

17-317 It was moved and seconded:

5. That Development Permit Application No. 10-D-15DP (1725 Cowichan Bay Road) be denied, based on inconsistency with Marine Village Development Permit Area Guideline No. 59.

Opposed: Directors Morrison and Nicholson

MOTION CARRIED

17-318 It was moved and seconded:

6.
 1. That Development Permit Application No. 04-C-17DP be approved; and
 2. That the General Manager of Land Use Services be authorized to permit minor revisions to the permit in accordance with the intent of development permit guidelines of Official Community Plan Bylaw No. 3510.

MOTION CARRIED

CR2 Report and Recommendations of the Regional Services Committee meeting of July 26, 2017

17-319 It was moved and seconded:

1. That the proposed donation of materials and labour to construct a pathway/trail, as set out in the July 18, 2017, staff report from the Parks & Trails Division, be accepted.
2. That:
 1. The Cowichan Valley Regional District (CVRD) collaborate with the South Cowichan Community Policing (SCCP) to implement a Safe Roads project; and
 2. Staff prepare a memorandum of understanding (MOU) between SCCP and the CVRD.
3. That a workshop be organized in partnership with the Cowichan Housing Association to explore options for addressing the need for affordable housing.

MOTION CARRIED

STAFF REPORTS

SR1 Staff Report from the Manager, Inspection and Enforcement Division
Re: Seasonal Cabins Policy

It was moved and seconded:

1. That the Seasonal Cabins Policy attached to the Inspection & Enforcement Division's July 18, 2017 staff report be approved; and
2. That the July 8, 2009 Seasonal Cabins Policy be rescinded.

It was moved and seconded that a staff report be brought forward to a future Regional Services Committee meeting on the possibilities of partnering with Cowichan Tribes for waste reduction and recycling on First Nations land.

MOTION CARRIED

R4 Report from the Environmental Technologist II, Recycling and Waste Management
Re: Safe Road - A South Cowichan Community Policing Project

It was moved and seconded that it be recommended to the Board that:

1. The Cowichan Valley Regional District (CVRD) collaborate with the South Cowichan Community Policing (SCCP) to implement a Safe Roads project; and
2. Staff prepare a memorandum of understanding (MOU) between SSCP and the CVRD.

MOTION CARRIED

R5 Report from the Assistant Manager, Finance Re: Temporary Borrowing Bylaws No. 4133, 4134, 4135

It was moved and seconded that:

1. Temporary Borrowing Bylaw No. 4133 Woodley Range Water Upgrade;
2. Temporary Borrowing Bylaw No. 4134 Honeymoon Bay Well No. 2; and
3. Temporary Borrowing Bylaw No. 4135 Meade Creek Recycling Centre

be forwarded to the Board for consideration of first three readings and adoption.

MOTION CARRIED

RECESS
10:10 a.m.

It was moved and seconded that the Regional Services Committee recess for five minutes.

MOTION CARRIED

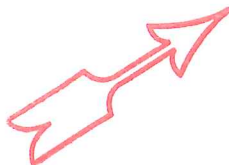
RECONVENE
10:22 a.m.

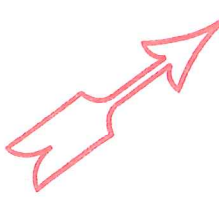
The meeting reconvened at 10:22 a.m.

R6

Report from the Senior Planner, Community and Regional Planning Re: Affordable Housing in the Cowichan Region

The Senior Planner, Community and Regional Planning introduced members of several community organizations involved with affordable housing initiatives. She then provided a PowerPoint overview of the variety of affordable housing options, outlining possible next steps.





It was moved and seconded that it be recommended to the Board that a workshop be organized in partnership with the Cowichan Housing Association to explore options for addressing the need for affordable housing.

MOTION CARRIED

NEW BUSINESS

NB1 Public Input at CVRD Meetings – Director Marsh

Director Marsh asked for an update on the status of the staff report which was to be prepared in response to her Public Input at CVRD meetings report from last fall. The Corporate Secretary advised that this item, which was dealt with at a Corporate Services Committee meeting, had no update at this time.

ADJOURNMENT

11:57 a.m. It was moved and seconded that the meeting be adjourned.

MOTION CARRIED

The meeting adjourned at 11:57 a.m.

Chair

Recording Secretary

Dated: _____



CR2

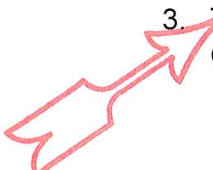
**REGIONAL SERVICES COMMITTEE REPORT
OF MEETING HELD JULY 26, 2017**

DATE: July 26, 2017

To: Chairperson and Directors of the Board

Your Regional Services Committee reports and recommends as follows:

1. That the proposed donation of materials and labour to construct a pathway/trail, as set out in the July 18, 2017, staff report from the Parks & Trails Division, be accepted. That an application under Sections 56 and 57 of the *Forest and Ranges Practices Act* be submitted with the Province of British Columbia for vacant Crown Land within the Cobble Hill Regional Recreation Area be approved to secure the lands for outdoor recreation use.
2. That:
 1. The Cowichan Valley Regional District (CVRD) collaborate with the South Cowichan Community Policing (SCCP) to implement a Safe Roads project; and
 2. Staff prepare a memorandum of understanding (MOU) between SCCP and the CVRD.
3. That a workshop be organized in partnership with the Cowichan Housing Association to explore options for addressing the need for affordable housing.





STAFF REPORT TO COMMITTEE

DATE OF REPORT July 13, 2017
MEETING TYPE & DATE Regional Services Committee Meeting of July 26, 2017
FROM: Community & Regional Planning Division
Planning & Development Department
SUBJECT: Affordable Housing in the Cowichan Region
FILE:

PURPOSE/INTRODUCTION

The purpose of this report is to provide the Regional Services Committee with an overview of the situation regarding affordable housing within the Region, and to request direction from the Committee as to next steps.

For the purpose of this report, affordable housing is defined as a safe, secure, accessible living environment that allows people to live within their income levels, and maintain quality of life. Affordable housing may take a number of forms that exist along a continuum – from emergency shelters, to non-market housing (including subsidized rental and affordable home ownership), to low-end market rental or home ownership. According to Canada Mortgage and Housing Corporation, for housing to be affordable, a household should not spend more than 30% of gross income on shelter costs.

An important addendum to this definition, of particular importance to rural areas, is that transportation costs need to be part of the overall calculation as to what makes a home affordable. Where affordable housing is located in walkable communities with all relevant services, including public transit, the housing is more affordable (although at the same price point) than housing which requires a private vehicle to be able to travel to work or school or other destinations.

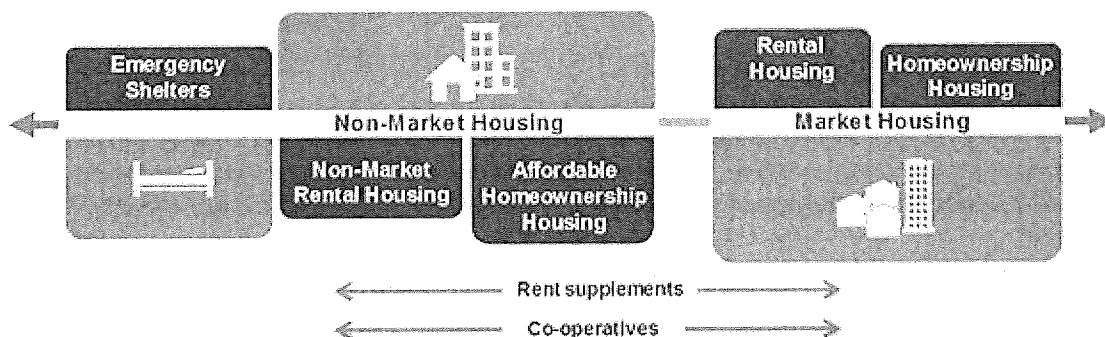


Figure 1 Affordable Housing Continuum (Credit: City of Calgary)

RECOMMENDED RESOLUTION

For direction.

BACKGROUND

BC communities, including those of the Cowichan region, have a problem of affordability in both absolute (the price of housing) and relative (types of housing) terms. Local governments have approved the construction of predominantly single detached homes for the past thirty years. While there has been a slight shift to multifamily forms, particularly in the cities, the focus on single

detached homes has shifted the composition of the overall housing stock in many communities to the most expensive per unit housing form. In addition, construction of purpose-built rental accommodation has ceased in many communities.¹

The issue of affordable housing has been of concern in the Cowichan region for the past decade or more. With the opening of Warmland House in Duncan, December 2009, many hoped that the issue was resolved, but that has not proven to be the case.

The CVRD's various Official Community Plans, as well as those of the municipalities, all have sections that address the issue of affordable housing. Affordable housing policies, as contained within the Electoral Area Official Community Plans, recognize (explicitly or implicitly) the need for affordable housing in the rural areas. These policies tend to recognize the value of mobile home parks and other types of housing, such as suites, as a way to meet some affordable housing need. There is also a recognition that any affordable housing (or housing of any type) that requires density should be directed at the municipalities or to areas within village containment boundaries. This is because people who need affordable housing are also likely to need to be near to jobs and/or services, including schools and transportation options, which rural areas are unlikely to provide. It also recognizes the servicing requirements of smaller lots.

Within the CVRD's member municipalities, the need for affordable housing is universally recognized, with a broad diversity of policy responses to delivering affordable housing. In most cases, the policy framework assumes that affordable housing will be the off-shoot of a private development, or development funded by a senior level of government.

The Regional Affordable Housing Directorate (RAHD), coordinated by Social Planning Cowichan, has undertaken a significant amount of community-based research, publishing three major reports:

1. Inadequate Shelter in the Cowichan (2007);
2. Affordable Housing Strategy for the Cowichan Region (2009); and
3. Aboriginal Off-Reserve Housing Needs in the Cowichan Region (2014).

This work was funded, in part, by money awarded by VIHA to the CVRD, which in turn passed along funds to the RAHD, which then evolved into the Cowichan Housing Association. In total, VIHA provided \$520,000 to the CVRD to deal with issues of homelessness. In April 2015, the remainder of \$313,435 was awarded to the Cowichan Housing Association.²

In 2012, the CVRD undertook an Age-Friendly Study in Cobble Hill, a large part of which was to determine the feasibility of developing CVRD-owned land in the heart of Cobble Hill Village as affordable housing for seniors, as an aging in place initiative. This idea was reviewed again in 2014, when the CVRD undertook a more comprehensive Regional Affordable Housing Needs Assessment.

The CVRD's 2014 affordable housing needs assessment looked at all the municipalities and communities within the Electoral areas, and found that regionally there were many gaps in the affordable housing framework, and a decided need for more affordable housing. A key point is that **responding to the need for affordable housing is not a simple task**. Affordable housing in the form of subsidized rental housing is required to meet the needs of youth and young adults, low-income families, seniors, vulnerable groups (people with disabilities, or mental health issues; women and children leaving abusive relationships), homeless people, and First Nations people. Additionally, for young professionals and business owners, affordable market rental or home

¹ *Creating Market and Non-Market Affordable Housing: A Smart Growth Toolkit for BC Municipalities*, by Deborah Curran and Tim Wake (2008), pp. 1-2: https://www.toolkit.bc.ca/sites/default/files/SGBC_Affordable_Housing_Toolkit.pdf

² Previously the CVRD had contracted with Social Planning Cowichan for the RAHD to undertake work, in the amount of \$206,565.

ownership opportunities are required. And investments need to be made in the existing affordable housing stock, some of which is in very poor condition.

As an outcome of this study, the CVRD (together with the Real Estate Foundation of British Columbia and Social Planning Cowichan) funded the development of a Business Case for a Cowichan Valley Regional Affordable Housing Trust Fund, in 2015. This report, which was circulated in April 2017 as part of the Cowichan Housing Association's delegation to the Regional Services Committee, explores the implications of establishing a Housing Trust Fund, essentially a way to assist non-profit housing providers with capital costs related to new affordable housing projects, or renovations to existing affordable housing. It can also be accessed online at http://www.cowichanhousing.com/uploads/4/9/6/0/49605357/business_case_for_a_cv_trust_fund_cvrld_-_final_-_june_2015.pdf.

In February 2017, the United Way Central and Northern Vancouver Island, in collaboration with the Tze Tza Watul Community Advisory Board and other community partners, undertook a second winter "Point in Time" count to determine the number of absolutely homeless people in the Cowichan Valley. The number of absolutely homeless people in the Cowichan region has increased from 58 (2014) to 73 (2017), an increase of 26% over 3 years. This is an indicator of an ongoing and increasing problem. A summer "Point in Time" count is being planned for August.

Various community-led initiatives are underway now to address homelessness and affordable housing in the region.³ Of particular note, the United Way (Central and North Island), in collaboration with the Aboriginal Community Advisory Board (CAB), is funding the development of a **Community Plan to End Homelessness for the Cowichan Valley**. Other community partners include the Cowichan Housing Association, Our Cowichan (Cowichan Health Network), and the Mental Health and Substance Use Collective. The CVRD is represented on the Steering Committee, as is the City of Duncan, Municipality of North Cowichan, Cowichan Lake Community Services, Chemainus Neighbourhood House, Cowichan Tribes, Tsewulhtun Health Centre, Cowichan Women Against Violence Society, Duncan United Church, Hiiye Yu Lelum House of Friendship Society, Ladysmith Resources Centre Association, Salvation Army, School District Number 79, Social Planning Cowichan, Cowichan Housing Association, Sonia Furstenu (as MLA), and various BC Ministries.

The issue of affordable housing is one that touches on every community within the CVRD. The CVRD's 2016 Community Satisfaction Survey identified that 90% of respondents support the development of strategies for affordable housing, of whom 62% **strongly** support such strategies being developed.

Recently, senior levels of government have resumed engagement with housing matters. The federal government, in its 2017 budget, announced \$11.2 billion over 11 years allocated for the implementation of an inclusive National Housing Strategy. This may also provide opportunities for the Cowichan region to access some funding to assist with the affordable housing crisis we are facing.

Long story short: There is a major problem in the Cowichan Valley with housing affordability that affects all of the affordable housing types along the spectrum. With the return of senior levels of government to the funding table for affordable housing, there are opportunities for the CVRD to assist non-profit organizations and others in remedying the problem.

ANALYSIS

In light of the affordable housing crisis facing the people of the Cowichan Valley, there are a variety of options for moving forward with more proactively ensuring a supply of affordable housing to

³ Initially this planning process was going to focus only on the Duncan/South End of North Cowichan area, but its geographic scope has been expanded.

meet the needs. These options range from advocacy on the issue through to offering a full service Housing Authority, similar to those offered by the Capital Regional District or Metro Vancouver. The CVRD's 2014 Affordable Housing Needs Assessment study identified a number of options, including:

- Topping up rent subsidies offered to low-income seniors and families by BC Housing;
- Establishing land banks;
- Establishing affordable housing trust funds; and
- Incorporating a non-profit housing society to facilitate the development or acquisition of affordable housing.

This last point has been accomplished. The Cowichan Housing Association (CHA) was incorporated in 2015, to continue the homelessness prevention work started by RAHD and Social Planning Cowichan, address research and data needs, develop a Housing First approach, build a Housing Trust Fund, and get community-initiated housing projects off the ground. Through funding sources, the CHA is assisting vulnerable people in our community to avoid becoming homeless through small grants. This activity partially addresses the first bullet point.

A key challenge for the CVRD is that revenue sources for local governments come from property taxes, which are at the regressive end of the spectrum of taxation sources. Income taxes and consumption taxes would be a far more progressive revenue basis for a program which itself is aiming for improved social equity; however, these tax revenue sources are in the control of the federal and provincial governments. As such, it can be argued that local governments are the incorrect level of government to deliver housing subsidy programs. On some level, funding affordable housing initiatives through property taxes may be compounding the problem.

On the other hand, recent high profile examples of the Housing First approach to addressing issues related to the needs of the "hard to house" demonstrate that providing housing actually saves money in policing and hospital costs, which are also costs absorbed by local governments. From this perspective, there can be benefits for local governments to get involved more directly.⁴

Another challenge could be framed as "poverty." From this perspective, the problem is not the cost of housing, but rather that wages (and social assistance support levels) are too low. From this perspective, the provision of affordable housing enables employers who fail to pay a living wage to continue to do so, by diffusing the costs of this individual business strategy throughout the homeowners of the region. If this is the correct diagnosis of the problem, a more holistic approach to this social problem would be to address the income side of the argument, with increased minimum wages and so on. Because it is the responsibility of senior levels of government to

"Rural and island communities do not have nor want the high density housing that provides affordable housing units and cash-in-lieu in urban areas. The suite of tools appropriate for rural areas includes:

- Secondary suites for residents, not short-term vacation rentals, both attached and unattached to the principal dwelling;
- Density bonus where a landowner is seeking rezoning for a large parcel (e.g. 200 hectares to 20 hectare minimum lot sizes) or in a village centre. A local government can request clustering of the housing units on a limited landscape to protect the green infrastructure, and seek donation of cash-in-lieu or land for affordable housing such as housing for seniors close to a village centre;
- Cash-in-lieu to a housing fund for all small developments that need a rezoning, and/or participation in a regional housing fund."

Islands Trust, *Options for Affordable Housing* (2003):
<http://www.islandstrust.bc.ca/media/223639/Options%20for%20Affordable%20Housing%20New%20Solutions%20to%20the%20Housing%20Crisis.pdf>.

⁴ *One home at a time: How to cut the number of street dwellers—and save money, too*, from The Economist, Nov 15th 2014 print edition, found at: <http://www.economist.com/news/international/21632519-how-cut-number-street-dwellersand-save-money-too-one-home-time>

address the needs of the unemployed and unemployable, social assistance support levels should also be raised. However, senior levels of government are slow to address income levels. In response, local governments could add their support to arguments in favour of more reasonable social assistance rates and wage levels as a response to the affordable housing crisis. Senior levels of government have access to more diverse and also much more progressive revenue sources, than do the local governments.

Another challenge can be framed as “market forces.” The price of housing in the Cowichan Valley is not determined by what the median income within the local economy can support. Rather Cowichan housing prices are in competition with larger markets, such as Vancouver and Victoria, such that Cowichan housing prices appear to be affordable by comparison. Many people are able to live in the Cowichan Valley and commute to larger employment centres, which is part of the reason for high housing costs in relation to the local Cowichan economy.

Despite these challenges, a number of local governments are taking on the issue of affordable housing, because the issue affects quality of life within local communities. Nearby examples include the City of Langford, the Capital Regional District (CRD), and the Comox Valley Regional District. Langford has taken an integrated approach to the issue, which has evolved over time. Langford’s affordable housing strategy was based on inclusionary zoning (10%), which required that 1 in 10 single-family lots must be affordable, defined as priced at 60% of market value. Incentives included free administrative support, density bonuses, and streamlined development approvals. Partnerships with realtors, who provided services free of charge, and financial institutions, which streamlined mortgage pre-approvals, assisted with implementation. New developments are required to be Code-ready for secondary suites. The City also has visitability requirements for new construction, such as wide doorways and level entrances to accommodate aging in place or people with disabilities. For each new dwelling, a \$500 contribution must be made to the City’s Affordable Housing Reserve Fund, which is used to fund a rent subsidy program, and the construction of new subsidized units. The program is managed by the City’s Planning Department. According to a CMHC profile of the program, this initiative was able to provide 30 units in three years, for affordable home ownership. In recent years, Langford has distanced itself from the 1 in 10 requirement and is not adding any inventory to the affordable housing stock that it manages. Rather, developers are required to contribute \$50,000 to the municipal Affordable Housing Reserve Fund. The City has oversight over 40 units of affordable ownership units. Their management is limited to ensuring that the homes stay affordable, and managing the waiting list of prospective buyers.

The CRD has established a two-part housing function: 1) the Capital Region Housing Corporation (CRHC), and 2) a division called Housing Planning and Programs (HPP). HPP has a mandate to develop a coordinated approach within the Region to increase the supply of affordable housing by identifying how municipalities, funding agencies and the non-profit sector can work together to meet the housing needs of the most vulnerable citizens. They also manage a housing trust fund. The CRHC manages 1200 units of rental housing within the region. This size and complexity of initiative is appropriate to the CRD, given the urban population base of this local government. It may not be appropriate for the Cowichan Valley Regional District, due to the relatively small and rural population base.

In contrast, the Comox Valley Regional District has established a financial service related to homelessness. Essentially, the Comox Valley RD went through a process, including a referendum, to establish levels of support within their communities for providing financial support to address homelessness. The commitment by the local government was that if the referendum passed, which it did by 71%, the Comox Valley Regional District would collect taxes at the rate of two cents per \$1,000 of assessed property value. It would also create a service to address homelessness as an “arm’s length” model, in that the board will approve annual funding contributions to non-governmental organizations (NGOs) to deliver the services to the homeless. A further commitment

was that "The CVRD will not hire staff to address homelessness nor will the CVRD borrow funds for capital projects under the new service."

Bylaw Number 389, which is "A bylaw to establish the Comox Valley homelessness supports service to provide funds to non-governmental organizations to address homelessness in the Comox Valley" provides the mechanism for the work to move forward. This bylaw was adopted in 2015. Funding is provided to one or more local non-governmental organizations based on a board-approved five-year action plan to address homelessness in the Comox Valley, with annual recommendations from the Coalition to End Homelessness. The service area that is subject of this bylaw includes the City of Courtenay, Village of Cumberland, Electoral Area 'A' (excluding Denman and Hornby Islands), Electoral Area 'B' and Electoral Area 'C'. (The City of Comox has not chosen to participate.) For more information, see <http://www.comoxvalleyrd.ca/EN/main/departments/legislative-services/elections/proposed-service.html>.

CONCLUSIONS

The issue is multi-faceted and complex. Best practices for affordable housing indicate that a comprehensive approach is the most likely to be successful. Many BC jurisdictions have some of these tools in place. However, very few are taking a comprehensive approach that will capture all opportunities for creating units. Many of the strategies or options as outlined in the next section complement each other. For example, a housing organization can manage the covenants and resale process for units secured through density bonus and inclusionary zoning using a partnership model. By enabling a variety of tools as part of the overall affordable housing strategy, local governments can maintain the flexibility needed to respond to market and site-specific conditions.

In light of the new initiatives emerging from the federal government, the establishment of a funding mechanism for affordable housing can prepare local governments to take advantage of programs from senior levels of government when they are available.

The CVRD Board is asked to provide direction to staff as to how best to proceed, through consideration of a number of options.

OPTIONS

The list of options presented here is selective, providing some ideas about the range of possible approaches the CVRD Board may wish to take. There are other options as well.

In reviewing these options, the Regional Services Committee is asked to consider which of the following actions are most appropriate for the region as a whole, and which are most appropriate for the municipalities to undertake, independent of the regional government.

Advocacy/Learn More:

Option 1: Start by learning more. For example, together with the Cowichan Housing Association, use a workshop format to explore options for addressing the need for affordable housing, with a view to developing a strategy for moving forward on the issue.

Option 2: Work with others to engage in advocacy on the related issues of housing affordability and poverty in BC. Advocacy work can be undertaken in collaboration with local community-based non-profit organizations, or with other local governments, through UBCM and other mechanisms.

Strengthen policy and regulatory framework:

Option 3: Add (or strengthen) inclusionary zoning regulation, to include the construction of rental housing. Inclusionary zoning refers to zoning regulations that require affordable housing in new

developments. A local government may encourage a percentage of the developed units (e.g. the Ucluelet OCP suggests 15-20 percent), or that a specific number and type of units in a given project should be affordable. In some cases local governments permit off-site construction of the affordable units, while others allow developers to pay cash-in-lieu into a housing fund. Local government usually secures the commitment to building the affordable units at the time of rezoning.

Option 4: Add (or strengthen) the variety of housing types permitted in zoning, and better protect existing affordable housing from conversion to other uses (including from non-market to market housing, or strata conversion, or conversion of mobile home parks). “Local governments are now the ongoing facilitators responsible for ensuring that an adequate range of housing types addresses market and non-market demand.”⁵ The housing supply market alone cannot provide the range of housing types and prices that housing demand requires.

Option 5: Consider density bonusing as a tool for providing additional affordable housing. Density bonusing is a voluntary program in which developers may opt into building to a higher density in return for providing amenities, such as affordable housing or environmental protection. The developer receives an increase in density over what is allowed in the base zoning and the community receives a desired amenity.

Option 6: Consider resale price restrictions for newly constructed low market affordable housing for purchase. Resale price restrictions limit the resale price of housing to a price lower than market value. The restrictions can be applied to any housing delivered by local governments, housing organizations or developers as long as the restriction is registered on title before the initial sale. The restrictions can tie the unit sale price to a resale price formula (such as appreciation equal to the Consumer Price Index), or it can be pegged to a percentage below market value at the time of sale where market value is determined by appraisal. The term “perpetually affordable housing” is often synonymous with resale price restrictions, which means that these restrictions will apply in perpetuity. One jurisdiction allows the resale price restriction to lapse after 25 years.⁶

Provide Resources:

Option 7: Create a Housing Service within the CVRD, similar to the Comox Valley RD example to collect funding contributions through taxation for the funding of new affordable housing, in collaboration with local non-profit societies which are already doing this work. This is essentially a “pass through” funding mechanism.

Option 8: Establish a Housing Trust Fund, as suggested in the Business Case for a Cowichan Valley Regional Affordable Housing Trust Fund, to be managed by a non-profit. These funds, which can also be called Housing Reserve Funds, can assist with acquiring capital funding for non-profit housing providers. In this model, the funds are held in trust by the local government until there is a need for them. Considerations include: purpose, governance, administrative framework, and eligibility criteria.

Establish an Affordable Housing Function:

Option 9: Establish a Land Bank for affordable housing. Land banking is the acquisition of property for affordable housing by an organization or a local government in anticipation of developing affordable housing units on the site in the future. It can be very successful in providing substantial opportunities for affordable housing because the land is acquired at lower than market value (sometimes at no cost) and is then available for development when surrounding property has

⁵ *Creating Market and Non-Market Affordable Housing: A Smart Growth Toolkit for BC Municipalities*, by Deborah Curran and Tim Wake (2008), pp. 3: https://www.toolkit.bc.ca/sites/default/files/SGBC_Affordable_Housing_Toolkit.pdf

⁶ This is likely to have been Langford, which undertook a comprehensive strategy of inclusionary zoning and density bonusing,

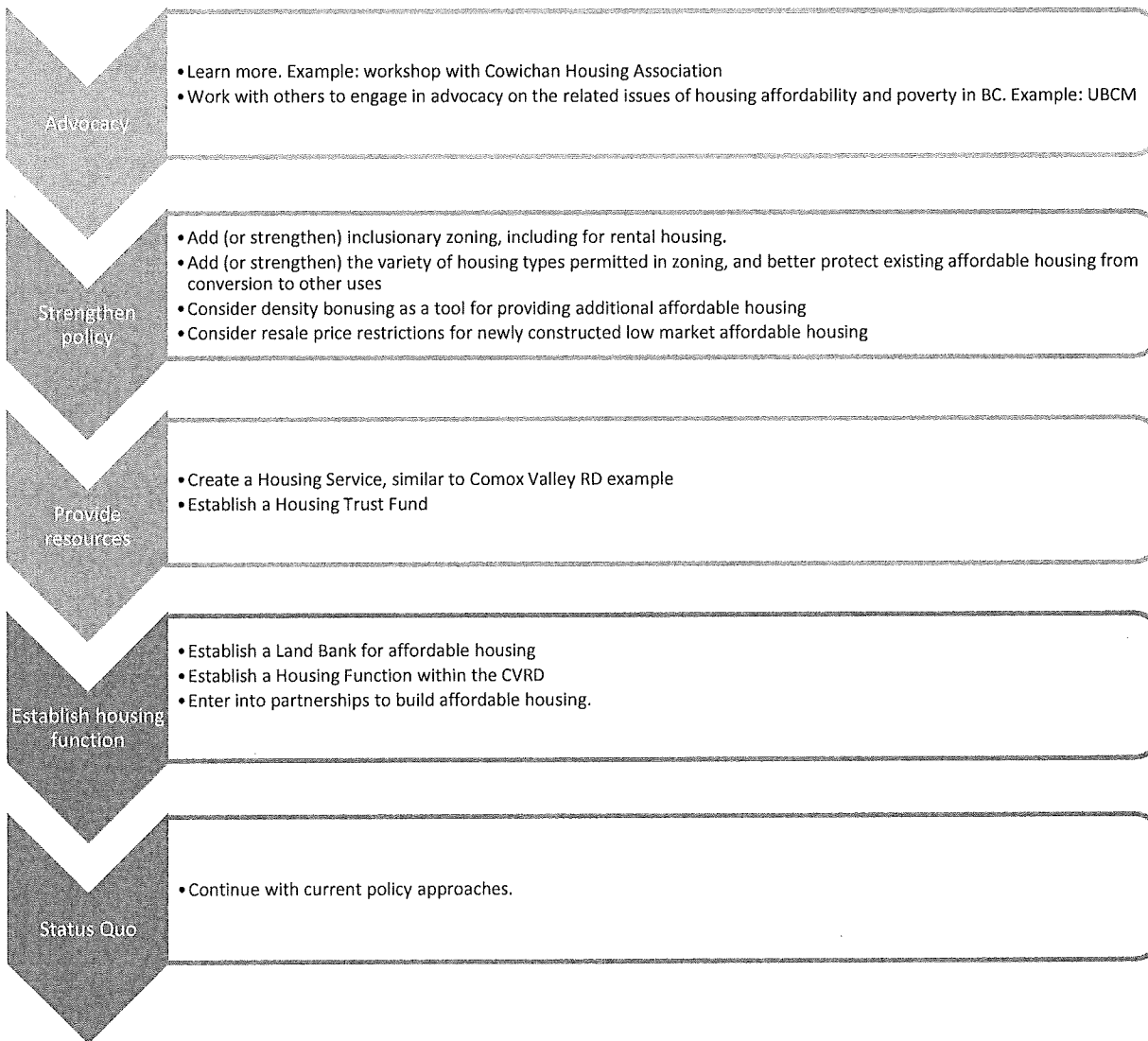
dramatically increased in value. It assists in integrating affordable housing throughout a neighbourhood and community. This mechanism is routinely used by local government for acquisition of road allowances, utility corridors, and parks; land banking for affordable housing is less frequently used, although North Cowichan has provided recent examples of effective use of this mechanism.

Option 10: Establish a Housing Function within the CVRD, to build and manage affordable housing within the region. For example, the Capital Regional District's Housing Corporation develops and manages over 1200 units of affordable housing in 45 townhouse and apartment complexes throughout the region for low and moderate income families, seniors and persons living with disabilities. It has a sister agency within the CRD administration which is responsible for housing planning and programs. This unit partners with senior levels of government, is responsible for the affordable housing strategy (part of the Regional Growth Strategy), administers the regional housing trust fund, and administers the Homelessness Partnering Strategy on behalf of the federal government. NOTE: This option is highly scalable. Other jurisdictions, such as Whistler and Tofino, have housing authorities with more limited mandates and resources.

Option 11: Enter into partnerships of various types to build affordable housing (similar to the North Cowichan example). Partnerships for affordable housing can involve members of the public, non profit and private sectors, and depend on relationships being in place, so that the partners can move quickly. They are opportunistic and depend upon creating a culture of collaboration within a local government; particularly during a market upswing, partnership opportunities can present at anytime.

Status Quo:

Option 12: Continue with current policy approaches, and encourage the efforts of other agencies and organizations to address issues of affordable housing.



FINANCIAL CONSIDERATIONS

Dependent on approach taken.

COMMUNICATION CONSIDERATIONS

Dependent on approach taken.

STRATEGIC/BUSINESS PLAN CONSIDERATIONS

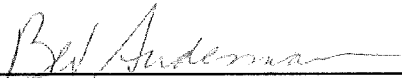
Not directly addressed by the Strategic Plan. The CVRD's vision is that "Cowichan communities will be the most livable and healthy in Canada." The mission is to "serve the public interest through leadership, cooperation and a focus on community priorities and strengths."

Referred to (upon completion):

- Community Services (*Island Savings Centre, Cowichan Lake Recreation, South Cowichan Recreation, Arts & Culture, Public Safety, Facilities & Transit*)
- Corporate Services (*Finance, Human Resources, Legislative Services, Information Technology*)
- Engineering Services (*Environmental Services, Recycling & Waste Management, Water Management*)
- Planning & Development Services (*Community & Regional Planning, Development Services, Inspection & Enforcement, Economic Development, Parks & Trails*)
- Strategic Services

Prepared by:

Reviewed by:

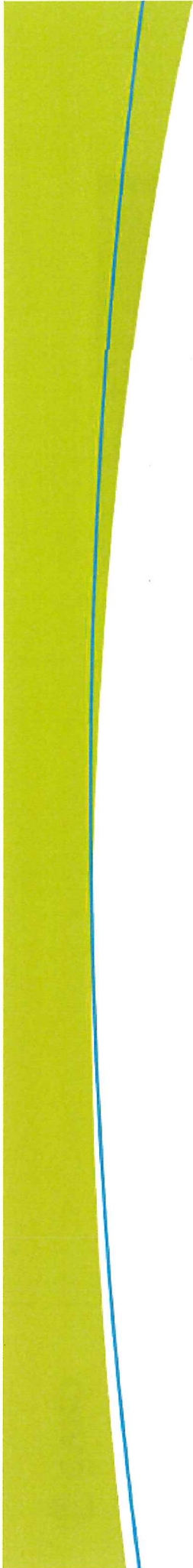


Beverly Suderman, MCIP, RPP
Senior Planner

Not Applicable
Not Applicable



Mike Tippett, MCIP, RPP
A/General Manager



50 YEARS
OF REGIONAL
GOVERNMENT

Celebrating 50 years of Serving our Community 1967 - 2017

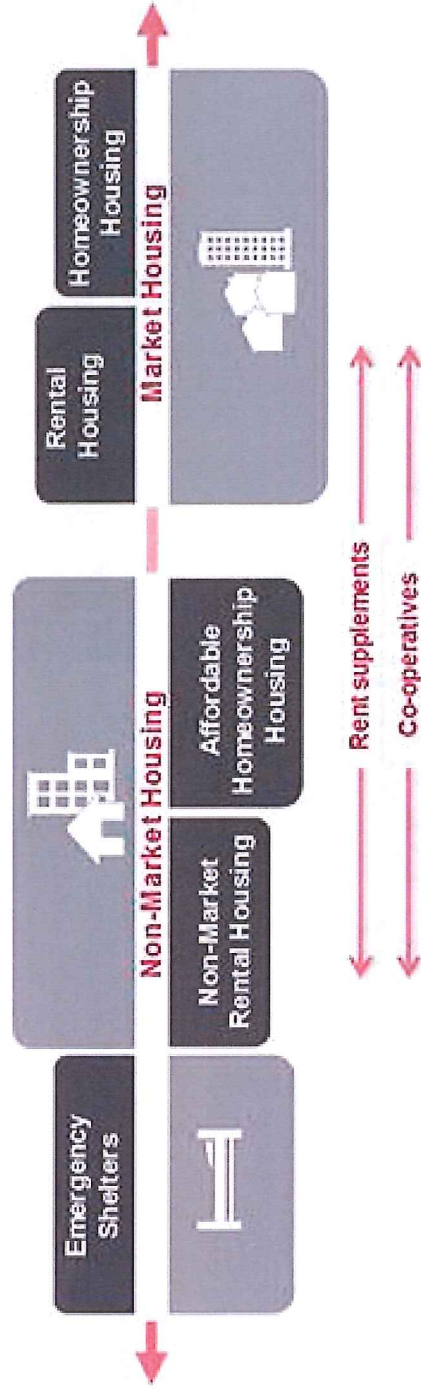


Affordable Housing

- Overview of the issues
 - Panel introduction
 - Q & A
 - Resolution



What is Affordable Housing?



Emergency Shelters & Transitional Housing

- Overnight
- Short term



Non-Market Housing

- Supportive housing
- Non-market rental housing
- Rent supplements
- Coop housing

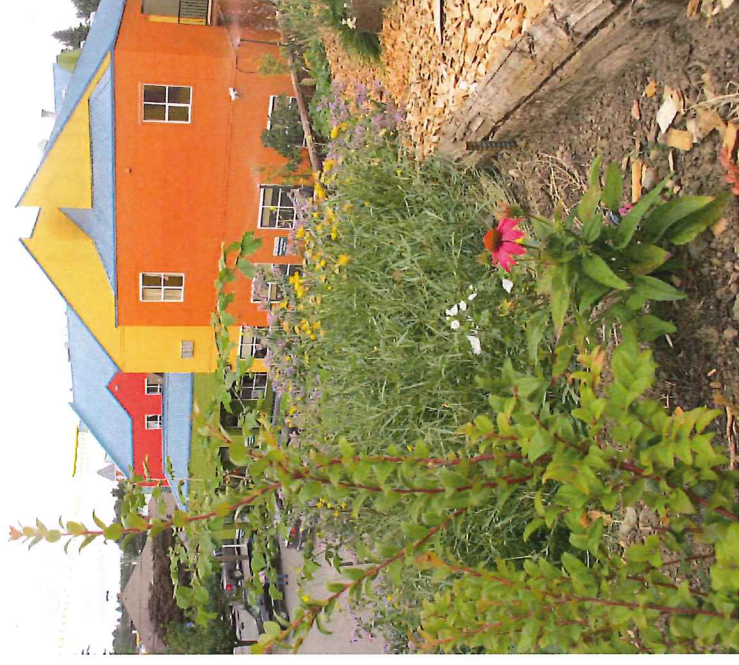


Rental Assistance



Affordable Market Housing

- Rental
- Home-ownership





Housing as a
human right

Versus

Housing as a
commodity

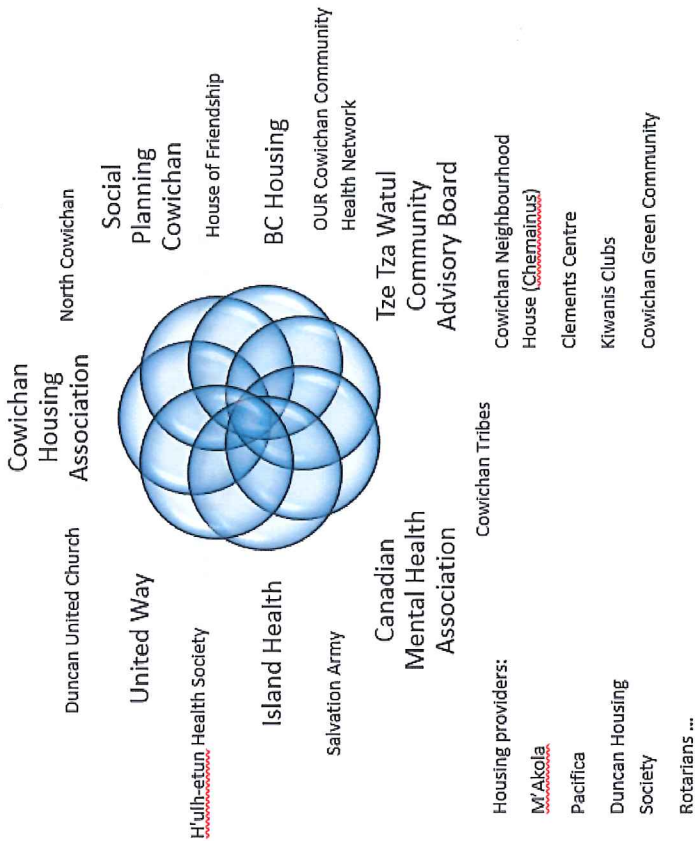
Current situation

- Deficit of 1092 rental units by 2021
- CVRD is ranked 18th out of 27 regions in BC for overall health of the rental market*
- Increase in homelessness = 26%
- (2014-2017)



* Canadian Rental Housing Index

Who is working on affordable housing?



And many more!

Role of Local Governments

- **Policy:**
 - **Regional Growth Strategy**
 - **Official Community Plans – affordable housing is a mandatory element**
 - **Housing Strategies and Action Plans**
 - **Increasing Housing Options in Existing Neighbourhoods (zoning)**
 - **Reducing Transportation Costs**

Role of Local Governments

- Partnerships
- Influence public opinion
- Decide to waive a public hearing
- Establish housing organizations ✓
- Use resale price restrictions



CVRD's Engagement

- 2012: Cobble Hill Age-Friendly study
 - Seniors aging in place
- 2014: Regional Affordable Housing Needs Assessment
- 2015: Transfer of funding to CHA

Initiatives at the federal and provincial level

1. National Housing Strategy announced
2. BC Housing – window may be past
 - Provincial Investment in Affordable Housing (PIAH)
 - Investment in Housing Innovation (IHI)

What can the CVRD do? Options

1. Workshop to learn more
2. Advocacy – together with UBCM and others

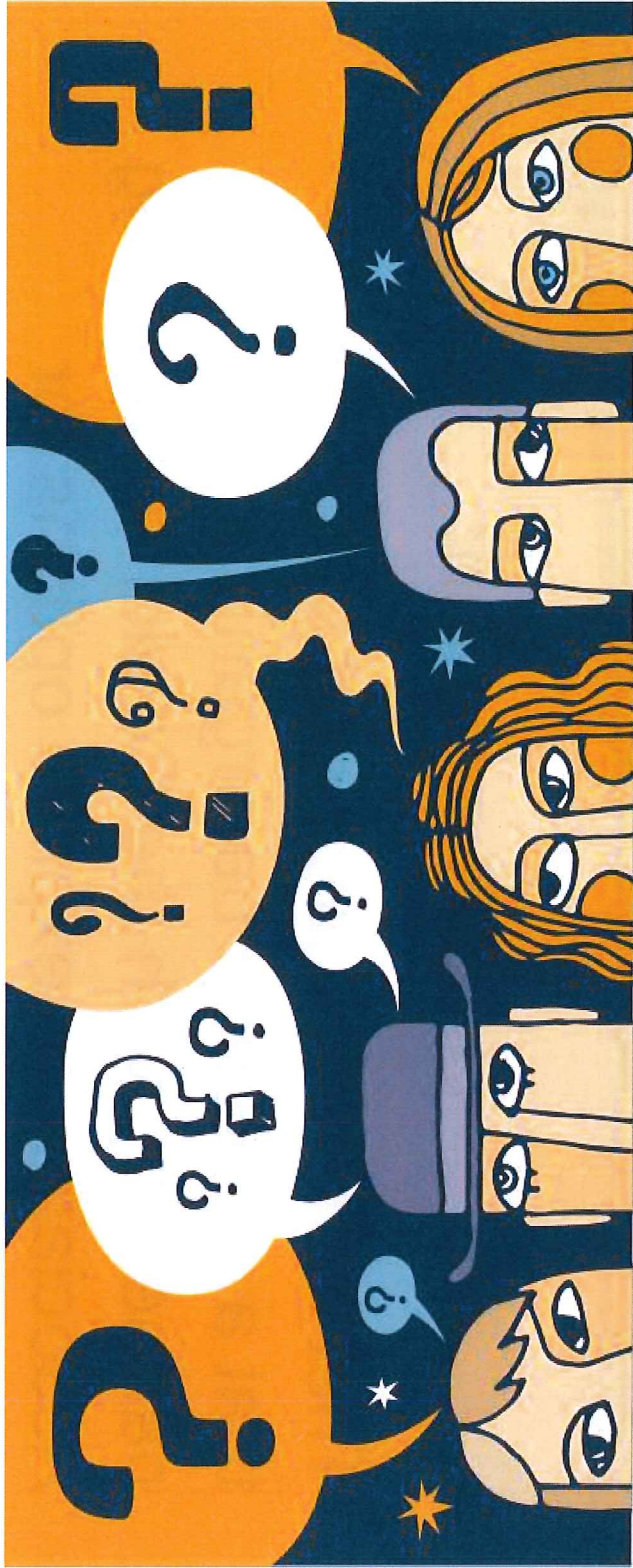
Strengthen policy and regulatory framework:

3. Inclusionary zoning
4. Increase variety of permitted housing types
5. Consider density bonusing
6. Consider resale price restrictions

What can the CVRD do? Options

7. Create a Housing Service – Comox Valley RD
8. Establish a Housing Trust Fund
9. Establish a land bank for affordable housing
10. Establish a housing function
11. Enter into partnerships
12. Status quo – No change

Questions?





Draft Resolution:

That it be recommended to the Board that a workshop be organized in partnership with the Cowichan Housing Association to explore options for addressing the need for affordable housing.