

ELECTORAL AREA D – COWICHAN BAY

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.

Currently, electoral area D is still covered by the Electoral Area D OCP Bylaw 3605. Goals, objectives and policies related to housing in the Electoral Area D OCP are summarized below.

Of the 12 goals in the Electoral Area D OCP, only one directly addresses housing: “Create an inclusive community with strong social infrastructure”, which it notes includes affordable housing.

Section 6.3 *Housing* of the Electoral Area D OCP includes objectives and policies on housing. Summarized, the four objectives are to provide a variety of housing types and tenures, encourage secondary suites and detached accessory dwellings, protect the existing supply of affordable housing, and increase the supply of affordable housing.

The policies within this section address how the Regional Board will assist in the provision of affordable housing. This includes encouraging a mixture of housing types, sizes, and tenures; supporting the development of accessible housing, supportive and special needs housing; allowing secondary suites and accessory dwelling units; protecting mobile home parks as affordable housing; creating an affordable housing reserve fund; encouraging affordable housing as a community amenity contribution; designating parcels for multi-unit residential development; collaborating with senior governments, Cowichan Tribes, community groups, non-profit agencies and the private sector; participating in the Regional Affordable Housing Directorate or establishing a CVRD advisory group; considering incentives to lower housing costs; and requiring affordable units in developments with four or more residential units.

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 Placelt 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 Placelt activity, including nine who submitted paper copies of the questionnaire. Of those who completed the online questionnaire, 82 questionnaire participants from the electoral areas, of which 13 were from electoral area D.

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).

- 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.
- 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.

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 D, and 18 households receive rent subsidy from BC Housing in the private market.

Renter households in electoral area D 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. In addition, households with incomes below approximately \$56,000 will not be able to afford renting in new developments.

Electoral area D is unusual because there is an ownership housing supply at the low end of the housing spectrum (for those making under \$21,100) but supply gaps exist for households making an annual income of \$21,100–\$61,600.

Qualitative

Engagement results from electoral area D respondents were consistent with those across the CVRD and member municipalities, which identified a need for a spectrum of affordable housing options. Specifically, electoral area D respondents highlighted the need for affordable housing for families and seniors. Electoral area D respondents indicated a future need for smaller homes such as secondary suites and more diverse housing options like tiny homes. Some respondents felt that large homes were a barrier to purchase due to higher cost.

2. Rental housing:

Quantitative

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

Qualitative

Engagement results from electoral area D 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 D respondents felt that the scarcity and cost of existing rental units left them feeling vulnerable as renters and some felt that rental units lacked adequate indoor and outdoor space for families. The need for more secondary rentals in electoral area D was identified by respondents.

3. Housing for people with special needs:

Quantitative

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

Qualitative

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. Respondents in electoral area D felt that supportive and assisted living (housing with supports and transition houses) was needed to meet housing challenges in their community.

4. Housing for seniors:

Quantitative

Electoral area D has a median age of 47.1, which increased from 42.7 in 2006. This is an older average age than both BC and the CVRD as a whole. The percentage of people older than 65 years old has increased from 16% in 2006 to 25% in 2016.

Qualitative

Overall, engagement participants from across the region 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.

Electoral area D respondents suggested the development of more seniors housing to allow people to stay in their communities as they age, as well as smaller more accessible homes for seniors.

5. Housing for families:

Quantitative

In electoral area D, 46% of households are two-person households, 12% 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, electoral area D contains a significant over-supply of two-bedroom homes and homes with three or more bedrooms.

While single-detached homes in electoral area D are the predominant dwelling type (80% 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 \$570,131 in 2019.

Qualitative

Some electoral area D respondents indicated that families face barriers to finding affordable housing in electoral area D and that families that rent may face barriers to ensuring adequate indoor and outdoor space.

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 D. 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 D, 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. Cowichan Bay has relatively few of these vital services, but people from the rural areas in electoral area D who are homeless or are at risk of becoming homeless may use some services in Cowichan Bay.

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 D indicated that housing for those experiencing homelessness is needed to meet housing challenges in their community and specifically mentioned that some at risk of homelessness are currently living on boats.

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

On the housing continuum, housing at the low end of the market ownership segment appears to be plentiful, but supply gaps exist for households making between \$21,100–\$61,600 per year.

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 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.

Transportation

Many community members spoke of a lack of public transportation in electoral area D. Improved proximity to bus routes and other transportation options will be important when considering future housing opportunities in this area. Some respondents also indicated a desire for safer bike paths to access services and commercial centres like Duncan.