

ELECTORAL AREA A – MILL BAY/MALAHAT

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 A is still covered by the South Cowichan OCP Bylaw 3520, which also covers electoral areas B and C. 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, cooperative 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 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.

- 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.

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 A, and 13 households receive rent subsidy from BC Housing in the private market.

Renter households in electoral area A 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 A is unusual because there is housing supply at the low end of the housing spectrum (for those making under \$24,800) but supply gaps exist for households making an annual income of \$24,800–\$71,800.

Qualitative

Engagement results from electoral area A respondents identified a consistent theme across the CVRD and member municipalities, a need for a spectrum of affordable housing options. Specifically, electoral area A respondents highlighted the need for accessible, low-barrier rental housing, including housing with appropriate supports for those with special needs. Electoral area A respondents suggested a future need for smaller homes and more diverse housing options closer to shops and services, including secondary rentals, row houses and housing co-operatives.

2. Rental housing:

Quantitative

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

In addition, households with annual incomes below \$56,000 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 A 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 A respondents share stories of facing barriers to finding rental options in electoral area A due to limited options and rental restrictions and highlight the need for rental options for youth and seniors.

3. Special needs housing:

Quantitative

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

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. Results of the engagement process indicated that congregate housing (housing units that are in a common building where all tenants are part of a shared program) is lacking in electoral area A.

4. Housing for seniors:

Quantitative

Electoral area A has a median age of 52.7, which increased from 43.7 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 20% in 2006 to 23% in 2016.

Qualitative

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. Engagement respondents from electoral area A indicated that seniors were one of the most likely groups to have difficulty meeting their housing needs, especially single seniors.

Electoral area A respondents suggested more programs are needed to support ageing in place as residents transition from full-time independent living to more supported living in their own homes. Also needed are more options for seniors to downsize to units close to shops and

services. Home maintenance programs and opportunities to build secondary suites or small private bungalows are also suggested as being beneficial as senior residents adjust to lower mobility.

5. Housing for families:

Quantitative

In electoral area A, 45% of households are two-person households, 15% are three-person, 12% are four-person and 5% 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 A contains a significant over-supply of two-bedroom homes and homes with three or more bedrooms.

While single-detached homes in electoral area A are the predominant dwelling type (74% 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 \$736,781 in 2019.

Qualitative

While there are many two and three or more bedroom single-detached homes in electoral area A, housing organizations consulted maintain that many are financially out of reach for families, and that this pressure is increasing as prices rise.

In particular, electoral area A respondents 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 2017, two people were identified as homeless in Mill Bay in electoral area A.ⁱ 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 A, 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. As Mill Bay is one of the community-level service centres within the electoral areas and includes a food bank, people from the rural areas in electoral area A who are homeless or are at risk of becoming homeless may seek services in Mill Bay.

Qualitative

Engagement respondents, including those from within electoral area A, 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.

Engagement results confirm in many cases electoral area residents are seeking shelter options outside of their communities. Those seeking emergency shelter as well as supportive services frequently travel to Duncan and North Cowichan (particularly the South End), where most

programs, shelters and services exist. As a result, Duncan and North Cowichan 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 \$24,800–\$71,800 per year.

Qualitative

Young adults were identified through engagement as having an especially difficult time procuring affordable housing.

Large private boarding schools draw many students who live on campus, as well as teachers. In electoral area A, Brentwood College School operates year-round with 86% of students and 60% of teachers living on campus. Finding adequate, nearby dwellings has been a challenge for teachers, with some commuting from neighbouring communities due to the lack of housing. More short-term housing is needed to accommodate parents/family of resident students visiting locally and internationally.

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 A. Improved proximity to bus routes and other transportation options will be important when considering future housing opportunities in this area. Many community members suggested densification is needed near to the village core to improve access to services and amenities, especially for seniors.

First Nations Housing

First Nation engagement indicated that members of the Malahat First Nation face unique housing challenges. There is a need for on- and off-reserve housing that allows Malahat First Nation 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 Nation families.

Transitional and supportive housing was also identified as a key housing type, especially for those who have experienced trauma and for those who were previously provisionally accommodated or “couch surfing” and lack independent living skills.

Due to National Occupancy Standards, some members are required to obtain five plus bedroom dwellings for multiple children. This may prove to be difficult for members with minimal income or for single-parent families.

Public Awareness

The engagement process highlighted a need for accurate, publicly available information on services such as safe houses, low-barrier housing for people with mental health issues and

housing for the homeless.

ⁱ 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.