

## TOWN OF LAKE 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 Town of Lake Cowichan Official Community Plan Bylaw No. 1022-2019 addresses housing in Lake Cowichan.

*Part 5 Community Health and Wellness* includes *Section 5.2 Housing and Urban Neighbourhoods Goal*. The objectives within this section are to provide for residential development that is a logical infill or extension of the community while maintaining character, provide for a broad range of household types and tenures, accommodate varying densities of residential development and achieve a minimum of 20% of all new housing units as affordable.

The policies within this section address how the town will support housing needs for all residents. Policies are comprehensive, following the policy direction established in the 2016 Housing Needs Assessment completed for the town. Policies include expanding housing choices by permitting higher density in more locations, requiring mixed housing types in new developments and supporting innovative housing solutions: improving affordability by supporting social housing, advocating for seniors housing, increasing supply of apartment and townhomes, considering a rental-only zone district, creating small lots and encouraging small and tiny homes and promoting secondary suites.

##### 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 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 Lake Cowichan, 77 households are subsidized by BC Housing. This includes 47 units subsidized by BC Housing as well as 30 households receiving rent assistance in the private market.

Renter households in Lake Cowichan 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. This analysis suggests that 62% of Lake Cowichan's renter households are in core housing need and 30% are in extreme core housing need. In addition, households with incomes below approximately \$55,000 will not be able to afford renting in new developments.

The majority of owner households with mortgages in Lake Cowichan making below \$44,800 per year spend more than 30% of their annual income on housing expenses, placing these households in core housing need. This analysis suggests that 16% of Lake Cowichan's owner households are in core housing need.

#### *Qualitative*

Engagement results from Lake Cowichan respondents were consistent with regional engagement results, which identified a need for a spectrum of affordable housing options. Specifically, Lake Cowichan respondents indicated that affordable market homes are the most needed housing type to meet housing challenges in their community. Some also suggested co-operative housing, affordable apartments and a shift towards smaller dwellings sizes to address rising unaffordability.

### **2. Rental housing**

#### *Quantitative*

There is insufficient data to calculate the number of rental units or vacancy rates within Lake Cowichan. The limited data suggests rental housing is scarce with extremely low vacancy (0.2%).

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 that rents in Lake Cowichan 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 62% of Lake Cowichan's renter households are in core housing need and 30% are in extreme core housing need.

In addition, households with annual incomes below \$55,000 will not be able to afford renting in new developments.

#### *Qualitative*

Respondents in Lake Cowichan indicated that purpose-built rental housing is needed to meet housing needs in their community. Some suggested townhouses and more long-term rental options.

### 3. Special needs housing

#### *Quantitative*

There is no quantitative data on current or anticipated need for special needs housing for Lake 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. Lake Cowichan respondents indicated that those living with mental illness were the having difficulty meeting their housing needs. Many respondents felt that social housing—subsidized housing as well as supportive and assisted living (housing with supports)—was needed to meet housing challenges in their community.

### 4. Housing for seniors

#### *Quantitative*

Lake Cowichan has a median age of 46.3, which increased from 40.6 in 2006 and is older than the regional average. The percentage of people older than 65 years old has increased from 15% in 2006 to 24% in 2016.

Lake Cowichan's non-market housing is particularly oriented towards seniors. Of a total 77 households that are subsidized by BC Housing, 66 are oriented towards seniors.

#### *Qualitative*

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.

Interviews with housing organizations suggest that Lake Cowichan is planning to increase its supply of housing aimed at seniors and that there is an opportunity for Lake Cowichan to become a destination for seniors. The Cowichan Lake Elder Care Society is actively engaged with M'akola Development Services to facilitate the funding and construction of an independent living facility for seniors on town donated land.

Lake Cowichan respondents felt that seniors were having difficulty meeting their housing needs as rising housing expenses becoming more challenging for seniors on fixed incomes. Some senior respondents indicated that they struggled to maintain their homes as a result of advancing age and associated mobility challenges. Some indicated that they would be seeking assisted living in the future.

### 5. Housing for families

#### *Quantitative*

In Lake Cowichan, 38% of households are two-person households, 17% are three-person, 10% are four-person and 7% 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, Lake Cowichan contains a significant over-supply of two-

bedroom homes and homes with three or more bedrooms.

#### *Qualitative*

Lake Cowichan respondents indicated that single-parent households were having difficulty meeting their housing needs. Some parents with children indicated that they purchased a home in the Lake Cowichan area as this was the most affordable option. Some, however, indicated that their homes lacked adequate space for their families.

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

#### *Quantitative*

In Lake Cowichan in the 2017 Summer Point-in-Time Homeless Count and Homeless Needs Survey Community Report, there were two people counted as absolutely homeless and two people surveyed as hidden homeless.

In all categories, Indigenous people represent 43%–58% of people counted or surveyed, and most people (60%–92%) have lived in the CVRD two years or longer.

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

Respondents in Lake Cowichan indicated that low-income households were having the most difficulty meeting their housing needs in this community. Interviews with local housing organizations suggested that since COVID there has been a new and growing cluster of people experiencing homelessness in Lake Cowichan and suggested that there are opportunities to work with the Town of Lake Cowichan to provide local services.

#### **Any other population groups with specific housing needs identified in the report:**

#### *Quantitative*

The majority of owner households with mortgages in Lake Cowichan making below \$44,800 per year spend more than 30% of their annual income on housing expenses, placing these households in core housing need. This analysis suggests that 16% of Lake Cowichan's owner households are in core housing need.

#### *Qualitative*

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

A permanent location for a safe house is needed in the region.

**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 Ts'uubaa-asatx Nation face unique housing challenges.

The Ts'uubaa-asatx Nation identified a need for single-bedroom units, single-family units and a fourplex unit to meet the needs of their population, in particular for youth and young families. A suitable housing unit for elders is also needed as the current unit doesn't meet occupant accessibility needs.

Lack of infrastructure, like water and fire services, is the biggest barrier to development for the Ts'uubaa-asatx Nation.