



Cobble Hill Age-Friendly Project:

Final Report

January 2013



Note the Age-friendly Cobble Hill logo (cover graphic) is adapted from the World Health Organizations' *Global Age-friendly Cities: A Guide*.



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Message from the Area Director

Cobble Hill's age-friendly study is an important first step toward providing seniors housing in our community. Too often long-time residents have no alternative but to move away from the area to find appropriate housing and needed support. Sadly, they must leave behind family, friends and a community where they have deep connections.



As the Cobble Hill Common is owned by the community and managed through the CVRD Parks and Trails Division, it may well be a suitable venue for both a park and seniors housing. If a workable proposal is developed, some of our older community members could continue to reside here and enjoy our rural lifestyle in familiar surroundings. One of the advantages to this dual use would be the addition of residents to the village core helping to replicate the bustling community of Cobble Hill's yester years.

Is it possible to combine park and seniors housing usage on the Cobble Hill Common? This is the question being posed through the present study and it is one that both residents and local government will need to consider carefully as we plan for our future.

I would like to thank community members who gave freely of their time to participate in this study.

Gerry Giles, Regional Director
Area 'C' Cobble Hill

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The consultants wish to acknowledge the contributions of the members of the Cobble Hill Age-Friendly Advisory Committee members, and thank them for their efforts:

Gerry Giles, Area Director
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Executive Summary

The goal of the Cobble Hill age-friendly community project is to assist the people of Cobble Hill to ensure that Cobble Hill Village is a friendly and happy community where seniors can live their full lives. Over the course of the project, many stories about the changing needs of Cobble Hill seniors emerged. Of particular poignancy were those stories about people having to leave behind their friends and social networks and start over again in Victoria or Duncan when they no longer have energy to care for large homes/lots, or when a partner becomes ill and needs care.

This project was very personal for many of the participants. All who came to the meetings are wrestling with issues related to their own futures, or are assisting elderly parents with making life changes, or are directly providing full-time care to their aging parents. The passion and commitment on the part of project participants was moving and compelling.

As a result of the input from community consultations, and thoughtful analysis by the Steering Committee members, an action plan for making Cobble Hill a more age-friendly community emerged. Many of these actions will make Cobble Hill a safer and more welcoming community for all ages. The recommendations are summarized in the following table:

Recommended Actions	Responsible Party
1. Regional response to seniors needs	
<ul style="list-style-type: none"> • South Cowichan Area Directors examine the need for age-friendly improvements throughout Areas A, B, and C 	CVRD Area A, B, and C Directors
<ul style="list-style-type: none"> • Facilitate the establishment of a continuous care facility in the South Cowichan 	CVRD Board
<ul style="list-style-type: none"> • Seek ways to ensure flexible housing, so it is more adaptable for people to age in place 	CVRD Board
<ul style="list-style-type: none"> • Address parking standards for independent seniors housing in the OCP and Zoning Bylaws 	CVRD Board
<ul style="list-style-type: none"> • Engage seniors in planning processes to meet seniors needs, by using clear language in communications 	CVRD Board CVRD Planning Dept.
2. Reduce isolation for Cobble Hill seniors	
<ul style="list-style-type: none"> • Establish a seniors drop-in centre in Cobble Hill 	CVRD Area C Director Cobble Hill Age-Friendly Steering Committee
<ul style="list-style-type: none"> • Improve bus service to and from Cobble Hill Village 	BC Transit CVRD Transit Committee CVRD Area C Director Cobble Hill Age-Friendly Steering Committee
3. Improve safety for Cobble Hill seniors (to benefit all age groups)	
3.a) Traffic safety	
<ul style="list-style-type: none"> • Improve the Hutchinson, Empress, Cobble Hill, and Watson Roads intersection area 	Ministry of Transportation and Infrastructure (MOTI)
<ul style="list-style-type: none"> • Establish a left-hand turn lane from southbound Cobble Hill Road onto Fisher Road 	CVRD Area C Director
3.b) Pedestrian safety	
<ul style="list-style-type: none"> • Reduce speeds within Cobble Hill Village Core areas along: <ul style="list-style-type: none"> ○ Fisher Road ○ Cobble Hill Road ○ Hutchinson Road 	Ministry of Transportation and Infrastructure (MOTI)
<ul style="list-style-type: none"> • Calm traffic and improve safety for pedestrians at high priority intersections: 	CVRD Area C Director

Recommended Actions	Responsible Party
<ul style="list-style-type: none"> ○ Hutchinson/Cobble Hill Road ○ Fisher/Watson Road ○ Fisher/Holland Road ○ Fisher/Cobble Hill Road 	Cobble Hill Age-Friendly Steering Committee
<ul style="list-style-type: none"> ● Put crosswalks within Cobble Hill Village: Fisher Road at Holland and Watson Avenues, Cobble Hill Road at Fisher (both directions), Watson at the intersection with the trail 	Cobble Hill Parks and Recreation Commission
<ul style="list-style-type: none"> ● Increase use of signage for traffic calming, including: <ul style="list-style-type: none"> ○ “Welcome to Cobble Hill” signage: <ul style="list-style-type: none"> ▪ both directions along Cobble Hill Road ▪ Westbound along Fisher Road ▪ Westbound along Hutchinson Road ○ “Children at play” signage (same locations) 	
<ul style="list-style-type: none"> ● Put more benches in the Village and along the trails 	CVRD Area C Director Cobble Hill Age-Friendly Steering Committee Cobble Hill Parks & Recreation Commission
<ul style="list-style-type: none"> ● Pedestrian way-finding signage at start of trails, and at trail intersections 	CVRD Area C Director Cobble Hill Parks and Recreation Commission
<ul style="list-style-type: none"> ● Establish a walking path along Fisher Rd from Cobble Hill Village to the highway 	CVRD Area C Director Cobble Hill Parks and Recreation Commission
4. Build affordable seniors housing in Cobble Hill Village	
4.a) Develop seniors housing on the Cobble Hill Common site	
<ul style="list-style-type: none"> ● Appoint a CVRD staff member to “champion” and coordinate the Cobble Hill affordable seniors housing project 	CVRD Electoral Area Directors
<ul style="list-style-type: none"> ● Develop an action plan for full realization of the Cobble Hill Common site potential <ul style="list-style-type: none"> ○ Approach BC Housing, CMHC, and potentially VIHA to contribute funding and expertise to the project ○ Further refine housing and land use concepts 	CVRD Planning CVRD Parks

Recommended Actions	Responsible Party
<ul style="list-style-type: none"> Acquire Fairfield Road right-of-way from the Province 	CVRD Area C Director CVRD Parks
<ul style="list-style-type: none"> Undertake ongoing communications about the project, engaging different parts of the community 	CVRD Area C Director CVRD Planning
4.b) Encourage development of seniors housing elsewhere in Cobble Hill Village	
<ul style="list-style-type: none"> Use the Zoning Bylaw to provide incentives for the development of affordable seniors housing (amenity contributions) 	CVRD Electoral Area Directors CVRD Planning
<ul style="list-style-type: none"> Develop OCP and Cobble Hill Village Plan policies related to accessible design so that new housing in the Cobble Hill Village area is easily adapted to the needs of residents aging in place. 	CVRD Planning Dept.
5. Continuously work to improve quality of life for all ages in Cobble Hill Village	
<ul style="list-style-type: none"> Establish a Cobble Hill Committee on Seniors Issues, which will: <ul style="list-style-type: none"> Advise the Area Director on ways to improve seniors' quality of life in Area C Link to the Cowichan Seniors Network and others addressing seniors needs in the region 	CVRD Area Director
<ul style="list-style-type: none"> Continue the good work of the Parks Commission 	Cobble Hill Parks and Recreation Commission

1.0 Cobble Hill Age-Friendly Community: Project Introduction

The goal of the Cobble Hill age-friendly community project is to assist the people of Cobble Hill to ensure that Cobble Hill Village is a friendly and happy community for seniors. The project has two components:

1. Evaluate various dimensions of the Village, using the World Health Organization (WHO) guidance, to see how it could be made more “age-friendly;” and
2. Design a number of alternatives for the use of the Cobble Hill Common site at the heart of the village, so that the needs of the whole community (seniors, children, and those in between) can be met through a specialized facility, including housing, combined with a park that encourages inter-generational mixing.

The Cobble Hill Common site was acquired by the CVRD for a nominal fee, with the intention of addressing community service needs, affordable seniors housing, and programming some parkland that would encourage multi-generational interactions. The South Cowichan OCP’s policy for the site reads as follows:

The Cobble Hill Common, located at the junction of Holland Avenue and Fisher Road, will be zoned as Village Institutional, to allow for a range of institutional uses, including a village green type park, a community service or recreation centre, and an affordable housing project. Development at this site will be determined through a public process, and may be rezoned to allow for a variety of shops, residences and parkland infrastructure.¹

Older persons play a crucial role in their communities - they engage in paid or volunteering work, transmit experience and knowledge, and help their families with caring responsibilities. These contributions can only be ensured if they enjoy good health and if societies address their needs.

The WHO Age-friendly Environments Programme is an international effort to address the environmental and social factors that contribute to active and healthy ageing.

The Programme helps cities and communities become more supportive of older people by addressing their needs across eight dimensions: the built environment, transportation, housing, social participation, respect and social inclusion, civic participation and employment, communication, and community support and health services.

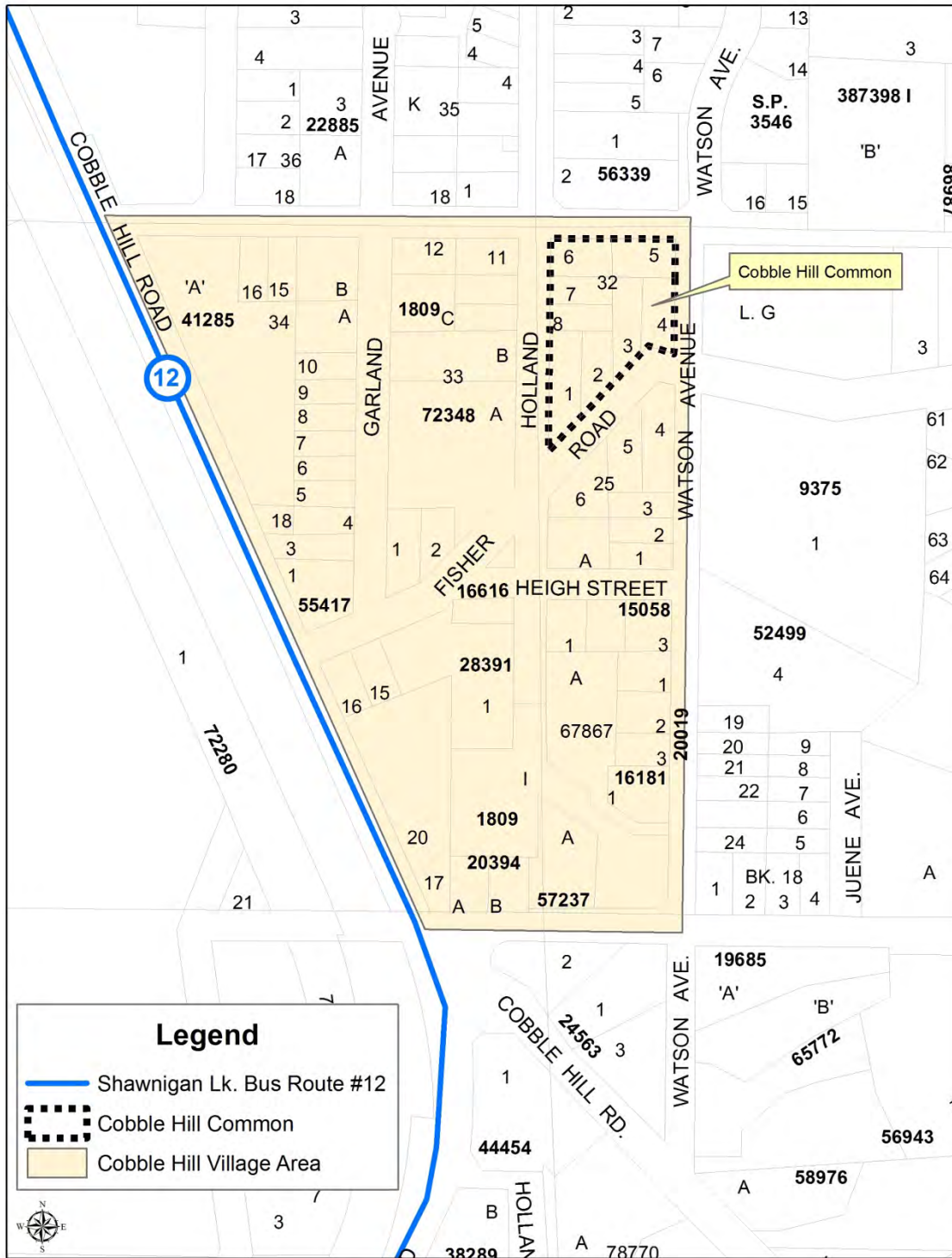
A key issue that emerged in the dialogue is to assist families, so that people can age in place. The choices currently open to people who live in the Cobble Hill area are:

- to remain in their homes beyond the time they can fully manage on their own, or
- to move away from Cobble Hill to Duncan or outside of the region.

Community members want to ensure that a third option is available: to remain in the community with more manageable housing.

The Cobble Hill age-friendly project was structured, in part, in response to a community survey and design process undertaken by the Cobble Hill Parks Commission in 2011. This survey, with 36 responses, resulted in a draft design program for the Cobble Hill Common site that included seniors housing, commercial development, and community park space.

While much of the focus of this project has been on meeting the needs of aging individuals, and their desire to remain in their community, it is also important to note that when the elders of a community are compelled to move elsewhere to meet their basic needs, it is a loss to the community. These are the people who have contributed their time and energy into making Cobble Hill what it is today. Their departure from the community represents a loss of spirit, of knowledge, and of history.



Legend

- Shawnigan Lk. Bus Route #12
- Cobble Hill Common
- Cobble Hill Village Area



Cobble Hill Common Location

1.1 Consultation process

The major portion of public consultation undertaken for this project took place over four days in August and September 2012:

- A booth at the Cobble Hill Fair, on August 25, to gather ideas about the community’s assets and areas needing improvement
- A community walk-about with Steering Committee members, on September 5, to discuss and observe assets and areas needing improvement within the Village Core
- A community meeting, on September 17, to introduce the project and gather the community’s thoughts and concerns about Cobble Hill as an age-friendly community
- A seniors discussion group, on September 19, to talk with seniors about what they thought was needed so they could age in place in Cobble Hill, and
- A design charette, on September 20, where community members worked through their ideas about how the site might be laid out.

A design charette is a workshop that focuses on identifying options as to how a site should be designed. It includes community members and design professionals. It captures the vision, values, and ideas of the community.



Seniors Discussion Group, September 19



Additionally, the Steering Committee and the Parks Commission held a joint meeting on October 23, to discuss the findings to date.

The ideas gleaned through the public consultation, as refined through a review of how other communities are addressing the challenges, were then formulated into recommendations which were taken back to the community at a combined open house/meeting held on November 29. A few more ideas were contributed at this time.



Community Meeting September 17



Community Walk-about, September 5



Design Charette, September 20

2.0 About Cobble Hill

Cobble Hill is a farming village in the Cowichan Valley surrounded by vineyards and wineries as well as varied animal husbandry operations and truck gardening farms producing vegetables for market. It is most famous for the annual Cobble Hill Fair, which in August of 2012 celebrated its 103rd year.

Historically, Cobble Hill was a bustling community, with a train station, hotel, gas station, brothels, and stores. Today, the pace of life is much quieter, with a small business community in the Village core, and a nearby industrial area that is very busy. Village core businesses include: Cobble Hill Fine Furnishings (a destination store), an accounting firm, a veterinary clinic, a small market, a coffee shop, a pub/liquor store, and the oldest continuously operating post office in Canada.

Cobble Hill Village Core is bounded to the west by the rail line, although the dog park, skate park, and proposed tot park are all located to the west of that, as is Cobble Hill Mountain with all of its hiking trails. The Village core boundary to the east runs along Watson Avenue, while to the north, the boundary lies along the Fairfield Road right-of-way, and to the south, along Hutchinson Road.



Cobble Hill Historic Photos: St. Mary's Church and Wilton Place Hotel

Cobble Hill Village is located in Area C of the Cowichan Valley Regional District. Area C is 22.4 km sq (8.6 sq mi) in size, with the designated village core area making up 10.6 ha (26 acres) or approximately 0.5% of the total of Area C. As an unincorporated area, there are multiple jurisdictions involved in its development. The citizenry is very active in planning for the future of Cobble Hill, especially through the Cobble Hill Parks Commission, and through the Farmer's Institute.

The total population of Area C is under 5,000 people, with over 1000 of those being aged 70+, and just over 800 of those being aged 19 or under. At the time of the 2011 Census, the median age of the Cobble Hill area population was 54.5 years of age, as compared with the provincial median age of 47.2. Approximately half of the seniors in Area C are currently living in Arbutus Ridge, a gated, retirement (55+) community of 600 homes, situated on 148 acres of waterfront.

With new residential developments around the Village Core, there are two schools to meet children's educational needs: Cobble Hill Elementary School (225 students from kindergarten to Grade 5), and the Evergreen Independent School (74 students from kindergarten to Grade 8), which draws students from a wider catchment area than Cobble Hill. Many of the families that live in the Cobble Hill Village area have a family member who commutes to work in the Victoria area, meaning that in some ways Cobble Hill is a bedroom community.

The Cobble Hill area is blessed with a wide variety of parks. In addition to those already mentioned to the west of the Village boundary, there are walking trails throughout the Village, a memorial park at the Cenotaph, and a wetland area that has been designated as a natural area park with a trail through

the south end of it that connects the Village with the Twin Cedars development.

The community of Cobble Hill has very strong community values: protection and enhancement of its rural character, providing opportunities for active and healthy living, and maintaining a high degree of community involvement.

2.1 Rural Character and Atmosphere

The commercial core area of Cobble Hill is one of the most significant concentrations of commercial historic resources on Vancouver Island. It corresponds with the earliest pioneer settlement and reflects Cobble Hill's early merchant activity, giving Cobble Hill its unique heritage flavour – the distinctive small scale lots and buildings symbolizing the architecture of the 1800s.

The Cobble Hill building design guidelines include provisions to ensure that proposed developments are to scale within the community, and that buildings are respectful of Cobble Hill's heritage, while paying attention to energy consumption and other factors related to long-term sustainability.

While Cobble Hill in the present day is a peaceful and quiet little community, it was not always this way. The heritage of the place is as a vibrant and bustling community, with lots of people and animals, trains, forestry, and other dimensions of a working rural economy. Today, many people associate rural living with peace and quiet, as distinct from the constant “white” noise of city life, traffic, and sirens. The one exception to Cobble Hill's peacefulness, mentioned several times, is pub closing time, especially on Friday and Saturday nights. This has implications for the proposed housing on the Cobble Hill Common site.



View of the pub from the Commons site.



Cobble Hill Market

2.2 Active and Healthy Living

The vision for the Cobble Hill Village is that it will continue to be “an agricultural community with a rural, heritage character - slow, steady population growth is anticipated, helping to build an active, welcoming commercial core and an abundance of public open space, making it one of the most desirable places to live on Vancouver Island.” Part of this mandate is to create an excellent parks and trails system that facilitates active living for all ages in the Cobble Hill area.

“The Cowichan Region celebrates diversity and will be the most livable and healthy community in Canada” – CVRD Corporate Strategic Plan

Staying physically active is a key part of a healthy lifestyle, as is nutritious food, and creating a supportive circle of people who care. The question of providing meals as a strategy for ensuring proper nutrition and reducing isolation for Cobble Hill’s seniors came up in a number of different ways:

- As part of the discussions around the proposed seniors drop-in centre;
- As a consideration as to the type of kitchens that the units in the proposed seniors housing should have;
- A reflection on how the demand for “Meals on Wheels” has waned over time, questioning whether the need has really gone away;
- Concerns regarding affordability, wishing to avoid creating a situation where people begin to live on “tea and toast” because they cannot afford more, and because in their isolation, they do not make an effort.

There is a strong relationship between healthy eating and a supportive social environment. An article in the *Journal of Gerontology* concludes that “persons living alone ate more meals alone and consumed a higher proportion of total

calories away from home; a higher proportion of those living alone skipped meals, including breakfast.”ⁱⁱ

As the community of Cobble Hill contemplates the issues associated with providing seniors with supportive housing and services, it may be that the values of active and healthy living suggest that certain programming and services be provided, that are not being proposed at this time.

2.3 Community Involvement

Cobble Hill is a “can do” community, driven by volunteers. There is a strong community spirit that encourages community involvement. This expresses itself in various clubs and organizations, as well as membership in community advisory committees and political engagement. The evolution of the Cobble Hill Age Friendly project is a case study, with the initiative starting with the CVRD acquiring the land, and the Parks Commission conducting a community survey to get a sense of the community’s desires. The South Cowichan OCP, and Cobble Hill Village Plan, adopted in 2011, adopted policy for the Cobble Hill Common site, so the logical next step was to engage seniors more fully (this project), and to come up with a few immediately implementable ideas, as well as to continue to “mull over” variations on the original ideas for the site. Over time, seniors’ organizations will be established in the community, and programming will be established on an as-needed basis, making extensive use of volunteers to carry out the work.



Volunteerism and community involvement is a way to keep people connected to the community and to each other. It is also a way to engage and orient new residents to the area.



The Cobble Hill Fair operates by volunteers to promote the agricultural industry.

3.0 Community age-friendliness analysis/challenges

The World Health Organization (WHO) has articulated a strategy for addressing the challenges presented by a global aging of the population. This strategy, which has been tailored for use in Canada, identifies eight dimensions of life that need to be addressed to create an age-friendly community: Transportation, Housing, Social participation, Respect and social inclusion, Civic participation and employment, Communication and information, Community support and health services, Outdoor spaces and buildings.

The people of Cobble Hill who participated in this project identified that the high median age of the Cobble Hill population has already raised awareness about the needs of seniors, and that there had been a considerable amount of adaptation in the areas of respect and inclusion, civic participation, and communications. Therefore, no further discussion was needed on these aspects.

Project participants also made it very clear that an age-friendly rural community is very different from an age-friendly city. As examples, they cited the need for trails and pathways, rather than sidewalks. They are also reluctant to recommend street lighting, because it interferes with aspects of rural quality of life, such as the ability to see the sky at night.

This project focused on improving supports for seniors who live independently, addressing issues that make Cobble Hill an unsafe place for seniors, and providing an independent living alternative for seniors who are prepared to downsize and move into the Village centre. Key guiding principles were identified.

3.1 Guiding Principles

- Inter-generational interactions are highly desirable, and that the project should find ways to maximize such opportunities.
- Site programming should incorporate a variety of activities and community services, to ensure that something is available for all ages and abilities and interests.
- On the Cobble Hill Common site, land uses must be balanced between housing, community services, and park.
- Any housing developed must be affordable, safe and accessible.
- A seniors organization or committee should be established to advocate on behalf of seniors in the area, and help meet the challenges for community improvements.



3.2 Improving Supports for Seniors

The Cowichan Valley is at the leading edge of the grey wave; the first baby boomers turned 65 in 2011. This demographic transition requires that governments, businesses, and organizations be prepared to meet the needs. Fortunately, many of the recommendations for creating an age-friendly community result in a more friendly community for all ages.

3.2.1 Taking a regional approach

The issue of meeting seniors' needs to age in place requires a regional solution. This issue is too big for Cobble Hill to face alone, both because of its multi-dimensionality and because of the diversity within the population of seniors in the Cobble Hill area. Small communities can only go so far, independently, to meeting seniors' needs. There is enough community spirit and cohesion throughout the South Cowichan that working together, the needs of South Cowichan can be met, without requiring that seniors leave their community, friends, and family.

The South Cowichan can be made more age-friendly if attention is paid to the following needs:

1. A continuous care facility;
2. Services which bridge needs, so that seniors can live independently longer;
3. Diversity within the population requiring a diversity of responses; and
4. Design solutions to assist seniors to live in their own homes longer.

3.2.1.1 Continuous care facility

Seniors are generally able to live independently as long as their health is good, their income remains adequate, and they

The community recommends that the CVRD seek a solution that addresses the needs of South Cowichan for a continuous care facility.

remain connected to other people. Spouses are very important social supports, but the larger community, through churches, organizations, is also very important. Many seniors need assistance only when they become ill, and can no longer live independently. There are painful stories of couples being separated because of illness, with one requiring a nursing home, and the other with limited abilities to cope on their own. One response to this challenge is a continuous care facility, which combines independent living, assisted living, and nursing home into one complex, so that spouses with different needs can live in close proximity to each other.

The community recommends that the CVRD seek a solution that addresses the South Cowichan's need for a continuous care facility. Such a facility would assist seniors to age in place and not have to move so often, because their social and health-related needs can be met in one facility, or one community.ⁱⁱⁱ

3.2.1.2 Bridging services

There is also a need for bridging services, to address the gap between independent living and assisted living. There are many dimensions to this particular challenge. A creatively designed continuous care campus may provide opportunities to provide a more seamless transition to receiving needed supports. More community supports to seniors living independently can also assist with keeping them in their homes longer. The United Way is exploring ways to meet these needs, with the Cowichan Valley as a pilot site (beginning January 2013).

Families that are caring for aging members at home also need respite and adult day programs to maintain and support the senior family member. Adult day programs are different from

seniors centres in that they can address a variety of health-related issues as well as providing recreational and social interaction opportunities over the course of the day. In the Cowichan Valley, VIHA offers a number of programs, but the majority are offered in Duncan. According to Carol Hunt, who is responsible for the operations of the Volunteer Driver program, seniors from all over the South Cowichan are being driven to Duncan, which is very labour and gas intensive. The demand exists within the South Cowichan, so the program should be offered there as well.

3.2.1.3 Meeting diverse needs

There is significant diversity within the population of seniors within the Cowichan Valley. Not everybody shares a cultural or linguistic heritage. Cowichan Tribes have recently addressed the culturally specific needs of their elders in an assisted living project in Duncan. However, there are many other cultural groups represented in the Valley. It will be important for any regional approach to investigate the need for multi-cultural and multi-lingual housing support.

3.2.1.4 Design solutions

Sometimes seniors need to leave their homes because they can no longer cope with stairs, or the homes cannot accommodate walkers or wheelchairs. There are two possible design solutions to this challenge, which can be addressed by the CVRD through OCP policy and/or zoning: greater use of universal house design in new construction; and/or a requirement for visitable home design in new construction.

Universal house design recognizes that everyone who uses a house is different and comes with different abilities that change over time. Features include lever door handles that everyone can use, enhanced lighting levels to make it as easy

as possible to see, stairways that feature handrails that are easy to grasp, and easy-to-use appliances. If designed and built with these principles in mind, new housing will save money over the long term in that these homes will require less retrofitting. Universal design principles can also be used in the development of community buildings and parks, to make them more welcoming to all.

Another option is to require visitable home design in new developments. By focusing on ensuring a basic level of accessibility, visitable homes reduce isolation because homes can be easily visited. They provide independent access for everyone, including people with limited mobility or those with disabilities. Visitable home design focuses on three elements:

- Level, no-step entrance (92 cm or 36 inches wide, low slope, accessible route)
- Wider doors and hallways (81 cm or 32 inch min)
- Wheelchair accessible bathroom on the main floor.

3.2.2 Reducing isolation

One of the difficulties with aging is the transition from sturdy independence to a greater recognition of our interdependence with others. Often this process is accompanied by a greater sense of our own mortality, due to the loss of spouse, family members, or friends to illness.^{iv} Research shows that it is easier for aging individuals in rural communities to become isolated than for urban dwellers.^v The potential for isolation, and the need for remedies to combat it, are consistent themes throughout the research.

Existing gathering places within the Village Core include: the pub, the coffee shop, the dog park, and other green spaces. The Post Office also provides the opportunity to have chance encounters with neighbours and friends. However, there is a gap in terms of an indoor place, such as a seniors’ centre, where people can gather without having to spend money.

Loneliness as we age is not based on whether you are married, in a relationship or single, but on whether or not you have created a support group around yourself. – Dr. Vivian Diller

Existing Services to reduce isolation	Suggestions for improvement
Friendly phones , operated by Community Policing, where volunteers make regularly scheduled calls to isolated seniors who are registered with them.	Create a buddy system for seniors
Friendly visitors program operated by Volunteer Cowichan, which links younger seniors with older seniors for social purposes.	Provide a place where seniors could use the internet, and have support from others to do so, to facilitate connectivity with friends and family through social media
Home care services, offered by VIHA or private agencies	Establish a seniors drop-in centre in Cobble Hill

The idea of a seniors drop-in centre in Cobble Hill generated a significant amount of interest and discussion. Community members identified that:

1. This is an idea that can be implemented right away;
2. Could be useful as a time for exploring what the community wants and needs;
3. Could be a venue for gathering information about housing needs for Cobble Hill area seniors;
4. Provide the community with a clearer centre (or heart);
5. There are people in the community who are connected to many of the seniors, who could coordinate the initiative;
6. A possible first location could be the Farmers Institute Hall or its Youth Hall;
7. Some funding would be required to cover costs of supplies, and possibly an honorarium for the coordinator. One option is to make an application for funds from the Area C Grant-in-Aid budget;
8. If the idea were launched with a seniors' luncheon, then a suitable day of the week and time could be selected, together with a suggested list of activities to be organized: cribbage, other card games, etc. Alternatively a Friday morning drop-in coffee time is another way to start. Transportation to the hall might need to be organized.

NOTE: The Farmers Institute has moved forward with the seniors drop in centre idea. At its regular meeting on Monday, September 24, 2012, the membership voted to “provide the Youth Hall for three hours, once per week for a year to serve as a Seniors Drop In Centre at no charge.”

3.2.3 Assisting with in-home care

Elderly people who need support generally want to stay in their own home, a view that is gaining greater acceptance for both economic and social reasons. Seniors are no longer seen as passive recipients of care; rather, they want control over services and their living environments for as long as possible.

There are challenges, however, for people who choose to stay in their own homes. They may no longer have the energy or ability to keep their homes as clean as they would like, to manage their yards or take care of outdoor house maintenance, or to cook for themselves. They may need assistance with day-to-day tasks such as bathing or laundry. Where these individuals have enough income, it is possible for them to hire private assistance for these tasks. Many times, adult children, if they are located nearby, spend a considerable amount of time with their aging parents, assisting around the house, driving to appointments, shopping, and so on.

Both governmental agencies and community-based organizations are moving to provide more support for those seniors for in-home assistance. VIHA's Home Health Services division offers in-home support to help with things like medications, bathing, and dressing for clients who are ill, recovering from illness or surgery, have physical disabilities, or are otherwise assessed as requiring personal assistance. There are costs associated with Home Support services, based on ability to pay.

The United Way of the Lower Mainland recently announced a new initiative called the "Better at Home" program. This initiative has been undertaken to address the need for simple,

non-medical home-support services that would allow seniors to live in their own homes longer. The intent is to provide seniors with services such as housekeeping, grocery shopping, home visits, yard work, home repair, snow removal, and transportation to appointments. Cowichan is being considered as a pilot site for this initiative. More information should be available in early 2013.

It may be that through the proposed seniors drop-in centre, the community may be able to identify specific needs in Cobble Hill that can be addressed through voluntary effort, or through connection to the Cobble Hill Common development project.

3.3 Providing for multi-generational housing

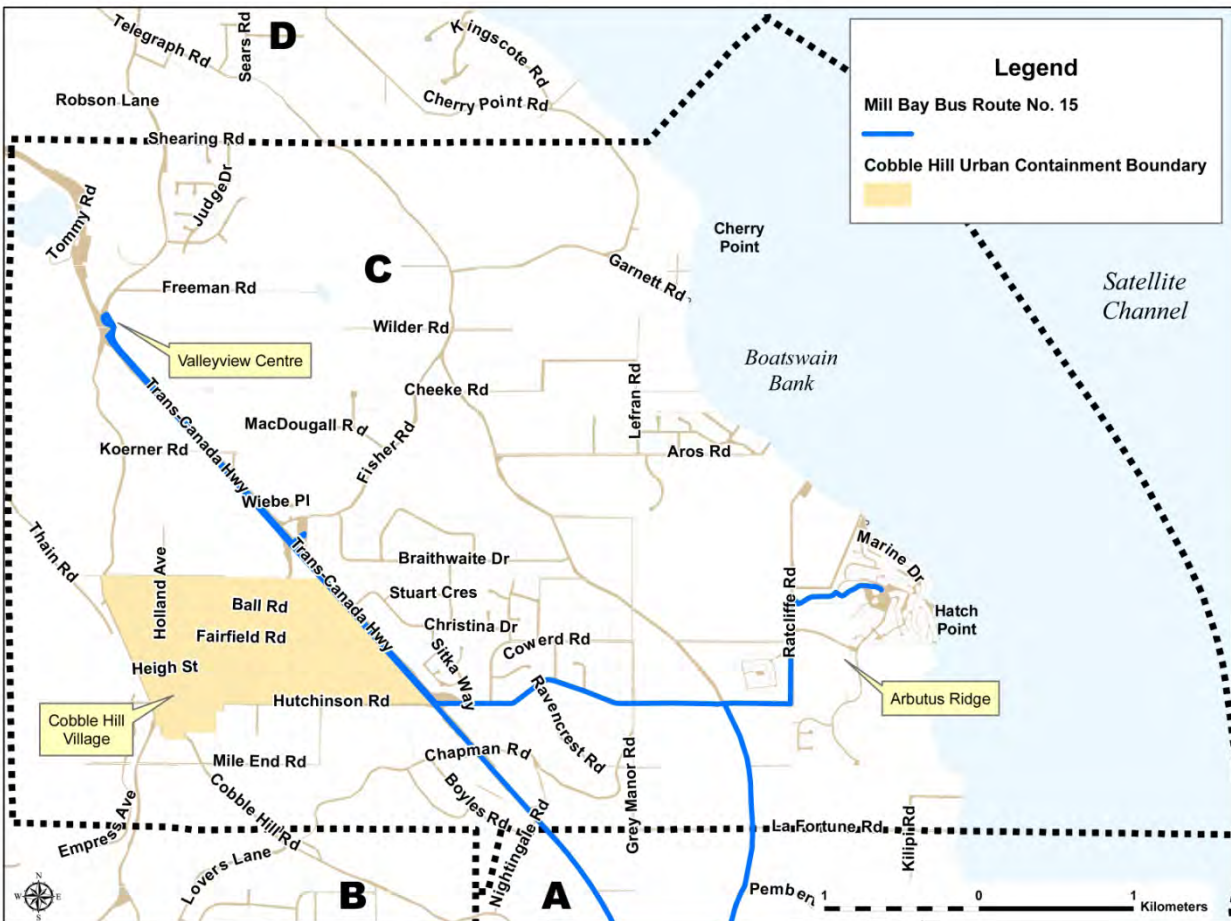
One of the concerns that emerged in the community meeting is that there may be barriers to supporting seniors due to zoning regulations related to second dwellings or suites. An analysis of the Area C zoning bylaw (See Appendix 2) indicates that there are no barriers based on zoning. In most zones, parcels of 0.4 hectares (ha) or more are permitted to have a suite, while parcels of 2 ha or more are permitted to have a second dwelling as well as a suite.

Zoning provisions are only a part of the overall story in determining the outcomes of any application to construct a second residence or suite on a property in Area C. When there are barriers to constructing a second dwelling unit, it may be due to other factors. For example, if the parcel in question is located in the Agricultural Land Reserve (ALR), then those rules would apply, and permission for construction of a second dwelling is required from the Agricultural Land Commission (ALC).

Another potential barrier to construction of a second dwelling unit can occur if a new septic system or well is required by the environmental health regulations, which are administered by the Vancouver Island Health Authority (VIHA).

Within the Cobble Hill Village area, it is anticipated that the Village Core will soon be served by a sewer system, which will permit more density (smaller lot sizes, multiple family developments), should the community so desire. The sewer system must be in place before the proposed seniors housing on the Cobble Hill Common site can be constructed.

Other factors which may present barriers include: the need for road connections (MOTI), and Building Code provisions.



Cobble Hill Village Core Location Map

3.4 Providing alternative transportation options

One of the clearest concerns that emerged is the difficulties encountered by seniors once they are no longer able or willing to drive to meet their needs. Seniors need to be able to shop, attend appointments, go to the library, and engage in other activities beyond their door on a regular basis. Such a range of services is not viable for a small rural community, and tend to be aggregated into regional centres.

Participants identified their preferred destination as the Mill Bay Shopping centre, because it has a library, doctors' offices, grocery shopping, drug store, coffee shop, and other attractions, although Valleyview is much closer. As a destination, Valleyview is still developing, and cannot yet meet the same range of needs as Mill Bay. Duncan was perceived as being too far, too busy, too crowded, and had parking issues.

Many people have their medical appointments in Victoria, which is difficult. Transit service is available, but on a commuter schedule. Participants would like to have alternative ways of travelling between Cobble Hill and Victoria, but the bus service is not seen as viable. Should the passenger rail service resume, depending on the schedule, this may provide another option for the seniors of Cobble Hill.



3.4.1 Transit

At this time, there are two public transit options available:

1. Regular bus service (Route 12 travels between Mill Bay Shopping Centre and Valleyview Centre, with connections into Duncan); and
2. HandyDART, a customized transportation service for people with disabilities that are sufficiently severe that they cannot use conventional transit.

The community finds that the regular bus service is not frequent enough, and that it is difficult or cumbersome to use the service for undertaking errands. One participant said that “It would take all day if you wanted to take the bus to do your grocery shopping.” Another concern is that the bus does not come into the village itself, but stops on Cobble Hill Road, which is quite a distance from where the people of Cobble Hill actually live. If somebody actually takes the bus, the southbound Cobble Hill stop is on the west side of Cobble Hill Road, and there is no safe pedestrian crossing there. This is a concern for all ages. Participants suggested that:

- The frequency of regular buses serving Cobble Hill should be increased
- The transit route should be adjusted to make a loop through the Village
- Connectivity to Victoria should be improved

HandyDART service is available in Cobble Hill two days per week. At this time, the service is almost fully subscribed by clients with regular appointments. No complaints about handyDART were expressed during the consultation process, although there were concerns about the potential for service conditions to be modified so that handyDART service might only be available in areas within 1 km of regular transit

routes. Demand for handyDART service is likely to increase over time.

3.4.2 Volunteer Driver Programs

In 2011, the Cowichan Seniors Community Foundation started a Volunteer Driver program that links seniors with drivers who can assist them to reach their appointments or engagements. The catchment area is a 20 km radius from downtown Duncan, and includes Cobble Hill and Arbutus Ridge. There is a rigorous intake program for the volunteer drivers, so that users of the system can feel confident. There is also a thorough registration process for users of the system, so they know how to use the system to book rides, and are clear on the terms of the service.

3.5 Connectivity within the Village

The Cobble Hill Parks Commission has, in addition to developing parks in and around the Village, been active in designing and developing pathways that encourage off-road pedestrian movement through the Village. These pathways are designed to be user-friendly for people in wheelchairs, and those using scooters or walkers. They are also useful for able-bodied pedestrians and cyclists of all ages.

As part of an overall approach to enhancing the navigability of Cobble Hill's trail system for future trail development or trail upgrades, it is suggested that consideration be given to ensuring that the trails are wide enough to permit social usage, and that the materials be consistent so that it is immediately clear to

Other transportation options

BC Transit offers a Taxi Saver Program, for registered handyDART clients, to provide them with travel cost supports when handyDART cannot accommodate their travel needs. The program provides a 50% subsidy towards the cost of taxi rides. Given the distances and costs associated with taxi travel on Vancouver Island, it may be that this program is of limited usefulness in a rural community such as Cobble Hill, although very helpful in the City of Duncan (for example).

the user that they are welcome to use that trail. (Signage is addressed elsewhere.)

The need for secure bike parking in the Village area was identified. The lack of such facility may be a barrier to bicycle use in the Village. This needs further study, as it may be more of an issue for children and youth than for seniors.

There are a few areas where the pedestrian walkways within the village area are uneven, which could cause a tripping hazard for seniors, or difficulties for those seniors using scooters or wheelchairs. These are identified on the community improvements map.

There are a number of challenges, to be addressed in the next section, that interfere with these efforts at connectivity, particularly due to unsafe intersections.

4.0 Addressing issues that make Cobble Hill unsafe

4.1 Traffic and road safety

During the community discussions, a number of traffic-related concerns in Cobble Hill Village emerged:

1. The speed of vehicular traffic entering Cobble Hill Village along Fisher Road, combined with limited sight lines, makes pedestrian crossings a challenge. Of particular concern: the intersections of Fisher Road with both Watson and Holland Avenues.
2. The speed of vehicular traffic along Cobble Hill Road, through the Village area, makes pedestrian crossings a challenge. This is of special concern due to the number of parks on the west side of Cobble Hill Road, and the presence of the southbound bus stop on the west side.

3. Awkward intersection design where Hutchinson, Empress, Cobble Hill, and Watson Roads come together, combined with high speeds along Cobble Hill Road, resulting in frequent accidents.

All roads in the Cobble Hill area are the responsibility of the provincial Ministry of Transportation and Infrastructure (MOTI). Thus, any changes to speed limits or road design must be approved and implemented by MOTI. The identified problems areas are all on roads which have been identified as “major network roads” in the OCP.^{vi}

The South Cowichan OCP includes a policy to request that MOTI “accommodate pedestrian and cycling requirements into road design and maintenance programs, for new development and as road improvements and upgrades take place.”^{vii} A separate policy encourages non-motorized forms of transportation within communities.^{viii} Yet another policy supports modified road standards and introducing traffic calming measures in Village areas.^{ix}

Based on the complaints received, together with observations of traffic flow, this report recommends that the CVRD lobby hard for a number of traffic calming measures in the Cobble Hill Village area based on a “complete streets” approach. These measures might include:

- A roundabout at the Fisher/Watson intersection. The key benefit of this initiative is that it would force westbound traffic to slow as it came over the hill, improving visibility and opportunity for pedestrian crossings.
- A roundabout at the Cobble Hill/Hutchinson

A complete street is one that takes into account each mode of transport and uses a variety of policies, bylaws and infrastructure to make a street fully multi-modal. A complete streets approach to road design means accounting for the needs of all users, including pedestrians, bicyclists, motorists, and public transit users of all ages and abilities, with the goals of safe, attractive, and comfortable access and travel for all. According to Rebecca O'Brien, of the Sustainable Alberta Association, "If you design a street for a 10-year old child, a person in a wheelchair or a senior with a walker, you will create streets that work for everyone."

intersection. The key benefit of this initiative is that it would force all traffic to slow down at this complicated intersection, at the south end of the Village Core area.

- A crosswalk with pedestrian bump-outs on both sides of the Fisher/Holland intersection, which will have the effect of narrowing the road, thereby reducing the exposure of pedestrians to traffic. In cities these are often designed as raised, curbed areas. However, this approach could be adapted in the Cobble Hill Village through the use of concrete planter pots to create highly visible pedestrian waiting areas at the crosswalk.
- A crosswalk at the Fisher/Cobble Hill intersection, to provide notice to drivers of the potential for pedestrians to cross there. This crosswalk could have a solar powered, pedestrian-operated flashing light. It would need to be accompanied by appropriate signage, indicating the possibility of pedestrians on the road.
- Speed reductions along Fisher Road and Cobble Hill Road, through the Village Core area (as designated by the OCP) to 30 km/hr.
- Together with the local RCMP detachment, and community policing, undertake a “share the road” campaign in the Cobble Hill Village area.

These traffic calming efforts could be supported by community signage, so that drivers along the major network roads are aware that they are entering into a residential area with the possibility of other forms of road usage. “Welcome to Cobble Hill” signage is necessary in both northbound and southbound directions along Cobble Hill Road, to alert drivers to the fact that they are entering a residential area. Comparable signage might also be appropriate along Fisher Road and Hutchinson Road.

It is also suggested that further study of the intersection of Hutchinson, Empress, Cobble Hill, and Watson Roads be undertaken by traffic professionals, to determine the specific hazards to be addressed there, and how that intersection might be improved. This could take place in the context of a rezoning or other development application that proposes to add more traffic to this intersection.

In the interim, as measures are being negotiated and put into place, a community-based sign campaign in the problem areas might be undertaken, to suggest to drivers that they “slow down for Cobble Hill.” A supportive message might be that “we love our children, seniors, and dogs.”

4.2 Transit

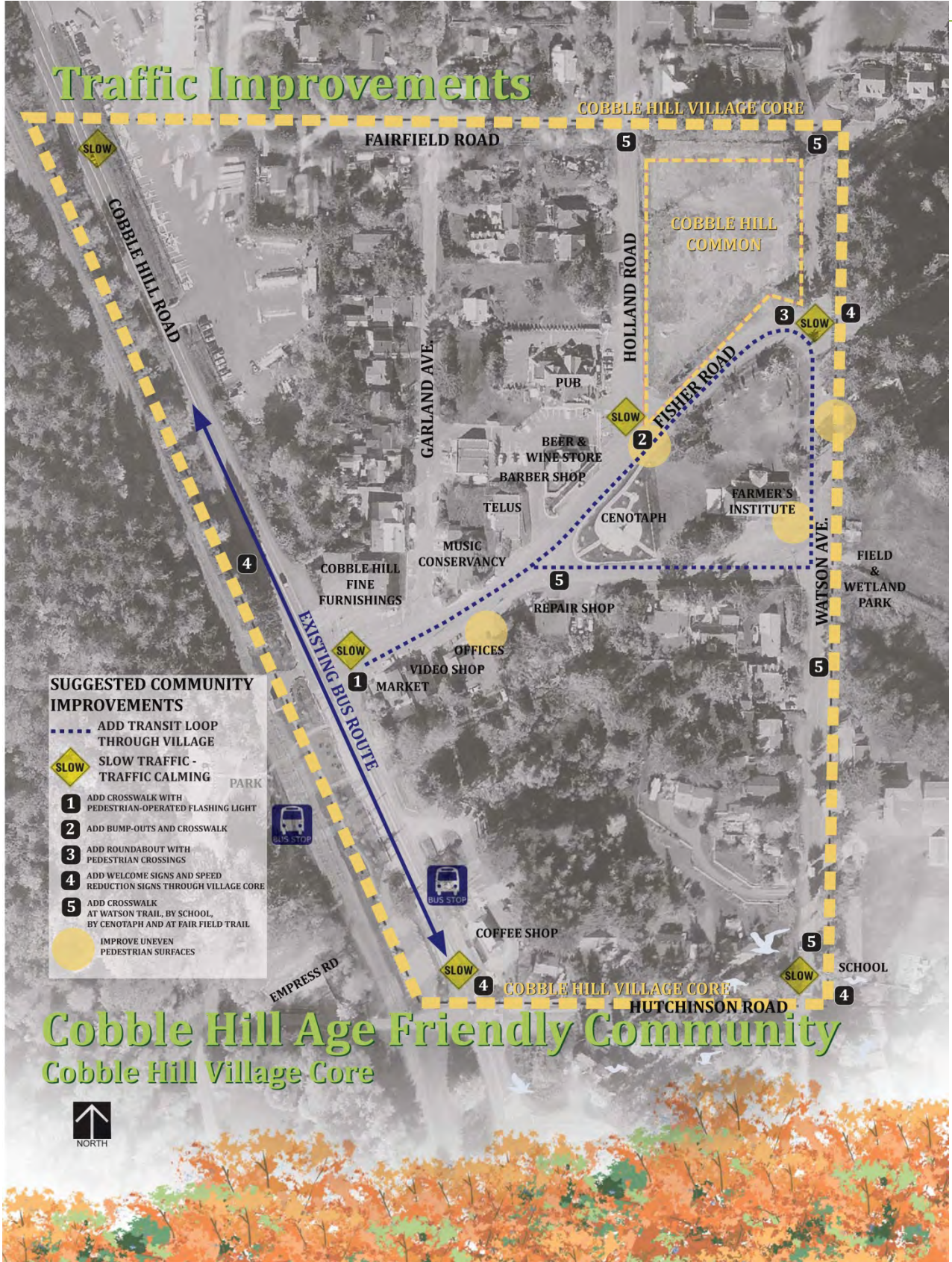
During the community discussions, a number of concerns related to transit services in Cobble Hill Village emerged:

1. Transit service is not frequent enough;
2. It is too far to walk to the transit stops on Cobble Hill Road;
3. It is too dangerous to cross Cobble Hill Road to catch the bus, or to return home after a bus trip (if coming from Valleyview).

Transit services are funded jointly by the CVRD and BC Transit. BC Transit is responsible for operational aspects of service provision. Improvements to Cobble Hill transit services, therefore, can be requested and lobbied for by the CVRD; BC Transit needs to be convinced about the need to make the changes.

Specific changes requested by the community include:

- Increasing the frequency of the available bus service.
- Modifying the route slightly, so that the buses make a loop through the Village Centre. This proposed change would route buses into the Village along Fisher Road, then right along Heigh Street, left on Watson Ave., left on Fisher Road, back to Cobble Hill Road. This change would:
 - Bring school children closer to their school,
 - Improve proximity between the bus route and where people live in Cobble Hill;
 - Provide regular transit service very close to the Cobble Hill Common site, which would improve transportation options for residents in the proposed seniors housing.
- Over time, expand the loop through the Village Centre to reduce the distance to the bus route for more people in Cobble Hill. There are a couple of options:
 - Building on the bus loop proposed above, extend the route so that from the intersection of Holland Ave. & Fisher Road, the bus would turn right to travel north on Holland Ave., left on Fairfield Rd, and left again on Garland Ave. (by the post office) to connect with Fisher Road to Cobble Hill Road. This approach would require that Fairfield Road be upgraded between Holland Ave. and Garland Ave.
 - Developing a slightly different routing for the bus through Cobble Hill Village, by having the bus enter (from the north) or exit (from the south) on Gallier Road, and travelling along Holland through the Village, connecting with Fisher Road in the Village Centre, and then connecting to Cobble Hill Road.



Cobble Hill Village Services and Improvement Areas

4.3 Places to rest

There are many dimensions to creating and maintaining an active community for seniors. In addition to the need for providing opportunities for social interactions and physical activity, it is also very important to provide places for people to rest, or sit and visit when they meet people by chance.

The community walk-about indicated that there are approximately 12 benches and one picnic table^x in the community to provide these desirable places to rest. In light of the needs of an aging population, it is highly recommended that more benches be placed along pedestrian corridors, whether along trails or sidewalks. One participant highlighted the use of benches in Cowichan Bay as an example to emulate in Cobble Hill, with benches in front of the local businesses, so that people could sit and people-watch or visit or rest. Along natural areas trails, it would be possible to leave tree trunks in place as natural materials to provide places to sit down. Rocks of the right size, with a flat top, are also appropriate to provide resting places in natural areas.

At the time of writing, it is our understanding that the Cobble Hill Parks Commission is already addressing these considerations.



4.4 Signage

To assist with navigation within the Cobble Hill area, the community is urged to consider better community signage. Several participants noted that the community was hard to navigate, in terms of finding one's way. Many of the trails are unmarked. One recommendation is to improve the ability of relative newcomers to the community to navigate the trail system through signage. This would also benefit seniors with occasional cognitive difficulties, who may become disoriented in a familiar place. These signs should be clear and consistent, styled to reflect the Cobble Hill personality, and give visual cues to aid in identification of where the pedestrian is at the moment of looking at the sign, and where they would like to go.

5.0 Meeting Cobble Hill Seniors' Housing Needs

There were many anecdotes about the need to provide housing alternatives for Cobble Hill seniors. The quantitative data is equally sobering.

The good news is that the majority of seniors live independently, and are financially better off than was the case 25 years ago. Transitions of seniors from private homes to institutions tend to be few in number, and these are strongly linked to certain health conditions, although advanced age, lack of a spouse, and few sources of income are also contributing factors.^{xi}

With "old age" now spanning a period of 20 years or more, the characteristics and experiences of seniors are varied and are becoming even more so with the baby boom generation having begun turning 65 in 2011.

Seniors as a population exhibit great diversity, so it is hard to predict what they may need in terms of housing. The most recent study of seniors' housing transitions^{xii} concluded that seniors are less likely to move than other groups in Canadian society, although seniors who rent their homes are more likely to move than those who own their homes. Seniors are most likely to move because their health declines or they:

- desire to live in a smaller home,
- want to be close to family,
- want to move to a better neighbourhood, or
- need more access to recreation and leisure activities.

Of those seniors who move, 43% are downsizing, while 20% are upsizing to a larger home. Seniors who are downsizing tend to move from a house into an apartment or a smaller house, likely motivated to reduce their workload and/or reduce their financial burden. Seniors who are upsizing may be doing so to accommodate a live-in caregiver, or moving in with extended family. Older seniors (85+) are more likely than younger seniors to prefer apartments over houses. Many seniors who downsize sell their homes in favour of renting.

5.1 Affordability

The financial dimensions of continuing to live independently can be worrisome for seniors on a fixed income. To address these concerns, a number of financial options are available to assist seniors with staying in their homes longer. These options, applicable to both homeowners and renters, are addressed in Appendix 3.

While housing is the biggest concern, the increasing costs of food, utilities, and transportation are also of concern, as are the costs of participation in recreation or other programs. These issues emerged during the community consultation. Most are outside of the CVRD's ability to influence, with the exception of recreation fees.

In the context of the Cobble Hill Common site development, one of the principles is that the housing provided be affordable to be of most use to those seniors with fewer choices due to limited economic means. When pressed, affordability was defined as a target rent amount of \$600 per month. In the context of a senior who had not worked outside the home, and had no CPP income, that is about 50% of the combined Old Age Security and Guaranteed Income Supplement amounts. In a rental situation, the individual can also apply for assistance from the provincial SAFER program, which would allow for a rental subsidy of approximately \$200 per month, bringing the total monthly income to just under \$1,500, reducing to 40% the amount paid for rent. This is still high in comparison with the generally accepted definition of affordable housing as being only 30% of gross income. It may be that to accommodate this need, any CVRD-initiated

housing development might have to have a mix of market and non-market units.

The CVRD has a number of avenues to support the ultimate affordability of the proposed seniors housing units on the Cobble Hill Common site. These include:

- Providing land to the project;
- Partnering with a non-profit organization that specializes in the development and management of affordable housing. It would be hoped that the partnering organization would also have experience with seniors housing;
- Pursuing innovative financing and tenure mechanisms;
- Developing a combination of market and non-market rental housing on-site;
- Standardizing unit widths, to achieve construction cost savings; and
- Building green to reduce long-term operating costs.

5.2 Cobble Hill Common Site Development

Over the course of the public consultation, the related questions of “Why develop seniors housing on the Cobble Hill Common site? Why not somewhere else?” were raised multiple times. In recent history, the site served as a highways public works yard. It was acquired by the CVRD for back taxes (total acquisition cost of approximately \$200) a few years ago. Significant effort has been expended to rehabilitate the site through the application of organic matter and plantings.

There are a number of reasons why this site is, in many ways, ideal for the proposed mixed uses of affordable independent

living units for seniors, community services, and park. These include, in no particular order:

1. The CVRD owns the land, and therefore is able to contribute it to an affordable seniors housing project
2. The site allows Cobble Hill seniors to stay in their community
3. It is reasonably close to some amenities, and to transportation facilities of various kinds
4. By building a multi-unit seniors housing facility on the site, the community can achieve some of its other goals:
 - a. A community meeting space
 - b. Parkland that is designed to enhance inter-generational interactions
 - c. Creating more vibrancy in the Cobble Hill core village
 - d. Providing a variety of support services to community residents
5. Cobble Hill is already generously endowed with parks of various types, but has no facilities or dedicated housing for seniors.

The original design for the Cobble Hill Common site envisioned some residential, commercial, and programmed park areas for the site. The project used this design as a starting point for discussion about how the site could be developed. A number of concerns emerged through the process:

1. That commercial (retail) space on the site may not be appropriate or desirable, although professional offices, particularly if used to provide services to Cobble Hill

seniors, and community spaces were definitely of interest;

2. That conflict between the uses of the site be avoided. Seniors housing can be seen as competing with park space. One risk that was perceived is that the seniors living in the housing might see the park as theirs, making the community feel unwelcome. The other risk is that the privacy of the seniors housing might not be respected by park users. The need to balance those considerations, and provide for multi-generational interactions was a high priority;
3. That potential demand for seniors housing may be higher than has been anticipated, so more units may be required than originally envisioned.

6.0 Proposed Cobble Hill Common Site Program

Over the course of the community consultation, a level of consensus started to emerge as to how the site should be developed. The site was identified as the “diamond in the tiara of Cobble Hill.” It is central, in the very heart of the village, and needs care in its development. The various elements of how that care would be demonstrated include that it needs to:

- Become a new “home” for the people who live there, no matter the form of the housing
- Provide affordable, accessible, and safe housing
- Help create or restore a vibrant centre to the Village
- Balance housing requirements and park – Create linkages so that the community feels welcome in the building, and so that seniors feel welcome in the park
- Conform to the CVRD Safety Lens in a design review process, as well as to the principles of Crime Prevention

through Environmental Design (CPTED), as indicated in the Cobble Hill Village Plan

It was also very important to the community that the existing mature vegetation in the road right-of-way behind the site and at various places around the site be protected, together with the new plantings.

One of the concerns that emerged is how to protect this project for the people of Cobble Hill, and not permit it to be fully occupied by people with no history or connection to the community. As the project moves forward, a number of creative solutions are likely possible, including having the people of Cobble Hill who are interested in living in the facility sign up to do so in advance of construction.

Developing a project such as this requires detailed attention to a number of different aspects. Each of these is treated in turn. What follows is a listing of the community's concerns and input regarding how the project should be developed.

6.1 Residential development

- 25-35 residential units
- Mix of unit sizes
 - Flexible housing, i.e. two studio units could be combined to create a larger unit
 - Mix of unit types, including the potential for studio, 1 BR, 1 BR + den, and 2 BR units
- Put in place certain design parameters, such as standardized widths, for economies in the construction process
- Use of smaller appliances (24" stoves)

- Balconies overlooking the park (south orientation) or looking into the trees (north orientation)
- Up to 3 storeys in height – use basement to expand if needed (storage, laundry, etc.)
- Triple-glazed windows and other forms of noise insulation (pub, children’s playground, etc.), which also assists with energy efficiency
- Induction stoves (to reduce fire risk)
- Accessible showers with bench seats

6.2 Residential amenities

- 24-hour call bell service
- Shared alternative bathing facility (ex: walk-in hot tub)
- Common party room/indoor activity room with full kitchen, that has windows and greenery, possible access to a balcony, potentially high ceilings, to provide a refuge in the dull weather – this room could also serve as the seniors centre, if desired
- Common guest suite
- Common laundry room(s) – one per floor
- External secure storage space, located indoors
- Elevator is essential if multi-storey – must have stretcher capability
- Indoor hallways to connect residents to services, depending on design elements
- Scooter parking and electric charging stations, preferably in the suite
- Emergency exit concerns need to be addressed, in case of fire
- Space needs to be provided to ensure that if needed, the facility could be transformed into an assisted living facility, i.e. space for common dining room, nursing stations, large laundry facility, and so on.

6.3 Non-residential services in the built environment

Non-residential services to be included in the built up portions of the project include:

- 1-2 units of community services space
- Public washroom(s) for use by park users and other members of the public
- Office administration
- Museum display space, through display cases in the hallways or in the public rooms
- Storage for outdoor equipment, with outdoor access (bocce, horseshoes, outdoor chess, croquet, etc.)

Concerns were expressed at later stages in the project that 1-2 units of community services space (about 1,100 square feet), which included residential amenities, might not be adequate. Assuming that the final design uses a modular approach, similar to the concept presented in this report, it would be possible to convert the entire ground level to community services and residential amenity spaces, while maintaining a significant amount of housing on the upper floors.

6.4 Park Development: Ideas/Options

- Keep the space flexible, for use by Cobble Hill Fair or other community events
- Water splash park – can be turned off seasonally or at certain hours of the day
- Trail connections –
 - signage, showing linkages to trails off-site
 - meandering path across the site to a main building entrance in the Northeastern part of the site could reduce the need for stairs or steeply sloped pathways

- needs to connect to trails in other parts of the village – use crosswalks to support safer road crossings, to maintain community connectivity
- Food forest – fruit trees
- Heritage wall
- Raised garden beds for both flowers and vegetables
- Outside exercise equipment
- Horseshoe pitch
- Landscaping and screening
 - Screen off the pub (fruit trees, once full grown, will accomplish this to an extent – evergreen vegetation may also be required)
 - Ensure that there are private outdoor spaces (for residents, in proximity to the units), as well as public/shared outdoor spaces (Creekside example)
- Trail development behind site

6.5 Access/Parking

- Underground parking, if possible
- Car share option, as an alternative to individual car ownership
- Public transit – reroute through Cobble Hill Village, to bring it closer to Evergreen School and to the seniors housing project, along Fisher Rd
- Parking calculated at 0.5 spaces/unit or less, with at-grade parking in a lot on the eastern side of the property. (This prevents homeowners from looking at a parking lot across the street.) Up to 50% of parking would need to be handicapped parking width – may need parking variance
- Loading area near the building's parking lot entrance

- One-way laneway to be used for pedestrian purposes only (but wide enough for emergency response) through lot, and through parking lot on the eastern side
- Off-site visitor parking and parking for park users: angle parking along Fisher Rd (part of traffic calming) or Watson Rd

6.6 Site lighting

- Will be done in accordance with Building Code requirements and best practices for seniors housing. However, to be in keeping with the rural atmosphere and character of Cobble Hill, the intention is to use very low levels of lighting (solar powered) along laneway and in parking lots, and at external doorways – could use motion detection
- Ground-oriented, full cut-off lighting, to avoid light pollution

6.7 Energy considerations

- Move hydro line underground through the site
- Desire to work to environmental standards, because it contributes to lower long-term operating costs, without incurring the cost of certification:
- Individually controlled heating within residential units
- Solar orientation
- Passive air circulation options (windows, doors)
- Need quality air flow systems

6.8 Connectivity between park and seniors housing

- Landscape treatment along the pedestrian laneway to separate private and public areas of the site
- Use roof runoff to irrigate the site
 - Need non-toxic roof materials (i.e. permanent metal roof)

6.9 Possible design elements

- Surround verandahs – outdoor living “rooms”
- Overhanging roofs – or green roof – or some combination
- Could have some residential amenity space on the roof, including garden plots
- Fit into surrounding residential neighbourhood – don’t be so large as to overshadow the trees or homes
- If a “stepped” design is selected, some units could have at-grade patios, while upstairs units could have patios on the roofs of lower units
- Wood construction – balanced with fire safety

For next steps in implementing the Cobble Hill Common site plan, please see Appendix 4.

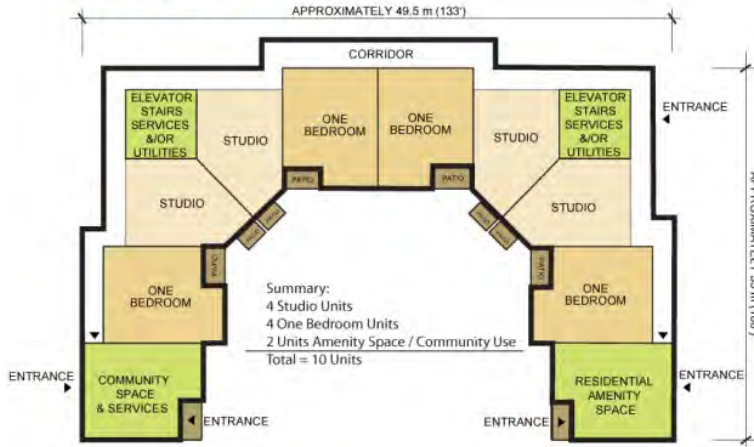


As part of the Cobble Hill Age-Friendly project, a number of concepts were developed for consideration by the community. After much deliberation, the Advisory Committee is recommending Option U for the community’s consideration

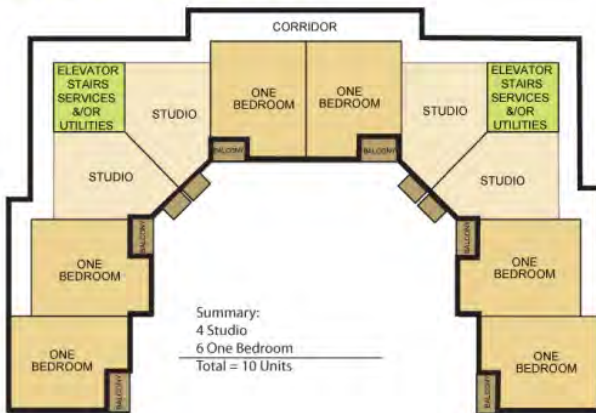
Schematic Floor Plans

This is a preliminary plan intended to suggest how program elements could be accommodated on the site and is subject to more detailed studies.

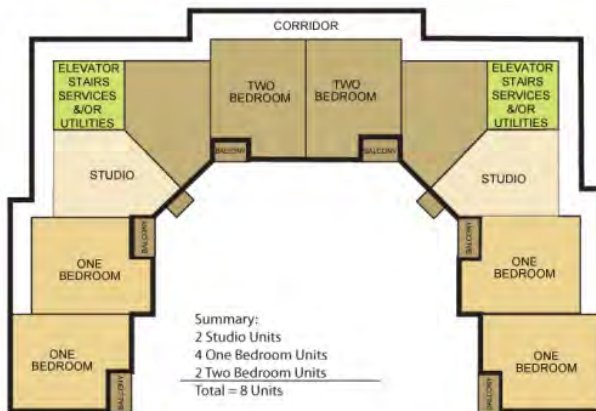
First Floor



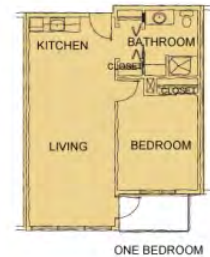
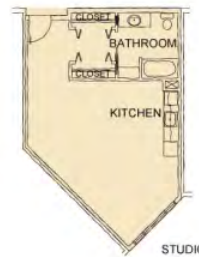
Second Floor



Third Floor



Example Units





Bird's Eye View



Elevation B



Elevation A

Cobble Hill Age Friendly Community

Cobble Hill Common Site



8.0 Summary of Recommendations

The Cobble Hill Age-Friendly Community Project recommendations are discussed throughout the report, and summarized here. These recommendations are accompanied by suggested timeframes:

- Immediate actions are those which should happen within three months of acceptance of the report by the CVRD Board;
- Short-term actions are those which should happen within one year;
- Medium-term actions are those which should happen within three years; and
- Long-term actions are those which could happen in the next five-ten years, depending on how quickly the preliminary stages begin.

These timeframes are recommended based in part on a logical sequencing of activities, so that those that depend on some immediate or short-term actions would follow in the medium-long term time frame.

As the various recommendations are implemented, it may be that the ideas evolve or are refined, and other ways of addressing the issues are found.

Recommended Actions	Responsible Party	54
Immediate actions		
Establish a seniors drop-in centre in Cobble Hill	CVRD Area C Director Cobble Hill Age-Friendly Steering Committee	
Appoint a CVRD staff member to “champion” and coordinate the Cobble Hill affordable seniors housing project	CVRD Electoral Area Directors CVRD Planning	
Establish a Cobble Hill Committee on Seniors Issues, which will: <ul style="list-style-type: none"> • Advise the Area Director on ways to improve seniors’ quality of life in Area C • Link to the Cowichan Seniors Network and others addressing seniors needs in the region • Advocate for seniors housing 	CVRD Area C Director	
Begin lobbying MOTI for studies related to the proposed traffic and pedestrian safety improvements: <ul style="list-style-type: none"> • Share the report, with its recommendations • Ask for follow-up work by MOTI 	CVRD Area C Director CVRD Electoral Area Directors	
Short to medium-term actions		
South Cowichan Area Directors examine the need for age-friendly improvements throughout Areas A, B, and C. These needs can include: <ul style="list-style-type: none"> • Flexible housing • Parking standards for new seniors oriented projects • Facilitating the establishment of a continuous care facility in the South Cowichan • Engaging seniors in more planning processes to determine their needs 	CVRD Area A, B, and C Directors CVRD Board	

Recommended Actions	Responsible Party
Pedestrian way-finding signage at start of trails, and at trail intersections	CVRD Area C Director Cobble Hill Parks and Recreation Commission
Start the planning to establish a walking path along Fisher Rd from Cobble Hill Village to the highway	CVRD Area C Director Cobble Hill Parks and Recreation Commission
Develop an action plan for full realization of the Cobble Hill Common site potential <ul style="list-style-type: none"> ○ Complete a seniors housing needs assessment for Cobble Hill ○ Approach BC Housing, CMHC, and potentially VIHA to contribute funding and expertise to the project ○ Further refine housing and land use concepts 	CVRD Staff Champion CVRD Planning CVRD Parks CVRD Area C Director Cobble Hill Age-Friendly Steering Committee Cobble Hill Parks and Recreation Commission
Acquire Fairfield Road right-of-way from the Province	CVRD Area C Director CVRD Parks
Use the Zoning Bylaw to provide incentives for the development of affordable seniors housing (amenity contributions)	CVRD Electoral Area Directors CVRD Planning
Develop OCP and Cobble Hill Village Plan policies related to accessible design so that new housing in the Cobble Hill Village area is easily adapted to the needs of residents aging in place.	CVRD Planning Dept.
Medium – Long Term actions	
Establish a walking path along Fisher Rd from Cobble Hill Village to the highway	CVRD Area C Director Cobble Hill Parks and Recreation Commission
Improve bus service to and from Cobble Hill Village	BC Transit CVRD Transit Committee CVRD Area C Director Cobble Hill Age-Friendly Steering

Recommended Actions	Responsible Party	56
Increase use of signage for traffic calming, including: <ul style="list-style-type: none"> • “Welcome to Cobble Hill” signage: <ul style="list-style-type: none"> ○ both directions along Cobble Hill Road ○ Westbound along Fisher Road ○ Westbound along Hutchinson Road ○ “Children at play” signage (same locations) 	Committee CVRD Area C Director Cobble Hill Age-Friendly Steering Committee Cobble Hill Parks and Recreation Commission	
Ongoing		
Engage seniors in planning processes to meet seniors needs, by using clear language in communications	CVRD Board CVRD Planning Dept.	
Put more benches in the Village and along the trails	CVRD Area C Director Cobble Hill Age-Friendly Steering Committee Cobble Hill Parks & Recreation Commission	
Undertake ongoing communications about the project, engaging different parts of the community	CVRD Area C Director CVRD Planning	
Continue the good work of the Parks Commission	Cobble Hill Parks and Recreation Commission	

Appendix 1: Existing Cowichan Valley Seniors Subsidized Housing Options:

Source: BC Housing, Housing Listings for Zone 8 (South Vancouver Island) --
http://www.bchousing.org/resources/Housing_Listings/zone8_senior.pdf

Apply through Housing Registry:

Crofton:

Osborne Bay Terrace (6-1BR units, wheelchair accessible, residency requirement, operated by a non-profit society)

Duncan:

Duncan Manor (39 Bachelor suites, 33 1BR suites, 1 2BR suite, additional charges apply, residency requirement, smoke-free property, operated by a non-profit society)

Duncan Manor (Hostel) (50 1BR suites – same as Duncan Manor)

Apply Directly to Facility:

Chemainus:

Harbour View House (12 Bachelor suites, 18 1BR suites, 1 2BR suite, additional charges apply, residency requirement, operated by a non-profit society, housing provider has other developments)

Harbour View Manor (17 1BR suites – same as Harbour View House)

Normandie Apartments (5 Bachelor suites, 9 1BR units, people with disabilities accepted, residency requirement, wheelchair accessible units)

Duncan:

Duncan Kiwanis Village, 4 buildings/phases

- #1 – 8 1BR suites, people with disabilities accepted, market units available, other developments, residency requirement
- #2 – 15 Bachelor suites, 15 1BR units, other developments, residency requirement
- #3 – 28 1BR units, other developments, residency requirement, wheelchair accessible units

Lake Cowichan:

Evergreen Place, operated by King Gorge Seniors Affordable Housing (4 Bachelor, 21 1BR, 6 2BR, additional charges apply, people with disabilities accepted, market units available, residency requirement)

Olson Manor, operated by Cowichan Lake Seniors Citizens Housing Society (16 1BR, additional charges, people with disabilities accepted, residency requirements, wheelchair accessible units)

Appendix 2: CVRD Policy Framework

South Cowichan OCP Provisions related to seniors issues and the Cobble Hill Common site

- Policies in Section 6 of the OCP relate to energy efficiency , GHG emissions reduction, growth management , provision of sewers, and other types of land use and transportation policies
- Policy 8.1 outlines the community amenity contribution policy. Community amenities include seniors centres
- Policy 8.3(g) commits the Regional Board to assist in the provision of affordable housing by “designating land for affordable and seniors housing within specified areas”
- Policy 8.4 indicates that all proposed multi-family residential development will be subject to the Cobble Hill Village Development Permit Area provisions
- Policy 8.5 promotes safety and security in public places by integrating design principles that maximize safety and accessibility for children, youth, seniors and disabled people
- Policy 8.8 indicates the need to provide safe routes to and from schools and commercial areas for a diverse population including seniors and disabled persons
- Policy 9.2 recognizes the many heritage assets of Cobble Hill Village
- Policies 10.3 and 10.4 encourage development within the Cobble Hill Village Containment Boundaries, while stressing that land outside of these boundaries will remain predominantly rural in character
- Policy 15.1.6 encouraged additional future General Commercial development within the Cobble Hill Village

Containment Boundaries to encourage complete, healthy village areas where residential areas are located close to commercial uses

- Policy 21.3 addresses the need for CVRD-owned and operated community liquid waste treatment and disposal systems

Cobble Hill Village Plan Provisions related to seniors issues and the Cobble Hill Common site

- Section 2 “Community Priorities and Guiding Principles” part (c) related to residential development indicates an emphasis on providing housing opportunities for seniors through assisted care developments and multiple family housing. Part (e) of this same section indicates that “The Highway works yard at the junction of Fisher and Holland Roads has been purchased by the CVRD and will be developed into a community facility such as a seniors’ centre or affordable housing, or village parkland, in accordance with the wishes of the community.”
- Policy 8.4 (as quoted in full in this report) indicates that the Cobble Hill Common site is designated as Village Institutional to allow for a range of institutional uses including a village green type park, a community service or recreation centre, and an affordable housing project.

Area C Zoning Bylaw Provisions re Second Dwellings

(As at October 28, 2012)

Zone Code	Zone Name	Number of Dwellings	Number of Dwellings if parcel is 2 ha (5 acres) or more in size	Secondary or small suite permitted (Parcel = 0.4 ha+)
A-1	Primary Agricultural (usually also under the jurisdiction of the ALC)	1	2	Secondary only
A-2	Secondary Agricultural	1	2	Yes
A-4	Agricultural Recreation	1	2	Secondary only
F-1	Primary Forestry	1	1	Yes
R-1	Rural Residential	1	2	Yes
R-2	Suburban Residential	1	2	Yes
R-3	Urban Residential	1	1	Yes
R-5	Comprehensive Urban Residential	1	1	No
R-6	Urban Residential – Mobile Home	1	1	Yes

Note that a new Zoning Bylaw for the South Cowichan (Areas A, B, and C) was in development at the time of this study. The new bylaw may have different provisions.

Development Approval Information Bylaw

Provides the opportunity for the CVRD to require certain types of information necessary for development approval:

- Transportation
- Sewer, water, and drainage infrastructure
- Environmental impact assessment, including:
 - Watercourses
 - Fish habitat
 - Forest
 - Erosion
 - Revegetation
- Community services, public facilities, and parks
- Heritage resources or archaeology

- Agriculture and forestry impacts
- Local employment opportunities
- Energy conservation and reduction of greenhouse gases.

Not every type of information would be required for every project.

Appendix 3: Seniors Housing Options

The question of staying or moving from one's home due to age or illness is a complex and multi-dimensional one. The decision is based, in part, on the economic situation of the individual or couple. This section outlines some options that may help people to seek the right kind of information for their needs.

Staying in own home

For homeowners, the BC government offers the Property Tax Deferral Program, a low interest loan program that allows seniors to defer all, or part of, their current annual property taxes on their principal residence.^{xiii} In cases where the senior homeowners are not carrying a mortgage, this reduces a significant element in housing costs, leaving only utility costs to be covered.

Reverse mortgages^{xiv}, also known as home equity conversion mortgages, enable seniors who own their homes to tap into their home equity. These homeowners can generally access between 20 and 30% of the equity in their homes while continuing to live there. The money can be used for day-to-day expenses, home repairs, in-house care, or any other needs. In most programs, the loan and accumulated interest is not repaid until the house is sold or the homeowners die. This type of financial arrangement can be important for providing seniors the opportunity to continue to live in their own homes by accessing the equity of their homes, when they otherwise might have to sell and move.

For renters, the Shelter Aid for Elderly Renters (SAFER) program provides housing subsidies to people with the least income.^{xv} The program reimburses part of the difference between 30% of the individual's total income and his or her

rent, up to the maximum rent levels identified by the program. Regardless of actual amount of rent paid, SAFER subsidies are calculated only on rental amounts up to the specified maximum rent levels, which on Vancouver Island, is \$610/month.

Moving into seniors housing

In 2011, CMHC released a *Seniors' Housing Market Survey: British Columbia*, which looks at independent living and complex care facilities in the province. In 2011, the average vacancy rate for independent living suites stood at 11.5%, attributed to an increase in the supply of seniors housing options. In general on Vancouver Island, vacancy rates for independent living units are higher than the provincial average; in contrast, Duncan/Cowichan reported an average vacancy rate of 6.1%. This may be because more new units have been built in other parts of Vancouver Island, and were not yet filled at the time of the survey.

From an affordability perspective, only 9.7% of independent living spaces are available in the rental range of less than \$1,900/month, an amount that can be seen as unattainable for those seniors trying to live on government income supplements. The majority of units cost \$2,400+ per month.¹ In most cases, the rental charges include up to 3 meals per day (it varies by facility), and may include other services such as on-site medical services (33%) or onsite registered nurse (22%). In 89% of cases on Vancouver Island, a 24-hour call bell service is provided. The most common amenities available in these facilities include internet access, exercise facilities, and

¹ For Central Vancouver Island, the percentage of units in the range of \$2400-2899/month was 36.3%, while those costing \$2,900+ made up 35.1% of the total. (Source: CMHC Seniors Housing Report, 2011, Table 2.3)

transportation services, although some also offer hot tubs, movie theatres, or on-site pharmacies.

In 2008, the Duncan/Cowichan area had 175 independent living suites, with average rents of \$2,871/month.² These suites housed approximately 3.8% of the local population aged 75+. CMHC anticipated that by 2012 there would be demand for an additional 194 independent living suites for this area, but it unclear from their 2011 report how many, if any, have been built.

According to the same report, the region also had 24 non-profit and 16 for-profit assisted living units, as well as 269 non-profit and 91 for-profit beds in complex care centres. CMHC forecast demand for 399 more complex care beds by 2012, but it is unclear whether these have been built.

*Purchased Housing*³

There are various tenure options for independent living available, including: strata title ownership, life lease arrangements, equity co-operatives, and co-housing.

The most prominent example of ***strata living*** in the Cobble Hill area is the Arbutus Ridge 50 Plus Lifestyle Community, comprised of more than 600 homes on 148 acres. This development was established in the early 1990's.

The ***life-lease model*** is a way of developing housing without government financing. It can be particularly appealing to

² CMHC Seniors Housing Report 2008

³ Source: Seniors Services Society website, at <http://seniorsservicessociety.ca/htofh.htm>

organizations wishing to sponsor seniors' housing but without resources of their own. It mainly requires a dedicated sponsor and a group of seniors who can contribute sufficient equity. Having a private development company build on a turnkey basis also helps when they are able to raise the necessary construction financing.

The approach takes time and effort to implement. It depends upon the pre-sale of a significant percentage of the units in order to raise upfront capital and minimize ongoing operating cost, but without the benefits (and costs) of model suites and promotional campaigns. This is normally done by the volunteers working long hours. The credibility of the sponsor within the community is also an important part of this process.

It is possible to place conditions in the life-lease agreements to protect the long-term affordability of units.

Equity co-operatives combine various aspects of co-operative and individual ownership. The term covers a variety of options, but generally they include these main characteristics:

- The members provide development capital.
- They share ownership of the project.
- They usually manage the project themselves.
- They control who can join the co-operative.
- They operate on non-profit principles.⁴

In a West Vancouver example (Ambleview Place), the local government, which had acquired the site for seniors housing, leased it to a private developer for 60 years at 60% of the

⁴ Source: http://www.cmhc-schl.gc.ca/en/inpr/afhoce/tore/afhoid/fite/eqco/eqco_001.cfm

market value. This favourable land lease, along with the equity from co-op members, enabled the developer to provide one- and two-bedroom units at 73% to 83% of market value for comparable units in the area. According to the terms of the site lease, this affordability must be maintained and passed on to any new members. The municipality will also acquire the building at the end of the lease, using a sinking fund that has been established by the co-op for this purpose.⁵

Seniors ***non-profit or subsidized housing*** is affordable rental housing for individuals over 55 with low incomes. Rent is subsidized by the government or another source, and is normally set at 30% of income. Generally (though not always) there are no services provided and the apartment units are small bachelor suites. Generally, there are long waitlists for subsidized housing. These can be owned by BC Housing, or by non-profit societies.

Co-op housing is open to all, not only older adults, and varies in cost. As part of joining a housing co-op, a prospective member must buy a share in the co-op. There may be some subsidies available in Co-ops, however they are jointly owned and thus you must pay a refundable share purchase when entering co-op housing. You must also contribute a certain amount of time to the running of the co-op.

⁵ Source: http://www.cmhc-schl.gc.ca/en/inpr/afhoce/tore/afhoid/fite/eqco/eqco_006.cfm

Housing with Supports

Supportive housing is housing for older adults only. Generally this type of housing includes at least one meal a day, emergency response system, housekeeping and social and recreational opportunities. This housing option is usually private (not subsidized), though there are a very few subsidized supportive housing units available through BC Housing's Seniors Supported Housing (SSH) program.

Assisted living is housing for older adults only. It includes the services listed above for Supportive Housing with additional assistance with personal activities such as bathing or taking medications. Assisted Living is available with or without subsidies. Public assisted living facilities are operated by the local health authority (for example Vancouver Island Health Authority), require a health assessment for admittance, and generally cost 70% of income. There are generally waitlists for public Assisted Living facilities. For more information on Assisted Living contact the [Assisted Living Registrar](#).

Residential Care provides care and supervision for individuals who can no longer manage in their own homes. Residential Care is available with or without subsidies. **Hospices** provide palliative care for people nearing the end of their life. For more information visit the [Ministry of Health website](#).

Appendix 4: Cobble Hill Common Site Development Next Steps

In any housing development project, there are a series of steps that must be completed before the project can actually be constructed:

1. Concept development
2. Feasibility studies, and
3. Pre-development.

Once the project has been conceived, proven feasible, and has been designed to the level of being ready for construction, then construction documents can be put out to tender, and the project can be built. Each of these stages of a project's development will be addressed in turn.

Concept Development

The Cobble Hill Age-Friendly Community Project was tasked with building upon the original community concept, as created by the Parks Commission, to take the concept to a new level of detail, with broader community input. The concepts that were developed as part of this project do not enjoy full community support at this point. There remains tension around the relationship between park uses and seniors housing uses, and some concern that the concept does not incorporate enough community services space. There were also concerns as to whether or not 30 units was the correct design standard. For these reasons, the consultants recommend that the CVRD undertake additional study to resolve these questions, in support of finding a concept that addresses the community's concerns and that enjoys a high degree of community support.

Specific next steps might include:

- Applying for planning funding, perhaps from the CMHC, to assist with some of the questions specifically related to the housing portion of the project;
- Preparing a seniors housing needs assessment, based on the BC Housing template, proving both need and demand for such a facility;
- Seeking further discussion and additional input on the current concept plan through ongoing engagement by the Area Director;
- Seeking project partners with the following areas of expertise: housing development⁶, housing management, service delivery for seniors, and project development funding.

Potential partners for project funding might include BC Housing's Community Partnership Initiatives, and CMHC with a variety of potential programs to support the financing of the affordable seniors housing component of the Cobble Hill Common site development.

Potential partners in the area of service delivery might include VIHA (Home and Community Care), Cowichan Seniors Community Foundation, Cowichan Seniors Network, and others.

Feasibility

Once a concept for the site enjoys a high level of community support, to the extent that the CVRD decides to move forward with it, the feasibility study process can begin. There are a number of aspects of the feasibility phase:

- Creating a project development plan;

⁶ The CVRD may wish to partner with a developer with expertise in construction of affordable housing, as well as certification for environmentally sensitive development (LEED, Green Up, Smart Growth, Living Building Challenge, or Built Green).

- Testing the financial feasibility of the project (construction and operations) – the purpose of this study is to provide a foundation for raising the appropriate level of funding. It can include the preparation of:
 - A preliminary capital budget;
 - A preliminary operating budget;
 - A viable cash flow plan for the development phase;
- Planning for community engagement; and
- Writing a business plan for the project.

Pre-Development

The pre-development phase of the project is when details of the proposed development are reviewed and subject to different types of approvals from funders, financial institutions, planners, neighbours, elected representatives, building officials, and so on.

Success in this phase will depend on the viability of the project, both physically and financially, as well as the ability and willingness to modify the project in response to identified requirements. The stronger the development team that prepares the project for this phase, the more complete the proposal and more likely to successfully weather the various challenges.

Construction

Once the project receives all of the necessary approvals, construction documents can be put out to tender, and construction contracts awarded. Once built, a completed project cannot be lived in until it received an occupancy certificate, which guarantees that all systems are “go” and that tenants can move in.

It is possible to market the housing units during the construction phase, so that tenants are ready to move in as soon as the occupancy certificate is issued. All management systems must also be in place at that time.

Endnotes

ⁱ South Cowichan OCP, Appendix C, Cobble Hill Village Plan, Policy 8.4.

ⁱⁱ Maradee A. Davis, Suzanne P. Murphy and John M. Neuhaus, "Living Arrangements and Eating Behaviors of Older Adults in the United States" *J Gerontol* (1988) 43 (3): S96- S98

(<http://geronj.oxfordjournals.org/content/43/3/S96.short>)

ⁱⁱⁱ Some communities have developed continuous care facilities in such a way that the independent living components are in proximity to the assisted living facility, but not on the same property.

^{iv} Dr. Vivian Diller, "Aging: A Universal but Personal Experience."

(<http://www.psychologytoday.com/blog/face-it/201202/aging-universal-personal-experience>)

^v Ibid

^{vi} South Cowichan OCP, Section 19

^{vii} South Cowichan OCP, Policy 6.10 (f). This policy is specifically in the context of reducing GHG emissions. The incorporation of pedestrian and cycling requirements into road design, however, is also beneficial for safety reasons.

^{viii} South Cowichan OCP, policy 19.14

^{ix} South Cowichan OCP, policy 19.17

^x Currently benches are found at: Bus stops (2), Cenotaph (4), Quarry Park (2), Farmers Institute grounds (4), Dog park (picnic table)

^{xi} Lin (2005) "The Housing Transitions of Seniors," in *Canadian Social Trends*, published by Statistics Canada.

^{xii} Ibid.

^{xiii} Source:

http://www.sbr.gov.bc.ca/individuals/property_taxes/property_tax_deferment/about.htm

^{xiv} Source: <http://www.cmhc-schl.gc.ca/en/inpr/afhoce/tore/afhold/fite/remo/index.cfm>

^{xv} Source: <http://www.bchousing.org/Initiatives/Providing/SAFER>