Cowichan Region
Affordable Housing Strategy
2010

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Cowichan Region Affordable Housing Strategy

Prepared by

Social Planning Cowichan

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Acknowledgements

Letter from the Chair

On behalf of the Social Planning Cowichan Board I am pleased to provide the community with the Cowichan Region Affordable Housing Strategy. The Affordable Housing Strategy is a plan for achieving housing affordability in the Cowichan Region. It provides strategic directions and specific actions for local government, non-profit organizations, businesses, and community members to ensure that all people in the Region have access to safe, affordable housing.

The Cowichan Region Affordable Housing Strategy builds on earlier work undertaken by Social Planning Cowichan and other organizations to help address the Region's housing issues. In 2007 Social Planning Cowichan initiated the Regional Affordable Housing Directorate (RAHD). RAHD has worked on several initiatives to further the Directorate's mandate to "promote safe, accessible, and affordable housing for all residents of the Cowichan Region." With representatives from many organizations that serve people with core housing needs, RAHD is able to examine housing issues from multiple perspectives. Members of RAHD provided direction and support for this project.

We hope that this Strategy will be a springboard for action on affordable housing in the Cowichan Region. The report provides direction for local governments, non-profits, business, and community groups to take action. Creating affordable housing will require collaboration and partnership between all of these sectors. More importantly, in order to realize the goals of the Strategy it will be necessary for Cowichan communities to be informed and involved in this process. The Strategy also recognizes that the realization of affordable housing for the people of the Cowichan Region should be met through the four pillars of sustainability: social equity, economic health, cultural vitality, and environmental responsibility.

Social Planning Cowichan and the Regional Affordable Housing Directorate acknowledge the participation of the hundreds of people throughout the Region who attended information sessions, completed surveys, and contributed their time and ideas to this project. We believe that this Strategy reflects a 'made in the Cowichan Region' approach to housing.

Finally, we offer a heartfelt thank you to the researchers, designers, and authors of this report who dedicated countless hours to making the Cowichan Region Affordable Housing Strategy a reality for our community.

Sincerely,

Valerie Nicol, Chair

Social Planning Cowichan

Executive Summary

Affordable Housing in the Cowichan Region is lacking and remains a disturbing issue. People with moderate incomes find it difficult to secure affordable housing, while those with low incomes find it extremely challenging.

Social Planning Cowichan (SPC), the Regional Affordable Housing Directorate (RAHD), Cowichan Region local governments and other organizations have studied housing affordability since 2007. These studies have documented the need for affordable housing. Meanwhile, local governments and community organizations have hosted consultations throughout the Region to talk about issues related to housing affordability. Issues of concern include land use, the social and economic needs of people, and community priorities regarding sustainability practices.

Extensive research and consultation provides the foundation for the Cowichan Region Affordable Housing Strategy. The Strategy also draws on the knowledge and experience of other BC communities in creating affordable housing. Policies, bylaws, zoning practices, and examples of successful affordable housing initiatives in other regions have provided ideas for solutions to the local affordable housing problem. The result of this study is an Eight Point Strategy for creating housing affordability in the Cowichan Region. Action steps for local governments, community members, businesses, and non-profit organizations are outlined. Finally, the Strategy provides suggested indicators that can be used to measure progress in solving the affordable housing problem.

The goals of this strategy are to:

1. Increase understanding of housing as it relates to overall health, safety and well-being;
2. Build partnerships to see the creation of affordable housing; and
3. Identify options for innovative, adaptive and sustainable housing tailored to the unique needs of the Cowichan Region.

The report outlines eight broad based strategies to improve the supply of affordable housing:

1. Adopt local government policies that promote affordable housing throughout the Region.
2. Build partnerships with local government, community groups, non-profit organizations and local businesses to create affordable housing.
3. Build support for affordable housing by raising community awareness.
4. Ensure that affordable housing needs are met through the four pillars of sustainability: social equity, economic health, cultural vitality, and environmental responsibility.
5. Prevent the loss of existing affordable housing stock.
6. Advocate to the federal and provincial governments for affordable housing on behalf of the Cowichan Region.
7. Continue to monitor the affordable housing funding practices of other regional governments.
8. Work closely with the Cowichan Region First Nations governments to ensure that affordable housing needs for aboriginal peoples are met on and off the reserve.

To realize these strategies the report includes action steps for local governments, community members, the business community and non-profit agencies.

The report suggests indicators to use in measuring progress in creating affordable housing in the Region.

Finally, detailed appendices provide definitions and examples of policies and actions that are recommended in the body of the report.

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Introduction

The shortage of decent, affordable housing in the Cowichan Region remains a disturbing issue. People with moderate incomes continue to find it difficult to obtain adequate housing. And, as this report illustrates, for those with low incomes, finding and keeping suitable housing within their financial means is extremely challenging.   The implications of lack of quality, affordable housing is far reaching. It impacts personal health and well-being, the economy and the overall character of the Cowichan Region.

A brief chronology of events

In 2007, Social Planning Cowichan commissioned a report to explore the availability of affordable housing in the Cowichan Region. Inadequate Shelter in the Cowichan Region was funded by BC Housing and administered by Social Planning Cowichan.

A key recommendation of the report was to establish a community led affordable housing task force.   This task force later became the Regional Affordable Housing Directorate. In 2009, Social Planning Cowichan received federal government (Human Resources and Skills Development Canada) funding to develop an Affordable Housing Strategy. This report is the result of its work.

The goals of the strategy are to:

1. Increase the understanding of housing as it relates to the health, safety and well-being of individuals and community.
2. Build partnerships between local government and community groups by using the strategies gathered from research. These strategies should ensure that local governments are able to work together collaboratively with the community in the development of stable neighbourhoods and a range of life cycle options, and responding to residents' housing needs for access, affordability, choice and diversity.
3. Identify options for developing affordable housing that is innovative, adaptive and sustainable. The options will be designed in a way to meet the unique needs of the residents of the Cowichan Region.

This report builds on the Inadequate Shelter report by providing a series of specific strategies and action steps that can be implemented by both local governments and communities to improve the availability of much needed affordable housing.

This 'how to' approach has been taken because local governments have been given the responsibility for the provision of affordable housing, but do not receive either the financial or staffing support to do so. In addition, local governments do not receive support to integrate affordable housing as part of their responsibilities. This report is a step-by-step approach by which local governments and communities can increase affordable housing.

Collecting the information

Specific information covering four municipalities and nine electoral districts of the Cowichan Region was collected for the report. Housing for First Nations people living on the reserve is not addressed in the report because housing is managed independently of the Cowichan Region as a whole. It is important to note, however, that First Nations people living off the reserve have an unemployment rate that is double that of the rest of the community.[1] This leaves them in greater need of affordable housing. Research for

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1 BC Stats, 2008. The aboriginal population in BC and recent trends in off reserve aboriginal labour force participation

the report was conducted by a research co-ordinator and two research assistants. Primary and secondary research was conducted through interviews, community workshops, presentations, and statistical analysis. In addition to this report, further information is posted on the Social Planning Cowichan website, www. socialplanningcowichan.org

Housing Affordability and Official Community Plans

While communities will find the information useful, the real 'teeth for change' will happen when the strategies and action plans are adopted as policies in local government Official Community Plans.   After all, it is these governments that must play a key role in community planning and the regulatory context for affordable housing.

A Description of the Cowichan Region

The Cowichan Region is located on Vancouver Island, north of the Capital Regional District and south of the Nanaimo Regional District. More specifically, that portion of the Cowichan Region on the east side of the island runs north from the Malahat Mountain to the unincorporated area of North Oyster, a few kilometres south of the City of Nanaimo. The westernmost limit of the Cowichan Region extends to the west coast.
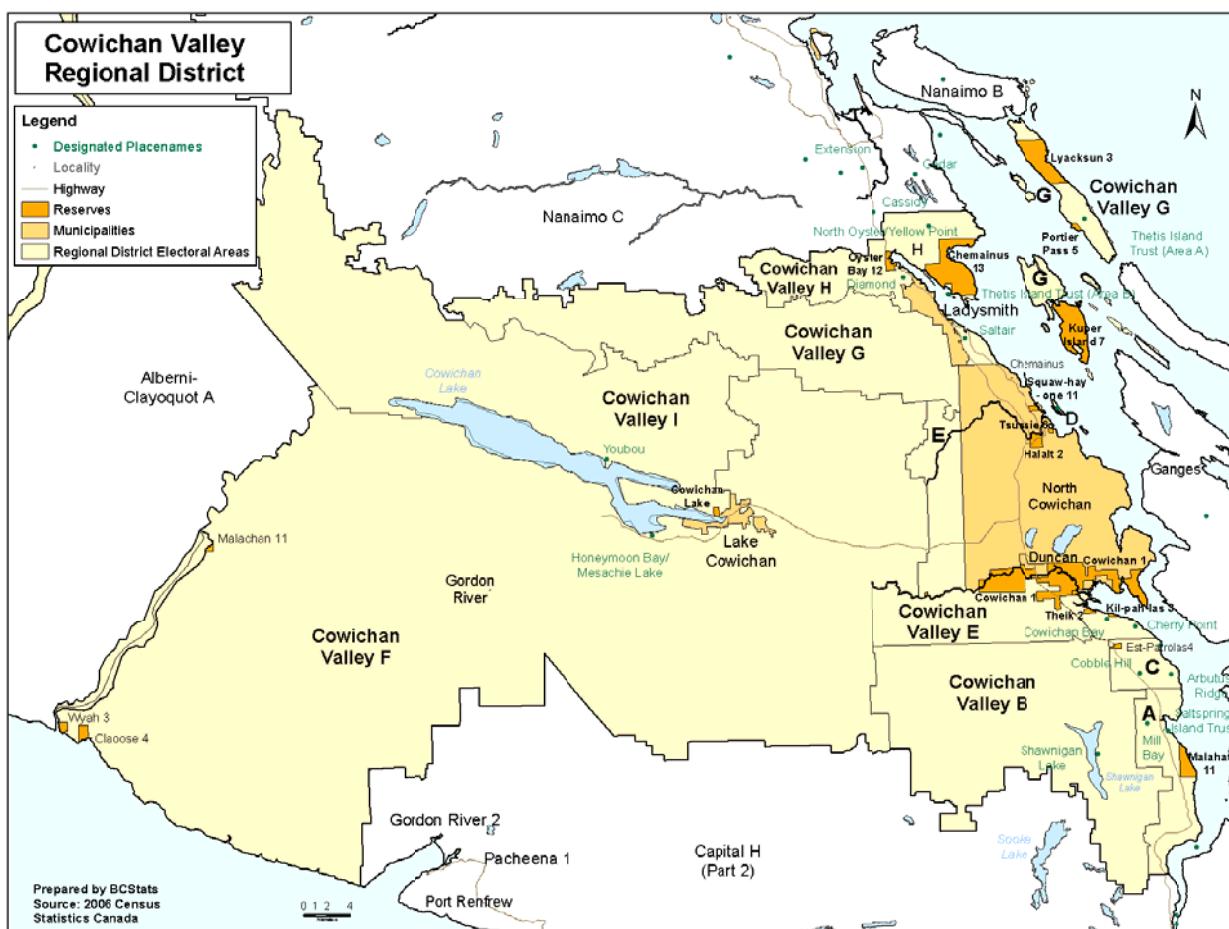
Most of the population is dispersed and is served by a low frequency public transport system connecting the major centres with Duncan. Private automobiles are the most practical means of transportation. The area consists of dispersed villages, towns, acreages, small holding farms and clusters of housing. There are four municipalities and nine electoral districts. The major employers are School District 79, the Cowichan Valley Regional Hospital, and the Catalyst Paper Mill in Crofton.

The Cowichan Region is part of the traditional territory of the Coast Salish Nation. The following First Nations have populated reserve land and governments located in the Cowichan Region: Cowichan Tribes, Halalt First Nation, Lake Cowichan First Nation, Lyackson First Nation, Malahat First Nation, Penelakut Tribe, and Stz'uminus First Nation.

Study Approach and Methods

To determine strategies to improve affordable housing, the following research was undertaken:

- Reviewed federal (2006) and provincial (2009/2010) census statistics.
- Analyzed local housing reports and documents.
- Examined provincial and federal affordable housing related materials, as well as information about innovative infrastructure.
- Reviewed national and international best practices in affordable housing.
- Conducted interviews and meetings with local government representatives (elected officials and staff members).
- Analyzed provincial housing strategies with focus on areas of similar population and industry as the Cowichan Region.
- Hosted more than 15 community forums and discussion groups throughout the CVRD.
- Established relationships with affordable housing 'champions.' These are individuals and groups seeking support to realize their affordable housing plans.
- Met with developers specifically about barriers to affordable housing.
- Developed and distributed a housing survey for residents and non-profit agencies.

The Need for Affordable Housing

Why have an affordable housing strategy?

Housing is pivotal to the stability and long-term viability of communities. At this time, the Cowichan Region does not have an affordable housing strategy. Our research showed unequivocally that there is a need:

- The cost of both owning and renting housing is beyond the grasp of a significant number of Cowichan Region residents. The section entitled 'Indicators' illustrates housing costs, rental rates, income statistics and waiting lists.
- A significant number of residents are struggling with core housing needs while others require major home repairs to secure their shelter.
- Throughout the Cowichan Region, people who need housing include seniors, single-parent female households, low-income (employed and fixed-income) individuals and families, families where both couples work and single adult households.
- Downturns in the local Cowichan Region economy have impacted housing availability.

Definition of Affordable Housing

Affordable housing is a safe, secure, stable, accessible living environment that allows people 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 transitional housing, to mass-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.

(Source: Regional Affordable Housing Directorate 2009)

Definition of Core Housing

Families in core housing need refers to households which are unable to afford shelter that meets adequacy, suitability, and affordability norms. The norms have been developed over time to reflect the housing expectations of Canadians. Affordability, one of the elements used to determine core housing need, is recognized as a maximum of 30 percent of the household income spent on shelter and basic utilities.

(Source: Canada Mortgage and Housing Association www.cmhc.gc.ca)

Housing Continuum

Housing affordability is best understood as a continuum of needs ranging from absolute homelessness to market ownership housing, or from public assistance to complete financial independence.   People do not always stay within one type of housing throughout their lives; changing circumstances - for better or for worse - can move people along different points on the continuum.   (See Figure 1)

There are two broad categories of housing at either end of the housing continuum. At one end is market housing, available to everyone, whether owning or renting. The other is non-market housing funded by government sources and non-profit agencies. People who apply for non-market housing must meet criteria before access can happen.

Role of Governments in affordable housing

When the federal and provincial governments withdrew from social housing more than a decade ago, local governments took over the bulk of responsibility. The federal government's involvement in housing was mostly through Canada Mortgage and Housing Corporation (CMHC). CMHC provided mortgage insurance, seed funding for social housing, residential rehabilitation, housing research and housing insurance. The federal government provides some support to the private ownership market by facilitating RRSP funds for first-time home buyers. (www.cmhc-schl.gov.ca).

Today, the federal government's financial role in affordable housing is through the Economic Action Plan, Canada Mortgage and Housing programs, and a partnership with BC Housing. BC Housing supports targeted priority initiatives such as shelter for the homeless, residential rehabilitation funding and transition housing. The Residential Rehabilitation Assistance (RRAP) and Shelter Aid for Elderly Seniors (SAFER) are examples of provincially funded housing support programs. The federal government, through CMHC, provides the

The Affordable Housing Continuum

Total Financial Independence ↑

More Public Assistance ↓

MARKET OWNERSHIP

- Based on mortgage qualifying income
- Available as: single-family, duplex, four-plex, condominium, townhouse, modular, mobile homes, etc.)
- Some located in urban and/or rural locations

With $6600 down payment & Income of $45,000 per year (Condo)

With $16275 down payment & Income of $100,000 per year (House)

AFFORDABLE OWNERSHIP

- Criteria for purchaser incomes and for resale, etc.
- Less than market value mortgages
- May be perpetually affordable by agreement
- May be through a co-op, non-profit or government program

With $3000 down payment & Income of $25,000 per year (In a family park)

With $3500 down payment & Income of $30,000 per year (In a senior's park)

MARKET RENTAL HOUSING

- Property privately owned (house, secondary suite, apartment, etc.)
- Rental costs determined by landlord
- Renters may seek rental cost assistance (subsidy)

Duncan

- Assisted Living Communities
- Independent Housing
- Residential Care

Seniors Housing, Ladysmith

NON-MARKET (SUBSIDIZED) RENTAL HOUSING (SUPPORTIVE, LONG TERM)

- Affordable
- Independent living
- Owned by government, non-profit or co-op society
- For low-income residents
- Rental cost by percentage of income

Duncan Lion's Housing

- Assisted Living Communities
- Independent Housing
- Residential Care

TRANSITIONAL HOUSING (SHORT TERM)

- Time Limited (temporary)
- May or may not include health and/or disability criteria
- Supporting services
- Funded (government supported)

Warmland House

EMERGENCY SHELTER/HOUSING (CRISIS)

- Temporary
- Homeless or in Crisis
- Government or non-profit funded
- Based on criteria

Figure 1: The Affordable Housing Continuum

Affordable Housing Initiative (AHI). See for a full listing of provincial funding sources.

Local governments influence housing mostly through land use policy and development approval processes. This includes the amount, location, and development of new affordable housing units. Local government's role is largely one of planning and regulation. Although municipalities are not actively involved in income support programs, they do have an influence on housing supply.

When affordable housing units are in short supply, preserving current stock is important. Local provision of information about funds for renovating and adapting homes in need of major repairs is also important.

Indicators of the need for affordable housing in the Cowichan Region

Visits to local food banks

There are five food banks in the Cowichan Region, located in Duncan, Ladysmith, Chemainus (with a satellite location in Crofton), MillBay/Cobble Hill/Shawnigan Lake (combined) and Lake Cowichan. Visits to the food banks throughout the Cowichan Region are increasing.

The Cowichan Valley Basket Society reports 573 new clients in 2009. This is the largest increase in nine years.   Chemainus Harvest House notes that more than 50 percent of clients are First Nations. In addition, the town needs intermittent accommodation for 3 – 5 people. Anecdotal reports indicate that people are living in their cars at a local park. In Lake Cowichan 9.2 percent of the population use the food bank, while in Ladysmith 40 percent of food bank visits are from children. See appendix for further information.

Figure 2: Median Before-Tax Income

Cost of Buying a House

The cost of purchasing a home has continued to increase over the past decade. While incomes continue to increase, they are not keeping pace with the cost of home ownership. (See Figures 2 and 3).
The median cost for a house in the Cowichan Region (2006) was $339,400 while the median income was $28,405(see figures 2 and 3). To purchase a house at the median price one would need an income of $76,160 to qualify for a mortgage (with a 5% down payment and 5% mortgage interest rate). More than 3,605 (15 percent) of home owners spend in excess of 30 percent of their gross income on mortgage payments (See Figure 4).
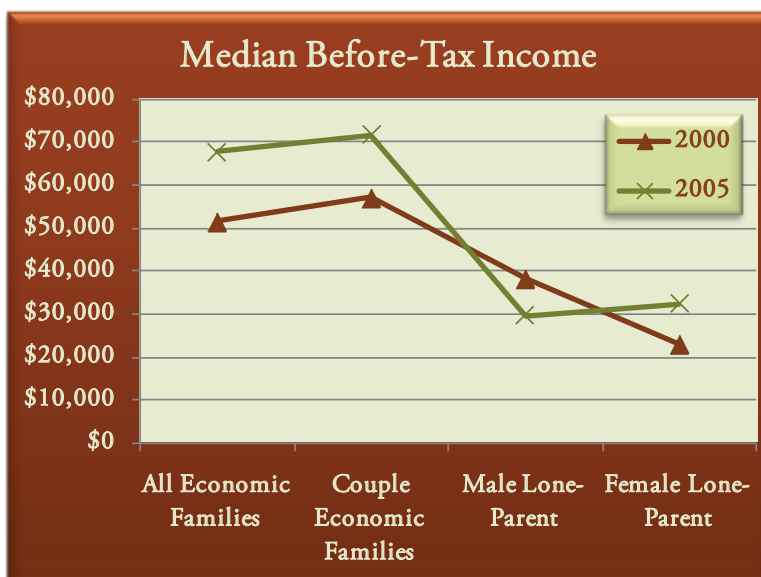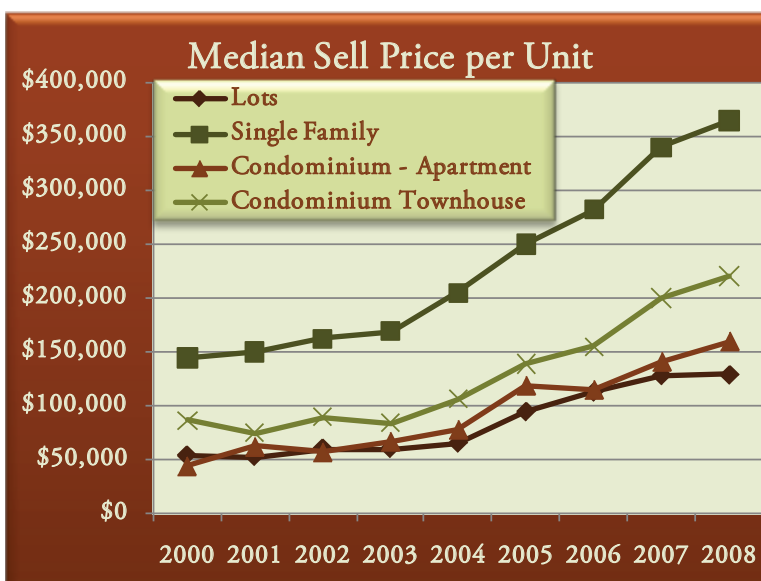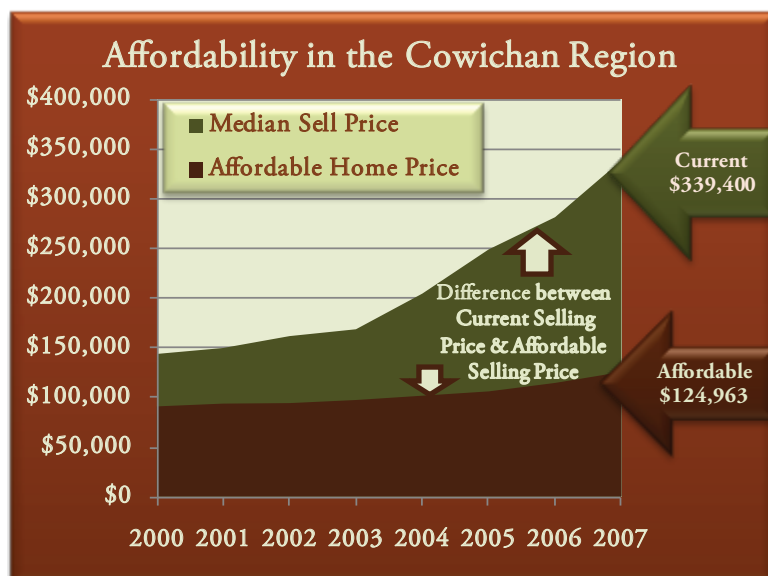

Figure 3: Median Sell Price per Unit

Affordability in the Cowichan Region

- Median Sell Price
- Affordable Home Price

Current $339,400

Difference between Current Selling Price & Affordable Selling Price

Affordable $124,963

Figure 4: Affordability in the Cowichan Region

Cost of Renting

More than 2,412 (40 percent) of renters spend in excess of 30 percent of their gross income on rent.[2] (2006 Census Profiles BC Stats)

Average Annual Apartment Rental Cost

- Bachelor
- 1 Bedroom
- 2 Bedrooms
- 3+ Bedrooms
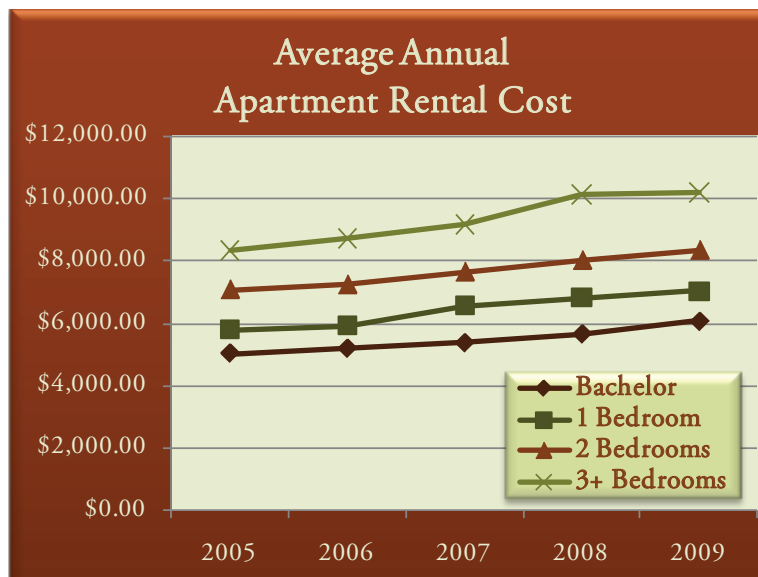
Figure 5: Average Annual Apartment Rental Cost

Average Annual Townhouse Rental Costs

- 1 Bedroom
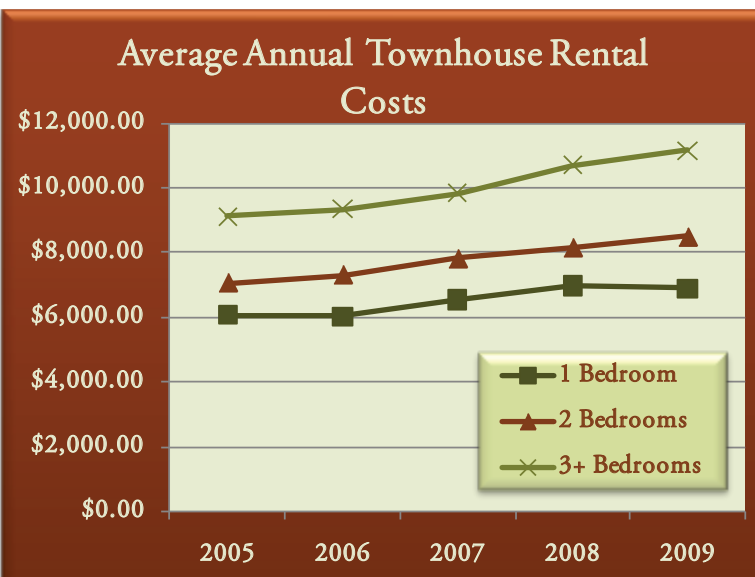- 2 Bedrooms
- 3+ Bedrooms

Figure 6: Average Annual Townhouse Rental Cost

Subsidized housing in the Cowichan Region

In the Cowichan Region there are 27 non-profit housing units for families, 324 units for seniors and 127 units in M'akola Housing. In all cases, subsidized housing wait lists are lengthy. Managers report turning people away on a daily basis.

At the time of this report there were 200 applications on the wait list for the M'akola Housing Society in Duncan. The majority of these applications are from Native and Non-Native people including the elderly and those with disabilities.

The Status of the Community Report[3] noted that there were 378 people on waiting lists for subsidized housing in the Cowichan Region. Many of those listed represent families in need of housing.

2   ibid

3   Social Planning Cowichan, January 2010. Status of the Community Report II, p79. Available at http://
socialplanningcoiwchan.org/pdfs/sotc%2011%20Report/Status%20of%20the%20Community%2011%20Report.pdf

Eight Strategic Directions

The following strategies were developed as the result of community consultations including community forums, surveys, a review of previous housing reports and meetings with local government representatives, non-government organizations (non-profit organizations), local business organizations, planners and developers.

These strategies explain the role that local government, non-profit organizations, businesses, and community members can take to improve the supply of affordable housing. While the federal and provincial governments provide the majority of funding for non-market housing in the Cowichan Region, there is still a significant role for local governments, particularly with regard to policy and direction. This strategy does not apply to First Nations people who live on the reserve where housing is managed internally. It is worth noting, however, that housing is a significant priority and concern for most First Nations people throughout the Cowichan Region.

Housing is the cornerstone of healthy communities. This is a 'made in the Cowichan Valley strategy' sensitive to the unique needs of the people who live and work here.

Strategy One: Adopt policies that promote affordable housing throughout the Region.

To ensure that housing is available to everyone in the Cowichan Region, a focused effort will be required from all government jurisdictions. Affordable housing policies should:

a. Adopt a consistent region-wide definition of affordable housing.
b. Require all new developments to set aside a portion of affordable housing.
c. Adopt best affordable housing practices from other regions and local governments (See Appendix A for a listing of zoning and subdivision bylaws.)
d. Be consistent across all jurisdictions with regard to different density areas and settlement patterns.
e. Reflect community priorities in the Official Community Plan (OCP) process and other public consultations.
f. Address the needs of all types of households and income brackets.
g. Preserve the existing stock of affordable housing (see Strategy 5 below).

Strategy Two: Build partnerships with local government, community groups, non-profit organizations and local businesses to create affordable housing.

a. Creating affordable housing is often a complex undertaking. Success comes from collaborative efforts with local government, non-profit organizations, and businesses. It also comes from collaborative efforts with organizations that have had success working with senior levels of government to access funding for non-market housing.
b. Facilitate partnerships with developers, community groups and non-profit organizations to create both market and non-market housing for special needs groups - single parent families, seniors, and people with disabilities and mental health issues.
c. Consider creating land trusts for affordable housing (See Appendix B).
d. Take part in the Regional Affordable Housing Directorate or establish an advisory group. This group would monitor affordable housing needs in the Cowichan Region (see appendix B).

Strategy Three: Build support for affordable housing by raising community awareness.

The 'not in my backyard' sentiment blocks affordable housing initiatives. Working together with local communities fosters understanding and greater involvement.

a. Host workshops to provide information about local housing needs. This includes information about housing policies and funding opportunities for developers, community groups, and non-profit organizations.
b. Promote housing support programs that assist people with low to moderate income levels.
c. Encourage small lot in-fills.
d. Publicly celebrate successful affordable housing partnerships and initiatives.
e. Continue to encourage communities and neighbourhoods to take part in the Official Community Plan (OCP) process.

Strategy Four: Ensure that affordable housing needs are met through the four pillars of sustainability: social equity, economic health, cultural vitality, and environmental responsibility.

Community building calls for a 'whole systems' perspective. This ensures that affordable housing will meet current needs without compromising future generations.

a. Consider adopting the Community Safety Lens to promote inclusion and accessibility for all community members (multi-income and multi-generational).
b. Research and create an environmental check-list for housing development in the region. The check-list would include things like efficient use of energy and water, preservation of sensitive ecosystems, and preservation of agricultural lands.
c. Develop affordable housing that is integrated within communities. Transportation, services, and recreation should be considered.
d. Focus on building culturally vibrant, inclusive communities for all people living in the Cowichan Region.

Strategy Five: Prevent the loss of existing affordable housing stock.

Current rental and affordable housing stock is aging and in need of repair and maintenance. Related policies should consider:

a. Restricting the conversion of affordable rental housing to other uses or strata title.
b. Existing tenants' need for affordable housing when re-zoning manufactured home parks.
c. Legitimizing illegal secondary suites.
d. Assisting homeowners and landlords to obtain senior level government funding for renovations and repairs to extend the life of affordable housing, promote energy efficiency, and 'aging in place.'
e. Creating options for property owners to add accessory housing such as coach houses on larger urban lots.

See Appendix C for specific policy suggestions.

Strategy Six: Advocate to the federal and provincial governments for affordable housing on behalf of the Cowichan Region.

a. Advocate and lobby senior levels of government to do more to create affordable housing. This could be done by partnering with other regions and local governments to advocate for programs that provide financial support.
b. Share information about government funding with other groups. Support local applications for funding to create affordable housing.
c. Apply for funding from the provincial and federal governments for regional and local housing needs.
d. Advocate for changes to the tax structure to facilitate affordable housing.

Strategy Seven: Continue to monitor the affordable housing funding practices of other regional governments.

Extend the idea of partnerships to include multiple methods of funding beyond federal and provincial grants.

 a. Consider incentive-based ways to lower the costs of housing, such as waiving development fees.
 b. Investigate creating an Affordable Housing Trust Fund.
 c. Support agencies and developers to access financial support for affordable housing.

See Appendix D for policy suggestions.

Strategy Eight: Work closely with the Cowichan Region First Nations governments to ensure that affordable housing needs for aboriginal peoples are met both on and off the reserve.

Aboriginal people comprise over 13 percent of the population of the Cowichan Region. They are disproportionately represented within the population who require affordable housing.

Roles and Action Steps

Strategy	Roles/ Actions of Local Government	Roles/ Actions of Community Members	Roles/ Actions of Development/ Business Community	Roles/ Actions of Non-profit Organizations
Strategy 1 Adopt local government policies that promote affordable housing throughout the Region.	Adopt a consistent definition of affordable housing that applies throughout the Cowichan Region. In collaboration with other Regional jurisdictions, research and review zoning and subdivision bylaws and adopt best affordable housing practices from other regions. Ensure that policies for different density areas and settlement patterns are consistent across all jurisdictions. Through public consultation ensure that policies reflect community priorities. Work with developers to streamline approval processes.	Participate in local community consultation processes and on policy and bylaw development related to affordable housing. Talk to elected officials about affordable housing needs in the community.	Work with local government to find ways of streamlining approval processes. Consider how affordable housing is important for employee retention and building a strong community.	Participate in community consultation on policy and bylaw development. Identify how affordable housing fits with your organization's mandate and adopt policies/projects to promote affordable housing.
Strategy 2 Build partnerships with local government, community groups, non-profit organizations and businesses to create affordable housing.	Collaborate with non-profit organizations to access provincial and federal funding for specialized affordable housing. Take part in the Regional Affordable Housing Directorate or establish an advisory group to monitor and act on affordable housing needs in the Region.	Participate in public consultation on developments and projects that include affordable housing. Participate in the Regional Affordable Housing Directorate.	Collaborate with government and non-profit organizations to design and build affordable housing. Participate in the Regional Affordable Housing Directorate.	Work with government to obtain funding for specialized affordable housing. Participate in the Regional Affordable Housing Directorate. SPC (through RAHD) to promote partnerships by: a) bringing potential partners together; b) assisting in grant writing; and c) facilitating the formation of housing Action Teams (representative from non-profit organizations, local government, land owners and community leaders). Consider creating a Land Trust for affordable housing.

Strategy	Roles/ Actions of Local Government	Roles/ Actions of Community Members	Roles/ Actions of Development/ Business Community	Roles/ Actions of Non-profit Organizations
Strategy 3 Build local support for affordable housing by raising community awareness.	Promote housing support programs that assist people with low to moderate incomes (for example SAFER, RRAP, Independent Living BC). Encourage small lot in-fills and other projects that are suited to the character and scale of the neighbourhood. Publicly celebrate successful affordable housing partnerships and initiatives (for example, distribute media releases, produce articles for community newsletters). Partner with non-profit organizations and community members to host workshops about housing needs. Partner with non-profit organizations and community members to host community consultation processes including OCPs.	Attend workshops, read reports, and become educated about local housing needs. Become a champion for affordable housing in your neighbourhood. Publicly celebrate affordable housing partnerships and initiatives in your neighbourhood (for example, neighbourhood block parties and events at the local community hall). Work with local government and non-profit organizations to host workshops to provide information about local housing needs. Partner with local government and non-profit organizations to host community consultation processes including OCPs.	Design and build affordable in-fill housing. Hold public events to celebrate successful affordable housing partnerships and initiatives. Consult with communities and local government regarding affordable housing needs.	SPC (through RAHD) to research and disseminate information regarding local housing needs. Partner with government to host workshops to provide information about local housing needs.

Strategy	Roles/ Actions of Local Government	Roles/ Actions of Community Members	Roles/ Actions of Development/ Business Community	Roles/ Actions of Non-profit Organizations
Strategy 4 *Ensure that affordable housing needs are met through the four pillars of sustainability: social equity, economic health, cultural vitality, and environmental responsibility.*	Collaborate with other Regional jurisdictions to create a Regional Sustainability Plan which includes affordable housing. Consider adopting the Community Safety Lens. The lens promotes housing accessibility for all community members. Consider "walkability"$^\Delta$ when planning the location of affordable housing. Focus on building culturally vibrant, inclusive communities for all people living in the Cowichan Region.	Participate in community consultation to create a Regional Sustainability Plan. When working on your neighbourhood's OCP, ensure that affordable housing is located close to public transportation, recreation and social services.	Participate in consultation to create a Regional Sustainability Plan. When designing new developments, create "walkable" communities for people of all ages and incomes.	Engage Social Planning Cowichan, the Cowichan Economic Development Commission, and the Cowichan Environment Commission to help research best sustainability practices. When planning housing for people with special needs, ensure that it is fully integrated into the larger community.
Strategy 5 *Prevent the loss of existing affordable housing stock.*	Adopt policies that restrict the conversion of rental stock to other uses; restrict re-zoning of manufactured home parks; legitimize existing secondary suites; and provide options for owners to create accessory housing on their current property. Assist homeowners and landlords to access public funding programs for renovations and repairs to affordable housing.	Oppose the loss of affordable rental and market housing in your neighbourhood. Take part in public consultation on re-zoning issues that threaten affordable housing.	Work with government and non-profit organizations to renovate and restore existing affordable housing stock.	Access funding though BC Non-Profit Housing and senior levels of government to maintain and extend the life of current affordable housing stock. Assist homeowners and landlords to access public funding programs for renovations and repairs to affordable housing.

Δ *State of the Environment Report, CVRD, 2010, pp 148-153*

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STRATEGY	ROLES/ ACTIONS OF LOCAL GOVERNMENT	ROLES/ ACTIONS OF COMMUNITY MEMBERS	ROLES/ ACTIONS OF DEVELOPMENT/ BUSINESS COMMUNITY	ROLES/ ACTIONS OF NON-PROFIT ORGANIZATIONS
Strategy 6 Advocate to the provincial and federal governments for more affordable housing on behalf of the Cowichan Region.	Advocate for provincial and federal governments to do more to create affordable housing. Partner with other jurisdictions to advocate for financial support for affordable housing. Advocate for changes to the tax structure to facilitate affordable housing. Apply for funding from the provincial and federal government for regional and local housing needs.	Inform your local MLA and MP that affordable housing is a priority in your community. Advocate for changes to the tax structure to facilitate affordable housing.	Advocate for changes to the tax structure to facilitate affordable housing.	Advocate and lobby senior levels of government to do more to create affordable housing. Apply for funding from the provincial and federal government for affordable housing for people with special needs.
Strategy 7 Continue to monitor the affordable housing funding practices of other regional governments.	Consider creating an affordable housing reserve fund to purchase land to be donated or leased to non-profit organizations for affordable housing. Consider policy to waive fees and taxes for affordable housing developments. Support agencies and developers to access financial support for affordable housing.	Advocate for local government to create an Affordable Housing Reserve Fund.	Work with government to determine the most effective ways to waive fees and taxes to facilitate construction of affordable housing.	Advocate for local government to create an Affordable Housing Reserve Fund.
Strategy 8 Work closely with Cowichan Region First Nation governments to ensure that affordable housing needs for aboriginal peoples are met on and off reserve.	Approach local First Nations to ask how local governments of the Cowichan Region can actively support their efforts to improve housing for aboriginal peoples living on and off reserve.	Participate in regional efforts to increase affordable housing access for aboriginal people.	Work with Cowichan Region First Nations governments to design and build culturally appropriate affordable housing for families living on and off reserve.	Promote housing support programs (eg. AHI) that assist aboriginal people of low to moderate income levels. Consider designating a percentage of specialized affordable housing (e.g.: seniors, people with disabilities) for the use of aboriginal people. Ensure First Nations representation on the Affordable Housing Directorate.

Evaluation

Measuring Success

The following chart is a way to evaluate and measure the success of the Affordable Housing Strategy over time. It is recommended that this evaluation occur annually for the first three years after the Affordable Housing Strategy is released.

STRATEGY	MEASURE	COMMENTS
1. Adopt policies that result in the creation of affordable housing	# of new AH policies implemented # of new AH units built	For example, if there are no new policies or units, include an explanation.
2. Build more AH though partnerships	# of new AH units built though public, non-profit, and business partnerships	If no new units built through partnerships, include explanation of why.
3. Build local support for AH initiatives	# of AH workshops for government, community, non-profit organizations and developers # of newspaper articles and editorials about Affordable Housing	Include any feedback from participants and/or challenges to engaging people. Track organizations/groups to which outreach made.
4. Create AH using a "sustainability lens"	# of AH units built in "walkable" communities	
5. Prevent the loss of existing AH stock	# of AH units lost through demolition, rezoning, or conversion	For example, include documentation of what the units were replaced with.
6. Advocate for AH to senior levels of government	# of letters/phone calls and other forms of correspondence to provincial and federal government departments # of project proposals submitted Participation in advocacy campaigns with other local, provincial, federal organizations	If no actions, include explanation.
7. Increase financing for AH	# of dollars raised through grants, fees, or other methods for AH	
8. Work with First Nations governments to increase AH for aboriginal people on and off reserve	# of AH units built on reserve #of designated aboriginal units created off reserve	If no new units built, why?

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♦ Multiple Listing Service – Researched property listings in the Cowichan Valley   www.mls.ca

♦ Select Wages & Salaries, British Columbia, Vancouver Island and Victoria, Wage Report, then click on the link provided (Hourly Wage by Industry) http://www.labourmarketinformation.ca

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Appendices

Land economists[4] note that the following approaches are the best way to promote affordable housing in British Columbia:

1. Reduce the cost of housing by increasing density. Land is a major expense in housing. Using land more intensively allows for a significant reduction in the cost of housing.
2. Ensure that land is pre-zoned to accept increased density. The process of rezoning is lengthy and increases the cost to both the developer and local government.
3. Ensure that local government policy is clear regarding development fees and amenity contributions. All costs to developers should be provided in a timely and clear and transparent manner. For example, fees and costs could be stated as cost/unit or cost/sq ft of development.
4. Ensure that policy is flexible and allows for creativity and experimentation. Small pilot projects that increase density in urban and village cores can add character and demonstrate the effectiveness of various types of housing.
5. Zone for mixed use which can create affordable housing and revitalize neighbourhoods.
6. Use government owned land to create affordable housing

The policy suggestions in the appendices are strategies that meet these objectives.

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4   *G. Mulholland, G.P. Rollo Associates, Understanding the Impacts of Change - A Cost Analysis, talk given at the Housing Affordability Symposium, November 1, 2010.*

Appendix A - Land Use Policy and By-laws

Density Bonusing

A density bonus is an incentive-based tool that permits developers to increase the maximum allowable development on a property while increasing the number of affordable housing units. A density bonus program can encourage developers to include affordable housing without changing the profitability of the project.

Density bonusing requires a clear policy that specifies areas where density increases are appropriate based on availability of transportation, infrastructure, and services. The policy must also include design guidelines regarding the nature of the additional units. Specific policy regarding the size of the units, the lots, the height of buildings, and the nature of finishes and fixtures is important.

STRENGTHS	WEAKNESSES
♦ Density bonusing can help to: create inclusive neighbourhoods with a mix of affordable and market housing; guide development to preferred locations; deliver affordable housing at no loss to the developer or additional cost to the municipality; and ♦ Works well in higher density neighbourhoods and some rural locales where clustering development is possible.	♦ Most effective in a strong housing market, not a flagging one ♦ The developer must purchase the land considering the base density and NOT the possibility of increasing density. ♦ May not be sufficient to motivate the developer to build affordable housing units. ♦ Can result in small pockets of geographically dispersed units, making management more difficult. ♦ Requires staff for record keeping and management of the affordable units. ♦ Local government may struggle with a choice between amenities requested of a developer (parks or affordable housing, etc.). ♦ Application of a bonus can be a cumbersome and complex process requiring planning department resources and administration.

Recommendation:

Initiate a Density Bonusing policy that can be used to secure affordable housing in appropriate areas. The policy should identify land areas where densification is desirable based on community agreement, the availability of infrastructure, transportation, and services. The policy should specify the percentage or number of affordable units to be created in relation to the regular units, and the ways in which the developer makes them more affordable. Possibilities include using smaller lots, creating smaller units, and using less expensive fixtures in the house. Units secured through density bonusing should have housing agreements placed on the title to the properties to ensure that they remain as perpetually affordable rental or ownership properties. Require the affordable housing units be integrated into the overall development and not segregated outside the development area where possible. Local government can request cash-in-lieu or land-in-lieu when site development of affordable units is not possible.

Inclusionary Zoning

Inclusionary zoning requires that a given share of new construction be allocated for affordable housing when the development requires rezoning. Therefore, it is set out as an Official Community Plan (OCP) policy

to be used when there is a request for rezoning. Inclusionary zoning can provide rental units or homes for purchase. Generally there is an agreement between the developer and the local government that a given percentage or number of housing units built will be affordable. This commitment to building the affordable units is secured at the time of rezoning.

In order to ensure true affordability the cost of the housing units must be indexed to area median income and must be within 30% of the home buyer's income. Some communities also require that affordable housing generated through inclusionary zoning be made permanently affordable, which can be achieved through housing agreement covenants placed on title.

STRENGTHS	WEAKNESSES
◆ Secures the commitment of a specifically designated amount of affordable housing at the time of rezoning for a development. ◆ Integrates affordable housing into new developments across the Region. ◆ Inclusionary zoning is in place in adjacent Vancouver Island communities (Langford, Victoria); therefore, many local developers are already working within this kind of policy. ◆ Creates an affordable entry into home ownership.	◆ New developments need to be created. ◆ Perception that it may drive new development away from the community to other communities. ◆ Local governments allow a buy-out of the affordable housing units which segregate affordable housing units from market units. ◆ May increase the cost of market units. ◆ The affordable housing units are not always built. ◆ Requires an administrative structure to be established and maintained by local government or non-profit organizations ◆ Only effective when the new housing market is active.

Recommendation:

Inclusionary zoning can be best used as a way to increase affordable market housing. It allows developers to create a mix of housing options within one development. This allows an entry point into home ownership for first time buyers. This is a benefit to developers as well as the community because people need to get onto the home ownership "ladder" before they can move up to more expensive properties.

Infill

Infill development is used to increase density in established areas of the city. Infill can occur on long-time vacant lots or on pieces of land with dilapidated buildings. Infill can also involve changing the land use of a property from a less to a more intensive one – e.g. from single family lot to a 4-plex. Infill housing can also provide creative solutions such as subdividing larger homes into smaller units or creating laneway housing on established lots. An advantage of infill is that it provides a gentle way to increase density while maintaining the character of a neighbourhood.

STRENGTHS	WEAKNESSES
♦ Makes better use of land supplies while reducing consumption of forest and agricultural land. ♦ Increases access of people to jobs, and jobs to labour force. ♦ Reduces time, money, energy and air pollution associated with commuting and other use of single occupant automobiles. ♦ Strengthens real estate markets and property values, and renews older neighbourhoods and housing stock. ♦ Makes better use of existing infrastructure and lowers costs of public services such as: transit, sidewalks, water and sewer, school and public safety (police, fire, ambulance). ♦ Replaces brown fields and abandoned industrial areas with housing. ♦ Adds to socioeconomic diversity. ♦ Supports unique cultural, arts, educational and civic functions, such as museums, opera, sports, and universities. ♦ Optimizes use of existing infrastructure. ♦ Optimizes municipal investments for new infrastructure. ♦ Provides a financial disincentive to sprawl.	♦ To set fees may require complex data and calculations. ♦ Development may leapfrog to other nearby municipalities if they offer lower development charges. ♦ Covers only the cost of building infrastructure, not operating and maintenance costs.

Recommendation:

Develop policy facilitating the use of infill properties for affordable housing, amending zoning where needed to allow for multi-family dwellings (duplex, 4-plex, pocket housing, etc.) with a case-by-case approval component that requires each development to be representative of the neighbourhood.

Mixed Use

Mixed Use Development is a zoning practice that allows more than one type of use to be in the same building or set of buildings. This can mean some combination of residential, commercial, industrial, office, institutional, or other use. This is a good way to create density and vitality in village and town centres. One

or more floors of housing can be added above shops and businesses. This creates a customer base for the businesses, densification near services, and affordable housing.

STRENGTHS	WEAKNESSES
♦ Transit oriented development. ♦ Creates an environment where people live, work and play all in close proximity. ♦ Develops "Walkability" – the ability to walk or bike around your neighbourhood, to work, shopping, etc.	♦ Mixed use residential buildings/neighbourhoods seldom offer single family homes.

Recommendation:

Create policy and bylaws to support mixed use zoning that will accommodate affordable housing and bring densification to established areas (e.g. commercial, industrial), including light industrial, while respecting land use policies.

Congregate Living and Boarding Houses

Congregate living is a form of accommodation where rent is collected for the use of a single room, where other facilities such as kitchen, bathroom, and living areas may be shared. The resident of a congregate living apartment does not have 'exclusive possession' of the property and the landlord or his agents retain unrestricted access to and use of the premises. Congregate living houses often provide meals, cleaning, and other services.

A boarding house, is a house in which lodgers rent one or more rooms for one or more nights. The common parts of the house are maintained. Normally all that is provided is "bed and board," that is, at least some meals as well as accommodation. Sometimes, such services as laundry and cleaning may be provided. It is common for each room to have its own washing and toilet facilities.

STRENGTHS	WEAKNESSES
♦ Low-cost housing option (affordability). ♦ Inclusion of utilities in the rent charged. ♦ Residents do not need to have furniture, bedding or cooking equipment. ♦ Provides a location with access to a range of services and facilities. ♦ Proximity to public transportation and shops. ♦ Possibility of companionship and friendship due to communal living arrangements.	♦ Lack of privacy. ♦ Problems/conflict among residents. ♦ Sharing facilities (kitchen, bathroom, laundry). ♦ Lack of rights and protection under the Residential Tenancies Act. ♦ Insecurity of tenure.

Recommendation:

Adopt policy that will encourage congregate housing within communities. This is a valuable option for seniors: it is being called "Golden Girls Housing" in Britain. In addition, congregate housing is an affordable option for youth and single adults. Consider adopting a policy wherein up to ten persons may reside in a congregate living house, and no zoning change is required. Review the possibility of separating this category of housing from Bed and Breakfast lodging.

Manufactured Home Integration

Manufactured housing has developed significantly in recent years. The architectural design of these homes offers diverse exterior and interior options. Depending on size and interior and exterior finishing, manufactured homes can be less expensive than homes that are built directly on site. Multi-family housing as well as single family units can be manufactured. Cost savings in construction of manufactured homes may relate to the "green" aspects of their construction. With fewer trades travel hours at the home site, less waste during production; and reduced insurance costs at the home site manufactured homes can be less expensive. Integrating manufactured housing into more residential communities will offer options for consumers.

The quality of manufactured housing has improved and BC Housing recommends manufactured housing as a component of a neighbourhood mix, when units meet CSA-A277 certification.

STRENGTHS	WEAKNESSES
♦ Units are produced more quickly than site constructed units. ♦ When built in climate controlled environments units do not suffer from weather conditions that lead to mould. ♦ More efficient use of production materials produces less waste. ♦ Production in a factory saves the producer from theft and other extensive costs such as construction site insurance. ♦ Greater safety for the construction workers. ♦ Units produced in a more energy efficient manner, including the construction footprint (fewer skilled labourers on site for shorter periods of time with less transportation requirements). ♦ Greater design flexibility to meet the purchasers' needs. ♦ Meets or exceeds building codes.	♦ Commonly held negative beliefs about the quality of manufactured housing create neighbourhood and developer resistance. ♦ Confusion arising from the inconsistent use of terms to describe various types of manufactured housing including modular homes, panelized housing and traditional mobile homes. ♦ Lack of awareness of the diverse range of designs possible. For example, manufacturers can produce multi-family dwellings, hotels and commercial buildings.

Recommendation:

Initiate policy permitting the inclusion of manufactured homes in residential neighbourhoods, including infill properties. Address the need for the home to reflect the character of a neighbourhood. Manufactured housing can be incorporated as laneway or a cottage home on single home parcels.

Expedited Process

Prior to approval, development applications must follow a municipal review process. These reviews may be as simple as, for example approving a set of building plans for a family residence. However, in the case of large scale developments, extremely complex and highly detailed, require and extremely complex and highly detailed review by local planning staff, committees, and elected members of local government. Expedited processes are intended to reduce delays in the review by streamlining administrative practices and reducing structural inefficiencies. Expedited processes can be adopted for affordable housing proposals to reduce costs associated with approval delays.

STRENGTHS	WEAKNESSES
♦ Reduces development costs associated with time delays.	♦ Seen as giving preferential treatment - unfair to other proposals and developers. ♦ Concerns that 'fast tracking' may overlook or miss an important component. ♦ May be viewed as politically motivated or influenced. ♦ Increased local government liability. ♦ Additional stress added to local government staff.

Recommendation:

Evaluate current practices to determine if any of the following might be considered to expedite development or permit applications:

a. Established development cost charges (DCCs), fees, levies, and amenity costs should be explicitly stated. Outline the fees per unit or per square foot cost.
b. Produce a check list for developers that includes all relevant regulations and guidelines.
c. Appoint one staff member as planning department liaison for a project (including affordable housing) to keep the application moving forward more quickly.
d. Offer workshops and/or information meetings to assist developers and non-profit organizations with the local government review process.
e. Encourage new developers to consult with experienced local developers.

Appendix B - Land Trusts and Housing Authority

Housing Authorities

Non-profit housing authorities are established to facilitate affordable housing for low income groups or other identified, targeted at-risk groups. In B.C. they may be Corporations or Societies (both are legal entities) established by a host municipality or regional government board and operated on a non profit model. Housing authorities may own, manage, develop, buy and sell real estate interests. They may enter into agreements or partnerships with other levels of government, business and individuals.

STRENGTHS	WEAKNESSES
♦ May operate at arm's length from the political process. ♦ Provides a centralized organization for coordination of affordable housing initiatives and policy. ♦ Reduces direct local government involvement and expenditure of resources for affordable housing issues and governance. ♦ Is eligible for charity status. ♦ Can react quickly to changing demographics and community trends.	♦ Raising capital can be difficult. ♦ Public and business perception may not be favourable, resulting in a negative image. ♦ May require the use of local tax revenues for funding. ♦ May lack enforcement authority. ♦ Policies may be viewed as being anti-business.

RECOMMENDATION:

Consider the creation of a Regional Affordable Housing Authority or Corporation with representation from within local government, non-profit organizations, community members, and business. The role of this body would be to:

a. Monitor the need for affordable housing in the Cowichan Region.
b. Work with community partners to facilitate the creation of housing options to meet local housing needs.
c. Access government and non-government grants to fund affordable housing.
d. Manage a Housing Reserve Fund.
e. Manage or partner in managing an Affordable Housing Land Bank (Community Land Trust).

Affordable Housing Land Bank (Community Land Trust)

An affordable housing land bank would hold land that could only be developed to provide affordable housing. The land may be retained by a non-profit organization or local government and used for future development. Inventory for an affordable housing land bank may be obtained by donation, long-term lease or by free market purchase. Land may be developed for affordable housing, sold on the open market, or exchanged for other affordable housing development projects.

STRENGTHS	WEAKNESSES
♦ Free or reduced cost land significantly reduces housing costs. ♦ Provides partnership opportunities for local governments and non profits. ♦ Sale of property at market prices may provide funding for other developments. ♦ Viewed as an appreciating asset.	♦ Land may be of poor quality and unable to be developed. ♦ Donated land may come with reversion clauses if not used for affordable housing. ♦ Carrying costs of undeveloped land if taxes aren't minimized. ♦ Location may meet with public opposition.

RECOMMENDATION:

a. Adopt policies and bylaws to establish a land banking practice throughout the Region. This Regional Land Bank will include municipal and regional properties, appropriate parks land, donated land, and land-in-lieu. This may be done by local government or by a non-profit organization.

b. Develop and implement policy to partner with the Affordable Housing Authority/Corporation to secure federal and provincial land and to solicit donations of land to be used for the development of affordable housing.

c. Identify parcels of municipal or regional land for gifting, long-term (e.g. 60 years) or perpetual leasing agreements.

Appendix C - Maintaining Current Housing Stock

Restrict the Potential Loss of Existing Affordable Housing: Condo Conversion/Demolition

Conversion describes a process where multifamily rental buildings are converted to condominium units. These condominium units are then offered for sale, usually at market prices. Although some condominium units re-enter the market as rentals, there is an overall loss to the affordable rental stock in a community. In British Columbia, section 242 of the Strata Property Act addresses condominium conversions by requiring consent for conversion be obtained by an 'Approving Authority' such as a municipal council or the regional board of a regional district.

A review of Canada Mortgage and Housing Corporation (CMHC) policy guidelines on this topic are included below to provide local government with criteria to assess the type of market conditions that should be in effect for a given area before approval for a conversion is considered.

The conversion of rental housing with five or more rental units to condominium ownership may not be in the public interest unless the following two criteria are satisfied:

1. The rental vacancy rate by dwelling/structure type has been at or above a designated percentage for the preceding two year reporting period (defined and reported by the Canadian Mortgage and Housing Corporation Rental Housing Market Survey).[5]
2. The existing market rents of the units proposed for conversion are at or above the average market rent levels for the corresponding CMHC survey zone reported by CMHC Survey for rental units of similar dwelling/structure and bedroom type.

STRENGTHS	WEAKNESSES
♦ Can provide an entry into home ownership. ♦ Equity is accumulated with homeownership. ♦ Does not require financial supports from government.	♦ Rental stock decreased. ♦ Possible increase in prices of remaining rental stock. ♦ New home warranty programs may not apply. ♦ Condominiums are less likely to be large enough to house families with children.

Demolition

Demolition and replacement policies have been used to varying degrees of success by many cities interested in protecting existing affordable housing, especially in areas undergoing intensive redevelopment or gentrification. What each of these policies has in common is that where possible, the municipality attempts to recover affordable housing stock that is being lost as a result of redevelopment and demolition.

The developer applying for a demolition permit may be required to provide new affordable housing as a condition of demolishing the existing stock. For example, the City of Vancouver has a one-to-one replacement policy with respect to the demolition of affordable housing.

In cases where developers are unwilling to provide affordable housing as part of their proposed projects, a fee is levied. Income generated can be used by local government to create affordable housing on other sites, preferably in the same area as the stock being lost. For example, the City of Vancouver charges $ 1000.00 per demolished unit.

5   *The Rental Market Surveys are published twice per year for British Columbia and can be accessed at the CMHC website at http://www.cmhc-schl.cg.ca/en/index.cfm*

STRENGTHS	WEAKNESSES
♦ Demolition of aging and inadequate housing stock can create space where new affordable housing can be built.	♦ Possible opposition from neighbours. ♦ Demolition may create a risk of air and water pollution. ♦ The high cost of demolition may make this option too expensive for developers. ♦ Salvageable materials are land filled. ♦ Creates noise and dust problems.

RECOMMENDATION:

Create policies to:

a. Identify criteria for permissible condominium conversions.
b. Review redevelopment plans for mobile home parks, ensuring that affordable housing concerns are addressed. For example, if older trailers are not moveable then affordable housing units should be provided before allowing the elimination of the mobile home park.
c. When housing is converted or demolished, ensure that tenants are given relocation support and assistance. Include these needs within the criteria for developers and landlords doing the conversion or demolition.

Appendix D - Revenue Generating Opportunities

Affordable Housing Reserve Fund

The intent of an Affordable Housing Reserve Fund is to encourage the development of affordable housing through financial partnerships with local government and other stakeholders. Funds from amenity contributions, land sales, cash-in-lieu payments, rezoning and subdivision charges are held in the Affordable Housing Reserve Fund. Dollars from the Fund may be used to acquire lands suited to affordable development opportunities, or to contribute to unit construction costs.

The land purchased can then be leased, sold or donated to builders, non-profit housing societies, developers and others to achieve projects that include a proportion of affordable housing.

The local government or Housing Authority/Corporation would manage the Affordable Housing Reserve Fund.

Example: City of Kelowna

The Housing Opportunities Reserve Fund

The intent of this fund is to encourage the development of affordable housing. The City will use monies (generated from land sales and leases as well as other sources) to acquire lands suited to development opportunities that would include affordable housing. Land would then be leased or sold to builders, non-profit housing societies, developers and others to achieve projects that include a proportion of affordable housing.

The City has now also taken direction from its Social Planning & Housing Committee to use the fund to give grants in return for the provision of affordable housing.

Affordable units must be defined and kept affordable by written agreement with the City and must also be allocated to households with incomes that qualify for these dwellings. For non-profit rental housing that is subsidized by other levels of government, the City has committed to a $5,000 grant per unit provided. If it is new rental housing that meets the City's requirements for affordability, but is not subsidized by other levels of government, there is a $2,500 per unit grant available.

In addition, the City has decided to waive development cost charges for new non-profit rental housing. Available research confirms an overwhelming need for rental housing that low income households within Kelowna can afford, instead of devoting the majority of their income to rent. The need for affordable housing that can be purchased is much less, but the City is also interested in projects of this nature.

STRENGTHS	WEAKNESSES
♦ Provides the financial support for affordable housing, making it more attractive to developers and contractors. ♦ Local government will more fully meet the affordable housing obligations identified in the Local Government Act. ♦ Volume of affordable housing units would increase.	♦ Staffing and resources will be required to prepare policy and bylaws and to receive, administer and transfer funds.

RECOMMENDATION:

Adopt policy and bylaws to create an affordable housing reserve fund that will be administered by an affordable housing authority/corporation or local government.

a.   Identify funding sources that will be contributed to the reserve fund (e.g. cash-in-lieu). Review the option to include municipal and regional funding.

b.   Address the possibility of partnerships to secure funds from provincial, federal and foundation

sources (e. g. grants for youth transition housing).

c. Define "affordable" in terms of tenant income and/or percentage of the median income within the region or a district (e.g. 80% of median income).

Amenity Contributions

Section 904 of the Local Government Act formalizes amenity zoning as a means of ensuring that developers contribute to the support and maintenance of the services that will be used by those who purchase the units they build. It is customary to have contributions required from rezoning applications (with fees linked to the number of newly created lots) directed to an affordable housing fund. There is an increasing practice of establishing policy to levy fees specifically for affordable housing contributions as well as to cite the percentage (e.g." one in ten") of affordable housing units to be built within a development project. The City of Langford requires a $500 contribution for its affordable housing amenity fee, amid other amenity fees (general amenity reserve fund, city park reserve fund, fire truck fund, school traffic guards, etc.).

Amenity fees need to be understood by developers, and are best presented as a "cost per unit" or a "cost per square foot." The developer is then able to include these costs in the overall plan for development.

A review of current zoning practices, procedures and approval processes will enable local government to identify where amenity contributions can be applied. Contributions from developers may take the form of cash donations, land donations or a combination of both. Cash contributions could be channelled to an affordable housing reserve fund while land contributions would be placed in a land bank for future affordable housing development.

Strengths	Weaknesses
♦ Provides land revenue for affordable housing development. ♦ Assists in the development of affordable housing without direct use of tax dollars.	♦ Requires negotiations with developers. ♦ Requires municipal/regional resources. ♦ Will increase the cost of market housing.

RECOMMENDATION:

Institute a policy of amenity contributions specifically for affordable housing. Consult with developers in the creation of this policy to ensure that it will not unduly raise the cost of affordable market housing. For example, amenity contributions may be charged only to homes that will be sold for over $200,000.

Affordable housing is a safe, secure, stable, accessible living environment that allows people 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 transitional housing, to mass-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.

(Source: Regional Affordable Housing Directorate 2009)