

# Inclusive Housing Initiative **Cowichan Valley (CVRD) Community Snapshot**





## About this Initiative

This initiative was created by Inclusion BC to show the different ways that communities can work together to ensure everyone has a place to call home. The information set out in this report describes how the current housing system is not meeting the needs of people with intellectual and developmental disabilities and outlines different strategies and actions to ensure that our communities are socially and economically diverse.

### **Why is this important?**

To thrive, all of us need stable and caring relationships, stimulating experiences and the opportunity to make choices and decisions that support our personal growth and development. Having a place to call home where we can be ourselves, pursue our dreams and interests and live our best lives is a fundamental right that everyone should have. The challenge is that too many people with intellectual and developmental disabilities do not have access to the same opportunities or housing choices that others have in their community.

### **What can be done?**

This report provides community level information on the housing choices available to people with intellectual and developmental disabilities living in the Cowichan Valley (CVRD) along with information on local housing market conditions and housing needs. This brief also describes the different types of actions that local governments and others can take to ensure that there is an adequate supply of housing to meet the needs of all citizens and that people have access to the opportunities and housing choices they deserve.

## What is Inclusive Housing?

Inclusive housing means that people live in homes where they feel part of their communities and is based on the principles of choice, control, independence, dignity, and diversity.

Inclusive housing means....	
<b>Choice</b>	Making decisions important to you
<b>Control</b>	Knowing that your decisions and choices matter
<b>Independence</b>	Living your best life possible
<b>Dignity</b>	Being valued and respected for who you are
<b>Diversity</b>	Being able to share your gifts and unique talents

### Housing Choices

In 2020, BC Non-Profit Housing Association (BCNPHA), Inclusion BC, and Community Living BC developed a report on inclusive housing needs in B.C. The report included a survey which examined the housing preferences of people with intellectual and developmental disabilities, and which generated the following results:

- 6%** would choose to continue to live with their family
- 7%** would choose to live in a home-sharing arrangement.
- 13%** would choose to live in a group setting with other people.
- 26%** would choose to live in their own home with live-in support.
- 36%** would choose to live in their own home with drop-in or outreach support.
- 12%** would need more information before they could choose.

Source: BC Non-Profit Housing Association, Inclusion BC and Community Living BC. 2020. "A Report on Inclusive Housing Needs in BC in 2020".



## What is Inclusive Housing?

### Shaping the Housing Choices and Preferences in the Cowichan Valley (CVRD)

According to the Canadian Disability Survey, people with intellectual and developmental disabilities account for 1.5% of the total population, 15 years and older. Assuming that this is similar for the Cowichan Valley (CVRD), then it is likely that there are 1,145 people with intellectual and developmental disabilities who live in the Cowichan Valley (CVRD) and have different housing needs. The results from the BCNPHA/Inclusion BC survey provides a 'snapshot' of their different types of housing choices and preferences they may have:

Of the 1,145 people living in the Cowichan Valley (CVRD) it is likely that

**69** would choose to continue to live with their family.

**80** would choose a home-sharing arrangement.

**149** would choose a group setting with other people.

**298** would choose their own home but with live-in support.

**412** would choose to live in their own home with drop-in or outreach support.

**137** would need to have more information to choose the housing that would be best.

These numbers provide a general guideline or estimate of the preferences of people with intellectual and developmental disabilities and reinforce the need to ensure that there is a diversity of housing choices across community. However, in making choices, **there is the need for deeper consultation and engagement using a person-centered approach.**

## Guiding Principles to Consider

In addition to being person-centered, the following are some guiding principles that would play a role in shaping the development of an inclusive housing strategy:

1. Ensure there is an adequate supply and availability of housing to meet existing and emerging housing needs.
2. Adopt strategies and actions to increase the supply and diversity of the housing stock.
3. Work to expand the mix of housing choices available and accessible to households with low and low-to-moderate incomes.
4. Seek to understand the needs that are not being met within the current housing system including the needs of those who are experiencing on-going housing affordability challenges.
5. Focus on the needs of everyone who lives in the community including households across all income levels.
6. Consider setting affordability thresholds or housing targets for households at different income levels and rent ranges.
7. Implement strategies to reduce the number of households with unmet housing needs.
8. Develop targeted strategies to meet the needs of people and households in extreme housing need including people with intellectual and developmental disabilities who are at increased risk of homelessness.
9. Adopt an inclusive housing standard as a way to respond to gaps in the current housing system with a focus on ensuring that everyone has a place to call home in communities where they feel included.
10. Become an inclusive housing leader in your community.



## Guiding Principle 1

# Ensure there is an adequate supply and availability of housing to meet existing and emerging housing needs.

Population and household growth can affect the demand for housing. When communities do not have enough housing, it can mean increased competition for the available housing. It can also mean that the cost of housing goes up as people compete for the housing that is available. A limited supply of housing can also mean that households who do not have the resources they need to compete will continue to be excluded from finding housing in their communities that meets their needs and they can afford. To be truly inclusive, communities need to ensure there is an adequate supply of housing to meet the existing and emerging housing needs across all citizens.

### Population and Household Growth in the Cowichan Valley (CVRD) 2021



**89,013**

Residents

up  
**+5,274**  
since  
2016



**37,290**

Households

up  
**+2,015**  
since  
2016

**Did you know?** The population of the Cowichan Valley (CVRD) increased by **2,015 households** between 2016 and 2021. This represents an increase of **5.71%**. On-going population growth means increased housing demand.

## Guiding Principle 2

# Adopt strategies and actions to increase the supply and diversity of the housing choices available.

Inclusive housing focuses on policies and strategies which add to the supply and diversity of housing in the community. This includes exploring opportunities to increase access to both ownership and rental housing as well as the development of policies and initiatives designed to increase the supply of non-market housing. It also includes the development of strategies and initiatives that promote and support mixed-income housing and mixed-tenure housing along with strategies and initiatives that can add to the supply of social housing, co-op housing and other forms of non-market housing.

### Housing Choices Based on Tenure 2021



**Did you know?** Most households living in the Cowichan Valley (CVRD) own their own home (79%). At the same time, the number of renter households living in the Cowichan Valley (CVRD) decreased by **425 households**, meaning the potential for a reduction in rental supply as units are sold or taken off the market.

### Inventory of Non-Market Housing








**Did you know?** Only 6.03% of the rental housing stock in the Cowichan Valley (CVRD) is non-market housing funded by BC Housing. This includes 273 units of seniors housing as well as 172 units of family housing.

### Guiding Principle 3

## Work to expand the mix of housing choices available and accessible to households with low and low-to-moderate incomes.

Inclusive housing means giving people choices about where they want to live and the type of housing they want to live in. By adopting policies to allow for the addition of laneway housing, garden suites, coach house units and other types of accessory dwelling units, more people can live in established neighbourhoods with good access to transit and other services. By expanding the mix of housing choices, it adds to the overall social quality of life, and these choices contribute to the development of more diverse communities as well as support broader sustainability objectives.

### Mix of Housing Stock in the Cowichan Valley (CVRD)

				
Single Detached	Semi-detached, row house, or town house units	Garden suites, laneway housing or other types of accessory units	Apartment units (Low rise or high rise stock)	Moveable dwellings
25,905	3,075	1,175	3,275	1,840

Source: Statistics Canada, 2021 Census.






**Did you know?** In 2021, while single detached homes still accounted for most of the housing stock in the Cowichan Valley (CVRD), coach house units, lane way housing, garden suites and other forms of accessory dwelling units accounted for approximately 3.33% of the total housing stock. This housing represents an important source of rental housing supply and can help to play an important role in responding to on-going housing needs.



## Guiding Principle 3

**Work to expand the mix of housing choices available and accessible to households with low and low-to-moderate incomes.**

### Sources of New Supply

				
Single Detached	Semi-detached, row house, or town house units	Garden suites, laneway housing or other types of accessory units	Apartment units (Low rise or high rise stock)	Moveable dwellings
1,140	255	245	300	85

Source: Statistics Canada, 2016 and 2021 Census.

**Did you know?** Between 2016 and 2021, most of the new housing stock in the Cowichan Valley (CVRD) was in the form of single detached houses while there were also a number of low-rise or high-rise apartment units (condo and purpose-built rental housing) that were added.

## Guiding Principle 4

# Understand and respond to on-going housing affordability pressures.

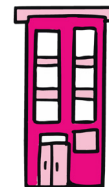
Housing affordability can be viewed as an income problem and a housing problem. It is an income problem in the sense that households falling at the lower end of the income range are more likely to experience greater housing affordability challenges. It is also a housing problem in the sense that most communities do not have enough housing available to meet the needs of people who have incomes that fall at the lower end of the income range. For example, people with intellectual and developmental disabilities who work are likely to have an annual income of less than \$20,000 per year which means that to be affordable they require housing that costs approximately \$500 per month. This is also the case for other single person households earning a minimum wage.

### Average Monthly Housing Costs 2021



**\$1,292**

Owners



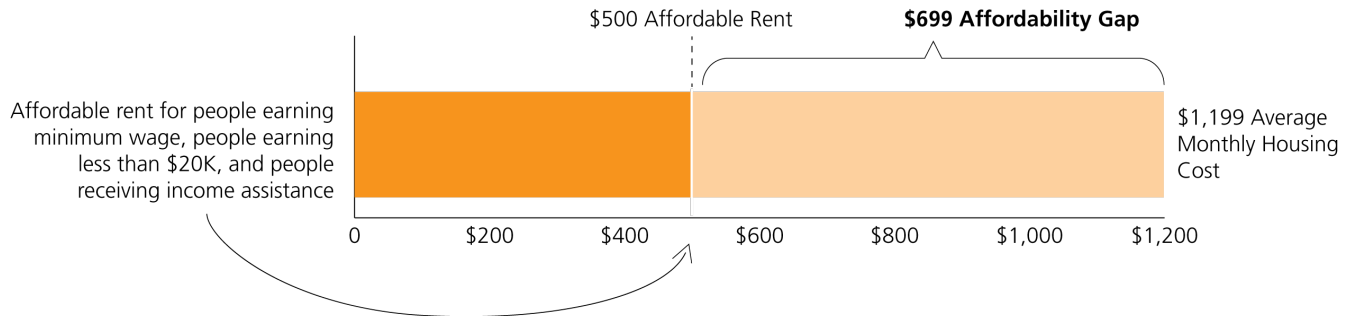
**\$1,199**

Renters

**Did you know?** In 2021, the average monthly housing cost for owners living in the Cowichan Valley (CVRD) was \$1,292 while the average monthly housing cost for renters was \$1,199. Based on these rent levels, a single person earning \$20,000 or less per year would face a significant affordability gap. This includes people who are earning minimum wage as well as most people with an intellectual and developmental disability who are working.

## Guiding Principle 4 Understand and respond to on-going housing affordability pressures.

### Affordability Gap



**Did you know?** The affordability gap is calculated by taking the amount that a household could afford to pay based on 30% of their gross household income and subtracting the amount of the average monthly rent. As noted, for a household earning less than \$20K or minimum wage, an affordable rent would be \$500 per month. Based on the average monthly rent in the Cowichan Valley (CVRD), the affordability gap would be more than \$699 for a household receiving income assistance or a household earning \$20,000 or less per year.

## Guiding Principle 5

### **Focus on the needs of everyone who lives in the community including households across all income levels.**

Inclusive housing is about building housing for everyone who lives in the community—people of all ages, abilities, and incomes. To create a deeper understanding of the full diversity of needs in the Cowichan Valley (CVRD), it is necessary to look at the housing choices available to households at different income levels and rent ranges. One approach is to look at the income profile of households living in the Cowichan Valley (CVRD) to explore ways to increase the supply of housing affordable to the ‘missing middle’ as well as households falling at the lower end of the income range.

#### **Using the Median Household Income as a Basic Guideline**



**\$79,500**  
All Households



**\$39,600**  
Single Person Households

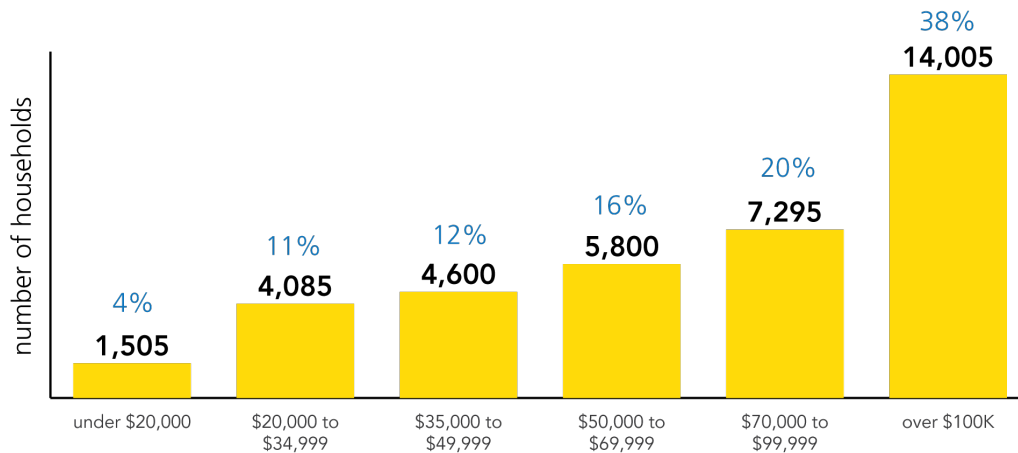
Source: 2021 Census (2020 Incomes)

**Did you know?** To be considered affordable, a household should not be spending more than 30% of their annual household income on their housing costs. Based on the median household income reported in the 2021 Census, a household living in the Cowichan Valley (CVRD) could afford to spend an average of **\$1,988 per month** on their housing. At the same time, a single person household living in the Cowichan Valley (CVRD) could afford an average rent of **\$990 per month**.

## Guiding Principle 5

**Focus on the needs of everyone who lives in the community including households across all income levels.**

### Income Profile for Households Living in the Cowichan Valley (CVRD)



**Did you know?** Some communities also create housing targets based on the income profile of households living in the community, for example if 10% of the households in the Cowichan Valley (CVRD) have incomes of \$35,000 or less, then 10% of the new units which are built should have rents that are affordable to households within this income range.

## Guiding Principle 6

# Consider setting affordability thresholds or housing targets for households at different income levels and rent ranges.

Some communities have started to explore the use of different inclusionary housing models or approaches. To do this, a community must look at setting different affordability thresholds or housing starts for households at different income levels and rent ranges including housing that is targeted to households with **very low incomes** (incomes which are equal to less than 30% of the median household income), **low incomes** (incomes which are equal to between 30% and 50% of the median household income) as well as incomes which are considered to be **low to moderate** (incomes which are between 50% and 80% of the median household income).

### Setting Affordability Thresholds

The following reflects the basic affordability thresholds for the Cowichan Valley (CVRD) based on the median household income reported in the 2021 Census.

	Very Low Income	Low Income	Low to Moderate Income	Moderate Income	Income that is Moderate & Above	Above Moderate Income
<b>Income Thresholds (Area Median Household Income)</b>	30%	30% to 50%	50% to 80%	Core Need Income Threshold (CNIT)	80% to 120%	More than 120%
<b>Median income all households</b>	\$23,850	\$23,850 to \$39,750	\$39,750 to \$63,600	\$63,600	\$63,600 to \$95,400	Above \$95,400
<b>Median income single households</b>	\$11,880	\$11,880 to \$19,800	\$19,800 to \$31,680	\$31,680	\$31,680 to \$47,520	Above \$47,520

## Guiding Principle 6

**Consider setting affordability thresholds or housing targets for households at different income levels and rent ranges.**



### Calculating the Related Affordable Rent Ranges

The following shows the related affordable rent ranges based on the established affordability thresholds.

Affordable Rent Ranges	Very Low Income	Low Income	Low to Moderate Income	Moderate Income	Income that is Moderate & Above	Above Moderate Income
Based on the Median Household Income	\$596	\$596 to \$994	\$994 to \$1,590	\$1,590	\$1,590 to \$2,385	Above \$2,385
Based on the Median Household for Single Person Households	\$297	\$297 to \$495	\$495 to \$792	\$792	\$792 to \$1,188	Above \$1,188

## Guiding Principle 7

### Implement strategies to reduce the number of households with unmet housing needs.



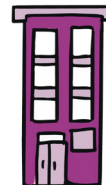
In Canada, core housing need is used to measure the level of unmet housing needs and includes people and households who are unable to find housing in their community which is suitable in size and in good repair without spending 30% or more of their income on their housing costs. Core housing need was first established as a way of determining eligibility for social housing with investments in social housing being designed to meet the needs of people who would otherwise be struggling to find housing in their community that they could afford with the resources they have.

#### Households in Core Housing Need 2021



**4%**

Owners



**22%**

Renters

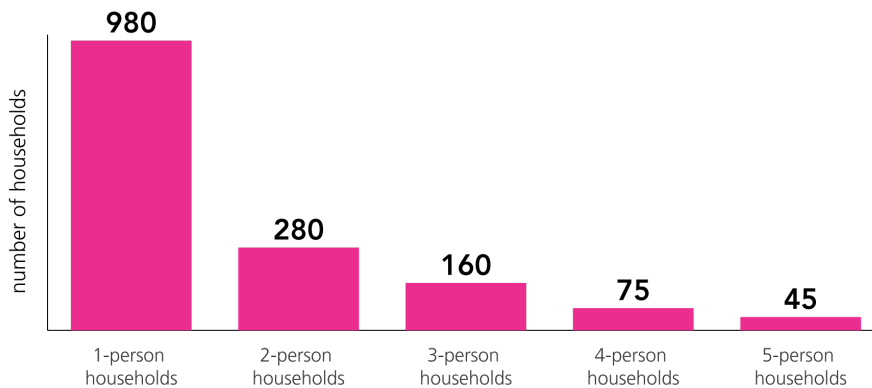
**Did you know?** In 2021, 4% of all owners living in the Cowichan Valley (CVRD) and 22% of all renters fit the definition of core housing need. This translates into 28,630 households including 7,190 renter households.



**Guiding Principle 7**  
**Implement strategies to reduce the number of households with unmet housing needs.**



**Renter Households in Core Housing Need in the Cowichan Valley (CVRD)**



**Did you know?** Single person households are more likely to be in core housing need when compared to other households. For a single person household, their dependence on a single income can mean that they face greater challenge in finding and keeping housing that they can afford with the resources that they have available.

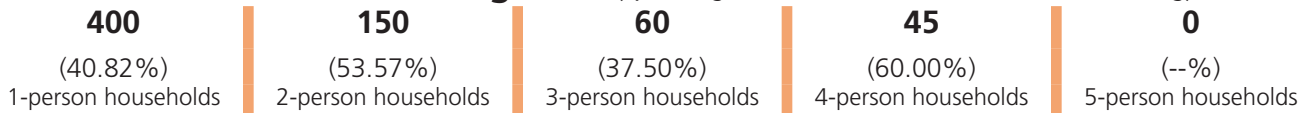
Guiding Principle 8

**Develop targeted strategies to meet the needs of people and households in extreme housing need including people with intellectual and developmental disabilities who are at increased risk of homelessness.**



Households that are in extreme housing need are spending at least half of their income on their housing costs. These are households who are precariously housed and who are at increased risk of losing their housing through economic eviction.

**Households in Extreme Housing Need** (spending 50% of more of their income on housing)



**Did you know?** Almost 43.37% of households in core housing need in the Cowichan Valley (CVRD) are in extreme housing need. These are households that are spending more than 50% of their income on their housing costs.

## Guiding Principle 8

**Develop targeted strategies to meet the needs of people and households in extreme housing need including people with intellectual and developmental disabilities who are at increased risk of homelessness.**

### Families and Individuals Experiencing Homelessness

Nationally		Across British Columbia	
Absolute homelessness	Hidden Homelessness	Absolute homelessness	Hidden Homelessness
<b>3%</b>	<b>15%</b>	<b>3.8%</b>	<b>17.3%</b>

**Did you know?** In 2018 the Canadian Housing Survey found that 17.3% of all British Columbians experienced ‘hidden homelessness’ - people who live with others temporarily without a permanent home while while 3.8% of the population experienced absolute homelessness.

Source: Statistics Canada. Insights on Canadian Society. March 2022. A Portrait of Canadians Who Have Been Homeless. Table 1. Rates of Unsheltered and Hidden Homelessness Experienced by Selected Characteristics, Canada 2018. published in Statistics Canada Report # 75-006-x, page 5.

### Experience of Hidden Homelessness in Canada



**Did you know?** In 2016 based on the findings from Canada’s General Social Survey (2014), Statistics Canada reported that Canadians who had a learning disability were 2 times more likely to experience an episode of hidden homelessness when compared to the general population.

Source: Statistics Canada. Insights on Canadian Society. November 2016. Hidden Homelessness in Canada. Statistics Canada Report # 75-006-x, page 4.





## Guiding Principle 9

**Adopt an inclusive housing standard as a way to respond to gaps in the current housing system with a focus on ensuring that everyone has a place they can call home in communities where they feel included.**

It is clear households falling at the lower end of the income range will continue to struggle to find housing in their communities they can afford. The adoption of the principles set out in this report along with the use of an inclusive housing standard represents one possible approach for reducing the level of housing precarity experienced by families and individuals with limited incomes who are currently struggling to find and keep housing they can afford. The use of an inclusive housing standard also means providing for an expanded range of housing choices within the current housing system with a focus on ensuring that everyone has a place to call home in communities where they feel included.

### Current Affordability Thresholds—BC Housing Income Limits

The following table shows the different affordability thresholds and rent ranges for housing developed under BC Housing’s—Housing Income Limits (HILS).

	 0 Studio	 1 1-bedroom	 2 2-bedroom	 3 3-bedroom	 4+ 4+bedrooms
Housing Income Limits (HILS)	\$36,500	\$36,500	\$46,000	\$69,000	\$80,500
Affordable Rent Ranges Based on HILS	\$912.50	\$912.50	\$1,150	\$1,725	\$2,012

### Current Affordability Thresholds—CMHC’s Core Need Income Thresholds

The following table shows the different affordability thresholds and rent ranges for housing that fits within the definition of core housing need.

	Studio	1-bedroom	2-bedroom	3-bedroom	4+bedrooms
Core Need Income Thresholds (CNIT)	\$24,333	\$24,333	\$30,667	\$46,000	\$53,667
Affordable Rent Ranges Based on CNIT	\$608	\$608	\$767	\$1,150	\$1,342

## Guiding Principle 9

**Adopt an inclusive housing standard as a way to respond to gaps in the current housing system with a focus on ensuring that everyone has a place they can call home in communities where they feel included.**

### Define Your Affordability Thresholds

	Very Low	Low	Low to Moderate	Moderate	Moderate & Above	Above
Income Thresholds (Area Median)	30%	30% to 50%	50% to 80%	80%	80% to 120%	More than 120%
Median income of <b>all households</b>	\$23,850	\$23,850 to \$39,750	\$39,750 to \$63,600	\$63,600	\$63,600 to \$95,400	Above \$95,400
Median income <b>single households</b>	\$11,880	\$11,880 to \$19,800	\$19,800 to \$31,680	\$31,680	\$31,680 to \$47,520	Above \$47,520

### Define Your Affordable Rent Ranges

The following table shows the affordable rent ranges for households living in the Cowichan Valley (CVRD) based on a median household income of \$53,200 for all households and \$33,600 for single person households.

	Very Low	Low	Low to Moderate	Moderate	Moderate & Above	Above
Income Thresholds (Area Median)	30%	30% to 50%	50% to 80%	Core Need Income Threshold (CNIT)	80% to 120%	More than 120%
Median income of <b>all households</b>	\$596	\$596 to \$994	\$994 to \$1,590	\$1,590	\$1,590 to \$2,385	Above \$2,385
Median income <b>single households</b>	\$297	\$297 to \$495	\$495 to \$792	\$792	\$792 to \$1,188	Above \$1,188






## Guiding Principle 9

**Adopt an inclusive housing standard as a way to respond to gaps in the current housing system with a focus on ensuring that everyone has a place they can call home in communities where they feel included.**



### Adopt an Inclusive Housing Standard

The following table shows the difference in the rent ranges and affordable rent levels based on the development of an inclusive housing standard

	0 	1 	2 	3 	4+ 
	Studio	1-bedroom	2-bedroom	3-bedroom	4+bedrooms
Housing Income Limits (HILS)	\$36,500	\$36,500	\$46,000	\$69,000	\$80,500
Affordable Rent Ranges Based on HILS	\$912.50	\$912.50	\$1,150	\$1,725	\$2,012
<b>Inclusive Housing Income Standards</b>	<b>\$297</b>	<b>\$495</b>	<b>\$792</b>	<b>\$792</b>	<b>\$1,188</b>

## Guiding Principle #10 **Become an inclusive housing leader in your community.**

A complete and inclusive housing system could and should contribute to the health and well-being of people and communities in multiple ways. Inclusive housing needs each of us in our communities to look at the different ways that we can provide homes where everyone can feel a sense of belonging and connection. It also means developing an intentional approach for addressing historical patterns of inequality and inequity with a focus on working to ensure that everyone can live in homes where they feel part of their communities.

### **Local and regional governments should:**

Adopt an inclusive definition of 'housing affordability' that takes into consideration the specific needs of households with low and low-to-moderate incomes.

Monitor the number of new housing units that are created that are affordable to households with low and low to moderate incomes.

Ensure that the needs of people with intellectual and developmental disabilities are reflected in local housing needs reports and housing strategies.

Encourage partnerships with the housing development sector, the non-profit housing sector, and others to explore ways to increase the supply, diversity, and affordability of the existing housing stock.

Explore opportunities to use social procurement as a way of expanding the range of housing choices available to individuals who have been traditionally excluded from the housing market.

Explore opportunities to strengthen the connection between housing and other critical areas of public policy including health, education, employment and family and individual well-being.

### The federal and provincial governments should:

Adopt an equity-based and rights-based approach when looking at the needs of people with intellectual and developmental disabilities.

Invest in both supply-side and demand-side solutions needed to expand the range of housing choices available for people with intellectual and developmental disabilities.

Develop targeted programs that include stackable and portable rent supplement assistance to help address the 'affordability gap' for households with low and low-to-moderate incomes.

Review current housing affordability standards including BC Housing's Housing Income Limits to ensure that the methods and standards used meet the needs of households with low and low to moderate incomes.

Support the development of integrated strategies and approaches to strengthen the connection between housing and other critical areas of public policy including health, education, employment and family and individual well-being.

**The moment is calling on us to do something different.** How can we use this information and the current housing challenges that we face in our communities to create lasting and meaningful change for people in need of housing?

We all know that what gets measured gets done.

Set a target to expand inclusive housing options for people with intellectual and developmental disabilities in your community.

You have everything you need:

- the number of people,
- the different housing options people are looking for,
- different potential strategies and actions that can help to address the gaps.

You can make the Cowichan Valley (CVRD) the first of many inclusive communities in BC.

Contact [info@inclusionbc.org](mailto:info@inclusionbc.org) if you have any questions or would like help getting started.