ATTACHMENT #1

MUNICIPALITY OF NORTH Cowichan

What We Heard - Engagement Summary Report

Project: Affordable Housing Policy
Date: July – August 2023

Background

In July 2023, Council directed staff to undertake public engagement to gather input into the draft Affordable Housing Policy and Implementation Plan which was presented to Committee of the Whole on July 11, 2023.

What we did

On July 21, an engagement project page on "Connect North Cowichan"[1] was launched which included information about the draft policy as well as a survey, a question-and-answer section, and a section which allows people to share their stories about the housing crisis. Alternatively, people could also send their feedback directly to staff by email.

Connect North Cowichan – engagement project page

[1] https://www.connectnorthcowichan.ca/affordable-housing

How we connected

The opportunity to provide input was shared with the public via:

- the affordable housing webpage on northcowichan.ca
- ConnectNorthCowichan.ca project page
- news release issued on July 24, 2023
    - July 24 story on SunFM (radio)
    - July 27 story in print edition of Cowichan Valley Citizen
    - July 31 online story – Chemainus Valley Courier
    - August 15 online story – Cowichan Valley Citizen
    - Other organizations (e.g., the Chemainus Chamber) also shared information about the engagement
- "News & Updates" e-newsletter that was sent to 691 subscribers
- "Building Industry newsletter" that was sent to 257 subscribers
- Connect North Cowichan e-newsletter send to 754 recipients
- social media posts (not paid advertisements) reaching:
    - Instagram stories: 120
    - Facebook posts: 1,341
    - X (Twitter): 112

Cowichan Valley Citizen, print edition July 27, 2023

N. Cowichan seeking public input on housing policy

BY ROBERT BARRON

North Cowichan is developing an affordable housing policy and is seeking public input on priorities.

The policy and its implementation plan will set strategic direction for North Cowichan to continue important work on affordable housing issues.

This includes implementing housing policies from the official community plan, setting targets for the provision of affordable housing in new developments, and identifying future actions and projects intended to improve housing suitability and affordability in the community.

Housing is one of the five main pillars of North Cowichan's strategic plan adopted in 2018.

The municipality is experiencing a critical lack of affordable rental and ownership housing.

In October, 2022, the rental vacancy rate in North Cowichan was 0.3 per cent.

Between October, 2020 and May, 2023, the benchmark price of housing rose 52 per cent for single detached homes, 34 per cent for townhouses, and 69 per cent for apartments.

According to the 2021 Census, one in five North Cowichan households spend more than 30 per cent of pre-tax income on housing.

"We are facing a housing crisis across Canada, and while municipalities don't have the power to solve this problem on our own, we do have the tools to make a difference," said Mayor Rob Douglas.

"Our draft affordable-housing policy and implementation plan includes a suite of actions to increase the local supply of affordable housing, drawing upon successful initiatives from other communities in the province. We want to hear from local residents, businesses and organizations before finalizing the policy and getting to work with implementation this fall."

Douglas said hearing from the general public, key organizations and groups such as Cowichan Housing Association, Economic Development Cowichan, Co-operative Housing Federation of BC, and BC Housing, as well as the development community, will help prioritize the policy direction and goals and identify additional actions that will support the creation of new, and protection of existing, affordable housing in North Cowichan.

People are invited to provide comments on the draft affordable-housing policy by completing a short survey at www.connectnorthcowichan.ca/affordable-housing until Aug. 20.

There is also an opportunity for people to share stories about their experiences with the housing crisis.

The feedback will be used to inform priorities and next steps for the new policy and its implementation.

EVERYTHING IS BEAUTIFUL
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ASIAN DECOR SALE
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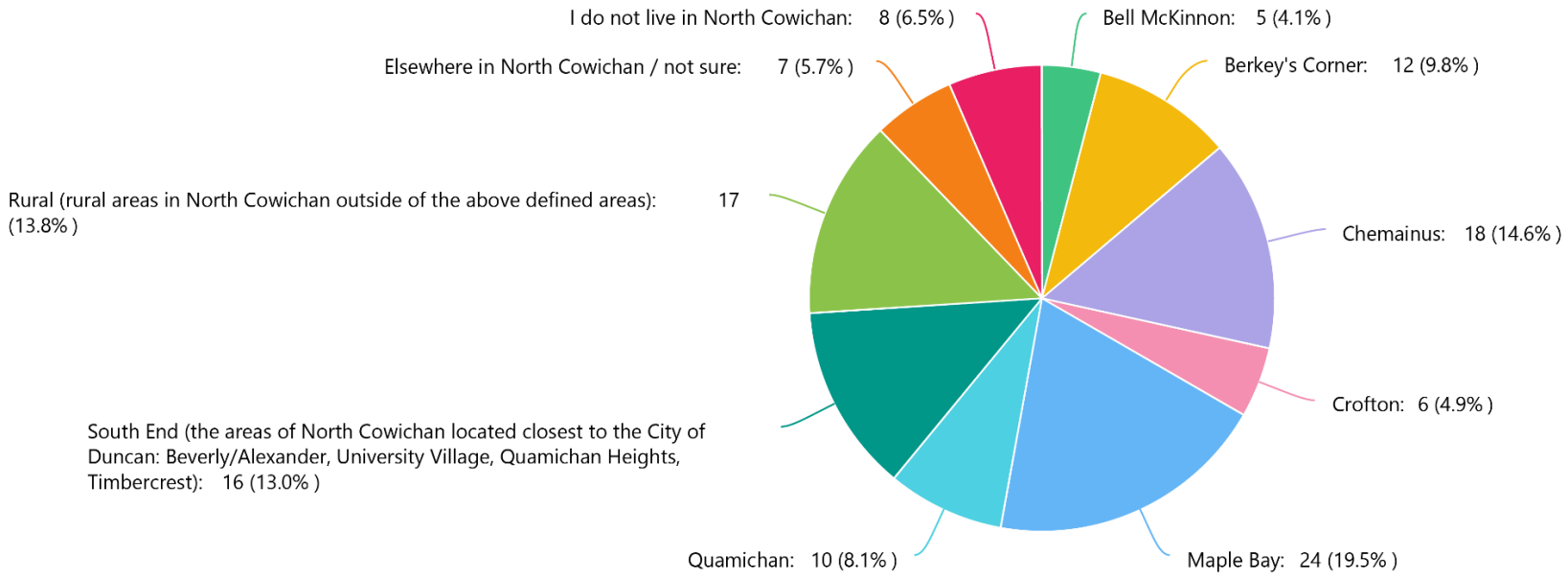
The Connect North Cowichan page received the following traffic:

757 page visits	137 surveys completed	3 Q&As	2 stories shared	215 documents downloaded

Who we heard from

The survey received 137 responses. Only people who registered for Connect North Cowichan and signed in could complete the survey, which reduces the likelihood of receiving multiple responses from the same individual. All but 8 respondents reported living in North Cowichan with responses representing many neighbourhoods and communities within the municipality. The graph below shows the location where respondents live, which is self-reported when people register to the Connect North Cowichan platform.

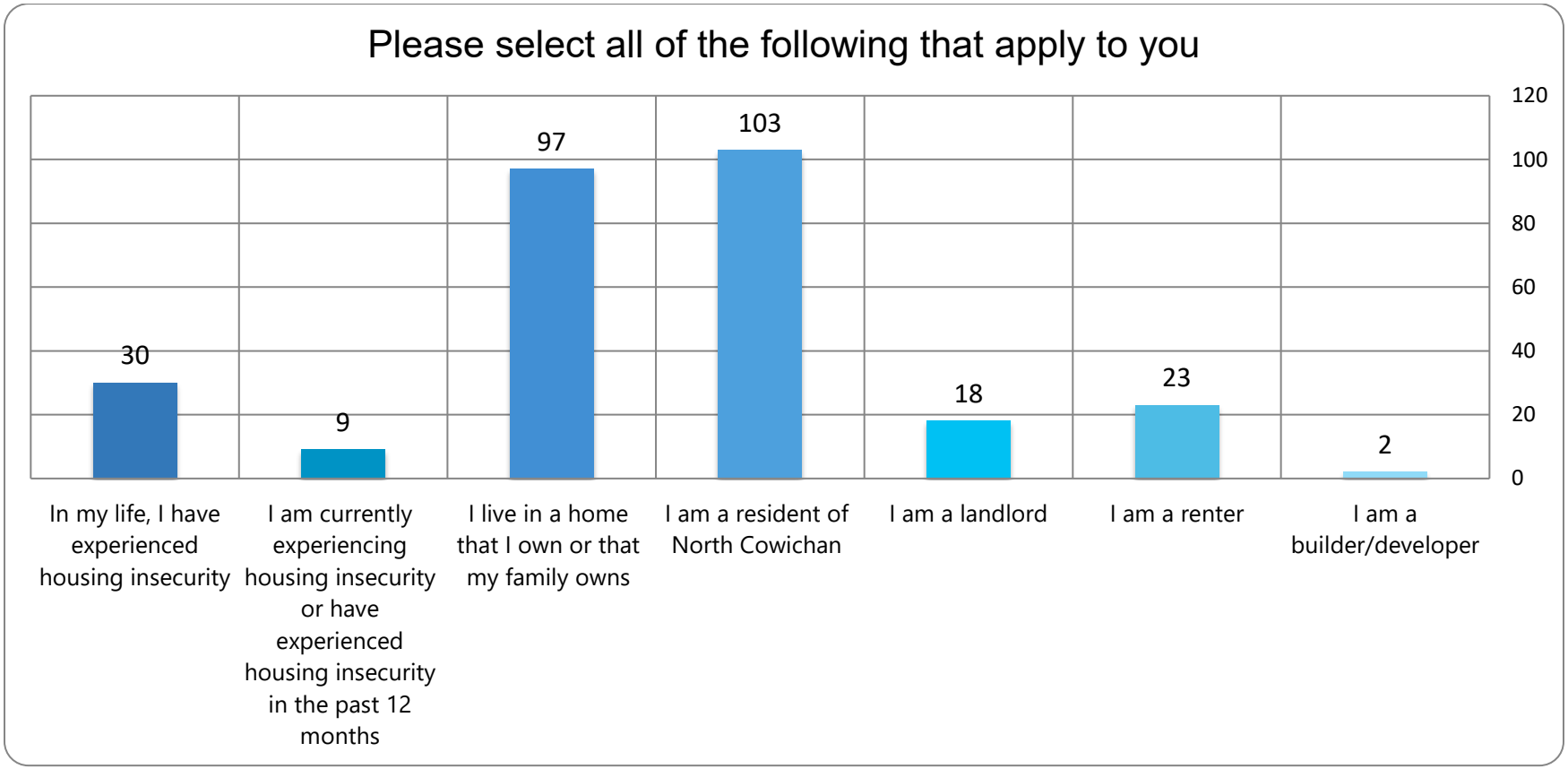


In addition, to the survey responses, three questions and two stories were posted to the engagement page and three emails were sent to the communityplanning@northcowichan.ca. The questions, stories and emails received are included as appendices 2-3.

Question 1: Select All That Apply…

The first survey question is designed to help us understand the relationship respondents have with housing in North Cowichan. The responses to this question show a breadth of perspectives which is also reflected in the responses to the other survey questions. One

exception is that only 2 respondents self-identified as builder/developers; this was a group from whom we had sought input with a targeted newsletter, but did not result in enough responses to reveal trends or themes. Note that none of these categories are mutually exclusive, for example someone can be a renter and a landlord, or someone can live in a home that they own and be experiencing housing insecurity.



What we heard

The survey launched July 21 and closed on Monday, August 21, and was open for a total of 31 days. Concerns about rising prices of housing and the unaffordability for many households was a common theme from respondents. Some people shared their own

"I'm scared if I had to leave my rental that I would either be on the street and or have to leave Cowichan Valley."

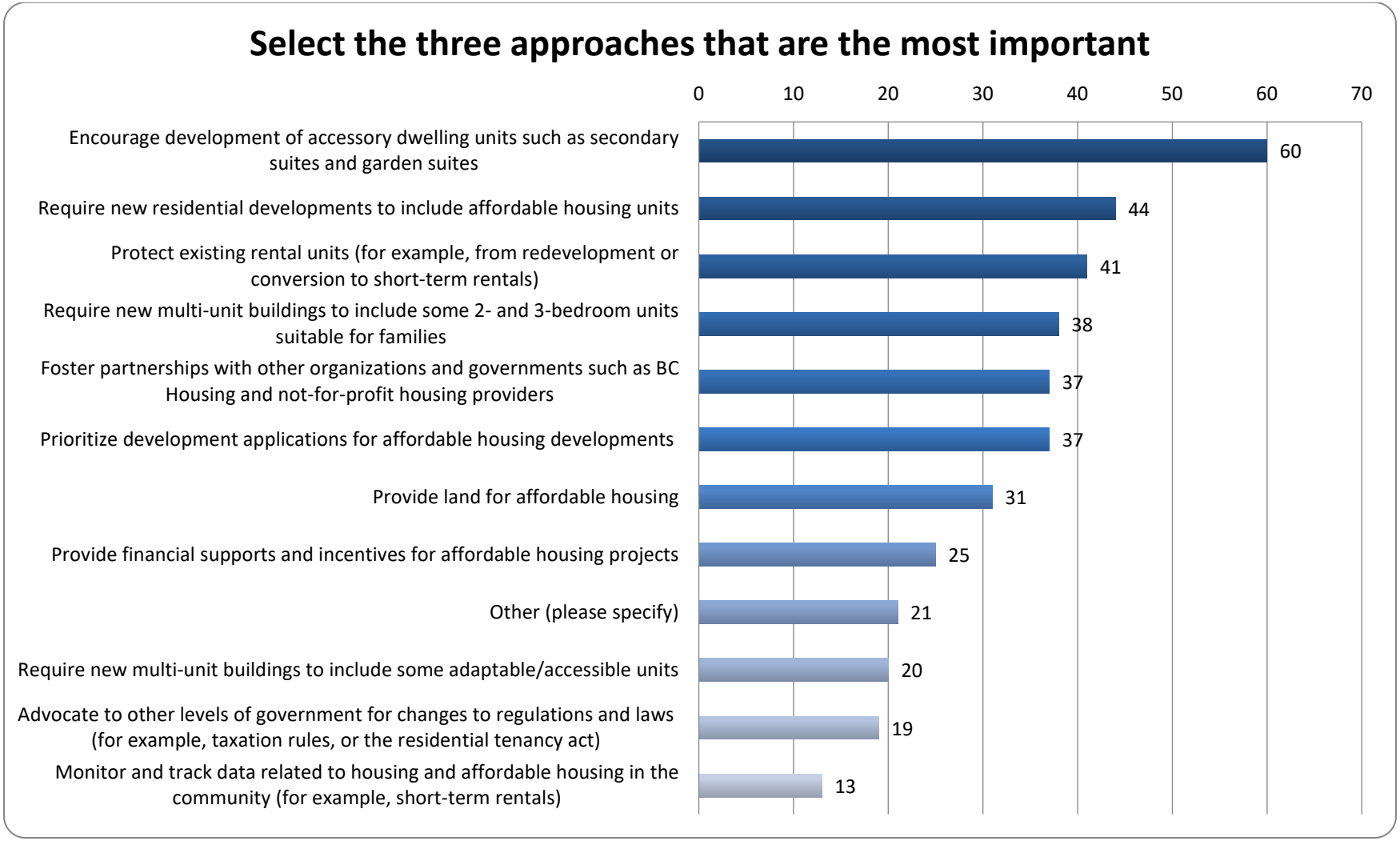
experiences and frustrations with being unable to afford housing or worrying about what will happen if they are forced to move. Speaking very generally, the survey results point to reasonable support for the draft Affordable Housing Policy, with most respondents expressing support for the Municipality of North Cowichan to take actions to address housing issues and for at least some of the proposed approaches. Some respondents are not in favour of the Municipality pursuing an Affordable Housing Policy, and some of these comments are highlighted in the "other perspectives" section below. Approximately 15-17 respondents seemed to be strongly against the Municipality adopting any type of Affordable Housing Policy.

Of the 137 respondents, 85 (62.5%) agreed that it is reasonable to ask developers to provide some affordable units, compared to 37 (27.2%) who said it was unreasonable. The target of 10% of units in new developments being affordable dwelling units in new developments was seen as "about right" or "too low" by a total of 95 (72%) respondents ("about right": 41 "too low": 54), with only 14 (10.6%) respondents answering that it was "too high". The following sections provide additional summary and discussion of the survey results.

The full survey results are provided in Appendix 1.

Questions 2 and 3: Which Approaches to Prioritize

Respondents were asked to select the three approaches from the draft Affordable Housing Policy that they think are the most important. Note that the survey randomly orders these options to prevent the results skewing towards options that are at the beginning or the end of the list.



The approach with the most support (60 selections) was to encourage development of accessory dwelling units. The next most popular approach (44 selections) was to require new residential devleopments to include affordable housing develpments. The third most selected (41 selections) was to protect existing rental units. The least selected approaches were to monitor and track data (13 selections) and to advocate to other levels of government (19 selections). These two less popular, approaches are less direct actions/impacts compared to some of the other approaches.

21 people selected “other” and chose to suggest their own approach. The “other” responses are listed in appendix 1. Of the “other” responses no strong themes emerged. Several people suggested allowing tiny homes and RVs especially in the rural areas (this relates to accessory dwelling units). Several suggestions were that the Municipality should focus on reducing regulation and allowing for easier approvals for new development. There were also a number of unique/specific approaches suggested such as advocating for the removal of GST from property sales and penalizing property owners of vacant land. Some of the people used this section to advocate for their overarching opinion on the policy, using all the essay question boxes to provide commentary on their chosen theme. These themes are discussed below under “other perspectives”. Although short-term rentals did not emerge as a theme under this question, a number of respondents spoke about short-term rentals as a problem in the final question where the survey asked for general feedback on the policy.

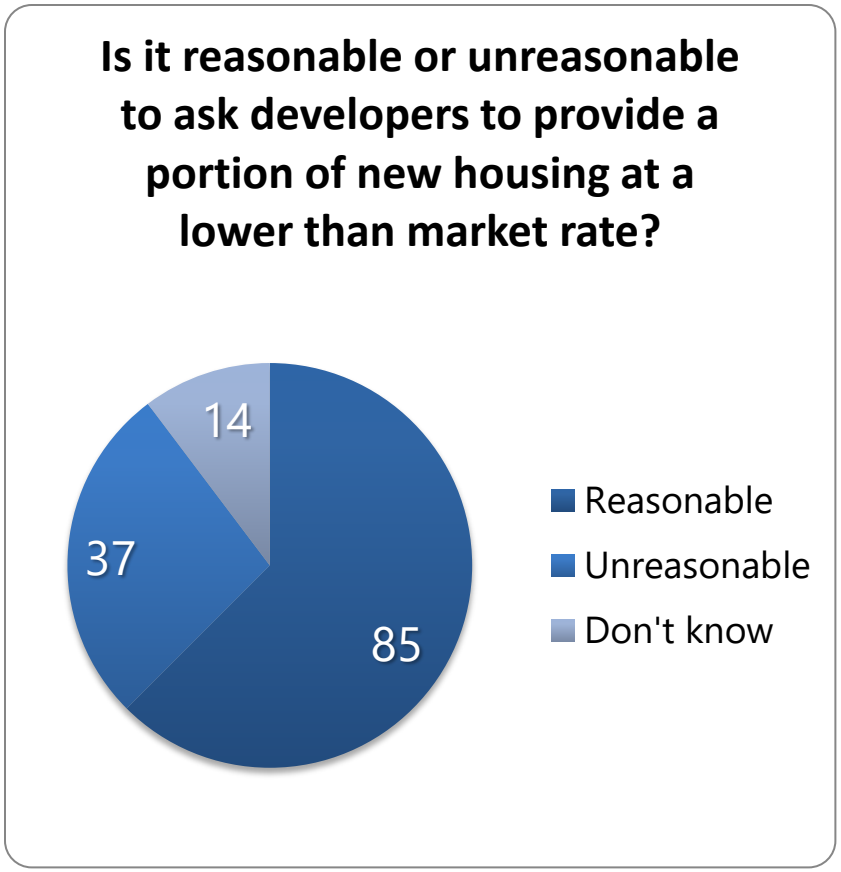
People were asked if there were any approaches that should not be included, 49 responses were received to this question. Interestingly, in answering the question of what should NOT be included in the policy, the most popular approach, to encourage development of accessory dwelling units, also generated a number of negative comments. In elaborating why, people pointed out that ADUs are not always comfortable to live in (e.g., due to privacy concerns or noise from the main dwelling, small size), can potentially exacerbate differences between the property owners and renter groups, or a concern around neighbourhood impacts such as related to parking.

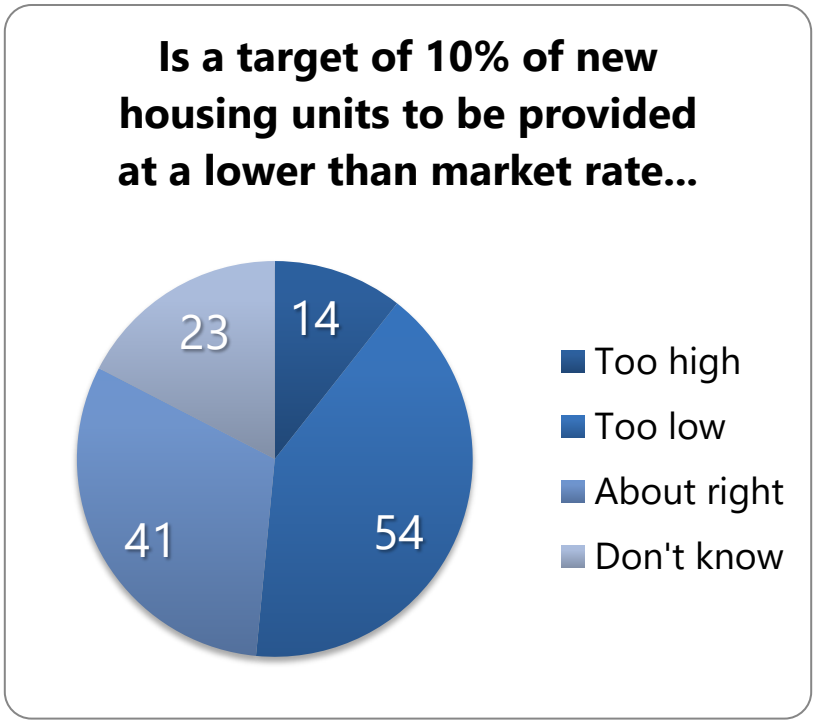
A few other repeated comments were views that the Municipality:

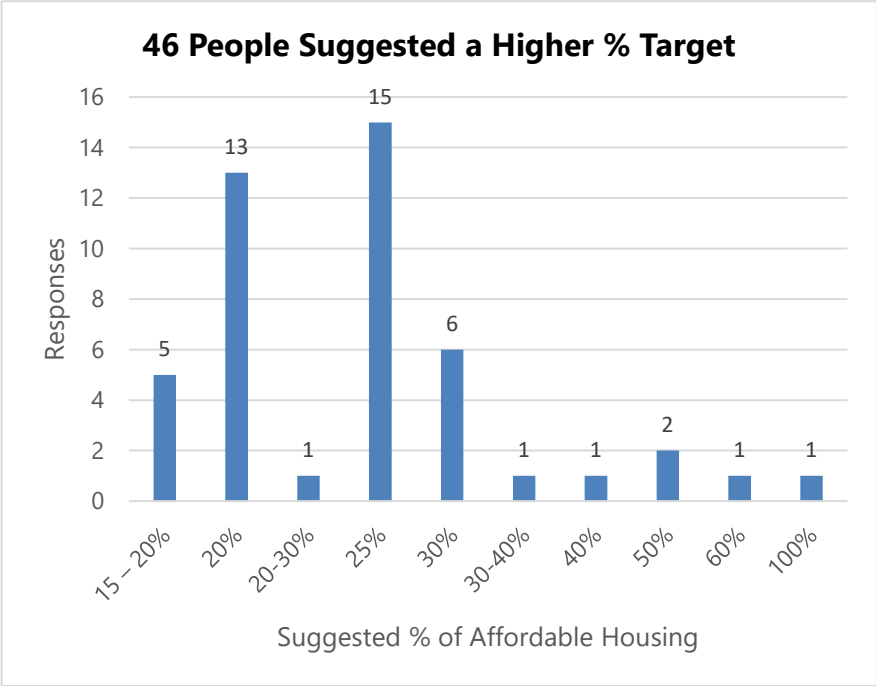
- Should not be requiring affordable housing in new developments
- Should not be providing financial supports or land for for affordable housing developments (in particular where this is a support to developers)
- Should not be allocating any tax revenue towards housing issues

Questions 4, 5, 6 and 7: Should the Municipality be Asking Developers to Provide Affordable Housing in all New Residential Developments?

Questions four to seven related to the section of the draft Affordable Housing Policy that sets a target for housing developers to provide a portion of new housing at a price that is lower than the market rate or to provide an equivalent cash contribution to the Municipality's Affordable Housing Reserve Fund.







Respondents were prompted to suggest what they thought would be a better target if they thought the 10% target is either too high or too low. 70 people answered this question. Of the responses, 2 people suggested a target of 5% and 8 people suggested 0%, indicating that the people who stated that the target was too high generally didn't think that the target should be lowered but rather that affordable housing units should not be required at all. Of the 70 people who responded to this question, 46 suggested a higher target ranging from 15 – 100% of units being below market. 35 of the 46 suggested targets between 20-30% with 25% and 20% being the most frequent suggestions.

Several people suggested that the target should be directly linked to the empirical gap between market rates and the household incomes/need in the community for example by determining what % of households can afford the market rate and that being the % of

units that are market rate. Relatedly, several people noted that there is still a gap between the proposed definitions of affordable housing and what many households can afford.

Some people who suggested a higher target emphasized the philosophy of housing being a human right and a potential conflict between that need for housing and housing as a "money-making proposition". Other comments on the topic of requiring affordable units included concern that it would increase the price of the other (market units) and concern that most/all developers will choose to provide cash contributions instead of affordable units if it is an option.

Other Perspectives

The full text of the survey responses is included in Appendix 1, however, below are a few of the points that were raised, in addition to the survey responses outlined above. Note that, except for the first subsection, these sections express a negative view towards the draft Affordable Housing Policy. It makes sense that these views were captured more through the written answer questions rather than the multiple-choice questions since the multiple-choice questions are predicated on the basis that the Municipality should be involved in housing policy and should be taking actions to attempt to improve access to affordable housing in the community. The comments that suggested tweaks to the draft Affordable Housing Policy are more likely to be captured in the summaries of the other questions above.

Perspective: "We have done enough talking and consulting. Start building."

Some people expressed that the Municipality should be directly developing affordable housing, as much and as quickly as possible. Some people were frustrated that the draft policy did not call for enough direct action.

Perspective: "Get out of the way. Let the market sort out what is needed."

Some people stated that the best approach to improving housing affordability is to concentrate on deregulation and/or improving approvals processes/speeds. These people hope that if the Municipality can make it easier to build housing, this would increase the housing supply enough to reduce prices. Examples of deregulation that people provided included reviewing the BC Building Code and revisiting the Urban Containment Boundary in the Official Community Plan to make more land available for development.

Perspective: "This is a provincial/federal responsibility"

For some people, housing is seen as an issue that should be exclusively addressed by provincial and federal governments.

Perspective: "No taxpayer money should be allocated to housing issues."
Some people expressed that they did not want to see property tax money going towards housing issues or expressed a general concern for any potential tax increase.

A related but slightly different perspective was a concern that tax money should not be used to support private developers.

Perspective: "North Cowichan is full."
Another perspective was that all new housing/development should be discouraged. The reasons that people provided included to preserve rural areas, concern about the amount of water available for household use, and the desirability of low-density/single-detached neighbourhoods.

Next steps

This report will be presented to Committee of the Whole to inform revisions to the draft Affordable Housing Policy and Implementation Plan. This report will be posted to the engagement project page and people who asked to stay informed on the project will be notified.

Appendices

1) Survey Results
2) Stories and Q & A
3) Emails to communityplanning@northcowichan.ca

Provide input on the draft Affordable Housing Policy

SURVEY RESPONSE REPORT

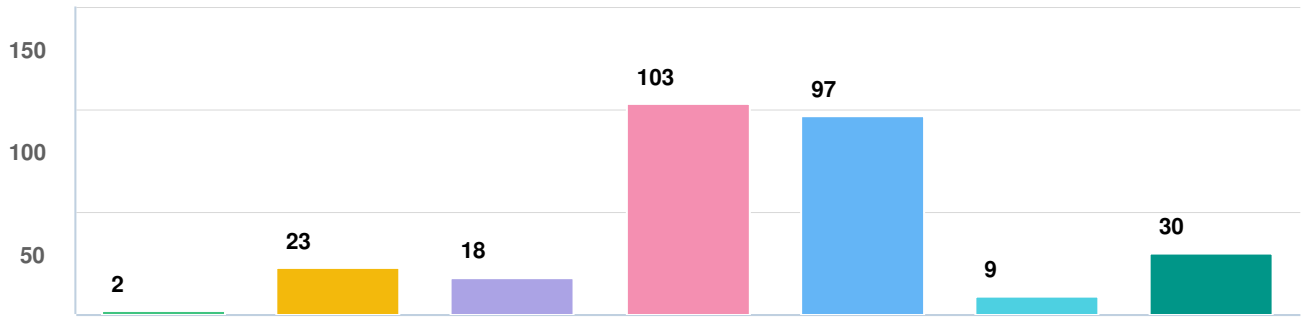
23 July 2023 - 21 August 2023

PROJECT NAME:
Affordable Housing Policy

BANG THE TABLE engagementHQ

SURVEY QUESTIONS

Q1 Please select all of the following that apply to you:

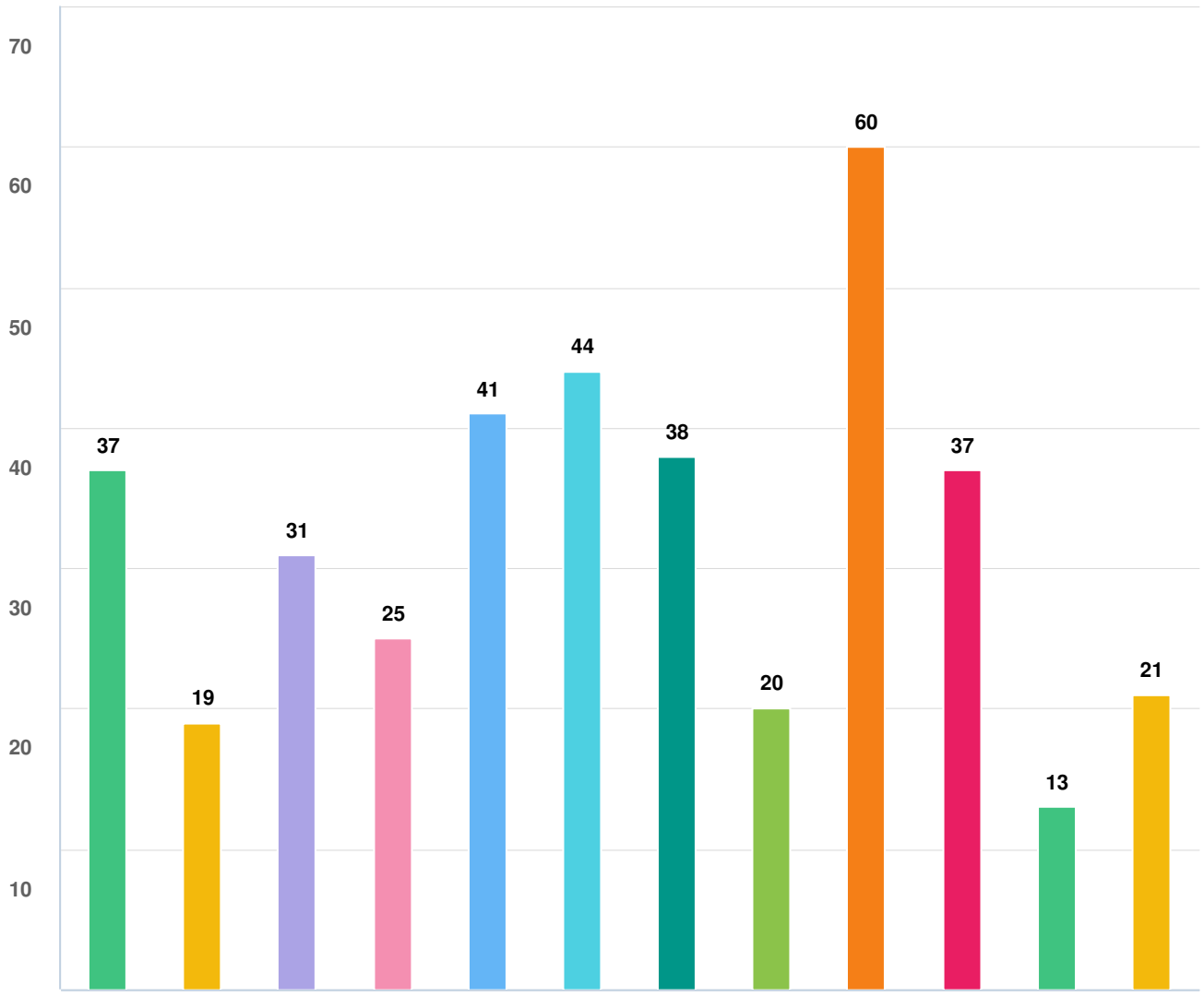


Question options

- I am a builder/developer
- I am a renter
- I am a landlord
- I am a resident of North Cowichan
- I live in a home that I own or that my family owns
- I am currently experiencing housing insecurity or have experienced housing insecurity in the past 12 months (eg. struggling to find secure housing, staying with friends/family, unable to pay rent/mortgage, living in a car or staying in a shelter)
- In my life, I have experienced housing insecurity (eg. struggling to find secure housing, staying with friends/family, unable to pay rent/mortgage, living in a car or staying in a shelter)

Mandatory Question (137 response(s))
Question type: Checkbox Question

Q2 Please select the three approaches that you think are the most important:



Question options

- Foster partnerships with other organizations and governments such as BC Housing and not-for-profit housing providers
- Advocate to other levels of government for changes to regulations and laws (for example, taxation rules, or the residential tenancy act)
- Provide land for affordable housing
- Provide financial supports and incentives for affordable housing projects
- Protect existing rental units (for example, from redevelopment or conversion to short-term rentals)
- Require new residential developments to include affordable housing units
- Require new multi-unit buildings to include some 2- and 3-bedroom units suitable for families
- Require new multi-unit buildings to include some adaptable/accessible units
- Encourage development of accessory dwelling units such as secondary suites and garden suites
- Prioritize development applications for affordable housing developments
- Monitor and track data related to housing and affordable housing in the community (for example, short-term rentals)
- Other (please specify)

Optional question (136 response(s), 1 skipped)
Question type: Checkbox Question

Q2 "Other (please specify)"

Dog friendly, housing for young adults, wanting to move out of their parents homes that don't exclude certain breeds, and that are actually affordable not $1700 a month or $1600 a month for one bedroom one bathroom. And who's able to afford $700 a month for a bachelor nowadays one minimum wage isn't even high enough. The standard of living is two adults making 21 an hour working 80 hours a paycheck to be able to afford a home. How is that fair?
Allow secondary dwellings in rural areas.
Tiny homes should be allowed on properties.
Prioritize increasing general housing stock
1) Prioritize multi family over single-family in growth areas. 2) Require suites in all new homes that are over 1000m2 in size
Allow land owners to place tiny homes, RVs, and modular homes on them instead of cramming thousands of ugly apartment buildings in to residential areas so -called "growth centres"
Push the provincial gov't to offer exemptions from property transfer taxation. This along with GST adds significant costs to home ownership in BC, a cost not borne in neighbouring provinces by the way.
Don't build low income housing. Don't build high density, leave that to the city center.
Become an active developer of property within the municipality in order to diversify revenue streams for long term investments in municipal infrastructure such as affordable housing.
Get people to start saving money. Encourage saving
Better transit. Most people do not live/work in the same area /city and forcing a car expense on top of skyrocketing housing and food expense doesn't help.
The EDC wants to attract businesses to the Cowichan. Agriculture businesses for food production would increase our food security. If these businesses were provided tax reliefs and encouraged to build housing on their agricultural sites for workers there would be a place for local young people to work and live.

Require owners of damaged buildings, ie. fire, to rebuild, fix in a timely manner, eg. the empty apartment building on Lewis street
Actively acquire land for affordable housing development in serviced areas.
Reduce red tape that adds extra costs and reduces housing affordability due to unnecessary regional district regulations. Lobby the provincial government to review the BC building code to look at ways to reduce building construction costs due to regulatory creep.
Owner occupancy only mobile home developments
Get out of the way. Let the market sort out what is needed. There's NO need for any sort of affordable housing policy - leave the low-income & affordable projects to the provincial and federal authorities. This is unnecessary at the local level.
Please stop the overbuilding, this is ruining our valley. There are places that all of us are unable to afford and in that case we need to move elsewhere
ENCOURAGE SUBDIVISION AS PER CURRENT ZONING. Change the OCP to allow subdivision and development outside of the "urban containment boundary". There are people who want to build houses but face CONSIDERABLE RED TAPE in doing so. Rezoning (even though current zoning purportedly allows subdivision, public hearings, extra expense (ie Money Grab). The fact that section 3.2.19(c) the OCP advodates building additional units on a lot and being a landlord rather than allowing subdivision (despite the zoning allowing subdivision) and allowing a person to sell to someone seeking to own is nothing but CLASSIST. A rented out house has the same footprint, takes the same resources, and has the same environmental impact as a subdivided house. Yet the current OCP prefers that those who have get more while those who aren't currently in the market can just stay out in the cold, poverty promoting ever rising and unaffordable rental market. The OCP is practically DESIGNED to make housing unaffordable and in the hands of the few.
License, tax, and monitor short term rentals
North Cowichan is full, we don’t have the infustructure for more ppl. If u can’t find a house here that is already built, go somewhere else!

Q3 Is there anything on the list that should NOT be included in the policy?

Yes, let private developers follow the market. Delete requirement for new developments to provide affordable housing as it may discourage the developer from proceeding, hence hinder additional market units being built. The more market units that are built, the quicker housing needs will be met resulting in an increased vacancy rate that will promote competition between landlord for tenants, hence rent reduction, hence affordability. Concentrate on specific stand alone projects that can be funded with public dollars. Provision of Affordable housing can be achieved with financial assistance, inter govermental/society parterships and municipal land provision. This should be geared more towards the unhoused, transitional folks, qualified lower income renters as well as first time home buyers that earn a decent income but need help with their first purchase (homes for humanity has a mortgage model). Investigate possibility of raising title (building strata or BL strata or fee simple sub) for secondary garden suites on existing lots as it may allow first time home buyers qualify for a mortgage and get into the housing market. .

I would have liked more than 3 choices. Developers need to add low cost housing in their developments.

The following should NOT be included in this Policy nor in any Work Plan for North Cowichan. Monitor and track data related to housing and affordable housing in the community (for example, short-term rentals); Provide land for affordable housing; Foster partnerships with other organizations and governments such as BC Housing and not-for-profit housing providers; Provide financial supports and incentives for affordable housing projects; Prioritize development applications for affordable housing developments.

No

Provide financial supports and incentives for affordable housing projects.

Raising taxes

Having a home is a right, it should not be a money making proposition. Remove the concept of making money and get people into homes.

More rules and r4egulations from government

I believe that 'other levels of government' will not participate - it seems their role is usually to shift responsibility 'down' to the applicable municipality. You are discussing a 'policy' not a law.

Restriction of short term rental

I question the development of accessory dwellings/secondary suites as in most cases the suites are too small to live in or they do not have all amenities to live with ie. stove, full fridge.

Should not be giving financial support to developers for affordable housing. Give financial supports to families in urgent housing crisis, or reduce application fees for permits. Developers profit off of housing, don't give them $ break just to include some affordable housing. Sets awful precedent.

All approaches that create short cuts to development assessment, negate the inputs of existing home owners, particularly those of us who pay taxes and approaches that are contrary to the community approved community development plans. There is fat too much knee jerk reaction and development beginning.

provide land for affordable housing. That usually means land in more rural areas instead of in town or close to town.

The first two points above

provide land for affordable housing

Leave rural duncan rural

Protect existing rental units (for example, from redevelopment or conversion to short-term rentals)

This program can't count. It allows 2 choices only, not 3. There are some things that should be included, but I will add them later.

No

no

I do not agree that all new developments need to include affordable housing. I think it should be looked at independently each project.

Token band-aid policies should be thrown out and you should focus on what will actually help people. Studies and reports do not help people, we already know the issues and wasting money and time assessing is a terrible use of resources.

Caps on how much can be charged for rental units/homes. The cost to rent is well beyond most peoples income.

The Tax Payers of MNC should not have to provide financial support of any kind for housing of any kind. If MNC council can't figure out ways to deal with this problem have them consider finding communities that have been successful in specific areas of their communities in establishing low cost basic housing. In addition there must be a set of rules that are developed to allow local young people to get first chance at low cost rentals. Why? If not those low cost units will be filled by people out of town and from other places across Canada.

Supported housing for people with MHSU disorders which is hugely lacking in the Cowichan Cowichan should set the goal to end homelessness in the next 10 years

encourage development of accessory dwellings.

Advocate to other levels of government for changes to regulations and laws (for example, taxation rules, or the residential tenancy act)

Encourage development of accessory dwelling units such as secondary suites and garden suites

N/A

We have done enough talking and consulting. Start building. Utilize co-op strategies.

"Require new residential developments to include affordable housing units"

The regional district should not provide direct financial support to affordable housing projects.

Involvement of VIHA

No

Providing land

adaptable and accessible is dealt with in other govt legislation as far as I know. As for providing land for affordable housing, I don't think that NC has a significant supply of land that could logically be used for such. Fostering partnerships is already happening, isn't it?

N/a

Yes, don't force developers and home builders to include affordable housing in their developments - let them build and the market will take care of itself.

Fostering partnerships with other organizations and governments.

None of it with the exception of requiring developers of multi-unit buildings to include some affordable units. But we don't need more multi-unit or single family housing, We are overpopulated already

Streamline processes and reduce costs for home owners to construct, convert, or permit existing spaces for secondary suites.

No taxpayer money should be allocated to housing issues.

Require new residential developments to include affordable housing units. There should be a mix of different housing developed.

The directions said "select the three approaches." I did that but it wouldn't let me continue until I removed one of my responses ... only two approaches were acceptable, not three.

Provide land, provide financial supports

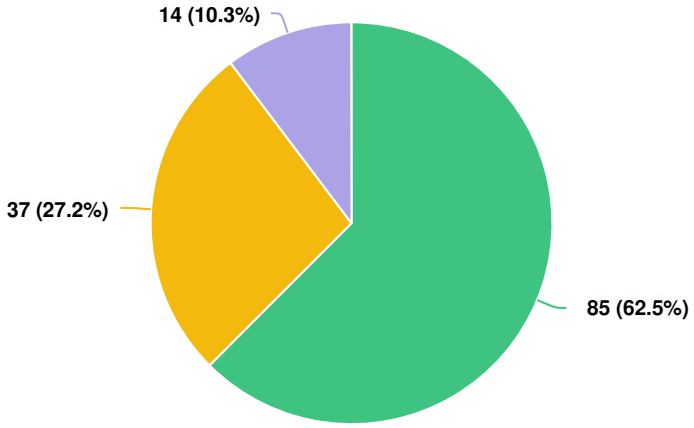
I wish I could have selected them all!

Encourage development of accessory dwelling units… -this creates additional problems in neighbourhoods Re: parking, traffic, etc.

I have questions and reservations about the Municipality providing land, (along with other risks in the draft policy, like purchasing motels, etc). Is this a contribution the Municipality would make - for free - to a for-profit developer? Shouldn't the Municipality receive a financial return?

Optional question (49 response(s), 88 skipped)
Question type: Essay Question

Q4 One of the tools identified in the draft Affordable Housing Policy is to ask housing developers to provide a portion of new...



Question options

- Reasonable
- Unreasonable
- Don't know

Optional question (136 response(s), 1 skipped)
Question type: Dropdown Question

Q5 Do you have additional comments on Question 4?

reasonable as long as the cash contribution does not scare away developers

do not support providing mnc with benefit rather than renters.

I worked hard for over 50 years to afford and keep my house. Under market value is charity. Those who are given this blessing gotta earn it!

In my experience with 3 towns with this issue, requiring AFUs never helps in a meaningful way. The dev always finds an excuse for the AFU to be priced at the maximum allowed - beyond the reach of service workers

As much as developers need to take some responsibility, there also

needs to be more emphasis on BC Housing and NOn Profit Co op alternatives. Housing should be considered a necessity. Everyone deserves to be housed.

The definition of "Affordable Housing Unit" is just not attainable. ONLY the Market will determine price. If my unit is appraised at $500K and someone pays $800K; that is the Market. If I asked $1K rent, and someone is willing to pay $1.5K = Market.

The municipality should build and manage affordable housing.

Developers have a different definition of affordable, which is a middle-class living when most people get nowhere near what it takes to be a middle class earning citizen in a single year

That appears to simply make the rest of the homes higher priced perhaps the federal government who allow over a million extra folks into the country a year should try to explain how the housing can be paid for

Money making has to be removed from the "providing housing" equation.

Don't ask them, require them to provide a portion of new housing at below market rate. If they're not required, then they will almost always just choose to provide a cash equivalent instead, and the AHRF will take forever to accumulate capital this way.

So a developer can buy their way out of this deal, which in-turn would drive up their sales prices. NC could create affordable housing by lowering taxes, therefore allowing existing home owners to rent for less.

I agree affordable housing is needed. But it should not be forced upon developers who are trying to do a project to provide housing at any level, without being forced to provide affordable housing.

The 'market' will determine if this is avoidable for the Developer to provide these units, much the way 'parks' are assessed.

Asking them to sell below value will increase what they charge for the other units. Pushing housing prices up further.

It is likely that developers will offset the cost of affordable units by raising the price of all other units.

Again, I question the percentage of rent that will be lower than market rent seeing as the gap for ppl on SA or PWD only get $375/mon

This seems reasonable on the surface, but this description is so minimal it's hard to analyze. How will these lower-than-market-rate units be allocated? How will the cash contribution be used?

Many developers are already moving toward the CMHC - MLI Select (mortgage loan insurance) product allowing for very favorable financing terms which can only be qualified for with affordable, energy efficient and accessible projects.

The approach is only reasonable if it is the developer that is profiting exponentially. If the developer is only making a small profit or close to break even then this is not a reasonable approach

Don't do cash in lieu - get units. Cash in lieu will never be enough to buy units.

No point in making this a priority if loopholes exist that fail to make the “playing field” level for all developers

There should be a triage list for permits , a percentage of total value (finished development price) include a % to the housing reserve fund. Make it standard...

It ignores the real economics taking place across Canada, ignores inflation and especially ignores BC high rate of taxation.

cutting the red tape would reduce a lot of the costs

The law that states this needs to be changed so developers are required to build a percentage of affordable housing

How can you ask someone to sell something for less then it's worth? I don't understand that

not aggressive enough

"Lower than the market rate" does not mean it will be "affordable", as most houses or condos are over priced.

no

Costs of a new developer contribution will be shifted to buyers, so it will affect overall affordability. I think a contribution is a good idea, but keep the amount low.

Market rate should only be used if it is lower than the median individual/household income from statscan (ie 79,500). Tying to market hurts those who need help the most.

What I've seen that's called affordable, just doesn't seem to be, like marketing it for 10% less than other units in the building. Still not affordable in my opinion.

I indicated unreasonable because offers of below market rate of cash to a housing reserve doesn't address the issue of who is allowed to purchase or rent these lower cost units. If you don't regulate who get to buy or rent it won't help our local people

Reasonable-ish. There is a broad spectrum of developers and this risks punishing the smaller developers. Larger developers (like from Vancouver or elsewhere) should be doing both - contributing to the fund AND having a portion at a lower market rate

I don't think developers should have an option, they should be required to provide a percentage of affordable units THAT ARE A REASONABLE SIZE

This is absolutely ridiculous!! Rental costs and affordable housing are related to the need to respond to higher densities, streamline all responsible development, material and labor costs to builders.

I wonder if the cash option just means less affordable housing is built?

A cash opt-out system can be abused by developers. Unless the cost is prohibitive, opting out will most certainly be the preferred choice since affordable housing creates less profit. This could lead to segragated areas of "normal" and affordable housing.

We need more affordable housing for young families! Not seniors.

Yes. Why not look at building cp-op house. A little stake in ownership. Build more commu itirs like Chemainus Gardens. Or small home communities.

We need to make it easier, not harder, for developers to actually build!!!!!

You need to define affordable housing from the outset by a percentage of income e.g. 30% and those earning under $50K are eligible. Families earning $100K should not be eligible for affordable housing! We will miss our target if we don't define it!

Cash in-lieu contributions are typically too low to make a significant impact to affordable unit stock ($1,000 per unit does not go far). Acquisition of land or units or requiring % affordable units is far more effective. [1 or 2 for every six units]

Developers will merely raise the cost of the other housing they build to offset the economic impact of providing below market price housing supply.

All this does is shift costs to the rest of the tenants or community

Developers need to be part of the solution.

It depends upon how much the Muni demands in the whole

Unless you can prove that developers are generating excess funds/profits from a project, it will be difficult to demand a specific contribution. Also, market rate is currently inflated, so not a good parameter.

No

Stop asking developers to fix the problems previous council decisions created! Go to the province & federal governments for affordable housing monies.

I believe the market should be allowed to work through this as freely as possible. Government intervention, no matter how well-intentioned, rarely provides long term solutions.

require the units be built not that they be able to buy out of the building with a cash contribution

I think it’s a great idea, but I wonder how willing housing developers will be to agree if there is no sort of requirement that they do so.

They are business people trying to make a profit...not sure what would motivate them to do this. The housing has to be affordable to rent/buy.

A portion of every new development should be required to be for affordable housing. An equivalent cash contribution should not be an option.

There should be incentives and laws which entice developers to build lower income housing.

this is absolutely imperative and entirely reasonable, and yet I'm sure developers will complain vigorously and state they won't build here, etc. but they will.

This just discourages development. Developers are there to make money. If they don't make money, they don't develope. And if they don't develop, the housing market just gets tighter. Encourage people who DO want to develop rather that putting up barriers?

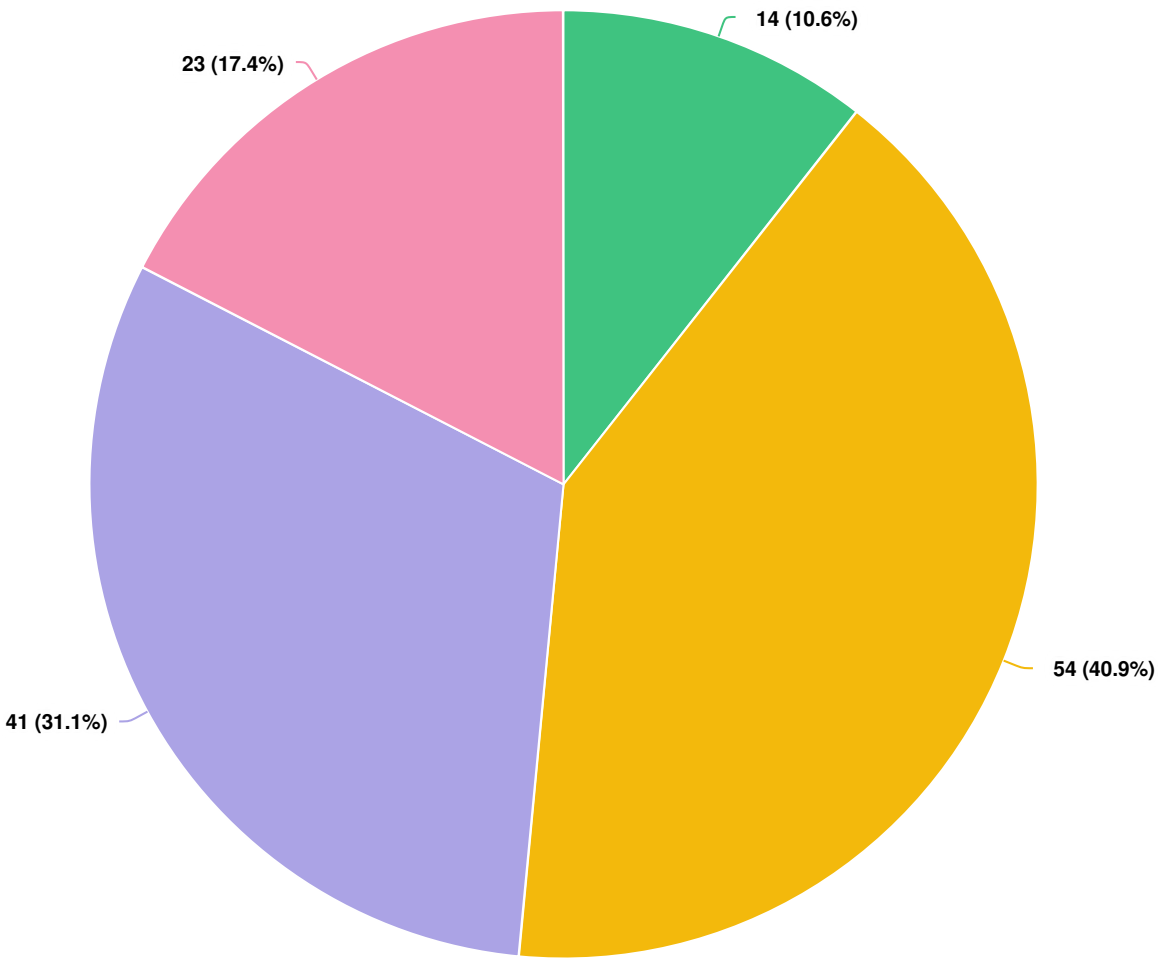
I'd rather make them provide housing rather than just making a cash contribution to a fund that will be used by them for future projects. Seems like self-funding the developers rather than making a difference

But it does not solve the problem. It's a drop in the bucket.

This is a reasonable ask to developers, and is common practice in many other municipalities.

Optional question (62 response(s), 75 skipped)
Question type: Single Line Question

Q6 The draft Affordable Housing Policy sets a target for 10% of new housing to be rented or sold at a rate below the market prices.Is this target:



Question options

Too high · Too low · About right · Don't know

Optional question (132 response(s), 5 skipped)
Question type: Dropdown Question

Q7 If you said that the target is too high or too low, what would be a better target:

20% until the vacancy rate is above 4% for a min. of 1 year.

I said about right, however I believe the program will be very difficult to manage and staff resources are better suited to site specific projects that dont involve the development community in the long run.

25%

25

30%

At the bare minimum 20% of new housing should be included. 20% of it still wouldn’t cater to the middle/lower class population.

pop of service worker families, current & former, making <= median wage / general pop

30%

Below Market prices are not attainable nor sustainable.

30%

25%

I'd like to see between 15 and 20 %.

At least 20%

The market value of homes are still too high to even consider 10% especially when we have people moving from the mainland selling million dollar homes to purchase homes that would be for entry-level buyers are renovating charging $1900 to $4000 for rent

Zero in is not up to developer's or local government to finance housing

The target needs to be set to provide a tool for the municipality to reach its goals. It’s hard to determine without knowing the raw data of need and demand. Also what is considered below market and does that meet the income need of residents.

Target should be whatever the % the government has set up for rental increase that year. The cost is solely on the developer and landlord and more needs to be done to protect them when they invest their money.

Minimum 50%, especially if this is for an apartment building. If an apartment building has 100 units, under this Policy target, only a measly 10 units would be below market prices and that would help virtually no one.

I do feel that affordable housing is needed. What I disagree upon is that it is forced into every new development. The building structure and plants could be segregated into individual buildings.

Not sure

There should be a 'ratio' developed to match the need in the community, this should consider amenities or lack thereof.

5%

15-20%

"Affordable housing" is what is truly needed the most. I would double the 10% at least

I think 20%

It should be closer to 30%, somehow you need to make sure that the people who then buy or rent these homes are under a certain income threshold

30%

20%

I think closer to 20% sounds more reasonable to increase availability of rental and affordable housing. Greater emphasis on 100% rental building incentives (maybe density bonuses?) might help reach this higher target.

Based on the percentage of homeless/poorly housed/poverty linked with housing costs in the region

Since I am expected to pay 50% of my net income for rent, as a moderate income person, then I think 50% is a good target.

Should not force them to sell below market value

25%

The issue is which individuals get the units at the below market prices. You can not look after everyone. There are already programs for low income individuals. Boost those programs, and then they can afford the housing. This is really a federal probl

15-20% at minimum and of that 50% should be family sized (2-4 bedroom).

Housing shouldn't be sold at a lower than market price.

20

25%

I have no idea how many units could be sold cheaper and have the developer or builder still find it worthwhile financially.

We have a huge housing problem and this is too low. This should be subsidized by the government for smaller developers

I think that 25% a better number, considering the current cost of housing as compared to the current wage most people are making

20%

20%

20% or the highest amount that can be agreed upon. The housing market is horrendous right now and we will need to see more than 10% of housing rented or sold below market prices in order to create real change.

25%

25% affordable housing. Apartments in our area gor a 2 bedroom should not exceed 800.00 to a 1000.00 a month anything above that is not affordable housing

60% Most families and people in general cannot afford $2500-3500/month for housing which is only going up!

25%

1 affordable unit for every six units should be minimum.

0%

5%

N/a

25%

0%

25

To improve land application processes. To slow!!

Depends on the population and whether the percentage that can afford market rate is over 90%.

30%-40%

At least 20%. Market prices are so high that I don't think it's unreasonable to go higher considering how vital it is to public wellbeing, but I know that sellers and landlords would object.

20%

Given the ridiculously high prices right now, 25%. (I bought my Condo in August 2020 for 195,000 - units are now selling for 330,000+). Crazy.

25%. And that may be too low. Probably 80% of demand is for affordable housing.

It depends how many new housing units the community needs. Is 10% enough?

40%

This is a useless metric without context. If it is prioritizng BC Housing or non-profit developments it is fine. But if you are asking developers to sell 10% of product below market you are really just discouraging an increase in supply.

The housing crisis has over-inflated market prices and for the next 5-10 years the percentage needs to be higher (15%) to help with affordability and to have an impact on market inflation.

How about all the units being at market rate, with a portion below. Housing prices and mortgage rates are outrageous

30%

25%

20% to 30%.

Optional question (70 response(s), 67 skipped)
Question type: Single Line Question

Q8 Do you have additional comments or feedback on the draft Affordable Housing Policy?

Regarding market value - I believe 'affordable' should be based on "moderate income household" - NOT "high-moderate household" income. The region has many seniors on fixed incomes, and single parent/income households that the high-moderate range is out of touch. Or even just base it on the median income. Basing it on 120% of the median income is going to put many people at paying 50% of their income to housing.. which is not affordable.

it is confusing to read let alone administer. simplify...

Even those who can afford to rent or buy a home will want to go after properties that are below market value. With the high cost of living in Canada, those that have real housing insecurities will most likely still be unable to take advantage of these "reduced" cost homes. Considering should be made to ensure those who truly need the benefit of reduced cost can actually access those properties. While also control the housing market for the rest of the population, no one should be forced to pay the ridiculous pricing for rent or a mortgage. Middle class folks are unable to afford to buy a home in the community. So although I agree those who face housing insecurity should get "first dibs", there should be thought given to how the rest of the community can be aided in these expensive times of property ownership.

affordable housing is 35% of income

I want to thank you for putting together a survey. As a single nurse that works hard, it is so disheartening to watch the housing market climb and realize that you’re stuck, and not able to invest in your future as you would’ve hoped. If there could be some sort of stepping stone for younger people, I know a lot of us would be grateful, at this point anything would be better than nothing.

For those who have worked their entire lives within the laws and earned their homes……these people should not be affected by this policy. Our neighbourhoods need to be preserved not given away to the drug users and criminals. True homeless people should benefit.

In 40 years of involvement in several communities it has never worked. Oh, the lucky few love it, but I have never seen an appreciable change in the overall circumstance.

I'm a senior, on disability being a renter creates housing insecurity. I have move 3 times in the las 5 years because of my rental being sold. I'm at the point that I can barely afford to live because over 50% of my income now goes to pay rent. I'm 1 move away from homelessness. I did have a small amount saved but every move has cost me so much money. Developing tiny home communities also need to be considered. Especially for seniors that don't want to manage a home but want there independence where at least they can have a pet.

As written, this policy will lead the Muni into a sandbox that has nothing to do with its core service deliverables. The policy requires very very complex analysis, monitoring, targeting and measuring of results. It will require a large new staff contingent, along with Consulting Dollars that will increase the tax burden on the residents of North Cowichan. Just the establishing of the Affordable Housing Reserve Fund is ludicrous. Buying, selling property, purchasing building to be retained for affordable housing, construction or operation of housing, way way off track. This is the Provincial / Federal responsibility.

Government housing, basic 1-3 bedroom rental suites, not luxury apartments.

Don't spend municipal tax payer dollars on developers.

No

Don't raise taxes

I belive at a minimum it is a provincial issue but truly it is the Feds whom controls the immigration rates of Canada how can local Government or private Developers be expected to finance the decision's made in Ottawa

Ensure policy is flexible enough that it doesn't quickly get outdated as the market and need shifts. We often experience in other areas where policy is so restrictive that it can hinder any housing from being built. Engage directly with the community housing sector to better understand how North Cowichan can work with the sector. This needs to be done through working groups and having experts around the table.

Lower property tax on rental units so the landlord does not have to charge so much rent.

Stop relying on developers to provide affordable housing, it is not in their interests and is not something they want to partake in, they will fight it tooth and nail every step along the way. Allow North Cowichan to purchase land and build the affordable housing themselves, the land and buildings being Municipality owned and operated, allowing for entire buildings to be to provided at below market rates instead of a measly 10%, and for the buildings to be focused on affordability for all and sustainability rather than immediate and never ending profit (which is what all developers currently build for), a long term investment for the future of North Cowichan, allowing current and future residents to live here affordably, being able to spend more of their hard earned money in the local economy which sends more tax dollars back to the municipality. Allowing more families to grow and thrive in our community instead of leaving for somewhere else because North Cowichan has become too expensive. Municipality owned housing would also allow for building issues to be solved much more easily and quicker instead of having to fight a developer or property management group in court for months or years just to get simple to complex issues solved and would also allow the community the provide input that will actually be heard and listened to, which currently does not happen with buildings owned by developers and property management groups etc

Step 1 Lower taxes. If anyone needs "grants" from reserve funds like the CAEP gives out it is current homeowners that are being taxed off their properties. Step 2 Look into co-ops, why are there none here? Step 3 allow current land owners to put trailers, tiny homes, and modular homes on them, therefore causing home owners to subsidize their taxes

I once again have to be clear that affordable housing is necessary. We have children growing up that need the option to have a dwelling. That being said, I do truly believe that buildings should be set up and

built for different cost points per building.

I believe that you are missing a very important aspect to helping the housing issue, that is tiny homes. Tiny homes offer a great way for struggling people and families to build equity and live affordably.

I wonder if the actual 'cause and effect' was reviewed prior to creating potential solutions - I was renovicted because the Landlord was restricted to rent increases, so he illegally evicted me. Now it is up to me to prove he lied.

If you would really like to fix this remove the municipality from the equation. RV living is not allowed because you can't collect land taxes on this kind of housing. Remove the additional charges from a secondary suite. This is something that is factored into rent costs. People assume that small family land lords are buying yachts with their rental income. This is simply not true. We charged what we considered reasonable rent but after paying North Cowichan the additional fees, additional insurance for people on our property, heat, hot water and electricity for an additional family living with us we were left with an additional $300 a month. That is $10 a day to not have use of our back yard, to hear music and family gatherings (to be clear we LOVED our tenants and are still friends) and have parking issues at times it simply wasn't worth it to us to continue. All it would have taken is a replacement of a fridge or other and we would have been renting for free for the year. We are very fortunate to no longer have a mortgage but those rental costs needed to cover increased mortgage rates are all a factor in housing affordability and availability. Allow more micro homes in back yards, RV living and s reduce land taxes. The 4% increase that landlords are permitted to increase their rentals by isn't reflective of the increases we are charged each year. My land taxes keep climbing, my insurance is up 17%. All of these costs are hard on landlords and renters and because of this one more rental unit was removed from the market.

-I think the target of 20% for 2-3 bedroom units is too low. Families can't live in 1 bedroom units. There is a severe lack of 2-3 bedroom new built rentals and lower income properties. Developers will likely meet the absolute minimum requirements for 2-3 bedroom units so I think the target should be higher. - I think it is extremely important to have a bylaw or building guideline to address noise reduction between units of new built condos and townhomes. Families can often no longer afford single family homes and are raising young children in shared wall/ceiling situations. This is the new reality and I

think it is vitally important that new builds have sufficient sound proofing between floors. It may sound like a small thing to someone who has only lived in a single family home but is a major quality of life issue for anyone living below a family of toddlers or heavy walkers. - Studying the impact of AirBnB should be more nuanced than looking at business licences. I doubt most AirBnB operators have a business licence. I'm sure Airbnb has had a major impact on the local rental market.

I am a single Indigenous woman with no children and the housing for single Indigenous is non-existent. I do believe family should be a priority but provided additional single dwellings is needed

I would like to see a mix community..ie families and elderly ..immigrants and a garden space

I'm scared if I had to leave my rental that I would either be on the street and or have to leave Cowichan valley

One, large contributing reason to the lack of affordable housing is the lack of housing in general. We are 1000s of units under-supplied in the Cowichan Valley which only pushes up pricing in all facets of the market. The municipality needs to do a much better job of making development attractive in North Cowichan. Multiple, experienced developers are leaving our market due to the difficulty in doing business here and with them the ability to add to our housing stock. Case and point for this trend was Council's deferral of density north of Herd rd. that had been included in the LAP for the Bell-McKinnon corridor. North Cowichan needs to be more "PRO" development as opposed to scaring people off with increasingly NIMBY attitudes and an abundance of municipal red tape.

As a rural municipality, it is important that changes are not made that would create a, or a bunch of, dense urban core(s) - which in my opinion are not healthy living spaces for people.

Families are hit the hardest for availability of affordable housing due to unit size, and cost. We know more than 5 families who have had to leave their extended families and jobs to move somewhere else (Alberta, Nova Scotia). These are people who grew up in this areas. . There should be an absolute requirement of at least 1+ 3 bedroom homes,townhouses, patio homes in all developments, as well as more

regulated control of rents. Airbnb has destroyed our affordable housing, or any rental housing at all. We need to severely regulate these.

Non profits should build a simple house or townhouse with the principal's used in the Vancouver house special from the 60.

People choose to live in North Cowichan because of the difference is presents in housing and neighbourhoods. Simply ghettoizing our neighbourhoods with high density projects because that's what Victoria is doing will drive people away from this area. With the future of employment at the Mill dangling by a thread maybe start learning how many taxpayers are commuting to work outside of this municipality and then understand why they have come here to live.

build multi units (or apartments/condos) in town instead of the rural areas. it takes the pressure off infrastructure in outline areas

With the water shortage and poor sewage faciliites and talk of piping it into the ocean, I would say a priority is water security. All these new units will have residents who not only cook and wash but have bath tubs and washing machines..and maybe gardens that are needed for food security as prices of vegetables and fruits are already out of reach of many families. Water is a priority!

Plz stop helping people who are unwilling to help them selves. This town has really taken a dive! To many people able but not willing to work. Stop building low income structures. Leave rural area rural. Please!

The municipality is not aggressive enough in developing its own property investment capacity. The proposed land disposition policy is very weak. The municipality should not selling of lands, but rather it should be creating a property endowment fund and actively maximizing the revenue from its properties by retaining ownerhsip interest in developments. The revenue from a property endowment fund could be used to fund affordable housing.

It is past time to act on foreign ownership, empty houses, protecting farmland, and short term rentals. These need to be taxed ++++. There are many empty houses in my neighbourhood and WAY too

many farms bought as vacation/investment properties or privacy acreages. I moved to this community because it promised a small acreage for what a small home in Vancouver or Victoria would cost. This has not panned out at all, I want to farm but land is completely unaffordable and therefore I am making plans to move. This will be unfortunate for the community because I work in an area of health care that is vastly under-staffed. But even working 80 hours a week for years during the pandemic with no time off or vacation, I cannot afford enough land for my animals and growing plans.

I think a greater emphasis on requiring development of larger units (3+ bedrooms) is important. Opportunities to have up to 2 accessory dwelling units on single family properties, and to have secondary suites in duplexes.

It's great that the muni is starting to address this huge problem. Please advocate provincially and federally for more aggressive housing policies.

The reason why so many people are living in cars, vans and RV's, and renting high priced "rooms", is because renting is totally unaffordable. The way this policy is establishing "affordable" housing is wrong. It is using "average rents" per CMHC and statistical data to determine affordable rent? Market rents are going up by $200.00 per unit per year, and I have first hand experience with that. My rent in 2021 for a bachelor basement suite, before my landlady went back to Airbnb, was $1000.00 per month, all included. I was forced to leave, as she would not let me sleep at night. The noise started at 2am and went on until she got tired at 6 or 7 am. I was homeless as there were no available suites. I stayed with friends and family and finally found a one bedroom suite in Honeymoon Bay at $1200 per month, all inclusive. Then the flood happened. I then became homeless again. For 6 months I searched, living in adverse conditions. I finally found a 1 bedroom suite. Now, when looking for a suite, I see that the one bedrooms are $1600 per month! Or more! Bachelors are 1400 - 1500. Or more. That is not average rent at all, it is the extreme. People are charging as much as they can get, whether the renter can afford it or not. I cannot afford where I am living. I am a senior, can't work, and have no other source of income. What are you saying is affordable? $1600.00 for a one bedroom, one person, no way to supplement my income. ?? Rent out my bedroom and sleep in the living room? I have considered it. But my landlord will not allow it. It is only going to get worse. This is not affordable housing. Do not call it affordable. Call it Market Rent, because that is what it is. So what do I want? Senior Housing, based on income. 30% of income. That is the

only thing that will help us. Otherwise there will be more seniors living in cars, vans and RV's, whether you like it or not. Your housing policy does not take into consideration the people that really need the housing. You could add in a policy that will provide decent places to park an RV, proper facilities for dumping waste, etc. More camping sites with facilities, yes, the tourists will also love them, but some places must be reserved for local long term residents that have paid taxes and contributed to this economy for 50 years. Thank you for reading.

Reduce inflation or interest rates

no

I think one of the best tools is to incentivize coop housing. Please do this!

- More family sized units - Decide on a definition of "affordable" and stick to it, the average household income for NCow sets affordable rates at no more than 1900/month for families, 940/month for individual, this isn't negotiable when they literally can't afford more due to a lack negligible historic wage increases not to mention every other problem we are facing in todays world. - Limit the amount of STRs allowed in the city to a set number (ie: 50) and require a BL and code upgrades. Fine the pants off of offenders (1-5% of property value), double the fine for repeat offenders and double for every repeat from an individual. Play by the rules or find out what happens. STRs are a leading cause of housing affordability for people and need to be HEAVILY regulated. - BETTER TRANSIT, transportation is a huge expense for everyone, forcing families to own multiple vehicles does nothing but sprawl out communities and erode finances to pay for underused infrastructure. Transit is a HUGE factor in creating affordable housing. - Talk to the other south to central island communities/first nations and get the train running and develop the heck out of the corridor with missing middle to med/high density housing. Bing bang, you've done more to solve the affordable housing crisis than anyone else by giving people good housing next to frequent reliable fixed transit. Heck, give the First Nations the right to manage the track/stations and make money off it and boom there's some reconciliation taken care of too.

I'm ok with garden suites, but not apts/townhouses/condos in what

are currently single family neighbourhoods. Don't densify every neighbourhood because you can or think you should. Pick a big property outside of town and build a huge development there, like the one planned for Henry Road. Do we have enough water to support all this prospective building, though?

In the past several years thousands of mainlanders have moved here. Hospital services have been stretched. Food security is a risk on the island because there is only a small number of growers. To have just these to problems addressed MNC, Duncan and CVRD must incentivize agriculture for food growth, incentivize for hospital staff, doctors and nurses of which all will need specific housing for them alone. If our municipal government think that simply increasing housing units of varied kinds and leave them in a free market, no matter how many units are built they will not all be rented or sold to the people we actually need in our community. How does anyone think that young struggling families who want to work here can afford the rents and housing costs even if they were lower when market prices are out of reach. What is needed is a better plan that simply building more. Laws or bylaws, rental rules must change to help our own people rather than off island people who seem to be able to afford the high prices of housing. Build local for local agriculture would be a start.

There is no mention of mental health housing in this policy which is a huge gap. This speaks to structural mental health and substance use stigma in the Cowichan. This is a good article for more information: https://bcmj.org/council-health-promotion/urgent-need-address-mental-health-and-substance-use-structural-stigma-bc

All single family homes should be rezoned to allow for suites and detached garden or alley suites...we need options for not having units in the home. Rezone all single family to 2-3 units and let private individuals and small developers take on the projects.

I see the biggest problem as the short term rentals that are in every neighbourhood. Here in Maple Bay, I'm seeing about 1/3 are short term rentals. This is not fair to those looking for a home, but also it destroys neighbourhoods.

Affordable housing projects are good, but the only way to make housing affordable is to decrease the values of homes that are already built. While that is extremely unpopular with home owners, it

is also a fact that the most affordable house is one which is already built. Ballooning house prices serve a narrow (and getting narrower) subsection of people, i.e. owners and is, in my opinion, the root cause of our housing crisis

Shelter security is essential to wellbeing and better health. If unhoused people had safe spaces, this would reduce medical distresses and put less pressure on an already unsustainable health care system. Consider co-op housing. It can be multi-plex properties, consider 4 or 6 plexus. Build in garden and social spaces. Housing security, food security are all basic needs... there are ways to maximize governmental financial support that are productive versus using it as a band aid solution which is not sustainable.

Government needs to start owning more housing that is rented based on income

the relaxation of rules preventing the addition of suites to existing residential housing should be a priority as it offers rapid and inexpensive tools to achieve the goal.

Given this crisis is unprecedented for our region, it's up to you to implement necessary changes like strict enforcement of short term rental bylaws with harsher penalties for infractions and an accessible reporting system for tenants being illegally evicted for short-term rentals and neighbours to report illegal B&B's to North Cowichan staff for followup. Please don't blame other levels of government and turn a blind eye because it doesn't appeal to your own self-interests. Building more homes won't fix things because no average worker can afford the rents or mortgages. We need to devote tax subsidies to rentals for low income people in our community and prevent homelessness in the first place and make sure current housing stock like secondary suites are long term housing for honest, hard-working exemplary tenants. We are continually maligned and attacked and given a poor reputation for simply standing up for wanting a stable, respected home -- this attitude needs to change.

This is such a great start! For Section 8.3 and 8.4, I'd like to for you to consider a Rental Registry as an alternative to amending the Business License. A Rental Registry for all rental units including short-term rentals, could track a number of things such as price, # of units, unit type, etc. A provision for a Rental Maintenance Plan (not required for the rental registry application but made available upon

request) could ensure that rental units are kept in good repair and healthy and would keep landlords accountable for basic maintenance.

I think the biggest barrier for people to find affordable housing is the down payment required to own their own home. In many cases people are able to pay high rents as these rents are connected to the high mortgages that the landlords have to charge in order to pay the mortgage, so the renter could be paying that mortgage if they had the down payment to get into the market. The City of Edmonton did a very interesting type of financing where they waved the down payment allowing for first time home buyers to get into the market. This was a very successful program that helped many young families get into townhouses or apartments and it gave them some leverage to get ahead. Another very successful model is the area along false creek in Vancouver from the Cambie Bridge to Granville Bridge where they build lots of Co-op housing. This is one of the most beautiful neighborhoods in Vancouver and a great example for the Municipality of North Cowichan to follow. Vancouver has also tried to have a target of 8% below market housing provided by the developer but in reality it happened in only one development that actually met that target. Like I said before it really is the down payment that is the real issue here. Mortgages are what they are and that is not going to change, it is way out of the reach of the Municipality and developers, especially considering construction costs these days. A way into the market for first time home buyers, micro-financing, rent to own, co-op model, that is the best way forward.

Reduce bureaucracy and unnecessary regulations to encourage affordable housing supply. Also provinces and municipalities need to lobby the federal government to reduce immigration levels into Canada which are unsustainable at current rates for our available water and land resources. An annual federal environmental assessment impact needs to be completed to determine what are sustainable immigration levels into all provinces and territories while factoring in the impact on affordable housing for all.

Affordability is a function of land cost, infrastructure and amenity charges, material costs and regulatory costs. Excessive regulatory requirements at every level have added 50% or more to the cost of construction over the last decade. As a direct result, there is no such thing as "affordable" housing, there is only subsidized housing. Until regulatory bodies start rescinding some of their excessive demands, existing property owners and taxpayers will have to subsidize government handouts and concessions to developers. With such a large proportion of property owners being seniors now, and often on

fixed incomes, how do municipalities expect to extract more taxes without forcing these seniors out of their homes and adding to the very problem these subsidies purport to address?

Development applications need to be approved quickly and in abundance. As long as there are less homes available than people who need them, afforadability will never happen regardless of appropriate government intervention.

More attractive housing options for seniors might encourage people to sell large homes and make way for younger people. Not enough options for elders right now.

You should review all the requirements of the Muni. Are they all necessary? Could dropping some requirements allow people to have homes that are not as expensive? We used to have 3 bedroom homes that were 1,000 square feet and they allowed a family to live in them with dignity. Homes now are too big and too full of amenities.

The Municipality has finite resources and this is a popular topic at the moment but the resources and work on it should be put in to perspective with regards to other issues facing NC

As a homeowner, I can rent a suite and cover my costs at a much lower charge than the current "going rate" (and I do so), so determining an "affordable" rate should be at least based partially on the cost of the investment rather than market demand. In the case of a home suite, only the costs of developing the suite (taking current assessment portion of value into account) should be used to calculate a sufficient rate of return and the associated rent charge. (EG: If a suite development is about 10% of home cost, and current assessment of total building is 800,000, then a rate of return on 80,000 --say 10%--would be 8,000 annually...roughly $700 per month. That's not what homeowners are charging right now.)

No

It's a complete waste of municipal staff time. Focus on fasttracking land use projects, open up the doors for quicker approvals to let the market solve these issues. Adding extra bureaucracy or developer requirements will actually exacerbate the problem, not fix it. Fewer

policies, rules & handcuffs will allow the developers and home builders to build faster, alleviating the pressure of demand.

There is a serious imbalance between pay scales and housing costs. Much of this has resulted because of poor law enforcement practices related to money laundering, which has escalated housing costs beyond affordability. It's sad that BC provincial governments thought only of the immediate benefit of receiving extra cash from illegal casino activities without considering long term effects. But here we are.

Would like to see restrictions and or taxes on short term rentals and incentives for more multi unit housing i.e townhomes, apartments

It is a waste of time. More importantly, we should try to focus on an improved water supply. It is almost 50 years since governments starting discussing raising the weir and they have accomplished FA.

Keep looking for 'out-of-the-box ideas on how to provide more affordable homes. Check other Municipalities. Make it easier and more expedient for developers to have their development proposals move through the various departments. Our Municipality has a long-standing reputation for being hard and slow on developments going forward. Lets take this opportunity to change that.

Yes, no more housing period. Affordable or otherwise. This valley is being destroyed by too many people

None.

Something I haven’t seen much progress on in the community is building taller and therefore larger apartment complexes that we see in bigger cities, where the horizontal area is used to a higher capacity — I know we’re a small municipality with a more limited budget, and I’ve heard concerns from the community (usually from people who own their houses thus have no issue with finding housing) that it would make us “lose our charm,” but I just don’t see how it’s possible to actually create enough housing for an ever-growing and struggling population without making a point to utilize the vertical space we have available. When I see buildings go up that are only 3-5 stories, I wonder why we’re limiting the amount of housing that can be put in

that plot of land. I don't know if this is something that is entirely relevant to this specific policy, but I do think it's something to hopefully keep in mind now or for the future!!

The policy is not direct...."May consider..., It is too open ended. We need housing NOW. We know what needs to be done, so start now and do it!. For example; Change restrictive bylaws, increase density, add ADU's, partner with non profits like the Cowichan Housing Association. Provide land. Require all new developments to have at least 15% below market rentals. Provide low interest loans to homeowners to put in a secondary suite in their home. Speed up permitting and applications. Please stop wasting time on studies and surveys. Get housing NOW.

Affordable for who? Who is the target for this survey? I would hope young families today don't expect to have the big single family homes the previous generation had, with a separate bedroom for every child. But I do think a young person, couple or family with full-time jobs, even if low paying, should be able to afford to rent a decent place to live and have some stability. And seniors and people on disability should be able to rent a decent place to live and still be able to afford groceries and going out for a cup of coffee and a bit of fun with friends.

Builders construct non-affordable housing because the cost of land should not be more than one-quarter the selling price of a house. Land prices are the problem.

I am interested in building an ADU. There are many barriers to this as an individual home owner. Streamlining and reducing costs for this would provide more housing on existing land. I would support this over strategy, over a policy in which undeveloped municipal land is used for housing.

I don't feel like I know enough about this to comment on what would be most effective. I would hope that the policy is taking into consideration best practice guidelines around this, that have been tested in other municipalities. I do know that developers can't be the ones dictating what happens in a community. I would hope that any future development plans look at density, not just continued sprawl, which is terribly unsustainable, not to mention unaffordable for many as vehicles become more necessary the more sprawled out everything is. Increasing density within North Cowichan is imperative,

and improving non-vehicle ways of transport (walking, biking) are also crucial for liveable, affordable communities.

Existing homes with space/buildings that can be renovated and used as rental units (for family or non-family) is not only a viable option but a practical and low-cost option.

Just please, please, please let people who want to build actually build without making it a circus act they have to navigate. The North Cowichan OCP is CLASSIST and promotes LANDLORDS over LAND OWNERS. The OCP as it stands lets the have's have more and forces the have-nots to pay whatever the haves want to charge making housing unaffordable. Legislated "affordable" rents actually discourages development. Even if 10% is legislated to be "affordable" who is policing this? The cost of enforcement would be astronomical and unrealistic. This will NEVER make for affordable housing. The only thing that WILL help keep housing affordable in the long run is greater SUPPLY. You can't charge whatever you want if someone will just move on to the next option. Because people actually have options with greater supply. This is why product makers specifically limit their production so they can charge higher prices. Scarcity provides incentive to pay more and think less when the opportunity to get in the market or find a decent place to rent arises. ENCOURAGE BUILDING. North Cowichan's current OCP and operating behavior do nothing but discourage people who want to build and add to the housing supply. North Cowichan is hypocritical. They say the want to make housing affordable but their policies do the exact opposite. Please make changes to align what you say with how you operate.

Seems like it has a lot of general and vague commitments - not a lot of action statements or commitments to doing anything (lots of “we may” consider)

I sincerely hope that 'below market' & 'affordable' don't become an excuse for substandard or ugly. (Recall the Grenvill Tower in Britain that was built for affordability but burned to the ground, killing many occupants.) Also, remember that an ugly building is forever.

I'm a single parent, that works full time. I'm in a position that I may need to move from a rental that I have been in for 10 years and to rent for a similar size place to what I have now is almost triple. I'm just making it comfortably. I will not even be able to afford food, at the price a 2 bdrm is being rented for now.

I would like to see the development of attractive, senior townhouses/apartments in communities where there are some services. I know many seniors like myself who are looking for smaller housing -which would allow us to sell our homes.

The policy is well-done, backed up by research and drawing upon effective practices from other jurisdictions, and many of us are looking forward to seeing it implemented as soon as possible.

Since the Municipality indicated that apartment rents have jumped by 69% over the past number of years, I'm surprised that per the draft policy, the definition of "affordable" = average rent. Shouldn't it be some % less than the average to address the issue, or have I missed something?

Optional question (84 response(s), 53 skipped)
Question type: Essay Question

STORY TELLING TOOL

The housing situation in North Cowichan.

Hello, my story has many aspects to it. Emotional, mental well-being and financial crises has followed upon every move I made in North Cowichan. The adoption of Airbnb's, the climate changes, and financial hardship have greatly impacted my life and my ability to remain here, in North Cowichan, in the most beautiful place on earth. I really do not want to leave, and I like contributing to the local economy here with every dollar I spend. But, if things keep progressing the way they have, I will have to move and move far away. From the way landlords treat tenants, forcing them to move, as they want to get more cash in their pocket with Airbnb, to the flooding and complete inability to stay in a flooded duplex with no toilet, to the construction currently happening next to my bedroom window, I ask myself is it worth it to pay over $1200.00 for this small, hot, noisy suite where I can't open a window and get fresh air at night? I would be better off in a tent! Thank you. All your legalize jargon about affordable housing totally misses the point: it is no longer affordabe for most average working or retired individuals. There is no ceiling on market rents. They charge whatever they can get. People pay what they have to pay, because it is Canada and winters are harsh. Families go without food and live off food banks. The only proper solutions for even moderate incomes, are tiny houses, properly insulated, winterized and hooked up to services, as well as RV's, tents, campers, vans and cabins added onto reasonably priced camping spots that provide all facilities. It is a win-win all around. Canada has the land, municipalities have rules that have to be followed. Let the "market" decide: what would people be willing to pay to park their camper on a nice out of the way lot? I know, for myself, I would much rather buy my own winterized RV, pay for all my own fuel, and have peace and quiet of nature around me. So healing. Thank you.

STORY TELLING TOOL

You have no idea what it's like to be a young professional tenant

I am a resident, a Millennial and tenant that has spent 5 months looking for a place in the area. I moved here from Vancouver seeking a more affordable place to live as a single young professional. I have had to move 4 times in 4 years forcing me to pay skyrocketing monthly rent that totals 50% of my professional annual salary. Short term rentals have played a big part in the equation with no enforcement of regulations leaving very little long-term places and few decent rental homes for the workforce to live. This leaves higher middle income earners like myself with nowhere to live forcing many talented people to move away or not move here. I also help minimum wage and lower income earners find housing as part of my profession. It's harrowing to witness honest hard-working people, seniors and families struggle and beyond disgusting how private home-owner landlords take advantage of poor, vulnerable residents in our community because they know tenants have nowhere else to go. The classism is truly staggering. What is council doing as leaders to bridge the divide and educate local private landlords on the tenancy laws and enforce short term rental regulations?I wanted to share this article about much needed regulation of the rental housing market and shed some light on what I am trying to get across: https://storeys.com/renters-regulation-mom-pop-landlords/Given this crisis is unprecedented for our region, it's up to council to implement necessary changes like strict enforcement of short term rental bylaws with harsher penalties for infractions and an accessible reporting system for tenants being illegally evicted for short-term rentals and neighbours to report illegal B&B's to North Cowichan staff for followup. Please don't blame other levels of government and turn a blind eye because it doesn't appeal to your own self-interests. Building more homes won't fix things because no average worker can afford the rents or mortgages. We need to devote tax subsidies to rentals for low income people in our community and prevent homelessness in the first place and make sure current housing stock like secondary suites are long term housing for honest, hard-working exemplary tenants. We are continually maligned and attacked and given a poor reputation for simply standing up for our right to a stable, respected home -- this attitude needs to change. We no longer live in a community where hard work = home ownership. I hope this policy will make it more livable for those of us on the frontlines serving you everyday so we too can go home to a place we can afford and feel secure in as valued long term community members.

QANDA

Have a question about the draft Affordable Housing Policy? Ask it here. Questions will be answered within three to four business days.

Visitors 26	Contributors 2	CONTRIBUTIONS 3

Q

27 July 23

The land disposition policy is not strong enough. Has any consideration been given to creating a property endowment fund that could enable North Cowichan to be an active investor in property developments, and the profits be directed t o infrastructure investments like affordable housing?

A

Publicly Answered

Thank you for your question. The Municipality currently has an “Affordable Housing Reserve Fund” which is similar to a property endowment fund like you are describing. Section 5 of the draft Affordable Housing Policy provides more details about how money can be collected for the fund and how it can be spent. For example, the fund can be used for purchasing land or constructing new affordable housing.

QANDA

Have a question about the draft Affordable Housing Policy? Ask it here. Questions will be answered within three to four business days.

Q

28 July 23

Why are clauses 9.1.d.i and 9.1.d.ii included in the draft policy?

A

Publicly Answered

Thank you for your question. Section 9.1.d of the affordable housing policy is basically an “off-switch” for the housing affordability targets in section 9.1. Section 9.1.d.i) and ii). These sections describe market conditions where housing has become more affordable and so we don’t need to require developers to provide affordable housing. The idea is that if the market changes so that these two things are true, we won’t be quite as worried about affordable housing because more housing is available and affordable for more people: Section 9.1.d.i) is looking for a rental vacancy rate higher than 4% (the current vacancy rate is 0.3%) Section 9.1.d.ii) is looking for a real estate market where a townhouse is affordable to a high-moderate income family (approximately 40% of households), currently we estimate that purchasing a townhouse is only affordable to approximately 25% of households.

QANDA

Have a question about the draft Affordable Housing Policy? Ask it here. Questions will be answered within three to four business days.

Q

28 July 23

Is there a price for rent/purchase of a home that is considered affordable? Who determines this rate?

A

Publicly Answered

Thank you, this is a great question. Most often, housing is considered “affordable” when all housing-related costs (e.g ., rent/mortgage, utilities) total less than 30% of a household’s pre-tax income. For example, the median household inc ome in North Cowichan was $78,500 per year in 2021 (Census), so $1,962.50 per month would be the maximum a m edian household could affordably spend on housing. Of course, the amount that is affordable differs for every househo ld and at any given time, which isn’t very useful for setting up affordable housing requirements or programs. In the dr aft Affordable Housing Policy there is a proposed requirement that 10% of new housing units be affordable. For that p olicy, here are the draft definitions for affordable rent and purchase prices: For an affordable rental: the maximum pric e is the “Average Rent” for the area as published by CMHC (this is lower than the prices currently available because it includes units with existing long-term tenants). For example, the current “affordable” rent for a two-bedroom apartment would be a maximum of $1,136 per month. For affordable purchase: the price must be set 20% below the current benchmark price. For example, a current “affordable” price for a townhome would be $448,640. Note that the se definitions are written to allow different prices for different types of units and to allow the prices to change over time . These definitions of affordable are lower than what is being offered in the private market, but are still not going to be affordable for all households.

APPENDIX 3 - Emails to communityplanning@northcowichan.ca

Christina Hovey

From: Dalia [redacted]
Sent: Tuesday, August 1, 2023 12:44 PM
To: Community Planning
Subject: Housing Affordability Comments

Hello Mayor and Council & Community Planning Team,

I am a resident, a Millennial and tenant that has spent 5 months looking for a place in the area. I moved here 4 years ago from Vancouver seeking a more affordable place to live as a young professional. **I have had to move 4 times in 4 years forcing me to pay skyrocketing monthly rent that totals half my professional annual salary. Short term rentals have played a big part in the equation with no enforcement of regulations leaving very little long-term places and few decent rental homes for the workforce to live. This leaves higher middle income earners like myself with nowhere to live forcing many talented people to move away or not move here.**

I also help minimum wage and lower income earners find housing as part of my profession. It's harrowing to witness honest hard-working people, seniors and families struggle and **beyond disgusting how private home-owner landlords take advantage of poor, vulnerable residents in our community because they know tenants have nowhere else to go.** The classism is truly staggering. What are you doing as leaders to bridge the divide and educate local private landlords on the tenancy laws and enforce short term rental regulations?

I wanted to share this article with you about much needed regulation of the rental housing market and shed some light on what I am trying to get across: https://storeys.com/renters-regulation-mom-pop-landlords/

Given this crisis is unprecedented for our region, it's up to you to implement necessary changes like strict enforcement of short term rental bylaws with harsher penalties for infractions and an accessible reporting system for tenants being illegally evicted for short-term rentals and neighbours to report illegal B&B's to North Cowichan staff for followup. Please don't blame other levels of government and turn a blind eye because it doesn't appeal to your own self-interests. Building more homes won't fix things because no average worker can afford the rents or mortgages.

We need to devote tax subsidies to rentals for low income people in our community and prevent homelessness in the first place and make sure current housing stock like secondary suites are long term housing for honest, hard-working exemplary tenants. We are continually maligned and attacked and given a poor reputation for simply standing up for wanting a stable, respected home -- this attitude needs to change.

We no longer live in a community where hard work = home ownership. I hope you'll make it more livable for those of us on the frontlines serving you everyday so we too can go home to a place we can afford and feel secure in as valued long term community members.

Sincerely,

Dalia Levy
Duncan, BC - Municipality of North Cowichan

Christina Hovey

To: Barb Floden; Chris Osborne
Subject: RE: MY input on the draft Affordable Housing Policy

From: Bev & Greg Gerbis [redacted]
Sent: Saturday, August 5, 2023 4:43 PM
To: Mike Caljouw <mike.caljouw@northcowichan.ca>; Bruce Findlay <bruce.findlay@northcowichan.ca>; Chris Istace <chris.istace@northcowichan.ca>; Christopher Justice <christopher.justice@northcowichan.ca>; Tek Manhas <tek.manhas@northcowichan.ca>; Debra Toporowski <debra.toporowski@northcowichan.ca>; Rob Douglas <rob.douglas@northcowichan.ca>
Subject: MY input on the draft Affordable Housing Policy

Good Afternoon Council:

I truly believe North Cowichan, like many, many Municipalities across this Country, are facing a housing shortage; including the biggest issue of affordability. However, this Policy Paper has gone way beyond reasonableness.

THIS IS NOT A MUNICIPAL RESPONSIBILITY!

THIS IS NOT YOUR SANDBOX TO PLAY IN WITH MUNICIPAL TAXPAYER'S MONEY.

The whole notion of AFFORDABLE HOUSING is not attainable with a Market driven commodity. ONLY THE MARKET WILL DETERMINE THE PRICE OF HOUSING.

The Muni could be a strong advocate, could advise on some standards for housing but stick with CORE: OCP Admin, Planning and Subdivision, Engineering, Zoning, etc. The way this policy is written, if approved, you will be authorizing the creation of a new department, with a new staff contingent and associated budgets (including consulting) that will require a **significant tax increase;** I would guess it it might be in the 4 to 5 % if not more; just think about very very complex analysis, monitoring, targeting and measuring of results as stated.

The creation and expansion of this Affordable Housing Reserve Fund is ludicrous. Buying, selling property, purchasing buildings to be retained for affordable housing, construction or operation of housing; we the taxpayers will become subsidizing landlords forever.

The only sustainable affordable housing is Social / Subsidized Housing (a Provincial responsibility), this is NOT where you should be leading North Cowichan Taxpayers.

Please put a stop to this before it takes on a life of its own.

I provided my input to the very soft survey of the draft Affordable Housing Policy below.

Sincerely

Greg Gerbis
2540 Timbercrest Dr.

Begin forwarded message:

From: Connect North Cowichan <connect@northcowichan.ca>
Subject: Thank you for completing Provide input on the draft Affordable Housing Policy
Date: August 5, 2023 at [redacted]
Reply-To: connect@northcowichan.ca

Hi,

Thanks for completing the survey.

Your responses are listed below.

Please select all of the following that apply to you:

I live in a home that I own or that my family owns

Please select the three approaches that you think are the most important:

Advocate to other levels of government for changes to regulations and laws (for example, taxation rules, or the residential tenancy act)
Require new multi-unit buildings to include some 2- and 3-bedroom units suitable for families
Require new multi-unit buildings to include some adaptable/accessible units

---

Is there anything on the list that should NOT be included in the policy?

The following should NOT be included in this Policy nor in any Work Plan for North Cowichan. Monitor and track data related to housing and affordable housing in the community (for example, short-term rentals); Provide land for affordable housing; Foster partnerships with other organizations and governments such as BC Housing and not-for-profit housing providers; Provide financial supports and incentives for affordable housing projects; Prioritize development applications for affordable housing developments.

One of the tools identified in the draft Affordable Housing Policy is to ask housing developers to provide a portion of new housing at a price that is lower than the market rate or to provide an equivalent cash contribution to the Municipality of North Cowichan's Affordable Housing Reserve Fund.

Is this approach:

Unreasonable

Do you have additional comments on Question 4?

The definition of "Affordable Housing Unit" is just not attainable. ONLY the Market will determine price. If my unit is appraised at $500K and someone pays $800K; that is the Market. If I asked $1K rent, and someone is willing to pay $1.5K = Market.

The draft Affordable Housing Policy sets a target for 10% of new housing to be rented or sold at a rate below the market prices.

Is this target:

Too high

If you said that the target is too high or too low, what would be a better target:

Below Market prices are not attainable nor sustainable.

Do you have additional comments or feedback on the draft Affordable Housing Policy?

As written, this policy will lead the Muni into a sandbox that has nothing to do with its core service deliverables. The policy requires very very complex analysis, monitoring, targeting and measuring of results. It will require a large new staff contingent, along with Consulting Dollars that will increase the tax burden on the residents of North Cowichan. Just the establishing of the Affordable Housing Reserve Fund is ludicrous. Buying, selling property, purchasing building to be retained for affordable housing, construction or operation of housing, way way off track. This is the Provincial / Federal responsibility.

Thanks again

Connect North Cowichan

We respectfully acknowledge that we live, work, and play on the traditional territories of the Quw’utsun Nation, which includes the Cowichan Tribes, the Halalt First Nation, the Lyackson First Nation, the Penelakut Tribe, and the Stz'uminus First Nation. The Municipality also sits on the traditional territory of the Snuneymuxw First Nation.

This email and any attachments are only for the use of the intended recipient and must not be distributed, disclosed, used or copied by or to anyone else. If you receive this in error please contact the sender by return email and delete all copies of this email and any attachments.

Christina Hovey

From: Cindy Lise <[redacted]
Sent: Monday, August 21, 2023 9:25 AM
To: Community Planning
Subject: Response to Housing Policy

Hello Team at North Cowichan,
I have had the opportunity to review the draft policy and would like to thank the Municipality of North Cowichan for the in depth and comprehensive planning that went into this work. From my perspective it is well researched and doable.

Thank you for your efforts to consider those who have been pushed out of the housing market and making our region one where families can grow and thrive.

Cindy Lise

Regional Facilitator
Our Cowichan Communities Health Network
[redacted]
www.ourcchn.ca

Envisioning a future where all people of the Cowichan communities enjoy good health and wellbeing.

I acknowledge the territories of the Quw'utsun, Malahat, Ts'uubaa-asatx, Stz'uminus, Penelakut, Halalt, Lyackson, Ditidaht, and Pacheedaht Peoples, where I am grateful to live and work.