

COWICHAN VALLEY REGIONAL DISTRICT (CVRD)

SUMMARY FORM ATTACHMENT

This attachment to the Housing Needs Assessment Report Summary Form provides the long-form answers that did not fit within the space available on the form.

Neighbouring First Nations:

- Cowichan Tribes
- Ditidaht First Nation
- Halalt First Nation
- Ts'uubaa-asatx Nation
- Lyackson First Nation
- Malahat Nation
- Pauquachin First Nation
- Penelakut Tribe
- Stz'uminus First Nation

Briefly summarize the following:

1. Housing policies in local official community plans and regional growth strategies

In the CVRD, housing policies are found in official community plans of each community.

Currently, each member municipality is covered by an OCP:

- The Corporation of the District of North Cowichan Official Community Plan Bylaw (Bylaw 3450) (2011)
- City of Duncan Official Community Plan Bylaw No. 2030 (2007)
- Town of Ladysmith Community Plan Bylaw No. 1488 (2018)
- Town of Lake Cowichan Official Community Plan Bylaw No. 1022- 2019 (2019)

The CVRD electoral areas are covered by seven OCPs:

- South Cowichan Official Community Plan No. 3510 (2011, covers electoral areas A, B and C)
- Electoral Area D – Cowichan Bay Official Community Plan No. 3605 (2013)
- Electoral Area E and Part of F – Cowichan - Koksilah Official Community Plan No. 1490 (1994)
- Electoral Area F – West Cowichan Official Community Plan No. 1945 (1999)
- Electoral Area G – Saltair Official Community Plan No. 2500 (2005)
- Electoral Area H – North Oyster - Diamond Official Community Plan No. 1497 (1993)
- Electoral Area I – Youbou/Meade Creek Official Community Plan No. 2650 (2005)

In the CVRD, the Municipality of North Cowichan is in the process of updating its OCP and the City of Duncan is initiating an update of its OCP. The CVRD is currently harmonizing seven electoral area official community plans and eight zoning bylaws into one OCP for the Electoral Areas (HOCP). The HOCP Draft Bylaw 4270 has been given second reading at the time this report has been drafted. (Note that the HOCP has not included any amenity policies. The Regional Board will separately consider an amenity policy for all electoral areas concurrent with the adoption of Bylaw 4270.)

As part of the background research phase of this work, a review was completed of existing housing policies by CVRD jurisdiction, which is included in the Regional Housing Needs Assessment.

The policies most commonly used across the CVRD include providing incentives or flexibility to encourage the creation of affordable housing, allowing and encouraging secondary suites, using density bonusing for affordable housing, recognizing that mobile home parks provide affordable housing, providing flexibility and incentives to encourage creation of housing for people with special needs, encouraging greater housing diversity, containing and concentrating growth and development, and permitting higher densities in specific locations.

Additional policies used across several jurisdictions across the CVRD include supporting partnerships to increase housing development, increasing supply of multi-unit buildings (including rental), protecting existing affordable housing stock, encouraging small lots or tiny homes, encouraging housing types suitable for families and seniors, and supporting accessible housing.

2. Any community consultation undertaken during development of the housing needs report

The project team developed a communications and engagement plan to guide public, stakeholder and First Nations engagement in the process. This plan was presented to the Electoral Area Services Committee on July 15, 2020. Given the COVID-19 health context and ministerial order limiting the size of gatherings, public, stakeholder and First Nations engagement on this project was focused on online, phone and virtual engagement activities designed to gather qualitative information on current and future housing needs and opportunities.

Residents from across the CVRD, including all nine electoral areas and four member municipalities, were invited to participate in an online PlaceSpeak questionnaire that ran from September 1 to October 13, 2020. Residents were also invited to participate in a Placelt activity, where they indicated on a map what kind of housing is needed where and why. Over that time, 251 participants participated in the online questionnaire or Placelt activity including nine who submitted paper copies of the questionnaire.

Advertisements raising awareness of the process and promoting the questionnaire ran from mid-August to mid-October in the following publications:

- Cowichan Valley Citizen
- Shawnigan Focus
- Lake Cowichan Gazette
- Chemainus Valley Courier
- Ladysmith Chronicle
- Valley Voice

The questionnaire was also promoted through the CVRD and member municipality social media accounts (Facebook and Twitter) in a series of posts with accompanying graphics and animations.

The CVRD Housing Needs Assessment webpage (cvrd.bc.ca/housingneeds) was the central online hub of information on the project and linked to a PlaceSpeak project page, the online questionnaire and Placelt exercise. This same information was also available on member municipality webpages.

3. Any consultation undertaken with persons, organizations and authorities (e.g. local governments, health authorities and the provincial and federal governments and their

agencies)

- Community Cafés: Three virtual Community Cafés were carried out to facilitate discussion about current and future housing needs, separated into the following three themes:
 - Health
 - Youth/families
 - Economy

60 organizations were invited to Community Cafés and 16 organizations participated.

Health authorities, community health organizations and First Nation health organizations were invited to participate on the health-focused Community Café.

Youth-specific organizations, community service organizations, school districts and independent schools were invited to the youth and family-focused event.

Developers, local chambers of commerce, Realtors, First Nations, business improvement associations and tourism organizations were invited the economy-focused event.

- Key Stakeholder Interviews: A series of background interviews were conducted with key stakeholders to better understand the current state of housing and trends in market and non-market housing. Stakeholders from 33 organizations were invited to participate including community organizations, housing organizations, housing providers and developers.

4. Any consultation undertaken with First Nations

Letters were mailed to the chiefs and staff of the following nine First Nations formally inviting them to participate in the process:

- Cowichan Tribes
- Ditidaht First Nation
- Halalt First Nation
- Ts'uubaa-asatx Nation
- Lyackson First Nation
- Malahat Nation
- Pauquachin First Nation
- Penelakut Tribe
- Stz'uminus First Nation

The Cowichan Housing Association followed up with all nine and completed eight interviews with housing managers from these First Nations.

Briefly summarize current and anticipated needs for each of the following:

1. Affordable housing

Quantitative

Across the CVRD and the Cowichan First Nation, 1,332 households are subsidized by BC Housing (1,280 excluding Cowichan First Nation). Seniors receive the majority of BC Housing support in the CVRD.

There are 94 units in the emergency shelter and housing for the homeless category, 175 units in the transitional supported and assisted living category, and 409 units in the independent social housing category for a total of 678 non-market units. North Cowichan (with 251 units) and Duncan (with 284 units) contain the largest shares of BC Housing units in the region, which is intuitive since they are the largest and less affluent jurisdictions, respectively. Ladysmith and Lake Cowichan (the other two member municipalities) as well as Cowichan First Nation contain the remainder of BC Housing units in the region.

There are 654 households receiving rent assistance in the private market in the CVRD, which is distributed fairly evenly throughout the region, with a focus on North Cowichan and Duncan.

In most jurisdictions in the CVRD, the majority of renter households making less than \$40,000–\$50,000 (varying by jurisdiction) spend more than 30% of their annual income on housing expenses, meaning that they are in core housing need; and the majority of renter households making less than \$20,000–\$25,000 per year spend more than 50% of their annual income on housing expenses, meaning that they are in extreme core housing need. The precise level of household income below which renter households would fall below the 30% and 50% affordability thresholds varies by jurisdiction.

In addition, households with incomes below approximately \$53,000–\$59,000 (varying by jurisdiction) will not be able to afford renting in new developments.

In most jurisdictions in the CVRD, the majority of owner households making less than \$44,000–\$65,000 (varying by jurisdiction) spend more than 30% of their annual income on housing expenses, meaning that they are in core housing need. These results indicate that the share of owner households that fall below the 30% affordability threshold ranges from 10%–36% with an overall average of 17%.

Qualitative

Engagement results identified a need across the CVRD and member municipalities for a spectrum of affordable housing options. There is a general sentiment that recent housing price increases are not commensurate with wages, making the prospect of purchasing a home or downsizing in the future a challenge. Respondents feel that housing unaffordability is growing for existing owners too, as a result of increasing home ownership costs and property taxes. For renters, rising rent prices and greater rental scarcity were often identified as cost drivers.

2. Rental housing

Quantitative

The most common number of bedrooms for a rental unit across the CVRD is two bedrooms (36%) followed by one bedroom (28%), then three bedrooms (24%), with smaller numbers of four bedrooms (8%) and minimal numbers of studio rentals (1%).

Rental housing costs were modelled based on the Canadian Rental Housing Index (2016), the Canada Mortgage and Housing Corporation (CMHC) Housing Data Portal and interviews with local property managers. Based on these costs, in most jurisdictions in the CVRD the majority of renter households making less than \$40,000–\$50,000 (varying by jurisdiction) spend more than 30% of their annual income on housing expenses, meaning that they are in core housing need, and the majority of renter households making less than \$20,000–\$25,000 per year spend more than 50% of their annual income on housing expenses, meaning that they are in extreme core

housing need. The precise level of household income below which renter households would fall below the 30% and 50% affordability thresholds varies by jurisdiction.

By this account, the most affordable jurisdiction to rent in is Duncan, and the least affordable jurisdictions are Lake Cowichan and the electoral areas. The cost of renting compares most favourably to the average household income in Duncan and electoral area A, and least favourably to the average household income in electoral areas G and I. The share of renter households that fall below the 30% affordability threshold ranges from 25%–60% with an overall average of 40%. The share of renter households that fall below the 50% affordability threshold ranges from 10%–30% with an overall average of 14%.

In addition, households with incomes below approximately \$53,000–\$59,000 (varying by jurisdiction) will not be able to afford renting in new developments.

Qualitative

All data sources suggest that the CVRD is in a state of acute rental shortage, with almost no vacancy.

Engagement results identified a need for more rental options, including more purpose-built rentals to meet housing challenges in the CVRD, especially for young families, youth, Indigenous people, those with mental health challenges, singles and seniors. Many respondents feel that the size of their dwellings is not adequate to meet their needs, but rental costs prevent them from seeking larger homes. Young people, Indigenous people, newcomers, renters with young children, renters with pets and renters with disabilities were more likely to have been refused rental housing.

3. Special needs housing

Quantitative

Across the CVRD there are 47 non-market transitional supported and assisted living units subsidized by BC Housing that are oriented toward individuals with special needs.

Qualitative

Community members felt that a greater number of assisted living (housing with supports) and transitional supportive housing units were required to support individuals with mental health conditions and cognitive or physical disabilities. Key stakeholder interviewees repeatedly pointed out that, as a result of some diagnoses and precarious housing situations, community members in these groups are more likely to engage in substance misuse, which compounds difficulty procuring housing. Interviews also underscored the challenges they face as the large majority of those in supportive housing or seeking housing are seniors. Current residences may not adequately meet the accessibility needs of older clients, and this challenge will only grow as clients age.

Developing a variety of accessible unit types will ensure that a range of developmental needs and disabilities can be adequately accommodated. Housing that exists in parallel with appropriate supports is necessary for safety and long-term success.

4. Housing for seniors

Quantitative

The CVRD has an average age of 45.3, which increased from 41.4 in 2006. Throughout this period, the CVRD has remained somewhat older than BC, with a greater share of its population above 65 years old. The CVRD has also aged more rapidly than BC.

The percentage of people older than 65 years old has increased from 18% in 2006 to 23% in 2016. The oldest jurisdictions are electoral area G (average age 54.3), electoral area C (average age 51.4) and electoral area H (average age 50.3).

In the CVRD and Cowichan First Nation there are 391 non-market units oriented towards seniors and 466 senior households receiving rent assistance in the private market. The non-market units are primarily in the four municipalities and Cowichan First Nation, with a particular concentration in Duncan. Senior households receiving rent assistance are spread fairly evenly across the CVRD, with the highest number in North Cowichan.

Qualitative

When asked which groups were most vulnerable to housing challenges, respondents communicated that seniors and those living on income assistance or making less than the median income, especially those living alone, would have the greatest difficulty obtaining housing. Low wages and fixed incomes make these groups especially vulnerable to unstable housing conditions.

Despite many owning their homes, seniors are increasingly facing housing challenges. Rising home maintenance costs and taxes are of great concern as many shift to fixed-incomes. Despite older generations being perceived as more housing secure, senior homeowners expressed concerns around downsizing to financially and physically appropriate dwellings that meet their mobility needs and fit within their fixed incomes. The aging population presents a greater need for aging-in-place options, accessible housing units and co-operative housing models that support the social and emotional well-being of senior residents.

5. Housing for families

Quantitative

Across the CVRD, 42% of households are two-person households, 13% are three-person, 11% are four-person and 6% are five-or-more-person households. If housing need by bedroom is defined as one bedroom per cohabitating couple plus one bedroom per individual (including children) not in a cohabitating couple, every jurisdiction in the CVRD contains a significant over-supply of two-bedroom homes and homes with three or more bedrooms.

Single-detached homes (73%) are the most prominent dwelling type across the CVRD and the majority of dwelling units in every jurisdiction except Duncan, but they are the most expensive form of housing. The average value of single-detached homes rose quickly between 2017 and 2019 to \$545,592 (varying by jurisdiction from approximately \$360,000 to \$737,000).

Qualitative

Homes for rent or purchase that are suitable for families have become prohibitively expensive in many areas across the region and as such affordable family housing stock is at a minimum. In order to find housing within financial constraints, families may be forced to seek housing in less suitable neighbourhoods away from schools or employment or may accept inadequate, unsuitable

housing in order to be near those amenities.

Young families, low-income families and lone parent families in particular are at risk of housing instability, and parents expressed feelings of housing discrimination and a lack of appropriate and affordable options to meet their families' needs. Many respondents who are renters feel that the size of their dwellings is not adequate to meet their needs, but rental costs prevent them from seeking larger homes.

6. Shelters for people experiencing homelessness and housing for people at risk of homelessness

Quantitative

The Summer Point-in-Time Homeless Count in 2017 counted 89 people as absolutely homeless, 61 people as hidden homeless and 39 people as at risk of being homeless for a total of 189 people across the CVRD. Of this, 80% of people were in the Duncan and North Cowichan core area (which were considered as one geographic area for the purpose of this count).

The number of absolutely homeless people increased by over 50% between 2014–2017 and increased across the CVRD—in the 2014 count just two people were counted outside the Duncan and North Cowichan core area; in the 2017 count this had increased to 13 people.

In all categories, Indigenous people represent 43%–58% of people counted or surveyed and most people (60%–92%) have lived in the CVRD two years or longer.

The Homeless Count and Homeless Needs Survey Community Report identified that abuse and conflict remain at the top of the list of reasons for the loss of housing for all subgroups. For people experiencing hidden homelessness and people at-risk of homelessness, there was an increase in the number of concerns expressed about the safety and quality of rental units and problems with landlords.

The full results of the 2020 Homeless Count, completed in March 2020, are not yet available. Preliminary results show that there was a decrease in the number of people counted by 14% across the CVRD.

Qualitative

A lack of emergency shelters and long-term options for those experiencing homelessness in the broader region was identified through interviews with housing and community organizations. In particular, engagement results point to a lack of safe housing options for youth, First Nations, women and those with mental health challenges. Some feel that current supports are not adequate, and others feel that this is a safety issue in their community.

Broader engagement results suggest that those seeking emergency shelter and supportive services frequently travel to Duncan and North Cowichan (particularly the South End), where most programs, shelters and services exist. As a result, these areas are overwhelmed by the demand incurred by out of area residents seeking shelter, with many community organizations indicating a desperate need for additional supports.

Interviews with housing and community organizations highlighted the need for a spectrum of housing options to meet the varying needs of different groups experiencing homelessness. There is an additional need for supportive, permanent, long-term care for those aging out of the street entrenched community.

7. Any other population groups with specific housing needs identified in the report

Quantitative

In most jurisdictions in the CVRD, the majority of owner households making less than \$44,000–\$65,000 (varying by jurisdiction) spend more than 30% of their annual income on housing expenses, meaning that they are in core housing need. The cost of homeownership compares most favourably to the average household income in electoral areas G and H, and least favourably in Duncan and electoral area I. These results indicate that the share of owner households that fall below the 30% affordability threshold ranges from 10%–36% with an overall average of 17%.

Qualitative

Newcomers to Canada are typically landing in larger urban centres, but culturally appropriate housing may not be available to meet the needs of multi-generational immigrant and refugee families. Adequately sized homes with communal gathering spaces or kitchens are needed to foster familial connectedness and cultural well-being. High-density housing is often sought as it mimics developments in countries of origin and facilitates community connection. Housing choices may be constrained by affordability, leading families to live in areas without adequate services and amenities or pedestrian infrastructure. This challenge is exacerbated by barriers to transportation, as driver's licence restrictions and financial constraints may preclude newcomers from accessing a vehicle.

Young adults were identified through engagement as having an especially difficult time procuring affordable housing. Young people and parents of young people had concerns about housing instability and unaffordability.

Youth face unique housing challenges as this group is especially vulnerable and may require supervision. Shared and self-contained units are needed to support independent and supported youth-serving housing. Housing should operate strictly for youth to maintain separation from adult clients. Locating youth housing outside of urban centres is advisable, but adequate transportation services are required for youth in care to access additional services and support networks. Youth-serving organizations see opportunities to develop housing and day program services jointly in rural areas in collaboration with landowners.

A broad spectrum of housing is needed for vulnerable women experiencing homelessness and/or fleeing violence as they transition from transitional and supportive housing to affordable market rental housing. Housing that facilitates community connectedness is crucial to promote emotional well-being and ensure long-term success. This is relevant in particular to First Nations women, where a safe house needs to be operated in a culturally appropriate way. A safe house currently exists in Duncan.

Were there any other key issues identified through the process of developing your housing needs report?

First Nations Housing

First Nation engagement indicated that members of First Nations across the CVRD are facing unique and pressing housing challenges. There is a broad need for on- and off-reserve housing that allows members to stay connected to family members and that is culturally appropriate with communal living areas and able to accommodate multi-generational and extended First Nations families. Affordability is barrier to procuring off-reserve housing, and capital cost can hinder the development of on-reserve housing.

Complex Care Needs

Interviews with housing and community services organizations emphasized the need to recognize the intersectionality between disabilities, mental health and substance misuse. As a result of additional vulnerabilities, individuals may develop dual diagnoses putting them at greater risk of engaging in substance misuse. Supportive housing may only be available for individuals presenting one care need, excluding individuals with complex care needs from accessing housing. Low-barrier housing and more supportive programs are needed to meet the needs of all vulnerable groups seeking housing in the CVRD.

Mental Health Resources

There is a need for accessible, more numerous mental health resources across the region to address the needs of all member municipality and electoral area communities. A scattered site model is preferred to one large, central facility.

Transportation

Improved proximity to bus routes and other transportation options will be important when considering future housing opportunities in many areas of the CVRD, notably more rural electoral areas. Many community members suggested densification is needed near to the village core to improve access to services and amenities, especially for seniors.

Public Awareness

The lack of broad public information about housing needs was identified as a barrier to finding locations for necessary housing services, such as a safe house, low-barrier housing for people with mental health issues and housing for the homeless. This is particularly a challenge when considering where to place these types of housing outside of Duncan and North Cowichan and in the electoral areas.

ⁱ Abuse/conflict in the 2017 Homeless Count questionnaire was described as abuse by parent/guardian or spouse/partner or conflict with roommates/other.