

# INADEQUATE SHELTER IN THE COWICHAN VALLEY

A REPORT BY  
SOCIAL PLANNING COWICHAN  
SPRING 2007







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IN THE  
COWICHAN VALLEY**

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**BC Housing**

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The People of the Cowichan Region Who Shared Their Stories

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## Letter from the Chair



Social Planning Cowichan is pleased to provide the community with a Report on Inadequate Shelter in the Cowichan Valley (2007).

Homelessness and Affordable Housing have become priority concerns in the Province and no less a concern in the Cowichan Valley. This report identifies specific solutions that can address this complex housing issue... an issue interrelated with systemic causes such as poverty, overextended community services, lack of available housing, high property and construction costs, lack of daycare and training opportunities, etc. The commitment of all levels of government, service agencies and citizens in our community to work together is required to solve this issue for community well being.

Thank you to the author of this report, Veronica Scott and student researcher, Jappy Sran. Thank you to Duncan United Church for their partnership and to BC Housing for funding the research. Thank you to the many members of the community who contributed.

It is our hope that the community will use this report to study the recommendations, create meaningful strategies and plan for a future that ensures safe, adequate housing for all citizens in the Cowichan Valley.

Yours truly,

Candace Spilsbury, Chair  
Social Planning Cowichan





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## Executive Summary

*“There's lots of trees out there so let's start building.” (Man, mid thirties, Mill Bay Food Bank)*

Homelessness and the broader issue of inadequate shelter are troubling realities for cities and communities across Canada. Traditionally, these issues have been solely the domain of large metropolitan areas. This is no longer the case. More recently, smaller communities including the Cowichan Valley are searching for ways to cope with homelessness and to address the broader, more pervasive issue of inadequate shelter.

Housing issues are complex and interrelated, impacted by a host of social and economic factors such as poverty, lack of affordable housing, overextended community services, funding cuts for social housing, soaring construction and land costs, lack of daycare, diminished rental housing stock, and the unique housing needs of people with disabilities and those with mental illness and addictions. In addition, land use bylaws sometimes fragment communities and separate people from the services they need. This impacts on one's ability to find work and obtain food. For all of these reasons, housing cannot be addressed in isolation.

This housing study was undertaken by Social Planning Cowichan, a non-profit organization dedicated to building community well-being in the Cowichan Valley. It was initiated at the grassroots level by the Duncan United Church. Considerable support was given to the project by the MLA for Ladysmith-Cowichan, the MP for Nanaimo-Cowichan, local municipalities, various community groups, and concerned citizens. Funding for the project came from BC Housing.

The intent of the study is to:

- Define and determine the nature, scope and causes of inadequate shelter in the Cowichan Valley.
- Identify housing 'best practices' in other communities.
- Suggest strategies for long- and short-term solutions to improve affordable housing.
- Set the stage for community discussion and further action.

There is no shortage of information and research on homelessness and affordable shelter. It is the topic of the day for most Canadian communities and all levels of government. In addition to providing quantitative analysis, this report attempts to reflect the voices of the men and women who are directly impacted by inadequate shelter.

The first part of the report provides a summary of the causes of inadequate shelter as well as long- and short-term community-based solutions. The second part explores the impact of homelessness and inadequate shelter as it relates to special populations in the Cowichan region: people who are homeless, women and children, seniors, people with disabilities and those with mental health and addictions issues. The report addresses the issue of housing and First Nations people inclusively rather than exclusively. Lastly, the report explores examples of 'best practices' for housing in other jurisdictions and suggests ways for communities and local governments to increase affordable housing.

The solution to the housing crisis in the Cowichan Valley must address not only the symptoms, but also the underlying causes of homelessness. Throughout the report there are

a number of recommendations, particularly in Chapter Two, which outline short and long term solutions to inadequate shelter and homelessness prevention. However, there are three key recommendations:

1. That an action-oriented Cowichan Valley Affordable Housing Council be established;
2. That local government move existing Growth and Affordable Housing policies forward into plans and strategies for market and non-market housing; and
3. That all levels of government proactively prevent homelessness by providing:
  - adequate support systems to prevent homelessness;
  - affordable housing with high standards of safety and quality; and
  - available and accessible education, skills, tools and training for all citizens.

The project advisory committee held a problem solving session with elected local community representatives to solicit general agreement that the causes and possible solutions do exist as outlined in this report.

The report is limited by the most recent 2001 Statistics Canada Census data. The new 2006 housing statistics will not be released until September 2007. Of course, much has changed in the Cowichan region during the last five years.

## Research Methodology

The research for this project was conducted from May to September 2006. Interviews took place with thirty people who are homeless, or at risk of becoming homeless. Target populations included women and families, seniors, youth, people with disabilities, addictions and mental health issues. Interviews were conducted both on an individual basis and in small focus groups. Forty-five interviews took place with social service agency representatives and other key community informants (*see Appendix A*). Interviews took place in the Duncan, Ladysmith, Lake Cowichan, Chemainus, and the Mill Bay/Shawnigan Lake/Cobble Hill Food Banks.

### Interviews

The interviews were not designed as a survey, rather as a 'first hand' qualitative impression of housing issues in the Cowichan Valley. The objective was to inform the literature and data with personal stories, reflections and suggestions. Names of people to interview were suggested by community agencies. Several of the interviews took place at food banks, restaurants, parks and peoples' homes. Open-ended interviews were structured around three questions:

- As of today, do you have a place to live that you consider home?
- Have you had difficulty finding safe, secure and affordable housing during the past three years?
- After you pay your housing and utilities, do you have enough money left over to cover your other needs?

All of the interviews were recorded by hand, and in some cases a tape recorder was used. Interviewees were assured of confidentiality and that the information would be used for the purposes of the report only.

### Data Collection

Major Sources:

- Interviews
- BC Statistics and Statistics Canada
- Information from Canada Mortgage and Housing Corporation (CMHC)
- Cowichan Valley Regional District (CVRD) web site
- Extensive use of the internet and other community reports

# Chapter One: Summary of Underlying Causes and Contributing Factors Toward Homelessness and Relative Homelessness (see Appendix H)

## 1.1 Underlying Causes

- Lack of Affordable Housing
- Poverty
- Inadequate system of supports for vulnerable groups

## 1.2 Contributing Factors

1. **Global Economic Restructuring** (including de-industrialization and labour market changes):
  - A shift within the CVRD from a resource to a service based economy (timber industry downsizing).
  - Low wages and fewer jobs.
2. **Restructuring of the Welfare State** (national, provincial and social assistance and income maintenance policy and programs):
  - Inadequate provincial government benefits (in particular, the provincial shelter allowance).
3. **Demographic Changes:**
  - Proportionately more single parent households (particularly in some geographic areas of the CVRD).
  - Proportionately more people under 20 years and over 40 years than for the province as a whole.
  - Influx of retirees to the area.
4. **A housing system facing multiple challenges:**
  - High cost of housing, land and construction.
  - Low rental stock, low vacancy rates, gentrification, limited social housing supply (long wait lists).
  - Aging housing stock in some geographic areas.
  - Landlord and tenant issues.
5. **Land use policies of local governments:**
  - Lack of integrated planning that includes social, economic, environmental and land use planning functions. The result is the creation of bylaws that do not promote – and sometimes prevent – appropriate housing in appropriate locations, attached to relevant services.
6. **An inadequate system of supports for vulnerable groups, including people who require assistance with mental illness and substance abuse problems;**
  - An over extended community service system.
  - Lack of transitional housing for people with special needs.
  - Lack of affordable daycare (long wait lists for quality daycare).



## Chapter Two: Taking Action – Short, Mid and Long Term Solutions to Inadequate Shelter in the Cowichan Region

### 2.1 Goal One

To maintain affordable housing for all who choose to live in the Cowichan Region.

#### Objectives

- To facilitate the development of affordable market and non-market housing, and to address the potential loss of existing affordable housing.
- To establish an environment whereby the private market can build affordably and to set expectations of the private market to do so.
- To engage the real estate community, non-market housing providers and others to help develop and maintain affordable housing in the Cowichan region.

#### 2.1.1 Short Term

Establish an “action oriented” Cowichan Region Affordable Housing Council.

This could be a collaboration between both the current H2O (Homeless to Opportunity) and Housing Resource Centre (shelter) Committees, and the Tze Tza Committee for Homelessness (House of Friendship), under the auspices of Social Planning Cowichan.

The primary objectives of the Affordable Housing Council would be to secure safe, quality housing for low income residents in the Cowichan region and to convene a partnership that would develop a regional housing strategy.

Other responsibilities:

- Advocate for affordable housing.
- Develop a registry of legal suites and rental units.
- Submit timely applications for government housing grants and funding opportunities.
- Develop an online source of information about housing. This would serve as the “single point of access” for tenants, landlords, builders, developers and the public to get information about housing and housing issues.
- Provide information services particularly to low and moderate income residents about affordable housing programs. This includes RRAP (Residential Rehabilitations Assistance Program), SAFER (Shelter Assistance for Elderly Renters), and Property Tax Deferral.
- Monitor and report on the homeless situation in the Cowichan region.
- Support existing housing and shelter initiatives such as: Serenity House (in Duncan) for young ‘at risk’ mothers and their babies; Success by Six, an initiative advocating for quality daycare and other developmental initiatives for young children.
- Inform local government of violations to existing building codes to ensure the safety and inhabitability of existing housing stock.
- Educate landlords and tenants in their rights and responsibilities.

- Develop a municipal tool kit of best practices for consideration by local government

From the Affordable Housing Council, establish an advisory committee to act as an ongoing resource for the CVRD and help monitor the implementation of the region's affordable housing strategy (see next page).

### **2.1.2 Longer Term**

Move existing regional Growth and Affordable Housing policies forward into plans and strategies for market and non-market housing.

#### Recommend Official Community Plans consider:

- Definitions of affordable housing and non-market housing;
- A policy confirming the need for housing suitable for a broad range of household types and income groups;
- A general policy relating to the required inclusion of affordable housing in market housing projects;
- A general policy relating to “no net loss” of existing affordable housing;
- A policy confirming that all master planning for new growth makes provision for a portion of affordable housing, achieved through affordable ownership housing, purpose-built, secondary suites, setting aside land for development by a non-profit housing provider; and
- Integrated planning that includes adequate linkages for transportation services.
- Establishment of pre-designating and pre-zoning for:
  - a. Multi-family housing in master planned areas to ensure a good supply of land that is “ready to go” as market demand changes.
  - b. Manufactured homes. This allows for the continued development of an affordable home ownership alternative through lower construction costs, smaller lots, and shared land resources.

#### Engage the Cowichan Region Development Community:

- Hold a facilitated one-day workshop with the Cowichan region development community to explore incentives, regulatory reform and requirements.

#### Consider a Housing Reserve Fund:

- A Housing Reserve Fund (HRF) would receive public revenues to be spent only on housing. These revenues include special development fees, demolition charges, payments in lieu of affordable housing units. The fund can be used to provide grants and incentives for non-profit providers to build and manage affordable housing. The City of Langford, BC has established an amenity fund contribution policy. Each residential unit requires a \$2,000 per unit contribution payable at time of subdivision or, in the event of a multi-family project, at the time of building permit. The contribution is deposited into a “General Amenity Reserve Fund” for community amenities as defined by Mayor and Council.

Recommend Consideration of Innovations such as:

1. Using financial tools to ensure affordability, such as:
  - Waiving or reducing development cost charges or other development charges.
  - Providing property tax rebates for a period of time.
2. Investigating other tools and resources, such as:
  - The City of Hamilton, for example, has taken land and sold some to private developers, used some for affordable rental units, and offered some to Habitat for Humanity. The Cowichan Community Land Trust, meanwhile, is considering expanding its mandate to include social housing.
  - Incentives related to taxes and mortgages.
3. Gifting or leasing through existing holding or through land swaps and dedications from newly developing areas:
  - Recipients would be non-profit housing providers, with a title restriction to ensure long-term affordability through a Housing Agreement with the CVRD.
  - To encourage local governments to exempt small-unit supportive housing projects from development costs, charges and levies.

## 2.2 Goal Two

To proactively prevent homelessness.

### Objectives

- To ensure available and accessible education and training for all citizens.
- To ensure the support systems required to prevent homelessness are available.
- To ensure that housing has high standards of safety and quality.

### 2.2.1 Longer Term

Adequate support systems for employed people:

Identified supports to allow people to work are:

- daycare availability;
- public transportation; and
- continued existing community programs.

Adequate mental health and addiction counseling and services:

Identified supports to have people able to work are:

- increased FASD support;
- increased drug and alcohol addiction and mental health programs, including more on-the-street counselors,
- increased number of social workers; and
- a Cowichan Valley community based drug prevention strategy based on research needs to be developed and implemented. This strategy will include identified supports.

Direct services to landlords and tenants:

Identified supports to ensure affordable housing stability are:

- enforce existing building codes;
- provide training and support to landlords and tenants so they understand their rights and responsibilities; and
- provide a contact service to assist with problem resolution.

Training and educational opportunities:

Identified support through education and training will increase the employability of individuals. The training needs to be:

- non-traditional,
- learner specific,
- involve working with employers re job training incentives to companies; and
- include literacy and personal skills.

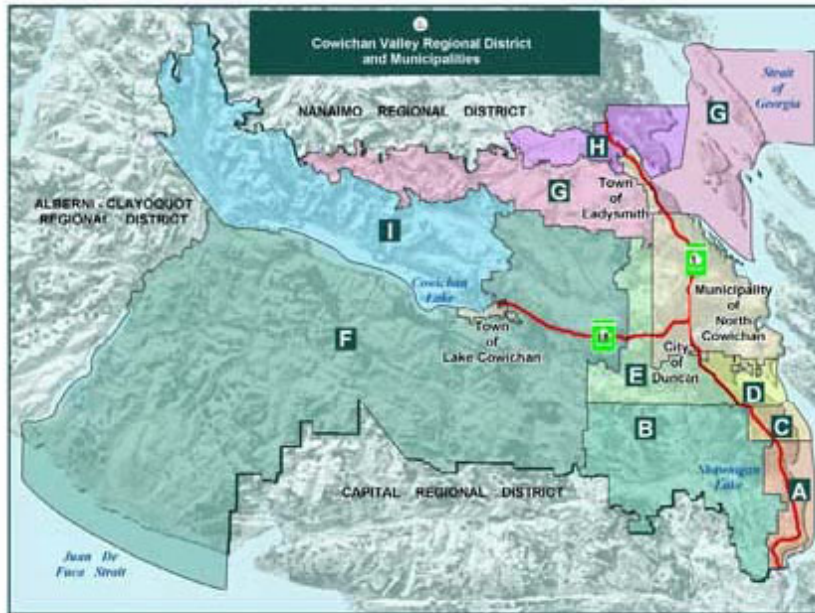
The issue of Employment Insurance (EI) and low skilled/employable persons is central to this prevention strategy. Local government needs to lobby the federal government to restructure EI to encourage a training component.

Accessibility to programs and funding:

Identified system access support needs are:

- provide adequate social assistance to those in need by increasing shelter allowances and senior's housing support;
- develop a program that coordinates and helps people identify the funds that may be available to them; and
- improve the ease of accessibility and coordination between programs.

## Chapter Three: The Social Environment



Map 1 Cowichan Valley Regional District

### 3.1 Cowichan Valley Regional District (CVRD)

The CVRD extends from the Malahat in the south, to the town of North Oyster in the north and west to the Pacific Ocean (Pacific Rim National Park and Trail) including the communities of Honeymoon Bay and Youbou on Cowichan Lake. Within the CVRD are nine electoral areas and four municipalities: the City of Duncan; the Municipality of North Cowichan (the largest municipality in the CVRD); the Town of Ladysmith; and the Town of Lake Cowichan. The area covers 373,000 hectares with a population of 78,802 (2005). Agriculture and forestry are the primary industries, combined with a full range of recreational, tourism, and business services. (Source: [www.cvr.bc.ca](http://www.cvr.bc.ca))

### 3.2 The District of North Cowichan

The Municipality of North Cowichan includes the communities of Maple Bay, Genoa Bay, Crofton, and Chemainus and the surrounding rural area. In 2005, the population was 28,519. Although Victoria and Nanaimo serve as regional service centres for the Cowichan Valley, North Cowichan contains substantial commercial and industrial properties, most of which are concentrated in the communities of Chemainus, Crofton and in areas adjacent to the City of Duncan.

North Cowichan has a distinctive rural character, largely attributed to municipal forest and agricultural reserve land. Approximately 30% of the District's land base is working forest, most of which is owned and managed by North Cowichan. Up to 50% of the land base is designated for agricultural use, the majority of which is within the Provincial Agricultural Land

Reserve. Forestry and agriculture are the traditional backbone of the local economy.  
(Source: [www.northcowichan.bc.ca](http://www.northcowichan.bc.ca))

### **3.3 The City of Duncan**

The City of Duncan has a population of 4,699 and covers an area roughly equivalent to one square mile (345 hectares). It is the regional service centre for the surrounding communities. The City has begun a Boundary Restructure Study that will explore the possibility of expanding its boundaries. The City is working with the BC Government's Local Government Restructure Program to look at the potential advantages and disadvantages of including portions of the surrounding electoral areas within the City boundaries. A public committee has been established. (Source: [www.cvrld.bc.ca](http://www.cvrld.bc.ca))

### **3.4 The Town of Lake Cowichan**

The Town of Lake Cowichan is an incorporated community of approximately 3,000. The town is located at the east end of Lake Cowichan, where the Cowichan River begins its meandering course to tidewater at Maple Bay.

Lake Cowichan, the largest town on the lake, has been an important supply centre for the smaller logging and mill communities of Youbou, Honeymoon Bay and Caycuse. The closure of the large sawmills and logging camps over the past ten years has created major economic dislocation. Unemployment, underemployment and low income remain serious social problems.

Lake Cowichan and the surrounding areas still have some small contract mills and logging operations. Efforts continue to diversify the economy through tourism and small business creation.

### **3.5 The Town of Ladysmith**

The Town of Ladysmith is the northernmost incorporated centre of the CVRD. It was founded by Dunsmuir interests to house miners for the extensive coal holdings in the area south of Nanaimo. Ladysmith has an estimated population of 7,290 residents (2005).

The hinterland of Ladysmith includes Area G – Saltair and Area H – Cedar/Yellowpoint. Forestry related industries figure prominently in the recent past and present economy of Ladysmith. There is a mill in the town and at least three within commuting distance that employ Ladysmith residents.

Most current growth is promised on property development and servicing of the growing population of retired persons.

### **3.6 Population and Growth in the CVRD**

Within the CVRD growth rates have varied considerably. Areas experiencing the most growth between 1996 and 2001 include: Shawnigan Lake (7.4%), MillBay/Malahat (4.8%); and North Cowichan (3.3%). North Cowichan is the largest jurisdiction within the CVRD and accounted for 36.3% of the CVRD's total population in 2001.

**TABLE 1:  
COWICHAN VALLEY REGIONAL DISTRICT CENSUS/BC STATISTICS POPULATION  
1986-2001**

| Areas/ Date                              | 1986          | 1991          | 1996          | 2001          | Est. 2005     |
|--|---------------|---------------|---------------|---------------|---------------|
| Duncan                                   | 4,040         | 4,300         | 4,588         | 4,699         | 4,898         |
| North Cowichan                           | 18,675        | 21,375        | 25,305        | 26,148        | 28,519        |
| Ladysmith                                | 4,395         | 4,875         | 6,456         | 6,587         | 7,292         |
| Lake Cowichan                            | 2,170         | 2,240         | 2,858         | 2,827         | 3,029         |
| Area A – Mill Bay/Malahat                | 2,425         | 2,820         | 3,259         | 3,416         | n/a           |
| Area B - Shawnigan Lake                  | 3,725         | 5,435         | 6,591         | 7,081         | n/a           |
| Area C - Cobble Hill                     | 2,525         | 3,340         | 4,287         | 4,545         | n/a           |
| Area D - Cowichan Bay                    | 2,350         | 2,515         | 2,721         | 2,689         | n/a           |
| Area E - Cowichan Koksilah               | 3,160         | 3,440         | 3,828         | 3,805         | n/a           |
| Area F - Cowichan Lake South/Skutz Falls | 1,620         | 1,645         | 1,762         | 1,763         | n/a           |
| Area G - Saltair/Gulf Islands            | 2,270         | 2,485         | 2,429         | 2,358         | n/a           |
| Area H - North Oyster/Diamond            | 1,925         | 2,125         | 2,357         | 2,250         | n/a           |
| Area I - Youbou/Meade Creek              | 1,240         | 1,195         | 1,426         | 1,149         | n/a           |
| Indian Reserves                          | 2,270         | 2,895         | 3,111         | 2,681         | n/a           |
| <b>Total CVRD</b>                        | <b>52,575</b> | <b>60,685</b> | <b>70,978</b> | <b>71,998</b> | <b>78,802</b> |

*Sources: Canada Census 1986, 1991, 1996, 2001.*

*Notes: Indian Reserves include: Cowichan 1, Cowichan 9, Chemainus 13, Halalt 2, Squaw-hayone 11, Tsussie 6, Claoose 4, Kil-pah-las 3, Kuper Island, Lyacksun 3, Shingle Point 4, Malachan 11, Malahat 11, Cowichan Lake, Portier Pass 5, Theik 2, Wyah 3, and Oyster Bay 12.*

**TABLE 2:  
COWICHAN VALLEY REGIONAL DISTRICT POPULATION GROWTH  
1986-2004**

| Area/ Census Years                       | 1986-1991    |             | 1991-1996     |             | 1996-2001    |            | 2001-2004    |            |
|--|--------------|-------------|---------------|-------------|--------------|------------|--------------|------------|
|  | #            | %           | #             | %           | #            | %          | #            | %          |
| Duncan                                   | 260          | 6.4         | 288           | 6.7         | 111          | 2.4        | 199          | 4.2        |
| North Cowichan                           | 2,700        | 14.5        | 3,930         | 18.4        | 843          | 3.3        | 2,371        | 9.1        |
| Ladysmith                                | 480          | 10.9        | 1581          | 32.4        | 131          | 2.0        | 705          | 10.7       |
| Lake Cowichan                            | 70           | 3.2         | 618           | 27.6        | -31          | -1.1       | 202          | 7.2        |
| Area A - Mill Bay/Malahat                | 395          | 16.3        | 439           | 15.6        | 157          | 4.8        | n/a          | n/a        |
| Area B - Shawnigan Lake                  | 1,710        | 45.9        | 1,156         | 21.1        | 490          | 7.4        | n/a          | n/a        |
| Area C - Cobble Hill                     | 815          | 32.3        | 947           | 28.4        | 258          | 6.0        | n/a          | n/a        |
| Area D - Cowichan Bay                    | 165          | 7.0         | 206           | 8.2         | -32          | -1.2       | n/a          | n/a        |
| Area E - Cowichan Koksilah               | 280          | 8.9         | 388           | 11.3        | -23          | -0.6       | n/a          | n/a        |
| Area F - Cowichan Lake South/Skutz Falls | 25           | 1.5         | 117           | 7.1         | 1            | 0.1        | n/a          | n/a        |
| Area G - Saltair/Gulf Islands            | 215          | 9.4         | -56           | -2.3        | -71          | -2.9       | n/a          | n/a        |
| Area H - North Oyster/Diamond            | 200          | 10.4        | 232           | 10.9        | -107         | -4.5       | n/a          | n/a        |
| Area I - Youbou/Meade Creek              | -45          | -3.6        | 231           | 19.3        | -277         | -19.4      | n/a          | n/a        |
| Indian Reserves                          | 625          | 27.5        | 216           | 7.5         | -430         | -16.1      | n/a          | n/a        |
| <b>Total CVRD</b>                        | <b>8,110</b> | <b>15.4</b> | <b>10,293</b> | <b>17.0</b> | <b>1,020</b> | <b>1.4</b> | <b>6,804</b> | <b>9.5</b> |

*Sources: Canada Census 2001.*

*Notes: Indian Reserves include: Cowichan 1, Cowichan 9, Chemainus 13, Halalt 2, Squaw-hayone 11, Tsussie 6, Claoose 4, Kil-pah-las 3, Kuper Island, Lyacksun 3, Shingle Point 4, Malachan 11, Malahat 11, Cowichan Lake, Portier Pass 5, Theik 2, Wyah 3, and Oyster Bay 12.*

### 3.7 Age and Gender of Residents

In comparison to the province as a whole, the CVRD has proportionately more people under the age of 20 and over the age of 44 years. There are considerably fewer residents between the ages of 20 and 40 years than for the province as a whole. Some 16.9% of the CVRD population was 65+ years in 2001, compared to 13.5% for BC; 33% of the CVRD population was under 24 years compared to 31% for BC; and less than 10% of the CVRD population was aged 25-34 compared to over 14% for BC.

The age of the CVRD population is increasing. The elderly aged 65 and over is higher in this region than for the province as a whole. The child dependency ratio (i.e., the ratio of those aged 17 and under to those aged 18 to 64) is also higher than the provincial ratio. This is partly the result of a substantially higher fertility rate for this area compared to the province as a whole.

In 2001, females living in the CVRD significantly outnumbered males in the 25-44 and 65+ age groups. The same applied to Duncan, North Cowichan, Ladysmith, and Lake Cowichan.

**TABLE 3:  
CVRD POPULATION GENDER/AGE DISTRIBUTION 2001**

| Gender/Age            | 0-14  | 15-24 | 25-44 | 45-64 | 65+   | Total  |
|-----------------------|-------|-------|-------|-------|-------|--------|
| <b>Duncan</b>         |       |       |       |       |       |        |
| Male                  | 395   | 240   | 550   | 445   | 515   | 2,110  |
| Female                | 350   | 270   | 595   | 490   | 875   | 2,585  |
| %                     | 15.9  | 10.9  | 24.4  | 19.9  | 29.1  | 100.0  |
| <b>North Cowichan</b> |       |       |       |       |       |        |
| Male                  | 2,515 | 1,615 | 3,005 | 3,435 | 1,985 | 12,565 |
| Female                | 2,480 | 1,680 | 3,440 | 3,650 | 2,325 | 13,580 |
| %                     | 19.1  | 12.6  | 24.7  | 27.1  | 16.5  | 100.0  |
| <b>Ladysmith</b>      |       |       |       |       |       |        |
| Male                  | 670   | 365   | 790   | 840   | 525   | 3,195  |
| Female                | 640   | 355   | 935   | 805   | 650   | 3,395  |
| %                     | 20.0  | 10.9  | 26.1  | 25.0  | 17.9  | 100.0  |
| <b>Lake Cowichan</b>  |       |       |       |       |       |        |
| Male                  | 305   | 185   | 345   | 370   | 185   | 1,395  |
| Female                | 290   | 185   | 395   | 345   | 215   | 1,430  |
| %                     | 21.2  | 12.9  | 25.8  | 25.3  | 14.5  | 100.0  |
| <b>CVRD</b>           |       |       |       |       |       |        |
| Male                  | 7,055 | 4,270 | 8,630 | 9,570 | 5,755 | 35,275 |
| Female                | 6,855 | 4,190 | 9,550 | 9,670 | 6,445 | 36,725 |
| %                     | 19.3  | 11.8  | 25.3  | 26.7  | 16.9  | 100.0  |
| <b>BC (%)</b>         | 18.1  | 13.2  | 30.1  | 25.1  | 13.6  | 100.0  |

*Source: Community Facts, Cowichan Valley, BC Statistics, March 22, 2006*

### 3.8 Families and Households

Compared to BC as a whole, the CVRD has more single-parent families, the majority of whom are female. Duncan, Ladysmith and Lake Cowichan have a significantly higher proportion of single-parent families.



Almost one-quarter of households in the CVRD have only one person and the average number of persons per household is 2.5. There are relatively few multi-family households – less than 400 or 1.4% of all households.

**TABLE 4:  
CVRD FAMILIES 2001**

| Area/Families  | Total Families | Lone-Parent Families | % of Total | Lone-Male Parent Families | Lone-Female Parent Families |
|--|----------------|----------------------|------------|---------------------------|-----------------------------|
| <b>CVRD</b>  | 21,385         | 3,380                | 15.8%      | 685 (20.3%)               | 2,695 (79.7%)               |
| <b>BC</b>  | 1,086,030      | 168,420              | 15.5%      |                           |                             |
| <b>North Cowichan</b>                                  | 7,680          | 1,220                | 15.9%      |                           |                             |
| <b>Duncan</b>  | 1,175          | 305                  | 26.0%      |                           |                             |
| <b>Ladysmith</b>                                       | 2,010          | 355                  | 17.7%      |                           |                             |
| <b>Lake Cowichan</b>                                   | 830            | 175                  | 21.1%      |                           |                             |
| <b>Average # of children at home per census family</b> |                |                      | CVRD – 1.0 | BC – 1.1                  |                             |
| <b>Average number of persons per census family</b>     |                |                      | CVRD – 2.9 | BC – 2.9                  |                             |

*Source: Community Facts, Cowichan Valley, BC Statistics, March 22, 2006*

### 3.9 Income Characteristics

Income for residents of the Cowichan Valley Regional District is lower than for the province as a whole, while Duncan and Lake Cowichan are considerably lower.

**TABLE 5:  
MEDIAN AND AVERAGE INCOME 2000**

|                | Average Income* | Median Income | Male Median Income | Female Median Income | LICO (Economic Families) | LICO Unattached persons > age 15 | LICO Persons in Private Households |
|----------------|-----------------|---------------|--------------------|----------------------|--------------------------|----------------------------------|------------------------------------|
| BC             | \$42,095        | \$22,095      | \$28,976           | \$17,546             | 13.9%                    | 38.1%                            | 17.8%                              |
| CVRD           | \$38,937        | \$20,483      | \$29,315           | \$15,522             | 10.5%                    | 32.3%                            | 13.7%                              |
| North Cowichan | \$37,184        | \$20,871      | \$30,268           | \$15,561             | 11.6%                    | 35.7%                            | 14.9%                              |
| Duncan         | \$39,295        | \$17,034      | \$20,476           | \$15,607             | 21.3%                    | 40.2%                            | 28.8%                              |
| Ladysmith      | \$37,642        | \$20,089      | \$31,208           | \$14,529             | 10.4%                    | 30.1%                            | 12.7%                              |
| Lake Cowichan  | \$38,868        | \$18,046      | \$27,950           | \$13,501             | 20.4%                    | 29.2%                            | 22.4%                              |

*\*Source: Canada Customs and Revenue Agency reported in Community Facts, BC Statistics, March 22, 2006; all other data comes from Canada Census 2001*

Dependency on income assistance and employment insurance is higher in the CVRD than for BC as a whole. Duncan has the highest proportion of people dependent on the safety net

and as such, the highest proportion of people struggling to pay their rent. This issue was emphasized consistently in interviews with both residents and social service providers.

### 3.10 Home Ownership

Most people who live in the Cowichan region own and occupy their own homes, compared to the rest of BC. The City of Duncan, however, has the lowest proportion of owner occupied housing compared the rest of BC. Single detached homes were the predominant housing type in the CVRD in 2001.

**TABLE 6:  
DWELLING UNITS (NUMBER AND TENURE) 2001**

|                | <b>Total*</b> | <b>Owned</b> | <b>%</b> | <b>Rented</b> | <b>%</b> |
|----------------|---------------|--------------|----------|---------------|----------|
| CVRD           | 28,850        | 22,095       | 76.6     | 6,480         | 22.5     |
| North Cowichan | 10,495        | 7,820        | 74.5     | 2,675         | 25.5     |
| Duncan         | 2,235         | 1,245        | 55.7     | 990           | 44.3     |
| Ladysmith      | 2,685         | 2,020        | 75.2     | 660           | 24.6     |
| Lake Cowichan  | 1,155         | 865          | 74.9     | 285           | 24.7     |
| BC             | 1,534,335     | 1,017,485    | 66.3     | 512,360       | 33.4     |

*\*Includes Band Housing*

**Source:** *Canada Census 2001*

In the last two years the number of multiple housing starts increased significantly from 28 in January 2004 to 179 in December 2005 (*CMHC, Housing Now, 2005 Fourth Quarter Highlights, Released First Quarter 2006*).

## Chapter Four: Finding Affordable Housing in the Cowichan Region

The Cowichan region has a wide range of housing types. The majority (84%) of this housing is single family detached as compared to 61% for the province as a whole. Approximately 16% of housing is multi-family (row housing, apartments) as compared to 39% for BC. Most of the region's lower cost housing is centrally located in Duncan and parts of North Cowichan. Although rental rates and house prices are lower in these areas, income levels are also significantly lower. Affordability is a key issue for many renters. In fact, 50% of renters spend more than 30% of their income on shelter. These figures are even higher in Lake Cowichan, where 54.4% spend more than 30% of their income on rent, and higher still in the central sector (Area D) at 68.4%. (Source: *Statistics Canada, Census Data Tables, 2001*) Meanwhile, vacancy rates are declining. For example, the Duncan-North Cowichan vacancy rate for October 2005 was 1.6%, down from 3.3% one year ago and 8.4% the previous year.

### 4.1 What Is Affordable Housing?

Most definitions of affordable housing use a variation of the Canada Mortgage and Housing Corporation (CMHC) definition. It suggests that no more than 30% of gross household income is spent on shelter. The following are definitions used by some BC municipalities (Source: *Ministry of Social Development and Economic Security, "Planning for Housing," 2000*)

- Affordable housing is housing that is safe, appropriate and accessible, and which requires no more than 30% of the owner's or renter's household income (*Greater Vancouver Regional District*).
- Housing where the rent or mortgage plus taxes is 30% or less of the household's gross annual income (*District of Esquimalt*).
- Housing which would have market price or rent that is affordable to households of low to moderate income. Households of low and moderate income are those that spend 80 per cent or less than the average household income for the urban area they live in (*City of Coquitlam*).

### 4.2 Renting

The CMHC Annual Rental Market Report (2005) shows that, between 2004 and 2005, rents for private apartment units in Duncan-North Cowichan rose slightly with rent increases averaging 3.3%. In 2005, average rents for all sizes of units in the Duncan-North Cowichan census area were lower than in Victoria, Nanaimo or BC as a whole.

**TABLE 7:  
PRIVATE APARTMENT AVERAGE RENTS (\$) BY BEDROOM TYPE**

|               | Bachelor |      | 1 Bedroom |      | 2 Bedroom |      | 3 Bedroom+ |      | Total |      |
|---------------|----------|------|-----------|------|-----------|------|------------|------|-------|------|
|               | 2004     | 2005 | 2004      | 2005 | 2004      | 2005 | 2004       | 2005 | 2004  | 2005 |
| Duncan-NC CA* | 416      | 420  | 463       | 484  | 577       | 591  | 670        | 695  | 516   | 533  |
| Victoria CMA  | 516      | 540  | 630       | 657  | 799       | 837  | 918        | 976  | 673   | 704  |
| Nanaimo CA    | 408      | 446  | 518       | 543  | 629       | 658  | 737        | 789  | 566   | 592  |
| BC            | 613      | 627  | 708       | 725  | 821       | 844  | 945        | 961  | 739   | 758  |

\*NC = North Cowichan / CA = Census Area  
 Source: Rental Market Report, British Columbia Highlights, CMHC, October 2005

**TABLE 8:  
PRIVATE ROW (TOWNHOUSE) AVERAGE RENTS (\$) BY BEDROOM TYPE**

|               | Bachelor |          | 1 Bedroom |      | 2 Bedroom |      | 3 Bedroom+ |      | Total |      |
|---------------|----------|----------|-----------|------|-----------|------|------------|------|-------|------|
|               | 2004     | 2005     | 2004      | 2005 | 2004      | 2005 | 2004       | 2005 | 2004  | 2005 |
| Duncan-NC CA* | No units | No units | 495       | 506  | 571       | 588  | 735        | 760  | 610   | 629  |
| Victoria CMA  | **       | **       | 575       | 598  | 819       | 849  | 1120       | 1179 | 940   | 959  |
| Nanaimo CA    | 414      | **       | **        | 502  | 666       | 703  | 807        | 798  | 678   | 706  |
| BC            | **       | **       | 527       | 541  | 745       | 753  | 944        | 967  | 833   | 849  |

\*NC = North Cowichan / CA = Census Area  
 \*\*Data suppressed to protect confidentiality or because data is not statistically reliable  
 Source: Rental Market Report, British Columbia Highlights, CMHC, October 2005

No new rental units have been built in the Cowichan region during the last twenty years, therefore the supply is scarce. Vacancy rates in private rental buildings in the City of Duncan and in North Cowichan have declined in recent years from 8.4% in October 2002, to 1.6% in October 2005. (Source: CMHC Media Release, December 15, 2005)

### 4.3 Rents and Income

In 2001, more than 6% of households in the CVRD had incomes of less than \$10,000, an additional 14% had incomes of between \$10-\$19,999 and a further additional 12.9% had incomes between \$20-29,999 (in total 35% of households). Clearly, the ability to afford rent is a significant issue for many people in the region. The proportion of households spending more than 30% of their gross income on rent was higher in the CVRD than for BC as a whole.

**TABLE 9:  
RENTS AND INCOME - CVRD**

| Apartments  | Annual Average Rent Cost | Annual Income Required* |
|-------------|--------------------------|-------------------------|
| Bachelor    | \$5,040                  | \$16,800                |
| 1 bedroom   | \$5,808                  | \$19,360                |
| 2 Bedrooms  | \$7,092                  | \$23,640                |
| 3+ Bedrooms | \$8,340                  | \$27,800                |
| Townhouses  | Annual Average Rent Cost | Annual Income Required* |
| 1 bedroom   | \$6,072                  | \$20,240                |
| 2 Bedrooms  | \$7,056                  | \$23,520                |
| 3+ Bedrooms | \$9,120                  | \$30,400                |

\*Assumes rent is 30% of annual income.

Source: Based on Rental Market Report, British Columbia Highlights, CMHC, October 2005

**TABLE 10:  
HOUSING AFFORDABILITY IN THE CVRD**

|   |
|---|
| CVRD: # spending 30% of gross household income on rent – 3,155 (49.8% of tenant households)     |
| CVRD: # spending 30-99% of gross household income on rent – 2,600 (41.08% of tenant households) |
| CVRD: # spending 30% of household income on home owner's major payments – 3,720 (17.5%)         |
| CVRD: # spending 30-99% of household income on home owner's major payments – 3,220 (15.1%)      |
| BC: % paying 30%+ on housing – 44.1% of tenants / 20.7% of owner                                |

Source: Canada Census 2001

Dependency on the safety net in all age groups is higher in the CVRD than for BC as a whole (*BC Stats 2005*). Shelter allowance is \$325 a month. The average monthly rent for a one-bedroom apartment is more than \$500.

The income shelter component of BC Benefits is inadequate compared to average market rents. A recent 2005 report by The National Council of Welfare on welfare income, portrays a dismal picture “and one that is getting worse.” When adjusted for inflation, welfare incomes in 2005 were lower than they were in 1986. “Some of the losses between the peak year and 2005 are staggering,” notes the report. Ontario, Manitoba, Saskatchewan, Alberta and British Columbia recorded the lowest levels of social assistance between 2000 and 2005.

*“I'm living in the RV park, I get cheap rent because I help out around the park. My legs are bad so I can't do too much. I only get \$377 out of \$510 from Social Services because they take pension off my assistance. I can't afford new clothes so I wear the same things every day. I can't afford good food so I come here to the food bank more often than I would like. I feel ashamed.” (Man, early sixties, Duncan)*

While the report calls the situation “shameful and morally unsustainable in a rich country” it concludes hopefully: “The generally favourable economic climate at the federal level, and in

most provinces, presents a real opportunity for governments to take concerted action to end this kind of deprivation.”

### **The Growing Gap Between Renters and Owners**

David Hulchanski, Director of the Centre for Urban and Community Studies University of Toronto, suggests that 60% of Canada's households are homeowners; the other 40% rent. Since the early 1970's very little subsidized rental housing has been built, putting renters at an economic disadvantage:

*“While some people rent only when they are young, others will need rental housing throughout their lives and will never be able to afford home ownership and will always depend on rental housing built by private sector developers or through social housing. Rental housing – unlike condos and suburban tract housing – does not make money for private investors and developers. The gap between the income of renters and owners is growing wider by about one per cent a year. Renters' income and wealth are just way too low to stimulate market for new rental units. Social need is something the market demand can't respond to.”*

*“The experience of renters in the province is affected by the ability of the rental market to respond to continued demand. Because new conventional rental supply has been largely unprofitable for developers and unaffordable to renters in recent years, many of the rental units that have been added to the stock have been secondary suites or investor-owned condominiums. While the existing stock of affordable housing is a valuable resource, this stock continues to be vulnerable to demolition and conversion despite some positive provincial and local government actions to preserve it.” (BC Office of Housing and Construction Standards, “Rental Housing Trends in British Columbia,” 2002)*

*“High land and development costs and the higher returns available from condominium construction will continue to be the major factors discouraging investment in new formal rental supply, especially in the growing population centres of the Lower Mainland, the Fraser Valley, the Okanagan, and southern Vancouver Island. Despite strong growth in the number of households, market rent levels and especially renter incomes are not high enough to support costly new construction in the formal rental sector.” (BC Office of Housing and Construction Standards, “Rental Housing Trends in British Columbia,” 2002)*

### **Landlord and Tenant Issues**

Community discussions suggest that landlords play a significant role in the provision of housing options. Because of a low vacancy rate, some landlords are becoming too selective making it difficult for “people who don't fit the mold” to rent. A need for increased communication and cooperation between service providers, clients and local landlords was suggested, in particular, more public education on mental health and addictions. (Source: Jim Harnden, disAbility Resource Centre)

*“The best local apartment managers are fairly strict but they have good people skills. They listen and communicate effectively.” (Thanya Al-Saadoon, Cowichan Family Life Association)*

*“Landlords don’t understand mental health. They’re reluctant to rent because of too many problems. The housing situation is getting worse because more people are moving here and they’re coming here because we have such good mental health services.” (Antoinette Web, Mental Health Housing, VIHA)*

*“I am lucky though because I have a great landlord and he doesn’t put up with any nonsense. He keeps the place clean and doesn’t put up with partying or drugs.” (Woman, mid fifties)*

### **Rowan Property Management Ltd.**

Rowan Property Management Ltd. is the largest property management company in the Cowichan region. It oversees two hundred apartment units and more than two hundred single family dwellings and duplexes, most of which are in the Duncan area.

There has been almost no new rental construction since the 1980’s. Restrictions in the Residential Tenancy Act and rent controls (landlords cannot raise rents beyond 4% a year in 2006, in the early 2000’s the market wouldn’t allow increases) balanced against raising operating costs (taxes, insurance and utilities), high turnover rates, hard to house tenants, and in past years, high vacancy rates (25% vacancy in 2003), have made the rental business less than appealing to investors.

For property management companies, other issues including illegal drugs, behaviour problems, vandalism, risk to other tenants and soaring insurance costs and liability risks have caused managers to become more cautious when accepting applications from prospective tenants.

*“We don’t have a low vacancy rate problem, we’ve got a good tenant shortage. We’ve got lots of applications and buildings that aren’t full; it’s just hard to find good tenants. We have to look very hard to find the good applicants. Twenty years ago prostitution was a problem, now illegal drugs are the problem. We won’t tolerate illegal drugs. We have a duty to our other tenants and the owners to screen applicants carefully. Drugs and mental health issues cause unreasonable risks to the other tenants and jeopardize the insurability of the building. Without insurance, as we have seen with the efforts to find a homeless shelter, a building cannot function.” (Arthur Allan, President, Rowan Property Management Ltd.)*

Rowan requires a credit report, an employment reference and a reference from two previous landlords before accepting an application. If applicants cannot meet these requirements, the company says it is flexible and takes each individual situation into account.

In the past, if problems have arisen with people who Rowan suspects have mental health problems, Rowan has advised a community mental health representative and the issues were usually satisfactorily resolved. (Source: interview with Arthur Allan, Rowan Property Management Ltd.)

## 4.4 Home Ownership

Most people in the Cowichan Valley own their own homes. In 2001, the CVRD had a much higher proportion of owned dwelling units than for the province as a whole – 77% as compared to 66% for the rest of BC. Within the region none of the municipal jurisdictions were as high, with Duncan being the lowest at 56%.

**TABLE 11:  
DWELLING UNITS (NUMBER AND TENURE) 2001**

|                | Total*    | Owned     | %    | Rented  | %    |
|----------------|-----------|-----------|------|---------|------|
| CVRD           | 28,850    | 22,095    | 76.6 | 6,480   | 22.5 |
| North Cowichan | 10,495    | 7,820     | 74.5 | 2,675   | 25.5 |
| Duncan         | 2,235     | 1,245     | 55.7 | 990     | 44.3 |
| Ladysmith      | 2,685     | 2,020     | 75.2 | 660     | 24.6 |
| Lake Cowichan  | 1,155     | 865       | 74.9 | 285     | 24.7 |
| BC             | 1,534,335 | 1,017,485 | 66.3 | 512,360 | 33.4 |

\*Includes Band Housing

Source: Canada Census 2001

In 2001, the most common housing type in the CVRD was single detached (76% of all dwelling units), followed by apartments (12%). This is compared to 55% and 33% respectively for BC as a whole.

**TABLE 12:  
DWELLING UNIT TYPE 2001**

| Single Detached |      | Semi Detached |     | Apartment |      | Row House |     | Other Single Attached |     | Movable Dwelling |     |
|-----------------|------|---------------|-----|-----------|------|-----------|-----|-----------------------|-----|------------------|-----|
| #               | %    | #             | %   | #         | %    | #         | %   | #                     | %   | #                | %   |
| CVRD            |      |               |     |           |      |           |     |                       |     |                  |     |
| 21,940          | 76.0 | 900           | 3.1 | 3,325     | 11.6 | 1,240     | 4.3 | 140                   | 0.5 | 1,300            | 4.5 |
| BC              |      |               |     |           |      |           |     |                       |     |                  |     |
|                 | 54.8 |               | 3.0 |           | 32.6 |           | 6.3 |                       | 0.2 |                  | 2.9 |

Source: Canada Census 2001

In August 2006, the average selling price for a house in the Cowichan region was \$310,086. This represents a 17% increase in the cost of a home over 2005. In the first few months of 2006, nearly 70% of house sales were in the \$200,001 to \$400,000 price range. (*The Vancouver Island Real Estate Board, MLS statistics, 2006*)

Several people interviewed for this report expressed frustration and resignation that home ownership was financially beyond their grasp.

*"I was born and raised here for crying out loud and I'll never be able to afford a house. You see all these housing developments up and down the coast, golf courses and gated communities. These people don't work here. Hell, many of them commute because they have more than one place. If you want to know, it upsets me to no end. It's awful when local people can't afford to*



*live here and no-one's doing anything about it. Who can afford those places? Not me that's for sure". (Man, mid forties, Duncan)*

*"It's sad when you can't afford to live in the place you were born and raised. My daughter is a single parent, we couldn't find anything for her to rent in Chemainus so we looked in Duncan. We managed to find an illegal basement suite, that's all we could find that was decent enough for them both." (Woman, age unknown, Chemainus)*

*"There's no way we could scrape together a down payment for a half decent house. The houses in our price range are good for nothing but demolition. All we can hope for is that housing prices drop back down to year 2000 prices. That, or win the lottery or get a big inheritance." (Woman, mid thirties, Cobble Hill)*

**TABLE 13:  
INCOME, HOME PRICE AND DOWN PAYMENT GUIDE\***

| Household Income | 5% Down Payment | Maximum Home Price | 10% Down Payment | Maximum Home Price | 25% Down Payment | Maximum Home Price |
|------------------|-----------------|--------------------|------------------|--------------------|------------------|--------------------|
| \$25,000         | \$3,000         | \$60,000           | \$6,300          | \$63,000           | \$18,900         | \$75,600           |
| \$30,000         | \$3,900         | \$78,000           | \$8,200          | \$82,000           | \$24,700         | \$98,800           |
| \$35,000         | \$4,800         | \$96,000           | \$10,100         | \$101,000          | \$30,300         | \$121,200          |
| \$40,000         | \$5,700         | \$114,000          | \$12,000         | \$120,000          | \$36,000         | \$144,000          |
| \$45,000         | \$6,600         | \$132,000          | \$13,900         | \$139,000          | \$41,700         | \$166,800          |
| \$50,000         | \$7,500         | \$150,000          | \$15,800         | \$158,000          | \$47,400         | \$189,600          |
| \$60,000         | \$9,300         | \$186,000          | \$19,600         | \$196,000          | \$58,800         | \$235,200          |
| \$70,000         | \$11,050        | \$221,000          | \$23,400         | \$234,000          | \$70,100         | \$280,400          |
| \$80,000         | \$12,500        | \$250,000          | \$27,200         | \$272,000          | \$81,500         | \$326,000          |
| \$90,000         | \$14,400        | \$288,000          | \$31,000         | \$310,000          | \$92,800         | \$371,200          |
| \$100,000        | \$16,275        | \$325,500          | \$34,800         | \$348,000          | \$104,300        | \$417,200          |

**Source:** [www.cmhc-schl.gc.ca/en/co/buho/hostst/hostst\\_001.cfm](http://www.cmhc-schl.gc.ca/en/co/buho/hostst/hostst_001.cfm)  
 \* Figures are rounded to the nearest \$100.

In the first part of 2006, nearly 70% of home sales were in the \$200,001 to \$400,000 range, 11% were under \$200,000, and almost 20% were over \$400,000.

**TABLE 14:  
MLS SALES OF SINGLE-FAMILY RESIDENTIAL UNITS  
FEBRUARY AND MARCH 2006**

| Zone    | Unit Sales |               |            | Average Sale Price |               |            | % Change | Median Price<br>March 2006 |
|---------|------------|---------------|------------|--------------------|---------------|------------|----------|----------------------------|
|         | March 2006 | February 2006 | March 2005 | March 2006         | February 2006 | March 2005 |          |                            |
| Duncan  | 86         | 67            | 76         | 312,315            | 279,525       | 225,032    | 38%      | 290,000                    |
| Nanaimo | 165        | 119           | 168        | 303,279            | 289,927       | 246,461    | 23%      | 284,900                    |

**Source:** Vancouver Island Real Estate Board – MLS Statistics

**TABLE 15:  
COWICHAN VALLEY MLS SINGLE FAMILY SALES ANALYSIS  
JANUARY 1 – MARCH 31, 2006**

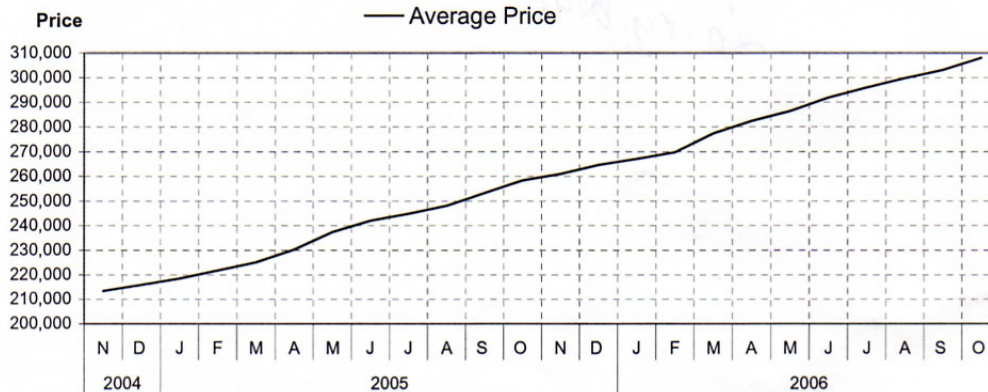
| Range (\$)      | Total      |      | CH        | CL        | CO        | CR        | DU         | LD        | MB       | SA       | SH        |
|-----------------|------------|------|-----------|-----------|-----------|-----------|------------|-----------|----------|----------|-----------|
|                 | #          | %    |           |           |           |           |            |           |          |          |           |
| <100,000        | 2          | 0.7  |           | 1         |           |           | 1          |           |          |          |           |
| 100,001-150,000 | 6          | 2.1  | 2         | 2         |           |           | 2          |           |          |          |           |
| 150,001-200,000 | 23         | 8.2  | 2         | 5         |           | 2         | 10         | 4         |          |          |           |
| 200,201-300,000 | 110        | 29.2 | 8         | 4         | 7         | 8         | 49         | 29        | 1        | 2        | 2         |
| 300,001-400,000 | 83         | 39.5 | 3         | 2         | 22        | 2         | 30         | 14        | 2        | 1        | 7         |
| 400,001-500,000 | 31         | 11.0 | 2         |           | 9         | 1         | 9          | 3         | 2        | 1        | 4         |
| 500,001-750,000 | 19         | 6.8  |           | 4         | 6         | 1         | 3          | 1         | 3        |          | 1         |
| 750,001-1M      | 4          | 1.4  | 1         | 1         | 1         |           | 1          |           |          |          |           |
| >1M             | 3          | 1.1  |           |           | 1         |           | 1          |           | 1        |          |           |
| <b>Totals</b>   | <b>281</b> |      | <b>18</b> | <b>19</b> | <b>46</b> | <b>14</b> | <b>106</b> | <b>51</b> | <b>9</b> | <b>4</b> | <b>14</b> |

*Notes: CH=Chemainus, CL=Lake Cowichan, CO=Cowichan, Cobble Hill, CR=Crofton, DU=Duncan, LD=Ladysmith, MB=Mill Bay, SA=Saltair, SH=Shawnigan*

*Source: Vancouver Island Real Estate Board - MLS Statistics*

**TABLE 16:  
CUMULATIVE RESIDENTIAL AVERAGE SINGLE FAMILY SALE PRICE  
COWICHAN VALLEY AS AT OCTOBER 31, 2006**

**Cumulative Residential Average Single Family Sale Price**



*NOTE: Figures are based on a "rolling total" from the past 12 months – i.e. 12 months to date instead of the calendar "year to date".*

*Source: Vancouver Island Real Estate Board, MLS Statistics, October 31, 2006*

In 2001, the median family income in the CVRD was \$51,446. This suggests that half of all families cannot afford to buy a house worth more than \$150,000. In early 2006, only 8 single-family houses were sold for under \$150,000 and the median sale price for a single-family house was \$263,000. Even apartments (average price \$119,000) and condominium townhouses (average price \$138,500) are out of reach for many people. Purchasing would require an income of at least \$40-50,000. The ability to purchase is even lower for single-parent families who make on average \$38,247 and for female single-parent families at \$23,023.

With Alberta and British Columbia taking lead role in house prices, Canada's housing affordability has deteriorated for the third consecutive quarter.

*“Faster growth in house prices, the weakest annual growth in household incomes since the first quarter of 2005 and slightly higher interest rates have all combined to erode housing affordability in Canada.” (Derek Holt, Royal Bank of Canada Economist, News Release, September 19, 2006)*

*“What's going on here? Are we trying to say that Duncan is a retirement community like Parksville, Qualicum Beach, Sidney, Victoria? Are they targeting retired people and pushing out younger families? I saw on a Global TV this news report where there's a town in Quebec that's giving \$4,000 to young families to relocate there. They're doing this to keep their town thriving and growing. They don't want it to be just for older folks. Maybe this should be a project for the Cowichan district.” (Man, early thirties, Duncan)*

### **Security of Tenure for Mobile Home Owners**

*“I am writing this sitting at an attractive desk, in a pretty room, surrounded by a small yard of trees, flowers gardens, and wildlife. I own a mobile home and have chosen this because I am coming close to retirement. I needed to downsize economically and physically and the housing stock that I could afford was generally of 'tear down' quality. And here, in a privately owned mobile home park, I feel vulnerable because I do not have full control over the future of my small piece of paradise.” (Sandra Goth, Cobble Hill)*

The Official Community Plan for North Cowichan states: “Mobile home parks can provide a relatively stable source of affordable housing. There has been little demand however for this housing. It is expected that demand will continue to be low as the District encourages secondary suites, small lot subdivisions and infill housing to address the need for affordable housing.” (*North Cowichan Official Community Plan, Section Two: Community Development Guidelines and Policies*)

A mobile home park was recently sold on the mainland resulting in considerable media coverage. Fear by residents that their mobile parks could also be sold because of escalating property values was raised on several occasions. Because mobile home owners lease the land on which their homes are situated, they are at risk if the park owner decides to sell or raise the pad rents.

Twenty-eight per cent of households living in mobile homes receive Social Assistance benefits. Many mobile home owners are seniors, people with disabilities and women who

are either on fixed incomes or receiving low income. Most adult oriented parks do not allow children so parents on low incomes are automatically ineligible. Because shelter allowance is fixed at \$325 a month and pad rents continue to increase, security of tenure is becoming an issue for some mobile home owners in the Cowichan region. (Source: Statistics Canada, *Canadian Social Trends, Mobile Homes in Canada, 2001*)

*"I've known people who live in mobile homes but are unable to furnish them except for the bare minimum; pad rental and mortgage payments take it all. The crux of this is that landlords have a great deal of power and their objective is to make money. Renters in these circumstances are always vulnerable." (Ronnie Phipps, mobile home resident, North Cowichan)*

## 4.5 Geographic Location and Housing Issues: A Tale of Two Neighbourhoods

*"In combination with complex challenges faced by individuals such as income, employment and mobility, many neighbourhood residents struggle to achieve a good quality of life." (James – Alexander Neighbourhood Planning Progress Report, September 2005)*

While affordable housing is a widespread issue throughout communities in the Cowichan Valley, most rental apartments are concentrated in the James-Alexander and the Cairnsmore neighbourhoods, of North Cowichan and the City of Duncan respectively. They are characterized by housing affordability issues, dependency on the safety net, transiency, high unemployment, a comparatively high First Nations population and an overall younger than average age distribution.

Over the years, residents of these communities together with local businesses, schools, social service agencies, Safer Futures/Cowichan Women Against Violence Society and the Planning Department of North Cowichan have taken part in a number of community development initiatives. The objective is to improve community cohesion, quality of life and neighbourhood safety issues. The ultimate aim of the participants is to create neighbourhood plans for the areas.

### **James-Alexander**

These are two distinct neighbourhoods in the central core of the Cowichan Region, adjacent to the City of Duncan and divided by the Trans Canada Highway. The area east of the highway from Beverly to Alexander Street to Lakes Road is mostly residential with some educational facilities and businesses on the highway. The area west of the highway is mixed urban residential, commercial and public recreational.

#### **Demographic Profile of James – Alexander** (*Safer Futures Cowichan, 2005*)

- Approximately 900 households, primarily multi-family rentals. Fifty-nine per cent of renters spend over 30% of their income on housing.
- Comparatively younger population than North Cowichan – 37% under 25 as compared to 31% for the municipality. Approximately 38% of children living at home are under the age of six, compared to 20% for the district as a whole.

- About one in four individuals are First Nations or Métis.
- A significant number of residents have disabilities or special needs.
- Almost half of the 900 households are single parent (female) led and two-thirds have children living at home.
- Average incidence of low income in the area is 39% as compared to 14.9% for North Cowichan. Average annual income is \$19,286, which is 72% of the North Cowichan average; on average, families have an average annual income that is 63% of the average annual income of North Cowichan.
- Higher than average rates of unemployment than North Cowichan, particularly for males. Youth unemployment rates are higher than those for the district, particularly for young females. Women with children have higher rates of unemployment than women without children.
- Relatively high rate of mobility as compared to North Cowichan as a whole. Over 21% of the population moved within the last year, as compared to 15% for the district.

## **Cairnsmore Neighbourhood**

### **Demographic Profile of Cairnsmore**

*(Safer Futures: Compiled from 2001 Census Data)*

- Overall younger than average age distribution than the City of Duncan or the District of North Cowichan.
- Just under 40% of the Cairnsmore population are of Aboriginal descent.
- 190 families living in the area; 24% of which are single parent led.
- 240 children living at home; 62% are aged 14 and under.
- 35.6% live in low income situations.
- 38% of housing is multi-family; 62% is single family.
- 53% of housing is rental; and 52% of renters experience affordability issues.

Like the James-Alexander communities, community development initiatives continue. The Cairnsmore Neighbourhood Action Project, for example, is designed to enhance community health and safety. Residents, local schools, community agencies and local governments have partnered together in this initiative. The short term objectives are to enhance safety by cleaning up, improving lighting, sidewalks, etc. The focus of the medium to longer term community planning includes addressing substance use, violence prevention, childcare, youth activities and basic needs including food and clothing.

## Chapter Five: Women and Families

*"I'm from Port Alberni, came here about a year and a half ago. I stayed in a women's shelter once. My husband's from Port Alberni. He was abusive and that's where I'd go when he was abusive. That's why I moved out here, it's a good distance from him. I didn't stay with friends when I came here, because I didn't have any friends. All I had when I came here was odds and ends, clothes on our backs. That's all we had. Now I rent a small house, two bedrooms. I sleep on the couch, I gave my bedroom to the kids, 16, 15 and 12 years. So both boys sleep in a room, my girl gets her room and I get the couch. I can't afford anything else.*

*"I pay \$550 for rent. I was on social assistance but I just started working so I'm in-between. I get paid \$9 an hour for flagging traffic all day long, standing out on the highway. I don't work all the time; I'm just on call so it's not steady work. We don't have enough money for our other needs, mostly good food, so we eat at the food bank. They are more than generous. It would be nice if we could live in a place that's up to standard like other people do. But I'm not going to complain. If I complain they'll just ask me to move. (Woman, 38 years, Mill Bay food bank)*

### 5.1 Housing Needs for Women and Children

*To break the cycle of poverty, start with affordable housing. When you have a safe, functional home to raise your children, you can focus on finding work, going to school and giving your family a good start in life. (Woman, mid-forties, Duncan)*

While women and families are not a homogeneous group, there are certain common characteristics that define their housing needs. These characteristics are based on their disproportionate experience with poverty, discrimination and inequality based on gender.

Almost half of the 900 households in the James-Alexander neighbourhoods of North Cowichan are headed by women and two-thirds have young children living at home. The average income in these neighbourhoods is half that of North Cowichan. (*Safer Futures Cowichan, 2005*)

Women need safe, stable, affordable housing. "Mounting evidence shows that women with low incomes have acute housing needs. They are at greater risk of living in unsafe and unhealthy environments, and require specific supports to achieve stable and affordable housing".

"These social and health issues stem from a high incidence of poverty among women; one in five Canadian women lives in poverty. Women who are Aboriginal, visible minorities, single, immigrants or refugees, disabled, senior or youth have higher levels of poverty, and therefore have more difficulties finding and affording suitable housing." (*Prairie Women's Health Centre of Excellence, University of Winnipeg, 2004*)

Key findings from the study:

**Safety:**

Safety was the most important concern identified by women looking for housing. Safety features including lighting sensors and cameras in stairwells and elevators made women feel safer. Access to a telephone was also felt to be important in emergency situations and to reduce isolation.

*“If I work late my daughter picks me up and brings me home and sometimes she walks me to my apartment because of what's going on this building. I don't feel safe in this neighbourhood at all. It's just not a safe area for kids to wander around by themselves and it's not a safe area for anybody else that's by themselves. There's too much poverty, too many drugs, too much desperation and anger. That's what I see. There's a lot of spousal abuse, a lot of alcohol and because I'm a person on low income and I have pets, this is what I'm supposed to live in. It's extremely stressful.” (Woman, mid-fifties, Duncan)*

**Price of Rent:**

The price of rent is directly related to a women's ability or inability to afford other necessities such as food and medications. Clothing and food budgets are used to subsidize the rent, sometimes there is little money for medications or dental care.

*“Welfare got cut back a lot, they only pay for certain prescriptions. They don't pay for them all like they used to. It's hard when you go to the pharmacy and they tell you, 'We don't cover that.' Then what do you do? You got no money and we don't have nothing to pawn.” (Woman, mid thirties, Mill Bay food bank)*

**Stable and Secure Homes:**

The constant struggle to find adequate affordable housing is disruptive for women and their children. Stable housing and access to services such as community clinics and women's groups located close to their homes enhances women's safety, because knowing neighbours is key to building social supports, preventing crime, and building community.

*“Vulnerable youth and families in the Cowichan Valley are struggling with a variety of issues, which include poverty, homelessness, addictions, family violence and self harm.” (Community Options Society, Annual General Meeting Report, 2006)*

*Excerpt from a letter supporting the Safer Futures, James Street Call to Action Project (2001): “My daily routine involves walking to work from one end of James Street to the other. As a walker one tends to notice details that motorists don't often see. I asked myself many times 'Why don't they fix this, why isn't that spruced up a bit; why isn't the traffic (speeders) monitored along this stretch?' I also asked myself why can't I walk to the Community Centre after dark without feeling intimidated? Why doesn't someone do something?' Well, someone did, and it was the Call to Action Steering Committee. I feel very proud to be part of the audit. I have nothing but praise for the Safer Futures programs – James Street Call to Action in particular.” (Fran Stirling, resident James-Alexander neighbourhood, Duncan)*

## 5.2 The Impact of Poverty on Women's Housing

In the Cowichan region, female median income is considerably lower than for males. Average and median family income in the Cowichan region is also lower than for the province as a whole. Almost 10,000 households in the CVRD had incomes of less than \$30,000 in 2000. This represents more than one-third of all households and proportionately more than for the province as a whole. Female single-parent families (12.6% of all families) have average family incomes that are less than half that for all families. (*Housing Need and Demand Study, The Village at Providence Farm, 2006*)

Low-income women and families spend a greater proportion of their incomes on basic shelter needs and, therefore, less money is available for other necessities, including food. Women are generally restricted to housing at the bottom of the market, which is often cheaper because of its poor physical quality or because the surroundings have social or environmental problems detrimental to physical health. (*National Symposium on Health and Housing: A Call to Action, 2004*)

Poverty means that many community supports are not affordable. There is little money for recreation, no breaks and no 'down time.' A trip to the local recreation centre, a movie, fresh fruit, or an ice cream treat is beyond the budgets of many women. (*Cowichan Family Life Association, 2006*)

*"We have the Boys and Girls Club close by, but the families I know can't afford it. They don't have \$10 a day to spare." (Thanya Al-Saadoon, Safer Futures, Duncan)*

*"We don't have a vehicle, basically we don't go anywhere, we don't do anything. The kids haven't gone anywhere this summer. It's hard sometimes, really hard." (Woman, early thirties, Cobble Hill)*

The Canadian Centre for Policy Alternatives (2004), states that housing for low-income people is of particular concern to women, because women form the majority of the poor in Canada; one in five Canadian women live in poverty. Poverty is usually worse for Aboriginal women, women who are immigrants and refugees, visible minorities, women with disabilities, and senior and young women. Women's poverty also affects their children.

*"I can't get emergency funds for rent because they'll ask me a hundred questions about why isn't my ex paying me support. They want me to get money from him first. Well, there's no way he's going to pay anything. Besides, they'll make me fill out a shit load of forms and if they find out I don't have any food in the house they'll take the kids away. There's no way they're getting my kids." (Woman, mid thirties, Duncan)*

*"Most of the wash machines at the Luxor apartments don't work so moms get free baby clothes and throw them out when they get dirty. Everyone has babies and there's no place to do laundry. They can't afford it either at \$2 a load. Often they don't dry the clothes because it's too expensive. There's always fights going on there and people moving in and out. The toilets don't work, stuff like that. It's shameful." (Family support caregiver, Duncan)*



### 5.3 Subsidized Housing in the Cowichan Region

Discussions with women experiencing housing issues and agencies assisting them, point to very few safe, affordable housing options. The only two subsidized housing complexes for women and families have long waiting lists. The Duncan Lions Housing Society and the M'Akola Housing Society are the only 'scaled to income' housing choices for low-income women and families.

#### Duncan Lions Housing Society (Oak Grove)

- 27 Units in one townhouse complex
- 90% of the tenants are single mothers
- Selection of tenants is based on a Need Point Score (BC Housing)
- Tenants pay up to 30% of income
- 105 people are on the waiting list

*(Source: Housing Need and Demand Study, The Village at Providence Farm, 2006)*

#### M'Akola Housing Society

- 6 complexes in the Duncan area
- Many applications, but no vacancies
- Tenants pay up to 25% of income
- 200 people on the waiting list

*(Source: Interview with Nelson Folland, Office Manager M'Akola)*

While there are several apartments in the Cowichan region with lower than average rents, service agencies suggest that most are unsafe environments and unsuitable for children. The buildings are older, in need of upkeep and drugs and alcohol are prevalent.

*"We have no emergency housing, no affordable housing and no low income housing. There's nothing in Chemainus, I've sent people to Duncan, there's more there. At least they've got an emergency shelter there.*

*There's only one apartment in the Chemainus central area that has low rents. It isn't a good place for kids though. The building is on a hill, the parking lot is the only place where the kids can play. It's not in the best of shape and the stairwells are built of cement. It's just not the best for kids." (Lynn Morrison, Coordinator, Chemainus Harvest House)*

*"Lots of women are living in unsafe conditions. I know this woman who lost custody of her child. Her mother now has custody and gets payment for looking after it. The daughter is living in an unsafe situation but she can't move back home because if she does her mother will lose money for looking after the child and it's all she has to live on. She doesn't know that since her husband died a couple of years ago she qualifies for death benefits." (Community mental health advocate, Duncan)*

## 5.4 Not Just Affordable Housing, But Quality Housing

While affordable housing is essential, 'quality' housing is just as important, community agencies note. Green spaces, play grounds, neighbours and pleasant, safe surroundings were identified as key housing components for women and families.

*"We see families in stress because of low quality housing with little green space. As a society, we need to shift our thinking about where we want to go. The issue is more about lack of quality low cost housing rather than low cost housing itself. Does everyone have a right to own their own home? No. Does everyone have a right to safe, affordable housing? Yes.*

*"One of the ways of coping is to increase the network of friends and social supports. We encourage people to reach out. When you buy a house you buy a neighborhood. We're going back to the old days when people knew each other and there was social interaction. Being isolated is not fun. Housing is about neighbourhood development and our role at the Family Life Association is to be the connector." (Sandra Goth, Executive Director, Cowichan Family Life Association)*

*"You know what I would like? I'd like a small piece of land to call my own. All I want is a little bit of land. It doesn't have to be a lot of land, just a place where I can grow a few vegetables and feel the grass under my feet." (Woman, mid fifties, Duncan)*

## 5.5 Lack of Quality Day Care and the Impact on Housing

Community Partnership for Childcare Spaces (a Cowichan region Success by 6 initiative) suggests that the need for childcare space in the Cowichan region has reached a "critical" point. Almost all spaces for children from birth to three years have waiting lists and turn families away on regular basis. Cowichan Tribes reports there are 500 children under the age of six but just over 100 quality childcare spaces. In 2003-2004, there were 423 deliveries at the Cowichan District Hospital. (Source: Community Partnership for Child Care Newsletter, "Spaces Conversation," 2005)

*"The impact that the lack of quality licensed child care facilities has on a community is significant in many aspects. The ability to support a family is drastically impaired when a parent cannot enter the workforce due to insufficient or non-existent child care. This results in the parent facing reduced wages or no wages at all. Parents give up hopes of either attending or finishing school or college when they have no safe place for the care of their children. As a result, the education level of parents drops. Low education combined with low wages prevents parents from owning their own homes or affording to rent quality housing. Sadly, often low income housing is not near the centre of a community but many miles away which then brings the issue of affordable transportation into the challenges that these families face. When families reach this point and do manage to find childcare or housing they now are unable to get to it. The cycle continues.*

*"Affordable child care, housing, education and transportation go hand in hand in sustaining healthy families within a community. It is our role not to look at*

*these in isolation but to plan and build a community that provides support in all areas. Providing the best start in life for our children ensures a healthy future for our communities.” (Cindy Lise, Coordinator, Cowichan Success By 6®)*

The following letter, written by a woman living in North Cowichan, illustrates the struggle to find quality day care to maintain a job.

*After accepting a position in Nanaimo, I had to find daycare for my two children who were aged three and one at the time. I contacted the Child Care Resource and Referral agency and began calling the places they indicated were taking children. I was unable to find childcare spaces in Duncan. As the start date for my job was rapidly approaching, I feared I would not be able to take the job due to lack of childcare. I had to expand my search to include Chemainus and Ladysmith and finally found a place for both children in Ladysmith.*

*After starting my four day per week job (no full-time available), I began looking at my monthly expenses. Once I had paid my daycare bill for two children aged three and under and my gas bill for the commute to Nanaimo, there was simply not enough left for rent and other living expenses. I learnt that I qualified for a daycare subsidy and from the Ministry of Human Resources – Employment Assistance and applied for it.*

*The first two years I received the subsidy my income remained the same, but the rules of application and renewal changed every six months as did the amount I received. I was never able to know what my budget would be due to the fluctuating subsidy. Several errors also occurred such as the Ministry having me pay the amount that was supposed to be subsidized. After the error was corrected the Ministry did not reimburse the amount I overpaid. Ironically, I frequently had to take time off work to travel to the Duncan Ministry office to sort out errors caused by high turn-over of Ministry workers, lost paperwork and miscalculations.*

*As time passed, and with the help of my parents, I have slowly been able to re-build my financial situation to the point where I began to look for housing. In the four years since I have returned to the Cowichan Valley, both rental rates and housing prices have sky-rocketed. The mortgage amount I was approved for will buy an apartment or a small townhouse that is unsuitable for a family and is typically in a neighbourhood that I would not feel safe in with my children. As for rentals, there are very few homes available. The current choices are usually high-priced executive homes or former crack houses in bad neighbourhoods.*

*In my opinion, the creation of affordable housing needs to be made a high priority in the region. I have been able to work my way out of a bad situation with the help of my family and because I am educated and able to advocate for myself. I have met countless other single mothers with no family or education behind them who remain trapped in a system that is failing on so many levels. Here are my recommendations:*

*To break the cycle of poverty, start with affordable housing. When you have a safe, functional home to raise your children, you can focus on finding work, going to school and giving your family a good start in life.*

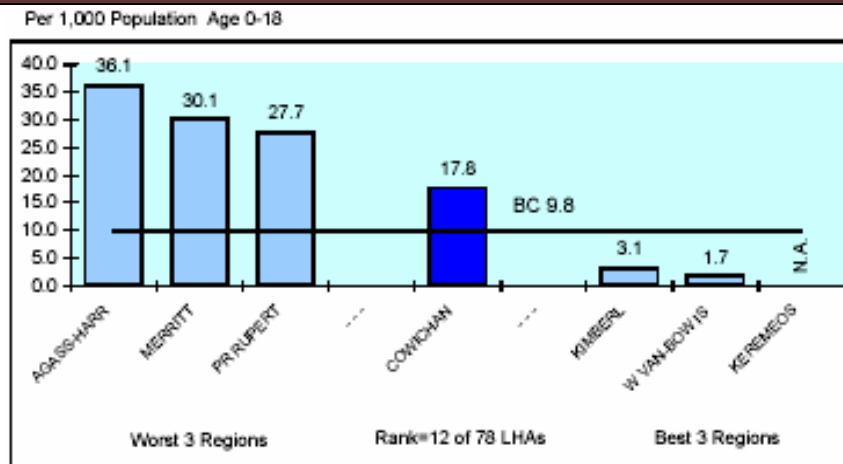
*Access to affordable, quality childcare is also essential. If your children are well cared for you can be more effective in the workforce, obtain more education if required. Your children will likely have healthier, happier children. (Woman, early forties, Duncan)*

## 5.6 Housing Needs for Young Women and Their Babies

Teens with babies receive under-age income assistance of \$800 a month. While this gives them a chance to find housing, landlords are most often reluctant to rent to them. They cannot sign leases. Teens under 19 in the permanent care of MCFD, however, receive rent money. (Source: *Housing Need and Demand Study, The Village at Providence Farm, 2006*)

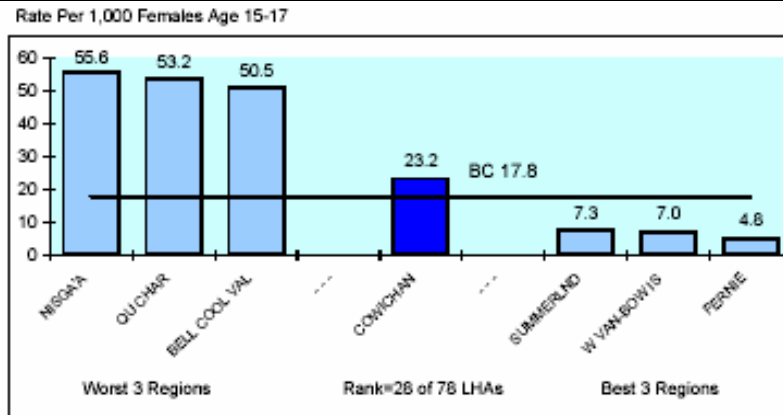
In April 2006, the Growing Together Child Care Centre hosted a meeting of concerned individuals to discuss the apprehension of babies at birth by the Ministry of Child and Family Development. Newborns are sometimes removed from their mothers in the hospital in cases where the future safety of the child is determined to be at risk. At the time of this report, fifty children under the age of five from the Cowichan Valley are now in the care of the Ministry. Thirteen of these children are less than one year old. (Source: *Interview with Lorna McPherson, Serenity House Project*)

**TABLE 17:  
CHILDREN IN CARE, DECEMBER 2005**



Source: Local Health Authority 65, BC Stats, Statistical Profile 2005

**TABLE 18:  
TEEN PREGNANCIES – AVG 2002-2004**



**Source:** Local Health Authority 65, BC Stats, Statistical Profile 2005

If transitional, supportive housing were available, Lorna McPherson suggests new mothers may be able to stay with their infants. A plan is now underway to secure funding to provide a supportive, transitional home for mothers and their babies. The objective is to help 'at risk' young mothers to get a good start in life. Several local agencies have written letters of support.

*“It’s a largely hidden reality that there are so many young struggling single parent moms. Often, they are living in semi-isolation due to poverty. We often see them because they’ve found themselves in non-supportive or abusive relationships. The social connection and/or decent housing from which to launch ‘next steps’ would be a terrific aspect of a transitional home.” (Kathy Skovgaard, Executive Director, Cowichan Women Against Violence)*

### 5.7 Housing Needs for Women Without Children

Younger women over 19 years of age, who don’t have children and who don’t receive shelter support beyond basic assistance of \$510 a month are in the greatest need. Their cheque has to cover all living expenses. It is estimated that 15-20 youth currently served by the Community Options Society under an Independent Living Agreement or Youth Agreement are at risk of homelessness, sexual exploitation and drug problems. (Source: Community Options Society)

Adult women, whose children have either been taken into custody or who have left home, do not receive rent support beyond basic income assistance. Unless they share, there are few housing options. For women leaving detox there is nothing.

## **5.8 Somenos House: Women's Emergency Shelter**

Somenos House, operated by Cowichan Women Against Violence Society, is the only emergency shelter for women in the Cowichan region. It has ten emergency beds and offers emotional support for women fleeing from any kind of violence. Women and children can stay for less than a month when they need safety from violence and abuse.

Staff report that most women are poor and most are on income assistance. Problems include substance abuse, homelessness and risk of homelessness, mental illness, prostitution, and disabilities. About 30 to 40% are First Nations women. In 2005, the house provided over 2,000 bed nights and averaged about 80 per cent occupancy.

Women are staying the full length of stay, a result of having nowhere else to go when they leave the shelter. With very few choices for housing, they are forced to find accommodation wherever they can including temporary housing, motels, tenting and sharing with people who have problems themselves. First Nations women face the additional problem of racism. The most significant gap is shelter and support for women with addictions and mental health problems. *(Interview with Tina Schoen, Program Supervisor, Somenos Transition House)*

At the time of this report Somenos House was appealing to the City of Duncan for financial assistance in the form of a tax exemption or a grant-in-aid. The shelter has not had an operating budget increase in 15 years.

## **5.9 Cowichan Women Against Violence Society (CWAWS)**

In addition to operating Somenos House, CWAWS also provides several community programs including the Safer Futures Program. This is a community research and development program to promote the safety of women and children in public places, including work places and homes. The Safer Futures Program has been actively involved in community development safety initiatives in several Cowichan communities.

## **5.10 Community Agencies: Keeping Up With Demand**

Most agency interviews expressed frustration in trying to provide quality services despite increasing workloads, limited resources and inadequate funding. The Community Options Society provides a range of child and youth support services "which assist clients and their families to deal with conflict and to develop healthy, independent and satisfying lifestyles." Services are for youth 13 to 19 years of age, their families and young parents to 26 years of age. In a letter to the Ministry of Child and Family Development written in 2005, the society expresses its concern and calls for action:

*The reality of the work we do today would have been unfathomable at our agency ten years ago. We are seeing more and more desperate individuals and families who are unable to have their needs met through either of the main government ministries located in Duncan (MCFD and MEA). Marginalized individuals and families are struggling with issues around homelessness, unemployment, poverty, substance misuse, and depression.*

*Our staff regularly refers children and families who are struggling to MCFD. Family situations that would have resulted in supports being provided, or*

*children being removed, a few short years ago are no longer considered a priority.*

*MCFD social workers on the front line are no longer able to respond to situations where there is concern. Rather, they need to prioritize caseloads that are far too large for safety, and respond only to those individuals and families where there is crisis. It does not take a mathematician to conclude that families in need, left too long without service, ultimately cost the government more once their difficulties have reached crisis proportions. The cost to the families, while more difficult to calculate, can be devastating.*

*Through no fault of their own, front line ministry staff are being forced to provide services using band-aid approaches. There is a 'trickle down' effect from this method of service delivery that directly impacts how services are delivered from our agency. We are no longer providing family supports, education and preventive services to individuals who are struggling. We are now providing interventions to people who are barely hanging on.*

*While we recognize the well meaning intentions and personal integrity of front line ministry staff, we feel we can no longer remain silent about the system and the chronic lack of resources available to all of us delivering service. It does no one any good to continue to accept the demand being placed on staff and the seeming inability of our services to respond to need. It is time for those of us who are aware of the dismal state of services and resources available to children and families to speak up. Silence can be misinterpreted as complicity.*

*Cathy Dale  
Executive Director  
Community Options Society*

## Chapter Six: Housing for People with Disabilities, Including People with Mental Illness and Addictions

*“All people see is my disability, they can’t get past it. What I really want more than anything is to get a job. I could be a cashier at Tim Horton’s. I’d even work through the night. I’d sure like to get a job around Dingwall Street. When I lived with my mom in Makola I didn’t have to worry about expenses, but I can’t go back there because I don’t like her boyfriend. It’s tough getting by on \$856 disability. Rent is \$470 but it’s going up \$18 a month soon. By the time I pay for phone and hydro there’s not much left for food. My nana helps me when she can, but she’s on a seniors’ pension. If I had a job I wouldn’t be depressed like this. It gets so bad that even when I’m with a bunch a people I feel like I’m by myself. I desperately need to get a job. All I do is sit at home by myself.” (Woman, 22 years, amputee, Duncan)*

### 6.1 Some Facts About Mental Illness

Mental Health affects people from all walks of life, at every income level and at every age. In Canada, one in five people will experience a mental illness during their life time, while one in eight people will require hospitalization due to a mental illness. Of the ten leading causes of disability worldwide, five are mental disorders.

Close to 4,000 Canadians commit suicide each year; mental illness is the most common cause of death for people aged 15 to 24. By the year 2020, it is estimated that depressive illnesses will become the leading cause of disease burden in developed countries like Canada. (Source: *Canadian Mental Health Association, www.cmha.ca*)

Jim Harnden suggests that seventy percent of his agency’s clients with disabilities have mental illness and substance abuse issues. The other 30% likely have a physical disability in addition to mental health issues. The housing situation for these people was consistently described as severely inadequate. (Source: *Interview with Jim Harnden, Cowichan disAbility Resource Centre*)

Prejudice is an issue. Although a significant number of people will experience mental illness at some point in their lives, wide-spread prejudice is common.

*“People with mental illness more often than not find their opportunities limited and their recovery impaired by debilitating prejudice and rejection based on misunderstandings about mental illness.” (Source: “Personal Costs of Mental Disorders and Addictions,” www.heretohelp.bc.ca)*

### 6.2 Assumptions About Mental Illness and Homelessness

While a significant number of people who are homeless also have mental health issues and addictions, some researchers suggest that it is wrong to assume that all homeless people have mental health problems.



“In most cases, it is difficult to determine which came first – whether the disease or disorder preceded the loss of a place to live or whether it was precipitated by life on the streets. Yet the focus on pathologies leads quite naturally – and quite erroneously – to the assumption that it is the pathology that is responsible for people being un-housed.

People suffering from pathological conditions require treatment. People without housing do not require medical treatment or rehabilitation due to their lack of housing. They require housing. Any pathology they may have can then be treated with some hope of success.”  
(Source: [www.raisingtheroof.org](http://www.raisingtheroof.org))

*“It makes me so angry when I hear people say that all homeless people are mentally ill. As far as I’m concerned, it’s just an excuse to stigmatize people. We’ve got to stop doing that.” (Woman, late sixties, Duncan)*

### 6.3 Addressing Complex Problems

Homeless individuals with multiple needs that cross ministry boundaries are not well served, specifically people with a forensic history, HIV, physical disabilities, or from certain cultural groups. Substance misuse is the largest un-addressed issue in the context of BC homelessness. Treatment facilities are inadequate to meet the needs and affordable housing is scarce. (Source: *Homelessness: Responding to the Hard to House*, [www.shelternet.bc.ca](http://www.shelternet.bc.ca))

*“For schizophrenics there’s no help. No room at the inn. Those who are looking for help can’t get admitted. They only get admitted if they are highly aggressive.” (Psychiatric nurse, VIHA)*

*“This woman I know had a substance abuse problem and moved to Vancouver where she tried to live a clean and sober life. Having two children she struggled to survive on what income assistance had to offer from month to month. She decided since her boys were growing up that she would move back to Duncan to be closer to her family. Things worked out for a while then they changed after she got into trouble with alcohol and drugs.*

*The Ministry apprehended her children. Occasionally, when she was too drunk to go to a friend’s place, she would sleep by the river. She told me ‘after waking up freezing a couple of times, I had to buy a tent.’ Over the last year she has been sleeping here and there, mostly couch surfing. She says that the Ministry wants her to apply at five places a day for thirty days looking for employment. She says it’s “too much for someone who’s trying to sober up, in-between counselling and other appointments.” (Woman, late twenties, Duncan)*

*“My 17 year-old is a crack addict. She’s in rehab right now, but once she gets back I’m taking my other two kids and my mom and we’re all moving to Saskatchewan. I want to start over again, get a good job, maybe buy a house. We can’t stay here, there are too many problems; the neighbours are picking at me. Anyway, her old friends will start coming over and they’re all into crack.” (Woman, mid thirties, Duncan)*

## 6.4 Vancouver Island Health Authority: Mental Health Services

*“There could always be more services, but if you really want to get clean there's enough here. Help is available. The majority of people just aren't ready.” (Man, mid forties, Duncan)*

*“Mental Health (services) has improved in the community. There are a lot of services in general. There are a lot of good services.” (Dr. Stephen Faulker, Silverfern Clinic)*

The Vancouver Island Health Authority's Mental Health and Addictions Services provides outreach, in-home support, crisis response, hospital care, community programs, detox, rehabilitation, supportive recovery for addictions, day hospital, psycho-geriatric services, and community residences. Currently, there are 160 seriously and persistently mentally ill people receiving services through case managers. There are, however, only 25 housing spots. (Source: Antoinette Webb, VIHA Housing Coordinator)

At the time of this report, plans are underway to open a 24-bed facility in a former Duncan motel. Services will include maintenance with medications, basic nutritional programs, assistance with hygiene, alcohol and drug programs, seniors mental health, EPI (Early psychosis), SPMI (serious and persistent mental illness) and crisis housing.

Other mental health housing services include:

- Wicks Road – 10 beds. Two of the beds are designated for support and recovery for alcohol and drugs.
- Wisteria House – 9 beds. Two of these beds are for forensic clients and one is for short stay intervention. Serves younger people particularly those who have had a psychotic breakdown.
- Dogwood apartments – for seniors.
- Supported Independent Living – 51 rental units.
- Family Care Homes – 9 (serving 12 clients). Specialized for the 'hard to house.'

Other mental health services include:

- Open Door – A drop in centre for people with chronic mental illness. Services include occupational therapy; educational opportunities; employment services; life skills training. Most mental health clients are referred by Open Door to work at Providence Farm.
- Duncan Mental Health Centre
- Ts'ewulhtun Health Centre (Cowichan Tribes) – Provides a range of services for Cowichan First Nations people living on reserve. Mental health programs and services are included.

## 6.5 The Need for Housing Stability

Housing stability is vital to the successful treatment and recovery of mental illness and addictions. Adequate housing, combined with supportive services, meaningful daily activity in the community and access to therapy are key contributors.” The housing most people would like to live in is a self-contained suite or apartment in the general community.” (Source: [www.heretohelp.bc.ca](http://www.heretohelp.bc.ca))

Friends of the Schizophrenics Society suggests that appropriate and affordable housing is key for several reasons:

- Gives stability, a sense of belonging;
- Permits the development of a supportive network;
- Enables ongoing involvement in social activities, training and life-skill programs;
- Allows for meaningful work placements;
- Allows for re-entry to the workforce;
- Enables more effective treatment and better continuity of care;
- Enables greater self determination;
- Reduces the number of crisis interventions;
- Reduces the frequency and duration of hospitalizations; and,
- Reduces costs of services.

*(Source: Housing Need and Demand Study, The Village at Providence Farm, 2006)*

While mental health services in the Cowichan region receive credit, there is very little housing of any type for people with mental health issues and addictions. A shortage of stable, affordable housing makes life exceptionally difficult for people with mental illness.

Between a quarter and a third of people who are homeless have a mental illness; 60 – 70% of them also have an addiction. For many, mental illness predisposed them to homelessness; for others, the hardships and conditions associated with homelessness trigger mental illness. *(Source: "Housing for People with Mental Disorders and Addictions," www.heretohelp.bc.ca, 2006)*

Traditionally, transition housing is provided through emergency shelters and supportive recovery facilities. These solutions, however, are short-term because people coming out of treatment or supportive recovery are left with no place to live, a situation which can put their recovery in jeopardy. *(Source: "Housing for People with Mental Disorders and Addictions," www.heretohelp.bc.ca, 2006)*

## 6.6 Lack of Housing

The Cowichan region has the largest per capita number of people with developmental or disability challenges in the province (18-19% compared to 14-16% of the BC population). Lack of appropriate housing and a lack of recognition for the need are troubling concerns for some community agencies. Most people rely on income assistance and are unable to afford market rents. The few affordable housing complexes that do exist do not serve singles or couples with disabilities. *(Source: Interview with Jim Harnden, Cowichan disAbility Resource Centre)*

*"Housing problems are directly related to poverty, the shortage of affordable housing and discrimination – all of which are major concerns for people with mental disorders." (Source: Publications, www.heretohelp.bc.ca)*

## 6.7 Housing with Supports

A significant barrier to a true choice of housing options is the lack of available supported housing. In 2002, the BC Ministry of Health released a report on 'best practices' in mental health housing. The report identifies three types of housing: supported, residential, and

emergency crisis stabilization to ensure that “consumers have alternatives best suited to their needs”.

*“We’ve ghetto-ized so many people in this community by not having access to affordable housing. We need to do more than talk about cracks in the sidewalk. We need a commitment to safe and affordable housing.” (Jim Harnden, Cowichan disAbility Resource Centre)*

The Province's Mental Health Plan names housing as the single highest priority for service for people with serious mental illness. In the Cowichan region, a significant proportion of people with mental health issues are in constant transition, moving from one place to the next. 'Traffic' statistics indicate that as many as 1400 people a month are on the move from one place to the next. Most are youth between the ages of 25 to 35 years. (Source: Interview with Jim Harnden, Cowichan disAbility Resource Centre)

*“Landlords make decisions on what they see. Some behaviours are due to disabilities like mental health that landlords don’t understand. They are picking and choosing and if people don’t fit the mold they don’t get a place. We need to work with landlords so they don’t feel alone. We need to educate them so that they’re only recourse is not to evict. All of this moving around increases the risk of substance abuse and homelessness.” (Jim Harnden, Cowichan disAbility Resource Centre)*

## **6.8 Poverty**

Poverty is a reality for many people with physical and developmental challenges.

Many British Columbians with developmental disabilities live in poverty. Many are poor because they cannot find jobs, or can only find jobs that pay very low wages. Some people with disabilities are able to qualify for disability benefits provided by the Province; however, this isn’t enough money to pay for basic things. When someone does not have enough money, their health and well-being are affected. Being poor means living in poor housing, not being able to eat the proper foods, and often not getting the health and support services that they need. It often means not having opportunities to meet other people or participate in community life. Poverty often leads to poor health, social isolation, and homelessness. (Source: [www.bcacl.org](http://www.bcacl.org))

**TABLE 19:  
BC DISABILITY ASSISTANCE RATES**

| Unit Size | Support Allowance (\$) |        |        |        | Shelter Maximum (\$) |
|-----------|------------------------|--------|--------|--------|----------------------|
|           | A                      | B      | C      | D      |                      |
| 1         | 531.42                 | n/a    | n/a    | n/a    | 325                  |
| 2         | 700.56                 | 949.06 | 625.08 | 949.06 | 520                  |
| 3         | 700.56                 | 949.06 | 625.08 | 949.06 | 610                  |
| 4         | 700.56                 | 949.06 | 625.08 | 949.06 | 650                  |
| 5         | 700.56                 | 949.06 | 625.08 | 949.06 | 700                  |
| 6         | 700.56                 | 949.06 | 625.08 | 949.06 | 735                  |
| 7         | 700.56                 | 949.06 | 625.08 | 949.06 | 770                  |

Notes:

- All rates are monthly.
- Shelter rates are based on the number of people in a family.
- In addition to the support allowance, low-income families may receive a maximum of \$123.50 under the BC Family Bonus for each child ages two months to 18 years, or up to \$123.50 ministry top-up if the child is ineligible or receives less than \$123.50
- Shelter increments continue to increase by an additional \$35 for each additional dependent after unit size 7.
- Disability assistance is paid in the month following designation. In cases where designation occurs prior to the individual's 18<sup>th</sup> birthday, payments begin in the month of the 18<sup>th</sup> birthday.
- A – Singles, couples and two-parent families where one family member is eligible for Disability Assistance.
- B – Couples and two-parent families where both adults are eligible for Disability Assistance.
- C – One-parent families where the parent is eligible for Disability Assistance.
- D – Couples and two-parent families where one adult is age 65 or older but is not eligible for Disability Assistance and where one adult is eligible for Disability Assistance.

Source: BC Ministry of Employment and Income Assistance ([www.gov.bc.ca](http://www.gov.bc.ca))

## 6.9 Poverty and Mental Illness

*“People with mental health issues live in danger of losing their housing because of high rents. There isn't much left of the \$875 provincial disability benefits when your rent is \$600. They leave food to the last, food is always last. It's a very bad situation. Appalling.” (Christina Martens, CMHA)*

*“I get \$850 a month on disability. I spend \$350 a month on rent, \$50 goes to my girlfriend for child support and I buy four litres of milk every couple of days for them. I pay for a cell phone for myself and her, that's about \$120 a month, which leaves me with \$75 for groceries. I can get by on it, but barely. I just squeeze by. But then I can't afford my marijuana. I smoke marijuana for mental use; I'm a member of the Compassionate Club. I have arthritis and a mild eating disorder. The addictions I'm stuck with are cocaine and morphine. I haven't done them in a while though.” (Man, early forties, Duncan food bank)*

*“I get \$500 a month extra in disability benefits because I work part time at Superstore. I've got depression and fibromyalgia. A while ago I got a \$70 increase to my benefits. As soon as it came along all the apartment buildings*

*around here put their rents up. My rent went up \$10 and I didn't mind that too much. But it's a real struggle just to feed myself and my cats and have anything extra. And being a grandmother that's even harder. Last year all the one-bedroom apartments were going for about \$450. I could go somewhere better but they don't take pets." (Woman, late fifties, North Cowichan)*

## **6.10 Impact of the Closure of Riverview Psychiatric Hospital**

In recent years, health care reforms have resulted in the closure of long-stay psychiatric facilities in favour of more community care. Although mental health advocates support this shift, they say the money saved in hospital beds has not been re-invested in appropriate housing and treatment supports which would allow people with mental illness to successfully re-enter the community.

In January 1998, the provincial health minister announced a major reform of BC's mental health care system, including a multi-year plan to replace Riverview Hospital (the province's main psychiatric institution) with 660 tertiary mental health beds and approximately 270 specialized residential mental health beds in smaller facilities throughout BC. (Source: *Here to Help: Housing for People with Mental Disorders and Addictions, 2006*) Members of the local mental health community expressed concern with the outcome:

*"Mental health is a huge issue in the Cowichan Valley. When you can't find housing your stress goes way up and you run into all kinds of problems. We know that chronic depression goes hand in hand with homelessness. Decommissioning Riverview meant that we got more forensic psychiatric patients on the streets but we've got nowhere for them to go. For schizophrenics there's basically no help at all. No room at the inn. People who are looking for help can't get admitted anywhere; it's only highly aggressive people that get admitted. There's nothing out here for them, we've got no shelters, no boarding houses, nothing. With a 0.5% vacancy rate in Victoria where will people go? No place. Lots of people with mental illness are coming from Alberta for the warmer climate, it's easier to survive. We're not taking good care of them." (Psychiatric Nurse, Duncan)*

*"When Riverview disbanded, other communities got their share of the mental health dollars. Nanaimo and Victoria took the lion's share. Their communities began to use the dollars that were made available by the change in venue to begin addressing their community's ongoing mental health needs. Both of these areas were given significant dollars.*

*"Unfortunately, the Valley was not offered the same kind of financial resources that both Nanaimo and Victoria - and to a lesser extent even Port Alberni - were offered. Within the last two years, Nanaimo has opened up a new residential building designed to house approximately twenty mental health consumers. The building delivers on-site supervision. Victoria used their funds, along with other funds they received, to help pay the cost for Sober House, which is exactly what its name implies. Both of these facilities are not available to Valley residents. In effect, it feels very much as if they took our money but not our clients." (Bonnie Thompson, Community Advocate, Duncan United Church)*

*“There will always be a population who will never integrate into society on an independent or semi-independent basis.” (Dr. Anthony Barale, former Clinical Director, Archie Courtnall Centre, Victoria Times Colonist, October, 2006)*

Speaking at the Union of British Columbia Municipalities (UBCM) recently, Premier Gordon Campbell announced that the devolution of Riverview, which started in 1987, was supposed to place mental health clients back in their hometowns. He suggested that the exercise had failed. “De-institutionalization was supposed to assure that there were community facilities that were available. They have not been available.”

While some community mental health advocates support the provincial government’s recognition of inadequate community supports, they stress that institutionalization is not a satisfactory solution.

### **6.11 The Village at Providence Farm**

Providence Farm is a working, organic farm in the Cowichan Valley, near Duncan BC. It is situated on 400 acres leased from the Sisters of St. Ann. The farm offers horticultural programs and vocational training to people who are developmentally delayed and to those with mental illness. “Our focus is toward those who are not easily accepted elsewhere.” There are 14 full time staff and over 120 participants at the farm.

A Planning and Development group is working with the community to establish an exemplary residential community on 17 acres of the farm. The objective is to create a diverse, balanced, affordable community that supports healthy relationships. The design characteristics and future occupants of the farm are currently being considered. (Source: <http://providence.bc.ca>)

### **6.12 Pets**

For many people with mental illness, pets play a major role in helping to decrease anxiety and depression. (Source: *Improving Mental Health Through Animal Assisted Therapy, Canadian Mental Health Association, 2003*) Many apartments in the Cowichan Valley, however, do not accept pets, further limiting the selection of safe, affordable housing.

*“When I look in the paper I can’t move out of here. I can’t move out because rents have gone up that much and I can’t take my cats and I won’t go anywhere without my cats. What can I do? I’m stuck in this dump.” (Woman, late fifties, North Cowichan)*

*“I’ve thought about suicide but I can’t leave my cats behind. They’re all I have. They rely on me and give me something to love. They are my babies.” (Woman, mid fifties, Duncan)*

### **6.13 Resources for People with Disabilities**

There are several resources in the Cowichan region serving people with physical and developmental challenges. The two key agencies are the disAbility Resource Centre and the Cowichan Valley Association for Community Living. There are also a number of other agencies for people with specific needs, such as Deaf and Hard of Hearing, the CNIB and Multiple Sclerosis Society.

- **The Cowichan Valley Independent Living Resource Centre (also known as the disAbility Resource Centre)**

The Centre encourages people with disabilities to live as independently as possible by taking responsibility for negotiating and managing the community resources they need.

- **The Cowichan Valley Association for Community Living**

The Duncan Community Living Centre is part of Community Living BC (CLBC). The organization supports “full citizenship” whereby people with developmental disabilities can lead fulfilling lives, with financial security, employment opportunities and personal autonomy over their own decisions within “inclusive, supportive communities.”

## 6.14 Addictions and Housing

*“I live in a fifth wheel with my cousin in Shawnigan. He's got brain damage, got hit by a train about eight years ago. He's a challenge that one. He's 28 and likes to drink and with a few drinks in him, he's a completely different person, so I just leave. I had a daily alcohol problem that's why I can't move back to Duncan. It would be too easy to start drinking again. I was a major, major party animal. All I liked to do was drink every day. Wake up drink, pass out drunk.” (Man, mid fifties, Mill Bay Food Bank)*

### Alcohol

Alcohol consumption is proportionately higher in the CVRD than for the rest of BC. In 2003 – 2004, each adult consumed the equivalent of 85 litres of alcohol (58 litres for BC). Residents of Lake Cowichan consumed the equivalent of 97 litres. Community interviews suggest that alcohol is a more pervasive problem than chemical dependency; the fact that there are no detox beds in the Cowichan Region is a serious shortcoming. (Source: Local Health Authority 65, BC Stats, 2003/04)

*“There's a 48-hour window of opportunity for someone who wants to go straight. You can't say, 'Sorry, you'll have to come back in a couple of weeks'. That's not how it works.” (Service Agency staff, Duncan)*

*“There's a treatment centre but it's up north in Courtenay I think. A lot of people don't want to go that far. They want to still be able to stay in touch with their families and have their visits with their kids and stuff. It's a barrier, but I mean how bad do you want to get clean? Do you take two months away from your family to spend the rest of your life with them? I'd say that's a pretty good give and take. Providing you choose to live the life that you learn.” (Man, mid forties, Duncan)*

Fetal Alcohol Spectrum Disorder (FAS) is also recognized as a wide-spread issue. Although actual figures are not available, community agencies and advocates point to a significant number of people with the condition, particularly in the Aboriginal community. They estimate that 1 in 100 people in the CVRD has “full blown” FAS, while 10 in 100 people have partial FAS. (Source: Marjorie Wilson, FAS Parent/Chair, FAS Family Support Group)



FAS is caused when the fetus is exposed to alcohol while in the womb. Symptoms associated with the condition include memory and attention loss, difficulty processing information, mental health issues, high risk behaviours and the inability to live independently.

*“They burn their bridges. They can't handle money, they spend the rent money because they have no reasoning ability. Most people with FASD are homeless on the streets without any family support. We desperately need supportive housing with consistent routines.” (Marjorie Wilson, Parent/Chair FASD Family Support Group)*

When children with FASD in government care turn 19 years of age, support from the Ministry of Children and Families ends unless their IQ is less than 70. They are not eligible for adult services provided by Community Living BC (a provincial Crown agency created to assist children and adults with developmental disabilities). Advocates are concerned that this policy places young people with considerable functional disabilities at risk.

A recent report by Child and Youth Officer Jane Morley offers several recommendations:

- Expanding eligibility requirements of Community Living BC by recognizing low IQ functioning;
- Developing ways to assess FAS individuals to help design appropriate services;
- Developing a plan that would help youth by involving several related ministries such as Children and Family Development and the regional health authorities;
- Providing funding through the appropriate ministry for more training of people who work with FAS individuals;
- Planning earlier in the FAS person's life so that a process is in place earlier to help as they become adults; and
- Developing a transition plan for ages 19-23, especially for those not eligible for Community Living BC.

*“As a society we have a responsibility to build a bridge to facilitate access to adulthood for youth in government care who have FASD and cannot be expected to manage the transition to adulthood themselves.” (Source: Jane Morley, Child and Youth Officer, Canadian Press news release, [www.cbc.ca](http://www.cbc.ca))*

*“Addictions are a big problem. About half of my clients self-medicate, the stories I can tell you are horrendous. Mental health is a huge issue, when you can't find housing your stress goes way up.” (Community Mental Health Advocate, Duncan)*

*“Drugs are less than 20% of the homeless problem. It's more to do with booze and family breakdown.” (Major Charles Steenburg, Salvation Army Cowichan Valley Ministries)*

## Chapter Seven: Seniors Housing

The priority for seniors is to ensure a range of housing models and choices to accommodate the diverse needs of this heterogeneous population. Seniors comprise wide ranges in age, ability, cultural backgrounds and income. It is unlikely that the high proportion of single-parent mothers and unattached women under the age of 65 currently living below the poverty line will shrink as the population ages, so housing affordability will become even more important in the future. (*A Call to Action: National Symposium on Health and Housing, 2004*)

By 2031, Canadians aged 65 years or more will comprise 25 per cent of the population, a dramatic increase from 13% in 2001. Many studies have established that living in appropriate, affordable and safe housing of good quality contributes to quality of life for seniors. Housing is tied to many of the 12 determinants of seniors' health as identified by Health Canada, including physical environment, social environment, social support networks, income and social status, lifestyle and health care. (*Source: Health Canada, www.genderandhealth.ca*)

### 7.1 Demographic Profile of Seniors in the Cowichan Region

In 2001, 16.9% of the population living in the CVRD were seniors (12,190). This number is higher than for the rest of BC (13.6%). It is estimated that between 2001 and 2031, Cowichan residents over 75 years will grow by 7,714 (147%) and the number of people 55 to 64 years will grow by 4,747 (61%). Women outnumber men, a trend that is expected to continue.

The majority (85%) of seniors live independently. Canada census reports that in 2001 3,015 (26.1%) of seniors in private households in the CVRD lived on their own. Fifteen percent fall into the frail elderly category. (*Source: Statistics Canada, 2001*)

#### Seniors and Special Needs Housing in North Cowichan

The North Cowichan Official Community Plan suggests that the percentage of seniors (65+) is expected to increase dramatically over the next 30 years. As a result, the demand for seniors-oriented housing is expected to increase as well. Seniors housing differs from conventional forms of housing as seniors may require a more convenient location, assistance with everyday tasks such as meal preparation, and perhaps the need for personal assistance as a result of physical limitations. Companionship and a feeling of safety and security may also be more important to older residents. The District will support initiatives to augment the amount of seniors' and special needs housing in the following ways:

- Review and amend bylaws to accommodate a full range of seniors supportive housing.
- Work in partnership with other government agencies, the private sector, non-profit organizations and service agencies to ensure the provision of affordable seniors supportive housing in the District.
- Provide staff assistance to community groups and non profit housing organizations undertaking research and/or preparing proposals for senior government funded special needs or seniors housing projects.
- Assist in preparing neighbourhood compatibility guidelines to help ensure the successful integration of special needs housing into existing communities.

- Maintain a flexible, creative approach to the rezoning of properties for the purpose of providing seniors or special needs housing.
- Provide the same land use and zoning incentives granted for affordable and rental housing to developers building seniors or special needs housing.
- Support public and social infrastructure that facilitates the independence and mobility of seniors.
- Use planning tools, such as special housing agreements, to assist in the development of such housing.

(Source: North Cowichan Official Community Plan, Community Development Guidelines and Policies, [www.northcowichan.bc.ca](http://www.northcowichan.bc.ca))

## 7.2 Definitions of Seniors Housing

### **Independent/Supportive Living**

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

### **Assisted Living (sometimes referred to as Congregate Living)**

This includes a combination of housing and hospitality services, as well as a range of support services including assistance with personal activities such as grooming, bathing or taking medications. Housing units typically provide meals, housekeeping and laundry services, social and recreational opportunities and 24 hours emergency response systems. Residents are capable of directing their own care, but require some assistance performing daily activities. Housing units may be large or small in scale and may be delivered by private or non-profit organizations. Services may be delivered privately or be delivered and subsidized through VIHA. Some Assisted Living buildings are registered with the Assisted Living Registrar.

### **Residential Care**

Residential Care units (formerly called nursing homes) provide accommodation, care and supervision for retired adults who are no longer capable of directing their own day-to-day activities. Residential Care settings typically provide a combination of housing and hospitality services, as well as extensive support services. These settings include intermediate care facilities, multi-level care facilities, extended care hospitals and private hospitals. Residential Care units must be licenced and services may be delivered by private or non-profit organizations. Some units offer government subsidized care options. *(Reproduced from Senior Lifestyles: A Housing Guide for Seniors, 2006)*

## 7.3 Growth in Assisted Living

Assisted living facilities are expanding on Vancouver Island. In 2005, the market increased by 2% (to 2,745 units) over 2004. The Cowichan area saw large increases.

### Vacancy rates

For a one-bedroom unit in Duncan/Cowichan in 2004 was 0.0% with an average wait time of 12 months. Wedgewood House has had no vacancy for three years. The Duncan area has the highest demand for such facilities on Vancouver Island. (Source: *Housing Need and Demand Study: The Village at Providence Farm, Urban Aspects Consulting Group*)

### Rents in 2004

In 2004 in Duncan/Cowichan, the average rent for a 1-bedroom assisted living unit was \$1,370 and for a two-bedroom it was \$1,800. In 2005, the average for the island as a whole was \$2,165. (Source: *Housing Need and Demand Study: The Village at Providence Farm, Urban Aspects Consulting Group*)

### New Construction

Duncan council recently gave approval to proceed toward the next step in constructing a 212-bed residential care development on Bundock Street. When completed, the facility will include 160 complex care beds (nursing home) and 52 assisted living suites. (Source: *Cowichan Valley Citizen, September, 2006*)

An 87-bed multilevel care facility is under construction in Ladysmith.

### Under Review

- A sixty-two unit assisted living facility on Government Street in Duncan.
- A 75-unit residential care facility in Ladysmith.

## 7.4 Seniors' Income

Many seniors rely on Old Age Security, supplemented by the Guaranteed Income Supplement.

**TABLE 20:  
OLD AGE SECURITY BENEFIT PAYMENT RATES**

| Type of Benefit              | Recipient                     | Average monthly benefit (April 2006) | Maximum Monthly Benefit | Maximum Annual Income |
|------------------------------|-------------------------------|--------------------------------------|-------------------------|-----------------------|
| Old Age Security Pension     | All recipients                | \$460.83                             | \$484.63                | See note              |
| Guaranteed Income Supplement | Single person                 | \$409.94                             | \$593.97                | \$14,256              |
|                              | Spouse of pensioner           | \$253.15                             | \$389.67                | \$18,720              |
|                              | Spouse of non-pensioner       | \$405.10                             | \$593.97                | \$34,368              |
|                              | Spouse of Allowance recipient | \$324.94                             | \$389.67                | \$34,368              |
| Allowance                    | All recipients                | \$342.72                             | \$874.30                | \$26,496              |
| Allowance for the survivor   | All recipients                | \$546.76                             | \$967.24                | \$19,368              |

Source: [www.sdc.gc.ca/en/isp/pub/oas/gismain.shtml](http://www.sdc.gc.ca/en/isp/pub/oas/gismain.shtml), April-June 2006

Note: Pensioners with an individual net income above \$62,144 must repay part or all of the maximum Old Age Security pension amount. The repayment amounts are normally deducted from their monthly payments before they are issued.

*“In Aboriginal communities elders are regarded as important, productive and creative members of their society. They are essential to the survival of language and culture in their communities. The problems affecting seniors in the general Canadian population are far worse for first nations, Metis and Inuit elders. For example, the average income for aboriginal elders is between \$5,000 and \$15,000. This is well below the poverty line and is a shocking number today in Canada. Elders also have a lack of access to secure housing. “ (Jean Crowder, MP Nanaimo – Cowichan)*

## **7.5 Seniors Housing Issues Raised at Provincial Workshop**

In the spring of 2005, the Province of British Columbia provided funding to the Union of British Columbia Municipalities to assist local governments in dealing with seniors' issues. One of the early findings was that local governments wanted the opportunity to discuss what they were doing with other communities.

As a result, workshops were held in conjunction with each of the five Area Association meetings and 'Seniors Dialogues' were held at the local level. Representatives attended on behalf of the Municipality of North Cowichan. They raised several concerns. While there has been considerable construction of new market housing for seniors in the Cowichan region, affordable housing for seniors at large is still an issue. Representatives also suggested the need for a comprehensive public housing registry and an explanation of licensing requirements for care centres. (Source: *Seniors Housing and Support Initiative: A Summary Workshop, 2005, www.seniorsincommunities.ca*)

## Chapter Eight: Homelessness

*“Homelessness is the great unresolved political and social problem of our time. It is an awkward yet necessary term serving as a catchall for a contemporary form of severe destitution.” (David J. Hulchanski, www.raisingtheroof.org, 2006)*

*“I’ve been homeless for three years. I live from my mountain bike and set up a tent to camp every night wherever I can find a safe and quiet spot in the bush. I just turned 55 and never dreamed that this would be my reality.” (Excerpt from a letter to MLA Cowichan – Ladysmith)*

*“I am working right now with a woman who is pregnant. She is homeless, living down by the Cowichan river. Pretty sad.” (Community Mental Health Advocate)*

### 8.1 What Is Homelessness?

The United Nations describes homelessness as either 'absolute' or 'relative.' Absolute homelessness refers to individuals living with no physical shelter; people living in the streets or in doorways, parkades, vacant buildings, parks, beaches, or in their vehicles.

Relative homelessness refers to people living in spaces that do not meet basic health and safety standards, including protection from the elements, access to safe water and sanitation, security of tenure, personal safety and housing affordability.

The United Nations Committee on Economic, Social and Cultural Rights, describes homelessness in Canada as a “national emergency” and calls for an increase in social assistance rates, shelter allowances, and minimum wages to enable Canadians to afford adequate food, housing, and basic necessities. (*Housing Again Bulletin, June 2006*)

*“I used to think 'What's wrong with those people, why don't they work? Why aren't they trying to do something decent with their life instead of sitting there bumming money? Why don't they try to get a job? But after, when I was on the streets for just two months I was like - 'well, it's not an easy life because at night you're trying to find some place that you feel safe enough to get a little bit of rest.’” (Man, early twenties, Duncan Food Bank)*

### 8.2 Who Is Homeless?

People who are without housing are a diverse, mobile population made up of many subgroups. Some have nothing in common but their lack of housing. Homeless people are single men and women, families, visible minorities, aboriginal people, some people with severe mental illnesses and other serious health problems (such as AIDS). There is a common perception that panhandlers are homeless. Many panhandlers, however, are housed. Panhandling is a means to get money for basic needs. (*David J. Hulchanski, www.raisingtheroof.org, 2006*)

The natural instinct is to try and measure homelessness. There is, however, no reliable method for counting because there are too many challenges including consistent definitions, mobility, partial counts, and the risk of ignoring the less visible homeless. (*Reducing Homelessness: A Plan for Nanaimo, 2001*)

Any attempt to count the number of people without housing will be seriously flawed. No matter how thorough and expensive the enumeration is, all methods for counting a mobile population with no fixed address can never claim to be reliable. The question always remains: how many were missed or counted more than once? (*David J. Hulchanski, "What is Homelessness?", Centre for Urban and Community Studies, www.raisingtheroof.org, 2006*)

The House of Friendship (Hiyye'yu Lelum) serves urban Aboriginal people who are homeless or "at risk" of becoming homeless. This includes people who might be isolated culturally or geographically and people (including families) with little or no income or education. Many Aboriginal people who attend a free weekly breakfast program are, in fact, temporarily homeless. They are alcoholics who drink in the bush then return to their homes once the cold wet weather arrives. "Their families take them back." Homelessness for some people is seasonal.

Cultural sensitivity plays an important role in the success of the program.

*"The elders are an intricate part of the (breakfast) program. Elders share teachings while the client group is eating. Elders are critical to connect the homeless to family, to remind them that they are not alone, to create a sense of belonging and connectedness within the group setting. To remind our homeless that they have a home, that they belong and that they are important and have something to contribute." (Michelle Williams, presentation to the Tze Tza Watul Committee for Homelessness)*

Some Aboriginal homeless people are survivors of the residential school system and suffer from post traumatic stress. HIV, AIDS and Hepatitis C are not uncommon. Literacy is also an issue. Aboriginal people in the Cowichan Valley, and throughout the country, are over-represented with regard to homelessness. In addition, they don't know their rights around housing and how to access services. Wrongful evictions, insufficient community coordination, no cold-wet weather plan, insufficient social assistance, lack of affordable housing, and government leadership are significant issues. (*Michelle Williams, House of Friendship*)

*"We see a lot of young people romanticizing being homeless. They see the homeless people living a free life with no restrictions and nothing to do." (Michelle Williams, House of Friendship)*

*"I've lived here all my life; we've always had a few homeless people. But now I have to ask, where are all these people coming from anyway? It used to be that we knew these folk, now it seems like there are hundreds of them in town, digging through the bins, on drugs, hanging out in the park, mostly kids." (Man, late fifties, Duncan)*

*"The real homeless are not in the downtown core anymore. They moved from the parks and riverbeds because they don't feel safe downtown anymore. The older alcoholics can't protect themselves. With the closure of hotels in*

*Vancouver and mental health homes, more people are on the streets. There's a greater influx of homeless people with mental issues. If you're hungry and need money for drugs you have nothing to lose by robbing and stealing." (Psychiatric nurse, VIHA)*

### 8.3 What Causes Homelessness?

*"Well, I'm employed right now as a delivery truck driver. It's minimum wage, around \$8.50 an hour. It's hard to get by especially when you have a three-year old daughter and wife. We're expecting child number two in the next month or so and we're just making it from one cheque to the next. We pay \$500 a month rent and it's going up on September first by \$25. The washer and dryer charge is going up too and that can be quite costly when you have children. I was stressing quite a bit but now I'm just trying to put things on the back burner." (Man, 28, Duncan)*

#### The Big Picture

Homelessness is the outcome of a very complex set of social processes. These include:

- Global economic restructuring (including de-industrialization and labour market changes);
- Restructuring of the welfare state (national, provincial and social assistance and income maintenance policy and programs);
- Demographic change (more single parent households);
- Change in social attitudes and lifestyles;
- Local government's land use policies that do not promote appropriate housing locations close to relevant services;
- A housing system in crisis (gentrification, conversions, low vacancy rates, cuts in social housing supply and general housing assistance, etc.); and
- An inadequate system of supports for vulnerable groups, including people who require assistance with mental illness and substance abuse problems.

*(Source: [www.raisingtheroof.org](http://www.raisingtheroof.org), 2006)*

### 8.4 Contributing Factors Toward Homelessness

Homelessness is driven by multiple factors including poverty, unemployment, low wages or underemployment, addictions, reductions in government support for social housing and other kinds of social assistance as well as the release of people with mental illness into the community. The BC Office of Housing and Construction Standards (June 2002) suggests these contributing factors to homelessness:

- **Lack of Affordable Housing**

An insufficient supply of affordable housing is the key factor contributing to homelessness in BC.

*"Honestly, my goal is that I'm going to have a place, so that I can go on vacation and come back to 'my place' knowing that I don't have to find a new job when I come back, find a new place to rent. I want that kind of stability. Like you know, there will be more work after the summer and it's not just seasonal. There's nothing like your own comfy chair and your own tea cup*



*and having that feeling like 'I have to go to work in the morning'." (Woman, mid twenties, Mill Bay Food Bank)*

*"As far as the homeless issues that are going on in Duncan right now, it's better in the summer and worse in the winter. It's increased in the last three or four years. Before, there really wasn't a problem. There were more places to rent. But now, it's gone the other way. So housing is a problem. I have a feeling it will become more of a problem. There's got to be more apartments." (Dr. Stephen Faulkner, Family Physician, Duncan)*

BC Housing's waiting list for social housing consists of approximately 15,000 individuals, an increase of 50% since the federal government withdrawal from new low income housing supply in the mid 90's. There are those who argue that shelters are a short-term, costly attempt to solve a problem that rests with the lack of affordable housing.

"For many households, there is a large gap between the cost of housing and the money available to pay for housing. This is the beginning and the end of the story about a key common feature of people called "homeless." They are people who once had housing but are now 'un-housed'. Other support services (physical and mental health, job training, and so forth) have little or no opportunity to be effective when people are still struggling with life on the streets and in emergency shelters." (Source: *Raising the Roof*, 2006)

- **Poverty and Inadequate Support**

Poverty remains one of the major contributing factors to homelessness. More people living in the CVRD have earned less than for the province as a whole. In Duncan and Lake Cowichan these numbers are even higher. (Source: *Statistics Canada*, 2000)

Lake Cowichan ranked in the poorest quartile for concentration of low income families in the population. On the measure of social assistance dependency, however, five Local Health Authorities ranked among the most dependent: Cowichan, Nanaimo, Campbell River/West Vancouver Island, Lake Cowichan and Alberni. (Source: *Understanding the Social Determinants of Health*, Vancouver Island Health Authority, 2006)

*"It's time consuming and frustrating finding housing for homeless clients. There's nowhere to send them, we have nothing. I spend a lot of time on the phone, running around. When I do find a place there's not much in the way of services to keep them there. Affordability is an issue; \$325 for shelter allowance is not enough." (Social Worker, VIHA)*

## **8.5 Relative Homelessness: People Who Are At Risk of Becoming Homeless**

People who are relatively homeless are considered at risk of homelessness because they are paying too much of their income for rent or living in unsafe, inadequate or insecure housing. Often people in these households are one step away from homelessness. (Responses to Homelessness: A Planning Guide for BC Communities Ministry of Social Development and Economic Security & The Ministry of Municipal Affairs 2000). Raising the Roof, a Canadian non-profit organization, describes people who are at risk of homelessness as the 'hidden homeless':

*“You have seen homeless people who live on the street, in parks, in doorways and in public places. But we rarely see eighty per cent of those without a place to call home – the hidden homeless. They are the youth, adults, families and seniors who move from friend to friend and relative to relative while looking for affordable housing. They are the adults who live in cars and abandoned buildings in cities and on farms. They sleep in church basements for the winter. They are women who accept housing from men, even in dangerous situations, rather than freeze on the street. They are children who are put in the care of Children's Aid Societies, because their parents can't afford to care for them. They are the homeless we don't see.”*  
(Source: [www.raisingtheroof.org](http://www.raisingtheroof.org), 2006)

*“I have some people I'm so worried about. They've got problems with booze and drugs and I've been working hard to help them. We've made some improvements and I think they're doing well considering everything. They've been trying to clean up but now they have to move out at the end of the month because their house is going to be torn down. They're living in absolute third world conditions – the windows are boarded up with plywood and I don't think they have any water, it's been cut off. They need a roof over their heads, they need food, they need to know that they're cared for. They're on the very bottom rung trying to crawl up. Winter's coming up and where the hell are they going to go?”* (Community mental health advocate, Duncan)

While the issue of visible homelessness has sparked considerable public discussion and media attention in the Cowichan region, there is concern that it has overshadowed the silent, less obvious problem of widespread poverty and risk of homelessness, particularly in the case of the working poor, single women in poverty, seniors and single parent families.

In the North Cowichan James-Alexander neighbourhoods, for example, 59% of renters spend more than 30% of their income on housing. Almost half of the 900 households are headed by women and two-thirds have young children living at home. The average income in this area is half of average income in North Cowichan. (Source: *Safer Futures 2005*)

*“Welfare couldn't give a shit. They just care that the landlord gets the cheque and that's it. Too bad if you can't get food, they tell you to come over here (Mill Bay Food Bank). School supplies are coming up and all that. How am I supposed to do that? How are you supposed to provide on what you get?”*  
(Woman, late thirties, Mill Bay Food Bank)

*“It makes me so mad when people talk about homeless people like we all know them. It's like you walk down the street and wave at them, you know like they're 'our' homeless people. Like it's some cute cozy thing. When we say stuff like this, we're brushing off the fact that poverty is a serious thing that's making life miserable for a whole lot of people. They don't have mental illness and they're not drug addicts. They're just plain poor and having a real tough time getting by.”* (Woman, early sixties, Duncan)

*“Right now I'm three weeks late with the rent. One more week and he's going to give us the boot, out on the street.”* (Woman, mid thirties, Duncan)

## 8.6 Couch Surfing and Food Banks: Two Symptoms of Poverty and Inadequate Shelter

### Couch Surfing

*"It was chaotic living on the streets. Never knew where you're going to sleep nights. Fortunately, I've got lots of friends. I went from couch to couch. You betcha, I did lots of it. I never paid, they were friends. If I could bring them a load of bread or something I would. If I had forty bucks I would actually give it to them, clean their house, do their dishes, whatever – 'thanks for letting me stay.' I didn't free load on the people, you know. I still paid my way. I won't stay at someone's house for free. It's like, if I have someone from the street stay at my house - "first you're going to have a shower cause you're not sitting on my couch until you're clean, put that stuff in the laundry," whatever. I was fortunate to have enough friends to make it through the winter. Without them I would have been screwed, definitely screwed." (Man, mid twenties, Duncan Food Bank)*

For many people in the Cowichan region, couch surfing is a way of survival, staying with friends and relatives, sleeping on a spare couch or on the floor. Couch surfing was frequently referred to in community interviews as the result of unaffordable housing and transiency. Like homelessness, there is no way to measure the number of people couch surfing. Community interviews, however, suggest that the numbers are substantial.

*"This whole community is couch surfing because they've got nowhere to stay. I know of twelve people in a two bedroom house with one toilet. There used to be affordable housing that young people could buy. Now the smaller houses have been bought up. People are being driven into places like the Luxor Apartments." (Cathy Dale, Executive Director Community Options Society, Duncan)*

*"I was seeing this young homeless woman who had a broken leg and was discharged from hospital. I looked everywhere, all over the place, but there was absolutely nowhere to send her. I just couldn't find anything - so now she's couch surfing, staying with some people she knew." (Social Worker, VIHA)*

### Food Banks

Poverty and the lack of affordable shelter is reflected in the increasing number of people, particularly families and children, using food banks in the region. Once seen as an emergency measure, food banks have become institutionalized, a regular part of the social service 'system.'

"In the past twenty years food banks have established themselves as one of the fastest-growing charitable industries in first world societies as welfare programs have been restructured and cut back. Basic entitlements have been denied and food banks have become secondary extensions of weakened social safety nets.

"The rise of food banks in Canada is concrete evidence both of the breakdown of the social safety net and the commodification of social assistance. As such, they undermine the state's obligation, as ratified in international conventions, to respect, protect and fulfil the human right to food. They enable governments to look the other way and neglect food poverty and

nutritional health and well-being.” (*Research Article, Social Policy and Administration, Volume 36, #6, Graham Riches, 2002*)

*“I'd starve if this place wasn't open. I'm not about to go and steal vegetables from somebody's garden. Well, if it came down to it, it's food and you gotta eat. Hey, fruit grows on trees, you know. There's a whole patch right next door just sitting on the ground.” (Man, mid-thirties, Duncan Food Bank)*

*“It was my daughter's birthday and money is pretty tight for me, there was no money for a cake. I thought 'what am I going to do?’ So I went over to the food bank and it turns out they had a cake. It was a great big black forest cake, enough for everyone, so that worked out really well. The kids were happy anyway.” (Woman, late thirties, Duncan)*

*“It doesn't matter how bad things get, even if I have nothing left to eat, I will never, ever go to a food bank. It's a matter of my pride and dignity. That's all I have left.” (Woman, mid fifties, Duncan)*

People using food banks live throughout the Cowichan Valley, including the more affluent areas of Shawnigan Lake and Cobble Hill. In fact, staff at the local food bank serving Mill Bay, Shawnigan Lake and Cobble Hill are busy keeping up with demand. “We're run off our feet,” stated one food bank coordinator in her monthly hunger count report. The following information represents the collective hunger count for food banks in the Cowichan region in March 2006:

- Chemainus Harvest House food bank reports that more single people are visiting the food bank. Families have moved away “due to the lack of housing in our community.” (*Source: Lynn Williams, food bank coordinator*) The food bank distributed 486 bags of food to 165 adults and 36 children.
- Ladysmith Food Bank distributed 435 bags to 248 adults and 191 children. There was an “increase in single people and families largely due to increased unemployment,” the monthly report states.
- Mill Bay, Shawnigan Lake, Cobble Hill Food Bank distributed 3,000 pounds of food to 204 adults and 153 children. The banks report seeing an increasing number of seniors. “We feel valued and well supported, but we are over worked for the first two weeks of the month,” noted the bank's coordinator.
- Cowichan Valley Basket Society reports serving 5,133 soups, 3,712 sandwiches, 346 hampers to a total of 536 adults and 345 children.
- Statistics for the Lake Cowichan Food Bank were not available.

## 8.7 Young and Homeless in the Cowichan Valley

*“At Cowichan Youth Services we see many kids who are functionally homeless. They're living in cars, sleeping on other peoples' couches, pitching tents by the river in the summer time. For many, it's not safe to go home.” (Julie Bradley, Director, Cowichan Youth Services)*

There are no special housing services for youth in the Cowichan region, a situation that Cowichan community organizations and agencies describe as a “crisis.” Concern and frustration about the lack of safe, supportive housing for youth, was frequently mentioned.

Low wages, few jobs for youth, lack of affordable housing that is safe and secure, and discrimination against youth, are consistent themes in the literature on youth and homelessness. Reports state that youth homelessness has reached alarming proportions: it is estimated that young people represent up to one third of Canada's homeless population. On any given night, approximately 33,000 Canadians are homeless, of these 8,000 to 11,000 are youth. (Centre for Youth and Society, University of Victoria 2001)

*“When I was on the streets I had a jacket, a nice leather jacket that's nice and warm. I didn't feel quite safe enough going to sleep with it because I could just imagine some two or three other homeless guys going 'hey, there's someone with a nice leather jacket that's nice and warm.' This was around February and March. So I could see them killing me or beating me up just for this jacket. So I was up almost all night.” (Man, early twenties, Duncan)*

Homeless youth have the same general characteristics: exposure to physical violence, mental health problems, alcohol and drug abuse, sexual abuse and conflicts with the law. They are often isolated with no family ties and few friends. Many have been raised in foster homes, lack education and skills, and suffer from poor physical health. While the majority of homeless youth are male, the number of young women who are homeless is growing. Homelessness is a significant problem among Aboriginal youth. (Source: *Environmental Scan on Youth Homelessness, Research Highlights: Canada Mortgage and Housing Corporation, 2001*)

## **Six Factors Contributing to Youth Homelessness:**

### **1. Family Breakdown and Family Violence**

The relationship between youth and their families is pivotal. Youth consistently report family conflict as the primary reason for their homelessness.

*“The majority of people we see have no family supports. The concept of utter homelessness is increasingly rare with our youth as their perception of 'home' is not the same as you or I. The vast majority of our high risk youth who are out of school are not living with a supportive parent. They are either couch surfing, living in a car, or now that we are moving into the summer months, they will move to the river.*

*Home is not a TV or a bedroom with these youth. Home becomes the spot where you can safely sleep. Many of these youth are connected with bigger activities, for example, the drug trade where safe sleep is a rarity and hence the movement to more isolated accommodations by the river. We have many youth who cannot move back with their family for a variety of reasons. They have exhausted the options that exist provincially and now live where they can.” (Source: Julie Bradley, Cowichan Youth Services)*

### **2. Child Welfare Involvement**

Gaps in the child welfare/protection services were suggested as a contributing factor to youth homelessness, in particular for youth over age 16 who cannot gain access to protection

services as well as 16 to 18 year old youth who leave care unequipped to live independently (Source: *Initiatives in Partnerships to Help Canada's Homeless People*, 2006)

### 3. Residential Instability

*"I just lived in this house that was quite ridiculous. There were people living there that didn't really care about themselves, they didn't have homes so you could say they were homeless. People were coming and going; you couldn't say they were my 'roommates' because it was more like public open policy.*

*A lot of people in that house didn't know what was going on with their lives, they were confused and depressed. I lost my job and started hitting the pavement. I was drunk most of the time. Right now I live in a house with a couple of my buddies. It's alright now because I have a job doing landscaping."*

*"I went to Alberta one time, saved up money and went to Alberta. Alberta's good, it's easy to get a job there. You can find jobs in one day or whatever, even within an hour. I came back to Duncan because I love it here. I love my friends. I've got lots of friends I can mingle around with, you know, like go to Lake Cowichan, Ladysmith, wherever." (Man, early twenties, Duncan )*

### 4. School Dropout

The profile of homeless youth indicates low levels of educational attainment. Truancy or difficult school histories would appear to be part of the indicators of vulnerability to homelessness. 19.5% of the population in the Cowichan region are without high school graduation as compared to 17.2% for the rest of BC.

*"It would benefit me hugely if I went back to school. If I went back there man, the army would have had me in an instant. But they won't take me now because I don't have that graduation paper. I want to become an officer and then they'll put me through university and trades. I want to go back to school but right now I have priorities. I had this job but I lost it and then I was sick for the last three weeks. I need to get it all together and set up a good atmosphere for myself to get into school." (Man, early twenties, Duncan)*

*"I want to work, but I'm not qualified. Now, because of the system, they don't offer half the training and allowances they used to. Yeah, they'll send you to school no problem, but of course what about the books? I only make \$490 a month. You can't afford to go to school because they won't pay for it. You can't pay for it unless you're working with a reasonable job. You can't work unless you get proper training. Catch twenty-two." (Woman, mid twenties, Mill Bay Food Bank)*

### 5. Abrupt Departure from the Family

The manner in which separation from the family occurs would appear to play a role in youth homelessness with most young homeless persons leaving home in an unplanned manner.

### 6. Poverty

*"It's hard to get a job when you got no address, or a number where they can reach you and talk to you right away. You got nowhere to do the laundry. You*

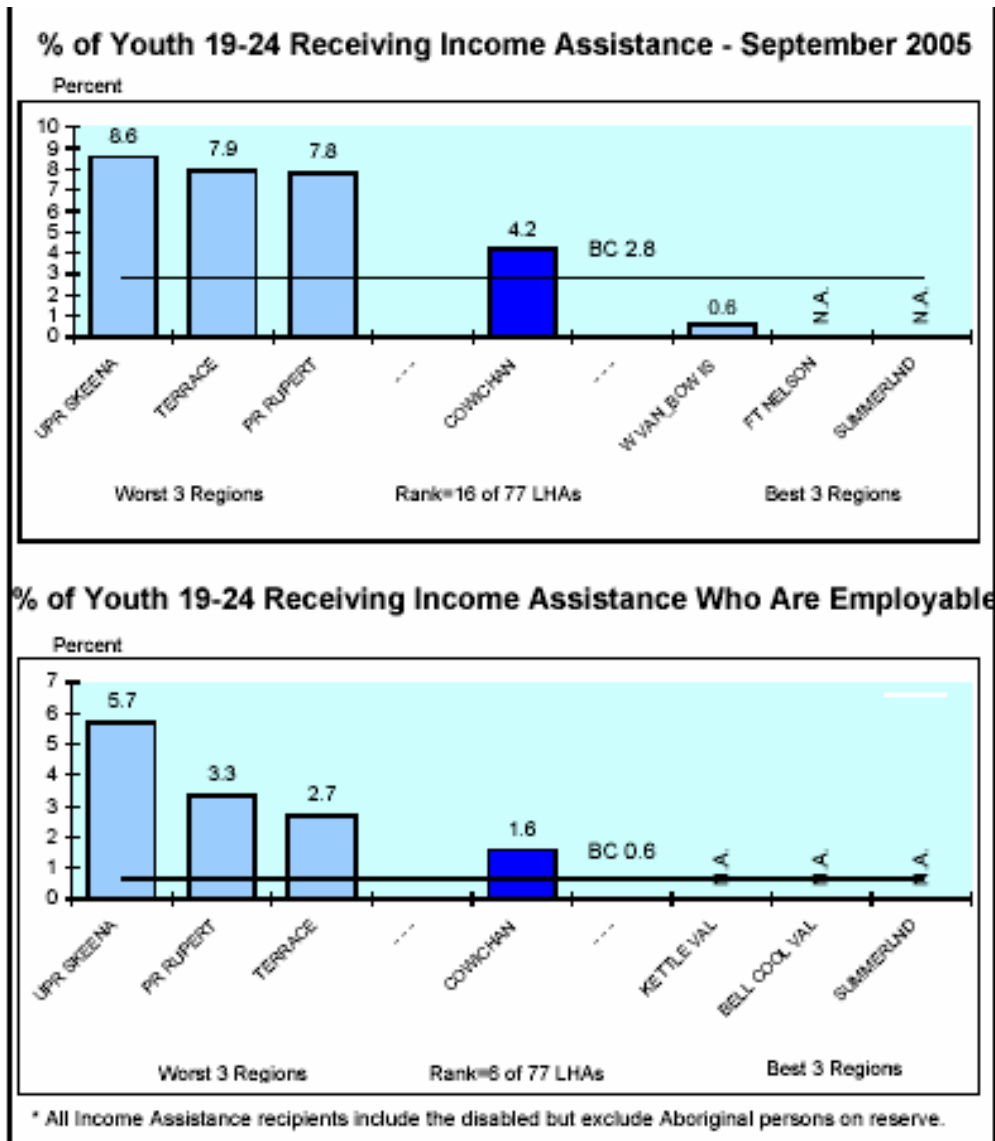
*got nowhere to clean yourself up for an interview or anything. It's just a hard life. (Male, early twenties, Duncan Food Bank)*

*"You need a house. You need a job to pay for the house. So you need a house and a stable address and phone number to get a job. But in order to get that house you need that job. So what do you do? How do you do it?" (Woman, mid twenties, Mill Bay Food Bank)*

*"Successful strategies to move young people off the street cannot rest simply on low-paying employment or the addition of hard and soft skills. Instead, various training and support services, combined with adequate income support are needed." (Source: *Relating Homelessness to Education, Employment and Income Support. Government of Canada Policy Research Initiative*)*

Poverty for young people in the Cowichan region is significant. Four and a half percent of youth aged 19 to 24 are dependant on the safety net (Basic Income Assistance and Employment Insurance), compared to 3.5% for the rest of BC. North Cowichan is 7.9%, Duncan is 10.6% and Lake Cowichan is 6%. (Source: *Community Facts, BC Statistics, 2006*)

**TABLE 21:  
YOUTH INCOME ASSISTANCE**



**Source:** Local Health Authority 65, BC Stats, Statistical Profile 2005

Many poor youth live in poor families, most of whom spend over 30% of their income on housing costs. Living in poverty, with or without family, means little money in today's housing market. (Source: *The Child Welfare System and Homelessness Among Canadian Youth, 2002*) Young people interviewed for this report found access to laundry and grocery shopping particularly difficult, especially if there are children involved.



## 8.8 Community Services for Youth

### Cowichan Youth Services

*“Cowichan Youth Services helped me with my resume. They look at the skills you have from your past and try and put them together so you can go out there and get a job. They don't judge you on who you are or what you're wearing. They look at why you're there and try to help you. They actually care about who you are.” (Man, early twenties, Duncan)*

Cowichan Youth Services is a key resource for youth in the Cowichan region. “We've got information about every possible issue under the sun related to youth.” While the agency's priority is to help young people find work, it recognizes that “there are often many other issues that make life challenging for some young people in the Cowichan region.” This includes everything from finding housing and food to dealing with landlord issues and locating daycare. (Source: [www.cowichanyouth.com](http://www.cowichanyouth.com))

Cowichan Youth Services is funded to work with people 15 to 30 years old, (although they report seeing people as young as eleven years). The average number of 'drop-ins' varies each month, anywhere from 260 to 550 in the summer months. The average age is 22 years split evenly between males and females. Forty per cent of clients are First Nations youth. Cowichan Youth Services is funded through Human Resources and Skills Development Canada.

Living wherever they can is the reality for many young people who have exhausted their provincial support options.

*“This group often works casually, connected to a drug dealer in some way or form, and lives day to day. Unlike many homeless who we see on our streets, this group hasn't moved to the desperate stage yet. They are still entertained by living in a car. Frustration hasn't set in - yet. Many of this group of youth are well acquainted with the 'truly' homeless we see each day in the region, however at this point in their young lives, these homeless people are objects of ridicule. Although the youth are headed down the same path, they don't see that yet.”*

*In our region, we do have about 10 very opportunistic young females who are essentially homeless, other than the opportunity they market with young men to sleep in their bed one night. Operating as prostitutes for this group of girls is their way around 'homelessness,' however they wouldn't necessarily see it that way. They would view their chosen lifestyle as a choice, when in reality they have chosen a very dangerous method of safe sleeping accommodations.” (Julie Bradley, Cowichan Youth Services)*

### Homeless Shelter

Unless adequate support services are provided, a homeless shelter is not seen as the best alternative for homeless youth.

*“If a shelter is acquired it is positively critical that anyone working in this facility be highly skilled in working with at risk youth with addictions, mental health concerns and FAS indicators. Without these skills, the shelter will*

*quickly become unmanageable and highly attractive to other youth with similar barriers. We would support a model which provided counselling services and attachments to supports, which a standard homeless shelter would not do. It is very important to reference what is working elsewhere. What is clear is that shelters are being moved away from within larger centers - not being built in increasing numbers.” (Julie Bradley, Cowichan Youth Services)*

### **Community Options Society**

The Ministry also contracts with the Community Options Society in Duncan to support youth who need housing, jobs and access to various services. One of the objectives of the society is to “promote and assist where necessary in the development of a range of optional placements for adolescents in a particular community.”

In an effort to provide youth housing in Duncan, the society purchased a large duplex. After about eight months, however, “with great sadness” the project had to be closed because it was not funded to provide adequate supervision. (*COS Community Report, 2006*)

## **8.9 Provincial Government Services for Youth**

Ypres Group Home is operated by Coastal Mountain Child and Youth Services, a society which contracts with the MCFD to provide short term foster care for youth who are the in the legal care of the Ministry, or other equivalent child protection services. The home has four regular beds and one emergency bed.

The Ministry also provides a program called 'Youth Agreement,' for youth at risk, those who are homelessness, at risk of becoming involved in the sex trade or involved in serious drug problems. To receive rent and living support through the program, a youth must have found a place to rent. According to a child protection worker, however, local landlords are rarely willing to rent to youth, “Primarily, we understand, because a person under 19 years in BC cannot sign a contract (including a lease). The instability and obstacles related to homelessness are deeply discouraging for many youth.”

Youth Team Workers (social workers and probation workers included) work with youth who cannot be with their parents for safety reasons, and who are at risk both to themselves and others in the community. For the most part, these 'at risk' youth cannot find any accommodation other than sleeping on the couches of friends and acquaintances (*Source: staff member, MCFD*)

## Chapter Nine: Plans for a Homeless Shelter for Duncan

*“Most Canadian cities have some facilities, programs and services to assist the homeless. This support system could include an emergency shelter, addiction recover programs, grants for first month's rent and security deposit, or employment counselling. Ideally, each community's continuum of support helps people move from a homeless situation to transitional and permanent housing.” (Reducing Homelessness, A Community Plan for Nanaimo, BC, 2001)*

*“I've had people say to me 'it's really nice that you want to build us something. You can build a nice building or you can build a lean-two, it doesn't much matter, as long as we can drink.’” (Social Service Agency Director, Duncan)*

The search for a homeless shelter in Duncan was initially spearheaded by the MLA for Cowichan-Ladysmith, together with concerned community residents, business owners, local churches and social service agencies. A homeless count in May 2006, suggested that 75 people were homeless. The survey was conducted through a questionnaire distributed to local service agencies. The MLA's office, however, reports that the actual number of homeless could be much higher because the count does not take the First Nations population fully into account. The office estimates the homeless count to be more accurately at about 200 people.

*“The homeless people around here are well known to the agencies, they've lived here for years. They have a route they travel. Breakfast at the House of Friendship, then a visit to the Salvation Army for coffee and a doughnut. After that it's off to do some bottle picking, lunch at the Food Bank then off to the bottle return. That's how it goes.” (Man, mid thirties, Duncan)*

While community efforts were made to find a shelter, the deaths of two people living in make-shift shelters prompted the temporary establishment of a 10-bed emergency shelter in the basement of the Margaret Moss Health Centre in Duncan. One-time funding for the shelter came from the Vancouver Island Health Authority (VIHA). A total of thirty-seven people used the shelter, nine of these were transient. All ten beds were used five out of the total 36 nights.

A volunteer community action group called H2O (Homeless to Opportunity') was formed in 2006 to look for space in Duncan for the temporary shelter. The search has been unsuccessful, however. Representatives from local schools, community centres, churches and municipal governments have been approached, but the responses have been cautious. Lack of resources, security issues and previous bookings were cited as key issues. A temporary shelter was eventually secured during a severe cold snap. The facility was well used.

*“What's required for building codes and security has played a role in us opening up churches. You'd think it's just a matter of laying out mattresses but it's not that simple.” (David Saunders, Duncan Ministerial Association President, as printed in the Cowichan Newsleader, November 8, 2006).*

Social Planning Cowichan, meanwhile, is coordinating community efforts to determine the establishment of a more permanent shelter (called a Housing Resource Centre), which will include both emergency beds and transition housing. BC Housing has provisionally budgeted for construction of the Centre. Canadian Mental Health (Cowichan Valley Branch) will operate the facility. An architect has been retained and once a suitable site has been secured construction (or renovations, depending on the facility) will proceed.

Winning the homelessness battle requires compromises between concerns for social injustice, economic realities and political expediency, suggests David Hulchanski, Director of Urban Studies, University of Toronto. It requires some authority or combination of authorities – levels of government. In particular it requires partnerships with agencies and charities to take responsibility. This means allocating resources and imposing regulations and changes in the institutions and practices which produce homelessness, and which stand in the way of addressing and preventing further homelessness.

## Chapter Ten: Health and Housing

Poor living conditions and poor sanitation, as well as irregular and inadequate maintenance of the electricity, plumbing, heat, roof, flooring, and appliances, are all indicators that housing is impoverished. The burden of responsibility to address such concerns falls on landlords' shoulders. However, tenants also fear that if landlords upgrade units, they may see an increase in rent as a result. For those who do not know or understand their legal rights of the mutual responsibilities of landlord and tenant, the situation can leave them feeling vulnerable and powerless.

### Impacts on the Health System

For the homeless, the health consequences are significant: people who have no housing or inadequate housing are at much greater risk for infectious diseases, premature death, acute illness, suicide, and mental health, alcohol and drug problems than the general population. In fact, up to 40% of homeless people have chronic disorders, and tuberculosis can range from 25 to 100 times higher for the homeless than the general urban population.

*“Stress really causes (medical) flare-ups. One of my neighbors is really bad. They're into drugs. They get hysterical, slamming, creaming and fighting all the time. I was being woke up and having to work the next day, so I had flare-ups. It's really affecting my mood. When I work at the till I really have to force myself to think.” (Woman, late fifties, Duncan)*

*“Our reserve house had mould in it so we had to move so it could get fixed. We've been out of our house, off the reserve living in a rented house for about eight years now. Although mould was a problem the main reason we moved out it is because we don't have good water.” (Woman, late twenties)*

*“I've never seen a mould problem as bad as this – in intensity, scope and impact on the population. This is the most severe I've seen. I can't imagine it could be worse than this. You have to see it to believe it. Many of the homes were built incorrectly. Inspections were not monitored as closely as they could have been. Seventy of them had crawl spaces on floodplains, so the moisture crept up from below. The technology was fine but the construction quality was dismal. No one is innocent. Who is at fault? Nobody and everybody. However, the effect is a dysfunctional house.” (Source: Jacques Whitford, [www.jacqueswhitford.com/news/resources/reasuredstories/cowichan.aspx](http://www.jacqueswhitford.com/news/resources/reasuredstories/cowichan.aspx))*

### 10.1 Impact of Mould

In 1998, Cowichan Tribes faced a significant problem when most of the houses on the reserve became infected with mould. More than 400 families were moved into rental accommodations in Duncan while their houses were rebuilt. Numerous studies have examined the potential association between damp housing conditions and respiratory ailments in occupants. The concept here is that increased humidity leads to increased mould growth and exposure, which could then lead to asthma and other respiratory conditions.

The presence of home dampness and/or moulds has been reported to affect as many as 38% of Canadian homes. Substantial problems have been identified in some First Nations communities due to a combination of inappropriate housing design, poor construction, inadequate maintenance, and poor ventilation. Children in particular appear more susceptible to exposure. A Canadian study found that children living in damp or mouldy homes were 32% more likely to have bronchitis. (*Housing and Population Health: The State of Current Research Knowledge, June 2004*)

*"It's very traumatic to have to move from your family home and we didn't want to split families up. There were no transition houses on the reserve so people had to be moved off the reserve to rentals. That was really traumatic and problematic. Children were having to move schools, transportation became a problem, they were taken out of their communities so socially it became a problem. It was very hard on the Elders. And, it is a fact that there was racism. They felt very displaced. You see, there was no guarantee of when they were going to be back in their homes."* (Helen Dunlop, Public Health Nurse, Cowichan Tribes)

## 10.2 Issues of Overcrowding

*"The Ministry has a policy that couples with kids live first with their own families, before they can receive financial support. The pressure on young families is severe, there's nowhere for them to go; housing stock is low for people on social assistance."* (Sandra Goth, Cowichan Family Life Association)

When people's housing options involve moving in with friends, families, roommates and even strangers in dwellings not designed to accommodate them, the health of the household can be at stake. Families reported children and parents sleeping on living room floors and couches, with mattresses stacked on top of one another; and many of the youth interviewed said they 'couch-surf' in crowded substandard dwellings. (*Making Room: The Human Face of Housing Affordability in BC's Capital Region, 2003*)

Crowding may also have an impact on mental health. This has been the subject of numerous studies, and, while many have found a positive relationship, some have not. It appears that there are a number of contextual factors, presence of social support, family responsibilities, and quarrels with family members. (*Source: Housing and Population Health: The State of Current Research Knowledge, June 2004*)

*"Families (waiting to get into M'Akola) are at their wits end staying with family members. there aren't enough bedrooms. Sometimes there are two families in one home with three generations living together. Overcrowding creates tension."* (Nelson Foland, Office Manager, M'Akola Housing Society)

Individuals living in close proximity to each other will more easily spread infectious diseases. This was a major impetus to public health action on housing over a hundred years ago. There are still examples in particular settings where this is of significant concern in Canada. These studies of outbreaks on reserves find that increased housing density frequently co-exists with low household income. Some 19% (almost one in five) dwellings on reserves in Canada have more than one person per room, compared with 2% of dwellings for Canada as a whole.

Global housing conditions that are favourable to health are created by ensuring that housing is exempt from contaminants and other risks to health, supporting the development of social housing for the poor and housing for groups with special needs, and improving the overall quality of residential neighbourhoods, particularly in poor and underdeveloped areas. (Dr. Richard Lessard, Director of Public Health, Montreal, *Health and Housing: A Call to Action – National Symposium on Health and Housing, Calgary, 2004*)

*“They put some new carpet down the hall, but it looks just like dirty old carpet that was here before. I think they must have got it for a deal, second hand, but it doesn't look very nice. What they did was slap white paint out on everything, which was great until it all started scraping off and now it looks worse than before. There's always holes in the wall from the violence that's going on.” (Woman, late fifties, Duncan)*

Children's health and well-being are closely connected with housing quality, suitability and affordability. Studies indicate that stable, safe and secure housing is vital to children's healthy development. The research shows associations between child developmental problems and low levels of neighbourhood safety and cohesion, neighbourhood affluence, employment and other risk factors. (Source: *Health and Housing: A Call to Action, 2003*)

## Chapter Eleven: Government's Role in Providing Affordable Housing

*"We can only address homelessness and housing affordability if we all work together – long-term solutions require the co-operation of all levels of government, as well as organizations and volunteers dedicated to housing."  
(Rich Coleman, Minister of Housing, 2006)*

### 11.1 Background

When the federal and provincial governments withdrew their involvement in social housing 15 years ago, municipalities took over the bulk of responsibility. Since then, a number of BC municipalities have developed and implemented affordable housing strategies. The City of Langford is an example of a municipality that has instigated an affordable housing policy (see chapter 12). For some municipalities, however, the provision of affordable housing is challenging.

"In recent years, provincial governments have increasingly downloaded housing management to the municipal level. Without accompanying funds, many municipalities have experienced difficulty coping with the added responsibilities. (*Adequate and Affordable Housing for All, Policy Research Initiative, 2004*)

This view is echoed in a 2006 housing report by the Greater Vancouver Regional District. "Senior governments have withdrawn from responsibilities and funding for affordable housing which they have left for local governments to act on." The issues for low and moderate income renter households have been particularly exacerbated by the shifts, and in some cases the absence, of senior government housing, income and support programs. (*Regional Affordable Housing Strategy Workshop: Issues and Options, Greater Victoria Regional District, 2006*)

### 11.2 Affordable Housing and Official Community Plans (OCPs)

Official Community Plans (OCPs) for municipalities include policies for the provision of adequate supplies of housing, typically over a five to ten year horizon. Often, these plans include policies on housing diversity and housing affordability. Land use plans can also include strategies for increasing housing choice and residential densities in existing neighbourhoods.

#### **The Cowichan Valley Regional District**

The CVRD has initiated plans for a Growth Strategy. In January 2006, the Board of the CVRD instructed staff to prepare a report summarizing approaches to regional growth strategies in other BC jurisdictions. The Board also requested input from staff and representatives of the Ministry of Community Services and adjacent Regional Districts. (*Source: CVRD Matters, January 11, 2006*)

At this time, the CVRD does not have an Affordable Housing Strategy. Limited financial and human resources, competing civic priorities, complexities that come with multiple levels of government (four municipalities and nine electoral divisions); prevailing attitudes and no



perceived need for affordable housing are sometimes cited as reasons for not moving forward with affordable housing strategies. These barriers are often present in other smaller or rural communities, where housing policy development is often seen as a low priority. (*Planning for Housing, Ministry of Social Development and Economic Security, 2000*)

### **Municipality of North Cowichan**

North Cowichan has focused its role on affordable housing through policy statements and zoning measures. These following statements reflect the need for affordable housing:

*“The majority of residents presently live in single-family homes. The prevailing attitude in many neighbourhoods is that housing other than single family (i.e. multi-family) is something to avoid altogether, or at least control very tightly. On the other hand, the demand for more affordable and perhaps smaller forms of housing (both ground oriented and apartments) is increasing to meet the needs of both younger and older persons.”*

*“The challenge will be to foster a generous and trusting spirit among existing residents in all of the District's neighbourhoods, and at the same time provide increased municipal attention (and assurances) that the siting and design of new developments will be compatible with existing neighbourhoods.” (Section Two: Community Development Guidelines and Policies)*

North Cowichan supports housing affordability in the following ways:

- Ensuring an adequate supply of developable land in appropriate locations;
- Promoting a variety of new forms of housing types;
- Recognizing the value of the existing older small detached housing in most neighbourhoods;
- Monitoring housing costs and enacting measures to address rapid increases in price; and
- Support for non-market housing.

The North Cowichan OCP states that the “District will monitor on an annual basis housing supply and costs. When the need arises, consideration may be given to initiatives such as:

- Density bonusing;
- Requiring developers of larger projects to include a specified proportion of affordable housing as a community amenity;
- Introducing maximum unit sizes or decreasing the minimum unit sizes for some types of housing in appropriate locations; and
- Taking advantage of senior government programs supporting the construction of affordable housing.

(Source: [www.northcowichan.bc.ca](http://www.northcowichan.bc.ca))

### **North Cowichan Affordable Housing Forum**

In March 2006, a public forum was held to discuss housing options for the James-Alexander neighbourhoods in North Cowichan. In partnership with Safer Futures, the event was hosted by the Director of Planning for the District of North Cowichan. Representatives from the following organizations were present:

- Canadian Mortgage and Housing Corporation (CMHC)

- Kiwanis Housing Society
- Habitat for Humanity
- BC Housing Commission
- Vancouver Island Health Authority (VIHA)
- VITAL Society (mental health support)
- M'akola Housing
- Safer Futures

Three major themes were discussed: Maintaining a Good Housing Mix; Affordability; and Design. As part of these discussions, several options for local government to create affordable housing were addressed.

### **City of Duncan**

The City of Duncan is in the process of updating its Official Community Plan. A series of community workshops took place in the fall of 2006. Housing was one of the topics for public discussion and input.

Mayor Phil Kent's vision, in the meantime, is to see a greater variety of housing options based on affordability and diversity. He would like to see a spectrum of housing prices from seniors on disability to young families, as well as housing for professionals that fits their lifestyles. *(Source: Interview with Mayor Phil Kent)*

### **Town of Lake Cowichan**

The 1999 Official Community Plan refers to affordable housing (including seniors' or special needs housing) in development guidelines and policy statements:

"Special needs housing include units developed under senior government funding programs, price-controlled, limited equity market units, housing managed by non-profit groups, rent-controlled units, and housing for people with special needs such as those with physical or mental disabilities, victims of violence, and single parents among others." *(Source: [www.town.lakecowichan.bc.ca](http://www.town.lakecowichan.bc.ca))*

### **Town of Ladysmith**

The Town of Ladysmith's Official Community Plan does not make specific mention of affordable housing, although it states that 50% of renters in 1996 spent 30% or more of their household income on shelter. Ladysmith has an aging housing stock, with over 20% of homes built prior to 1946.

"As Ladysmith's older population ages the type of preferred residential accommodation may take the form of long-term care units, at-home care and Abbeyfield-type housing." *(Source: [www.ladysmith.ca](http://www.ladysmith.ca))*

### **Electoral Districts**

Aside from a sentence or two, most of the nine electoral districts do not include specific statements that address affordable housing. *(Source: [www.cvrld.bc.ca](http://www.cvrld.bc.ca))*

### 11.3 Provincial Government Housing Programs

On October 3, 2006 BC Housing announced a new strategy to help people access affordable housing. The strategy is designed to assist 15,000 low-income working families and homeless individuals. Highlights:

- \$40 million toward a Rental Assistance Program for working families with an annual income below \$20,000. Working families will receive the funds directly to apply toward their rent. Level of assistance will depend on the household size, income, and the amount of rent paid.
- An additional 450 units of new supportive housing will be built. These units will be subsidized at a cost of \$10.7 million a year for 35 years.
- A subsidy of \$13 million a year for 35 years will be provided to create 550 new assisted living units.
- A provincial homeless outreach program will be established to help people living on the streets access government housing and income support. An addition \$3.6 million over the next three years will fund provincial projects to work one-on-one with homeless people to find food, warm clothing and housing.

#### Eligibility Requirements for Rental Subsidy

A household may be eligible if:

- They have one or more dependent children under the age of 19;
- The family income is below \$20,000;
- They have lived in BC for the full 12 months immediately preceding the date of application;
- No family members are receiving income assistance under the BC Employment and Assistance Act (excluding the Medical Services Plan); and,
- Citizenship requirements are met for the program.

*(Source: New Strategy Improves Housing for Families, Homeless, [www.housing.gov.bc.ca](http://www.housing.gov.bc.ca))*

For the last 15 years, the focus of the Provincial and Federal governments has been away from mixed-income housing programs to those that target special populations, such as seniors, the homeless and people with special needs. Following is the current range of programs. Program changes occur frequently. BC Housing is the best source of information for updated programs.

BC Housing provides the following initiatives to help increase the supply of subsidized housing:

- SAFER (Shelter Aid for Elderly Renters)
  - Provides direct cash assistance to eligible residents of BC who are 60 and over and who pay rent for their homes. In the 2005 Budget, the provincial government announced that it will double annual funding for SAFER, to improve subsidies for lower income seniors who rent.
- Independent Living BC (ILBC).
  - A partnership between BC Housing and CMHC (Canadian Mortgage and Housing Corporation), regional health authorities, private and non-profit sectors.
  - Serves seniors and people with disabilities needing some support but not around the clock institutional care. Renovation of existing buildings is expected to create

3,500 assisted living homes across BC. The majority of the 2002 funding for ILBC program has been allocated.

- Provincial Homelessness Initiative (PHI).
  - BC Housing provides funding for non-profit housing developments with support services to address homelessness in BC communities.
- Community Partnership Initiatives (CPI).
  - Helps housing partners create a range of innovative housing projects for people in need.
  - One-time grants, access to consulting services, and construction and long-term financing for projects that do not need ongoing operating subsidies.
- Provincial Housing Program (PHP)
  - Subsidizes housing for frail seniors, people at risk of homelessness, people with disabilities, and low-income families, including women and children fleeing abuse. Most PHP projects are complete and occupied. A few developments are still under construction.

*(Source: BC Housing, [www.bchousing.ca](http://www.bchousing.ca))*

## Chapter Twelve: Examples of Best Practices in Housing

Best practices are housing strategies that have produced superior performance and that communities can adapt and implement for themselves. Best practices enable communities to reach their goals more efficiently and with greater success. Here are some examples of best practices in:

- Housing for specific target populations.
- A municipal initiative toward affordable housing.

### 12.1 Housing for Special Groups

#### Housing for Seniors

Seniors Housing projects can take many forms, depending on the size of the community, the support service needs of potential residents, and the existing availability of appropriate market housing. In small communities it is often practical to build small-scale projects that provide some supportive services, such as meals. However, when people need a higher level of support, a larger, regional facility may achieve an 'economy of scale' in providing the required services while allowing seniors to remain relatively close to home. *(Source: Tim Pringle, Housing Options For Small Communities, Real Estate Foundation of British Columbia, 2001)*

##### Seven Oaks

Community research shows a housing need for seniors in the early states of dementia, cognitive impairment or chronic mental illness.

Seven Oaks is a 38-bed cottage – style housing complex in Victoria. Opened in 2001, it looks and feels as much like home as possible. Residents participate in day to day planning and decision making including daily living, recreation, and social programs. Staff and residents take part in meal preparation together. Residents and their families also participate in policy and program planning.

#### Housing for People who are Considered Hard to House

For a variety of reasons these people have difficulty maintaining stable housing. They are at risk of becoming or remaining homeless because of their situation or vulnerabilities. Financial support to build housing projects for this group typically involves government agencies, churches, service organizations, and foundations.

##### Medewiwin Apartments

Medewiwin is a supported independent housing community in Victoria for people who are considered hardest to house. A converted 1950's motel originally housed 16 tenants using a 'peer support community model' that fosters acceptance and a sense of belonging. Based on the success of this unique model, Pacifica Housing was able to develop a 10-unit addition including a complete refurbishing of common areas and enhanced outdoor spaces. Medewiwin demonstrates a mix of old and new construction to create an innovative solution to affordable housing.

### **Housing for People with Mental Illness**

People have a variety of special needs when it comes to building appropriate housing. Construction projects often involve government funding as well as support from a range of community organizations and funding agencies.

#### **Potter's Hands Housing** (*central Alberta region, winner of CMHC Housing Award, 2004*)

Potter's Hands Housing (P and S Investments) and the Canadian Mental Health Association partnered to create a 39-unit apartment. The first floor consists of 15 self-contained bachelor suites, two kitchens and a common room. The bachelor suites are reserved for individuals with mental illness or other individuals who would benefit from this shared living model. A live-in tenant support worker and mental health outreach staff provide support to tenants. The on-site tenant support focuses on developing fellowship and assisting individuals to be good neighbours.

#### **350 Prideaux Street**

350 Prideaux Street is a permanent supportive housing project in Nanaimo for single adults with physical or mental disabilities or with a history of mental illness. The overall objective of the project is to assist residents, most of whom have psychiatric issues, to maintain long-term tenancy by helping them develop better independent living skills, linking them with appropriate services, and encouraging their participation in the broader community.

### **Housing for Youth**

Youth housing must conform to stringent government regulations. For this reason provincial government agencies are always involved in safe houses and other facilities that provide residential services to youth.

#### **Kamloops Safe House for Youth.**

The safe house is operated by the Kamloops Youth Resource Society and funded through the Kamloops and District Real Estate Association, Ministry for Family and Children's Services, the Kamloops and District Real Estate Association and the Real Estate Foundation. The home provides temporary shelter to youths 12 to 19 who are on the street.

#### **Eva's Phoenix, Toronto, Ontario**

Eva's Phoenix is a transitional housing and training facility, which formally opened in June 2000. It provides housing for 50 youth, aged 16 to 24 years, for up to a full year, and since 2002 has also allowed up to 160 youth each year, aged 16 to 29 years, to participate in its employment and pre-apprenticeship programs. The project entailed the renovation of a fire truck repair shop built in the 1930's by the municipality of Toronto. Working with business, labour and community partners, Eva's Phoenix provides homeless and at-risk youth with the opportunities needed to develop life skills, build careers and live independently.

#### **The Back Door**

The Back Door in Calgary is an innovative program for street youth 17 to 24 years. Participants work with community volunteers to develop step-by-step personal contracts to improve their lives, get off the street and become self-sufficient members of society. The program began as an experiment in social change to test a cost-effective approach to help long-term street youth move permanently off the street into

mainstream society. It was felt that traditional measures were costly and nurtured dependence rather than independence of those they sought to help. The approach encourages self-determination and self direction, accountability for one's choices, and ownership for one's own life. Since 1988, more than 700 participants have gone through the program.

## 12.2 Affordable Housing

### **The City of Langford**

The City of Langford has collaborated with local developers to create an affordable housing program that provides entry level affordable homes. Residences included in the Affordable Housing Program are sold to eligible applicants chosen by the Affordable Housing Committee for \$150,000.

Successful applicants must meet a series of criteria that are intended to ensure that the affordable housing program benefits Langford residents who truly need assistance to find a home that they can afford. Recently, the City of Langford was recognized with an award from the Planning Institute of British Columbia for its approach to affordable housing. The City's inclusionary bylaw stipulates that 20% of units in housing developments of ten units or more must be affordable housing or the developer makes an amenity contribution. (*Source: City Spaces Consulting, March 2003*)

To qualify, applicants must not have a maximum income that exceeds \$50,000 a year. They must also be residents of the City of Langford for a minimum of two years.

### **The City of Coquitlam, British Columbia.**

A comprehensive study and corporate-wide implementation strategy set out a policy and regulations to permit safe and affordable housing by allowing secondary suites in the Coquitlam. The process involved a Community Advisory Committee and a public information program as well as an internal working group. The implementation of the program could potentially legitimize 2000 – 4000 dwelling units. (*Source: [www.gvrd.bc.ca/growth/GOMDH/coquitlam.zoning.pdf](http://www.gvrd.bc.ca/growth/GOMDH/coquitlam.zoning.pdf)*)

For highlights of the Coquitlam's 2006 draft affordable housing plan, please see Appendix D.







## Appendix A: Housing Needs and Issues

The following is a summary of housing needs and issues raised through individual interviews and focus groups held throughout the Cowichan region.

### Housing Needs Related Specifically to Women and Families

- More safe, low-cost housing, especially for single women (currently, most low income housing is geared to families).
- Transition/supportive housing for women at risk including single-parent mothers and their babies on discharge from hospital.
- Supportive housing for women with addictions and mental illness (many of these women don't feel safe in a regular shelter as they have special needs, and most have been victims of abuse).
- More affordable housing for large families who require four to five bedrooms.
- More affordable, quality day care to enable working mothers to work and pay rent.

### Housing for Youth

- Formulate a region-wide cohesive vision of youth services with common goals and objectives. This vision should be rooted in education and training and would include all service providers, levels of government, particularly the school districts.
- Create housing and support services for youth who cannot live independently because they have little or no life skills. This includes youth with Fetal Alcohol Spectrum Disorder (FASD), addictions and mental illnesses. It also includes housing for older teens that do not fit into foster homes or group homes.

### Housing for Seniors

- Promote more public awareness of housing options for seniors. The categories and criteria can be confusing.
- Create effective housing models for small communities and rural areas.
- There is a need for multiple levels of care.
- Create awareness of provincial funding opportunities such as SAFER.

### Housing for People with Disabilities, Including People with Mental Health Issues and Addictions

- Foster public awareness and understanding of disabilities, particularly on the part of landlords.
- Expand public transportation for people with disabilities. Handi-Dart is too restrictive.
- Create housing that allows people with developmental challenges to 'age in place', rather than moving from one facility to the next.
- Integrate housing so it includes people both with and without disabilities. Clustering individuals by disability creates ghettos.
- Allow pets in rental facilities.

- Transition housing to help people live as independently as possible is needed.
- Engage the community toward solutions.
- Provide sensitivity training for employers and landlords. If these programs are to succeed, core funding and maintenance is important.
- Downloading responsibility is an issue. Local governments have to decide who is responsible for what.
- More addiction treatment programs are needed.
- Hire a 'street front' social worker as well as mental health outreach workers.

## **Housing Issues Raised at Public Focus Groups**

(Duncan, Chemainus, Ladysmith, Cobble Hill, Mill Bay, Shawnigan Lake)

- People find themselves in a high housing 'crunch.'
- Because of the rapid rise in housing prices over a short period of time, people who could afford a down-payment on a house couldn't three months later.
- Families living together (sometimes with parents) in crowded situations is proving difficult.
- The pad rent at some mobile home parks is too expensive (ie. Campers Corners charges \$350 a month plus \$50 for hydro).
- People on disability allowance are living in substandard housing.
- People are using kitchen ovens for heat thereby creating fire hazards.
- Getting a decent house at a reasonable rent requires 'connections.' People who don't know anyone are at a disadvantage.
- There is no affordable housing anywhere.
- Landlords prefer not to rent to people who have children.
- Pets are not allowed in most places.
- There is a real lack of services for those who are not fully able and those who are vulnerable.
- Most available jobs are minimum wage with no benefits.
- Rents are too high and income is too low.
- Landlords want references and deposits, but those aren't always possible.
- The zoning laws around building houses are too stringent.
- Some landlords rent by the month to people who are desperate. Those people get evicted when a better offer comes along. It creates insecurity.
- While Habitat for Humanity is a great organization, you have to be a resident for five years to qualify for housing.
- There is not enough public transportation.
- Daycare is either not available or the subsidies and time frames for shift workers are not sufficient.
- People move to Crofton because the rents are cheaper but there are no services.
- RV Parks are either not open in the winter or the hot water and laundry facilities are shut off.
- There are no rental ceilings which may encourage landlords to raise rents even higher than they are now.

## Appendix B: Interviews with Community Agencies and Key Informants

|  |  |
|--|--|
| Cowichan Lake Community Services Society ..... | Team meeting   |
| Cowichan Valley Intercultural Society .....    | Group meeting  |
| Al-Saadoon, Thanya .....                       | Safer Futures  |
| Allan, Arthur .....                            | Rowan Property Management Inc.                               |
| Archibald, Anne .....                          | Cowichan Valley Land Trust                                   |
| Balding, Anne .....                            | Executive Assistant to Doug Routley                          |
| Bradley, Julie .....                           | Cowichan Youth Services                                      |
| Breeze, Shannon .....                          | VIHA   |
| Dale, Cathy .....                              | Community Options Society                                    |
| Dame, Terri .....                              | Safer Futures Planning Council                               |
| Dolan, Mary .....                              | Growing Together Parent and Child Society                    |
| DeBray, Ro .....                               | Cowichan Valley FAS Society                                  |
| Devitt, Betty-Anne .....                       | Cowichan Valley Basket Society                               |
| Dewing, Jane .....                             | Project Manager - Providence Village                         |
| Faulkner, Dr. Stephen .....                    | Silverfern Clinic  |
| Folland, Nelson .....                          | M' Akola Group of Societies                                  |
| Fyfe-Wilson, Donald .....                      | Councilor, Ladysmith   |
| Goth, Sandra .....                             | Cowichan Family Life Association                             |
| Hall, Chris .....                              | Planner, North Cowichan                                      |
| Harnden, Jim .....                             | disAbility Resource Centre                                   |
| Hunt, Carol .....                              | Cowichan Seniors Care Foundation                             |
| Ireland, Linda .....                           | Ladysmith Food Bank  |
| Johnnie, Catherine .....                       | Long Range Planner, CVRD                                     |
| Kent, Phil .....                               | Mayor, City of Duncan  |
| Kryzanowski, Karen .....                       | Seniors Advisory Council                                     |
| Martens, Christina .....                       | Canadian Mental Health Association, Cowichan Valley Branch   |
| Mawson, Ada .....                              | Coast Salish Employment & Training Society                   |
| McManus, Marilyn .....                         | VIHA-Home and Community Care                                 |
| McPherson, Lorna .....                         | Serenity House   |
| Morrison, Lynn .....                           | Harvest House Food Bank, Chemainus                           |
| Ocean .....                                    | WISE (Wellbeing Through Inclusion Socially and Economically) |
| Orr, Doug .....                                | Cowichan Valley Association for Community Living             |
| Phipps, Ronnie .....                           | BC Coalition for Health Promotion                            |
| Routley, Doug .....                            | MLA – Housing Critic   |
| Schoen, Tina .....                             | Somenos Transition House                                     |
| Schofield, Laurane .....                       | Destinations   |
| Steenburgh, Major Charles .....                | Salvation Army Cowichan Valley Ministries                    |
| Stevens, John .....                            | Ministry of Child and Family Development                     |
| Thompson, Bonnie .....                         | Community Mental Health Advocate                             |
| Webb, Antoinette .....                         | VIHA-Mental Health and Addictions                            |
| Williams, Michelle .....                       | House of Friendship  |
| Wilson, Marjorie .....                         | FASD Family Support Group                                    |

## Appendix C: City of Langford's Affordable Housing Policy



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### Affordable Housing Policy

Policy No.: 6930-00

The following policy shall apply to all projects rezoned for residential uses:

1. **Amenity Fund Contribution**

The following amounts will apply to residential units developed through rezoning outside of the designated town centre as defined by the Official Community Plan: each residential unit will require a \$2 000 per unit contribution payable at time of subdivision or in the event of a multi-family project at the time of building permit. This \$2,000 contribution shall be deposited into a "General Amenity Reserve Fund" for community amenities to be defined by Mayor and Council.

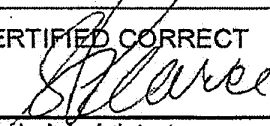
2. **Affordable Housing**

- a) All new rezonings for ten or more single-family residential lots shall include small lot-small house affordable lots. For each group of ten lots (a full "increment"), the development shall provide one affordable housing unit. For any number of lots less than a full increment, the developer shall provide \$2 000 per lot towards the City Park Fund. The number of units shall be deemed to be the amount possible within the entire project.
- b) The gross floor area of the affordable dwelling single-family shall be between 83 m<sup>2</sup> (893 ft<sup>2</sup>) to 91 m<sup>2</sup> (980 ft<sup>2</sup>) not including garages, carports, or decks. Maximum size of the affordable lot shall be 300 m<sup>2</sup> (3 229 ft<sup>2</sup>), no more than two contiguous small lot-small house lots may be created and each pair of affordable units shall combine the driveways to facilitate 1.5 parking stalls with the centre one being a shared parking stall.
- c) Council may agree to allow one or more of the affordable housing units to be provided on a site different to that being developed, subject to this location being confirmed prior to approval of the bylaw.
- d) The developer will register on title an affordability housing agreement with the City of Langford to sell the small lot homes for a maximum sale price of \$150 000 to the City of Langford Affordable Housing Committee qualified purchasers. The City of Langford's Affordable Housing Committee will have control, registered on title through an affordability housing agreement, over the transfer of the affordable homes.
- e) For every ten registered lots, one of the ten must have an affordable house built within six months of registration.

- f) An affordable housing agreement will be registered on the title of each lot restricting the resale of the affordable homes to a maximum of \$150 000 for a period of five years. The affordable housing agreement is registered at the time of subdivision.
- g) The owner may increase the sale price by \$2 000 for each year of the ownership (exceeding five years) after the first five years of ownership. After twenty-five years of ownership, the house may be sold for market value.
- h) The Affordable Housing Committee shall select the first and subsequent purchasers of the homes from a list of qualified purchasers.
- i) The registered affordable housing agreement will notify the purchasers that the Affordable Housing Committee has control over the resale of the home to qualified purchasers selected by the Affordable Housing Committee.
- j) The housing design will be chosen by the developer through a development permit process from home designs approved by the Affordable Housing Committee and applicable development permits.
- k) For any rezoning that includes multi-family dwellings, the development shall provide in addition to the Amenity Fund Contribution, an additional \$1 250 for each ground-oriented townhouse and \$750 for all other multi-family units towards the City Park Fund payable at the issuance of building permit.

**3. Other Contributions**

Notwithstanding the affordable housing contributions, the developer shall still provide twenty-five percent (25%) open space in all developments outside of the town core and this may include lands up to 30% slopes. This provision does not apply to any lands already zoned for R1 or R2 densities.

|  |   |
|--|---|
| Council Approved:<br><br>Date: April 18 <sup>th</sup> , 2005 | <p style="text-align: center;">           CERTIFIED CORRECT<br/> <br/>           Clerk-Administrator         </p> |
|--|---|

## Appendix D: Affordable Housing: Roles, Actions, Priorities, from Affordable Housing in Coquitlam: Confirming Our Commitment, Updating Our Strategy (Draft, August 2006)

| Affordable Housing: Roles, Actions, Priorities   |   |   |
|--|---|---|
| <i>CITY ROLES</i>  | <i>CITY ACTIONS</i>   | <i>CITY PRIORITIES</i>  |
| <b>1. Serviced Land Supply</b>   |   |   |
| Maintain a planned supply of serviceable land for residential development of various types and densities | <ul style="list-style-type: none"> <li>• Continue to plan land use and services up to 10 years in advance of need</li> <li>• Upzone some sites for multiple unit development at the time of special area / neighbourhood plans. Retain development permitting re: form and character</li> </ul>   | <ul style="list-style-type: none"> <li>• Ongoing – City administration</li> <li>• Ongoing – City administration</li> </ul>  |
| <b>2. City Land</b>  |   |   |
| Use the City's land holdings to help meet affordable and special housing needs                           | <ul style="list-style-type: none"> <li>• Require affordable housing as a condition of the sale / lease of City-owned land. Negotiation on whether in-situ or a financial contribution</li> <li>• Designate a proportion of the City's land holdings in the Town Centre as available for sale / lease to non-market housing providers at below market rates</li> <li>• Continue to acquire land as opportunities become available. Bank this land for future use for affordable and special needs housing</li> <li>• Consider the strategic sale/ disposition of existing land holdings in newly developing neighbourhoods in order to leverage land purchases in other parts of the city</li> </ul> | <ul style="list-style-type: none"> <li>• Near term – City administration</li> <li>• Near term – City administration. The exact amount to be determined through financial analysis</li> <li>• Ongoing – City administration</li> <li>• As opportunities arise – City administration</li> </ul> |

| <b>Affordable Housing: Roles, Actions, Priorities</b>          |   |   |
|--|---|---|
| <i>CITY ROLES</i>  | <i>CITY ACTIONS</i>   | <i>CITY PRIORITIES</i>  |
| <b>3. Zoning, Subdivision and Building Regulations</b>         |   |   |
| <p>Minimize regulatory barriers for residential developers</p> | <ul style="list-style-type: none"> <li>• Proactively and continuously review City zoning, subdivision and building bylaws to ensure regulations and standards are not a barrier to affordable housing development</li> <br/> <li>• Consider the establishment of an inter-departmental task force to review standards</li> <br/> <li>• Explore allowing new-build duplexes, townhouses and condominiums to have a secondary suite</li> <br/> <li>• Consider revising the City's approach to Development Cost Charges to amend the method of charging from a per unit basis to a per sq. metre basis</li> <br/> <li>• Implement the 2006 Development Application Process Improvement report to facilitate the approvals process, and reduce associated costs</li> <br/> <li>• Be receptive to developer- or neighbourhood-initiated compact housing proposals (e.g., lot splitting, backyard infill, freehold townhouses)</li> </ul> | <ul style="list-style-type: none"> <li>• Ongoing – City administration</li> <br/> <li>• Medium term – City administration</li> <br/> <li>• Medium term – further study and community consultation. Could be a pilot project</li> <br/> <li>• Near term – internal consultation with Corporate Services, Finance</li> <br/> <li>• Near term – City administration; study and consultation are complete</li> <br/> <li>• Ongoing – City administration</li> </ul> |





| <b>Affordable Housing: Roles, Actions, Priorities</b>  |  |   |
|--|--|---|
| <i>CITY ROLES</i>  | <i>CITY ACTIONS</i>  | <i>CITY PRIORITIES</i>  |
| <b>5. Information and Outreach</b>   |  |   |
| Increase public awareness of housing needs and issues and opportunities for action   | Prepare and distribute informational materials; make presentations to community groups<br><br><i>Outreach directed toward:</i> <ul style="list-style-type: none"> <li>• Coquitlam residents re: local housing needs, NIMBY issues</li> <li>• Landlords and homeowners re: RRAP program and recent changes</li> </ul>   | <ul style="list-style-type: none"> <li>• Ongoing – City administration</li> </ul>   |
| <b>6. Measuring Accomplishments</b>  |  |   |
| Analyze measures associated with achieving goals; spot emerging trends and monitor issues to help inform City policy and decision-making | <ul style="list-style-type: none"> <li>• Collect, monitor and analyze data recorded by the City, non-market housing providers, social service providers, CMHC, the Greater Vancouver Real Estate Board, Statistics Canada</li> <li>• Monitor the quality of non-market and market rental housing through windshield surveys and bylaw infractions</li> </ul> | <ul style="list-style-type: none"> <li>• Ongoing – City administration. (Note: Refer to Section 4.7 for list of performance measures)</li> <li>• Ongoing – City administration</li> </ul> |

| Affordable Housing: Roles, Actions, Priorities             |   |   |
|--|---|---|
| <i>CITY ROLES</i>  | <i>CITY ACTIONS</i>   | <i>CITY PRIORITIES</i>  |
| <b>7. Policy – <u>General</u></b>                          |   |   |
| <p>Keep affordable housing on the City’s policy agenda</p> | <ul style="list-style-type: none"> <li>• Keep affordable and special needs housing objectives and policies in City’s OCP</li> <li>• Amend OCP to add policy that speaks to the City’s intent to support people through the continuum of housing, from subsidized housing through to home ownership</li> <li>• Amend OCP to add policy that reflects that affordable housing is an essential component of a community’s need, and in terms of development contribution negotiations, on par with parks, schools, roads and services. This provides a policy foundation for securing affordable housing at the time of subdivision or rezoning</li> <li>• Ensure affordable and special needs housing objectives and policies are included in all special / neighbourhood plans</li> <li>• Reinforce the perspective that both non-market housing and shelter allowances are important in maintaining an affordable community</li> <li>• Be open to innovative approaches to achieve affordable home ownership</li> <li>• Ensure continuing affordable housing agenda on Liveable Communities Advisory Committee</li> <li>• Hold annual event to report “Progress toward Affordable Housing”</li> </ul> | <ul style="list-style-type: none"> <li>• Ongoing</li> <li>• Near term – City administration</li> <li>• Near term – City administration</li> <li>• Ongoing – City administration</li> <li>• Ongoing – City administration and Council</li> <li>• Ongoing – City administration and Council</li> <li>• Ongoing – City administration</li> <li>• Annually – City administration</li> </ul> |

| <b>Affordable Housing: Roles, Actions, Priorities</b>   |   |  |
|---|---|--|
| <i>CITY ROLES</i>   | <i>CITY ACTIONS</i>   | <i>CITY PRIORITIES</i>   |
| <b>8. Policy – <u>Specific</u></b>  |   |  |
| <p>Work with large scale residential developers to ensure inclusionary housing mix (or equivalencies)</p>                             | <ul style="list-style-type: none"> <li>• Require, from large scale residential or mixed use applications, a portion of housing to be available for households whose income is less than the median – through subdivision, rezoning. A portion of these units will be perpetually affordable. Use a pro-forma analysis to evaluate appropriate contributions</li> <li>• Methods to achieve an inclusionary mix will be flexible and negotiated with the City on a project basis. May involve bonus density, variances, or other financial incentives to assist developer to achieve intended outcomes</li> <li>• Provide an advantageous bonus density incentive in recognition that affordable housing is a complicated amenity to contribute</li> <li>• If rental units are provided on-site, a covenant on title and a housing agreement are required. Rents must be at least 15% below the average rents as published by CMHC</li> <li>• Equivalencies may include an affordable housing contribution or land dedication to the City</li> <li>• Require new detached homes to be built as “secondary suite ready”</li> </ul> | <ul style="list-style-type: none"> <li>• Near term – City administration. (Note: May require City to create a menu of contribution possibilities to assist City-developer negotiations – “the amenity pie”)</li> </ul> |
| <p>Work with large scale commercial, office, and industrial developers to encourage their contribution towards affordable housing</p> | <ul style="list-style-type: none"> <li>• Consider an affordable housing levy as one element of the City’s amenity requirements for large scale commercial developments. (Suggest applicable to projects of 10,000 m2 or 100 employees)</li> </ul>   | <ul style="list-style-type: none"> <li>• Near term – City to consult with development industry</li> <li>• Medium term – warrants further study and consultation</li> </ul>   |

| <b>Affordable Housing: Roles, Actions, Priorities</b>  |   |  |
|--|---|--|
| <i>CITY ROLES</i>  | <i>CITY ACTIONS</i>   | <i>CITY PRIORITIES</i>   |
| <p>Encourage <i>adaptable</i> housing in multi-unit buildings</p> <p>Protect against the loss of affordable rental housing; ensuring fairness to displaced tenants</p> | <ul style="list-style-type: none"> <li>• Prepare guidelines for use by applicants and City staff</li> <br/> <li>• Continue enforcement of the City's strata conversion policy</li> <li>• Continue to apply the Mobile Home Park Redevelopment Tenant Assistance Policy.</li> <li>• Develop a policy similar to the Mobile Home Park Redevelopment Tenant Assistance Policy in order to assist tenants of other forms of rental accommodation in the event of redevelopment</li> <li>• Ensure adequate notice and appropriate compensation to tenants who are displaced through redevelopment of rental housing</li> </ul> | <ul style="list-style-type: none"> <li>• Medium term – City administration</li> <br/> <li>• Ongoing – City administration</li> <br/> <li>• Ongoing – City administration</li> <br/> <li>• Ongoing – City administration</li> </ul> |
| <b>9. Assistance to Non-Market Housing Providers</b>   |   |  |
| <p>Assist non-market housing providers to produce additional rental and special needs affordable housing</p>   | <ul style="list-style-type: none"> <li>• Establish an "affordable housing reserve fund" to accumulate funds to facilitate the development of non-market housing. Funds to be derived from cash-in-lieu contributions, voluntary amenity contributions, City land sales, and a percentage of the City's annual budget.</li> <br/> <li>• Facilitate the regeneration (infill and redevelopment) of existing non-market housing. Facilitate the regeneration through the review/approval process, financial contributions, and support in managing NIMBY issues</li> </ul>   | <ul style="list-style-type: none"> <li>• Near term – City administration and Council</li> <br/> <li>• Ongoing – City administration</li> </ul>   |

| <b>Affordable Housing: Roles, Actions, Priorities</b>   |   |   |
|---|---|---|
| <i>CITY ROLES</i>   | <i>CITY ACTIONS</i>   | <i>CITY PRIORITIES</i>  |
| <p>Assist non-market housing providers to produce additional rental and special needs affordable housing (cont'd)</p> | <ul style="list-style-type: none"> <li>• Assign a staff person to shepherd non-market housing applications through the review and approvals process</li> <li>• Continue to seek out City partnerships with non-market housing providers, senior government representatives, lenders, and private developers to build or acquire new housing. Contribution in land lease, staff assistance, capital grant or lower/ graduated property tax.</li> </ul>   | <ul style="list-style-type: none"> <li>• Near term – City administration</li> <li>• Ongoing – City administration and Council</li> </ul>  |
| <b>10. Assistance for Market Rental Housing Landlords</b>   |   |   |
| <p>Encourage landlords to add more rental housing and upgrade existing rental housing</p>                             | <ul style="list-style-type: none"> <li>• Consider incentives such as reduced DCCs, works and service charges, or lower/graduated property tax over a specified period. Landlord required to maintain rental for a specified number of years</li> <li>• Establish a City fund (could be a sub-fund within an AH Reserve Fund) for a one-time grant to landlords of buildings with four or more units to upgrade their premises</li> <li>• Continue to implement the Secondary Suite program</li> </ul> | <ul style="list-style-type: none"> <li>• Medium term – requires further internal study</li> <li>• Medium term – requires further internal study</li> <li>• Ongoing – City administration</li> </ul> |

Suggested Actions from the Coquitlam Report

| <i>When</i>                   | <i>Actions</i>  | <i>Further Technical Study</i>          | <i>Further Community Consultation</i>                   |
|-------------------------------|---|---|---|
| <b>NEAR TERM</b>              | Require affordable housing as condition of City land sale/lease                             | No                                      | No  |
|                               | Designate a portion of the City land holdings in Town Centre for non-market housing         | Yes, Corporate Services                 | No  |
|                               | Reconsider City's approach to DCCs  | Yes, Corporate Services                 | No  |
|                               | Implement recommendations of the Development Application Process review                     | No                                      | No  |
|                               | Endorse the principles and targets of the 2006 Greater Vancouver Shelter Strategy           | No                                      | No  |
|                               | Amend OCP re: housing continuum and affordable housing as an essential community asset      | No                                      | No  |
|                               | Require a specific proportion of affordable housing through residential development process | Yes, Corporate Services                 | Development Industry                                    |
| <b>MEDIUM TERM</b>            | Require new detached homes to be "suite-ready"  | Yes, Planning and Development           | Development Industry                                    |
|                               | Establish Affordable Housing Reserve Fund   | Yes, Corporate Services                 | Liveable Communities Committee                          |
|                               | Assign staff to shepherd non-market applications  | Yes, Planning and Development           | No  |
|                               | Inter-departmental task force on development standards                                      | Yes, Corporate Services                 | Development/Building Industry                           |
|                               | Secondary Suites in duplexes, multi-unit  | Yes, Planning and Development           | Broad consultation                                      |
|                               | Encourage adaptable housing in multi-unit   | Yes, Permits Division                   | Liveable Communities + Disabilities Advisory Committees |
|                               | Consider affordable housing levy through the commercial development process                 | Yes, Corporate Services                 | Development Industry + Business community               |
| Landlord financial incentives | Yes, Corporate Services, Finance  | Liveable Communities Advisory Committee |   |

## Appendix E: Local Government Approaches – Examples and Best Practices from the Squamish Affordable Housing Strategy, September 2005

| Approach  | Examples / Best Practices   |
|---|---|
| Adopt an affordable housing strategy  | <p>OCPs include policy statements regarding affordable, rental and special housing needs.</p> <p>Example(s):</p> <ul style="list-style-type: none"> <li>• Most BC communities; a requirement of the <i>Local Government Act</i></li> </ul>  |
| Encourage the market housing industry to build more affordable entry-level ownership housing. | <p>Waiving development fees to remove financial barriers in the application and development process; reducing the development cost charges (DCCs) for affordable housing, seniors' housing, etc.</p> <p>Example(s):</p> <ul style="list-style-type: none"> <li>• A Burnaby apartment condominium located near Simon Fraser University has units designed for a secondary suite with a private entrance – similar to a “lock-off” in a resort condominium. For the purposes of DCCs, these suites are considered “student housing” and, therefore, have a reduced DCC charge.</li> </ul>   |
| Zoning  | <p>Zoning to permit manufactured homes; inclusionary zoning policies; small lot zoning; secondary suites zoning; zoning for increased retrofit density; zoning for housing above shops; comprehensive development zoning.</p> <p>Example(s):</p> <ul style="list-style-type: none"> <li>• To create more affordable housing and a more diverse neighbourhood, the Neighbourhood Concept Plan for the East Clayton area of Surrey includes zoning for a range of densities and permits secondary suites and coach houses.</li> <li>• City of Vancouver uses inclusionary zoning in False Creek lands by requiring 20% of units to meet affordability criteria.</li> <li>• Comprehensive development zoning allows flexibility in allocating densities and specifying use and is commonly used by local governments. Langley created a comprehensive development zone to allow a secondary suite in a detached dwelling.</li> <li>• Zoning for manufactured homes applies in 60% of local governments in BC.</li> </ul> |
| Create incentives to encourage the market housing industry to build affordable housing        | <p>Municipalities have a range of incentive tools to increase the economic viability of affordable housing projects including using City-owned land, tax incentives, loans and grants.</p> <p>Example(s):</p> <ul style="list-style-type: none"> <li>• The City of Vancouver provides \$2-3 million/year in capital grants for affordable housing, either in cash or free land.</li> <li>• The City of Kitchener has an incentives package that provides property owners within the Downtown Improvement Area with a set of financial incentives to stimulate redevelopment including tax rebates, funding for feasibility studies, waiving development charges and others.</li> </ul>  |



| Approach   | Examples / Best Practices   |
|--|---|
| <p>Prevent or replace the loss of existing affordable rental housing.</p> <p>No net loss of affordable rental housing as part of rezoning</p>          | <p>Inclusionary zoning for rental policy; limitations on conversion of rental housing; direct replacement programs.</p> <p>Example(s):</p> <ul style="list-style-type: none"> <li>• The City of Vancouver has implemented a one-to-one replacement program for affordable units converted or demolished in the downtown core. This is to ensure the number of units affordable to low and moderate income households are not reduced.</li> <li>• Surrey strives to achieve minimum levels of rental housing in all areas. Surrey’s conversion bylaw limits strata conversion of existing rental housing until the rental vacancy rates exceed 4%.</li> <li>• Bowen Island has used an inclusionary zoning policy to ensure rental housing is included in larger development projects. A covenant was put on title requiring units to remain rental for 25 years. Rents are not to exceed 85% of average Vancouver rents.</li> </ul> |
| <p>Demolition policies</p>   | <p>Rental housing is sometimes lost due to demolition and is most often replaced with ownership housing in the form of condominiums. Municipalities can introduce cash-in-lieu policies to minimize the loss of affordable rental units and displacement of renter households.</p> <p>Example(s):</p> <ul style="list-style-type: none"> <li>• The City of Vancouver charges \$1,000 per unit for a demolition permit in order to discourage demolitions. The City also has a Rate of Change policy that would apply when an existing rental building is slated for demolition and replacement. Under the policy, affected tenants must be consulted and dealt with fairly.</li> </ul>  |
| <p>Secondary suites policy and zoning regulations</p>  | <p>Secondary suites are an important way of meeting the demand for affordable rental housing and facilitating home ownership for entry-level buyers.</p> <p>Example(s):</p> <ul style="list-style-type: none"> <li>• One-fifth of BC’s local governments make use of the revised Building Code standard (1998) for secondary suites and 23% of local governments have simplified procedures for secondary suites.</li> </ul>  |
| <p>Ensure that all master planning for new development makes provision for affordable housing.</p> <p>Inclusionary zoning, e.g. minimum percentage</p> | <p>Inclusionary zoning typically requires developers to construct a proportion of new residential development for affordable housing. A variant of this is “linkage” housing.</p> <p>Example(s):</p> <ul style="list-style-type: none"> <li>• The District of Langford has a condition of rezoning for new developments that 10% of homes be sold at prices well below market value. Houses would cost less than \$150,000, and be at least 1,000 square feet.</li> <li>• Whistler’s Commercial Linkage program requires commercial or tourist-related developments to provide employee units based upon the size of the development. Developers have the option to provide employee housing directly on site, in an alternate location or by making a payment in lieu.</li> </ul>  |
| <p>Housing reserve fund/housing trust fund</p>   | <p>Housing reserve funds/trust funds (HRF) are distinct funds established to receive public revenues, which can only be spent on housing. A key characteristic of HRFs is that they receive ongoing revenues from dedicated sources of public funding such as development fees or loan repayments.</p>  |

| Approach   | Examples / Best Practices   |
|--|---|
|  | <p>Example(s):</p> <ul style="list-style-type: none"> <li>• Langford – Funds are generated by a \$500 per unit fee created by the rezoning of large projects.</li> <li>• Vancouver – The Affordable Housing Fund (AHF) secures most of its funding from development cost levies which are charged at \$1 per square foot for industrial uses and \$2 per square foot for all other uses including residential. Some community amenity contributions are directed to the AHF.</li> <li>• Kelowna – Funded primarily by sale or lease of municipally owned land, the reserve fund is used to acquire land for subsequent lease to developers of affordable housing projects.</li> <li>• City of North Vancouver – Funded by sales of municipal land and general revenue fund surpluses. Funds are directed towards the development of affordable rental housing.</li> </ul> |
| <p>Facilitate community partnerships to meet affordable housing needs.</p> <p>Build partnerships to provide housing with support services/ housing for special needs</p> | <p>Housing agreements and public/private partnerships can be established to provide a means of securing affordable housing. The terms of these agreements can specify the form of tenure, the user groups, rent levels, and management specifications.</p> <p>Example(s):</p> <ul style="list-style-type: none"> <li>• Kelowna established a Housing Opportunities Reserve Fund to acquire land for housing that could be leased back to non-profit organizations or to developers through a public/private partnership.</li> </ul>   |
| <p>Ensure there is a range of housing that is suitable for a broad range of household types and income groups.</p> <p>Establish a municipal housing corporation</p>      | <p>Municipal housing corporations are public non-profits created and partially funded by municipalities. They work with neighbourhood groups and agencies to provide affordable housing or use funds to develop, own and manage their own affordable housing property.</p> <p>Example(s):</p> <ul style="list-style-type: none"> <li>• Many communities have non-profit housing corporations including Greater Vancouver, Ottawa, Saskatoon, Toronto, Edmonton, Canmore, Whistler, BC Capital Region.</li> </ul>  |
| <p>Work with non-profit housing providers on responding to changing needs of community.</p>  | <p>Identifying the needs through research and assessment is a key step in responding to change in a community. Municipalities can identify and work with potential partners to help address housing needs.</p> <p>Example(s):</p> <ul style="list-style-type: none"> <li>• Lytton formed a housing society involving area residents, representatives from seven First Nations, the Interior Health Authority and surrounding rural areas. A needs assessment identified a need to have suites for elders and special needs groups. The society is considering establishing public/private partnerships to develop affordable and rental housing.</li> </ul>   |
| <p>Gift or long-term lease of municipally-owned land</p>   | <p>Life lease models and deed restricted housing are approaches by which municipalities can establish units that are to be used perpetually for affordable housing. Example(s):</p> <ul style="list-style-type: none"> <li>• In the Southwinds project in Windsor, Ontario, the life lease model established perpetually affordable housing for seniors. Upon resale the owners can only sell the units directly to households on a waitlist.</li> <li>• The Community Benefit Bonus in Burnaby offers additional density to developers in exchange for providing affordable housing. The City then maintains title to the affordable units and leases the units to a non-profit organization to manage.</li> </ul>   |

## Appendix F: Agencies and Services

There are many factors and influences that impact housing. The following agencies and services are responsible for specific issues identified in this report.

| <i>Service</i>  | <i>Provincial</i>  | <i>Federal</i>  | <i>Municipalities and electoral areas</i>                           |
|-----------------|--|---|---|
| Housing         | <p>Rental Assistance, SAFER, Independent Living BC, Provincial Homeless Initiative, Community Partnership Initiative, Provincial Housing Initiative.</p> <p>BC Housing - manages subsidized housing options for frail seniors, homeless people, people with disabilities, aboriginal people, people with mental and physical disabilities and women fleeing abusive relationships.</p> | <p>CMHC- crown corporation. Provides mortgage loan insurance, policy and programs. Improves building standards, assists people who can't afford housing in private markets, Provides info on home maintenance, renovations and purchasing. Emergency Repair Program. New housing rebate.</p> <p>Transfer payments to provinces to provide affordable housing.</p> | <p>Zoning and land use issues.</p> <p>Official Community Plans.</p> |
| Income Benefits | <p>Income Assistance. Disability Assistance – Persons with Disabilities, Persons with Persistent Multiple Barriers to Employment (PPMB). BC Family Bonus, BC Earned Income Benefit. Seniors Supplement, Special Transportation Subsidy.</p>  | <p>Employment Insurance. EI Compassionate Care Benefits. Canada Pension Plan. Old Age Security. Guaranteed Income Supplement.</p> <p>Various job creation partnerships.</p>   |   |

| <i>Service</i>                        | <i>Provincial</i>  | <i>Federal</i>   | <i>Municipalities and electoral areas</i>  |
|---------------------------------------|--|--|--|
| Services for People with Disabilities | (see benefits).<br><br>Canadian Council on Rehabilitation.<br><br>Adult Community Living (adults with developmental disabilities).   | CPP Disability Vocational Rehabilitation Program. Canada Student Loan Program (for people with permanent disabilities). Opportunities fund. Various grants and bursaries.  |  |
| Children and Youth                    | Child Care and Early Childhood Development.<br><br>Child and Youth Mental Health. Child Protection. Children who Witness Abuse Programs.<br><br>Children and Youth Office. | Child Disability benefit.<br><br>Transfer payments to provinces conditional on government regulated child care across the country and expansion of early childhood development programs.<br><br>Childcare subsidy payments to parents. | Recreation opportunities.  |
| Women                                 | Resources for women and women at risk. Abuse and assault counselling programs for women.   | Various Information Publications.  | Funds Somenos Transition House (Duncan).<br><br>Cowichan Women Against Violence. |
| Seniors                               | Seniors Care Facilities.   | Home Adaptations Program. Residential Rehab. Assistance Program for low income seniors. Emergency Repair Program. Various health and wellbeing publications.   | Seniors Resource Information Centre (Duncan).                                    |

| <i>Service</i>          | <i>Provincial</i>  | <i>Federal</i>   | <i>Municipalities and electoral areas</i>   |
|-------------------------|--|--|---|
| Employment and Training | Education, employment and Training. Adult basic education, adult literacy. | Skills Development Program (financial support for skills training to EI eligible clients). |   |
| Addictions              | Substance abuse programs ie. FAS. Services through VIHA.                   | Provides health care information and resources.  |   |
| Transportation          | BC Transit. Licensing and regulations, highway maintenance.                | Some funding for highways.   | Funding for CV Regional bus system cost shared with CVRD and BC Transit. Volunteer Cowichan operates handyDART. |

## Appendix G: Community Organizations

There are more than two hundred services and agencies in the Cowichan region. Following represents a few key government and non government organizations and services with some connection to homelessness and inadequate shelter.

### **Community Options Society**

The mission of the Community Options Society is to provide a range of child and youth centered support services, which assist clients and their families to deal with conflict and to develop healthy, independent and satisfying lifestyles.

110 Craig Street, Duncan.

Tel: (250) 748-0232

E-mail: [office@coscowichan.ca](mailto:office@coscowichan.ca)

### **CVRD Food Banks**

#### **Chemainus Harvest House**

PO Box 188,

Chemainus BC

VOR 1R0

Tel: (250) 246-3455

Email: [lynnmorrison@shaw.ca](mailto:lynnmorrison@shaw.ca)

#### **Ladysmith Food Bank**

PO Box 1653

721 First Avenue

Ladysmith V9G 1B2

Tel: (250) 245-3079

Email: [info@lrca.bc.ca](mailto:info@lrca.bc.ca)

#### **Cowichan Valley Basket Society**

5810 Garden Street

Duncan BC

Tel: (250) 746-1566

Email: [devittpr@yahoo.com](mailto:devittpr@yahoo.com)

#### **CMS (Cobble Hill, Mill Bay, Shawnigan Lake)**

2740 Lashburn Road

Mill Bay BC

VOR 2P1

Tel: (250) 743-5242

Email: [thorntonpl@shaw.ca](mailto:thorntonpl@shaw.ca) or [traciwhite@telus.net](mailto:traciwhite@telus.net)

### **Cowichan Youth Services**

Free services for youth 15 to 30 years. Focus on job search, referral, training options and funding for youth.

6 – 555 Station Street

Duncan BC

V9L 1M2

Tel: (250) 746-0227

[www.cowichanyouth.com](http://www.cowichanyouth.com)

**Cowichan Family Life Association**

Serves children and families in the Cowichan area. Provides many supportive services including a volunteer counselling program, parent support, education and skill development, parenting skills and school readiness programs.

2C – 2754 Charlotte Rd.

Duncan BC

V9L 5J2

(250) 748-821

[www.cowichanfamilylife.org](http://www.cowichanfamilylife.org)

**Cowichan Women Against Violence (CWAV)**

CWAV works from a feminist perspective to provide a supportive environment for victims and children who have been affected by abuse. We support diversity, change, and growth through counselling, advocacy, emergency shelter, communication and education.

255 Ingram Street, Duncan, BC V9L 1P3

Tel: (250) 748-7000

[www.cwav.org](http://www.cwav.org)

**Vancouver Island Health Authority**

VIHA supports a wide range of housing services in the Cowichan Valley for people with mental illness. VIHA also provides supportive living arrangements as well as long-term care facilities for seniors.

Antoinette Webb, Housing Coordinator.

Tel: (250) 748-4213

Email: [Antoinette.webb@cvih.bc.ca](mailto:Antoinette.webb@cvih.bc.ca)

[www.viha.ca](http://www.viha.ca)

**Cowichan Disability Resource Centre**

Non-profit agency supporting people with disabilities to have personal autonomy and to live as independently as possible. The Centre provides several services and programs including employment support, information and referral services.

321 Coronation Avenue

Duncan BC

V9L 2T1

Tel: (250) 746-3930

Email: [civilrc@civilrc.bc.ca](mailto:civilrc@civilrc.bc.ca)

[www.civilrc.bc.ca](http://www.civilrc.bc.ca)

**H20 (Homeless to Opportunity)**

Group of community members, representatives of churches, non-governmental organizations, MLA's office – all dedicated to finding shelter for homeless people in the Cowichan Valley.

273 Trunk Road

Duncan BC

Tel: (250) 746-8770

**Rowan Property Management Inc.**

The Cowichan region's largest property management company.

#201-225 Canada Avenue

Duncan BC

Tel: (250) 748-9090

[www.rowanproperty.ca](http://www.rowanproperty.ca)

**Growing Together Child and Parent Society**

Not for profit agency dedicated to supporting young families. The program offers a host of services to assist parents and their children - day care services, parenting education, advocacy, counselling and life skills.

4908 Cairnsmore

Duncan BC

(250) 748-9754

**Providence Farm**

A non-profit society offering vocational rehabilitation and horticultural therapy to people with mental and developmental challenges. Plans are underway to create a 'village' at Providence Farm where more vulnerable members of the community will be able to live. Currently there are 60 to 70 mental health clients who work at the farm. They are aged 18 to 65 years.

1843 Tzouhalem Road

Duncan BC

Tel: (250) 746-4204

[www.providence.bc.ca](http://www.providence.bc.ca)

**M'Akola Group of Societies**

M'Akola has a number of housing projects throughout Duncan, Lake Cowichan and Crofton. This housing is primarily for Aboriginal families.

#26 – 3170 Gibbins Road, Duncan, BC V9L 1G5

Tel: (250) 746-1785

**Cowichan Seniors Care Foundation**

To raise and distribute funds to endow senior's health services. This includes providing equipment, programs and services not available through existing government funding.

135 Third St.,

Duncan BC

V9L 3X9

Tel: (250) 715-6481. (250) 746-7259

Email: [cscfoundation@shaw.ca](mailto:cscfoundation@shaw.ca)

**Seniors Resource and Support Society Cowichan.**

The purpose of the society is to provide services to seniors thereby encouraging independent living and promoting positive aging.

#1 Kenneth Place

Duncan BC

V9L 5G3

Tel: (250) 748-2133

Email: [srss@shaw.ca](mailto:srss@shaw.ca)



**Canadian Mental Health Association (Cowichan Valley Branch)**

Voluntary organization concerned with educating people about mental health issues and changing the way we view and treat mental health in the valley.

371 Festubert Street Duncan BC V9L 3T1

Tel: (250) 746-5521

E-mail: [cmhacvb@shaw.ca](mailto:cmhacvb@shaw.ca)

**Serenity House**

Plans are underway to start a home in Duncan for young 'at risk' mothers and their babies.

[lm.mcperson@shaw.ca](mailto:lm.mcperson@shaw.ca)

**Coast Salish Employment and Training Society**

Coordinating body that provides employment services and training for twenty-two First Nations and Friendship Centres on southern Vancouver Island.

201 – 5462 Trans Canada Highway, Duncan BC

Tel: (250) 746-0183

[www.csets.com](http://www.csets.com)

**Cowichan Valley Association for Community Living**

Supports citizens of the Cowichan Valley in participating in all aspects of community. Provides child development services and services for adults primarily for those with developmental disabilities.

5056 Clements Street

Duncan BC

V9L 3W3

(250) 746-4135

Email: [www.cvacl.org](http://www.cvacl.org)

**BC Coalition for Health Promotion**

The vision of the BC Coalition for Health Promotion is for sustainable, coordinated, community-inspired health promotion across British Columbia.

14-3497 Gibbins Road.

Duncan BC

(250) 746-1797

Email: [ronnieph@shaw.ca](mailto:ronnieph@shaw.ca)

[www.vcn.bc.ca/bchpc/](http://www.vcn.bc.ca/bchpc/)

**WISE (Wellbeing through Inclusion Socially and Economically)**

WISE is a group based in the Cowichan Valley and a growing national movement that is led by women in poverty. We work to address the causal links between policy and poverty, educate people about the effects of poverty and income more generally on the health and wellbeing of individuals and their communities, and support one another in introducing and implementing inexpensive, creative solutions at the local level

PO Box 613

Duncan BC

BC V9L 3X9

[www.wise-bc.org](http://www.wise-bc.org)

**Somenos Transition House**

103 – 255 Ingram Street  
Duncan BC  
V9L 1R3  
(250) 748-8544  
[www.cwav.org](http://www.cwav.org)

**Hiie'yu Lelum Society (House of Friendship)**

Provides health, social, recreational and cultural services to promote individual, family and community self reliance. These serve to address the needs and aspirations of aboriginal people and focus on wellbeing within a cross-cultural context.

205 – 5462 Trans Canada Highway  
PO Box 1015  
Duncan BC, V9L 3Y2  
(250) 748-2242  
[www.bcaafc.com](http://www.bcaafc.com)

**Open Door**

Drop in centre for those with chronic mental illness. Provides therapy programs, educational funding opportunities, employment services and work experience.

447 St. Jullian Street  
Duncan BC  
V9L 3S8  
(250) 748-5588

**Cowichan Valley FAS Society**

Provides information and support about fetal alcohol spectrum disorder.

207 – 225 Canada Avenue  
Duncan BC  
V9L 1T6  
(250) 748-4321  
[info@cvfasd.org](mailto:info@cvfasd.org)

**Duncan Lions Housing Society**

Operates Oak Grove, a 27 unit assisted housing complex located at 2366 Cowichan Lake Road. This is one of the few low-income housing project for low-income families.

PO Box 52, Duncan BC V9L 3X1  
Tel: (250) 748-1044

**Service Canada (Cowichan Region)**

Services include: employment, financial benefits, identification cards, jobs, social insurance information, training and learning.

211 Juilee Street.  
Duncan BC  
V9L 1W8  
Tel: (250) 748-5231

**BC Housing**

Provincial crown agency that develops, manages and administers a wide range of subsidized housing options for those in greatest need.

Vancouver Island Region  
Suite 301 – 3440  
Douglas Street  
Victoria BC  
V8Z 3L5  
(250) 475-7550  
1-800-787-2807

**Social Planning Cowichan**

Assists in planning community social development by providing direction to address issues affecting the quality of life for all residents.

c/o 135 Third Street  
Duncan BC  
V9L 1R9  
Tel: (250) 746-1004  
[info@socialplanningcowichan.ca](mailto:info@socialplanningcowichan.ca)  
[www.socialplanningcowichan.ca](http://www.socialplanningcowichan.ca)

**Duncan United Church Outreach Committee**

Examines social justice issues within a Christian context and recommends appropriate action to the congregation. Shelter and people living in poverty are two significant issues for the committee.

246 Ingram Street  
Duncan BC  
V9L 1P4  
Tel: (250) 746-6043

**Constituency Office****Jean Crowder, Member of Parliament****Nanaimo – Cowichan**

Assists public with federal government programs and services like citizenship and immigration, employment insurance, Revenue Canada, delayed pension cheques and a variety of other government services and initiatives.

Duncan Office:  
101 – 126 Ingram Street  
Duncan BC  
V9L 1P1  
Tel: (250) 746-4896  
Toll Free – 1-866-609-9998  
Email: [jean@jeancrowder.ca](mailto:jean@jeancrowder.ca)

**Constituency Office of Doug Routley, Member of Parliament**

An outspoken advocate for a homeless shelter in the Cowichan region.

Duncan Office:

Box 659  
273 Trunk Road  
Duncan BC  
V9L 3X9  
Tel: (250) 746 – 8770  
Email: [douglas.routley.mla@leg.bc.ca](mailto:douglas.routley.mla@leg.bc.ca)

Ladysmith Office:

12 Roberts Street,  
Ladysmith BC  
Tel: (250) 245 -9375  
Email: [douglas.routley.mla@leg.bc.ca](mailto:douglas.routley.mla@leg.bc.ca)

**Ministry of Employment and Income Assistance**

Duncan Office

205 Boundary Road  
Duncan BC  
V9L 1Y3  
Tel: (Toll Free) 866-866-0800  
Email: [OFF129@gov.bc.ca](mailto:OFF129@gov.bc.ca)

**Salvation Army**

Operates community thrift stores and provides community and family services.

280 Trans Canada Highway  
Duncan BC  
V9L 3P9  
Tel: (250) 746-8669

**Cowichan Valley Metis Society**

Develops and enhances opportunities for Metis communities by implementing culturally relevant social and economic programs and services.

156 D Government Street  
Duncan BC  
V9L 3S3  
Tel: (250) 746-6146  
Email: [cvmn@shaw.ca](mailto:cvmn@shaw.ca)  
[www.mpcbc.bc](http://www.mpcbc.bc)

## Appendix H: Inadequate Shelter Problem Solving Session, March 27, 2007 (Invitation, Attendees)



Cowichan Social Planning Society  
c/o FutureCorp Cowichan, 135 Third Street  
Duncan, British Columbia V9L 1R9  
tel: 250.746.1004 fax: 250.746.8819  
email: [info@socialplanningcowichan.ca](mailto:info@socialplanningcowichan.ca)  
website: [www.socialplanningcowichan.ca](http://www.socialplanningcowichan.ca)

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March 12, 2007

Dear

I am writing to invite you to a Think Tank on Affordable Housing for Cowichan Valley, to be held from 8:30 a.m. to 12:00 p.m. on March 27, 2007 at FutureCorp Cowichan, 135 Third Street, Duncan, BC.

Social Planning Cowichan has produced a draft Inadequate Shelter report, which provides research, analysis and recommendations to address inadequate shelter. Chapter II in the report outlines recommendations for Short and Long Term Solutions to this local issue, which is attached for your reference. The Executive Summary of the Report is also attached; the full draft report can be accessed on our website: [www.socialplanningcowichan.ca](http://www.socialplanningcowichan.ca)

The purpose of the Think Tank is to bring together key government elected officials to assist in developing a vision to address the housing crisis, with reference to the Inadequate Shelter report. This vision will form the basis of finalizing the Report and providing Social Planning Cowichan with direction on moving forward to assist the community with this issue.

With the assistance of Duncan United Church, we have been able to secure an external, "top-notch" facilitator, Bill Demchuck. His bio is attached. The list of people invited to this Think Tank is also attached, for your information.

It is our sincere hope that you can dedicate your time to attend the Think Tank. We believe that your leadership on this issue will make a difference to our community.

Sincerely,

Candace Spilsbury, Chair

CS/fs

Attachments:

- Executive Summary Inadequate Shelter Report
- Chapter II – Inadequate Shelter Report
- Invitation List
- Biography

## Affordable Housing Think Tank Attendees March 27, 2007

Balding, Anne..... Project Advisory Committee  
Barker, Jim..... Cowichan Region Economic Development Commission  
Dame, Terri ..... Project Advisory Committee  
Demchuk, Bill ..... Facilitator  
Fyfe-Wilson, Donald..... Councilor, Town of Ladysmith  
Giles, Gerry..... Director, Cowichan Valley Regional District  
Kent, Phil..... Mayor, City of Duncan, and CVRD Board of Directors  
Peake, Jack..... Mayor, Town of Lake Cowichan, and Chair, CVRD Board of Directors  
Spilsbury, Candace ..... Project Advisory Committee  
Vanier, Jack ..... Project Advisory Committee  
Villeneuve, Gilles..... MLA Doug Routley's Office

## Glossary of Terms

**Affordability:** The best definition of housing affordability in Canada, developed by Canada Mortgage and Housing Corporation, is called “core housing need.”

**Alternative Development Standards:** A way to reduce servicing costs, examples include: smaller lots, narrower roads, reduced sidewalk requirements, storm water systems that rely more on surface drainage, and the use of common utility connections.

**Assisted Living:** Assisted living is a form of care that takes place in a housing-type setting for those who need extra help in their day-to-day lives, but who do not require the 24-hour skilled nursing care found in traditional nursing homes.

**Best Practices:** Example of approaches to regulatory mechanisms, financing, partnerships and tenure arrangements and self-help initiatives that can provide innovative and useful lessons for improving housing affordability.

**Building Co-operatives:** Building co-operative housing corporations where individuals or families work together to directly construct their own homes on a co-op basis. Members of this type of co-operative purchase building materials in bulk and co-operate with other members of the co-op during the construction phase of the co-operative. When the housing has been completed the members usually own their own homes directly. In some cases, roads, parkland and community facilities continue to be owned by the co-operative.

**CMHC:** Canada Mortgage and Housing Corporation.

**Co-housing:** This form of housing depends on traditional subsidy-free financing and attracts mostly middle class households. Units in a co-housing project are owned, often through a strata-title arrangement. In addition to the residential units there is also a common building that includes a large dining room, kitchen, lounges, meeting rooms, recreational facilities, library, workshops, and child care facilities.

**Comprehensive Development Zoning:** Such zoning is used to increase flexibility in allocating density and land uses on particular sites. These sites are usually large and under single ownership. Comprehensive zoning deals with land use and densities, road networks, parking, landscaping, public open space, servicing and environmentally sensitive areas. It provides an opportunity for municipalities to negotiate for public amenities (e.g. public parking, open space, mixed commercial/residential developments) and affordable housing.

**DCCs:** Development cost charges are used by local governments to fund urban services such as roads, water, sewers, and parks by charging developers a fee. DCCs can comprise a significant portion of the cost of a new lot/unit.

**Density:** As defined in the Local Government Act Section 872, density is the “the density of use of the land, parcel or area, or the density of use of any buildings and other structures located on the land or parcel, or in the area.”

**Density Averaging:** The number of lots that can be obtained by dividing the gross area of a parcel by the minimum average area permitted in a zone. None of the lots created can be smaller than the minimum lot area for that zone.

**Density Bonusing:** A zoning tool used by municipalities to increase density (e.g. small lot, multi-family, seniors, clustering, and zero lot lines) within a zone in exchange for amenities such as the protection of environmentally sensitive areas, construction of day-care facilities, and the provision of affordable housing.

**Housing Agreement:** An agreement between a property owner and the municipality pursuant to Section 963.2 of the Municipal Act enabling municipalities to set conditions with respect to type of tenure, rent levels and rent increases, the administration and management of units, and the availability of housing units to particular groups of people.

**Inclusionary Zoning:** Refers to policies requiring that a proportion of housing units within a new development meet affordability or other special needs criteria. It has been used to help ensure a mix of housing types in an area.

**Infill Housing:** The introduction of new housing into, or adjacent to, existing neighbourhoods resulting in an intensification of land use. Such a project can include a single-family dwelling, residential conversion, attached or multiple unit form of housing and can occur in a variety of locations, including small vacant lots, transitional areas between land uses, lands previously zoned for alternate uses (e.g. commercial or industrial), underdeveloped sites, and irregular sites.

**Land Trust:** A land trust can acquire land through purchase or donation and holds it in perpetuity in order to remove it from the speculative market and to preserve its use for specific purposes in the future such as housing affordability.

**Manufactured Home:** A single family dwelling manufactured as a unit, or in modules, intended to be occupied in a place other than that of its manufacture, and designed so that it may be drawn or moved from place to place.

**Mixed Use:** A combination of retail/commercial, institutional and housing units of various types on one parcel or in one project. An example is apartments for rent or condominium tenure, located above commercial or retail uses, typically maintaining separate street access. MLS: Multiple Listing Service.

**Maximum Unit Price (MUP):** This is the maximum unit price cost allowable for Homes BC projects, namely MUP's represent the maximum cost BC Housing will approve. All costs including sponsors' direct expenses and all soft costs must be included. Taking into consideration the region, type of construction and mix of unit sizes, MUP calculations are based on average land and construction costs in each of the six MUP geographical regions in the province.

**PIT:** Principal, interest and taxes – factors that contribute to homeownership costs.

**Regional Growth Strategy (RGS):** Under the Local Government Act, a regional growth strategy must include the following: a comprehensive statement on the future of the region (for a period of at least 20 years), including social, economic and environmental objectives; population and employment projections for the period covered; actions proposed for the regional district to provide for the needs of the projected population in relation to housing, transportation, regional district services, parks and natural areas, and economic development.



**Residential Rehabilitation Assistance Program (RRAP):** RRAP provides loans and grants to low-income homeowners, and landlords of properties to bring their homes up to health and safety standards. The program can also be used to make homes accessible for disabled residents, enabling them to live independently. In addition, Rooming House RRAP provides assistance to owners of rooming houses intended for permanent accommodation, with rents affordable to low-income individuals. Home Adaptations for Seniors; Independence (HA) assists low-income elderly Canadians, whose difficulties in daily living can be addressed by certain adaptations to their homes.

**SAFER:** Shelter Aid for Elderly Renters (BC Housing program).

**Second Stage Housing:** Housing for individuals or families who need time beyond their stay in transition houses to make next-step plans for independent living. People usually stay in a second-stage house for 9 – 18 months.

**Secondary Suites:** A self-contained unit in a building (typically a single family home). These rental units are also called basement apartments, apartments in houses, accessory apartments, in-law suites and “illegal” suites.

**SCPI:** Supporting Communities Partnership Initiatives, a federal program and part of the National Homelessness Initiative, that provides funding to projects addressing the needs of the homeless and those at risk of homelessness.

**Small Lot Zoning:** A zoning tool designed to use land more effectively and efficiently by decreasing the average lot size, or creating a maximum lot size: and reducing setbacks.  
**Social Housing:** Generally housing that is subsidized by government.

**Special Needs:** Persons with special needs include persons with chronic mental illness, physical disabilities, alcohol and/or drug dependency, brain injuries, HIV/AIDS, mental illness, children-in-care, inner city youth, women fleeing violence, disorderly offenders, young offenders and individuals who are homeless or at risk of homelessness, the frail elderly. Special Needs Housing includes short-term emergency shelters for the homeless, transition houses, group homes, single room occupancy, second stage and permanent self-contained accommodation.

**Step-down Housing:** Short-term housing for individuals making the transition from hospital to independent housing.

**Supportive Housing:** A form of housing that combines building features and personal services to enable people to remain living in the community as long as they are able and choose to do so. Support services, include, at a minimum: a private space with a lockable door, a safe and barrier-free-environment, monitoring and emergency response, at least one meal a day available, housekeeping, laundry and recreational opportunities.

*(Source: Housing Need and Demand Study The Village at Providence Farm, 2006)*

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