



## HOW DO WE ENSURE EVERYONE HAS ACCESS TO ACCESSIBLE, SAFE AND AFFORDABLE HOUSING?

The United Nations states, "The human right to adequate housing is more than just four walls and a roof. It is the right of every woman, man, youth and child to gain and sustain a safe and secure home and community in which to live in peace and dignity."<sup>1</sup>

When we invest in affordable housing we are investing in health and well-being for all of the people who live in our community.<sup>2</sup> Reasonably priced housing creates stability and provides families of all ages, shapes and sizes with a place to call home. In turn, they help our local economy grow and prosper by filling jobs, creating new businesses, and building a vibrant, diverse, and engaged community.

# HOUSING OUR PEOPLE

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## HOUSING COSTS

Report



\$572K<sup>3</sup>

Average single detached dwelling in 2020

Average rent in the CVRD

\$940<sup>4</sup>

/month

\*based on 2016 census data

77.3% own their house

22.1% live in rental housing

0.6% live in band housing<sup>5</sup>



How much would you have to earn per year to own a house?

\$91,920<sup>6</sup>

(Based on online mortgage calculator from CIBC using the cost for an average single detached dwelling of \$572,000)

## RENTAL VACANCIES IN BRITISH COLUMBIA 2020<sup>10</sup>

Bachelor Suite 2.9%

1 bedroom 2.3%

2 bedrooms 2.5%

3+ bedrooms 2.4%

Comparison



Report



## HOUSING INITIATIVES

Report



North Cowichan has entered into a memorandum of understanding with the Community Land Trust Foundation of BC and is proceeding with the creation of affordable housing on two properties located in North Cowichan.<sup>11</sup>

## AFFORDABILITY



Renters in Canada who spend more than 30% of income on housing:

40%<sup>7</sup>

Renters in CV who spend more than 30% of income on housing:

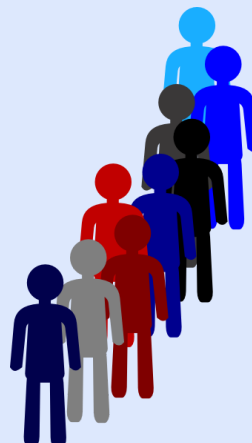
52%<sup>8</sup>

*"Affordability is the relationship between household median income, and the estimated income available for either purchasing a home, or renting a place to live. Using CMHC's standards, housing is considered unaffordable if a household spends 30% or more of its gross income on shelter costs."*



- CVRD Regional Affordable Housing Needs Assessment 2014<sup>9</sup>

## HOUSING WAIT LISTS 2014<sup>12</sup>



Families

25

Seniors

17

People with Disabilities

17

Other

6



Cowichan Bay, Times Colonist

# HOUSING OUR PEOPLE & Homelessness

Click icons below for more info & updates!



"Homelessness extends far beyond those visible on the street. Less visible forms of homelessness include people living in tents, sheds, cars, staying in emergency shelters, or couch surfing with friends and families. There are other people in our community living in an inadequate housing situation, where health and safety standards may not be met, or without safe and adequate heat and electricity. All of these situations increase mental, physical and emotional stress and risks for those individuals experiencing them - and put them at risk of homelessness." <sup>13</sup>

Cowichan Region Homelessness Report Feb 2014

## ABSOLUTE HOMELESSNESS

Emergency shelters, transition houses, motels with housing vouchers, couch surfing, car, tents, abandoned buildings or outside <sup>14</sup>

**129**  
Counted, 2020

## HIDDEN HOMELESSNESS

With friends, family, temporarily sheltered at hospitals or holding cells (2017) <sup>15</sup>

**61**

Counted

**90+**

receiving Income assistance or PWD with no fixed addresses

## PRECARIOUS HOUSING

Paying rent but living in unaffordable, overcrowded or inadequate housing, including buildings not meant for residence <sup>16</sup>

**125**

Counted

**2000+**

estimated core housing need

## POINT-IN-TIME HOMELESS COUNTS



Please follow the bullets below to explore the results in more detail:

- [Aboriginal off-reserve homelessness](#)
- Seniors (55+) homelessness and housing challenges
- [Youth, young adults & homelessness](#)



North Cowichan,

## YOUTH HOMELESSNESS

Nationally, youth aged 16-24 are one of the fastest growing segments of the homeless population in Canada. Locally, young people in Cowichan are reporting a lack of housing options and affordability. The Cowichan Housing Association has begun a research project looking at youth homelessness and the # of youth facing this issue. <sup>17</sup>

## HOUSING FIRST

Report



Canada's Homelessness hub defines Housing First as an approach that offers permanent, affordable housing as quickly as possible for individuals and families experiencing homelessness, and then provides the supportive services and connections to the community-based supports people need to keep their housing. Cowichan is working on the development of local version of this model <sup>18</sup>