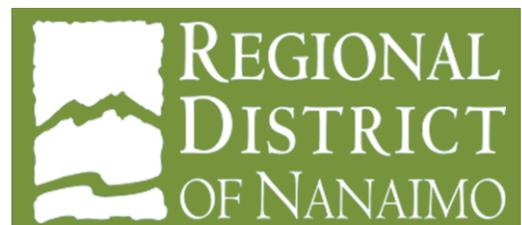

Housing Action Plan

Meeting Regional
Housing Needs

December 30th 2010



Background

The provision of appropriate, adequate, attainable, affordable and adaptable housing throughout the region is being increasingly recognized as an essential component of social and economic sustainability. As documented in the State of Sustainability Report¹, the Regional District of Nanaimo (RDN) has been experiencing increasing shortages of affordable rental and owned housing for those with low to moderate incomes over the last ten years.

The shortage of affordable housing is due to widening gaps between the cost of housing relative to incomes and a shortage of adequate rental stock. As the market continues to fail to provide suitable affordable rental and ownership options, the number of people requiring access to ‘Affordable Non-Market Housing’ and ‘Government Subsidized Housing’ has been increasing.

The Regional District of Nanaimo (RDN) 2010 Board Strategic Plan recognizes access to housing as part of the vision for a more sustainable region. The Board Strategic Plan vision reflects the 2006 State of Sustainability Report which identified housing affordability as one of the characteristics of social sustainability.

2010 Board Strategic Plan	
<p>Vision</p> <p><i>.....Housing is affordable, and a variety of different types and sizes of housing are available to accommodate the current and future needs of residents.</i></p>	<p>Goal 6</p> <p><i>Increase affordable housing and housing choices that support “ageing in place”</i></p> <ul style="list-style-type: none"> <i>a) Build on the Regional Housing Affordability Study to develop strategies that promote the development of affordable housing and housing that supports “ageing in place”.</i> <i>b) Develop region-wide strategies, incentives and options for increasing density in current and planned neighbourhoods to increase the cost-effectiveness of infrastructure, services and transit.</i> <i>c) Explore ways to encourage higher density development on land inside the Growth Containment Boundary.</i> <i>d) Ensure future costs of infrastructure are allocated fairly.</i> <i>e) Lobby senior governments to provide resources and support for affordable and senior’s housing.</i>

Consistent with the findings of the State of Sustainability Report and the Board’s direction in the 2010 Strategic Plan, the December 30th 2010 Draft Regional Growth Strategy (RGS) contains goals and policies that directly address affordable housing.

¹ 2006 Regional District of Nanaimo State of Sustainability Report (Prospering Today, Protecting Tomorrow: The State Of Sustainability of the Regional District of Nanaimo)

Housing Continuum

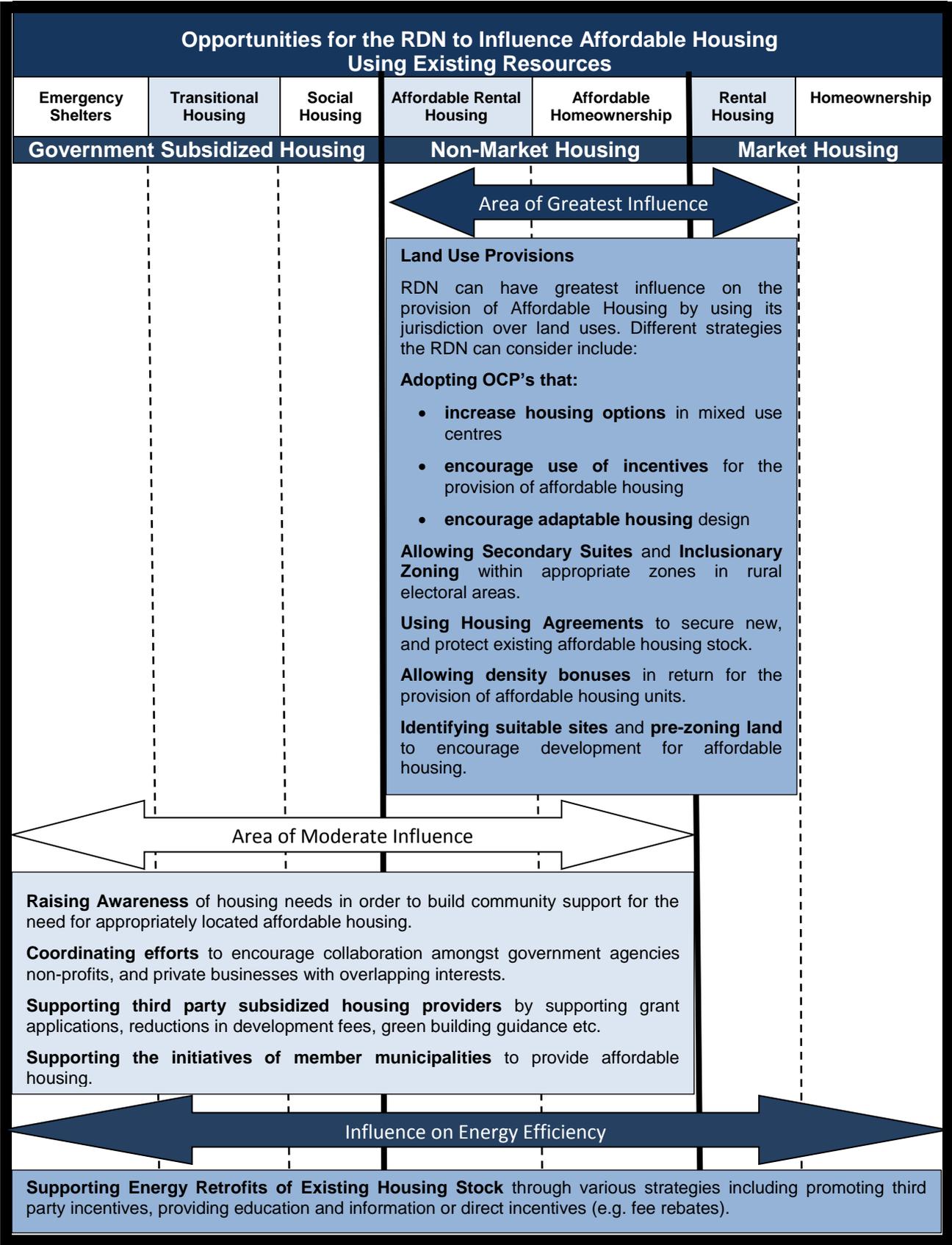
Canada Mortgage and Housing Corporation (CMHC) use a graphic tool called *The Community Housing Continuum* to understand housing affordability (see the diagram below). *The Community Housing Continuum* shows a range of housing and tenures, inferring that there are options for people to move along a continuum of housing types ranging from Government-Subsidized Housing to Market Housing.



Given an understanding of the RDN’s organizational mandate, jurisdiction, expertise and resources, the RDN can most effectively focus efforts to address regional housing needs by:

1. Influencing the provision of market rental housing.
2. Influencing the provision of non-market housing (both rental and owned) through the RDN’s regulatory authority.
3. Continuing to support and encourage the provision of government subsidized housing.

The diagram below shows how the RDN can influence the provision of housing at different intervals on *The Community Housing Continuum* within the scope of existing functions, budget and resources.



This *Housing Action Plan* sets out clear actions that the RDN can take to work towards reaching the Board's vision and meet the housing needs identified by the RDN's 2009 *Regional Housing Affordability Study*. The Plan focuses on effective actions that can be accomplished using existing budgets and staffing resources.

Goal

To increase the number and choice of affordable rental and market housing units designed to meet the needs of lower income residents with different household sizes, ages and special needs.

Objectives

Based on previous work on affordable housing, this Action Plan identifies a number of objectives related to the construction, attainment and provision of affordable housing.

1. To support and facilitate the provision of appropriate, adequate, affordable, attainable and adaptable housing.
2. To raise public awareness of regional housing needs and understanding of ways to address these needs.
3. To promote and support the efforts of existing organizations and partnerships mandated to address housing needs within the region.
4. To lobby other levels of governments to provide adequate resources and take concrete measures to support those experiencing homelessness and with high core housing needs.
5. To build partnerships to address regional housing needs.
6. To inform landlords and tenants about ways to improve housing and lower costs for tenants.
7. To inform employers about the benefits of providing or supporting the provision of affordable and adequate employee housing.
8. To identify barriers to constructing and maintaining affordable rental and owned housing units.
9. To encourage the development and construction industries to undertake projects that include affordable rental and owned housing units as well as market based rental units.
10. To identify and consider incentives to encourage the construction, provision and maintenance of affordable housing units (both rental and owned).
11. To increase the supply of housing in the region to meet the needs of seniors, youth, those with special needs, those with moderate or low incomes, and the homeless.
12. To reduce the number of people in core housing need, especially low income renters.
13. To reduce the number of people experiencing homelessness and support the transition out of homelessness.

Actions

1. Documenting Housing Resources

The RDN will consider maintaining a list of organizations and the resources they provide to support meeting different housing needs. The purpose of this is to monitor regional housing resources and how well they are meeting needs identified in the RDN's *Regional Housing Affordability Study* and to use this information to promote the programs and resources provided by these organizations to RDN residents and member municipalities.

2. Providing Information on Housing Resources

The RDN will consider undertaking the following actions as part of an education and awareness program. The purpose of undertaking these actions are to raise awareness of existing housing needs

so that future initiatives receive community support and to promote maximum use of currently available third party programs and initiatives.

a. Developing and distributing brochures and web-based data:

The RDN will consider publishing and distributing one or more brochures and having online information about affordable housing. The purpose of this is to provide information about:

- Current and predicted regional housing needs.
- Third party programs and opportunities to help RDN partners and non-profits meet housing needs.
- Organizations, programs and resources for those with low incomes or other specialized housing needs (e.g. modifying the City of Nanaimo's *'Surviving in Nanaimo Guide'* to include other regional resources).
- Programs to help create, maintain and improve the quality and availability of affordable, appropriate housing stock for private landlords and non-profits.
- Techniques and resources for landlords and tenants to improve the energy efficiency of rental housing stock.
- Techniques and resources for landlords, tenants and home owners to build and retrofit existing homes to enable 'aging in place'.
- The role of employers in supporting affordable housing within close proximity to places of work.

As appropriate and available, the RDN will use existing information and brochures produced by third parties or partner with other agencies with shared interests in promoting similar information (e.g. Habitat for Humanity, Nanaimo Citizen Advocacy Association, Canada Housing and Mortgage Association, Central Vancouver Island Multi-cultural Society).

b. Conducting information sessions on affordable and adaptable housing:

The RDN will consider conducting one or more information sessions for builders and community members on adaptable housing to facilitate 'ageing in place'. The purpose of the sessions is to provide information about:

- Methods for building owned and rental housing designed to adapt as the needs of householders change (e.g. family size, physical ability, income levels) and to improve energy efficiency.
- Available funding or programs to support building or converting homes designed to adapt as the needs of householders change.

c. Conducting information sessions on secondary suites:

Based upon the outcome of the secondary suites study and subsequent changes to RDN bylaws, the RDN will consider conducting one or more information sessions for builders and community members on secondary suites in electoral areas.

3. Building Partnerships through a Regional Housing Working Group

The RDN will consider establishing a Regional Housing Working Group. The purpose of the Working Group is to build partnerships and coordinate efforts to address short and long term housing needs. A key mandate of the Working Group would be to develop and implement a Regional Housing Strategy.

The RDN will consider pursuing grants and other sources of funding to establish a Regional Housing Working Group and hiring a consultant to develop a Regional Housing Strategy.

4. Developing a Regional Housing Strategy

As noted above, the RDN will consider hiring a consultant to develop a Regional Housing Strategy. The purpose of the strategy is to prioritize and coordinate efforts to address regional housing needs.

5. Supporting the initiatives of others

The RDN will consider assisting third party organizations in their efforts to provide affordable and adaptable housing in designated centres. The RDN can assist and support the efforts of non-profit and for profit organizations to provide housing by:

- Encouraging collaboration between different groups to avoid duplication of effort and maximize best use of resources.
- Continuing to participate and support the efforts of existing working groups including the City of Nanaimo's Homelessness Working Group and the Oceanside Homelessness Task Force coordinated by the City of Parksville.
- Providing guidance and information on RDN studies, policies and land use bylaws will help ensure that initiatives are aligned to meet identified needs and regional regulations.

6. Provide Incentives for Creating and Maintaining Affordable and Adaptable Housing

The RDN will consider undertaking a study to identify incentives that the RDN and member municipalities could provide to encourage the creation of new and maintenance of existing affordable and adaptable housing units. Incentives could include expedited permitting, lower development cost charges and density bonuses in return for making commitments to maintain determined levels of rent or ownership costs over a set period of time.

7. Updating Official Community Plans and Zoning Bylaws to support Affordable and Adaptable Housing

The RDN will consider undertaking a process to review and update all electoral area Official Community Plans (OCPs) and zoning bylaws to support the provision of affordable and adaptable housing. The purpose of this is to ensure that RDN bylaws adequately support the provision of suitably located affordable and adaptable forms of housing.

8. Adopting a Secondary Suites Bylaw

The RDN will consider undertaking a study to identify where secondary suites and carriage homes should be permitted in the electoral areas of the RDN. The study would also consider appropriate land use regulations (e.g. parking spaces, floor area).

Based upon the outcome of the study above, the RDN will consider updating OCPs and zoning bylaws to allow secondary suites.

9. Supporting the efforts of municipalities to maximize secondary suites

The RDN will consider encouraging and assisting municipalities (that have adopted bylaws permitting secondary suites) in their efforts to increase the number of suites in new and existing single family dwelling units. The purpose of this would be to maximize efforts already underway to make use of existing housing stock and infrastructure in growth centres that are well served by transit, shopping and other services.

Activities to support this could include:

- Sharing educational information (e.g. documents, brochures, posters)
- Co-hosting seminars on the benefits of secondary suites and ways of including them in existing and new homes

- Helping identify barriers to constructing suites and ways of overcoming them (e.g. reducing parking requirements or providing incentives such as reduced development cost charges or fee reductions for solid and liquid waste).

10. Promoting the maintenance of existing and increasing the provision of new market rental stock

The RDN will consider encouraging the maintenance of existing rental housing and the provision of new rental housing by providing information to developers and landlords about:

- Where different forms of rental housing would be supported in the region (e.g. mobile homes, apartments, carriage homes, secondary suites, condominiums).
- Access to funding to support improving the quality of existing rental housing.
- The importance of maintaining mobile home parks as a form of affordable housing in rural areas.

The purpose of this would be to ensure that the lifespan and energy efficiency of existing affordable homes and rental housing is maximized, so that longer term use is possible. This is far more cost effective and sustainable compared to having to replace or re-build new dwellings.

11. Promoting third party programs that support the provision of new affordable housing units and improving existing housing in rural areas

The RDN will consider promoting third party programs that support the provision of new affordable housing units and improving existing housing in rural areas. For example, Canada Mortgage and Housing Corporation (CMHC) offers:

- The Residential Rehabilitation Assistance Programs (RRAPs) to provide financial assistance for maintaining the quality of affordable housing units for homeowners and renters and the creation new affordable units for renters including seniors and those with disabilities.
- The Emergency Repair Program (ERP) to help low-income households in rural areas, for emergency repairs required for the continued safe occupancy of their home.

12. Supporting the efforts of higher levels of government and non-profits to build the resilience of those most at risk of experiencing homelessness

The RDN will consider advocating for the provincial and federal governments to take the lead in coordinating efforts to monitor and reduce the risk of individuals and households at risk of experiencing homelessness. The purpose of this would be to mitigate increases in the numbers of people experiencing homelessness by increasing the resilience of fragile individuals and households.

This could involve coordinating the efforts of various ministries and programs that have overlapping involvement with the health and welfare of individuals, families and children work with non-profit agencies to ensure that:

- There is a coordinated team of agencies monitoring and assisting those at risk of experiencing homelessness.
- Available resources can be accessed through one primary source so that those needing support are not overwhelmed by complicated processes or multiple referrals. For example the Nanaimo Area Resources for Families (NARSF) outreach workers that were supported by federal funding.

13. Supporting the efforts of others to adequately house and provide support to those experiencing homelessness

The RDN will consider supporting the efforts of provincial and federal agencies, member municipalities, non-profits and addressing the needs of those experiencing homelessness. This includes:

- Advocating for the creation of a multi-disciplinary community outreach team to provide services for the 'hidden' homeless in rural electoral areas. Such a team or position would ensure that

other service providers provide information and coordinate services to minimize people 'slipping through the cracks'.

- Advocating for a multi-faceted and coordinated approach beyond providing shelter to meeting the mental, physical and spiritual needs of those experiencing homelessness.

14. Working with employers to provide 'employer assisted housing'

The RDN will consider working with employee groups and employers to raise awareness of the need for employees to have access to adequate, affordable housing and encourage employers to participate in strategies and undertake actions to ensure their employees are adequately housed. For new developments, incentives could be considered to obtain employee housing.

B u d g e t

The RDN will consider the allocation of staffing resources and funds to implement selected components of the Action Plan as a part of the budget approval process for each year.

T i m e l i n e

The RDN Board will consider undertaking one or more action items each year, starting in 2011, as a part of the budgetary process for each year.