

## **ELECTORAL AREA F – COWICHAN LAKE SOUTH / SKUTZ FALLS**

### **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.

#### **Briefly summarize the following:**

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

The Cowichan Valley Regional District (CVRD) is currently harmonizing seven electoral area official community plans (OCPs) and eight zoning bylaws into one Official Community Plan 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.

Currently, most of electoral area F is covered by the Electoral Area F – West Cowichan OCP Bylaw 1945. A small portion of eastern electoral area F is covered by the Electoral Area E and Part of F – Cowichan - Koksilah OCP Bylaw 1490.

##### *Electoral Area F – West Cowichan OCP Bylaw 1945*

Section 6 Residential Development of the Electoral Area F OCP includes six objectives and policies relevant to affordable housing.

The objectives are to encourage residential development to locate away from and create buffers to sensitive and otherwise protected areas, to cluster residential development and create settlement patterns that reduce dependency on private vehicles and to encourage a mix of housing opportunities.

The policies within this section address how the Regional Board will regulate residential lands and support affordable, special needs and rental housing. This includes allowing manufactured homes on individual parcels, allowing secondary suites, and using density bonusing or amenity zoning for affordable, rental or special needs housing in addition to protecting environmentally sensitive areas or providing public amenities.

##### *Electoral Area E and Part of F – Cowichan - Koksilah OCP Bylaw 1490*

One of the three goals in the Electoral Area E and Part of F OCP is relevant to housing: the social goal is “to foster the retention of an attractive rural setting and a diversity of lifestyles by only allowing timely and orderly rural and agricultural development so that it does not impinge on the lifestyle of Cowichan-Koksilah”.

Part 7 Residential Development of the Electoral Area E and Part of F OCP includes objectives and policies on housing. The objectives are to ensure orderly development, to not detract from the overall character, to accommodate a diversity of lifestyles, encourage affordable housing to all income levels, provide for long-term services and utilities and to not conflict with resource lands.

The policies within this section address how the Regional Board will regulate residential lands

and support affordable, special needs and rental housing. This includes allowing manufactured homes on individual parcels, allowing secondary suites, allowing two dwellings for parcels over two hectares, considering introducing density bonuses, using housing agreements and allowing mixed uses.

## 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](http://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*

There are currently no non-market units in electoral area F, and five households receive rent subsidy from BC Housing in the private market.

Renter households in electoral area F making less than \$48,400 per year tend to spend more than 30% of their annual income on housing expenses, placing these households in core housing need, while renter households making less than \$26,600 per year tend to spend more than 50% of their annual income on housing expenses, placing them in extreme core housing need. This analysis suggests that 42% of electoral area F's renter households are in core housing need and 18% are in extreme core housing need. In addition, households with incomes below approximately \$57,000 will not be able to afford renting in new developments.

The majority of owner households with mortgages in electoral area F making below \$44,700 per year spend more than 30% of their annual income on housing expenses, placing these households in core housing need. This analysis suggests that 18% of electoral area F's owner households are in core housing need.

### *Qualitative*

Engagement results from electoral area F respondents were consistent with regional engagement results which identified a need for a spectrum of affordable housing options. Specifically, electoral area F respondents highlighted the need for more affordable rental units. Electoral area F respondents suggested facilitating the allowance of secondary suites, particularly on large acreages.

## 2. Rental housing

### *Quantitative*

There is insufficient data to calculate the number of rental units, or vacancy rates, within electoral area F. The limited data suggests rental housing is scarce with almost no vacancy (0.2%).

Rental housing costs were modelled based on the Canadian Rental Housing Index (2016), the Canadian Mortgage and Housing Corporation (CMHC) Housing Data Portal, and interviews with local property managers. Based on these costs, a household who rents in electoral area F and makes less than \$48,400 per year likely spends more than 30% of their annual income on housing expenses. This means those households are considered in core housing need. Households that rent and make less than \$26,600 per year are likely to spend more than 50% of their annual income on housing expenses, placing them in extreme core housing need. This analysis suggests that 42% of electoral area F's renter households are in core housing need and 18% are in extreme core housing need.

In addition, households with annual incomes below \$57,000 will not be able to afford renting in new developments, a possible reason for which is the increasing price of construction and rural services (e.g. septic, well).

### *Qualitative*

Engagement results from electoral area F respondents are consistent with the broader engagement results that suggest the CVRD is in a state of acute rental shortage with almost no vacancy. Electoral area F respondents shared stories of moving due to their rental units being transferred to other tenants, the high cost of renting and small unit sizes.

## 3. Special needs housing

### *Quantitative*

There is no quantitative data on current or anticipated need for special needs housing for electoral area F.

### *Qualitative*

Supportive housing was identified through stakeholder and public engagement as a key component of the housing spectrum, along with a recognition that those with special needs require additional support alongside adequate shelter to ensure long-term safety and success. Respondents in electoral area F felt that supportive and assisted living (housing with supports) was needed to meet housing challenges in their community and favoured the development of numerous, small units over one large (25 unit+) development.

## 4. Housing for seniors

### *Quantitative*

Electoral area F has a median age of 47.4, which increased from 42 in 2006. Electoral area F is older than the CVRD as a whole and BC. The percentage of people older than 65 years old has increased from 14% in 2006 to 22% in 2016.

### *Qualitative*

Some electoral area F respondents identified that seniors were having difficulty meeting their housing needs. Overall, engagement participants highlighted the limited availability of assisted care homes and independent living facilities. This shortage has required some seniors to seek supportive housing outside of their communities.

## 5. Housing for families

### *Quantitative*

In electoral area F, 38% of households are two-person households, 9% are three-person, 13% are four-person and 9% 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, electoral area F contains a significant over-supply of two-bedroom homes and homes with three or more bedrooms.

While single-detached homes in electoral area F are the predominant dwelling type (89% of dwellings in 2016), they are also the most expensive form of housing. The average value of single-detached dwellings rose quickly between 2017 and 2019 to \$496,923 in 2019.

### *Qualitative*

Electoral area F respondents indicated that single-parent households were the most likely groups to have difficulty meeting their housing needs.

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

### *Quantitative*

The 2017 Summer Point-in-Time Homeless Count and Homeless Needs Survey Community Report did not provide data specific to electoral area F. However, it is hard to locate and count people who are homeless in rural areas, so there may be additional people experiencing homelessness in electoral area F, especially those who may be considered “hidden homeless” who are more difficult to locate and count.

People who are homeless throughout the CVRD tend to stay close to a community hub where they can access vital services, such as a food bank. Electoral area F has relatively few of these vital services but is adjacent to the incorporated Town of Lake Cowichan, so people who are homeless or at risk of becoming homeless may locate in electoral area F close to Lake Cowichan.

### *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.

Respondents in electoral area F indicated that housing for those experiencing homelessness is needed to meet housing challenges in their community and indicated that low-income households had difficulty meeting their housing needs in this community. Broader engagement results suggest that those seeking emergency shelter as well as supportive services frequently travel to Duncan or 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 local housing organizations suggest that since COVID there has been a new and growing cluster of people experiencing homelessness in Lake Cowichan and suggest that there are opportunities to work with the Town of Lake Cowichan to provide local services.

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

### *Quantitative*

The majority of owner households with mortgages in electoral area F making below \$44,700 per year spend more than 30% of their annual income on housing expenses, placing these households in core housing need. This analysis suggests that 18% of electoral area F's owner households are in core housing need.

### *Qualitative*

A safe house is needed in the region. 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 the Ditidaht First Nation face unique housing challenges. With a number of single individuals and families on the housing waiting list, there is a need for on-reserve single-family and multi-family housing that allows Ditidaht First Nation members to stay connected to their families.

Serving land to accommodate future development was identified as a barrier to housing on Ditidaht First Nation land. Modular housing units were recently constructed but are not long-term solutions due to their vulnerabilities to the local climate.