



COWICHAN VALLEY REGIONAL DISTRICT Consultation Summary Report

JULY 2014



CVRD REGIONAL
AFFORDABLE HOUSING
NEEDS ASSESSMENT





TABLE OF CONTENTS

1. Introduction.....	1
Project Overview	1
Engaging with the Community	2
2. Consultation Activities	3
Farmer’s Market: Get to Know Your Affordable Housing Study	3
Housing Post-it Notes	4
Targeted Affordable Housing Workshops.....	4
Housing coMap.....	4
Online Housing Survey	5
Additional Interaction.....	5
3. Community’s Perspective on Housing.....	7
Poor Economy Impacts Ability to Afford Housing	7
Occurrences of Poor Housing Conditions.....	8
Housing for Youth, Students & Young Adults	9
Affordability Challenges for Low-Income Families.....	11
Vulnerable Groups: Mental Health & Addictions, Physical & Developmental Disabilities, & LGBT2Q Community	13
Housing Needs of Seniors.....	13
Housing as a Critical Component to Developing Complete Urban Centres	16
Opportunities for Future Housing Development.....	17
4. Next Steps.....	19
Preparing the Final Regional Affordable Housing Needs Assessment.....	19
5. Acknowledgements.....	21
6. Appendix: Online Housing Survey Results	23



1. INTRODUCTION

Project Overview

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

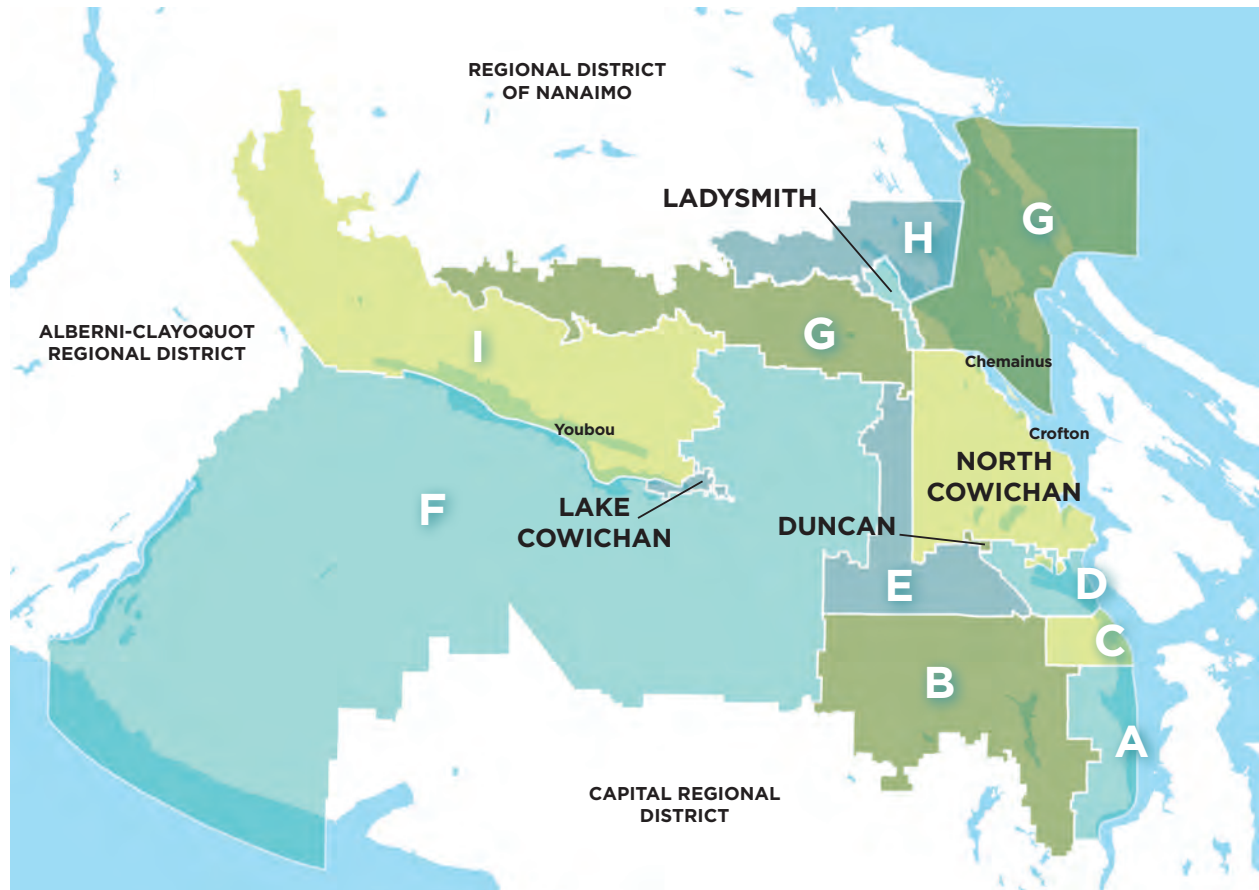


Figure 1: CVRD

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

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

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

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

Post-it Poster Comment

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

Online Survey Respondent

Engaging with the Community

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

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



2. CONSULTATION ACTIVITIES

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

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

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

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

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

Online Survey Respondent

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

Post-it Poster Comment

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

Online Survey Respondent

Housing “Post-it” Posters

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

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

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

Targeted Affordable Housing Workshops

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

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

Housing coMap

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

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

Online Housing Survey

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

Additional Interaction

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

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

Online Survey Respondent

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

Post-it Poster Comment

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

Online Survey Respondent



3. COMMUNITY'S PERSPECTIVE

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

Poor Economy Impacts Ability to Afford Housing

“Good Paying” Jobs Shortage

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

Supplementing Incomes

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

Cost of Living

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

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

Capacity of Service Providers

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

Occurrences of Poor Housing Conditions

First Nations Housing

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

Substandard Rental Housing

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

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

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

Substandard Ownership Housing

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

Inadequate Housing

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

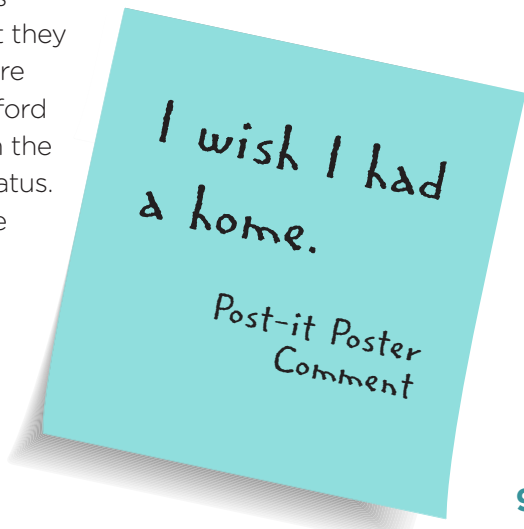
Housing for Youth, Students & Young Adults

Stereotypes

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

Unstable & Low Paying Employment

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



I wish I had
a home.

Post-it Poster
Comment

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

At-Risk Teens

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

Housing for Students

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

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

Link to University Village Plan:

www.northcowichan.ca/EN/main/departments/planning-development/community-planning/university-village-plan.html

Transient Population

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

Affordability Challenges for Low-Income Families

Low Availability of Affordable 3-Bedroom Rentals

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

Families Trade-off Quality for Affordability

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

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

CVRD Housing Indicators Report, 2014

Single Parents

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

Women & Children

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

Homeownership Out of Reach

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

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

*Post-it Poster
Comment*

Encourage market rental rather than cheap single family developments.

*Online Survey
Respondent*

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

*Post-it Poster
Comment*

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

Mental Health & Addictions

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

Physical & Developmental Difficulties

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

LGBT2Q Community

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

Housing Needs of Seniors

An Aging Population

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

Seniors Homelessness

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

Senior Women Living on Their Own

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

Seniors Aging in Large Homes

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

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

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

Health & Housing

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

Seniors on Fixed Incomes

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

Transportation & Housing

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

Aging in Place

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

Housing as a Critical Component to Developing Complete Urban Centres

Developing Urban Cores

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

Community Financial Sustainability

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

Infill Development

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

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

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

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

Opportunities for Future Housing Development

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

Housing Forms

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

Rent Banks, Land Banks & Partnerships

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

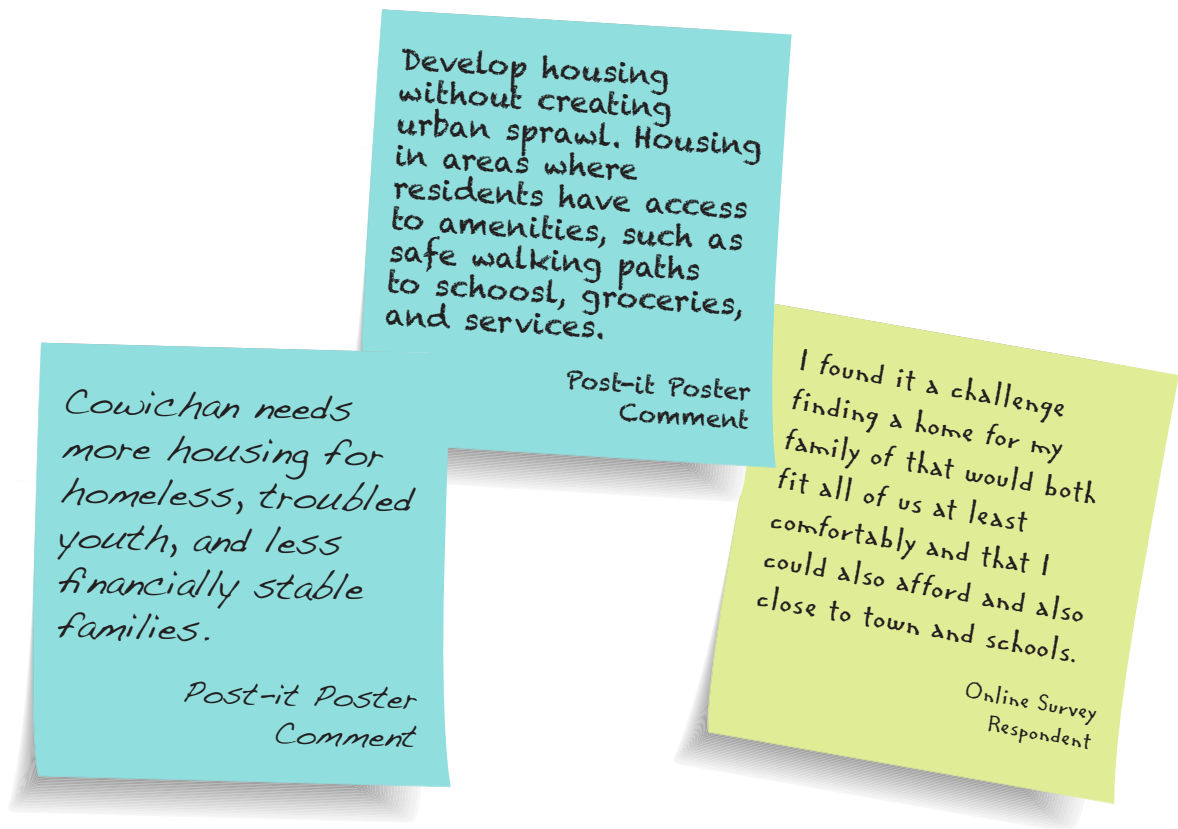


4. NEXT STEPS

Preparing the Regional Affordable Housing Needs Assessment

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

When completed, the final report will be available on the CVRD website at www.cvrld.bc.ca/housing.

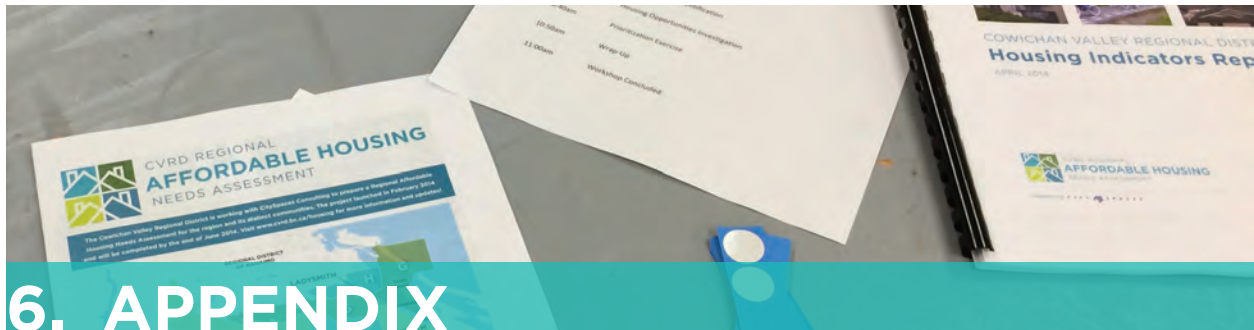




5. ACKNOWLEDGEMENTS

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

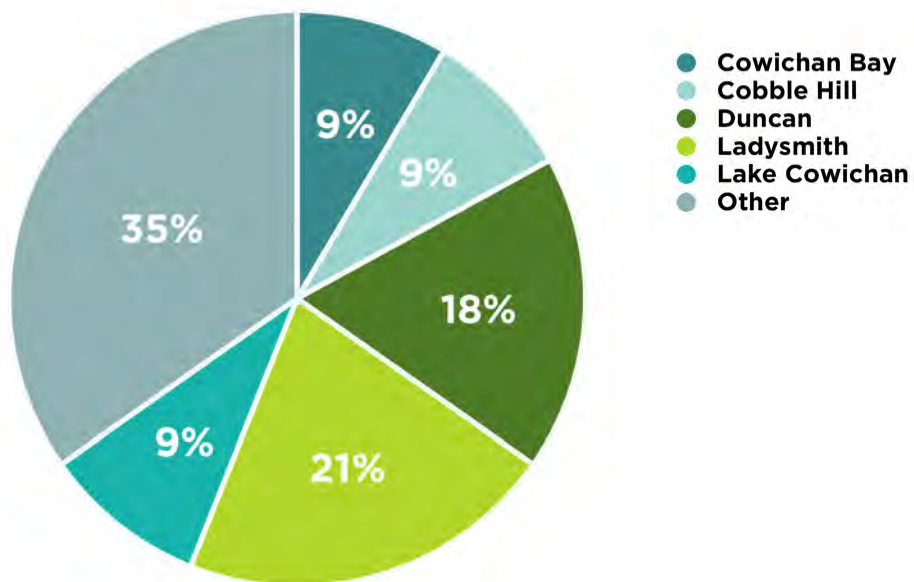
- Abbeyfield Houses Society of Duncan
- Affordable Housing Needs Assessment Steering Committee
- Rosemary Allen
- Community Options Society
- Cowichan Valley Regional District
- Cowichan Women Against Violence Society
- Donna Dahlen
- Bill Drysdale, Councillor, Town of Ladysmith
- City of Duncan
- Duncan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



Online Housing Survey Results

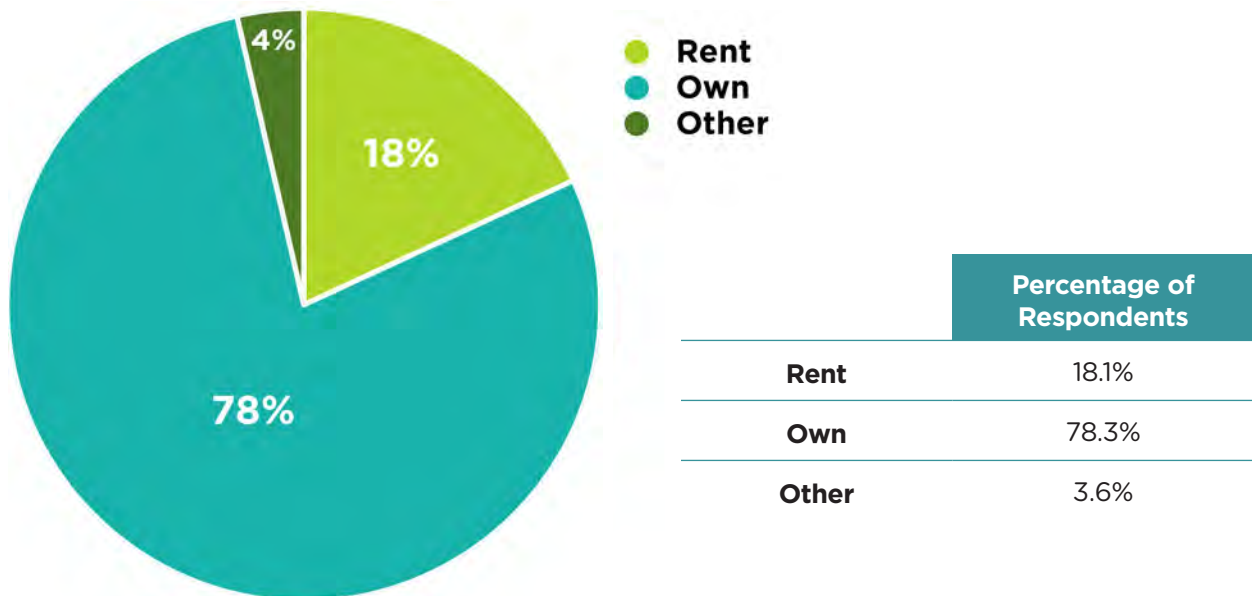
The following graphs, tables, and charts illustrate the results from the online housing survey. Open-ended responses have been aggregated into the summary of comments from all consultation activities, and can be found in the *Community's Perspective on Housing* section of this report.

Which Community Do You Live In?

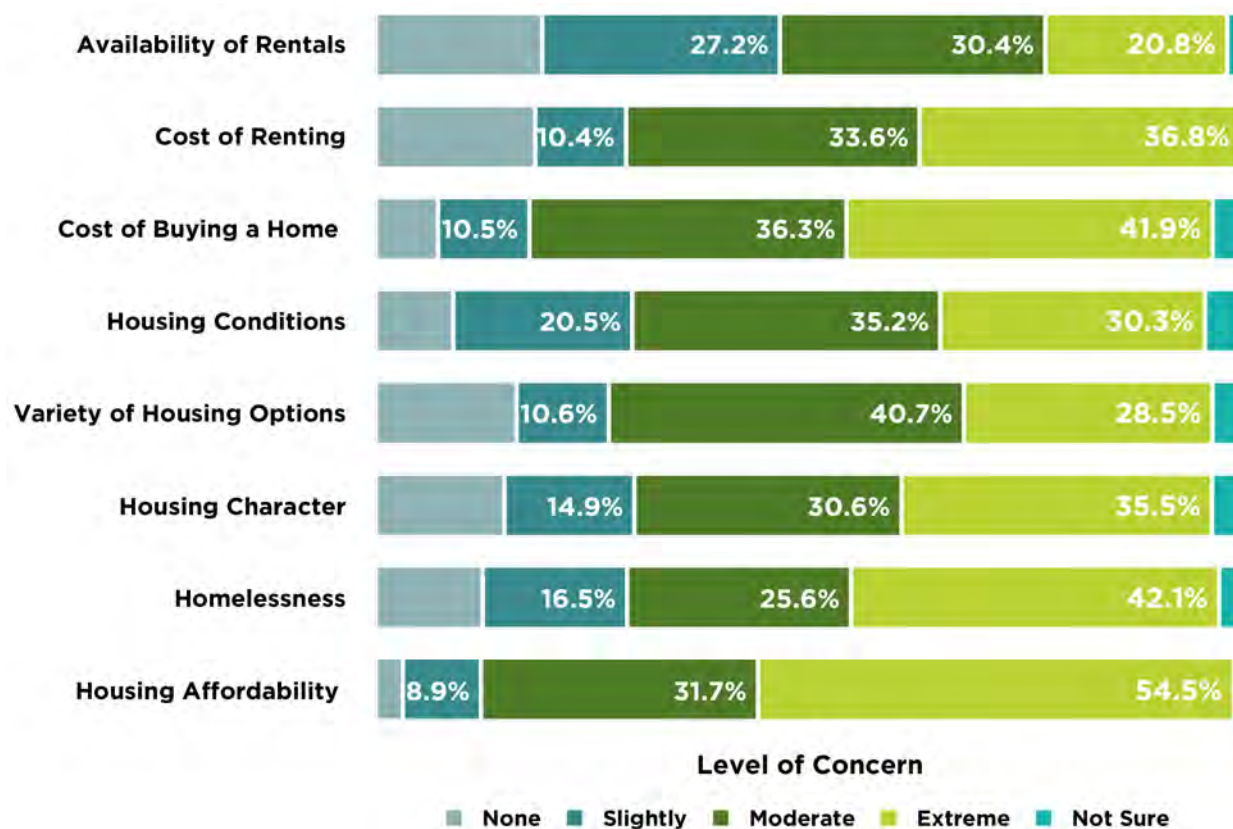


	Total Numbers (Persons)	Percentages
Cobble Hill	12	8.5%
Cowichan Bay	12	8.5%
Duncan	25	17.7%
Ladysmith	30	21.3%
Lake Cowichan	13	9.2%
Other:	49	34.8%
Chemainus	2	1.4%
Crofton	4	2.8%
Malahat	1	0.7%
Maple Bay	7	5.0%
Mill Bay	6	4.3%
Shawnigan Lake	6	4.3%
Thetis Island	0	0%
Youbou	1	0.7%
Other	22	15.6%

Do You Rent or Own Your Home?

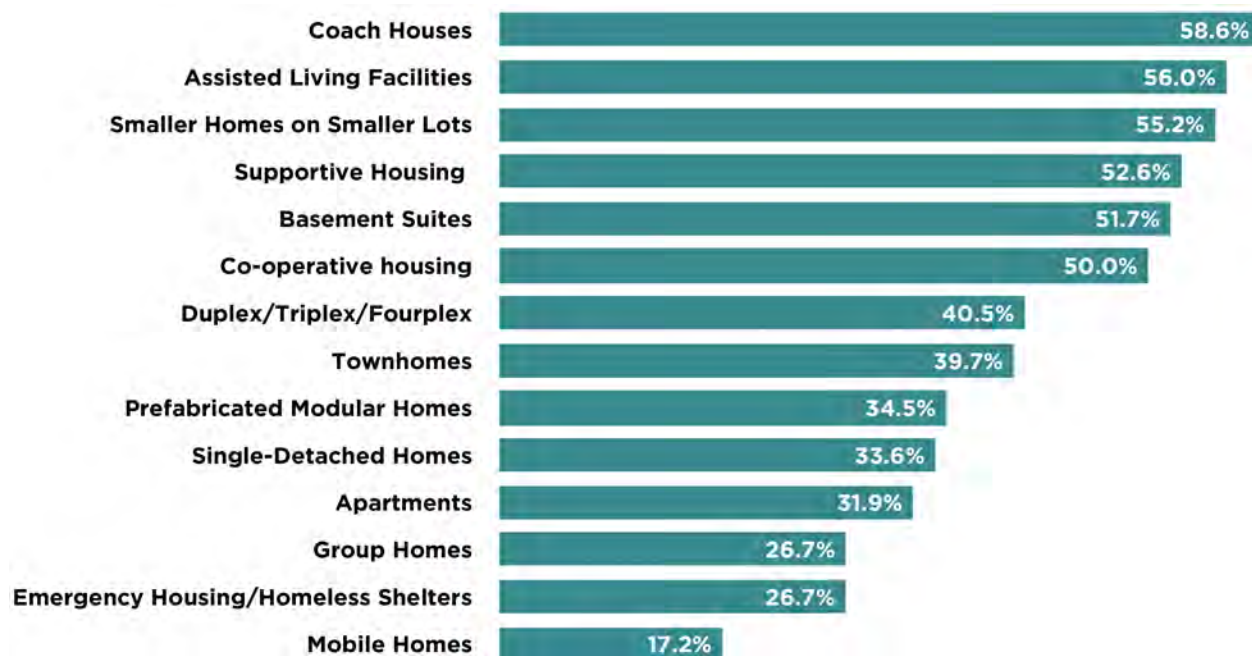


Which Housing Issues are a Concern to You?



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

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



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

What Groups of People Do You Think Have the Greatest Difficulty Finding Affordable Housing in Your Community?

	Not a Problem	Minor Problem	Moderate Problem	Serious Problem	Not Sure
Students	7.0%	17.0%	29.0%	29.0%	18.0%
Young Families	2.8%	14.2%	34.9%	14.5%	6.6%
Families	2.9%	6.7%	38.1%	44.8%	7.6%
Seniors	4.6%	12.0%	25.0%	51.9%	6.5%



CVRD REGIONAL
AFFORDABLE HOUSING
NEEDS ASSESSMENT

Consultation Summary Report | July 2014