## ELECTORAL AREA C – COBBLE HILL

## SUMMARY FORM ATTACHMENT

This attachment to the Housing Needs Assessment Report Summary Form provides the longform 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.

Currently, electoral area C is still covered by the South Cowichan OCP Bylaw 3520, which also covers electoral areas A and B. Goals, objectives and policies related to housing in the South Cowichan OCP are summarized below.

Of the 12 goals in the South Cowichan OCP, only one directly addresses housing: "To improve housing affordability and provide a diverse range of housing types to accommodate a diverse population".

Section 8 of the South Cowichan OCP, Social Sustainability, includes objectives and policies on housing, including "to encourage the provision of a diverse range of housing types and tenures, including affordable, rental and special needs housing, to allow for residents to remain in the community throughout their life stages."

Within section 8, policy 8.7 addresses how the Regional Board will assist in the provision of affordable housing. This includes encouraging subsidized, co-operative and non-market affordable housing units; designating land for multiple family, affordable and seniors housing; allowing secondary suites and accessory dwelling units; creating an affordable housing reserve fund; establishing a land bank; collaborating with senior governments, community groups, non-profit agencies and the private sector and participating in the Regional Affordable Housing Directorate or establishing a CVRD advisory group.

In addition, policy 8.1 outlines that the provision of subsidized or affordable housing is considered an amenity to which new development could contribute. 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.

#### 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 PlaceIt activity, where they indicated on a map what kind of housing is needed where and why. Over that time, 251 residents participated in the online questionnaire or PlaceIt activity, including nine who submitted paper copies of the questionnaire. Of those who completed the online questionnaire, 82 questionnaire participants were from the electoral areas and seven of those were from electoral area C.

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 (<u>cvrd.bc.ca/housingneeds</u>) was the central online hub of information on the project and linked to a PlaceSpeak project page, the online questionnaire and PlaceIt 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

Renter households in electoral area C 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. Households with annual incomes below \$66,000 will not be able to afford renting in new homes.

There are currently no non-market units in electoral area C, and 18 households receive rental subsidy in the private market from BC Housing.

#### Qualitative

Engagement results from electoral area C respondents were consistent with those from across the CVRD and member municipalities and identified a need for a spectrum of affordable housing options. Specifically, electoral area C respondents highlighted the need for affordable seniors housing. Interviewees mentioned the need for more dense development to aid with affordability in electoral area C, but highlighted that inadequate infrastructure and servicing is a barrier to more dense development.

#### 2. Rental housing

#### Quantitative

There is insufficient data to calculate the number of rental units, or vacancy rates, within electoral area C.

#### Qualitative

Engagement results from electoral area C respondents are consistent with the broader engagement results that suggest the CVRD is in a state of acute rental shortage with almost no

vacancy. Engagement respondents from electoral area C describe a lack of rental housing options and shared stories of challenges securing rentals and of high prices for rentals.

## 3. Special needs housing

#### Quantitative

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

#### Qualitative

While electoral area C respondents did not speak to special needs housing, the overall engagement process identified special needs housing 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.

#### 4. Housing for seniors

#### Quantitative

Electoral area C is the second oldest jurisdiction in the CVRD. Its average age increased from 47.6 to 51.4 from 2006 to 2016.

#### Qualitative

Engagement participants from electoral area C 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.

Generally, there is a lack of housing that would support aging in place electoral area C, such as housing that is near the village centre and its shops and services. Engagement respondents from electoral area C suggested the Arbutus Ridge area as a location for a senior assisted living complex to meet the needs of aging residents in that area.

#### 5. Housing for families

#### Quantitative

Electoral area C has fewer children (aged 1-14) and adults aged 25-64 than other jurisdictions in the CVRD suggesting that there are fewer families living in the area. Electoral area C has a higher share of two-bedroom units (33%) and smaller share of one-bedroom units (4%) than other jurisdictions in the CVRD.

#### Qualitative

Respondents from electoral area C indicated that single-parent households were one of 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

In the latest Homeless Count there was no data provided for electoral area C.<sup>i</sup> 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 C, especially those who may be considered "hidden homeless" who are more difficult to locate and count.

## Qualitative

Overall, engagement respondents highlighted homelessness as a key regional concern. 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 specific to electoral area C did not feel that emergency shelters or housing for those experiencing homelessness were needed to meet housing challenges in their communities. 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.

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

## Quantitative

The market will struggle to provide new housing that is affordable for lower income households in electoral area C. Households with incomes below approximately \$66,000 will not be able to afford renting market rental new homes.

#### Qualitative

An additional location for 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?

#### Transportation

Many community members spoke of a lack of public transportation in electoral area C. Improved proximity to bus routes and other transportation options will be important when considering future housing opportunities in this area.

#### **First Nations Housing**

First Nation engagement indicated that members of the Cowichan Tribes face unique housing challenges. There is 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.

## Maintenance Costs

Many community members who have already paid off their homes spoke to rising costs and challenges maintaining and heating their homes or adapting their homes to meet accessibility challenges.

<sup>&</sup>lt;sup>i</sup> At the time of writing this report, data from the point-in-time homeless count completed in March 2020 was not available for individual jurisdictions.