

ATTACHMENT A



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CITY  SPACES

CITY OF NANAIMO
THE HARBOUR CITY






INTRODUCTION

AFFORDABLE HOUSING DISCUSSION PAPER



CHAPTER 1

DATA AND POLICY REVIEW



CHAPTER 2

PUBLIC ENGAGEMENT SUMMARY



CHAPTER 3

POLICY OPTIONS





INTRODUCTION

The availability of suitable and affordable housing is vital to the economic stability, livability and social wellbeing of communities. With notable increases in rental and homeownership prices in the region, the City of Nanaimo has identified affordable housing as a municipal priority and has launched a year-long process to develop an Affordable Housing Strategy (AHS).

In July 2017, CitySpaces Consulting with Colliers International Consulting, was engaged by the City of Nanaimo to undertake an Affordable Housing Strategy, of which this Affordable Housing Discussion Paper is an early deliverable. Its purpose is to provide situational analysis on current housing supply and condition, as well as existing housing need and future housing demand. This document will serve as a baseline of information for the project team moving forward.

WHAT IS AN AFFORDABLE HOUSING STRATEGY?

An affordable housing strategy assesses the local housing market conditions, identifies housing challenges and gaps along the housing continuum, and outlines tools to address these challenges and gaps. It provides a framework for the City to work with other levels of government, the private sector, and non-profit organizations to facilitate the development of affordable housing. The strategy also assists the City to establish policies and regulations that allow them to effectively respond to development applications and establishes priorities for municipal action/investment.

In Nanaimo's Official Community Plan affordable housing is defined as, "Housing that costs less than 30% of after tax income per annum. Affordable housing includes a variety of tenure forms including home ownership, co-housing, and cooperative and rental housing. Affordable housing falls into one of three broad categories: affordable home ownership; affordable rental accommodation; or affordable housing with supports that go beyond a financial subsidy." This definition will be reviewed as a part of the development of the Affordable Housing Strategy.

NANAIMO'S AFFORDABLE HOUSING STRATEGY

Since 2001, the City has been working with the provincial and federal governments along with local community partners to address issues of affordable housing, particularly for the lowest income residents and those facing homelessness. The goal of Nanaimo's Affordable Housing Strategy is to provide a range of housing types and tenures to meet the needs of all residents, including low and moderate-income households.



Nanaimo's Official Community Plan identifies access to housing as critical to community well-being, and 'Affordable Housing' is one of Council's top strategic initiatives for 2016-2019. Once adopted, the Affordable Housing Strategy will set the priorities for the City of Nanaimo for 2018-2028 to address affordability across the housing continuum over the next 10 years.

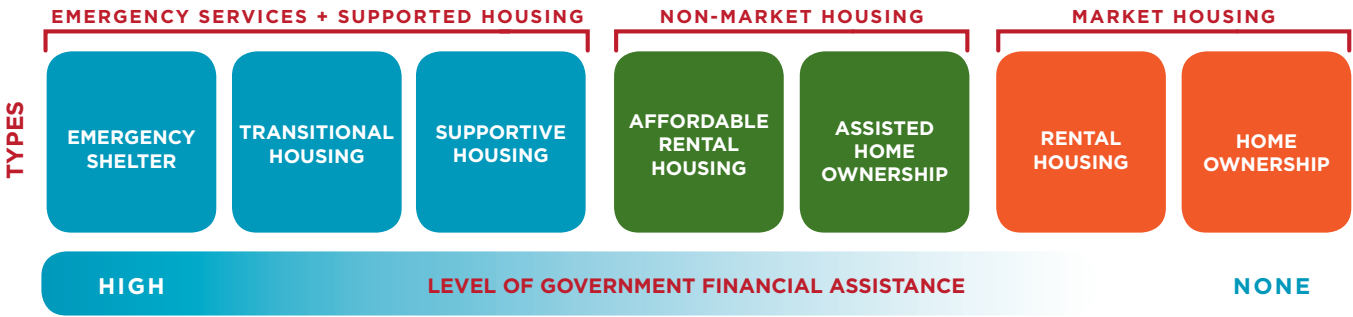
The AHS process is being led by Social Planning staff from the Community and Cultural Planning Section of the City, with technical support from CitySpaces Consulting and Colliers International. The Strategy is overseen by a Steering Committee that meets on a regular basis to provide input to the process. Additional input is also to be provided by the City of Nanaimo Community Vitality Committee and the Community Planning and Development Committee.

The project launched in July 2017 and will be completed by the end of August 2018.
Visit www.nanaimo.ca/goto/ahs for more information.

THE HOUSING CONTINUUM

The Housing Continuum describes the range of housing in a community, both market and non-market housing. Non-market housing refers to housing below market rents or prices, ranging from emergency shelters through various forms of supportive housing and housing co-operatives. Moving across the continuum to the right is market rental housing and home ownership.

The mix of market and non-market housing varies depending on community, as every community has a different socio-economic make-up and community-specific needs. However, residents should have the opportunity to move across the housing continuum and find housing that is most appropriate and best suited to their needs and circumstances, and housing that meets housing standards of adequacy, suitability, and affordability. To meet the needs of residents, communities strive to maintain housing across the continuum, identifying and filling gaps when needed.



CHAPTER 1: DATA & POLICY REVIEW

CitySpaces Consulting, with Collier's International Consulting, prepared Chapter 1 of the Housing Discussion Paper, including a description of the policy context and key housing data in Nanaimo. This report includes a situational analysis on current housing supply and conditions, as well as existing and future housing demand.

This report contributes to providing the current context and outlining the need and the demand for affordable housing in Nanaimo.

CHAPTER 2: ENGAGEMENT SUMMARY

As part of the issues and opportunities phase, CitySpaces Consulting, along with City staff, undertook a series of consultation activities. At these engagement events, members of the public, community partners, and stakeholders were invited to provide input and ideas on the key issues, priorities and opportunities.

Consultation activities included:

- An online survey with [967 respondents](#).
- [Three stakeholder workshops](#) with 30 government, non-profit and industry/development sector stakeholders.
- One-on-one meetings with [5 key-informants](#) in the community.
- Pop-up community meetings in 6 locations across Nanaimo with [275 people](#) taking part.

CHAPTER 3: POLICY OPTIONS

Based on the findings from the background research in Chapter 1 and the engagement activity in Chapter 2, a preliminary list using issue areas, policy ideas and considerations were identified. The policy options in Chapter 3 are grouped into six categories: rental housing, infill and intensification of single-detached neighbourhoods, the supply of multi-unit housing, low-income and special needs housing, partnerships and, education and support.





CHAPTER 1

DATA AND POLICY REVIEW



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REPORT ORGANIZATION

This chapter seeks to report on past housing trends and anticipate the future housing needs of the City of Nanaimo. In particular, it seeks to answer:

- What is the policy and planning context in Nanaimo today?
- What are Nanaimo's existing and anticipated housing needs?
- Who is most affected by existing or forecasted housing gaps?

To address these fundamental questions, the document consists of three sections. The first section outlines the context of the city, its past initiatives and existing policy, while the second and third provide analysis on housing supply and housing demand, respectively.¹

DATA LIMITATIONS

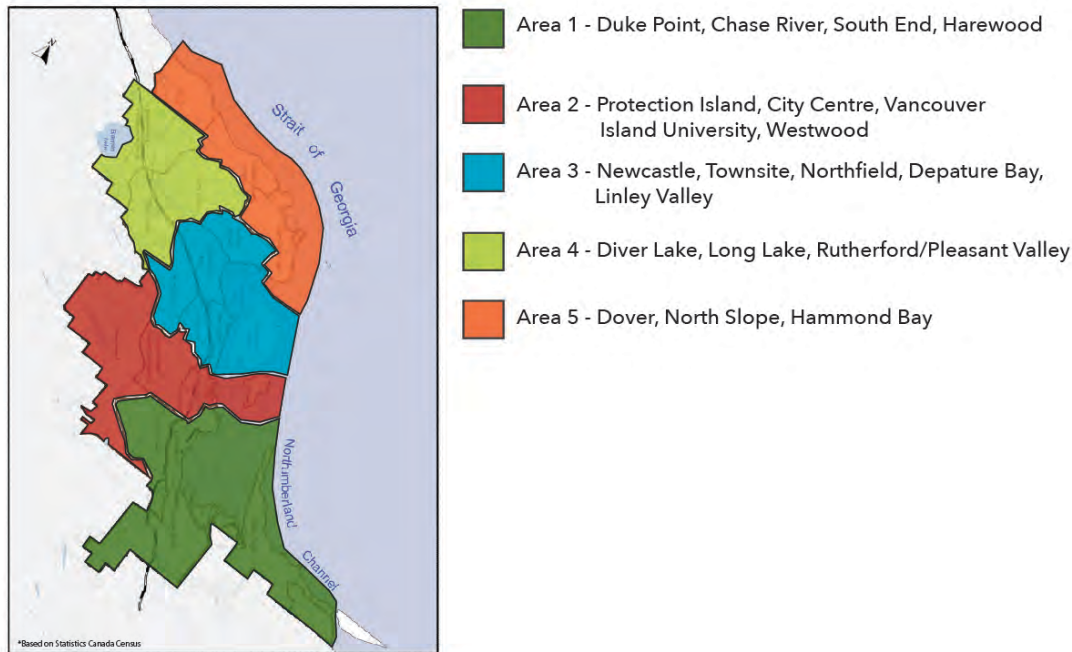
This report refers to many sources of information, including Statistics Canada, BC Stats and the City of Nanaimo Building Permits data, among others. Every reasonable effort has been made to use comparable data with consistent geographies. Where chart or table-specific data limitations exist, these will be expressly noted within document content or notes.

THE CITY AND ITS SUBAREAS

Data is presented for the City of Nanaimo as well as its five areas as outlined below. These areas are not representative of formal neighbourhood boundaries. The project team created these areas by putting together several census tracts to create five areas of roughly equal size, for the purpose of providing a general sense of how development is occurring differently across the City. This report will refer to these areas in later sections.

¹ **Note:** A definition of affordable housing will be included in the final Affordable Housing Strategy document

Figure 1: City Areas Map



In terms of future planning and development in each of these areas, it is useful to note some distinctions in current zoning and land use designation. Area 1 includes large areas that are zoned for industrial use (22%), compared to the other areas of the city which have minimal or no industrial lands. Area 2 includes Nanaimo's Downtown, but it is also home to the largest share of park and agricultural land in the City. For Area 3, 50% is currently zoned for residential use and about one-third is zoned for park and agricultural uses. It also includes some light industrial, commercial, and community service uses as per the current zoning. Areas 4 and 5 are predominantly residential, with a small share of commercial and community service use. This current regulatory context provides clarity around where future housing development is most likely to occur and where it would be supported.

THE LEGISLATIVE AND REGULATORY CONTEXT

In order to understand how the City of Nanaimo might move forward on housing, it is helpful to confirm the legislative context for BC's local governments. By doing this, it is possible to identify both what the City is already doing, and what more it can do with the available legislative tools. This chapter also describes the current Government of Canada financial regulations as they relate to homeownership.

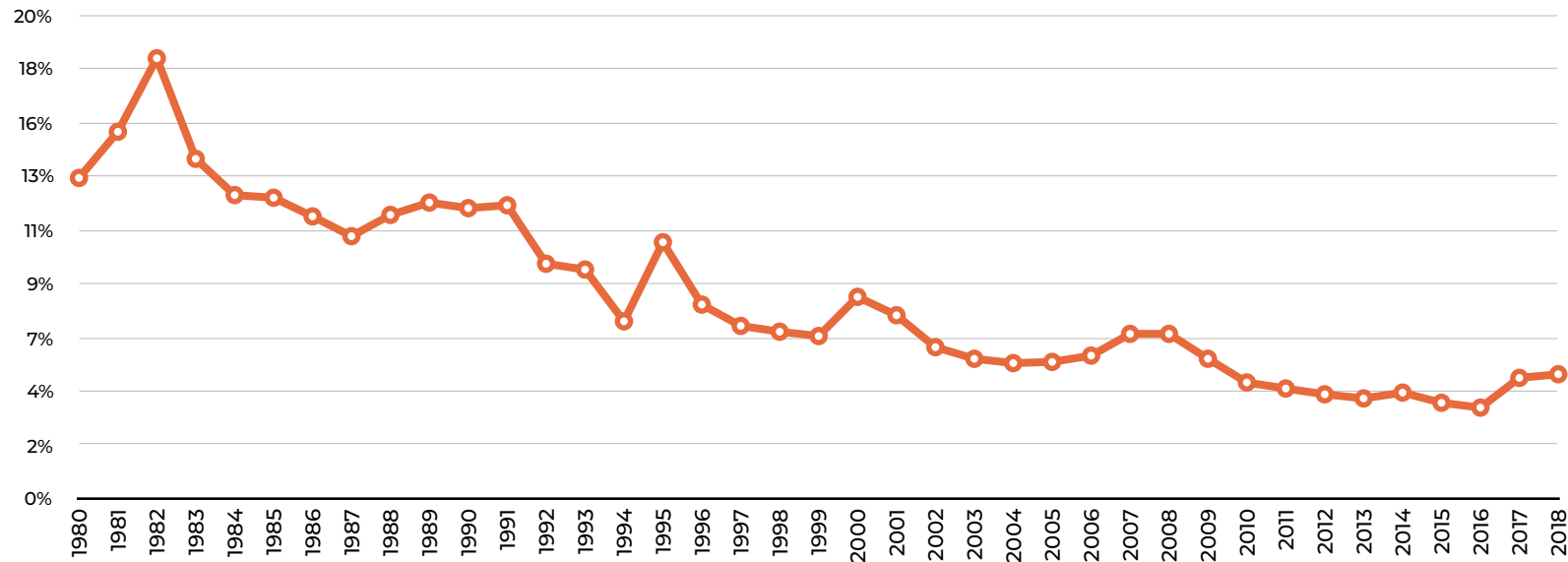
FEDERAL GOVERNMENT REGULATORY CONTEXT

COST OF BORROWING

The cost of borrowing had been on a steady decline over the last 35 years, with the prime lending rates reaching an all time low in early 2016 at 2.7%, and 4.6% for a 5-year fixed conventional mortgage. Despite recent rate increases, the 5-year mortgage rates remain at historical lows, compared to the rates of the past three decades, as is shown in Figure 2.

The Bank of Canada has been following through on its promise to increase interest rates. In early 2018, the prime lending was at 3.45% and the 5-year fixed rate had climbed to 5.14%. Recent concerns regarding overall debt levels have slowed down projected rate hikes, but mortgage rates are still expected to creep up slowly over 2018.

Figure 2: Bank of Canada 5-Year Fixed Mortgage Rates, 1980-2017



Households pursuing homeownership, will almost always need a mortgage, and must be qualified by a banking institution or a mortgage broker to obtain one. Basic home purchasing assumptions are made in order to determine the maximum purchase price and the maximum amount that households can borrow.

- In October 2016, the Government of Canada announced new rules for government-backed mortgage loan insurance. The new rules include the application of a mortgage rate stress test to all insured mortgages, and changes to low-ratio mortgage loan insurance eligibility requirements. The mortgage loan to the borrower must be qualified for a loan using the Bank of Canada's conventional five-year fixed posted rate.
- The 2016 federal regulations also require federally regulated lenders to obtain mortgage default insurance ("mortgage insurance") for homebuyers who make a down payment of less than 20 percent of the property purchase price, known as "high loan-to-value" or "high-ratio" insurance. The homebuyer pays the premium for this insurance, which protects the lender against mortgage loan losses if the homebuyer defaults.

- In October 2017, the Office of the Superintendent of Financial Institutions issued new guidelines for federally regulated institutions. The overall intent is to reinforce a strong and prudent regulatory regime for residential mortgage underwriting.
- Guideline B-20 (October 17th) now requires the minimum qualifying rate for uninsured mortgages to be the greater of the five-year benchmark rate published by the Bank of Canada or the contractual mortgage rate +2%.
- Financial institutions must establish and adhere to appropriate Loan to Value Ratio (LTV) limits and are prohibited from arranging with another lender a mortgage, or a combination of a mortgage, or other lending products that circumvent the institution's maximum LTV ratio.

The effect of these changes, particularly those issued in October 2017, are still evolving. Overall, however, potential homeowners will find it more difficult to borrow, both in an initial mortgage, as well as for renewals.

PROVINCIAL LEGISLATIVE CONTEXT

The City's powers in relation to housing are derived from the *Community Charter (Charter)* and the *Local Government Act (LGA)*. Neither the Charter nor the LGA define "affordable housing" and "special needs housing," leaving it up to local governments to determine what rent or purchase level is "affordable," and who has "special needs" for housing.

The Community Charter Provides a Municipality:

- Natural person powers, which gives municipalities the flexibility to identify and provide any service that Council considers necessary or desirable;
- Ability to waive/reduce fees and charges when property is owned or held by a charitable, philanthropic, or other non-profit corporation;
- Authority to establish a tax exemption program for an area designated as a "revitalization area". The program can stipulate the kinds of property eligible, the term of the exemption, and other conditions. Council may also offer exemptions for up to ten years for a property owned by a not-for-profit organization or a public authority.

The Local Government Act Contains a Number of Specific Provisions Related to Housing:

- Requires an Official Community Plan (OCP) to include housing policies with respect to affordable housing, rental housing, and special needs housing (Section 473);
- Enables an OCP to include policies related to social needs, social well-being, and social development (Section 474);
- Provides flexibility to allow higher density (bonus zoning) in return for the provision of community amenities, including affordable and special needs housing (Section 482);
- Enables a local government to enter into a housing agreement with a land owner regarding the occupancy of the housing units in terms of tenure, classes of person, administration and management of the housing units, rents and lease, and sale or share price. This housing agreement is registered on title, and is binding on future owners (Section 483);
- Provides authority to waive or reduce a DCC for not-for-profit rental housing, including supportive living housing, as well as for-profit affordable housing.

The Local Government Act Also Stipulates That the BC Building Code Applies to all Municipalities.

- Part 9.36 of the *BC Building Code* applies to “Secondary Suites,” which establishes floor area and ceiling heights, fire safety provisions, safe exiting, mechanical systems, and plumbing. The amended code, however, does not apply to existing suites. To deal with this gap in the Code, some municipalities have opted to establish their own framework of “equivalent requirements” for existing suites in the interests of facilitating their legalization.

The Strata Property Act Also Comes Into Play in Relation To Rental Housing.

- In order for an owner to convert an existing rental building into strata lots, s/he requires approval of the “approving authority”. In reviewing a proposed conversion, the *Act* specifically allows an approving authority to consider, among other things, “The priority of rental accommodation over privately owned housing in the community.”

REGIONAL CONTEXT

REGIONAL GROWTH STRATEGY

The current Regional Growth Strategy (RGS) of the Regional District of Nanaimo (RDN) was adopted by bylaw in 2011 after first being accepted by the City of Nanaimo in October 2011, and the other municipalities in the region, including the City of Parksville, the Town of Qualicum Beach, and the District of Lantzville. A regional growth strategy is a strategic plan, required by the Local Government Act, that is intended to establish a consistent and coordinated approach across the region and to foster socially, economically and environmentally sustainable communities. The policies and land use designations in the RGS provide a general framework for directing growth and land use activities. The detailed policies and regulatory framework is found in the municipalities' respective Official Community Plans and zoning bylaws.

Highlights of relevant sections of the RGS include:

- **Goal 3** - Coordinate land use and mobility, as a means to address land use and settlement patterns that minimize impacts on the environment, the economy and quality of life.
- **Goal 4** - Concentrate housing and jobs in growth centres, in order to further increase the proportion of the region's population that lives within a village or urban centre.
- **Goal 6** - Facilitate the Provision of Affordable Housing, seeks to support and facilitate the provision of appropriate, adequate, attainable, affordable and adaptable housing.

REGIONAL HOUSING PLAN

The RDN adopted a Regional Housing Action Plan in 2010. This regional plan on housing aspires to increase the number and choice of affordable rental and market housing units designed to meet the needs of lower income residents with different household sizes, ages and special needs. Within the Plan, there are 13 objectives and 14 action areas. Acknowledgment of the regional efforts in this regard and coordination where possible is generally encouraged.

POLICY AND REGULATORY CONTEXT IN NANAIMO

In recent years, the City of Nanaimo has taken considerable initiative in the area of housing policy in recent years. It has introduced a wide range of policies and regulations that have had a direct impact on the provision of non-market housing, the development of a mix of housing types and tenures, and on the quality and suitability of housing throughout the city. This current context will provide a baseline for future policy direction and action as part of Nanaimo's Affordable Housing Strategy. The most relevant policies and regulations in Nanaimo are briefly described here.

POLICIES

As of March 2018, the following policies were in effect in the City of Nanaimo.

OFFICIAL COMMUNITY PLAN

Nanaimo's Official Community Plan 2008 (OCP) includes a number of policies that are directly relevant to the City's Affordable Housing Strategy. Once adopted, the Strategy will provide new direction and clarity around the City's housing policies and programs and directly inform future updates to the OCP. In addition to Section 3.2 on Affordable Housing, a number of additional goals and policies in the OCP contribute to housing affordability. The following sections are particularly relevant:

- **Section 2.1 - Urban Nodes.** The policies and objectives of this section provide direct support for high density residential uses in the five urban nodes of the city. They also encourage a mix and intensity of uses within each node.
- **Section 2.2 - Corridors and Commercial Centres.** Similar to 2.1, the policies and objectives of this section support an increase of residential densities and the mix of land uses along corridors and in commercial centres. To encourage sensitivity in future residential development, corridors would focus on mid to high residential densities that maintain a human scale and pedestrian oriented form of development.
- **Section 2.3 - Neighbourhood.** This section supports a mix of housing types in lower density forms of residential and multi-unit development, while ensuring that new development and redevelopment maintains and enhances the character of existing neighbourhoods. Other key objectives of this section is increasing housing choice, providing access to basic community services, protecting the environment, and building community cohesion.

Section 3.2 (Affordable Housing) of the OCP provides a wide range of policy directions that support the City's actions towards the development of market and non-market housing. Policies include:

1. Establish annual targets for social housing.
2. Continue cooperative efforts to fund studies of the housing needs of special populations, and issue an annual report setting priorities and directing funds.
3. Lease City-owned residential land to non-profit housing societies.
4. Provide non-financial support to non-profit housing societies that redevelop and rehabilitate poor quality housing.
5. Use incentives to encourage developers to provide affordable housing units.
6. Disperse non-profit and special needs housing opportunities throughout the city.
7. Permit one registered secondary suite per owner-occupied detached dwelling.²
8. Provide opportunities for community involvement in addressing housing affordability in the city.
9. Support the development of projects with innovative and affordable tenure forms.
10. Encourage the development of affordable housing through rezoning, density bonusing, and public / private / non-profit partnerships.
11. Utilize housing agreements to secure units (acquired as a result of an earned density bonus) over the long term.
12. Prohibit the conversion of existing residential rental buildings to condominium status when the rental vacancy rate falls below 3% in Nanaimo.

² There are no owner occupancy requirements in the City's Zoning Bylaw and secondary suites have not been restricted to owner occupied dwellings to date. Future updates to the OCP will likely reflect this context.

13. Maintain a Housing Legacy Fund for cash in lieu contributions negotiated with developers who opt not to build affordable units on site, and make funds available for affordable housing development across the city.³
14. Encourage triplex and quadruplex housing consistent with the City's design guidelines.
15. Encourage rooming houses in existing single family dwellings and/or purpose built facilities throughout the city. The homes or purpose built facilities must be in keeping with the character of the area, comply with Building Code regulations, and should be equitably distributed throughout neighbourhoods.

OTHER POLICIES

A number of other relevant policies are referenced here:

- **Strata Conversion** — No strata conversion applications will be approved until a vacancy rate of 3% has been reached with the exception of mobile home and RV parks, which will be reviewed on a case by case basis (Council Policy Manual, Dec 2004).
- **Secondary Suites** — A permit is required for the construction of a new secondary suite or upgrade of an existing suite. Existing suites constructed before February 2005 are “illegal” if not upgraded through Building Permit. For an existing suite to become “legal,” the suite may need to be deconstructed and re-constructed under a current Building Permit. If the City Building Inspector confirms that the suite meets the BC Building Code requirements, the suite is referred to as an Authorized Suite. Suites constructed after February 2005 are “illegal” if not constructed under a Building Permit. In order for a suite to be considered a Legal Suite, all construction must comply with the Zoning Bylaw and the BC Building Code.
- **Unsightly Properties** — If a complaint is received, a Bylaw Services Officer is assigned and attends to the complaint property within two working days. Thereafter, the owner is advised that the matter will be considered by Council. If Council passes a resolution ordering a clean-up of the property, the owner is advised that it must be cleaned up within 14 days. If all efforts to obtain voluntary compliance fail, the City hires a contractor to undertake the clean up.

³ In practice, major projects that involve a rezoning are required to make a community amenity contribution (CAC). Some or all of these funds may be directed to the Housing Legacy Fund. A future review and update of the CAC process and the use of these funds is possible.

- **Housing Legacy Reserve Fund (HLR)** — This reserve fund was introduced in 2005 by the Social Planning Advisory Committee, and the funding allocation criteria formally adopted by Council in January 2011. The intent of the HLR is for "use as a resource for municipal support to affordable housing initiatives," primarily for the provision of social housing and secondarily for non-market housing.⁴ Categories for funding under the HLR include:
 - Land and building acquisition costs;
 - Project planning costs, including legal, land surveying, subdivision, site investigation, development approvals, engineering design;
 - Project capital costs, including construction of works and services, building components.
- As of December 31, 2017, the balance in the HLR was **\$2,328,320**. This reflects a reduction of approximately \$400,000 since the end of 2016, as the City continues to use the HLR Fund dollars to contribute to affordable housing projects.

⁴ In the City of Nanaimo's housing continuum, non-market housing includes housing that is rented or owned at below market rates, but where tenants and owners live independently. Social housing includes temporary facilities such as safe houses and emergency shelters and other non-market rental housing where support services are provided. While this distinction is currently maintained in the City of Nanaimo, other communities and sectors tend to use the two terms, social housing and non-market housing, interchangeably. For the purposes of this report, the term **non-market housing** will be generally used to refer to all housing that includes a subsidy or discounted price, whether or not supports are provided.

REGULATIONS

As of March 2018, the following regulations were in effect.

Zoning Bylaw (Bylaw No. 4500)

- Developers are incentivized by means of a point system to provide affordable housing units for additional density in new developments (density bonus). Key examples include, but are not limited to:
 - 10% of proposed residential dwelling units meet accessibility requirements;
 - 50% of proposed units will not be sold or stratified within ten (10) years of project completion; and
 - 10% of rental units are rented at a rate of at least 20% less than average market rents.
- Secondary suites are permitted in Downtown, Commercial Centre, Agricultural Rural Residential and Residential Zones – within principal dwellings and as accessory dwelling units where space permits. The secondary suite cannot exceed 40% of the habitable floor space in the principal dwelling to a maximum of 90m².
- Rooming houses are permitted to a maximum of ten (10) residents in Residential zones, as well as some Commercial and Downtown zones.
- Congregate Housing for seniors is permitted in Community Services zones.
- Secondary suites are permitted in accessory buildings, provided the building is located on a corner lot, a lot that is adjacent to a lane, or a lot that is greater than 800m². The secondary suite within the accessory building cannot be subdivided from the principal dwelling and has a maximum size of 90m².

Reduction of Development Cost Charges (Bylaw 7082)

- Under the current Bylaw, non-profit rental housing projects are eligible for a 50% reduction of the required Development Cost Charges (DCCs). For these projects, DCCs can be further reduced up to 100% upon direction from Council. The additional fee reductions/waivers involve a re-allocation of the determined amount from the Housing Legacy Fund.

- A review and update of the DCC program is currently underway and takes effect April 2018.

Property Maintenance and Standards (Bylaw 2017)

- Prohibits the accumulation of filth, discarded materials or rubbish, as well as noxious weeds, graffiti, and caterpillar infestations.

Authorization of a Housing Agreement (Bylaw 7226)

- The City may enter into a Housing Agreement with an owner that may include terms and conditions agreed to regarding the occupancy of the housing units. A Housing Agreement is registered on the land's title to ensure that subsequent owners must adhere to the terms of the agreement. Housing Agreement bylaws are project-specific. As of September 2017, 10 Housing Agreement Bylaws have been adopted.

Exemption of Certain Lands and Buildings From Taxation (Bylaw 7231 and 7251)

- This applies to churches, senior citizens housing, community care facilities, and miscellaneous non-profits, including a range of affordable housing projects.

Draft Parking Bylaw

- City staff have been preparing an updated parking bylaw that includes all off-street parking regulations. The bylaw will outline the conditions where the minimum parking requirements may be reduced.

NANAIMO'S RESPONSE TO HOMELESSNESS

The City of Nanaimo has taken a proactive role in responding to homelessness in the community. By way of a number of planning initiatives, the City has facilitated the development of several supportive housing projects, enabled new partnerships, and contributed to a change in culture and approaches to dealing with vulnerable or at-risk populations. The Affordable Housing Strategy will build on the city's previous contribution and legacy of leadership in the community in order to further the development of policy and action across the housing continuum.

Homelessness Action Plan (2018)

In 2017, the City of Nanaimo participated in the development of an action plan to end homelessness. The Homelessness in Nanaimo: 2018-2023 Action Plan was prepared by the Nanaimo Coalition on Homelessness, which consists of non-profit societies, representatives from three levels of government, faith groups and community members who have an interest in developing and carrying out solutions to homelessness. The City of Nanaimo has been a member of the Coalition since 2001.

The Action Plan sets out a 5-year plan to address homelessness in Nanaimo. While the Action Plan focuses on services for those experiencing homelessness and those at-risk of homelessness, it is intended to work alongside or in conjunction with an Affordable Housing Strategy. The Action Plan includes the following 10 strategies, with additional detail provided in the document:

1. **Better engagement with people at the perimeter of the shelter system** — Involving expansion of shelter beds, more robust outreach, and additional intervention at the stages that precede homelessness.
2. **Create a day space/drop in facility** — Opening up of a minimal barrier drop in centre space that has a harm reduction perspective and emphasis in getting people indoors where they have access to services and a range of resources.
3. **Remap social networks** — Providing increased attention to ensuring community members are integrated into social networks and positive local relations.
4. **Manage market pressures and income insecurity** — In addition to actions to be identified by the Affordable Housing Strategy, an increase in access to rent supplements and employment opportunities.
5. **Housing First (private market)** — Despite the continued development of supportive housing in Nanaimo, there are limited options for clients to access private market housing with mobile support services (through a scattered sites model). This strategy focuses on responding to this gap in the housing continuum.
6. **Support for personal and program transitions** — Focusing on transition management as individuals move from different types of housing or across institutional settings.

7. **Manage increasing acuity** — Addressing the reality that homelessness is becoming more complex, more injurious, and more acute by redirecting resources to managing acute addictions and mental health issues.
8. **Increased sector capacity** — Enhancing the capacity of the local homelessness services sector with staff support and data gathering and analysis function that is managed by a lead agency.
9. **Considerations in serving Indigenous people** — Acknowledging the traumatic impact of post colonization on Indigenous people and communities, and emphasizing cultural work and methods that are specific to Indigenous people, their needs and context.
10. **Prevention through agency coordination** — Hosting events and other measures to facilitate greater interaction and coordination among homelessness service providers and other agencies in order to prevent or mitigate the circumstances that lead to homelessness.

A Response to Homelessness (2008)

In 2008, the City of Nanaimo prepared a five-year action plan that was based on a housing first and harm reduction philosophy. The goals of the Plan were to:

1. Strive to eliminate chronic homelessness.
2. Improve stability and independence of the population at-risk.

The plan then outlined five strategies that would establish a framework of action for the City and partner agencies in the coming years. The strategies reflected the city's shortage of supportive housing and low barrier services at the time with actions that support improved access to housing and services. They also sought to address the need for a comprehensive response with higher levels of integration and coordination between agencies, with the goal of improving accessibility of services and enhancing linkages and referrals.

Memorandum of Understanding

Also in 2008, the City of Nanaimo entered into a Memorandum of Understanding (MOU) with the Province of British Columbia to facilitate the provision of 160 units of supportive housing. The agreement involved expedited approvals and the use of City-owned sites for a number of these developments. In total, 128 of these units were constructed:

- **437 Wesley Street** — 36 studio apartments operated by Canadian Mental Health Association.

- **6025 Uplands Drive** — 33 studio apartments run by Pacifica Housing Society.
- **1597 Boundary Crescent** — 41 studio apartments operated by Nanaimo Affordable Housing Society, Vancouver Island Mental Health Society and Haven Society.
- **477 Tenth Street** — 18 units for Indigenous youth and elders managed by Tillicum Lelum Aboriginal Friendship Centre.

All of these projects have minimal barriers and provide housing and support services to individuals who have experienced homelessness or those who are at-risk of homelessness.



6025 Uplands Drive



1597 Boundary Crescent



477 Tenth Street



437 Wesley Street

Source: Photo Credit: www.nanaimo.ca

HOUSING SUPPLY

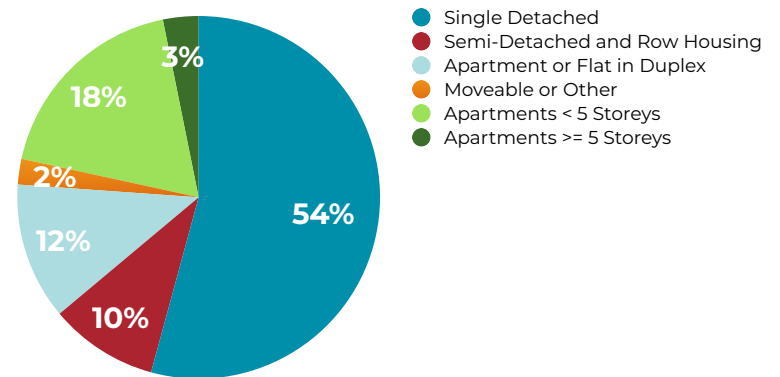
THE HOUSING STOCK

The City of Nanaimo had close to 40,000 occupied private dwellings in 2016. This represents an 8% increase over the previous census in 2011, and 2,960 net additional units. According to Census data, single detached houses are the predominant form of housing in the city, comprising 54% of the total housing supply. Low-rise apartments of less than five storeys follow as a distant second, representing 18% of the housing supply.

Over the past Census period, the greatest change in the composition of the city's housing stock was a sharp increase in the number of units categorized as apartment or flat in duplex. This is most likely a reflection of changes in how dwelling units are counted.⁵

The increase in the apartment or flat in duplex dwelling type can also be attributed to an increasing number of secondary suites in the city. In 2005, the City of Nanaimo legalized secondary suites, at which time homeowners could register what were previously non-conforming suites. In addition to the registration of pre-existing suites, more than half of new detached homes are now being built with secondary suites, contributing to the increase in the housing stock overall.

Figure 3: Dwellings by Type, 2016



Source: Statistics Canada, Census 2016

⁵ Census enumerators are now counting secondary suites as a separate dwelling unit or apartment or flat in duplex. Similarly, single detached dwellings that have a suite are also being counted as an apartment or flat in duplex. This is likely the largest factor underlying the decline in single detached dwelling. For these reasons, a comparison of structure types across census years is not recommended as it is likely to be misleading.

Table 1: Housing Supply, 2011-2016

	2011 (#)	2016 (#)	Change (%)
GROUND ORIENTED	28,440	30,715	8.0%
Single Detached	21,335	21,245	-0.4%
Semi-Detached	1,725	1,910	11%
Row Housing	1,605	1,880	17%
Apartment or Flat in Duplex	2,870	4,785	67%
Moveable Dwelling	825	810	-2%
Other	80	85	6%
APARTMENTS	7,765	8,455	9%
Apartment < 5 Storeys	6,655	7,215	8%
Apartment >= 5 Storeys	1,110	1,240	12%
Total number of occupied private dwellings	36,205	39,170	8%

Source: Statistics Canada, Census 2011 and 2016

In general, however, the share of ground oriented units relative to apartments has changed very little during the past census period (declining from 79% in 2011 to 78% in 2016). Despite a large number of new condominium developments throughout the City, the share of low and high rise apartments increased marginally from 21% of the total housing stock in 2011 to 22% in 2016.

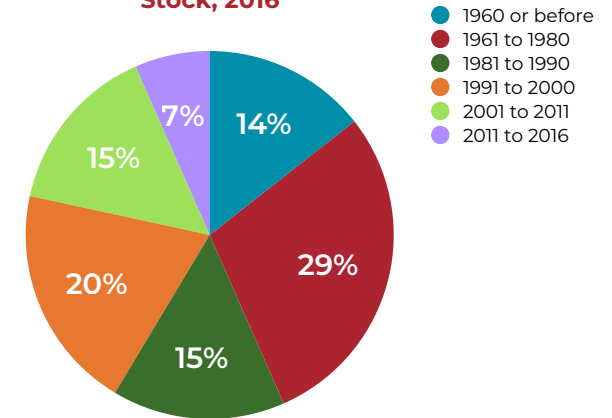
In addition to the occupied private dwellings, there is an additional 1,715 private dwellings that are not occupied by usual residents. These include units that are vacant or unoccupied and those occupied by foreign and/or temporary residents, including students (Canadian or international). It is important to also note that some of the unoccupied units may be temporarily vacated by students, as the Census is always conducted in May, shortly after the end of the Spring term at most universities.

AGE AND CONDITION OF HOUSING STOCK

Drawing from the 2016 census, half of Nanaimo's housing stock was constructed after 1981 (57%), indicating that these buildings are not yet at the end of their useful life cycle and will remain in the housing stock for several decades. The largest proportion of the housing stock (29%) was built between 1961 to 1980, and while this stock is aging, it provides a valuable source of affordable housing. Another 14% of the city's housing stock was built before 1960.

The condition of the housing in Nanaimo is good, with 94% of dwellings requiring only minor repairs. The remaining 6% of dwellings require major repairs or upgrades. This figure is consistent with the provincial average, where 7% of dwellings are reported to need major repairs or upgrades.

Figure 4: Age of Housing Stock, 2016



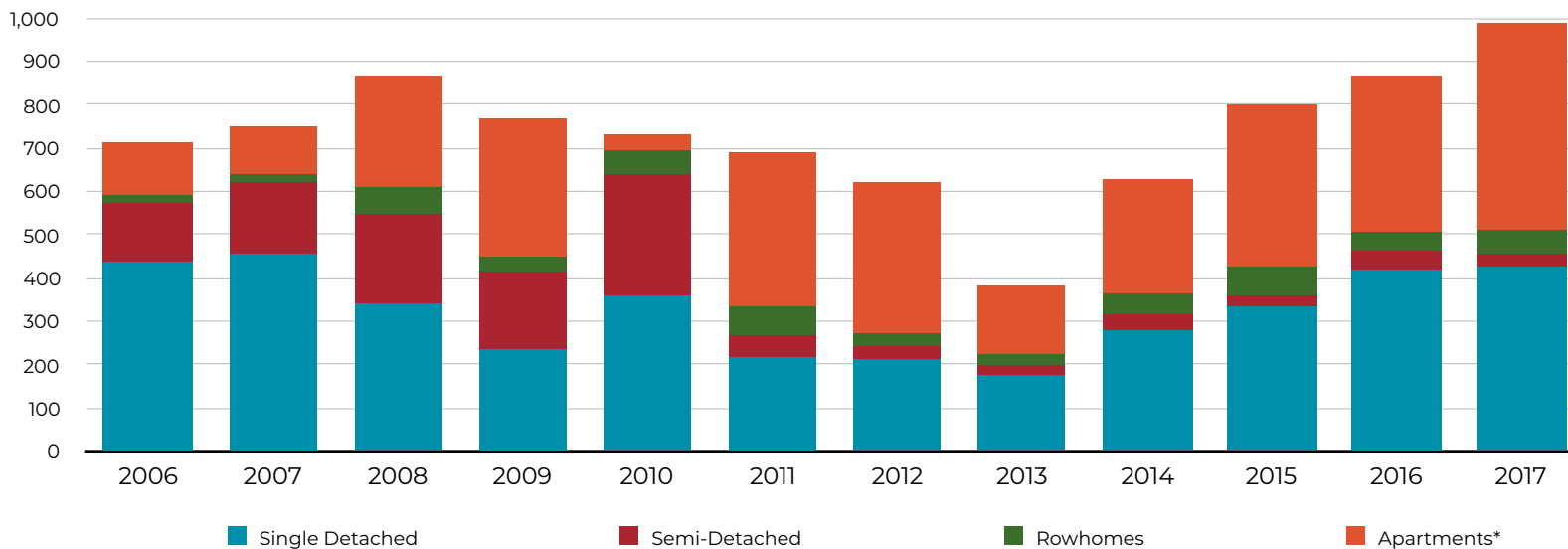
Source: Statistics Canada, Census 2016

NEW CONSTRUCTION

HOUSING STARTS

The number of housing starts per year has varied since 2006, ranging from a low of 384 units in 2013 to a high of 991 units in 2017. Declines after the global financial crisis markedly slowed housing starts between 2008 and 2013 (13% decline in starts/year). Since 2014, however, starts have increased by a rate of 21% per year, surpassing the peak of 870 starts in 2008 by 121 units. Although housing demand has been, and continues to be, largely driven by single detached homes, proportionally more apartments and secondary suites have been under construction in recent years. It is anticipated that housing starts will continue to shift to apartments as land values continue to rise.

Figure 5: Housing Starts, 2006-2017



Source: Canada Mortgage Housing Corporation

*CMHC includes secondary suites within the count for apartment starts

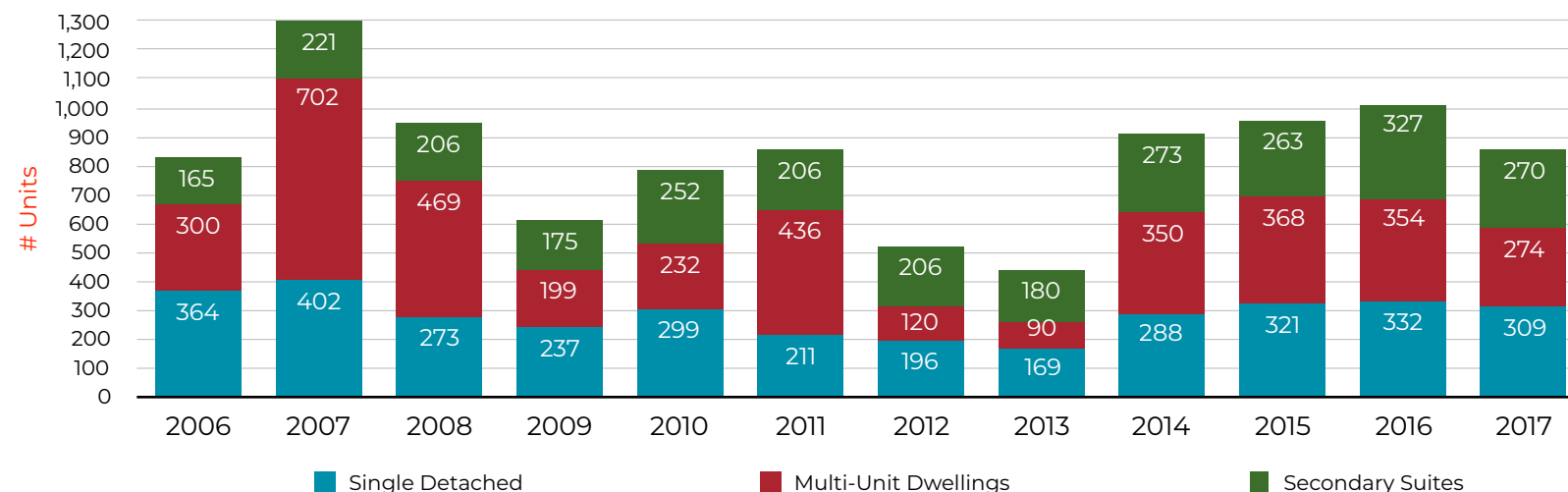
The total share of apartment starts has increased significantly in recent years, from 22% in the 2006 to 2010 period, to 47% in the post 2011 period. This shift can be attributed, in part, to a change in how CMHC counts secondary suites. After 2013, secondary suites began to be recorded as a rental apartment, which has resulted in notably higher numbers of apartment starts.

Between 2006 and 2010, semi-detached dwellings or duplexes were far more prevalent in new construction making up 25% of all starts. After 2011, the share of starts in semi-detached dwellings drops to 5%. Rowhomes have consistently formed a smaller base of all housing starts comprising less than 5% over the past decade.

RESIDENTIAL BUILDING PERMITS

Residential building permits provide an indication of the number of new homes coming onto the market. Most permits proceed to housing starts, although not necessarily within the same year.

Figure 6: Residential Building Permits, 2006-2017



Source: City of Nanaimo

Table 2: Number of Building Permits by Area, 2016

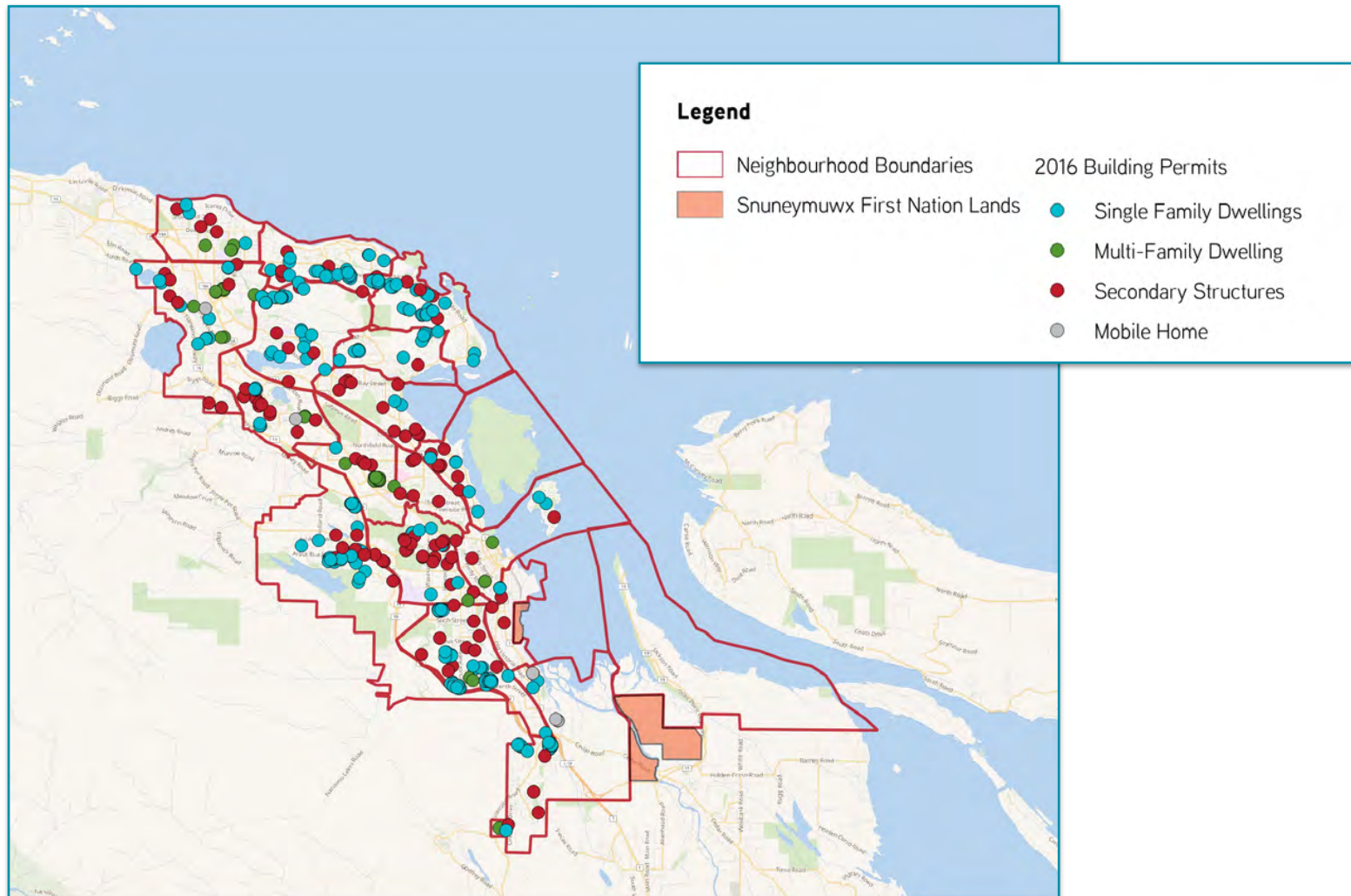
	Permits	Units	Units per Permit
Area 1 — Duke Point, Chase River, South End, Harewood	116	198	1.7
Area 2 — Protection Island, City Centre, Vancouver Island University, Westwood	86	150	1.7
Area 3 — Newcastle, Townsite, Northfield, Departure Bay, Linley Valley	65	180	2.8
Area 4 — Diver Lake, Long Lake, Rutherford/Pleasant Valley	89	164	1.8
Area 5 — Dover, North Slope, Hammond Bay	89	184	2.1
TOTAL	450	876	1.9

Source: City of Nanaimo

In 2016, 450 permits were recorded for Nanaimo, representing a total of 876 units on the horizon. Area 1, located the furthest south, had the greatest number of permits with 116 on record, though 75% of these were for single detached homes. In contrast, Area 3 in Central Nanaimo had the fewest number of permits on record. In Area 3, only 30% of permits were for single detached homes, while multi-family and duplex represented a greater proportion of permits, resulting in 2.8 units per permit. Areas 2, 4 and 5 were comparable in the number of permits and units recorded.

Continued development is well dispersed throughout the city, however, it is clear that Area 3 is densifying through the development of multi-unit buildings, as well as accessory and secondary suites. Building permits for Area 1, though comparable to other areas, is concentrated along the fringe of Area 2, with no permits on record in proximity to Duke Point, the Nanaimo Harbour or the Nanaimo River Reserve.

Figure 7: Building Permits by Area Map, 2016



SECONDARY SUITES

Since adoption of the secondary suites bylaw in 2005, the City has kept detailed records of the total number of secondary suites that have been created, both in new homes as well as in existing homes. The percentage of suites in new single detached dwellings has increased quickly from an average of 25% in the first three years since the bylaw to more than 50% in more recent years. Overall, a total of 1,669 secondary suites have been added to new homes since 2005.

During this period, 1,113 secondary suites in existing homes were legalized (607 suites) or authorized (406 suites) by the City.⁶ There were also 96 suites in accessory buildings created since 2009, in the form of carriage houses or laneway homes. Overall, the City has recorded a total of 2,789 secondary suites created in Nanaimo in a period of 13 years.

HOUSING PROJECTS IN PLANNING

Development projects that are in the early stages (concept drawings, business case) are also an indication of the number of units that may be coming onto the housing market. As Table 3 shows, close to 475 detached homes are in the planning stages, along with 350 rental units.

As the population continues to age, housing for older adults is an active sub-market throughout the province. This is further emphasized in the Nanaimo context, which experiences a continuing influx of retirees. Developers are attune to this need with 300 units in the planning process. While only 19 units in the development application stage were categorized as affordable housing, a number of the seniors housing developments will also have an affordable focus. Therefore, the 19 units of affordable housing noted in Table 3 is considered to be an under-representation of what is anticipated.

⁶ Legalized suites must comply with the Zoning Bylaw and Building Code requirements for secondary suites. Authorized suites were constructed prior to 2005, but have had a building inspector confirm that minimum standards and life-safety issues are addressed. A notice is placed on title to advise potential purchasers that permits were not obtained for this work.

Table 3: Upcoming Residential Units, August 2017

	Condo	Rental Apartments	Townhouse*	Lots + Single Detached	Other	Seniors Housing	Affordable Housing
Development Applications (Rezoning/DP)	58	162	49	412	10	187	19
Pre-Construction	61	184	112	63	100	113	0
TOTAL	119	346	161	475	110	300	19

Source: Yellow Sheet Analytics

*Includes 28 units of below market townhouses that could be considered under the Affordable Housing category.

Featured Projects in Pre-Construction

91 Chapel Street

This 61-unit condo development by Island Creek Developments is set to begin construction in 2018 with occupancy expected for 2019. Located in the City Centre, the project will include ground-level retail in keeping with its urban setting. New residents are expected to range from downsizing households to young urban professionals. Units range from \$259,000 for studios to \$750,000 for two-level penthouses.



10 Buttertubs Drive

The Nanaimo Affordable Housing Society (NAHS) is developing a 6-storey rental apartment building beside an existing community of seniors patio homes. The NAHS will receive \$8.5 million in BC Housing funds which will allow them to develop 80 rental apartments. In the future, NAHS would like to build 140 units in the area to meet the future need for seniors housing. Project completion is scheduled for 2021.



6025 Linley Drive

Broadstreet Properties and Seymour Pacific Developments are constructing a 72-unit rental apartment building in the form of a 5-storey building. The City has incentivized the project by reducing parking requirements from 120 to 97 stalls. The project is scheduled for delivery in 2019.

**6975 Island Highway North**

This proposal for three four-storey buildings behind the Woodgrove Crossing Shopping Centre would add 146 rental units to the area. A parking variance will be requested.

**5220 Dublin Way - Pacific Station**

This community includes retail, office, and residential uses. The second and third phases will include 60-unit rental apartment building, 32 condominiums, and 16 townhomes.

**531 Kennedy Street**

A 14-unit development is being proposed on the site of what is currently a single detached house. The 2-storey structure is comprised of studio and 1-bedroom units ranging from 319 sq ft to 535 sq ft in size. The R15 residential zone allows for new medium density multi-family residential redevelopments.



1998 Estevan Road - Brechin United Church

The proposed 5-storey apartment building will include 36 market rental units and 38 targeting low-income households. The current church will be demolished and occupy space in the 1st floor of the building.



20 Barsby Avenue - Millstone

A renewed Development Permit has been submitted to the City (original application in 2006) to revise plans from 4 to 5 storeys. The site is located within Development Permit Area 9 and allows for commercial, industrial, multi-family, and mixed commercial / residential development. This 58 unit multi-unit development is being proposed by P3 International Trade and Investment Inc.



Rosehill Apartments – 285 Rosehill Street

The Vancouver Island Mental Health Society together with BC Housing is planning to construct 19 units for low income adults at risk of becoming homeless who may also face mental illness and addiction issues. The provincial government is expected to contribute \$1.7 million toward the project.



Non-Resident Ownership

While questions of the extent of foreign ownership in several Canadian cities have led to new methods of data collection as well as the introduction of taxation measures in some cities, data on non-resident ownership is still not readily available for smaller geographies such as Nanaimo. CMHC recently published a Housing Market Insight report that reported on the share of condominium apartments owned by non-residents in selected cities. It reported that 2.2% of condo apartments in Greater Vancouver were owned by non-residents in 2017, compared to 1.1% in Victoria and 0.7% in Kelowna. These rates remained low in these cities and have not changed significantly in the past four years. In general, non-resident condominium apartment ownership tends to concentrate in newer and larger buildings.

To try to estimate the extent of the influence of foreign buyers on the real estate market in Nanaimo, a look at 2017 property transfer tax data can provide some insight. BC Government data on real estate transactions from 2017 (January to October) shows there were a total of 41 transactions in the city of Nanaimo that had foreign involvement, and the sum of foreign investment transactions was worth \$29.3 million, or an average of \$714,000 per transaction. This represents 1.4% of all market transactions in Nanaimo in 2017. This data was not available for previous years.

HOUSING DEMAND

DEMOGRAPHIC INDICATORS

In the early 1990s, Nanaimo experienced marked population growth due to the construction boom and work on the Island Highway. Although population growth slowed considerably after that, it was again boosted by a growing number of retirees in the early 2000s. Population growth has since tapered off to a steady growth rate of 1.4% per year (between 2001 and 2016). According to the most recent Census, there were 90,504 individuals living in Nanaimo in 2016. This is an 8% increase in population since 2011, or a 24% increase since 2001.

Table 4: Population Change, 2001- 2016

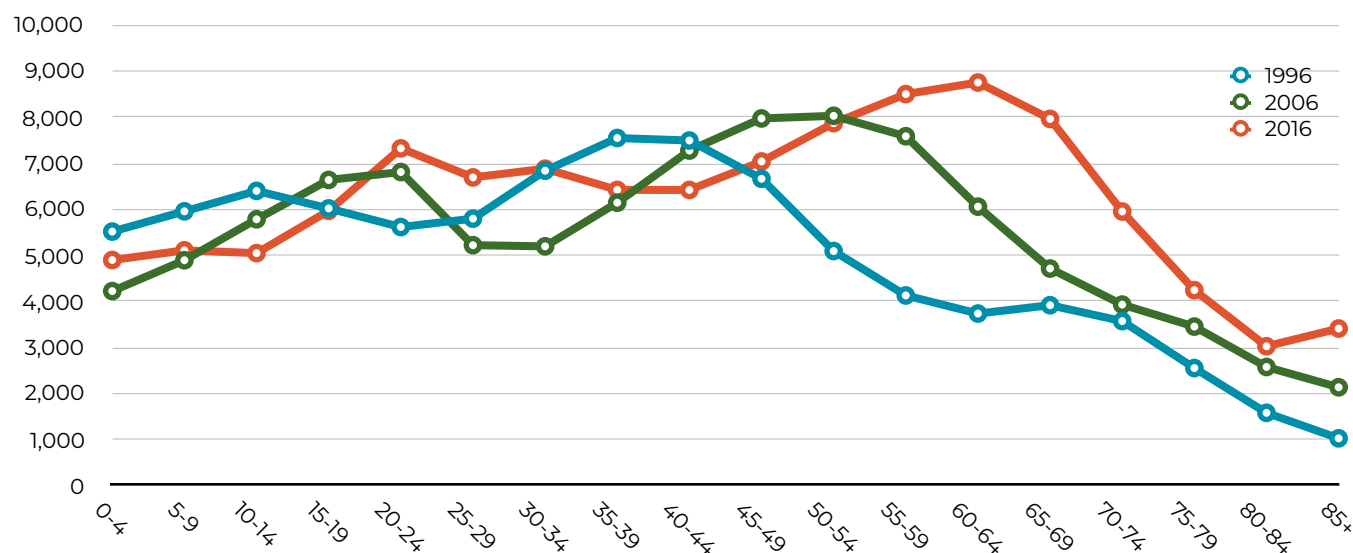
Year	Residents	Change
2001	73,000	—
2006	78,692	+7.8%
2011	83,810	+6.5%
2016	90,504	+8.0%

BC Stats provides population forecasts for the Nanaimo Local Health Area (LHA), which comprises a larger area than the city. In 2016, the Nanaimo LHA had approximately 111,462 people, while Nanaimo had roughly 90,500 residents. With respect to population projections, the data presented here has been scaled down to estimate Nanaimo's population and age distribution.

Source: Statistics Canada, Census Data

The age profile of the Nanaimo LHA illustrates that the population has dramatically shifted toward an older demographic in recent years. This is in part due to a naturally aging population, as well as a net migration of retirees. Fewer young and middle-aged adults are moving to the area to compensate for this trend, with youth representing a smaller proportion of the population today than in 1996. It is anticipated that these trends will continue.

Figure 8: Nanaimo LHA Population by Age, 1996-2016

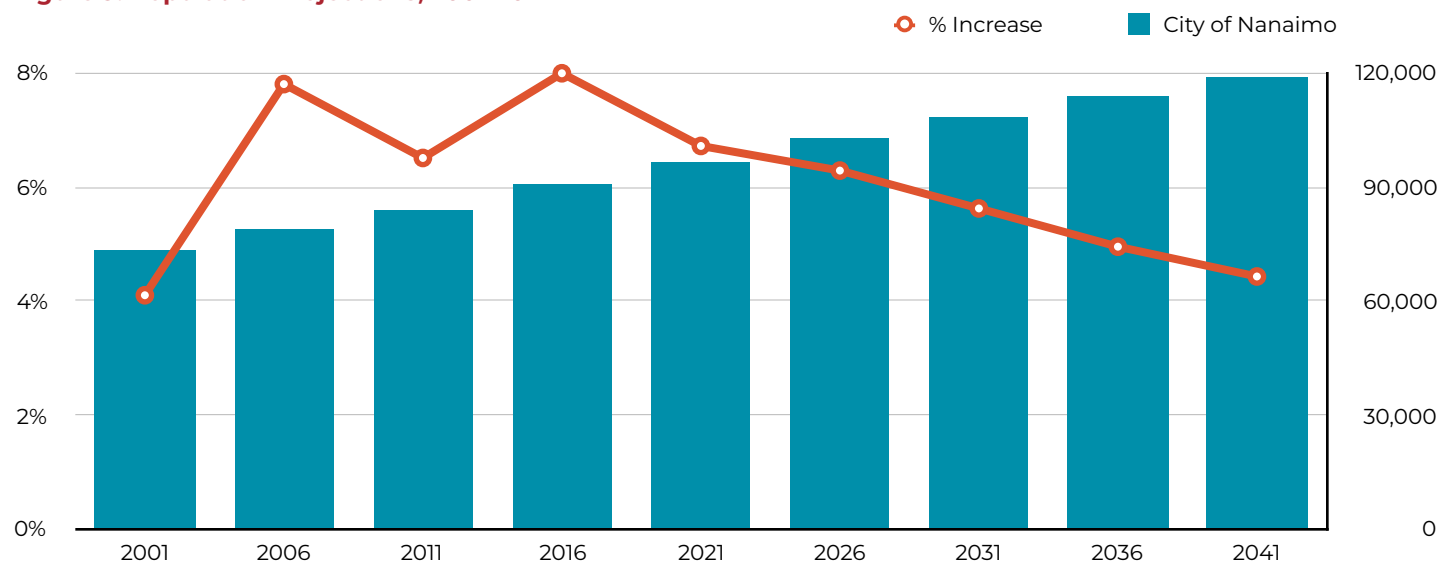


Source: BC Stats P.E.O.P.L.E., adjusted by Colliers International

The BC Statistics forecast by specific age group highlights the aging process that is projected to take place in Nanaimo over the next 20 years. Currently, Nanaimo's population distribution has a gap in residents aged 25 to 54, between the peak age groups of 20 and 24 and 55 to 59. The 25 to 54 age group, typically comprised of families and working professionals, drives real estate activity as it moves through different stages of the family life cycle. The proportion of residents between 25 and 54 is expected to grow from 37% in 2016 to 38% in 2026; however, this will largely be dependent on the economic opportunities that are available in the city.

BC Stats forecasts that over the next decade, the Nanaimo LHA will grow by roughly 15,000 residents, a 14% increase overall. Of the neighbouring Central and South Vancouver Island LHAs, Nanaimo is ranked second after Sooke in expected population growth rate, and third after Sooke and Victoria in total expected population increase.

Figure 9: Population Projections, 2001-2041



Source: Statistics Canada (Census 2001-2016), BC Stats P.E.O.P.L.E, adjusted by Colliers International

Figure 9 is an amalgamation of Census data (2001-2016) and BC Stats forecasts (2021-2041) that has been scaled down from the LHA geography. Data has been adjusted by applying the forecasted growth rates for the LHA to Nanaimo's 2016 census population. This is interpreted as a slightly conservative forecast, as trends of densification and continued migration to urban areas are likely to continue. It is forecasted that Nanaimo will continue to experience positive growth, despite an anticipated slowdown in growth rate from 8% in 2016 to 4.4% in 2041.

HOUSEHOLD CHARACTERISTICS

In 2016, there were 39,165 households in Nanaimo. Of these, 12,080 (30.8%) were one-person households, 21,020 (53.7%) households included couple census families with or without children, 4,495 (11.5%) households consisted of single parent families and the remainder was a mix of multiple census families and two or more person non-census family households, i.e. room-mates (4.0%).

Family households, consisting of married or common-law partners with or without children, as well as lone parent families of one or more children, had an average of 2.7 persons per household. Across all households, including single person households and other non-family arrangements, the household size drops to 2.2 persons per household.

HOUSEHOLD INCOME

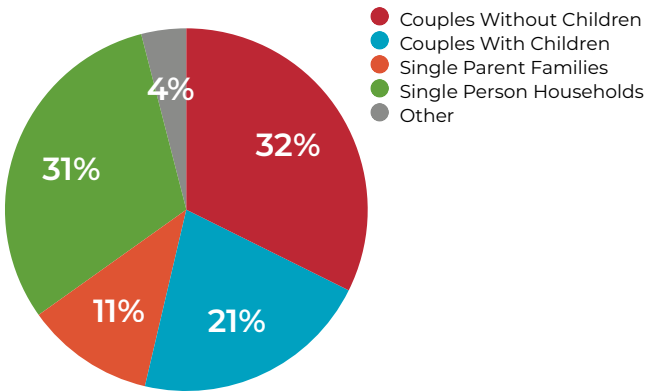
The 2015 household income data presented here is collected by Statistics Canada, but is based on Canada Revenue Agency figures. This income data for the City of Nanaimo provides a basis for the housing affordability analysis in a later section.

Table 5: Household Income Categories, City of Nanaimo, 2015

Household Types	Families With or Without Children	Lone Parent Families	Living Alone or with Non Relatives
Median Household Income	\$83,730	\$38,450	\$27,850
Earning <\$25,000	5.1%	29.0%	45.5%
\$25,000-\$49,999	17.9%	35.1%	31.5%
\$50,000-\$99,999	38.6%	28.1%	19.2%
\$100,000+	38.5%	7.8%	3.8%

Source: Statistics Canada, Family and Individual Taxfiler Data

Figure 10: Household Composition, 2016

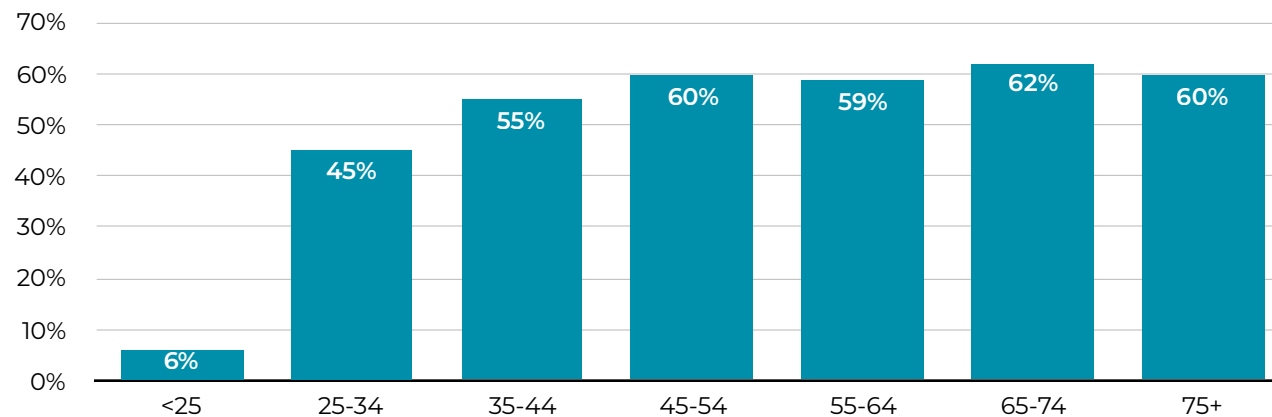


In Nanaimo, more than half the households consist of families with or without children. While they have the highest incomes overall and a median income of 83,730 per year, almost one quarter of these households have a household income of less than \$50,000. By comparison, single parent households in the region, who make up 11% of all households in the city of Nanaimo, have a median income of \$38,450 per year. Among this group, 64% of all households are earning less than \$50,000 per year. Persons living with non-relatives or room-mates and those living alone make up 35% of all households. Their median incomes are \$27,850. Across the different household types, this group will likely have the least choice in Nanaimo's housing market as the majority of households (77%) have an income of less than \$50,000 per year and almost 46% have an income that is less than \$25,000 per year.

MAINTAINER RATES

Household maintainer rates refers to the likelihood that a person or head of a household will become the occupant with primary financial responsibility for the private dwelling. From a housing demand perspective, this is particularly meaningful in that it allows you to consider the likelihood that different dwelling types and tenures will be in demand by different age groups. In general, household maintainer rates increase with *age*. For example, in Nanaimo, the maintainer rate for households under 25 years is 6%, which means there are 6 dwellings occupied for every 100 residents in this age group (Figure 11). This rate goes up to 45% for households where the primary maintainer is between 25 and 34 years, then 55% for those 35 to 44 years, and peaking at 62% for those 65 to 74 years. There is a slight dip down to 60% for the eldest households over 75 years as seniors move in to residential care facilities, with family, and other arrangements.

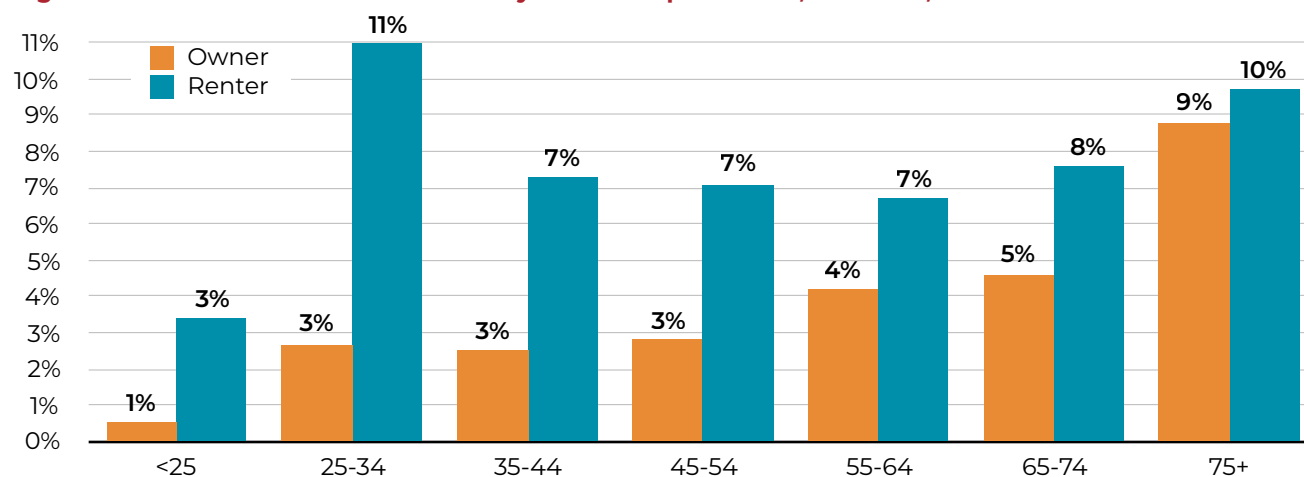
Figure 11: Household Maintainer Rates, Nanaimo, 2011



Source: Statistics Canada - 2006 Census and 2011 National Household Survey, Colliers Projections

Figures 12 and 13 show how maintainer rates differ for owners and renters in both apartments and ground oriented types of dwelling. Households in the 25 to 34 year age group are the most likely to maintain a rented apartment. Following that, from 35 years and older, the maintainer rates for rented apartments are in the range of 7% to 10%. There is a much lower likelihood of owner occupancy for apartments by those in these age groups (25 to 64) with the rates between 3% and 5%. However, maintainer rates increase in the eldest age group (75+), with senior households potentially downsizing or moving from other communities to buy an apartment condominium in their retirement years.

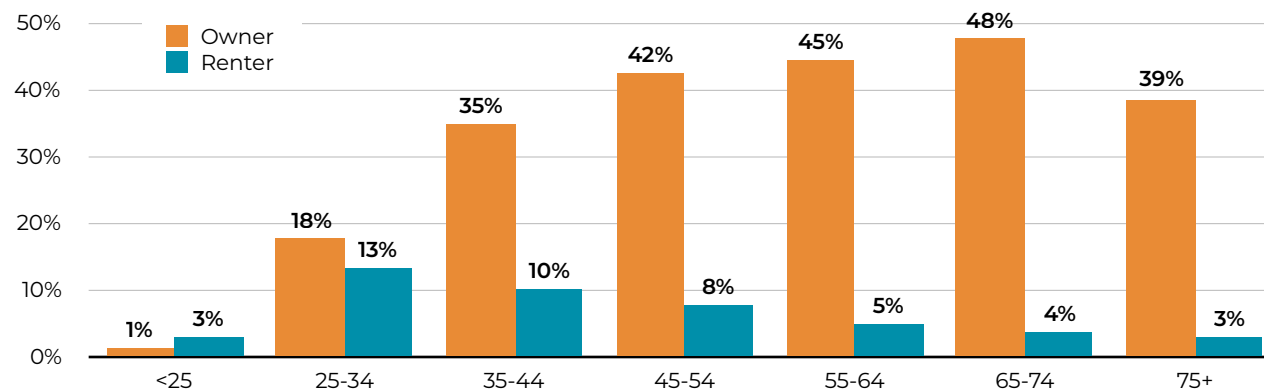
Figure 12: Household Maintainer Rates by Tenure - Apartments, Nanaimo, 2011



Source: Statistics Canada - 2006 Census and 2011 National Household Survey, Colliers Projections

For ground oriented dwellings, the maintainer rates for owner occupancy are much higher overall, a reflection of the predominance of ground oriented homes in Nanaimo's existing housing stock. At an 18% maintainer rate, many households in the 25 to 34 year age group are choosing to own a ground oriented home in Nanaimo. This increases to 35% to 45% in the family stage of the life cycle (35 to 64 years) and peaking at 48% in the early retirement stage (65 yo 74). Owner occupied households living in ground oriented dwellings drops in the most senior years to 39%. However, this is still an indication that a large proportion of households over 75 years are opting to stay in their homes and in their communities. By comparison, the maintainer rates for renter households living in a ground oriented dwelling are much lower, peaking at 13% in the 25 to 34 age group and declining over the ages until it reaches a low of 3% for households over 75 years.

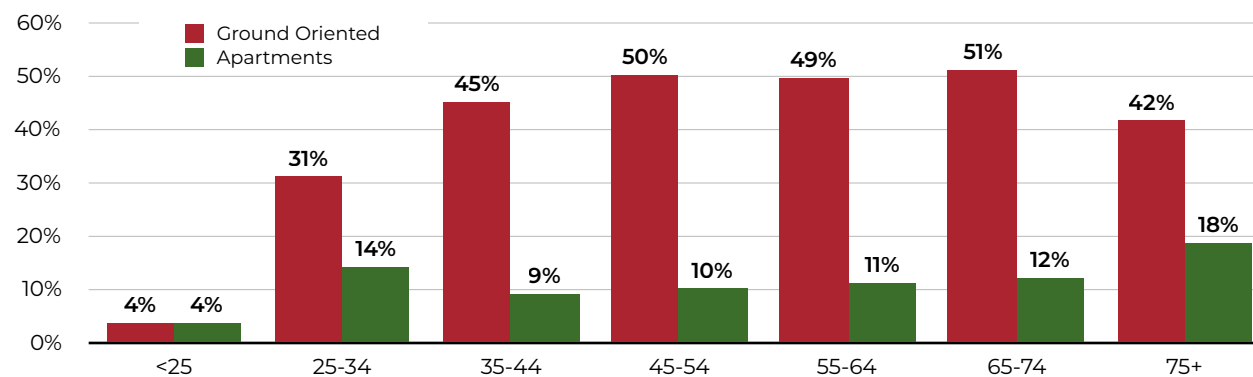
Figure 13: Household Maintainer Rates by Tenure - Ground Oriented, Nanaimo, 2011



Source: Statistics Canada - 2006 Census and 2011 National Household Survey, Colliers Projections

Based on Colliers' population and housing projections for Nanaimo in the next 25 years, increases in apartment maintainership can be anticipated for all ages. In particular, higher rates of apartment occupancy are expected for the 25 to 34 age group as well as for senior households. Figures 14 and 15 show a projected increase for 25 to 34 year olds who will choose to maintain an apartment, from 14% in 2011 to 21% in 2041. Similarly, seniors' propensity to maintain an apartment is expected to increase, from 12% to 18% for 65 to 74 year olds and from 18% to 24% for seniors 75 years and older.

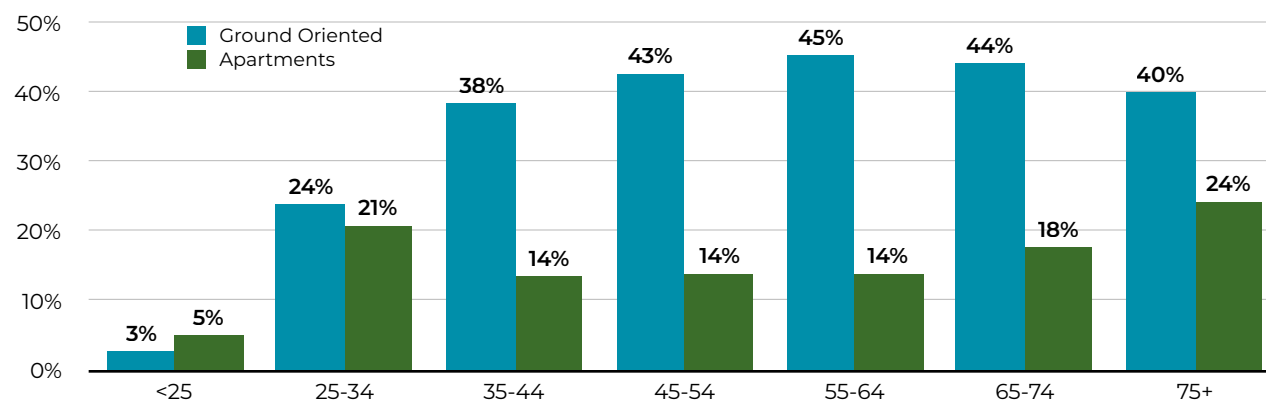
Figure 14: Projected Household Maintainer Rates by Type, 2011



Source: Statistics Canada - 2006 Census and 2011 National Household Survey, Colliers Projections

Occupancy demand for seniors over 65 years is anticipated to increase overall, as a reflection of the aging of the baby boomer population into those years and continued in-migration by retirees. At the same time, increased rates of apartment occupancy demand is projected for those senior households, and this includes both rental and owner households. By contrast, the demand for ground oriented units is expected to decline somewhat during this period up to 2041.

Figure 15: Projected Household Maintainer Rates by Type, 2041



Source: Statistics Canada - 2006 Census and 2011 National Household Survey, Colliers Projections

CORE HOUSING NEED

In 2012, the BC Non-Profit Housing Association (BCNPHA) published a report that provided projections for rental housing demand and core housing need in all regional districts in BC. A household is said to be in core housing need if its housing falls below at least one of the adequacy, affordability, or suitability standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable and meets all three housing standards.⁷

BCNPHA reported that 12% of the Regional District's households were in core housing need in 2011. This figure is weighted by the number of renters in core need, which amounts to close to one-third (29%) or 4,603 rental households. In comparison, 7% or 3,484 homeowner households are in core need. Combined, it was estimated that over 8,000 households in the region were in core housing need in 2011. This is projected to increase by more than

⁷ BC Housing Glossary

3,000 households in 2036. With no change in supply or related interventions, this would mean there would be an additional 113 households per year considered to be in core housing need in the region by 2036.

Table 6: Projected Households in Core Housing Need, Regional District of Nanaimo, 2011-2036

Households	2011			2036		
	Regional District of Nanaimo		BC	Regional District of Nanaimo		BC
	#	%	%	#	%	%
Rental Households in Core Housing Need	4,603	29%	27%	6,490	29%	27%
Ownership Households in Core Housing Need	3,484	7%	8%	4,861	7%	8%
TOTAL	8,087	12%	14%	11,351	12%	14%

Source: BCNPHA 2012

CMHC also produces reports on core housing need through the Housing in Canada Online (HICO) portal. This system allows for further breakdown on core housing need, with particular interest in subpopulations. The data is derived from census data and as such, reports for census years. Based on this reporting, the city of Nanaimo has a higher share of households in core housing need than the Regional District, 14% for all households in 2011 compared to 12% in the regional district.

Looking to seniors and individuals of Aboriginal identity, there are higher observed trends within these groups in relation to core housing need. On the whole, the number of households and the proportion of households in core housing need in Nanaimo increased between 2006 and 2011. The number of seniors in core need increased by three percentage points, while the number of Aboriginal households decreased by six percentage points. Despite the proportional decrease among Aboriginal households, this population represents 12% of all households in core need. This group has also experienced the most dramatic increase in shelter to income cost ratio, from 50% in 2006 to 57% in 2011.

Table 7: Percentage of Households by Type in Core Housing Need, City of Nanaimo, 2006-2011

	2006	2011
Total Core Need	12%	14%
Seniors Core Need	18%	21%
Aboriginal Core Need	24%	18%

Source: CHMC HICO 2017

SHELTER TO INCOME RATIO

The table below presents the shelter cost to income ratio as reported through HICO, which has not yet been updated with data from the 2016 Census. There is a stark contrast in the percentage of income spent on shelter among Nanaimo's residents. Those classified as not in core housing need had an average household income of \$66,551 per annum and spend an average of 19% of this income on shelter. In contrast, households classified as in core need, earn an average of \$16,667 per annum and spent an average of 53% of this income on shelter. Using these figures as a base case scenario, the average individual would spend \$1,054 on monthly rent, whereas the average individual in core housing need would spend \$736, resulting in a difference of approximately \$320 per month.

Table 8: Shelter Cost to Income Ratio, City of Nanaimo, 2006-2011

	Total Households		Aboriginal Households		65+ Households	
	Not in Core Housing Need	In Core Housing Need	Not in Core Housing Need	In Core Housing Need	Not in Core Housing Need	In Core Housing Need
2006	19%	52%	21%	50%	18%	53%
2011	19%	53%	21%	57%	22%	57%

Source: CMHC, Housing in Canada Online (HICO)

Statistics Canada also reports on the shelter cost to income ratio, which refers to the average total household income that is spent on shelter costs. The ratio is calculated based on income data from 2015 and self reported data on household spending. Shelter costs for owners include, where applicable, mortgage payments, property taxes, condominium fees, and utility costs. For renters, these would include rent and utility costs. Once again, this analysis shows the discrepancy between renter and owner households with 48% of renter households spending more than 30% of their income on shelter, compared to 17% among owners. Overall, it is estimated that 27% of Nanaimo households are spending more than 30% of their income on shelter.

Table 9: Shelter Cost to Income Ratio, City of Nanaimo, 2016

	Owner Households	Renter Households	Total Households
Spending >30% Income on Shelter (#)	4,519	6,131	10,655
Spending >30% Income on Shelter (%)	17.1%	48.2%	27%

Source: Statistics Canada Census Profile, 2016 * Only includes households with incomes over zero

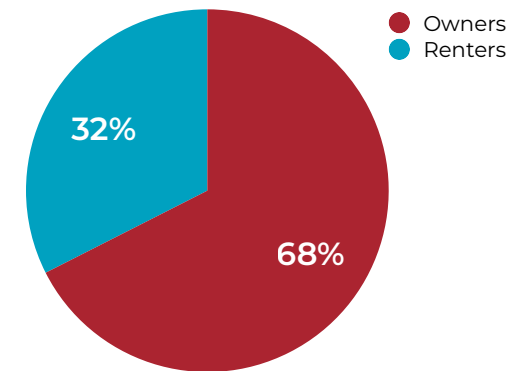
HOUSING TENURE

In 2016, 68% of households in Nanaimo were homeowners. This was a decrease from 2011, in which 72% of households were recorded as owning their home. In 2011, tenure was collected as part of the voluntary National Household Survey, and, while the tenure question was reinstated in the 2016 Census, the two census years are not directly comparable.

Past Census data from 2006, 2001 and 1996 show an increasing trend toward ownership. Between 1996 and 2006, the proportion of owner households increased from 66.5% to 70.5%, which has since declined to 67.5% in 2016.

A modest shift toward renting may continue with the construction of purpose-built rental units. Almost one-third of all households were one-person households (31%), which will likely be a future driver in the rental market. Also, in coming years, more people may choose to downsize and shift to rental over homeownership, particularly among the growing seniors' population.

Figure 11: Housing Tenure 2016



RENTAL MARKET

The rental market in Nanaimo consists of two categories, purpose-built rental and the secondary rental market.⁸ Purpose-built rental units include apartments and townhouses with three or more rented units, while the secondary rental market includes apartments, houses, suites in houses and other types of dwellings that are owned by private individuals for investment purposes and rented out independently.

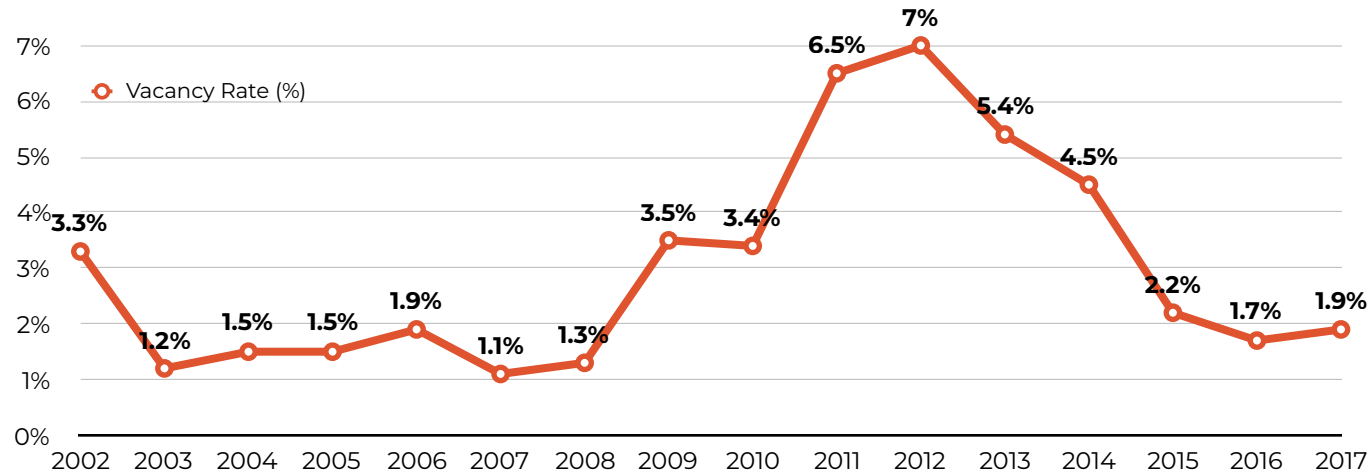
PURPOSE-BUILT RENTAL MARKET

According to CMHC, the number of rental units in October 2017 was 3,879, a 3.4% increase (129 units) from two years earlier in October 2015. Despite small increases in the total unit count in the rental market, vacancy rates continue to be less than 2% in Nanaimo. A balanced rental market is considered to be one where the vacancy rate for rental housing is at 3%. However, Nanaimo's purpose-built rental market vacancy rate fell from 2.2% in 2015 to 1.7% in 2016 and then up slightly to 1.9% in 2017. Subarea data, reported by CMHC for 2016 and 2017, showed the lowest vacancy rates to be in Nanaimo Centre and North Nanaimo, both of which had

⁸ In its Rental Market Reports, CMHC reports semi-annually on vacancy rates, average rents, and number of units in the purpose-built rental market. As the Fall report includes a larger universe of units, only the October survey data is referred to in this analysis.

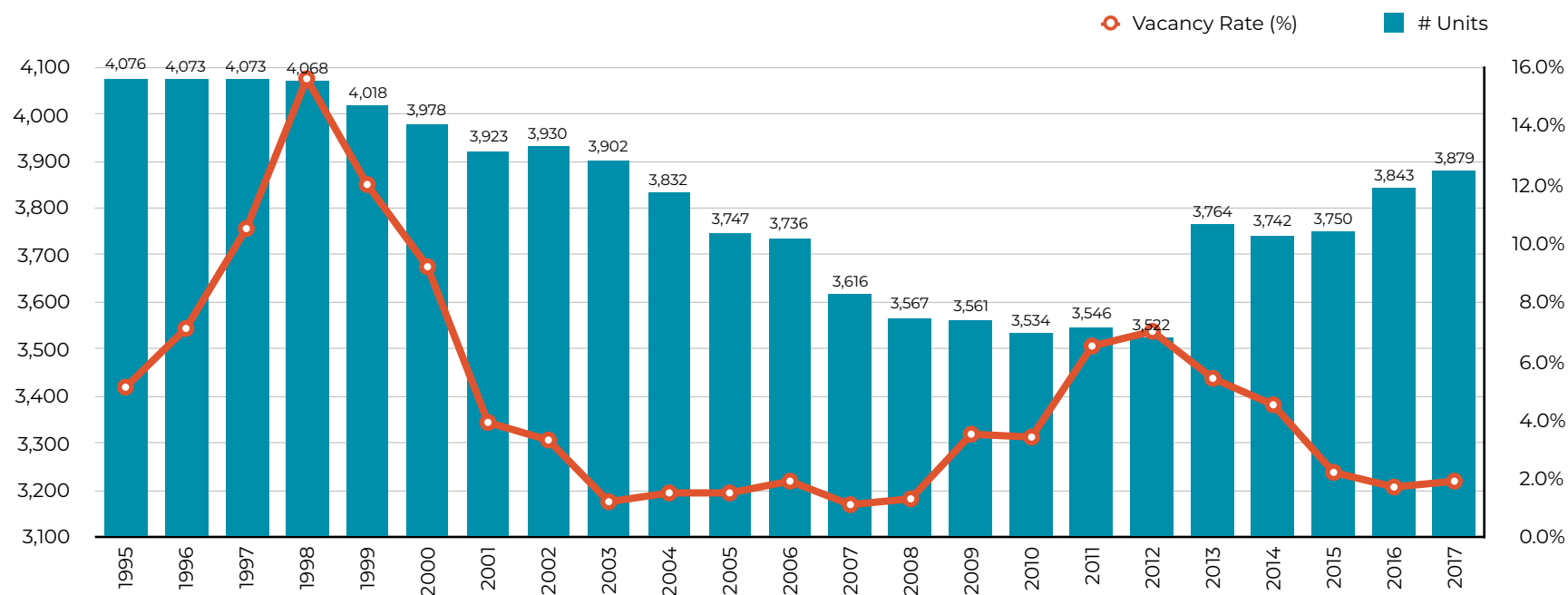
less than 1% vacancy in the past two years. Higher vacancies were seen in South Nanaimo, with a 3.3% vacancy rate in 2016 and 4.5% in 2017.

Figure 12: Purpose Built Rental Housing Vacancy Rates, 2002-2017



Source: CMHC Rental Market Survey

Figure 13: Purpose Built Rental Housing Universe and Vacancy Rates, 1995-2017

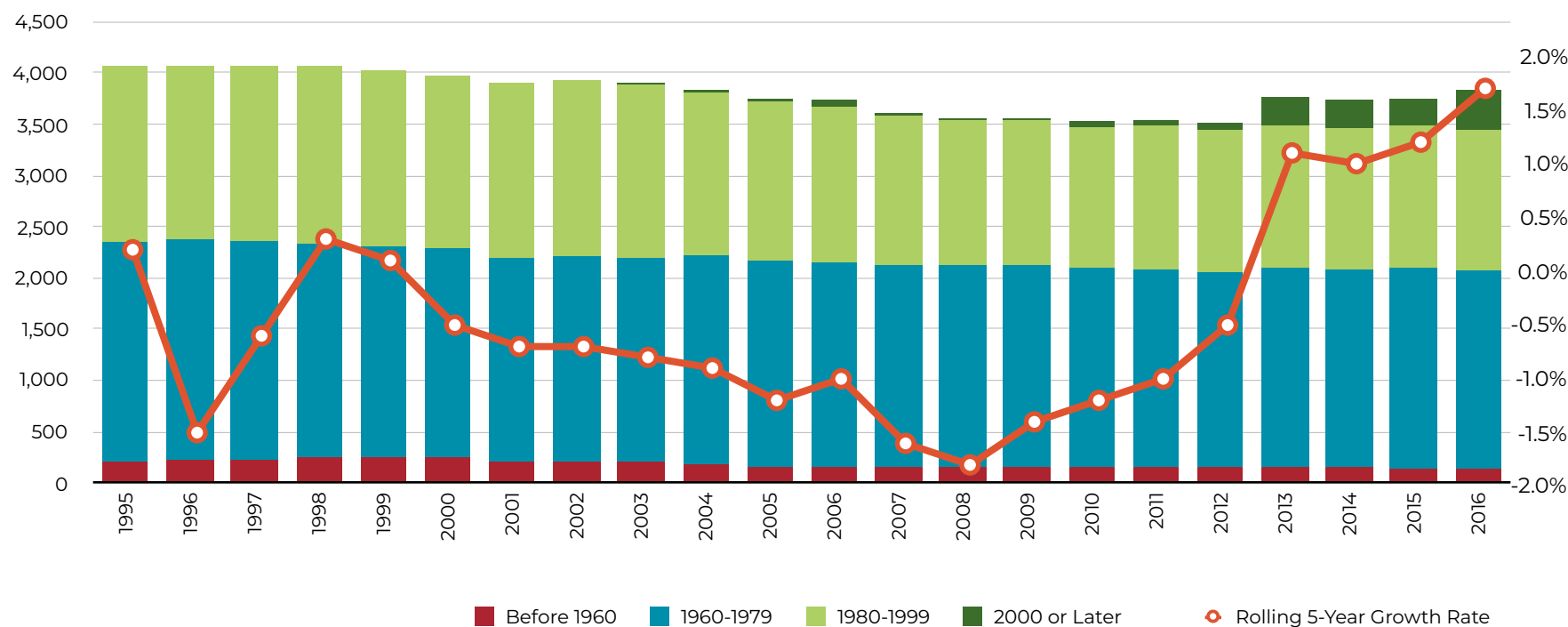


Source: CMHC Rental Market Survey

The number of purpose built rental units has remained relatively consistent over the past 20 years ranging between 3,500 and 4,100 units, with a slight decrease in the total number of units in the late 2000s to early 2010s. While there were fewer new rental units being added through the 2000s, a shift appears to occur after 2013. In the past five years, 357 net new units have been added to the purpose built rental stock, although the total number of units has yet to surpass its peak in 1995 when there were 4,076 rental units. There were 3,879 purpose built rental units in Nanaimo in 2017, a 0.9% increase over the previous year (36 units).

Over half of the rental housing stock was built in the 1960s and 1970s.⁹ As to be expected, the older housing built prior to 2000 is slowly being removed. While new construction has started to add to this stock in recent years, a far greater proportion of housing starts since the 2000s continues to be intended for ownership rather than rental.

Figure 14: Purpose Built Rental Housing by Age of Building, 1996-2017



Source: CMHC Rental Market Survey

⁹ The Strata Titles Act was enacted in 1966 enabling multi-unit development to be strata condominium. Prior to that time, a building could not be subdivided into separately owned parts and, therefore, all multi-unit development was built for rental use only. Between the 1960s and 1980s, the federal government implemented a variety of programs that encouraged private investment in rental housing and directly funded non-market and co-operative housing development across Canada. Much of this funding and related programs were halted by the mid 1990s.

RENTAL RATES

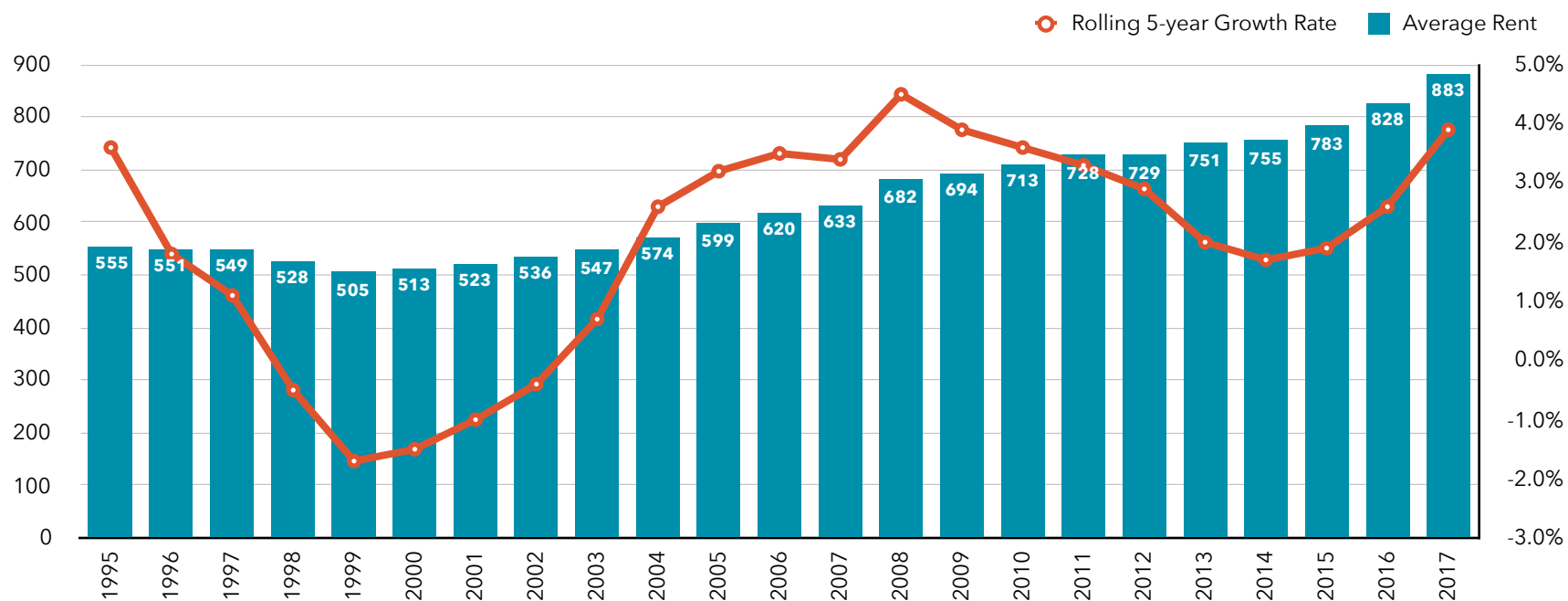
Average rents in Nanaimo faced increases in the early 1990s in conjunction with greater Provincial government spending on Vancouver Island. The creation of jobs may have increased demand for rental housing and drove rental rates up. Average rents declined later in the mid to late 1990s, likely coinciding with the completion of construction projects as the City's population shrank. Rent levels then declined in the mid to late 1990s, which likely reflects declines in the city's population. Since 1999, rent levels have been on the rise again, increasing at a rate of 3.2% per year. Since that time, average rents in the purpose built rental market have increased a total of 61%.

Table 10: Craigslist Postings - Average Rent, Average Size, Number of Postings

	Aug				Sep				Oct			
	Studio	1 Bdrm	2 Bdrm	3+ Bdrm	Studio	1 Bdrm	2 Bdrm	3+ Bdrm	Studio	1 Bdrm	2 Bdrm	3+ Bdrm
Average Rent	\$966	\$988	\$1,317	\$1,906	\$936	\$1,331	\$1,398	\$2,165	\$648	\$1,028	\$1,272	\$1,832
Average Size (sf)	—	766	1,036	1,769	—	694	1,086	2,300	760	733	1,044	1,735
No. Postings	9	79	117	144	5	24	38	47	4	58	112	80

Source: Craigslist 2017 (Compiled by Colliers)

Figure 15: City of Nanaimo Average Rents, 1996-2017



Source: CMHC Rental Market Survey

SECONDARY RENTAL MARKET

In addition to CMHC data, Craigslist postings were analyzed monthly to provide a snapshot of the secondary rental market.¹⁰ The snapshot resulted in average rents that were considerably higher than those published by CMHC for purpose-built rentals (Table 11). This difference is due to a number of factors. For one, CMHC's rental rates include the full spectrum of purpose-built units, including those that have little turnover and unadjusted rents. While this accurately presents the average rent for renters currently living in these units, these figures do not reflect what a new or relocating renter can expect to find in today's market.

The Craigslist postings showed that a majority (53%) of the rental listings were for houses, including duplexes, in-law suites, or for rooms inside houses. Apartments, including condos, flats, and lofts, made up the second

¹⁰ For three months between August and October 2017, Colliers undertook a reading of online listings, taken on the 21st day of the month, providing a snapshot of the rental market. There were additional postings not included in these summary tables as they were missing details regarding the dwelling type or bedroom information.

largest pool at 46% of listings. Few listings were for the rental of manufactured mobile homes (1%). Listings for recreational properties (cottages, cabins) or those that did not specify the housing type were not included in this analysis.

There were 328 postings for houses, duplexes, in-law suites, apartments, and manufactured homes in August compared to 126 postings in September. Many of the August postings appeared to be geared toward student housing for the upcoming academic year, which then fell off in September after landlords found tenants for the year. The number of postings rebounds to 271 in October 2017, as the number returns to what is likely a more typical volume.

Table 11: Craigslist and CMHC Average Rental Rates, by Number of Bedrooms

	Total	Studio	1 BR	2 BR	3+ BR
Craigslist (Aug-Oct 2017)	\$1,443	\$887	\$1,054	\$1,310	\$1,929
CMHC (Oct 2017)	\$876	\$682	\$806	\$983	\$1,158

Source: Craigslist 2017 (Compiled by Colliers), CMHC 2016

Across all the Craigslist postings between August and October 2017, the average rent was \$1,443 or \$1.2 per square foot. In addition, units in the secondary market may be larger in size, as they include houses and duplexes as opposed to apartments; they include newer condominium units that are owned and rented out by investors; and they may rent at a premium because of their location, furnishings, or other amenities not typical in the older purpose-built stock.

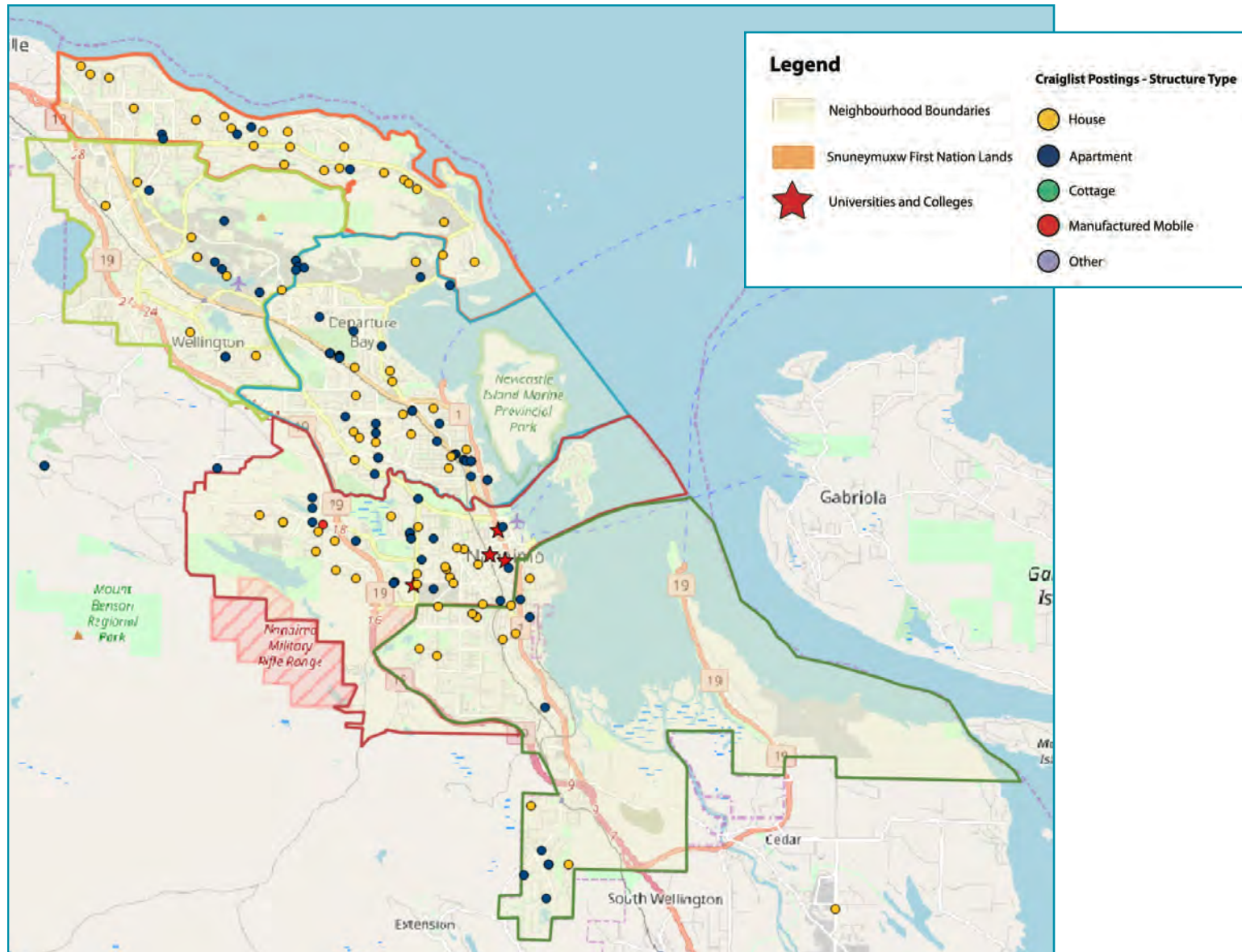
Table 12: Craigslist Listings by Dwelling Type

	Aug 17		Sep 17		Oct 17	
House	168	51%	54	43%	123	45%
Duplex	8	2%	3	2%	6	2%
In-Law	8	2%	1	1%	14	5%
Apartment (Apartment, Condo, Flat, Loft)	141	43%	67	53%	125	46%
Manufactured Mobile	3	1%	1	1%	3	1%
Total Housing Postings*	328	100%	126	100%	271	100%

Source: Craigslist 2017, Compiled by Colliers * The percentages may not add up to 100% due to rounding

As a representation of where the postings were located throughout the City, Figure 16 shows the geographic location of the October 2017 Craigslist listings by structure type.

Figure 16: Craigslist Postings by Structure Type, October 2017



SHORT-TERM RENTALS

Short-term rentals are those that are rented for less than 30 days at a time. They include houses, apartments, or shared accommodation, i.e. private rooms in an occupied home or entire homes that are unoccupied. Typically, Nanaimo home owners will post their home or room for rent on multiple online platforms in order to reach more potential guests. According to HomeToGo, which gathers short-term rentals from seven different providers, there were 416 homes or rooms available to rent on a short term basis in Nanaimo towards the end of 2017.

Nanaimo has several short-term rental services that are used by residents, listed here with the number of homes or rooms for rent as of the end of 2017:

- Airbnb, 211 homes and 187 private rooms (total of 399)
- VRBO, 74 homes
- HomeAway, 232 homes
- Rent By Owner, 137 homes
- Expedia, 53 homes
- Trip Advisor, 45 homes
- Craigslist, 13 homes

Using Airbnb for reference, the City of Nanaimo could be estimated to have less than half the number of short-term rental postings per capita as the City of Vancouver. In Nanaimo, approximately half of the short-term rental postings are for an entire home, leaving 211 units potentially unavailable for long-term rental.

HOME OWNERSHIP

The predominant housing form in Nanaimo is the single detached-dwelling. Large lots have historically been relatively affordable compared to other housing types. Secondary suites are becoming increasingly common, creating a revenue stream for the homeowner to help pay the mortgage and other household expenses. In 2016 and 2017, 56% of all single detached homes had secondary suites. Since 2013, single-detached home prices have increased an average of 13.8% annually.¹¹ Other housing types have, therefore, become more attractive for their lower price, although average prices across all structure types have increased.

VACANT LAND SALES

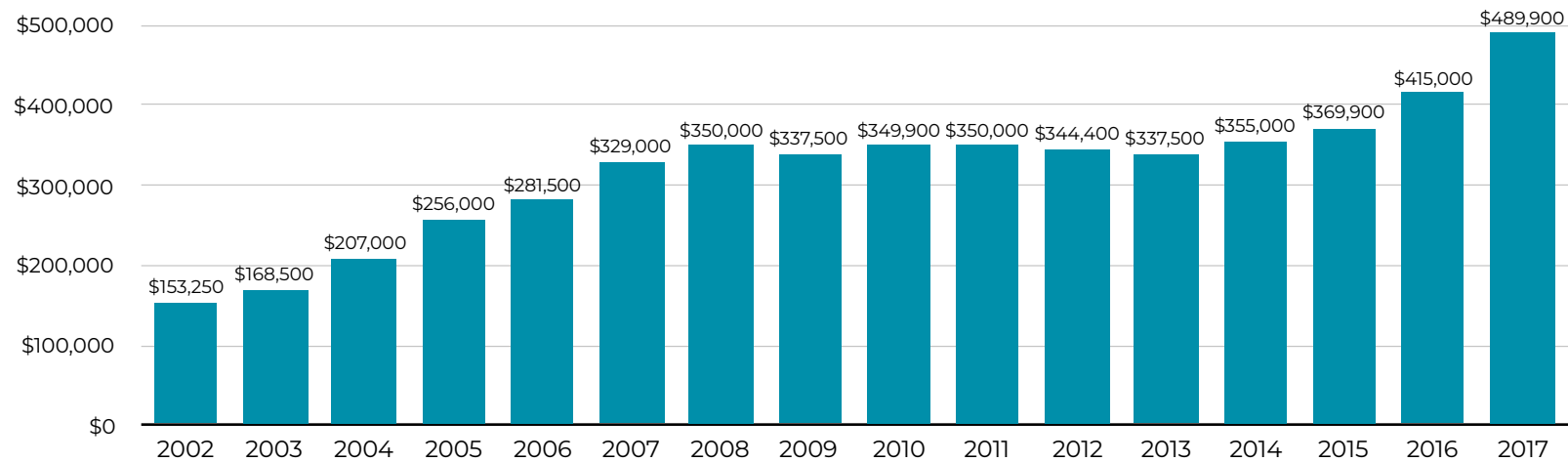
The price and availability of land are major factors in housing affordability. In 2017, there were a total of 127 sales of vacant properties. The median price per square foot was \$30, although the price of land varied considerably. The higher priced sales were typically for residential lots with views in areas that are subdivided and zoned for development. Typically larger properties and acreages will sell at a lesser price per square foot. Such properties would also be limited to lower density development or have yet to go through the approval process for higher density development.

RESALE PRICES

The resale prices for single detached homes increased from \$153,250 in 2002 to \$329,000 in 2007, a 115% increase. Between 2007 and 2014, prices remained relatively stable around the \$350,000 price point. After 2014, however, prices began to climb significantly once again, with an increase from \$355,000 in 2014 to \$489,900 in 2017, a 38% increase (8% per year over four years).

¹¹ Source: *Vancouver Island Real Estate Board*

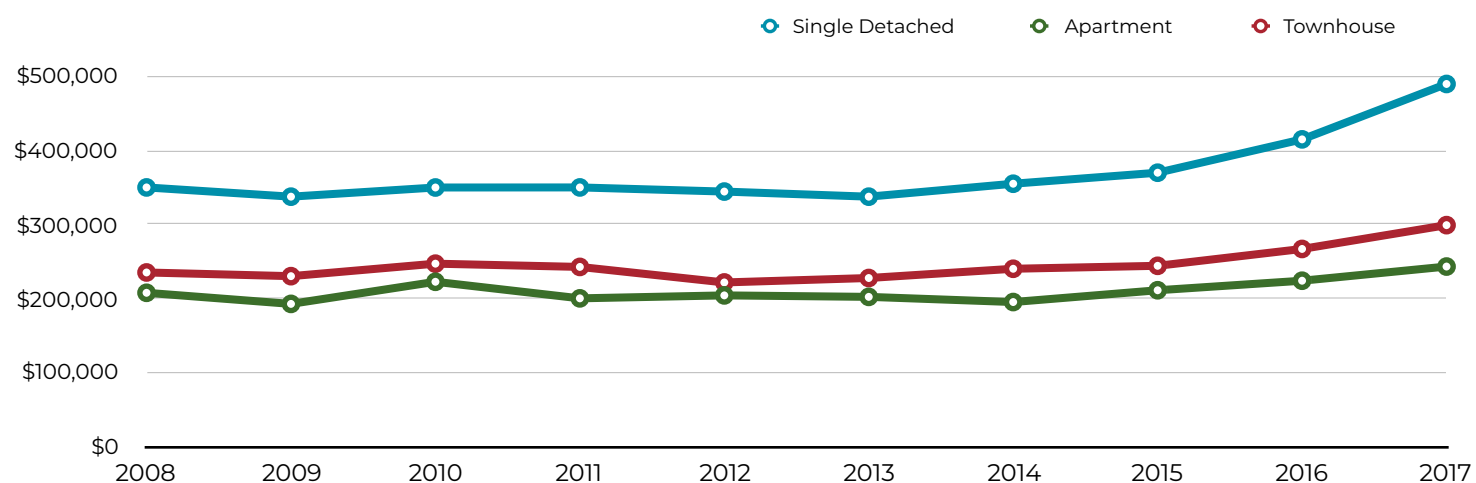
Figure 17: Nanaimo Median Resale Prices, Single Detached Homes, 2002–2018



Source: Vancouver Island Real Estate Board

Across different dwelling types, single detached prices have increased the most dramatically. Figure 18 shows that apartments and townhouses have also started to show notable increases in the past three years. The median priced townhouse in Nanaimo sold for \$299,000 in 2017 compared to \$240,000 in 2014, a 25% increase. Apartment sales increased from \$195,000 in 2014 to \$243,000 in 2017, also a 25% increase. The Vancouver Island Real Estate Board also reports on the sales of patio homes or homes which include single storey ground oriented homes (not shown in Figure 17). While there were fewer sales for this type of dwelling, they experienced an even greater rate of increase at 37% between 2014 and 2017.

Figure 18: Nanaimo Median Resale Prices 2008–2018



Source: Vancouver Island Real Estate Board

Table 13: City of Nanaimo, Real Estate Sales by Dwelling Type, 2016

	Single Family Homes	Duplex Triplex Fourplex	Condo	Manufactured Mobile
Number of Sales 2016	1,732	95	694	117
Average Price	\$466,762	\$355,327	\$259,234	\$136,171
Average Finished Size (SF)	2,283	2,131	1,165	1,185
Average Lot Size (SF)	10,415	7,084	N/A	N/A
Average Price per SF	\$204.4	\$166.7	\$222.5	\$114.9

Source: MLS, Provided by Colliers

As shown in Table 13, there were 1,732 single detached home sales in 2016 (66% of total). Apartment condominiums were a distant second with 694 condo sales (26%) recorded. With the construction of proposed condominium developments on the horizon, this figure is expected to rise in the future.

Table 14: Real Estate Sales by Area/Nanaimo Home Sales by Dwelling Type by Area, 2016

	Area 1	Area 2	Area 3	Area 4	Area 5	All
Single Detached Homes	307	239	332	357	497	1,732
Duplex, Triplex, Fourplex	16	8	18	40	13	95
Condo	20	124	240	227	83	694
Manufactured / Mobile	31	26	0	58	2	117
TOTAL	374	397	590	682	595	2,638
Percentage of Total Sales	14%	15%	22%	26%	23%	100%

Source: MLS

Areas 3 and 4 experienced the greatest number of condo sales, with some of the newest condo developments completed in these areas. These areas also represent the mid-range market within the city. Area 5 is on record for the highest number of single detached home sales, as well as the area with the highest per square foot costs. It also boasts the greatest amount of waterfront and proximity to shopping and amenities. Units in Area 5 are typically marketed as higher end, with premium finishings and larger average unit sizes. Areas 1 and 2 have experienced the least ownership turnover, though the market is still active. Area 1 saw few condo sales as the area is largely industrial or greenfield, with residential land use dominated by single detached homes. The highest average condo prices were seen in Areas 2 and 5. Area 2 includes the City Centre and Vancouver Island University. These neighbourhoods saw very little condo development in recent years.

Nanaimo residents currently favour lower-density single detached and duplex homes, regardless of age. It is expected that this preference will shift toward row housing and apartments with additional increases in the cost of land. In terms of the supply versus demand relationship, whether housing supply determines the population, or if the population dictates the housing supply is debatable. In most cases, future housing supply is a result of both factors; where developers build what they believe the market needs, and consumers move to where the product they want and can afford is available.

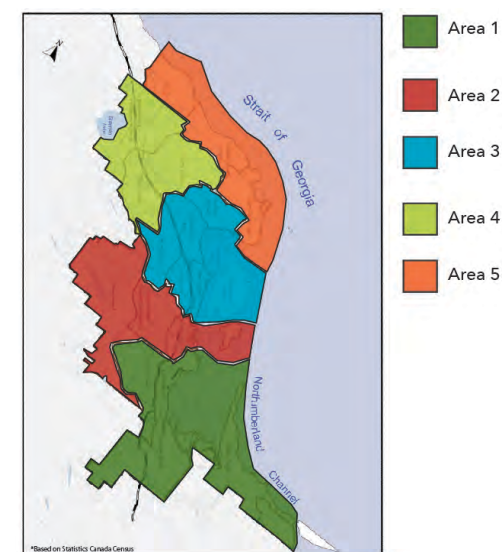
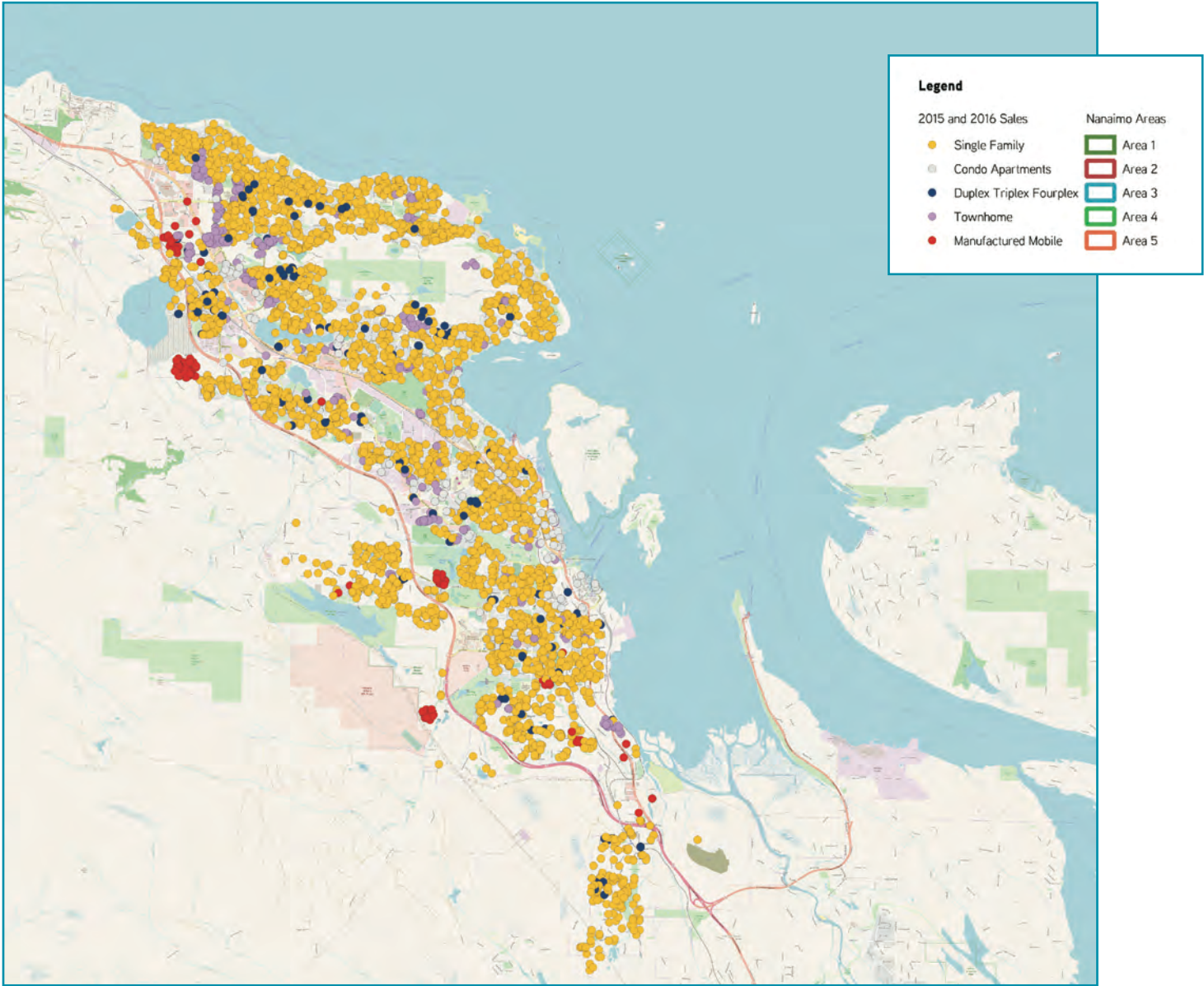


Figure 19: MLS Sales 2015 and 2016



AFFORDABILITY

RENTING IN NANAIMO

Based on the purpose built rental market survey, rent levels have increased 75% in the past 18 years. In addition, the purpose built rental market represents only one segment of the rental market including only those units in buildings with three or more rental units. This does not include basement suites, houses or apartments that are rented out independently through the secondary rental market. Given the broader distribution of rentals captured by the Craigslist scan undertaken in the fall of 2017, this data likely provides a more accurate representation of the stock of rentals in Nanaimo.

While historical data is not available for the secondary rental market, rent levels from this recent scan show much higher rent levels overall compared to rents from the purpose-built rental market — 65% higher rents overall. This is particularly true for the larger units of 3 or more bedrooms. In addition, the recent scan of rental listings better reflects the context of those who are currently looking to rent or move into a rental unit in Nanaimo and likely includes units from the purpose-built rental stock that are turning over. As such, the secondary rental market figures are used as the basis of comparison for rental affordability relative to household incomes.

Table 15: Rental Affordability, 2017

	1 BR	2 BR	3+ BR
Average Rent - Craigslist (2017)	\$1,054	\$1,310	\$1,929
Monthly Income @30% of Gross Income	\$3,513	\$4,367	\$6,430
Monthly Income @50% of Gross Income	\$2,108	\$2,620	\$3,858
Annual Income @30% of Gross Income	\$42,160	\$52,400	\$77,160
Annual Income @50% of Gross Income	\$25,296	\$31,440	\$46,296

Source: CMHC Rental Market Survey; Craigslist scan provided by Colliers.

For the average 1-bedroom unit that is in the rental market today at approximately \$1,050/month, renters would need a monthly income of \$3,513 (\$42,160 annually). If a renter was able to find a unit in a building that is currently part of the existing purpose-built rental pool, their rents may be substantially lower and so would their monthly or annual income requirements. For example, average rent for a 1-bedroom unit in the purpose built rental market is \$806, which would require a monthly income of \$2,687 (\$32,240 annually).¹²

A typical definition of housing affordability is housing that costs less than or equal to 30% of a household's gross income (pre-tax); including utilities or other direct payments associated with that housing. In reality, many households are spending more than 30% of their gross income on housing costs and foregoing spending in other areas of their life. Table 11 includes the annual income required for households living in the average-priced unit if they were to spend 50% of their income on housing. This shows that lower income households who would not otherwise be able to afford the average rent levels in Nanaimo, would be able to do so if they spend more than 30% of their income on housing. Provincial rent supplements may contribute to support families and seniors who are in these situations, or some households may be forgoing other basic necessities in order to cover the costs associated with their housing costs.

Couple Families

When looking at income levels (Table 5), it becomes evident that the majority of couple families would be able to rent a typical 2-bedroom in Nanaimo at less than 30% of their income — 77% of couple families in Nanaimo have an annual income that exceeds \$50,000/year. More than one-third of couple families would likely afford the average 3-bedroom unit — 39% have an income higher than \$100,000. There would still, however, be a proportion of families (24%), who would not be able to find a 2-bedroom rental unit without spending more than 30% of their income on housing.

Single Parent Families

Among single parent families, at least 64% would not be able to afford the average 2-bedroom unit in Nanaimo without spending more than 50% of their income on housing related costs — only 36% of households earn more than \$52,000 per year. The average 1-bedroom unit would also be unattainable for up to 70% of households, without spending more than 50% of their income or financial support from government programs.

¹² The average rent levels derived from the scan of rental listings may or may not include utilities. For the purposes of this analysis, it is assumed that utilities have been included.

Individuals Living Alone or With Non-Relatives

Single person households, those living alone and those living with room-mates etc., are the ones that would have the least choice in the housing market today. Based on this analysis, a typical one bedroom unit requires an annual income of approximately \$42,000, and with a median income of \$27,850, it is safe to assume that it will be a challenge for these households to find a new rental unit in the current market in Nanaimo. The majority of households would face difficulties renting the typical 1-bedroom unit, but they may be able to find a less expensive studio unit or potentially live with others. The rents for shared accommodation were not included above, but rent levels could be much more attainable, depending on the overall condition, size and location of the rental.

HOMEOWNERSHIP IN NANAIMO

Similar to the rental affordability analysis above, this section considers what households in Nanaimo could potentially afford to buy given current sales prices of different types of dwellings. Tables 16 and 17 show the distribution of sales prices from 2016, the number of sales, price range, median price and average size. When considering what resident households in Nanaimo could afford to buy relative to their current incomes, it is valuable to also consider what is available to buy in the current market. The distribution of sales across the different price categories (Table 16, Figure 19) provides an indication of what is available by type and price. ¹³

Table 16: Summary Table of Sales Prices, 2016

	Single Detached	Duplex, Triplex, Fourplex	Townhouse	Apartment	Manufactured. Mobile
Total Number of Sales	1732	95	330	365	117
Minimum Price	\$140,000	\$170,000	\$60,000	\$50,000	\$17,000
Maximum Price	\$3,880,000	\$700,000	\$950,000	\$900,000	\$290,000
Median Price	\$430,000	\$340,000	\$270,000	\$230,000	\$120,000
Average Size (sq.ft.)	2,306	2,032	1,368	993	1,156

Source: MLS sales data provided by Colliers

¹³ Due to a lack of complete information, a small number of sales were excluded from this analysis. As such, the sales figures in this section are considered approximate.

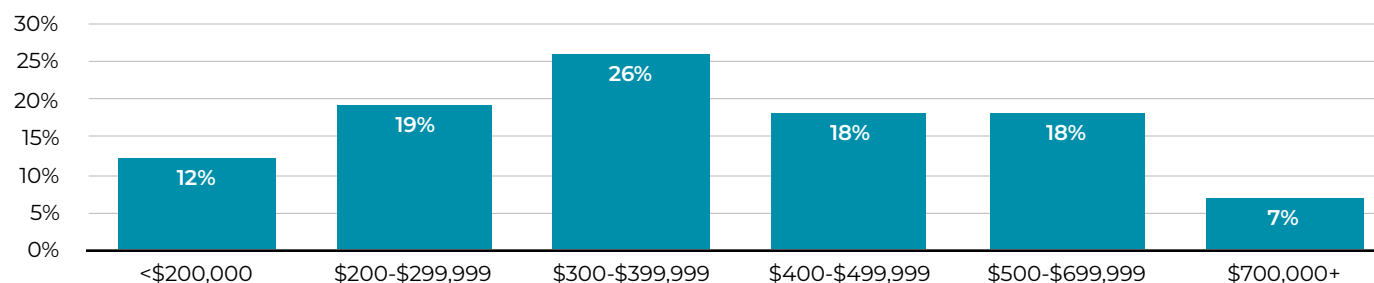
At 66% of all sales, single detached houses are the predominant housing form available in the Nanaimo market. The median price of a single detached house was \$430,000, 26% higher than the typical unit sold within the duplex, triplex, and fourplex category, of which there were less than 100 sales in this category in 2016. Apartments and townhouses were substantially less expensive at \$230,000 and \$270,000, but they made up 27% of all sales (~700 sales). The least expensive option is the manufactured and mobile homes category with a median price of \$120,000. These units may or may not be located in a mobile home park with additional costs associated with pad rentals.

Table 17: Total Sales by Type and Price Category, 2016

	Single Detached	Duplex, Triplex, Fourplex	Townhouse	Apartment	Manufactured /Mobile	Total Sales
<\$200,000	10	3	74	138	92	317
\$200,000-\$299,999	183	22	118	148	25	496
\$300,000-\$399,999	493	44	90	48	0	675
\$400,000-\$499,999	418	17	36	17	0	488
\$500,000-\$699,999	438	8	11	12	0	469
\$700,000+	190	1	1	2	0	194
Total	1,732	95	330	365	117	2,639

Source: MLS sales data provided by Colliers.

Figure 19: Total Sales, All Dwelling Types, Nanaimo, 2016



Source: MLS sales data provided by Colliers

For the purposes of this analysis, some basic assumptions around the purchasing of a home are noted and these have been applied consistently across the dwelling types for ease of the analysis.¹⁴ However, it is reasonable to assume some additional variation in these assumptions could be applied if a more in-depth analysis was undertaken. Based on 2015 income data for households living in Nanaimo, families with a median income of almost \$84,000 could afford to buy a house or a unit for approximately \$338,000. This would assume that they do not currently have any other major liabilities and they can afford a \$37,000 downpayment. For at least half of family households, there would be some options across all the housing types available including some single detached homes as well as other ground oriented units, apartments or mobile homes. At least one-third of all sales would be available to families in this situation. If a household had the option to put down a higher downpayment, this would obviously increase what the financial institutions would be willing to lend and thereby increase the family's purchasing potential.

Table 18: Ownership Affordability

Families	Families with or without children	Lone Parent Families	Persons Living Alone or with Non-Family
Median Income (2015)	\$83,730	\$38,450	\$27,850
Available Monthly	\$6,978	\$3,204	\$2,321
Available at GDS	\$2,233	\$1,025	\$743
Less Fees and Utilities	\$1,683	\$475	\$193
Maximum Mortgage	\$335,277	\$94,704	\$38,386
Purchase Price with 10% Downpayment	\$372,530	\$105,227	\$42,652
Downpayment Required	\$37,253	\$10,523	\$4,265

Source: Prepared by CitySpaces

¹⁴ Assumptions include the following: 32% gross debt service ratio was applied; 3.55% 5-year fixed rate; 25 year amortization period; 10% downpayment; \$550 allocation for maintenance fees, property taxes and utilities/heating costs.

Single parent families have a median income of approximately \$38,000. At this income level, single parent households would have much less choice in the ownership market, and would be restricted to older and/or smaller apartment units or mobile homes. In 2016, there were approximately 150 sales in Nanaimo that were less than \$150,000 and only 60 sales that were less than \$100,000.

Given the low median income for persons living alone or with non-family (~\$28,000), these households would not typically be expected to get into the ownership market without a substantial downpayment or other financial guarantee that would enable them to get financing from a bank or financial institution.

EMERGENCY & NON-MARKET HOUSING

Non-market housing refers to housing that has an ongoing government subsidy, or generates sufficient revenue through rents and donations that it is able to operate on a not-for-profit basis. BC Housing is the primary funder of non-market and emergency housing services in the province and maintains statistics on non-market housing units and subsidies provided through its programs. BC Housing manages the application process for all the buildings directly managed by the agency, as well as many buildings operated directly by non-profit housing operators. There are also a number of housing providers that have elected not to be part of the provincial housing registry. For those buildings, tenants need to apply directly through the housing provider.

The City of Nanaimo has three emergency shelters and one safe house for women:

- New Hope Centre with 23 beds for men run by the Salvation Army
- Samaritan House has 14 beds for women operated by the Island Crisis Care Society
- Unitarian Shelter offers 30 co-ed beds for men and women in extreme weather
- BC Housing Transition House includes 17 beds for women and children fleeing violence

Table 15 includes the number of beds and units funded directly by BC Housing. Non-profit operators are often able to make additional spaces available through other sources of funding. As such, these figures may be incomplete. Based on BC Housing funding, there were 54 emergency shelter beds and temporary spaces available in Nanaimo in 2017. Emergency shelter beds provide shelter to individuals experiencing homelessness for a period of up to 30 days, while providing nutritious meals and support services.

Supportive housing as presented below, includes housing for frail seniors as well as individuals with special needs. Both housing options provide daily support services and care. Lastly, independent housing is housing for low-income households that is subsidized and typically provided at varying rent levels based on the tenant households' income; tenants live independently. Compared to other benchmark communities, Nanaimo appears to have fewer non-market housing units than Victoria and Kelowna, but more than Prince George and Kamloops, which are similar sized communities.

Since 2017, two new supported housing projects for seniors were added to the community — Eden Gardens, a residential care facility with 130 rooms, and Pacifica Seniors Lodge for seniors in need of limited support in the way of light housekeeping and meals. Combined, these projects increased the total number of supported seniors by 102% from 167 rooms/units to 337 rooms/units.

Table 19: Overview of Non-Market Housing Units and Temporary Beds (2017)

	Nanaimo*	Kamloops	Kelowna	Prince George	Victoria CMA
Total Population (2016)	90,504	90,280	194,882	74,003	367,770
Emergency & Temporary	84	65	96	131	215
Supported Housing - Seniors	337	164	167	150	540
Supported Housing - Special Needs	122	73	122	219	375
Independent Housing	699	537	1,196	633	2,303
TOTAL	1,242	839	1,581	1,133	3,433

Source: BC Housing, March 2017 * Nanaimo data was updated as of February 2018

In addition to emergency shelter beds and below-market units posted on the housing registry, BC Housing provides rent supplements directly to qualifying individuals. These supplements are available through two programs — Shelter Aid for Elderly Renters (SAFER) and the Rental Assistance Program (RAP) that provide financial support to low income seniors and low income working families. These programs are designed to help individuals maintain housing in the private rental market. The number of rent supplements in Nanaimo (both city and the region) is greater than the total number of non-market housing units.

Table 20: Rent Supplements, 2017 and 2018

	2017	2018
Rent Assistance - Families	312	312
Rent Assistance - Seniors	661	716
Rent Assistance - Homeless/At-Risk	65	75
City of Nanaimo Rent Assistance	6	6
TOTAL HOUSEHOLDS	1044	1109

Source: BC Housing, March 2017, February 2018

BC Housing maintains a waitlist for individuals who qualify for non-market and supportive housing. There were a total of 361 households active on the waitlist as of February 2018, an 11% increase since 2017. Households waiting for seniors-specific housing were most prevalent, comprising 39% of the waitlist data followed by family housing at 29%. Combined, persons with disabilities and those specifically in need of wheelchair accessible housing amount to 28% of the data set. It should be noted that service providers and stakeholders have reported that, anecdotally, many potential tenants do not apply for units via the BC Housing Registry due to the limited turnover.

Table 21: BC Housing Registry Waitlist Information, 2017 and 2018

Applicant Category	2017	2018
Family	66	105
Seniors	109	141
Disabilities	112	74
Wheel Chair Accessible	13	28
Singles	26	13
TOTAL HOUSEHOLDS	326	361

Source: BC Housing, March 2017, February 2018

In addition to BC Housing's waitlist information, there are three non-market housing societies in Nanaimo that are not currently part of the BC Housing Registry — Mount Benson Senior Citizens Housing Society, Woodgrove Senior Citizens Housing Society, and the Vancouver Island Mental Health Society. Each of these agencies have reported maintaining their own waitlists totalling 385 applications. Since it is not possible to verify any duplication across these lists, it is not recommended to directly compare or add these waitlist figures together.

ABORIGINAL HOUSING

ON RESERVE HOUSING

The Snuneymuxw First Nation (SFN) lands are located along the waterfront of South Nanaimo, and along the Nanaimo River. In 2016, there were 731 people living on SFN lands, an increase of 2% per year since 2011. The population is relatively young with 44% of the population under 30 years of age, compared to 31% of Nanaimo residents in this age group. There are 220 private dwellings located on SFN lands (Census 2011). While the Snuneymuxw Band has an active housing program on reserve, very few new units were added in the last census period (approximately 10 units).



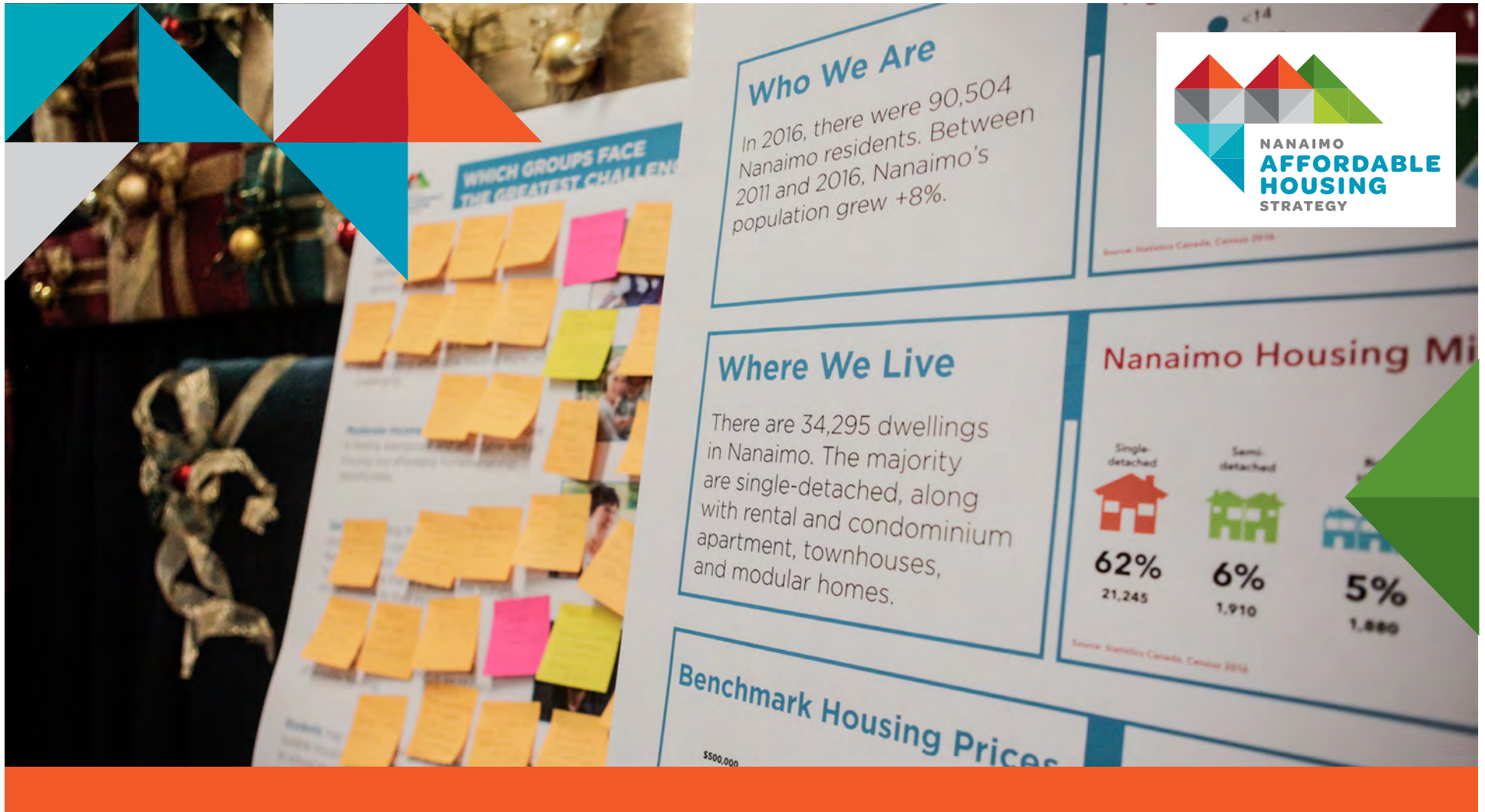
The most typical housing form is single detached (87%), while more dense building types such as semi-detached, rowhouses, and other dwellings represent only 6.5% each. Only 4.7% of buildings are 60 years or older which bodes well for maintaining an older housing stock. Yet, 36% of the dwellings are reported to be in need of major repairs.¹⁵

OFF RESERVE HOUSING

In terms of off reserve housing for Aboriginal households, there are three organizations that serve Aboriginal people living in the city of Nanaimo, two of which are based in Nanaimo:

- **Tillicum Lelum Aboriginal Friendship Centre** - operates three projects with a total of 20 units and 8 shelter beds.
- **Salish Lelum Youth & Elder Housing** - an affordable housing complex with 18 independent living units, providing housing to youth and to elders enabling them to mutually support each other.
- **Friendship Lelum** - an Aboriginal youth safe house providing short-term shelter with approximately 8 beds.
- **Young Aboriginal Mother's Transitional Housing** - for new/expectant young Aboriginal mothers and their children who are homeless or at risk of homelessness.
- **Nanaimo Aboriginal Centre Nanaimo Aboriginal House** (under construction) - a 3-storey, 25 unit apartment complex on City land that will house Aboriginal households at-risk of homelessness, as well as Aboriginal university students and their families. The project is scheduled for completion in early spring 2018 and will include a mix of studio, one, two and three bedroom units.
- **Sanala, formerly King Arthur Court** - a townhouse complex purchased by BC Housing which is currently being renovated. It will be home to 35 affordable townhouse units for both Aboriginal and non-Aboriginal households.
- **M'akola Housing Society** (based in Victoria) operates 127 affordable housing units within the city of Nanaimo for Aboriginal families. Rents are geared to income at a rate of 30% of tenants' gross household income.
- Assisting with housing placement and support, the Indigenous Community Navigator Accommodation Program is available to the Aboriginal community. This program is delivered by the Mid-Island Metis Nation Association and is funded by Nanaimo's Homelessness Coalition with federal Homelessness Partnering Strategy (HPS) funding.

¹⁵ Information on Band or On-Reserve Housing is from Statistics Canada's 2016 Census Profile information, which is based on 25% sample data on the Nanaimo River and Nanaimo Town 1 Indian reserve lands.



CHAPTER 2

PUBLIC ENGAGEMENT SUMMARY



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PUBLIC ENGAGEMENT SUMMARY

CONSULTATION APPROACH

The objective of the Phase 2 consultation activities is to invite input from the public, community partners, and stakeholders on issues, priorities and opportunities for affordable housing. Over 1,277 people took part in consultation activities, giving input on:

Issues:

What housing issues are of greatest concern? What types of housing does Nanaimo need more of?

Priorities:

Which groups face the greatest challenges for affordable housing?

Opportunities:

What policies and tools should Nanaimo consider?

Consultation Activities included:

- An online survey with 967 respondents.
- Three stakeholder workshops with 30 government, non-profit and industry/development sector stakeholders.
- One-on-one meetings with 5 key-informants in the community.
- Pop-up community meetings in 6 locations across Nanaimo with 275 people taking part.



CONSULTATION AT-A-GLANCE

6 POP-UP COMMUNITY EVENTS



1277

ENGAGEMENT PARTICIPANTS



3

STAKEHOLDER
WORKSHOPS



275 POP-UP
ATTENDEES



30 STAKEHOLDER
PARTICIPANTS



SURVEYS
COLLECTED

5



ONE-ON-ONE
SESSIONS

ENGAGEMENT
DISCUSSION
TOPICS

- PRIORITY HOUSING ISSUES
- GROUPS THAT FACE THE GREATEST CHALLENGES
- HOUSING POLICIES AND TOOL OPTIONS

CONSULTATION ACTIVITIES

COMMUNICATIONS AND AWARENESS

The City of Nanaimo's website was a primary tool to inform the community about the AHS process and to provide opportunities to engage with the project.

Advertisements were placed in the Nanaimo News Bulletin to promote engagement events. Media coverage of the AHS and consultation was in the Nanaimo News Now, CBC Radio, Coast FM, Nanaimo News Bulletin and the Times Colonist. All Neighbourhood Associations were informed through the Nanaimo Neighbourhood Network. Social media was used to promote the engagement opportunities and business cards were handed out promoting the AHS and survey.

STAKEHOLDER WORKSHOPS

The City of Nanaimo facilitated a series of three meetings with targeted stakeholder groups including government agencies, non-profits and the development community. A list of meeting participants can be found in [Appendix A](#).

The purpose of these workshops was to identify housing issues, priorities and opportunities. Each workshop was up to two and a half hours in length. The discussion was scheduled to identify the top housing issues, priorities and opportunities that the group thought were the most important to the city. The following section provides a summary of the findings from each of the workshops.

"As we work towards our goal of improving housing affordability in Nanaimo, the community plays a key role in identifying issues and opportunities that the Strategy should consider."

Bruce Anderson
Manager, Community and Cultural
Planning
City of Nanaimo

GOVERNMENT STAKEHOLDERS

PRIORITY HOUSING ISSUES:

1. The need for affordable and diverse rental stock.
2. Better coordination across housing and transportation planning.
3. The need for an increase in supply across the housing spectrum.
4. Policies that encourage diversity in the housing stock, including rental and ownership housing.
5. A need for low-income housing, for the lowest 10%.
6. The need for diversity in the price of housing, including rental and ownership housing.
7. A change in the housing culture, to be open to new types of housing including larger homes, multi-generational living and other design considerations.
8. Education and support for people connecting to housing.

GROUPS THAT FACE THE GREATEST CHALLENGES:

Families: Families face housing issues of overcrowding, poor quality and hardship finding adequate housing. Young, large and multi-generational families all need attention.

Indigenous Households: Barriers need to be removed for large, multi-generational families and revisions made to the design of housing to accommodate specific needs of indigenous households.

Seniors: Barriers need to be removed for elderly people who rent. Barriers could include inaccessible housing designs with too many stairs, unaffordable housing, or lack of supports to staying in independent housing. In addition, evictions associated with renovations or resale are a concern.

Youth in Care: Youth who are aging out of care experience gaps in the transition to market and student housing. They need support and resources to assist with this transition.

POLICIES AND TOOLS TO CONSIDER:

Policy and Municipal Actions:

- Provide incentives for new development, bringing empty homes/suites onto the market and increasing homestays (ie. room and board lodging for students).

“Need more supply across the housing spectrum – more supply creates more housing options for people.”

“A lot of our condos are bought for investment or retirement. Property owners are selling for profit and renters are displaced.”

“There is a huge gap in available housing. There is not a lot available between condos and houses.”

Partnerships:

- Consider possible partnerships with BC Housing, CMHC, the Regional District and surrounding communities.
- Coordinate housing and access to services with surrounding communities, Vancouver Island University and non-profits.
- Consider combining student and seniors housing.

Development and Housing Types:

- Identify redevelopment and densification opportunities within the City.

Support and Education:

- More education and support is needed for people looking for housing. A hub for housing resources would be beneficial.



NON-PROFIT STAKEHOLDERS

PRIORITY HOUSING ISSUES:

1. The rezoning and development process is lengthy and involves considerable uncertainty.
2. There is a need for an increase in supply across the housing spectrum.
3. The lack of affordable housing, including land that is available and suitable for affordable housing.
4. The lack of supportive housing for youth.
5. Lack of family housing.

GROUPS THAT FACE THE GREATEST CHALLENGES:

Families: More family-friendly housing is needed, including units with more bedrooms.

Indigenous Households: They are in need of more options for housing.

Seniors: Seniors are especially vulnerable and this includes single women, those staying in campgrounds (that are no longer able to stay long term), and those paying more than 50% of their income on housing.

Youth Aging out of Care: Youth are in need of housing and are often at risk of homelessness.

Vulnerable People: Vulnerable people include those leaving the hospital or jail and those with mental health and/or addictions issues.

Low-income Households: Including the working poor, singles, families and those on a fixed income. This group faces the additional challenge of finding housing that is close to transit.

Young People: Students and young people entering the workforce have a hard time affording market rental housing prices.

Recent Immigrants: Recent immigrants often have a hard time finding housing, and the housing they can afford is often far from services or transit.

Disabilities: Persons with physical disabilities have a hard time finding appropriate housing and affording suitable housing on a fixed income.

POLICIES AND TOOLS TO CONSIDER:

Policy and municipal actions:

- Consider an explicit policy commitment to achieving density.

- Require developers to provide land or units for affordable housing.
- Create an empty homes tax (or minimum occupancy).
- Provide mixed development and density bonusing for more affordable housing in new developments.
- Create a short-term rental policy in order to limit loss of long-term rentals (eg. Airbnb).

Partnerships:

- Look into possible co-locations for non-profits.
- Create an app for roommates to find each other.
- Work with churches, legions, non-profits and vacant schools who have land.
- Find capital funds for the redevelopment of rental locations that are otherwise standing empty or in poor condition.
- Partner with BC Housing, including the provision of municipal land, to facilitate the development and redevelopment of affordable housing.

Development and Housing Types:

- Identify redevelopment and densification opportunities within the City.

Support and Education:

- Create a hub for housing resources and coordinate access to housing.
- Create programs to keep seniors in their homes longer.
- Encourage homeowners to take in tenants.

Housing Types to Consider:

- Long-term housing that is rented at rent geared to income levels.
- Affordable seniors housing.
- Life leases in housing.
- More 3-4 bedroom units.
- A shared equity homeownership model.
- Indigenous housing that promotes connection and gathering.
- Communal/rooming houses.

“People on a fixed income and renting a basement suite could afford market rates in the past, but are now an example of a non-traditional group that is now ending up in shelters.”

“We have a very small percentage of multi-family housing existing compared to what we need.”



INDUSTRY STAKEHOLDERS

PRIORITY HOUSING ISSUES:

1. Low quality of some existing rental housing.
2. A need for low-income housing, for the lowest 10% including low barrier housing and housing for the most in need.
3. The need for diversity in the type and price of housing.
4. There is a need for an increase in supply across the housing spectrum.
5. There is a large number of single family homes with only one person living in them that could be potential co-housing or the rental of rooms or suites.
6. There is potential for redevelopment and intensification of properties along with rezoning, however many developers hesitate because the municipal process is uncertain.
7. Abandoned buildings are under used and could be repurposed.

GROUPS THAT FACE THE GREATEST CHALLENGES:

Large Families

Indigenous Households

Seniors in Need of Housing

Low-income Families

Young People Entering the Workforce

First Time Home Buyers, Both Singles and Families

POLICIES AND TOOLS TO CONSIDER:

Policy and Municipal Actions:

- Facilitate higher density development through incentives and regulatory relaxations.
- Consider changing requirements and standards for new developments in order to increase density, increase the number of bedrooms, creating larger units for families.
- Increase density by encouraging the repurposing of abandoned buildings.
- Streamline the process for permits and approvals.

- Expand city boundaries.
- Consider common kitchens and bathrooms for low-income housing.
- Redirect more funding to the affordable housing fund.
- Waive DCCs and other fees for affordable housing projects.
- The City should own land/buildings.
- Create transitional zoning between low and medium to high-density areas.
- Increase allowable density in low-density areas from 50 units/hectare to 90 units/hectare for row houses and up to 100/hectare for apartments.
- Housing policies should be strengthened.
- The City should mandate inclusion of affordable housing in projects.
- Offer incentives to fill needed gaps in housing.
- Add density bonuses instead of other requirements that increase costs.
- Base the definition of affordable housing on income levels, not the cost of market rentals.
- Create a more certain City development process.
- Pre-zone to increase permitted uses and density to better reflect the Official Community Plan's vision.

Partnerships:

- Consider increasing partnerships with BC Housing and CMHC.

Support and Education:

- Support and encourage mixed-income and inclusive neighbourhoods by educating landlords and providing low-income housing throughout the City.

"The real problem is demand and supply. People moving to Nanaimo have more money to purchase housing than people who already live here."

"There are so many single family homes. Many people live in more space than they really need. We need to think about keeping units smaller."





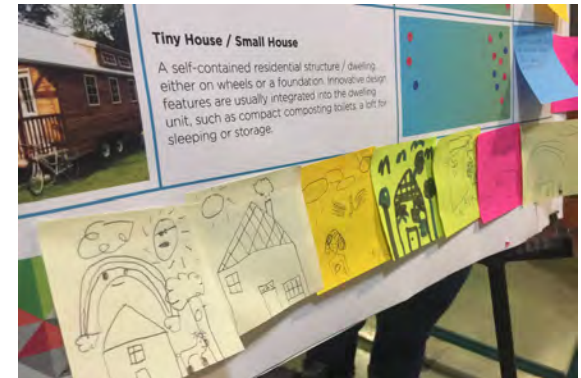
COMMUNITY ENGAGEMENT

A series of 6 pop-up events were held at key community hubs and events throughout the City during November 2017. Locations included:

- Vancouver Island Regional Library, Nanaimo Harbourfront Branch
- Kris Kringle Craft Market in Beban Park
- Serious Coffee in South Parkway Plaza
- Nanaimo Aquatic Centre
- North Nanaimo Town Centre
- Vancouver Island University in the Student Union Building

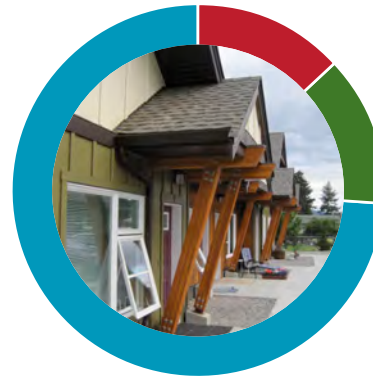
The pop-up events were hosted at community locations where residents frequent on a daily or weekly basis. As such, these events allowed City staff and consultants to engage with residents who might not normally attend city-organized events or regularly check the City's website.

These events incorporated the use of boards with interactive activities, and post-it notes to capture additional information from residents. These activities helped to engage passers-by in discussions about housing issues that are important to them. There was an opportunity to complete the online survey by iPad and paper copy.



FEEDBACK ON HOUSING POLICY & TOOLS

At community pop-up events, residents had an opportunity to give feedback on a Housing Policies & Tools board. This board provided a range of housing policies and tools that could be used to address Nanaimo's housing needs. Residents were given an opportunity to vote on ideas, indicating if they were "great Idea" or "not so great", and add their own comments. The graphs below show the results of this activity, highlighting the policies and tools that residents were most interested in considering.



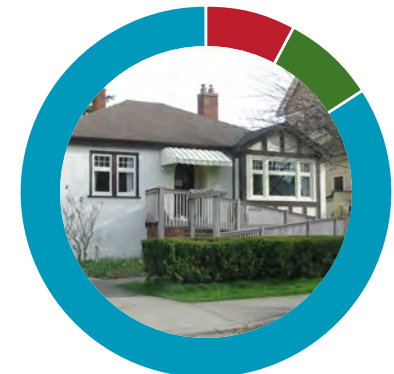
Revisiting the [Zoning Bylaw](#) to permit modular or manufactured homes in more residential zones.



Facilitate the development of [affordable housing through collaboration](#) with non-profit housing providers, the private sector, and government agencies.



Design Guidelines to support [ground-oriented multi-unit housing](#) (low to medium density) e.g. Rowhouses, duplexes, fourplexes, etc.



Promoting programs that [support home modifications](#) to promote safe, independent living for seniors and people with disabilities.



GREAT IDEA

NEUTRAL

NOT SO GREAT



Family-Friendly Rental Housing Design Guidelines to support the development of affordable and private market rental units with 2+ bedrooms.



Seniors-Friendly Rental Housing Design Guidelines to encourage rental units that are accessible and suitable for seniors.



Rent Bank - a program that provides free loans for low-income people who may be experiencing a temporary financial crisis for elderly renters) and RAP (rental assistance program)



Infill Housing Design Guidelines to encourage increasing the housing supply in existing neighbourhoods by way of compact lots, laneway homes, clustered homes, etc.



Improving access to **rent supplement programs**. Eg. SAFER(shelter assistance for elderly renters) and RAP (rental assistance program)



A short-term rentals policy that encourages homeowners to prioritize long-term rentals.

FEEDBACK ON HOUSING SOLUTIONS (VISUAL EXPLORER)

At community pop-up events, residents had an opportunity to give feedback via the Housing Solutions board. Participants were encouraged to consider the different housing types, in response to Nanaimo's housing needs, and to vote on ideas, indicating if they were "great idea" or "not so great", and adding their own comments. The graphs below present the housing types that residents were most interested in considering. Tiny or small houses, secondary suites, pocket neighbourhoods, coach houses and apartments were at the top of the list.



Pocket Neighbourhood/Cluster Housing



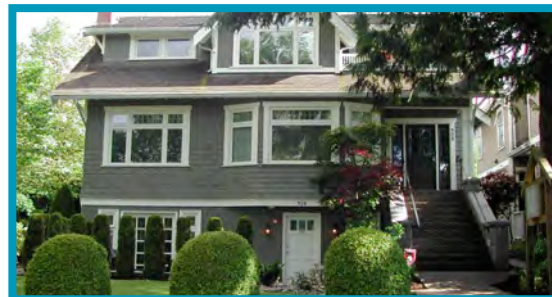
Tiny House / Small House



Coach House



Secondary Suite



Apartments



GREAT IDEA NEUTRAL NOT SO GREAT

Townhouse



Quadrplex (Fourplex)



Mixed-use Residential



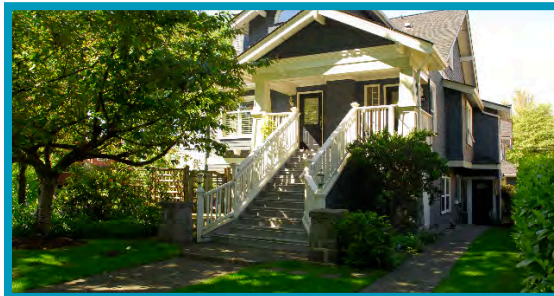
Compact Lot Single Detached



Laneway House



Triplex



Duplex



Modular Housing



POST-IT HOUSING IDEAS

PRIORITY HOUSING ISSUES:

1. The cost of purchasing a home makes ownership out of reach for many residents.
2. Foreign ownership and out of town people purchasing housing is increasing housing prices, making it more unaffordable for local households to buy a home.
3. Short term rentals such as Airbnb diminish the amount of long term affordable rental units.
4. Incomes are not increasing, yet the cost of renting a home is steadily increasing.
5. There are not enough rental units available.

GROUPS THAT FACE THE GREATEST CHALLENGES:

Moderate-income Families

Young People Entering the Workforce

Low-income Households

People Living on Fixed Incomes

People who are Homeless

Those with Physical Disabilities or Mental Health Issues

POLICIES AND TOOLS TO CONSIDER:

Policy and Municipal Actions:

- Provide incentives for homeowners/developers to add additional suites or laneway houses.
- Reduce obstacles and bylaws restricting people from dwelling in yards in tiny homes or recreational vehicles.
- Short-term rentals such as Airbnb should be treated like a business with hotel and commercial taxes.
- New developments should be required to include accessible units and low-income units.

Development and Housing Types:

- Tiny homes should be considered an option that is affordable; it provides basic needs and gives the pride of ownership.
- Development of affordable housing should be on bus routes.
- If density is increased, ensure that there is enough parking.
- Laneway and coach houses should be considered to improve density, however, consider issues with sunlight and privacy in the design.

"There should be no bylaws against yard dwelling in tiny houses or RV's during a housing crisis."

QUOTES FROM POST-IT NOTES

"We own a house but our kids won't be able to. The single family home is no longer a sustainable model."

"We have good jobs, a university education, have paid off debt, we have 2 kids and we can't afford to buy a house in Nanaimo."

"Foreign buyers in Vancouver = People from Vancouver buying in Nanaimo = \$\$\$"

"Housing is a human right. We need more housing options that are rent geared to income."

"Housing needs to be built in a way that builds community and connection."

"Housing prices are going up, salaries are not. It's an issue for everyone."

"Airbnb is taking rental suites off the market."

"I rent a place for \$795 but have been trying to get subsidized housing for six years. I have a disability and unable to work."

ONE-ON-ONE INTERVIEWS

Five one-on-one interviews were completed with individuals who represented organizations or communities whose perspective was not fully captured in the stakeholder workshops. Interviewees represented new immigrants and refugees; seniors; the Aboriginal community; housing development and planning; and families with children. A full list of participants is in [Appendix A](#).

PRIORITY HOUSING ISSUES:

1. There is a need for family housing, with at least 3 to 4 bedrooms.
2. City staff are very busy, resulting in a development process that takes a long time.
3. Wait-lists are too long for subsidized seniors housing.
4. A variety of housing is needed in communities, so that people can age in place.
5. New developments are often expensive with large, detached homes that are inaccessible instead of affordable and accessible housing.
6. The National Occupancy Standard is an issue for many large families who are newcomers. They are unable to find housing that meets the standard, and culturally they are used to sharing sleeping spaces.
7. There is systemic racism in the housing market and many landlords do not want to rent to Indigenous people or refugees.
8. Nanaimo saw over 300 Syrian refugees come into the community last year. Private sponsors only fund housing for one year. After that, people are often displaced as they cannot afford the rent in the housing provided for them.

GROUPS THAT FACE THE GREATEST CHALLENGES:

Vulnerable Adults: Vulnerable adults who have disabilities, mental health issues, addictions or physical health issues need extra support in securing and keeping housing.

Indigenous Households: Many Indigenous people feel systemic racism in the housing market making the skills to find and keep housing a challenge for them. People are often transient, moving on and off the reserve, so they do not fit within one support system.

Young Indigenous Families: Approximately half of the Aboriginal population is under 25 years of age. Many of them have large families and a higher rate of poverty than the general population.

ONE-ON-ONE INTERVIEW QUOTES

"The City should give more direction in the evolution of the city. Assemble, zone and then you can guide and direct it, without being dependant on the private sector."

"Seniors are having a hard time affording to downsize in Nanaimo, because they can't afford a condo and have the funds they need to live during retirement. Their home is their nest egg."

"Many people in the Aboriginal community live in South and Central Nanaimo in old housing stock. But these are the fastest growing areas, so displacement is an issue."

Seniors: Seniors are often priced out of the affordable rental housing. Homeowners have difficulties downsizing, as the price difference between condos and single-family homes is narrowing, and their home is their nest egg for retirement. Many seniors are moving out of town and away from their networks to find affordable housing, resulting in isolation issues.

Young People: Those with entry-level jobs cannot find rental housing that they can afford.

Families: Families are in need of affordable housing that is close to schools. Families are being priced out of the housing market and moving out of the community.

Lone Parents: Single parents are in need of affordable housing that is close to schools.

New Immigrants and Refugees: Refugees may arrive with large families of up to 8 people. As many as two full years of language education may be needed before starting employment. Many refugees want to be closer to downtown, in order to be within walking distance of the multicultural centre.

POLICIES AND TOOLS TO CONSIDER:

Policy and Municipal Actions:

- The City could create a property endowment fund, and operate it on a market level. This will save money and earn revenue.
- The City could hire contractors to augment City staff to help with the review of development permits. Developers could pay for this service if they want to move the process ahead faster.
- City staff should put social development applications at the top of the pile when processing development permits.
- The City could do an inventory of the rental stock, then bring together non-profits with the existing stock and you will have a land base that can be developed.
- The City should pursue ownership of units in new developments.
- The City needs to better manage the type of developments happening in neighbourhoods through zoning, then limit the relaxations in terms of the housing type, density and land use in order to facilitate more affordable and accessible housing.
- CS zoning (Community Service) should include the option of family and affordable housing.
- Waive DCCs and property taxes for longer than one to three years for affordable housing projects.
- The City needs goals and targets for affordable housing, that are concrete and it can work towards.

ONE-ON-ONE INTERVIEW QUOTES

“The biggest need is family housing. At least 3 to 4 bedrooms.”

“We need to support a community wide model of mixed use housing with seniors, families and young people.”

“For families, housing is an important part of the success, but it needs to be supported with other services like childcare - which is why working together is key.”

Partnerships:

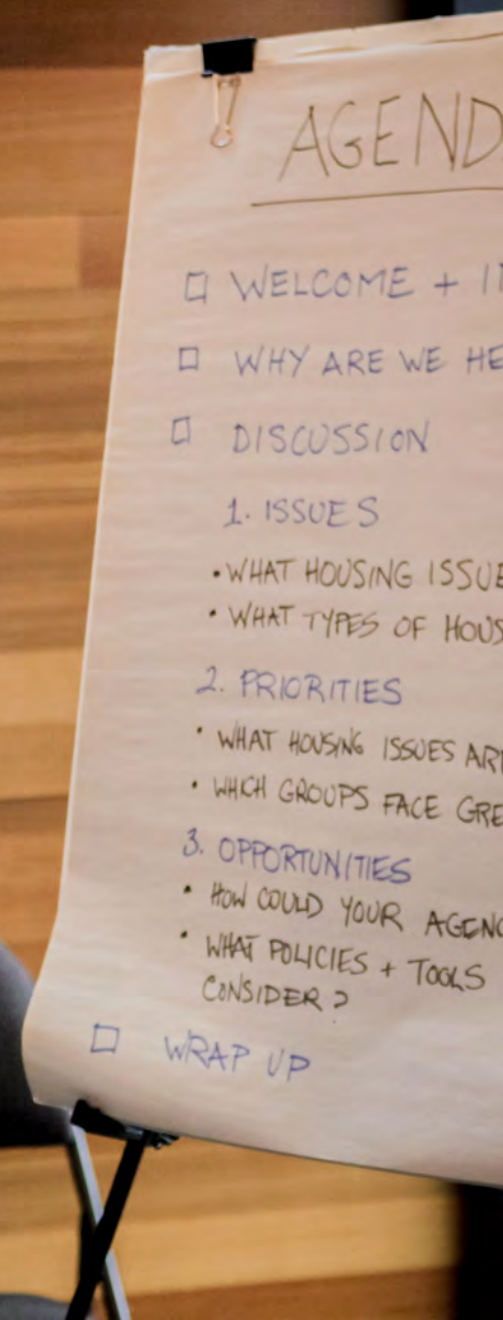
- Encourage non-profits to purchase low-income rental housing before it is bought by developers.
- Non-profits should play a larger role in providing affordable housing that can house large families.
- The City needs to support affordable and low-income housing projects with funds, land and whatever support is necessary to help projects move forward.
- Create housing that has cultural considerations for Indigenous people. Design housing with significant amenity space for mourning and celebrations. This could include a large communal kitchen.
- Indigenous housing should reflect the culture: Cedar clad, totem poles, carved walls, art, design and the names of buildings should be Indigenous.
- With such a young Indigenous population with large families, housing should reflect the need of this community with sufficient bedrooms.

Support and Education:

- Community building is needed in order for seniors and vulnerable adults to be better connected and less isolated. This could happen through community organizations.
- Subsidized housing providers need training and insight into dealing with cultural issues of newcomers and refugees.
- A service hub or neighbourhood house is needed, that could help with many issues including housing.

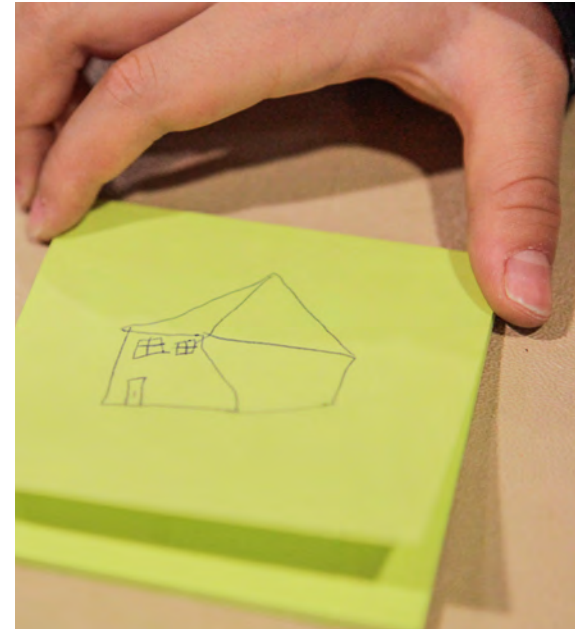
Housing Types to Consider:

- Additional housing is needed for large families with a minimum of three bedrooms.
- Include childcare and other family supports in affordable housing projects.
- Map out the social service locations throughout the city in order to better identify future locations for affordable housing.



ONLINE SURVEY

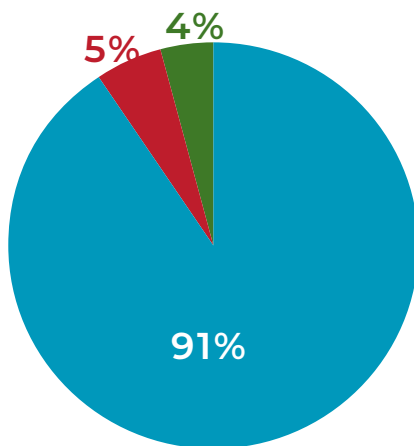
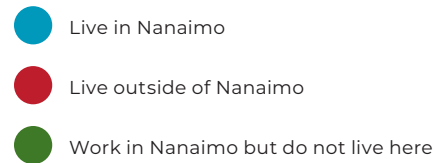
An online survey was launched on November 1st and ran until November 30th, 2017. In total, 967 people participated in the 13 question survey. It was advertised in the newspapers, the City's website and social media channels and at each consultation event throughout this phase of the AHS.



ONLINE SURVEY RESULTS

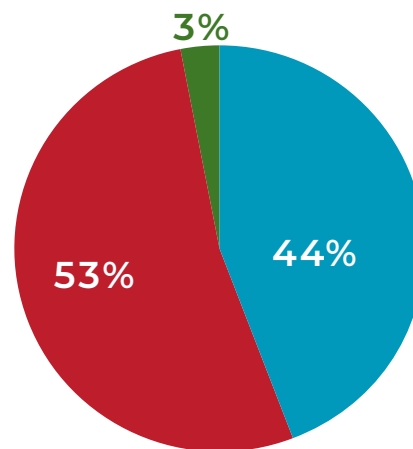
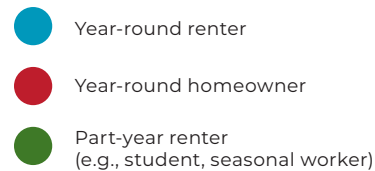
QUESTION 1: Where do you live?

Almost everyone who completed the survey lives in Nanaimo, with a small percentage of people working in Nanaimo but not living in the community. Only 5% of respondents both live and work outside of Nanaimo.



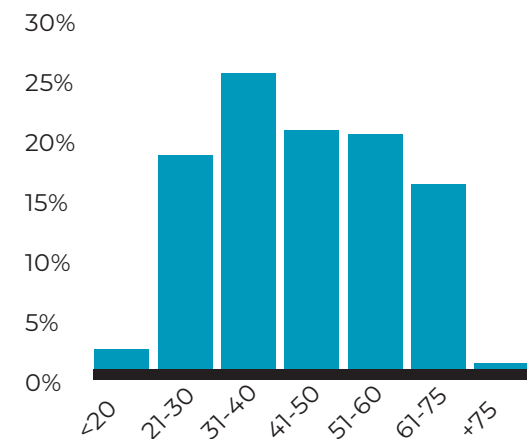
QUESTION 2: If you answered “live in Nanaimo” to question 1, how would you describe your living situation.

Over half of the respondents are homeowners and just under half are renting housing. Only 3% are in town part time, which could mean they are a student or seasonal worker.



QUESTION 3: Please identify your age group.

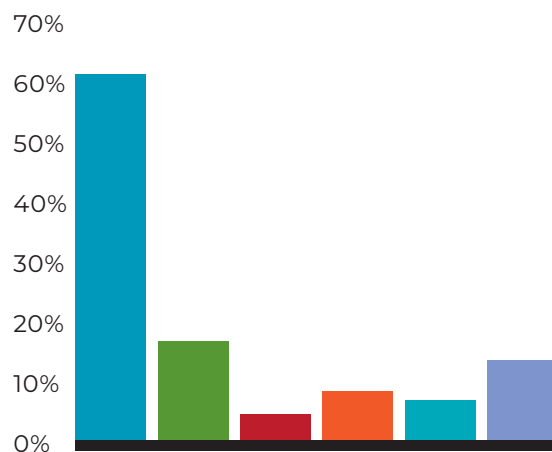
The largest cohort of respondents were between the ages of 31 and 40 years of age, however, there was good representation of people who took part in the survey who were from 21 to 75 years of age.



QUESTION 4:

Employment situation.

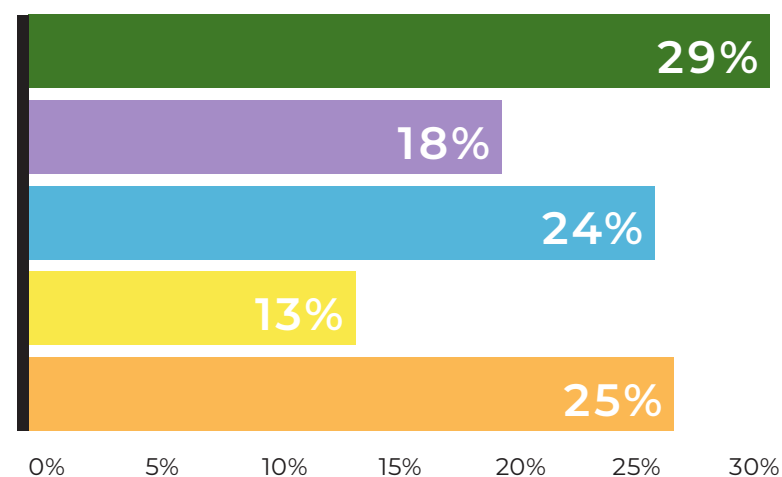
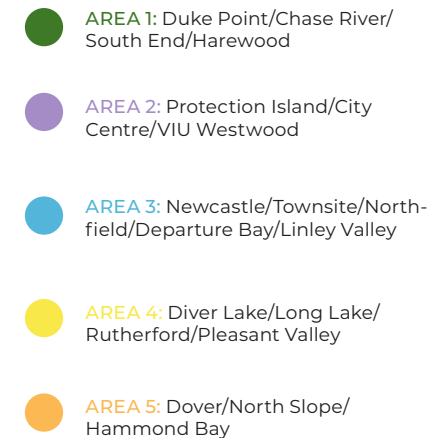
Almost 60% of respondents are working full-time, with 15% working part-time and 10% retired or semi-retired. Among the remaining, 6% are unable to work and on disability, 6% in post-secondary education, and 2% unemployed.



QUESTION 5:

In what part of Nanaimo do you live?

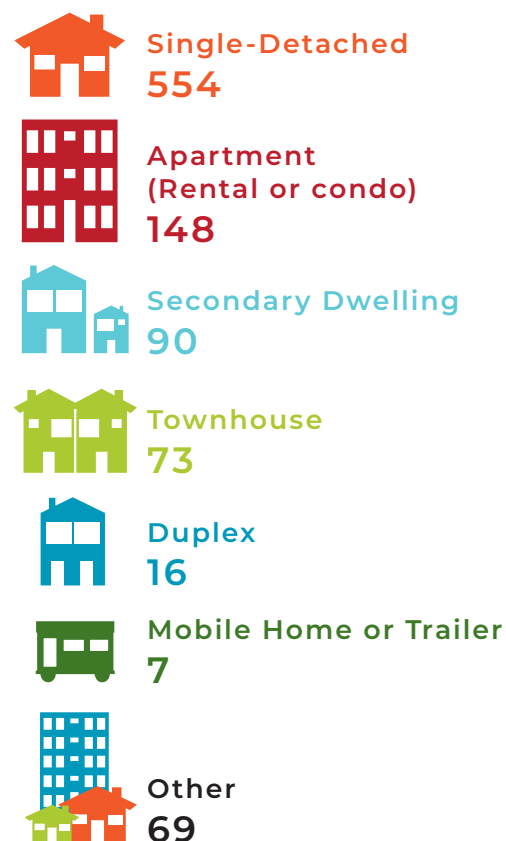
Residents from across all areas of Nanaimo took part in the survey, with Areas 1, 5 and 3 having the most representation. However, there was still quite a few people representing 30% of respondents from Areas 2 and 4, who completed the survey.



QUESTION 6:

My type of home.

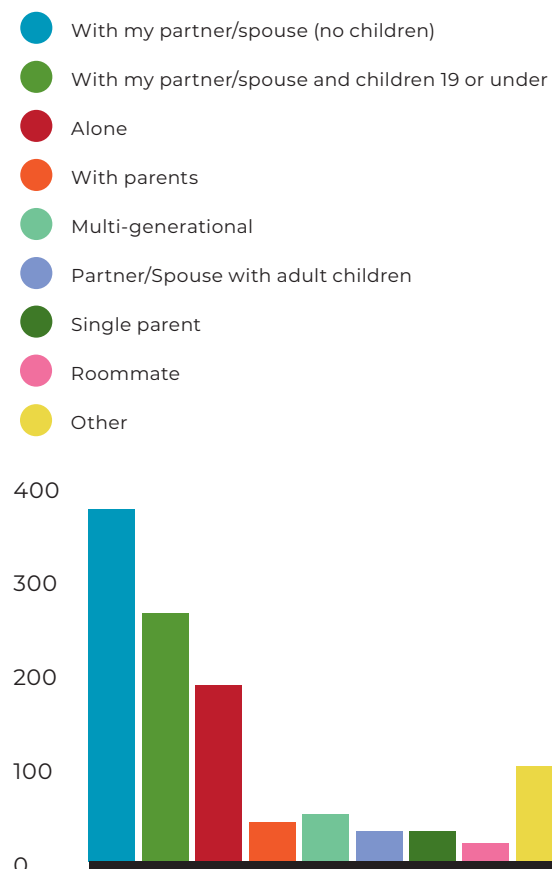
At 58%, the number of people who live in a single-detached home far outweighs all the other types of housing put together. This is followed by respondents that indicated they live in apartments, representing 15%. The type of housing that people call home in this survey, matches fairly closely to the corresponding categories in the latest Census data.



QUESTION 7:

My living situation.

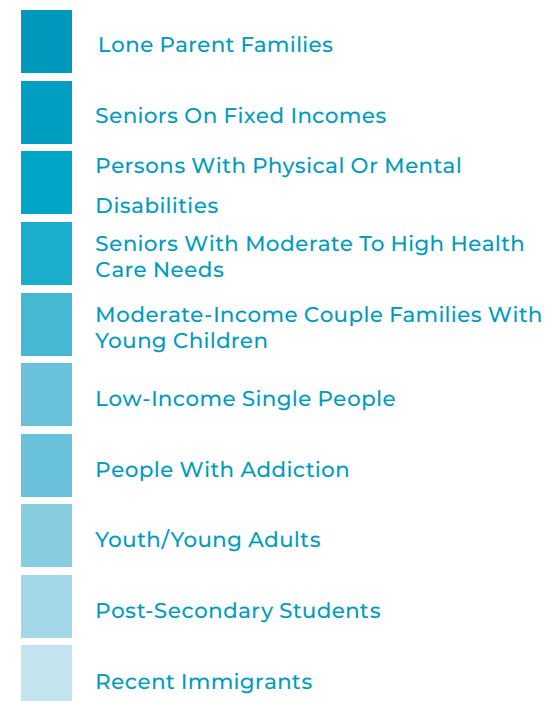
Among respondents, 34% are living with their partner or spouse without children. This is followed by people who live with their partner or spouse and children at 25%, and 18% who live alone. Of the 20% of people who indicated 'other', respondents were most often living with a roommate or a family member.



QUESTION 8:

If the federal and provincial governments were to fund more affordable housing, which group should be the top priorities.

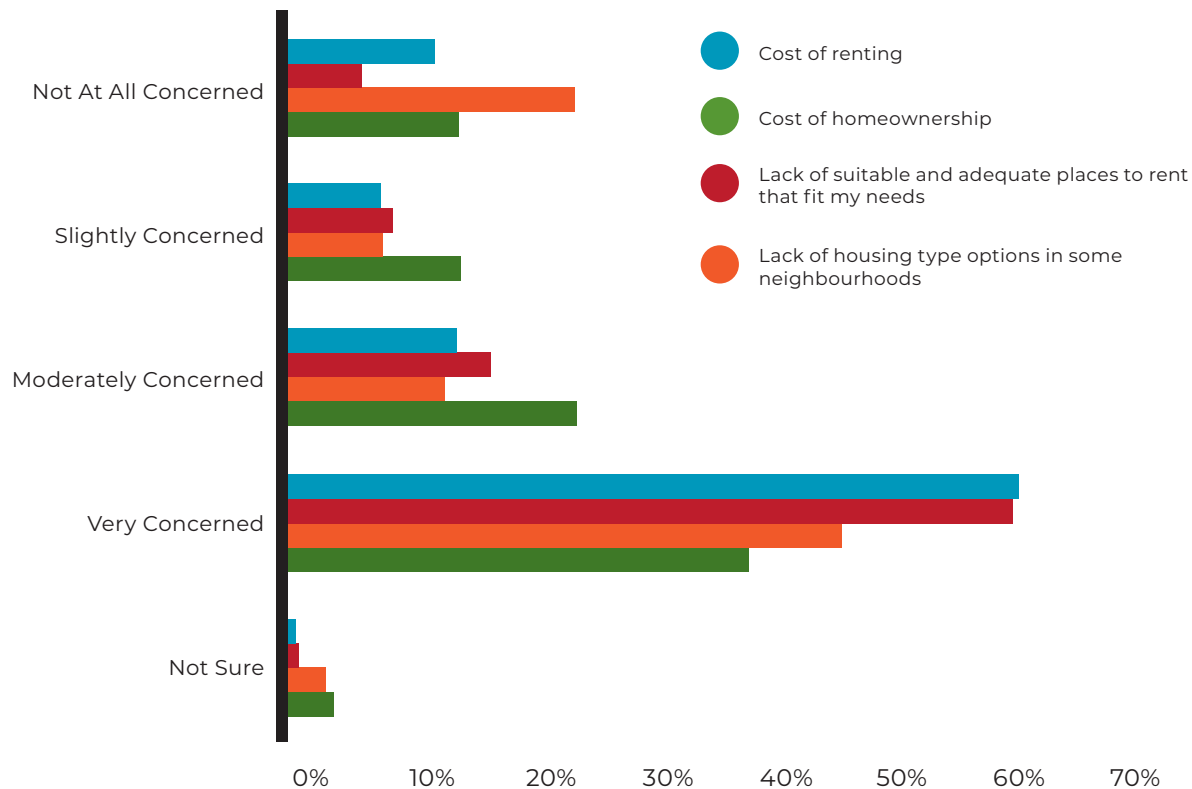
Respondents were asked to rank the following categories by the ones they think are more of a priority. We received feedback from people that this question would have better reflected what they think if they could have checked all the areas that they feel are a priority instead of ranking them. For many respondents, the priority groups should not be designated at more important than another.



QUESTION 9:

What housing issues are a personal concern for you?

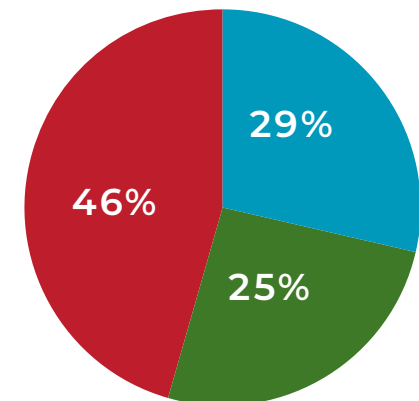
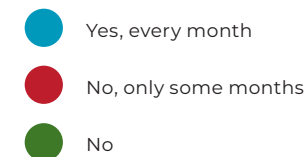
People let us know that they are 'very concerned' about all four of these issues, although the cost of renting and finding rental housing that fits their needs, outweighed all other issues.



QUESTION 10:

If you are a renter, thinking of your own situation, after paying your rent and any utilities not included in your rent, do you have enough money left over monthly for other basic needs, including food, clothing, and transportation?

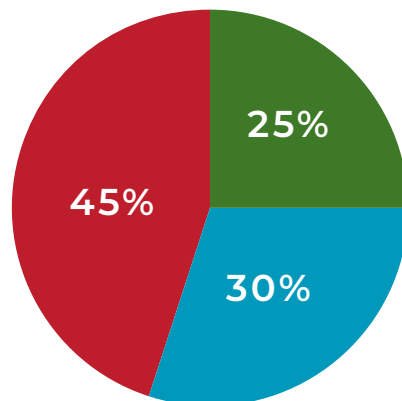
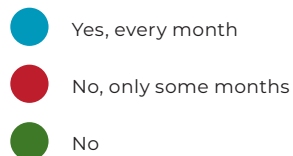
The purpose of this question is to identify how many people are struggling to cover their basic needs after paying their rent. By combining people who do not have enough money at the end of every month and only some months, a majority of renters are struggling to cover basic needs after paying their rent.



QUESTION 11:

If you are a homeowner, thinking of your own situation, after mortgage payments, taxes, utilities, and regular maintenance costs, do you have enough money monthly for other basic needs, including food, clothing, and transportation?

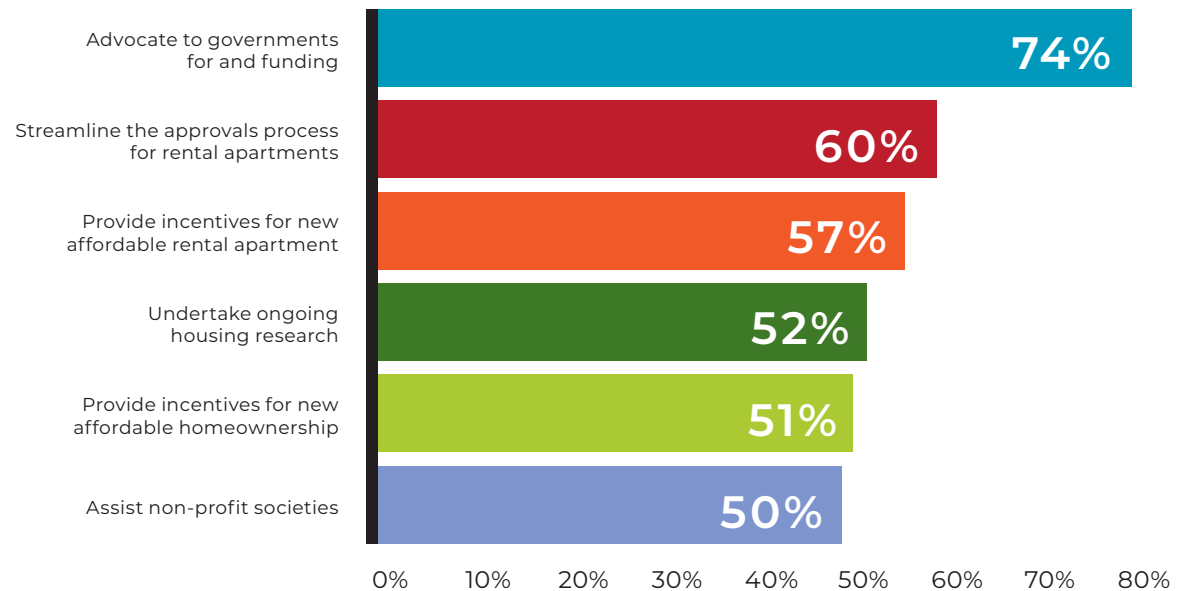
Homeowners are also in a difficult position, if not more so, when it comes to paying for their basic needs after covering their housing costs. By combining both people who do not have enough money at the end of every month and only some months, we can see that 75% of homeowners are struggling to cover basic needs after paying their housing costs.



QUESTION 12:

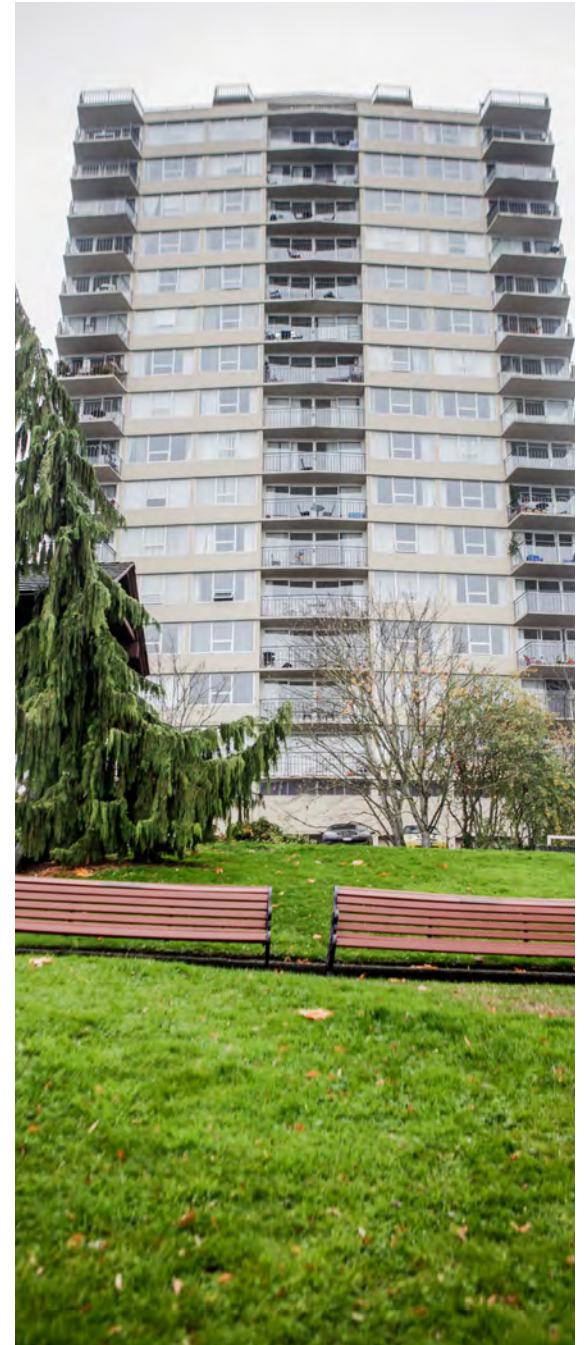
I think the City of Nanaimo should consider the following housing affordability measures: (select all that apply)

Most of the following measures are looked on favourably by people. However, the top measure was reported to be increasing partnerships with other levels of government in order to advocate for funding for housing. The next highly ranked measures, included streamlining the approval process and providing incentives to developers to build rental apartments.



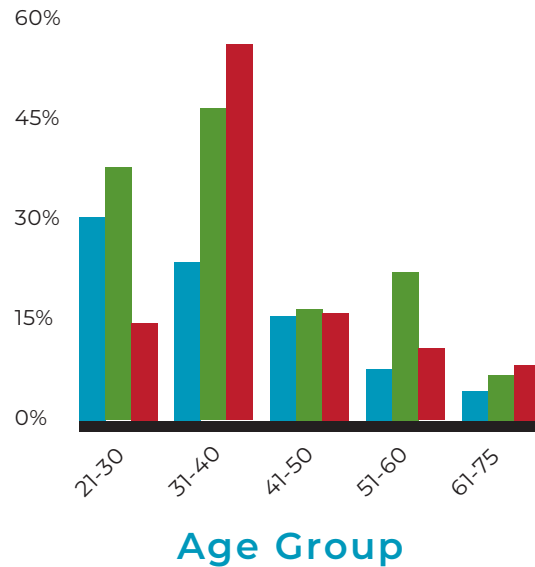
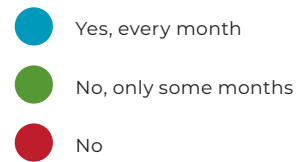
DATA ANALYSIS

In order to better identify which groups struggle the most to make ends meet and to create a clearer picture of the types of dwellings people live in, data from the survey has been further analysed to create the following graphs.



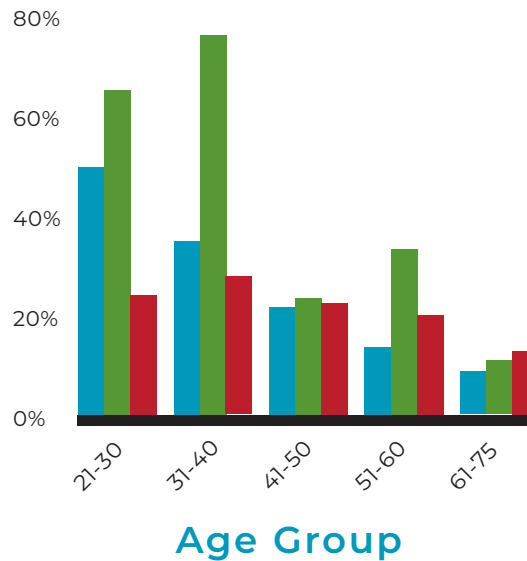
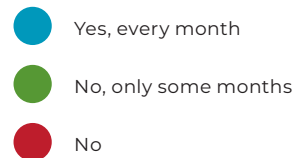
RENTERS BY AGE GROUP ENOUGH \$ FOR OTHER BASIC NEEDS AFTER RENT

The youngest generation, ages 21 to 30 struggles the least with meeting their basic needs after rent. People between the ages of 31 and 40 are struggling the most to meet their basic needs followed by those who are 51 to 60 years old.



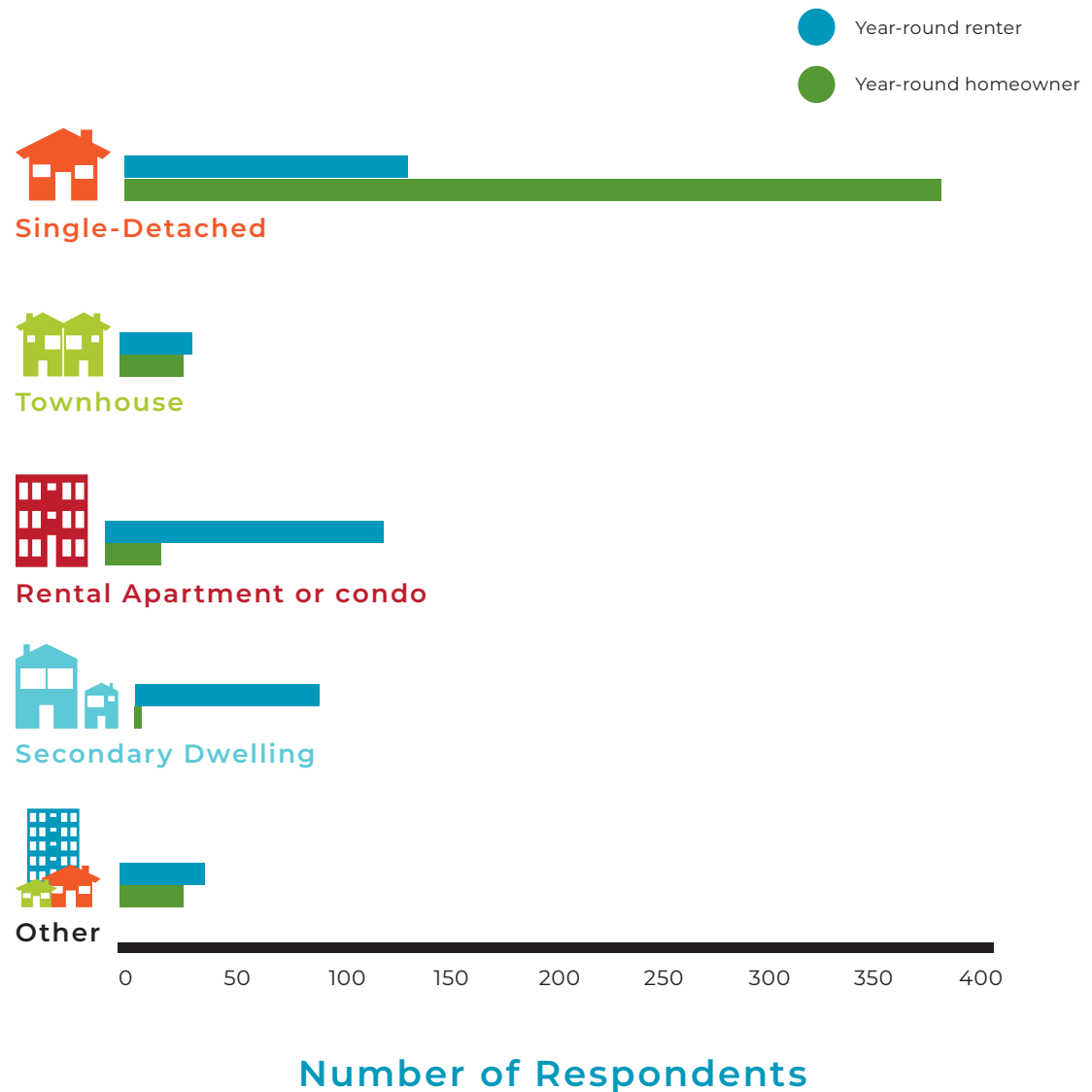
HOMEOWNERS BY AGE GROUP ENOUGH \$ FOR OTHER BASIC NEEDS AFTER HOUSING COSTS

Homeowners are fairly similar to renters in this area, with the main difference being with ages 31 to 40. Although they are still struggling to pay for basic needs after housing costs, they do not struggle as often as renters. For most homeowners of this age group, it is only some months, not every month, that they struggle as opposed to most renters who are struggling every month. The younger and older generations are in a similar position to renters of the same age group.



RESPONDENTS BY TENURE AND TYPE OF DWELLING

By far, most people in Nanaimo live in a single-detached home. From this graph, we can see that of the survey respondents who live in houses, most are homeowners. For those who live in apartments or secondary dwellings, most people are renting. Townhouses are almost equal in the number of people who rent and those who own their unit.



ADDITIONAL COMMENTS

QUESTION 13: Additional comments from the survey

Survey respondents were invited to share any additional thoughts they have on affordable housing issues, priorities and opportunities in Nanaimo. A total of 443 people shared additional information. Here is a summary of what we heard.

PRIORITY HOUSING ISSUES:

1. Affordable housing is a top priority. With high rental prices, people cannot afford safe and livable homes. High housing costs affects people negatively when they cannot afford to eat properly, access transportation or health care. Affordable housing is an issue for all groups across the spectrum, from singles, to families, seniors, young people, the homeless, the working poor, those on a fixed income, middle income people, etc.
2. The cost to rent housing is rising, and many people are spending over 50% of their income on housing. People either can't find housing and have to live in less than ideal accommodations, or they work multiple jobs just to afford housing. Rentals need to be clean, maintained and safe. Many tenants are scared to point out work that needs to be done, out of fear that their rent will go up.
3. People with pets are in need of affordable housing. Owning a pet makes it more difficult to find housing, as many landlords won't consider being pet friendly. For many people, their pet is their family, their companion, and support, especially if they are alone, aging, facing mental health issues or disabilities. Owning a pet improves peoples quality of life and needs to be considered with all types of housing.
4. There is concern that foreign ownership and people from out of town are purchasing homes in Nanaimo as an investment, which drives up the cost of housing for local people.
5. The possibility of homeownership is unrealistic for most people, as the prices are too high and are continuing to rise. For many people, this leaves a feeling of instability, as they have no guarantee of a permanent home that they own.
6. There is a need for diversity of housing, that takes into consideration the neighbourhood design, availability of parking and transit. People would like to see townhouse, carriage houses and apartments and other types of housing made available.

7. Transportation and affordable housing need to go hand in hand. If the density in neighbourhoods is increased or new affordable housing is built, other services, like transit, need to be increased. Often the most affordable housing, is located where there is the least amount of transit, and this is a problem.
8. Income levels are not rising, but the cost of housing is increasing. There is a need for rent geared to income, or a cap on rental prices if people are going to be able to keep their homes.
9. Accessible housing is desperately needed. Both in terms of physically accessible spaces and supported housing with assistance from non-profits, health care and home care providers.
10. There is not enough low-income housing. Many people are on a fixed income, and cannot afford market rates. People on income assistance receive \$375 a month for shelter costs, and there are no market rentals available for this rate. There are not enough subsidized units for the number of people that need this type of housing.

GROUPS THAT FACE THE GREATEST CHALLENGES:

Vulnerable Adults: Vulnerable adults who have disabilities, mental health issues and/or addictions need extra support in securing and keeping housing. Many of these people are on a fixed income and do not fit the criteria of assisted living, mental health housing or long term care. The waitlists for appropriate housing can take years, and the cost of housing is often more than their entire income. Housing needs to be safe and supportive.

Families: Families are in need of affordable housing that is safe, clean and has enough bedrooms. Families are being priced out the housing market and moving out of the community.

Seniors: Seniors are often priced out of affordable rental housing. They are in need of accessible housing that allows them to age in place. Many seniors have pets, health issues and are on a fixed income. LGBTQ2S (lesbian, gay, bisexual, transgender, transsexual, queer, questioning, and 2-Spirited) seniors need affordable and inclusive housing.

Young People: Young people with entry-level jobs cannot find rental housing that they can afford, and many young people are paying over 50% of their income on housing. Transit is not always available in areas where housing is most affordable. Those with family they can live with are the lucky ones, but this is not a long-term solution and is not an option for many young people.

Homeless: Many people expressed concerns for the homeless population. The level of homelessness is described as heartbreaking and should be a top priority. Housing is needed before starting to deal with other health and mental health concerns. Housing First initiatives need to be considered, but they will not work if there are not an adequate number of affordable units to house people.

Low-income People: Low-income single parents, families and single people are in need of housing. There is not enough affordable and subsidized housing for this population.

Working Poor: Many people are living pay check to pay check. For those who are working but making less than \$30,000 a year, paying their rent and trying to save for a downpayment on a house can seem impossible. For those working minimum wage, finding housing can feel like an impossible task.

POLICIES AND TOOLS TO CONSIDER:

Policy and Municipal Actions:

- Provide incentives for developments that provide affordable housing.
- Implement a short-term rental tax and regulation (eg. Airbnb).
- Institute a rent freeze and rent control for affordable housing.
- Streamline the approval process for affordable housing developments in order to increase the supply of housing.
- Zone neighbourhoods for a greater diversity of types of housing available.
- Reduce parking requirements and begin to manage street parking more closely (Permit parking, etc.)
- Regulate rental brokers and landlords who operate unsafe housing.
- Implement a tax for foreign property buyers and on empty homes in the city.
- Allow for carriage houses in all zones.
- New developments should be required to include low-income units.
- Legalize secondary suites, and do not challenge unauthorized suites during a housing crisis. Make it easier for suites to be authorized by waiving the fees, and consider providing incentives to homeowners that have extra suites.
- Reduce the bureaucracy around renovating and building secondary suites.

“As a student at VIU, I have to commute every day from Port Alberni. I have been struggling to find a place in Nanaimo for the last two years.”

“We need to be more forward thinking to plan for hard to house individuals and low-income seniors and families.”

“Foreign buyers are clearly becoming a problem in Nanaimo. We need to take steps in our community to not allow foreign money to price out locals from the community they grew up in, work in, and want to give back to.”

Innovative Housing Solutions:

- Tiny homes should be considered as a solution to more affordable housing and low-income housing in Nanaimo. The homes could be placed in complexes, on empty lots, city land, or as infill on private lots. Rezone so that tiny homes are allowed throughout the city.
- People who are homeless need housing to be provided of them. Solutions could include tiny homes or converting closed schools into shelters.
- Combine student housing with retirement living, with students volunteering or working at the facility.

Partnerships:

- Work with the provincial and federal government to bring housing funding into the city.
- Partner more with non-profits to provide low-income and supportive housing.

Transportation:

- Improve transportation and transit options in areas with affordable housing.

Support and Education:

- Support tenants and landlords in disputes, so that suites are safer for tenants and landlords are able to protect their property. The Residential Tenancy Act should have enough protection for both landlords and tenants, so that more people are motivated to provide secondary suites and rent to someone they may not know.

Housing Types to Consider:

- Encourage cooperative housing to help people access affordable housing and increase community spirit.
- Limit the ability of housing strata's to ban rental units in their building.
- Allow for and encourage more secondary suites and carriage homes, but ensure they are safe and fit in the design of the neighbourhood.
- Higher density is needed, but involve residents in planning development for their neighbourhood. High rise condos, infilling neighbourhoods and increasing transit services will help increase the supply of housing.

"The city of Nanaimo should be providing more low-income housing. I struggle every month to the point where it's either food on the table for my daughter and I or bills."

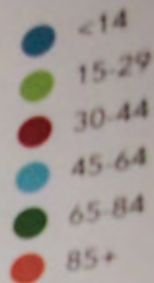
"The city needs to work with regional transit to ensure affordable housing is built where people can access buses, to encourage them to move into those units."

"I think we need to look at all options including increased density and cooperatives to help house people in a more affordable manner."

Who We Are

In 2016, there were 90,504 Nanaimo residents. Between 2011 and 2016, Nanaimo's population grew +8%.

Age By Group



Source: Statistics Canada, Census 2016

Where We Live

There are 34,295 dwellings in Nanaimo. The majority are single-detached, along with rental and condominium apartment, townhouses, and modular homes.

Nanaimo Housing



62%
21,245



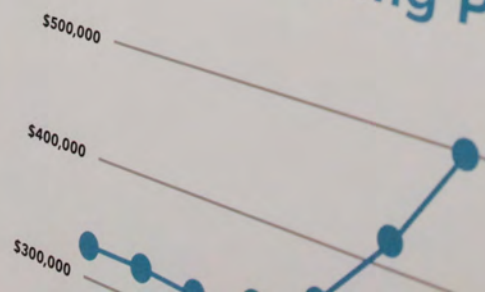
6%
1,910



5%
1,880

Source: Statistics Canada, Census 2016

Benchmark Housing Prices



Rising Rent

990

WHAT WE HEARD

SUMMARY OF TOP ISSUES

From the discussions with stakeholders and various consultation activities, it was indicated that the following issues stood as a priority.

1. **Rental Housing.** The cost to rent housing is rising and many people are spending over 50% of their income on housing.
2. **Affordable, Safe and Livable Homes.** Some people can no longer find safe and livable homes. This impacts their quality of life including their ability to afford to eat properly, access transportation or health care.
3. **People with Pets.** People with pets have additional difficulties finding affordable rentals as many landlords restrict pets in their properties.
4. **Foreign Ownership.** There is concern that foreign ownership and people from out of town are purchasing homes in Nanaimo as an investment, which drives up the cost of housing for local people.
5. **Homeownership.** The possibility of homeownership is unrealistic for most people, as the prices are too high and are continuing to rise.
6. **Diversity of Housing Types.** People would like to see townhouses, carriage houses and apartments and other varieties of housing more readily available.
7. **City Development Process.** The development process needs to be streamlined and there should be more certainty regarding the outcomes of approvals.
8. **Supply of Housing.** There is a need for an increase in supply across the entire housing spectrum.
9. **Low-income Housing.** Many people are on a fixed income, and cannot afford market rents. There are not enough subsidized units relative to the number of people that need this type of housing.
10. **Transportation and Housing.** As density increases and new affordable housing is built, transit needs to be increased. Often the most affordable housing is located where there is the least amount of transit, and this is a problem.

SUMMARY OF TOP PRIORITIES

From the discussions with stakeholders and various consultation activities, it was indicated that the following groups of people are a priority when it comes to providing affordable housing.

Seniors: Seniors are often priced out of affordable rental housing. They are in need of accessible housing that allows them to age in place. Many seniors have pets, health issues, and are on a fixed income.

Families: Families are in need of affordable housing that is safe, clean and has enough bedrooms. Families are being priced out of the housing market and moving out of the community.

Lone Parents: Single parents are in need of affordable housing that is close to schools.

Mental Health and/or Addictions: Vulnerable adults who have mental health issues and/or addictions need extra support in securing and keeping housing.

Young People: Young people with entry level jobs cannot find rental housing that they can afford and many young people are paying over 50% of their income on housing.

Disabilities: Persons with physical disabilities have a hard time finding appropriate housing and affording suitable housing on a fixed income.

Homeless: Many people expressed concerns for the homeless population. The level of homelessness is described as heartbreaking and should be a top priority.

Low-income People: Low-income single parents, families and single people are in need of housing. There is not enough affordable and subsidized housing for this population.

New Immigrants and Refugees: Newcomers may face challenges in finding appropriate affordable housing and they may face discrimination from landlords.

Indigenous Households: Many Indigenous people experience systemic racism in the housing market making it more difficult to find and keep housing.

Working Poor: Many people are living paycheck to paycheck. For those who are working, but making less than \$30,000 a year or on minimum wage, finding housing can feel like an impossible task.

Youth Aging out of Care: Youth aging out of care are in need of housing and are often at risk of homelessness.



SUMMARY OF TOP OPPORTUNITIES

From the discussions with stakeholders and various consultation activities, it was indicated that the following opportunities should be considered in order to provide affordable housing in Nanaimo.

Policy and Municipal Actions:

- Creating a definition of affordable housing that is based on income levels and not the cost of housing.
- Introducing incentives for new development through the use of density bonusing and other types of policy tools, e.g. lowering parking requirements.
- Streamline the development approval process and improve the level of certainty in the approval process.
- Introduce regulations that require developments to include larger units, accessible units, or low-income units.
- Better align the approval of development applications with City policies and the vision of the Official Community Plan, including higher density and intensification of uses in different parts of the City.
- Waive DCCs and other fees for affordable housing projects.
- Facilitate the development of affordable housing in all areas of the City.
- Permit alternative housing forms, such as tiny homes or recreational vehicles, to be used as long term housing throughout the city.
- Introduce taxes for vacant homes.
- Create a short term rental policy in order to limit the loss of long term rentals. (eg. Airbnb).
- Redirect more funding to the affordable housing fund.
- The City should own land/buildings.
- Council to act as a champion for affordable housing and stand up to NIMBY-type opposition.



Innovative Housing Solutions:

- A number of innovative housing solutions were suggested including tiny homes; converting closed schools into emergency shelters; repurposing abandoned buildings; combining student housing with retirement homes; and improving transportation and transit options in areas with affordable housing.
- A variety of housing forms were encouraged including cooperative housing to help combat isolation; restricting the ability of strata corporations to ban rental units; facilitating more secondary suites and carriage homes; life lease housing; and adding more of the 'missing middle' type of housing (i.e. townhouses, duplexes).
- Higher density housing is needed including high-rise condos, infill and intensification in lower density neighbourhoods, as well as increasing transit services to support this change.
- Shared equity homeownership and other types of affordable homeownership were suggested.
- Consider changing requirements and standards for new developments in order to increase density, creating larger units for families with more bedrooms.
- Other support service related ideas include introducing childcare and family supports in affordable housing projects.

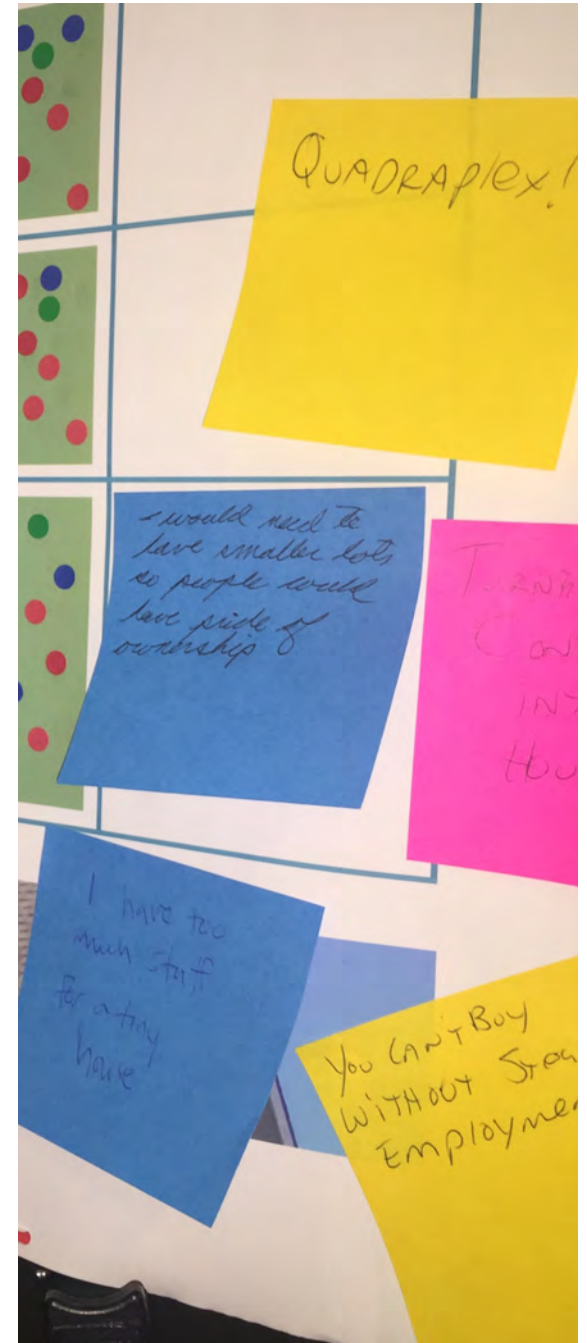
Partnerships:

- Work with the provincial and federal governments to bring housing funding into the city.
- Consider partnerships with CMHC.
- Partner with non-profits to provide low-income and supportive housing.
- Coordinate housing and access to services with surrounding communities, Vancouver Island University and non-profits.
- Create an app for roommates to find each other.
- Work with churches, legions, non-profits and vacant schools who have land.
- Find capital funds for the redevelopment of rental locations that are otherwise unusable.
- The City needs to support affordable and low-income housing projects with funds, land and whatever support is necessary to help projects move forward.



Support and Education:

- An emphasis on education and support was made. This included supporting tenants and landlords; programs for seniors; community awareness about rental housing and the benefits of having inclusive neighbourhoods, and other areas.
- Housing for Indigenous people should take into consideration the history and cultural norms of the Indigenous population. This could include the use of different materials, the architectural design, unit layouts (including those that can accommodate larger families) and more appropriate amenity spaces.





AGENDA

- WELCOME + INTRO
- WHY ARE WE HERE
- DISCUSSION
- 1. ISSUES
 - WHAT HOUSING ISSUES ARE A CONCERN
 - WHAT TYPE OF HOUSING IS NEEDED?
- 2. PRIORITY GAPS
 - WHAT HOUSING TYPES ARE A PRIORITY
 - WHAT GROUPS ARE MOST CHALLENGED FINANCIALLY
 - HOW CAN WE MAKE HOUSING AFFORDABLE?
 - HOW CAN WE MAKE HOUSING SUSTAINABLE?
- CONCLUSION

Priority gaps

- Low income Families
- Inadequate Housing
- Homeless - people in the system
- Routes who are priced out (suburbs)



APPENDIX A - LIST OF STAKEHOLDERS AND ONE-ON-ONE PARTICIPANTS

AFFORDABLE HOUSING STRATEGY FOCUS GROUP – GOVERNMENT AGENCIES

Elisabeth Lefrancois, Canadian Mortgage
and Housing Corporation

Erin Kenning, Island Health

Paul Thompson, Regional District of
Nanaimo

Jamai Schile, Regional District of Nanaimo

John Reilly, Capital Region District

Malcolm McNaughton, BC Housing

Kate Jennings, Vancouver Island University

Mike Kirby, Island Health

Grace Kerr, Service Canada



AFFORDABLE HOUSING STRATEGY FOCUS GROUP – NON-PROFIT SECTOR

Jim Spinelli, Nanaimo Affordable Housing Society

Rob Hallam, Habitat for Humanity

Jennifer Caraho, Nanaimo Association for Community Living

John McCormick, John Howard Society

Virginia Fenton, John Howard Society

Dean Fortin, Pacifica Housing

Inga Nielsen-Cooper, Tillicum Lelum

Matthew Stephens, Nanaimo Aboriginal Centre

Jason Harrison, Canadian Mental Health Association

Kiersten Stewart, Canadian Mental Health Association

Gillian Baker, Vancouver Island Mental Health Association

AFFORDABLE HOUSING STRATEGY FOCUS GROUP – INDUSTRY SECTOR

Darren Moss, Tectonica

Bill Derby, Tectonica

Adam Fraser, Coastal Community Credit Union

Mike Plavetic, MJP Homes

Dave Hammond, The HBT Group Real Estate Services

Daryoush Firouzli, D. Architecture

Ken Connolly, Pheasant Hill Homes

Robin Kelly, Group Denux

Rob McGregor, Community Vitality Committee representative

Jeff Krafta, Manager TD/Board member Habitat for Humanity

AFFORDABLE HOUSING STRATEGY ONE-ON-ONES

Ian Kalina, Executive Director of Boys & Girls Club of Central Vancouver Island

John Jessup, Development Consultant with John Jessup & Associates, development consultant and former Vancouver planner

E. Jane Osborne, Regional Mentor with BC Community Response Networks

Samantha Letourneau, Settlement Manager, Central Vancouver Island Multicultural Society

Chris Beaton, Executive Director of Nanaimo Aboriginal Centre

Moderate Density Housing

Not So Great

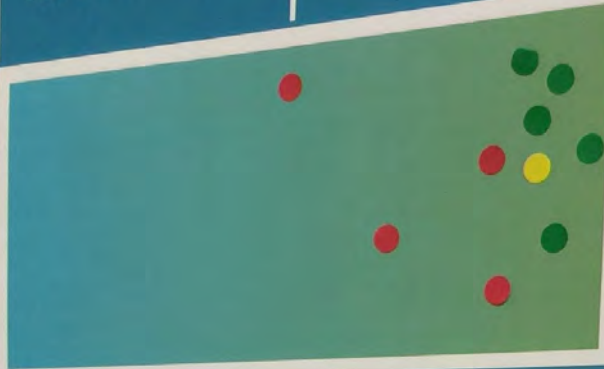
Great Idea

Comments



Quadraplex (Fourplex)

Four units either in a single building or in separate buildings which is most likely to be stratified to allow multiple owners. Could include two duplexes, one facing the street and the other behind facing a lane.

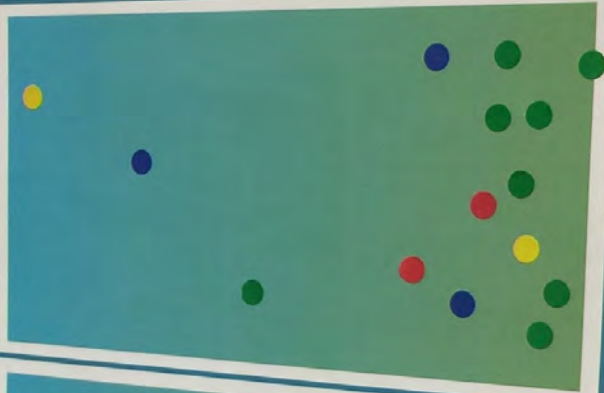


* more accessible if a rental not a strata situation.



Pocket Neighbourhood / Cluster Housing

A group of detached freehold homes that can range from small scale (cluster of 4) to medium scale (cluster of 8 to 12).

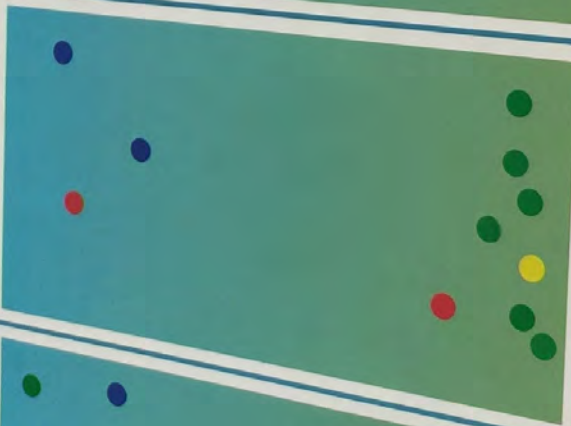


Current style of House Building is FAR TOO LITTLE FOR TOO MANY PEOPLE - too big houses - can live in smaller houses.



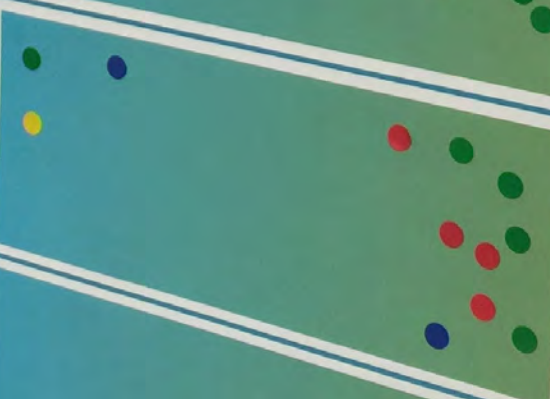
Townhouse

A minimum of three, attached units, each with a private outside entrance and small, private yards.



Modular Housing

A manufactured home or built using modular units, often built in a factory.



Pop up #1 Nov 9 2017

MODULAR PARKS WITHOUT



APPENDIX B - COMMUNITY ENGAGEMENT DISPLAY BOARDS



WELCOME

On behalf of the City of Nanaimo, thank you for joining us and taking part in our affordable housing consultation. Your input is essential to help identify housing issues, priorities, and opportunities.

Review the displays and connect with City staff and consultants to ask questions, and share your experiences with housing in Nanaimo.



WE WANT YOUR HELP

Housing affordability is a critical issue for many Nanaimo residents. Affordable housing choices for single people and families of all ages and incomes is an important part of a livable, inclusive, and socially sustainable communities.

The Strategy Process



Phase 2 survey

Please visit - www.nanaimo.ca/goto/AHS - to complete a short survey before November 30th, 2017



For More Information:

Karin Kronstal

Community & Cultural Planning at the City of Nanaimo
250-755-4430 | Karin.Kronstal@nanaimo.ca

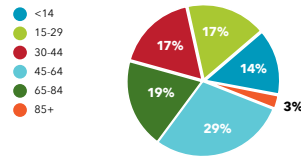


CONTEXT

Who We Are

In 2016, there were 90,504 Nanaimo residents. Between 2011 and 2016, Nanaimo's population grew +8%.

Age By Group, 2016

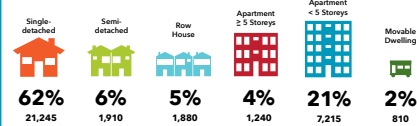


Source: Statistics Canada, Census 2016

Where We Live

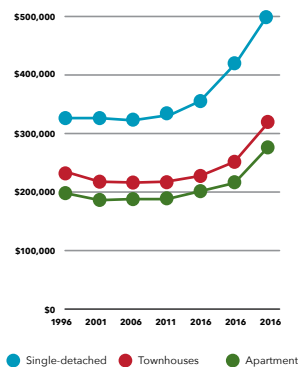
There are 34,295 dwellings in Nanaimo. The majority are single-detached, along with rental and condominium apartment, townhouses, and modular homes.

Nanaimo Housing Mix



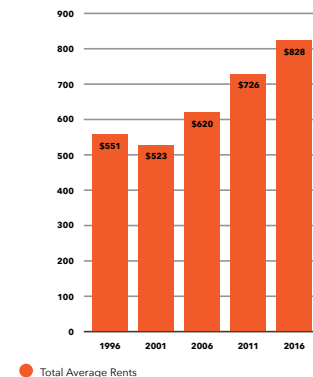
Source: Statistics Canada, Census 2016

Benchmark Housing Prices



Source: VIREB

Rising Rents



Source: Canadian Mortgage and Housing Corporation Rental Market Surveys



WHICH GROUPS FACE THE GREATEST CHALLENGES?

Housing Affordability for rental and homeownership is a challenge for many groups in Nanaimo.



Single-Parent Families tend to earn less income than two-parent households, which makes finding affordable housing especially challenging.



Moderate-Income Families face challenges in finding appropriate and affordable rental housing and affordable homeownership opportunities.



Seniors, including those on fixed incomes, and those with complex care needs, have few independent and supportive living housing options that are accessible, suitable, and affordable to their incomes.



Low-Income Individuals, from young adults to seniors, find it difficult to obtain affordable housing.










Students may face a challenge in finding suitable housing that is both close enough to school and affordable on a limited budget.



VISUAL EXPLORER GAME

Consider these housing types when thinking about Nanaimo's housing needs.






Low Density Housing	Not So Great	Great Idea	Comments
			
Secondary Suite A self-contained accessory dwelling unit that has its own kitchen, sleeping area, and washroom. Secondary suites increase rental housing options, increase density while retaining neighbourhood character, and efficiently uses municipal infrastructure and land.			
			
Laneway House A detached secondary suite with access to a lane, with an attached parking garage or adjacent parking pad. Laneway housing can increase housing options in mature, well established low-density neighbourhoods while retaining neighbourhood character and efficiently utilizes municipal infrastructure and land.			
			
Coach House Similar to "laneway houses" with respect to form as a detached secondary suite, but do not need a lane to access the unit. Coach houses work well on large lot residential properties, typically as detached units above a one or two-car garage.			
			
Compact Lot Single Detached Smaller lot and modest sized single detached home best suited for narrow/deep lots. These homes work well in mature, established neighbourhoods as a way to increase homeownership options with better use of municipal infrastructure and land.			
			
Duplex A single building divided into two units. Unit arrangement can be side by side, front to back, or up and down.			
			
Triplex Three units either in a single building or in two or three separate buildings. A Triplex could include a Duplex facing the street and a detached unit facing a rear lane.			
			
Tiny House / Small House A self-contained residential structure / dwelling, either on wheels or a foundation. Innovative design features are usually integrated into the dwelling unit, such as compact composting toilets, a loft for sleeping or storage.			



VISUAL EXPLORER GAME

Consider these housing types when thinking about Nanaimo's housing needs.



Moderate Density Housing		Not So Great	Great Idea	Comments
	<p>Quadraplex (Fourplex)</p> <p>Four units either in a single building or in separate buildings which is most likely to be stratified to allow multiple owners. Could include two duplexes, one facing the street and the other behind facing a lane.</p>			
	<p>Pocket Neighbourhood / Cluster Housing</p> <p>A group of detached freehold homes that can range from small scale (cluster of 4) to medium scale (cluster of 8 to 12).</p>			
	<p>Townhouse</p> <p>A minimum of three, attached units, each with a private outside entrance and small, private yards.</p>			
	<p>Modular Housing</p> <p>A manufactured house or dwelling built in a factory or built using modular components.</p>			
	<p>Apartments</p> <p>Multi-unit residential, less than five stories, ranging in unit sizes from one, two, and three bedrooms. Includes purpose-built rental units and condominium units that could be owned.</p>			
	<p>Mixed-use Residential</p> <p>Multi-unit residential, less than five stories, with ground-oriented commercial, retail or office space. Unit sizes can range from one, two, and three bedrooms.</p>			





HOUSING POLICIES & TOOLS

There are a range of housing policies and tools that could be used to address Nanaimo's housing needs.

Use Your Dots

What Do You Think About....	Not So Great	Great Idea	Comments
Improving access to rent supplement programs e.g. SAFER (shelter assistance for elderly renters) and RAP (rental assistance program).			
Promoting programs that support home modifications to promote safe, independent living for seniors and people with disabilities.			
Facilitate the development of affordable housing through collaboration with non-profit housing providers, the private sector and government agencies.			
A short-term rentals policy that encourages homeowners to prioritize long-term rentals.			
Revisiting the Zoning Bylaw to permit modular or manufactured homes in more residential zones.			
Rent Bank - a program that provides free loans for low-income people who may be experiencing a temporary financial crisis.			
Infill Housing Design Guidelines to encourage increasing the housing supply in existing neighbourhoods, by way of compact lots, laneway homes, clustered homes, etc.			
Design Guidelines to support ground-oriented multi-unit housing (low to medium density). e.g. Rowhouses, duplexes, forplexes, etc.			
Seniors-Friendly Rental Housing Design Guidelines to encourage rental units that are accessible and suitable for seniors.			
Family-Friendly Rental Housing Design Guidelines to support the development of affordable and private market rental units with 2+ bedrooms.			







APPENDIX C - SURVEY



The City invites you to complete our survey about housing issues, priorities, and opportunities in Nanaimo. The results of the survey will help inform the City's Affordable Housing Strategy. All responses are confidential and will be reported in a summary. The survey is open until November 30th.

For more information, visit our project website:
www.nanaimo.ca/goto/AHS

1. Do you:

- ☐ Live in Nanaimo?
- ☐ Live outside of Nanaimo?
- ☐ Work in Nanaimo but do not live here

2. If you answered "live in Nanaimo" to the previous question, how would you describe your living situation ?

- ☐ Year-round renter
- ☐ Year-round homeowner
- ☐ Part-year renter (e.g., student, seasonal worker)

3. Please identify your age group:

- ☐ Less than 20
- ☐ 21-30
- ☐ 31-40
- ☐ 41-50
- ☐ 51-60
- ☐ 61-75
- ☐ 75+

4. Are you:

- ☐ Working full-time?
- ☐ Working part-time?
- ☐ Unemployed?
- ☐ Disabled and not able to work?
- ☐ A post-secondary student
- ☐ Semi- or fully-retired

5. In what part of Nanaimo do you live?

- ☐ AREA 1: Duke Point/Chase River/South End/Harewood
- ☐ AREA 2: Protection Island/City Centre/VIU Westwood
- ☐ AREA 3: Newcastle/Townsite/Northfield/Departure Bay/Linley Valley
- ☐ AREA 4: Diver Lake/Long Lake/Rutherford/Pleasant Valley
- ☐ AREA 5: Dover/North Slope/Hammond Bay



6. My home is a:

- ☐ Single-detached
- ☐ Townhouse
- ☐ Apartment (either rental or condominium)
- ☐ Secondary dwelling (i.e., secondary suite or coach house)
- ☐ Other (please specify)

7. I live:

- ☐ Alone
- ☐ With my partner/spouse (no children)
- ☐ With my partner/spouse and children 19 or under
- ☐ With my parent(s)
- ☐ Other (please specify)

8. If the federal and provincial governments were to fund more affordable housing, which group should be the top priorities. Rank 1 to 11.

- ☐ Post-secondary students
- ☐ Youth/Young adults
- ☐ Moderate income couple families with young children
- ☐ Lone parent families
- ☐ Seniors on fixed incomes
- ☐ Seniors with moderate to high health care needs
- ☐ Indigenous households
- ☐ Persons with physical or mental disabilities
- ☐ Low income single people
- ☐ People with addictions and/or mental health issues
- ☐ Recent immigrants

9. What housing issues are a personal concern for you?

	Not at all concerned	Slightly concerned	Moderately concerned	Very concerned	Not sure
Cost of renting	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Costs of homeownership	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Lack of suitable and adequate places to rent that fit my needs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Lack of housing type options in some neighbourhoods	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

10. If you are a renter, thinking of your own situation, after paying your rent and any utilities not included in your rent, do you have enough money left over monthly for other basic needs, including food, clothing, and transportation?

- ☐ Yes, every month
- ☐ No, only some months
- ☐ No
- ☐ Not applicable

11. If you are a homeowner, thinking of your own situation, after mortgage payments, taxes, utilities, and regular maintenance costs, do you have enough money monthly for other basic needs, including food, clothing, and transportation?

- ☐ Yes, every month
- ☐ No, only some months
- ☐ No
- ☐ Not applicable

12. I think the City of Nanaimo should consider the following housing affordability measures: (select all that apply)

- ☐ Streamline the approvals process for affordable rental apartment developments
- ☐ Provide incentives (e.g., reducing or waiving planning and building fees) for affordable rental apartment developments
- ☐ Streamline the approvals process for affordable homeownership developments
- ☐ Provide incentives (e.g., reducing or waiving planning and building fees) for affordable homeownership developments
- ☐ Assist non-profit housing societies to build affordable and special needs housing (e.g., City-owned land, capital funding contribution)
- ☐ Advocate to the provincial and federal governments for additional funding for affordable housing
- ☐ Undertake ongoing research to address housing issues

13. The City welcomes any additional thoughts you have about affordable housing issues, priorities, and opportunities in Nanaimo

Thank you for completing this survey. If you have questions about this survey or the Affordable Housing Strategy process, please contact the City of Nanaimo at socialplanning@nanaimo.ca or 240-755-4464.





CHAPTER 3

POLICY OPTIONS



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James Bowen

James Bowen
Project Manager - Community Development

RVCA

ISSUES & POLICY OPTIONS

POLICY APPROACH AND FEEDBACK

Policy Options document, is the final chapter of the Housing Discussion Paper.

Chapter 1: Data and Policy Review is a situational analysis on the current housing supply and conditions, as well as existing and future housing demand. Chapter 2: Public Engagement Summary provides an overview of the engagement activities that took place during the issues and opportunities phase of this project.

Based on the findings from the background research and consultation, a preliminary list of housing issue areas, policy ideas and considerations were identified. The policy options were grouped under six categories, presented here as policy objectives:

- To increase the supply of rental housing;
- To support infill and intensification in single detached neighbourhoods;
- To increase and diversify the supply of multi-unit housing;
- To continue to support the development of low income and special needs housing;
- To strengthen government and community partnerships; and
- To provide education and support - connecting people to housing and programs.

The initial list of policies and solutions were brought to three different groups for feedback:

- Affordable Housing Strategy's Steering Committee;
- The project's Internal Advisory Committee; and
- A broad group of stakeholders, brought together in a World Cafe style event.

The feedback received from all three meetings is reflected in this document.

The following policy options will be discussed at a Public Open House prior to drafting the final Affordable Housing Strategy document.



RECOMMENDED POLICIES & OPTIONS

RENTAL HOUSING

Addressing the current local rental housing shortfall and meeting the anticipated rental demand in the future.

DEVELOP A SECURED MARKET RENTAL HOUSING POLICY

Policy to include a package of incentives for developers of rental housing (which is secured by a housing agreement that is registered on title). Incentives could include including additional density; parking relaxations; reduction of Development Cost Charges (DCCs) and other fees; concurrent processing; and payment of legal fees. [SEE EXAMPLE](#)

While some of these tools may already be in practice at the City, this policy would package a set of incentives that would be tailored to development depending on affordability and/or how long units are secured as rental (eg. 60 years or more). As these changes could require additional staff time, planning staff capacity should be considered when implementing these changes.

An additional incentive could be the use of revitalization agreements for new secured market rental housing, which will involve waiving both municipal and provincial property taxes. The benefits of this measure will have to be thoughtfully weighed against the revenue loss for such projects. It may be suitable to limit such property tax waivers to those rental buildings that are able to offer a proportion of units at below market or low end of market rent levels and that these discounts be secured via a housing agreement.

FACILITATE INCREASED RENTAL HOUSING IN LOWER DENSITY AREAS

Increase the number of dwelling units permitted on a single detached lot in selected areas. For example, allowing both a secondary suite and a coach house on a standard lot. Further consideration should be made regarding the possible stratification and resale of the units, or whether it is preferable to limit this housing form for rental and family use only.

Consider piloting the program in a number of areas of the City prior to broader implementation. While relaxation of standard on-site parking requirements will be required, areas within close proximity to transit and/or larger lots could receive additional relaxations.

EXAMPLE:

SECURED MARKET RENTAL HOUSING POLICY IN NEW WESTMINSTER

This policy provides incentives to the private sector to encourage the development of secured market rental housing projects. Rental units created under this policy are secured by Housing Agreements and no-separate sales (no stratification) covenants. The program is voluntary for private developers if they wish to pursue the incentives.

Consider the use of municipal revitalization agreements if applicable. The provincial government announced in the 2018 Homes for BC budget that available property tax exemptions will be made available to developers who build qualifying purpose built rental housing. The Province will extend this exemption to include provincial property taxes. This may or may not be applicable to single dwelling unit rental housing such as coach houses or laneway homes.

LOWER THE PARKING REQUIREMENTS FOR NON-MARKET RENTAL HOUSING

Reduce the parking and/or bicycle space requirements for non-market housing, particularly along transit corridors or in neighbourhood centres. This will likely take the form of variances based on different typologies, locations and other factors. An update to the parking bylaw is currently underway.

CONSIDER ADDING POLICY FOR REGULATING SHORT-TERM RENTALS

Continue to monitor the need for short-term rental controls in the City. A bylaw may be introduced to restrict short-term rentals (eg. Airbnb) when occupants are renting out a portion of their primary residence, while restricting the short-term rental of entire dwellings. Additional regulations could include requiring a business licence for all types of short-term rentals, including bed and breakfasts.



SINGLE DETACHED NEIGHBOURHOODS

Policies and action that encourage and support increased housing supply in existing neighbourhoods through smaller houses and a higher number of dwellings on each lot.

SUPPORT INFILL AND INTENSIFICATION OF PROPERTIES IN SINGLE DETACHED NEIGHBOURHOODS

Allow up to three units to be built on an existing standard size lots or higher densities for assemblies of 2 or 3 lots. This may be tested in pilot neighbourhoods to start. The municipality could prepare a guide showing examples and requirements of such developments. Consider revising the lot size requirements for residentially zoned lots on laneways to promote infill housing.

FACILITATE THE DEVELOPMENT OF COACH HOUSES AND OTHER INFILL HOUSING ON SINGLE DETACHED LOTS

Develop a specific policy and set of guidelines to support the development of infill housing and coach houses. Consider the development of a number of designs for coach homes. If the homeowner selects one of these, the length of the development approval process will be greatly reduced.

INCENTIVIZE THE DEVELOPMENT OF SMALLER HOUSES

Consider assessing development cost charges (DCCs) for detached housing from a parcel size to a gross floor area basis, which could incentivize developers to build smaller, more affordable housing.

UNDERTAKE RESEARCH REGARDING THE IMPLEMENTATION OF TINY HOMES

Review local bylaws and regulations and identify ways to reduce the barriers to alternative and moveable housing forms such as tiny homes. Consider supporting a local demonstration project.

PROMOTE INNOVATIVE SOLUTIONS TO INTENSIFICATION THAT MAINTAIN NEIGHBOURHOOD CHARACTER AND SCALE

Consider preparing a guide of innovative housing to promote the intensification of low density areas at a suitable scale. Examples could included: Courtyard housing, front/back duplexes with coach houses on the same lot, row housing, pocket neighbourhoods and others.

EXAMPLE:

INFILL HOUSING IN KELOWNA

The City of Kelowna adopted a “Sensitive Infill Housing” plan called RU7 Infill Housing Bylaw. The changes allow an increase in the number of tiny homes, carriage houses, duplexes and fourplex apartments on approximately 1,000 city lots. The purpose is to provide a zone for infill development of a maximum of four dwelling units on selected properties with lane access in the central city.

In the City’s words, “Infill housing... represents an important part of the City’s overall strategy to combat the impacts of urban sprawl. By focusing growth in areas with existing infrastructure (e.g.: roads, schools, parks, transit, etc...), it is possible not only to mitigate the impacts of sprawl, but also to build resilient neighbourhoods with access to daily services, transit and a wider variety of housing options.”



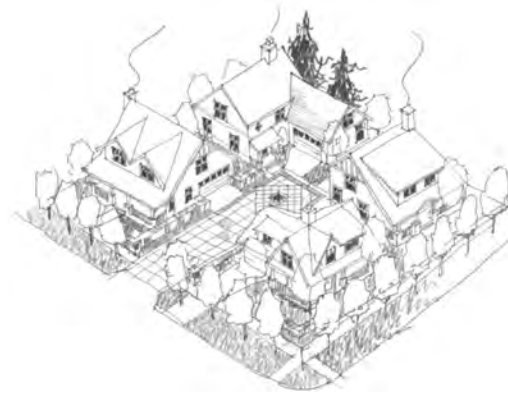
Review the allowable densities in the Official Community Plan (OCP) and ensure the density ranges in the OCP are appropriate for desired increases in housing supply. This may involve a review of how density is calculated, parcel size, gross floor area and unit size.

EXAMPLE:

HOUSING CHOICES IN COQUITLAM

The goal of the City of Coquitlam's Housing Choices Program is to provide new small-scale, ground-oriented housing options for varying household types and income levels in some residential areas of Southwest Coquitlam. This is achieved through a range of attached and detached housing types (garden cottages, carriage houses, narrow-lot single-family, duplexes, triplexes, and quadruplexes), accommodating up to four dwelling units per lot. The Housing Choices Program is implemented through the Neighbourhood Attached Residential (NAR) land use designation and the RT-1 and RT-3 zones.

Since the program started in 2011 to the end of 2016, 98 Housing Choices projects (creating 194 units) were approved.



An example of cluster housing, Red Boat at Port Royal in New Westminster.

MULTI-UNIT HOUSING

Increasing the diversity of multi-unit housing in order to meet the needs of various household types and income levels.

ALLOW SUITES IN DUPLEXES AND TOWNHOUSES

Consider introducing land use revisions that permit suites to be included in newly built duplexes and townhouses. Suites could be used by family or for rental housing. [SEE EXAMPLE](#)

PROMOTE THE DEVELOPMENT OF FEE SIMPLE TOWNHOUSES

Make information available to builders/developers, such as templates of legal agreements, for fee simple town house projects. Showcase local fee simple projects as a way to promote similar developments. [SEE EXAMPLE](#)

SUPPORT THE DEVELOPMENT OF STACKED TOWNHOUSES

Consider revising the zoning bylaw to encourage the development of stacked townhomes, particularly in areas transitioning from lower to higher density.

DEVELOP A POLICY ON FAMILY FRIENDLY HOUSING

Create a specific policy that encourages the development of apartment condominiums and secured market rental housing with three or more bedrooms, and encourage the development of a percentage of units that are two or more bedrooms. To support the family friendly housing, additional incentives will be needed. This is an area where the use of municipal and provincial property tax exemptions could be implemented. For example, if a project included 40% of units that are two and three bedrooms in size, then the additional incentive would apply.

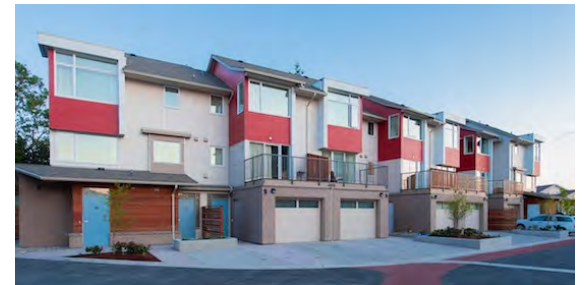
INTRODUCE REDUCED PARKING REQUIREMENTS FOR MULTI-UNIT RESIDENTIAL DEVELOPMENT IN CLOSE PROXIMITY TO FREQUENT TRANSIT SERVICE

Amend the Parking Bylaw to reduce the required parking for new multi-unit residential development in areas in close proximity to frequent transit service. A parking bylaw amendment is currently underway.

EXAMPLE:

VERGO AFFORDABLE FAMILY TOWNHOUSES IN SAANICH

The Capital Regional Housing Corporation's 18 unit affordable townhouse project was built on the former Mountain View Heights School site. Vergo provides 14 units for families with moderate incomes, plus four one-bedroom suites.



EXAMPLE:

BEDFORD LANDING FEE SIMPLE TOWNHOUSE

Bedford Landing is a master planned community located in the Township of Langley, with a mix of housing forms and densities. Fee Simple townhouses in this location were built after the Party Wall Agreement changes to the Land Title Act. As a result, the project did not require side-stepping development, and are truly attached townhouses.

To make the fee simple townhouse project viable, Bedford Landing comprised of:

- Party Wall Agreement;
- Services Easement Agreement; and,
- Design Guidelines registered on title.

The Township of Langley has special provisions in their Subdivision and Servicing Bylaw to regulate fee simple and strata-titled properties, but does not have special zoning requirements for fee simple townhouses.



FOREIGN OWNERSHIP & SPECULATION

There is considerable concern regarding the impact of speculation and foreign ownership. Or more specifically, that the impact of rapidly rising real estate prices in other regions has had an impact on prices in Nanaimo. Many factors have contributed to the recent increases in rent levels and house prices in Nanaimo, and the phenomenon of external investment dollars for speculative or long-term purposes is likely one of these factors. While there is little action that can be taken directly by local government to respond to this, the provincial government has recently announced a number of actions intended to curb speculative buying, further tax foreign buyers and expose hidden ownership. In particular, the foreign buyers tax will be extended to the Nanaimo Regional District so that buyers affected by the tax in Metro Vancouver are not pushed out to neighbouring markets.

LOW INCOME & SPECIAL NEEDS HOUSING

Support for low-income households and those with unique needs to access affordable, accessible, and suitable housing.

CONTINUE TO ACQUIRE LAND THAT MAY BE SUITABLE FOR AFFORDABLE HOUSING

Continue to look for real estate acquisitions that would be suitable for future affordable housing. Land banking, specifically the acquisition of sites that may be appropriate for multi-unit residential development, is an effective tool available to municipalities. As a strategy, properties can be acquired as they come available and then made available when funding programs and opportunities arise. A land acquisition strategy, including criteria for site selection, could be specifically developed.

CONTINUE TO SUPPORT THE DEVELOPMENT OF NON-MARKET HOUSING

Formalize the City's approach to non-market housing development by introducing a policy or guide that outlines the areas of practice in place. This would provide clarity to non-profit housing operators as they complete their financial proformas and encourage funders to support new projects in Nanaimo. The City currently offers DCC reductions and reduced Works and Services for many non-market projects. New non-market housing development is typically supported with a reduction in application fees, planning assistance, and property tax exemptions post completion. When possible, discounted land lease arrangements will be made available.

REVISIT AND ENHANCE COMMUNITY AMENITY CONTRIBUTION POLICY

Enhance current policy and practice of community amenity contributions with the objective of increasing the supply and integration of non-market housing.

CONSIDER IMPLEMENTING THE MUNICIPAL AND REGIONAL DISTRICT TAX

The City can review the possibility of applying the municipal and regional district tax (MRDT) as per the new provincial budget to low income and special needs housing. The tax could be applied to new market residential construction (not including secured market rental housing) as a means to generate additional revenue for affordable housing. The extent to which such a tax could be applied needs to be considered based on the extent that the market could support the added expenditure, without prohibiting new development.



UPDATE THE POLICY ON THE USE OF THE HOUSING LEGACY RESERVE FUND

Continue to allocate Housing Legacy Reserve fund monies to affordable housing projects based on clearly articulated and communicated policies. Criteria for eligibility to be reviewed and updated.

INTRODUCE AN ADAPTABLE HOUSING POLICY

Develop a policy that requires a minimum percentage of units in a new development (as part of a rezoning or other conditional approval process) to be either accessible or adaptable. [SEE EXAMPLE](#)

EXAMPLE:

THE ADAPTABLE HOUSING POLICY IN SAANICH

The City of Saanich has instituted a Basic Adaptable Housing bylaw that requires basic adaptable housing features in all newly constructed buildings that are serviced by an elevator and contain apartment or congregate housing uses. The design features are meant to improve housing for people as they age or experience reduced physical mobility.

PARTNERSHIP

Building partnerships with senior levels of government and the capacity of non-profit organizations and community partners to respond to housing issues.

CONSIDER ESTABLISHING A LOCAL OR REGIONAL RENT BANK PROGRAM

Consider facilitating the start-up of a Rent Bank program, whereby the City or a non-profit society manages a fund that offers short-term loans to rental households. Typically, rent banks are operated on behalf of lenders (e.g., United Way, VanCity, and credit unions). [SEE EXAMPLE](#)

EXPAND THE AFFORDABLE HOMEOWNERSHIP PROGRAM IN PARTNERSHIP WITH HABITAT FOR HUMANITY OR OTHER LOCAL AGENCY

The City has a partnership in place with Habitat for Humanity to facilitate the development of affordable homeownership for eligible families. Consider ways to further this partnership by introducing additional incentives including higher density, reduction of development cost charges, parking relaxations, or other types of relaxations. There may also be a way to further support this initiative by way of the Housing Legacy Reserve Fund.

EXPLORE OPPORTUNITIES TO CO-LOCATE AFFORDABLE HOUSING WITH COMMUNITY ASSETS

There are examples of new non-market housing projects being co-located with civic facilities (new and existing). Partnerships can be developed with non-profit housing providers to facilitate the development of new housing as part of municipal halls, community centres, fire halls, libraries or other civic facilities. [SEE EXAMPLE](#)

PREPARE A COMMUNITY ENGAGEMENT AND EDUCATION PROGRAM

Support the development of new non-market housing by implementing community awareness and other educational activities. This could include training or workshops for Council and members of the public, additional engagement requirements as part of the approval process, and the identification of a local champion.

SUPPORT RENTAL HOUSING AND RELATED PROGRAMS FOR VANCOUVER ISLAND UNIVERSITY STUDENTS

Explore partnership between VIU and other community-based agencies to facilitate more rental for students (e.g., setting up linkage program with seniors).

EXAMPLE:

KAMLOOPS RENT BANK

The Kamloops Rent Bank started in 2013 for low income wage earners, providing emergency funds for people who have nowhere else to turn. The Kamloops and District Elizabeth Fry Society administers the program. The maximum loan is \$1,000 with an interest rate of 5% to be paid in full over a maximum of 2 years. Funds are paid directly to the landlord or utility company.

FACILITATE POTENTIAL PARTNERSHIPS BETWEEN DEVELOPERS AND NON-PROFIT HOUSING PROVIDERS

Developers may be required to build a percentage of ownership units to be made available at a discount to prospective buyers or rented at low end of market rent levels. In these cases, the non-profit would operate the units that are integrated as part of the larger development. The partnerships between developers and non-profit housing providers could be facilitated at the pre-application and rezoning stages.

FORMALIZE PARTNERSHIPS WITH BC HOUSING AND ISLAND HEALTH

Create Memorandum of Understandings (MOU) with both BC Housing and Island Health for supportive housing and other services for at-risk populations.

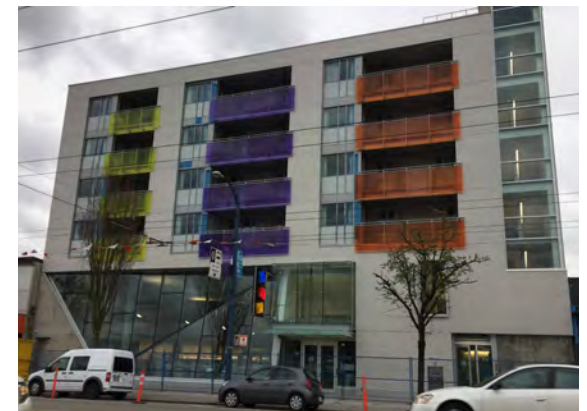
INVESTIGATE AND IDENTIFY OPPORTUNITIES FOR REHABILITATION AND REDEVELOPMENT

Partner with BC Non Profit Housing Association, or other agencies, to undertake research and inventory of buildings and assets. This could enable the City and non-profit community to identify sites suitable for rehabilitation, redevelopment and development where the City may act as a contributing partner. This may involve identifying sites for pre-servicing for the purposes of future affordable housing

EXAMPLE:

HOUSING CO-LOCATION YWCA/VPL PROJECT

The City of Vancouver and the YWCA of Metro Vancouver partnered on the development of a site in the Strathcona Neighbourhood for a joint project that involves a new library branch and non-market housing above. The project includes the library, community and family programming, and 21 units of affordable housing for low income single mothers and their children, including two, three, and four bedroom apartments. The City purchased the land and leased back the air space parcel used for the community programming and housing to the YWCA.



CONNECTING

Coordination, support and information for tenants, landlords and home buyers to access the assistance they need in finding affordable, appropriate housing.

PROMOTE RENT SUPPLEMENT PROGRAMS

Make information available regarding available programs, the Rental Assistance Program (RAP) and the Shelter Aid for Elderly Renters (SAFER) and consider expanding the City's rent supplement program.

CONTINUE TO SUPPORT A LOCAL AGENCY AND ESTABLISH A RENTER READINESS PROGRAM

Support the efforts of the Nanaimo John Howard Society in the implementation of the Ready to Rent BC, a Renter Readiness program, in BC.

DEVELOP A TENANT RELOCATION POLICY

Consider preparing a tenant relocation policy for redevelopment projects (both rental housing and manufactured home parks) as well as for existing residential buildings that undergo significant improvements, that result in displacement of tenants. [SEE EXAMPLE](#)

PROMOTE THE PROVINCE'S TWO PROPERTY TAX DEFERMENT PROGRAMS

BC's low interest loan program helps BC homeowners, (seniors and families with children) to pay their annual property taxes.

EXAMPLE:

MOBILE HOME PARK REDEVELOPMENT AND TENANT ASSISTANCE POLICY IN COQUITLAM

This policy addresses the displacement of tenants that occurs with the rezoning and redevelopment of mobile home parks. It provides tenants with the opportunity for greater notification and relocation assistance by development proponents.

