

A Chronology of Social Planning Cowichan's Affordable Housing Initiative

Introduction

The objective of this report is to give a chronological history of events undertaken by the Cowichan Region Affordable Housing Directorate during the last two years. Content includes information from reports, meetings and presentations.

This report concludes with several recommendations. Hopefully, these suggestions will help the Affordable Housing Directorate to build on the impressive amount of work that has been achieved and to move forward as productively as possible.

A. Inadequate Shelter in the Cowichan Valley Report (Spring 2007).

A comprehensive housing report that addresses housing for women and families; people with disabilities including mental illness and addictions; seniors and people who are homeless. The report was funded by BC Housing and commissioned by Social Planning Cowichan. It includes statistical data and interviews with individuals and agencies.

Recommendations:

1. That an action-oriented Cowichan Valley Affordable Housing Council be established;
2. That local government move existing Growth and Affordable Housing policies forward into plans and strategies for market and non-market housing; and
3. That all levels of government pro-actively prevent homelessness by providing:
 - adequate support systems to prevent homelessness;
 - affordable housing with high standards of safety and quality; and

- available and accessible education, skills, stools and training for all citizens.

Short Term – Establish action oriented *Cowichan Region Affordable Housing Council*.

Council Responsibilities:

- Advocate for affordable housing
- Develop registry of legal suites and rental units
- Submit timely applications for government housing grants and funding opportunities.
- Develop on-line source of information about housing
- Provide housing information to low and moderate income residents
- Monitor and report on homeless situation in Cowichan Region
- Support existing housing and shelter initiatives ie. Serenity House
- Inform local government of violations to existing building codes
- Educate landlords and tenants about rights and responsibilities

Mid Term – Make recommendations for consideration in Official Community Plans (page 3); Engage the Cowichan Region development community; Consider a housing reserve fund; consider financial tools to ensure affordability; investigate tools and resources in other jurisdictions.

Longer Term – Adequate support systems for employed people; adequate mental health and addiction counselling services; direct services to landlords and tenants; training and educational opportunities; accessibility to programs and services.

B. Root Cause Analysis Workshop (March 2007)

The Inadequate Shelter Project Advisory committee held a problem solving session with elected local community representatives to solicit general agreement that the causes and possible solutions do exist as outlined in the Inadequate Shelter Report report.

C. Affordable Housing Directorate (AHD) Formed (October 18, 2007)

Goal of the Directorate:

- To facilitate the development of safe affordable market and non-market housing;
- To establish an environment where the private sector can build affordable housing and to set expectations of the private sector to do so.
- To engage the real estate community, non-market housing providers, and others to help develop and maintain safe affordable housing.
- To develop a tool kit of best practices for consideration by local governments.
- To convene a partnership that would develop a coordinated regional housing strategy.

First meeting to: a) review Terms of Reference b) Plan next steps.

Meeting was chaired by Board Chair of Social Planning Cowichan.

D. Presentation of SPC Inadequate Shelter Report to North Cowichan as Part of the Official Community Plan (OCP) Process. (September 10, 2009)

As part of the OCP process, SPC presented to the District of North Cowichan. The objective of the presentation was to relay the urgency for affordable housing. The report includes statistical housing data from the 2006 Statistics Canada Community Profiles and a current a list of affordable housing stock in the Cowichan Region.

Recommendations:

#1 Define Affordable Housing

#2 Adopt Strategies for Community Engagement, Support and Education

#3 Density Bonusing and Developmental Incentives

#4 Inclusionary Zoning

#5 Create an Affordable Housing Reserve Fund

E) On-Line Affordable Housing Survey (June, 2008)

It was decided not to release the survey.

F) Housing Survey for Cowichan Region Service Providers (July, 2008)

Objective:

“To gain specific affordable housing information from Cowichan Region community services in order for us to move forward on a Cowichan Region Affordable Housing Strategy.”(Covering letter to service providers).

Following service providers completed the survey:

Vancouver Island Health Authority (Margaret Moss Health Unit, (Mental Health and Addictions,); Cowichan Women Against Violence (Somenos House); Cowichan Lake District Seniors Association; Cowichan Independent Living; Cowichan Community Kitchens; Community Options Society; CMS Food Bank; Clements Centre Society; Chemainus Harvest House Society (Food Bank); Cowichan Tribes; Cowichan Valley Basket Society; Safer Futures (Cowichan Women Against Violence Society); M'Akola Housing Society; Ladysmith Senior Centre Society; Ladysmith Resources Centre Association; Healthy Beginnings; Cowichan Seniors Care Foundation; Cowichan Neighbourhood House Association

Key Findings:

- Agency agreement about the need for safe, affordable housing.

- Populations most in need: youth, single persons living alone, female lone parent with children, people with disabilities and seniors over 80 years.

- Youth (15 to 24 yrs.) can pay the least amount for housing (lower salaries).

- Rental vacancy rate decreasing. Rents increasing.

- Housing Registry needed.

G) Directorate Meetings With Guest Speakers

- **October 18, 2007.**

Guests: City of Langford Councillor Lanny Seaton and Deputy City Planner Emilie Adin - Langford's Affordable Housing Strategy.

Key Points:

Action rather than more affordable housing studies.

Density bonusing (zoning tool) is successful.

Developers contribute to General Amenity Reserve Fund.

Langford's plan "One in Ten" houses in new developments must be affordable. Housing mix important.

Mandatory secondary suites, small lot development and streamlined development approvals.

Affordable houses purchased for \$160,000 (50% of market value). Resale capped for 5 years the permitted to rise by \$2,000 a year. After 25 years can be sold for market value.

Affordable Housing Committee includes municipal officials.

Affordable Housing project partners with community organizations, lending institutions and real estate agents who donate their time (saves on conveyance fees).

- **November 29, 2007.**

Guest: Jim Spinelli Executive Director Nanaimo Affordable Housing Society (NAHS).

Focus on housing for people with disabilities.

Key Points:

Affordable housing takes time, two to three years to open.

Be very clear about target market.

Government funding focus is on most vulnerable citizens.

Size of complex important. If too small, affordability is a problem.

Nanaimo chapter of Canadian Homebuilders Association supported project in design/construction phase in return for 20% tax receipt from Society.

City leased land to NAHS for \$100 for 60 years.

Affordable housing depends on support from local government, BC Housing, VIHA.

Custodial grounds work done by tenants.

Consider whether home ownership is a realistic objective.

When compiling information document numbers and need. Develop partnerships and be clear about priorities.

- **February 18, 2008**

Guests: Tom Anderson CVRD planner, Chris Hall North Cowichan Planner.

Key Points:

CVRD does not have an affordable housing policy per se.

Strategies include: small suites (separate building on grounds or above garage),

secondary suites (in the house) in certain zones. Urban Containment Boundaries brought into OCP reviews in village areas.

Affordable housing in village areas prevented by lack of servicing eg. Sewers and water. However, gradual planning under way to provide these services.

Mobile Homes are a form of affordable housing but threatened by increasing land values.

North Cowichan has general policies for affordable housing.

Finding ways to maintain existing stock in areas like James Alexander important.

North Cowichan adjusted R3 zoning so developers can build a mix of housing. R3 zone permits three different size lots – duplexes, secondary suites and single family houses.

R3-S zone permits smaller lots with less frontage, not just frontage.

New zoning being created for carriage housing and garden suites.

Housing mix important.

While Council is supportive of affordable housing, NIMBY remains a problem.

- **June 9, 2008**

Guest: Gail Franklin, Fraser Valley Housing Network

Key Points:

60 organizations from every municipality formed stakeholders network to share information and resources.

Produced Affordable and Accessible Housing in the Upper Fraser Valley report. Focused on urgent needs through focus groups, literature and research.

Housing issues are plentiful and diverse. Start somewhere - pick an entry point and get started.

Look into 'rent banks' for people who do not qualify for welfare and on the verge of eviction. They provide stability (established in Ontario and Alberta).

- **December 8, 2008**

Guest: John Horn, Nanaimo Social Planner

Key points:

Align general public, service providers, contractors, all levels of government behind need for affordable housing.

Develop consistent public messages.

Municipalities may not see a role for themselves but they can identify solutions and can also provide land through lease arrangements.

Encourage municipalities to commit extra funds such as gaming funds to affordable housing.

When approaching BC Housing, bring partner who can contribute financially (BC Housing needs to see that there are other partners).

Nanaimo started treating the poorest and most dissolute first then moved on to affordable housing for the low income working class.

Suggested messages to the business community: "As our City grows we will have the safest streets. Your mother won't be afraid to walk the streets at night. Business will stay profitable."

H) Other

September 18, 2008 AHD meeting. A definition of Affordable Housing was adopted with amendments:

“ Affordable housing is safe, secure stable, accessible living environment that allows a person to live within their income level, and maintain a healthy quality of life.

Affordable housing adequately suits the needs of low and moderate income households at costs below those generally found in the local Cowichan Valley market. It may take a number of forms that exist along a continuum – from emergency shelters, to transition housing, to non-market rental (also known as social or subsidized housing), to formal and informal rental, and ending with affordable home ownership.

For housing to be affordable a household should not spend more than 30 percent of gross income on shelter costs. The highest priority for affordable housing is for the homeless, marginally housed and 'core needs households' that spend more than 50 percent of their income on shelter costs.”

March 9, 2009 AHD minutes.

- Social Planning Cowichan's role is to be a supportive – to provide meeting space, refreshment for meetings, administrative support, research assistant, etc.
- The AHD is autonomous in its decision making.
- SPC staff and board members who are involved with the AHD will report to the SPC board concerning AHD work and initiatives.

I) Recommendations

Issues:

1. Ratify Terms of Reference (TOR)

The TOR sets out a road map. It gives a clear path for progression by stating what needs to be achieved, by whom and when. These were to have been established at the first meeting of the Directorate in October, 2007. Without T of R it is difficult to set a consistent, focused course of action.

Detailed TOR is critical as it defines:

- Vision, objectives, scope and deliverables (eg. what has to be achieved)
- Stakeholders, roles and responsibilities (eg. Who will take part in it)
- Resource, financial and quality plans (e.g. how it will be achieved)
- Work breakdown structure and schedule (e.g. when it will be achieved).

2. Bring closure to data collection and report writing - 'analysis paralysis.'

SPC has conducted three years of interviews and data collection. The information we have gathered is comprehensive and unequivocally supports the need for affordable housing.

3. Revise Directorate Meeting Minutes.

At times there is no follow-up from one meeting to the next. The addition of 'action items' would help with continuity and historical context.

4. Use a focused approach.

The need for affordable housing is widespread, complex and multi-faceted. There is nothing to lose, therefore, by drawing a line in the sand and simply starting somewhere

(advice from both the Langford and Nanaimo Affordable Housing guest presentations). It is important for the Directorate to work together behind a single cause even if it does not represent individual interests.

a) Start by developing a Housing Registry.

b) Select a population e.g. People with disabilities. Jim Spinelli (Nanaimo) offered to mentor SPC through the process.