both rental housing and homes that are owned. From the data point of view, the regional housing stock is in relatively good condition, and comparable to the provincial rate of 7% in need of major repair. For rural areas, Electoral Area I stood out with 16% of the housing stock in need of major repairs (the highest for both urban and rural areas, and more than double the average in need of repair for the region).

The conditions of housing were further reported by community observations. Rental housing in larger centres (i.e., Duncan) were reported in poor condition (mostly older housing stock). Noted characteristics of poor rental housing include mold, carpenter ants, broken/leaky windows, faulty wiring, and

broken decks/stairs. Overcrowding was also reported amongst households sharing homes to reduce costs.

Poor housing conditions were also identified for owned homes in rural communities, further described in Section 2.3.7.

Enforcing maintenance standards in rental buildings falls short in the region, except in the City of Duncan, which has a *Standards of Maintenance Bylaw*. There is an opportunity for other communities in the Cowichan Valley to adopt a similar bylaw to ensure all residents live in safe and healthy homes

Community-specific data related to homes in need of minor and major repair can be found in Appendix D, and further supported by community observations as summarized in Appendix E.

#### ***Housing Issue***

- Occurrences of poor conditions found in private market rental properties in urban areas



Cowichan Bay

### 2.3.7 Programs & Support for Low-Income Homeowners in Rural Communities

Conditions for owned homes in rural areas of the region were reported as being in poor condition, such as deteriorating manufactured homes, and homes with extensive deferred maintenance.

Poor housing conditions in rural areas are partially reflective of regional economic conditions in selected areas where resource jobs have either been lost or workers have experienced fluctuating shifts (layoffs, reduced to part-time, temporary changes, etc.). In these cases, some households once had good paying jobs, and were able to own and maintain their homes within their financial means, but now experience layoffs and precarious employment. They are now challenged to afford their homes. These households are 'getting by', paying the required mortgage and property taxes, but deferring housing maintenance until employment and income situations improve.

This is not to say all homes in rural areas are in poor condition, but rather there is a direct correlation among low-income homeowners, high need of homes in need of major repair, and economic hardships.

For these rural area households, selling their homes in exchange for a rental home is challenging given that the tenure mix is predominantly ownership in rural communities. Alternatively, selling their homes and migrating to the city in search of affordable rental may be an option, but is not an easy process. It is challenging for a household to move from rural to urban; they may have rural employment, family/friends/network, children in school, ties to the land, and relationship to the natural environment, among other reasons.

There is also evidence of residents precariously housed in inadequate dwellings within rural areas, including living in tents, travel trailers, cars, and boats without power. This form of "survival housing" is ultimately inadequate, unsuitable and unsafe.

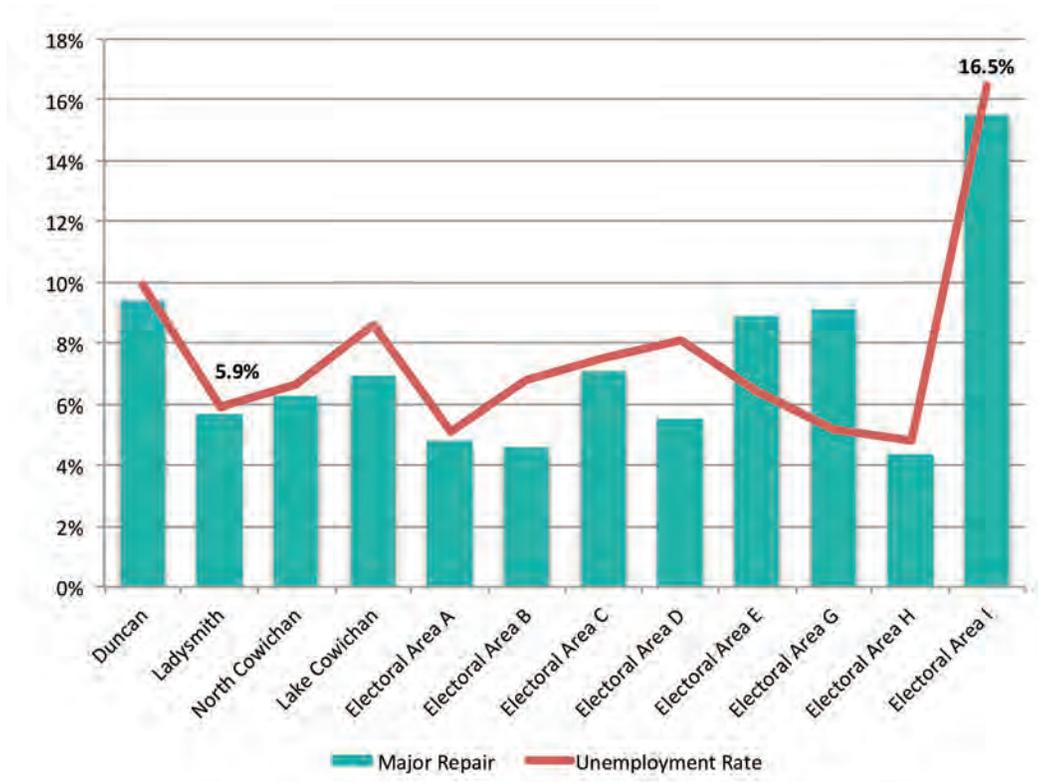
Rural households typically have lower-than-average incomes and slightly lower costs of housing than urban households. And, if agricultural or resource sector jobs are lost, they are often replaced with lower wage service jobs. Rural households typically experience higher costs of home maintenance and utilities, as well as transportation costs, compared to urban households (15% versus 12% of income - CMHC, 2003). Rural areas also have a reverse challenge with financing compared to urban communities. In many markets, the value of the property is less than the cost to build the home. Alternatively, there are limited options to rent in rural communities. Further, there is no equivalent rent subsidy for low-income homeowners.

The data and observations of poor housing conditions in rural areas are an indicator of the incidence of rural poverty, and reflective of "living wage" job shortages in the region. There are likely households in rural areas in the region, particularly in Electoral Area I/Youbou, experiencing poverty, and challenged to afford or maintain their homes.

These assumptions are further supported by the figure on the following page that demonstrates a correlation between the unemployment rate to housing conditions. The highest reports of homes in need of major repair and the highest unemployment rates both occur in Electoral Area I, which is double the CVRD average.

**FIGURE 2: Percentage of Homes in Need of Major Repair & Unemployment Rate Comparison**

Source: Statistics Canada, National Household Survey (NHS), 2011



\*data for Electoral Area F was suppressed and not available

The spike in unemployment rates and declining condition of the housing stock in Youbou and Electoral Area I is part remnant of the sawmill closure in 2001. The Youbou mill was the last of three sawmills to close on Cowichan Lake, following the closure at Honeymoon Bay and Mesachie Lake. The mill employed 225 workers, all of whom lost their jobs. It is believed that not all mill workers lived in Youbou, and some traveled as far as Duncan to work at the mill. In any case, the mill closure had a direct impact on the Youbou community and housing market, including instances of whole families relocating in search of employment. Others remained with no major employer left to anchor the town. Youbou mill workers living in other communities, such as Duncan, also

felt the closure affect. It further emphasizes that the economy and housing has a regional relationship.

Rural areas are also home to on-reserve First Nations housing, which are reported as having high rates of poor housing conditions. Off-reserve housing was also noted as inadequate and in poor condition. Finding ways to partner with the local Coast Salish peoples to encourage housing that is culturally appropriate was identified through consultation as an important approach to improving the housing conditions of First Nations. Culturally-appropriate housing was characterized as inclusive, multi-generational, and mixed-income.

### ***Housing Gaps***

- Culturally appropriate housing for First Nations
- Maintenance programs for homeowners, such as the Residential Rehabilitation Assistance Program (RRAP)
- Affordable manufactured or modular housing

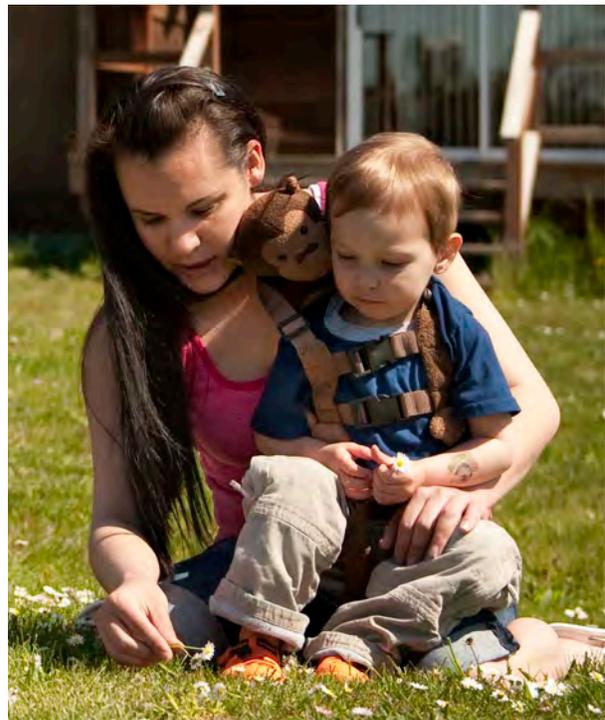
## **2.3.8 Affordable Home Ownership for Low to Moderate Income Families**

Home ownership was identified as being out of reach for low and moderate income families due to high costs, both in the initial purchase and the increasing costs of utility fees and taxes. Single parents, earning the median income, can afford the average condominium in the region, but would have to pay well above 30% of their gross incomes towards their mortgages and related housing costs to afford the average townhome. Typically, single mothers tend to earn a smaller income compared to single fathers, but single fathers are experiencing housing challenges as well. Unstable employment and income cycles are challenging for fathers caught in limbo, such as temporary work with intermittent layoffs. For part of the year, the father may earn a modest income, but may struggle during other parts of the year. This makes it challenging for the father to maintain consistent financial support to his children and ex-partner, and equally challenging for the ex-partner to manage expenses and care for their children. The father is likely paying his own rent or mortgage, in addition to paying his share of child and spousal support.

An affordable home ownership program for low to moderate income families would be beneficial to the region, especially for single parents (both single mothers and single fathers).

### ***Housing Gaps***

- Affordable home ownership program
- Low-end of market resale prices
- Affordable manufactured or modular housing



The housing needs and gaps identified in the previous discussion are summarized in the following table. They have not been prioritized, and are in no particular order of importance.

**TABLE 3: Summary of Housing Needs & Gaps/Issues in the CVRD**

Regional Housing Need	Housing Gap/Issues
1. Housing for Youth, Students & Young Adults	<ul style="list-style-type: none"> <li>• Student dorms (Duncan/North Cowichan only)</li> <li>• Affordable studio and one-bedroom units &gt; low-end of market rental rates</li> <li>• Youth safe house</li> </ul>
2. Housing for Low-income Families	<ul style="list-style-type: none"> <li>• Affordable family-friendly rental</li> <li>• Low-end market three-bedroom rental units in good condition</li> </ul>
3. Housing for Seniors	<ul style="list-style-type: none"> <li>• Accessible housing</li> <li>• Senior-friendly rental housing in private market</li> <li>• Housing for senior women</li> </ul>
4. Housing for Vulnerable Groups	<ul style="list-style-type: none"> <li>• Accessible rental housing</li> <li>• Inclusive housing for at-risk LGBT2Q community</li> <li>• Low barrier affordable rental housing for people with mental health issues (with outreach support)</li> </ul>
5. Housing for the Homeless	<ul style="list-style-type: none"> <li>• Permanent affordable housing with supports</li> </ul>
6. Conditions of Private Market Rental Housing	<ul style="list-style-type: none"> <li>• Occurrences of poor conditions found in private market rental properties in urban areas</li> </ul>
7. Programs & Support for Low-income Homeowners in Rural Communities	<ul style="list-style-type: none"> <li>• Culturally-appropriate housing for First Nations</li> <li>• Maintenance programs for homeowners, such as Residential Rehabilitation Assistance Program (RRAP)</li> <li>• Affordable manufactured or modular housing</li> </ul>
8. Affordable Home Ownership for Low to Moderate Income Families	<ul style="list-style-type: none"> <li>• Affordable home ownership program</li> <li>• Low-end of market resale prices</li> <li>• Affordable manufactured or modular housing</li> </ul>

# 3. ADDITIONAL HOUSING CHALLENGES

## 3.1 Economic Conditions

An underlying theme from the *Regional Affordable Housing Needs Assessment* has been the economic and employment situation in the region. Part of the issue stems from an overall decrease in good paying jobs from the resource sector (such as forestry and paper manufacturing), and the other is the division of the diversified economy: part good paying, the other low/minimum wage retail and service sector employment. The combination of good paying resource sector job loss and plentiful alternative low-paying jobs is challenging households to afford to rent or purchase homes in the region. The table below summarizes hourly wages by occupation, demonstrating that income potentials are cut in half when moving from a resource sector job to a service sector job.

**TABLE 4: CVRD Representative Wages & Living Wage Comparison**

Occupation	Hourly Wage
Food & Beverage Servers	\$10.25
Hotel Front Desk Clerks	\$10.25
Retail Sales Clerks	\$10.25
Early Childhood Educators	\$13.00
Nurse Aides	\$16.00
Office Clerks	\$11.54
Truck Drivers	\$13.50
Secondary School Teachers	\$23.08
Papermaking Operators	\$26.57
Pulp Mill Machine Operators	\$22.06
<b>BC Minimum Wage</b>	<b>\$10.25</b>
<b>Cowichan Valley Living Wage</b>	<b>\$17.04</b>

Sources: Social Planning Cowichan, *Living Wage Cowichan Valley Update, 2014*,  
Federal Labour Market Information (LMI) -Vancouver Island Coastal Region

Table 4 also compares hourly wages per occupation to the BC minimum wage and the Cowichan Valley Living Wage. The *Living Wage for the Cowichan Valley* was prepared by Social Planning Cowichan in 2014, and calculates the hourly wage required per parent of a family household (family - two parents and two children). The calculation is aimed to be modest, taking into account basic household expenses.

Economic hardships are difficult to quantify when there are few mill closures to report. Slow downs, temporary layoffs, and shift changes occur more frequently than permanent mill closures. Sometimes when mills need to improve economic performance, they will implement temporary (and permanent) job layoffs for those at the bottom of the seniority list (union environments). Attracting new industries to the region that offer high paying jobs is also a challenge in the Cowichan Valley.

Youth and young adults are the most vulnerable to resource sector job losses due to their low levels of seniority, causing them to have higher instances of unstable and fluctuating income compared to older adults with more work experience. This ultimately

impacts their ability to afford rental housing, and financially plan for other living costs. The recent decline in the labour force in the CVRD is likely attributed to these economic conditions (including negative youth retention). Young workers have reportedly been relocating to other communities, particularly Alberta, in search of higher paying employment opportunities.

There are indications of regional industry development activity that could result in a net gain in good paying jobs, which could assist households with affording the cost of housing. One project is the Parhar Business Park, which will include the establishment of local food processors, and the second being the expansion of the Saltair Sawmill in Ladysmith (employment and income projections are not available at this time).

Other economic development initiatives are expected for the region, including a new hospital, expanding trades programs at VIU, and increased activity in the agri-tourism sector, as well as the film industry. Diversifying the economy, with a mix of resource sector jobs and other industries, may improve the income situation for some households in the region.



## 3.2 Urban & Rural Development Patterns

The CVRD contains both distinctively urban and rural communities within its regional boundaries. The municipalities of Duncan, Ladysmith, and North Cowichan (although large areas of the Municipality of North Cowichan are rural) would be considered the most urban, each containing the most diversified housing stock, tenure mix, and market/non-market housing mix. Concentrations of services, amenities, institutions, and businesses are also located in urban areas. The Town of Lake Cowichan could also be considered urban because of similar qualities found in neighbouring urban centres, including a significant number of renter households (23% - more than North Cowichan and Ladysmith).

The definition of *urban* and *rural* varies depending on perspective and relevance. Some categorize it by the number of persons per square kilometre; others incorporate distance to nearby cities and amenities. If assuming that the electoral areas of the CVRD are the rural part of the region, with

Duncan, Ladysmith, the growth centres\* of North Cowichan and, to some degree, Lake Cowichan, being the urban areas, then we can assume that just over a third of the CVRD population is rural.

Planning and design of urban areas is purposefully done to respond to the high concentrations of people and activities, whether they be business, education, shopping, or entertainment. These concentrations make communities diverse in terms of needs and complexity. Providing a range of housing options, forms, tenures, and price-points is a multi-dimensional approach required to meet the needs of a diverse population.

Rural communities tend to be less diverse, especially with respect to housing form and tenure. The rural communities of the CVRD are primarily characterized by high proportion of homeowners living in single-detached dwellings on large lots. The rural housing stock is typically less diverse as the demand for variety is relatively low.

*\*The Municipality of North Cowichan has three growth areas where density and other community amenities are being concentrated.*



*Infill development, Duncan*

The difference in housing development patterns of urban and rural communities has a direct implication on regional sustainability. Urban areas concentrate density, roads, and infrastructure –making it more efficient from a land use and municipal financing perspective. It also creates sense of place by concentrating people, businesses, education, events, entertainment, and interesting things in a walkable public realm – allowing people to interact with their diverse neighbours, meet new people, try new things, gain experiences, and build tolerance and social inclusion of others.

Concentrations of people and activities can also build capacity to further support development, businesses, and social services. These density thresholds can trigger enhanced transit services, and community amenity development that cannot be achieved in areas of low density populations. The density that begins to support higher transit service is approximately 15 dwellings per hectare. Depending on the extent of the road networks, less density is considered to be too low to support a high level of transit service. The more dense a community, the more feasible alternative forms of transportation can be implemented successfully - walking, cycling, public transit, and so on.

Investors are more likely to propose ventures where there are higher concentrations of people. Even a new, small-scale coffee shop requires ~10,000 people in a trade area in order to support it. The greatest density driver to support these community attributes is housing, location, form, mix, and number of dwelling units.

Rural areas also have strong neighbourly relations, and sense of community as mentioned before. Although there is a role and need to maintain rural character and communities, which make regions vibrant and exciting, there are also sustainability trade-offs associated with rural residential development. For regions, balancing the development and servicing to both rural and urban communities is challenging.

Community consultation for this assessment revealed a strong voice on moving toward sustainable community development. For participants, sustainable community development means less subdivision development outside of urban centres, an end to urban sprawl, and support for densifying urban cores of the region. Part of the driver is to better plan for the financial impacts of infrastructure development. This type of community direction lends itself to the concept of growth management planning and financial sustainability.



Rocky Creek live/work, Ladysmith

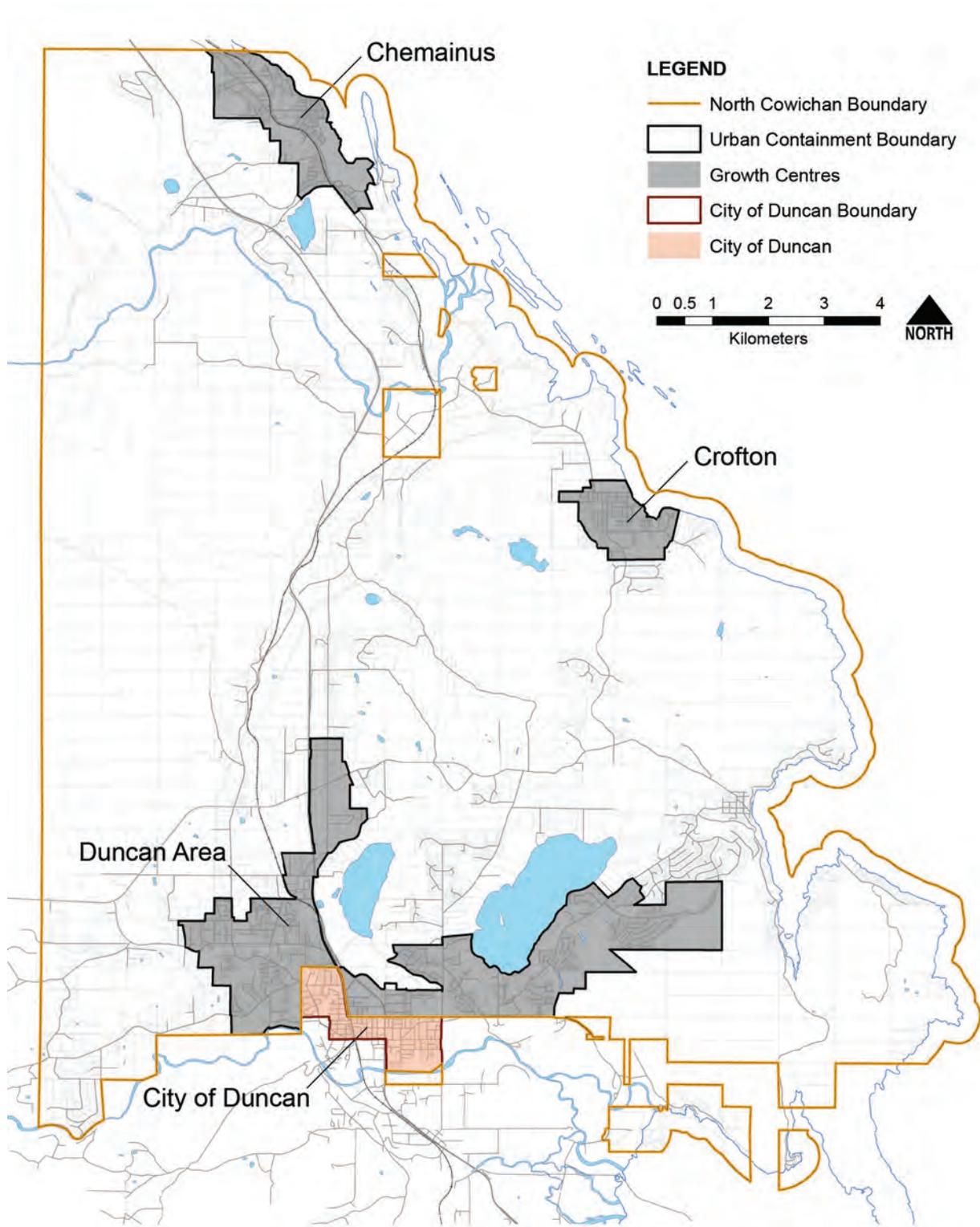


Cowichan Bay

Source: VIREB

**FIGURE 3: Municipality of North Cowichan Growth Centres**

Source: Municipality of North Cowichan, 2014



### 3.3 Housing & Transportation

Transportation is inherently linked to housing in several ways. Recent literature suggests that a key factor in households moving outside of urban areas, and into low density sprawled subdivisions, is housing affordability, rather than personal preference. In most cases, home ownership affordability is the driving factor, especially for first time homebuyers looking to enter into the market.

Suburban living has its benefits, and its challenges. The residents of these households can end up driving about three times more than households close to the urban areas, with consequences to household budgets, and the ability to afford housing.

Transportation is typically the second largest expense for households. Alternatively, location-efficient neighbourhoods can lower transportation costs more than inefficient neighbourhoods because they are compact, with walkable streets, and access to transit and amenities. This helps a household's bottom line, and ability to afford to rent or

own a home. Households who live in inefficient places are auto-dependent, and have high transportation costs.

Affordable housing should be located in such a way that it lowers the overall cost of living (not just the cost of the unit). Transportation choices plays a major role in this respect as distances to anything could cost or save a person money. For these reasons, affordable housing should be located near transit stops and stations, places of employment, grocery stores, and other community amenities. The community affordability factor is improved with housing location efficiency.

Several communities are turning towards smart growth principles, or Neighbourhood Development LEED® (LEED-ND®), as a guide for planning affordable housing. The compact and efficient design principles from these philosophies not only translates to environmental sustainability, financial sustainability, and cultural vibrancy, but also improves the affordability of communities,



*Downtown Ladysmith*

especially for low-to-moderate income earners. Better transit infrastructure and WalkScores lower costs to accessing services, programs, amenities, and food. Further, transit-oriented development (TOD) has been an effective development approach to increase location efficiency of neighbourhoods and communities, thereby increasing neighbourhood affordability.

There are several criteria to consider when siting affordable housing. These include, but are not limited to, the following:

- Locations with reduced automobile dependence
- Bicycle network and storage
- Accessibility to transit stations, stops, and facilities
- Proximity to employment areas/jobs
- Walkable streets, high WalkScores
- Compact development
- Connected community
- Mixed-use neighbourhood centres
- Diverse housing mix
- Proximity and access to civic and public spaces
- Proximity and access to recreational facilities, and health care services
- Proximity to food stores
- Accessibility and universal/accessible design
- Proximity to community and social services, outreach, and community involvement
- Proximity to local food production (i.e. community gardens)
- Existence of, and proximity to neighbourhood schools
- Reduced parking
- Green buildings, building energy, and water efficiency.

Public transportation is important to vulnerable groups in the community, including seniors, persons with mobility challenges, youth and students, and low-to-moderate income households who have limited choices with how they move around their community. Best practices suggest that affordable housing, and complete neighbourhoods with a healthy housing mix, are best served with affordable public transportation options, and location-efficient neighbourhoods.



# 4. ADDRESSING GAPS ALONG THE HOUSING CONTINUUM

## 4.1 Regional Policy Planning

The CVRD will be undertaking a *Regional Sustainability Strategy* (RSS) in the near future – a planning process that outlines how the community will grow over a long-term, 20-year horizon. The RSS will be broad in scope, investigating the route forward on land use, physical infrastructure, environmental issues (e.g., climate adaptation), social and cultural issues (e.g., housing), and economic and labour force development.

The RSS planning process is an opportunity to explore policy options to address the housing needs and gaps in the region. The following table summarizes those needs and gaps, and identifies policies that currently exist that can respond to gaps. A policy scan was conducted to identify opportunities for further consideration in the RSS planning process, or other initiatives (see Table 5). The needs, gaps, and policy scan have not been prioritized.

To clarify, *housing needs* and *housing gaps* are defined as follows:

**HOUSING NEED** refers to households in the community that lack their own housing, or live in inadequate housing for a variety of reasons, and cannot afford the housing they need in the local housing market without some assistance.

A **HOUSING GAP** is a housing form, tenure, or program missing from the housing continuum that could address the needs of residents with the least choice in the housing market.



Area E

**TABLE 5: Summary of CVRD Housing Needs, Gaps & Policies**

Regional Housing Need	Housing Gap/Issues	Existing Policies to Address Housing Gap?	Applicable Communities
<p><b>1. Housing for Youth, Students &amp; Young Adults</b></p>	<p>Student dorms (Duncan/North Cowichan only)</p>	<p><b>NO</b></p> <p>Identifying existing rental stock that could be dedicated to student housing, as well as encouraging development of off-campus housing dedicated to students, could be explored in Regional Sustainability Strategy</p>	<p>Duncan &amp; growth centres of North Cowichan</p>
	<p>Affordable studio &amp; one-bedroom units &gt; low-end of market rental rates</p>	<p><b>NO</b></p> <p>Affordable rental housing, such as secondary suites, is referenced in select community plans, but not specifically targeting unit sizes for singles &amp; young adults. Policy development in this area can be explored in Regional Sustainability Strategy</p>	<p>Duncan, Ladysmith, &amp; growth centres of North Cowichan</p>
	<p>Youth safe house</p>	<p><b>NO</b></p> <p>Provision/encouragement of developing a youth safe house could be explored in Regional Sustainability Strategy</p> <p>Provision of funding &amp; grant opportunities through housing trust fund could be explored</p>	<p>Duncan, Ladysmith, &amp; growth centres of North Cowichan</p>
<p><b>2. Housing for Low-income Families</b></p>	<p>Affordable family-friendly rental</p>	<p><b>NO</b></p> <p>“Family Friendly” housing policy could be explored in Regional Sustainability Strategy</p> <p>Provision of funding &amp; grant opportunities through housing trust fund could be explored</p>	<p>Duncan, Ladysmith,  North Cowichan, Crofton, Chemainus, Cowichan Bay</p>
	<p>Low-end of market three-bedroom rental units in good condition</p>	<p><b>NO</b></p> <p>“Family Friendly” housing policy could be explored in Regional Sustainability Strategy</p> <p>Provision of funding &amp; grant opportunities through housing trust fund could be explored</p>	<p>Duncan, Ladysmith, North Cowichan, Crofton, Chemainus, Cowichan Bay</p>

**TABLE 5: Summary of CVRD Housing Needs, Gaps & Policies continued**

Regional Housing Need	Housing Gap/Issues	Existing Policies to Address Housing Gap?	Applicable Communities
	Accessible & adaptable housing	<p><b>Selected Communities Only</b></p> <p>Guidelines available in Ladysmith</p> <p>Expanding accessible &amp; adaptable housing policies in urban &amp; rural communities could be explored in Regional Sustainability Strategy</p>	Region-wide
<b>3. Housing for Seniors</b>	Senior-friendly rental housing in private market	<p><b>Selected Communities Only</b></p> <p>South Cowichan OCP – Policy 8.3</p> <p>Electoral Area F – Policy 14.10</p> <p>Lake Cowichan OCP – Policy 6.3.1.6</p> <p>Duncan OCP – Policy 9.5.4</p> <p>Area D – Policy 6.3.1</p> <p>Expanding senior-friendly rental should be explored in Regional Sustainability Strategy</p>	Duncan, Ladysmith & growth areas of North Cowichan, with site-by-site analysis of proposed projects in other communities to determine feasibility of seniors-oriented projects
	Housing for senior women	<p><b>NO</b></p> <p>Could be addressed in existing senior housing policy by expanding language, recognizing vulnerability. Can be explored in Regional Sustainability Strategy</p> <p>Provision of funding &amp; grant opportunities through housing trust fund could be explored</p>	Duncan, Ladysmith & growth areas of North Cowichan, with site-by-site analysis of proposed projects in other communities to determine feasibility of seniors-oriented projects

**TABLE 5: Summary of CVRD Housing Needs, Gaps & Policies continued**

Regional Housing Need	Housing Gap/Issues	Existing Policies to Address Housing Gap?	Applicable Communities
<p><b>4. Housing for Vulnerable Groups</b></p>	<p>Accessible rental housing</p>	<p><b>Selected Communities Only</b>                      Guidelines available in Ladysmith                      Expanding accessible &amp; adaptable housing policies in urban &amp; rural communities could be explored in Regional Sustainability Strategy</p>	<p>Region-wide</p>
	<p>Inclusive housing for at-risk LGBT2Q community</p>	<p><b>NO</b>                      Inclusive policy development could be explored in Regional Sustainability Strategy</p>	<p>Region-wide</p>
	<p>Low barrier affordable housing in private market for people with mental health issues (with outreach support)</p>	<p><b>Selected Communities Only</b>                      Supportive housing policies exist in select communities. Inclusive policy development could enhance supportive housing policies, &amp; could be explored in Regional Sustainability Strategy                      Provision of funding &amp; grant opportunities through housing trust fund could be explored</p>	<p>Duncan, with site-by-site analysis of proposed projects in other communities to determine feasibility of housing projects for people with mental health issues</p>
<p><b>5. Housing for the Homeless</b></p>	<p>Permanent affordable housing with supports</p>	<p><b>Selected Communities Only</b>                      Supportive housing policies exist. Revisiting these policies during the Regional Sustainability Strategy could be explored                      Provision of funding &amp; grant opportunities through housing trust fund could be explored</p>	<p>Duncan</p>

**TABLE 5: Summary of CVRD Housing Needs, Gaps & Policies continued**

Regional Housing Need	Housing Gap/Issues	Existing Policies to Address Housing Gap?	Applicable Communities
<p><b>6. Conditions of Private Market Rental Housing</b></p>	<p>Occurrences of poor conditions found in private market rental properties in urban areas</p>	<p><b>Regulatory Issue</b></p> <p>With the exception of Duncan, a Standards of Maintenance Bylaw could be explored in the region</p> <p>The future establishment of a Standards of Maintenance Bylaw could be further supported by policies emphasizing the quality &amp; condition of rental housing. Such policy could be explored in Regional Sustainability Strategy</p>	<p>Region-wide, with the exception of Duncan (already applies)</p>
<p><b>7. Program &amp; Support for Low-income Homeowners in Rural Communities</b></p>	<p>Culturally-appropriate housing for First Nations</p>	<p><b>NO</b></p> <p>Culturally-appropriate housing could be explored in Regional Sustainability Strategy</p> <p>Provision of funding &amp; grant opportunities through housing trust fund could be explored</p>	<p>Region-wide, both urban and rural</p>
	<p>Maintenance programs for homeowners, such as Residential Rehabilitation Assistance Program (RRAP)</p>	<p><b>NO</b></p> <p>Provision of funding &amp; grant opportunities through housing trust fund could be explored</p>	<p>Region-wide, with emphasis on rural areas, particularly Electoral Area I &amp; Youbou</p>
	<p>Affordable manufactured or modular housing</p>	<p><b>Selected Communities Only</b></p> <p>Modular housing &amp; manufactured home park development policy should be expanded upon, especially for rural areas. This topic could be explored in Regional Sustainability Strategy</p>	<p>Region-wide for manufactured &amp; modular housing, with emphasis on manufactured home parks in rural areas</p>

**TABLE 5: Summary of CVRD Housing Needs, Gaps & Policies continued**

Regional Housing Need	Housing Gap/Issues	Existing Policies to Address Housing Gap?	Applicable Communities
<b>8. Affordable Home Ownership for Low to Moderate Income Families</b>	Affordable Home Ownership Program	<b>NO</b> Affordable home ownership policies could be explored as part of Regional Sustainability Strategy	Region-wide, both urban and rural
	Low-end of market resale prices	<b>NO</b> Affordable home ownership policies could be explored as part of Regional Sustainability Strategy	Region-wide, likely most applicable to Duncan, Ladysmith & growth centres of North Cowichan, but rural areas could also be explored to determine feasibility
	Affordable manufactured or modular housing	<b>Selected Communities Only</b> Modular housing & manufactured home park development policy should be expanded upon, especially for rural areas. This topic could be explored in Regional Sustainability Strategy	Region-wide for manufactured & modular housing, with emphasis on manufactured home parks in rural areas

In addition to policy development and analysis to address the housing gaps in the CVRD, there are several tools that the Regional District, member municipalities, and non-profit housing and service providers can draw on from various levels of government to implement housing solutions. These include optimizing rent subsidies offered to low-income seniors and families by BC Housing, establishing land banks and affordable housing trust funds, and incorporating a non-profit housing society to facilitate the development or acquisition of affordable housing.

Details on these can be found in Appendix C: Legislative Content.

## 4.2 Exploring Strategies, Policies & Other Recommendations

This housing needs assessment is an important first step to developing a Housing Action Plan, which identifies specific actions, what organization takes the lead, and a timeline. This next stage may need additional dialogue with stakeholders and the community, and in context with other planning priorities such as transportation, servicing and special projects

### Recommendations to Consider in the Housing Action Plan Process

Although not an exhaustive list, the region and its' respective communities may explore the following considerations to address the housing needs and gaps identified in this report:

- Consider exploring strategic, policy, regulatory, financial, and program options to address housing needs and gaps in the region.
  - These options can be explored in conjunction of a *Regional Sustainability Strategy*, or a stand-alone document. Options to address housing challenges should be shared with the community at-large to discuss benefits, trade-offs, and implications to the built environment and social sustainability of the region.
  - As a start, specific options that could be explored include: the provision of secondary suites (in communities and/or zones that do not current permit this use); alternative forms of construction techniques and forms; manufactured and modular housing; maintenance programs for homeowners; and affordable family-friendly homeownership solutions (i.e. pocket neighbourhoods, cluster housing).
- Consider preparing a *Financial Sustainability Strategy (FSS)* that examines the financial impacts of growth patterns, such as housing development and other land uses.
- Consider preparing a *Standards of Maintenance Bylaw* for rental housing for every municipality (except Duncan, where one already exists), in order to ensure basic housing standards such as adequate ventilation, heating, plumbing, and electrical.
- Consider partnering with local First Nations bands to explore opportunities for developing culturally-appropriate housing off-reserve.
- Consider collaborating with Vancouver Island University to explore affordable housing options appropriate for students off-campus.
- Consider engaging with community-based organizations ,and the Ministry of Children and Family Development to explore the concept of a regional youth safe house, or a small collection of youth safe homes, in the urban areas of the region, such as Duncan, Ladysmith, and the *growth centre* areas of North Cowichan.
- Consider expanding accessible and adaptable housing guidelines in the region, referencing Ladysmith as an example.

- Research the *Golden Girls Housing Concept*, as identified by community stakeholders through consultation. Try to find examples in comparable communities with typical household arrangement/configuration, and research regulatory requirements to permit this concept. Consider engaging a financial institution (i.e. credit union) to identify potential challenges to financing/shared mortgages.
- Initiate further research into specific vulnerable populations reported through consultation in this study, but that fell short with respect to data and additional resources. This may include researching housing and social services needs of the at-risk LGBT2Q community, people with mental health issues, and those with developmental and physical disabilities, including fetal alcohol syndrome (FASD) and acquired brain injury. Consider engaging with community-based organizations to identify appropriate housing solutions to meet their specific needs.
- Advocate for and educate the community about available rent supplement programs through BC Housing (rental assistance program – RAP, and shelter aid for elderly renters – SAFER), as well as services to support eligible households with completing rent supplement applications. Consider partnering with community-based organizations, and BC Housing to investigate specific strategies for advocacy and education.



Ladysmith

## 4.3 Quantitative Housing Demand Estimates

Demand can be measured in three ways:

- **Expressed Demand:** the number of households on wait lists, by age of household maintainer;
- **Pent-up Demand:** the number of households not on a wait list, but needing affordable, suitable and adequate housing; and
- **Anticipated Future Demand:** considers the age-related demographics over time, the changing economy (loss or gain in jobs over time), and changing migration-related demographics over time.

Expressed demand considers current wait list data; however, even current wait list data has its limitations. This study obtained wait list data from BC Housing’s Housing Registry, as well as inquired non-profit housing providers on their wait lists. BC Housing has a defined number of wait list applicants. Other providers often do not, and calculate their wait list based on time and not individual applicants, or they intake on a referral process. Seniors housing, for example, is challenging to calculate existing wait list demand outside of BC Housing’s registry. Responses from other housing providers included, “calls turned away until bed becomes available/timing varies”, and, “intake of tenants based on Island Health Authority referral”. These organizations receive inquiries, but do not maintain a list of applicants waiting for a unit. As such, for the purposes of this study, the wait list data outlined in the estimated quantitative demand table is likely an under estimation. For this reason, looking into pent-up demand (those not on a wait list but in need of affordable, suitable and adequate housing) is required.

**TABLE 6: BC Housing Wait List Data**

Community	Family	Singles	PWDs	Seniors	Wheelchair Modified
Chemainus	0	0	0	0	0
Cobble Hill	1	0	2	1	0
Cowichan Bay	0	0	0	1	0
Crofton	1	0	0	1	1
Duncan	13	1	6	6	2
Ladysmith	3	1	2	2	0
Lake Cowichan	3	0	2	2	0
Malahat	0	0	0	1	0
Mill Bay	1	0	1	1	0
Shawnigan Lake	3	0	1	0	0
Westholme	0	0	0	1	0
Youbou	0	0	0	1	0
<b>CVRD Total</b>	<b>25</b>	<b>2</b>	<b>14</b>	<b>17</b>	<b>3</b>

Source: BC Housing, March 2014

Calculating pent-up demand is also challenging, and inherently limited for several reasons. Pent-up demand are those households that are in need of affordable, suitable, and adequate housing, which can also be described as households in Core Housing Need. A province-wide estimate and projections on core housing need was conducted in 2012. This study provided core housing need information for both rental and owner households, but does not categorize those needs by household type (families, seniors, singles, etc.). It also only provides the data at a regional district level (i.e., CVRD), and not expressed at the municipal level. The baseline data was formulated based on the 2006 Census, and is already out of date. Other sources of Core Housing Need can come from CMHC, but this information has not been updated since the 2006 Census and does not breakdown the estimation by household type, or in small communities such as those found in the CVRD.

Anticipated demand assumes the proportion of low-income households of today remains constant in the future, unless a major economic development project is initiated that spurs job creation with livable wages. Unknowing the anticipated growth scenarios related to potential economic changes of the future, it is difficult to estimate the proportion of the CVRD population in core housing need will experience a significant change. Given that, estimating the affordable housing need of the future can be calculated based on the percentage of current population in core housing need, and apply that proportion to the future population as estimated by BC Stats. The challenge, in this respect, is not having a Core Housing Need baseline due to limitations in data (not by household type, or municipality). BC Stats only projects population by total number and by age, and not household configuration (singles, couples with children, single parents).

As an alternative, referencing taxfiler data to sum the total number of CVRD households that are low-income, by age and household type, can provide an estimated number of households eligible for affordable housing offered by BC Housing (within established high-income limits). The eligible low-income households can be subtracted from the total existing non-market housing supply can, yielding either a net deficit or surplus of affordable housing units in the region, by municipality. The limitations of this calculation is it does not indicate the housing type/level of support required by those low-income households (i.e., supported or independent), and does not identify households in need of adequate and suitable housing (i.e., persons with disabilities, requiring wheelchair modified units, etc.).

In short, there are several assumptions that can undermine the validity and reliability of a housing demand forecast by type. As such, for this study, referring to the BC Housing wait list data is the most reliable source demand, even though it only represents a limited “expressed demand”.

Of further note, seniors housing needs in the region is increasingly being addressed through the senior-specific rent supplement program (SAFER), which is offered by BC Housing. However, even though some seniors are utilizing the rent supplement program, others do not know it exists. Others are already housed in BC Housing’s seniors’ buildings, while several other seniors buildings exist in the private market or offered by non-profit housing providers. To this end, the need expressed in the table below is not reflective of the wide availability of units available to seniors in the region.

### **FOR EXAMPLE**

At the time of this study, several phone calls were made to non-profit and private market seniors housing complexes to obtain wait list data. To name a few, Deertrail Cottage, a 9-unit independent and supportive living residence for seniors, had two 1-bedroom units available. Nana's Guest House in Lake Cowichan, a 24-hour care for seniors with respite services if needed, had two 1-bedroom units available during this study. Sherwood House in Duncan, a 62-unit semi-independent and supportive care building for seniors (which includes meals and light housekeeping), and one 1-bedroom unit available. Wedgewood House, an independent living facility for seniors, had two 1-bedroom units available.



## 5. CLOSING COMMENTS

The housing challenges within the Cowichan Valley Regional District are similar to the those faced by comparable communities across the province. Residents most in need of affordable housing typically include low-income families and seniors, single parents, single individuals, youth and young adults, and vulnerable residents, such as those with special needs and disabilities, people with mental health and addiction issues, and the LGBT2Q community.

The solutions developed across the province, however, are not one-size-fits-all. Each region, and its member municipalities, is unique, and requires responses that meet the specific needs of their populations, reflective of local culture and aspirations. Preparing this *Regional Affordable Housing Needs Assessment* is an important component to an overall comprehensive, long-range planning process for the region. It should inform the upcoming *Regional Sustainability Strategy* with respect to policy and action gaps, through the lens of other regional priorities, including transportation, environmental protection, health and well-being, and economic development. Only when policies are prepared holistically, and in tandem with other initiatives, can positive social change be realized, including the development of affordable housing to support vulnerable populations.

Further to regional sustainability, the identified housing needs and gaps from this report can assist with facilitating discussions with potential partners to develop, or acquire affordable housing units to meet community need. These partners, such as BC Housing, non-profit housing societies, private market developers, and community groups like Social Planning Cowichan, will have a better understanding of the demand for affordable housing, as well as their potential roles in responding to local housing challenges. Addressing the housing gaps in the CVRD is a move towards creating a more inclusive and livable region.



Gerry Thomasen, Creative Commons

Aerial view: Duncan/North Cowichan



# APPENDICES

**Appendix A: List of Sources**

**Appendix B: Terms & Definitions**

**Appendix C: Legislative Context**

**Appendix D: CVRD Regional Housing Indicators Report**

**Appendix E: CVRD Regional Housing Consultation Report**



## Appendix A: List of Sources

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## Appendix B: Terms & Definitions

**ADAPTABLE HOUSING** is housing that meets the minimal accessibility requirements, and incorporates features that make it easy for people to *remain at home* as their mobility declines with age, or if they experience limitations due to illness or injury.

**ADEQUATE HOUSING** means dwellings reported by residents as not requiring any major repairs.

**AFFORDABLE HOUSING** means a safe, secure, accessible living environment that allows people to live within their income levels, and maintain quality of life. Affordable housing may take a number of forms that exist along a continuum – from emergency shelters, to transitional housing, to mass-market rental (also known as subsidized or social housing), to formal and informal rental, to home ownership. According to Canada Mortgage and Housing Corporation, for housing to be affordable, a household should not spend more than 30% of gross income on shelter costs.

**CORE HOUSING NEED** means a household living in housing that falls below at least one of the adequacy, affordability or suitability standards, and spending 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable.

**GROUND-ORIENTED HOUSING** means residential units that have individual and direct access to the ground, whether detached or attached, including single-detached dwellings, duplexes, and townhouses, as well as principal and secondary units in single-detached dwellings.

**HOMELESSNESS** is the situation of an individual or family without stable, permanent, appropriate housing, or the immediate prospect, means, and ability of acquiring it.

**HOUSING CONTINUUM** is a visual concept used to describe and categorize different types of housing, from non-market to market housing. Housing continuums are developed to assist with planning and program development, and are usually tailored to the community or region in question. On the non-market (left) end of the continuum are emergency services and transitional housing, which often require the most public funding. The continuum then moves towards supportive and social housing options, and then on to independent housing options on the right, where housing is typically provided by the private market.

**HOUSING OCCUPANCY STANDARDS** mean housing must have enough bedrooms for the size and make up of a household. This means a home needs to have enough bedrooms for each cohabiting adult couple, each adult 18 years or older, each child under 18 years old (two children of the same gender can share a room; two children under five years old of opposite genders can share a room).

**HOUSING RESERVE/TRUST FUND** is a fund established and managed by the finance arm of a municipality. The revenue for this fund may come from a local government's direct revenues, or via amenity contributions from developers. These reserves provide a source of funding for housing developments that benefit the community.

A **LIVING WAGE** is the hourly amount a family needs to cover basic expenses, such as: food, clothing, shelter, and transportation (in their region). Living wage calculations are based on a two-parent family with two children – the most common family unit in BC – and each parent working full-time. A living wage is a bare-bones calculation and does not cover additional expenses, such as: credit card, loan and other debt/interest payments; savings for retirement or a child's university education; owning a home; anything beyond minimal recreation, entertainment and/or holiday costs; the costs of caring for a disabled, seriously ill or elderly family member; or a savings cushion for emergencies or tough times.

**MANUFACTURED HOME PARK** contains structures, whether or not ordinarily equipped with wheels, that are designed, constructed or manufactured to be moved from one place to another by being towed or carried, and used or intended as living accommodations (*Manufactured Home Park Tenancy Act*, 2014).

**MARKET RENTAL HOUSING** means the private rental market provides the majority of rental housing affordable to households with low-to-moderate incomes. This can include purpose-built rental housing, as well as housing supplied through the secondary rental market, such as basement suites, rented condominium units, or other investor-owned houses/units.

**MEDIAN INCOME** is the halfway point of a population's income, meaning half the population is making more than the median income, and half the population is making below the median income.

**MOBILE HOME** is a single dwelling, designed and constructed to be transported on its own chassis, and is capable of being moved to a new location on short notice. It may be placed temporarily on a foundation pad, and may be covered by a skirt.

**MODULAR OR MANUFACTURED HOUSING** is a factory-built dwelling unit certified prior to placement on the lot as having been built as a modular home in accordance with CSA A277 building standards, or, as a mobile home in accordance with CAN/CSA Z240 building standards.

**MOVABLE DWELLING** is a single dwelling, other than a mobile home, used as a place of residence, but capable of being moved on short notice, such as a tent, recreational vehicle, travel trailer houseboat, or floating home.

**NON-MARKET HOUSING** is affordable housing that is owned or subsidized by government, a non-profit society, or a housing co-operative, whereby rent or mortgage payments are not solely market driven.

**POSTAL GEOGRAPHIES** means the linking of postal codes to Statistics Canada geographic areas to facilitate extraction and subsequent aggregation of data for selected Census geographic areas. The Statistics Canada's *Postal Code Conversion File (PCCF)* converts postal codes to standard areas (Census Tracts), and this information is generated from individual tax files from the Canada Revenue Agency, published on a yearly basis. The postal code level data may not align completely with the municipal boundaries of communities.

**PRECARIOUS HOUSING** means an individual or family paying for temporary, insecure, or unstable housing, including housing that is overcrowded or unaffordable rents, given their incomes.

**REGIONAL SUSTAINABILITY STRATEGY** means a long-range plan collaboratively developed by a Regional Board and its member municipalities to define region-wide goals and priorities. A Regional Sustainability Strategy is broad in scope, encompassing policies on land use, physical infrastructure, environmental issues, e.g., climate adaptation, and social and cultural issues, e.g., housing, as well as economic and labour force development.

**RENTAL ASSISTANCE PROGRAM (RAP)**, operated by BC Housing, provides eligible low-income working families with cash assistance to help with their monthly rent payments. To qualify, families must have a gross household income of \$35,000 or less, have a least one dependent child, and have been employed at some point over the last year.

**SHELTER AID FOR ELDERLY RENTERS (SAFER)**, operated by BC Housing, helps make rents affordable for BC seniors with low to moderate incomes by providing monthly cash payments to subsidize rents for eligible BC residents who are age 60 or over, and who pay rent for their homes.

**SUITABLE HOUSING** is housing that has enough bedrooms for the size and make up of the resident household, according to *National Occupancy Standard* (NOS) requirements.

**WALKSCORE** is a points-based system that calculates the walkability of an address/community by locating nearby amenities, such as transit stops, shopping, schools, childcare, medical clinics, and common destinations. The number of points declines as distance to amenities increases. Each amenity category is weighted equally, and the points are summarized and normalized to yield a score from 0 to 100. The higher the WalkScore, the more walkable a place is deemed to be.



## Appendix C: Legislative Context

### Federal & Provincial Policies & Programs

The policies and programs of the federal and provincial governments affect affordability in many ways. Until 1992, the federal government was the major funder of new social and co-operative housing. When federal funding for new subsidized housing was eliminated as a deficit-reduction measure, provincial and municipal governments began to take a much more *hands on* approach to housing needs.

In BC, the provincial government has been both proactive and facilitative in the broad sphere of housing. In relation to affordable housing, the government is involved in several ways:

- Using tax measures to influence housing affordability, including the *Home Owner Grant*, *Property Tax Deferral Program*, *Families with Children Tax Deferral Program* and the *First Time Home Buyers' Property Transfer Tax Exemption* program;
- Channeling funding for housing and rent assistance to seniors and working families through BC Housing;
- Undertaking policy research related to housing; and,
- Amending legislation to provide local government with more tools that can be used in relation to affordable, rental, and special needs housing.

### BC Property Tax Measures

In BC, the Ministry of Small Business and Revenue administers several programs designed to assist homeowners.

- The *Home Owner Grant* helps reduce the amount of residential property tax British Columbians pay. Home owners with an assessed value of up to \$1,100,000 may claim 100% of this grant. The *Home Owner Grant* is reduced on higher-valued properties by \$5 for each \$1,000 of assessed value over \$1,100,000. The basic grant is eliminated on homes assessed at \$1,164,000. Residents may qualify for a higher grant if they are a senior, a veteran, a person with a disability, or someone living with a person with a disability.
- The *Property Tax Deferral Program* is a loan program that allows a homeowner to defer annual property taxes if they meet the eligibility criteria – the principal criterion being age (55+).
- The *Families with Children Tax Deferral Program* is a loan program that allows a homeowner to defer annual property taxes if they are supporting a child under specific circumstances: (i) a child is under the age of 18 and living with the homeowner, or does not live with the homeowner but child support is being paid; (ii) a child or stepchild of any age is attending an educational institution; (iii) a child or stepchild of any age has a disability; or (iv) a child or stepchild of any age has a severe mental or physical impairment that requires assistance/supervision.
- The *First Time Home Buyers' Property Transfer Tax Exemption Program*, introduced in 1994, is designed to help British Columbians buy their first homes through an exemption or partial exemption from the *Property Transfer Tax* if the fair market value of the home is less than a threshold amount. As of 2014, the threshold was set at \$475,000, with a proportional exemption up to \$500,000.

## BC Housing Programs

BC Housing is a provincial agency that plays a vital role in helping meet the housing needs of BC's most vulnerable residents. The agency works with non-profit organizations and local governments throughout BC to increase housing options via capital and operating programs for low-income households. However, owing to federal and provincial budget restrictions, the actual number of new-build *rent-geared-to-income* housing units has been relatively small over the past 15 years, particularly outside major urban centres.

BC Housing also manages two rent assistance programs: *Shelter Aid for Elderly Renters* (SAFER) and the *Rental Assistance Program* (RAP). While the SAFER program has been in place for decades, the RAP program was introduced in 2006 to help working families find suitable rental housing.

In addition to the SAFER program, BC Housing offers other housing programs to help seniors age-in-place, or to secure affordable and suitable housing:

- **Home Adaptations for Independence.** This program offers financial assistance to seniors for home modifications that improve accessibility, and promote safe and independent living. This program is offered for low-income people (of any age, including seniors) with a permanent disability or diminished ability, and who are living in a home they own. Renters are also eligible, but would need the landlord to apply on their behalf.
- **Seniors Rental Housing (SRH).** This program provides long-term affordable housing for seniors, using the rent-geared-to-income (RGI) calculation in order to offer rents at 30% of gross income. The difference between SAFER and the dedicated *Seniors Rental Housing* is that SAFER is attached to the individual, who can apply the subsidy to any unit in the private market, while SRH is attached to a specific unit. Often, seniors will apply to both the SAFER and SRH programs at the same time, in order to receive SAFER benefits while waiting for a permanent SRH unit to become available. In addition, seniors over the age of 55 are eligible for the SRG program, while SAFER's eligibility begins at age 60.
  - *The Seniors Rental Housing Program uses the SRH Housing Income Limits as a guide for eligibility. For Vancouver Island, the limit is \$57,000 (gross income).*
- Programs similar to SRH are the *Assisted Living Program* and *Seniors Supportive Housing Program*. These programs cater to seniors who require on-site support.

## Provincial Housing Legislation

From a legislative context, BC has both regulatory and empowering statutes related to housing. In summary:

- The *Local Government Act* sets out specific requirements (e.g., Official Community Plan), and opportunities (e.g., amenity zoning) in Part 26.
- The *Community Charter* provides municipalities with flexibility to use their regulatory powers in ways that responds to local issues and priorities. If housing is a significant local issue, municipal councils can be proactive. (Note: This authority does not yet extend to regional districts).
- The *Building Code 2012* contains specific provisions for new and existing secondary suites.
- The *Manufactured Home Park Tenancy Act* sets out provisions related to the rights and obligations of tenants and landlords.
- The *Strata Property Act* comes into play in relation to converting rental housing into strata buildings.

### Local Government Act

The *Local Government Act (LGA)* requires an Official Community Plan (OCP) to include housing policies of the local government that address affordable, rental, and special needs housing. The LGA provides flexibility to allow higher density (amenity zoning) in return for the provision of affordable and special needs housing. This enables a local government to enter into a registered housing agreement with a landowner that designates the occupancy of the housing units in terms of tenure, classes of person, administration of the housing units, rents and lease, sale or share price, and allows for variation of development cost charges (DCCs) according to different sizes, or numbers of lots.

The LGA also gives a local government the authority to waive or reduce a DCC for non-profit rental housing, including supportive living housing, for-profit affordable rental housing, and a small lot subdivision designed to reduce greenhouse gases (Section 933).

The LGA also stipulates that the *BC Building Code* applies to all municipalities. Part 9.36 of the Code applies to *secondary suites*, and was incorporated following a comprehensive policy review, resulting in reduced requirements for things, such as ceiling heights, and fire safety provisions. Some municipalities have opted to establish their own framework of *equivalent requirements* for existing suites, where it is often difficult to achieve the requirements of the Code, and is in the interest of facilitating their legalization.

Further, the LGA requires *Regional Growth Strategies (RGS)* to include strategies and actions on adequate, appropriate and affordable housing, as well as population projections in relation to housing. Should the CVRD undertake its **Regional Sustainability Strategy**, the planning process would need to explore policy options related to affordable housing. In addition, the LGA extends its strategies to avoid urban sprawl, and to create location-efficient neighbourhoods with respect to settlement patterns (such as housing), transportation, and protecting environmentally sensitive areas.

## ***Community Charter***

The Charter gives municipalities the authority to legislate in relation to a number of broadly stated *spheres of jurisdiction*. Section 224 sets out clear authority for a municipality to provide a property tax exemption for a *specified term where land or improvements are owned or held by a charitable, philanthropic, or other not-for-profit corporation*.

## ***Strata Property Act***

This legislation comes into play regarding rental housing. In order for an owner to convert an existing rental building into strata lots, approval of the *approving authority* must be received. The Act specifically allows an approving authority to consider, among other things, *the priority of rental accommodation over privately-owned housing in the area*. If the approving authority approves the conversion, it may impose conditions.

## Beyond the Legislation

### ***PARTNERSHIPS: Philanthropic Sector, Non-Profit Housing Societies & Private Market Developers***

Outside of the specific provisions of the *Community Charter* and the *Local Government Act*, local governments in BC have gradually become more active in housing. Together with health and social service providers, local governments have the earliest warning and clearest understanding of a community's housing needs. They are also a logical entity to facilitate multi-stakeholder discussions. Larger BC municipalities have taken the step of assigning staff to work specifically on housing-related matters. In most BC municipalities, however, limited resources preclude doing this and, instead, they must make progress incrementally, balancing competing community interests, and Council or Board priorities.

Partnerships have proven to be the best way to increase the supply of affordable housing. With limited government funding and borrowing, there has been an interest in exploring other funding sources, including the philanthropic sector and local government. In BC, community organizations, such as the Vancouver Foundation, the BC Real Estate Foundation, and other foundations have been a source of grants for some housing providers.

Other forms of local government contributions to partnerships include reduced fees and charges, and fast-tracking approvals. Rarely do local governments provide any cash contribution, or become involved in mortgage financing.

Local governments sometimes become partners with a non-profit housing provider, and BC Housing to build (or acquire) more housing to meet the needs of people who live or work

in the community. Incorporating a non-profit housing society can be achieved under the *Society Act of British Columbia*, in which the purpose is to be of a philanthropic, social or related nature. It is essential to understand that the greatest component of non-market rental housing is the operating subsidy (monthly subsidy to make up the shortfall between rents and actual operating costs, including mortgage payments). BC Housing is the primary source of operating subsidies and the agency must target its resources to specific groups, usually those in greatest housing need with the least choice. In recent years, BC Housing's supply-side programs have been tightly focused on people who are homeless or at-risk of homelessness.

In the last several years, there has been a renewed interest in creating partnerships to assist people with minimal equity to become homeowners. There are relatively few examples of this in BC. For a pilot project in Salmon Arm, BC Housing is selling 11 two-bedroom strata apartments to qualified buyers. The Canadian Mental Health Association is also administering a home ownership program.

Private market developers are also potential partners, particularly in projects that involve home ownership. Some developers specialize in providing housing designed for families and individuals with modest incomes, and low or no down payment.

Lending institutions can also be viewed as potential partners. Through innovative mortgage products (e.g., laddered mortgages, springboard mortgages, second mortgages), individuals and families with good credit records, but limited cash flow, can ease their

way into home ownership. Local credit unions and bank branch offices are also a potential source of advice; some offer home ownership literacy programs.

Among lenders, amortization periods of 35 years were becoming an acceptable timeline rather than the conventional 25 years, thereby reducing the monthly cost for purchasers. Lenders offering mortgages with 35-year amortization periods could only obtain CMHC insurance with a *loan to value* of less than 80%, meaning that the

borrower must make a 20% downpayment. If the *loan to value* is greater than 80%, the amortization period can be no longer than 35 years. The federal government has recently tightened rules on mortgage and lending, and now the longest government insured mortgage period is 25 years. The rules were implemented to ensure long term stability in the housing and mortgage market, as well as to protect households from getting financially overextended.

### ***Land Banks & Affordable Housing Trust Funds***

Local governments could provide either land or staff resources, or a combination of both. A few local governments have a long history of land banking for affordable housing (e.g., Saskatoon, Vancouver), but most local governments have few and scattered land holdings, and these are not always well located for housing purposes. However, if land is a possible contribution to a partnership, it is significant — whether in the form of a long-term lease at below-market rates, or as a discounted sale.

Regional districts are increasingly supporting the formation of *Affordable Housing Trust Funds* (or sometimes called Reserve Funds). These funds are typically raised by leveraging market-driven development projects, or additional funds from senior levels of government, and redirecting them to the trust fund to be used for development of affordable housing. Since 2005, the Capital Regional District (CRD) has had an established *Housing Trust Fund*, which provides grants ranging between \$5,000 to \$15,000 per unit, mostly targeting affordable rental units for low-income households. In the first five years, the CRD preserved or constructed 322 affordable housing units, worth approximately \$59.5 million. Projects assisted by the CRD's *Housing Trust Fund* include:

- Renovation of 8 one-bedroom units for women at-risk of homelessness (\$80,000);
- Conversion of a commercial building to 18 micro-suites for people with mental health and addiction issues (\$270,000); and,
- Purchase of a 19-unit apartment block for low-income seniors (\$250,000).

## ***Financial Sustainability Planning***

The issue of municipal financial sustainability is increasingly familiar in communities across BC. Many municipalities and regions encounter the same challenges of replacing aging infrastructure, responding to increased demands for services, adjusting to increasing numbers of seniors, and responding to the decline of traditional industries, such as forestry. The fiscal tools available to municipalities are limited.

Financial sustainability means being able to meet public service levels without increasing taxes or other revenue sources, other than normal increases for inflation and community growth. Financial sustainability means communities must have sufficient reserves and debt capacity in order to maintain infrastructure and other capital assets, with the ability to replace them when the time arrives.

This notion is directly related to residential development in both urban and rural communities in the region. There is a direct correlation between developing subdivisions outside of urban centres, and the concentration of infrastructure, municipal costs, and debt accumulation. In fact, low density urban sprawl has been a highly subsidized form of development, even though it is often perceived as low cost. The perception is, primarily, related to the value of land. Households can afford to purchase a home in low density suburbs and rural subdivisions more easily than in urban centres. Yet, municipalities are responsible for paying the long-term maintenance and infrastructure to those communities. High density communities are more efficient on infrastructure and municipal costs, compared to low density rural subdivisions, which have fewer homes and tax generators per area of infrastructure.

Alternative growth patterns can reverse the trend of deferred maintenance costs and infrastructure upgrades, especially with respect to future residential development and housing patterns. A financial sustainability planning process, which is typically linked to a long range planning process, such as an Official Community Plan Update or Regional Growth Strategy, is an avenue to explore the financial impacts of growth patterns, such as housing and other land uses. It explores status quo density and alternative density scenarios to draw contrasts on how municipal finances perform under different conditions, with recommended/preferred financial futures.



## **Appendix D: CVRD Regional Housing Indicators Report**



## **Appendix E: CVRD Regional Housing Consultation Report**







CVRD REGIONAL  
**AFFORDABLE HOUSING**  
NEEDS ASSESSMENT | September 2014



# COWICHAN VALLEY REGIONAL DISTRICT Housing Indicators Report

APRIL 2014



CVRD REGIONAL  
**AFFORDABLE HOUSING**  
NEEDS ASSESSMENT







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## Project Overview

In March 2014, CitySpaces was engaged by the Cowichan Valley Regional District (CVRD) to undertake an Affordable Housing Needs Assessment, of which this Housing Indicators Report is an early deliverable. Its purpose is to provide baseline information for the project's Steering Committee, and the consulting team to draw on when undertaking consultations and interviews..

## What is a Housing Needs Assessment?

A housing needs assessment identifies the current and emerging housing needs of a community, examines gaps and issues, and provides a roadmap to plan for housing in the future. This involves assembling and analyzing relevant and reliable data, as well as talking with the community about their particular housing needs.

There are a number of factors that are examined as part of a housing assessment, including: current housing mix, housing tenure, rental prices, housing sales prices, household income and housing vacancy rates. This information provides an indication on the level of affordability in the community, and particularly 'who' in the community face the greatest challenges participating in the housing market, such as seniors, single parents, and low-income families.

## Methodology & Report Organization

The Indicators Report is the first of three documents to be prepared for this project. A Consultation Summary Report and Final Regional Affordable Housing Needs and Demand Assessment will be completed as part of the next key components.

The methodology for undertaking this research was as follows:

- Framed by BC Housing's Housing Need and Demand Study Template, drawing on housing-relevant information from both quantitative and qualitative sources. Quantitative sources are presented in this report (first of three), and the qualitative information will be obtained through stakeholder and community consultation, and highlighted in the second report. The final report (Final Housing Needs and Demand Assessment) will cross-examine the quantitative and qualitative information in order to identify housing gaps and needs within the region.
- The quantitative data highlighted in this report has been obtained from a variety of sources, where available. Research sources include the 2011 Census of Canada, the 2011 National Housing Survey, the Canada Mortgage and Housing Corporation, BC Housing, the BC Non-

Profit Housing Association, and the Vancouver Island Real Estate Board. CitySpaces staff has also undertaken research on rental availability and rental rates. A full list of sources can be found in Appendix D.

The report presents the housing situation in the region starting with demographic characteristics, including population growth and projected change in age distribution, and household income. The report then describes the current supply of market housing: the number of housing units by structure type, rental and ownership characteristics, housing conditions, and the type and availability of the rental housing supply. A housing affordability analysis is also presented, demonstrating how much local residents can afford to rent or buy given median income levels and average rental prices and housing sales prices. In addition, an emphasis on seniors housing has been included, which highlights the current supply of independent living spaces and heavy care spaces in the region, and the cost of seniors-oriented housing.

The report has a dedicated section to the non-market housing supply in the CVRD, documenting the number of rent supplements, emergency and temporary beds for homeless individuals, supported housing, and independent social housing in the region. Highlights from the recent Cowichan Valley Homelessness Count are also included.

Finally, the report concludes with an overview of recent housing-related initiatives in the region, as well as a scan of current municipal documents to identify policies and regulations related to affordable housing. This section provides an “at-a-glance” table that compares housing initiatives by municipality.

## The Region & Its Communities

The consulting team has been asked to provide and analyze indicators at the regional level, and, where reliable data is available, for each Electoral Area, as well as the City of Duncan, Town of Ladysmith, Municipality of North Cowichan, and the Town of Lake Cowichan. Figure 1 identifies these municipalities, as well as smaller non-incorporated communities, including Chemainus, Crofton, and Youbou.



**Figure 1: CVRD**

- |   |  |
|---|--|
| <b>A</b> Mill Bay/Malahat                 | <b>F</b> Cowichan Lake South/Skutz Falls |
| <b>B</b> Shawnigan Lake                   | <b>G</b> Saltair/Gulf Islands            |
| <b>C</b> Cobble Hill/South Cowichan       | <b>H</b> North Oyster/Diamond            |
| <b>D</b> Cowichan Bay                     | <b>I</b> Youbou/Meade Creek              |
| <b>E</b> Cowichan Station/Sahtlam/Glenora |  |

## The Housing Continuum

The Housing Continuum is a visual concept that illustrates both market and non-market housing. Non-market housing refers to housing below market rents or prices, ranging from emergency shelters through various forms of supportive housing to rent-geared to income (RGI) rentals and housing co-operatives. Moving across the continuum to the right is market rental housing and home ownership. Non-market housing often requires the most public funding.

The mix of market and non-market housing varies depending on community, as every community has a different socio-economic make-up and community-specific needs. However, 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 housing that meets housing standards of adequacy, suitability, and affordability.

FIGURE 2: HOUSING CONTINUUM







## 2. DEMOGRAPHIC PROFILE

### Population Change

According to the most recent Census, there were 80,332 people in the CVRD in 2011. This reflects an 8% increase since 2006, and less than a 1% annual rate of increase. Across the region, some areas experienced a population decline between 2006 and 2011, while others saw some growth. In particular, the Town of Ladysmith and the Municipality of North Cowichan saw population increases of approximately 5%. In addition, Electoral Areas A, B, C, D, and H each experienced an increase in population, while the remaining areas experienced population declines. Note: the CVRD TOTAL population figures include residents of the Aboriginal Reserve Lands.

**TABLE 1: POPULATION CHANGE, CVRD & SUB-AREAS (2006, 2011)**

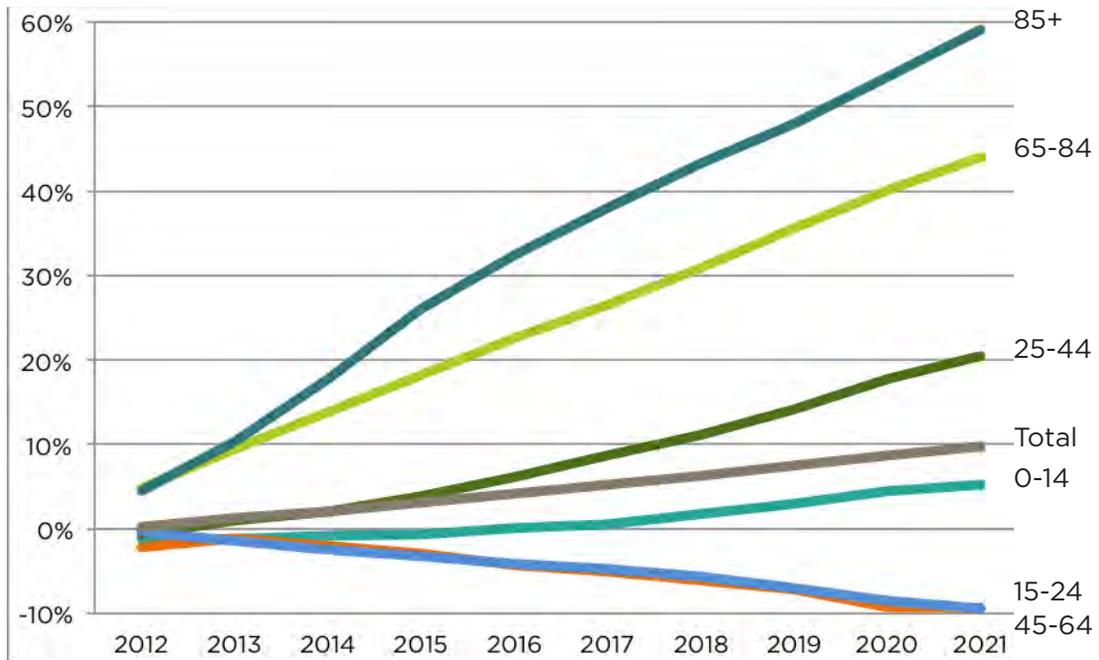
COMMUNITY/AREA	2006	2011	2006-2011	ANNUAL RATE OF CHANGE
City of Duncan	4,986	4,932	-1.1%	-0.2%
Town of Ladysmith	7,538	7,921	5.1%	1.0%
Town of Lake Cowichan	3,012	2,974	-1.3%	-0.3%
Municipality of North Cowichan	27,557	28,807	4.5%	0.9%
Electoral Areas A to I	30,240	31,454	4.4%	0.8%
<b>CVRD TOTAL</b>	<b>76,929</b>	<b>80,332</b>	<b>7.9%</b>	<b>0.9%</b>
<b>BC TOTAL</b>	<b>4,113,487</b>	<b>4,400,057</b>	<b>7.0%</b>	<b>1.4%</b>

Source: Statistics Canada, 2011

BC Stats prepares population estimates and projections at a regional district level. According to BC Stats' 2013 projections, the population in the CVRD is expected to add 8,200 people between 2011 and 2021 (10% increase). At 0.9% annual increase, this is consistent with the historical rate of growth for the region. However, when considering the changes by age group, the anticipated aging of the region's population becomes evident. By 2021, 26% of the population will be over 65, compared to 20% in 2011. This reflects an addition of approximately 7,500 individuals who are 65 years or older. By contrast, the 15 to 24-year olds will have a smaller share of the population (10% compared to 12%), and an estimated loss of 930 by 2021. Similarly, many of the 45 to 64-year olds will age into the older age groups, with a potential loss of 2,570 individuals by 2021.

The Aboriginal population makes up 10.6% of the Cowichan Valley's population, and is disproportionately younger compared to the region as a whole (50% under the age of 24; 31% under the age of 14).

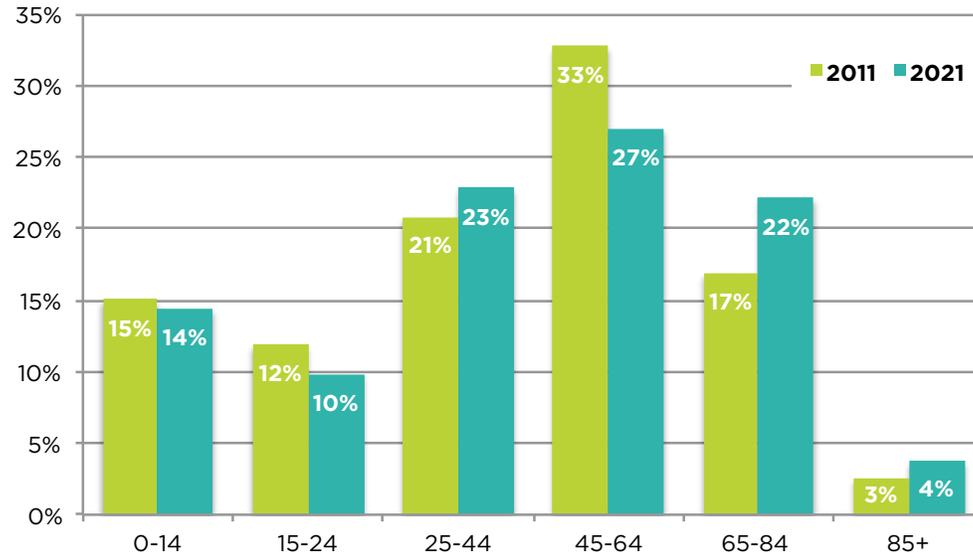
**FIGURE 3: POPULATION PROJECTIONS BY AGE, CVRD (2011-2021)**



Source: BC Stats, P.E.O.P.L.E 2013

To further illustrate these changes, Figure 4 represents the projected 10-year change in age groups, indexed from a base year in 2011. The most notable increases can be seen among the 65 to 84 age group and the 85+ age group, which are projected to increase by 44% and 59% respectively. In contrast, the 15 to 24 and the 45 to 64 age groups are both expected to decline by 9% by 2021.

**FIGURE 4: POPULATION CHANGE BY AGE, CVRD (2011-2021)**



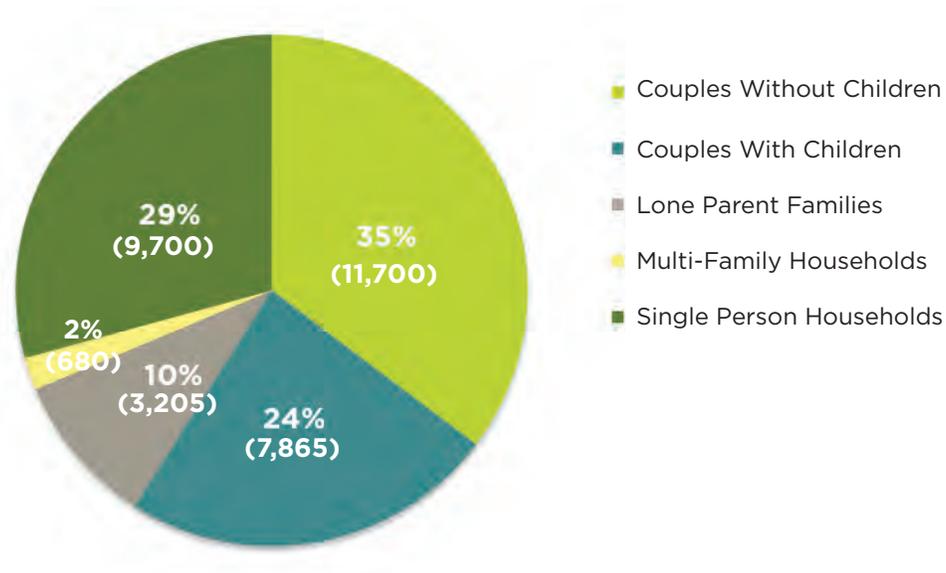
Source: BC Stats, P.E.O.P.L.E 2013

## Household Characteristics

In 2011, there were 33,150 households in the CVRD, the majority of which were couple family households, with or without children (19,565 households, 59%). There were also 3,205 single parent households (10%), and 9,700 households of single persons living alone, or with a roommate (29%). The remaining 680 households (2%) were multiple family households. On average, there were 2.4 persons per household in the CVRD in 2011.

Again, based on BC Stats projections, the CVRD is expected to add 5,600 households between 2011 and 2021, a 15% increase. This estimate will be particularly relevant as the region considers the future occupancy demand for housing, and the types of housing that will be most in demand. With a 15% increase in total households, compared to a 10% increase in population, we can expect the average household size will decline. Since the region is also expecting its population to age considerably in the coming decade, it would be prudent to plan for an increased demand in smaller units that are suitable for senior households during this period.

**FIGURE 5: HOUSEHOLD TYPES (2011)**



Source: Statistics Canada, 2011

## Household Income

Household income, when compared to house prices, is often used to determine what households can afford to rent or purchase in a community. In the CVRD, the median income for couple families is approximately \$73,700. This is more than double the median income for lone parent families (\$31,300), and almost three times the median income of single person households (\$22,200). Please note that the median income represents the midpoint of all household incomes, which means that half of all the households have an income that is less than the median household income, and the other half have incomes that are above the median.

This data is based on taxfiler-reported income sources, and is considered to be a more accurate reflection of income levels than other sources. However, it is based on postal distribution geographic areas, which do not necessarily represent the geographic areas of municipalities or electoral areas. That said, Table 2 includes a selection of communities from within the region to illustrate the variation in income levels. For example, the typical couple family in Cobble Hill has a median income of \$81,500, compared to the typical couple family in Lake Cowichan with a median income of \$63,000. These differences will evidently have an impact on what households will be able to afford to buy or rent in their respective communities.

**TABLE 2: MEDIAN INCOME (\$), CVRD & SELECTED COMMUNITIES (2011)**

COMMUNITY/AREA	MEDIAN INCOME		
	Couple Families	Lone Parent Families	Single Person Families
Ladysmith	\$74,910	\$32,470	\$25,800
Chemainus	\$67,040	\$26,070	\$24,900
Duncan	\$70,690	\$29,760	\$23,620
Lake Cowichan	\$63,030	\$31,300	\$22,190
Cobble Hill	\$81,490	\$38,650	\$30,910
<b>CVRD</b>	<b>\$73,660</b>	<b>\$31,400</b>	<b>\$24,900</b>

Source: Statistics Canada, Family Data Tables, Taxfiler Reported, 2011

Note: Median income levels reflect postal geographies, which may not coincide with municipal boundaries.

## Core Housing Need

In 2012, the BC Non-Profit Housing Association (BCNPHA) published a report that provided 10 and 25-year projections for rental housing demand and core housing need in all regional districts in the province. A household is said to be in core housing need if it would have to spend 30% or more of its gross household income to pay the median rent of local housing, and it falls below one of the adequacy or suitability standards established by the Canada Mortgage and Housing Corporation.

In 2011, the projections estimate that 31% of renter households (2,072 households) were in core housing need, compared to 7% of owner households (1,949 households). For all households in the CVRD, this BCNPHA study estimated there were a total of 4,021 households in core housing need, which represents 12% of all households. Note that, at the time of this study, household data was obtained from Census 2006 as the 2011 Census had not yet been released.

The BCNPHA report also estimates future core housing need up to the year 2021, based on a number of assumptions. Specifically, the projections used for this report is based on assumptions that tenure patterns will follow tenure trends seen over the preceding decade, assuming a shift away from rental households towards an increase in homeownership. Core housing need estimates were calculated by applying the share of renter households in core housing need in 2006, and holding it constant over the project period to the year 2021.

Given these assumptions, by the year 2021, and under a scenario that assumes the share of owners and renters will remain the same, it is projected there will be an additional 603 households in core housing need in the CVRD (358 renter and 257 owner households). The number of households in core need is, therefore, anticipated to increase to 4,637 by 2021.

**TABLE 3: PROJECTED HOUSEHOLDS IN CORE HOUSING NEED, CVRD & BC (2011, 2021)**

Households	2011			2021		
	CVRD		BC	CVRD		BC
	#	%	%	#	%	%
Rental Households	2,072	31%	27%	2,431	31%	27%
Owner Households	1,949	7%	8%	2,206	7%	8%
<b>Total</b>	<b>4,021</b>	<b>12%</b>	<b>14%</b>	<b>4,637</b>	<b>12%</b>	<b>14%</b>

Source: BCNPHA Association, 2012

The core housing need projections are assumed to be conservative, as the occurrence of core housing need across the Province in 2006 was the lowest it had ever been since the data sets were produced.

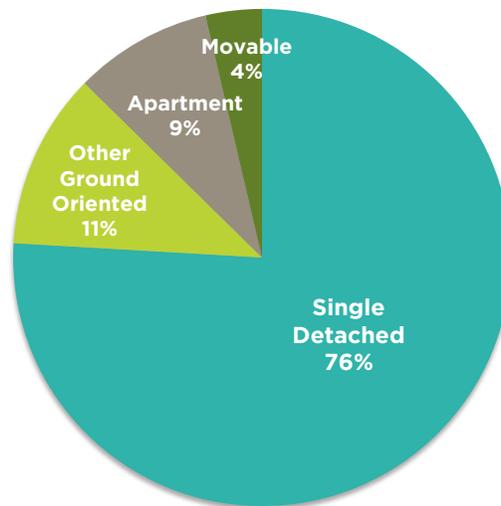


Market housing refers to housing that has no ongoing government subsidy. It may be rented or owned, and can be of any structural type – detached, semi-detached, townhouse, or apartment.

### Housing Supply

Based on the 2011 Census, single detached houses are the predominant form of housing in the CVRD, making up 76% (25,175 units) of the 33,160 dwellings in the region. Across the region, other ground-oriented units, such as rowhouses and duplexes, comprise 11% of all dwellings, and apartments comprise 9% (3,795 units). In addition, the region is home to 1,210 movable units, which make up the remaining 4% of the housing stock.

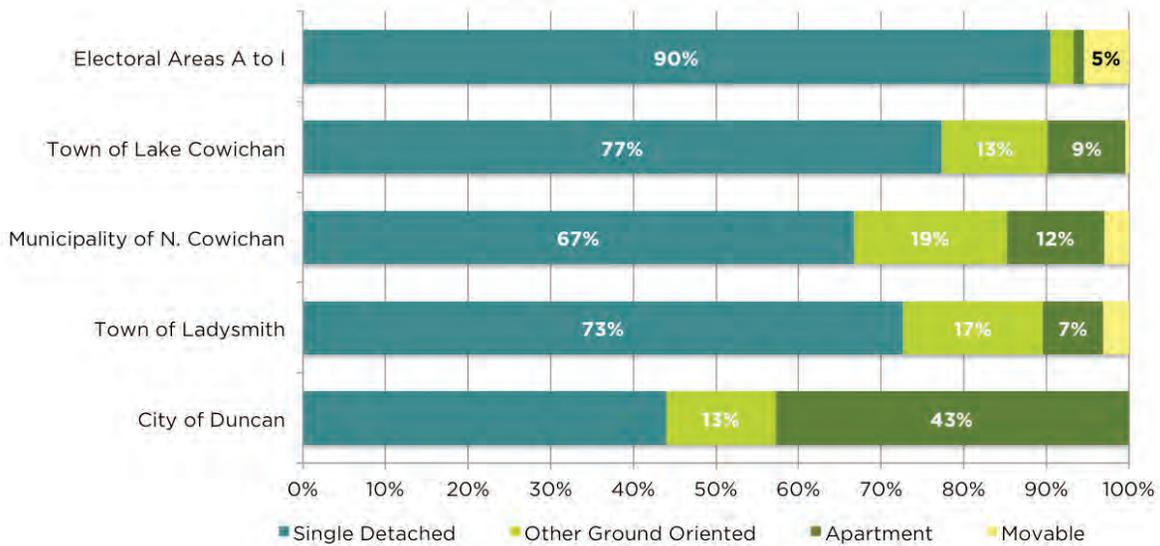
**FIGURE 6: HOUSING BY STRUCTURE TYPE, CVRD (2011)**



Source: Statistics Canada, 2011

The housing stock in the nine electoral areas in the CVRD (Electoral Areas A through I) is almost entirely ground-oriented, with 99% being single detached homes, other ground-oriented units, and mobile homes (12,800 dwelling units). By comparison, the four municipalities in the region – the City of Duncan, the Town of Ladysmith, the Town of Lake Cowichan, and the Municipality of North Cowichan – have a broader housing mix, with only 66% of the units in single detached form (12,585 dwelling units), and the remaining distributed among other ground-oriented units (3,300 units, 17%), apartments (2,810 units, 15%), and mobile homes (470 units, 2%).

**FIGURE 7: HOUSING BY STRUCTURE TYPE, CVRD SUB-AREAS (2011)**



Source: Statistics Canada, 2011

Often, the terms manufactured, modular, mobile and movable are used interchangeably because mobile home parks are often home to manufactured and/or modular homes, and most of them are movable. While this is true, it should be noted that manufactured and modular housing are used to define construction methods, and can be applied to other housing types as well, such as single-detached homes and row homes.

A manufactured home can either be classified as a single-detached dwelling, or movable dwelling - depending on the design features. A manufactured home that can be transported on its own chassis and capable of relocating would be classified as a manufactured mobile home, even if it is temporarily secured on a foundation pad. If it cannot be transported on its on chassis, then it is classified as a different structure type based on it's configuration (i.e single-detached, "other", etc.). (Although, manufactured homes located in a Manufactured Home Park are subject to the Manufactured Home Park Tenancy Act, in which case manufactured homes are designed to be moved from one place to another). For the purpose of the Census statistics, a manufactured home will be classified by it's configuration: if the manufactured home meets the criteria of mobile or movable, it will be classified as such.

The same is true for modular housing, which is distinct because of its' construction method ("factory-built"). Once a modular housing project is constructed, it can look like any other dwelling. As such, Census Canada classifies modular housing like any other dwelling - based on the dwelling configuration. For example, modular homes can be single-detached houses, row houses, semi-detached, or any other structural type that can be built through modular construction. Modular housing can technically be disassembled and "moved" from one location to another (including multi-unit modular apartments); however, they are not classified as "movable" by Statistics Canada, but rather classified as the dwelling configuration they inherit. The Olympic Legacy Housing projects are an example of modular apartments, which were temporarily located to house athletes during the 2010 Olympic Winter Games in Vancouver

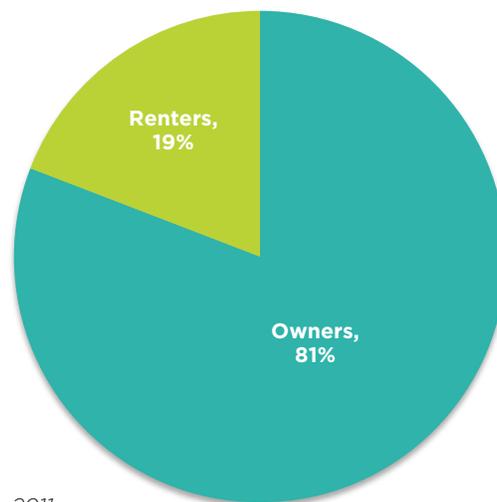
and Whistler, and were later disassembled and transported to other parts of the province. The relocated Olympic Legacy Housing created 156 new permanent affordable rental apartments to house the homeless, persons at-risk of homelessness, and low-income seniors. These buildings would be classified as part of the apartment housing stock.

## Housing Tenure

As of 2011, household tenure is collected as part of the National Household Survey (NHS), which is a voluntary survey. Previously, this information was captured as part of the mandatory long form survey of the Census, so the two data sets cannot be compared without some caution. (Note: The National Household Survey data for Electoral Area F has been suppressed for data quality and confidentiality reasons. Percentages for Housing Tenure, Housing Conditions, and Age of Housing Stock do not include any data from this area).

In 2011, 81% of households in the CVRD were owner households, and 19% were renter households.

**FIGURE 8: HOUSING BY TENURE, CVRD (2011)**

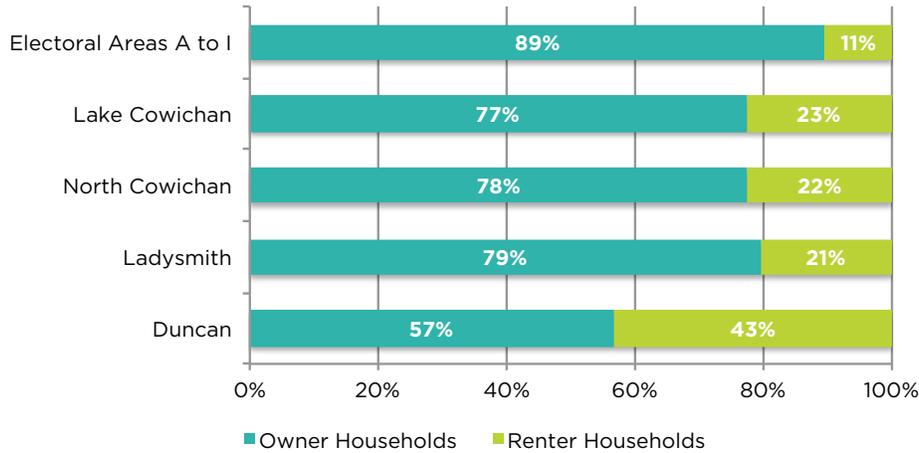


*Source: National Household Survey, 2011*

The three communities of Ladysmith, North Cowichan, and Lake Cowichan had very high proportions of owner occupancy, ranging from 77 to 79%. Duncan, however, was the main outlier, with the smallest share of owner households at 57%, and a large share of renter households at 43%.

In general, the electoral areas had a smaller share of renter households (11%), and a larger share of owner households. Of note, however, is that the share of renter households in Electoral Areas H and I was above average for the electoral areas, with 14% in Area H, and 17% in Area I. Renter housing in the remaining areas made up between 9 and 12% of all households.

**FIGURE 9: HOUSING BY TENURE, CVRD COMMUNITIES (2011)**

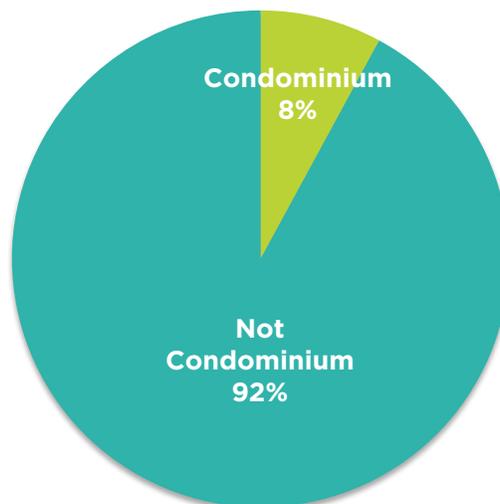


Source: National Household Survey, 2011

## Condominium Supply

The majority of the housing stock (92%) in the CVRD in 2011 was made up of dwellings that were not part of a condominium, most likely represented by single detached house, duplexes, and mobile homes (but could also include other structure types, such as fee simple townhomes). The remaining 8% was in condominium developments. According to Statistics Canada, a condominium development can include low-rise apartments, high-rise apartments, row houses, and “other dwelling types” (other refers to single- and semi-detached houses, apartments or flats in a duplex, other single-attached houses and movable dwellings). An example of a single-detached condominium home would be bare land strata.

**FIGURE 10: SHARE OF STOCK IN CONDOMINIUMS, CVRD (2011)**



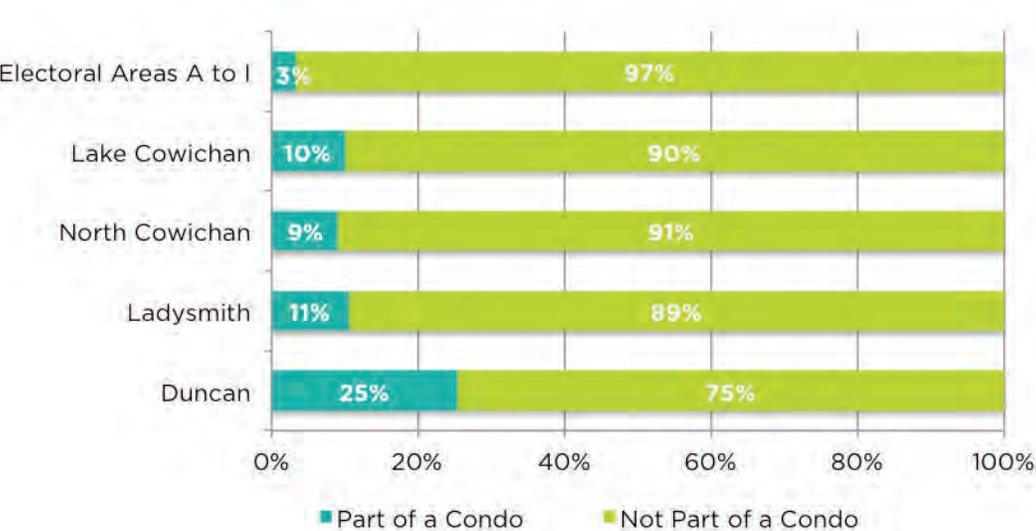
Source: National Household Survey, 2011

The City of Duncan stands apart in the region in that it had the largest share of households living in condominium developments (25%), compared to 8% in the region as a whole. The three remaining municipalities of Ladysmith, North Cowichan, and Lake Cowichan had between 9 and 11% of their stock in condominiums.

Condominiums, in the form of apartments and townhomes, typically offer an affordable home ownership option for residents as the median sales prices for these homes are typically lower than single-detached homes. Affordability of apartment and townhome condominiums are especially attractive to first-time homebuyers, as they are more likely to obtain a mortgage for homes with the apartment/townhome sale price range. Owners of apartment and townhome condominiums can be rented (in accordance to their strata bylaw), which increases the overall supply and availability of units in the secondary rental market.

Other forms of condominiums, such as single- and semi-detached homes, may not have a price margin much different than fee simple single-detached homes. However, single/semi-detached condominium homes can be an attractive option for residents, especially seniors wanting to age-in-place in a single-detached home without the concern for maintenance and yard work.

**FIGURE 11: SHARE OF STOCK IN CONDOMINIUMS, CVRD COMMUNITIES (2011)**



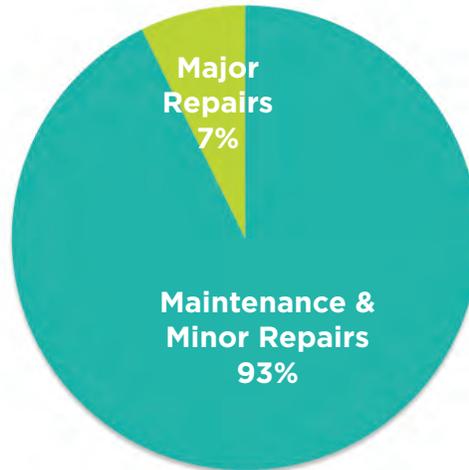
Source: National Household Survey, 2011

Across all electoral areas, condominiums comprised 3% of all occupied dwellings. This, however, includes four electoral areas where there are no condominium developments (Areas G, H, and I), and three others (Areas A, C, and D) where condominiums represent only 6 to 9% of their stock. In total, across the eight electoral areas for which data was available, there were approximately 400 units estimated to be part of condominium developments.

## Housing Age & Conditions

As an indication of the condition of housing stock, the National Household Survey includes questions regarding the level of repairs required. Respondents reported whether their dwellings required major repairs, or only regular maintenance and minor repairs. In the CVRD, the majority of dwellings were reported to be in good condition in 2011 (93%), while the remaining 7% were in need of major repairs.

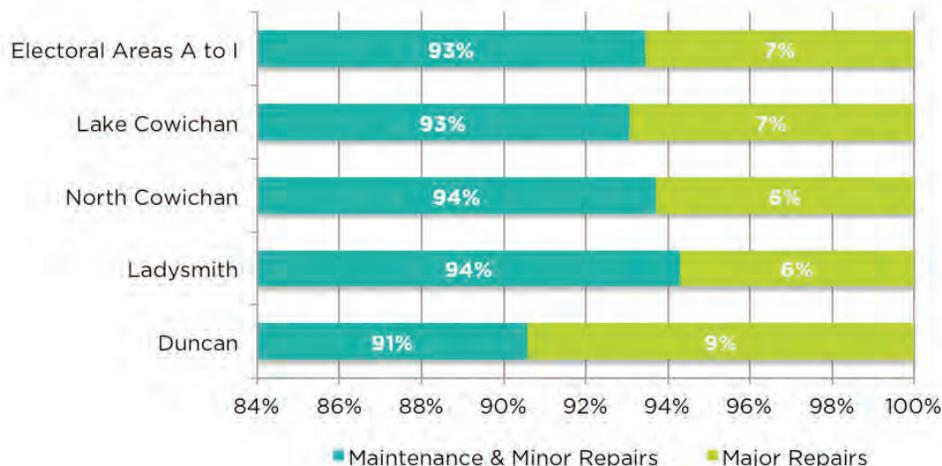
**FIGURE 12: HOUSING CONDITIONS, CVRD (2011)**



Source: National Household Survey, 2011

When considering dwelling conditions of the CVRD's sub-communities, there was little variation noted across the municipalities. The main exception was the City of Duncan, where a slightly greater percentage of respondents indicated their dwellings were in need of major repairs (9% compared to 7%). Across the electoral areas, 7% of all dwellings were in need of major repair (~800 dwelling units), which is consistent with the regional average. Two electoral areas deviate somewhat from this average, with only 4% of dwellings in need of major repairs in Area H, compared to 16% of dwellings in Area I.

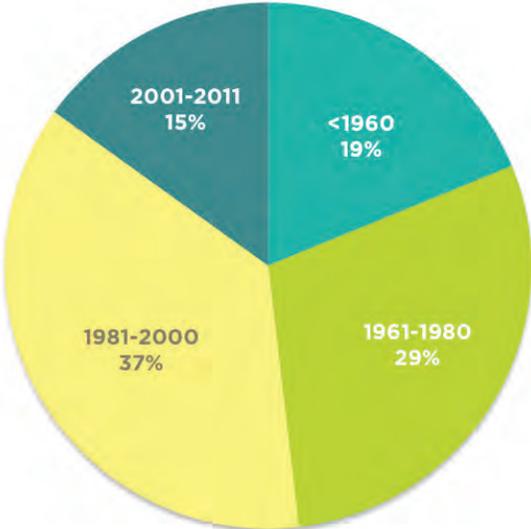
**FIGURE 13: HOUSING CONDITIONS, CVRD COMMUNITIES (2011)**



Source: National Household Survey, 2011

While the age of buildings is not necessarily a reflection of the quality or condition of the housing stock, it is another characteristic that helps with the overall understanding of the stock. In the CVRD, almost half the stock was constructed before 1980 (48%), 37% was built between 1981 and 2000, and the remaining 15% was built most recently between 2001 and 2011.

**FIGURE 14: AGE OF HOUSING STOCK, CVRD (2011)**



Source: National Household Survey, 2011

### Purpose-Built Rental Housing

Canada Mortgage and Housing Corporation’s Rental Market Reports present the vacancy rates, average rents, and number of units in purpose-built rental buildings. Purpose-built rental units include apartments and townhouse complexes with three or more rented units. The reports do not include smaller communities, and are only available for the Duncan Census Agglomeration (CA), which includes parts of North Cowichan and South Cowichan.

**TABLE 4: SUMMARY STATISTICS PURPOSE-BUILT RENTALS, DUNCAN CA (2013)**

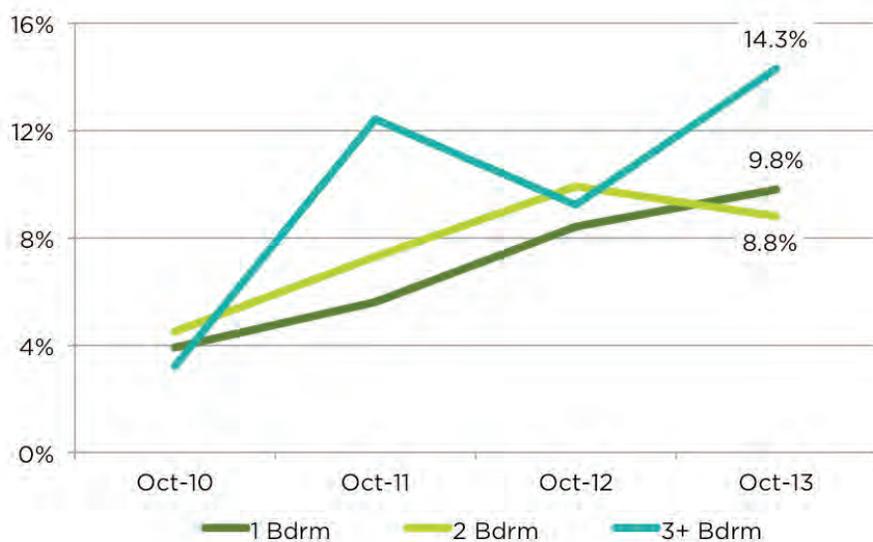
SUB AREA	Vacancy Rate	Average Rent	Total # Units
Studios	--	\$524	67
2-Bedrooms	8.8%	\$737	540
3+ Bedrooms	14.3%	\$891	119
<b>CVRD</b>	<b>9.5%</b>	<b>\$691</b>	<b>1,430</b>

Source: CMHC Rental Market Reports (BC). 2011, 2013

The total vacancy rate in the Duncan CA was 9.5% in 2013, with similar rates for both one-bedroom (9.8%) and two-bedroom units (8.8%). These represent the largest share of units in the purpose-built rental stock (49% and 38%, respectively). Larger units, with three or more bedrooms, had a higher vacancy rate of 14.3%, and represent only a small number of units (108, 8% of the purpose-built stock). Studio units had the smallest share, overall, with only 67 units representing 5% of the stock. No vacancy information was available for this unit type.

In 2013, the overall vacancy rate was 9.5%, which is more than double the rate in 2010, when it was 4%. This is a reflection of decreasing pressure on the rental market. As a comparison, the Victoria Census Metropolitan Area (CMA) had a vacancy rate of 1.5% in 2010, which increased to 2.8% by 2013.

**FIGURE 15: VACANCY RATES, DUNCAN CA (2010-2013)**



Source: CMHC Rental Market Reports (BC). 2011, 2013

Between 2010 and 2013, average rents increased by 2.8%, reflecting a drop in average rents for larger rental units of three or more bedrooms, as well as small increases in the rest of the stock. Typically, the purpose-built rental stock represents an older stock of rental buildings, and rents are often much lower than the secondary market (private market listings that include houses, suites in houses, apartments, and other investor-owned units). In the Duncan CA, the average rent ranges from \$524 for a studio unit to as high as \$891 for three bedrooms. By contrast, a studio unit in the Victoria CMA is \$706, and a three-bedroom rents for \$1,415.

It is also worthwhile to note that the purpose-built rental stock is declining in this area. There were a total of 53 fewer purpose-built rental units in the Duncan CA in 2013 compared to 2010, a 4% decline. This represents an increase of 26 units with three or more bedrooms and one additional studio unit, balanced against a loss of 80 units consisting of one and two bedrooms. In contrast, the Victoria CMA saw a net increase of 258 units to its purpose-built rental stock during this four-year period (1.1% increase). The significantly high vacancy rates of rental stock reduces the demand for introducing new rental units, and is likely a major contributing factor to the

decline in overall number of units. There may also be conversion of rental units to condominiums, or redevelopment and rezoning of rental sites into condominium or other ownership housing forms. However, there is no evidence to support this speculation.

**FIGURE 16: AVERAGE RENTS, DUNCAN CA (2013)**



Source: CMHC Rental Market Reports (BC). 2011, 2013

The condition of rental housing stock is reported through CMHC’s Housing in Canada Online (HICO) interactive database. HICO has not been updated since the release of Census 2011; therefore, the rental conditions reported here are based on the number of households in 2006, which should not be compared to other housing indicators presented in this CVRD Housing Indicators Report.

Given these limitations, the 2006 HICO database reported 695 renter households in the Cowichan Valley were below adequacy standards, representing 15% of the regional rental stock. The majority of renter households below adequate housing standards were found in Duncan (CA) (450 out of 695, or 65%). The HICO database does not provide rental housing conditions data for other communities within the CVRD.

## Secondary Rental Market

To supplement this rental data, a scan of rental listings in various online sources was undertaken over a two-week period in March 2014. This review presents a snapshot of the cost of renting, and provides an indication of the type and mix of units that might be available in the region. Due to the small number of listings in some communities, the information is organized according to five sub-areas: Ladysmith, North Cowichan, Duncan Area, South Cowichan, and Lake Cowichan.

**TABLE 5: RENT LEVELS IN LISTINGS SNAPSHOT, CVRD & SUB-AREAS (MARCH 2014)**

SUB AREA	Average Rent	Median Rent	Total # of Listings
Ladysmith	\$1,106	\$1,000	27
North Cowichan	\$999	\$900	36
Duncan Area	\$955	\$850	162
South Cowichan	\$1,079	\$950	84
Lake Cowichan	\$881	880	19
<b>CVRD</b>	<b>\$992</b>	<b>\$990</b>	<b>328</b>

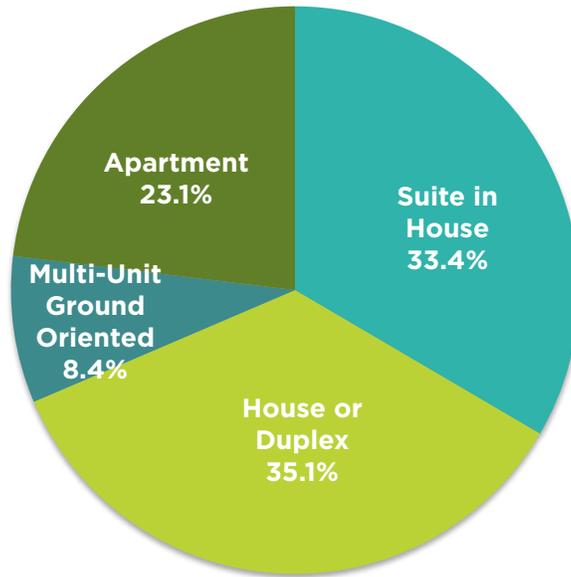
*Source: Listings from Craigslist, Kijiji, Used Cowichan, BC Classifieds and Cowichan Valley Citizen. Compiled by CitySpaces. March 12 to 20, 2014. Note: North Cowichan includes listings from Chemainus, Crofton, and Thetis Island; The Duncan Area includes Duncan and Maple Bay; South Cowichan includes Cobble Hill, Cowichan Bay, Mill Bay, Malahat, and Shawnigan Lake; and Lake Cowichan includes listings from Lake Cowichan and Youbou.*

The rental listings present a range of rent levels from as low as \$365 per month to as high as \$3,000 per month. Throughout the region, the median rent was \$900 across all the listings included in the snapshot. The median rent, which refers to the midpoint of the data set, presents a more measured view of rent levels, compared to average rent, which is more likely to be skewed by outliers among the listings.

Across the sub-areas in the region, Ladysmith had the highest median rent at \$1,000 per month, while the Duncan Area had the lowest at \$850 per month. The small number of listings for the Lake Cowichan sub-area should be noted, and the rent levels considered with caution.

Most of the listings in the region are in the form of one and two-bedroom units (69%), followed by larger homes with three or more bedrooms (29%). Studio units made up 2% of all units listed as part of this snapshot. When considering the sub-areas in the region, it is noted that the Lake Cowichan listings tended to be larger homes, with 53% having three or more bedrooms. By contrast, South Cowichan listings tended to be predominantly smaller units, with only 19% having three or more bedrooms.

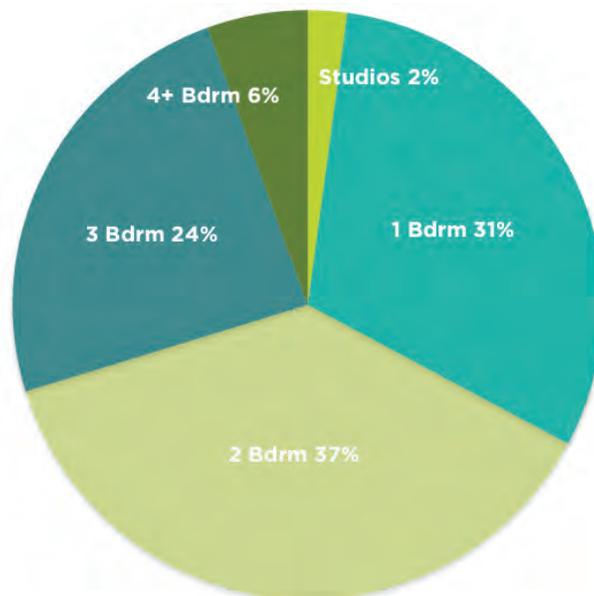
**FIGURE 17: LISTINGS BY HOUSING TYPE, CVRD (2014)**



Source: Listings from Craigslist, Kijiji, Used Cowichan, BC Classifieds and Cowichan Valley Citizen. Compiled by CitySpaces. March 12 to 20, 2014.

The listings present a snapshot of the rental market in terms of the mix of units available in mid-March 2014. One third of the listings were suites in houses (33%), 35% were entire houses or half of a duplex, 23% were apartment units, and 8% were in multi-unit, ground-oriented structures, such as tri-plexes, four-plexes, or townhouses. Across the sub-areas, South Cowichan and Lake Cowichan had the smallest share of apartment listings (2% and 5%, respectively), as well as the smallest share of multi-unit structures (4% and 5%, respectively). The largest share of apartment listings was found in the Duncan Area (35%).

**FIGURE 18: LISTINGS BY NUMBER OF BEDROOMS, CVRD (2014)**



Source: Listings from Craigslist, Kijiji, Used Cowichan, BC Classifieds and Cowichan Valley Citizen. Compiled by CitySpaces. March 12 to 20, 2014.

## Secondary Suites

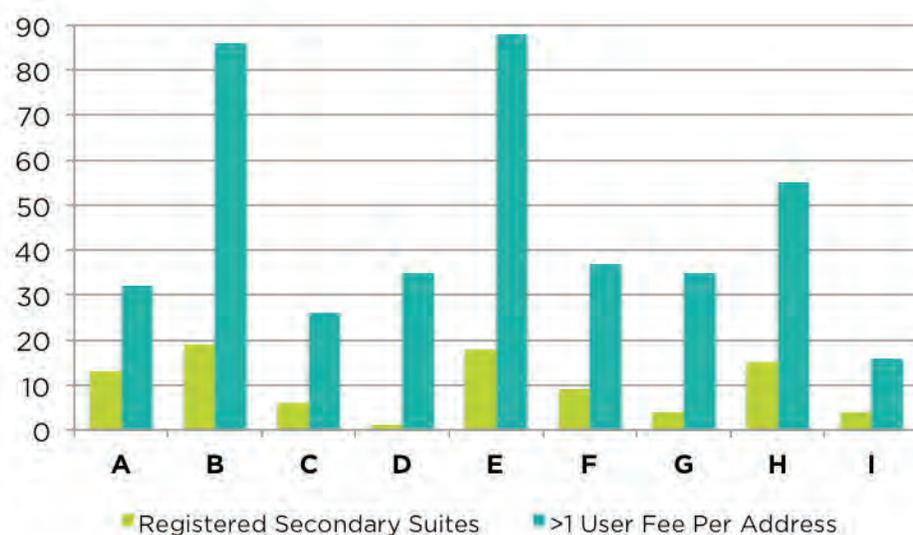
The consultants investigated additional data on secondary suites in the region. A secondary suite is a self-contained accessory dwelling unit contained within, or attached to a single-detached residential dwelling, with a separate entrance. Secondary suites are widely supported throughout the region in both electoral areas and municipalities. In Ladysmith, secondary suites were legalized in 2011 and have seen 37 secondary suites legalized through building permits. Ladysmith is also currently reviewing the provision of coach homes in the zoning bylaw (which is currently supported in the Ladysmith OCP). In Duncan, there are 17 single-detached dwellings that contain secondary suites.

There are registered secondary suites, or small suites located in every electoral area within the CVRD, with a total of 89 suites registered in the region (cumulatively counted between 2009 and 2013). The highest number of secondary suites are found in Electoral Area B (19), followed by Electoral Area E (18), Electoral Area H (15), and Electoral Area A (13).

Although registered secondary suites provide valuable data on the uptake of this form of rental, it is widely understood that not all secondary suites in a community are registered. Another indicator of the likelihood of secondary suites is waste collection data. The CVRD maintains statistics on waste collection user fees per address in every electoral area. Some addresses have more than one user fee. An address with more than one user fee would occur if the address has multiple dwelling units. For example, if there are two dwellings at one address, then there would be two user fees for that address. The following table illustrates the number of addresses that have more than one user fee, and compares that data to the registered secondary suites data. In some cases, addresses may have three, four, or more user fees per address.

The following figure illustrates the number of addresses that have more than one user fee, and compares that data to the registered secondary suites data. In some cases, addresses may have three, four, or more user fees per address.

**FIGURE 19: NUMBER OF SECONDARY SUITES/SMALL SUITES, BY ELECTORAL AREA (2013)**



Source: CVRD, 2013

The waste collection user fee data suggests that there are four times the number of secondary suites than the registered suites' data indicates (410 compared to 89). Electoral Area D, for example, had one registered secondary suite (registered in 2011), but had 35 addresses with two or more waste collection user fees.

**TABLE 6: NUMBER OF SECONDARY SUITES COMPARISON, BY ELECTORAL AREA (2013)**

ELECTORAL AREA	REGISTERED SECONDARY SUITES (Cumulative 2009-2013)	ADDRESSES W. 2 OR MORE USERS FEES	PERCENTAGE MORE USER FEES THAN REGISTERED SUITES
A	13	32	59%
B	19	86	78%
C	6	26	77%
D	1	35	97%
E	18	88	80%
F	9	37	76%
G	4	35	89%
H	15	55	73%
I	3	16	75%
<b>CVRD</b>	<b>89</b>	<b>410</b>	<b>78%</b>

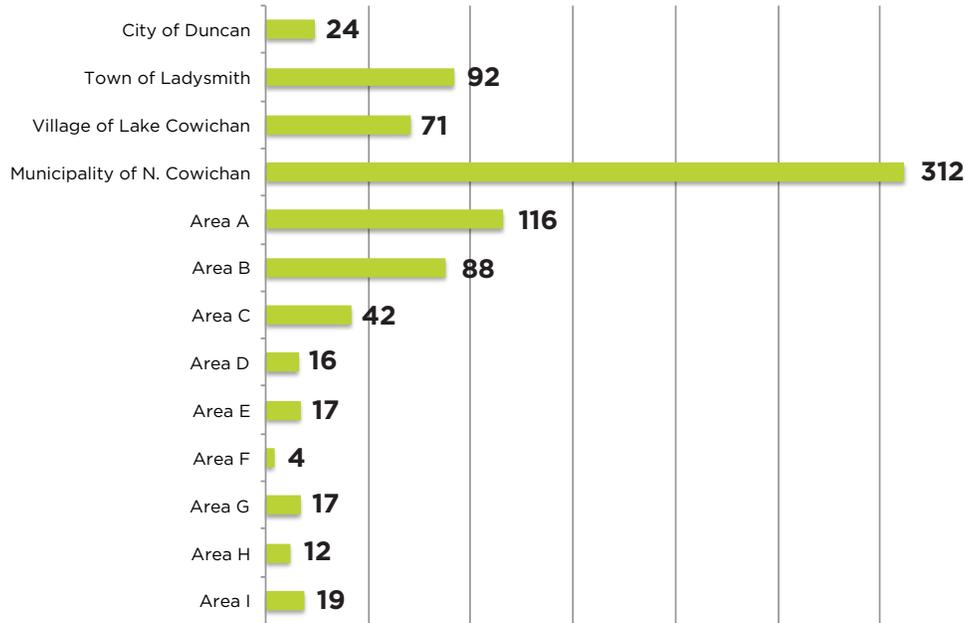
Source: CVRD, 2013

Note: Registered Secondary Suites Data is 2013, User Fee Data is 2014..

In addition to the electoral areas, the Municipality of North Cowichan maintains waste collection statistics. At the time of these study, 192 addresses were billed for a secondary suite and three addresses were billed for a coach home. In Ladysmith, there were 45 single-detached dwellings that were billed for additional utilities to accommodate their secondary suites.

Further, the BC Assessment Authority (BCAA) maintains statistics on the number of residential dwellings that contains a secondary suite. In total, the BCAA identified 830 residential dwellings with suites in all jurisdictions. Of these, 38% are located in the Municipality of North Cowichan.

**FIGURE 20: RESIDENTIAL DWELLINGS WITH SUITES,  
BY MUNICIPALITY & ELECTORAL AREA (2007-2014)**



Source: BCAA, 2014

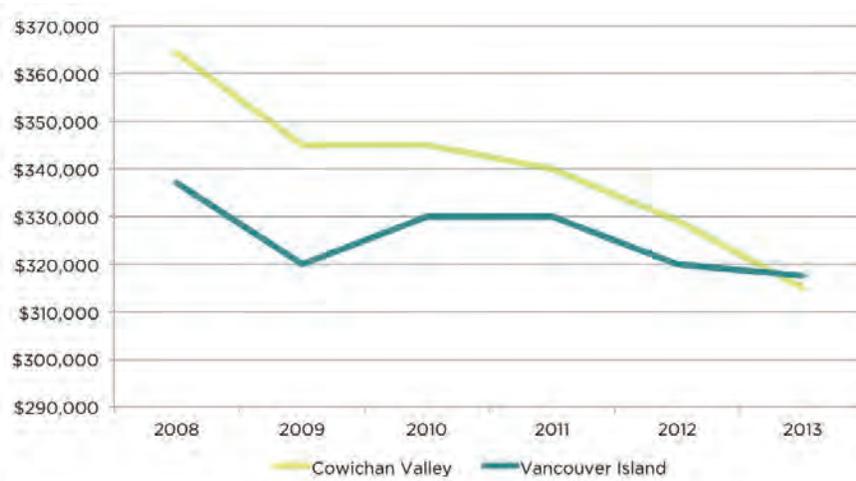
It is challenging for municipalities to accurately obtain the number of secondary suites in their communities. Often, households may not want to notify their municipality of their suites because they may not conform to the BC Building Code, the configuration or household composition does not meet the local bylaw requirements (i.e. owner occupancy), or they do not want to pay the additional municipal fees that accompany the suite (or any combination of the three). As such, it is widely believed that the number of secondary suites in a community is usually more than the number registered. The waste collection user fee data and the BCAA data may provide a more accurate number of secondary suites in communities within the CVRD, although it is still merely an indicator and not a confident figure.

## Real Estate Prices

The Vancouver Island Real Estate Board presents median sales price data for six sub-regions on Vancouver Island. Since the global downturn in the financial and real estate markets in 2008, sales prices have notably declined in the Cowichan Valley (-14%), as well as Vancouver Island (-6%) as a whole.

In 2013, the median sale price for a single detached dwelling in the Cowichan Valley was \$315,000, which is comparable to the median price across Vancouver Island (\$320,000).

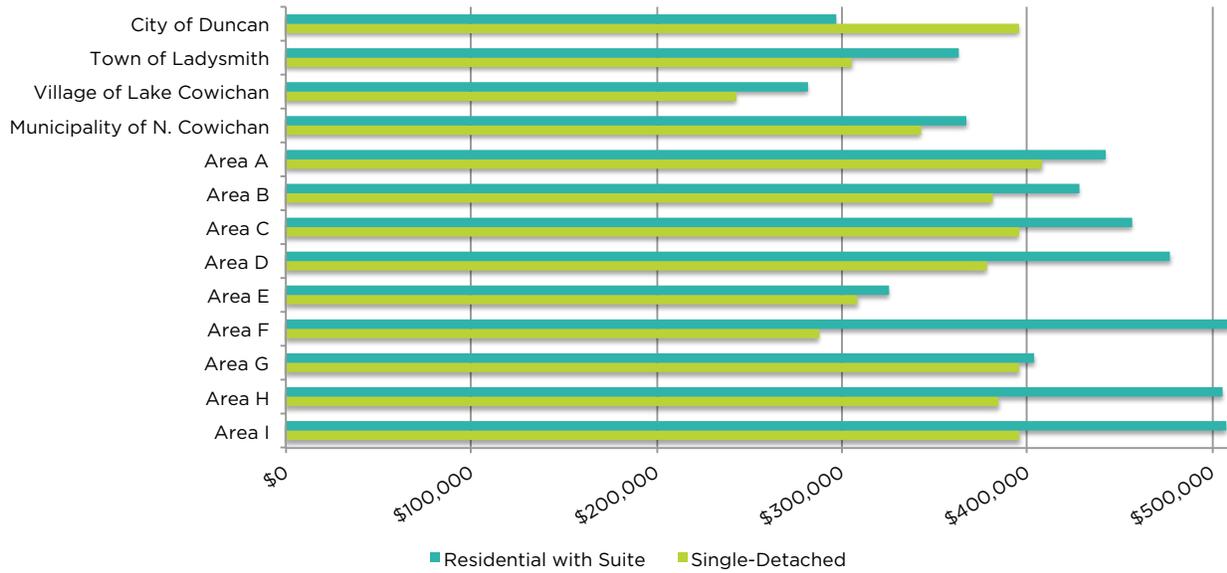
**FIGURE 21: SINGLE DETACHED MEDIAN SALE PRICES, COWICHAN VALLEY & VANCOUVER ISLAND (2007-2014)**



Source: Vancouver Island Real Estate Board.

With the exception of Duncan, all jurisdictions in the CVRD have higher prices for ‘residential with suite’ than for single detached. Although there is significant variation, on average, “residential with suite” was assessed at 16% higher than detached homes in 2014. This suggests that secondary suites may improve the overall assessed value of a home.

**FIGURE 22: COMPARISON BETWEEN SINGLE-DETACHED & RESIDENTIAL WITH SUITES (2014)**



Source: BCAA, 2014.

## Seniors Housing

Within the region, the demand for seniors-oriented housing is expected to be on the rise, given the notable increase in the number of seniors both in the 65 to 84, and 85+ age ranges. According to recent (2013) and historic (2010-2012) CMHC Seniors Housing Reports, there are currently more than 2,700 housing units dedicated to seniors in Central Vancouver Island, including bachelor/studio, one-bedroom, and two-bedroom units. The majority of these are divided between independent living spaces (less than 1.5 hours of assisted care per day), and heavy care spaces (more than 1.5 hours of assisted care per day) at market rates. Non-market independent living spaces account for 430 units (16%) of the total.

**TABLE 7: CURRENT NUMBER OF SENIORS HOUSING UNITS BY TYPE, CENTRAL VANCOUVER ISLAND (2013)**

	BACHELOR/ STUDIO	ONE- BEDROOM	TWO- BEDROOM	TOTAL UNITS BY TYPE
Independent Living Spaces	256	861	150	1,267
Non-Market Independent Living Spaces	166	264	--	430
Heavy Care Spaces	1,007	4	--	1,011
	<b>TOTAL # OF UNITS</b>			<b>2,708</b>

Source: Seniors Housing Report, CMHC, 2013

Note: Central Vancouver Island is an intermediate geography category that includes the Cowichan Valley Regional District, the Nanaimo Regional District, Alberni-Clayoquot Regional District, and the Census Agglomerations (CA of Duncan, Nanaimo, Parksville, and Port Alberni).

The inventory of seniors independent living spaces has seen a steady decrease in vacancy rates for one-bedroom units, from 6.3% in 2010 to 3.3% vacancy in 2013. This uptake trend indicates there will likely be a strong demand for one-bedroom independent living spaces in Duncan/Cowichan by 2016. These figures do not account for seniors receiving home care support in order to remain in their homes (aging-in-place).

The current (2013) vacancy rate for bachelor/studio independent living units in the Duncan/Cowichan area is also low (2.7%). However, given the low inventory of bachelor/studio (and two-bedroom) independent living units in Duncan/Cowichan, the data has been suppressed by CMHC, and not shared in order to protect housing provider confidentiality.

**TABLE 8: HISTORIC VACANCY RATES FOR SENIORS INDEPENDENT LIVING SPACES, DUNCAN/COWICHAN (2013)**

	BACHELOR/STUDIO	ONE-BEDROOM	TWO-BEDROOM
2009	**	**	**
2010	**	6.3%	**
2011	**	6.5%	**
2012	**	4.5%	**
2013	2.7%	3.3%	**

Source: Seniors Housing Report, CMHC, 2013

\*\* Indicates data is suppressed to protect confidentiality.

On Central Vancouver Island, there are relatively low vacancy rate (2.1%) for heavy care spaces - up from 1.7% in 2012. The neighbouring region to the south, Metro Victoria, currently has a heavy care space vacancy rate of 1.2%.

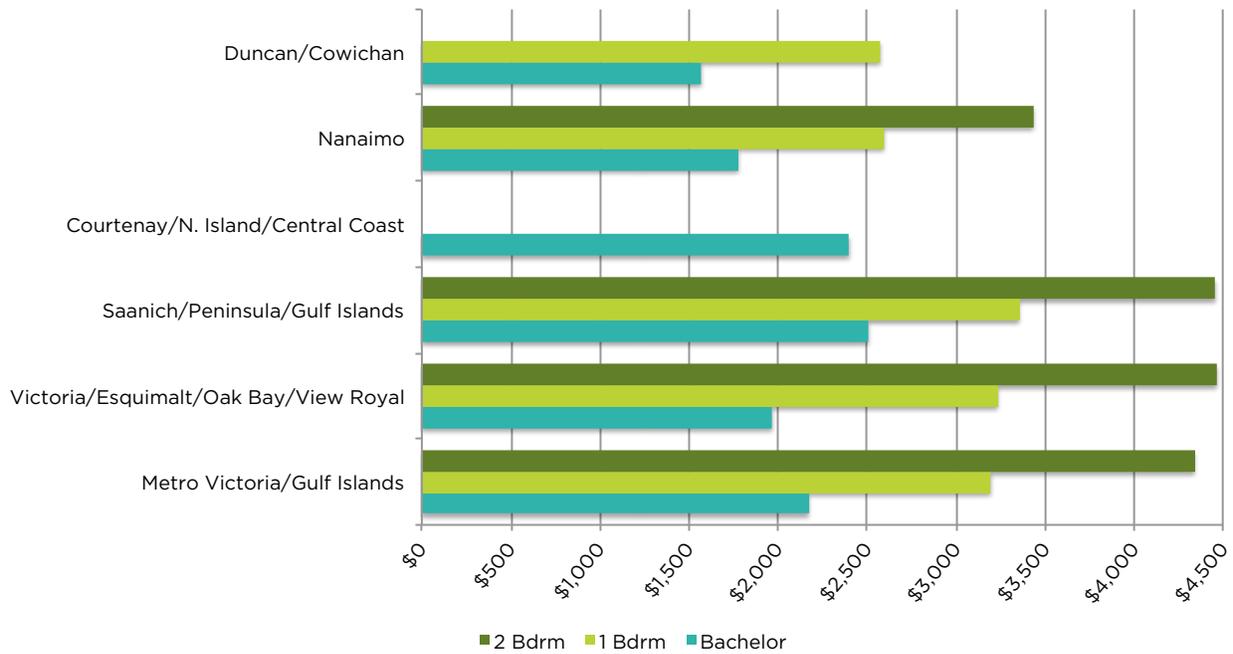
The Duncan/Cowichan area has the lowest average rents for bachelor/studio and one-bedroom seniors independent living units on the Island, with rates as much as \$400 to \$500 below the Vancouver Island average. The most expensive area, on average, is the Saanich Peninsula.

**TABLE 9: AVERAGE RENTS FOR SENIORS INDEPENDENT LIVING SPACES, VANCOUVER ISLAND COMPARISON (2013)**

	BACHELOR/STUDIO	ONE-BEDROOM	TWO-BEDROOM
Metro Victoria/Gulf Islands	\$2,171	\$3,194	\$4,337
Victoria/Esquimalt/Oak Bay/View Royal	\$1,966	\$3,233	\$4,463
Saanich/Peninsula/Gulf Islands	\$2,505	\$3,353	\$4,454
Nanaimo	\$1,777	\$2,595	\$3,434
Courtenay/N. Island/Central Coast	\$2,399	—	—
Duncan Cowichan	\$1,569	\$2,574	—
<b>Vancouver Island Average</b>	<b>\$2,065</b>	<b>\$2,990</b>	<b>\$4,172</b>

Source: Seniors Housing Report, CMHC, 2013

**FIGURE 23: AVERAGE RENTS FOR SENIORS INDEPENDENT LIVING SPACES, VANCOUVER ISLAND COMPARISON (2013)**



Source: Seniors Housing Report, CMHC, 2013

As part of the Seniors Housing Report, CMHC broadly identified the number of residents in need of heavy care units throughout the Province. For Vancouver Island/Central Coast, that means approximately 1,925 seniors are in need of a heavy care unit. It is unknown what the specific demand is in the Duncan/Cowichan area. Further, there is an average of 60 seniors waiting for placement in residential care facilities (heavy care) at any given time within the CVRD (Cowichan Communities Health Network - Economic Status Report, 2014), further demonstrating a need for seniors-oriented housing in the region..

The CMHC report also indicated that the average monthly rent for heavy care spaces in Central Vancouver Island is \$5,408, and \$6,191 in Metro Victoria. Although the data for heavy care spaces is not as geographically specific as independent living units, it highlights a key point that heavy care spaces are much more expensive than independent living units due to the level of care involved (greater than 1.5 hours per day, including medical support, as well as more challenging to access for those seniors living on fixed incomes.

*\*Note: Vancouver Island/Central Coast is a primary geography category that includes Metro Victoria/Gulf Islands, Central Vancouver Island and Courtenay/N. Island/Central Coast, including their respective regional districts and Census Agglomerations.*

## Housing Affordability

Affordability is the relationship between household median income, and the estimated income available for either purchasing a home, or renting a place to live. Using CMHC's standards, housing is considered unaffordable if a household spends 30% or more of its gross income on shelter costs. Households spending greater than 50% of their gross income on shelter fall below the housing standard of affordability, and are considered to be in core housing need. For renters, shelter costs includes rent and any payments for electricity, water, and other municipal services. For owners, shelter costs include mortgage payments (principal and interest), property taxes, condominium/strata fees (if any), and any payments for electricity, water, and other municipal services. Housing is one factor in the overall cost of living for individuals and families; other factors can include the cost of groceries, transportation, and childcare.

## Rental Affordability

For rental affordability, median income levels were obtained through Statistics Canada, using a custom tabulation of taxfiler income data. Median income means that half the population are making more than the median income, and half the population are making below the median income.

The table below illustrates couple household median income levels by selected communities, and the amount of rent they can afford at 30% of their gross incomes, and another scenario at 50% of their gross incomes. The table includes selected average rental prices obtained in March 2014. The rental prices are averaged between all housing types: single-detached, duplexes, townhomes, apartments, mobile homes, and secondary suites.

**TABLE 10: RENTAL AFFORDABILITY FOR COUPLE HOUSEHOLDS, CVRD & SUB-AREAS (2014)**

COMMUNITY	Median Annual Income	Median Monthly Income	Available for Rent (30% of income)	Available for Rent (50% of income)	Selected Avg. Rent for All Housing Types
Ladysmith	\$75,658	\$6,305	\$1,891	\$3,152	\$1,016
Chemainus	\$67,710	\$5,642	\$1,693	\$2,821	\$1,056
Duncan	\$72,396	\$5,950	\$1,785	\$2,975	\$926
Lake Cowichan	\$63,660	\$5,305	\$1,591	\$2,652	\$879
Cobble Hill	\$82,304	\$6,859	\$2,058	\$3,429	\$1,007
Cowichan Bay	\$79,607	\$6,634	\$1,990	\$3,317	\$1,308
Mill Bay	\$85,001	\$7,083	\$2,125	\$3,542	\$1,016
Shawnigan Lake	\$89,707	\$7,476	\$2,243	\$3,738	\$1,023
<b>CVRD</b>	<b>\$74,396</b>	<b>\$6,200</b>	<b>\$1,860</b>	<b>\$3,100</b>	<b>\$1,029</b>

Source: Statistics Canada, Income Statistics, Taxfiler Data, Annual Estimates for Census Families and Individuals, 2011 & rental listings compiled by CitySpaces between March 12 and 20, 2014.

Analyzing the table broadly, it appears that couple households earning the median household income, or more can afford the average rental prices within 30% of their gross incomes, in every community. That said, the rental prices vary depending on condition and number of bedrooms, and could be more or less affordable than the average listed price.

The following table illustrates the rental affordability for lone parent households, based on their median income levels, and compared to average rental rates. There is a significant decrease in ability to afford rent for lone parent households compared to couple households and, as the data suggests, lone parent households earning the median income cannot afford the average rental price in their communities at 30% of their gross incomes. That said, rental units can range in price, depending on housing condition and number of bedrooms. In Duncan, for example, the average price for a two-bedroom rental (for all housing types - townhomes, apartments, secondary suites, etc.) was \$852, for the listings obtained in March 2014, which is more affordable than the average rental price, but still above the 30% affordability threshold for lone parent households. Generally, lone parent households earning the median income, and below median income, cannot afford average market rents in their respective communities.

**TABLE 11: RENTAL AFFORDABILITY FOR LONE PARENT HOUSEHOLDS, CVRD & SUB-AREAS (2014)**

COMMUNITY	Median Annual Income	Median Monthly Income	Available for Rent (30% of income)	Available for Rent (50% of income)	Selected Avg. Rent for All Housing Types
Ladysmith	\$32,794	\$2,733	\$820	\$1,366	\$1,016
Chemainus	\$26,330	\$2,194	\$658	\$1,097	\$1,056
Duncan	\$30,057	\$2,505	\$751	\$1,252	\$926
Lake Cowichan	\$31,613	\$2,634	\$790	\$1,317	\$879
Cobble Hill	\$39,036	\$3,253	\$976	\$1,627	\$1,007
Cowichan Bay	\$39,440	\$3,287	\$986	\$1,643	\$1,308
Mill Bay	\$37,531	\$3,128	\$938	\$1,564	\$1,016
Shawnigan Lake	\$40,410	\$3,367	\$1,010	\$1,684	\$1,023
<b>CVRD</b>	<b>\$31,714</b>	<b>\$2,643</b>	<b>\$793</b>	<b>\$1,321</b>	<b>\$1,029</b>

Source: Statistics Canada, Income Statistics, Taxfiler Data, Annual Estimates for Census Families and Individuals, 2011

The next table illustrates rental affordability for single person households, based on median income levels, and compared to average rental rates. Within the CVRD, single people have the lowest median income compared to other household groups, and have the least amount of choice in the rental market. At 30% of their incomes, single people earning the median income in Ladysmith could afford \$651 towards rent, or \$1,086 towards rent if they spent 50% of their gross incomes on housing. Median household income for single people is the lowest in Lake Cowichan. However, the average rents are also the lowest compared to other communities in the region. This indicates that market rental rates do, to some degree, reflect the median household income levels of the communities. Generally, single person households earning the median income, and below median income, cannot afford the average market rents.

**TABLE 12: RENTAL AFFORDABILITY FOR SINGLE PERSON HOUSEHOLDS,  
CVRD & SUB-AREAS (2014)**

COMMUNITY	Median Annual Income	Median Monthly Income	Available for Rent (30% of income)	Available for Rent (50% of income)	Selected Avg. Rent for All Housing Types
Ladysmith	\$26,058	\$2,171	\$651	\$1,086	\$1,016
Chemainus	\$25,149	\$2,096	\$629	\$1,048	\$1,056
Duncan	\$23,856	\$1,988	\$595	\$994	\$926
Lake Cowichan	\$22,412	\$1,868	\$560	\$934	\$879
Cobble Hill	\$31,219	\$2,602	\$780	\$1,301	\$1,007
Cowichan Bay	\$29,179	\$2,432	\$729	\$1,216	\$1,308
Mill Bay	\$25,947	\$2,162	\$649	\$1,081	\$1,016
Shawnigan Lake	\$30,673	\$2,556	\$767	\$1,278	\$1,023
<b>CVRD</b>	<b>\$25,149</b>	<b>\$2,096</b>	<b>\$629</b>	<b>\$1,048</b>	<b>\$1,029</b>

*Source: Statistics Canada, Income Statistics, Taxfiler Data, Annual Estimates for Census Families and Individuals, 2011*

The following table provides a summary of rental affordability throughout the region, comparing the ability to afford rent between couple households, lone parent households, and single person households, against the selected average rents in each respective community. By and large, couple households have the greatest choice in the rental market. Lone parent and single person households earning the median income or less have the greatest challenge in the rental market. It should be noted that for lone parent and single person households earning more than the median income level may be able to afford more.

**TABLE 13: RENTAL AFFORDABILITY SUMMARY,  
HOUSEHOLD TYPE COMPARISON AT 30% OF INCOME (2014)**

<b>COMMUNITY</b>	<b>Couple Households</b>	<b>Lone Parent Households</b>	<b>Single Person Households</b>	<b>Selected Avg. Rent for All Housing Types</b>
Ladysmith	\$1,891	\$820	\$651	\$1,016
Chemainus	\$1,693	\$658	\$629	\$1,056
Duncan	\$1,785	\$751	\$595	\$926
Lake Cowichan	\$1,591	\$790	\$560	\$879
Cobble Hill	\$2,058	\$979	\$780	\$1,007
Cowichan Bay	\$1,990	\$986	\$729	\$1,308
Mill Bay	\$2,125	\$938	\$649	\$1,016
Shawnigan Lake	\$2,243	\$1,010	\$767	\$1,023
<b>CVRD</b>	<b>\$1,860</b>	<b>\$793</b>	<b>\$629</b>	<b>\$1,029</b>

*Source: Statistics Canada, Income Statistics, Taxfiler Data, Annual Estimates for Census Families and Individuals, 2011*

## Homeownership Affordability

Households pursuing home ownership, rather than rental, will require a mortgage, and must be qualified by a banking institution or a mortgage broker to obtain one. Basic home purchasing assumptions are made in order to determine the maximum purchase price and the maximum amount that households can borrow. For this report, assumptions were based on 2012 rates, including:

- Gross Debt Service (GDS) Ratio at 32% (entire monthly debt, such as car loans and credit card payments, including the potential monthly mortgage payment, should be no more than 32% of gross monthly income);
- 5-Year Fixed Rate (Semi-Annual) at 3.99%;
- Amortization Period of 25 years; and,
- Monthly maintenance fees at \$200, property taxes at \$250, and utilities/heating at \$100 (estimates based on a scan of recent sales listings).

Homeownership affordability can be estimated based on the assumptions made about a households' ability to obtain a mortgage, and using the median household income from Statistics Canada (taxfiler income data). For the CVRD, couple households earning the median income can purchase a home for \$303,192, with a 10% downpayment. Given the median sales price for a single-detached home is \$315,000 in the Cowichan Valley, couple households earning the median income should be able to find a home they can afford to purchase within 30% of their gross incomes.

**TABLE 14: HOME OWNERSHIP AFFORDABILITY FOR COUPLE HOUSEHOLDS, CVRD & SUB-AREAS (2014)**

MEDIAN SALES PRICE FOR SINGLE-DETACHED HOME IN COWICHAN VALLEY (2013): \$315,000					
COMMUNITY	Available at GDS	Less Fees & Utilities	Maximum Mortgage	Purchase Price w. 10% Down	Purchase Price w. 5% Down
Ladysmith	\$2,018	\$1,468	\$279,280	\$310,311	\$293,979
Chemainus	\$1,806	\$1,256	\$238,943	\$265,492	\$251,518
Duncan	\$1,904	\$1,354	\$257,650	\$286,278	\$271,211
Lake Cowichan	\$1,698	\$1,148	\$218,390	\$242,655	\$229,884
Cobble Hill	\$2,195	\$1,645	\$313,005	\$347,783	\$329,479
Cowichan Bay	\$2,123	\$1,573	\$299,320	\$332,578	\$315,074
Mill Bay	\$2,267	\$1,717	\$326,690	\$362,989	\$343,884
Shawnigan Lake	\$2,392	\$1,842	\$350,574	\$389,572	\$369,026
<b>CVRD</b>	<b>\$1,984</b>	<b>\$1,434</b>	<b>\$272,873</b>	<b>\$303,192</b>	<b>\$287,235</b>

Source: Statistics Canada, Income Statistics, Taxfiler Data, Annual Estimates for Census Families and Individuals, 2011

For lone parent households, the median income is lower than couple households. Based on the assumptions and median income levels, a lone parent household in the CVRD could afford to purchase a home for \$62,525. Certain communities have lone parent households that can afford much more, such as Cowichan Bay (\$106,091) and Cobble Hill (106,091). With this purchasing power, these lone parents could afford the median sale price of an apartment in the Cowichan Valley (\$107,000). Other communities are priced out of the home ownership market, especially lone parent households living in Chemainus who, based on their median income levels, can obtain a maximum mortgage of \$28,954. With a 10% downpayment, lone parent households making the median income levels in Chemainus can afford a purchase price of \$32,171.

**TABLE 15: HOME OWNERSHIP AFFORDABILITY FOR LONE PARENT HOUSEHOLDS, CVRD & SUB-AREAS (2014)**

MEDIAN SALES PRICE FOR AN APARTMENT IN COWICHAN VALLEY (2013): \$107,000					
COMMUNITY	Available at GDS	Less Fees & Utilities	Maximum Mortgage	Purchase Price w. 10% Down	Purchase Price w. 5% Down
Ladysmith	\$875	\$325	\$61,756	\$68,618	\$65,007
Chemainus	\$702	\$152	\$28,954	\$32,171	\$30,477
Duncan	\$802	\$252	\$47,866	\$53,185	\$50,386
Lake Cowichan	\$843	\$293	\$55,760	\$61,955	\$58,694
Cobble Hill	\$1,041	\$491	\$93,431	\$103,813	\$98,349
Cowichan Bay	\$1,052	\$502	\$95,482	\$106,091	\$100,507
Mill Bay	\$1,001	\$451	\$85,795	\$95,327	\$90,310
Shawnigan Lake	\$1,078	\$528	\$100,402	\$111,558	\$105,686
<b>CVRD</b>	<b>\$846</b>	<b>\$296</b>	<b>\$56,272</b>	<b>\$62,525</b>	<b>\$59,234</b>

Source: Statistics Canada, Income Statistics, Taxfiler Data, Annual Estimates for Census Families and Individuals, 2011

For single person households, the ability to obtain a mortgage is less than for lone parent households, and significantly less that for couple households. In the CVRD, single people earning the median income can purchase a home for \$25,507, with a 10% downpayment. Single people earning the median income living in Duncan have the lowest purchasing power in all communities, at \$18,218 with a 10% downpayment. Similar to lone parent households, single people living in Shawnigan Lake, Cobble Hill ,and Cowichan Bay have a higher median income and can afford more. Regardless, single person households earning the median income are generally priced out of the homeownership market in the CVRD, and are more likely to be renters.

**TABLE 16: HOME OWNERSHIP AFFORDABILITY FOR SINGLE PERSON HOUSEHOLDS,  
CVRD & SUB-AREAS (2014)**

COMMUNITY	Available at GDS	Less Fees & Utilities	Maximum Mortgage	Purchase Price w. 10% Down	Purchase Price w. 5% Down
Ladysmith	\$695	\$145	\$27,570	\$30,633	\$29,021
Chemainus	\$671	\$121	\$22,957	\$25,507	\$24,165
Duncan	\$636	\$86	\$16,396	\$18,218	\$17,259
Lake Cowichan	\$598	\$48	\$9,067	\$10,074	\$9,544
Cobble Hill	\$833	\$283	\$53,761	\$59,734	\$56,590
Cowichan Bay	\$778	\$228	\$43,407	\$48,230	\$45,692
Mill Bay	\$692	\$142	\$27,006	\$30,006	\$28,427
Shawnigan Lake	\$818	\$268	\$50,993	\$56,659	\$53,677
<b>CVRD</b>	<b>\$671</b>	<b>\$121</b>	<b>\$22,957</b>	<b>\$25,507</b>	<b>\$24,165</b>

Source: Statistics Canada, Income Statistics, Taxfiler Data, Annual Estimates for Census Families and Individuals, 2011



## Overview

Non-market housing refers to housing that has ongoing government subsidy, or generates sufficient revenue through rents and donations that it is able to operate on a not-for-profit basis. Typically, non-market housing is rented, and in the Cowichan Valley, it is usually in a townhouse or wood-frame apartment project.

BC Housing maintains statistics on non-market housing units and subsidies provided through its programs across the province. The most recent statistics, dated December 31<sup>st</sup>, 2013, identify rent supplements, emergency and temporary beds, supportive housing, and independent housing in communities across the Cowichan Valley.

At the time of this study, the BC Housing statistics demonstrate that the City of Duncan had the highest number and greatest proportion of non-market housing in the region, with a total of 538 non-market units, or 74% of the total non-market housing inventory in the region. North Cowichan followed at 12% of the total inventory (86 units), most of which comes from the community of Chemainus (78 units). Ladysmith captured 9% of the inventory at 78 units. The Town of Lake Cowichan made up 5% of the inventory at 38 units.

There were zero non-market housing units found in Thetis Island, Westholme, Honeymoon Bay, Mesachie Lake, Cowichan Bay, Malahat, and Mill Bay.

The following table summarizes the non-market housing inventory by major area, with detailed listings including in Appendix C.

**TABLE 17: SUMMARY OF NON-MARKET HOUSING, CVRD & SUB-AREAS (2013)**

COMMUNITY & SURROUNDING AREA	EMERGENCY & TEMPORARY BEDS	SUPPORTED HOUSING	INDEPENDENT HOUSING	TOTAL
Duncan Area	25	182	331	538
Ladysmith		26	36	62
North Cowichan		16	70	86
Lake Cowichan		1	37	38
South Cowichan		2		2
<b>TOTAL</b>	<b>25</b>	<b>227</b>	<b>474</b>	<b>726</b>

Source: BC Housing, 2013

Notes: North Cowichan includes units/rent supplements in Chemainus, Crofton, Thetis Island, and Westholme; South Cowichan includes Malahat, Mill Bay, Shawnigan Lake, Cobble Hill, and Cowichan Bay, and Lake Cowichan includes Honeymoon Bay and Mesachie Lake.

This table reflects only units where BC Housing has a financial relationship. There may be other subsidized housing units in the community.

The rent supplements found in the table above include individuals and families receiving subsidies through BC Housing's Rental Assistance Program (RAP) and the Shelter Aid for Elderly Renters (SAFER). The RAP program is a housing subsidy provided to eligible low-income, working families with cash assistance to help with monthly rent payments in the private market. The SAFER program is a housing subsidy for seniors with low-to-moderate incomes to help make private market rents affordable. The table below provides a summary of these programs.

**TABLE 18: SUMMARY OF RAP & SAFER RECIPIENTS, CVRD & SUBOAREAS (2013)**

COMMUNITY & SURROUNDING AREA	SHELTER AID FOR ELDERLY RESIDENTS	RENTAL ASSISTANCE PROGRAM	TOTAL
Duncan	173	111	284
Ladysmith	40	23	63
North Cowichan	52	26	78
Lake Cowichan	14	16	30
South Cowichan	29	39	68
<b>TOTAL</b>	<b>308</b>	<b>215</b>	<b>523</b>

Source: BC Housing, 2013

Based on the BC Housing data, approximately 59% of rental assistance recipients access a subsidy through the SAFER program. To be eligible for SAFER, recipients must be over the age of 60, and paying more than 30% of their gross income towards shelter costs. This represents 1.7% of the senior population in the CVRD (+60) that is receiving rental assistance through the SAFER program.

It should be noted that, in addition to the 173 SAFER recipients and the 111 RAP recipients in Duncan, there are ten homeless rent supplements provided to individuals in the community, making the total rental supplements in Duncan 294. At the time of this study, Duncan was the only community with individuals receiving homeless rent supplements from BC Housing (which is provided on a month-to-month basis).

BC Housing also maintains statistics on waitlists for non-market housing. For the CVRD, 38% of the waitlist applicants are seeking family housing, and 26% were on the waitlist for a unit for persons with disabilities and/or require wheelchair modified units.

**TABLE 19: APPLICANTS ON WAITLISTS FOR NON-MARKET HOUSING, CVRD (2014)**

TYPES OF UNITS	#	%
Family	25	38
Seniors	17	26
People with Disabilities/Wheelchair Modified	17	26
Other (singles, transfers)	6	9
<b>TOTAL</b>	<b>65</b>	<b>100</b>

Source: BC Housing, 2013

The table below illustrates the waitlists for selected categories of non-market housing in the CVRD, by sub-area. Duncan has the highest number of applicants on the waitlist, with families being the most in need (13 applicants). Cobble Hill, located in South Cowichan, has one senior on the non-market housing waitlist, with another on the waitlist in the rural community of Youbou. Given the number of applicants on the waitlist for in the disability/wheelchair modified category, there is a demonstrated need for considering adaptable and accessible housing design in future planning and policy initiatives within the CVRD and sub-areas.

**TABLE 20: APPLICANTS ON WAITLISTS FOR NON-MARKET HOUSING, CVRD & SUB-AREAS (2014)**

COMMUNITY & SURROUNDING AREA	FAMILY	SENIORS	SINGLES	PEOPLE W. DISABILITIES /MODIFIED WHEELCHAIR	OTHER	TOTAL
Duncan	13	6	1	8	2	30
Ladysmith	3	2	1	2		8
North Cowichan	1	2		1		4
Lake Cowichan	3	2		2	2	9
South Cowichan	5	4		4		13
Youbou		1				1
<b>TOTAL</b>	<b>25</b>	<b>17</b>	<b>2</b>	<b>17</b>	<b>4</b>	<b>65</b>

Source: BC Housing, 2013

Further, BC Housing has a standard Housing Income Limits (HILs - previously known as the Core Need Income Thresholds, or CNITs), which outline the income required for households to pay the average market rent by size of unit in the private market. Residents in the Duncan/ North Cowichan Area who earn less than the HILs chart may be eligible for non-market housing provided by BC Housing. Note: Lake Cowichan and Ladysmith do not fall under the Duncan/ North Cowichan HILs category. Instead, BC Housing has classified Lake Cowichan as equivalent to the Northern BC-Non-Market HILs Planning Area, and Ladysmith is classified as equivalent to the Nanaimo HILs Planning Area.

**TABLE 21: BC HOUSING INCOME LIMITS (HILS), CATEGORIES WITHIN CVRD (2014)**

CATEGORY	BACHELOR/ STUDIO	ONE- BEDROOM	TWO- BEDROOM	THREE- BEDROOM	FOUR+ BEDROOM
Duncan/ North Cowichan	\$22,500	\$26,000	\$31,500	\$42,500	\$47,000
Lake Cowichan (Northern BC Non-Market Category)	n/a	\$47,000	\$55,000	\$66,000	\$71,000
Ladysmith (Nanaimo Category)	\$23,500	\$29,000	\$35,000	\$41,000	\$46,000

Source: BC Housing, 2014

Households in Lake Cowichan have a considerably higher income threshold cut-off compared to other parts of the CVRD, nearly double the income threshold for households in Duncan. Given the median rents in Lake Cowichan (\$880 for March 2014, comparable to rents found in the Duncan Area), and considering the income threshold cut-off.

In order to be eligible, applicants must adhere to BC Housing’s occupancy standards, including: no more than two persons or less than one person per bedroom, spouses and couples share a bedroom, parents do not share a bedroom with children, dependents aged 18 or more do not share a bedroom, and, dependents aged five or more of the opposite sex do not share a bedroom.

# Homelessness

Social Planning Cowichan implemented a region-wide homeless count and survey in February 2014 - the first comprehensive count within the region, providing valuable data for the community and stakeholders to better respond to and prevent homelessness.

In total, 240 people were surveyed in the region, with 58 considered to be absolutely homeless. As illustrated in the table below, the majority of those considered absolutely homeless reside in Duncan/North Cowichan, with one in South Cowichan and one Ladysmith.

**TABLE 22: COWICHAN VALLEY HOMELESSNESS COUNT (2014)**

HOUSING CATEGORY	SOUTH COWICHAN	LAKE COWICHAN	LADYSMITH	DUNCAN/NORTH COWICHAN	TOTAL PER CATEGORY
Absolutely Homeless	1	0	1	56	58
Relatively Homeless	4	1	3	68	76
Precariously Homeless	17	5	22	81	125
<b>TOTAL PER AREA</b>	<b>22</b>	<b>6</b>	<b>26</b>	<b>205</b>	<b>259</b>
				<b>CVRD TOTAL</b>	<b>259</b>

*Source: Cowichan Region Homelessness Report, Social Planning Cowichan, 2014*

The Duncan/North Cowichan area has the highest number of absolutely homeless, relatively homeless, and precariously housed individuals compared to other areas in the region. However, homelessness does exist in other areas, especially precariously housed individuals - those that are living in unstable or insecure housing.

The homeless count is limited with respect to counting and surveying all homeless individuals; some homeless refused to participate, or others were hard to reach. The Warmland House, a 24-unit transitional housing unit and 30-bed emergency shelter building in the Municipality of North Cowichan (University Village area), maintains statistics of unique individuals who stay at their shelter each year. In 2013, 308 individuals stayed at Warmland House, indicating that there are either more absolute homeless in the region than the homeless count demonstrates, or that there is a high rate of episodic homelessness within the CVRD.

The survey portion of the homeless count provides self-identified demographic characteristics of the people surveyed, as well as qualitative information regarding their situations - why they became homeless, and what would help them obtain and maintain affordable, suitable housing. Those experiencing absolute homelessness were primarily men over the age of 50, with 75% of the absolute homeless having at least one health condition, 6% experiencing addiction issues, and 27% with mental health issues.

The majority of absolute homeless persons were already staying in either an emergency shelter, transition house, or in motels with temporary vouchers. Across all the categories of homelessness, not being able to afford rent was the most common reason for being homeless.

The homeless count indicates a need to respond to and prevent homelessness within the CVRD. In particular, the region would benefit from increasing the overall rental supply, and making subsidized rental housing more widely available.



## 5. CVRD & MUNICIPALITIES INVOLVEMENT IN HOUSING

Since 2008, the Regional Affordable Housing Directorate and Social Planning Cowichan have been proactively raising public awareness of affordable housing and undertaking research initiatives. Their work has been influential in several respects, including supporting the region's local governments to develop policies and regulatory initiatives to address affordable housing.

This section highlights some of these initiatives, and their implications to the current CVRD Regional Affordable Housing Needs Assessment.

### Inadequate Shelter in the Cowichan Valley (2007)

**About this Study:** The Inadequate Shelter Report was prepared by Social Planning Cowichan in 2007 with the objective of determining the causes of inadequate shelter in the Cowichan Valley, as well as identifying housing best practices in other communities, and to suggest strategies for short and long-term solutions to improve affordable housing within the CVRD. The report concluded with three key recommendations:

- That an action-oriented Cowichan Valley Affordable Housing Council be established;
- That local governments incorporate growth and affordable housing policies and the provision of market and non-market housing into plans and strategies; and,
- That all levels of government proactively prevent homelessness by providing adequate support systems to prevent homelessness, adequate and suitable affordable housing, and access to education and training for all residents.

**Implications to the Regional Affordable Housing Needs Assessment:** The report outlines underlying causes and contributing factors of homelessness in the region, including lack of affordable housing, low availability of rental stock, low vacancy rates, and lack of integrated planning between disciplines (social, economic, environmental, land use) as well as inconsistency of land use bylaws across the region. Given the identified issues, there is an opportunity for the CVRD to integrate affordable housing policies in a comprehensive planning document, such as a Regional Sustainability Strategy, as well as provide direction to member municipalities with respect to strategically planning for housing.

## Duncan Age-Friendly Seniors Safety Project Report (2010)

**About this Study:** The Duncan Age-Friendly Seniors Safety Project Report was prepared in 2010 by a consultant on behalf of the City of Duncan, originally intended to engage seniors to identify specific land use recommendations for the Official Community Plan update. A number of housing issues in Duncan were identified through discussions with local seniors about age-friendly communities, specifically:

- Lack of affordable housing for low-income seniors;
- Lack of housing options in walkable communities;
- Limited range of seniors-oriented housing (independent living, supportive living, multi-level care);
- Inadequate affordable home support; and,
- Challenges with aging-in-place due to increasing mobility challenges.

**Implications to the Regional Affordable Housing Needs Assessment:** The report provided recommendations to address the senior-specific housing challenges in Duncan such as encouraging a range of affordable seniors housing, encouraging accessible and adaptable housing standards, encouraging increased neighbourhood density to create more walkable communities, and converting garages to suites. The challenges reflected in the Duncan-specific seniors housing challenges are similar to those issues also identified in the Cobble Hill Age-Friendly Plan (described later in this section), and other recent housing-related studies. It is further supported by the current census and BC Statistics information that demonstrates an overall aging population within the region. The issues and opportunities outlined in this Duncan report further demonstrates the need to increase the affordable housing stock for seniors within the CVRD.

## Status of the Community II Report (2010)

**About this Study:** The 2010 Status of the Community report was the second report prepared by Social Planning Cowichan on the topics of social determinants of health, community well-being and economic sustainability (the first was produced in 2006). Housing and the built environment was identified as one of ten critical indicators from the report, which reviews housing tenure, cost, affordability, vacancy rates, non-market housing availability, housing conditions, homelessness and emergency shelter usage.

**Implications on the Regional Affordable Housing Needs Assessment:** The housing and the built environment indicator from this report summarized similar data that is outlined in this Indicators Report. The Status of the Community report indicates an increased cost of homeownership in the region, an increase in rental rates, and low vacancy rates for bachelor apartments. This information further supports the need to increase affordable rental options within the region.

## Cowichan Region Affordable Housing Strategy (2010)

**About this Study:** The Cowichan Region Affordable Housing Strategy was prepared by Social Planning Cowichan in 2010 through its Regional Affordable Housing Directorate, with the goal to form community partnerships to build affordable housing, and identify innovative options for adaptive and sustainable housing types. Particularly, the report outlines eight strategic directions and actions to encourage affordable housing in the region. Preventing the loss of existing affordable housing stock was one of the eight strategic directions identified in the report.

**Implications on the Regional Affordable Housing Needs Assessment:** This current housing needs assessment is updating the housing needs based on data indicators and community consultation. The strategic directions identified in the 2010 Affordable Housing Strategy can be reviewed against the key findings from this assessment.

## Cobble Hill Age-Friendly Plan (2013)

**About this Study:** The Cobble Hill Age-Friendly Plan was prepared by Island Planning Services and Gemella Design Inc in 2013. An age-friendly community is one that recognizes the diversity amongst residents by promoting inclusion and anticipating and responding to age-related needs and preferences, from small children and youth to seniors. For Cobble Hill, much of the age-friendly plan wrapped around the needs of seniors, particularly their housing needs. Specifically, the age-friendly plan identified that seniors aging in Cobble Hill have limited choice with respect to aging in their community, and reluctantly relocate to major urban centres, such as Victoria. The implications of relocating include loss of social networks and friendship, and sense of community.

Further, the Cobble-Hill Age-Friendly Plan identified a CVRD-owned site as a potentially suitable location for seniors housing. “Cobble Hill Common” as it is referred to, was discussed with the community and received many iterations of concept planning. The concept plan proposes 25 to 35 residential units ranging from studio to two-bedroom, up to three storeys in height, with onsite support services.

**Implications to the Regional Affordable Housing Needs Assessment:** The Cobble Hill Common site has been identified as a potential shovel-ready project that could meet the growing need for seniors-oriented housing in the area. As part of this affordable housing needs assessment, a feasibility study and business plan will be prepared for Cobble Hill Common, including an order of magnitude capital cost estimate and operating budget. The business plan will provide commentary on the viability of the proposed project.

## The Phoenix Project: Meeting the Need for Affordable Housing in the City of Duncan (2013)

**About this Study:** The Phoenix Project was prepared by Island Planning Services in 2013 on behalf of the Cowichan Green Community Society (CGC). The purpose of this study was to review the need for affordable market rental housing in Duncan in relation to the CGC’s project: repurposing an existing hotel into office and sustainable retail businesses and community space on the ground floor, with affordable market rental above (“Phoenix Project”). At the time of the study, the hotel had a monthly rental rate between \$600 to \$635 per month, including utilities,

phone, cable, internet, and free laundry facilities. A number of the occupants were receiving rental subsidies and living in the building. The rent subsidies were being paid directly to the building owners.

The Phoenix Project has moved forward since the assessment, and is now known as “The Station”. The renovations are near completion, and rents are continuing at \$635, inclusive of utilities, cable, internet, phone, and laundry. Although the project does not increase the overall supply of affordable housing in the region, it does upgrade units that were formally considered substandard into safe and suitable rental apartments.

**Implications to the Regional Affordable Housing Needs Assessment:** The Station is a good example of how communities can maintain and protect the existing rental housing supply in the region, without converting rental into ownership condominium. The renovated units were not removed from the rental housing supply; therefore, this project does not impact the vacancy or availability rates of rental housing within the CVRD.

## Cowichan Communities Health Network: Economic Status Report (2014)

**About this Study:** The Economic Status Report was prepared by Golder Associates for the Cowichan Communities Health Network as part of their mandate to improve the quality of health within region. The report is a backgrounder to developing a health determinants profile for the region, which includes investigating indicators related to income, social support networks, education and literacy, employment, health services, and so on. Access to housing was reviewed with implications to health and well-being of the community. The study reported that over 40% of Duncan Area residents spend a third or more of their income on housing, further correlating these households with financial challenges accessing nutritious food and recreation due, in part, because of their relatively expensive housing costs. The study also identified an estimated 60 person wait list for residential care facilities in the region.

**Implications to the Regional Affordable Housing Needs Assessment:** Some of the housing indicators for the Economic Status Report are similar to the ones used in this affordable housing needs assessment. The correlation between core housing need and determinants of health further supports the need to increase the rental and affordable housing supply in the region.

## Aboriginal Off-Reserve Housing Needs in the Cowichan Region (2014)

**About this Study:** The Aboriginal Off-Reserve Housing Needs report was prepared by a consultant for the Regional Affordable Housing Directorate of Social Planning Cowichan in the Spring of 2014. The report focuses on the housing issues, needs and opportunities from the perspective of Aboriginal people living off-reserve in the Cowichan Valley (by way of interviews), as well as through data collection and literature review. The report identified Aboriginal Housing Needs in the region, as follows:

- More affordable housing;
- Housing with onsite support services (i.e. for life skills, mental health, addictions);
- A local addictions treatment centre;
- Housing education (i.e. ready to rent courses);

- Culturally-sensitive housing, including housing that meets the needs of inter-generational and extended families;
- Transitional housing specific to the Aboriginal population; and,
- Housing specific to families, seniors, and students.

**Implications to the Regional Affordable Housing Needs Assessment:** The Aboriginal Off-Reserve Housing Needs Report provides additional rich information with respect to housing needs in the region. The report illustrates the difference in demographic profiles between Aboriginal and non-Aboriginal populations within the CVRD, such as the Aboriginal population having a 15% lower median household income than the CVRD as a whole, and having over 16% more unemployed individuals (5.9% versus 22.2%). The report also outlines major differences between the housing supply, such as condition of housing (16% in need of major repair for Aboriginal households versus 7% for non-Aboriginal households in the region). The report supports the need for affordable rental housing, and identifies the need for housing specific to the Aboriginal population.

## Various Other Housing Initiatives

In response to the various housing studies and initiatives over recent years, municipalities and community stakeholders have been taking a proactive approach to advocating for and planning for affordable housing in the region. This work has translated into varied and interesting housing development projects, including:

- **Warmland House (Municipality of North Cowichan).** In response to the inadequate shelter report and advocacy work of the community, funding for the three-storey Cowichan Valley Community Resource Centre was announced in 2008 to provide 15 emergency shelter beds and 24 transition housing units for adults with mental health issues and those at-risk of homelessness. The resource centre was opened in 2009 and has since been renamed to Warmland House. The shelter maintains statistics of unique individuals who stay at the shelter each year. In 2013, Warmland House sheltered 308 individuals.

The demand for shelter space at Warmland House has exceeded expectations. As a result, the Warmland House installed bunk-beds and now has 24 transitional housing units and 30 emergency beds. The facility has experienced challenges with accommodating the extra costs of doubling the number of clients, particularly food costs, within their limited operating budget.

- **Cowichan Elders Facility (Duncan).** \$15.4 million affordable housing development for independent and semi-independent living. The project is a four-storey building, with 46 one-bedroom apartments and 4 two-bedroom apartments. The project announcement took place in 2011, and construction was completed in 2012.

The consultants also undertook a scan of documents adopted by CVRD for its Electoral Areas, Duncan, North Cowichan, Ladysmith and Lake Cowichan to identify policies and implementing bylaws related to affordable housing. 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. Older documents have either no, or little, reference to affordable housing.

Table 23 pertains to the four municipalities; Table 24 reviews documents pertaining to the CVRD's Electoral Areas. For completeness and accuracy of legal citations, readers should refer to the specific bylaws.

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. Older documents have either no, or little, reference to affordable housing.

**TABLE 23: COWICHAN VALLEY HOUSING INITIATIVES: MUNICIPALITIES**

HOUSING INITIATIVES	CITY OF DUNCAN	MUNICIPALITY OF N. COWICHAN	TOWN OF LADYSMITH	TOWN OF LAKE COWICHAN
Affordable Housing Strategy				
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	✓	✓	Under Review	✓
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		
Regular monitoring & reporting on progress				
Information guides on policies, programs			✓	
Accessibility/adaptability guidelines			✓	

**TABLE 24: COWICHAN VALLEY HOUSING INITIATIVES: ELECTORAL AREAS**

HOUSING INITIATIVES	AREAS A, B, C	AREA D	AREA E	AREA F	AREA G	AREA H	AREA I
Affordable Housing Strategy							
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 limited to register covenant on secondary or detached suites	✓	✓	✓	✓	✓	✓	✓
Regional District 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					
Regular monitoring & reporting on progress							
Information guides on policies, programs							
Accessibility/adaptability guidelines							



- A. Scan of OCPs, Zoning Bylaws & Other Measures**
- B. Terms & Definitions**
- C. Detailed Data Tables**
- D. List of Sources**



## APPENDIX A:

### Scan of Official Community Plans, Zoning Bylaws & Other Measures

This appendix contains selected excerpts from Official Community Plans, Zoning Bylaws and other regulatory or empowering bylaws. For completeness and accuracy, readers who are interested in exact wording and numbering should refer to the specific bylaws. The scan included the following jurisdictions:

- CVRD
  - South Cowichan (Electoral Areas A, B, and C)
  - Cowichan Bay (Electoral Area D)
  - Cowichan Station / Sahtlam / Glenora (Electoral Area E)
  - Cowichan Lake South / Skutz Falls (Electoral Area F)
  - Saltair / Gulf Islands (Electoral Area G)
  - North Oyster (Electoral Area H)
  - Youbou / Meade Creek (Electoral Area I)
- City of Duncan
- Municipality of North Cowichan
- Town of Ladysmith
- Town of Lake Cowichan

Not surprisingly, the 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. Older documents have either no, or little, reference to affordable housing.

Since 2008, the Regional Affordable Housing Directorate and Social Planning Cowichan have been proactively raising public awareness of affordable housing and undertaking research initiatives. Their work has been influential in several respects, including supporting the region's local governments develop policies and regulatory initiatives to address affordable housing.

#### **CVRD | South Cowichan**

Excerpts from OCP (2011)

#### **SOCIAL SUSTAINABILITY – OBJECTIVES (SELECTED)**

To encourage the provision of a diverse range of housing types and tenures, including affordable, rental and special needs housing, to allow for residents to remain in the community throughout their life stages.

#### **SOCIAL SUSTAINABILITY – POLICIES (SELECTED)**

**Policy 8.2:** Site specific conditions, as well as the scope and scale of the project, will determine the specific community amenity contributions that will be required for a rezoning application. Criteria for determining priority among possible amenities will include:

- Affordable housing potential and need;
- Site characteristics, including natural features that are environmentally sensitive, or have heritage or recreational value;
- Needs of the surrounding community for schools or other amenities; and
- The size, location and character of the proposed development, projected population increases, and the potential impacts of the development on existing community infrastructure.

**Policy 8.3.** The Regional Board will assist in the provision of affordable housing by:

- Encouraging subsidized, cooperative, or non-market affordable housing units as a community amenity contribution for rezoning applications;
- Designating parcels for multiple family housing within village containment boundaries, and considering the provision of density bonus zones that would provide additional dwelling units for developments that include affordable housing;
- Providing an institutional zone within the implementing Zoning Bylaw for the provision of non-market affordable housing;
- Encouraging the provision of innovative tenure forms, and housing types;
- Allowing secondary suites and secondary dwelling units, including micro-suites, in specified areas, subject to the community water and community sewer services necessary to protect the natural environment;
- 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;
- Designating land for affordable and seniors housing within specified areas;
- 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;
- 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;
- 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;
- Striving to prevent further loss of current affordable housing stock, including for manufactured home parks and rental housing;
- Considering incentive-based ways to lower the costs of housing, such as waiving development application fees for subsidized, cooperative, or non-market affordable housing;
- Considering means such as housing agreements and phased development agreements to ensure the long-term provision of affordable housing;
- Creating an inventory of CVRD owned land that may be suited for affordable housing;
- Advocating for changes to the tax structure to facilitate affordable housing;

- 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**

OCP Excerpts (2013)

The CVRD will support innovative proposals to encourage productive agriculture. These may include but are not limited to proposals for affordable housing of farmers and farm employees, community supported agriculture and financial and other incentive programs for farmers.

## **6.0 COMMUNITY SOCIAL INFRASTRUCTURE**

### **OBJECTIVE 1**

To provide a variety of housing types and tenures that are accessible to a broad range of individuals and households and allow them to age in place or, in other words, remain in the community throughout their lives and as their needs change.

#### **POLICIES**

- The CVRD will encourage development and rezoning proposals to include a mixture of housing types, sizes and tenures in order to provide diverse housing options and contribute to diverse neighbourhoods.
- The CVRD will encourage rental housing to be dispersed among ownership housing within the community, as opposed to concentrated in single buildings or areas.
- Homogeneous housing developments with similar unit sizes, types and tenures will be discouraged.
- The CVRD will support the development of accessible housing to meet the needs of people of different ages and abilities and the incorporation of universal design features in housing development to facilitate aging in place.
- The CVRD will support the development of supportive and special needs housing and community care facilities in close proximity to community services and public transit.
- The CVRD will support the development of flexible housing forms, designed to be adapted to the changing needs of a household over its lifespan.
- The CVRD will support the development of dwellings accessory to employment uses throughout the Plan Area.

### **OBJECTIVE 2**

To encourage the provision of secondary suites and detached accessory dwellings as a safe, accessible, and complementary form of housing within the community.

#### **POLICIES**

- The CVRD supports the establishment of new secondary suites within the envelope of an existing or new single detached dwelling and detached accessory dwellings provided that following criteria are satisfied:

- The owner registered on the title of the property on which the suite is located, permanently resides on the property;
  - Required parking for the suite is accommodated within parcel boundaries;
  - Garbage produced as a result of the occupation of the suite is required to be screened from public view;
  - The suite has a private, screened outdoor amenity area of not less than 10 m<sup>2</sup> for exclusive use of the suite's occupants;
  - The suite does not exceed 40% of the gross floor area of the principal building and, in any case, is not larger than 90 m<sup>2</sup> in size;
  - The suite meets the requirements of the BC Building Code and applicable CSA standards;
  - Approved drinking water and wastewater disposal, include approved CVRD service connections (where applicable), are provided;
  - The principle dwelling is the only other dwelling on the property; and
  - A Section 219 covenant is registered on title to prevent the strata subdivision of the property.
- The CVRD supports the continued use of existing secondary suites and detached accessory dwellings provided such suites meet the minimum requirements of the *BC Building Code*.
  - In conjunction with a building permit application to alter or add to an existing building, the CVRD may require an existing secondary suite or detached accessory dwelling to be brought into compliance with the *BC Building Code* or else decommissioned.
  - In conjunction with an application for a building permit, the CVRD may require the registration of a Section 219 covenant on title to prevent the strata titling of properties which include secondary suites or detached accessory dwellings.
  - The CVRD will encourage that new single detached dwellings include secondary suites or be secondary suite ready.

### OBJECTIVE 3

To protect the existing supply of affordable housing.

#### POLICIES

- The affordable housing component of mobile home parks will be protected; any redevelopment of mobile home parks will be in compliance with the CVRD Manufactured Home Park Redevelopment Policy will occur in a manner that prevents the displacement of households from the community.
- Prior to acceptance of an application to rezone land within a mobile home park, the owner/ applicant should submit verification that, at least 30 days in advance of a rezoning application being submitted to the CVRD, an information package has been delivered to tenants and posted on communal boards and in public facilities within the park which outlines:
  - That an application to rezone the park will be made to the CVRD;
  - The nature of the redevelopment plans being considered;
  - The affordable housing options that will result if the rezoning application is approved;

- A tentative timeframe that is trying to be achieved;
  - The tenant's rights as per the *Manufactured Home Park Tenancy Act* and an explanation of the assistance to be provided as a result of the requirements of the Policy;
  - The CVRD Manufactured Home Park Redevelopment Policy and explanation of the assistance to be provided as a result of the requirements of the Policy; and
  - The CVRD zoning amendment process.
- Prior to consideration of first and second reading of a bylaw to rezone land within a mobile home park, the owner/applicant should submit a Relocation Report that includes:
    - Demographic profile of residents including age, household size/structure, general income levels, housing needs/relocation option preferences, where this information is attainable.
    - Manufactured home profile, including condition and potential to be moved and compliance with the *BC Building Code*.
    - An outline of the affordable housing options available to tenants who will be displaced.
  - Prior to public hearing of a bylaw to rezone land within a mobile home park, the owner/applicant should submit a Relocation Plan that should include the following, which is in addition to the statutory requirements under the *Manufactured Home Park Tenancy Act*:
    - Affordable housing options that will result if the rezoning application is approved;
    - A commitment to provide first right of refusal to existing tenants on the new dwelling units;
    - Arrangement for and paying of disposal fees of manufactured homes that cannot be relocated;
    - Arrangements for moving the tenant to another manufactured home park;
    - A commitment for unconditional compensatory payments of fair market value to tenants for those manufactured homes that cannot be moved or for those that decide to pursue other forms of accommodation;
    - An indication on the preferred options of the tenants; and
    - A timeline for implementation of the Relocation Plan which has been developed in consultation with the tenants.
  - The conversion of buildings into strata units or mobile home parks into strata subdivisions pursuant to the *Strata Property Act*, for the purpose of creating individual titles for mobile homes, is not supported.

## OBJECTIVE 4

To increase the supply of affordable housing.

### POLICIES

- The CVRD recognizes affordable housing as housing that costs no more than 30 per cent of gross household income.
- The CVRD Board will assist in the provision of affordable housing by:
  - Establishing an affordable housing reserve fund and an affordable housing land reserve, to be administered by the CVRD, an affordable housing corporation, non-profit housing organization or other corporate body;

- Encouraging creative development proposals which would increase the supply of affordable housing.
- (Encouraging affordable rental, market, and non-market housing units as a community amenity contribution for rezoning applications;
- Designating parcels for multi-unit residential development within village containment boundaries;
- Using the provisions of S. 904 and S. 905 of the *Local Government Act* to facilitate affordable housing development;
- Seeking and securing housing through grants and donations;
- Collaborating with local and senior governments, Cowichan Tribes, community groups, non-profit organizations, and the private sector to plan, secure funding, and provide for affordable housing;
- Considering incentives to lower housing costs such as waiving development application fees where affordable housing will be provided;
- Considering means such as housing agreements and phased development agreements to ensure the long term provision of affordable housing; and
- Participating in the Regional Affordable Housing Directorate and/or establishing a CVRD advisory group to consider affordable housing needs, access grants, and advise on the use of reserves funds or land bank.

## **Electoral Area E | Cowichan Station/Sahtlam/Glenora**

### **PART 7.8**

All new developments should be assessed for their possible contribution toward maintaining housing affordability in the planning area.

#### **POLICIES**

**POLICY 7.8.1.** Single-wide manufactured homes may be permitted on individual parcels except within the urban residential designation.

**POLICY 7.8.2.** The zoning bylaw may permit two dwellings per parcel on parcels two hectares or larger.

**POLICY 7.8.3.** Small secondary suites (granny flats), of a limited size, may be included as permitted uses within zones specified in the zoning bylaw.

**POLICY 7.8.4.** In considering applications for the rezoning of lands to a zone that would permit a higher density, the applicant may be required to submit a marketing profile that will identify the anticipated costs of the proposed land or housing.

**POLICY 7.8.5.** A result of considering the information provided under 7.7.4, the Regional Board may require an owner of land to enter into a housing agreement that would ensure that specified affordability and special needs housing are upheld.

**POLICY 7.8.6.** In order to encourage the retention of housing affordability within the already zoned, but not yet subdivided lands, the Regional Board may consider introducing conditions for providing density bonuses pursuant to Section 963.1 of the Municipal Act.

**POLICY 7.8.7.** In commercial or industrial areas, residential housing may be authorized through a zoning bylaw provided that it is located above the ground floor and does not occupy more than 50% of the gross floor area of the building.

**POLICY 7.8.8.** Notwithstanding Policy 7.7.7, commercial and industrial areas may permit one single-family dwelling accessory to the commercial or industrial use.

## **PART 7.11**

### **POLICIES**

**POLICY 7.11.1.** Recognizing that all developments, large and small, have cumulative impacts on the community, rezoning applications involving an increase in development potential will be encouraged to contribute community amenities, irrespective of their size, scope or location.

**POLICY 7.11.2** Community amenities may include (iii) the provision of rental, market or non-market affordable housing (subject to a Housing Agreement under S.905 of the Local Government Act).

## ***Electoral Area F | Cowichan Lake South/Skutz Falls***

### **OBJECTIVE 6E**

To encourage the provision of a mix of housing opportunities, including affordable lots and special needs and rental housing.

### **POLICIES**

**POLICY 6.7.** Density bonusing or amenity zoning may be used to ensure the provision of affordable, rental or special needs housing, to protect environmentally sensitive areas or to provide public amenities, including built amenities, pedestrian corridors, a cemetery, parkland, and greenways.

**POLICY 6.39.** Manufactured home units meeting the Building Code Standards for Manufactured Homes shall be permitted on individual parcels in residential areas, provided they conform to the pertinent regulatory bylaws, including the zoning bylaw.

**POLICY 6.40.** Notwithstanding Policies 6.16, 6.18, 6.23 and 6.27, secondary suites or small suites may be permitted as specified in the zoning bylaw.

## **OBJECTIVE 14C**

To establish a community environment where all segments of the population, inclusive of race, ability, income, and gender are able to live and work without fear for their personal safety.

### **POLICIES**

**POLICY 14.5.** The Regional Board shall encourage the development of initiatives which promote cooperative efforts between residents, businesses, and community groups to improve women's, children's and senior's safety in particular, and the public's safety generally. This may include new development as well as the redevelopment of existing buildings, streets, parks, and other publicly accessible areas where existing conditions do not promote safety and security.

**POLICY 14.6.** The zoning bylaw shall not preclude the provision of essential services such as transition houses in residential areas.

**POLICY 14.10.** The Regional Board encourages the ability of residents to age-in-place by encouraging opportunities for improving the quality of life for all residents, with particular emphasis on seniors.

### ***Electoral Area G | Saltair/Gulf Islands***

To encourage affordable rental and special needs housing in a manner in keeping with the rural residential nature of the community.

### ***Electoral Area H | North Oyster/Diamond***

## **OBJECTIVE 8.6**

Due to the essentially rural characteristics of the North Oyster-Diamond area and limited water and sewer services, the provision of affordable housing, special needs and rental housing is more difficult to achieve compared to fully serviced urban communities. Nevertheless, the Plan encourages housing affordability, special needs and rental housing through the following policies.

### **POLICIES**

**POLICY 8.6.1.** Single and double wide manufactured homes may be permitted on individual parcels.

**POLICY 8.6.2.** The zoning bylaw may permit two dwellings per parcel on parcels two hectares or larger.

**POLICY 8.6.3.** Small suites (granny flats), accessory to or included within principal dwellings, may be included as permitted uses within zones specified in the zoning bylaw.

## ***Electoral Area I | Youbou/Meade Creek***

To ensure that there is an adequate supply of developable land for future residential development over the next 5 to 10 years, and to encourage a mix of housing opportunities, including affordable lots and special needs and rental housing.

**POLICY 4.8.** Density bonusing or amenity zoning may be used to ensure the provision of affordable, rental or special needs housing, to protect environmentally sensitive areas or to provide public amenities, including built amenities, pedestrian corridors, parkland, and greenways.

**POLICY 4.32.** Manufactured home units meeting the Building Code Standards for Manufactured Homes will be permitted on individual parcels in residential areas, provided they conform to the pertinent regulatory bylaws, including the zoning bylaw.

**POLICY 4.33.** Secondary or small suites may be permitted as specified in the zoning bylaw.

### **OBJECTIVE 12C**

To establish a community environment where all segments of the population, inclusive of race, ability, income, and gender are able to live and work without fear for their personal safety.

**POLICY 12.10.** The Regional Board encourages the ability of residents to age-in-place by encouraging opportunities for improving the quality of life for all residents, with particular emphasis on seniors.

## ***Municipality of North Cowichan***

The Municipality of North Cowichan has been proactive in adopting policy, zoning and other measures to maintain and increase the supply of affordable housing. As a number of these measures have recently been adopted, it may take some time to see their results.

### **DNC – RESERVE FUNDS ESTABLISHMENT BYLAW**

In May 2013, Council adopted an Affordable Housing Reserve Fund to fund affordable housing projects.

### **DNC – EXCERPTS FROM 2012 OFFICIAL COMMUNITY PLAN**

#### **1.4.13 Affordable Housing**

The need for affordable housing is widely recognized throughout the municipality yet there is no consensus about how to address this multi-dimensional issue. Clear policies for developing affordable housing must also build on broad social objectives, such as offering support for young families and the elderly and providing care for the youngest, poorest and most vulnerable members of our community.

The challenge for North Cowichan is to determine the needs and priorities within the range of affordable housing needed, and how best those can be met with the municipal resources.

## 2.5.2 Housing

Residents appreciate that North Cowichan contains reasonable housing choices at reasonable costs, although there is a growing need for more affordable housing in our community.

Although the detached single-family house will remain the predominant housing form in North Cowichan, demand is increasing for smaller homes on smaller lots, for ground-oriented multiple dwelling units, and for apartments. A mix of housing types is better able to accommodate the diverse needs of the population in terms of size, effort to maintain, and affordability. A variety of housing types makes it easier for residents to stay in their neighbourhood as their housing needs and preferences change.

Affordable housing is a major concern in North Cowichan, particularly for low- and moderate-income households. It can take a number of forms, from affordable home ownership to formal and informal rental, and from transitional housing and non-market rental (also known as social or subsidized housing) to emergency shelters. The demand for seniors-oriented housing is anticipated to increase as the population ages. Seniors often require a central location, assistance with everyday tasks such as meal preparation, and easy access to public transit and medical and social services. Companionship and feelings of safety and security are also increasingly important to older residents.

Rental housing generally meets the needs of people with lower incomes, but it can also be a lifestyle choice by people regardless of income level. Many tenants, such as young working people and seniors, require housing to be located close to shopping, services, public transit and other amenities.

### OBJECTIVE

Meet the varied housing needs of North Cowichan residents in terms of type, size, cost and location.

### PROGRESS WILL BE MEASURED BY:

- Number of affordable housing units created, as a percentage of total units ;
- Share of alternative housing types e.g., apartment, townhouse, semi-detached, coach house) as a percentage of total housing units created;
- Average cost of housing in North Cowichan

### POLICY DIRECTION/COMMITMENT

The Municipality will:

- Recognize the importance of housing as a fundamental part of community health and livability.

2.5.2.1 The Municipality recognizes the need for a variety of housing types (by size, type, tenure, density and cost) integrated into a range of neighbourhoods in all growth centres, and especially for housing types suitable for the aging population and young families.

## **ENSURE THAT HOUSING REMAINS AFFORDABLE FOR ALL RESIDENTS**

2.5.2.2 The Municipality will maintain existing affordable housing.

- The Municipality recognizes that the older housing available in most neighbourhoods, often small single-family detached homes, is a valuable resource to be maintained and added to when new development is being considered.
- During new development or redevelopment processes, the Municipality will attempt to protect existing affordable housing stock (market and non-market) so there is no net loss.
- In the case of a redevelopment project that demolishes existing rental units, including motels and mobile home parks, the new project must include a similar number of rental units, and the developer must be willing to enter into a housing agreement to ensure the long-term security of the rental units. In such case, the Municipality may consider some compensation to the developer, such as increased development densities.

2.5.2.3 The Municipality supports the development of new market forms of affordable housing, both for rent and purchase.

- The Municipality requires that 10% of units within major projects (10 units or more) incorporate an affordable housing requirement.
- In support of the development of new affordable housing, the Municipality may require developers to enter into a housing agreement to maintain the affordability of the housing as a condition of any rezoning or density bonus.
- The Municipality will seek means to offset the added costs of providing new affordable housing (e.g., by reducing parking requirements and reduced development cost charges).

2.5.2.4 The Municipality supports initiatives to augment the amount of non-market affordable housing.

- The Municipality will provide staff assistance to community groups and non-profit housing organizations in undertaking research and/or preparing proposals for government-funded housing projects for special needs residents or seniors or for other forms of non-market affordable housing.
- The Municipality will work in partnership with other government agencies, the private sector, non-profit organizations and service agencies to ensure the provision of affordable housing for seniors or other special needs residents in North Cowichan.
- The Municipality will continue to support the development of non-market housing and special needs housing by waiving development cost charges and building permit fees.
- The Municipality supports the coordination at a regional level the development of affordable, supportive, and special needs housing policies and strategies.

2.5.2.6 The Municipality will encourage development of secondary suites and infill housing.

- To encourage owners of previously unapproved secondary suites to legalize the suites, the Municipality will: establish an amnesty period to legalize secondary suites; and reduce associated fees.
- The Municipality will not support building schemes that prohibit secondary suites where lot sizes meet municipal requirements.

- The Municipality will broaden the number of zones that permit secondary suites while ensuring adequate provision can be made for on-site parking.
- As part of any new development on lots that permit secondary suites, the secondary suite area of a single-family residence must be roughed in at the time of construction.
- 2.5.2.9 The Municipality recognizes that mobile home parks contribute to the availability of affordable housing within the urban containment boundary.
- The Municipality will protect residents of mobile home parks from evictions occurring as a result of redevelopment proposals by requiring developers to provide residents with more notice and more compensation than provincial legislation requires.
- The Municipality does not consider mobile home parks to be a suitable land use in rural areas. [see also Growth Management 2.5.1]

## **MUNICIPALITY OF NORTH COWICHAN - EXCERPTS FROM ZONING BYLAW UPDATED TO MARCH 2014**

**R3 zone.** The following conditions apply to all secondary suites:

- All zones that permit duplexes also permit secondary suites;
- Secondary suites must not exceed 40% of the gross floor area of the single-family dwelling or 83.6 m<sup>2</sup> (900 sq. ft.), whichever is less;
- Secondary suites must contain no more than two bedrooms;
- Notwithstanding Section 58(8), driveway access to a secondary suite must be shared with access to the single-family dwelling, unless the lot faces two streets, in which case a secondary suite may have its own access; and
- A specific “coach house” zone has been created: R3CH.

For a lot created prior to March 31, 2000, a single-family dwelling, two-family dwelling, or secondary suite is permitted on any lot.

**Density.** The maximum permitted density for Areas A to F of the CD7 zone, combined, is 300 residential lots, if the owner

- Pays North Cowichan \$500 per lot created at the time of subdivision, to be used by North Cowichan for affordable housing,
- Enters into a housing agreement with North Cowichan before final approval of the subdivision in relation to Area B of the CD7 zone, and
- Pays North Cowichan \$1,000 per lot created in Area B at the time of subdivision, that are not subject to the housing agreement, to be used by North Cowichan for affordable housing.

The **housing agreement** referred to in the previous subsection must require that at least 10% of the homes in Area B of the CD7 zone are;

- Between 74 m<sup>2</sup> (796.53 sq. ft.) and 90 m<sup>2</sup> (968.76 sq. ft.) in size,
- Initially sold for no more than \$170,000, and
- Subsequently sold for no more than the amount set out in the housing agreement, or
- Made available for affordable rental for 25 years.

## City of Duncan

Duncan – Excerpts from OCP (2007 with amendments to 2011)

### GENERAL HOUSING OBJECTIVES

- To recognize the importance of housing as a fundamental part of community health and livability.
- To provide a range of housing types, tenures, and densities, which meet the diverse and changing needs of individuals and families of varying income levels, age groups, lifestyles, and abilities.
- To respect the character of existing neighbourhoods.
- To achieve innovative and high quality design and landscaping.
- To encourage innovative smart growth site planning.
- To ensure provision of new infrastructure and the use of existing infrastructure as efficiently as possible.

### 5.2.1 GENERAL HOUSING POLICIES

- 5.2.1.1 Encourage infill and redevelopment to provide a mix of housing types, provided they are sensitive to the site, scale, density, form and character of the existing neighbourhood.
- 5.2.1.2 Ensure the most effective use of Duncan's limited land base by supporting higher densities in appropriate locations, e.g., ability of the local street system to handle additional traffic adequately, convenience to schools, transit services and commercial facilities, and adequacy of water, storm and sanitary services.
- 5.2.1.3 Review existing regulations to increase flexibility to allow a wider range of housing types, and encourage residential development that is sustainable, innovative, of high quality design, construction, and landscaping.
- 5.2.1.4 Inform and involve residents regarding changes to City regulations and proposed residential development (see Section 8.1).
- 5.2.1.5 Maintain an open, innovative and collaborative relationship with the local development industry.

### SECONDARY SUITES

In 2010, the City undertook a comprehensive background report on Accessory Dwelling units. This was followed by a Secondary Suites report to Council in 2013, which included a proposed policy and regulations related to secondary suites. The report was adopted by City Council and the Zoning Bylaw was subsequently amended to reflect the new regulations.

### Excerpts from Duncan Zoning Bylaw

#### SECONDARY SUITES

(a) Suites, specifically both Secondary Suites and Garden Suites, shall be permitted in all areas zoned R-1, R-2, and RM-1, where only one principle single family residential dwelling exists. Secondary Suites and Garden Suites are subject to the following requirements:

- An owner of the principal single family residential dwelling must occupy either the suite or the principal dwelling;
- Not more than one suite (secondary suite or garden suite) shall be permitted per principle single family residential dwelling on a lot;
- A secondary suite or garden suite cannot be stratified, subdivided, or otherwise legally separated from the principle single family residential dwelling on the property wherein it is located;
- Secondary suites and garden suites are not permitted on a lot less than 460 square meters in lot area;
- Secondary Suites and garden suites are not permitted in association with a mobile home;
- All forms of secondary suites must meet floodplain building requirements; and
- Appropriate service availability, including water sizing, sewer size and grading, must be confirmed.

(b) One secondary suite or garden suite is a permitted use in association with a principle single family residential dwelling provided that the suite:

- For a suite within a principle single family residential dwelling, does not exceed 40% of the gross floor area of the single family dwelling, or 85 square meters (915 square feet), whichever is less;
- For a garden suite, does not exceed 40% of the gross floor area of the single family dwelling or 60 square meters (646 square feet), whichever is less;
- Is a minimum of 30 square meters (323 square feet);
- Is a maximum of two bedrooms;
- Is provided with one additional off-street parking space;
- Complies with the BC *Building Code*; and
- Has access to an exterior entrance with outdoor lighting.

(c) Additionally, all garden suite structures must meet the following conditions:

- Garden suites must meet the requirements of the Homeowner Protection Office for home warranty insurance;
- Garden suites must not exceed the permitted accessory building height requirements;
- Is provided with screening (hard or soft landscaping) to provide privacy in relation to both the principle dwelling and neighbouring properties;
- Is provided with access to private outdoor space;
- In no case shall a garden suite be located closer than 2.5 meters from a principal residential dwelling unit or the rear property line;
- In no case shall a garden suite be located in front of the principal use building or within 12 meters of the front property line, whichever is greater; and
- In no case shall a garden suite be located within the required side yard setback for a principal use building.”

## **BONUS DENSITY AND HOUSING AGREEMENTS**

...is only applicable to the RM-6A zone. The density of development may exceed 100 dwelling units per hectares of parcel area up to a maximum of a total 180 dwelling units per hectare as per Table 5 Density Bonus, if the developer of the land undertakes either one or a combination of the following actions:

- Enters into a Housing Agreement under which the occupancy of the unit is limited to persons who neither directly nor indirectly store or park a motorized vehicle (excepting scooters or medical mobility devices) on the land or anywhere else in the City of Duncan (“Car-Free” column 2 of Table 5).
- Enters into a housing agreement and covenant with the City in respect of particular dwelling units in the building requiring the owner to restrict the selling price in the year 2011 of a bachelor unit to no more than \$66,000; a one bedroom unit to no more than \$71,000 and a two bedroom unit to no more than \$93,000; for any units sold by the developer or subsequent owners, and in subsequent years the price may increase by a percentage no greater than the annualized published British Columbia Consumer Price Index of the previous year (“Price-Restricted” column 3 of Table 5). The City may elect to designate a third party non-profit affordable or special needs housing provider to purchase and manage the price restricted unit.

### ***Town of Ladysmith***

Ladysmith – Excerpts from OCP (2003 as amended to January 2014), Community Vision Report and Sustainability Action Plan

## **SECONDARY SUITES**

Amending Bylaw 1773 – September 2011

- Secondary suites will be permitted within any single family dwelling, subject to the conditions and requirements or regulations adopted by Council. The Town will explore other forms of secondary housing, including carriage house suites and ground-oriented cottage suites.

## **BONUS DENSITY**

Downtown Mixed Use ....Density increases to allow up to 100 units per hectare for residential development may be considered through density bonusing (for such amenities as senior’s housing / affordable housing / underground parking) as provided in the Zoning Bylaw. (3.8.1 Land Use Designations).

Amending Bylaw 1816 - January 2014

- Designation of new locations for Multi-Family Residential development will, in addition to the above criteria, be assessed based on an appropriate ‘fit’ with the neighbourhood in terms of scale, traffic, and parking, and servicing issues.”, as follows: “In most circumstances the Multi-Family Residential designation will only be achieved through amenity density bonusing (amenities may include affordable housing, highly energy efficient buildings, utilizing alternative energy sources, and other features that contribute to reducing the impacts of climate change).

## **MANUFACTURED HOME PARKS**

Manufactured home parks are supported as an affordable housing option.

## **LADYSMITH – ZONING BYLAW UPDATE**

The Zoning Bylaw is currently being revised through stakeholder and community consultation activities (2012-2014). Supported by OCP policy, the draft bylaw introduces the topic of coach homes and proposes a series of regulations designed to provide a greater range of housing choices while preserving the existing character of Ladysmith's neighbourhoods, including small historic lots (277 m<sup>2</sup>).

## **COMMUNITY VISION REPORT, STRATEGY #1: COMPLETE COMMUNITY LAND USE**

Housing - Increasing the diversity of housing across the community including affordable housing and secondary suites.

## **SUSTAINABILITY ACTION PLAN**

Growth and Development Objective: increase housing diversity throughout Ladysmith.

Public Health and Social Development: Improve access to affordable housing.

## ***Village of Lake Cowichan***

Village of Lake Cowichan – Excerpts from OCP (2011)

### **6.1 GOAL**

To ensure inclusive neighbourhoods that meet the needs of the all residents, including seniors and those with special needs, within close proximity to shopping, personal and medical services, financial services and public transit.

### **OBJECTIVES**

- To provide for residential development which is a logical extension of the existing community, maintains the character of the Town and provides an alternative mix of residential forms and tenures.
- To provide for a broad range of household types and income groups including seniors, and those with special needs.
- To mitigate negative impacts between varying densities of residential development while providing, where possible, an appropriate mix of residential forms within neighbourhoods.
- To achieve a minimum of 20% of all new housing units to be affordable in accordance with this plan's definition of affordable housing.

### **GENERAL POLICIES (SELECTED)**

- Seniors housing development is encouraged and may include, for example, assisted living, independent/supportive and residential care type facilities. (6.3.1.6)
- Special needs housing is encouraged in close proximity to, community services, shopping and public transit. (6.3.1.7)
- Affordable housing can be provided by the private, non-profit, cooperative, and public sectors separately or through partnership models. (6.3.1.8)

- Affordable housing includes a variety of tenure models including ownership, rental, co-housing, and cooperative. (6.3.1.9)
- There shall be no net loss of existing multi-family affordable housing. (6.3.1.10)

### **DENSITY BONUS POLICIES (SELECTED)**

- Council may grant a density bonus of up to 25% for development that provides affordable housing, seniors housing, special needs housing or other public benefit. (6.3.2.2)
- The following policies shall apply to qualifying Density Bonuses:
  - Where amenities such as walkways, parks or other similar forms of amenities are provided Council shall require public access be guaranteed through registration of a covenant on title;
  - A restrictive covenant shall be registered in perpetuity in the name of the Town of Lake Cowichan against the title of the land, at the time of registration of subdivision, prohibiting any lot created from the original parcel from being subdivided where the aggregate average of all lot sizes does not permit further subdivision of the original parcel;
  - The construction of amenities by the developer prior to registration of a subdivision or granting of a building or occupancy permit, require the registration of a covenant on title to ensure the amenity is provided, include the amenity as a requirement in a housing agreement or require the provision of a letter of credit or cash equal to the value of the amenity to be held as security to ensure the amenity is delivered;
  - All provisions otherwise applicable to the lot continue to apply when bonuses are permitted;
  - Where development abuts a watercourse the Riparian Areas Regulations shall apply; and
  - All residual lands shall be dedicated to the Town of Lake Cowichan for public purposes which may include parks and open space, municipal or public safety buildings and minor public works such as lift stations pump stations and similarly scaled public required works.
- Cash in lieu of density bonuses is not permitted.



## APPENDIX B:

### Terms & Definitions

**ABSOLUTE HOMELESS** means an individual or family sleeping outside, in tents, sheds, barns or cars, or in shelters or transition houses or temporarily housed in a motel with a voucher from a government agency. (CVRD Homeless Count Report, 2014).

**ADAPTABLE HOUSING** means housing that meets the minimal accessibility requirements and incorporates features that make it easy for people to “remain at home” as their mobility declines with age, or if they experience limitations due to illness or injury.

**ADEQUATE HOUSING** means dwellings reported by residents as not requiring any major repairs.

**AFFORDABLE HOUSING** means a safe, secure, accessible living environment that allows people to live within their income level, and maintain quality of life. Affordable housing may take a number of forms that exist along a continuum - from emergency shelters, to transitional housing, to mass-market rental (also known as subsidized or social housing), to formal and informal rental, and home ownership. According to Canada Mortgage and Housing Corporation, for housing to be affordable, a household should not spend more than 30 percent of gross income on shelter costs.

**APARTMENT** means a residential use contained in a building for three or more dwelling units, the majority of which share ground-level access. Typically, apartments are classified as one of two: (i) apartments in a building that has fewer than five storeys; and, (ii) apartments in a building that has five or more storeys.

**ASSISTED LIVING** is defined under BC’s Community Care and Assisted Living Act, and generally includes services such as meals, housekeeping, laundry and some assistance with personal care such as grooming, mobility and medication. These units are also designated as Independent Living. (CMHC, Seniors Housing Report, 2013).

**BARE LAND STRATA** means a subdivision with lots that establish common property in the subdivision (such as roads, greenspace, utility, recreation area), and is governed by a strata corporation and strata bylaw, in accordance with the Strata Property Act.

**CONDOMINIUM** means a residential complex where the dwellings are owned individually, while land and common elements are held in joint ownership with others. Statistics Canada’s National Household Survey include the following structure types for condominiums: low-rise apartments, high-rise apartments, row houses, and “other dwelling types” (other refers to single- and semi-detached houses, apartments or flats in a duplex, other single-attached houses and movable dwellings).

**CORE HOUSING NEED** means a household living in a housing that falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30 percent or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable.

**GROSS DEBT SERVICE RATIO** means the ratio that measures the percentage of gross annual income required to cover annual payments associated with housing and all other debt obligations, such as payments on car loans, credit cards, personal loans, etc. (CMHC, Debt Service Formula, 2014).

**HEAVY CARE SPACE** means a space where a resident is paying an extra amount of rent to receive high-level care (1.5 hours or more of care per day). Examples include Alzheimer, Dementia and mobility support residents. (CMHC, Seniors Housing Report, 2013).

**HOMELESSNESS** is the situation of an individual or family without stable, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it.

**HOUSING CONTINUUM** is a visual concept used to describe and categorize different types of housing, from non-market to market housing. Housing continuums are developed to assist with planning and program development and are usually tailored to the community or region in question. On the non-market end of the continuum are emergency services and transitional housing, which often require the most public funding, moving towards supportive and social housing options in the middle of the continuum and then towards independent housing options on the right, where housing is typically provided by the private market.

**HOUSING RESERVE FUND** means a fund established and managed by the finance arm of a municipality. The revenue for this fund may come directly from a local government's direct revenues or via an amenity contribution from developers. These reserves provide a source of funding for housing developments that benefit the community.

**INDEPENDENT LIVING SPACE** means a space where the resident does not receive high-level care (i.e., the resident receives less than 1.5 hours of care per day) or is not required to pay an extra amount to receive high-level care. Under BC's Community Care and Assisted Living Act, "assisted living" are designated as independent living (CMHC, Seniors Housing Report, 2013).

**MANUFACTURED HOME PARK** contains structures, whether or not ordinarily equipped with wheels, that are designed, constructed or manufactured to be moved from one place to another by being towed or carried, and used or intended to be used as living accommodation (Manufactured Home Park Tenancy Act, 2014).

**MARKET RENTAL HOUSING** means the private rental market that provides the majority of rental housing affordable to households with low to moderate incomes. This can include purpose-built rental housing as well as housing supplied through the secondary rental market such as basement suites, rented condominium units, or other investor-owned houses/units.

**MOBILE HOME** means a single dwelling, designed and constructed to be transported on its own chassis and capable of being moved to a new location on short notice. It may be placed temporarily on a foundation pad and may be covered by a skirt.

**MODULAR OR MANUFACTURED HOUSING** means a factory-built dwelling unit certified prior to placement on the lot as having been built as a modular home in accordance with CSA A277 building standards, or, as a mobile home in accordance with CAN/CSA Z240 building standards.

**MOVABLE DWELLING** means a single dwelling, other than a mobile home, used as a place of residence, but capable of being moved on short notice, such as a tent, recreational vehicle, travel trailer houseboat or floating home.

**NON-MARKET HOUSING** means affordable housing that is owned or subsidized by government, a non-profit society, or a housing cooperative; whereby rent or mortgage payments are not solely market driven.

**NON-MARKET INDEPENDENT LIVING SPACE** means a subsidized space where the resident does not receive high-level care (i.e., the resident receives less than 1.5 hours of care per day) or is not required to pay an extra amount to receive high-level care, where the rent received for the unit is less than market rent or where the resident occupying the unit is subsidized (i.e., rent geared to income) (CMHC, Seniors Housing Report, 2013).

**PRECARIOUS HOUSING** means an individual or family paying for temporary, insecure or unstable housing, including overcrowded housing or unaffordable rents, given their income.

**RELATIVELY HOMELESS** means an individual or family sleeping on couches of friends or family, temporarily sheltered in a holding cell or in a hospital but with no permanent address.

**ROWHOUSE** means one of three or more dwellings joined side-by-side, side-to-back, or possibly stacked one on top of the other, but with direct exterior access from ground level to the dwelling. Also known as **TOWNHOUSE**.

**SECONDARY SUITE** means an accessory dwelling unit contained within or attached to a single detached residential dwelling.

**SEMI-DETACHED DWELLING** means one of two dwellings attached side by side (or back to back) to each other, but not attached to any other dwelling or structure (except its own garage or shed). A semi-detached dwelling has no dwellings either above it or below it and the two units, together, have open space on all sides.

**SINGLE-DETACHED DWELLING** means a single dwelling not attached to any other dwelling or structure (except its own garage or shed). A single-detached house has open space on all sides, and has no dwellings either above it or below it.

**SUITABLE HOUSING** means housing that has enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements.



## APPENDIX C: Detailed Data Tables

**TABLE C.1 | POPULATION CHANGE, CVRD & SUB-AREAS (2006, 2011)**

COMMUNITY/AREA	2006	2011	2006 to 2011	Annual Rate of Change
City of Duncan	4,986	4,932	-1.1%	-0.2%
Town of Ladysmith	7,538	7,921	5.1%	1.0%
Municipality of North Cowichan	27,557	28,807	4.5%	0.9%
Town of Lake Cowichan	3,012	2,974	-1.3%	-0.3%
Electoral Area A	4,073	4,393	7.9%	1.5%
Electoral Area B	7,562	8,127	7.5%	1.5%
Electoral Area C	4,530	4,796	5.9%	1.1%
Electoral Area D	2,823	2,971	5.2%	1.0%
Electoral Area E	3,878	3,854	-0.6%	-0.1%
Electoral Area F	1,685	1,649	-2.1%	-0.4%
Electoral Area G	2,249	2,221	-1.2%	-0.3%
Electoral Area H	2,269	2,332	2.8%	0.5%
Electoral Area I	1,171	1,111	-5.1%	-1.0%
<b>CVRD</b>	<b>76,929</b>	<b>80,332</b>	<b>7.9%</b>	<b>0.9%</b>
IR Lands	3,596	4,244	18%	3.4%

Source: Statistics Canada, Census, 2011

**TABLE C.2 | HOUSEHOLD TYPES, CVRD & SUB-AREAS (2011)**

COMMUNITY/AREA	Couples Without Children	Couples With Children	Lone Parent Families	Multi-Family Households	Single Person Households	Total
City of Duncan	525	330	265	5	1,245	2,370
Town of Ladysmith	1,235	805	325	50	995	3,410
Municipality of North Cowichan	4,200	2,805	1,50	200	3,595	12,050
Town of Lake Cowichan	445	285	150	10	445	1,335
Electoral Areas A to I	5,165	3,345	1,015	220	3,285	13,030
Electoral Area A	675	490	130	35	450	1,780
Electoral Area B	1,045	1,035	300	55	640	3,075
Electoral Area C	1,020	430	120	40	505	2,115
Electoral Area D	480	310	115	15	345	1,265
Electoral Area E	515	445	130	25	415	1,530
Electoral Area F	310	155	45	10	195	715
Electoral Area G	450	205	60	15	270	1,000
Electoral Area H	460	195	65	20	270	1,010
Electoral Area I	210	80	50	5	195	540
<b>CVRD</b>	<b>11,700</b>	<b>7,865</b>	<b>3,205</b>	<b>680</b>	<b>9,700</b>	<b>33,150</b>

Source: Statistics Canada, Family Data Tables, Taxfiler Reported, 2011.

**TABLE C.3 | MEDIAN INCOME, CVRD & SELECTED COMMUNITIES (2011)**

COMMUNITY/ AREA	Couple Families		Lone Parent Families		Single Person Households		TOTAL HOUSEHOLDS
	#	Median Income	#	Median Income	#	Median Income	
Ladysmith	3,660	\$74,910	650	\$32,470	2,360	\$25,800	6,670
Chemainus	1,470	\$67,040	240	\$26,070	1,100	\$24,900	2,810
Duncan	7,920	\$70,690	1,830	\$29,760	5,870	\$23,620	15,620
Lake Cowichan	970	\$63,030	220	\$31,300	740	\$22,190	1,930
Cobble Hill	2,010	\$81,490	220	\$38,650	960	\$30,910	3,190
Cowichan Bay	790	\$78,820	130	\$39,050	470	\$28,890	1,390
Mill Bay	1,140	\$84,160	120	\$37,160	590	\$25,690	1,850
Shawnigan Lake	1,460	\$88,820	210	\$40,010	740	\$30,370	2,410
<b>CVRD</b>	<b>20,750</b>	<b>\$73,660</b>	<b>3,830</b>	<b>\$31,400</b>	<b>13,780</b>	<b>\$24,900</b>	<b>\$38,360</b>

Source: Statistics Canada, Income Statistics, Annual Estimates for Census Families & Individuals, 2011

**TABLE C.4 | HOUSING BY STRUCTURE TYPE, CVRD & SUB-AREAS (2011)**

COMMUNITY/AREA	Single Detached	Other Ground Oriented	Apartment	Movable	TOTAL
City of Duncan	1,045 / 44%	315 / 13%	1,015 / 43%	0	2,375
Town of Ladysmith	2,475 / 73%	575 / 17%	250 / 7%	105 / 3%	3,405
Municipality of North Cowichan	8,040 / 67%	2,240 / 19%	1,420 / 12%	360 / 3%	12,060
Town of Lake Cowichan	1,025 / 77%	170 / 13%	125 / 9%	5 / 0%	1,325
<b><i>Electoral Areas A-I</i></b>	<b><i>11,725 / 90%</i></b>	<b><i>365 / 3%</i></b>	<b><i>160 / 1%</i></b>	<b><i>710 / 5%</i></b>	<b><i>12,960</i></b>
Electoral Area A	1,440 / 82%	95 / 5%	60 / 3%	170 / 10%	1,765
Electoral Area B	2,915 / 95%	25 / 1%	5 / 0%	120 / 4%	3,065
Electoral Area C	1,945 / 93%	85 / 4%	10 / 0%	60 / 3%	2,100
Electoral Area D	1,070 / 85%	65 / 5%	50 / 4%	80 / 6%	1,265
Electoral Area E	1,395 / 92%	25 / 2%	30 / 2%	65 / 4%	1,515
Electoral Area F	660 / 92%	20 / 3%	5 / 1%	30 / 4%	715
Electoral Area G	915 / 92%	15 / 2%	0	60 / 6%	990
Electoral Area H	885 / 88%	30 / 3%	0	95 / 9%	1,010
Electoral Area I	500 / 93%	5 / 1%	0	30 / 6%	535
<b>CVRD</b>	<b>25,175 / 76%</b>	<b>3,795 / 11%</b>	<b>2,980 / 9%</b>	<b>1,210 / 4%</b>	<b>33,160</b>
IR Lands	865 / 84%	130 / 13%	10 / 1%	30 / 3%	1,035

Source: Statistics Canada, Census, 2011

**TABLE C.5 | HOUSING TENURE, CVRD & SUB-AREAS (2011)**

COMMUNITY/AREA	Owners	Renters
City of Duncan	57%	43%
Town of Ladysmith	79%	21%
Municipality of North Cowichan	78%	22%
Town of Lake Cowichan	77%	23%
<i>Electoral Areas A-I</i>	<b>89%</b>	<b>11%</b>
Electoral Area A	91%	9%
Electoral Area B	91%	9%
Electoral Area C	92%	8%
Electoral Area D	88%	12%
Electoral Area E	88%	12%
Electoral Area F	<i>Data suppressed for data quality or confidentiality reasons.</i>	
Electoral Area G	88%	12%
Electoral Area H	86%	14%
Electoral Area I	83%	17%
<b>CVRD</b>	<b>81%</b>	<b>19%</b>

Source: National Household Survey, 2011

**TABLE C.6 | HOUSING CONDITIONS, CVRD & SUB-AREAS (2011)**

COMMUNITY/AREA	Major Repairs	
	#	%
City of Duncan	225	9%
Town of Ladysmith	195	6%
Municipality of North Cowichan	760	6%
Town of Lake Cowichan	90	7%
<i>Electoral Areas A-I</i>	<b>805</b>	<b>7%</b>
Electoral Area A	85	5%
Electoral Area B	140	5%
Electoral Area C	150	7%
Electoral Area D	70	6%
Electoral Area E	135	9%
Electoral Area F	<i>Data suppressed for data quality or confidentiality reasons.</i>	
Electoral Area G	90	9%
Electoral Area H	45	4%
Electoral Area I	90	16%
<b>CVRD</b>	<b>2,420</b>	<b>7%</b>

Source: National Household Survey, 2011

**TABLE C.7 | AGE OF HOUSING STOCK, CVRD & SUB-AREAS (2011)**

COMMUNITY/AREA	Pre-1980	1981-2000	2001-2011	TOTAL
City of Duncan	1,500 / 63%	695 / 29%	190 / 8%	2,385
Town of Ladysmith	1,705 / 50%	1,060 / 31%	650 / 19%	3,415
Municipality of North Cowichan	5,930 / 49%	4,380 / 36%	1,740 / 14%	12,050
Town of Lake Cowichan	695 / 53%	430 / 33%	180 / 14%	1,305
<i>Electoral Areas A-I</i>	<i>5,505 / 45%</i>	<i>4,880 / 40%</i>	<i>1,935 / 16%</i>	<i>12,320</i>
Electoral Area A	660 / 37%	680 / 38%	430 / 24%	1,770
Electoral Area B	960 / 31%	1,520 / 50%	585 / 19%	3,065
Electoral Area C	770 / 36%	1,135 / 54%	210 / 10%	2,115
Electoral Area D	705 / 85%	275 / 22%	295 / 23%	1,275
Electoral Area E	900 / 59%	500 / 33%	120 / 8%	1,520
Electoral Area F	<i>Data suppressed for data quality or confidentiality reasons.</i>			
Electoral Area G	615 / 62%	280 / 28%	90 / 9%	985
Electoral Area H	565 / 55%	305 / 30%	150 / 15%	1,020
Electoral Area I	330 / 58%	185 / 32%	55 / 10%	570
<b>CVRD</b>	<b>15,960 / 48%</b>	<b>12,205 / 37%</b>	<b>4,995 / 15%</b>	<b>33,160</b>

Source: National Household Survey, 2011

**TABLE C.8 | SHARE OF STOCK IN CONDOMINIUMS, CVRD & SUB-AREAS (2011)**

COMMUNITY/AREA	Part of a Condominium	
	#	%
City of Duncan	605	25%
Town of Ladysmith	360	11%
Municipality of North Cowichan	1,100	9%
Town of Lake Cowichan	130	10%
<b><i>Electoral Areas A-I</i></b>	<b>405</b>	<b>3%</b>
Electoral Area A	120	7%
Electoral Area B	15	0.5%
Electoral Area C	120	6%
Electoral Area D	115	9%
Electoral Area E	35	2%
Electoral Area F	<i>Data suppressed for data quality or confidentiality reasons.</i>	
Electoral Area G	0	0%
Electoral Area H	0	0%
Electoral Area I	0	0%
<b>CVRD</b>	<b>2,625</b>	<b>8%</b>

Source: National Household Survey, 2011

**TABLE C.9 | NON-MARKET HOUSING INVENTORY, CVRD (2013)**

COMMUNITY/AREA	Rent Supplements	Emergency & Temporary Beds	Supported Housing	Independent Housing	TOTAL
Ladysmith	63		26	36	125
North Cowichan	78		16	70	164
<i>Chemainus</i>	60		16	62	138
<i>Crofton</i>	16			8	24
<i>Thetis Island</i>	1				1
<i>Westholme</i>	1				1
Duncan	294	25	182	331	832
Lake Cowichan	30		1	37	68
<i>Honeymoon Bay</i>	1				1
<i>Mesachie Lake</i>	1				1
<i>Lake Cowichan</i>	28		1	37	66
South Cowichan	68		2		70
<i>Cobble Hill</i>	13		1		14
<i>Cowichan Bay</i>	22				22
<i>Malahat</i>	2				2
<i>Mill Bay</i>	6				6
<i>Shawnigan Lake</i>	25		1		26
<b>TOTAL UNITS</b>	<b>533</b>	<b>25</b>	<b>227</b>	<b>474</b>	<b>1,259</b>

Source: BC Housing, Unit Count Pivot Tables, December 31, 2013



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CVRD REGIONAL  
**AFFORDABLE HOUSING**  
NEEDS ASSESSMENT

**Housing Indicators Report** | April 2014



# COWICHAN VALLEY REGIONAL DISTRICT Consultation Summary Report

JULY 2014



CVRD REGIONAL  
**AFFORDABLE HOUSING**  
NEEDS ASSESSMENT







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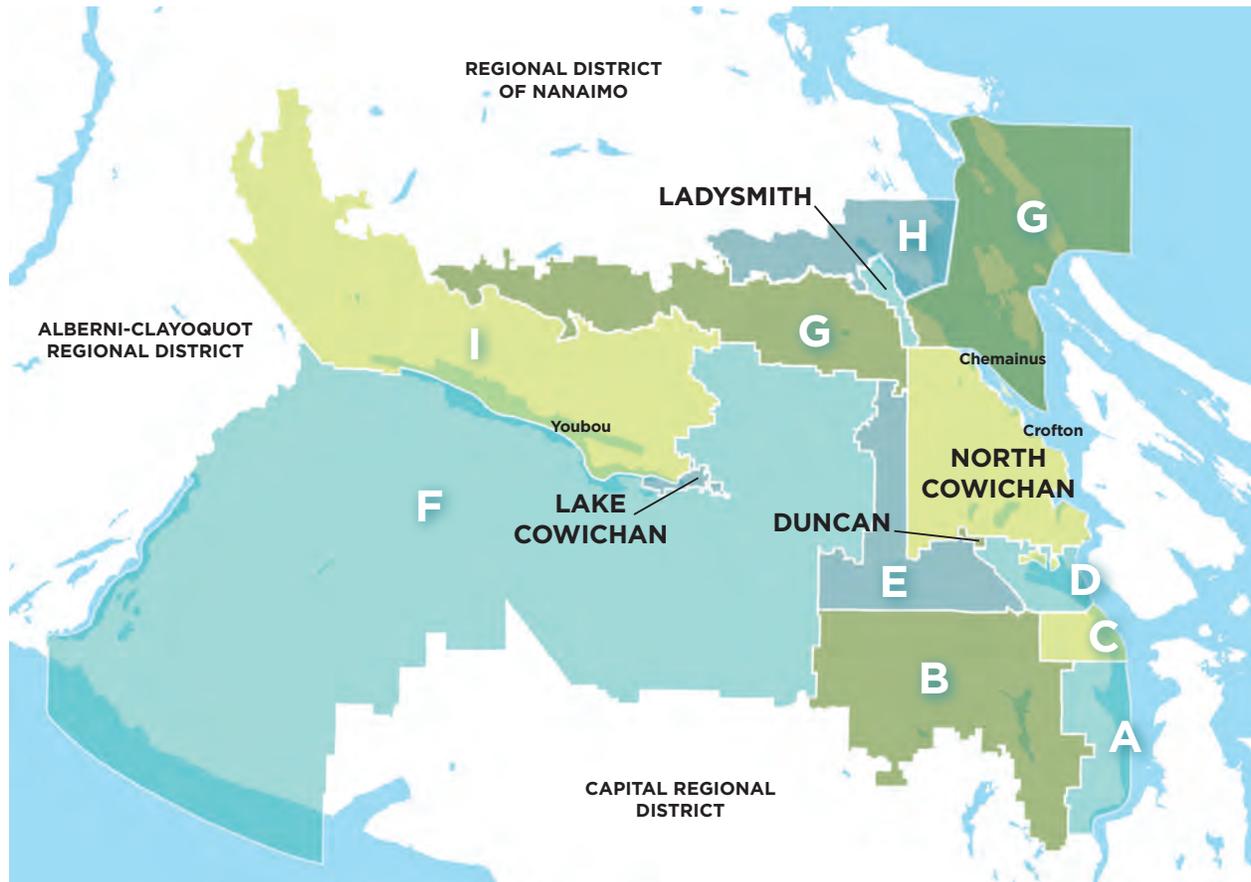




# 1. INTRODUCTION

## Project Overview

The Cowichan Valley Regional District (CVRD) engaged CitySpaces Consulting to prepare a Regional Affordable Housing Needs Assessment for the region and its respective communities. These communities include Duncan, Ladysmith, North Cowichan, Lake Cowichan, Shawnigan Lake, Mill Bay/Malahat, Cobble Hill/South Cowichan, Thetis Island, and Youbou.



**Figure 1: CVRD**

- |                                     |   |                               |
|-------------------------------------|---|-------------------------------|
| <b>A</b> Mill Bay/Malahat           | <b>D</b> Cowichan Bay                     | <b>G</b> Saltair/Gulf Islands |
| <b>B</b> Shawnigan Lake             | <b>E</b> Cowichan Station/Sahtlam/Glenora | <b>H</b> North Oyster/Diamond |
| <b>C</b> Cobble Hill/South Cowichan | <b>F</b> Cowichan Lake South/Skutz Falls  | <b>I</b> Youbou/Meade Creek   |

An Affordable Housing Needs Assessment identifies the current and emerging housing needs of a community, examines gaps and issues, and provides a roadmap to plan for housing in the future. This Consultation Summary Report is the second of three documents to be prepared for this project. Each document is a step towards identifying housing issues and opportunities, as follows:

- 1. Housing Indicators Report:** A baseline report that examines relevant housing data including current housing mix, housing tenure, rental prices, housing sales prices, household income and housing vacancy rates. An affordability analysis of what households can afford was also produced as part of this report. The full report can be viewed on the CVRD website at [www.cvrld.bc.ca/housing](http://www.cvrld.bc.ca/housing)
- 2. Consultation Summary Report:** The insights, perspectives and comments from the community are summarized in this report. A series of workshops, regional survey, and a combination of online and community-based engagement tools were implemented to obtain qualitative information from the public and stakeholders on their housing concerns.
- 3. Final Housing Needs Assessment Report:** The third and final report will reflect on the data research and community input towards identifying the housing issues and gaps in the region, and outline preliminary directions for future planning initiatives.

*Cowichan needs more housing for people who are not gainfully employed or don't have secure, steady employment.*

*Post-it Poster Comment*

*We need a better range of safe, clean housing options in order to accommodate people at different stages in their lives, income and personal circumstances.*

*Online Survey Respondent*

## Engaging with the Community

Community engagement is an essential component to preparing a housing needs assessment. It allows stakeholders and residents to learn about, and contribute to decisions that may affect their community. Involving residents in a meaningful dialogue is even more critical for the topic of housing, because it inherently includes sensitive issues related to poverty, homelessness, and vulnerable members of our society, such as low-income families and seniors on fixed incomes. Facilitating conversations, be they online or on-the-ground, can foster improved understanding and empathy for those facing the least choice in the housing market, and mobilize local action to bring about positive social change.

This report summarizes the main housing concerns and opportunities brought forward by stakeholders and residents throughout the Cowichan Valley. Participation was obtained from a broad cross-section of residents from all communities. Overall, the public response was representative of the region.



## 2. CONSULTATION ACTIVITIES

During the month of May 2014, there were several activities in which community members could participate, and provide their insights and comments on housing in the Cowichan Valley. Participants included representation from a cross-section of social service organizations, non-profits, various levels of government, and a wide geographic spread of residents.

### Duncan Farmers' Market: Get to Know Your Affordable Housing Needs Assessment

Representatives from the CVRD and members of the CitySpaces Consulting team kicked-off the affordable housing consultation activities at the Duncan's Farmers Market on Saturday, May 3<sup>rd</sup>, 2014. A booth was set-up to welcome visitors, and included informational handouts and project website cards. A large, interactive "post-it" board was displayed on which visitors could write their comments about housing, and see what others had posted. Raffle tickets also provided a chance to win a basket of local goods.

Overall, the Farmers' Market was an opportunity to inform the public about the affordable housing needs assessment, and to let them know how they could provide comments about their housing concerns. In addition to the "post-it" board, there were valuable one-on-one conversations with members of the public. The Farmers' Market was a fun and engaging way to spread the word about the project, and provide awareness about further opportunities to participate.

**We need more seniors housing. There were no options when we were trying to relocate my nana from Victoria.**

**Online Survey Respondent**

*I wish my community had housing that was family oriented and more places for low-income families.*

*Post-it Poster Comment*

*In Cobble Hill, we have the opportunity to create a model development in the old works yard. This property is perfect for mixed use: park, housing for the aged, and light retail that supports the community.*

*Online Survey Respondent*

## Housing “Post-it” Posters

The “post-it” posters were a public art-oriented tool, aimed at creating a “buzz” around the regional affordable housing needs assessment project. It consisted of a poster designed with a series of boxes that resemble “post-it” notes. Each note had a starter sentence, such as “I wish my community had housing that...”, and “Cowichan needs more housing for...”, etc. Passersby could write on the poster, filling in the blanks after the starter phrase. The posters were installed in locations throughout the region:

- Island Savings Centre (Duncan);
- Cowichan Aquatic Centre (Municipality of North Cowichan);
- Frank Jameson Community Centre (Ladysmith);
- Fuller Lake Arena (Chemainus);
- Shawnigan Lake Community Centre;
- Kerry Park Recreation Centre (Mill Bay); and,
- Lake Cowichan Recreation Centre.

A total of 246 unique comments were received through the “post-it” posters. A large majority of the comments were recorded at the Island Savings Centre in Duncan (151). Selected comments from the posters are presented throughout this report.

## Targeted Affordable Housing Workshops

As part of the consultation program, two workshops were conducted in Duncan. The first focused on housing issues specific to seniors, while the second looked at housing issues more broadly in the region. A third workshop, originally planned for Ladysmith, was cancelled due to low registration.

Each workshop was two hours in length. Issues were identified first, followed by potential solutions. At the end of each session, participants prioritized which of the opportunities they had identified as being the most important for the region.

## Housing coMap

An interactive mapping tool with a spatial aspect was used to obtain comments about housing in the region. CitySpaces implemented its in-house *coMap* tool that was available online (through the CVRD webpage). *coMap* asked community members to provide input on housing issues and opportunities, ranging from housing choice, availability, forms, densities, character, tenure and affordability. Participants were able to place markers on an interactive map, and make a comments regarding specific neighbourhoods, municipalities, or the region as a whole.

In total, 9 comments were received via *coMap*, from the communities of Ladysmith, Duncan, Cobble Hill, and Cowichan Bay.

## Online Housing Survey

An eleven question affordable housing survey was launched as part of the consultation activities for this assessment. Available online, the survey was advertised through the CVRD's website and social media feeds. A total of 142 surveys were submitted. Among those responses, 52 were partially completed, and 90 were fully completed. (Please note that the responses were self-selected, and are therefore not statistically representative of CVRD residents as a whole).

## Additional Interaction

In addition to the scheduled consultation activities, there were other informal interactions with the community. These included responding to email and telephone inquiries, as well as scheduled one-on-one interviews with stakeholders unable to attend a workshop.

By limiting the housing choices within a community, you limit the social mix of a community.

Online Survey Respondent

**I wish my community had housing that included affordable duplex/multi-family zoning in Shawnigan Lake.**

Post-it Poster Comment

Housing is affordable in the Cowichan Valley when compared to regions in the south. I strongly feel that affordability isn't the main issue: it's lack of economic and employment opportunities for local residents.

Online Survey Respondent





## 3. COMMUNITY'S PERSPECTIVE

The following themes and discussion points are based on aggregated input and observations obtained from the facilitated workshops, the online housing survey, coMap responses, “post-it” posters, farmers’ market conversations, and other correspondence with the public. The themes have not been prioritized, and are in no particular order of importance.

### Poor Economy Impacts Ability to Afford Housing

#### *“Good Paying” Jobs Shortage*

- Economic conditions and the availability of stable employment have direct implications to Cowichan Valley residents’ ability (or inability) to afford housing. Respondents characterized the region as experiencing poor economic conditions, with a decreasing number of good paying jobs. Acquiring good paying jobs in the resource sector is competitive, and was reported as falling short of meeting local worker-demand. As a result, there is a major job shortage across the Cowichan Valley – from youth and young adults entering the workforce, to working families unable to obtain steady employment or unable to find work that pays more than minimum wage.

#### *Supplementing Incomes*

- Economic conditions have led to households relying on employment insurance and income assistance to afford the cost of housing and other expenses. Respondents reported that social assistance, as well as pension rates and disability assistance, are not reflective of the market rental prices in the region. As a result, some households are supplementing their incomes through non-traditional means, such as binning for recyclables or goods that could be resold. Fathers of separated family households identified unique challenges for meeting child support requirements given their unstable employment situations (sometimes employed/earning or sometimes on employment insurance), resulting in falling short on both paying rent for their own homes, and paying for the needs of their child/children and/or ex-spouses.

#### *Cost of Living*

- The reported regional job shortage has exacerbated the overall cost of living in the region. Respondents reported that living in the Cowichan Valley is expensive due to discrepancies between income and housing costs, as well as the costs of transportation, childcare, groceries, and utility bills (especially heat/hydro). Several respondents referenced a need for a regional “living wage policy” to reflect the cost of living in the region.

- Given the financial challenges related to the employment shortages, residents have identified a need for affordable housing to support residents who are not gainfully employed, and are searching for jobs – particularly youth and young adults trying to “get on their feet”.

**Capacity of Service Providers**

- Further to the employment situation, service providers and non-profit organizations are increasingly experiencing their funding being reduced or discontinued, and have less capacity and resources to meet the demands of vulnerable residents. Non-profit organizations are increasingly competing with other organizations for the same, limited funding dollars. Respondents noted that reduced service provider funding decreases organizational capacity, and limits services and programs for residents in need.

**Occurrences of Poor Housing Conditions**

**First Nations Housing**

- Both on and off-reserve housing for First Nations was identified as having high rates of poor housing conditions. Stakeholders reported on-reserve housing was not built to the same standards/building codes as adjacent municipalities, and therefore experiences faster deterioration of the housing supply.
- Respondents identified a strong need for culturally appropriate housing for First Nations, both on and off-reserve. Culturally-appropriate housing was characterized as inclusive, multi-generational, mixed-income, and respectful of Coast Salish peoples.

**Substandard Rental Housing**

- When asked to comment on housing issues within the region, respondents identified a range of concerns –the most notable was the necessity for safe, clean, affordable rentals. Respondents reported sub-standard housing conditions in the private rental market, particularly in the older housing stock and hotels found in larger centres in the region (especially Greater Duncan). Illegal secondary suites were also reported to be in sub-standard condition, specifically in Cowichan Bay. The reported poor conditions included mold, carpenter ants, broken/leaky windows, faulty wiring, broken decks/stairs, and lack of heating. Overcrowding was also reported among households sharing homes to reduce costs. The lack of standards of maintenance was identified as a problem, with landlords increasing rents with little, to no, safety and health standard upgrades. Respondents also shared stories of seniors living in deteriorating manufactured homes.

**Housing is not considered suitable if it does not have enough bedrooms for the size and make-up of a household. This means a home needs to have enough bedrooms for each cohabiting adult couple, each adult 18 years or older, each child under 18 years old (2 children of the same gender can share a room; 2 children under 5 years old of opposite genders can share a room).**

*CMHC, Definition of Suitable Housing (National Occupancy Standard - NOS)*

### **Substandard Ownership Housing**

- Homeowners identified challenges with affording upkeep and maintenance of their homes. Those whose incomes have been reduced, for reasons such as transitioning from full-time employment to employment insurance or retirement, identified property taxes as a financial strain, limiting the ability to pay for minor and major repairs. Changes to the Residential Rehabilitation Assistance Program (RRAP) eligibility requirements were noted to exclude homeowners in need of the program. Respondents also suggested that rental units in disrepair, as well as dilapidated and boarded-up buildings, are discouraging investment from potential home buyers.

### **Inadequate Housing**

- Respondents have observed precariously housed individuals and families in the region, including people living in tents, travel trailers, cars, and boats without power. Occupants of these forms of accommodation claim they are affordable (e.g. ~\$50/month for insurance for a 'vehicle home'), but are ultimately inadequate, unsuitable, and unsafe.

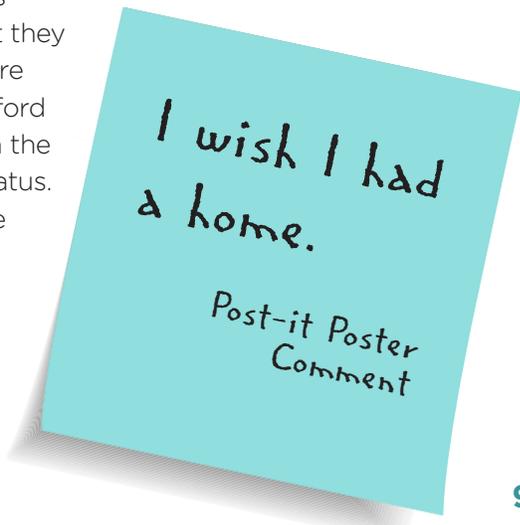
## **Housing for Youth, Students & Young Adults**

### **Stereotypes**

- As a group, young people in the region were strongly identified as having limited choice in the housing market, including youth, students and young adults. The broad age group ranges from late teens to almost 30-year olds, and reportedly encounters age discrimination, and stereotyping as "high-risk tenants" with low to no income.

### **Unstable & Low Paying Employment**

- Youth and young adults are not immune to the shortage of employment opportunities and, as a result, are earning minimum wage and/or do not have secure, steady employment. The implications of low-income youth with fluctuating paycheques creates barriers to accessing housing:
  - Youth and young adults earning minimum wage are typically low-income, and have limited choice in the amount of rent they can pay. They are more likely to have roommates and live in overcrowded rental properties, and are more likely to live in sub-standard housing. Housing in good condition is more expensive than they can afford.
  - Fluctuating paycheques and unstable employment results in youth/young adults not accurately accounting for what they can afford on a monthly basis. This creates instances where youth/young adults obtain a rental they think they can afford based on one paycheque. However, they may fall short on the next month's rent because of a change in employment status. Unstable employment also makes completing the income information on a rental application challenging, often failing to meet the approval of a prospective landlord.



I wish I had  
a home.

Post-it Poster  
Comment

- Increasingly, there are more secondary suites entering the market throughout the region. However, an “everyone knows everyone in small towns” attitude has led to homeowners renting their suites to people they know, or to tenants recommended by a family member or close friend. As a result, residents that do not have a strong support network and limited community connections are often dismissed from the secondary rental market. This recommendation system affects anyone with a limited network, including low-income families, but tends to be especially true for youth, students, and young adults.

### **At-Risk Teens**

- Teens experiencing challenges at-home may find themselves fleeing unsafe and abusive situations, or being kicked-out of their homes and in need of safe housing. Youth with developmental disabilities and youth ‘aging out of care’ were also identified as being in high need of housing and employment opportunities. These at-risk teens (as well as precariously employed youth) have led to occurrences of youth homelessness, including couch-surfing. Youth were identified as being at high risk for exploitation.

### **Housing for Students**

- Respondents noted a need for supportive and transitional housing for youth (such as a Housing First program geared towards youth), with supportive programs that include life skills training. Respondents also identified the increasing reduction and discontinuation of funding from both the federal and provincial levels of government, which, in turn, decreases the quality of programs and service delivery to youth.
- There is no dedicated student housing for those attending Vancouver Island University in Duncan. Respondents reported that the presence of students creates demand for studio and one-bedroom rentals, decreasing the availability of small units and increasing rental prices. Due to the low availability of affordable small units, students often rent their places over an entire year, even if they leave during the summer months for temporary work.
- The lack of affordable student housing has directed students to find alternate forms of accommodation. In the Greater Duncan area, students have been known to work on farms in exchange for low rent, commonly known as “W.O.O.F’ing” (Work Exchange on Organic Farms). There are positive experiences for some students participating in this program. For others, living conditions can be very poor: substandard housing (including unheated campers), locations far from campus with limited transportation options, and labour-intensive experiences. The fact that students live in these conditions is due, in part, to the lack of affordable housing options close to campus, amenities, and transit.

**The proposed University Village Plan identifies student housing as a preferred land use, and a policy framework for inclusive and affordable housing. At this stage, the concept plan does not identify the number of units or beds potentially dedicated to students.**

*Link to University Village Plan:*

[www.northcowichan.ca/EN/main/departments/planning-development/community-planning/university-village-plan.html](http://www.northcowichan.ca/EN/main/departments/planning-development/community-planning/university-village-plan.html)

### **Transient Population**

- There are transient residents (characterized as mostly young adults, but not exclusively) who move through the region (temporary workers, visitors); yet, there are no hostels in Duncan. Respondents suggested that introducing hostels could meet the needs of transient workers/visitors, while alleviating pressure on the studio and one-bedroom rental market. A “Room and Board” model was also suggested. Further, respondents observed a housing surplus of recreational housing in the off-season, and suggested an opportunity to house students in vacant recreation housing, when available.

## **Affordability Challenges for Low-Income Families**

### **Low Availability of Affordable 3-Bedroom Rentals**

- Respondents strongly indicated a severe shortage of family-friendly housing for low-income residents in the region, and a low availability of rentals with two or more bedrooms. Participants also noted that three-bedroom units are difficult to find. Many of these families have jobs, but are earning minimum wage and/or have unstable employment. These families are the region’s “working poor”.

### **Families Trade-off Quality for Affordability**

- For families in Ladysmith, older apartments with three-bedrooms are considered affordable, but lack outdoor and amenity space for children. The higher-end apartments are suitable for families, but three-bedroom units can cost upwards of \$2,000 per month, and are considered out of reach for some families.
- Older rental housing stock found in urban centres, such as Duncan, North Cowichan and Ladysmith, tends to be more affordable for low-income households because of its aging condition and quality. Respondents indicated that the older rental housing stock was originally developed in concentrated clusters. As a result of their condition, affordability and clustering, they have unintentionally formed “low-income” neighbourhoods. Respondents suggested that moving towards inclusive, mixed-income neighbourhoods and housing complexes would be more appropriate for low-income families. It was also noted that existing affordable housing stock for low-income working families (and individuals) needs to be protected, specifically in Cowichan Bay - an area that fosters diversity and is inclusive of low-income residents.

**Duncan has a vacancy rate of 14.3% for three-bedroom units. The gap identified through consultation may not be the lack of units available, but rather a limited number of units within an affordable price range for low-income families.**

*CVRD Housing Indicators Report, 2014*

## Single Parents

- Single parents (primarily single moms) have very limited options for suitable and affordable rental housing, and resort to living in lower quality neighbourhoods in exchange for affordable rental prices. Further attributed to the economic and employment situation in the region, it is common to have mothers living and raising children on their own, while their partners live in another community to work and earn income. There is a high prevalence of single teen moms in Ladysmith, too, who experience both affordability issues and challenges escaping stereotypes inherent to their age and situation.

## Women & Children

- There is a lack of safe houses for women, and women with children, fleeing domestic violence. Residents identified a need for safe homes, transitional housing, and second stage housing for women, and women with children.

## Homeownership Out of Reach

- Homeownership was identified as being out of reach for low-income families due to high costs, both in the initial purchase and the increasing costs of utility fees and taxes. Many respondents suggested that affordable homeownership programs for low-income families would be beneficial to the region.

*I wish housing in Cowichan had affordable home ownership for first time homebuyers/help with downpayment.*

*Post-it Poster  
Comment*

*Encourage market rental rather than cheap single family developments.*

*Online Survey  
Respondent*

*Affordable housing is so important and being a single mom it's expensive to pay market value rent. After you pay the bills, literally no money for food.*

*Post-it Poster  
Comment*

## **Vulnerable Groups: Mental Health & Addictions, Physical & Developmental Disabilities, & LGBT2Q Community**

### ***Mental Health & Addictions***

- Although not widely reported through the consultation activities, mental health and addictions issues were mentioned by a few respondents, indicating that these issues have been on the rise throughout the Cowichan Valley in recent years. Respondents noted that those with addictions usually have mental health problems as well. There are limited resources, and no adequate housing to support these residents.

### ***Physical & Developmental Difficulties***

- Also not widely reported, but identified by a few participants, was a lack of suitable rental housing for persons with physical and developmental disabilities. Respondents suggested accessible design be integrated into future rental development projects, specifically incorporating wheelchair modified units.

### ***LGBT2Q Community***

- There were also a few comments about the need to provide safe and inclusive housing in the region for persons who identify as LGBT2Q (lesbian, gay, bisexual, transgender, 2-spirited, gender questioning). Transgender individuals were particularly identified as vulnerable and at-risk of homelessness due to discrimination by landlords on rental applications, and by unaccommodating employers. Respondents identified the need to provide safe housing and safe community spaces for the LGBT2Q community.

## **Housing Needs of Seniors**

### ***An Aging Population***

- There were many opinions on the housing needs of seniors in the region, and not all aligned with one another. The majority of participants did agree on one observation: the number of seniors living in the region is growing, and growing fast.
- The Ladysmith Community Resource Centre summarized the divide well, suggesting that there are two kinds of seniors living in the Cowichan Valley. The first group are those who live comfortably, and have enough financial security to 'get-by' without subsidies or additional financial assistance. The second group is made up of low-income seniors, who are living on fixed incomes, many of whom are one paycheque away from losing their [owned or rented] homes, and who are at-risk of homelessness. Some respondents suggested that the majority of seniors living in the region fall within the first category (comfortably stable).

### ***Seniors Homelessness***

- Respondents also suggested that seniors homelessness is on the rise, and that there is no emergency housing dedicated to seniors in the region. A regional shortage of assisted and extended care facilities, hospice, and respite facilities was also mentioned.

### **Senior Women Living on Their Own**

- Respondents identified an increasing need to support elderly women who are taking on the complex care needs of their families (e.g., taking care of an ailing husband). Reportedly, there are increasing instances of elderly women living on their own, either by out-living their husbands, or by divorce. There is a need to house these women, especially those with low-incomes.

### **Seniors Aging in Large Homes**

- A common problem in the region is “over-housed” seniors, meaning single or couple senior households living in large homes they are strained to maintain. For seniors transitioning to fixed-incomes, some are challenged to afford their property taxes (even if they are mortgage free). A number of these homes are located outside of urban areas, and seniors often become isolated. Over time, they may lose social skills, become depressed, or experience accelerated aging.
  - These large homes have been identified by respondents as ideal starter homes for young families looking for affordable and suitable housing.
  - There were several suggestions to explore a “Golden Girls” housing concept to address the challenges of over-housed seniors, affordability, and elderly women living on their own. The concept would involve a group of seniors (e.g. four women) sharing a home together. Options could include converting large homes into separate lock-off suites with private bathrooms, but with shared kitchens and common spaces. Senior ‘roommates’ could save money on housekeeping expenses, while maintaining friendships. Respondents identified possible challenges to this model, such as ensuring seniors who share a home have similar interests and lifestyles. Residents also raised potential issues related to taxes, homeownership agreements, and joint-mortgages. The shared home concept could be applied to men, or co-ed arrangements, as well.

#### **Participants from the Seniors Housing Workshop prioritized the following housing opportunities:**

- Support conversions of large homes into group homes
- Encourage mixed-income & intergenerational communities
- Encourage cross-sectoral collaboration to finance & develop affordable housing
- Build smaller homes & encourage affordable construction methods
- Leverage rezoning applications with amenity contributions & land banks
- Respond to seniors homelessness

## ***Health & Housing***

- There are instances where seniors with deteriorating health should ideally move from their large homes to a semi-independent living environment. However, by the time most move out, they have already developed an illness (such as dementia), lost social skills, and friendships. It is much more challenging for the senior resident, their families, and support services to transition them in this new situation. Respondents identified a need to create attractive housing options for seniors looking to downsize, in order to encourage them to transition from their large homes to smaller homes, or semi-independent living facilities, at earlier ages.
- Some seniors live with their adult children, but the number of these arrangements is unknown. Respondents identified a need to improve support for families caring for their elderly parents.
- There are examples of senior couples successfully living on fixed income, until one partner experiences a serious health issue. The partner may move into a supported care facility, resulting in the couple paying a very large and unaffordable proportion of their income towards assisted living.

## ***Seniors on Fixed Incomes***

- Respondents suggested that there is a supply shortfall of affordable rental housing suitable for seniors, especially for those on fixed-incomes. There are instances where seniors can only afford rental housing that is in substandard condition, which negatively impacts their health.

## ***Transportation & Housing***

- Transportation was emphasized as a critical component of providing suitable housing for seniors.
  - Respondents emphasized that future seniors housing developments should be located in well-serviced areas that have facilities and amenities available to meet their needs.
  - Cobble Hill Village was identified as a community with a growing number of seniors, but a complete lack of seniors-oriented housing. Participants were divided on the prospect of seniors housing in Cobble Hill – some suggested the area was a good option for supportive/assisted living; others suggested that the location was too far from services and amenities. Respondents stated that Cobble Hill is relatively disconnected from good transit services, and Handi-Dart service is limited.
  - Respondents identified Valleyview Centre as a potential location for residential density and age-friendly development (e.g. condos). The area is already designed for walking, and is accessible to transit services. Valleyview is well serviced by commercial businesses, and has a small cluster of medical and retail services relevant to seniors shopping needs. Some respondents identified Valleyview as a preferred location for seniors housing rather than Cobble Hill Village.

## ***Aging in Place***

- Respondents identified the benefits of seniors staying in their own homes – they are in a familiar environment, with existing community connections. Respondents also identified an increasing demand to provide “better at home” programs to these seniors who are aging-in-place.

# Housing as a Critical Component to Developing Complete Urban Centres

## *Developing Urban Cores*

- There were many suggestions about developing housing in a manner that encourages complete, compact communities. Specifically, respondents expressed a strong opposition to urban sprawl, and supported densifying existing urban cores in the region.
- Respondents suggested providing housing (affordable and market) in urban cores to promote healthy communities. Respondents also stated that small, dense centres with transportation hubs encourage walking, make use of existing infrastructure, support transit systems, and increase vibrancy of downtown areas.

## *Community Financial Sustainability*

- Educating communities about the cost of sprawl was suggested, including the costs of transportation, infrastructure capital, and maintenance costs, and what that sprawl means to sustainability and municipal financial security.

## *Infill Development*

- There were several comments on encouraging infill development in all existing centres in the region. Respondents noted that there are inherent challenges to accommodating infill housing while maintaining the character of mature neighbourhoods. Small homes were suggested as an option.
  - The Town of Ladysmith is updating its Zoning Bylaw with new coach home provisions. The square footage of coach homes has been scaled in order to fit with the character of the mature neighbourhoods. It was noted that the new coach home size is suitable for a couple, or a couple with a baby or small child. Families can outgrow their coach homes, but it is a viable option for families starting-out.
- Respondents suggested investigating options to build smaller homes with infill housing, as well as using affordable construction materials. Partnerships with trades colleges to obtain affordable construction labour through learning trades students was suggested. Trades students could also be a resource to retrofit rental housing in poor condition.

### **Participants from the Affordable Housing Workshop prioritized the following housing opportunities:**

- Strong policies for densification
- Support a First Nations Long House concept that is inclusive of all community members
- Encourage co-op housing
- Support “Golden Girls” home-sharing model for seniors
- Provide support services to help residents find quality housing

**Participants identified potential co-benefits of using trades students to assist in renovating rental buildings in poor condition for low-income seniors and families in need, while gaining experience and skills, – but students also require adequate and affordable housing, too. Could a program be established for students building housing for students?**

## Opportunities for Future Housing Development

In addition to the housing densification and urban concentration suggestions, several other ideas were presented to address housing challenges in the Cowichan Valley. Specifically, respondents identified their preferred housing forms and the tenures they believe to be a good-fit for the region:

### *Housing Forms*

- Online survey respondents strongly supported (over 50%) the development of coach houses, assisted living facilities, smaller homes on smaller lots, supportive housing, basements suites, and co-operative housing. Least supported were the development of mobile homes (17.2%), emergency housing/homeless shelters (26.7%), and group homes (26.7%). Through open-ended questions, it became clear that the development of manufactured or mobile homes was a point of contention among respondents. Additional detail from the online housing survey can be found in Appendix A.
- Respondents revealed that they would like to see more secondary suites in the region, as well as more infill residential developments on large lots, such as two small homes/bare land strata on duplex lots. Mixed-use development in small urban areas were suggested, particularly ground-oriented retail with housing units located on the second or third storeys.
- Eco-friendly homes and neighbourhoods were identified as opportunities to provide affordable housing to the community, while moving towards regional environmental sustainability. Respondents identified eco-friendly housing as being ideally located in walkable neighbourhoods, close to transit stops, with access to abundant greenspace. Respondents suggested that shipping container housing could be an eco-friendly design option, as well as affordable. Solar hot water and adequate insulation were also suggested as sustainable materials that could be utilized.
- There were further comments from respondents about very specific alternate housing forms and tenures that either do not exist in the region, or that they would like to see more widely available. These include co-housing, co-operative housing, small lots and ‘tiny’ homes, pocket neighbourhoods (~12 units with central garden and shared parking), artist live/work studios, transitional housing, affordable homeownership, cottage housing, and more townhomes. Multi-unit housing was suggested for Shawnigan Lake.

### ***Rent Banks, Land Banks & Partnerships***

- Respondents suggested that the existing rent bank could be expanded to other communities, making funds available to renters in emergency situations.
- Further, there were several 'tool box' suggestions that could be used to facilitate the development of affordable housing. These included exploring a regional land bank, whereby land is set aside for the development of affordable housing. Respondents suggested that the land bank contributions could come from municipalities, the Vancouver Island Health Authority, church societies, or private landowners. Establishing a housing trust fund was also suggested as a means of collecting money from various development projects to use towards buying land or, in partnership with other organizations, ultimately contributing to the capital fundraising of affordable housing projects.
- Respondents suggested supporting cross-sectoral collaboration to finance and develop affordable housing in the region, including partnerships with the private sector. Respondents identified development projects as an opportunity that could be leveraged through local amenity contribution policies, with benefits shared regionally.

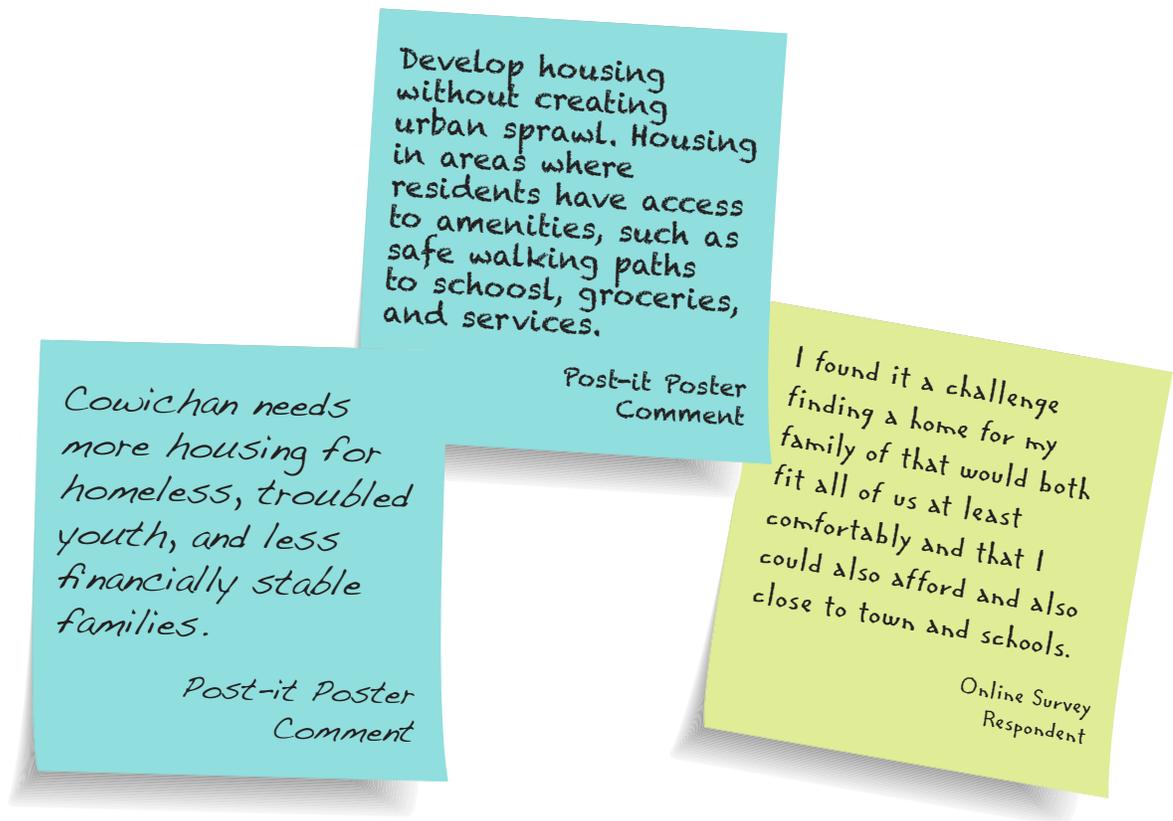


## 4. NEXT STEPS

### Preparing the Regional Affordable Housing Needs Assessment

The third and final report of this project, the *Regional Affordable Housing Needs Assessment*, will be prepared and presented to the Regional Services Committee at the end of July 2014. This report will identify the housing issues and gaps in the region, based on consultation and housing indicators research, and will outline preliminary directions for future planning initiatives.

When completed, the final report will be available on the CVRD website at [www.cvrld.bc.ca/housing](http://www.cvrld.bc.ca/housing).





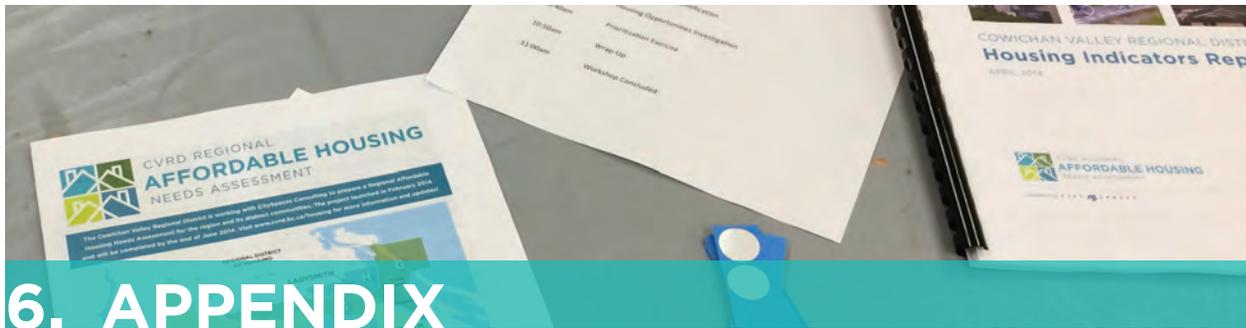


## 5. ACKNOWLEDGEMENTS

We would like to acknowledge and thank the members of the community who participated in the Regional Affordable Housing Needs Assessment consultation activities. Their input was integral component of identifying housing issues and gaps in the region.

- Abbeyfield Houses Society of Duncan
- Affordable Housing Needs Assessment Steering Committee
- Rosemary Allen
- Community Options Society
- Cowichan Valley Regional District
- Cowichan Women Against Violence Society
- Donna Dahlen
- Bill Drysdale, Councillor, Town of Ladysmith
- City of Duncan
- Duncan United Church
- Hilye'yu Lelum – House of Friendship Society
- House of Friendship – Aboriginal Housing Field Worker
- House of Friendship – Community Kitchens
- Ladysmith Resource Centre
- Jim McConnell
- Victoria Jane McCrighton
- Ian Morrison, Electoral Area F Director
- Providence Village Society
- Regional Affordable Housing Directorate
- Social Planning Cowichan
- South Cowichan Seniors
- Bev Suderman
- Vancouver Island Regional Library
- Volunteer Cowichan
- Damir Wallener
  
- Members of the Community at Large

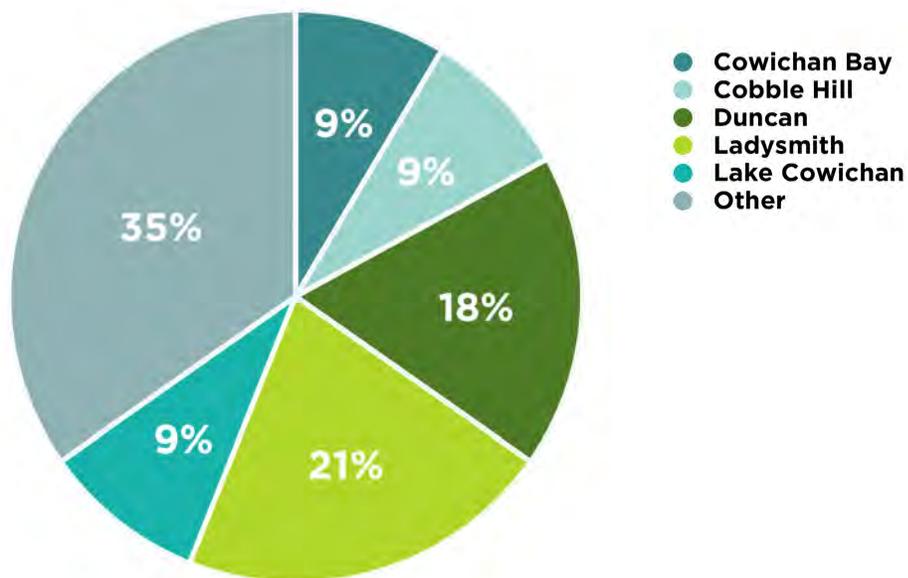




## Online Housing Survey Results

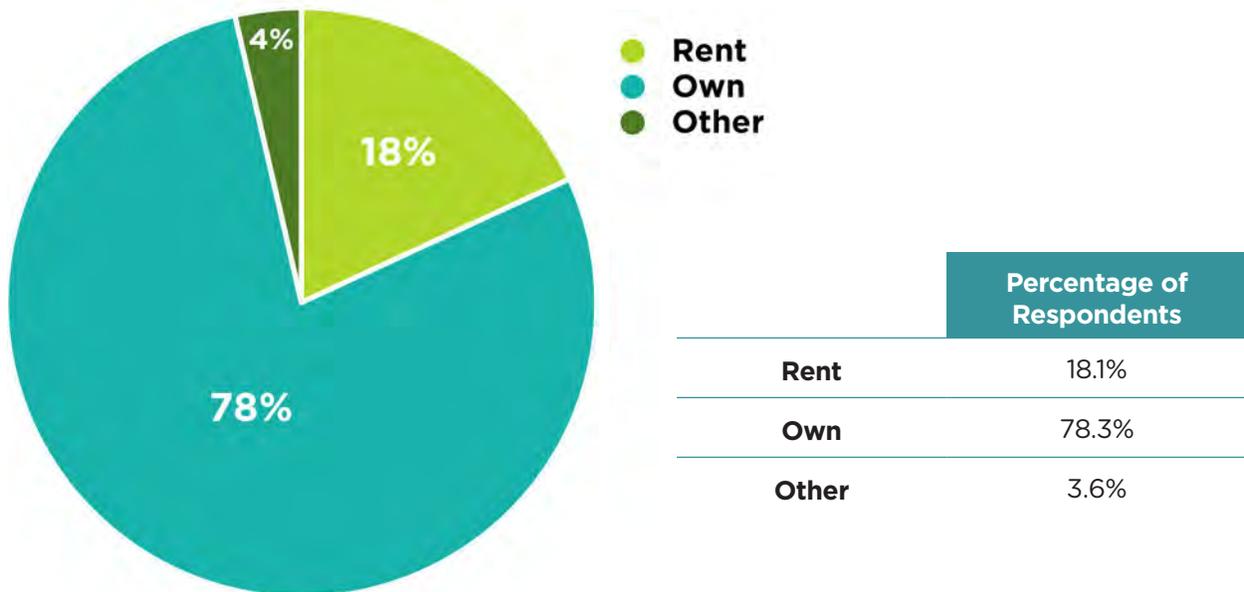
The following graphs, tables, and charts illustrate the results from the online housing survey. Open-ended responses have been aggregated into the summary of comments from all consultation activities, and can be found in the *Community's Perspective on Housing* section of this report.

### Which Community Do You Live In?

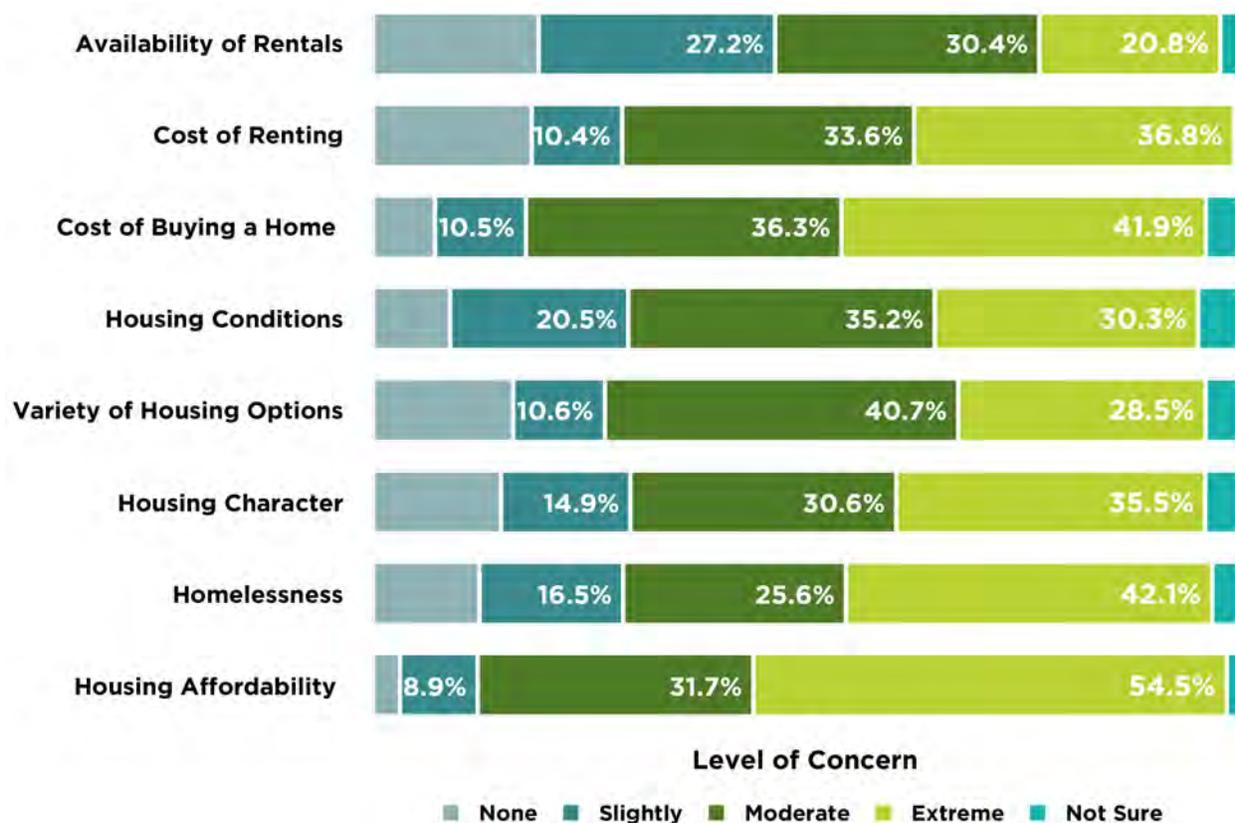


	Total Numbers (Persons)	Percentages
<b>Cobble Hill</b>	12	8.5%
<b>Cowichan Bay</b>	12	8.5%
<b>Duncan</b>	25	17.7%
<b>Ladysmith</b>	30	21.3%
<b>Lake Cowichan</b>	13	9.2%
<b>Other:</b>	<b>49</b>	<b>34.8%</b>
Chemainus	2	1.4%
Crofton	4	2.8%
Malahat	1	0.7%
Maple Bay	7	5.0%
Mill Bay	6	4.3%
Shawnigan Lake	6	4.3%
Thetis Island	0	0%
Youbou	1	0.7%
Other	22	15.6%

### Do You Rent or Own Your Home?

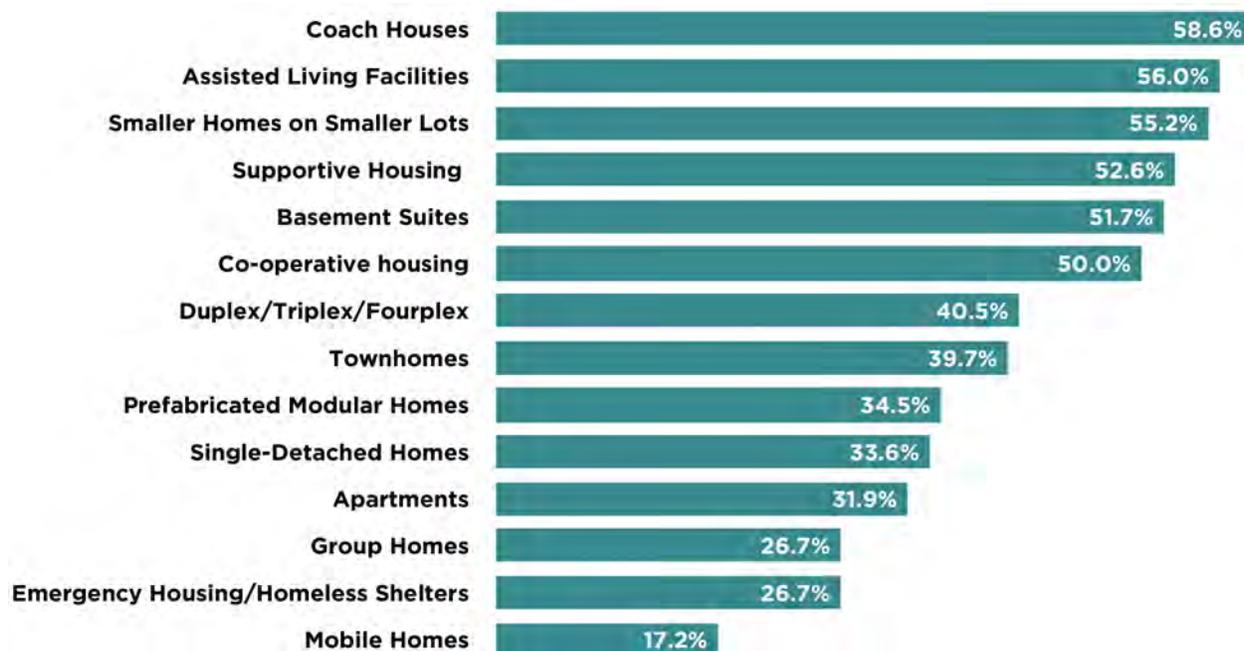


## Which Housing Issues are a Concern to You?



	Not Concerned	Slightly Concerned	Moderately Concerned	Extremely Concerned	Not Sure
<b>Availability of Rentals</b>	19.2%	27.2%	30.4%	20.8%	2.4%
<b>Cost of Renting</b>	18.4%	10.4%	33.6%	36.8%	0.8%
<b>Cost of Purchasing a Home</b>	7.3%	10.5%	36.3%	41.9%	4.0%
<b>Housing Conditions/ Homes in Need of Repair</b>	9.0%	20.5%	35.2%	30.3%	4.9%
<b>Variety of Housing Stock</b>	16.3%	10.6%	40.7%	28.5%	4.1%
<b>Maintaining Character in New Development</b>	14.9%	14.9%	30.6%	35.5%	4.1%
<b>Homelessness</b>	12.4%	16.5%	25.6%	42.1%	3.3%
<b>Other Factors Affecting Housing Affordability</b>	3.3%	8.9%	31.7%	54.5%	1.6%

## To What Degree Would You Like to See More of the Following Housing Types in Your Community?



	Total Numbers (Persons)	Percentage
Secondary Suites Outside Detached Houses (i.e., coach house)	68	58.6%
Assisted Living Facilities	65	56.0%
Smaller Homes on Smaller Lots	64	55.2%
Supportive Housing for Vulnerable Residents	61	52.6%
Secondary Suites Inside Detached Houses (i.e., basement suite)	60	51.7%
Co-operative Housing	58	50.0%
Duplex/Triplex/Fourplex	47	40.5%
Townhomes	46	39.7%
Prefabricated Modular Homes	40	34.5%
Single Detached Homes	39	33.6%
Apartments	37	31.9%
Group Homes	31	26.7%
Emergency Housing/Homeless Shelters	31	26.7%
Mobile Homes	20	17.2%

## What Groups of People Do You Think Have the Greatest Difficulty Finding Affordable Housing in Your Community?

	Not a Problem	Minor Problem	Moderate Problem	Serious Problem	Not Sure
<b>Students</b>	7.0%	17.0%	29.0%	29.0%	18.0%
<b>Young Families</b>	2.8%	14.2%	34.9%	14.5%	6.6%
<b>Families</b>	2.9%	6.7%	38.1%	44.8%	7.6%
<b>Seniors</b>	4.6%	12.0%	25.0%	51.9%	6.5%







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**AFFORDABLE HOUSING**  
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