# Capital Regional District

# Regional Housing Affordability Strategy

REVISED REPORT

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Prepared by
**CRD Planning & Protective Services**

## Acknowledgements

The Regional Housing Affordability Strategy was achieved through the participation and support of the Capital Region's member municipalities, the Province of British Columbia, the Government of Canada and many community groups and individuals with an interest in housing affordability. Participants included:

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For reference, the original July 2003 final consultant's report, together with additional background working papers and fact sheets on housing affordability in the Capital Region, are available on the internet at www.crd.bc.ca

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## *Executive Summary*

This document sets out a Regional Housing Affordability Strategy – RHAS – for the Capital Region. To achieve the vision of *safe, adequate, and affordable housing for all of the region's residents*, the RHAS has three goals:

- To increase the supply of more-affordable housing in the region.

- To reduce the number of people in core housing need, especially low income renters.

- To reduce the number of homeless people, and support the transition out of homelessness.

**The Need for More-Affordable Housing**

In the last decade, the housing situation in the Capital Region has worsened. Fewer than 1,000 units of social housing were supplied in the CRD in the past decade, and today waiting lists – which now stand at almost 2,000 - have grown to the point that eligibility focuses on people one step away from homelessness. A count in early 2005 estimated that there were well over 700 homeless people in three municipalities of the region.

The Capital Region in October 2005 registered a vacancy rate of less than 1%, the lowest in all of Canada. Some 28% of renter households (13,080 households) are defined by CMHC as being in "core housing need" - meaning they do not live in, and are unable to access, housing which is affordable, in adequate condition, and of suitable size. The situation is especially dire for persons on social assistance - monthly shelter allowance of $520 for a single parent family with one child compares to the average market rent of $837 for a two-bedroom apartment in the CRD.

For potential home owners, the situation is also becoming more difficult. Average house prices in the region are among the highest in Canada, averaging $455,000 in the first half of 2005. Qualifying income required at this price point is $118,000. The number of renter households who can afford to buy a home has consistently been lower in Victoria and Vancouver than in any other Canadian metropolitan centres.

Housing affordability is a function of housing cost and household income. Affordable housing is defined by CMHC as housing which does not exceed 30% of a household's gross income. This measure applies to households of low to moderate income, usually those with incomes at 80% or below the median household incomes for the region.

The social costs of unaffordable housing are wide-ranging and pervasive. The importance of decent, affordable housing to people's health and well-being is undisputed. Inadequate housing often contributes to illness, and leads to increased use of the health care system. Affordable housing is also essential for attracting and retaining a skilled workforce to the region, one of the prerequisites of a robust local economy.

**Strategies to Improve Housing Affordability**

What can the CRD and local governments do to improve the affordability of housing in the Capital Region? The Regional Housing Affordability Strategy presented in this report recognizes that while the responsibility for income support and capital funding programs for non-market housing rests with the federal and provincial governments, there is much that can be accomplished locally. The strategy calls for the CRD and municipalities to work closely with community, industry and stakeholder groups to improve the supply of affordable housing.

**Strategy 1:    Secure More Funding For Non-Market and Low End of Market Housing**

This strategy, which focuses on funding, proposes that the CRD, in partnership with municipal governments, expand the CRD's Regional Housing Trust Fund to the entire region. It suggests these groups work together to advocate for increased senior government funding for affordable housing programs.

**Strategy 2:    Establish and Enhance Pro-Affordability Local Government Policies and Regulation across the Region**

This strategy addresses opportunities for local government to improve housing affordability through a series of regulatory, fiscal and policy actions which would encourage pro-affordability policies and regulations throughout the Capital Region. Examples of proposed regulatory actions include policies to encourage greater densification, inclusionary zoning, secondary suites, and streamlining and harmonizing housing development approval processes where possible and where supported by the RGS development strategy.

**Strategy 3:    Facilitate Community-Based Affordability Partnerships and Initiatives**

This strategy proposes continued collaboration with existing community-based partnerships, the Housing Affordability Partnership (HAP) and the development industry to further the supply of more-affordable housing.

**Strategy 4:    Build Neighbourhood-Level Support for Housing Affordability**

This strategy recognizes the need for building awareness and support at the neighbourhood level for affordable housing programs. Proposed measures include regular monitoring and public reporting on the effectiveness of RHAS by the Capital Region, together with the sharing and dissemination of information promoting more-affordable housing practices by the CRD, the CRHC, Housing Affordability Partnership and other housing-related agencies and organizations.

**Strategy 5:    Expand the Scope of the Victoria Homelessness Community Plan to the Region as a Whole**

This strategy proposes expanding the scope of the Victoria homelessness community plan to the region as a whole, including the establishment of a Regional Homelessness Task Force.

Overall, the five strategies provide a framework for regional and municipal governments - in conjunction with the non-profit and private sectors - to take concerted action to improve the future affordability of housing in the Capital Region.

# 1. Introduction

With one of the most expensive housing markets in Canada, housing affordability remains a major concern throughout the Capital Region. While costs and availability fluctuate from year to year, the trends indicate that in the Capital Region the availability of affordable housing has declined in the past decade. As the following pages describe, for those with modest or low incomes, finding and keeping decent housing within their financial means has become increasingly difficult. This has significant implications for individual health and well-being, as well as for the character, appeal and economic vitality of the region as a whole.

To address this important need - and in conjunction with the development of the Regional Growth Strategy - the Capital Regional District in October 2001 initiated the development of a Regional Housing Affordability Strategy (RHAS). The strategy's vision is:

> All residents of the Capital Region have safe, adequate housing they can afford.

The primary goals established for the regional Housing Affordability Strategy are:

Goal 1:     To increase the supply of more-affordable housing in the region.

Goal 2:     To reduce the number of people in core housing need, especially low income renters.

Goal 3:     To reduce the number of homeless people and support the transition out of homelessness.

The present document represents a revised and updated version of the final consultant's report, *A Proposed Housing Affordability Strategy for the Capital Region,* submitted to the CRD Board of Directors in July 2003 and subsequently reviewed by member councils. While the essence of the original strategy is reflected in the present document, several important revisions have been made: the RHAS now reflects the Regional Growth Strategy (RGS) adopted in August of 2003; the housing needs analysis has been updated; and quantifiable targets for the implementation of the RHAS have been established.

## Recent Actions to Improve Housing Affordability in the Region

It is worthy of note that the Capital Regional District and six participating municipalities have already acted upon the highest priority identified in the 2003 RHAS report – the establishment of a Regional Housing Trust Fund. Approved in March of 2005, the fund greatly improves the Capital Region's ability to access and leverage new provincial and federal financial support for housing projects. The fund will also help the Capital Region establish partnerships with private non-profit societies throughout the region to bring resources together to address specific housing needs.

As well, several municipalities have taken steps which address housing affordability, including establishing legal secondary suite policies, programs to build low-end of market housing funded from development fees, and density bonus programs and other incentives to encourage the construction of more housing in existing communities. These examples illustrate how local government actions are making a difference.

**Housing Affordability and the Regional Growth Strategy**

Local governments play a fundamental role in setting the community planning and regulatory context for the production of new and affordable housing - in conjunction with the ongoing implementation of the Regional Growth Strategy. Key elements of the RHAS will be brought forward as a regional housing affordability policy, and will be included as part of the Regional Growth Strategy bylaw amendment during the strategy's revision scheduled for 2008.

The elements of the Regional Housing Affordability Strategy are intended to work in conjunction with the other policy directions established in the RGS particularly those that promote responsible growth management, urban containment, complete communities and protecting the integrity of the rural communities. In addition to unit cost, housing developments should support the concept of "affordable living" and consider access to services, shops and workplaces as well as energy-efficiency and social well-being.

The Regional Growth Strategy, adopted in 2003 included the following policy direction for improving housing affordability:

*The Regional Growth Strategy aims to improve housing affordability in the Capital Region through the preparation and adoption of a Regional Housing Affordability Strategy. The purpose of the Regional Housing Affordability Strategy is to ensure that all residents of the Capital Region – especially low and moderate-income households, the elderly, youth, those with special needs, and the homeless – have reasonable choice of housing by type, tenure, price and location. The Regional Housing Affordability Strategy will:*

- *Identify the current and anticipated future issues concerning market and non-market housing affordability for no, low and middle incomes and special needs households;*
- *Identify and analyze the extent of present and forecast future problems;*
- *Identify and recommend practical policies and gain commitments to action to address these needs and problems in the short, medium and long-tem across the Capital Region;*
- *Involve the broader community in the development of the strategy and its recommended solutions; and,*
- *Act as a catalyst for activities to improve housing affordability if the Capital Region.*

This report responds to that RGS policy and provides a framework for addressing housing affordability issues in this region. The Strategy is not intended to remain static. Policies and programs will be refined over time and incorporated into the relevant planning documents over time. The CRD will continue to work with its member municipalities and other local governments and agencies to secure more stable funding sources for affordable housing.

## 2.    The Need for a Regional Strategy

Housing is a cornerstone for building strong and healthy communities. Access to housing is pivotal to community stability. Where and how people live affects the health and well-being of each individual, and the character of the whole community. Therefore, it is important that the market reflect an adequate range and mix of housing types and affordability levels, in locations that are convenient and accessible to shops and services in order to create inclusive, resilient communities that people can live in throughout their lives.

### Housing Affordability and Sustainability

Ensuring more affordable housing has benefits which include the individual, the family unit and the community as a whole.  The provision of an appropriate mix of housing and social directly affects the social, economic and environmental sustainability of the region.

### Sustainable Communities

A range and a mix of housing within urban neighbourhoods increases the potential for a variety of households, interests, skills, and lifestyles to co-exist and contribute to a more inclusive, resilient community

In addition, the locations, density, range and mix of housing has an impact of people's ability to access daily needs through alternatives to the single-occupancy vehicle.  Higher density centres and corridors create a walk-able, transit-friendly environment in close proximity for riders and promote opportunities for walking, cycling and other energy-efficient forms of transportation.

### Sustainable Workforce

Providing a range of affordable housing options contributes to a more diverse workforce with greater opportunities for employees to live and work within the same community.  The lack of housing opportunities can make workplace recruitment and retention challenging for local businesses.  Labour shortages can also contribute to higher construction cost, which may deter businesses from locating in the region.  High housing costs can mean that those who want to find housing they can afford, or improve their housing conditions, are forced to move away.

### Sustainable Economies

Housing production, renovation and maintenance increases local job opportunities and potential spin-off businesses.  In addition, when housing and amenities are in close proximity people are more likely to shop locally and support neighbourhood businesses.

### Social Sustainability:  Healthy Children

The absence of secure, affordable housing is one of a cluster of material disadvantages which work against early childhood development.  Particular importance is associated with disadvantages faced by children in the first few years of their life. A good start in life is critical for long term health and well-being because of the development and learning that occurs during this period. Research clearly shows the relationship between social and economic factors, and healthy childhood development.

**Social Sustainability:  Health & Well-being**

The importance of decent affordable housing to people's health is undisputed.  Housing at its most basic provides a physical structure essential for keeping people warm and dry.

Providing a range of housing units and supportive services can contribute to overall social well-being, family cohesiveness and community security and safety.  If rental and ownership properties are available within communities, residents (and eventually their children) are able to move back and forth across the housing continuum during life changes without being forced to leave their communities.

The 1986 World Health Organization's *Ottawa Charter for Health Promotion* recognized shelter as a basic pre-requisite for health.

- **Living in damp, overcrowded and drafty housing creates illness** – leading in turn to increased use of the health system. Paying excessive proportions of income for housing leaves insufficient money and time to support other necessities of life including a good diet, transportation, education/training and recreation. These are the things people need to create and sustain healthy lives. Without adequate housing people may be forced to sacrifice their budget for food, clothing, or other necessities; share housing with others; lose social networks due to moving repeatedly; or work longer hours to cover housing costs.

- **Socio-economic circumstances are the foremost contributor or determinant of health.** There is a wealth of evidence from Canada and other countries supporting this statement. The Senate Committee on Health (Kirby Report[1]) estimated that 50% of health status is attributable to social and economic conditions; 25% is derived from the health system; 15% from biology and genetic endowment; and 10% from the physical environment.

- **Social and psychological conditions – including inadequate or insecure housing - can seriously damage health in the long term**. Chronic anxiety caused by insecurity, low self-esteem, social isolation and lack of control over home and work triggers stress hormones that damage the cardiovascular system, and depress immune systems. Individuals who are materially disadvantaged and suffer income, housing and food insecurity experience far greater stress than the materially advantaged – with a corresponding increased risk of illness and premature death.[2] This fact is verified by 1996 Canada Census data on life expectancy, which showed that a male born in the lowest income (quintile) Canadian neighbourhoods lived five years less than a male born in the highest income neighbourhoods.

Housing serves as an important determinant and indicator of health for the individual, the family, the economy and the community.

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[1] *The Health of Canadians - The Federal Role , Final Report of the Standing Committee on Social Affairs, Science and Technology*, Volume Six.   October 2002.

[2] James Dunn, *Needs, Gaps and Opportunities Analysis Projects*.  CIHR Institute of Population and Public Health.  2002.

## The Incidence and Social Cost of Homelessness

The homeless – who do not have a home to pay too much for - are not included in CMHC's core housing need figures discussed above, or in the Canada Census data. The number of homeless people in the Capital Region has, however, been conservatively estimated by a Victoria Cool Aid Society[3] survey:

On January 15, 2005, more than 150 community volunteers walked the city's streets to count Victoria's homeless. Forty-three routes encompassing three municipalities were surveyed …. *On a night when temperatures dropped to -10C, 168 people were found sleeping outside in the freezing temperatures, and another 500, including more than 100 children and parents, were found in emergency shelters and roadside motels throughout the city.*[4]

It should be noted that this figure excludes ten municipalities - and does not account for people sleeping rough in wooded areas of the region, in cars or in vans. Actual numbers could be double that reported in the survey. The report also points out that:
▪ Most of those surveyed are originally from the Victoria area.
▪ The most common causes of homelessness include abuse, addiction and eviction.
▪ The average length of time spent homeless was 18 months, with a slightly shorter time for women.

Homelessness is the extreme form of housing disadvantage. There is significant research available on the individual and social impacts of homelessness:

▪ **Chronic health conditions** - Homeless people are at much greater risk than the general population for a variety of chronic conditions including emphysema, arthritis, asthma, epilepsy and diabetes.

▪ **Victims of crimes** – Homeless people are at higher risk of victimization of violent crimes. All these risks culminate in higher mortality rates for homeless people, resulting in a shortened life expectancy of 10 to 16 years.

▪ **Higher hospitalization rates** - Homeless people use emergency departments for their primary care, have higher hospitalization rates than the general population and longer hospital stays. All this excess hospitalization represents high cost services which could be avoided or significantly reduced if homeless people simply had a place to live.

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[3] Victoria Cool Aid Society. *Homeless Count – 2005*, *Victoria, B.C*.
[4] Community Council, *Quality of Life in BC"s Capital Region*. June 2005.

**Case Studies:  The Economic Cost of Homelessness**

The costs of providing supportive housing for the homeless can be largely offset by savings in other social costs.  One case study supporting this argument is based on a detailed review of a $200 million, 3,600-unit supportive housing program for severely mentally ill homeless people in New York City. [5]  *The review found that 95% of the program costs were compensated by reductions in collateral services attributable to the housing placement. The study reports a 40% reduction in costs of shelter use, hospitalizations, hospital length of stays and time incarcerated.*

The study also concludes that the findings are a *conservative* estimate of the impact of the initiative. The impact of the programs was assessed for only two years after placement and excluded social costs of homelessness, including the cost of crime to crime victims, to the courts and police, as well as the private and public costs of accommodating homelessness in public places.

A 2001 study conducted by the Province of BC concluded that it costs less to house someone who is homeless, than to provide services and shelter.  This study found that the public costs for providing services and shelter for one homeless person is approximately $40,000 annually, compared with the cost of $28,000 to house that person.  The costs of homelessness include those required for emergency services (including shelter and police), hospital and health care costs, and costs to the judicial system.   This study found that homeless people are disproportionately high users of these public services. [6]

## Understanding the Affordability Problem – The Continuum of Housing Need
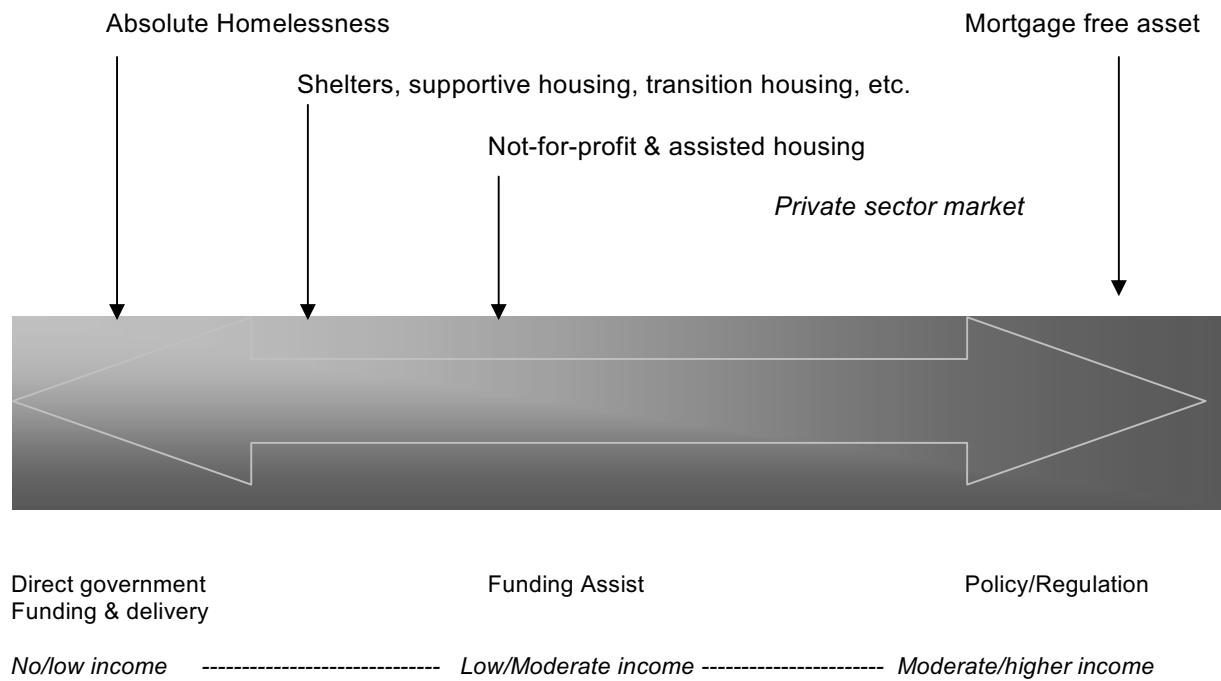
Housing affordability needs can be understood as a continuum of need ranging from absolute homelessness to market ownership housing.  Households don't always remain within one type of housing throughout their lives; changing circumstances (both positive and negative) can move people along the continuum.

The continuum is an important concept for housing policy and housing development – because the level of financial and social supports required to construct the units and support the households change dramatically as one moves through the continuum. The private market may be able to deliver housing at the right side of the continuum, but funding subsidies are required as one moves to the left side of the continuum.

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[5] James Dunn, *Needs, Gaps and Opportunities Analysis Projects*.  CIHR Institute of Population and Public Health.  2002

[6] *Regional Affordable Housing Strategy Workshop:  Issues and Options*.  GVRD Technical Advisory Committee. February 24, 2006

## The Housing Continuum

Absolute Homelessness

Mortgage free asset

Shelters, supportive housing, transition housing, etc.

Not-for-profit & assisted housing

*Private sector market*

Direct government
Funding & delivery

Funding Assist

Policy/Regulation

*No/low income* ------------------------------ *Low/Moderate income* ----------------------- *Moderate/higher income*

Direct government assistance is required on the left of the continuum to assist those who are homeless, those with very low incomes and those with special needs. These individuals can't obtain housing without financial assistance for housing and social supports. In many cases, residents require social supports to obtain *and retain* their housing (e.g lifeskills training, rehab & detox, supportive living services)

In the centre of the continuum, housing funding assistance and regulation (e.g. housing agreements, covenants) must be provided to ensure housing costs are low enough to allow those with modest incomes to obtain housing. These units are often government assisted.

On the right side, local government policy and regulation are needed to ensure an adequate range and mix of housing for a range of households. Options may include density bonusing, inclusionary zoning, and other forms of incentive zoning and development requirements.

## Housing Affordability in the Capital Region Today

There is evidence suggesting that inequality has increased in Canada during the past 15 to 20 years. Low levels of direct spending by senior governments on social housing in the last decade – coupled with a widening gap between the cost of living and welfare rates, and a myriad of other policies - have all contributed to the present situation. Housing policy, including efforts by all three levels of government to redress housing disadvantages, can play a significant role in reducing these disparities.

The housing situation in the Capital Region has not improved over the last decade. In fact, the majority of key indicators suggest the situation has worsened:

### Increasing Homelessness

- There are currently estimated to be well over 700 people in the Capital Region who are homeless.[7] Although no trend data is available, it is believed the incidence of homelessness is increasing.

### A Compelling Need for More Social Housing

- Waiting lists for regional social housing projects have grown steadily to the point that eligibility for social housing now focuses on people one step away from homelessness. According to BC Housing, as of October 2005 there were more than 1,950 households on the waitlist for the Housing Registry in the Capital Region.

- For a variety of reasons, including diminishing federal support, the supply of social housing in the region has declined. Since 1995 there have been 990 social housing units created in the Capital Region. This compares with almost 6,200 social housing units built in the region between 1970 and 1995.[8]

### A Limited Rental Housing Supply, Non-Affordable to Many

- In 2001 there were 13,080 renter households[9] - 28% of total renter households in the Capital Region –in "core housing need". As defined by CMHC, a household is considered to be in core housing need if they do not live in, and are unable to access acceptable housing – housing that is affordable, in adequate condition, and of suitable size.

- Renters comprised just over one-third of all households in the Victoria Metropolitan Area, but disproportionately they accounted for more than two-thirds of all households in core housing need.

- The average household income (before tax) for renter households in core housing need was $16,275 with on average 51% of this income devoted to shelter. On the other hand, the

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[7] Victoria Cool Aid Society. *Homeless Count – 2005*, *Victoria, B.C.* The report provides a conservative estimate of homelessness.
[8] Source – BC Housing Management Commission administered portfolio.
[9] Gross Rent refers to the average monthly payments paid by renter households to secure shelter and includes: payments for electricity, oil, gas, coal, wood or other fuels, water and other municipal services, and monthly cash rent.

average household income for those renter households living in or able to access acceptable housing was $48,262.

- Estimated total monthly social assistance – welfare - income for a single parent family with one child was $846 in 2005.[10] This compares to the 2005 market rent for a two bedroom apartment of $837.[11]

- According to the CMHC, as of October 2005 the rental vacancy rate in the Capital Region was less than 1% – the lowest vacancy rate in the country.
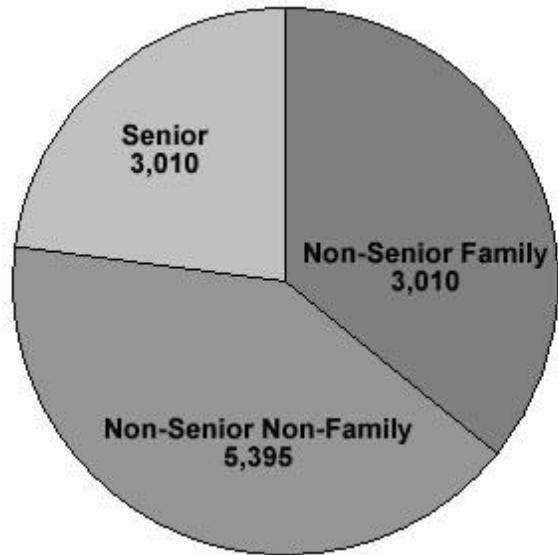


**Figure 1: Core Housing Need 2001 - Renters**
**Total: 13,080**
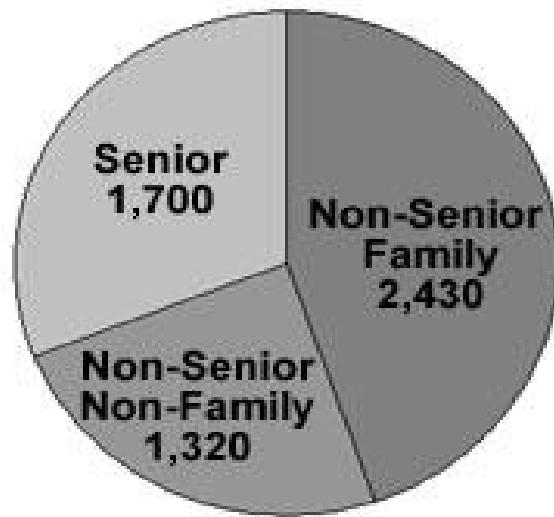**In 2001, 28% of all renter households in the Capital Region were in core housing need.**

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[10] Ministry of Employment and Income Assistance, Rate Tables (January 2005)
[11] CMHC, 2005 data

**The High Price of Home Ownership**

- Average house prices in the Victoria CMA are among the highest in Canada, averaging $455,000 from January to August 2005. Qualifying income required at this price point is $118,000.[12]

- The number of renter households who can afford to buy a home has consistently been lower in Victoria and Vancouver than in any other metropolitan centre in Canada.[13]

- In 2001, a total of 5,455 owner households - 9% of total owner households in the Capital Region – were in core housing need.

- Average house prices in Victoria have risen 82% from 1995 to 2005, and 75% from 2001 to 2005.



**Figure 2: Core Housing Need, 2001 - Owners**
**Total: 5,455**
**In 2001, 9% of all owner households in the Capital Region were in core housing need.**
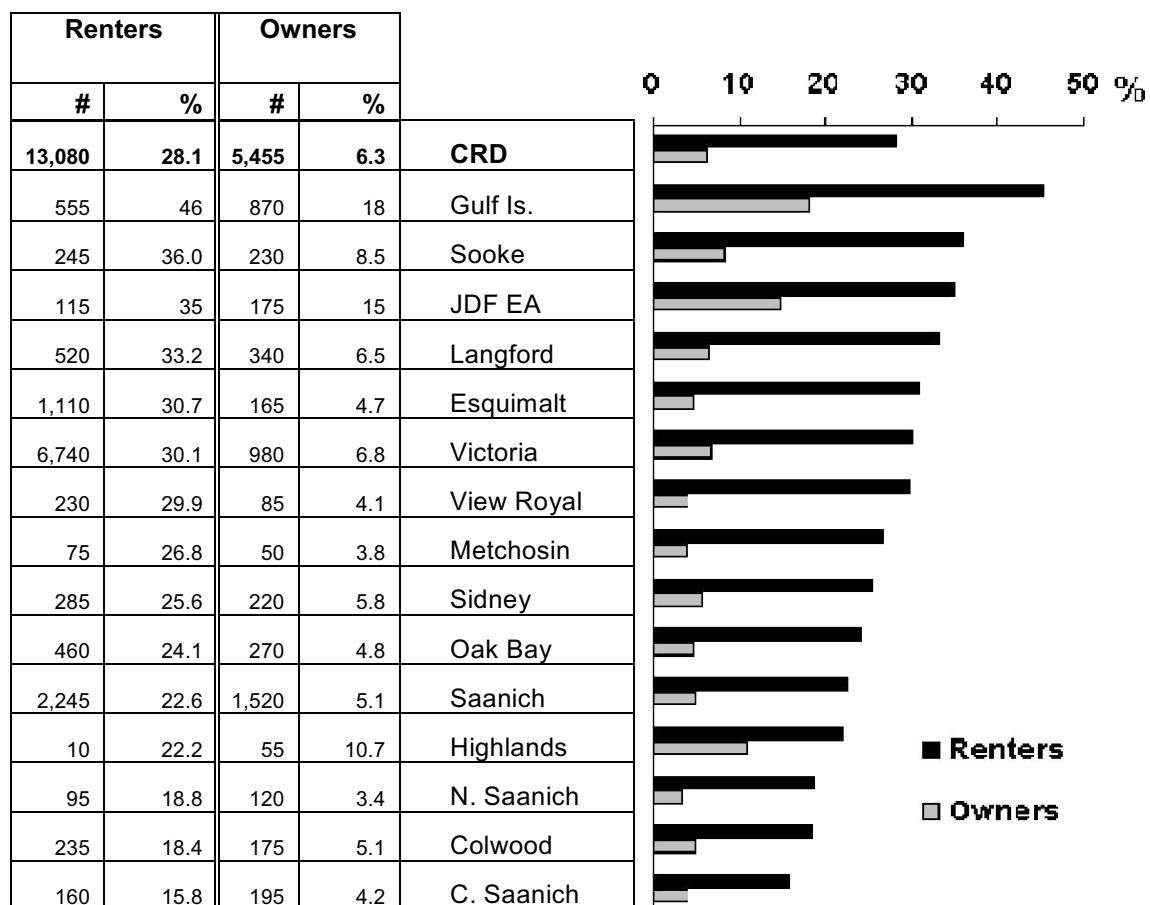
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[12] Calculated based on an interest rate of 5.7%, property taxes of $3000/annum, 5% down payment, and payments limited to 30% of income. No other debts or housing-related expenses.
[13] CMHC, *Renter to Buyer: CMHC's 27 Year Historical Affordability Report 1970-1997*.

**Renter and Owner Households in Core Need Are Distributed Throughout the Region**

- Households in core need are widely distributed throughout the Capital Region.

- With respect to renter households in core need, in absolute numbers the municipalities of Victoria and Saanich have the most households in need. However, the municipalities with the greatest level of rental housing need proportionate to population are the Gulf Islands, Sooke, the Juan de Fuca Electoral Area, and Langford.

**Figure 3: Geographic Distribution of Core Housing Need 2001, Capital Region**

| Renters | | Owners | | | |
|---|---|---|---|---|---|
| # | % | # | % | | |
| 13,080 | 28.1 | 5,455 | 6.3 | **CRD** | |
| 555 | 46 | 870 | 18 | Gulf Is. | |
| 245 | 36.0 | 230 | 8.5 | Sooke | |
| 115 | 35 | 175 | 15 | JDF EA | |
| 520 | 33.2 | 340 | 6.5 | Langford | |
| 1,110 | 30.7 | 165 | 4.7 | Esquimalt | |
| 6,740 | 30.1 | 980 | 6.8 | Victoria | |
| 230 | 29.9 | 85 | 4.1 | View Royal | |
| 75 | 26.8 | 50 | 3.8 | Metchosin | |
| 285 | 25.6 | 220 | 5.8 | Sidney | |
| 460 | 24.1 | 270 | 4.8 | Oak Bay | |
| 2,245 | 22.6 | 1,520 | 5.1 | Saanich | |
| 10 | 22.2 | 55 | 10.7 | Highlands | |
| 95 | 18.8 | 120 | 3.4 | N. Saanich | |
| 235 | 18.4 | 175 | 5.1 | Colwood | |
| 160 | 15.8 | 195 | 4.2 | C. Saanich | |

## 3.   The Provision of Affordable Housing

**Changing Roles of the Federal and Provincial Government**

**Federal Government**

The federal government has changed markedly over the last several years.  The federal government's involvement in housing was primarily through the Canada Mortgage and Housing Corporation (CMHC) which provided mortgage insurance, seed funding for social housing, residential rehabilitation, housing research and housing insurance. The federal government provides some support to the private ownership market by facilitating the use of RRSP funds for first-time home buyers. The CMHC website is www.cmhc-schl.gov.ca

The federal government stopped supporting the provision of new assisted housing units in 1993 and capped its financial contributions to 1995 levels. Within the province of BC, 44,000 units of affordable housing has been devolved to the Province

Current Federal initiatives include:

- **An Affordable Housing Agreement** was signed by the Governments of Canada and British Columbia in 2001 to jointly fund affordable housing projects in the province over a five-year period. Most of the projects and funding commitments are now funnelled through BC Housing.  In this region, the residential rehabilitation funding (RRAP) is delivered through the Capital Region Housing Corporation (an arrangement unique in this province).

- **The National Homelessness Initiative – NHI** - was launched by the federal government in 2001.  The program emphasized providing emergency shelter, transitional and second stage housing, and support services for the homeless and those at risk of homelessness.[14] According to the National Secretariat on Homelessness, in the first two phases of the project from 2001-2006 a total of $4.4 million was allocated to projects in Victoria.

**Provincial Government**

The Provincial government operates primarily through BC Housing to increase the supply of affordable and rental hosing through development, partnerships with other housing providers and through rent subsidies.  BC Housing website is www.bchousing.org.  Current initiatives include:

- **Provincial Housing Program**:  provides subsidized housing for low-income families, frail seniors, people with disabilities, and people at risk of homelessness. Since 2001, the province has funded construction of approximately 3,400 new units of non-profit subsidized housing units.

- **Rental Assistance Program**:  a rent supplement program for low-income renters.

- **Shelter Aid for Elderly Renters (SAFER)**

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[14] In the first phase (2001-2003) of the NHI, $2.1+ million was allocated to 29 projects in the City of Victoria. A similar amount is anticipated in the next phase (2003-06).

- **Independent Living BC Program**, established in 2001, provides funding for independent living units for seniors, including non-profit units, conversions from existing for-profit hosing or health facilities and units provided through rent supplements in private assisted living developments. In 2002 the Vancouver Island Health Authority was allocated funding for 384 supportive and assisted-living units for frail seniors and persons with disabilities from this program.

- **Premier's Task Force on Homelessness, Mental Illness and Addictions** was announced at the meeting of the Union of BC Municipalities (UBCM) in the fall of 2004.  Established to find common solutions to the province's growing homelessness problem, the task force is comprised of seven mayors, including the Mayor of Victoria.

- **The Provincial Homelessness Initiative** (an initiative from the Premier's Task Force) was established as a way to help people who are homeless or at risk of homelessness move beyond temporary shelter to more secure housing, gain greater self-reliance and achieve appropriate employment. This initiative is funded through the second phase of the 2001 Affordable Housing Agreement (a federal-provincial agreement to fund affordable housing projects over a 5-year period). To date, of the 533 beds created in nine communities throughout the province as a result of this program, Victoria has received 23 beds. BC Housing is allocating this funding to developments that integrate subsidized housing with support services for people who are homeless or at risk of homelessness, people with mental illnesses and physical disabilities, those with drug and alcohol addictions, aboriginal peoples, youth, and women with children fleeing abusive relationships. There has been no funding targeted specifically at family or special purpose programs.  The total federal and provincial funding allocation for this program is $84 million for all of B.C.

- **Aboriginal Housing**:  As part of the recent devolution of CMHC-managed units to the province, 2,600 units are being transferred to the Aboriginal Housing Management Association (AHMA) to accommodate off-reserve aboriginal people.

## Local and Regional Government Roles

Local governments influence housing primarily through land use and development approval processes.  This occurs through policy development, zoning and regulatory requirements, development and permit fee arrangements and partnership arrangements.  With respect to the provision of affordable housing, the role of local and regional governments is largely one of planning and regulation.  Although municipalities have no direct role in income support programs, they do have an important role in shaping housing supply.

The CRD's Regional Growth Strategy, adopted in 2003, is a landmark agreement between the Capital Regional District and its member municipalities on how to manage regional growth over the next 25 to 30 years. The RGS provides a policy framework and linkage for overall regional development and local municipal plans.   In law, the CRD must act in a manner consistent with the Regional Growth Strategy.

The CRD's housing strategy will be supported by the regional transportation strategy, *TravelChoices*, and the upcoming regional economic strategy. The provision of more transportation options - options that will free more people from the need to own a second, or

even a first car, to get around the region – can potentially free-up income for other purposes. Finding ways to increase opportunities in the region for people to earn more income can also help ease the burden of housing affordability on households.

The Regional Growth Strategy and the Supply of Affordable Housing

Municipalities have the primary responsibility for planning for and regulating community development and the production of new housing.  Within their Official Community Plans municipalities must include Regional Context Statements - acceptable to the CRD board - explaining how they will work toward consistency with the Regional Growth Strategy. These context statements provide a critical linkage back to regional policy directions in the RGS, including policies related to housing affordability.

Land Costs and Constrained Land Supply in the Capital Region

Land costs are a major determinant of the relatively high housing prices in the Capital Region. Because the region's area is geographically limited, developable land is in short supply.

One outcome of the RGS Regional Urban Containment and Servicing Policy Area, designed to help protect green space and agricultural lands, will be to constrain future growth in the availability of land for residential development. This will make it necessary to apply increasingly efficient land use patterns - including mixed use centres, and higher-density infill.

Increased land use efficiency, and higher-density development, should in turn create opportunities for improving housing affordability. Multiple housing forms such as town houses, row housing, apartments, cluster developments, duplexes and patio homes will all be part of a trend towards greater densification, in part as a result of the RGS.

The Challenge of More Efficient Land Use and Increased Density

A particular challenge in the Capital Region will be to change consumer and resident expectations in terms of housing preferences and neighbourhood development - while obtaining political commitment at the local government level for greater land use efficiency and increased density - to increase the supply of more-affordable housing.

# 4.    The Strategies

The five strategies detailed below propose a community-based approach, with actions designed to support the achievement of the Regional Housing Affordability Strategy (RHAS) vision and goals. The strategies recognize that the bulk of the responsibility for providing adequate, affordable housing for those priced out of the market rests with the federal and provincial level governments; local government - which relies on the property tax and senior government transfers - has a much more limited financial role.

Nonetheless, there are planning, regulatory and coordination measures that can be developed by local government that can help drive progress in improving housing affordability. The RHAS calls for local governments – as well as community, industry, and stakeholder groups – to work together to secure increased funding for affordable housing, while reducing policy and regulatory obstacles to the provision of affordable housing.  The strategy encourages self-help and community initiatives, and aims to foster broader awareness and support for the strategies.

The Housing Affordability Partnership – HAP

The RHAS makes specific reference to one such community initiative.  Established about five years ago, the Housing Affordability Partnership – HAP - is a public-private, and non-profit group working together to address housing affordability concerns, and to raise awareness of emerging housing issues in the Capital Region. HAP functions primarily through a volunteer steering committee comprised of individuals from key housing sectors and the community.

HAP's *2005-2008 Business Plan* proposes a pilot project that would see the establishment of a Housing Resource Centre.  The plan suggests the CRD is one of several potential public and private sources of funding support for its programs, including the pilot project.

The following RHAS strategies recognize that it will be critical to work closely with provincial and federal governments - and the housing industry - to bring their financial and other resources to bear on the challenge of providing adequate and affordable housing.

**STRATEGY 1**

**SECURE MORE FUNDING FOR NON-MARKET AND LOW END OF MARKET HOUSING**

The Capital Region's housing market is one of the most expensive in Canada, with only Toronto and Vancouver having higher house prices. The diminishing supply of developable land is a major reason why it is expensive to develop and rent new units at rates affordable to even median-income households, without some kind of additional contribution to the project.

The availability of even limited locally-generated funds would enable the Capital Region to approach senior governments as a true partner and investor in the development of housing that is affordable to regional residents.

**Actions:**

1a. The CRD and member municipalities, expand participation in the Regional Housing Trust Fund to all of the Capital Region, and

▪ Use charitable tax credits for more-affordable housing

▪ Encourage access to grants, donations and philanthropic support from foundations, municipalities, community organizations, financial institutions and private individuals for more-affordable housing.


1b. The CRD, through the Capital Region Housing Corporation, to facilitate access to information on all existing federal and provincial housing-related programs.


1c. The CRD to coordinate with municipalities, HAP, and the Capital Region Housing Corporation - in partnership with the Union of BC Municipalities, the Federation of Canadian Municipalities, Canadian Housing Renewal Association, Canadian Homebuilders Association, Urban Development Institute and others – to actively lobby senior governments for programs and housing to improve housing affordability.


1d. The CRD, through the Capital Region Housing Corporation, to continue to provide expertise to facilitate the development of non-market and low end of market housing projects, through brokering partnerships in support of community based initiatives, including opportunities developed through referrals from the Housing Resource Centre and others.

## STRATEGY 2

## ESTABLISH AND ENHANCE PRO-AFFORDABILITY LOCAL GOVERNMENT POLICIES AND REGULATIONS ACROSS THE REGION

Planning and regulatory policies are the primary levers local government can use to encourage the supply of more-affordable housing. These powers must be marshalled in a focused and coordinated way – and not be used at cross-purposes – if housing affordability in the region is to be improved.

**Actions:**

Regulatory Actions

2a. The CRD and municipalities to review and research best practices in the areas of zoning and subdivision bylaws to permit greater densification and inclusionary zoning (more-affordable housing sites) including

- Permitting secondary suites
- Planning for increased densities in downtown areas and regional centres
- Encouraging small lot infill in existing neighbourhoods
- Promoting mixed-use developments in town-centre areas
- Encouraging flexible housing forms.

2b. The CRD electoral areas and member municipalities to examine ways to improve the efficiency of municipal approval processes and seek opportunities to harmonize local development regulations.

Fiscal Actions:

2c. The CRD and municipalities, independently or in partnership with others, create additional rental stock through tax incentives for the conversion of non-residential properties into housing.

2d. The CRD and municipalities, independently or in partnership with others, preserve existing rental stock through the strategic use of federal Residential Rehabilitation Assistance Program (RRAP) funding and maintenance by-laws.

2e. The CRD and municipalities review and examine options to creatively adjust building and development fee structures to encourage affordable housing.

Policy Development:

2f. The CRD and municipalities reflect the affordable housing and growth management strategies of the Regional Growth Strategy to require the inclusion of affordable housing policies in Official Community Plans and Regional Context Statements.

2g. The CRD and municipalities, in their Official Community Plans, include policies regarding inclusionary zoning (provision of more-affordable housing sites) for communities within the Regional Urban Containment and Servicing Policy Area (RUCSPA).

2h. The CRD and municipalities establish an "affordable housing first" policy and either donate or lease surplus municipal lands to non-profit community organizations for housing purposes.

## STRATEGY 3

## FACILITATE COMMUNITY-BASED AFFORDABILITY PARTNERSHIPS AND INITIATIVES

There is no single or simple solution to the problem of housing affordability. There are already many community organizations and agencies in place with an interest in addressing this important challenge. Collaboration with community groups and the industry will be essential to improving the future supply of more-affordable housing in the Capital Region.

**Actions:**

3a. The CRD through the Capital Regional Housing Corporation (CRHC) and the Housing Affordability Partnership to provide information on alternative tenure, construction and financing options for more-affordable housing to industry, community organizations and individuals.

3b. The CRD, CRHC, other local governments, work with the development industry, to lobby senior governments to develop tax incentives for the creation of purpose-built affordable rental housing.

3c. The CRHC on behalf of the CRD, and municipalities encourage individual non-profit organizations in the Capital Region to promote the re-development of older, lower-density non-profit housing projects to make more efficient use of the land already dedicated to non-profit housing, and increase the supply of available units

3d. The CRD or non-profit organizations, to encourage the development of a community land trusts when considering the disposal of surplus lands.

**STRATEGY 4**

**BUILD NEIGHBOURHOOD-LEVEL SUPPORT FOR HOUSING AFFORDABILITY**

It is often at the neighbourhood level that affordable housing proposals flounder. Finding ways to gain more community acceptance for more-affordable housing forms – such as small lot infill, mixed-use and multi-family forms – has the potential to increase the level of more-affordable housing within existing communities.

**Actions:**

4a. The CRD monitors and publicly reports on the effectiveness of the RHAS implementation strategy through the RGS monitoring program, to educate and inform the citizens about the status of affordable housing availability in the region.

4b. The CRHC and the Housing Affordability Partnership (HAP) to:

- coordinate the sharing of housing information at the local government level to help develop community resources

- promote information about best practices in the provision of more-affordable housing

- establish a profile of community initiatives which support more-affordable housing

- establish mediation services and dispute resolution approaches to support affordable housing outcomes in neighbourhoods.

**STRATEGY 5**

**EXPAND THE SCOPE OF THE VICTORIA HOMELESSNESS COMMUNITY PLAN TO THE REGION AS A WHOLE**

Homelessness, while historically concentrated in the City of Victoria, has become a regional issue. Recent counts reveal that homeless people are found in suburban areas as well as urban areas, and that homeless people come from all municipalities and communities in the Capital Region. Marshalling the resources of the regional community will provide greater effectiveness in plans to reduce homelessness and support the transition out of homelessness.

**Actions:**

5a. The CRD, in partnership with municipalities, the province, the federal government and the Vancouver Island Health Authority (VIHA), to establish a Regional Homelessness Task Force as a successor organization to the existing Committee to Address Homelessness in Victoria.

5b. The Regional Homelessness Task Force to review and update the Victoria Community Plan for Homelessness and recast it as a regional homelessness plan, with a focus on securing safe affordable housing, enhancing dedicated support services for homeless people, increasing the effectiveness of communication and coordination between service providers, and improving the capacity of service providers and municipalities to address the challenge of homelessness in the region.

5c. The Regional Homelessness Task Force, to work with senior levels of government and the Vancouver Island Health Authority, to continue building partnerships to provide safe affordable housing, enhance support services, improve coordination and communication, and increase the capacity of service organizations.

# REGIONAL HOUSING AFFORDABILITY STRATEGY SUMMARY

|  | CRD Lead Responsibilities | Actions/Roles of Municipalities | Actions/Roles of Other Parties |
|---|---|---|---|
| **Strategy 1**<br><br>**Secure more funding for non-market and low end of market housing** | • CRD, with support of municipalities, to expand Regional Housing Trust Fund to all of CRD; use charitable tax credits for more-affordable housing; and encourage access to grants, donations and philanthropic support from organizations and individuals | • Supports this action | |
|  | The CRHC on behalf of the CRD, to continue to provide expertise to facilitate the development of non-market and low end of market housing projects. | • Supports this action | • CRHC & HAP to provide information on all existing federal and provincial housing-related programs |
|  | • CRD through Regional Planning to coordinate with municipalities and others to lobby senior government for programs and housing to improve housing affordability | • Supports this action | •CRD/Regional Planning supports this action, in cooperation with CRHC. UBCM. FCM. CHRA, VIHA, VREB, and others |
| **Strategy 2**<br><br>**Establish and enhance pro-affordability local government policies and regulations across the region** | *Regulatory Actions:*<br>- CRD to research and municipalities to review zoning and subdivision bylaws to permit greater densification and inclusion of more affordable housing sites<br><br>- CRD electoral areas and municipalities to improve efficiency of approval processes and seek opportunities to harmonize development regulations | •Supports these regulatory actions, scope can include:<br>-secondary suites<br>-greater density<br>- small lot infill<br>- mixed-use developments<br>-flexible housing forms | |
|  | *Fiscal Actions:*<br>CRD and municipalities independently or in partnership to:<br> -create additional rental stock through tax incentives for conversion of non-residential | •Supports these fiscal actions | |

| | CRD Lead Responsibilities | Actions/Roles of Municipalities | Actions/Roles of Other Parties |
|---|---|---|---|
| | properties into housing<br>-preserve existing rental stock through strategic use of the federal RRAP<br>-review and adjust building and development fee structures to encourage affordable housing<br><br>Policy Actions:<br>CRD and municipalities to:<br>- amend the RGS to require inclusion of affordable housing policies in OCP's<br><br>-include policies for urban areas regarding inclusionary zoning in OCP's<br><br>-establish "affordable housing first" policy and either donate or lease surplus lands to non-profit community organizations for housing purposes in appropriate locations | •Supports these policy actions | |
| **Strategy 3**<br><br>**Facilitate community-based affordability partnerships and initiatives** | •CRHC on behalf of the CRD to encourage non-profit housing organizations to promote re-development of older low-density non-profit housing to higher density<br><br><br>•CRHC on behalf of the CRD to work with the development industry to lobby senior governments for tax incentives for purpose-built affordable housing<br><br>•CRD or non-profit organization to encourage development of community land trust | •Supports this action | •HAP, CRHC and CRD/ Regional Planning to provide information on more-affordable housing options to industry, organizations and individuals<br><br>•Development industry supports this action |
| **Strategy 4**<br><br>**Build neighbourhood level support for housing affordability** | •CRD to monitor and report on effectiveness of the RHAS strategy through RGS monitoring program | | •HAP to:<br>-coordinate information sharing with municipal government<br>-promote information about more- |

| | CRD Lead Responsibilities | Actions/Roles of Municipalities | Actions/Roles of Other Parties |
|---|---|---|---|
| | | | affordable housing best practices<br>-establish profile of community initiatives<br>-establish mediation and dispute resolution approaches to support affordable housing outcomes in neighbourhoods. |
| **Strategy 5**<br><br>**Expand the scope of the Victoria homelessness community plan to the region as a whole** | •CRD to establish a Regional Homelessness Task Force as a successor organization to the existing Committee to Address Homelessness in Victoria.<br><br>•CRD Homelessness Task Force to continue building partnerships to provide safe affordable housing, enhance support services, improve coordination and communication, and increase the capacity of service organizations.<br><br>•CRD Homelessness Task Force to review and update the Victoria Community Plan for Homelessness and transition it to a regional homelessness plan. | •Support and work in partnership with CRD and VIHA, senior levels of government and relevant agencies. | •CRD to partner with City of Victoria, VIHA and senior levels of government and relevant agencies in activities of Homelessness Task Force |

# 5. Targets and Monitoring

The RGS Monitoring Program is designed to enable the CRD, member municipalities and provincial partners to assess whether the RGS and related implementation actions – including the Regional Housing Affordability Strategy – are generating the expected outcomes. The monitoring program will also provide timely information for the regular statutory five-year reviews of the RGS, the first of which is scheduled for 2008.

The RGS monitoring program already contains a number of indicators related to the strategy's three goals of:

- increasing the supply of more affordable housing;
- reducing the number of people in core housing need; and,
- reducing the number of people who are homeless.

These indicators are included in the table on the following page, denoted by a three letter/one digit unique identifier code (for example, "USC-7"). Two new indicators (shown in boldface in the table) related to homelessness are proposed for inclusion in the RGS monitoring program.

As well, five new targets (shown in boldface) are proposed for each of the three RHAS goals. These set measurable, time-framed objectives as a way to focus efforts in achieving the strategy's goals.

The indicators and targets together help answer the monitoring question – *how well does the region's housing stock meet the range of needs in terms of affordability and availability?*

| Goal | Indicators | Targets |
|---|---|---|
| Goal 1<br>To increase the supply of more-affordable housing in the region | Size of lots for single-detached homes (USC-7) | **By 2011, increase the proportion of small single detached lots (under 5,000 square feet or 465 square metres) to 30% of total new single-detached lots created annually [2001 baseline = 8%]** |
| | Share of new dwelling units by structural type (BCC-1) | **By 2011, increase the cumulative share of attached (apartment, townhouse, semi-detached & other) units to 60% of all units created since the 2001 baseline year [2001 baseline = 49%].** |
| | Required average income to purchase an average starter home in the Victoria CMA. (IHA-2) | No target proposed. |
| | Consumer price index for shelter (IHA-3) | No target proposed. |
| | Total existing and new stock of rental units in the region (market & non-market) (IHA-4). | **By 2011, achieve a 10% annual increase in the production of new rental units of all types [2001 baseline = 24,544 units].** |
| | Rental unit vacancy rate (IHA-5) | No target proposed. |
| Goal 2<br>To reduce the number of people in core housing need, especially low income renters. | Percentage of total households that are in core housing need (IHA-1). | **By 2011, achieve a 25% reduction in the number of households in core need from the 2001 baseline [2001 baseline = 18,535].** |
| Goal 3<br>To reduce the number of homeless people and support the transition out of homelessness. | **Observed number of homeless people in the region.** | **By 2016, reduce by 50% the number of observed homeless people from the 2005 baseline year [2005 baseline = 700].** |
| | **Total number of special needs housing units.** | **By 2011, achieve an increase of 260 special needs housing units (~25%) from the 2006 baseline [2006 baseline = 1,054 units].** |

## Appendix – Glossary of Terms

- <u>Affordable Housing Agreement</u>:  An agreement signed by the Government of Canada and the Province of B.C. in 2001 to jointly fund affordable housing projects over a five-year period.

- <u>Best Practices</u>: Examples of approaches to regulatory mechanisms, financing, partnerships and tenure arrangements and self-help initiatives that can provide innovative and useful lessons for improving housing affordability.

- <u>CMHC</u>: Canada Mortgage and Housing Corporation.

- <u>Community Land Trust</u>: A land trust can acquire land through purchase or donation and holds it in perpetuity in order to remove it from the speculative market and to preserve its use for specific purposes in the future, such as housing affordability.

- <u>Core Housing Need</u>: A direct measure of housing need defined by the CMHC using Canada Census data. The most recently available data is from the 2001 census. Households are defined as being in core housing need if they do not live in, and are unable to access, housing that is affordable, in adequate condition, and of suitable size.

- <u>DCCs/ Development Fees</u>: Development cost charges are used by local governments to fund urban services such as roads, water, sewers, and parks by charging developers a fee. DCCs can comprise a significant portion of the cost of a new lot/unit.

- <u>Densification</u>:  Higher-density development that can include multiple housing forms such as town houses, row housing, apartments, cluster developments, duplexes and patio homes.

- <u>Flexible Housing</u>: Housing designs that offer a range of incremental adaptation to either the interior and/or exterior.

- <u>FCM</u>: Federation of Canadian Municipalities.

- <u>HAP</u>: Housing Affordability Partnership.

- <u>Harmonized Local Government Development Regulations</u>: Within any single jurisdiction there is an extensive array of development regulations; within multiple jurisdiction area such as the Capital Region, the complexity is increased.  Improving consistency from one jurisdiction to another can reduce development costs.

- <u>Inclusionary Zoning</u>: Refers to policies requiring that a proportion of housing units within a new development meet affordability or other special needs criteria. It has been used to help ensure a mix of housing types in an area.

- <u>Independent Living BC Program</u>:  A program established by the province in 2001 which redirected funds to providing supportive and assisted-living units for frail seniors and persons with disabilities.

- <u>Infill Housing</u>: The introduction of new housing into, or adjacent to, existing neighbourhoods resulting in an intensification of land use. Such a project can include a single-family dwelling, residential conversion, attached or multiple unit form of housing and can occur in a variety of locations, including small vacant lots, transitional areas between land uses, lands previously zoned for alternate uses (e.g. commercial or industrial), underdeveloped sites, and irregular sites.

- **Mixed Use**: A combination of retail/commercial, institutional and housing units of various types on one parcel or in one project. An example is apartments for rent or condominium tenure, located above commercial or retail uses, typically maintaining separate street access.

- **NHI**: National Homelessness Initiative

- **OCP's**: Official community plans – under local 876 of the Local Government Act, a general statement of the broad objectives and policies of the local government respecting the form and character of existing and proposed land use and servicing requirements in the area covered by the plan.

- **PHI**: Provincial Homelessness Initiative, funded by the 2001 Affordable Housing Agreement. The PHI was recommended by the Premier's Task force on Homelessness, Mental Illness and Addictions. This task force was established at the meeting of UBCM in the fall of 2004. It is comprised of seven mayors, with the aim of finding common solutions to the province's growing homelessness problem.

- **Regional Context Statement**: Under the Local Government Act, local governments must identify in a regional context statement how their official community plan is to be made consistent with the regional growth strategy over time. A regional context statement and the official community plan must be consistent.

- **Regional Growth Strategy (RGS)**: Under the Local Government Act, a regional growth strategy must include the following: a comprehensive statement on the future of the region (for a period of at least 20 years), including social, economic and environmental objectives; population and employment projections for the period covered; actions proposed for the regional district to provide for the needs of the projected population in relation to housing, transportation, regional district services, parks and natural areas, and economic development. The Capital Regional District's RGS was approved in August 2003, and is scheduled for a five-year review in 2008.

- **Regional Housing Trust Fund**: Municipalities establish special funds (from general revenues, provincial grant monies, community bonds, pension funds) to buy sites for lease or to make up the shortfall between market value and the amount paid by groups who lease land from the municipality at below market price. The CRD established such a fund in March 2005.

- **Residential Rehabilitation Assistance Program (RRAP)**: RRAP provides loans and grants to low-income homeowners, and landlords of properties to bring their homes up to health and safety standards. The program can also be used to make homes accessible for disabled residents, enabling them to live independently. In addition, Rooming House RRAP provides assistance to owners of rooming houses intended for permanent accommodation, with rents affordable to low-income individuals. Home Adaptations for Seniors Independence (HASI) assists low-income elderly Canadians, whose difficulties in daily living can be addressed by certain adaptations to their homes.

- **SCPI**: Supportive Communities Partnership Initiatives, a federal program and part of the National Homelessness Initiative that provides funding to projects addressing the needs of the homeless and those at risk of homelessness.

- **Secondary Suites**: A self-contained unit in a building (typically a single family home). These rental units are also called basement apartments, apartments in houses, accessory apartments, in-law suites and "illegal" suites.

- **Small Lot Zoning**: A zoning tool designed to use land more effectively and efficiently by decreasing the average lot size, or creating a maximum lot size; and reducing setbacks.

- **Social Housing**: Generally housing that is subsidized by government.

- **Special Needs Housing**: Housing owned by the Provincial Rental Housing Corporation, and managed by a variety of medical and social agencies (such as the Vancouver Island Health Authority, the Ministry of Health, or others) to meet the needs of their clientele, including people living with mental or physical disabilities, substance use problems, or a variety of social challenges (such as women fleeing abusive relationships, people leaving detox, and troubled teens).

- **Streamlined Municipal Approval Process**: The removal of obstacles that slow the development approval process that usually involves a review of such regulatory tools as zoning and OCP amendments, development permits, and public processes.

- **UCB**: Urban Containment Boundary.

- **UDI**: Urban Development Institute.

- **Victoria CMA**: Includes most of the Capital Region, the prime exception is the exclusion of Salt Spring and the Southern Gulf Islands.

- **Victoria Homelessness Initiative (VHI)**: A local initiative in the City of Victoria to deal with the needs of the homeless and those at risk of homelessness. Funded under the National Homeless Initiative (NHI).