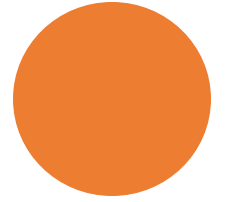


Cortes Housing Forum

Cortes Housing Society
Regional Director, Mark Vonesch
December 2023



An illustration of a modern, two-story house with a gabled roof. The upper level has green vertical siding and two windows. The lower level has yellow vertical siding and a large window. A white porch with a white door is on the right. A person is standing on the porch. In the foreground, there are green plants and a wooden planter box. A large tree is on the left side of the image.

Cortes Housing Forum Agenda

9:30 Opening

- Housing Stats on Cortes
- Provincial Actions
- SRD Actions
- Cortes Actions
- Interesting Examples

10:00 Break-out Group A

10:50 Break-out Group B

11:30 Report backs and closing



Thanks to Sandra!

THE HOLDING HOUSES
RAINBOW RIDGE



LANDSCAPE CONCEPT PLAN

DESIGN PRECEDENTS



1



A large light blue board with a wooden frame, covered in numerous photographs of people and construction work. The photos are arranged in a collage-like fashion, showing various scenes of people, some in work clothes, and construction activities. The board is mounted on a wooden frame and is positioned to the right of the woman.





A Few Key Housing Stats for Cortes

- 159 people (including children) living in unsuitable housing
- 11 people living rough (tents, sheds, vehicles etc)
- Almost 1/3 of homes on Cortes are empty
- Average person can afford a \$209K mortgage and average listing price is \$794K
- Housing challenges disproportionately impacts women, Indigenous people, and queer/trans folks
- Most businesses struggle to run at capacity because they can't find housing for staff



2022 Housing
Needs
Assessment –
110 People
Surveyed

Total household income in 2021	# of respondents per income level
\$30,000 or less	61
Between \$30,001 and \$50,000	22
Between \$50,001 and \$70,000	8
Between \$70,001 and \$90,000	10
Between \$90,001 and \$110,000	5
More than \$110,001	3

Rent Prices and Stability of Housing



Rental price	# of housing stable renters	# of housing unstable renters
Less than \$500	0	25
Between \$500 to \$999	3	28
Between \$1000 to \$1499	1	8
Between \$1500 to \$1999	0	1
Over \$2000	0	0
I don't pay rent	23	13

Many People Lack Basics in Their Houses



35% of people don't have heat



32% don't have indoor plumbing or bathing



11.5% don't have access to drinking water

Missing amenities	# of home owners missing amenities	# of renters missing amenities
Indoor plumbing/bathing facilities	17	8
Sufficient and affordable heating	19	8
Safe drinking water	7	2
Refrigeration	5	3
Electricity (or equivalent - i.e., solar power)	2	1
Cooking facilities	5	3
Fire protection (smoke alarms, fire extinguishers)	10	2
Home/property insurance	22	8
Air conditioning	31	13
Access to laundry facilities	18	7

Lower Income = Unstable Housing

Total household income in 2021	# of housing stable respondents per income level	# of housing unstable respondents per income level
\$30,000 or less	7	54
Between \$30,001 and \$50,000	7	15
Between \$50,001 and \$70,000	3	5
Between \$70,001 and \$90,000	9	1
Between \$90,001 and \$110,000	5	0
More than \$110,001	2	1

Intersectional Lens Required – It's Not Just About Housing

Of in unstable housing, 71% reported a household annual income of less than \$30,000 despite 75% of respondents being full-time employed.

Reasons for creating/not creating rental units on respondents' properties	# of respondents who share this reason
I don't own property	65
My property cannot hold a secondary suite or separate dwelling	5
I'm not interested in having a rental unit on my property	5
Zoning changes (I would like to but my property is not zoned for a secondary dwelling)	12
Financial support to build or renovate	14
Tenant with their own tiny home	11
Right person to share the land with	14
Rental agency to help me manage the renting	3
I don't know	2
Other	13

Why We Don't Have More Long Term Rentals

Opinions on What Needs to Be Done

Factors that would stabilize the housing situation	# of respondents who believe this factor would stabilize the housing situation:
An empty homes tax	78
Different development processes	58
More housing options (e.g. tiny homes, carriage houses, etc.)	83
Greater housing density	37
Income-based affordable rental units	76
Education and/or incentives for landowners to create secondary rental dwellings on their property	65
Supportive or complex care housing	52
A safe/transition home so that victims of domestic abuse have a safe place to go	59
Restrictions on landowners using secondary dwellings as vacation rentals	56
I don't know	4
Other	25

Provincial Housing Actions

- Recent announcements and changes by the province and their implications for Cortes:
 - 4-6 units on sf lots
 - AirBnb legislation – opt in
 - Empty homes tax
 - Required updates every 5 years for OCP



Strathcona Regional District Housing Action

- Housing Assessment Study
- 3% short term rental tax
- Potential new Housing service with \$10M in loans
- Rainbow Ridge gas tax funding for preliminary road



Strathcona Regional District

11 March · 🌐



All Electoral Area residents, community organizations and First Nations within the SRD are invited to complete a survey to help the SRD better understand the current state of housing needs in your community.

Learn more & complete survey at www.srd.ca/housing-needs-report-project.



**HOUSING
NEEDS
ASSESSMENT
SURVEY**

- Help SRD better understand the current state of housing needs in your community.
- Survey responses are confidential.
- All respondents will be eligible to win one of two \$100 gift cards!

COMPLETE SURVEY ONLINE AT
WWW.SRD.CA/HOUSING-NEEDS-REPORT-PROJECT



4

7 shares

Cortes Housing Society Actions

- RR land purchased
- Well drilled and ready to build
- \$3+M raised
- BCH application submitted



Relevant Housing Initiatives in our Region

- Housing Registry for Home Sharing
- Community Land Trust
- Rent to Own
- Rent Bank
- Affordable Home Ownership

Home Share Program- Southern Gulf Islands

- Launched on Pender Island in 2023
- Now being expanded to Salt Spring, Galiano and other islands
- Program connects people that need a place to live with people that have an extra room in their home.
- Usually with a shared the kitchen
- Helping seniors stay in their homes longer as it can be done as a labour exchange
- So far has made 7 people have been housed through the program

More info: <https://www.sgicomcommunityresources.ca/housing-now-home/>



OPAL Community Land Trust

Orcas Island program: The land is owned by the community land trust and leased to each homeowner, who must qualify for a mortgage to buy the house. OPAL commits to owning the land in perpetuity

- 110 permanently affordable homes
- OPAL owns land to maintain affordability
- Residents purchase and maintain their homes and have 99 year lease for the land
- Buyers get help with mortgage program

More info: <https://www.opalclt.org/>



Seven Generation- Rent to Own Program

Indigenous led developments to help people build-up enough money through rent to purchase the unit

- Urban and rural developments
- Residents put down a down-payment and then pay rent for 2-5 years until they have enough money into the project to get a mortgage to pay for the house.
- Ideal program to help people get into home ownership.
- More information: <https://7generation.ca/> or <https://panatchgroup.com/news/>



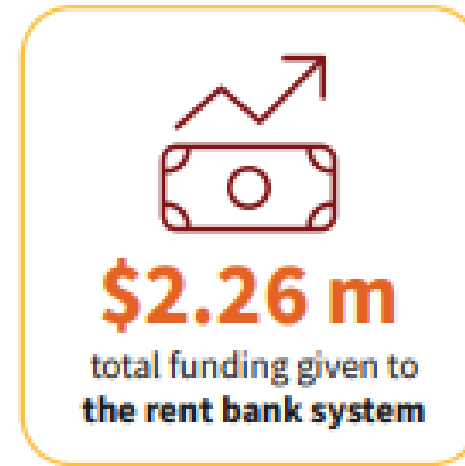
Rent to Own

Making the commitment to renting your property, can give you the option to own it one day.

Rent Bank

Program to support renters that are struggling to pay rent. To prevent eviction, rent banks lend money to renters to help them stay in their homes.

- \$1.51 m in funding given to 2,270 renters in BC to support housing
- Interest free loans
- Also provide renter with other supports to stabilize finances
- Many rent banks across the province of BC
- Does Cortes need a rent bank?
- More information: \$1.51 m in funding given to 2,270 renters in BC to support housing



\$1.06 m
Loans issued

\$450,000
Grants issued

\$444,000
Repayment revenue
generated

The Flats of Cumberland- Affordable Home Ownership

Purchase a home and lease the land.

Pay monthly land lease

Homes are approximately half price because the land is not owned

Modular housing approach for the homes.

More information:

<https://theflatsofcumberland.ca/>



Breakout Rooms Locations/Topics

Break-out A		Break-out B	
10:10 - 10:40		10:50 - 11:20	
Topic	Room	Topic	Room
Tiny Homes	Main Hall	Home Upgrades	Main Hall
Rental Housing and land-use	Main Hall	Empty Homes and Landlord-tenant	Main Hall
SRD Housing Potential	OM Studio	Open	OM Studio
Worker Housing	Café	Affordable Land/home Ownership	Café

Break-out Room Guidelines

- Share the space so that everyone gets a chance to contribute
- If others have opinions different from yours, please don't argue or contradict them, use this as an opportunity to listen and learn
- Our objective is to have a fulsome discussion and then to report back to the group with our findings/conclusions/ideas
- Not everyone needs to speak to each of these questions- try to get through of the questions

Breakout Rooms Questions

Question 1)

What is the current situation with this issue that you are observing?

Question 2)

What types of solutions do you think would help to resolve this issue?

Question 3)

Are there successful examples of solutions that you know about that we should look into?

Question 4)

Are there any conclusions or recommendations?



Next Steps

- Write-up outcomes of the Housing Forum
- Coffee House on Dec 22nd