
TO: Paul Thompson
Manager, Long Range Planning

DATE: January 11, 2011

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Senior Planner

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SUBJECT: **Housing Action Plan**

PURPOSE

The purpose of this report is to provide an evaluation of different strategies the Regional District of Nanaimo (RDN) can consider to support the development of affordable housing and present a Housing Action Plan which sets out how the RDN can support and facilitate the provision of appropriate, adequate, attainable and affordable housing throughout the region.

BACKGROUND

This report builds upon the research and recommendations from the RDN's 2009 Housing Affordability Study. The study was conducted in two phases with the first report confirming that the supply of affordable housing throughout the region falls short of meeting the needs of those least able to afford adequate housing (Housing Needs Overview).

The second report, Connecting Housing Needs and Opportunities addresses solutions to the housing needs identified in the first report by:

- Identifying housing types that will best accommodate those most in need in the region and specifically, stating that:

The initiatives "most likely to succeed" in rural areas are those that are "best fit" with the existing scale and character of development. These include secondary suites, secondary dwellings, manufactured home parks, cluster housing, and small-scale townhouses.
- Recommending appropriate locations within designated Village Centres and Urban Areas within the RDN's electoral areas. The proposed locations were selected based upon the needs of different groups to have access to employment and amenities such as transportation, health services, and schools together with availability of infrastructure to support housing (water and wastewater treatment); and
- Presenting several strategies (see Table 1) to meet housing needs that involve:
 1. Using existing opportunities to accelerate the provision of affordable housing units in electoral areas by third party providers.
 2. Using opportunities to become more directly involved in developing and maintaining affordable housing units in electoral areas.

The strategies are listed in order of priority based upon a preliminary evaluation of the scope of work involved and ease of implementation with one requiring the least amount of resources and eleven the greatest (see Table 1).

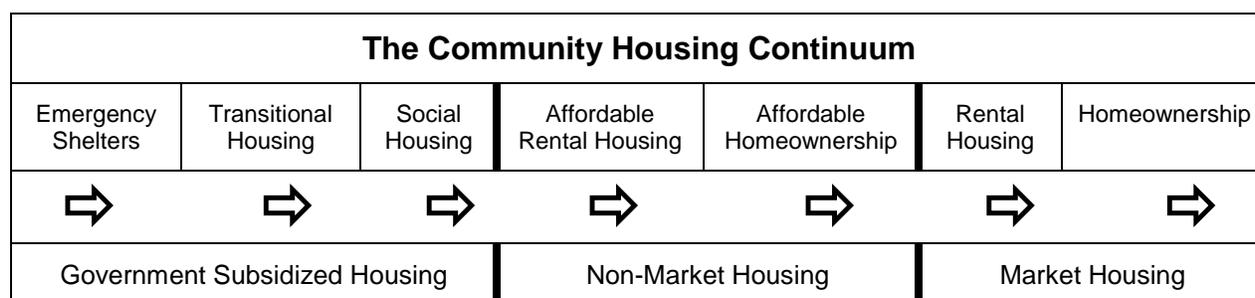
Table 1. Implementation Hierarchy – Connecting Housing Needs and Opportunities

Potential Strategies To Support Development Of Affordable Housing In The RDN	
1	Raise Awareness. Of existing housing needs. Of existing housing programs.
2	Support for Others' Initiatives. Assist non-profit societies that are actively pursuing government funding for special needs groups. Encourage non-market housing providers to "regenerate" existing social housing sites.
3	Research and Networking. Work with major employers and business associations to investigate an "employer assisted housing program". Seek funding from BC Real Estate Foundation.
4	Policy. Continue to support infill/development, including manufactured housing, in serviced Village Centres.
5	Policy. Include housing policies in RGS. Include housing policies in OCPs.
6	Policy. Develop a region-wide policy on secondary units (suites, secondary dwellings) in Village Centres and rural parts of electoral areas.
7	Policy. Continue to implement the 2006 Manufactured Home Park Redevelopment Policy.
8	Regulatory Tool — Amenity Rezoning. Develop a policy / program to generate affordable home ownership through new development. AKA known as "Inclusionary Housing".
9	Regulatory Tool — Zoning. Update zoning bylaws in serviced Village Centres to encourage small houses on small lots / infill or new subdivisions. Meets other sustainability objectives.
10	Financial Measure. Investigate the establishment of a Regional Housing Trust Fund.
11	Regional Housing Corporation. Build and maintain rental housing.

This report provides a more in depth evaluation of the implications of pursuing these different strategies and introduces additional strategies intended to help work towards achieving the RDN's strategic housing priorities. Based upon this evaluation of options, the attached Housing Action Plan outlines specific steps the RDN can take to address housing needs in the region.

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.



As documented in the 2006 State of Sustainability Report, the RDN has been experiencing increasing shortages of affordable rental and owned housing for those with low to moderate incomes over that last ten years. This has been the result of widening gaps between the cost of housing relative to incomes and a shortage of adequate rental stock. As the market fails 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.

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.

Please see Appendix 1 for a diagram that 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.

ALTERNATIVES

1. That the “Housing Action Plan” report be received for information and staff be directed to proceed with the actions outlined in the “Housing Action Plan”.
2. That the report “Housing Action Plan”, be received and additional direction be provided to staff.

FINANCIAL IMPLICATIONS

The Housing Action Plan focuses initially on actions the RDN can undertake relatively easily to support the development of affordable housing by capitalizing upon existing staffing and resources. The initial implementation actions of the Housing Action Plan will have minimal impact on RDN budgets. The greatest impact will be on the allocation of staff resources to work on affordable housing related initiatives.

Once the effectiveness of more immediate and lower cost actions can be evaluated, it is then recommended the RDN consider the pros and cons of pursuing more costly and complex strategies.

For specific implications of each strategy please see Appendix 2.

LAND USE IMPLICATIONS

Development Implications

Currently, the real estate market in the region is not delivering suitable housing options to meet the current and future predicted needs of those with lower incomes or with special needs. Over the past several years, rising housing prices in the region have not been matched by the incomes of individuals and families with earnings at or below the annual median income. Exacerbating this is the fact that little development of purpose-built rental housing stock is taking place and existing units are at risk of conversion to non-rental forms of housing. The result is a community that is becoming less affordable to live in over time.

As the region continues to have a higher proportion of older residents, the incidence of disability will increase and there will be an increasing need for a range of housing types that can adapt to a variety of special needs, family size and financial circumstances as residents go through different life stages. The

provision of a range of housing types must be matched with suitable locations to ensure that residents have easy access to sources of employment, services and other amenities.

Single family residential continues to be the predominant form of housing, especially in rural electoral areas of the RDN. The implementation of the Housing Action Plan will involve encouraging a greater diversity of other forms of housing including more dense development in Rural Village and Urban Growth Centres. In some areas of the region this may take the form of secondary suites and small lot infill while in others this may mean manufactured home parks, more apartment units or town-homes as part of mixed-use developments.

The Housing Action Plan will continue to support directing the greatest diversity and density of housing types to designated Village Centres. Throughout the region, implementing actions that support the retrofit of existing housing stock to improve both the lifespan and energy efficiency of existing housing will help increase the long term affordability of living in those homes while reducing their impact on GHG emissions and water consumption.

Sustainability Implications

Implementing the Housing Action Plan will help make the vision of a “socially, economically and environmentally healthy region where residents meet their needs without compromising the ability of future generations to do the same” a reality. Essential to this vision is the view that in our society housing is “affordable, and a variety of different types and sizes of housing are available to accommodate the current and future needs of residents”.¹

The Housing Action Plan supports the provision of well-located housing that meets the needs of the current and future needs of residents of all income levels, family sizes, ages and abilities. Meeting these housing needs is essential to having a “socially healthy region”. Communities with adequate, affordable housing that allow residents to ‘age in place’ help foster social diversity and community resilience. Increasing opportunities for residents to stay within their communities through changing life stages, economic cycles and health circumstances will enable greater community stability. This in turn will help improve the ability of people to participate better in the regional economy, build stronger social capital, and engage more in the civic life and governance of their communities.

Providing affordable housing through strategies that result in increased density (lot sizes and buildings) in walkable, transit supported, mixed-use centres will reduce the need to use private vehicles and encourage more efficient use of land and infrastructure.

In addition to addressing the social elements of sustainability, the provision of adequate, attainable and affordable housing close to sources of employment is essential to meeting economic sustainability goals. Ensuring that affordable housing is available for lower and moderate income employees close to sources of employment will enhance the region’s long-term economic resilience.

The development of a Regional Housing Strategy will involve the participation and collaboration between RDN electoral areas and member municipalities, residents, other levels of government, non-profit agencies and private business. This broad and open participation will facilitate sustainable decision making and long term governance affecting housing provision in the region.

Growth Management Implications

An important aspect of providing a range of housing types and sizes to meet varying needs is ensuring that housing is located close to places and services that people need to access on a daily basis such as shops, services, schools, sources of employment and other amenities. The Regional Growth Strategy (RGS) suggests that designated ‘Growth Centres’ in the region should be designed to accommodate people from a variety of cultural, economic and employment backgrounds, providing for the housing

needs of many groups – families, singles, retired, working, the aged, the disadvantaged, and those of lavish or modest means.

The updated draft RGS envisions “complete, compact communities designed to provide housing that meets the needs of all households, and that provide excellent access to nearby workplaces, goods and services, learning institutions, recreation opportunities, and natural areas”.

The draft Housing Action Plan supports the growth management direction in the current and updated draft RGS. The RGS aims to direct future growth to be accommodated by intensifying land uses in mixed-use areas within designated ‘Growth Centres’ in the region (Urban/ Rural Village Centres). The updated draft RGS also contains a specific goal “to support and facilitate the provision of appropriate, adequate, affordable, attainable and adaptable housing”. Policies to achieve this goal include direction to prepare a Regional Housing Strategy, adopt OCPs and zoning bylaws that increase housing options in mixed-use centres well served by transit, provide incentives for building affordable housing and encouraging adaptable housing design, and exploring opportunities for energy upgrades to existing housing stock to increase affordability and reduce GHG emissions. The Housing Action Plan includes steps to implement all of these policies. Furthermore, the Housing Action Plan directly implements an action item in the draft RGS to “identify next steps to addressing affordable housing issues”.

Intergovernmental Implications

The successful implementation of the Housing Action Plan requires ongoing support and collaboration with federal and provincial levels of government and member municipalities of the RDN. Collaboration with non-profit housing providers and other service providers whose clients face housing challenges is another very important aspect of implementing the plan.

Public Consultation Implications

The Housing Action Plan responds to public input received through the Regional Growth Strategy Review process to address the issue of housing affordability in the region. The Housing Action Plan outlines a number of actions that will involve active consultation and integration with community members, other levels of government, non-profit groups and the business community. The level of public consultation involved will vary from providing information and education as part of raising awareness (for the need for affordable housing) to providing opportunities to receive detailed feedback that will be used by the Board to evaluate changes to RDN bylaws and policies.

SUMMARY/CONCLUSION

The Housing Action Plan sets out clear actions that the RDN can undertake to address the issue of housing affordability in order to meet the needs identified by the Regional Housing Affordability Study. The Housing Action Plan focuses on effective actions that the RDN can take to improve access to affordable and appropriate housing within a short period of time using existing budgets and staffing resources.

While many of the Housing Action Plan actions do not require increases to Development Services Department budgets, they do require a significant amount of staff time. Based on available staff resources, staff are proposing to commence with three of the actions in the Housing Action Plan in 2011. The first is Action 1 Documenting Housing Resources. As the RDN has had very little involvement in affordable housing to date, RDN staff need to become better informed about the various organizations and programs involved in the provision of affordable housing. The second is Action 2 Providing Information on Housing Resources. If the RDN is to play a larger role in education and awareness about affordable housing then it must be able to respond to requests from the community and potential housing providers. The third is Action 8 Adopting a Secondary Suites Bylaw. The RDN has long recognized that secondary

suites are a key part of an affordable housing strategy. A review of where secondary suites should be permitted and related regulations could be initiated in 2011.

RECOMMENDATION

1. That the report on the proposed Housing Action Plan be received.
2. That for 2011 staff be directed to proceed with Actions 1, 2 and 8 in the Housing Action Plan.

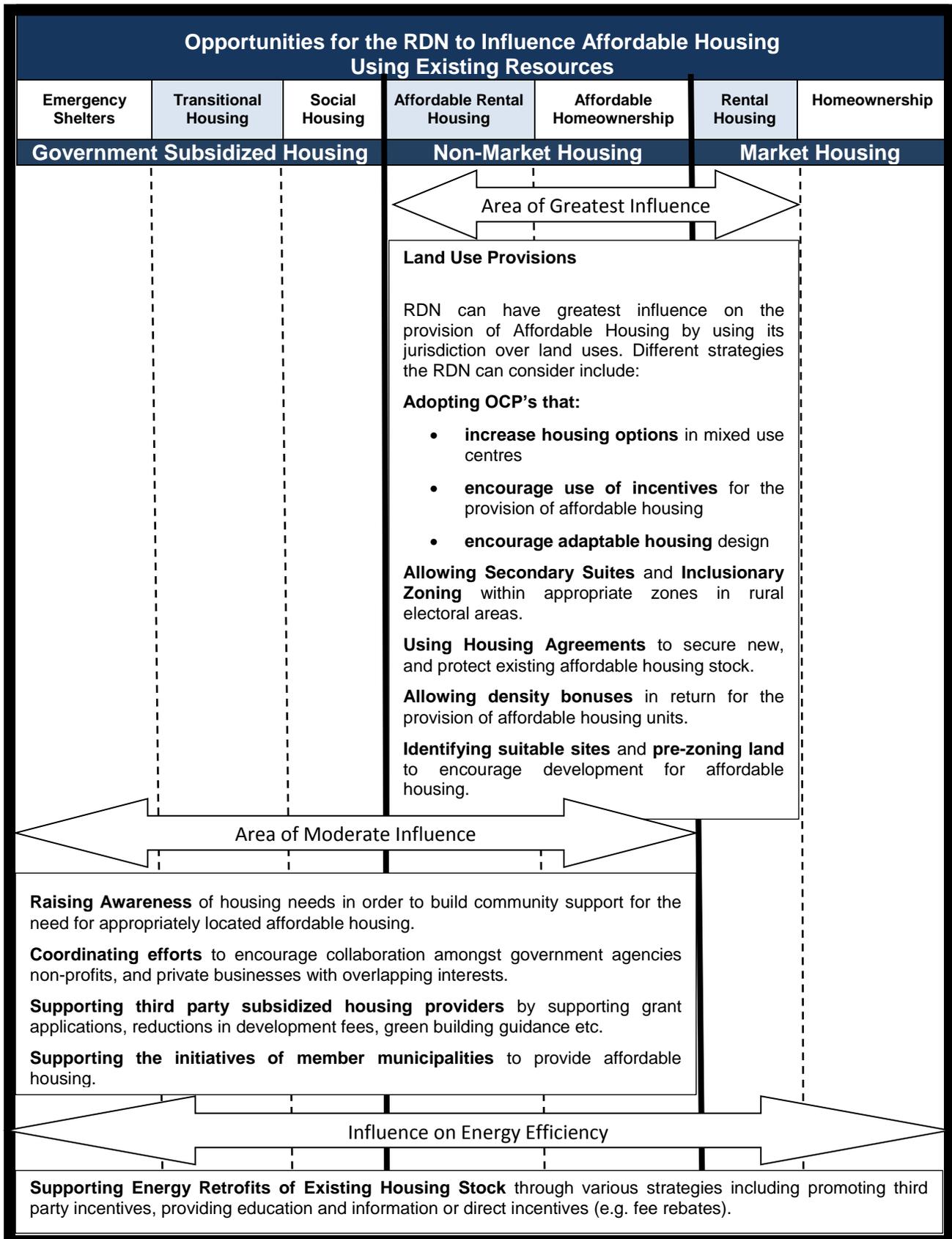
Report Writer

General Manager Concurrence

Manager Concurrence

CAO Concurrence

APPENDIX 1



APPENDIX 2

Specific Implications of Strategies Identified in the Connecting Housing Needs to Housing Opportunities Report

The following provides an assessment of the strategies identified in the Connecting Housing Needs to Housing Opportunities Report in terms of ease of implementation and required financial and staff resources.

1. Raising Awareness - of existing housing needs and programs

Raising awareness and fostering understanding about housing needs is the foundation to building community support for all strategies used to address regional housing needs. The RDN is well positioned to help coordinate the collection and distribution of housing information that is of benefit to individuals and organizations in both rural electoral areas and municipalities.

Information to raise awareness can be tailored and used for several purposes:

- To build wider community understanding of regional housing needs and the importance of taking action to meet those needs.
- To provide community members, non-profits and member municipalities in the region with a summary of available programs and other opportunities to address housing needs within their jurisdictions. This involves promoting the strategies already in effect in some parts of the region such as bylaws permitting secondary suites, carriage homes etc.
- To provide information about housing resources to those with specific housing needs.
- To provide non-profit and private landlords with information and resources to improve building standards (energy efficiency, health and safety).

The creation of awareness materials requires gathering, summarizing and promoting information from existing resources including:

- Housing Needs and Affordability Studies conducted by the RDN and other organizations.
- Data on regional housing resources or initiatives including funding opportunities maintained by several non-profit and governmental organizations like BC Housing and Canada Housing and Mortgage Corporation (CMHC).
- The use of materials created by other organizations to help specific groups meet their housing needs (seniors, those with disabilities and renters etc.)

The RDN can easily help raise awareness about housing needs and opportunities using existing staffing and communication channels.

2. Regional Housing Working Group - Coordinate efforts through the development of a housing strategy

Following the implementation of awareness raising activities, the RDN is well positioned to help non-profit, private and public agencies collaborate to develop long and short term housing solutions. The formation of a Regional Housing Working Group would help make best use of scarce funding resources by encouraging partnerships and discouraging duplication of efforts. The Group would be tasked with developing and implementing a Regional Housing Strategy (similar to the Housing Action Plans promoted by CMHC). The formation of the Housing Working Group would help to:

- Ensure better understanding of the close interrelationship between the availability of affordable housing in rural and urban areas within the region that impact the choices residents make in an attempt to balance the location of affordable housing with access to services, jobs and schools.
- Support and coordinate the efforts of existing working groups lead by municipal partners (City of Nanaimo, City of Parksville).
- Support and coordinate the efforts of non-profit agencies focused on meeting specific housing needs in rural areas (e.g., Bowser Senior's Housing Society).

Forming a Housing Working Group and developing a detailed Housing Strategy with multiple partners will require additional resources beyond those available through internal RDN budgets. The RDN will need to seek alternate resources through grants and other funding sources. This is a longer term, more involved strategy that can be initiated alongside some of the other strategies outlined in this report. The following actions are recommended:

- Apply to the Real Estate Foundation of BC and/or other applicable funding sources to fund a Housing Working Group and develop a Regional Housing Strategy.

3. Support for Others' Initiatives - Assist non-profit societies that are actively pursuing government funding for special needs groups

Encourage non-market housing providers to "regenerate" existing social housing sites.

The RDN has a track record of providing support to non-profit societies and municipalities in their efforts to address housing needs for special needs groups.

- Staff support can involve: the provision of support letters, advocacy for other levels of government to provide assistance, attending meetings and participating in working groups or task forces lead by municipal partners (City of Nanaimo, City of Parksville), assistance with grant/funding/Crown lands applications, provision of meeting space, promotion of events, identification of suitable sites for housing projects, extra guidance through the development/regeneration process or providing information about initiatives and funding available through other levels of government /agencies (see 'Raising Awareness' strategy above).
- Use of RDN budgets to waive or reduce application fees for non-profit housing developments.
- Provision or redirection of grant funding to address regional housing needs.

Continuing to provide this level of support is an easy and effective way of maintaining good working relationships with non-profit societies, community organizations and housing task forces/working groups lead by other municipalities. Supporting the initiatives of other groups/organizations helps ensure that the RDN is aware of different initiatives and strengthens the RDN's role in promoting awareness of initiatives in the region. Participating in and supporting the initiatives of other organizations will enable the RDN to encourage collaboration amongst groups with similar interests. This would include opportunities for the RDN to actively approach housing providers who typically operate in more urban settings to encourage them to consider meeting housing needs in rural areas by developing and operating housing within Rural Village Centres.

At present, assistance has typically been provided upon request and based upon consistency with RDN policies. To date the costs of support provided has been absorbed within existing staffing levels and budgets and it is anticipated that this could easily continue.

- 4. Research and Networking** - Work with major employers and business associations to investigate an “employer assisted housing program”.

Coordinate with Business Associations and Chambers of Commerce as well as larger corporate entities. It is recommended that this strategy be undertaken as part of developing a Regional Housing Strategy as representatives of major employers and business associations should be involved in a Regional Housing Working Group. This action should also be tied to any efforts the RDN may decide to initiate to undertake regional economic development. This group could also be included in actions to ‘Raise Awareness’. This may include helping distribute information to employers on ways in which they can influence and impact housing affordability for their workers and distributing information to employees about available resources to help them meet their housing needs. Seek funding from BC Real Estate Foundation.

- 5. Policy** - Continue to support infill/development, including manufactured housing, in serviced Village Centres

This is an ongoing implementation item that does not require any increase in staffing or budgets to address. This strategy should be part of raising awareness about areas where different forms of affordable and special needs housing will be supported.

- 6. Policy** - Include housing policies in the RGS and in OCPs

Draft housing policies are already included in the revised draft RGS. These draft policies provide direction to address affordable and special needs housing, and communities that enable ‘ageing in place’ through municipal and rural Electoral Area Official Community Plans (OCPs). It should be noted that more recent OCPs and Rural Village Centre Plans already contain goals and policies in support of this.

If this strategy is determined to be a priority then resources would need to be reallocated to update those OCPs that currently do not include policies on affordable housing.

- 7. Policy** - Develop a region-wide policy on secondary units (suites, secondary dwellings) in Village Centres and rural parts of electoral areas

Secondary suites, garden suites and carriage homes are an effective way to quickly increase the availability of affordable housing. This makes good use of existing housing and infrastructure. A secondary suite strategy can be pursued and implemented relatively quickly.

Developing a secondary suite policy will require decisions on where within the RDN secondary suites should be permitted and establishing appropriate requirements (parking spaces, ceiling heights etc.). The recent ability to enforce building regulations throughout all electoral areas of the RDN will assist in ensuring that secondary suites/dwellings meet minimum safety standards.

- 8. Policy** - Continue to implement the 2006 Manufactured Home Park Redevelopment Policy

This strategy is part of daily business with no additional staffing implications. However, it is recommended that consideration be given to the RDN’s role in actively encouraging mobile home parks as a form of affordable housing in rural electoral areas.

9. Regulatory Tool - Amenity zoning

Develop a policy / program to generate affordable home ownership through new development by using amenity zoning or “Inclusionary Housing”.

There are several existing examples that the RDN can consider. This initiative has moderate staffing implications and can be included in budgets depending on board priorities.

10. Regulatory Tool – Zoning

Update zoning bylaws in serviced Village Centres to encourage small houses on small lots, secondary suites, infill and new subdivisions. Updating zoning bylaws in serviced Village Centres can be undertaken but would require a reallocation of staff resources.

11. Financial Measure - Investigate the establishment of a Regional Housing Trust Fund

Preliminary staff investigation on establishing a Regional Housing Trust Fund indicates that this would require more in depth research to establish the financial implications of creating a trust and how the trust funds would be administered. Contributions to the fund could come from a range of sources including:

- A parcel tax similar to the contributions for the RDN’s Drinking Water and Watershed Protection program.
- A portion of application fees for certain types of new development.
- Contributions from third party organizations.

This is a longer term initiative for addressing regional housing needs. It is likely to take years to accumulate sufficient funds to realize the development of new/improved units either by the RDN or by providing funds collected to a third party housing provider. It is recommended that establishing a Regional Housing Trust Fund be reviewed as part of developing a more in-depth Housing Strategy.

12. Regional Housing Corporation - Build and maintain rental housing

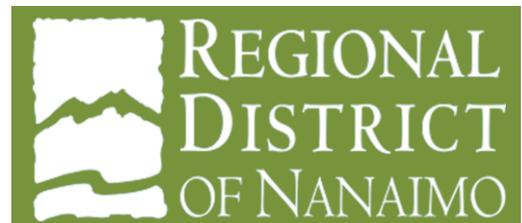
Establishing a Regional Housing Corporation that builds and maintains rental housing would be a major undertaking for the RDN, requiring a new department, staffing positions and financing to support it. This would be a long term initiative that would represent a new regional service. Given that the RDN does not have experience or expertise in undertaking the building or maintenance of rental housing this would be a significant addition to the types of services provided by the RDN. It is recommended that the RDN first undertake and evaluate the success of other less costly initiatives to increase affordable rental housing before considering establishing a Regional Housing Corporation.

APPENDIX 3

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	
Vision	Goal 6
<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>	<i>Increase affordable housing and housing choices that support "ageing in place"</i> <ul style="list-style-type: none">a) <i>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>b) <i>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>c) <i>Explore ways to encourage higher density development on land inside the Growth Containment Boundary.</i>d) <i>Ensure future costs of infrastructure are allocated fairly.</i>e) <i>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

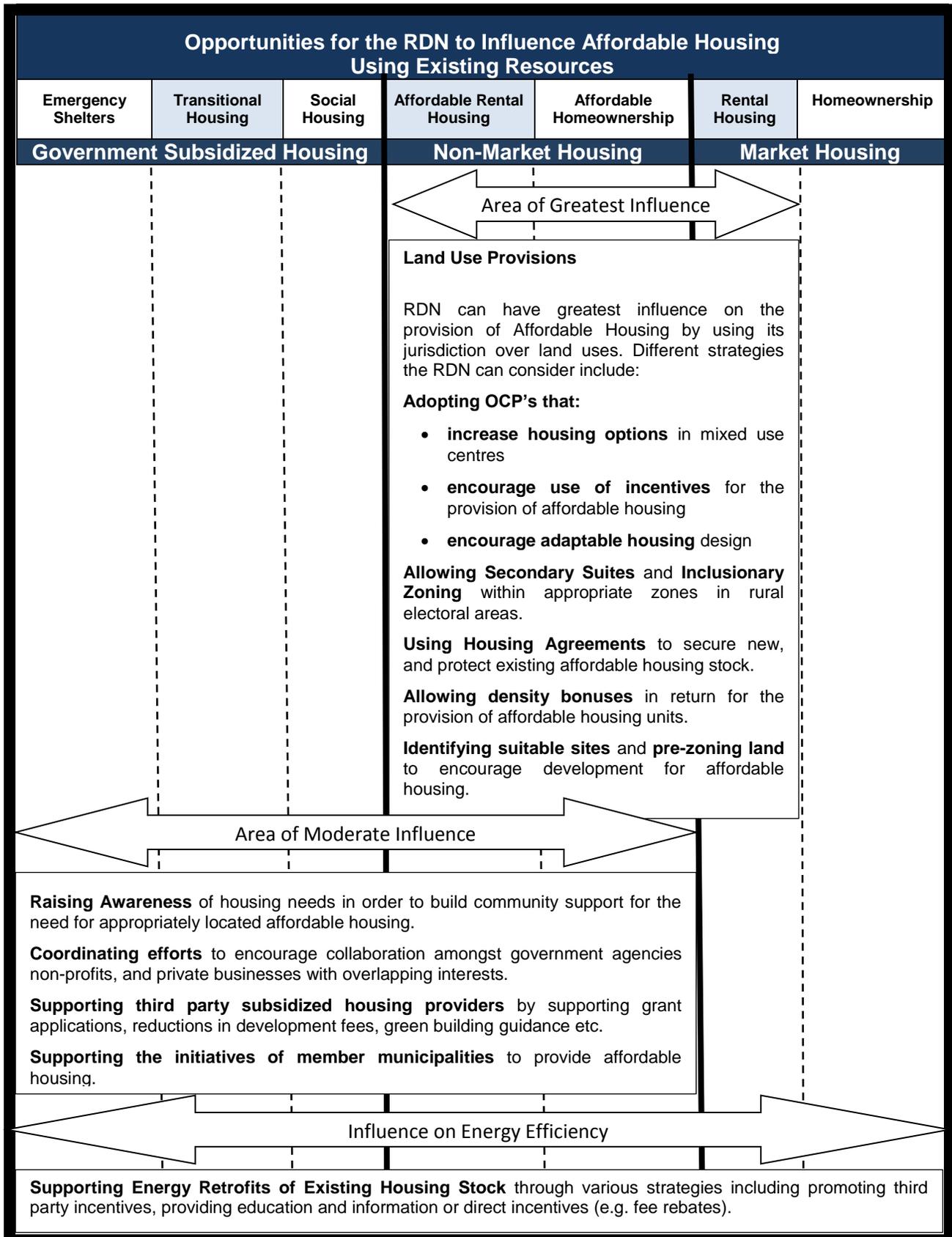
Canada Mortgage and Housing Corporation (CMHC) use a graphic tool called *The Community Housing Continuum* to understand housing affordability (see the diagram below). *The Community Housing Continuum* shows a range of housing and tenures, inferring that there are options for people to move along a continuum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