

# Qualitative Housing Needs Assessment Responses – District of North Cowichan

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**1) Please provide a brief history of *how housing in the community* has been shaped by forces such as (a) employment growth and economic development, (b) transportation, and (c) migration. Please include any long-term housing challenges the community has faced.**

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## Historical Influences on Housing Development in North Cowichan

The evolution of North Cowichan's housing landscape reflects long-standing interdependencies between economic activity, transportation infrastructure, and migration dynamics. These structural forces continue to shape development patterns and housing demand across the municipality.

### 1. Economic Foundations and Labour Market Transition

Initial residential development in North Cowichan was closely tied to resource extraction sectors. Early 20th-century growth was underpinned by forestry, marine-based employment, and agriculture, resulting in settlement patterns centered on single-detached dwellings constructed for millworkers (notably in Chemainus and Crofton) and farm-based households dispersed across the rural hinterland.

From the late 20th century, the economy progressively diversified. New employment nodes emerged in the healthcare sector (Cowichan District Hospital), education (Vancouver Island University's Cowichan campus), and tourism-related services. This transition from industrial to service-based employment increased demand for compact, urban-adjacent housing forms, aligning with broader shifts toward proximity to services, amenities, and infrastructure.

### 2. Transportation Infrastructure and Land Use Patterns

The construction of Highway 1 (Trans-Canada Highway) was a defining intervention, enabling low-density residential expansion along its corridor. This facilitated a suburban growth pattern and embedded long-term car dependency within the housing system. Neighbourhoods such as Maple Bay, Berkey's Corner, and the Bell McKinnon corridor exhibit residential configurations that reflect this auto-oriented paradigm. The absence of high-capacity public transit has constrained development in rural areas and limited viable alternatives to single-occupancy vehicles.

### 3. In-Migration and Demographic Pressure

Population growth in recent decades has been primarily driven by interprovincial in-migration. Migrants have arrived predominantly from the Lower Mainland, Victoria, and other provinces. This includes retirees drawn by relative affordability, and younger families seeking access to homeownership unavailable in larger urban markets. The inflow has significantly outpaced housing delivery, contributing to price escalation and intensified competition for existing units.

## Persistent Housing Challenges

Notwithstanding incremental planning and policy responses, several structural challenges continue to impact housing delivery in North Cowichan:

- **Affordability Decline:** The escalation in property values has not been matched by corresponding increases in local median incomes, resulting in growing misalignment between housing costs and earning capacity.

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- **Rental Market Constraints:** Chronic underdevelopment of purpose-built rental housing has resulted in vacancy rates approaching zero, placing disproportionate strain on renters and reinforcing the precarity of lower-income households.
- **Servicing Limitations:** Key growth areas, including the Bell McKinnon corridor, remain constrained by infrastructure deficits—particularly in relation to municipal water and sewer services. These limitations have delayed higher-density development despite planning intent and available land.
- **Limited Tenure and Typological Diversity:** Historical land use regulations favoured single-family zoning and restricted infill opportunities, limiting housing choices for seniors, lower-income households, and younger residents entering the market. The result is an underrepresentation of multi-unit and non-market housing types across much of the municipality's residential land base.

*North Cowichan's current housing landscape is the cumulative product of its economic transformation, infrastructure decisions, and demographic shifts. While growth has created opportunities, it has also revealed structural weaknesses in housing supply, affordability, and diversity. Addressing these deficiencies will require coordinated action across land use, servicing, and housing policy to ensure alignment with current and future needs.*

**Sources:** 2024 Interim Housing Needs Report; 2021 Housing Needs Assessment Report; Stats Can (migration data); OCP 2022 (Historical Context), Long Range Projections of Population, Housing and Employment in CVRD\_Rennie Intelligence.

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### 2) Please detail the existing municipal housing policy and regulatory context, including approved housing strategies, action plans and policies within Official Community Plans (OCPs).

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**North Cowichan** has established a robust and integrated housing policy and regulatory framework designed to comprehensively address local housing needs. This framework includes approved strategies, detailed action plans, and clear regulatory guidelines within the Official Community Plan (OCP) and supporting municipal documentation.

#### A. Official Community Plan (OCP) – Bylaw 3900 (Adopted August 2022)

The 2022 OCP prioritizes housing by explicitly aiming to "encourage and enable a diverse mix of housing types, tenures, and levels of affordability." Core policy directions include:

- **Chapter 5: Attainable Housing:** Promotes diverse housing types to meet varied household needs, income levels, and special-needs groups; supports increased residential densities within designated growth centres while preserving established neighbourhood character; and encourages mixed-use development nodes in strategic locations such as Chemainus and Berkey's Corner.
- **Urban Containment Boundary (UCB):** Reinforces growth within serviced urban areas to ensure efficient infrastructure use, orderly development patterns, and protection of rural and agricultural lands.

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- **Housing Spectrum:** Implements a comprehensive model addressing the entire range of housing requirements—from emergency shelters and affordable housing to market ownership—integrating affordability and accessibility across all residential contexts.

### B. Housing Needs Assessments

Municipal housing initiatives directly reflect identified needs from:

- **2021 Housing Needs Assessment:** Provided baseline data on housing supply, demand, and affordability challenges.
- **2024 Interim Housing Needs Report:** Projected a requirement for 2,172 new housing units within five years and 7,083 units over twenty years, necessitating updates to the OCP and Zoning Bylaw by December 31, 2025.

### C. Affordable Housing Initiatives & Strategic Partnerships

North Cowichan advances affordable housing through targeted policy measures, financial incentives, and strategic collaborations, including:

- **Draft Affordable Housing Policy and Implementation Plan:** Establishes strategic guidance, identifies municipal roles, sets housing targets, and optimizes municipal resources.
- **Reserve Funds Establishment Bylaw:** Dedicated funding sourced from development contributions and municipal revenues to support non-market housing.
- **Strategic Partnerships:** Collaboration with non-profit entities and senior government bodies to deliver targeted affordable housing projects:
  - *3191 Sherman Road:* 92-unit co-operative housing project developed in partnership with BC Housing and Community Land Trust, supported by municipal land and funding.
  - *2988 Elliott Street:* Proposed 58-unit affordable housing initiative in Chemainus, submitted for provincial funding through BC Housing's Community Housing Fund, supported by municipal land and funding.

### D. Council Strategic Plan (2019–2022)

Council's strategic objectives explicitly support housing through:

- Active partnerships with housing organizations such as BC Housing and Cowichan Housing Association.
- Exploration and promotion of diverse housing forms, including infill and mixed-use developments.

### E. Zoning and Regulatory Updates

Significant recent amendments align municipal zoning with provincial housing policy:

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- **Zoning Amendment Bylaw No. 3964 (June 2024):** Responds to Bill 44, significantly increasing residential density allowances to permit 3–4 units per residential lot within the UCB, promoting "missing middle" housing.
- **Accessory Dwelling Units:** Updated rules permitting accessory dwellings on rural properties larger than 2 hectares, aligning with changes in the Agricultural Land Commission Act.

### F. Local Area Plans (LAPs)

North Cowichan has developed LAPs to provide detailed guidance for specific neighbourhoods:

- **Bell McKinnon LAP:** Provides capacity for approximately 6,000 new housing units, supported by phased infrastructure investments within the UCB.
- **Chemainus Town Centre LAP:** Outlines revitalization and targeted growth strategies.
- **Crofton LAP:** Establishes development guidance and community improvement objectives.
- **University Village LAP:** Addresses targeted redevelopment opportunities in the South End and surrounding areas near the City of Duncan.

### G. Comprehensive Development Plans (CDPs)

CDPs provide detailed development frameworks for key growth areas:

- **Chemainus Artisan Village CDP:** Outlines development expectations, land use changes, and integration with surrounding areas.
- **Kingsview CDP:** Provides guidelines for land use decisions, transportation management, and public amenities in the development area.

### H. Provincial Housing Target Order

North Cowichan has been mandated by the Province to facilitate the construction of 1,233 new housing units by July 31, 2029. Progress is monitored through structured reporting phases, with the first phase completed and the second currently underway.

#### ***Integrated Approach and Provincial Alignment***

*North Cowichan's housing framework comprehensively addresses local housing needs, identified in both the 2021 and 2024 assessments. The integrated approach—encompassing zoning reform, dedicated funding, strategic partnerships, and robust implementation planning—reflects alignment with provincial housing objectives and local priorities, effectively addressing affordability and housing supply gaps.*

**Sources:** OCP 2022; Zoning Amendment Bylaw 3964 - Housing Statutes Residential Development Amendment Compliance (2024); 2024 Interim Housing Needs Report; Draft Affordable Housing Policy 2023 .

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### 3) How have population changes in your community impacted your housing market?

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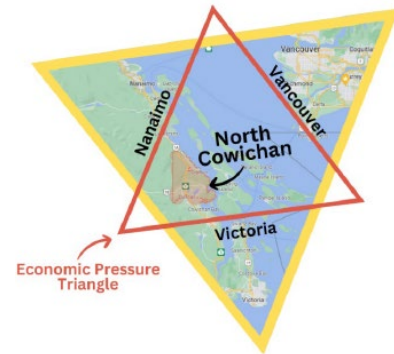
#### ***Impacts of Population Changes on Housing Market***

Between 2016 and 2021, North Cowichan's population increased by 7.7%, from 29,676 to 31,990 residents ([Statistics Canada, 2021 Census](#)). This demographic growth directly intensified housing demand, driving significant price increases and exacerbating affordability challenges in the local housing market ([Interim Housing Needs Report, 2024](#)).

#### **Demographic Dynamics**

Population growth in North Cowichan reflects several distinct trends:

- **Aging Population:** North Cowichan has a median age of 51.2 years, considerably above the provincial average, reflecting both an aging resident population and substantial in-migration of retirees attracted to lifestyle amenities and comparatively lower housing costs.
- **Regional Migration:** Significant population growth in North Cowichan is driven by migration from high-cost urban centres, primarily Greater Vancouver, Victoria, and Nanaimo, which rank among Canada's most expensive cities based on the cost-of-living index (2023). This geographic and economic positioning subjects North Cowichan to increased demand from residents seeking more affordable housing alternatives near major urban amenities. The resulting influx has the potential to significantly shape local housing markets, community dynamics, infrastructure needs, and overall affordability.
- **Inflow of Young Families and Workers:** Employment growth in healthcare, construction, and education has attracted younger households. These cohorts are increasingly drawn by lower comparative housing costs and expanding local employment options.
- **Limited international migration:** Additional population growth has resulted from international immigration, including refugee resettlement and skilled labour migration, has modestly contributed to population growth, particularly impacting rental housing demand.



#### **Housing Market Impacts**

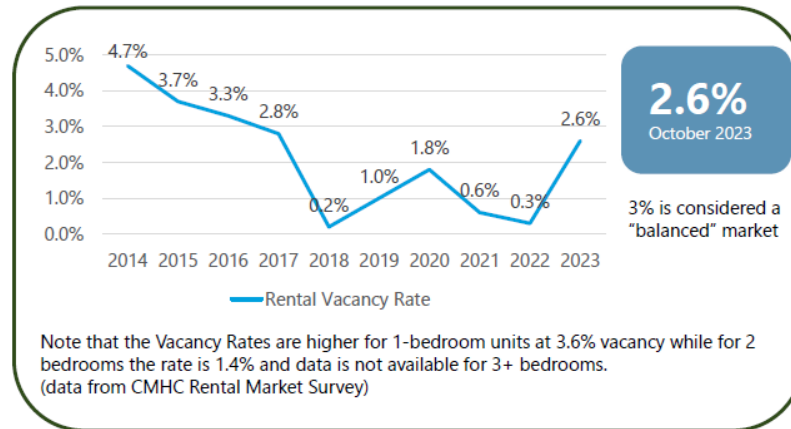
Over the past five years (2020–2025), all ownership housing types in Cowichan Valley have seen significant price growth.

- The benchmark price for a single-detached home rose 51.6%, from \$508,500 to \$770,800.
- Apartments (condos) saw a sharper increase of 61.6%, rising from \$212,800 to \$343,900.
- Townhouses experienced a 53.3% increase, with prices moving from \$333,500 to \$511,200. These sustained increases reflect deepening affordability challenges across all forms of market housing in the region.

(Source: VIREB Stats Package – February 2025)

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- **Constrained rental market:** The rental vacancy rate in October 2023 was 2.6% - below the 3% benchmark for a balanced market. This decline has coincided with a rise in renter households, now representing approximately one-quarter of all households. Latest data from 2024 shows a retreat to 2.1% vacancy. See Q.11 for further analysis.



- **Supply-demand mismatches:** While many new households are smaller (seniors downsizing, young singles and couples), 65% of the existing housing stock consists of larger single-family homes. This has created an imbalance between housing needs and availability, particularly for one and two-bedroom units. The resulting scarcity has contributed to rental inflation and reduced housing access for lower-income households.
- **Increased Housing Vulnerability:** Rising prices and insufficient rental supply have constrained housing options for low-income residents. Young adults are increasingly delayed in household formation or are leaving the community due to affordability constraints.

*The 2024 Interim Housing Needs Report (IHNR) identifies a five-year requirement of 2,172 additional housing units, with highest demand in affordable rental housing for individuals, families, and seniors. Municipal planning initiatives—including expanded zoning capacity, OCP-aligned growth areas, and facilitation of new housing developments—represent active responses to demographic pressures, aiming to moderate affordability challenges while accommodating projected growth.*

**Sources:** (1) Statistics Canada, *Census Profiles (2021): Population growth and demographic statistics* (population totals, median age, migration patterns). (2) Municipality of North Cowichan, *Interim Housing Needs Report (2024): Housing demand projections, affordability constraints, and market analysis*. (3) Municipality of North Cowichan, *Draft Affordable Housing Policy and Implementation Plan (2023): Strategic housing policy priorities and municipal responses to housing needs*. (4) Municipality of North Cowichan News Release (2023): "Public Input Sought on North Cowichan's Affordable Housing Policy Priorities," community engagement and strategic priorities related to housing affordability.

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## Qualitative Housing Needs Assessment Responses – District of North Cowichan

### 4) How have employment and labour conditions (e.g., prevalence of precarious employment, temporary or seasonal workforces, reliance on less predictable sectors such as natural resources, agriculture, tourism, etc.) in your community impacted housing supply and demand?

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#### Impact of Employment and Labour Conditions on Housing Supply and Demand

North Cowichan's employment landscape has shifted from historically stable resource-based industries to fragmented, precarious sectors, directly impacting housing affordability, accessibility, and suitability. This transition is substantiated by local data and policy documents, as outlined below.

#### Economic Transition and Employment Stability

Historically anchored by forestry and agriculture, the region has seen a decline in these sectors alongside growth in low-wage, seasonal, and service employment:

- **Decline in Traditional Sectors:** Reduced forestry employment aligns with provincial job vacancy data showing construction as a persistently high-vacancy sector (**7.4% in Q4 2023**), reflecting instability.
- **Growth of Precarious Work:** Healthcare, retail, and tourism now dominate, with 44% of surveyed employees working in healthcare/social services. These sectors often offer lower wages, with 18% of households spending >30% of income on shelter.
- **Seasonal Employment:** Agriculture and tourism rely on temporary workers, many of whom face housing insecurity due to misaligned lease terms and peak-season demand.

#### Housing Market Impacts

Employment precarity exacerbates housing challenges:

- **Affordability Constraints:** Single detached homes are affordable to **<10% of households** but comprise 65% of existing stock. The living wage (\$22.20/hr) outpaces average wages, widening the income-housing gap (*State of the Economy, 2024*).
- **Seasonal Housing Insecurity:** Agricultural workers often reside in substandard employer-provided housing, while tourism workers compete for limited short-term rentals (*Workforce Housing Strategy*).
- **Low Vacancy Rates:** Rental vacancy rates are critically low (**0.6% in Ladysmith, 2.4% in Duncan**), intensifying competition (*State of the Economy, 2024*).
- **Informal Housing:** Unrecorded arrangements, such as overcrowded suites or RVs, mask true demand and complicate planning (*Workforce Housing Strategy*).

#### Sector-Specific Challenges

- **Healthcare/Education:** Stable jobs in these sectors drive demand for housing near institutions like Cowichan District Hospital. The *2022 Workforce Housing Survey* highlights that healthcare employers specifically noted losing staff to other regions due to housing unaffordability, with medical professionals and trainees struggling to secure housing. For example, employers reported physicians declining job offers and medical students/residents facing barriers in finding temporary accommodations during training periods.

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- **Tourism/Hospitality:** Seasonal workers can only afford **750–1,200/month in rent** (based on wages), but market rates for new 1-bedrooms average **\$1,725/month** – about 71% higher than long-term tenancies (~\$1,005). Peak-season shortages force reliance on unstable or distant housing (*Workforce Housing Strategy*).
- **Construction:** Cyclical project work, variable hours, and a 2.4% rental vacancy rate in the Duncan market leave many tradespeople competing for scarce private rentals. With the sector's affordable rent band estimated at \$750–\$1 500 per month, demand frequently outstrips supply, underscoring the need for employer-supported or purpose-built workforce housing (Cowichan *Workforce Housing Strategy* 2024).
- **Agriculture:** Temporary foreign workers often lack regulated housing, with 9% of employers providing short-term accommodations (*Workforce Housing Survey*).

### Policy Alignment and Strategic Response

The Municipality recognizes the intersection between labour conditions and housing needs. Key initiatives include:

- **Cowichan Workforce Housing Strategy (2024):** A regional initiative to address housing constraints impacting labour attraction and retention in critical sectors such as healthcare, agriculture, and tourism. The strategy prioritizes:
  - **Industry-led solutions** (e.g., seasonal worker accommodations, modular housing).
  - **Sector-specific housing models** to align with workforce demands.
- **Employer Partnerships:** Collaborative frameworks are under development to incentivize employer-supported housing, particularly for industries reliant on seasonal or shift-based workforces. These include:
  - **Zoning flexibility** for employer-led housing projects.
  - **Tax exemptions** for developments prioritizing workforce housing.
- **Infrastructure-Aligned Housing Planning:** Planning measures focus on locating affordable and multi-unit housing near major employment centers (e.g., Cowichan District Hospital, Vancouver Island University) to reduce transportation barriers and enhance workforce accessibility.

### Conclusion

The 2024 Interim Housing Needs Report underscores the link between precarious employment and housing instability. Without targeted delivery of affordable and non-market rental units, seasonal and low-wage workers will continue to experience insecure housing, with consequential impacts on business operations, workforce stability, and long-term economic resilience.

**Sources:** *State of the Cowichan Economy, EDC 2024, Page 9; CVRD Workforce Housing Survey 2022; 2024 IHNR (income & employment analysis); (State of the Cowichan Economy, 2024, p. 3); (\*2022 Workforce Housing Survey, p. 15); (Seasonal Employment: Workforce Housing Strategy, 2024, p. 13).*

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## Qualitative Housing Needs Assessment Responses – District of North Cowichan

5) Please describe the housing needs and challenges of priority populations in your community, specifically for the 13 groups identified by CMHC:

1. women and their children fleeing domestic violence;
  2. women-led households (especially single mothers);
  3. seniors 65+;
  4. young adults aged 18-29;
  5. Indigenous peoples;
  6. people with physical health or mobility challenges;
  7. people with developmental disabilities;
  8. people dealing with mental health and addiction issues;
  9. veterans;
  10. 2SLGBTQIA+;
  11. racialized groups;
  12. recent immigrants (including refugees); and
  13. people experiencing homelessness.
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### ***Housing Needs of Priority Populations in North Cowichan***

North Cowichan is experiencing complex and overlapping housing challenges that affect all 13 CMHC-identified priority populations. Our 2021 Housing Needs Assessment Report, 2024 Interim Housing Needs Report (IHNR), and ongoing community engagement identify persistent gaps in affordability, availability, and appropriateness of housing. The community requires 2,172 units over the next 5 years and 7,083 units by 2044 to meet housing demand. These quantities represent total community housing requirements based on population growth and existing supply deficits – it includes the general needs of all residents (implicitly covering many priority groups), but it is not a disaggregated target for specific populations. In other words, the IHNR’s number addresses overall housing shortfalls (e.g. young adults unable to form households due to lack of affordable options are counted in the “suppressed” demand. However, it does not explicitly quantify the specialized housing or supports required by each priority population. The IHNR is a high-level estimate to guide land use planning (ensuring the Official Community Plan and zoning can accommodate these units), whereas meeting the particular needs of groups such as Indigenous peoples, persons with disabilities, or those experiencing homelessness will require targeted solutions beyond simply hitting the numeric target.

The following sections provide a detailed, source-backed overview of the current housing capacity, documented gaps, and opportunities (including federal/provincial programs) for each of the 13 priority populations identified.

### ***Priority Populations: Needs, Gaps, and Pathways for Impact***

#### **1. Women and Children Fleeing Domestic Violence**

The demand for **transition housing and second-stage housing** exceeds availability. The only dedicated transition house in the region, operated by a non-profit, often has waitlists, forcing women to remain in unsafe situations or relocate to other communities.

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### Current Capacity:

- Somenos Transition House - 6 Temporary rooms [with different # beds in each room]
- Cedar Branches Shelter – 20-24 Temporary beds
- Sherman Road Project – one floor will be dedicated as second stage housing in partnership with CWAV
- NEW (2025): 33 second-stage units in Kw'i Lelum (Rise House) operated by the Cowichan Women Against Violence Society

### Documented Gaps:

- Insufficient emergency shelters and transitional housing [many turnaways with a high volume of women facing escalated violence upon return to their homes]
- Lack of long-term, secure affordable housing with safety measures [which result in lengthy overstays at emergency shelters or transitional housing due to a lack of move-out options.]

**Potential Actions:** Expand second-stage transitional housing with Cowichan Women Against Violence Society to support BC's Safe Spaces Initiative.

### Sources:

- *Cowichan Women Against Violence Society (CWAV) Annual Report, 2023*
- *Women's Safe Housing*
- *BC Government News Release on Transition and Second-Stage Housing Units, 2025*
- *North Cowichan Interim Housing Needs Report (IHNR), 2024*

## 2. Women-Led Households (Single Mothers)

In the Cowichan Valley, 75% of the region's 3,990 single-parent families are led by women+. A single mother earning \$50,940 annually (median wage for an administrative assistant) faces severe housing insecurity:

- **Rental Affordability Crisis:** The budget (\$1,274/month) falls short of average 1-bedroom (\$1,600/month) and 2-bedroom (\$2,100/month) rents. With a 0% vacancy rate for 2-bedroom units (2022), displacement can happen.
- **Excluded from Supports:** Ineligible for BC's Rental Assistance Program (income threshold: \$40K), she cannot bridge the gap.
- **Homeownership Impossible:** Affordable purchase price (\$168K) is far below market benchmarks (apartments start at \$330 K). Relocating outside the region increases childcare/transportation costs, deepening financial strain.

### Documented Gaps

- **Policy Barriers:** Outdated RAP income thresholds exclude moderate-income earners.
- **Supply Shortages:** No subsidized 2-bedroom units; child-friendly rentals near schools/services are scarce.
- **Discrimination:** Women-led households face bias in rental applications.
- **Vacancy Crisis:** 0% vacancy for 2-bedroom purpose-built rentals (2022).
- **Childcare Burden:** Costs consume 15–30% of income, limiting housing flexibility.

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**Potential Actions:** Funding could address systemic inequities by:

- Subsidized Housing Expansion: Prioritize 2- and 3-bedroom affordable rentals for women-led families.
- Policy Advocacy: Partner with BC to modernize RAP income thresholds and eligibility criteria.
- Inclusive Development Incentives: Support partnerships with developers for purpose-built rentals and mixed-income projects.
- Wraparound Supports: Integrate childcare subsidies, anti-discrimination training for landlords, and transportation subsidies into housing programs.
- Data-Driven Solutions: Fund localized studies on intersectional barriers (e.g., single mothers + racialized identities).

**Sources:**

- *240605\_Cowichan\_WHS\_COMPANION1\_Worker\_Snapshots1*

### 3. Seniors (65+)

North Cowichan's senior population (22.4% of residents, vs. 19.8% province-wide) faces acute housing pressures. With a median age of 48.5 (5.3 years older than BC's median), demand for age-friendly housing far outstrips supply. Consider a senior working part-time as a retail sales associate (\$16.25/hour, \$16,900 annually) with a retired partner:

- Income Shortfall: Combined monthly income (wages + CPP + savings) totals \$2,608.92, allowing \$782.68/month for rent (30% of income). This falls short of average 1-bedroom rents (\$1,600/month).
- Limited Subsidy Impact: Even with SAFER's maximum \$500/month aid, rent remains unaffordable.
- Mobility Barriers: Downsizing to a 1-bedroom apartment (critical for aging in place) is unlikely to meet mobility needs.

#### Documented Gaps

- Aging Demographics: Seniors in North Cowichan outpace provincial growth rates, yet housing supply lags.
- Affordability Crisis: Rent consumes 61–100% of income (vs. recommended 30%).
- Inaccessible Housing Stock: Few single-level units or mobility-friendly features (e.g., ramps, grab bars).
- Outdated Subsidies: SAFER's \$500/month cap fails to address market rents.
- Working Senior Poverty: Part-time wages + fixed retirement income trap seniors in precarity.
- Supply Gaps: Lack of purpose-built senior rentals near healthcare/transit.

**Potential Actions:** Funding could prioritize:

- Senior-Specific Affordable Housing: Expand subsidized 1-bedroom units with universal design features (ramps, no-step entries).
- Retrofit Incentives: Support accessibility upgrades to existing housing stock.
- Subsidy Modernization: Partner with BC to increase SAFER caps and include working seniors.
- Integrated Communities: Develop mixed-income senior housing near healthcare/services.
- Aging-in-Place Models: Fund housing with on-site care coordination and emergency response systems.

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**Alignment with CMHC Goals:** Directly addresses urgent demographic shifts, affordability, and accessibility gaps while promoting dignity for seniors in a rapidly aging municipality.

**Sources:**

- *2021 Census of Population: North Cowichan's senior population (22.4%) vs. BC (19.8%).*
- *BC Seniors Advocate (2023): Income assistance and SAFER program limits.*
- *Government of Canada (2024): CPP averages, wage data.*
- *CMHC Rental Market Reports (2023): Cowichan region rent benchmarks.*
- *CVRD – Cowichan Region Worker Snapshots - 2024*
- *Seniors are becoming the new face of the Cowichan region's housing crisis*

### 4. Young Adults (18–29)

Young adults aged 18 to 29 comprise approximately 10% of North Cowichan's population, yet they face considerable challenges in securing independent housing. Affordability constraints, escalating rental costs, and a shortage of suitable, age-appropriate units have created substantial barriers. As a result, many young adults remain in the parental home, live in shared accommodations, or relocate outside the region in search of more attainable housing options.

**Current Capacity:**

- There are no dedicated affordable housing developments specifically targeted at young adults in North Cowichan.
- The Cowichan Valley lacks a year-round shelter tailored to the needs of unhoused youth aged 18 to 29.
- A limited number of cabins from Cowichan Tribes' "sleeping cabins" initiative are available to support young adults aged 18–24.
- Youth aging out of care can receive informal, case-by-case assistance from local outreach providers, including the Cowichan Housing Association and *Aged Out - housing programs*.

**Documented Gaps:**

- **Unaffordable Market Rents:** Young adults working entry-level jobs cannot meet market rent levels—average 1-bedroom: \$1,600+/month (CMHC, 2023); median wage for entry-level jobs: \$17–20/hour.
- **Zero Purpose-Built Supply:** Lack of affordable bachelor or 1-bedroom units targeted at youth, especially near employment and transit.
- **Hidden Homelessness:** Youth often couch-surf or remain in unstable living arrangements.
- **Safety & Discrimination:** Younger renters may face age-based discrimination in competitive rental markets.
- **No Transitional Housing:** No designated post-care or early-adulthood housing options for youth leaving group homes or institutional care.
- **Limited Regional Services:** No long-term youth housing program administered by the CVRD or North Cowichan.

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### Potential Actions:

- Fund a modular youth housing project with studio or shared units near transit and employment centres.
- Support the development of a year-round youth shelter in collaboration with Cowichan Housing Association and youth-serving agencies.
- Incentivize mixed-income rental projects that dedicate units to renters aged 18–29 through the National Housing Co-Investment Fund.
- Partner with Island Health and the Ministry of Children and Family Development to pilot youth transitional housing with wraparound supports.
- Support rental assistance or portable housing benefits for underemployed youth in high-rent areas.

### 5. Indigenous Peoples

Indigenous peoples account for roughly 13% of the Cowichan Valley’s population, yet they experience markedly higher levels of housing insecurity and homelessness. This disparity is driven by systemic barriers, a shortage of adequate on-reserve housing, and persistent discrimination within off-reserve rental markets.

### Current Capacity:

- Cowichan Tribes: Provides on-reserve housing across nine reserves; while the total unit count is not publicly confirmed, overcrowding and infrastructure challenges remain widespread.
- Ts’i’ts’uwatul’ Lelum: 50 assisted living units for Elders and people with disabilities, operated by Cowichan Tribes.
- Sq’umul’ Lelum (Paddle Road): 52 supportive housing units, with Indigenous tenants prioritized.
- Hiiye’yu Lelum Society: Offers temporary and transitional housing for Indigenous women and children.
- Urban housing supports via M’akola Housing and the Friendship Centre (Duncan).

### Documented Gaps:

- On-Reserve Overcrowding: Cowichan Tribes report extensive housing waitlists, with some members waiting over seven years. Many families reside in overcrowded, multi-generational, or structurally compromised homes.
- Discrimination in the Rental Market: Indigenous renters frequently encounter bias, harassment, and significant barriers when seeking safe, stable housing off-reserve.
- Overrepresentation in Homelessness: In 2023, 46% of individuals experiencing homelessness in the region identified as Indigenous.
- Jurisdictional Gaps: Federal housing support applies only to on-reserve populations, leaving off-reserve Indigenous members without access to affordable housing programs.
- Limited Urban Indigenous Housing: There is a shortage of off-reserve affordable housing specifically designed for Indigenous families and Elders.
- Youth Vulnerability: Indigenous youth transitioning out of care or relocating to urban areas are at heightened risk of housing instability and homelessness.

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### Potential Actions:

- Expand urban Indigenous housing projects through partnerships with Cowichan Tribes, Friendship Centre, and Indigenous-led non-profits.
- Support culturally-appropriate design standards (communal spaces, Elders housing, healing centres) through the Co-Investment Fund.
- Prioritize on-reserve housing capital and renovation grants to address overcrowding and health risks (mold, aging infrastructure).
- Fund Indigenous tenant navigation programs to reduce barriers to off-reserve rental access.
- Support trauma-informed transitional housing for Indigenous women, youth, and Two-Spirit individuals in urban settings.

### 6. People with Physical Health or Mobility Challenges

Residents with **physical disabilities or mobility impairments** in the Cowichan Valley encounter substantial challenges in securing housing that is safe, affordable, and accessible. The scarcity of purpose-built accessible units, combined with persistent affordability pressures and insufficient support services, significantly heightens housing insecurity for this population.

### Current Capacity:

- CMHA Cowichan Valley Branch: Operates 24 transitional housing apartments, of which only 2 are designated as accessible units.
- Cowichan Valley Independent Living Resource Centre (CVILRC): Provides services and advocacy for individuals with disabilities in the community.

### Proposed/Forthcoming:

- Sherman Road Project: A forthcoming 92-unit co-op housing development in North Cowichan includes 19 accessible suites.
- Proposed Vian Street Development: A proposed five-storey, 28-unit affordable housing project in North Cowichan aims to cater mainly to adults with mental disabilities, but two units are accessible for limited mobility.

### Documented Gaps:

- **Insufficient Accessible Housing Stock**: The region lacks an adequate supply of accessible housing units to meet the needs of individuals with mobility challenges.
- Affordability Constraints: Individuals with disabilities often have limited incomes, making it difficult to afford market-rate housing.
- **Affordability gap**: Provincial disability shelter allowance is only up to \$500 / month.

### Potential Actions:

- **Expand Accessible Housing Supply**: Invest in the development of affordable, accessible housing units to meet the growing demand.
- **Enhance Support Services**: Fund programs that provide essential support services, enabling individuals with disabilities to live independently.
- **Promote Universal Design**: Encourage the adoption of universal design principles in new housing developments to ensure accessibility for all.

## Qualitative Housing Needs Assessment Responses – District of North Cowichan

### 7. People with Developmental Disabilities

Individuals with developmental disabilities in the Cowichan Valley face pronounced obstacles in accessing housing that is safe, affordable, and supportive. A lack of inclusive housing options, ongoing affordability challenges, and gaps in necessary support services collectively intensify housing insecurity for this population.

#### Current Capacity:

- **Clements Centre for Families:** Provides community inclusion programs and support services for adults with developmental disabilities, aiming to increase individuals' involvement and contribution to the communities they live in.
- Community Living BC (CLBC): A provincial Crown corporation that funds supports for people 19 years or older who have a developmental disability, including housing support services.

#### Proposed/Forthcoming:

- Proposed Vian Street Development: A proposed five-storey, 28-unit affordable housing project in North Cowichan aims to cater mainly to adults with disabilities.

#### Documented Gaps:

- Insufficient Inclusive Housing: The Cowichan Valley lacks an adequate supply of inclusive housing units to meet the needs of individuals with developmental disabilities. This shortage is highlighted by Inclusion BC's 2024 Cowichan Valley (CVRD) Snapshot, which emphasizes the need for more housing options that promote independence and community inclusion.
- Affordability Constraints: Individuals with developmental disabilities often have limited incomes, making it difficult to afford market-rate housing.
- **Inadequate Support Services:** There is a need for more comprehensive support services to assist individuals with developmental disabilities in maintaining independent living. Organizations like the Clements Centre provide essential services, but the demand exceeds the current capacity, indicating a gap in available support.

#### Potential Actions:

- **Expand Inclusive Housing Supply:** Invest in the development of affordable, inclusive housing units to meet the growing demand.
- **Enhance Support Services:** Fund programs that provide essential support services, enabling individuals with developmental disabilities to live independently - *CMHC NHS Disability-Inclusion funding could underwrite new supportive units in partnership with CLBC.*
- **Promote Universal Design:** Encourage the adoption of universal design principles in new housing developments to ensure accessibility for all.

### 8. People Dealing with Mental Health and Addiction Issues

Individuals living with mental health and addiction challenges in the Cowichan Valley face substantial barriers to accessing housing that is safe, affordable, and supportive. The shortage of integrated housing options—paired with affordability pressures and insufficient wraparound services—further deepens housing insecurity for this vulnerable population.



## Qualitative Housing Needs Assessment Responses – District of North Cowichan

### Current Capacity:

- Warmland House Shelter: Operated by the CMHA Cowichan Valley Branch, Warmland House offers 30 emergency shelter beds and 24 transitional apartments for adults facing mental illness, addiction, and chronic health conditions. Supports include meals, laundry, showers, and weekly physician visits.
- Cowichan Lodge Tertiary Mental Health Facility: Managed by Island Health, this facility provides 27 beds for adults and 24 for seniors with severe or treatment-resistant mental health and neurocognitive conditions. Care is specialized, with a focus on transitioning clients toward greater independence.
- Wicks Road Group Home: A 24-hour supportive housing facility for individuals with complex mental illness and addiction, primarily serving cognitively impaired residents with low functional capacity.
- The Village: Located in Duncan, this transitional housing site consists of 34 heated micro-cabins. It operates as a low-barrier, peer-supported model for individuals living with addiction and is funded through 2027.

### Proposed/Forthcoming:

- Bell McKinnon Recovery Centre: 20-bed residential treatment centre for men for substance-use recovery.
- Sq'umul' Shelh Lelum' (Paddle Road): 52 self-contained studio homes (four fully accessible), operated by Lookout Housing & Health Society. On-site staff will present 24/7 and residents have access to integrated meal programs, medical care, mental-health counselling and addiction-recovery supports delivered in collaboration with community partners.

### Existing Supports:

- Cowichan Valley Mental Health & Substance Use Services: Island Health provides services for individuals with moderate to severe mental health and substance use concerns, including screening, assessment, treatment planning, and referrals to appropriate services. However, mental health housing is not provided directly through these services.
- Cowichan Tribes' Opioid Response: Cowichan Tribes offers addiction treatment and recovery support, counseling, mental wellness support, and harm reduction services to address the opioid crisis affecting their community.

### Documented Gaps:

- Insufficient Supportive Housing: There is a recognized need for long-term, appropriate supportive housing options in the Cowichan Valley. While short-term or temporary encampment solutions have been used, North Cowichan's Safer Community Plan – Recommended Actions identifies a lack of supportive and transitional housing as a critical service gap.
- Fragmented Mental Health Housing Pathways: The *2024 What We Heard* report, part of North Cowichan's updated Safer Community Plan engagement, reveals stakeholder concern over limited access to mental health-specific housing, especially for those in crisis. Participants noted that many individuals with acute mental health needs are either housed inappropriately (e.g., in unsafe shared accommodations) or are left to cycle through temporary shelters and street homelessness due to the absence of step-up or step-down housing.
- High Rates of Mental Health Challenges Among Youth: A 2024 Youth Services Gap Analysis reported that 43% of youth in the Cowichan region rate their mental health as poor or fair,



## Qualitative Housing Needs Assessment Responses – District of North Cowichan

highlighting the need for targeted mental health services and housing support for younger populations.

- *Under-Representation in Homelessness*: Cowichan Valley's 2023 point-in-time count, which sought to identify as many people experiencing homelessness as possible in 24 hours, found 223 people without housing, a figure known to underestimate actual numbers. Many individuals experiencing homelessness face mental health and addiction challenges, underscoring the intersection of these issues.
- *Service Gaps for Co-occurring Needs*: The 2021 Gap Analysis also highlights an “absence of low-barrier, housing-first programs with clinical supports” tailored to those with overlapping addictions and mental illness. These service users often fall between eligibility criteria for health or housing programs. Housing workers documented that clients frequently lose tenancy due to unmanaged behavioural symptoms, indicating a need for supportive housing models with embedded health intervention.

### Potential Actions:

- **Invest in Long-Term Supportive Housing**: Prioritize capital funding for permanent, supportive housing units in North Cowichan that integrate trauma-informed and culturally safe mental health and substance use services. New housing developments should be low-barrier, include embedded clinical support, and serve individuals with concurrent mental health and addiction challenges.
- **Support Housing + Health Integration Models**: Fund demonstration projects that embed Island Health service providers or peer support staff directly within housing operations. This addresses the gap in co-located wraparound services and reflects stakeholder-identified needs for mental health stabilization environments.
- **Expand Transitional Housing Pathways**: Support the creation of "step-up/step-down" transitional units that allow people to exit institutional or acute care settings and stabilize before entering independent housing. This would fill the identified “fragmented mental health housing pathways” gap reported by service providers.
- **Fund Coordinated Access & Housing Navigation**: Enable the establishment of a coordinated access model specific to people with complex needs (mental illness, addictions, cognitive barriers). This should include embedded housing navigation workers in health and shelter systems to address fragmented intake and discharge pathways.
- **Culturally Grounded Housing for Indigenous Clients**: In partnership with Cowichan Tribes and Indigenous-led organizations, fund urban supportive housing options that include Indigenous wellness frameworks, harm reduction, and cultural healing supports, addressing the overrepresentation of Indigenous peoples in local homelessness data.

## 9. Veterans

Veterans living in the Cowichan Valley encounter distinct barriers in accessing housing that is safe, affordable, and supportive. Although national and provincial programs offer assistance, the availability of localized services within the region remains limited, resulting in critical gaps in housing and support for this population.

## Qualitative Housing Needs Assessment Responses – District of North Cowichan

### Available External Supports (specific to Veterans):

- Veterans Affairs Canada (VAC) Services: VAC offers a range of services, including housing assistance, mental health support, and financial benefits. However, access to these services may be limited in rural areas like the Cowichan Valley.
- **Royal Canadian Legion Programs**: The Legion provides support through initiatives like the "Leave the Streets Behind" program, which assists homeless veterans with housing and other essential needs.

### Documented Gaps:

- **No Local Supportive Housing for Veterans**: No veteran-designated housing exists within North Cowichan or the Cowichan Valley. Individuals must seek services through broader homelessness or transitional housing systems.
- **Access Barriers to Federal Programs**: Veterans may struggle to navigate federal application processes without in-person local supports or advocacy.
- **Transportation Challenges**: Veterans requiring specialized care (e.g., trauma counselling, addiction recovery) often must travel to Victoria or Nanaimo, posing barriers for those with limited mobility or income.

### Potential Actions:

- **Invest in Veteran-Specific Housing**: Fund mixed or dedicated veteran supportive housing in North Cowichan, with trauma-informed design and partnerships with Legion branches or VAC.
- **Establish Local Navigation Services**: Support a funded outreach or navigation worker hosted through a local non-profit or the Legion to assist veterans in accessing VAC programs, medical supports, and housing subsidies.
- **Support Mobile or Virtual Service Delivery**: Fund initiatives that bring remote or mobile supports to veterans in rural and smaller urban centres like North Cowichan to address geographic service gaps.

## 10. 2SLGBTQIA+ Individuals

2SLGBTQIA+ individuals in the Cowichan Valley face distinct challenges in securing housing that is safe, affordable, and inclusive. Experiences of discrimination, the absence of targeted support services, and a shortage of affirming, identity-affirming housing options collectively contribute to elevated levels of housing insecurity within this community.

### Current Capacity:

- Cowichan Women Against Violence Society (CWAV): Operates Rise House in Duncan, providing 33 second-stage housing units for women and children leaving violence. These services are inclusive of 2SLGBTQIA+ individuals.

### Documented Gaps:

- **Lack of Dedicated 2SLGBTQIA+ Housing**: There are no housing programs or facilities in the Cowichan Valley specifically designed to meet the needs of 2SLGBTQIA+ individuals, leading to a reliance on general shelters that may not provide affirming environments.
- Discrimination in Housing Access: 2SLGBTQIA+ individuals often face discrimination when seeking housing, resulting in higher rates of homelessness and housing instability compared to the general population.

## Qualitative Housing Needs Assessment Responses – District of North Cowichan

- **Limited Local Support Services:** While some services are available in nearby regions, the Cowichan Valley lacks in-person local support services tailored to the 2SLGBTQIA+ community, creating barriers to accessing necessary resources.

### Potential Actions:

- **Develop Inclusive Housing Initiatives:** Invest in the creation of housing projects within the Cowichan Valley that are specifically designed to be inclusive and affirming for 2SLGBTQIA+ individuals, ensuring safe and supportive living environments.
- **Support Local Service Expansion:** Provide funding and resources to expand local support services for the 2SLGBTQIA+ community, including counseling, housing navigation, and crisis intervention programs.
- **Implement Anti-Discrimination Training:** Collaborate with housing providers to implement training programs aimed at reducing discrimination and promoting inclusivity within existing housing services.

## 11. Racialized Groups

Racialized populations in North Cowichan and the broader Cowichan Valley may face entrenched systemic and structural barriers that compromise housing security. These include racial *discrimination within rental markets*, persistent economic disparities, underrepresentation in homeownership, and a lack of culturally appropriate housing supports. While locally disaggregated race-based housing data remains limited, regional and provincial patterns underscore the continued relevance of these issues.

According to the [2021 Census](#), racialized groups—defined as individuals who are non-Caucasian in race or non-white in colour, excluding Indigenous peoples—comprise 8.6% of North Cowichan’s population (2,690 of 31,425 residents). The largest groups identified are South Asian (approximately 900 individuals, 2.9%), Filipino (430, 1.4%), Chinese (385, 1.2%), and Black (280, 0.9%), alongside smaller communities including Japanese, Southeast Asian, Korean, Latin American, Arab, and West Asian residents, collectively representing an additional 2%.

### Current Capacity:

- **Local government:** At present, there are no municipally-tracked or publicly-reported affordable housing programs in North Cowichan specifically designated for racialized populations, as defined by Statistics Canada. No targeted housing initiatives, culturally responsive developments, or tailored services for communities such as South Asian, Filipino, Chinese, Black, or Latin American residents were identified in local or regional policy frameworks.
- ***Cowichan Intercultural Society (CIS)*** – the Cowichan Valley’s settlement agency since 1981 – is the primary non-profit resource supporting racialized newcomers. CIS assists up to 500 immigrants and refugees each year, offering wrap-around services that include help *finding housing*, connecting with landlords, and understanding tenancy rights.

## Qualitative Housing Needs Assessment Responses – District of North Cowichan

### Documented Gaps:

- **Core Housing Need:** Core housing need affects population groups unevenly. In 2022, 14.1% of racialized households were living in inadequate, unsuitable, or unaffordable housing—approximately one-third higher than the 10.7% rate among non-racialized households, and significantly above the national average of 11.6%. These disparities point to systemic inequities that disproportionately impact racialized communities in accessing secure housing.
- **Discrimination in Rental Markets:** Research conducted by the Cowichan Intercultural Society - A Closer Look – Racism and Marginalization in Cowichan - highlights the significant discrimination faced by racialized individuals across community settings, including housing. The study found that 59% of visible minority immigrants and 63% of visible minority non-immigrants reported experiencing racism when seeking housing, whether renting or purchasing. These findings underscore persistent racial bias in the housing market and point to the need for stronger anti-discrimination measures at the local level.
- **Income Disparities:** Income patterns in Cowichan reveal a marked racial divide. Nearly half (48%) of visible-minority immigrant households earn \$80,000–\$130,000, compared with 24% of White non-immigrants and only 12% of visible-minority non-immigrants. Conversely, 53% of Canadian-born racialized households fall below the \$45,000 threshold—almost four times the share among White non-immigrants (14%). Nationally, the 2021 Census reports a median after-tax income of \$36,800 for racialized Canadians, about 10% lower than the \$40,800 median for non-racialized Canadians. These disparities limit housing choice for racialized residents and drive higher rates of core housing need, reinforcing the importance of targeted affordability measures.

### Potential Actions

- **Fund Targeted Community Engagement:**  
Support community-led participatory planning and engagement initiatives that centre the voices of racialized residents in the development of housing solutions.
- **Culturally Responsive Housing Models:**  
Invest in culturally appropriate affordable housing models for racialized and newcomer communities, including multi-generational and community-centred developments.
- **Support Data Collection and Equity Monitoring:**  
Fund disaggregated data collection on housing outcomes across racial lines in collaboration with CVRD, Island Health, and Indigenous and newcomer organizations, to better monitor and address disparities.
- **Prioritize Anti-Discrimination Training for Housing Providers:**  
Expand grant eligibility under CMHC's National Housing Co-Investment Fund to require or incentivize anti-racism policies and training among housing providers, landlords, and co-ops.

# Qualitative Housing Needs Assessment Responses – District of North Cowichan

## 12. Recent Immigrants (Including Refugees)

Recent immigrants and refugees in North Cowichan face specific housing barriers shaped by affordability constraints, lack of local housing programs targeted to newcomers, and limited access to culturally appropriate supports. While this population is relatively small in absolute terms, national and regional data show that newcomers—particularly economic-class immigrants—often have higher education levels and stronger labour force attachment than the general population. However, systemic challenges such as rental discrimination, lack of rental history, and high local housing costs continue to pose barriers to stable housing, especially for refugee families and recent arrivals without financial reserves or support networks.

### Current Capacity

- **Cowichan Intercultural Society (CIS):** CIS is the lead agency supporting immigrants and refugees in the Cowichan Valley, providing settlement services such as housing search assistance, language classes, and integration programs. While vital to newcomer support, CIS does not directly offer housing units.

### Documented Gaps

- **Limited Affordable Housing Options:** Recent immigrants and refugees often face challenges in securing affordable housing due to limited availability and high rental costs in the region. A regional housing report (*Finding Housing for Displaced Ukrainians and Refugees on Vancouver Island: Regional Housing Report*) highlights that displaced Ukrainians and other refugees struggle with high rental prices and limited housing options across Vancouver Island.
- **Overcrowding and Inadequate Living Conditions:** Nationally, a significant proportion of immigrants live in overcrowded conditions, which can impact their well-being and integration into the community. There is no local data available, but anecdotal evidence suggests this phenomenon is present on central Vancouver Island. A 2021 Government of Canada report notes that 24% of immigrants live in overcrowded conditions compared to just 6% of Canadians.
- **Lack of Targeted Housing Programs:** There is an absence of housing programs in North Cowichan specifically tailored to the needs of recent immigrants and refugees. This gap means that newcomers may not have access to culturally appropriate or supportive housing options that facilitate their integration.

### Potential Actions

- **Develop Culturally Appropriate Housing Initiatives:** Support the creation of housing projects that consider the cultural needs of recent immigrants and refugees, promoting inclusive communities.
- **Enhance Data Collection:** Fund research to gather detailed data on the housing needs of newcomers in the Cowichan Valley, enabling evidence-based policy-making.
- **Collaborate with Local Organizations:** Partner with organizations like the Cowichan Intercultural Society to develop programs that assist newcomers in finding and maintaining suitable housing.
- **Increase Affordable Housing Stock:** Invest in the development of affordable housing units accessible to recent immigrants and refugees, addressing the supply shortage.



# Qualitative Housing Needs Assessment Responses – District of North Cowichan

## 13. People Experiencing Homelessness

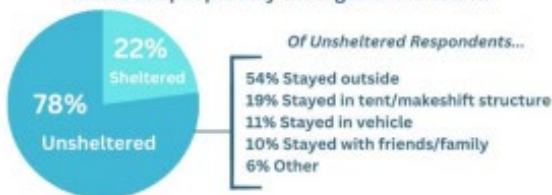
### INFOGRAPHIC FOR 2023 COUNT

#### Duncan/Cowichan Valley 2023 Point in Time Homeless Count

The 2023 Point in Time Homeless Count occurred in Duncan/Cowichan Valley on the evening of April 11th and the day of April 12th to help provide an overall snapshot of homelessness in the community.

**223** people who completed surveys identified as experiencing homelessness, compared to 129 in 2020

Where did people stay the night of the count?



#### Age Breakdown



- 36%** Experienced homelessness for the first time before the age of 19
- 49%** Experienced homelessness for the first time before the age of 25
- 36%** Had been in foster care, a youth group home, or under a youth agreement

#### Indigenous Identity

**46%** of respondents identified as Indigenous

**84%** of those who identified as Indigenous had a family history of attending residential school



**43%** of all surveyed individuals had a family history of attending residential schools

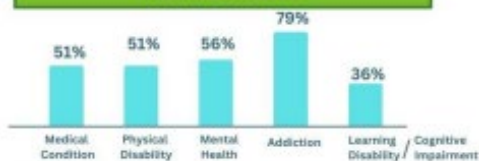
#### Gender Identity



#### Sexual Orientation

**7%** Identified as 2SLGBTQIA+

#### Health Concerns



- 83%** Reported having 2 or more health concerns
- 57%** Reported having 3 or more health concerns
- 40%** Reported having an acquired traumatic brain injury

#### Length of Time Experiencing Homelessness



#### Length of Time Living in the Community

- 37%** Have always been in the community
- 86%** Have been in the community for 1 year or more
- 66%** Have been in the community for 5 years or more

#### Top Reasons for Housing Loss



#### Income



**40%** had 2 or more sources of income

#### Percentage of People who Accessed Specific Services



#### Top 3 Barriers to Accessing Services



## Qualitative Housing Needs Assessment Responses – District of North Cowichan

Homelessness in the Cowichan Valley has escalated sharply. The 2023 federally aligned Point-in-Time (PiT) count recorded 223 unhoused people in Duncan/ North Cowichan—a 73 % increase from 2020 (129).

Primary cause of housing loss - key characteristics from the 2023 PiT cohort include:

- 78 % were unsheltered (sleeping outside, in tents, vehicles, or abandonment)
- 46 % Indigenous
- 83 % reported two or more health conditions
- 37 % cited not enough income for rent

Chronicity is high—80 % had been homeless six months or longer reflecting entrenched poverty, low vacancy rates, and the toxic-drug crisis.

Service agencies undertook a deeper community snapshot in December 2023 and identified 423 individuals without stable shelter .

*Homeless Services Association of BC (HSABC)* confirms Cowichan Valley’s next PiT survey was completed November 14, 2024; results are under validation and are expected summer–early autumn 2025.

### Current Capacity (Year-round unless noted)

Facility / programme	Year-round capacity	Seasonal / expansion	Service type	Operator
<b>Warmland House Shelter</b> (2579 Lewis St.)	30 shelter beds		Low-barrier emergency shelter; meals, showers, case management	CMHA Cowichan Valley Branch
<b>Warmland Transitional Apts.</b>	24 transitional apartments		6- to 18-month “move-forward” housing	CMHA CVB
<b>Warmland Extreme-Weather Response network</b>	15 mats	additional mats opened in faith/community halls as required (numbers vary)	Overnight cold-weather overflow	CMHA CVB + community partners
<b>Sobering &amp; Assessment Centre</b>	12 emergency beds (expanded 1 May 2024)	—	Short-stay safe-sobering facility	CMHA Cowichan Valley Branch / Island Health
<b>Cedar Branches Women’s Shelter</b> (formerly Charlotte’s Place)	20 – 24 beds	Open 24 / 7 all year	Low-barrier shelter for women (19+)	Cowichan Women Against Violence (CWAV)

## Qualitative Housing Needs Assessment Responses – District of North Cowichan

Facility / programme	Year-round capacity	Seasonal / expansion	Service type	Operator
<b>Somenos Transition House</b> (confidential)	6 emergency beds	—	Violence-against-women & children (short-term)	CWAV
<b>Sq'umul' Shelh Lelum'</b> (6428 Paddle Rd.)	52 supportive studio units	(Construction not yet underway)	Permanent supportive housing with 24/7 staff	Lookout Housing & Health / BC Housing
<b>The Village</b> (610 Trunk Rd., Duncan)	34 sleeping-cabin units	—	Transitional supportive housing	Lookout Housing & Health / BC Housing
<b>Regional overflow (Ladysmith Shelter)</b>	10 beds	—	Year-round emergency	Nanaimo Affordable Housing

### Capacity versus need

- 2023 Point-in-Time (PiT) count recorded 223 persons experiencing homelessness in the Cowichan Valley; only 48 were in shelter beds the survey night and every available bed was occupied.
- Even assuming every listed year-round bed in North Cowichan and immediate environs is filled (~ 82 beds: 30 Warmland + 24 Cedar Branches average 22 + 6 Somenos + 12 SAC + 10 Ladysmith), capacity meets about 37 % of current need.
- Seasonal EWR mats raise coverage briefly to ~97 beds (~ 43 %), but only in severe-weather months.
- Supportive / transitional units (Sq'umul', The Village, Warmland Apts.) add 110 longer-term places, yet wait-lists persist: Sq'umul' and The Village have been fully occupied since opening. [BC Gov News \[news.bchousing.org\]\(https://www.bcgov.ca/newsroom/2023/06/2023-06-20-bc-housing-news-bchousing.org\)](https://www.bcgov.ca/newsroom/2023/06/2023-06-20-bc-housing-news-bchousing.org)

### Documented Gaps

- Bed utilization remains at or near 100% year-round, overflow mats are weather-dependent, and the PiT data confirm that more than half of unhoused residents still sleep rough even in winter. Only ~60 permanent shelter beds are available region-wide; turn-aways are nightly.
- Scale: A December 2023 “deep-dive” count found 423 unhoused people in the Duncan/North Cowichan core — nearly double the PiT snapshot from earlier in the year.
- Health & Safety: 83 % report two-plus health conditions; overdose risk is high (79 % addiction).
- Chronicity: 34 % have been unhoused ≥ 5 years; long-term cases require intensive case management.
- Precarious Households: ~3,000 residents are “one paycheque away” from homelessness.
- Service Gaps: No 24/7 drop-in/navigation centre, Insufficient second-stage or recovery-oriented housing, Wait-lists for supportive housing already full.



## Qualitative Housing Needs Assessment Responses – District of North Cowichan

### Potential Actions

Priority Investment	Suggested CMHC Instrument	Local Partner / Outcome
50-unit low-barrier supportive housing (Phase II)	Rapid Housing Initiative (RHI 3) capital + ongoing rent supplements	Cowichan Housing Assn. / Lookout Society – frees shelter beds, houses chronically homeless
Scattered-site Housing First rent supplements (100 slots)	Canada-BC Housing Benefit top-up	CHA & Island Health ACT/ICM teams – stabilizes high-acuity clients in private rentals
Homelessness Prevention Fund (rent bank & diversion grants)	Community Capacity & Innovation stream	United Way BC + CHA – catches the 3,000 precarious households before eviction
Navigation & Day-Services Hub (repurpose existing building)	Co-Investment Fund (for renovation)	Coalition to End Homelessness – one-stop health, ID, income & housing triage
Modular Youth Shelter / Transitional House (20 beds)	Seed Funding + RHI	Youth Services/Cowichan Tribes – first dedicated youth facility in region
Land Assembly & Servicing for micro-suite village / tiny-home expansion	Housing Accelerator Fund partnership with North Cowichan	Removes municipal barriers, expedites zoning & infrastructure

## Qualitative Housing Needs Assessment Responses – District of North Cowichan

### 6) How has your community engaged with priority populations?

- a) Please provide an overview of the methodology and assumptions used to conduct engagement with priority groups.
- b) Please provide a description of who was engaged, the type of engagement that took place, and the nature of the engagement (e.g. interviews, consultations).
- c) If a private individual has been engaged, please anonymize and remove any identifying features from the narrative.

#### **Engagement with Priority Populations**

##### **(a) Methodology and Assumptions**

North Cowichan applies a phased, evidence-based framework that combines multiple tools, trusted intermediaries and strict privacy safeguards under B.C.'s Freedom of Information and Protection of Privacy Act (FOIPPA).

Guiding principle	Operational practice	Source
<b>Multi-tool outreach</b> reaches the broadest range of voices	Online surveys, virtual “Community Cafés”, one-to-one interviews, and a peer-led Point-in-Time (PiT) street count	<a href="#">Housing Needs Report – Engagement Summary (2021)</a> ; <a href="#">PiT methodologies</a>
<b>Partnership with trusted intermediaries</b> fosters safe participation	Workshops co-hosted by Island Health, Cowichan Women Against Violence (CWAV), Cowichan Housing Assn.; Community Action Team (CAT) peers carried out the PiT survey	<a href="#">Cowichan Valley PiT Count (2023)</a> ; <a href="#">Community Café invite list</a> ; CAT peer role ( <a href="#">cvrd.ca</a> , <a href="#">HSABC</a> )
<b>Confidentiality-by-design</b> supports candid input	No names gathered; narratives reported only in aggregate; staff follow FOIPPA protocols	Engage North Cowichan privacy notice (Connect NC portal) Engage HQ privacy notice ( <a href="#">Plan Your CVRD</a> )
<b>Data triangulation</b> prevents over- or under-representation	Qualitative results cross-checked against BC Housing wait-list data and 2021 Census indicators	Analytical notes, <i>Housing Needs Report</i> p. 4
<b>Cultural safety</b> for Indigenous participants	Interviews conducted by staff with cultural-protocol training; sessions held in culturally appropriate settings	<i>ibid.</i> , p. 4

#### *Key assumptions:*

- Reaching marginalized residents hinges on intermediaries they already trust.
- Offering several low-barrier formats (online, virtual, peer-to-peer) maximizes uptake, especially for rural or mobility-limited residents.

## Qualitative Housing Needs Assessment Responses – District of North Cowichan

- Privacy and anonymization are pre-conditions for survivors of violence, unhoused people and others who face elevated risk.
- All qualitative evidence must be corroborated against administrative data before it informs policy.

### (b) Who was engaged, how, and for what purpose

Engagement stream & dates	Participants	Format & focus	Priority populations represented
<b>Housing Needs Report</b> (Sept-Oct 2020)	251 residents (PlaceSpeak survey); 60 orgs invited / 16 attending three themed Community Cafés; interviews offered to 33 stakeholder orgs;	Online survey; three 2-h virtual workshops; 60-min telephone/Zoom interviews	Seniors, renters, disability advocates, youth workers, Indigenous housing staff, women's-shelter reps
<b>First Nations outreach (Oct 2020)</b>	Outreach to nine First Nations to formally participate  8 housing managers interviewed from Cowichan Tribes, Ditidaht, Halalt, Lyackson, Malahat, Penelakut, Stz'uminus, Ts'uubaa-asatx	Letters, Phone/Zoom interviews	Indigenous households, multigenerational housing needs
<b>Affordable Housing Policy</b> (Jul-Aug 2023)	137 survey respondents; two anonymous "housing stories"; moderated Q&A thread	31-day Connect North Cowichan survey; email submissions	Women-led households, newcomers, racialized groups, developers
<b>Peer-led PiT Count</b> (Apr 2023)	223 unhoused individuals surveyed by Community Action Team (CAT) peers	Street & shelter enumeration, short interviews	Unsheltered Indigenous youth, veterans, 2SLGBTQIA+, people with concurrent disorders
<b>First-Nations outreach</b> (Oct 2020)	Housing managers from 8 Coast Salish Nations	Phone/Zoom interviews	On-reserve & urban Indigenous households, multigenerational housing

#### Sources:

- *Housing Needs Report – Engagement Summary*
- *What We Heard – AHP Engagement Report (2023)*
- *Cowichan Valley PiT Count (2023)*

# Qualitative Housing Needs Assessment Responses – District of North Cowichan

## (c) Anonymization of private individuals

All direct narratives (e.g., a tenant describing inaccessible housing) were captured as composite case examples; no personal identifiers, photographs or audio recordings were collected. Data are stored on municipal or partner servers that comply with FOIPPA retention and security standards. Citations above refer only to publicly available, aggregate reports.

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## 7) Please describe local factors that are believed to contribute to homelessness in your community (e.g., the closing of a mental health facility, high numbers of refugee claimants, etc.).

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Homelessness in North Cowichan is driven by interconnected systemic, economic, and social challenges. Below is an updated synthesis incorporating additional local evidence and nuanced perspectives:

### 1. Housing Market Pressures

- **Near-Zero Rental Vacancy & Soaring Rents:**

The rental vacancy rate in North Cowichan was **2.1% in 2024**, with benchmark home prices rising **51.6% for single-detached units between 2020–2025**. Low-income renters, particularly those on income assistance or minimum-wage jobs, are priced out of the market.

*Source: VIREB Stats Package – February 2025.*

- **Delayed Affordable Housing Projects:**

While the **Sq’umul’ Shelh Lelum’ (52 supportive units)** opened in 2022, the companion **48-unit White Road project** faced delays and is now expected in 2025, exacerbating the shortfall. The region’s 2023 housing strategy identifies a need for **200+ additional supportive units**.

*Source: Cowichan Valley Citizen (2023); <https://www.cowichanvalleycitizen.com/local-news/supportive-housing-project-in-duncan-delayed-again-7104751>; <https://www.cowichanvalleycitizen.com/local-news/new-contractor-hired-for-delayed-duncan-supportive-housing-development-7326139>*

### 2. Mental Health & Addiction Service Gaps

- **Crisis Stabilization Shortfalls:**

The **Cowichan Sobering & Assessment Centre** provides only **12 beds** for the entire valley. In the 2023 PiT Count, **31% of unhoused individuals** cited substance use as a primary barrier to housing.

*Source: 2023 Cowichan Valley Homeless Count Report.*

- **Lack of Treatment Facilities:**

Residents must travel to Nanaimo or Victoria for detox programs, with waitlists exceeding six months.

## Qualitative Housing Needs Assessment Responses – District of North Cowichan

### 3. Economic Shocks & Precarious Employment

- **Loss of Stable Industrial Jobs:**

The indefinite curtailment of paper operations at **Catalyst Crofton Mill (Jan 2024)** displaced **75+ workers**, eroding stable housing for households reliant on high-wage industrial jobs.

Source: *Victoria News (2024)*.

### 4. Systemic Inequities & Institutional Gaps

- **Disproportionate Indigenous Homelessness:**

46% of unhoused individuals in the 2023 PiT Count identified as Indigenous, reflecting colonial legacies and intergenerational trauma. Collaborative efforts with Cowichan Tribes aim to expand culturally safe housing, but progress lags demand.

Source: *2023 Cowichan Valley Homeless Count Report*.

- **Institutional Discharge Failures:**

Individuals released from **Cowichan District Hospital** or **Vancouver Island Regional Correctional Centre** often lack transition plans. Peer surveys highlight a critical need for transitional beds.

Factor	Evidence	Local context
<b>1. Near-zero rental vacancy and fast-rising rents</b>	CMHC's Rental Market Survey showed the vacancy rate in North Cowichan/Duncan at 0.3 % (Oct 2022), while benchmark home prices rose 51.6 % for single-detached units between 2020 and 2023. <i>Cowichan Valley Citizen</i> The 2024 vacancy rate of 2.1% is not a sufficient improvement to alleviate the concern.	Tight supply leaves low-income renters with no buffer against eviction or renoviction. Those on income assistance or working minimum-wage jobs cannot match market rents.
<b>2. Insufficient stock of supportive/ affordable units</b>	Only one supportive building (Sq'umul' Shelh Lelum', 52 units) opened in 2022; the companion 48-unit project on White Road was delayed and is now expected in 2025. <i>Cowichan Valley Citizen</i> <i>Let's Talk Housing BC</i>	The region's 2023 housing strategy identifies a need for at least 200 additional supportive or deeply subsidized units; current supply meets a fraction of demand.
<b>3. Mental-health and substance-use service gaps</b>	The Cowichan Sobering & Assessment Centre provides just 12 beds for the entire valley. <i>CMHA - Cowichan Valley Branch</i> The 2023 PiT count found 31 % of unhoused respondents cited substance use as a main barrier to housing. <i>CHEK</i>	Limited detox/residential treatment capacity means many residents cycle between hospital admissions, emergency shelter, and the street.
<b>4. Loss of well-paid industrial jobs and rise of precarious work</b>	Indefinite curtailment of paper operations at the Catalyst Crofton mill (Jan 2024) affected ~75 workers and followed earlier temporary layoffs. <i>Victoria News</i>	Mill wages historically underpinned stable housing for many households; curtailment combined with the region's concentration in seasonal tourism and agriculture increases income volatility and eviction risk.

## Qualitative Housing Needs Assessment Responses – District of North Cowichan

Factor	Evidence	Local context
<b>5. Rapid growth in unhoused population with complex needs</b>	The 2023 Point-in-Time count identified 223 unhoused individuals, a 58 % jump from 2020; 46 % identified as Indigenous, underscoring colonial legacies and inter-generational trauma. Top self-reported drivers: unaffordable housing (37 %), substance use (31 %), landlord conflict (22 %). <i>CHEK</i>	Disproportionate Indigenous representation reflects structural inequities; Council and Cowichan Tribes are collaborating on culturally safe housing models, but supply lags demand.
<b>6. Limited exit pathways from institutions</b>	PiT data and local service providers report releases from Cowichan District Hospital and Vancouver Island Regional Correctional Centre without housing plans; peer survey teams flagged lack of transitional beds as a recurrent issue. <i>hsa-bc.ca</i>	Without step-down or half-way options, people discharged from health or justice systems often move directly to emergency shelters or encampments.

### Conclusion

North Cowichan's homelessness crisis is multifaceted, requiring coordinated action on:

- Accelerating affordable/supportive housing projects (e.g., White Road).
- Expanding mental health/addiction treatment capacity.
- Partnering with Indigenous communities to address colonial inequities.
- Strengthening income stability through economic diversification.

Homelessness in North Cowichan results from the interaction of:

- Market pressures – near-zero vacancy, steep rent escalation, and slow delivery of new affordable stock.
- Service shortfalls – limited mental-health, addiction-treatment, and transitional-housing capacity.
- Economic shocks – curtailment of a key mill and prevalence of seasonal, low-wage employment.
- System failures – inadequate discharge planning and insufficient culturally safe supports for Indigenous residents.

Addressing any single factor will not be sufficient; coordinated action on housing supply, income stability, and health/social supports is required to reverse current trends.

**Sources:** *Cowichan PIT Count 2020 & 2023 2023\_Homeless Count PiT – Count Report.pdf; 2020\_Homeless-Count.pdf; 2024 IHNR (Homelessness Drivers); Cowichan Task Force on Homelessness Report 2021.*

## Qualitative Housing Needs Assessment Responses – District of North Cowichan

8) Please identify temporary and emergency relief resources available for individuals experiencing homelessness in your community (e.g., number of shelter beds, resource centres, transitional beds available). If possible, please indicate whether capacity levels are commensurate with need.

Below is a summary of temporary and emergency resources for individuals experiencing homelessness in North Cowichan, supported by current data and publicly accessible sources.

Facility / programme	Year-round capacity <sup>1</sup>	Seasonal / expansion <sup>2</sup>	Service type	Operator
<b>Warmland House Shelter</b> (2579 Lewis St.)	30 shelter beds		Low-barrier emergency shelter; meals, showers, case management	CMHA Cowichan Valley Branch
<b>Warmland Transitional Apts.</b>	24 transitional apartments		6- to 18-month “move-forward” housing	CMHA CVB
<b>Warmland Extreme-Weather Response network</b>	15 mats	additional mats opened in faith/community halls as required (numbers vary)	Overnight cold-weather overflow	CMHA CVB + community partners
<b>Sobering &amp; Assessment Centre</b>	12 emergency beds (expanded 1 May 2024)	—	Short-stay safe-sobering facility	CMHA Cowichan Valley Branch / Island Health
<b>Cedar Branches Women’s Shelter</b> (formerly Charlotte’s Place)	20 – 24 beds	Open 24 / 7 all year	Low-barrier shelter for women (19+)	Cowichan Women Against Violence (CWAV)
<b>Somenos Transition House</b> (confidential)	6 emergency beds	—	Violence-against-women & children (short-term)	CWAV
<b>Sq’umul’ Shelh Lelum’</b> (6428 Paddle Rd.)	52 supportive studio units	(Construction not yet underway)	Permanent supportive housing with 24/7 staff	Lookout Housing & Health / BC Housing
<b>The Village</b> (610 Trunk Rd., Duncan)	34 sleeping-cabin units	—	Transitional supportive housing	Lookout Housing & Health / BC Housing

## Qualitative Housing Needs Assessment Responses – District of North Cowichan

Facility / programme	Year-round capacity <sup>1</sup>	Seasonal / expansion <sup>2</sup>	Service type	Operator
<b>Regional overflow (Ladysmith Shelter)</b>	10 beds	—	Year-round emergency	Nanaimo Affordable Housing

<sup>1</sup> All figures are the maximum beds/units that can be occupied simultaneously.

<sup>2</sup> Seasonal or weather-triggered spaces are not available April–October.

### Capacity versus need

- 2023 Point-in-Time (PiT) count recorded 223 persons experiencing homelessness in the Cowichan Valley; only 48 were in shelter beds the survey night and every available bed was occupied. [hsa-bc.ca](https://hsa-bc.ca)
- Even assuming every listed year-round bed in North Cowichan and immediate environs is filled (≈ 82 beds: 30 Warmland + 24 Cedar Branches average 22 + 6 Somenos + 12 SAC + 10 Ladysmith), capacity meets about 37 % of current need.
- Seasonal EWR mats raise coverage briefly to ~97 beds (≈ 43 %), but only in severe-weather months.
- Supportive / transitional units (Sq'umul', The Village, Warmland Apts.) add 110 longer-term places, yet wait-lists persist: Sq'umul' and The Village have been fully occupied since opening. [BC Gov News news.bchousing.org](https://www.bchousing.org/news/bc-gov-news)

**Bottom line:** The existing emergency-relief system is not commensurate with need. Bed utilization remains at or near 100 % year-round, overflow mats are weather-dependent, and the PiT data confirm that more than half of unhoused residents still sleep rough even in winter.

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**9) Some groups, including students, those in congregate housing, and temporary foreign workers, may be excluded from publicly available core housing need data sources. Communities are encouraged to use this section to describe the housing needs of these respective populations to ensure that all groups are represented in their HNR.**

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The Municipality of North Cowichan recognizes that certain groups - students, congregate housing residents, and temporary foreign workers (TFWs) - face distinct housing challenges not fully captured in core housing need data. Below is an analysis of their needs, supported by current sources:



## Qualitative Housing Needs Assessment Responses – District of North Cowichan

Group	Current situation (evidence)	Identified housing gaps
<b>Post-secondary students (VIU–Cowichan)</b>	<ul style="list-style-type: none"> <li>• VIU Cowichan offers no on-campus residences; the university directs students to find private rentals through an off-campus-housing portal (<i>Vancouver Island University</i>).</li> <li>• Local media have appealed to homeowners to rent spare rooms because student demand is out-stripping available rooms and suites (tight market, higher rents)<i>Cowichan Valley Citizen</i>.</li> </ul>	<ul style="list-style-type: none"> <li>• Lack of purpose-built student housing; students compete with low-income renters for scarce bachelor / 1-bed units.</li> <li>• Shared living to manage cost → hidden overcrowding not flagged in core-need data.</li> <li>• Risk of “precarious” arrangements (couch-surfing, vehicles) during semester peaks.</li> </ul>
<b>Congregate housing residents (seniors &amp; adults with higher care needs)</b>	<p>Long-term-care inventory within/near North Cowichan:</p> <ul style="list-style-type: none"> <li>• Sunridge Place (Duncan) – 160 funded beds; residents pay up to 80% of after-tax income (<i>Island Health</i>).</li> <li>• Chemainus Health Care Centre – 75 beds (55 single + 20 double) (<i>Island Health</i>).</li> </ul> <p><b>Access pressure:</b> Island Health average wait times (Apr 1 2025): Sunridge Place 9–12 months; Chemainus 12–18 months (<i>Island Health</i>).</p>	<ul style="list-style-type: none"> <li>• Bed supply not keeping pace with rapidly ageing local population; prolonged waits can strand seniors in hospital or unsuitable private housing.</li> <li>• Fees challenging for very-low-income seniors; some delay entering care or rely on family beyond capacity.</li> <li>• Limited publicly reported data on capacity of CLBC-funded group-homes/supportive homes for adults with developmental disabilities; providers advise demand exceeds available places.</li> </ul>
<b>Temporary foreign workers (TFWs) in agriculture &amp; food processing)</b>	<ul style="list-style-type: none"> <li>• Agriculture remains the single biggest driver of TFW demand in B.C.; over 10,000 agricultural TFWs entered the province in 2021 and numbers are rising (<i>Cowichan Valley Citizen</i>).</li> <li>• Investigations highlight sub-standard, overcrowded employer-provided housing and inadequate temperature control during heat events (<i>Cowichan Valley Citizen</i>).</li> </ul>	<ul style="list-style-type: none"> <li>• On-farm bunkhouses / rented houses often fall outside municipal rental-housing standards; workers have little recourse because housing is tied to the work permit.</li> <li>• Conditions (overcrowding, extreme heat) pose health and safety risks; poor connectivity to services and transit.</li> <li>• No local inventory or registry of TFW dwellings, so scale and quality remain “invisible” in housing datasets.</li> </ul>

## Qualitative Housing Needs Assessment Responses – District of North Cowichan

10) How have average rents changed over time in your community? What factors (economic, social, national, local, etc.) have influenced these changes?

How rents have climbed in North Cowichan (Duncan CA\*)

Survey year (October)	Bachelor	1-bed	2-bed	3-bed+	All unit average
2010	\$517	\$619	\$716	\$921	\$672
2015	\$540	\$649	\$762	\$903	\$699
2023 (1-bed only)	—	\$1,005	—	—	—
2024	\$900	\$1,034	\$1,433	\$1,589	\$1,226

\*CMHC treats “Duncan CA” and the Municipality of North Cowichan as a single rental market.

### 1. Recent Rent Increases:

- **2023 Data:** The CMCH Rental Survey reports that the average rent for a 1-bedroom unit in October 2023 was \$1,005 (this number includes long-term tenancies where rent increases are limited). In contrast a 1-bedroom in a new apartment building costs approximately \$1,725 (71% more).

### 2. Key trend

- In just 14 years the market-wide average rent doubled (+82%), jumping from \$672 in 2010 to \$1,226 in 2024.
- The steepest acceleration happened after 2019: the typical 2-bedroom rose from the mid-\$700s (2015) to the mid-\$1,400s (2024), a ~90 % jump.

## Key Factors Influencing Rent Changes

Factor	How it pushed rents higher	Source
Supply constraints & very low vacancy	Vacancy sat well below the 3% “balanced” mark for a decade; it dipped to 0.3% in 2022 and was still only 2.1% in 2024, giving landlords strong pricing power.	CMHC Rental Market Survey
Population growth & in-migration	Remote-work movers, retirees and intra-provincial migrants priced out of Victoria/Vancouver bring higher budgets, bidding up local rents.	HAF Opportunities in North Cowichan

## Qualitative Housing Needs Assessment Responses – District of North Cowichan

Factor	How it pushed rents higher	Source
Slow purpose-built rental construction (pre-2020)	Almost no new rental buildings were added for years, so demand spilled into an aging stock and secondary suites, squeezing the market.	CMHC new-construction data embedded in 2010–2015 highlights
Post-pandemic demand shock	Return of VIU-Cowichan students, immigration rebound and delayed first-time buyers (due to high mortgage rates) all kept households renting longer.	CMHC national 2022 report on surging rental demand
Renovictions & turnover spikes	When units turn over, BC rent-control resets do not apply; owners routinely increase rents by 15-20%, hiking up the averages.	CMHC Rental Market Survey
Cost pass-throughs	Rising insurance, property-tax and financing costs since 2021 have been passed on to tenants, especially in newer buildings where initial rents are unregulated.	CMHC 2024 portal data showing new-build 1-beds at \$1,725 vs. \$1,005 market avg
Short-term rentals & investor activity	Some units have shifted to Airbnb or held vacant for speculation; the Province added North Cowichan to the Speculation & Vacancy Tax area in 2023 to curb this leakage.	BC Ministry news release, 2023

### What this means for households

- Affordability stress is widespread. A minimum-wage worker now spends ~50 % of gross income on the average 1-bed; many lower-income tenants are in core housing need.
  - Naturally-occurring affordable stock is eroding. Units that rented for <\$800 in 2015 have either been upgraded and re-listed above \$1,100 or converted to other uses.
  - Rent gap between new and existing units is widening. In 2023 a brand-new 1-bed cost ~\$1,725, 71 % more than the CMHC average for all occupied 1-beds — creating a two-tier market that locks in tenants and suppresses turnover.
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## Qualitative Housing Needs Assessment Responses – District of North Cowichan

### 11) How have vacancy rates changed over time? What factors have influenced this change?

Vacancy rates in North Cowichan’s rental market have fluctuated significantly over the past decade, reflecting broader economic, demographic, and policy dynamics.

#### A. Ten-Year Vacancy-Rate Trend (Purpose-Built Rental, October surveys)

Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Vacancy rate	4.7%	3.7%	3.3%	2.8%	0.2%	1.0%	1.8%	0.6%	0.3%	2.6%	2.1%

Source: \*2024 data released 4 Feb 2025 (Table 34-10-0129-01); CMHC Rental Market Survey – Duncan CA series (Statistics Canada Table 34-10-0129-01). [Statistics Canada](#)

**Key trend:** Vacancy plunged from a balanced 3.3% in 2016 to a crisis-level 0.2% in 2018, remained under 1% for most of 2018-22, and has only recently climbed back above 2%.

#### B. Current Vacancy by Bedroom Type (October 2023\*)

Unit Size	1-Bedroom	2-Bedroom	3-Bedroom+
Vacancy Rate (%)	3.6	1.4	Data suppressed†

†CMHC suppresses 3-bedroom data in small centres to protect confidentiality.

\*Bedroom-specific results for 2024 are not yet published.

#### C. Key Drivers of Vacancy-Rate Change

Period / Driver	Impact
<b>Supply constraints (2015-2021)</b> – <200 new purpose-built rentals completed	Vacancy collapsed from 3.3% (2016) to 0.2% (2018).
<b>Population growth &amp; household shrinkage (2016-2021)</b> – +7.7 % population, more one-person households	Kept vacancy below 1 % through 2021.
<b>Pandemic mobility pause (2020)</b>	Temporary rise to 1.8% as migration slowed, then reversed.
<b>New supply delivered (2022-2024)</b> – three market-rental projects (~180 units), 52 supportive units at <b>Sq’umul’ Shelh Lelum’</b> and hundreds of newly legal secondary suites	Vacancy lifted to 2.6% (2023) and 2.1% (2024).
<b>Infrastructure unlocks</b> – various sanitary and water upgrades at a variety of scales and trigger points are needed throughout the six system areas.	Supports future vacancy relief once projects advance.
<b>Policy interventions</b> – Speculation & Vacancy Tax expansion (2023) and multiplex pre-zoning under Bill 44 (local by-law Dec 2024)	Returning idle units and accelerating infill; early effects visible in 2024 data.
<b>Market pressures</b> – higher borrowing costs (post-2022) keep some households renting longer; renovictions at turnover raise rents 15-20 %	Mixed effect on vacancy; exacerbates affordability gaps.

## Qualitative Housing Needs Assessment Responses – District of North Cowichan

Period / Driver	Impact
Short-term rental leakage (pre-2023) curbed by provincial cap and Speculation & Vacancy Tax (SVT)	Expected to free additional units in 2025 survey.

### Sources:

- *BC Housing news release for Sq'umul' (52 units); CMHC vacancy trend.*
- *North Cowichan, Report to Council, "State of Land Development and Servicing Constraints"*
- *BC Gov News Release, New rules take effect to rein in short-term rentals (18 Apr 2024)*
- *AirDNA data cited in same release – 19 000 entire-home STRs*
- *BC Gov News Release, Speculation and vacancy tax creating homes in more communities (26 May 2023) – SVT now applies to North Cowichan*

### D. Implications for Investment Decisions

- **Market still tight:** At 2.1%, vacancy is below the 3% stability threshold, leaving renters vulnerable to price shocks.
- **Supply response is working:** Every new phase of purpose-built rental shows a measurable impact; maintaining an uninterrupted pipeline of projects is the most reliable path to balanced conditions.
- **Target the gap:** Two-bedroom units (1.4% vacancy) and accessible family-oriented housing remain the most undersupplied segments.
- **Enable infrastructure:** Timely completion of the Bell McKinnon trunk upgrades will unlock ~900 serviced lots, bolstering the rental pipeline.

### Sources:

- *Statistics Canada, Table 34-10-0129-01 – Canada Mortgage and Housing Corporation, vacancy rates, apartment structures of six units and over, privately initiated in urban centres of 10,000 to 49,999 (Duncan CA extract, 2014-2024).*
  - *Canada Mortgage and Housing Corporation (CMHC) – Urban Rental Market Survey Data Tables, British Columbia 2023 (Vacancy rates by bedroom type, Duncan CA).*
  - *BC Ministry of Finance – Speculation and Vacancy Tax Regulation (updated 2024).*
  - *Province of British Columbia – Housing Statutes (Residential Development) Amendment Act, 2023 (Bill 44) – Royal Assent 30 Nov 2023 and local implementing by-law, District of North Cowichan, 18 Dec 2024.*
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## Qualitative Housing Needs Assessment Responses – District of North Cowichan

### 12) How have trends in core housing need changed over time between both tenant and owner-occupied households?

#### 1. What “core housing need” means

A household is in core housing need (CHN) when its home is (1) unaffordable (> 30% of before-tax income for shelter), or (2) unsuitable (over-crowded), or (3) inadequate (major repairs needed) and the household could not find acceptable local accommodation for < 30% of income.

#### 2. Trend table (2006-2021)

Census Year	Renter HHs in CHN (#)	Renter CHN (%)	Owner HHs in CHN (#)	Owner CHN (%)	All HHs in CHN (#)	All-HH CHN (%)
2006	760	30.3 %	351	4.0 %	1 106	9.8 %
2011	944	34.9 %	486	5.2 %	1 435	11.9 %
2016	804	25.1 %	402	4.2 %	1 213	9.5 %
2021	678	21.3 %	412	3.9 %	1 101	8.0 %

#### Sources:

- Total households by tenure — IHNR 2024, Appendix Table 1a. Municipality of North Cowichan
- CHN rates by tenure — Statistics Canada, 2006, 2011, 2016 and 2021 Census tables 98-10-0271-01 (tenure disaggregated). 2021 rates are visible in the Census Profile.
- Counts — multiply the totals by the corresponding CHN rate, rounding to the nearest household. Example (2006 renters): 2,510 renter households × 30.3 % = ≈ 760 in CHN.

#### 3. What the numbers show

Key finding	Evidence
a) Tenant need is the dominant and most volatile component.	CHN among renters peaked at 34.9% in 2011 (post-recession squeeze), then eased to 21.3% by 2021 but is still 5x the owner rate.
b) Owner CHN is low and remarkably stable.	It has hovered between 3.9% and 5.2% for four census cycles, cushioned by equity gains, property-tax deferral and, until 2022, record-low mortgage rates.
c) Overall CHN keeps falling because the tenure mix keeps tilting to ownership, not because renter distress is solved.	76.9 % of households were owners in 2021, up two points from 2016. ( <i>Statistics Canada</i> )

## Qualitative Housing Needs Assessment Responses – District of North Cowichan

### 4. What drove the trend (2006-2021)

Driver	Effect on renters	Effect on owners	Main sources
Rent escalation > renter income growth	Shelter-to-income ratios rose fastest when vacancy was tight (2011) and again in the late-2010s.	Minimal unless owners became temporary renters.	CMHC Rental Market Survey – Duncan CA time series.
Near-zero vacancy since 2018	Limited ability to “trade down” → higher cost burden.	Indirect (supports price appreciation).	2023 CMHC Rental Market Report, BC small centres.
Low mortgage rates 2010-2021	n/a	Kept most mortgaged owners below 30 % threshold.	Bank of Canada historical mortgage data.
Aging rental stock needing repair	Adequacy failures add to renter CHN.	Only ~4 % of owner units need major repair, so limited effect.	IHNR 2024, Housing Adequacy tables.
Income supports & homeowner grants	Limited impact.	Property-tax deferral and Homeowner Grant cushion fixed-income seniors.	Ministry of Finance

### 5. Implications for policy & funding bids

- Target new supply and subsidies at renters. One in five tenant households—and roughly one in ten in *extreme* CHN—remain below minimum housing standards.
- Focus owner assistance on repairs and energy retrofits, not affordability subsidies.
- Monitor post-2021 mortgage-rate shock. Higher carrying costs could push some recent purchasers into need; early 2024 data from BC Assessment suggest arrears are rising.
- Link any CMHC or BC-Housing proposals to measurable reductions in renter CHN. Grant streams such as the Rapid Housing Initiative and Community Housing Fund explicitly reward demonstrated CHN mitigation.

### Sources

- *Municipality of North Cowichan – Interim Housing Needs Report 2024, Appendix Tables 1a & 1b (household totals by tenure). Municipality of North Cowichan*
  - *Statistics Canada (2006, 2011, 2016, 2021) – Core Housing Need by tenure, table 98-10-0271-01 (“Tenure and core-housing-need for private households, Census of Population”). Statistics Canada*
  - *Statistics Canada – 2021 Census Profile, North Cowichan (DM) (“% in core housing need” plus tenure breakdown). Statistics Canada*
  - *Statistics Canada – Focus on Geography Series, 2021 (“Percent of households in core housing need, 2016 → 2021”). Statistics Canada*
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## Qualitative Housing Needs Assessment Responses – District of North Cowichan

**13) In the last five years, how many affordable units for low and very low-income households have been built, and how many have been lost? If data is not available, please describe how the loss of affordable housing units may have impacted your community.**

### Summary of Changes:

Between 2019 and 2024, North Cowichan added 86 dedicated non-market homes for low- and very-low-income households, while an estimated 25–35 older affordable rentals were lost. That said, a further 92 homes are planned through the Sherman Road co-operative housing project: 34 three-bedroom townhouses and a 58-unit apartment building (17 three-bedroom, 8 two-bedroom, 9 one-bedroom, and 24 studio units, 19 of which will be accessible).

2019–2024	Units Gained	Units Lost/At Risk	Key Sources
Non-market units	86 units gained which include: supportive housing and community land trust projects	25–35 units lost (e.g., demolitions, motel closures, expired subsidies)	<i>Affordable Housing Projects, North Cowichan</i>

### Key Insights:

#### 1. Progress in New Supply:

- The 92-unit Sherman Road project (opening 2025) will nearly double the community's deeply affordable inventory.
- Partnerships with Indigenous and non-profit providers (e.g., Sq'umul' Lelum, The Village modular housing) have expanded supportive housing options.

#### 2. Challenges with Older Stock:

- Losses of "naturally affordable" rentals (older, unsubsidized units) disproportionately impact vulnerable groups:
  - **Seniors:** Fixed-income residents were displaced after subsidy expirations and mobile-home rent increases.
  - **Low-wage workers:** Many face rents exceeding 50% of income, with few options between market rates and subsidized housing.

#### 3. Ongoing Gaps:

- Core housing need (renter households) continues rising despite new units, as replacements often target different demographics.
- Workforce housing remains critically undersupplied, per the 2022 CVRD survey.

### Municipal Actions to Address Losses:

- **Policy:** Draft Affordable Housing Policy (2025) includes rental-replacement requirements and tenant relocation assistance.



## Qualitative Housing Needs Assessment Responses – District of North Cowichan

- **Funding:** Established an Affordable-Housing Reserve Fund (2023) to acquire land and cover development costs for non-profits.
- **Data:** Launched a real-time inventory (2024) to track affordable units and flag at-risk properties.

### Conclusion:

While North Cowichan is making strides in adding non-market housing, preserving older affordable stock is equally important. Preservation efforts—backed by provincial/federal support—will be essential to meet the needs of low-income residents and stabilize the housing ecosystem.

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### 14) Please describe available affordable and community housing options and needs/gaps currently in your community. Examples can include:

- Are any of these affordable housing units accessible or specifically designed for seniors, including long-term care and assisted living?
- Does your municipality provide rent supplements or other assistance programs that deepen affordability for households?
- Is your community in need of supportive housing units with wrap-around supports, such as for those with disabilities?

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North Cowichan faces significant challenges in providing adequate affordable and community housing. While existing programs and projects address some needs, critical gaps persist across seniors' housing, rent assistance, and supportive housing. Below is a summary of current options, needs, and gaps, supported by verified data.

#### 14(a) Seniors-Oriented & Accessible Units

##### Current Stock:

- **Duncan Manor replacement (125 units, barrier-free):** Development permit issued in 2024 ([Cowichan Valley Citizen, 2024](#)). The aging original building has a 2-year waitlist.
- **Long-term/assisted care:** 285 subsidized beds ([Chemainus HCC](#) and [Sunridge Place](#)) serve North Cowichan and Duncan (Island Health, 2025).

##### Gaps:

- **Demand outstrips supply:** Island Health projects a [30% rise in the 75+ population by 2031](#), with no additional funded beds.
- **Accessibility:** Older buildings lack elevators; newer projects (e.g., [Sherman Road's 19 accessible suites](#)) incorporate universal design.

## Qualitative Housing Needs Assessment Responses – District of North Cowichan

### Opposing Perspective:

Critics note that concentrated seniors' housing may isolate residents, though purpose-built units remain critical given demographic pressures.

### 14(b) Rent Supplements & Affordability Supports

#### Existing Programs:

- **Provincial:** SAFER (for seniors) and RAP (for working families) serve ~500–600 local households.
- **Local:** Cowichan Rent Bank prevented 146 evictions in 2023 via no-interest loans (CHA, 2025). North Cowichan's Affordable Housing Reserve Fund provides financial assistance to affordable housing projects through capital grants and fee waivers (e.g. the Sherman Road coop, a 92-unit development that includes 19 accessible units. The project also received a municipal land donation and support for development cost charges and background studies, ensuring long-term below-market housing options for the community (North Cowichan – Municipal Contributions to AHPs).

#### Gaps:

- **Limited municipal top-ups:** No ongoing rent supplements for singles/couples without children.
- **Provincial barriers:** RAP/SAFER exclude many low-income workers (*BC Housing, 2024*).

### 14(c) Supportive Housing with Wrap-Around Services

#### Demand

- The 2023 Point-in-Time (PiT) count identified 223 unhoused individuals across the Cowichan region, 56 % reporting mental-health issues and 79 % reporting substance-use challenges—well over 70 % with concurrent disorders.
- Service providers undertook a broader December 2023 enumeration and found ≈ 423 people without stable housing in the urban core alone, underscoring that the PiT figure is a conservative minimum.

#### Current Supply

- Sq'umul' Shelh Lelum' (52 units) – permanent supportive studios with 24/7 staffing and partner agency programming.
- The Village (34 modular cabins) – transitional cabins with meals, case management and security, funded through 2027.
- White Road (48 units, under construction) – purpose-built supportive apartments slated to open in 2025 Q4.

*Total operational today: 86 units; total after White Road: 134 units.*

#### Shortfall

- Even at full occupancy after White Road, supportive housing will serve ≈ 134 of up to 423 residents (< 45 %), leaving a gap of ≥ 240 units.

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- Meeting only the lower, official PiT figure would still leave  $\approx 40\%$  unmet need. The region therefore requires at least two to three additional 40- to 60-unit projects to close the short-term deficit.

### Service Gaps

- Clinical care: Existing sites rely on Island Health outreach; no facility has a dedicated, on-site inter-disciplinary clinical team, limiting continuity for residents with complex mental-health or addictions needs.
- Geographic equity: All current projects cluster in or near Duncan; communities such as Chemainus and Maple Bay currently have no supportive housing, intensifying displacement pressures.

### Community Response & Mitigation Measures

- Upcoming supportive projects –The Cowichan Vision for Wellness plan, presented to North Cowichan on 20 Nov 2024, calls for two new supportive-housing developments: one serving youth exiting care and one focused on Indigenous Elders.
- Chemainus infill for geographic equity – North Cowichan and BC Builds are fast-tracking a mixed-use housing project on the former Chemainus fire-hall site (9800 Willow Street); the Coalition highlights this parcel as a potential supportive-housing campus, helping to distribute wrap-around services beyond the Duncan core.
- Neighbourhood engagement and safety – Recent projects such as Sq'umul' Shelh Lelum' embed 24/7 staffing, Community Advisory Committees, “Who-to-Call” contact sheets, and pre-occupancy dialogue sessions. These measures—proven to address safety and compatibility concerns—will be replicated in forthcoming sites.

### Sources

- *Island Health (2025): Facility capacities, demographic projections.*
  - *CVRD (2023): PiT Count Report.*
  - *BC Gov News (2025): SAFER/RAP updates.*
  - *North Cowichan Council (2023): Affordable Housing Reserve Fund.*
  - *The Discourse, “Coalition aims to ease housing crisis in the Cowichan Valley” (Dec 2024) – supportive housing overview.*
  - *Let's Talk Housing BC, Project page “Duncan – 260 White Road” (2024 update).*
  - *Cowichan Valley Citizen, “Province kicks in funding for affordable co-op housing project on Sherman Road” (Nov 2024).*
  - *Municipality of North Cowichan, “Affordable Housing – Sherman Road site” webpage (accessed Apr 2025).*
  - *North Cowichan Interim Housing Needs Report 2024 (Council file 16893).*
  - *Rental Protection Fund news release, “Province buys Woodland Gardens” (Aug 2024).*
  - *Cowichan Housing Association, “Rent Bank” programme page (accessed Apr 2025).*
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## Qualitative Housing Needs Assessment Responses – District of North Cowichan

15) This final section aims to determine how your community anticipates using the results and findings captured in the HNR to inform long-term planning, as well as concrete actions that can address identified needs. Please use the following questions to describe how those linkages will be made.

a. How will this HNR inform your OCP, housing policies and/or actions going forward? [For example, if the HNR identifies specific needs in your community across the housing spectrum – such as housing needed for priority populations, units for large households in denser form factors, more diverse structural types such as missing middle housing, or more affordable and higher-density housing near transit – how could actions and changes in policy and planning help address those needs?]

b. How will data collected through the HNR help direct those plans and policies as they aim to improve housing locally and regionally, and how will this intersect with major development patterns, growth management strategies, as well as master plans and capital plans that guide infrastructure investments?

c. This final section aims to determine how your community anticipates using the results and findings captured in the HNR to inform long-term planning, as well as concrete actions that can address identified needs. Please use the following questions to describe how those linkages will be made.

- (i) Public Transit
- (ii) Water/Wastewater Systems
- (iii) Roads and Bridges
- (iv) Schools, Parks, Community or Recreational Centres
- (v) Broadband Service and Access
- (vi) Climate Risks/Impacts

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*This section describes how North Cowichan will use the results and findings of the Interim Housing Needs Report (IHNR) and the full Housing Needs Report to inform long-term planning and concrete actions addressing identified housing needs. The linkages span our Official Community Plan (OCP) and housing policies (15a), the direction of plans and integration with growth management and infrastructure planning (15b) and identifying infrastructure gaps that must be addressed to support forecasted growth (15c).*

### 15 (a) How IHNR findings will drive the OCP, housing policies and day-to-day decisions

Key IHNR evidence	Concrete municipal response	Status / timeline
IHNR sets targets of 2,172 dwellings in five years and 7,083 dwellings in twenty years. <i>Local Government Act</i> now requires the OCP and Zoning Bylaw to <i>pre-zone</i> for the 20-year figure by 31 Dec 2025.	Internal land-use analysis shows the Urban Containment Boundary already provides capacity for ~ 11,000 units.	Completed

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Key IHNR evidence	Concrete municipal response	Status / timeline
Persistent missing-middle and rental shortage.	Council adopted Zoning Amendment Bylaw 3964 (Small-Scale Multi-Unit Housing) on 19 Jun 2024, permitting three- and four-plexes on most residential lots and relaxed site standards to ensure buildability in most cases.	Zoning Amendment adopted June 2024
Gaps for priority populations (low-income seniors, persons with disabilities, large families). 2024 Interim HNR pin-points the steepest shortfalls for low-income seniors, people with disabilities and large families.	<p>Draft Affordable Housing Policy &amp; Implementation Plan (2023)</p> <p><b>Capital projects now in the pipeline:</b></p> <ul style="list-style-type: none"> <li>• <i>Sherman Rd</i> – 92-unit CLT/BC-Housing project (families &amp; seniors, universal-design). In partnership with the Co-operative Housing Federation of BC/Community Land Trust, North Cowichan provided land for the project and financial support by paying the Development Cost Charges for the project and funding some of the necessary background studies.</li> <li>• <i>Elliott St (Chemainus)</i> – 58-unit affordable apartment (supported by municipal land and funding): design &amp; pre-development funding secured for mixed-income families, seniors, persons with disabilities.</li> </ul>	<p>Draft Affordable Housing Policy &amp; Implementation Plan (2023) – Target: 5 years</p> <ul style="list-style-type: none"> <li>• formal target = 250 deeply-affordable units + 120 supportive units by 2028.</li> <li>• inclusionary-housing trigger (<math>\geq 10\%</math> of new apartments must be either fully accessible or <math>\geq 3</math>-bed).</li> <li>• leverages municipal land, reserve-fund dollars &amp; monitoring framework derived from 2023 market/financial analysis.</li> </ul>
Supportive-housing deficit (PiT counts indicate $\approx 423$ unhoused persons region-wide, 2023).	Municipality is advancing BC-Housing-funded concept for $\sim 40$ affordable units on its site at 2988 Elliot St (Chemainus).	Currently in design phase—\$250 k BC Housing grant funding detailed work on 58-unit concept; public design options to be presented spring 2025.
Need for housing near transit & services (IHNR mandatory statement)	<p>Five Growth Centres - Berkey's Corner, University Village, Chemainus, Crofton and Bell McKinnon - are already pre-zoned for medium- and higher-density housing inside the Urban Containment Boundary.</p> <p>Outside the UCB, the OCP limits additional rural density to protect farmland and rural character, avoid costly servicing extensions, and ensure that any future growth is matched by adequate transit and other supporting infrastructure.</p>	<p>Growth-centre and UCB policies in force (OCP adopted 17 Aug 2022).</p> <p>OCP / Zoning conformity package to embed the 7 083-unit 20-year target: first reading scheduled Oct 2025; adoption required by 31 Dec 2025 (IHNR, p. 3).</p>

## Qualitative Housing Needs Assessment Responses – District of North Cowichan

### Source:

- *Interim Housing Needs Report 2024*
- *North Cowichan Housing Needs Assessment Data Report*
- *Affordable Housing | Municipality of North Cowichan*
- *Affordable Housing Policy & Implementation Plan (2023)*
- *Cowichan Valley Citizen, Coalition proposes 10-year homeless strategy for Cowichan region*
- *Official Community Plan Bylaw 3900, Chapter 3 (Growth)*

### 15 (b) Using HNR Data to Steer Development Patterns, Growth Management, and Infrastructure Investment

North Cowichan applies the 2024 Housing Needs Report (HNR) - adopted by Council on 4 September 2024 - as the evidence base linking land-use policy, regional coordination, and capital budgeting.

Planning/ Investment Lever	How HNR Data is Applied	Resulting Action or Decision
Growth-management framework	HNR confirms the 7,083-unit, 20-year requirement can be met within the existing Urban Containment Boundary (UCB).	Council direction to:  1) keep > 90 % of new growth within the five designated growth nodes (Berkey's Corner, University Village, Chemainus, Crofton, Bell McKinnon); and  2) rely on targeted zoning changes <i>inside</i> the UCB to add density and diversify housing types while maintaining low rural densities.
Local Area Plans & zoning	HNR identifies gaps in unit types (e.g., rental apartments, missing-middle townhouses) by sub-area.	<ul style="list-style-type: none"><li>• Small-Scale Multi-Unit Housing (SSMUH) rezoning adopted June 2024 to enable missing-middle housing.</li><li>• Bell McKinnon LAP densities set to match HNR 20-year targets, avoiding over-designation.</li></ul>
Water/wastewater master plans	Household-growth targets from the <i>Interim HNR 2024</i> (2,172 units / 5 yrs; 7,083 units / 20 yrs) are fed into the 2023-24 system-wide hydraulic models for the water-distribution and sanitary-sewer networks. The models test each growth node and flag capacity pinch-points	System-wide modelling identifies upgrades needed to service significant new development, resulting in a phased program:  <ul style="list-style-type: none"><li>• 2024-26 – build 300 mm Bell McKinnon trunk water &amp; gravity-sewer lines sized for the hospital precinct. New water reservoir needed, to be largely funded by development.</li></ul>

## Qualitative Housing Needs Assessment Responses – District of North Cowichan

Planning/ Investment Lever	How HNR Data is Applied	Resulting Action or Decision
	triggered by significant new development.	<ul style="list-style-type: none"> <li>• 2025-27 – complete Joint Utilities Board WWTP expansion design and advance marine-outfall replacement concept.</li> <li>• Trigger-based – loop/upsizing in Maple Bay &amp; Crofton and South-End WWTP capacity upgrade proceed when model thresholds are reached. Funding secured via upcoming DCC-bylaw update and latecomer agreements.</li> </ul>
Transit service planning	HNR requires housing near "alternative transportation" corridors.	BC Transit's Cowichan Future Plan prioritizes Route 6 (Crofton–Chemainus–Duncan) frequency increases to align with HNR growth nodes.
Capital/financial plans	HNR unit forecasts underpin infrastructure cost modeling.	2025–29 Financial Plan ties utility/road/park projects to HNR nodes; DCC rates currently being updated to reflect additional upgrades identified by modeling for growth.
Regional & First Nations coordination	Shared HNR data aligns cross-jurisdictional servicing.	Collaborative planning for school sites (SD79), flood mitigation (CVRD), transit (Cowichan Tribes) to match regional demand.

### Source:

- 2024 Interim Housing Needs Report
- OCP Bylaw 3900, Chapter 3 (Growth)
- SSMUH Bylaw No. 3964 (2024)
- Bell McKinnon LAP
- North Cowichan Report to Council: "State of Land Development & Servicing Constraints"
- CHEK News article quoting Mayor Douglas on 4,200-unit servicing limit
- CVRD Transit Future Plan (2024, p. 8)
- 2025–29 Financial Plan (Draft, Sec. 5.3)
- CVRD Housing Needs Summary (2021, p. 4)

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### 15 (c) Infrastructure gaps that could limit—or unlock—forecast growth

Based on the 2024 Interim Housing Needs Report, the following infrastructure gaps must be addressed to support projected growth (7,083 units over 20 years). Targeted infrastructure investments are already embedded in North Cowichan’s capital plans and regional partnerships and further infrastructure upgrades have recently been identified as a result of system modeling.

Infrastructure Type	Identified Gap	Impact on Housing Growth Mitigation   Schedule
Public Transit	<p>Infrequent transit service could isolate low-income residents.</p> <p>Insufficient coverage in emerging growth areas (e.g., Bell McKinnon Local Area Plan), with no dedicated routes to the new Cowichan District Hospital.</p> <p>Limited off-peak service in Crofton/Chemainus discourages car-free living.</p>	<p>Restricts access to jobs/services, increasing reliance on cars and limiting housing appeal in transit-poor areas.</p>
Water/ Wastewater Systems	<ul style="list-style-type: none"> <li>• System-wide hydraulic modelling (2023-24) shows capacity for <math>\approx</math> 4,200 additional units, while <math>&gt;</math> 10,100 units are already in the development queue; trunk mains in Bell McKinnon, Maple Bay and Crofton are near limit.</li> <li>• Existing treated sewage effluent outfall is approaching end-of-life <math>\rightarrow</math> risk of regulatory non-compliance.</li> <li>• Undersized rural mains &amp; low pressures (ALR parcels <math>&gt;</math> 2 ha) restrict infill suites and accessory dwellings.</li> </ul>	<p>Impact on Housing Growth:</p> <ul style="list-style-type: none"> <li>• Development approvals (even secondary suites) could be deferred once node-specific pipe or treatment thresholds are reached.</li> <li>• An outfall or WWTP failure would trigger a building moratorium in serviced areas.</li> </ul> <p>Mitigation/Schedule:</p> <ul style="list-style-type: none"> <li>• 2024-26 – construct 300 mm Bell McKinnon trunk water- &amp; sewer-lines; advance detailed design for outfall relocation. Water reservoir design initiated.</li> <li>• 2025-27 – complete Joint Utilities Board WWTP expansion design; secure land for outfall relocation; loop undersized mains in Maple Bay &amp; Crofton for short-term relief.</li> <li>• 2027-30 – Crofton reservoir twinning,</li> <li>• Chemainus River water-main crossing, South-End WWTP capacity upgrade (each triggered by model thresholds).</li> <li>• Funding tools – DCC bylaw update (2025) + latecomer agreements + senior-government grant advocacy.</li> </ul>



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Infrastructure Type	Identified Gap	Impact on Housing Growth Mitigation   Schedule
Roads and Bridges	<ul style="list-style-type: none"> <li>• Peak-hour congestion at Beverly St/Trans-Canada Hwy intersection.</li> <li>• Sidewalk/cycling gaps in growth nodes (e.g., Bell McKinnon).</li> <li>• Deteriorating rural roads (e.g., Gibbins Rd, Herd Rd).</li> <li>• Aging bridges (e.g., Herd Road bridge).</li> </ul>	<p><i>Impacts:</i></p> <ul style="list-style-type: none"> <li>• Limits walkability/ safety, reducing viability of high-density housing near amenities.</li> <li>• Rural road decay diverts funds from growth-area infrastructure.</li> <li>• Risks floodplain development freezes</li> </ul> <p><i>Improvements:</i></p> <p>Active transport network expansion Road rehab program</p>
Schools/Parks	<p>Insufficient/lack of community facilities in growth areas (existing playfields at Berkey's Corner risk over-use as youth cohort grows; Bell McKinnon – no school/parklands set)</p> <p>Push for school capacity in growth node areas (Bell McKinnon).</p>	<p><i>Impact:</i> Reduces livability for families, potentially slowing demand for new housing.</p> <p>BMLAP: The Municipality will work with School District 79 to establish policy and funding mechanisms to acquire an appropriate school site(s), with preference for joint school and public park.</p>
Broadband Access	<p>Uneven coverage in rural parts of North Cowichan.</p> <p>Maple Bay &amp; Crofton fringe lack reliable high-speed internet, risking remote-work growth.</p>	<p><i>Impact:</i> Patchy high-speed service limits remote-work options and dampens the market appeal of new housing in underserved areas.</p> <p>Universal Broadband Fund (between CVRD–TELUS) fibre build (2025–27).</p>
Climate Risks	<p>Flood and coastal-surge:</p> <ul style="list-style-type: none"> <li>• Rising Flood Construction Levels limit developable land; higher foundations add cost (Risk ID 59).</li> <li>• Chemainus sea-dyke and storm-outfall upgrades remain unfunded concepts (Risk ID 66).</li> </ul> <p>Wildfire protection infrastructure:</p> <ul style="list-style-type: none"> <li>• 1,900 private parcels (~17% of the municipality) sit inside the Wildfire DPA; stricter construction standards raise build costs (Risk ID 5; DPA inventory).</li> </ul> <p>Extreme-heat adaptation (cooling &amp; urban shade):</p>	<p><b>Impact on Housing Growth:</b></p> <ul style="list-style-type: none"> <li>• Higher Flood Construction Levels and unfunded Chemainus dyke/ back-flow works make low-lying parcels uneconomic, cutting density and raising foundation costs.</li> <li>• Wildfire DPA requirements (non-combustible cladding, hydrants, dual egress) raise build costs on ~1,900 parcels.</li> <li>• Projected heat exceeds current cooling; “heat-ready” retrofits now required for multifamily builds.</li> </ul> <p><b>Mitigation   Schedule:</b></p> <ul style="list-style-type: none"> <li>• 2024-26: update hazard/FCL maps,</li> </ul>

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Infrastructure Type	Identified Gap	Impact on Housing Growth Mitigation   Schedule
	<ul style="list-style-type: none"> <li>Hot days &gt; 25°C projected to rise from 18 to 39 days yr<sup>-1</sup> by the 2050s; many municipal buildings already exceed cooling capacity (Risk ID 60; climate projections).</li> </ul>	<p>start Chemainus dyke design, complete HVAC audits.</p> <ul style="list-style-type: none"> <li>2025-27: secure funding, finalize dyke design, adopt heat-ready code, refresh Wildfire DPA + FireSmart incentives.</li> <li>2027-35: build dyke/outfall, roll out canopy planting and ongoing FireSmart works.</li> </ul>

### Source:

- 2024 Interim Housing Needs Report
- BC Transit Cowichan Future Plan (2024)
- Outfall Relocation Project
- OCP – Assignment of Growth
- CHEK News article quoting Mayor Douglas on 4 200-unit servicing limit
- North Cowichan Website – Major Projects
- OCP – 4.6 Transportation
- Bell McKinnon LAP (Sec. 4.2.2, Sec. 6)
- OCP – Parks & Recreation
- CVRD Cowichan Internet & Cellular Connectivity Strategy
- Cowichan Watershed Drought Response
- Chemainus Sea-Dyke
- OCP – North Cowichan’s Climate Action Commitments
- CAEP – Climate Action and Energy Plan Update 2022
- CVRD / North Cowichan / Halalt Lower Chemainus Flood Management Plan
- Wildfire DPA memo
- Heat: BC Climate Change Adaptation Program
- Municipality of North Cowichan – Climate Change Risk Assessment & Adaptation Strategy (adopted 4 Sep 2024): Appendix A, Risk Register – IDs 59 (flood-protection limits developable area), 60 (extreme-heat cooling capacity), 66 (sea-dyke/coastal back-flow), 68 & 5 (wildfire protection costs and developable-area constraints); Section 5, Adaptation Pathways – Actions 2.2, 2.6 (flood/sea-dyke upgrades), 4.6 (HVAC heat-ready standards)
- Report to Council – Climate Change Risk Assessment & Adaptation Strategy presentation (4 Sep 2024 meeting): Confirms Council adoption and outlines implementation timelines for by-law updates and capital works
- Cowichan Valley Regional District – Climate Projections Report (2017): Source for +0.8 m mean sea-level-rise estimate by 2100 used in the Chemainus sea-dyke planning assumptions (referenced in the Strategy)