



AGENDA

COMMUNITY VITALITY COMMITTEE MEETING

September 5, 2018, 4:30 PM - 6:30 PM
Board Room, Service and Resource Centre,
411 Dunsmuir Street, Nanaimo, BC

Pages

1. **CALL THE MEETING OF THE COMMUNITY VITALITY COMMITTEE TO ORDER:**
2. **INTRODUCTION OF LATE ITEMS:**
3. **ADOPTION OF AGENDA:**
4. **ADOPTION OF MINUTES:**

- a. **Minutes**

3 - 6

Minutes of the Open Meeting of the Community Vitality Committee held in the Board Room, Service and Resource Centre, 411 Dunsmuir Street, Nanaimo, BC, on Wednesday, 2018-JUL-04 at 4:30 p.m.

5. **PRESENTATIONS:**
6. **REPORTS:**
7. **OTHER BUSINESS:**

- a. **Nanaimo Affordable Housing Strategy and Nanaimo's Action Plan to End Homelessness (2018-2023) by Karin Kronstal, Social Planner**

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Purpose: To seek Committee endorsement of the Nanaimo Affordable Housing Strategy and Homelessness Coalition's Nanaimo Action Plan to End Homelessness (2018-2023).

Recommendation: That the Community Vitality Committee recommend that Council approve the Nanaimo Affordable Housing Strategy and endorse the Homelessness Coalition's Nanaimo Action Plan to End Homelessness (2018-2023).

b. Information Item: Committee Volunteers for 2019 Temporary Public Art Recommendations

At the 2018-OCT-03 Regular Community Vitality Committee meeting, staff will be seeking up to 3 number of interested Committee members to participate in the 2019 Temporary Public Art selection process. The time commitment will be one review/selection meeting and time to review proposals in advance of meeting.

c. Information Item: Committee Volunteers for 2019 Culture & Heritage Award Recommendations

At the 2018-OCT-03 Regular Community Vitality Committee meeting, staff will be seeking up to 3 number of interested Committee members to participate in the 2019 Culture & Heritage Award selection process. The time commitment will be one review/selection meeting and time to review nominations in advance of meeting.

d. Information Item: Committee Volunteers for 2019 Culture & Heritage Grant Recommendations

At the 2018-NOV-07 "In Camera" Community Vitality Committee meeting, the Committee will provide their recommendations on the 2019 Culture & Heritage Grants (Project & Operating). The commitment will include time to review applications in advance of the meeting.

8. QUESTION PERIOD:

9. ADJOURNMENT:

MINUTES
OPEN COMMUNITY VITALITY COMMITTEE MEETING
BOARD ROOM, SERVICE AND RESOURCE CENTRE
411 DUNSMUIR STREET, NANAIMO, BC
WEDNESDAY, 2018-JUL-04, AT 4:30 PM

PRESENT: Members: Councillor G.W. Fuller, Chair
 Erin Hemmens
 James Bowen
 Julia Stevens
 Paula Waatainen

 Absent: Rob McGregor
 Dennis McMahon
 Ingrid Sly

 Staff: Chris Sholberg, Heritage Planner
 Karin Kronstal, Social Planner
 Rebecca Buckler, Recording Secretary

1. CALL THE OPEN COMMUNITY VITALITY COMMITTEE MEETING TO ORDER:

The Open Community Vitality Committee Meeting was called to order at 4:43 p.m.

2. INTRODUCTION OF LATE ITEMS:

- (a) Chris Sholberg, Heritage Planner, requested that Item 6 (a) The Kidney Foundation of Canada BC & Yukon Branch's presentation be brought forward as the first item for discussion due to time constraints.

3. ADOPTION OF AGENDA:

It was moved and seconded that the Agenda be adopted as amended. The motion carried unanimously.

4. ADOPTION OF MINUTES:

It was moved and seconded that the Minutes of the Open Meeting of the Community Vitality Committee held in the Board Room, Service and Resource Centre, 411 Dunsmuir Street, Nanaimo, BC, on Wednesday, 2018-JUN-06 at 4:30 p.m. be adopted as circulated. The motion carried unanimously.

5. OTHER BUSINESS:

- (a) The Kidney Foundation of Canada's Organ Donation Program and Request for City Support
-

Chris Sholberg, Heritage Planner, noted that based on discussion at the 2018-JUN-06 Community Vitality Committee meeting, the following items are to be discussed and considered:

- A recommendation that Council endorse a Nanaimo-specific resolution similar to the Union of British Columbia Municipalities (UBCM) resolution;
- A recommendation that Council consider creating and adopting a City-wide policy for ways in which the City can offer support to non-profit and special advocacy groups; and
- A brainstorming of other creative suggestions for The Kidney Foundation's education and awareness campaign.

Randy Spensley, Nanaimo Chapter President of the Kidney Foundation of Canada BC & Yukon Branch, thanked the Committee for the discussion that took place at the last meeting and mentioned that he is in contact with City staff to assist with arranging a variety of efforts going forward.

It was moved and seconded that the Community Vitality Committee recommend that Council endorse a Nanaimo-specific resolution similar to the motion endorsed by Union of British Columbia Municipalities (UBCM), which reads as follows: *"THEREFORE IT BE RESOLVED that UBCM call upon Mayors and Council Members to accept the Kidney Foundation's challenge to Save Lives Through Organ Donation in their communities and to work with the Foundation to increase the number of people registered as organ donors in their respective communities."* The motion carried unanimously.

It was moved and seconded that the Community Vitality Committee recommend that Council consider creating and adopting a City-wide policy or set of guidelines for ways in which the City can offer support to non-profit and special advocacy groups. The motion carried unanimously.

6. PRESENTATIONS:

- (a) Affordable Housing Strategy Update by Karin Kronstal, Social Planner

Karin Kronstal, Social Planner, provided a presentation on the "Affordable Housing Strategy" process to date. The process is currently in Phase 4: Draft Strategy. She provided an update on the statistical data collected during the first steps of the process, the vision statement for the strategy, the principles, five policy objectives, and the draft policies.

Opportunity for public engagement (online survey, open house) will be provided over the summer and a final strategy should be available by September. Staff will seek endorsement from the Community Vitality Committee at their regularly scheduled 2018-SEP-05 meeting.

- (b) Nanaimo's Homelessness Coalition 5-Year Plan and Detailed Review of Point in Time Homeless Count by John Horn, Social Planner

Karin Kronstal, Social Planner provided a detailed review of the statistical information gathered in the Point in Time Homeless Count, as well as an overview of "Nanaimo's Action Plan to End Homelessness, 2018-2023".

"Nanaimo's Action Plan to End Homelessness, 2018-2023" was produced under the direction of the Nanaimo Homelessness Coalition, and with the administrative support of the United Way Northern and Central Vancouver Island. The City of Nanaimo provided extensive technical and advisory support. The 2018 Action Plan is also informed by the input of community members and service agencies. The plan identifies 10 specific priorities and will assist with future funding priorities and decision-making.

Staff will bring forward both the "Affordable Housing Strategy" and "Nanaimo's Action Plan to End Homelessness, 2018-2023" to the regularly scheduled 2018-SEP-05 Community Vitality Committee meeting for endorsement. Once endorsed, both documents will proceed to Council for final approval.

5. OTHER BUSINESS (CONTINUED):

- (b) Information Item: Heritage Façade Grant for 499 Wallace Street Approved by Council

On 2018-JUN-18, Council approved a \$9,715.13 Heritage Façade Grant for an exterior repaint and installation of lighting and window boxes at the Merchant's Bank of Canada located at 499 Wallace Street.

- (c) Information Item: 2018/19 Street Banners Installed

The 2018/19 street banners designed by local artist Robert Plante have been installed on lamp posts on major streets throughout Nanaimo.

7. QUESTION PERIOD:

- Linda, re: If the Cranberry location is still being considered as a future modular housing site. Staff noted that the City continues to own the site and that its use is to be determined at Council's discretion.
- Frank, re: Why the old structure of reviewing Culture & Heritage Grants was changed from a Committee review to a staff review. Staff noted that the last round of Culture & Heritage Grants (Project and Operating) was evaluated through a staff review process and that changes to the process for future grants is at Council's discretion.

8. ADJOURNMENT:

It was moved and seconded at 5:49 p.m. that the meeting terminate. The motion carried unanimously.

CHAIR

CERTIFIED CORRECT:

CORPORATE OFFICER



NANAIMO
AFFORDABLE
HOUSING
STRATEGY



AUGUST 2018

Prepared for: City of Nanaimo | Prepared by: CITY  SPACES

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THE STRATEGY – AT A GLANCE

Nanaimo's Affordable Housing Strategy (AHS) 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.

The AHS is the culmination of a year-long process, involving extensive engagement with the community, and collaboration with government and non-profit partners. The Strategy identifies the priorities for the City of Nanaimo to address non-market and market housing affordability across the housing continuum, and includes an implementation plan identifying short, medium, and long-term actions. The first three phases of the project led to the preparation of a companion document, the *Affordable Housing Discussion Paper*.



For the purpose of Nanaimo's Affordable Housing Strategy, affordable housing is described as:

Housing that includes a variety of housing types, sizes, tenures and prices and housing that supports a mix of incomes, ages and abilities. It includes housing across the entire housing continuum from temporary shelter to social or supportive housing, market rental and homeownership.

VISION

Nanaimo residents have access to a diversity of housing options that meet their needs for safe, stable, appropriate and affordable, within the context of a healthy built environment.

EIGHT GOALS

- Build on past successes
- Prioritize affordable housing among other municipal priorities
- Focus on low to moderate income households
- Encourage diversity and inclusion
- Minimize uncertainty
- Seek opportunity and innovation
- Foster collaborative partnerships
- Build community support and trust

FIVE POLICY OBJECTIVES

1. To increase the supply of rental housing;
2. To support infill and intensification in existing neighbourhoods;
3. To diversify housing form in all neighbourhoods;
4. To continue to support low income and special needs housing; and
5. To strengthen partnerships and connections.

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 launched a year-long process to develop an Affordable Housing Strategy.

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. Nanaimo's Affordable Housing Strategy 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.

WHAT IS AFFORDABLE HOUSING?

Canada Mortgage and Housing Corporation and BC Housing define affordable housing to be housing that costs less than 30 per cent of a household's before-tax income. This is a widely accepted benchmark for setting affordability levels and for some types of comparative analysis.

There are, however, a multiplicity of housing issues in Nanaimo and the "30 percent of gross household income" measure may not adequately represent the range of issues that residents experience in Nanaimo. The companion document to this Strategy, the Affordable Housing Discussion paper, provided a comprehensive look at all aspects of housing supply and demand and attempted to more broadly understand the housing context in the city. In recognition of the multiplicity of housing issues in Nanaimo, this Strategy provides a set of definitions to assist with the development and implementation of affordable housing policy and initiatives.

For the purpose of Nanaimo's Affordable Housing Strategy, affordable housing is described as:

Housing that includes a variety of housing types, sizes, tenures and prices and housing that supports a mix of incomes, ages and abilities. It includes housing across the entire housing continuum from temporary shelter to social or supportive housing, market rental and homeownership.

Nanaimo's strategy targets both low and moderate income households, as well as renters and owners. As such, a number of eligibility or levels of affordability apply to different types of households. These were developed based on an assessment of the current market and non-market context in Nanaimo.

- **Non-market housing** – provided at income assistance levels and/or on a rent-geared-to-income (RGI) basis at 30% of a household's income.
- **Affordable rental housing** – provided at 65% to 90% of market rent levels.¹
- **Affordable homeownership** – discounted below market prices and costs no more than 32% of a household's gross income.² Housing costs should include mortgage payments, maintenance fees, property taxes and utilities. Eligibility levels can vary depending on the type and timing of the initiative.

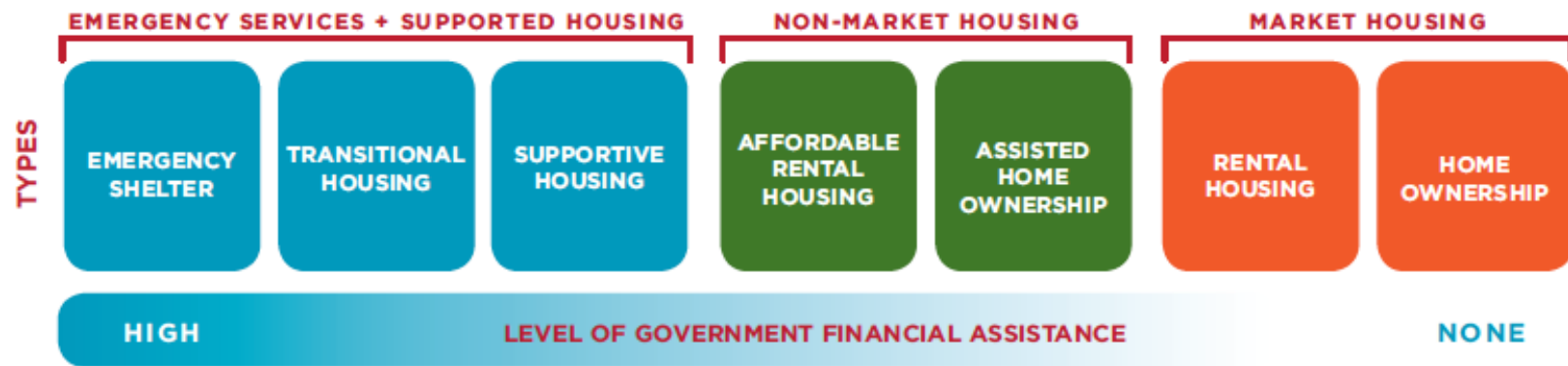
¹ Using 65% to 90% of market rent levels provides flexibility to create rental housing suitable for a range of low to moderate income households.

² Financial institutions typically use a 32% Gross Debt Service (GDS) ratio to determine how much a household can afford to borrow. The GDS is calculated by totalling all anticipated shelter costs (mortgage payments, estimated property taxes, estimated heating costs, and 50% of maintenance fees for strata condominiums) and dividing this by a household's gross annual income.



THE HOUSING CONTINUUM

The Housing Continuum describes a range of housing in a community and illustrates 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. To meet the needs of residents, communities strive to maintain housing across the continuum, identifying and filling gaps as needed.



The policy directions and actions outlined in this document span the spectrum of non-market to market housing. 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 the standards of adequacy, suitability, and affordability.

HOW DID WE GET HERE?

The City of Nanaimo's Official Community Plan (OCP) states that, **"For Nanaimo to remain home for people of all income levels, it is critical to maintain the existing stock of affordable housing and to create opportunities for the development of new affordable housing."** Through a number of policies and regulations, Nanaimo has been actively responding to issues of housing need across the housing continuum. The City has also taken a proactive role in responding to homelessness, including facilitating the provision of 128 new supportive housing units.

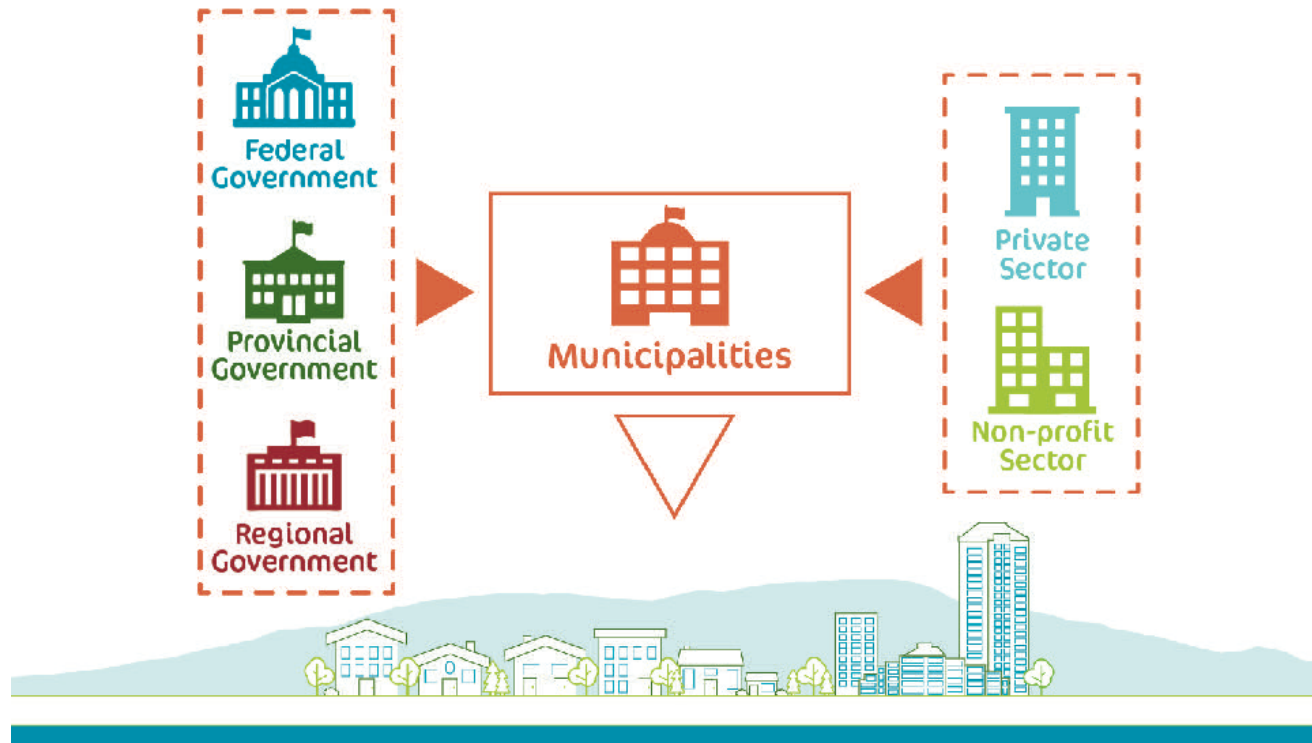
While these efforts have been steps in a positive direction, the City did not have an overall guiding policy document to coordinate and prioritize efforts towards greater housing affordability of both market and non-market housing. And with notable increases in rental and homeownership prices in the region, the City of Nanaimo identified affordable housing as a municipal priority. This context resulted in the launch of the Affordable Housing Strategy (AHS) project.

The first three phases of the project led to the preparation of a companion document, the *Affordable Housing Discussion Paper*. This document represents the culmination of a year-long process, involving extensive engagement with the community, and collaboration with government and non-profit partners. This Affordable Housing Strategy identifies the priorities for the City of Nanaimo to address non-market and market housing affordability across the housing continuum, and includes an implementation plan identifying short, medium, and long-term actions.



WHO DOES WHAT?

There are many factors that have contributed to the current housing situation that are outside the influence of local governments. The limited funding available for affordable housing from senior levels of governments in recent years has particularly impacted the most vulnerable individuals. Recent funding announcements from both the provincial and federal governments and the decision by the federal government to create a National Housing Strategy reflects a renewal for affordable housing. The City will continue to work with all levels of government, as well as private sector and non-profit partners, to facilitate the development of appropriate, accessible, and affordable housing for City residents.



FEDERAL GOVERNMENT

The federal government provides mortgage insurance to homeowners through the Canada Mortgage and Housing Corporation (CMHC) and sets the rules and requirements for government-backed mortgage insurance. They also implement a variety of programs, including the provision of capital funding and operational assistance for non-market housing. The release of the National Housing Strategy in 2017 and recent funding announcements demonstrate a renewed commitment towards housing and homelessness by the Canadian government.

PROVINCIAL GOVERNMENT

The legislated responsibility for housing falls on the provincial government. As such, much of the legislation that impacts land use and housing is under provincial jurisdiction. In addition to a directly managed portfolio, the Province also provides funding and support to non-profits to build and operate emergency shelters and safe houses as well as transitional, supported and independent non-market housing. It also funds several rent supplement programs to assist lower income individuals and households to access market housing. Recent announcements by the provincial government will lead to the introduction of a number of new tools and regulations, and is expected to contribute to the creation of a large number of rental and affordable housing units in BC in the coming decade.

REGIONAL GOVERNMENT

Regional governments provide a general framework for growth and land use in the region, often with an emphasis on concentrating growth in the urban centres. Affordable housing policy and practice should also align with the regional government's own housing plans and policies.



MUNICIPALITIES

Municipalities are the agents responsible for land use decisions and development approvals that lead to the housing forms that make up their communities. Municipalities have a critical role to play in creating policies and strategies that target local housing conditions and increasingly, municipalities are playing a more active role in providing and facilitating affordable housing. This may include fiscal measures, such as the use of municipal land, direct funding, and relief from approval fees and charges; policies and regulations that support the development of affordable housing; education, advocacy and research on local affordability issues; and, occasionally, the direct provision of affordable housing either through a civic department or agency, such as a municipal housing authority.

PRIVATE SECTOR

This sector includes landowners, developers, builders, investors, and landlords, and is responsible for the development, construction, and management of a range of housing forms and tenures, including ownership and rental. The private sector has been increasingly involved in the supply of rental housing, with a large proportion of rental housing comprising of secondary suites and rented condominiums.

NON-PROFIT SECTOR

The non-profit housing sector creates and manages housing units that rent at low-end or below market rates and may include support services (e.g. life skills, employment training). The sector includes community-based nonprofit organizations that typically receive some form of financial assistance from other levels of government to enable them to offer affordable rents.

POLICY + PLANNING CONTEXT

POLICY ALIGNMENT

To be effective, the Affordable Housing Strategy needs to be aligned to current and future policies in the City of Nanaimo. The policy directions and actions in the Strategy are therefore a reflection of the foundation of policies and regulations in the Official Community Plan, neighbourhood plans, the Zoning Bylaw, and other planning and regulatory documents. Future plans and policies are similarly expected to work in alignment with the Affordable Housing Strategy.

HOUSING + TRANSPORTATION

Housing affordability is inextricably linked to transportation, where proximity to public amenities and frequent transit is often associated with higher house prices. Yet, when transportation costs are combined with housing costs, the overall impact on household spending can be significant. In recognition of the close link between housing and transportation choices, Nanaimo's Transportation Master Plan and the Official Community Plan aim to promote development where a range of transportation options are available, including walking, cycling and public transit. There is also recognition of the need to improve these options throughout the city.

HOUSING + HOMELESSNESS

Homelessness is acknowledged to be a fundamental component of the City of Nanaimo's affordable housing strategy and policy response. Throughout 2017 and 2018, the City was participating in the Homelessness Action Plan – a five year plan to end homelessness, a process led by the Homelessness Coalition. While the Affordable Housing Strategy is inclusive of housing solutions for homelessness, it does not specifically include the range of service delivery and programming responses required to effectively respond to homelessness. These elements are addressed in a separate and distinct plan.

THE STRATEGY

VISION

Nanaimo residents have access to a diversity of housing options that meet their needs for safe, stable, appropriate and affordable, within the context of a healthy built environment.

GOALS

- **Build on past successes**
Through leadership and good practice, Nanaimo has provided an effective response to barriers to affordable housing policy and projects. Continued leadership and initiative in the face of such adversity is an essential role for the City of Nanaimo.
- **Prioritize affordable housing**
Municipalities often have competing interests and limited funds and resources. Ensuring that affordable housing is a key priority in the development of updates to plans, regulatory updates and other policy documents.
- **Focus on low to moderate income households**
In the recent past, Nanaimo has prioritized the needs of households at risk of homelessness in their plans and initiatives. With the escalation of rents and house prices in Nanaimo, there is a need to extend the effort towards a greater range of households, including low to moderate income households.
- **Encourage diversity & inclusion**
Facilitate the development of a variety of housing forms and tenures in all areas of the City. This includes development of housing that is suitable for families, persons with special needs, and creating a range of options throughout Nanaimo.
- **Minimize uncertainty**
To support the efforts of the development community (including non-profits) to respond to the need for affordable housing and for a diversity of housing options, efforts to streamline the development process and minimize uncertainty is needed. This may include checklists and information guides; clarity around available incentives and/or contribution requirements; using prototype designs; pre-zoning; shepherding projects that meet certain criteria; or other measures.

- **Seek opportunity & innovation**

Housing has become a top issue for all levels of government and numerous programs, policies and initiatives are being developed. Local governments should seek relevant opportunities as they come available and take advantage of new regulatory tools and initiatives where they can.

- **Foster collaborative partnerships**

Many housing projects and related initiatives require multiple partnerships to be successful. The City is in a unique position to support and to bring together potential partners through information sharing, strategic meetings, and the availability of grants and programs.

- **Build community support & trust**

It is important to engage Nanaimo residents and stakeholders in transparent and meaningful ways about affordable housing plans and projects. Creating opportunities for feedback is critical, but also providing clarity on changes to policy and bylaws will achieve a sense of trust and ultimately garner support for such change.



FIVE POLICY OBJECTIVES

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 five categories, presented here as policy objectives:

1. To increase the supply of rental housing;
2. To support infill and intensification in existing neighbourhoods;
3. To diversify housing form in all neighbourhoods;
4. To continue to support low income and special needs housing; and
5. To strengthen partnerships and connections.

OBJECTIVE 1: INCREASE THE SUPPLY OF RENTAL HOUSING

To address the current local rental housing shortfall and to meet the anticipated rental demand in the future, a number of actions are outlined that aim to expand the rental stock, diversify the rental options available, and minimize the potential impact of short term rentals on existing supply.

1.1 DEVELOP A SECURED MARKET RENTAL HOUSING POLICY

The City can facilitate the development of market rental housing by developing a secured market rental housing policy that is based on access to a number of incentives. Different levels of incentive could be made available to the development community depending on the level of affordability and how long the units are secured as rental.

Actions

- a. Conduct public consultation with development community and non-profit housing providers on proposed incentive program.
- b. Develop a package of incentives that includes density bonus for 100% rental housing; reduction/waiving of community amenity contributions; parking relaxations in transit nodes and corridors; financial incentives; and concurrent processing.
- c. Consider the use of rental zoning to secure a portion or 100% of new development on selected sites for rental housing.³ Alternatively, rental housing would continue to be secured by a housing agreement that is registered on title.
- d. Provide additional incentives where a share of the rental units are available at below market rent levels, targeting households with low and moderate incomes. The incentives could include:
 - Establishing revitalization agreements to waive or lower the property taxes on new developments where rent levels for below market units are secured for a minimum of 10 years. Such discounts would be secured via a housing agreement.
 - Granting additional density.
 - Lowering the parking standards when located in areas with frequent transit access.

³ The BC government has prepared an amendment to the Local Government Act (Bill 23 - 2018) that would enable municipalities to amend their zoning bylaws to limit the form of tenure to residential rental tenure. As of June 2018, the Bill had yet to receive Royal Assent, but this new tool is anticipated to be available to municipalities in the near future.

- e. Confirm the eligibility conditions and the threshold for setting affordable (i.e., below market) rent levels. One approach would be using Housing Income Limits (HILs), which represents the income required to pay the average market rent for a private market unit. HILs are often used to represent affordable rent levels for low to moderate income households.

HOUSING INCOME LIMITS, NANAIMO (2018)			
Type	Housing Income Limit (2018)	@ 30% of Household Income	Monthly Rent
Studio	\$29,600	\$8,880	\$740
1 Bdrm	\$34,400	\$10,320	\$860
2 Bdrm	\$41,200	\$12,360	\$1,030
3 Bdrm	\$52,300	\$15,690	\$1,308

1.2 EXPAND SECONDARY SUITE POLICY

This policy direction would expand Nanaimo's well established secondary suite policy to permit in-home secondary suites as part of the construction of duplexes and townhouse developments. Suites could be rented or used by family members. No stratification would be permitted.

Actions

- a. Facilitate public consultation regarding the proposed changes.
- b. Introduce a bylaw amendment to allow secondary suites in duplexes and townhouses; this can apply to both new and existing dwelling units, as long as they meet BC Building Code requirements.
- c. Develop standards and design guidelines for secondary suites in a duplex or townhouse developments.
- d. Allow some flexibility in the parking standards, such that the parking requirements could be lowered depending on the project location and site context.

1.3 RESTRICT SHORT-TERM RENTALS

There is ongoing concern that short term rentals have the potential to impact the availability of rental housing for long-term tenants. These actions are designed to minimize the perceived and actual impact on housing supply and create a level playing field among operators. Short-term rental accommodation is defined as the rental of a room or an entire residential dwelling unit on a temporary basis (i.e., less than 30 days).

Actions

- a. Restrict short-term rentals (i.e. less than 30 days) to dwelling units where the owner is currently residing on the property, either in the main dwelling or the secondary suite.
- b. Require all short-term rental operators to obtain a business licence and to display their business licence number in all listings. This will include the operators of bed and breakfasts and other types of lodging.
- c. Support fair taxation for all types of short term accommodation, including hotels, bed and breakfasts and other types of short-term rentals.
- d. Ensure that zoning regulations that apply to bed and breakfasts are extended to short-term rentals.
- e. Assess the implications of requiring different business licences for properties located in areas zoned residential vs. properties located in areas zoned as commercial.
- f. Determine an appropriate fine for listing a short-term rental without a valid licence.
- g. Prepare an explanatory guide that outlines short-term rental operator requirements.



OBJECTIVE 2: SUPPORT INFILL & INTENSIFICATION IN EXISTING NEIGHBOURHOODS

To meet this objective, a number of policy directions were developed to encourage and support increased housing supply in existing neighbourhoods through smaller houses and a higher number of dwellings on each lot. This includes infill and intensification of properties in low density neighbourhoods; updating the policies on coach houses or laneway homes; and providing incentives and support for innovative approaches.

2.1 UPDATE THE POLICY ON COACH HOUSES

Secondary suites in accessory buildings are permitted in Nanaimo when located on a corner lot or a lot that is adjacent to a lane. This policy direction aims to make the process easier for owners and developers to build coach houses. By updating the current regulations, the City would potentially see a greater level of take up of this housing form.

Actions

- a. Develop a specific policy and regulations to support the development of coach houses on laneways in all standard single detached lots that are less than 800 m²; this includes revisions to the zoning bylaw to distinguish secondary suites from coach houses.
- b. Consider allowing smaller laneway houses on single detached lots that are smaller than 800 m² and those not on a laneway or a corner lot.
- c. Consider revising the regulations to allow three dwelling units on an existing single detached lot (e.g. a house with a secondary suite and a coach house) where additional density can be accommodated (e.g. corner lots or lots on lanes).
- d. Consider the development of a number of designs for coach houses such that, if a homeowner selects one of these, the length of the approval process could be reduced.

For Example: Kelowna Infill Housing

The City of Kelowna recently adopted the new RU-7.

Infill Housing zone in select areas of the urban core, allowing for a maximum of four dwelling units on selected properties with lane access in the centre of the city. Prior to the adoption of the new by-law, the Infill Challenge was launched as an innovative competition to identify new designs for sensitive infill housing in select parts of the urban core. Winning projects were given development process incentives as a reward.

Alongside the new zone, changes have been adopted to the Official Community Plan to introduce new design guidelines to ensure a high quality of design and landscaping for new developments.

- e. Consider allowing more than two bedrooms in coach houses within the maximum permitted floor area.
- f. Consider appropriate parking requirements for a lot with a coach house, including when the principal dwelling has a secondary suite.
- g. Explore the legal and market implications of permitting the stratification of secondary suites in accessory buildings.

2.2 SUPPORT INFILL & INTENSIFICATION IN SINGLE DETACHED NEIGHBOURHOODS

To diversify the housing options available in low density areas, the City can proactively support the development of a variety of housing options that are appropriate to the form and character of existing low density neighbourhoods.

Actions:

- a. Revise the R5 zoning district (three and four residential units) to allow up to three units to be built on a standard size lot (less than 800 m²), four units on larger lots (greater than 800 m²) and higher densities for assemblies of 2 or 3 lots.
 - For lots less than 800 m², this may include a triplex, duplex with a coach house, or principal dwelling with a secondary suite and coach house (as per Policy 2.1).
 - For lots greater than 800 m², this could include up to four units in a variety of configurations, such as pocket or courtyard housing, a fourplex, or a triplex with a coach house.
 - For lots greater than 1500 m², a townhouse development could be permitted as per the R7 zoning district.



For Example: Parking Requirements for Infill Housing

Nanaimo: 3 spaces required on a lot with a carriage house

New Westminster: Lots with a detached dwelling, a secondary suite, and a detached accessory dwelling, two parking spaces provided

Kelowna: One medium parking space per dwelling unit

Victoria: Garden suites have no additional parking requirements; the primary dwelling should have a minimum of one parking stall (that is not located in front yard)

Coquitlam: 3 spaces required on a lot with a carriage house

Vancouver: One unenclosed parking space required on site

- b. Identify areas that may be suitable for an infill housing pilot project. Criteria for selecting the pilot areas may include access to transit, suitable land use designations, or other factors.
- c. Implement a pilot project in one or two areas over a two-year period, where all existing single detached lots are pre-zoned to permit the proposed level of infill and intensification. At the end of the pilot period, a review and report back would result in an update to the policy, and potential expansion of the policy to other areas, as appropriate.
- d. Prepare an explanatory guide that outlines the requirements for infill housing and showing prototype examples of several lot configurations and requirements.
- e. Consider launching a design competition to inspire new innovative infill housing forms and as an approach to communicating the details of the pilot project to local residents and stakeholders.
- f. For development applications during the pilot period, provide staff support to enable fast-tracking of projects that use the plans from the prototype layouts/designs.
- g. Explore the use of Heritage Revitalization Agreements as a way to retain neighbourhood character while increasing site density through infill development.
- h. Reduce the parking requirements for developments in the pilot areas to one parking space per dwelling unit.

What is a lock-off suite?

A lock-off suite (also called a lock-off unit or multi-family flex unit) is a secondary suite inside of an apartment unit, similar to the concept found in flexible suites in resorts and hotels. The lock-off suite has a separate entrance and a common door to the principal unit, which can be "locked off" by the owners for rental purposes. The lock-off suite may contain living space, a bedroom, and cooking facilities.

Lock-off suites can be used to increase the number of available rental units, serve as a mortgage helper for apartment owners, or provide flexible space for multi-generational or growing families. These types of units can be incorporated into multi-unit buildings ranging from smaller apartment buildings to larger towers.

2.3 INCENTIVIZE MULTIPLE & SMALLER UNITS

With a specific focus on incentivizing smaller units, the City can facilitate housing affordability and innovative approaches to diversifying the housing stock.

Actions

- a. Amend the zoning to encourage the use of lock-off suites in multi-unit developments in selected areas. This may be suitable for areas with a big student population, areas in close proximity to frequent transit, and tourism-centred areas such as the waterfront or Downtown.
- b. Support the development of micro-suites in selected areas in close proximity to frequent transit, community services, amenities and green space.
- c. Consider the impact on quality of life and the need for public amenities in areas with high density developments and as apartment units become smaller. Enhancements to parks, recreational facilities, public spaces and other amenities may be necessary over time.
- d. Consider approaches to allow accommodation in recreational vehicles in mobile home parks and possibly in other residential areas.
- e. Review local bylaws and regulations and identify ways to reduce the barriers to alternative housing forms such as tiny homes. Consider supporting a local demonstration project.
- f. Amend how development cost charges are applied to a single detached lot to encourage the development of smaller lots.
- g. Consider extending the DCC exemption for self contained dwelling units that are larger than the 29 m² in area.
- h. Review and revise the density ranges in the OCP; consider how the size and mix of dwelling units may be adjusted when calculating density (i.e. number of units per hectare).



OBJECTIVE 3:

DIVERSIFY HOUSING FORM IN ALL NEIGHBOURHOODS

In the recent past, ownership of a single detached house in Nanaimo was attainable for many moderate income households. With increasing real estate prices, choice in both rental and ownership markets has become constrained. In response, Nanaimo aims to facilitate a diversity of housing options in order to create attainable homeownership options and alleviate pressure on the existing rental housing stock.

3.1 PROMOTE HOUSING INNOVATION

To promote housing innovation, the proposed actions seek to encourage creative ideas and approaches, but also support and demonstrate to the development community by way of pilot projects, information sessions, guides and resources.

Actions

- a. Encourage the development of fee simple townhouses. Make information available to builders/developers such as templates of legal agreements for fee simple townhouse projects. Partner with a local developer and design team to support the development of a demonstration project in Nanaimo.
- b. Consider revising a number of the residential zones to accommodate different roof styles and types of developments (e.g. stacked townhouses). This may include an update to the height limits and Floor Area Ratio (FAR) calculations for townhouse, rowhouse, and medium density residential districts (R6, R7 and R8).
- c. Use the Revitalization Tax Incentive Program to promote development in targeted urban nodes outside the Downtown.⁴

⁴ A municipal council may exempt specific properties from municipal property value taxes for up to 10 years in order to encourage economic, social or environmental revitalization within a community.

What are Fee Simple Townhouses?

The elimination of strata title and related fees make fee simple townhouses more affordable to moderate income households and an attractive alternative to single detached dwellings. Fee simple means each townhouse unit is located on an individual parcel separated by a wall located on the common property line. Easement agreements can be established for several servicing connections in addition to binding party wall agreements.

What are Stacked Townhouses?

A concept where townhouses are stacked one on top of the other, instead of the traditional side-by-side units. All units have separate entry with no common corridors. This housing form provides an alternative family friendly, ground-oriented option with easy access to the outdoors. Different configurations can typically support stacked flats, meaning townhouses without stairs, which are an option for seniors or others looking for a mobility-friendly unit. Stacked townhouses are typically three to four storeys and blend well into low to medium density neighbourhoods.

3.2 DEVELOP A POLICY ON FAMILY FRIENDLY HOUSING

This policy targets the construction of larger two and three bedroom units appropriate for larger and/or extended families within new multi-unit residential developments.

Actions

- a. Complete market research analysis to understand the cost implications of requiring an increased proportion of two and three bedroom units in new multi-unit residential developments, including both rental and ownership housing.
- b. Consult with the development community and non-profit housing sector regarding the proposed incentive program.
- c. Develop a specific policy on family-friendly housing to encourage new multi-unit developments to provide a minimum percentage of two and three bedroom units.
- d. Provide incentives for developments that provide a greater proportion of units that are two and three bedrooms. For example, where a project included 20% of units as two and three bedrooms, then the additional incentive would apply.
- e. Ensure the parking requirements for family friendly housing reflect access to frequent transit service and that there be access to local amenities such as parks, playgrounds and schools.
- f. Provide guidelines or suggestions to developers in terms of family-friendly design, space programming, and availability of amenities.

For Example: New Westminster

To develop their Family-Friendly Housing Policy, the City of New Westminster completed background research that found no negative impact on return where there was an increased proportion of two and three bedroom units in new multi-family projects.

The City now mandates that multi-unit strata condominium projects include a minimum of 30% two- and three-bedroom units, and that at least 10% of the total units in a project be three-bedrooms or more. It also requires that multi-unit rental projects include a minimum of 25% two- and three-bedroom units, and that at least 5% of the total project units be three-bedrooms or more.



3.3 SUPPORT THE DEVELOPMENT OF AFFORDABLE HOUSING THROUGH REDUCED PARKING REQUIREMENTS

The City of Nanaimo's parking regulations are in line with those of large urban centres around BC and reflect a commitment to multi-unit residential development in the Downtown, corridor areas, and in non-Downtown neighbourhood centres. There is, however, the potential to create additional efficiencies for non-market housing projects or increase affordability of rental developments by reducing parking requirements when below market units are introduced.

Actions

- a. Conduct a parking supply and demand assessment study, focusing on non-market and rental housing projects.
- b. Develop a policy to support parking variances, where there is evidence that such a variance can be supported for market and non-market rental housing.
- c. Consult with the development community and non-profit partners on the proposed incentive structure that would include reduced parking for non-market housing, particularly for specific population groups, and secured rental housing that is rented at below market levels.
- d. Ensure parking requirements take into consideration the intended resident group of new affordable housing developments and accommodate parking variances where appropriate.

For Example: Kamloops Parking Reductions

The City of Kamloops provides reductions in minimum parking requirements for affordable residential units. Upon the submission of a Housing Agreement, a development can receive a 7% reduction in parking supply if they provide a minimum of 50% of the total units as affordable housing.

OBJECTIVE 4: CONTINUE TO SUPPORT LOW INCOME & SPECIAL NEEDS HOUSING

Nanaimo has a well-established history of supporting the development of non-market housing. The following policy directions would further support low-income households and those with unique needs to access affordable, accessible, and suitable housing.

4.1 DEVELOP A STRATEGY TO GUIDE LAND ACQUISITION DECISIONS MADE BY THE CITY

The City of Nanaimo can play a major role in facilitating affordable housing by purchasing sites for the purposes of future development as affordable housing. This Policy direction would provide clarity and consistency in the approach to land banking and would enable the City to take advantage of opportunities as they arise.

Actions

- a. Review the City's past approach to land acquisition and develop a land acquisition strategy to assist staff and Council with the land acquisition decision making process. This would include:
 - Developing criteria to assist with assessment of acquisition options and opportunities, e.g. proximity to frequent transit service, access to parks, services and other amenities.
 - Identifying funding sources for land acquisition, such as the Housing Legacy Reserve Fund, estate gifts, borrowing, or other sources.
 - Prioritizing affordable housing as part of the City's land acquisition strategy, specifically sites suitable for multi-unit residential development.
 - Enabling Council to acquire sites as they come available, and that these sites would be developed and leased at a subsidized price to non-profit agencies, as and when funding programs and opportunities arise.

For Example: YWCA & City of Vancouver

There are examples of new non-market housing projects being co-located with civic facilities such as these two YWCA projects in Vancouver. One includes 21 units of housing and community programming space that is located above a new branch library in the Strathcona neighbourhood. A second is located above a new fire hall in the Champlain Heights neighbourhood.



- b. Consider opportunities to co-locate civic facilities and affordable housing where appropriate. 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.
- c. Identify potential sites that are suitable for new non-market housing, including City-owned sites, existing non-market housing sites, and private development sites. This would strategically focus on sites that would benefit from current and upcoming federal and provincial funding for affordable housing.
- d. Explore the potential for creating a municipal housing corporation that would be lead the development and operations of future affordable housing.

**For Example:
Kamloops Affordable Housing
Developers Package**

The City of Kamloops created an information guide intended for private and non-profit developers interested in getting involved in the affordable housing sector in Kamloops. The package summarizes incentives and programs available by all levels of government including the municipality.

4.2 CONTINUE TO SUPPORT DEVELOPMENT OF NON-MARKET HOUSING

This policy direction would reconfirm the City's commitment to support the non-market housing sector with new construction and redevelopment projects. The City would prepare a guide that would provide clarity to non-profit housing operators as they complete their financial proformas and encourage funders to support new projects in Nanaimo.

Actions

- a. Produce a step by step guide for non-market housing providers, that outlines how to take a project through the approval process, describes available programs and resources, the types of assistance available, and key contact information.
- b. Continue to support the non-profit sector by assigning a staff person as a primary liaison to field questions and shepherd projects through the approval process.
- c. Consult with the development community and non-profit housing providers on how to successfully integrate below market affordable housing into new rental and strata condominium projects and what level of financial assistance would be needed.
- d. Review and update the types of assistance available to the non-profit sector and to private market development projects.
For example:

- Planning assistance and support by dedicated staff to facilitate the process.
 - Use of density bonusing to facilitate secured non-market housing.
 - Provision of property tax exemptions upon completion.
 - Provision of discounted land lease arrangements where available and appropriate.
 - Exemptions or reductions to development cost charges (DCCs).
- e. Consider the use of Municipal and Regional District Tax revenues, as per the new provincial budget, for the purposes of low income and special needs housing.⁵ The extent to which this revenue source should be used should be weighed against the need for funding for tourism marketing and related programs.
- f. Review the current zones, such as the Community Service Zone, to determine if the permitted use could include a range of supportive housing and not just seniors housing.

⁵ The Municipal and Regional District Tax (otherwise known as the Hotel Tax) was created in the late 1980s to provide funding for local tourism marketing and programs. A tax of up to three per cent can be applied to sales of short-term accommodation on behalf of municipalities and regional districts. In the 2018 Budget, the Province of BC added affordable housing to the permissible use of funds. Municipalities have flexibility in determining what types of affordable housing initiatives would be suitable.

4.3 UPDATE THE EXISTING PRACTICE OF DENSITY BONUSING

The City of Nanaimo will review its current policy and practice of density bonusing with the objective of increasing the supply and integration of non-market housing.

Actions

- a. Revise Schedule D in the Zoning Bylaw to specifically include affordable housing (including non-market housing, affordable rental and affordable ownership) as an amenity that can result in additional density in a new development.
- b. Consider including multiple tiers of density bonusing relative to the number of bedrooms (i.e. two, three and four bedroom units) or the level of affordability offered.
- c. Undertake market analysis along with a review of the regulations to ensure the density bonusing practice continues to reflect current market conditions in Nanaimo.
- d. Consider identifying particular zoning categories, or housing forms in certain areas, for defined density bonuses, where the permitted development could exceed the zone's base density.

What is Density Bonusing?

The density bonus mechanism creates an opportunity for a voluntary exchange of affordable housing or community amenities. By allowing the density on a site to exceed that which is generally permitted in a given zone, the municipality is able to request a contribution in the form of affordable housing or other community amenity in exchange. This situation would only occur if there is market demand for the additional density and the developer is willing to include affordable housing in the development.

4.4 UPDATE THE EXISTING COMMUNITY AMENITY CONTRIBUTION POLICY

The City of Nanaimo will review its current policy and practice of community amenity contributions to ensure it responds to the local need for affordable housing.

Actions

- a. Update the Community Amenity Contribution (CAC) policy to direct a portion of the funds into the Housing Legacy Reserve Fund (HLRF).
- b. Consider waiving or reducing the CAC when below-market rental units are included on site. The number or proportion of below-market rental units required to receive this reduction should be updated on a regular basis to reflect current market conditions.
- c. Consider reducing the CAC subject to the total number or proportion of family friendly rental units (two and three bedroom units) proposed in the new development.

4.5 UPDATE THE HOUSING LEGACY RESERVE FUND POLICY

The Housing Legacy Reserve Fund (HLRF) was established in 2005 as a resource for municipal support to affordable housing initiatives. In conjunction with the update to the CAC policy, there is an interest in using the fund to leverage the maximum number of units and projects possible. This policy direction re-examines the use of the HLRF and proposes additional clarity and flexibility.

Actions

- a. Conduct public consultation with development community and non-profit housing providers on project eligibility and contribution amounts.
- b. Create an allocation structure to direct HLRF revenues, with the goal of maximizing the number and variety of units generated. For example, different incentive levels could be granted to different types of units.
 - Units secured at Housing Income Levels (HILs)
 - Units secured at deep subsidy levels (income assistance rates)
- c. Review municipal yearly contributions to the Housing Legacy Reserve.
- d. Consider allocating funds to purchase land for affordable housing, in addition to financing specific affordable housing projects.
- e. Partner with other levels of government to ensure the funds are used to leverage the greatest number of units possible.
- f. Assess the legal framework surrounding affordable housing developments to ensure units remain affordable.
- g. Continue to allocate Housing Legacy Reserve fund monies to affordable housing projects based on clearly articulated and communicated policies. The criteria for eligibility is to be regularly reviewed and updated.

For Example: Adaptable Housing in Burnaby & Langley

The City of Burnaby requires developments in all areas of Burnaby, subject to the Comprehensive Development (CD) rezoning process, to supply 20% of single-level units as adaptable in new market and non-market, multi-family developments which employ interior corridor or exterior passageways to access the dwelling units.

The Township of Langley requires adaptable design features in at least 5% of all new single family, rowhouse, and townhouse units and 10% of all new apartment units.

4.6 INTRODUCE AN ADAPTABLE HOUSING POLICY

Develop a policy that requires a minimum percentage of residential units as part of a rezoning application to be either accessible or adaptable.

Actions

- a. Following consultation with the development community and non-profit housing sector, propose minimum adaptable unit requirements for all new developments with dwelling units in multiple unit dwellings.
- b. Evaluate the viability of offering incentives for developers to supply a higher percentage of adaptable units.
- c. Consider higher adaptable unit requirements for seniors-oriented developments.
- d. Develop an associated bylaw to implement the adaptable housing policy.
- e. Promote financial assistance programs (e.g., Home Adaptations for Independence (HAFI) grant) for households to make modifications to their home for accessibility.



4.7 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.

Actions

- a. Continue to support the City's Strata Conversion Policy and review the policy with every update of the Official Community Plan.
- b. Require tenant relocation plans as a condition of approving the redevelopment of existing rental housing.
- c. Consider establishing a unit minimum at which a tenant relocation plan is required (i.e., six units or more).
- d. Conduct public consultation with the development community and non-profit housing providers to determine the necessary elements of a tenant assistance plan.

- e. Seek legal counsel to establish adequate compensation for displaced tenants, and discuss first right of refusal and mandatory notice requirements
- f. Assess the possibility of providing alternative accommodation options for each tenant in a comparable unit type, and within a reasonable percentage of the current rental rate.

For Example: Tenant Assistance Policy in New Westminster

The policy is mandatory for rezoning applications and heritage alteration permits and is applied on a voluntary basis for development permits and demolition permits. Policy applies to rezoning applications and heritage revitalization agreements which involve the demolition of six or more purpose-built market rental units within a multi-unit building.

A Tenant Assistance Plan includes:

- A commitment to provide a minimum of three months' notice prior to eviction;
- Compensation equal to or greater to the equivalent of three months' rent;
- Documentation of units including unit types, rental rates and vacancy rates in the building;
- A strategy for assisting tenants in finding appropriate housing; and
- A communications plan for the applicant and tenants, including notice of all consultation events or activities related to the application.

OBJECTIVE 5: STRENGTHEN PARTNERSHIPS & CONNECTIONS

The City is well-positioned to facilitate partnerships among key stakeholders to encourage the development of affordable housing. This objective guides the City to build partnerships with senior levels of government, non-profit organizations and community agencies to respond to housing issues. This will ensure relevant information is available for tenants, landlords and homebuyers to access the assistance they need in finding affordable, appropriate housing.

5.1 FACILITATE AFFORDABLE HOMEOWNERSHIP THROUGH PARTNERSHIP ARRANGEMENTS

In partnership with private and non-profit partners, the City can facilitate the development of affordable homeownership for eligible families. This policy direction explores ways to further support such initiatives by fostering new connections and introducing incentives.

Actions

- a. Strengthen the existing partnership with Habitat for Humanity to facilitate the development of affordable homeownership for eligible families.
- b. Foster partnerships between non-profit agencies and private sector developers interested in affordable homeownership.
- c. Explore opportunities to incentivize and support the development of affordable homeownership through additional density, parking relaxations, reductions of development cost charges, payment of legal fees, or other types of relaxations.
- d. Consider how the Housing Legacy Reserve Fund may be used to facilitate the development of affordable homeownership.

5.2 INCREASE COMMUNITY ENGAGEMENT & EDUCATION

Through ongoing research and information sharing, as well as public outreach and leadership, the City can help raise awareness of local housing issues, build support for projects, and advocate for increased resources and funding.

Actions

- a. Continue to organize and support housing-related events and workshops to encourage information sharing and building awareness of housing issues in Nanaimo.
- b. Support the development of new non-market housing by engaging community members and key stakeholders.
- c. Identify existing resources and prepare educational materials based on information gaps.
- d. Build awareness through regular reporting to Council and the public on housing measures and progress updates.
- e. Prepare an online and paper guide on current programs and resources.

5.3 SUPPORT RENTAL HOUSING & RELATED PROGRAMS FOR UNIVERSITY STUDENTS

With a lack of housing options available for university students, the City can explore a variety of ways to facilitate more student friendly housing options in selected areas.

Actions

- a. Explore partnership opportunities between Vancouver Island University (VIU) and other organizations to facilitate more rental housing for students (e.g., setting up linkage program with seniors).
- b. Assess the viability of establishing rental-only zones in areas in proximity to VIU and potentially other areas.

5.4 FACILITATE POTENTIAL PARTNERSHIPS BETWEEN DEVELOPERS & NON-PROFIT HOUSING PROVIDERS

The City is well positioned to facilitate new relationships and build partnerships between developers and non-profit housing providers.

Actions

- a. Support partnership opportunities between developers and non-profit housing providers to ensure a proportion of units secured through the development approvals process are operated by non-profit housing providers.
- b. Create an inventory of non-profit housing providers available to operate affordable units secured in new developments.

5.5 CONTINUE TO SUPPORT TENANT READINESS INITIATIVES

Financial literacy and education programs on tenants' rights and responsibilities are another way to support housing stability and prevent housing loss for at-risk renters. This policy direction involves supporting local partner agencies that are committed to delivering such programming.

Actions

- a. Support the efforts of the non-profit sector in the implementation of Ready to Rent BC, a Renter Readiness program.
- b. Engage with Ready to Rent BC and local partners to obtain ideas on further supporting tenants' rights and responsibilities.

For Example:

Portland Housing Centre

The Portland Housing Centre has operated a housing readiness course in Portland since 1998, targeting renters facing barriers such as criminal records, credit histories, and lack of references. The Centre provides an "action kit" for preparing prospective tenants for renting, including:

- Problem solving such as budgeting, legal problems, poor credit history;
- Spending plan, including identifying poor spending habits and costs to consider, such as moving expenses;
- Looking for a home, including the application process, rental agreements, and screening;
- Good tenant practices; and,
- Moving in and preventing evictions.

5.6 SUPPORT POLICIES & PRACTICES THAT ALLOW RENTERS TO KEEP PETS

BC's Residential Tenancy Act (RTA) allows the prohibition of pets in rental units (i.e., a landlord can refuse to rent a unit to someone with a pet). While there are few precedent examples of agencies with policies that specifically address concerns around pets in rental housing, Nanaimo can actively support existing efforts and advocate for changes that support a pet-inclusive rental housing supply.

Actions

- a. Support local agencies, such as Pacifica Housing, which have introduced pet policies that allow tenants to have pets in selected units.
- b. Facilitate research into good practices in legislation or other policies that support pets in rental housing. For example, legislation in Ontario does not permit a "no pet" clause in rental agreements, but have had varied experiences with its implementation.
- c. Consult with the provincial government regarding possible revisions to the RTA to facilitate more pets being allowed in rental housing.

For Example:

Pet Policy at Pacifica Housing

Pacifica Housing recently revised their pet policy to allow tenants in 5 to 10 of their 36 buildings. Pacifica will monitor the impact of the new pet policy and survey the reactions of neighbours.

- The new policy will require the spaying and neutering of pets.
- Initially, only indoor cats will be allowed.
- Owners must obtain pet identification or licence as required by the municipality.
- To accommodate allergies or comfort of other tenants, Pacifica will maintain a couple of buildings or floors in buildings where pets will not be allowed.

5.7 SUPPORT THE DEVELOPMENT OF A RENT BANK PROGRAM

Rent banks provide small one-time loans to tenants that are facing financial hardship and may be having difficulty paying their rent, utilities, damage deposit etc. Typically, the goal is to ensure households are able to stay in their homes during a time of temporary crisis; they often have high repayment rates and are successful at preventing homelessness. Rent banks are usually operated on behalf of a financial institution and involve a non-profit agency that administers the loans.

Actions

- a. Support and partner with a local agency to undertake a review and analysis of existing rent bank programs and assess the viability of implementing a regional Rent Bank program.
- b. Support the start-up of a Rent Bank program, whereby a non-profit society manages a fund that offers short term loans to rental households.
- c. Assist with the distribution of program information to Nanaimo residents.
- d. Advocate for provincial funding and support for a BC Rent Bank program.

For Example: Rent Banks

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 administer 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.

IMPLEMENTATION

Nanaimo's Affordable Housing Strategy provides a framework to guide decision making in policy and practice over the coming ten years. The vision and outline presented in this document provide a roadmap for staff and Council at the City of Nanaimo around the priorities for affordable housing. It can also support decision making by external stakeholders and partners as they plan and pursue affordable housing initiatives of their own. A high level implementation timeline is suggested in the following table.

Note: SP = Social Planning, CP = Current Planning and Subdivision, RE = Real Estate, BL = Business Licensing, BI = Building Inspections

Table A: Prioritization of Policy Directions & Actions

OBJECTIVE	POLICY DIRECTION	PRIORITY			IMPLEMENTATION BY	
		Ongoing + Short Term (1-2 years)	Medium Term (3-5 years)	Long Term (5-10 years)	City Lead	External Partners
1. Increase the supply of rental housing	1. Develop a secured market rental housing policy	✓			SP	-
	2. Expand secondary suites policy		✓		CP	-
	3. Restrict short term rentals		✓		CP/BL	-
2. Support infill & intensification in existing neighbourhoods	1. Update the policy on coach houses	✓			CP	-
	2. Support infill & intensification in single detached neighbourhoods		✓		CP	-

OBJECTIVE	POLICY DIRECTION	PRIORITY			IMPLEMENTATION BY	
		Ongoing + Short Term (1-2 years)	Medium Term (3-5 years)	Long Term (5-10 years)	City Lead	External Partners
2. Support infill & intensification in existing neighbourhoods	3. Incentivize multiple & smaller units: a. Encourage lock-off & micro-suites b. Enhance public amenities c. Consider allowing recreational vehicles in mobile home parks d. Reduce barriers to tiny homes e. Revise how DCCs are calculated f. Extend DCC exemption to units > 29 m ² g. Use DCCs to incentivize multiple units		✓ ✓ ✓ ✓ ✓	✓ ✓	CP/BI/RE	-
3. Diversify housing form in all neighbourhoods	1. Promote housing innovation a. Encourage fee simple townhouses b. Revise height limits + FAR calculations (R6-R8) c. Use revitalization tax exemption to promote development in certain areas		✓ ✓ ✓		CP/RE	Builders
	2. Develop a policy on family friendly housing	✓			SP	-
	3. Support affordable housing through reduced parking requirements		✓	✓	CP/SP	-
4. Continue to support low income & special needs housing	1. Develop a land acquisition strategy	✓			RE/SP	-
	2. Continue to support non-market housing development	✓			SP	Non-profits
	3. Update approach to density bonusing		✓		CP/SP	-
	4. Update the community amenity contribution policy				CP/SP	-

OBJECTIVE	POLICY DIRECTION	PRIORITY			IMPLEMENTATION BY	
		Ongoing + Short Term (1-2 years)	Medium Term (3-5 years)	Long Term (5-10 years)	City Lead	External Partners
4. Continue to support low income & special needs housing	5. Update housing legacy reserve fund policy	✓			SP/RE	Senior govt./ Funders
	6. Introduce an adaptable housing policy		✓		BI/CP	-
	7. Develop a tenant relocation policy		✓		SP	-
5. Strengthen partnerships & connections	1. Facilitate affordable homeownership through partnerships			✓	SP	Non-profits/ Developers/ Senior govt.
	2. Increase community engagement & education		✓		SP	Non-profits/ Developers
	3. Support rental housing & related programs for students			✓	SP	Vancouver Island University
	4. Facilitate developer & nonprofit partnerships	✓	✓		SP	Non-profits/ Developers
	5. Continue to support tenant readiness initiatives	✓			SP	Non-profits/ BC govt.
	6. Support pet-friendly practices & policies		✓	✓	SP	Non-profits/ BC govt.
	7. Support the development of a local rent bank program			✓	SP	Non-profits/ Regional govt. /BC govt.

It is recommended that Nanaimo undertake an annual Report Card that reviews the progress on all policy directions and actions. Table B proposes a set of measures and indicators to assist with the reporting and review process. These measures and targets were identified based on a review of key housing demand statistics and general understanding of the local context and issues. In terms of targets, notable progress towards these figures is to be realized within the three to five years.

Table B: Prioritization of Policy Directions & Actions





OBJECTIVE	KEY MEASURES & TARGETS
1. Increase the supply of rental housing	<ul style="list-style-type: none"> • More than 50% of new residential building permits/housing starts are intended for rental use • Number of units secured as rental housing (market or non-market) for 10 years or longer • Number of suites in duplexes/townhouses
2. Support infill & intensification in existing neighbourhoods	<ul style="list-style-type: none"> • Housing supply target mix: <ul style="list-style-type: none"> • More than 70% of new residential building permits/housing starts in multi-unit dwellings (not including replacement units) • At least 20% of new starts in other ground-oriented units (duplexes, triplexes, fourplexes, and townhouses) • At least 50% of new starts in apartments • Number of lock off, micro-suites or tiny homes
3. Diversify housing form in all neighbourhoods	<ul style="list-style-type: none"> • Number of fee simple townhouse units/developments • Description of innovation and alternative housing forms • At least 20% of apartments in two and three bedroom units

OBJECTIVE	KEY MEASURES & TARGETS
4. Continue to support low income & special needs housing	<ul style="list-style-type: none"> • Number and description/location of parcels acquired by City • Non-market housing targets: <ul style="list-style-type: none"> • 200-240 supportive housing units • 100-120 rent supplements to facilitate access to independent living through private market • 400-600 additional below market rental units for low to moderate income households (ranging from 60%-90% below market) • Total funds in Housing Legacy Reserve Fund, total funds (\$) added to HLRF each year, total funds allocated to groups/number of units generated • Number of adaptable housing units by dwelling unit type • Description of tenant assistance plans implemented and number of tenants assisted/type of support etc.
5. Strengthen partnerships and connections	<ul style="list-style-type: none"> • Number and affordable homeownership units created • Description of new partnerships, initiatives and programs





APPENDIX A:

Municipal Initiatives in Affordable Housing

WHAT ARE COMPARABLE MUNICIPALITIES DOING?				
Policy/Practice	Kamloops	Kelowna	Prince George	Victoria
Housing strategy	✓	✓	✓ Housing Need & Demand Study Housing Strategy Framework	✓
Definition of affordable housing	X Community Vision for Affordable Housing	✓ Housing is considered to be affordable if shelter costs account for less than 30 per cent of before-tax household income	X	✓ The City of Victoria defines affordable housing as costing no more than 30% of gross household income.
Permits coach house & secondary suite	X Where garden or carriage suites are permitted, the primary residence cannot contain a secondary suite	✓ Permitted in the RU7 - Infill Housing Zone	X Secondary suites are not permitted in accessory buildings	X Garden suites are not permitted on properties that already have secondary suites
Allows suites in duplexes or townhouses	X	X	X	X

WHAT ARE COMPARABLE MUNICIPALITIES DOING?				
Policy/Practice	Kamloops	Kelowna	Prince George	Victoria
Restricts short-term rentals	X	 Short-term rentals of less than 30 days are not allowed in any of the City's residential zones. City of Kelowna is in the process of developing regulations to govern short-term rentals.	X	 Short-term rental operators must obtain a Business Licence and comply with operating requirements. The short-term rental must be the operator's principal residence and self-contained suites cannot be listed.
Tenant relocation policy	X	 During a proposed mobile home park redevelopment, a policy applies to ensure all tenants are notified, offered a right of first refusal for purchase, and relocation issues are identified.	X	 As part of the Market Rental Revitalization Study, the City is considering a new policy to guide tenant assistance during displacement (sets guidance to encourage greater note, compensation, relocation assistance, moving expenses and assistance, and right of first refusal.
Secured market rental policy	X	X	X	X

WHAT ARE COMPARABLE MUNICIPALITIES DOING?				
Policy/Practice	Kamloops	Kelowna	Prince George	Victoria
Adaptable housing requirement	X	X OCP Policy: Encourage use of adaptable design to increase flexibility of housing by referring developers to adaptable design guidelines.	✓ City of Prince George offers an incentive program for multi-family housing located in key growth areas that incorporate adaptable housing standards into 50% of the units.	X
Family-friendly housing	✓ Downtown revitalization tax exemption applies to multi-family residential new construction or renovation.	✓ Rental Housing Grants program: purpose-built rental buildings with five or more units are eligible for rental housing incentives. Three bedrooms are eligible for a higher grant amount.	✓ City of Prince George offers an incentive program for multi-family housing located in key growth areas that incorporate adaptable housing standards into 50% of the units. City of Prince George's Downtown Incentives Program offers incentives for new multi-family, mixed-use, commercial, and green projects and upgrades to existing development in the downtown area.	

WHAT ARE COMPARABLE MUNICIPALITIES DOING?				
Policy/Practice	Kamloops	Kelowna	Prince George	Victoria
Reduced parking requirements for affordable housing	 The City of Kamloops provides parking reductions in minimum parking requirements for affordable residential units. Upon submission of a Housing Agreement, a development can receive a 7% reduction in parking supply if they provide a minimum of 50% of total units as affordable housing.	X	X	X
Housing Legacy Reserve	 Affordable Housing Reserve Fund provides direct capital assistance to a housing provider wishing to build or purchase rental housing targeted at low-income households.	 The Housing Opportunities Reserve Fund encourages the development of affordable housing by providing funds for rental housing grants and contributing to land acquisitions that generate affordable housing partnerships by leasing the land at no cost.	X	 The Victoria Housing Reserve Fund was established for the purpose of providing grants for funding to assist in the development and retention of affordable housing for households with no, low or moderate incomes to support community diversity and infrastructure; and to facilitate the development of affordable rental and affordable home ownership projects.

APPENDIX B: Key Terms

Accessible Housing

Dwelling units that include features, amenities or products to better meet the needs of people with disabilities.

Adaptable Housing

An approach to residential design and construction in which homes can be modified at minimal cost to meet occupants' changing needs over time.

Affordable Housing

As per Canada Mortgage and Housing Corporation, affordable housing is housing that costs less than 30 per cent of a household's before-tax income, where housing costs include the rent or mortgage, utilities, maintenance fees, property taxes and insurance. Nanaimo's Affordable Housing Strategy describes affordable housing more broadly and includes specific levels of affordability for different households/type of housing, e.g., non-market housing or affordable ownership.

Coach House

A dwelling unit that is self-contained and is detached from and accessory to a single detached dwelling unit.

Canada Mortgage and Housing Corporation (CMHC)

The Canada Mortgage and Housing Corporation (CMHC) is Canada's national housing agency that provides housing research, advice to consumers and the housing industry, and reports to Parliament and the public on mortgage loan insurance and financial reports.

Core Housing Need

Housing that does not meet one or more of the adequacy, suitability or affordability standards; and, where households spend 30% or more of their before-tax income to access acceptable local housing. Acceptable housing is adequate in condition, suitable in size, and affordable. Adequate housing does not require any major repairs. Suitable housing has enough bedrooms for the size and makeup of resident households, according to National Occupancy Standard requirements.

Family-Friendly Housing

Housing that meets the needs of families including units with enough bedrooms to accommodate all members of a family household. This includes multi-unit development projects with a greater mix of two and three bedroom units.

Ground-Oriented Dwellings

Single detached houses, duplexes and townhouses are considered to be ground-oriented dwellings. This means that these units have direct access to the street. Often planners use the term Other Ground-Oriented to refer to dwellings other than single detached houses that have direct access to the street.

Heritage Revitalization Agreement

A formal, voluntary, written agreement that allows the City to supersede zoning regulations and to provide non-financial incentives which would make it viable for owners to conserve property of heritage merit.

Housing Authority

An arm's length housing management body, which may or may not be incorporated, that manages, operates and administers housing on behalf of owner(s), which can include a local government.

Housing Agreement

An agreement in a form satisfactory to the City that limits the occupancy of the dwelling unit that is subject to the agreement to persons, families and households that qualify for affordable housing based on their household income level, that restricts the occupancy of the dwelling unit to rental tenure, and that prescribes a maximum rental rate and the rate of increase of rental rate for the dwelling unit.

Housing Covenant

A document registered on title to ensure that units are secured for affordable housing purposes in perpetuity.

Housing Income Limits (HILs)

The income required to pay the average market rent for an appropriately sized unit in the private market, as defined and annually updated by BC Housing.

Housing Legacy Reserve Fund

A municipal fund used to support and facilitate the implementation of affordable housing policies including the development of affordable housing projects, initiatives and research.

Inclusionary Housing

Housing policy that requires a contribution to affordable housing, either in the form of built units or cash, as part of a rezoning development and where an exchange in density or other incentives are granted.

Market Rental Housing

Private rental market units provided by the private market. This includes purpose-built rental housing as well as rental housing delivered through the secondary rental market such as secondary suites, rental condominium units, or other investor-owned houses/units.

Non-Market Housing

Affordable housing that is subsidized by an external party such as the government or a non-profit agency in order to serve specific populations such as those experiencing homelessness, with disabilities, or other challenges.

Rent Geared to Income (RGI)

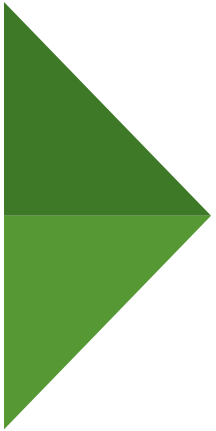
Subsidized rental housing units where rents do not exceed 30% of income earned by tenant. The ongoing operating costs of the units are typically subsidized by the federal or provincial government.

Short-Term Rental Accommodation

Short-term rental accommodation is the rental of a room or an entire residential dwelling unit on a temporary basis (i.e. less than 30 days).

Secondary Suites

Self-contained accessory dwelling units within a single-detached dwelling or townhouse that may be rented out at market rates.



Nanaimo's Action Plan to End Homelessness 2018-2023



United Way
Central and Northern
Vancouver Island

Canada 

Nanaimo Homelessness Coalition 

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Introduction

On behalf of the **Nanaimo Homelessness Coalition**, I am pleased to present ***Nanaimo's Action Plan to End Homelessness, 2018-2023***.

This plan has been developed with funding from Service Canada, the government's Homelessness Partnering Strategy, and the support of many agencies and individuals in Nanaimo and Oceanside who have shared their wisdom and experience in serving community members experiencing homelessness. On behalf of United Way, I want to thank each and every one of you for your contribution to this work.

Nanaimo's Action Plan to End Homelessness, 2018-2023 is the result of the collective research and voices of the Nanaimo Homelessness Coalition. The Nanaimo Homelessness Coalition is made up of non-profit societies, representatives from the three levels of government, faith groups and community members who have an interest in developing and carrying out solutions to homelessness. Building on the significant work invested in previous homelessness plans, the Coalition hired Springbok Consulting to conduct interviews and collaborate with the Coalition to develop this Action Plan.

The Action Plan lays out a pathway to help us achieve a city where everyone has safe and stable housing. We know ending homelessness is a journey of a thousand steps, and so with each step we aim to make life a little bit better for community members seeking long-term housing. In doing this work, in ending homelessness, we are also guided by a second vision: to ensure that people experiencing homelessness also find a secure place in the community, to feel that they belong in Nanaimo. We aim to make people feel that they have a home, in all the senses of that word.

Nanaimo's Action Plan to End Homelessness, 2018-2023 reflects current circumstances, but it also reflects decades of experience in developing and implementing solutions that tackle the multiple causes of homelessness, including the high cost of housing, addictions, the long historical effects of colonization, trauma, and enduring poverty.

But while our community has made significant progress, there remains much work to be done. We therefore invite your participation in this work and welcome your feedback.

As you read through this document please keep in mind that this Action Plan focuses on services and programs. It adopts the language of non-profit organizations, of funders, and of other stakeholders who work together to help solve social issues. The Plan has been developed for the people that the services and programs are intended to help. It is also for our wider community that desires a clear and effective way to help the homeless and thus the health of our overall community.

A critical dimension of homelessness, then, is to understand the homeless as community members, as citizens; as more than the recipients of services. So, while this Plan speaks to



services, it does so only to speak to the human experience of those who are homeless and also for those in the wider community wanting to engage in helping our community become healthier.

A handwritten signature in black ink, appearing to read 'Signy'.

Signy Madden
Executive Director—United Way Central and Northern Vancouver Island
Community Entity, Homelessness Partnering Strategy, Service Canada



Executive Summary

This report aims to help Nanaimo end homelessness, or where homelessness persists, to diminish the harms it produces. It does so by guiding and organizing the delivery of services to people who are homeless or at risk of homelessness.

To meet this goal of helping Nanaimo to end homelessness, the report sets out a five-year plan for homelessness services. Building on previous plans and on the experience and knowledge of community agencies, *Nanaimo's Action Plan to End Homelessness, 2018 – 2023* (the “Action Plan”) aims to both coordinate programs for the homeless over the next five years and give them a strategic direction.

This Action Plan builds on the framework for homelessness services created between 2008 and 2017, which provides Nanaimo with a strong foundation to help community members who face housing challenges.

This Plan addresses homelessness, which is one dimension of the housing crisis facing Nanaimo. But this Plan also works in conjunction with the City of Nanaimo's soon-to-be-developed affordable housing strategy. Together, the two strategies aim to address a broad range of housing issues in the community.

The Action Plan is aimed primarily at those who live in Nanaimo. But it also speaks to the fact that Nanaimo is a regional hub, serving individuals and families from places such as Oceanside, or Ladysmith.

To date, Nanaimo has done well in its response to homelessness. But times change, and as this Action Plan sets out, the service system in Nanaimo faces real challenges in current era that present substantial risk to community members if left unaddressed. Those challenges—for instance, changes in the rental market and in the nature of homelessness—can't be met only with the existing services and will thus demand a different approach. A strategic shift is required.

“Put bluntly, Nanaimo faces pressures that threaten the integrity and sustainability of the current service system if not addressed.”

Put bluntly, Nanaimo faces pressures that threaten the integrity and sustainability of the current service system if not addressed. This report has found that a gap has opened up between community expectations, the needs of the homeless, and the strategies used by agencies to respond to these two pressures. This gap is real, and must be addressed if the service system is to retain community support and maintain its capacity to serve its clients.

Two issues in particular require attention.

First, the service system in Nanaimo needs to account for the challenges posed by changes in the housing and labour markets; in particular, sharp rises in housing costs, low vacancy rates, and precarious income. This change in the economic context is amplified by a social change; specifically, the need to recognize and respond to the increasing acuity and complexity of addictions and mental health issues in Nanaimo.



Second, the current system of services needs to be modified to address gaps in services that were identified by service providers, which range from lack of support to escape street involvement to the need for more graduations in supportive housing.

It must be stressed that this Action Plan is intended as a mid-level strategic document, rather than a detailed operational plan. This is to give it flexibility to respond to changes at the level of services and funding, and to ensure a consistent approach over a five-year or longer period. It guides operations, rather than mandating their contents.

In terms of strategic shifts in the system of homelessness services, the Action Plan recommends the following ten strategies.

Strategy 1: Better engagement with people at the perimeter of the shelter system

- Incremental additions to shelter beds to meet population increases or to account for reductions in other housing options.
- More robust outreach for shelter-only or service-avoidant individuals.
- An intervention strategy designed to interrupt the pathways leading to street involvement.

Strategy 2: Create a day space/Drop-in facility

- Allow the users of the drop-in space to control some portion of the facility.

Strategy 3: Remap social networks

- Align social integration activities with the goal of shifting people into identified, pre-existing community networks or circles.

Strategy 4: Managing market pressures and income insecurity

- Provide incremental increases in rent supplements.
- Coordinate with federal and provincial ministries responsible for labour force development.

Strategy 5: Supportive housing

- Add to the number of dry housing units available; develop scattered site housing.
- Develop more incremental steps within the housing continuum for more efficient matching of services with clients.
- Find a mechanism to engage and recruit more 'informal' rental resources.

Strategy 6: Support for personal and program transitions

- Dedicate resources to managing transitions in the lives of community members, and within service streams.
- Modify a Rapid Rehousing program to focus it on supporting transition points.

Strategy 7: Manage increasing acuity

- Redirect resources to managing acute addictions and mental health issues.
- Integrate an 'acute lens' with transition management.



Strategy 8: Increased sector capacity

- **Implement a half-time position to coordinate homelessness services; the position should be managed by a lead agency, provisionally identified here as the United Way.**

Strategy 9: Considerations in serving Indigenous people

- **Integrate an 'Indigenous lens' into the services that flow from this Action Plan.**

Strategy 10: Prevention through agency coordination

- **Homelessness service providers should coordinate on an annual basis with other agencies in Nanaimo that provide prevention or support services.**

Each of the ten strategic directions are discussed in detail in Section 3.





Section 1: Background

Profile of Nanaimo

The Russian novelist Leo Tolstoy famously wrote; “All happy families are alike; each unhappy family is unhappy in its own way.” In writing these words, in telling us that families differ most—and most tellingly—in the circumstances of their sorrows, Tolstoy is asking us to pay attention to the specifics of suffering and trauma. He is inviting us to attend, in other words, to the way in which the expression of suffering or loss exposes, not just the experience of the individual, but also the local and the particular circumstances of that experience; to the way in which trauma or loss or even just indifference can make us confront the uncomfortable relationship between daily communal life and the experience of dislocation and abandonment. We sometimes think of being a member of a community as being like a warm embrace that brings us together. Tolstoy reminds us that being a member of a community can also mean deprivation and exposure.

So too with homelessness, which occurs in every city but is shaped, in the end, by the local situation and the specific dynamics in the community: the particularities of place and time, and the embodied texture of one’s local relationships.

Taking Tolstoy’s lead, this Report aims to make clear the circumstances that will, over the next five years, drive the experience of homelessness in Nanaimo, giving homelessness its local form and also conditioning the community’s response to this issue.

This five-year homelessness plan thus aims to guide service providers in understanding emerging challenges in homelessness in Nanaimo, and to suggest strategies that may be effective in diminishing the harms produced by precarious housing.

The Current Local Context in Nanaimo

If this is so, what shapes homelessness in Nanaimo and the community response? What is the local context?

The first context is Nanaimo’s energy: the city hosts dynamism and change, displacement and settlement. The city is an active, diverse community located on the coast of Vancouver Island with a growing population; today, more than 91,000 people live within city limits.¹ As a hub for central and northern Vancouver Island, Nanaimo is a channel for the movement of people and goods for the region, attracting people from across Vancouver Island and the Lower Mainland. We should be careful to note that while a hub for the Island now, it has always been a hub for First Nations, who have long hosted Indigenous people from other parts of North America and elsewhere. Even the Coast Salish name for the area, *Snuneymuxw*, means ‘meeting place’.

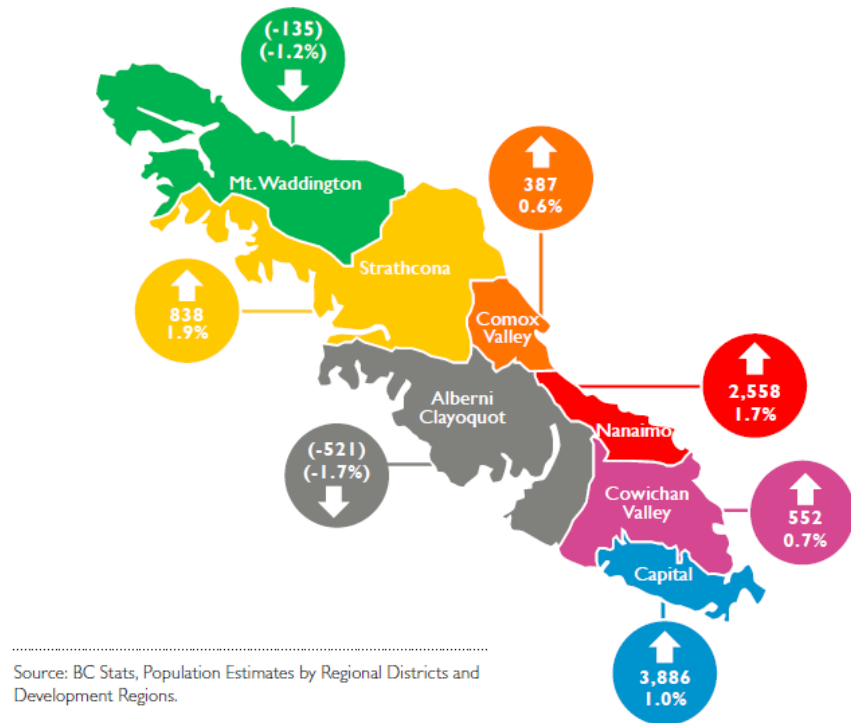
In contemporary times, population movement into Nanaimo came from those seeking a better life through international migration to Canada; from Indigenous people seeking education or employment opportunities; and from people from the Lower Mainland looking for a more affordable place to live.

As evidence of this dynamism, the City’s growth rate is well above the provincial average. Between 2011 and 2016, Nanaimo’s grew by 8%; in comparison, the rest of B.C. averaged just 5.5%. On the Island,



Nanaimo outpaces Victoria as a place to move to or raise a family.² If Nanaimo is growing, it is not just in absolute numbers, but also in its external connections and internal complexity. Through its role as both an economic centre and a destination for people from outside the City, Nanaimo is increasing its integration into a wide range of economic, social and familial relationships.

Population Growth BY REGION 2014 TO 2015



Graphic reproduced from The Vancouver Island Economic Alliance 2016 Report

Homelessness in Nanaimo

But if Nanaimo is a diverse and active city, it can also be a difficult place to live.³ While some people experience Nanaimo as a dynamic community, others experience it as a challenging place to live, with episodic employment opportunities, low wages and limited affordable housing. The non-Indigenous population in Nanaimo is also growing older, with larger numbers of people in fixed income, who struggle with the steady increases in housing costs that seem inevitable.

As a result, some members of the community find themselves living in the gap between the promise of Nanaimo as a place of growth, and the reality of Nanaimo as a place where stable, safe housing is tenuous, or at worst, unavailable. But one does not simply 'live' in this gap; one struggles, one succeeds, one fails, or one survives. Or sometimes, one does not survive. If Nanaimo is at the centre of a web of economic, social and familial relationships, it remains the case that this web sometimes fails, or breaks, leaving some community members exposed, without access to safe, affordable housing.

This is not a trivial problem, affecting a handful of people. While estimates of homelessness⁴ are uncertain and subject to wide variation, the 2016 *Point In Time (PIT) Count*, identified a minimum of 174 people who experienced absolute homelessness⁵ in Nanaimo. Given the limitations⁶ of the PIT Count,



the real numbers might be closer to 300, if we include those community members who are episodically homeless. And beyond these of course are many more residents who stay on couches or live in unhealthy or dangerous places, or who cannot thrive because they are consumed by housing challenges.

Service Planning and Coordination

The community has not remained idle in the face of this issue. Nanaimo is, at its heart, a closely-knit place with a long history of collective action on social and economic issues. As a result of the work of agencies and individuals, Nanaimo has developed a broad range of programs aimed at helping people at risk of homelessness.

Over time, this system of services and support has grown in complexity and size, such that coordination and planning of services has become an essential feature of the system rather than a luxury. The most recent attempt to create a coordinated plan for homelessness in Nanaimo was in 2008, which produced the *Nanaimo's Response to Homelessness Action Plan*.⁷ This Action Plan builds on that work, adding the changes needed to account for the issues that Nanaimo will face over the next five years, and for developments in services since the 2008 report.

The need for a new action plan

Significant changes have occurred in Nanaimo and in homelessness since the 2008 action plan was drafted. Rising rents, increasingly complex mental health and addictions behaviours, and precarious employment; these and other changes have shifted the landscape for homeless services. In addition, the housing initiatives delivered in the ten years since the 2008 action plan have had a significant, positive, impact on the face of homelessness. All of these motivate the need for a new plan.

It should be stressed that much is at stake over the next five years. The need for a new five-year plan stems from the realization that while the current system is still working, pressures on services are rising, and changes must be made before the demand for services can no longer be accommodated at a reasonable level.

As described below, homelessness services face two systemic risks: increased pressure for highly complex, expensive services for acute addictions or mental health issues, and large numbers of more simple cases of people who are pushed out of the housing or labour markets.

Process for a new plan

In early 2017, Kaleidoscope Consulting conducted an initial set of consultations with stakeholders in Nanaimo to set out the broad strokes for a new five-year homelessness plan. Subsequently, Springbok Management Services was hired to complete the plan. To achieve this, interviews with service providers and community advocates in Nanaimo and Oceanside were conducted. This was supplemented by a brief review of the relevant literature and a review of other homelessness plans in Canada.⁸

Nanaimo's Action Plan to End Homelessness, 2018-2023 was produced under the direction of the Nanaimo Homelessness Coalition, and with the administrative support of the United Way Northern and Central Vancouver Island. The City of Nanaimo provided extensive technical and advisory support. The 2018 Action Plan is also informed by the input of community members and service agencies.



Relationship to Nanaimo's affordable housing strategy

This Action Plan focuses on services for the homeless and those who are at risk of homelessness. It does not deal directly with the issue of affordable housing, which is aimed at reducing barriers to home ownership, or encouraging certain kinds of rental housing at below-market value, for instance, for seniors on fixed incomes.

While the Action Plan and Nanaimo's affordable housing strategy aim at different groups within the community, there is some overlap. Both concern themselves with the housing insecurity that comes when there is a substantial gap between income and housing costs, making it more likely that vulnerable people will slip out of market housing and into episodic homelessness. Both attempt to respond, that is, to situations where the alternative to expensive housing is not cheaper housing, but no housing at all.

This Action Plan speaks directly to the issue of affordability, as it should, given that the high cost of housing in Nanaimo is clearly pushing some people into homelessness. But the services called for in this Action Plan require a strong, active affordable housing strategy to be effective. This Plan then, needs to be implemented in close cooperation with an affordable housing strategy.





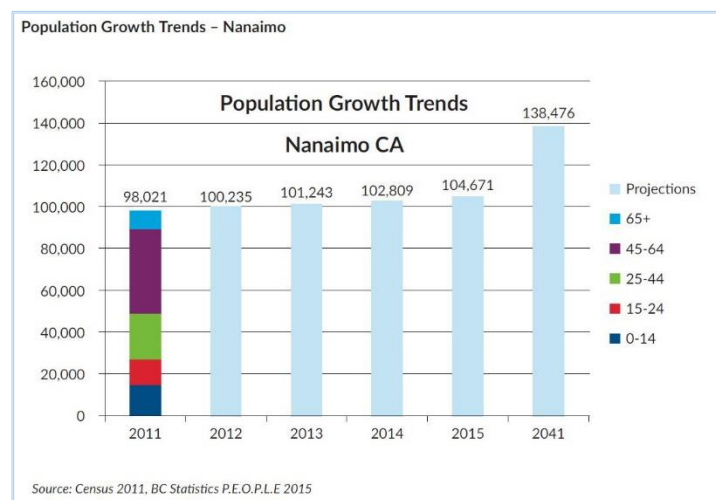
Section 2: Context for the 2018-2023 Action Plan

To ensure that Nanaimo's strategies for ending homelessness remain effective in the face of changing circumstances, three major contexts need to be considered:

- ➡ The demographic and economic context, particularly population growth and market changes;
- ➡ The deepening opioid and mental health crises, and its impact on the ability to secure safe housing;
- ➡ The service context, both gaps in the current system and the capacity of providers.

The demographic and economic context

Nanaimo is experiencing sustained population growth: between 2017 and 2035 the Nanaimo region is expected to grow by an additional 35,000 people.⁹ This increase is most pronounced in the working age population, which tells us that many see Nanaimo as a place to come to when their communities experience economic distress. This and other data implies that the labour force in the community is both precarious and mobile, factors which increase the likelihood of episodic homelessness. All else being equal, an increase in population will itself create additional pressure on the service system. And the aging of the non-Indigenous population means that agencies will likely see an increasing number of older people on fixed incomes in the service stream.



While the percentage of international immigrants into Nanaimo (still largely drawn from Europe and Asia) has remained relatively stable in proportion to the total population, some agencies suggested that official statistics do not tell the whole story.

In the experience of agencies, Nanaimo is seeing more people coming from high conflict zones or escaping state-sponsored violence. The result is that housing vulnerability is accompanied, for some, by the trauma of forced dislocation, and of distrust of official systems. This is a familiar story in Indigenous communities, but it is now an issue in other populations as well. This follows a trend explored below: homelessness is becoming more complicated and more acute, and requires a different response than what was appropriate a decade ago.



Market changes

As with other parts of southern B.C., housing prices in Nanaimo have risen sharply over the last five years, both absolutely and in relation to income. As the figure below shows, between 2015 and 2016 for instance, house prices grew by more than 14%.¹⁰

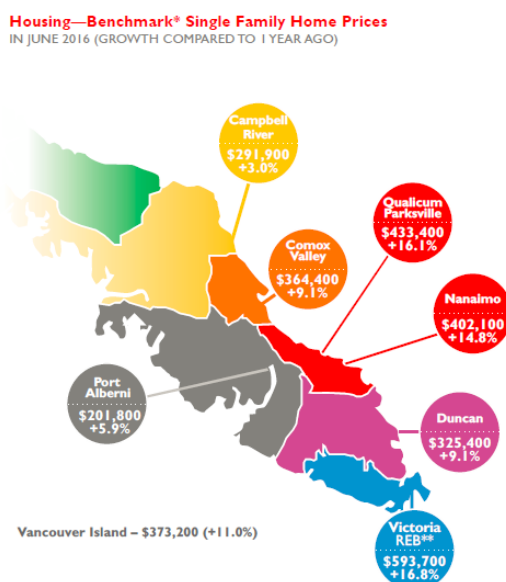


Figure 2: From the State of the Island Economic Report 2016

This increase in costs is also present in the rental market. Here, the problem of rising costs is exacerbated by low vacancy rates. Between 2014 and 2016, for instance, the average vacancy rate dropped from 2% to 1.5%.¹¹

	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom		Total	
	October 2014	October 2016	October 2014	October 2016	October 2014	October 2016	October 2014	October 2016	October 2014	October 2016
Rents – Private	\$585	\$636	\$723	\$760	\$847	\$895	\$1,030	\$1,150	\$773	\$816
Vacancy Rates – Private	4.7%	2.3%	1.4%	0.9%	2.2%	2.2%	1.9%	2.5%	2.0%	1.5%

Table 1.

This tightening in the housing market is amplified by the fact that, while wages from employment are rising in Nanaimo, they continue to lag behind B.C. as a whole.¹² This constellation of market forces means that even as employment grows in Nanaimo the gap between income and the cost of housing is widening.

The gap between income and housing costs not only threatens those who are vulnerably housed. It also impacts service agencies, whose staff also face a widening difference between income and housing



costs. And there is no evidence to suggest that this trend will reverse, which risks creating a class of people whose access to housing is permanently tenuous.

Increased acuity in addictions and mental health

A second consequential shift in the context for homelessness services is in changing patterns of drug use and in mental health issues.

In the consultations that led to this Action Plan there was consensus amongst providers that the homeless population and the vulnerably housed are experiencing much higher levels of acuity in mental health and drug use, particularly with respect to opioid use.

This experience is supported by the available evidence. According to the Coroners Service of British Columbia there were 24 deaths from suspected opioid use in Nanaimo from January 1, 2017 to July 31, 2017¹³. This is a fourfold increase since 2012. The same report indicates that the Central Island Health delivery area is in the top five health service areas with the highest rates of death from illicit opioid use.

Illicit Drug Overdose Deaths by Top Townships of Injury, 2007-2017* [2,4]											
Township	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Kamloops	11	7	7	10	2	5	8	7	7	42	27
Nanaimo	2	2	6	4	8	6	20	16	19	28	24
Maple Ridge	5	2	6	4	4	5	10	14	29	27	22
Langley	3	6	2	3	10	5	10	10	10	30	20

Table 3

These two environmental shifts—accelerating costs of rental housing against flat incomes, and sharp increases in the acuity of mental health and drug use issues—will present real service pressures over the next five years. These pressures will affect different parts of the system:

- ➡ Rental increases will impact the economically homeless, such as those people who are marginally attached to the workforce, but who may be otherwise ready to house;
- ➡ Increased acuity in addictions and mental health issues will create complicated cases. While the numbers in this group may be low, people experiencing mental health or opioid addictions are often difficult to house, and are more unstable when housed.

The social, economic, and demographic changes discussed here mean that gaps have appeared between the needs of homeless people and the current service system, a system which was designed for Nanaimo a decade ago. This position was confirmed in the consultations with service providers who also pointed to the unevenness in services to homelessness.

It is not only negative changes—such as the opioid crisis—that create the need to re-think the current system. It is also the positive impact of the services and housing provided over the last decade. The hard work of agencies and government has solved some problems and made others easier to address, and this Plan also tries to account for the changes introduced by a decade of interventions.



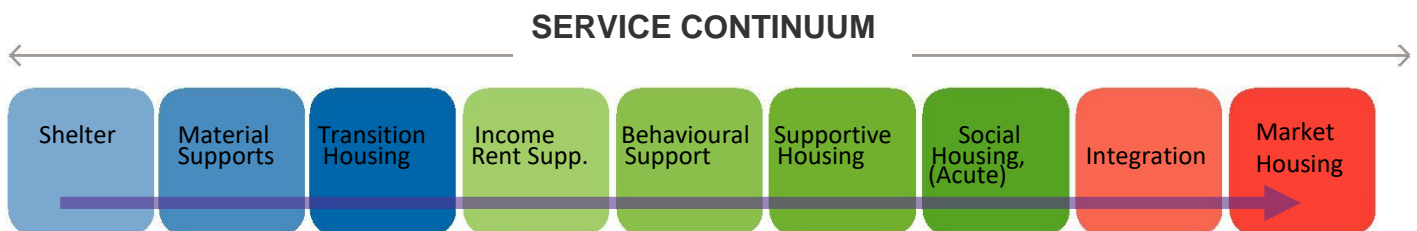
As discussed below, these changes and the positive impact of the work accomplished since 2008 mean that some shifts are required in the current system of services to ensure they remain effective.

Service Context: Gap analysis

In developing this Plan, community agencies were invited to describe what needs to be changed in order to meet the needs of the homeless over the next five years. Their responses are as follows:

The Housing Continuum

A number of agencies talked about the need for a full “service continuum.” This refers to the need for a wide, but integrated range of housing and support options across a number of dimensions. Those services and options can be seen as moving from less intensive or intrusive (e.g., shelter beds) to more intensive housing and social supports, and finally to market housing as the preferred outcome to service interventions.



Services as a flow or a network, not a box or silo

It should be stressed that the continuum of services is just this: a continuum, not a set of self-contained activities. In a place like Nanaimo, service activities flow across and between social networks, overlapping and interacting with other services, people and places. While this Plan is organized around filling gaps in a service continuum, this ‘continuum’ is in truth an integrated flow of activities that all touch upon each other and that have multiple linkages backwards and forwards.

This is one of the strengths of Nanaimo as a mid-sized city: it is large enough to produce a comprehensive range of services and small enough to avoid producing isolated silos. It has not yet lost the ability to think about services, the people served, and the large community as a relational whole, and to see homelessness as structured by a range of cross cutting ties.

“A strength of Nanaimo: large enough for a comprehensive range of services and small enough to avoid producing isolated silos”

This description of services as woven into the fabric of the community has resonances with the way culture is understood in Indigenous communities. Culture is not an ‘activity’ or a service: it is rather an orientation and a resource that influences everything it touches. Accordingly, if this Action Plan speaks to ‘gaps’ in the system, these gaps should be understood as breakdowns or interstices in a web of relations or a network of overlapping service activities, rather than as an empty space between agency silos.



In the consultations, no consensus emerged as to a single point of change that should be at the core of the next five-year plan. The problem is diffused, nuanced, and systemic, not the result of a single major fault line. This is not surprising given the diversity of the community and its agencies.

Instead there was a variety of views about gaps in the current system, which, for respondents, occurred at a range of places along the continuum. The exception here is that there was broad agreement on the increasing acuity of addictions and mental health issues.

Gaps identified in the system of services include:

For shelters:

- lack of tools or capacity to reach those who access shelters only in cold weather or are otherwise service avoidant
- insufficient shelter beds due to continued pressure from population growth
- gaps in services to prevent street involvement
- lack of physical locations for homeless people to gather during the day



Material supports/rental supplements

- insufficient supports to those who are vulnerable from increasing rental costs

Supportive housing/behavioural supports

- inadequate supply of dry shelter or supportive housing suitable for those who need a drug-free or alcohol-free environment
- need for options outside of congregate housing, i.e., scattered site housing
- lack of transition support for acute mental health and addictions
- lack of interventions in early addictions pathways (13-16 year olds)
- lack of support for community and social integration
- gaps in the housing continuum between supportive housing and market rentals
- need for more cultural specific services, i.e., for Indigenous people

Rapid rehousing, and personal and service transitions

- lack of support for people making transitions out of care, or from institutions into more market-orientated housing

Market housing

- better landlord support, such as more ACT or HOST teams and other supports
- rent supplements for low-income people with moderate acuity



Sector capacity/coordination

- lack of dedicated staff person to provide coordination and support to providers
- wage lift for workers in the sector, who also face pressure from high housing costs
- need for a stronger data collection function across agencies to measure service pressures
- need for better access to or collation of outcomes measures
- lack of a service management function to help smooth service transitions for clients
- coordinated response to Supreme Court decisions, e.g., *Abbotsford (City) v Shantz*¹⁴





Section 3: Nanaimo's Action Plan to End Homelessness, 2018-2023

Strategies to address homelessness

Overview

The Action Plan set out below moves Nanaimo towards a service system that addresses all relevant aspects of the service continuum. It is thus informed by the gaps in the continuum but also by changes in intensity produced by shifts in the social and economic context. Some issues are more pressing and others less so than they were in 2008.

An important finding should be emphasised: the review of the current system determined that the system in place is largely the right one: the strategies set out here are thus intended as revisions or additions to the current system, not as a replacement. The strategies aim to direct new resources and shape discretionary decision making.

"Samaritan House is experiencing numbers like we have never seen ... in August our occupancy rates were 128% with women turned away 111 times."

But the review also identified that new social stressors, including market changes and increasing addictions issues, have stretched the current system to the point where it risks losing the ability to manage the issues of homelessness. At a minimum, agencies risk losing the limited, but still real broad public support that exists for their work.

In light of the gaps identified in the consultations, the research on homelessness, and the socio-demographic trends facing Nanaimo, this Action Plan has identified eight strategic directions that should form the basis for the delivery of services over the next five years.

These are:

Strategy 1: Better engagement with people at the edge of the shelter system

- Incremental additions to shelter beds to meet population increases or to account for reductions in other housing options;
- More robust outreach for shelter-only or service avoidant individuals
- An intervention strategy to interrupt the pathways leading to street

Strategy 2: Create a day space/Drop in facility

- Allow the users of the drop in space to control some aspects of the space.

Strategy 3: Remap social networks to broaden clients' social worlds

- Shift social integration activities to ensure the homeless are connected to wider social networks, especially networks not derived from the social services sector; for instance, to sports leagues, or professional networks.



Strategy 4: Managing market pressures and income insecurity

- Provide incremental increases in rent supplements
- Coordinate with federal and provincial ministries responsible for labour force development
- Develop affordable housing in the city and the region

Strategy 5: Supportive Housing

- Add to the number of dry housing units available, develop scattered site housing.
- Develop more incremental steps within the housing continuum for more efficient matching of services with clients.
- Find a mechanism to engage and recruit more 'informal' rental resources.

Strategy 6: Support for personal and program transitions

- Dedicate resources to managing transitions in the lives of community members, and within service streams.
- Modify a Rapid Rehousing program to focus it on supporting transition points
- Ensure that some of the support for transitions is aimed at the early stage, i.e., has a prevention focus

Strategy 7: Manage increasing acuity

- Redirect resources to managing acute addictions and mental health issues
- Integrate an 'acute lens' with transition management.

Strategy 8: Increased sector capacity

- Implement a half-time coordinator position, to be managed by a lead agency, provisionally identified here as the United Way.

Strategy 9: Considerations in Serving Indigenous people

- Integrating an 'Indigenous lens' in services that flow from this Action Plan.
- Appreciating the unique historical and cultural contexts of Indigenous communities.
- Seeing support for Indigenous people and agencies as a form of reconciliation, as called for by the Truth and Reconciliation Commission.

Strategy 10: Prevention through agency coordination

- Homelessness service providers should coordinate on an annual basis with other agencies in Nanaimo that provide prevention services.





Discussion of recommended strategies

Strategy 1: Better engagement with people at the edge of the shelter system

The current strategy for chronic or street-entrenched homelessness puts shelters at its centre. This is for good reason, since shelter beds are essential harm reduction tools, help connect people to other services, and are heavily utilized. But a review of gaps at the shelter end of the service continuum suggests that a shift is required, along three lines:

- ➔ Incremental additions to shelter beds to meet population increases or to account for reductions in other housing options;
- ➔ More robust outreach for shelter-only or service-avoidant individuals;
- ➔ An intervention strategy to interrupt the pathways leading to street involvement.

In public discussions of homelessness, shelters are highly visible symbols of the service system, acting as a proxy for the overall gap between the needs of the homeless and the limited supply of services or support. They thus enjoy a broad measure of public support as a visible manifestation of the community's commitment to ending homelessness.

"A review of gaps for the shelter end of the service continuum suggests that a shift is required."

And shelters are well-utilized; indeed, the supply of shelter beds in Nanaimo falls short of the demand. More than 3700 people used the Unitarian Church Shelter over the 2016-17 winter months, well above capacity. Other shelters such as Oceanside report 100% usage in January and February 2017.¹⁵ Shelter services will need to form a core part of the service system into the foreseeable future. The Island Crisis Care Society (ICCS), for instance, comes to this same conclusion in their 2014 report, the *Summary of Need for Emergency Shelter and Related Housing Services for Women in Nanaimo*.

The *Summary* comments, in a discussion of recent expansions to supportive housing in the City:

While these new additions to the continuum have succeeded in housing people, many of whom were formerly homeless, the need for emergency shelter and related services remains high. We therefore assume that emergency shelter will continue to be a need in the community for the foreseeable future....¹⁶

In line with the ICCS's report, this Action Plan predicts continued high utilization of shelter beds. All things being equal, the pressure on the shelter system has a direct relationship to the continued creation of new supportive housing options. If new units are made available over the term of this Action Plan, then shelter utilization may remain flat or increase at the level of population increases. If the creation of new supportive housing remains flat or declines, there is likely to be increased pressure on available shelter beds.

Given this, the Action Plan recommends continued increases in the number of shelter beds to keep pace, at a minimum, with Nanaimo's growing population.



➤ **Strategy 1.1: Continued incremental increase in the capacity of the shelter system; at a minimum, to keep pace with increases in Nanaimo's population.**

While the creation of new shelter beds to keep pace with Nanaimo's increasing population is important, a focus on shelter capacity obscures two other, less noticeable gaps: lack of strong support for those who avoid shelters or are otherwise service averse; and lack of effective tactics for interrupting the pathways leading to street involvement.

On the first issue, there is a gap in the capacity to help those who, for various reasons, rarely access shelters¹⁷ or don't actively seek other services (outside of e.g., food banks¹⁸). Given the make-up of the street-involved population, this means more outreach and support to older men, many of whom are Indigenous (24% in 2016).¹⁹ Some may be suitable for a Housing First approach, but the intent of the strategy is to reach people who are not interested or able to move up the continuum. The 'service' here might be limited to social integration, material supports, and medical care.

➤ **Strategy 1.2: Increase outreach to the homeless who have little or no contact with the system of supports.**

There is a second gap for both those who avoid shelters and for those who do not progress to other services even when they access shelters and material supports: Nanaimo lacks an adequate process for intervening in the early stages of street involvement, before service avoidance or 'shelter only' patterns of homelessness become habitual.

This intervention would largely be aimed at young adults or older youth, but in any event its purpose is to interrupt the activities, social networks and pathways of street involvement. This service should not be confined to 'residents' of Nanaimo, since it may apply to people who are transient and are vulnerable because they have few or no other networks.

➤ **Strategy 1.3: Develop an intervention to disrupt street involvement.**

This strategy integrates with Strategy 5, below, which calls for better management of transitions (life transitions, and service changes) experienced by homeless people. Shelters represent one such transition point, and Strategy 1.3 seeks to divert people at the critical stage when they enter or exit a shelter system.

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Strategy 2: Create a day space/drop-in facility

From the perspective of homeless community members, the current system presents an obvious gap: a place to stay the night, but no place to go during the day. This absence is also noticeable from the perspective of harm reduction, given that the persistent wearing out of the body is one of the defining condition of homelessness. In the absence of a dedicated drop-in centre, homeless citizens end up in public or semi-public settings that are not conducive to their needs.

Notably, in the 2016 *Point in Time Count*, the majority of shelter residents listed ‘the library’ as the service they used the most, second only to the food bank. Adopting a strategy which responds to this lack of day spaces goes towards treating the homeless as whole people, not just people without homes, who deserve public settings and communal spaces that account for their unique needs and social relations.

“...the persistent wearing out of the body is one of the defining condition of homelessness.”

Drop-in centres are a well-known service, with visible benefits: mitigating the harms of outdoor living; strengthening social relations; allowing referrals and engagement, amongst others (Our Place in Victoria, for instance, provides a mail and messaging service for those without addresses). While there is some capacity for this in Nanaimo, what is available is not adequate to meet the need.

It should be noted that a drop-in centre has an ambivalent relationship to a Housing First framework: it may enable other services but it not a direct pathway to housing. This may make a dedicated day space harder to finance, but it also implies that it does not need to adhere to the principle of ‘low-barrier’.

Further, it needs to be pointed out that some service providers found day spaces present challenges in maintaining safety and order, especially given the increase in acute drug use and the behaviours associated with acute addictions or opioid use.

➤ Strategy 2.1: Develop day spaces/drop-in centre facilities for the homeless and street involved

One innovation to this model is to give over some control of the space to some of its users. A central and defining feature of homelessness is that the homeless lack any effective control over the services they receive or the rules that govern their use of communal spaces. Allowing users to control some aspects of the space can produce a qualitatively different experience for clients, affirming their agency and capacity rather than controlling it.

➤ Strategy 2.2: Allow the users of the drop-in space to control some aspects of the space.



Strategy 3: Remapping social networks



In the consultations, multiple agencies mentioned that they saw the benefit of more attention to the social needs of the homeless, for instance, in bolstering the often fragile support networks of the homeless, and in reducing social isolation.

But there is a gap in this process of socialization support. Much of the current work is still focused on shoring up existing relationships the homeless have, such as family. But just as frequently, the work aims to link them to networks or social worlds connected to agencies.

We often assume that being homeless entails having little or no social network or a cramped communal life, but this is not true. To the contrary, many homeless people are embedded into local circuits and patterns of interaction; to others in their situation, to the police, to service providers, to the public. The vulnerability of the homeless means that they are defined by their relationships more than most citizens. Isolation is a strategy of the well-off.

The difficulty is that those relationships are not always productive; some are limiting, or even hostile; others may be supportive but don't offer a path into the world of stable employment and housing. This is one limitation to the social networks generated by congregate housing. They limit social isolation but don't always increase social productivity.

In contrast, this Strategy recommends that the homeless be better connected to organic social networks that are not mediated by agencies or populated by other vulnerable people.

Here, as is often the case, we can learn from Indigenous people. The case of Salish Lelum provides an illustration of integrating the homeless into broader community relationships. At Tillicum Lelum the residents are encouraged to create relationships with Elders and others to create positive social networks that span the generations and that emphasise cultural knowledge and community ties.

Another example, one that has been used successfully in Vancouver, might be in encouraging clients to become involved in sports teams, which are often linked into community networks that could be of benefit to homeless individuals. The goal is to support people in experiencing social worlds that are an alternative to the street, and to gain some entry to those worlds.

Accordingly, the Action Plan recommends increased attention to ensuring community members are integrated into social networks and local relations outside of the ones with their homeless peers or others in the service system. The Plan suggests a pilot project which emphasizes not expanding social integration but shifting it so that it connects better with networks outside of the social services system.

This strategy, and the case of Salish Lelum, supports an interesting finding in the ICCS *Summary Report*, which, citing research from the Vancouver Island Health Authority, argued spiritual support is a gap in the current shelter service system, which if remedied could provide psychosocial benefits:

“A pilot project to explore the effectiveness in such links (to ... the community) in overall stability is warranted and overdue.”

“Currently there is no funding for linkages to spiritual communities and organizations in the community. A pilot project to explore the effectiveness in such links in overall stability is warranted and overdue”. (ICCS Summary of Need for Emergency Shelter Services in Nanaimo; p.18).



- **Strategy 3.1: align social integration activities with the goal of shifting people into specific community networks or circles.**



Strategy 4: Managing market pressures and income insecurity

As noted, the system of services faces serious pressures from shifts in the housing and labour markets, in particular, rising housing costs in the South Island, low vacancy rates and the precariousness of the labour market.

These developments increase the number of people who are vulnerably housed because of low income, and also increase the costs of supportive housing. As well, high housing costs make it more difficult for agencies to recruit and retain staff.

This problem of affordability clearly overlaps with the focus of Nanaimo's *Affordable Housing Strategy*. Some of the response to this issue should come through that strategy.

Rental Supplements

But some of the issue falls directly under the homelessness umbrella. Accordingly, this Action Plan anticipates that, at a minimum, rental supplements will need to keep pace with these market pressures. In the short term, rental supplements are a cost effective prevention measure: they can sometimes block the downward spiral where financial vulnerability results in episodic or long term homelessness. But over the long term, rent supplements are hard to sustain as a strategy, since they are always at risk of being reduced or capped as a budget item. They should act, as the term implies, as a supplement to the steady creation of affordable or supportive housing, and/or to labour market attachment.

"... over the long term, rent supplements are hard to sustain as a strategy, since they are always at risk of being reduced or capped as a budget item."

Since the issue, at least for some, is connected to the labour market, members of the Coalition should seek a more active working relationship with the employment side of Service Canada or the Ministry of Advanced Education, Skills and Training to try to manage the pressures on this budget. This can, in part, be achieved by developing the employability of recipients. In sum; create a labour market solution to a housing market problem.

- **Strategy 4.1: Provide incremental increases in rent supplements and**
- **Strategy 4.2 Coordinate with federal and provincial ministries responsible for labour force development.**





Strategy 5: Supportive Housing

Over the last decade, Nanaimo has built considerable capacity in supportive housing, and managed to achieve some shelter and emergency bed expansion.

Nonetheless, some gaps in the provision of supportive housing remain. First, the emphasis on low- or no-barrier housing that comes with a Housing First approach means that there are fewer options for community members who need or want an alcohol- and drug-free environment.

Second, the current supportive housing stock in Nanaimo favours congregate housing over, e.g., scattered sites, largely because congregate is more cost effective and easier to support with services. There are exceptions to this: rent supplements, for instance, are largely scattered across the private market. But this preference for facilities means that the homeless or vulnerably housed are not dispersed across the community, which means that it is harder for them to become part of the community or to be seen as community members.

Finally, there is a serious gap in the continuum of housing options. The gap is this: there is no intermediate step between supportive housing and market housing that does not depend on the goodwill of benevolent landlords. While the ACT Team and other providers offer support to landlords, this service is limited and largely confined to mental health, addictions, or behavioural disorders.

Solutions

There is no simple solution to the gaps identified here. Some steps in the direction of closing these gaps might include adding to the number of dry beds available in the community; developing some scattered site options, perhaps through alignment with the affordable housing strategy, which has more incentives for this model; and trying to identify a 'close-to-market' housing option that sits between government-subsidized congregate housing and the open market.

"... this preference for facilities means that the homeless or vulnerably housed are not dispersed across the community, with the result that it is harder for them to become part of the community."

➤ **Strategy 5.1: Add to the number of dry housing units available, develop scattered site housing.**

Also, some respondents argued that a flaw of supportive housing is that it was not 'fine grained' enough. That is, there were relatively large steps between, for instance, shelters and a 24-hour supported facility. Or, to take another example, between a staffed housing resource and the private market. The result is that clients sometimes end up in resources that are more (or less) intensive than they require, with the result that they are under- or over-served, and sometimes stay in a place that is a 'wrong fit' just because the next step is just out of reach.

Accordingly, the Action Plan suggests that more incremental steps be developed within resources to allow for better movement of people to their optimum placement.



Strategy 5.2: Develop more incremental steps within the housing continuum for more efficient matching of services with clients.

Finally, agencies argued that we are not fully utilizing the resources of the private rental market.

For instance, consider a house which has a vacant suite or a room that could be rented, in which the owners are 'casual landlords', who are not driven by the strict imperatives of the market. Such owners might be persuaded to offer their places up at below full market price for the greater good.

In Vancouver, the pressures of house prices mean these owners are rapidly going extinct. But in Nanaimo, with its more relaxed approach and longer history of collective action, this is a real possibility. But currently, there is no method to mobilize those people to contribute or consider how they might help in some way with their unused housing asset.

➤ **Strategy 5.3: Find a mechanism to engage and recruit more 'informal' rental resources.**



Strategy 6: Support for personal and program transitions

One of the interesting features of homelessness services is the importance placed on transitions. The hoped for move from subsidized to market housing is one example, but there are many more, such as the personal transition from 'shelter user' to 'tenant', or the personal and service transition between institutional and non-institutional settings.

Given their centrality, it is surprising that a focus on transitions is not more prominent in homelessness plans. In contrast to the majority of homelessness service plans, this report recommends funding transition management as a broad strategic priority. 'Transition management' here means services and activities that support clients at key transition points, such as:

- Moving from institutional care to supported housing
- Aging out of MCFD care
- Moving from drug experimentation to enduring opioid addictions
- Moving from episodic homelessness to street involvement
- Age-related movement into increased willingness to accept services and make lifestyle changes.

➤ **Strategy 6.1: Dedicate resources to managing transitions in the lives of community members, and within service streams.**



The Action Plan recommends that increased resources be dedicated to managing transitions in the lives of homeless people. One possible option is to adopt a modified version of Rapid Rehousing. Currently, Rapid Rehousing is:

“... a similar intervention to Housing First, but is less intense, and is intended for individuals and households with moderate acuity. Supports are delivered through Intensive Case Management for a time-limited period. There is the general expectation that at some point in the future, the household will be stably housed and be able to live without supports.”²⁰

The modification would be to shift the program to attend more closely to transition points in community members who engage with service providers. This implies some coordination across programs, and between agencies given that transitions frequently occur across and between services.

➤ **Strategy 6.2: Modify a Rapid Rehousing program to focus it on supporting transition points.**



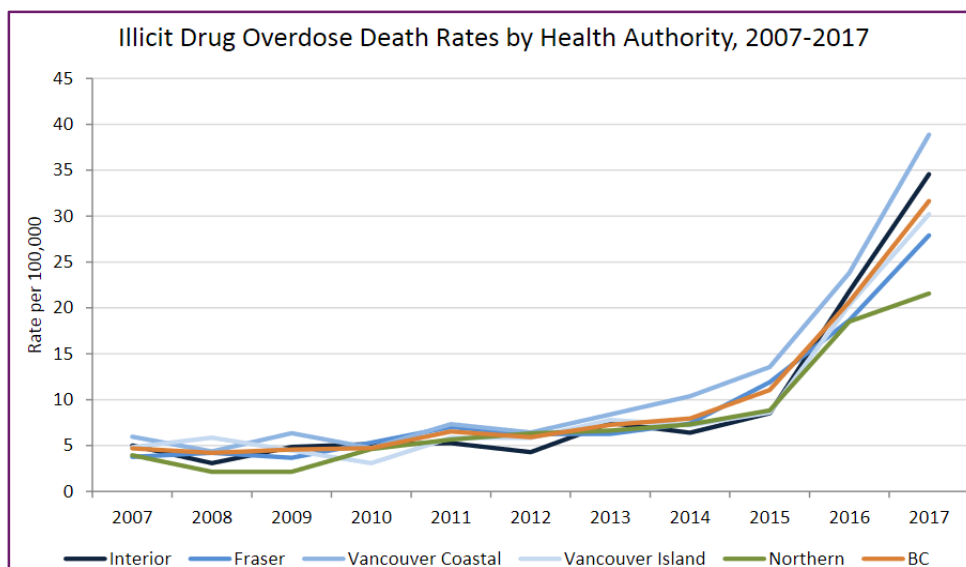
Strategy 7: Manage increasing acuity

The interviews for this Action Plan found consensus on one point: homelessness is becoming harder, more injurious, deeper, more complex, in a word, more acute (exemplified in the opioid crisis).

This problem raises difficult choices for service providers, since dealing with these cases is expensive and complex. The nature and usage of opioids today also produces behaviours that stretch the limits of willing landlords, and demand significant, repeated resources from agencies.

But this is a problem that cannot be avoided, since, in addition to the obvious human costs, it poses a risk to the system of services if left too long. The public and political nature of the opioid crisis also means that elected officials will insist on a response, and may well direct one if it does not come from service providers.

The Action Plan recommends integrating this issue with the transition management strategy described above. This ‘transition management with an acute lens’ would see funding be directed towards managing acute cases (short term), or increasing capacity to intervene early in the pathways to acute outcomes, whether mental health or addictions.



A second gap that was identified in this issue was the lack of interventions in the early stages of addictions, before drug use became entrenched or created irreversible effects. While this is consistent with the evidence about addictions pathways, and may be effective, its connection to homelessness involves a long and complicated chain of causality, and may be difficult to establish such a service when resources are needed for issues with much clearer, direct connections. This may be a case for collaboration with Island Health, and the new Ministry of Mental Health and Addictions.

“the current arrangement is not sufficient, since agencies end up picking up the work of coordination without any resources.”

- **Strategy 7.1: Redirect resources to managing acute addictions and mental health issues.**
- **Strategy 7.2: Integrate an ‘acute lens’ with transition management.**

Strategy 8: Increased sector capacity

The argument for increased steering and coordinating capacity for a system of services is obvious. But what level of coordination?

What emerged in the consultations is that Nanaimo is now complex and large enough that this capacity is more valuable than it was in the past. This coordinating/steering capacity could be less formal than the more centralized structure operating in the City of Victoria; Nanaimo, for instance, does not require a centralized intake process. But ‘informal’ does not mean invisible or voluntary.

The current arrangement is clearly not sufficient, since agencies end up picking up the work of coordination without any resources. This gap limits the effectiveness of the Coalition, hampering the



ability of the Coalition or agencies to pursue more effective partnerships, or to develop more effective, shared systems of tracking outcomes or monitoring service utilization.

There was substantial agreement that Nanaimo could benefit from a more robust capacity to coordinate between providers and other stakeholders, and to provide a centralized steering capacity.

- **Strategy 8.1: Implement a half-time position, to be managed by a lead agency, provisionally identified here as the United Way.**

One of the problems in managing services in a community like Nanaimo is the lack of good data that captures activities across services and organizations and coordination between services. This 'gap' occurs at three levels:

- Reliable, current information about service utilization and service pressures. It would be helpful to know how increases in shelter use impact the rest of the services system, or if we are witnessing a steady increase in requests from older women experiencing poverty. This would help align resources with service pressures.
- Some form of outcome tracking, so that funders can rationalize their allocations, and agencies can determine which interventions are effective;
- Some case management capacity to coordinate across services and agencies.

- **Strategy 8.2: Implement a half-time position that can coordinate data gathering and analysis, and help with complex case management issues across agencies.**





Strategy 9: An Indigenous-specific approach

A shared fate...

There is an important dimension to homelessness in Nanaimo that requires careful consideration: its impact on the Indigenous people who call Nanaimo home.

Like many other people, Indigenous community members face serious challenges that can lead to homelessness: precarious income, high rents, limited shelter beds, social stigma, increasing acuity in addictions, and the many other issues that make finding and keeping housing difficult.

As a result of this shared experience and common circumstances, much of this Action Plan is relevant to the needs of Indigenous individuals, agencies, and communities. To that extent, this Plan is an Indigenous plan that also applies to non-Indigenous people and organizations.

And a unique history...

But there are critical differences in Indigenous homelessness.

First, and most importantly, Indigenous people are never without a 'home,' in the sense that they retain their spiritual ties to their territories and, as Indigenous people, always know where their home is, even if they live away from their territory and even when their ties to that territory are weakened by the forces of colonization and historical trauma. Indigenous people are often without a roof over their head, but they are never, strictly speaking, homeless.

But as we know, Indigenous people in Nanaimo also face additional issues which arise from the unique historical, cultural, and economic situation of Indigenous communities in Canada today. Some of those problems, such as the lingering effects of colonization or the stubbornness of racist beliefs about Indigenous people, make it considerably more challenging for Indigenous people who are homeless. But some of those unique circumstances, such as the role of extended family networks, or the vitality of communal cultural practices, provide important resources that communities can use to mitigate the harms of homelessness for Indigenous people.

For instance, elsewhere in this Action Plan, we describe how the Tillicum Lelum housing complex works to integrate Indigenous homeless people with others in their community, such as Elders, in a way that strengthens their cultural relationships and eases their path out of homelessness. Non-Indigenous society can learn much from these initiatives, which play on the unique strengths of Indigenous life, but can be applied to non-Indigenous circumstances.

But it is also necessary to attend to the very real difficulties faced by Indigenous people, and the significant impact this 'Indigenous difference' makes to service delivery and to the strategies used by the community to end homelessness.

It is not so simple to summarize these points in a short document. The rich and complex history of Indigenous people in Canada and their relationship to 'home' requires more than a few paragraphs in a report, and so this Action Plan encourages readers to immerse themselves in this topic, to learn from



Indigenous people themselves about what it means to 'have a home', or to be dispossessed of one, and what steps are effective in helping Indigenous people secure safe, affordable housing.²¹

But some important points are well known, and can guide the strategies set out in this Action Plan.

- ➔ Many Indigenous people and communities struggle with the traumatic after-effects of colonization. Providing an effective service requires an understanding of this dynamic and of some of the methods used to help Indigenous people to overcome this legacy in their personal lives and in their relationships;
- ➔ Cultural work, and the task of reconnecting people to their communities or to the local Indigenous community, are vital steps in Indigenous therapeutics. It cannot be emphasised enough that this activity should be clearly and firmly supported in the funding and program guidelines used to serve Indigenous people;
- ➔ The demographic and economic profile of Indigenous communities is different than the overall population. Indigenous communities in Canada are younger than the average, have larger families, and are more likely to share housing spaces. The income profile is also different: even off-reserve, in urban Nanaimo where the differences are smaller, Indigenous people make less income and experience longer periods of unemployment than their non-Indigenous neighbours;

As noted above, these points can find expression in each of the strategies in this Action Plan. It is worth reiterating, though, one specific strategy discussed above, which is the need to provide better support to homeless people who avoid services outside of cold weather shelters and food banks. This group is disproportionately made up of older Indigenous men, whose needs are not directly addressed in family- and youth-based models common in Indigenous programming.

“The 12 dimensions (of Indigenous homelessness) underscore the loss of relationships endured by Indigenous Peoples through the processes of Canadian colonization and the disconnection from the Indigenous understanding of home as All My Relations.”

Indigenous holism and the self

Indigenous communities provide a good example for non-Indigenous people in their understanding of homelessness as full community members, not just people defined by their lack of something. In Indigenous communities, even the homeless can inherit songs, own dances, speak and be spoken to in Big House ceremonies, participate in community decisions, and be known for their connections to their ancestors and their current relatives. Indigenous people are understood in all their dimensions, in a holistic framework, which makes it easier to avoid a narrow, and ultimately limiting, view of homeless people as defined by their housing situation.



Housing as reconciliation

In operationalizing this Action Plan, we should understand ending Indigenous homelessness in the following way: as an act of reconciliation and as a means to undo the harms of colonization.

That is, the strategies recommended in this Plan—if given life and purpose with Indigenous individuals and agencies—should have the effect of meeting the Truth and Reconciliation Commission’s 2015 call for action, in which non-Indigenous people work to “create a more equitable and inclusive society by closing the gaps in social, health, and economic outcomes... between Aboriginal and non-Aboriginal Canadians.”²²



Strategy 10: Coordination as Prevention; networking with other agencies

Much of this Action Plan has been concerned with strategies with a direct connection to homelessness or homelessness services. But the work of agencies serving the homeless depends on a whole series of other services that work in the background to prevent or mitigate the circumstances that produce homelessness. One obvious example, mentioned above, is programs for labour market attachment.

But there are a number of other services that help stabilize families or individuals or try to influence their long term development in positive ways. One gap identified in the analysis for this Action Plan was the need to coordinate more closely between homelessness service providers and others.

- **Strategy 10.1: The Coalition host an annual discussion/event between homelessness service providers and other support agencies in the community.**





Conclusion

Over the last twenty years, Nanaimo has developed a series of strategies to respond to contemporary forms of homelessness, some of which have been discussed in this Action Plan. Those strategies have enabled the community to generate a reasonably robust set of services and interventions that either prevent homelessness from occurring, or mitigate its harms for those who, for whatever reason, cannot secure stable, safe, affordable housing.

The analysis undertaken for this Plan suggests that while the current suite of strategies and services goes a considerable distance towards meeting the needs of the homeless, some critical dimensions of homelessness have changed. The strategic shifts recommended here attempt to account for those changes and to help the community fill in the remaining gaps in the system of supports for those experiencing difficulty with securing housing.

A question of voice....

One final observation about homelessness in Nanaimo needs to be made. This is the possibility, or the imperative, that Nanaimo develop a unique 'voice' about homelessness in Nanaimo and the region. Here, we step outside strategies and services, and remind ourselves that one purpose of a planning process is to help the community and its agencies develop a sense of themselves as a collective; a community coming together around shared goals and shared commitment.

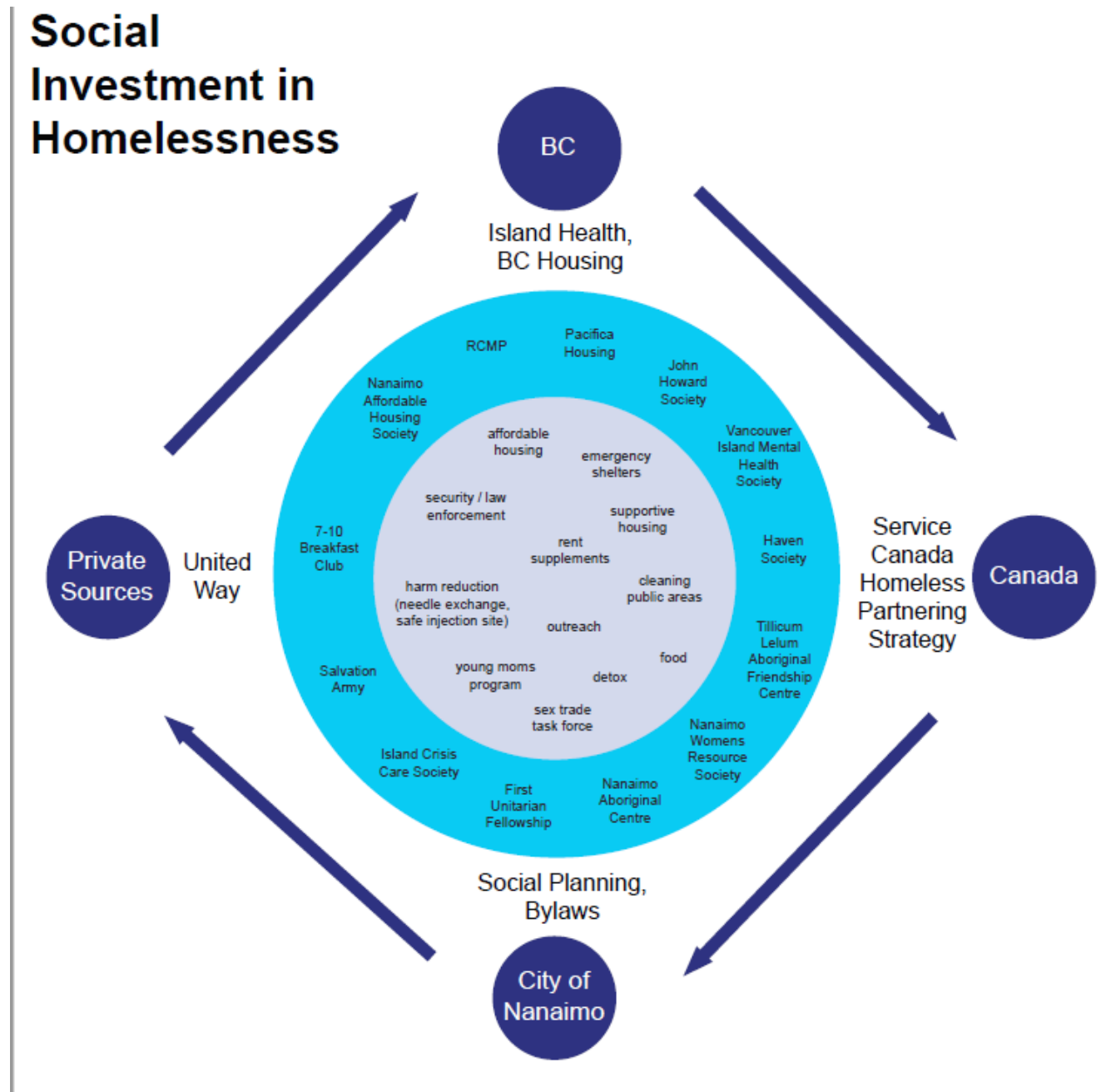
But this 'shared sense' is, inevitably, local and specific. The way in which Nanaimo responds to homelessness, in its public pronouncements, in the issues that engage or enrage citizens, in the terms it uses to discuss the homeless; all this will differ in Nanaimo than in Vancouver or Prince George.

It is beyond the scope of this Plan to articulate that 'voice' and describe how it reflects Nanaimo as a distinct community. But it is worth noting that one can sense the difference by listening closely to, for instance, the discussions in Vancouver, which return repeatedly to the role of off-shore money in the metro Vancouver real estate market, when Vancouverites are not fixated on resolving trauma in the Downtown Eastside.

Or, to take Victoria, which is concerned with the position of the city in the world tourism economy or as a model for progressive mid-sized cities. It is fair to say that Nanaimo does not make these points the centre of its public dialogue on homelessness. One of the recommendations of this Action Plan, then, is that the Coalition members and the Coalition as a collective devote at least some time and attention to thinking about and understanding the specific, local, and very 'Nanaimo' (or 'Nanaimo and Oceanside') way that the community understands and responds to homelessness.



APPENDIX A: INVESTMENT IN NANAIMO FOR HOMELESSNESS SERVICES



Appendix image courtesy of City of Nanaimo social planning staff.



APPENDIX B: NANAIMO HOMELESSNESS COALITION MEMBERS

The Nanaimo Homelessness Coalition is made up of non-profit societies, representatives from the three levels of government, faith groups and community members who have an interest in developing and carrying out solutions to homelessness:

- AIDS Vancouver Island
- BC Housing
- City of Nanaimo
- Canadian Mental Health Association
- First Unitarian Fellowship of Nanaimo
- Haven Society
- Island Crisis Care Society
- Island Health
- Men's Resource Centre
- Ministry of Social Development and Poverty Reduction
- Nanaimo Region John Howard Society
- Nanaimo Women's Resource Centre
- Nanaimo Youth Services Association
- Pacifica Housing
- Nanaimo RCMP
- Service Canada
- Salvation Army
- Tillicum Lelum Aboriginal Friendship Centre
- United Way
- Vancouver Island Mental Health Society
- Widsten Property Management
- 7-10 Breakfast Club
- Citizens at-large



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Endnotes

¹ Source: Statistics Canada, www.statcan.gc.ca 2016 Census. Accessed September 6, 2017 at <http://www12.statcan.gc.ca/census-recensement/2016>

² Data accessed from BC Stats, *BC Community Profiles, Nanaimo*, August 23, 2017, at https://www.welcomebc.ca/getmedia/85f07785-204d-4daa-9d9e-0fd070c9dfc6/Nanaimo_CY.pdf.aspx

³ The Nanaimo Homelessness Coalition, 2016. *"Continuing and Shifting Patterns in Nanaimo's Homelessness Population Based on the February 9, 2016 Point in Time Count"*.

⁴ The Canadian Alliance to End Homelessness (CAEH) defines 'homelessness' as: "...a situation where an individual or family is without stable, permanent, or appropriate housing, or the immediate prospect, means or ability to acquire it as a result of systemic or societal barriers that include the lack of affordable and appropriate housing, an individual's or household's financial circumstances, or because of their mental, cognitive, behavioural or physical challenges, and/or racism and discrimination..." See the CAEH report on the *"State of Homelessness in Canada 2013"*. (Toronto: Stephen Gaetz, Donaldson, Jesse; Richter, Tim; & Gulliver, Tanya (2013)). The CAEH draw their definition from the Canadian Homelessness Research Network.

⁵ 'Absolute homelessness' included the unsheltered homeless, and those at emergency, extreme weather shelters, or transition houses.

⁶ The Point in Time Count occurred at a time (February) when homelessness is less visible, and does not include people who are vulnerably housed.

⁷ See: <https://www.nanaimo.ca/docs/social-culture-environment/community-social-service-programs/response-to-homelessness.pdf>

⁸ The interviews were in-person and used a semi-structured question format. In this method, key questions are used to help define the topics to be explored while allowing the interviewees to explore or elaborate ideas or issues that are important to them. The interviews were conversational in nature and conducted in the workplaces of the respondents, and typically involved between one and four representatives of the organization. The results were codified and then analyzed in terms of themes, implied or explicit gaps, schemas, networks and topics. The questions were structured, in part, to elicit feedback on gaps in the current system of services in Nanaimo. Anonymized summaries of the interviews are available from Springbok Management Services upon request. Please send requests for information to: P.O. Box 38004, Victoria, BC, V8W 3N2, or a charleshorn@shaw.ca.

⁹ Data from BC Stats population estimates, accessed August 22, 2017, at <http://www2.gov.bc.ca/gov/content/data/statistics/people-population-community/population/population-estimates>.

¹⁰ Data taken from the Vancouver Island Real Estate Board, accessed September 2, 2017, at http://www.vireb.com/assets/uploads/08aug_17_vireb_stats_package_64292.pdf See also the discussion in the *State of the Island Economic Report, 2016*, p.41.

¹¹ Canadian Mortgage and Housing Corporation, Housing Market Information: Rental Market Report British Columbia Highlights, 2016. https://www.cmhc-schl.gc.ca/odpub/esub/64487/64487_2016_A01.pdf.

¹² See the data analysis at Economic Development Nanaimo: <http://www.investnanaimo.com/income-1/>. Median income for Nanaimo reported in the 2016 Census was \$28,200, BC's median income was \$31,713. Source data is the 2016 Census and Canada Revenue Agency. See also <http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E>



¹³ British Columbia Coroner's Office, *Illicit Drug Overdose Deaths in BC January 1, 2007 – July 31, 2017, September 2017*. <http://www2.gov.bc.ca/assets/gov/public-safety-and-emergency-services/death-investigation/statistical/illicit-drug.pdf>

¹⁴ *Abbotsford (City) v Shantz*, 2015 BCSC 190.

¹⁵ See "Capacity Woes continue at Nanaimo Homeless Shelters", *Nanaimo News Now*, accessed September 2, 2017 at <http://nanaimonewsnow.com/article/539621/capacity-woes-continue-nanaimo-homeless-shelters>. See also the Island Crisis Care Society and Richard Powell (2014); *Summary of Need for Emergency Shelter and Related Housing Services for Women in Nanaimo*.

¹⁶ *Summary of Need for Emergency Shelter and Related Housing Services for Women in Nanaimo*, p.3.

¹⁷ See, e.g., Larsen, L., E. Poortinga and D. E. Hurdle. (2004). "Sleeping Rough: Exploring the Differences between Shelter-Using and Non-Shelter-Using Homeless Individuals." *Environment and Behavior* 36(4): 578-591.

¹⁸ The 2016 *Nanaimo Point in Time Count* reports that almost 60% of shelter users also used the food bank, and 49% used the hot meal program.

¹⁹ See the 2016 *Nanaimo Point in Time Count*, Figure 22 and Table 1, p.22.

²⁰ See the National Alliance to End Homelessness, <https://endhomelessness.org/resource/rapid-rehousing-a-history-and-core-components/>

²¹ See the discussion of Indigenous homelessness at: <http://homelesshub.ca/sites/default/files/COHIndigenousHomelessnessDefinition.pdf>

²² Truth and Reconciliation Calls to Action, released at the TRC Closing Event, 2015.