

# COWICHAN VALLEY REGIONAL DISTRICT Housing Indicators Report

APRIL 2014



CVRD REGIONAL  
**AFFORDABLE HOUSING**  
NEEDS ASSESSMENT







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## Project Overview

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

## What is a Housing Needs Assessment?

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

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

## Methodology & Report Organization

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

The methodology for undertaking this research was as follows:

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

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

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

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

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

## The Region & Its Communities

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



**Figure 1: CVRD**

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

## The Housing Continuum

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

The mix of market and non-market housing varies depending on community, as every community has a different socio-economic make-up and community-specific needs. However, residents should have the opportunity to move across the housing continuum and find housing that is most appropriate and best suited to their needs and circumstances, and housing that meets housing standards of adequacy, suitability, and affordability.



FIGURE 2: HOUSING CONTINUUM







## 2. DEMOGRAPHIC PROFILE

### Population Change

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

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

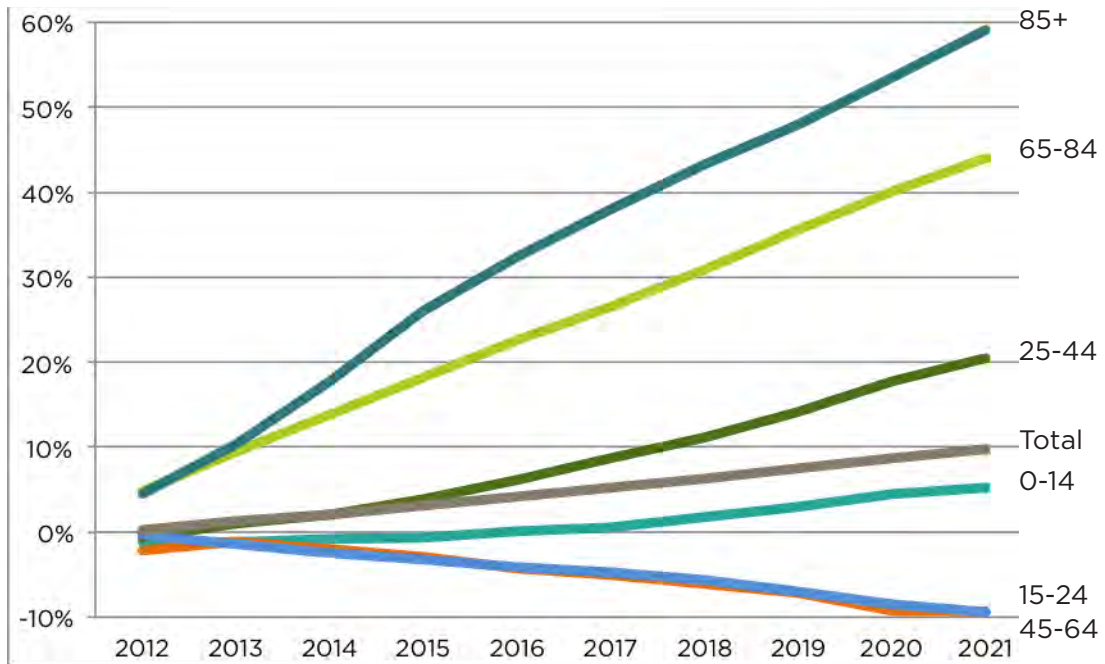
COMMUNITY/AREA	2006	2011	2006-2011	ANNUAL RATE OF CHANGE
City of Duncan	4,986	4,932	-1.1%	-0.2%
Town of Ladysmith	7,538	7,921	5.1%	1.0%
Town of Lake Cowichan	3,012	2,974	-1.3%	-0.3%
Municipality of North Cowichan	27,557	28,807	4.5%	0.9%
Electoral Areas A to I	30,240	31,454	4.4%	0.8%
<b>CVRD TOTAL</b>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

Source: Statistics Canada, 2011

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

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

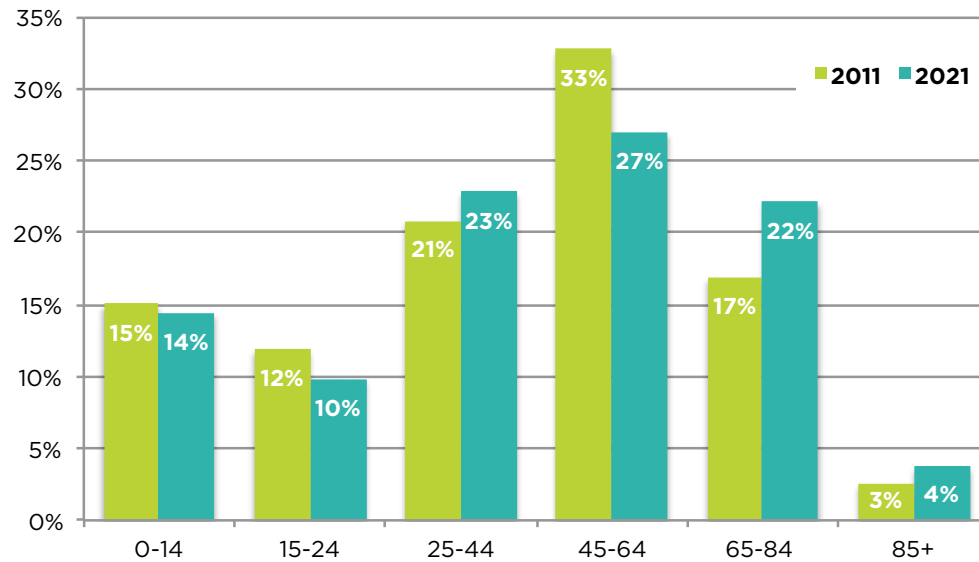
**FIGURE 3: POPULATION PROJECTIONS BY AGE, CVRD (2011-2021)**



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

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

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



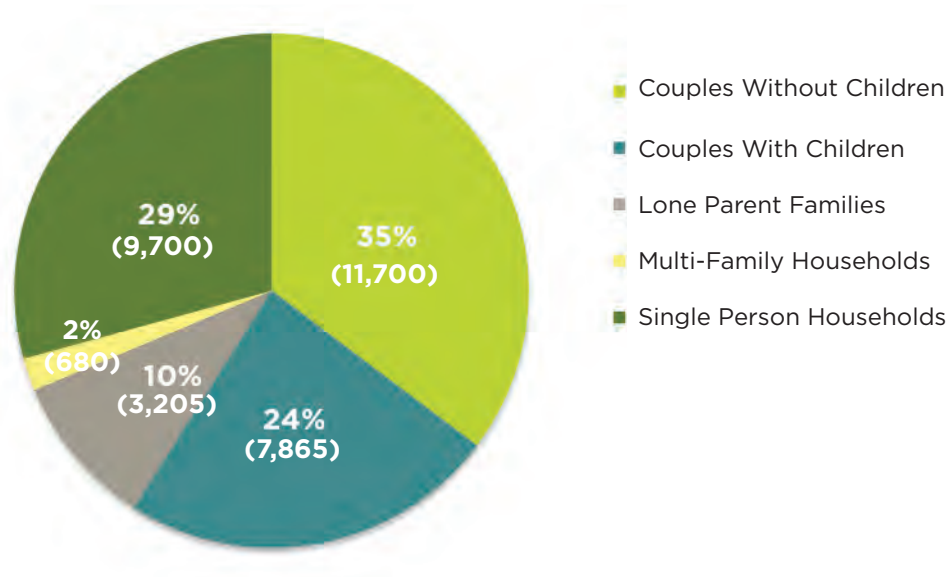
Source: BC Stats, P.E.O.P.L.E 2013

# Household Characteristics

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

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

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



Source: Statistics Canada, 2011

## Household Income

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

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

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

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

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

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

## Core Housing Need

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

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

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

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

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

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

Source: BCNPHA Association, 2012

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



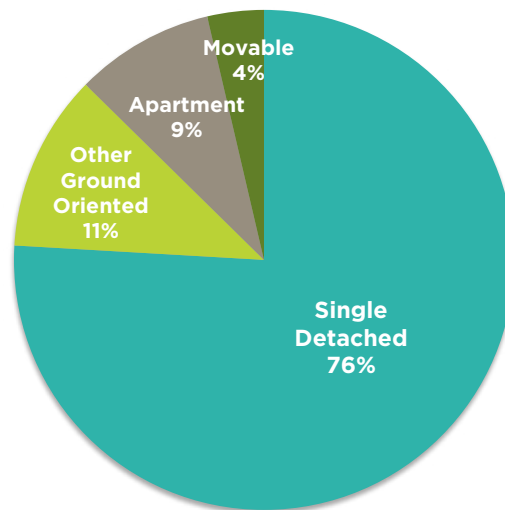


Market housing refers to housing that has no ongoing government subsidy. It may be rented or owned, and can be of any structural type – detached, semi-detached, townhouse, or apartment.

### Housing Supply

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

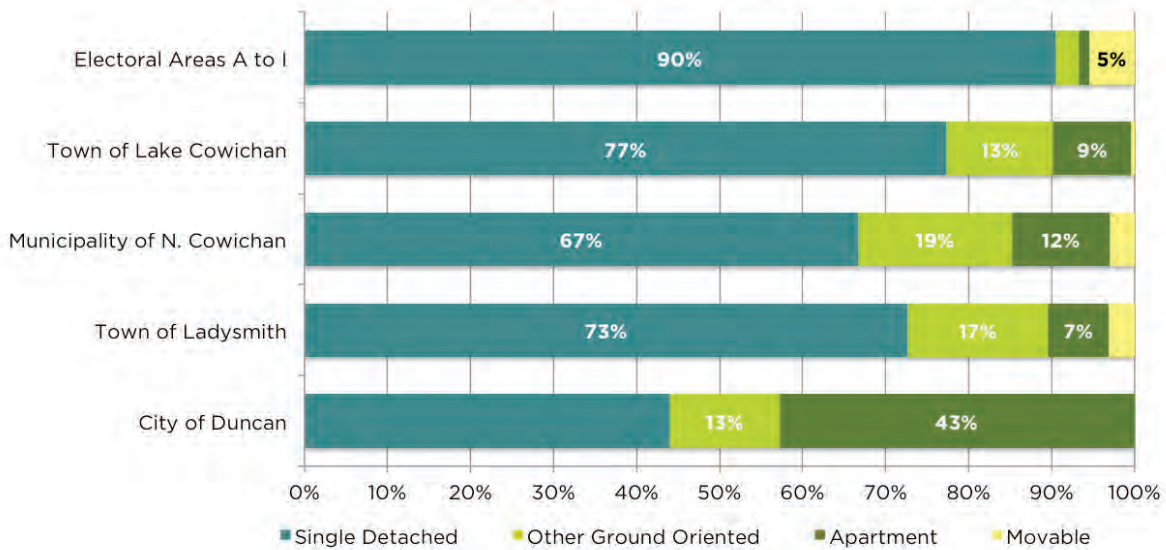
**FIGURE 6: HOUSING BY STRUCTURE TYPE, CVRD (2011)**



Source: Statistics Canada, 2011

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

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



Source: Statistics Canada, 2011

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

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

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

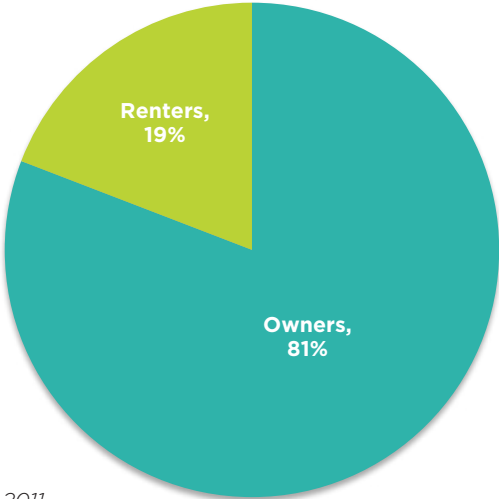
and Whistler, and were later disassembled and transported to other parts of the province. The relocated Olympic Legacy Housing created 156 new permanent affordable rental apartments to house the homeless, persons at-risk of homelessness, and low-income seniors. These buildings would be classified as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

## Housing Tenure

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

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

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

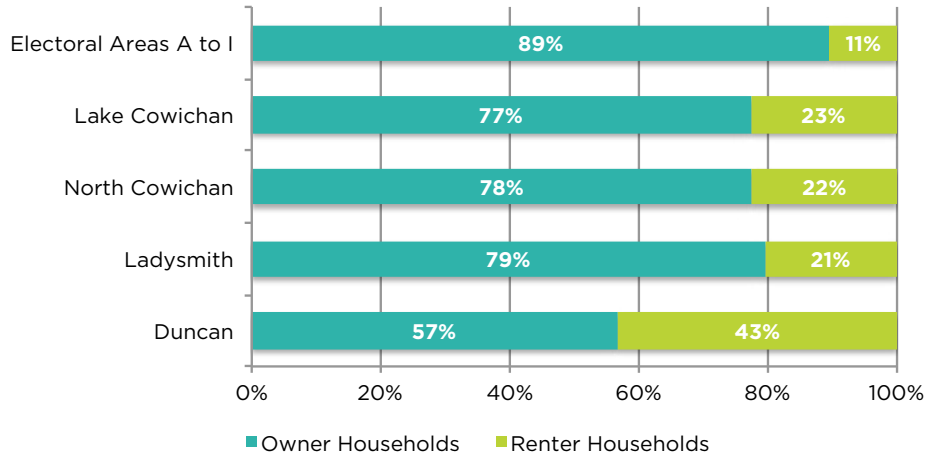


Source: National Household Survey, 2011

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

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

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

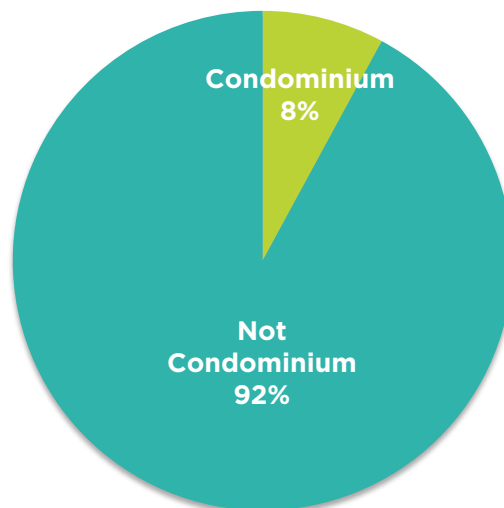


Source: National Household Survey, 2011

## Condominium Supply

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

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



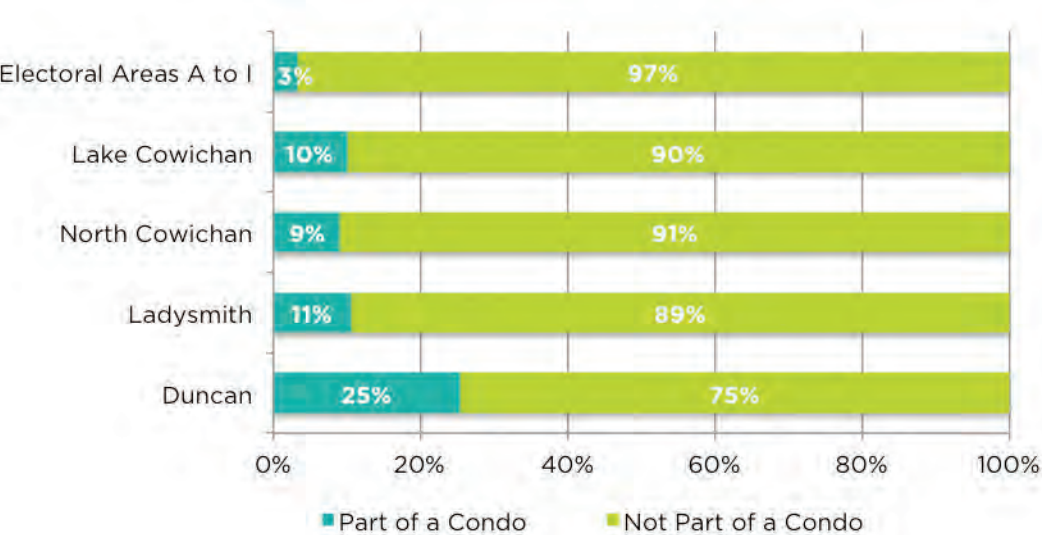
Source: National Household Survey, 2011

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

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

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

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



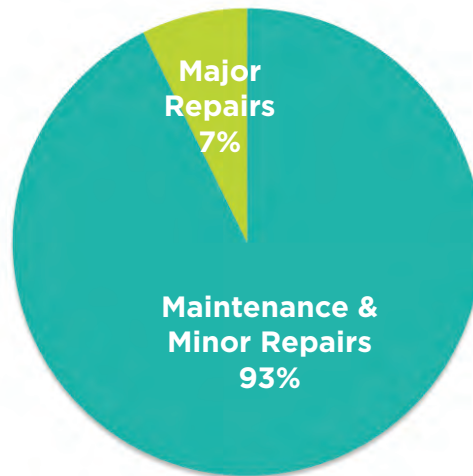
Source: National Household Survey, 2011

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

## Housing Age & Conditions

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

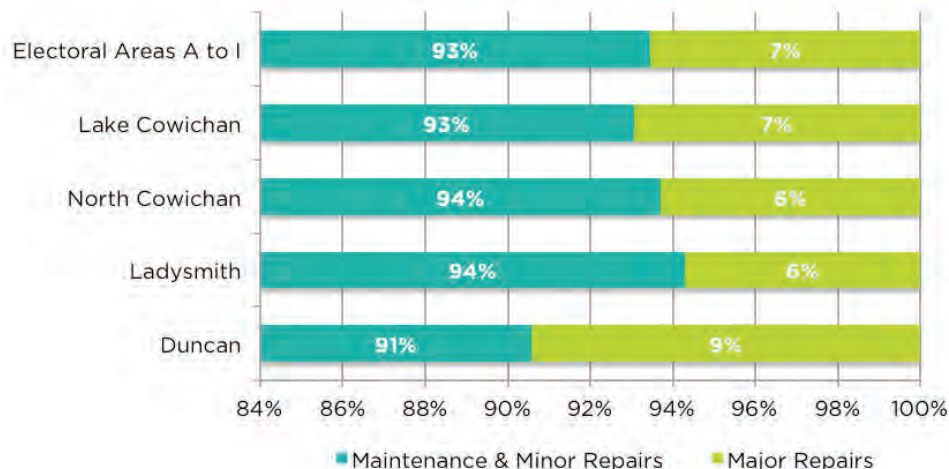
**FIGURE 12: HOUSING CONDITIONS, CVRD (2011)**



Source: National Household Survey, 2011

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

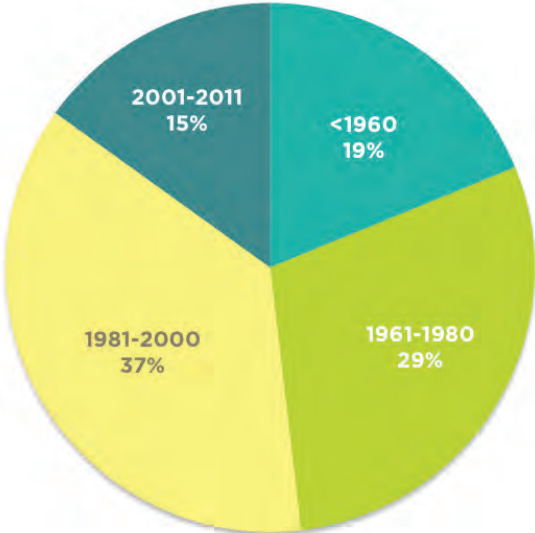
**FIGURE 13: HOUSING CONDITIONS, CVRD COMMUNITIES (2011)**



Source: National Household Survey, 2011

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

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



Source: National Household Survey (2011)

## Purpose-Built Rental Housing

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

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

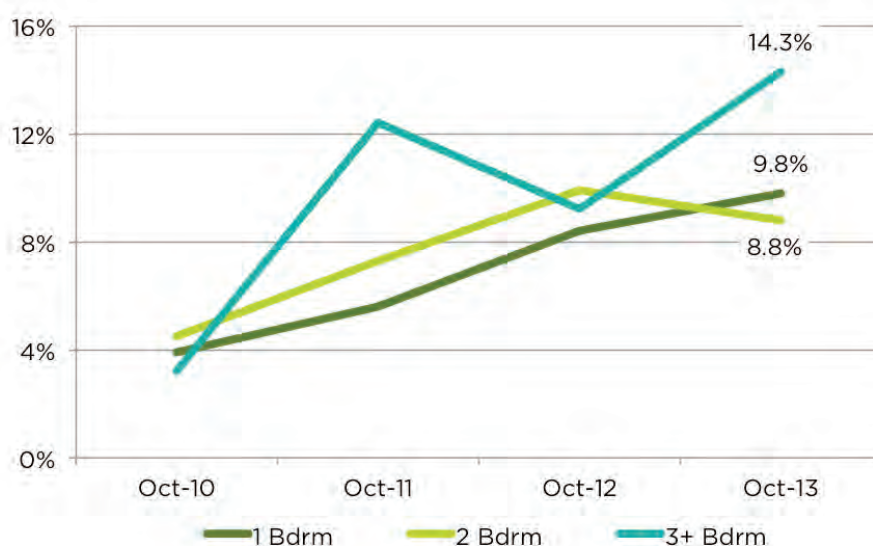
SUB AREA	Vacancy Rate	Average Rent	Total # Units
Studios	--	\$524	67
2-Bedrooms	8.8%	\$737	540
3+ Bedrooms	14.3%	\$891	119
<b>CVRD</b>	<b>9.5%</b>	<b>\$691</b>	<b>1,430</b>

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

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

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

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



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

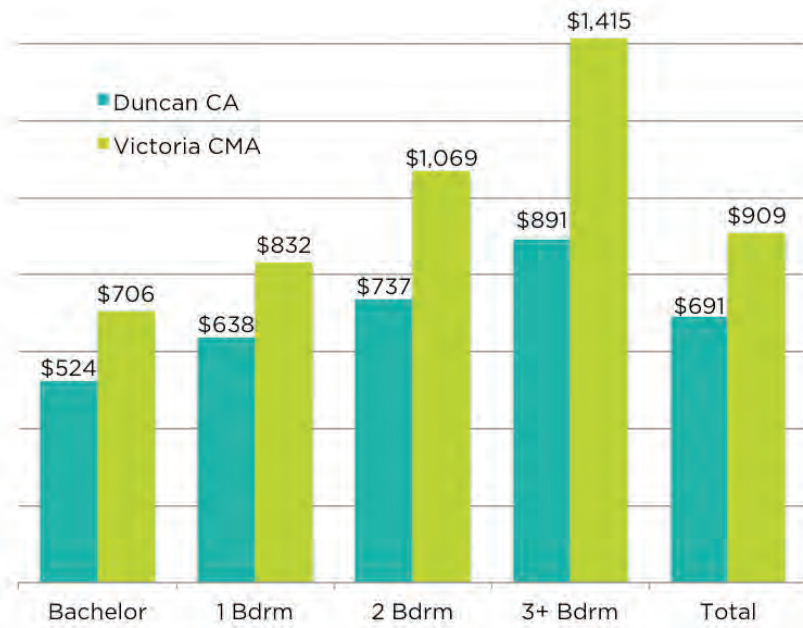
Between 2010 and 2013, average rents increased by 2.8%, reflecting a drop in average rents for larger rental units of three or more bedrooms, as well as small increases in the rest of the stock. Typically, the purpose-built rental stock represents an older stock of rental buildings, and rents are often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

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



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

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



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

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

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

## Secondary Rental Market

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

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

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

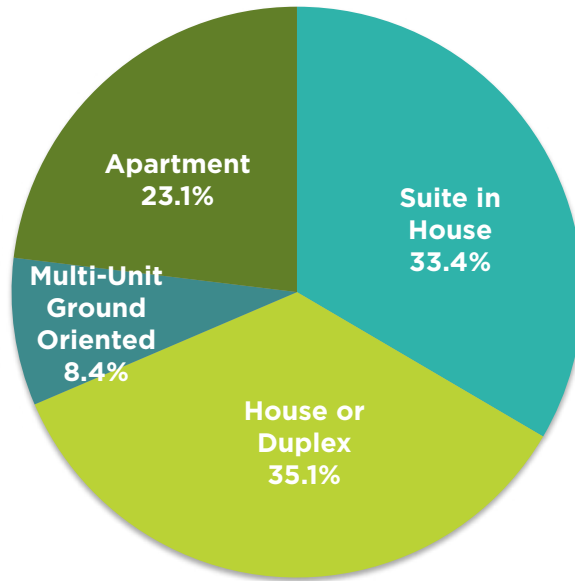
*Source: Listings from Craigslist, Kijiji, Used Cowichan, BC Classifieds and Cowichan Valley Citizen. Compiled by CitySpaces. March 12 to 20, 2014. Note: North Cowichan includes listings from Chemainus, Crofton, and Thetis Island; The Duncan Area includes Duncan and Maple Bay; South Cowichan includes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

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

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

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

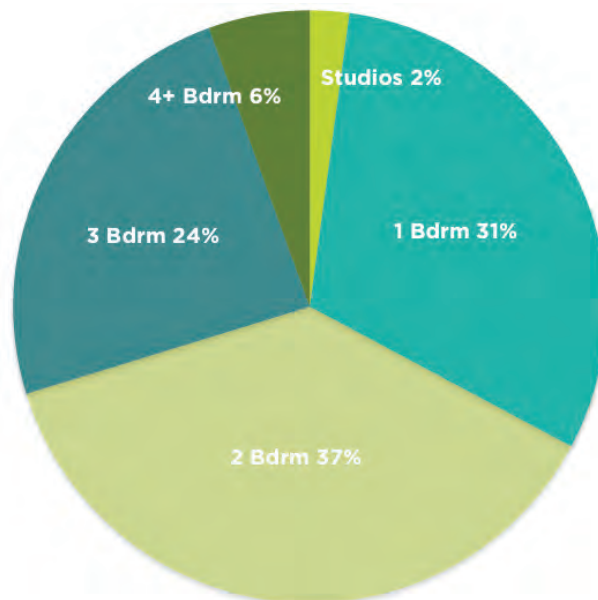
**FIGURE 17: LISTINGS BY HOUSING TYPE, CVRD (2014)**



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

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

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



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

## Secondary Suites

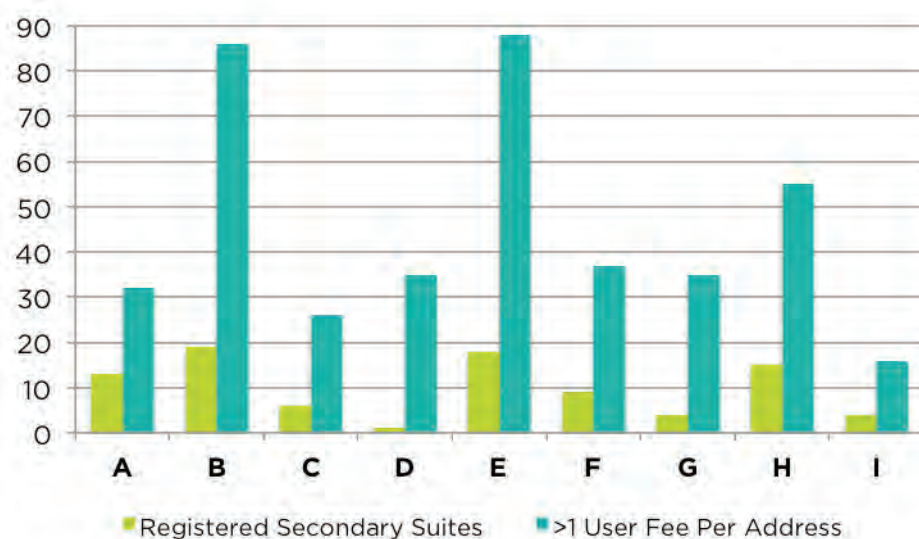
The consultants investigated additional data on secondary suites in the region. A secondary suite is a self-contained accessory dwelling unit contained within, or attached to a single-detached residential dwelling, with a separate entrance. Secondary suites are widely supported throughout the region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

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

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

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

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



Source: CVRD, 2013

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

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

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

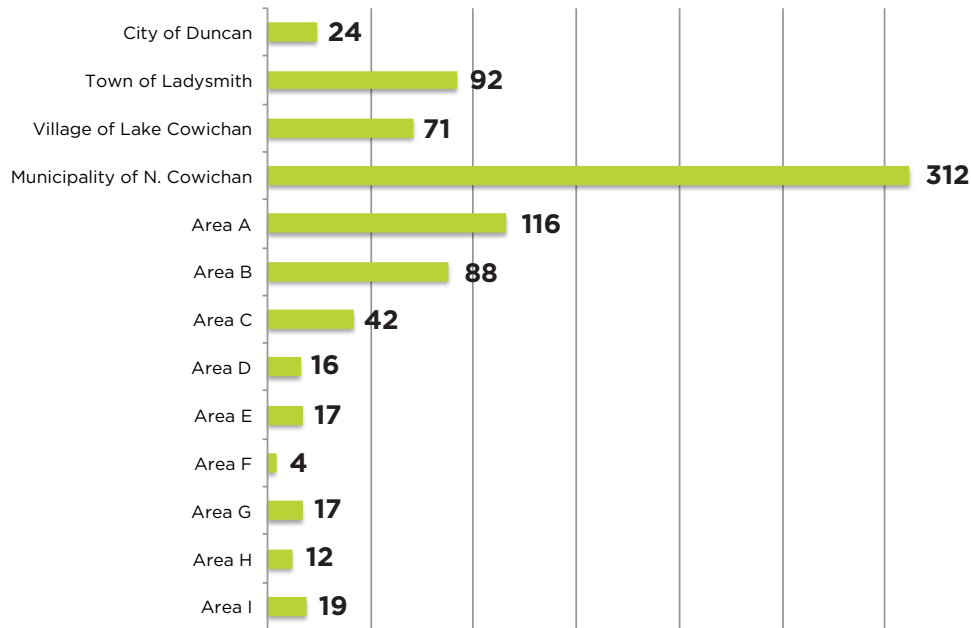
Source: CVRD, 2013

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

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

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

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



Source: BCAA, 2014

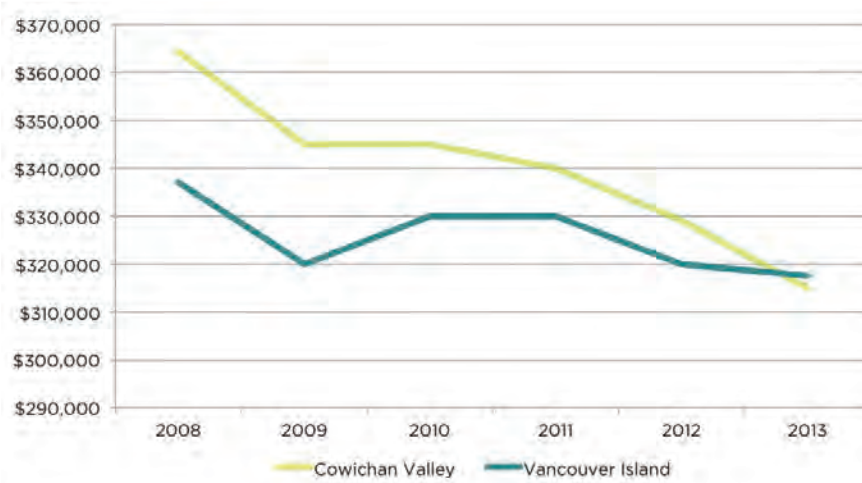
It is challenging for municipalities to accurately obtain the number of secondary suites in their communities. Often, households may not want to notify their municipality of their suites because they may not conform to the BC Building Code, the configuration or household composition does not meet the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

## Real Estate Prices

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

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

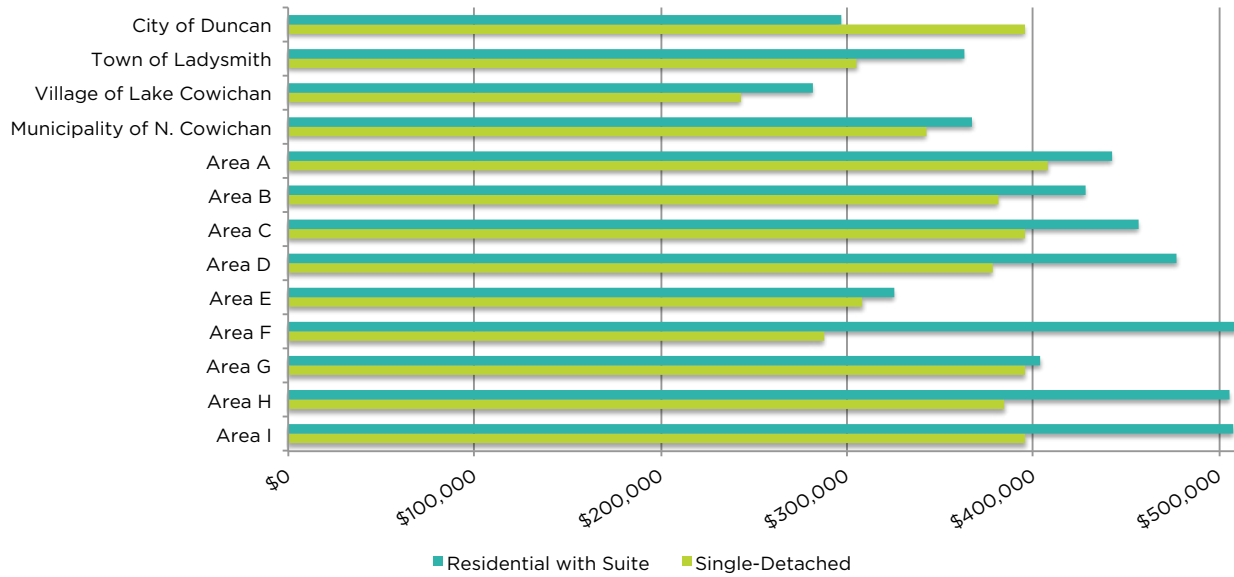
**FIGURE 21: SINGLE DETACHED MEDIAN SALE PRICES, COWICHAN VALLEY & VANCOUVER ISLAND (2007-2014)**



Source: Vancouver Island Real Estate Board.

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

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



Source: BCAA, 2014.



## Seniors Housing

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

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

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

Source: Seniors Housing Report, CMHC, 2013

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

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

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

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

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

Source: Seniors Housing Report, CMHC, 2013

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

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

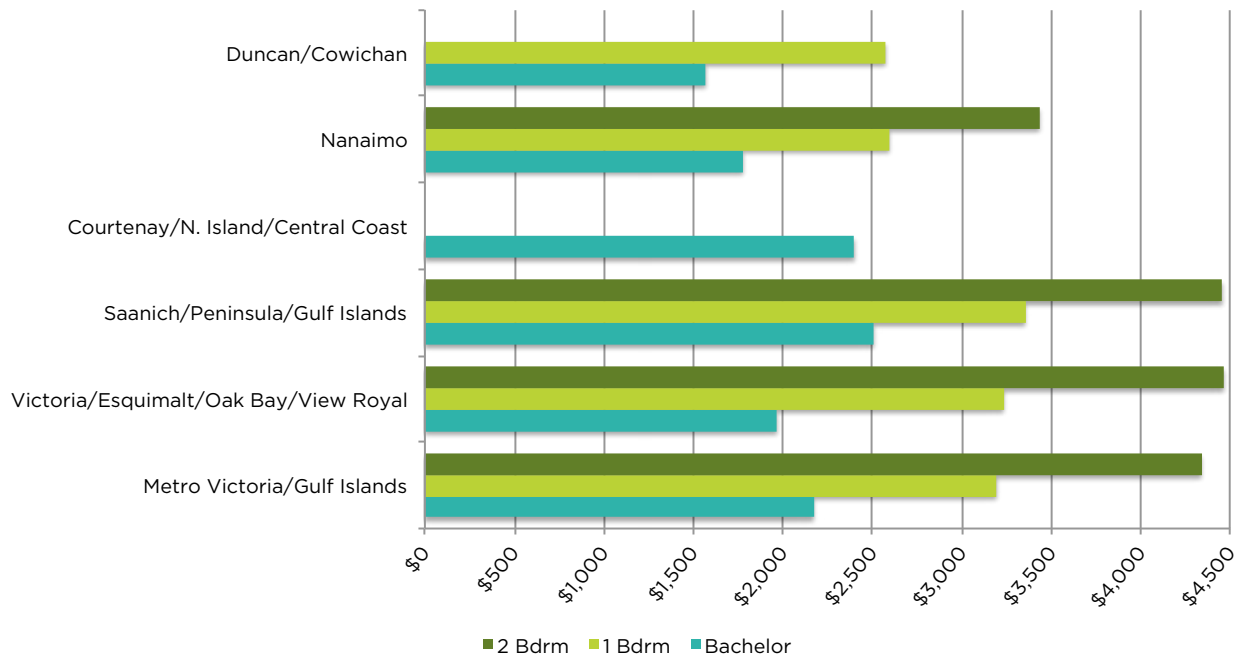
The Duncan/Cowichan area has the lowest average rents for bachelor/studio and one-bedroom seniors independent living units on the Island, with rates as much as \$400 to \$500 below the Vancouver Island average. The most expensive area, on average, is the Saanich Peninsula.

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

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

Source: Seniors Housing Report, CMHC, 2013

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



Source: Seniors Housing Report, CMHC, 2013

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

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

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

## Housing Affordability

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

## Rental Affordability

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

## Homeownership Affordability

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

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

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

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

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

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



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

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

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

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

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

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

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

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



## Overview

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

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

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

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

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

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

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

Source: BC Housing, 2013

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

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

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

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

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

Source: BC Housing, 2013

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

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

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

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

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

Source: BC Housing, 2013

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

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

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

Source: BC Housing, 2013

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

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

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

Source: BC Housing, 2014

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

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

# Homelessness

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

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

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

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

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

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

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

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

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

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





## 5. CVRD & MUNICIPALITIES INVOLVEMENT IN HOUSING

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

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

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

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

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

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

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

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

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

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

## Status of the Community II Report (2010)

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

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

## Cowichan Region Affordable Housing Strategy (2010)

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

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

## Cobble Hill Age-Friendly Plan (2013)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

## Various Other Housing Initiatives

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

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

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

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

The consultants also undertook a scan of documents adopted by CVRD for its Electoral Areas, Duncan, North Cowichan, Ladysmith and Lake Cowichan to identify policies and implementing bylaws related to affordable housing. Most recent local government policy and regulatory documents (2011-2014) contain references to the role of their respective local governments in connection with affordable housing – increasing supply, maintaining existing supply, and using various legislative tools to accomplish these objectives. Older documents have either no, or little, reference to affordable housing.

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

Most recent local government policy and regulatory documents (2011-2014) contain references to the role of their respective local governments in connection with affordable housing – increasing supply, maintaining existing supply, and using various legislative tools to accomplish these objectives. Older documents have either no, or little, reference to affordable housing.

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

HOUSING INITIATIVES	CITY OF DUNCAN	MUNICIPALITY OF N. COWICHAN	TOWN OF LADYSMITH	TOWN OF LAKE COWICHAN
Affordable Housing Strategy				
Housing policies in OCP & Area Plans	✓	✓	✓	✓
Lands designated in OCP for affordable housing				
Housing form - freehold townhouses				
Housing form - small lots		✓	✓	
Housing form - secondary suites inside detached house	✓	✓	✓	✓
Housing form - secondary suites outside detached house	✓	✓	Under Review	✓
Housing form - "suite ready"	Policy	✓		
Affordable housing requirement/similar		✓		✓
Amenity zoning for affordable housing (density bonus)	✓	✓	✓	Policy
Facilitating market rental housing - incentives & policies			✓	
Manufactured home park redevelopment policy (tenant assistance)			✓	
Strata conversion policy		✓	✓	
Municipal land for housing			✓	
Partnerships to create affordable housing		Policy		
Housing reserve fund		✓		
Incentives (e.g. tax exemptions, reduced DCCs)		Policy	✓	
Advisory affordable housing committee (or similar)		Policy		
Regular monitoring & reporting on progress				
Information guides on policies, programs			✓	
Accessibility/adaptability guidelines			✓	

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

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





## 6. APPENDICES

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



## APPENDIX A:

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

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

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

Not surprisingly, the most recent local government policy and regulatory documents (2011-2014) contain references to the role of their respective local governments in connection with affordable housing – increasing supply, maintaining existing supply, and using various legislative tools to accomplish these objectives. Older documents have either no, or little, reference to affordable housing.

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

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

Excerpts from OCP (2011)

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

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

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

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

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

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

- Encouraging subsidized, cooperative, or non-market affordable housing units as a community amenity contribution for rezoning applications;
- Designating parcels for multiple family housing within village containment boundaries, and considering the provision of density bonus zones that would provide additional dwelling units for developments that include affordable housing;
- Providing an institutional zone within the implementing Zoning Bylaw for the provision of non-market affordable housing;
- Encouraging the provision of innovative tenure forms, and housing types;
- Allowing secondary suites and secondary dwelling units, including micro-suites, in specified areas, subject to the community water and community sewer services necessary to protect the natural environment;
- Allowing residential units above commercial enterprises, within village containment boundaries, subject to the community water and community sewer services necessary to protect the natural environment;
- Designating land for affordable and seniors housing within specified areas;
- Creating an affordable housing reserve fund, and utilizing a variety of means such as community amenity contributions, land sales, grants, and donations to help provide affordable housing;
- Establishing a land bank through community amenity contributions, donations, long term lease, or free market purchase, to be leased or sold to builders, non-profit housing societies, developers and others to achieve projects that include affordable housing;
- Collaborating with senior governments, community groups, non-profit agencies and the private sector to plan for and/or provide affordable housing, and work with them to secure funding for affordable housing;
- Striving to prevent further loss of current affordable housing stock, including for manufactured home parks and rental housing;
- Considering incentive-based ways to lower the costs of housing, such as waiving development application fees for subsidized, cooperative, or non-market affordable housing;
- Considering means such as housing agreements and phased development agreements to ensure the long-term provision of affordable housing;
- Creating an inventory of CVRD owned land that may be suited for affordable housing;
- Advocating for changes to the tax structure to facilitate affordable housing;

- Participating in the Regional Affordable Housing Directorate or establishing a CVRD advisory group to monitor affordable housing needs in the Cowichan Region, access governmental and non-governmental grants to fund affordable housing, manage a regional housing reserve fund, and/or manage an affordable housing land bank.

## **Electoral Area D | Cowichan Bay**

OCP Excerpts (2013)

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

## **6.0 COMMUNITY SOCIAL INFRASTRUCTURE**

### **OBJECTIVE 1**

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

#### **POLICIES**

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

### **OBJECTIVE 2**

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

#### **POLICIES**

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

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

### OBJECTIVE 3

To protect the existing supply of affordable housing.

#### POLICIES

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

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

## OBJECTIVE 4

To increase the supply of affordable housing.

### POLICIES

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

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

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

### **PART 7.8**

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

#### **POLICIES**

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

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

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

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

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



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

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

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

## **PART 7.11**

### **POLICIES**

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

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

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

### **OBJECTIVE 6E**

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

### **POLICIES**

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

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

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

## **OBJECTIVE 14C**

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

### **POLICIES**

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

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

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

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

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

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

## **OBJECTIVE 8.6**

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

### **POLICIES**

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

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

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

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

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

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

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

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

### **OBJECTIVE 12C**

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

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

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

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

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

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

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

#### **1.4.13 Affordable Housing**

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

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

## 2.5.2 Housing

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

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

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

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

### OBJECTIVE

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

### PROGRESS WILL BE MEASURED BY:

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

### POLICY DIRECTION/COMMITMENT

The Municipality will:

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

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

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

2.5.2.2 The Municipality will maintain existing affordable housing.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

## City of Duncan

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

### GENERAL HOUSING OBJECTIVES

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

### 5.2.1 GENERAL HOUSING POLICIES

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

### SECONDARY SUITES

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

### Excerpts from Duncan Zoning Bylaw

#### SECONDARY SUITES

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

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

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

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

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

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



## **BONUS DENSITY AND HOUSING AGREEMENTS**

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

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

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

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

## **SECONDARY SUITES**

Amending Bylaw 1773 – September 2011

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

## **BONUS DENSITY**

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

Amending Bylaw 1816 - January 2014

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

## **MANUFACTURED HOME PARKS**

Manufactured home parks are supported as an affordable housing option.

## **LADYSMITH – ZONING BYLAW UPDATE**

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

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

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

## **SUSTAINABILITY ACTION PLAN**

Growth and Development Objective: increase housing diversity throughout Ladysmith.

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

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

Village of Lake Cowichan – Excerpts from OCP (2011)

### **6.1 GOAL**

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

### **OBJECTIVES**

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

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

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

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

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

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



## APPENDIX B:

### Terms & Definitions

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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





## APPENDIX C: Detailed Data Tables

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

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

Source: Statistics Canada, Census, 2011

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

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

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

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

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

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

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

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

Source: Statistics Canada, Census, 2011

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

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

Source: National Household Survey, 2011

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

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

Source: National Household Survey, 2011

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

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

Source: National Household Survey, 2011

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

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

Source: National Household Survey, 2011



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

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

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



## APPENDIX D:

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