

MUNICIPALITY OF NORTH COWICHAN

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 Municipality of North Cowichan Official Community Plan Bylaw No. 3450 addresses housing in North Cowichan.

Section 2.5: Build Strong Communities of the North Cowichan OCP includes *Section 2.5.2 Housing*, which includes four policy directions and policies specific to housing, and *Section 2.5.1 Growth Management*, which includes several policies relevant to housing and development more broadly.

Within the *Housing* section of the North Cowichan OCP, the objectives are to recognize the importance of housing as a fundamental part of community health and liveability, ensure that housing remains affordable for all residents, respect the character of residential neighbourhoods and the surrounding environment, and encourage development of a variety of housing types.

The policies within this section address how the municipality will regulate residential lands and support affordable, rental and special needs housing. Policies include recognizing the need for a variety of housing types integrated into all growth centres, maintaining existing affordable housing, supporting the development of new market and non-market affordable housing, ensuring new development respects the character of the surrounding neighbourhood, encouraging secondary suites and infill housing, encouraging multi-family housing development in commercial areas, encouraging sensitive integration of increased density through multi-unit housing, and recognizing mobile home parks as contributing to affordable housing.

Within the *Growth Management* section of the North Cowichan OCP, the objectives are to direct growth to areas identified as growth centres, encourage the development of a Regional Growth Strategy, and to identify appropriate densities within North Cowichan's growth centres.

Relevant policies include managing growth through the establishment of a firm urban containment boundary, focusing development in growth centres, and recognizing the need to identify and plan for appropriate densities in its growth centres.

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 to 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

In North Cowichan, 551 households are subsidized by BC Housing, the most of any jurisdiction in the CVRD. This includes 251 units subsidized by BC Housing, as well as 300 households receiving rent assistance in the private market.

Renter households in North Cowichan making less than \$42,900 per year tend to spend more than 30% of their annual income on housing expenses, placing these households in core housing need. This analysis suggests that 41% of North Cowichan's renter households are in core housing need and 13% 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 North Cowichan making below \$53,300 per year spend more than 30% of their annual income on housing expenses, placing these households in core housing need. This analysis suggests that 15% of North Cowichan's owner households are in core housing need.

Qualitative

Engagement results from North Cowichan respondents are consistent with the broader engagement results that consistently identified a need across the CVRD and member municipalities for a spectrum of affordable housing options.

Although an older housing stock in North Cowichan does create more options for affordable housing, respondents indicated that housing prices are unaffordable, making the prospect of purchasing a home or downsizing in the future a challenge. Housing availability was also raised as lacking in North Cowichan, especially rental housing.

North Cowichan respondents suggested increasing density to improve housing availability as a mechanism to reduce escalating housing prices. Some respondents suggested policies to encourage smaller dwelling types, like townhomes and tiny homes. Respondents in North Cowichan felt that secondary suites could provide affordable rental housing while offsetting the rising cost of homeownership. Some respondents feared that current housing developments under construction would not meet affordable housing needs.

2. Rental housing

Quantitative

The most common number of bedrooms for a rental unit in North Cowichan is two bedrooms (37%) followed by one bedroom (28%), then three bedrooms (22%), with smaller numbers of four bedrooms (8%) and minimal numbers of studio rentals.

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, a household who rents in North Cowichan and makes less than \$42,900 per year likely spends more than 30% of their annual income on housing expenses and are considered in core housing need. Forty-one percent of North Cowichan's renter households are in core housing need and 13% 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.

Qualitative

Engagement results from North Cowichan respondents are consistent with the broader engagement results that suggest that the CVRD is in a state of acute rental shortage, with almost no vacancy. Respondents share stories of facing barriers to finding rental options in North Cowichan due to rental restrictions, previous homelessness, owning pets and having young children. Many respondents feel that purpose-built rentals are needed to meet housing challenges in North Cowichan.

Young families, youth, Indigenous people, those with mental health challenges, singles and seniors face additional pressure to find rental housing.

3. Special needs housing

Quantitative

There is no quantitative data on current or anticipated need for special needs housing for North Cowichan.

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 North Cowichan feel that supportive and assisted living (housing with supports) is needed to meet housing challenges in their community and indicated that people with mental illness and people with disabilities are having difficulty meeting their housing needs in this community.

Interviews with housing and community organizations serving people with developmental needs and disabilities 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 unit types based on universal design will ensure that all individuals' developmental needs and disabilities can be adequately accommodated.

Housing for people with developmental needs is lacking generally in North Cowichan and housing initiatives should prioritize locations with good access to transit. As access to community and commercial services is important, there is an opportunity for urban centres like North Cowichan to meet the needs of people with disabilities and developmental needs through densification near services.

4. Housing for seniors

Quantitative

North Cowichan has a median age of 45.6, which increased from 41.3 in 2006, very close to the regional average. The percentage of people older than 65 years old has increased from 17% in 2006 to 24% in 2016.

North Cowichan has the highest number of households subsidized by BC Housing in the CVRD, with a total of 551 households, of which 290 are oriented toward seniors.

Qualitative

Interviews with housing and community organizations highlighted the need for more senior housing as many people are moving to regional and community-level service centres like North Cowichan to access care. More fluid senior housing programs are required to meet the fluctuating need for independent living, assisted living and long-term care. Low-income senior housing is also a growing need.

Within the senior demographic, some groups may face additional challenges, like the LGBTQ2S+ community, seniors with mental health challenges and First Nations Elders. Understanding the unique needs of these groups is integral to successfully providing suitable, dignified housing.

North Cowichan respondents felt that seniors were having the most difficulty meeting their housing needs as rising housing expenses become more challenging on fixed incomes and as the senior population grows.

5. Housing for families

Quantitative

In North Cowichan, 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, North Cowichan contains a significant over-supply of two-bedroom homes and homes with three or more bedrooms.

Single-detached homes (64%) in North Cowichan are the most prominent dwelling type, but they are the most expensive form of housing. The average value of single-detached homes rose quickly between 2017 and 2019 to \$508,897.

Qualitative

North Cowichan respondents indicated that single-parent households were having difficulty meeting their housing needs in this community.

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

Quantitative

In Duncan and the North Cowichan Core Area in the 2017 Summer Point-in-Time Homeless Count and Homeless Needs Survey Community Report, there were 76 people counted as absolutely homeless, 47 people surveyed as hidden homeless and 28 people surveyed as at-risk of being homeless. In Chemainus in North Cowichan, there were three people counted as absolutely homeless and 11 people surveyed as hidden homeless.

In the Duncan and North Cowichan core area, homelessness increased by 36% from 2014–2017. Men represent the majority (65%) of the people counted as absolutely homeless, while women represent the majority (64%) of the people surveyed as at-risk of homelessness. In all categories, Indigenous people make up 43%–58% of people counted or surveyed, and most people (60%–92%) have lived in the region two years or longer.

The Homeless Count and Homeless Needs Survey Community Report identified that abuse and conflict¹ remain at the top of the list as 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.

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.

Broader engagement results suggest that those seeking emergency shelter and supportive services frequently travel to regional and community-level service centres like North Cowichan, where many programs and services exist. As a result, North Cowichan is 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.

Respondents in North Cowichan indicated that low-income households were having the most difficulty meeting their housing needs in this community and many spoke to the need to find housing solutions for those experiencing homelessness. Many respondents felt that supportive services were needed to address concurrent afflictions, such as mental health and addictions.

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

Quantitative

The majority of owner households with mortgages in North Cowichan making below \$53,300 per year spend more than 30% of their annual income on housing expenses, placing these households in core housing need. This analysis suggests that 15% of North Cowichan's owner households are in core housing need.

Qualitative

Newcomers to the Canada are landing in regional and community-level service centres like North Cowichan, but culturally appropriate housing may not be available to meet the needs of larger, 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.

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.

Some electoral North Cowichan respondents shared fears about lack of local, affordable housing options for their adult children.

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 Cowichan Tribes, Penelakut Tribe, Stz'luminus First Nation and Halalt First Nation face unique housing challenges.

Cowichan Tribes identified a need for off-reserve housing that is able to accommodate multi-generational and extended First Nation families and that allows Cowichan Tribes members to stay connected to their families. Lack of available reserve land for housing development is a barrier for Cowichan Tribes and the addition of land to their reserve is a lengthy process. Purchase of private land for future development is currently a more viable option for Cowichan Tribes, with the hope that new homes will boast greater energy efficiency and that innovative building styles, like modular homes, will be pursued.

The Penelakut Tribe identified a need for single-occupant, family and multi-generational housing; however, federal funding currently only supports multi-plex dwellings, creating a financial barrier for the development of smaller units. Lack of available reserve land for housing development is a hindrance to future housing, as are the additional costs associated with construction and the shipment of supplies due to ferry access only to Penelakut lands.

The Stz'luminus First Nation identified a need for additional housing, despite ongoing housing construction, as more single individuals and couples seek their own single-family homes and elder members may be seeking to downsize. To meet growing housing needs and to address

overcrowding, the Stz'uminus First Nation hopes to explore alternative housing types like apartments and tiny homes. Water infrastructure challenges on reserve land and rising construction costs are major barriers to development. Maintenance on existing reserve land homes is less financially accessible due to government land ownership and loan requirements. Off reserve, rentals are prohibitively expensive and available units may not be adequately maintained or suitable for multi-generational families.

The Halalt First Nation identified the need for affordable housing on reserve, especially larger units to meet the needs of multi-generational families. To meet growing housing needs and to address overcrowding, the Halalt First Nation hopes to pursue multi-unit housing like duplexes. Housing needs are compounded by the lasting effects of flooding in January 2020, which displaced some families. Off reserve, rentals are prohibitively expensive and available units may not be adequately maintained or suitable for multi-generational families.

Complex Care Needs

Interviews with housing and community services organizations emphasized the need to recognize the intersectionality between disabilities, mental health and addiction. As a result of additional vulnerabilities, individuals may develop dual diagnoses putting them at greater risk of becoming regular substance users. 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 North Cowichan community members.

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.

Public Awareness

The need for 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 placing these types of housing outside of 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.