

2013 Cortes Housing Survey Preliminary Report

The 2013 Housing Needs and Demand Study was co-sponsored by the Cortes Natural Food Co-op (The Co-op) and the Canadian Mortgage and Housing Corporation (CMHC). Funding was provided by CMHC towards finding Affordable Housing solutions for Cortes. Currently, the Co-op is working towards the purchase of its business property located at 800 Sutil Point Road, Manson's Landing. In 2009, the first housing survey results showed that at least 25% of all households on Cortes do not have reliable affordable rentals. Four years on, in 2013, survey shows that again, 25% of all renters do not have reliable affordable housing. Also worth noting is that almost 40% of all respondents in both surveys expect major changing in housing needs within 10 years. This report will summarize the data collected and make a few recommendations based on the 2006 /2013 surveys, as well as drawing from the 2006 /2011 Census data. Thank you to everyone for taking time to answer the survey questions and for giving your thoughtful opinions.

This survey should be read in conjunction with the 2011 Census to get a complete picture of our community. You might also find it informative to review the results of the previous 2009 Housing Survey and 2006 Census data. *Survey refers to the 2013 survey unless otherwise stated.

This report will describe some of the more notable findings and make a few recommendations and suggestions. The detail results of the survey can be found in the attached Excel format.

1. Survey Returns:

114 households responded to the survey or 221 persons or 22% of all usual residents.
79% of the respondents are year round residents.

2. Demographics and population distribution (data from 2011 Census):

Age range:	0-19 years	20-54 year	55 and over
BC (2011):	22%	55%	22%
Cortes (2011 Census):	19% (195 persons)	38% (380 persons)	44% (350 persons)

Rapid aging but not being replaced by younger people. In 2011, only 9% are in the 55-59 age group, compared to 22% in 2006.

Less families and younger people. In 2011, only 10% of families have children under 19 compared to 27% of households have children under 16 in 2009. 59% households have no members under 55 years old. This may indicate that young families are choosing to leave the island for various reasons (children going to high school, affordability/employment) and new families are not replacing them.

3. Forms of housing

- More land sharing forms of ownership. An increased from 10% to 18% between 2009 and 2013. 76% of all survey respondents own land by themselves.
- There were 60 more dwellings built altogether and 25% more movable dwellings (25 vs 20).

4. Housing situation:

Although the housing situation seemed to have improved, data still show 26% of households pay more than 1/3 of their income on housing, meeting CMHC definition of being NOT affordable. The number of overall renters seemed to have dropped from 25% to 16% of all

survey respondents. And for those remaining, 32% of renters still do not have reliable housing.

Cortes has proportionately twice as many people 55 years old and over than in BC - 44% compared to BC's 22%. Not surprisingly, 10% (have not increased from 2009) of households have difficulties with chores to the extent that it could affect their ability to stay in their own home. Almost 2 out of every 5 households, (41 households who answered the survey) expect major changes in housing needs within 10 years. Of those 41, 15 households are mainly over 70 years old.

Other results from the 2013 Survey are:

- Average time at same address: 13 years (12 years in 2009)
- Of all the respondents, 16% (25 households) were renters, lower than the 25% in 2009.
- Only one person indicated that s/he is not at all satisfied with her/his housing situation. 68% are very satisfied and 31% feel that it is sufficient though needs some improvements.
- Reliable housing: 32% of renters do not have reliable housing (8 out of 25), moving 2.25 times in 24 months. This is an apparent improvement from 2009, where 59% of renters do not have reliable housing, moving 3.9 times in 24 months.
- Affordability: 25% of all households (renters and owners) pay more than 1/3 of their income on housing. This figure includes 15 renters and 13 property owners. This is similar to 2009 when 25% of all households did not have affordable housing. In 2009, 33% of all full time residents have unaffordable housing (22 renters and 13 property owners).
- Expecting to move in 6 months' time: 4% of households. A sharp improvement from 2009, where 33% expected to be move. Even taking into account that this survey was conducted in Oct/Nov; whereas the 2009 survey was conducted in August/September when many have not yet finalized their winter season housing. .
- Chores as obstacles: (10%) 11 households have difficulty with chores. Mostly related to aging, mobility. This figure remains unchanged from 4 year ago.
- Major changes in housing needs in the next 10 years: 38% (41 households 16 renters/25 owners) expect change in next 10 years. Almost identical to 2009 where 39% households expected changes in housing needs (24 renters, 45 owners). 15 of the 41 households expecting major changes consist of families members mostly over 70 years old, and 6 are families with children under 18 years old. This figure also remains unchanged from 4 years ago.
- Major repairs: 25 households require major repairs and 80% do not. For those that need improvements, the insulation, heating and plumbing are still highest on the list.
- 15/25 renters have sufficient housing; 10 are very satisfied.

Recommendations:

Looking at the data, this report recommends that a limited number of affordable, reliable long term housing be provided. Despite an obvious improvement in the rental situation where more renters feel they have reliable housing and are less dissatisfied with their situation, affordability remains out of reach for many of renters, a situation unchanged from 2009.

Provision of affordable long term housing could help Cortes retain a younger working population as well as help those aging to remain on the island. Unchanged from the 2009 survey data are two facts: 10% of us feel that the burden of chores might affect our ability to remain, roughly 40% of us expect major changes in housing needs that could cause us to have to move. Some possible reasons could be a growing or shrinking family, less mobility due to aging, and affordability.

5. Zoning questions:

In 2009, the community voted most support for the following 6 options listed in order of most support.

- a) Ready-made portable, local character small house that can be installed onto land to be rented or leased or used as temporary residence during construction.
- b) Mixed business/residential housing near village centres such as Manson's Landing.
- c) Co-operative housing or other types of alternative ownership to increase affordability.
- d) Mixed demographic housing village (for all ages and family configurations).
- e) Lease agreements for longer term rental as one way to share use of land.
- f) Housing options where land title is held by a community organization e.g. Land Trust.

Creation of Commercial/Residential zoning

In the 2013 survey, 92% expressed support (or no opposition) of the creation of a Mixed Commercial / Residential zoning category. 70% of respondents expressed support, 22% have no opinion whereas 16% do not support it.

Rezoning of 800 Sutil Point Road to Commercial/Residential Zone

Should such zoning be created, 87% expressed support (or no opposition) to the rezoning of the land at 800 Sutil Point Road, where the Cortes Natural Food Co-op is situated. The Co-op is currently working on the purchase of this property and hopes to, with the support of the community, work towards the development of affordable housing on the property. 87% Support /no opinion (67% support) whereas 20% do not support it.

It is important to note that the current zoning on this property already allows for a hotel/motel with unrestricted number of units and the rezoning will change that allowance to a lower number. The exact density will be determined by the normal rezoning process. What is not permitted under the current zoning are more than 2 individual housing units (home & cottage).

Maximum residential density to be allowed

Subject to adequate septic and water servicing, 67% of respondents expressed support (some with conditions, 10% with no opinion) to the density allowance of 10 (or 12) units, should rezoning proceed on this 1 hectare/2.8 acres property. *During the drafting of the survey, two options were posited (10 units in the online survey and 12 units in the paper survey). 46% of the respondents answered the 12 units. For the purpose of this report, we will assume that everyone answered the question with the lower density of 10 units.

Affordability Section:

The purpose of this section is to assess how many families are in need and obtain more information to aid the design of possible solutions.

Renters who wish to join or assist in creation affordable housing

Out of the 28 or 26% of households that pay more than 1/3 of their income on housing, 13 households indicated that they are in need of an affordable place to rent and interested in participating in its creation. This number is actually lower than expected considering that 36% of all renters do not have reliable year round housing.

Forms of housing preferred. 11 out of the 13 potential participants prefer free standing cottages though 4 are amenable to movable small homes. 3 are open to be tenants in a co-managed co-op housing. Most expressed their needs and preference for 1 to 2 bedroom units with garden space and proximity to

shared laundry facilities.

Property owners who wish to participate

Fortunately, 13 property owners who responded in the survey also expressed their wish like to share their garden space and 9 would consider leasing their land to those with movable homes.

A shorter term solution could be implemented where property owners who wish to share their garden space could be paired up with renters. As well, the 11 renters who own movable units could be connected to the 9 property owners who wish to lease their land.

Connecting owners and renters could help provide shorter term relief while the land purchase, rezoning and building of affordable housing will take longer. We recommend that a working group be formed to assist in working out agreements to between property owners and renters/lessees. Such pro forma agreements could then be made available for personal modifications and help facilitate the ease and peace of mind for both parties.

Affordable Housing units

The Co-op, in the eventual purchase of its property and with membership support, is a unique position to provide the land base for the building permanently available affordable housing units. CMHC also presently also have programs for financial and/or technical assistance towards the creation of affordable housing. It is a precious opportunity that is not always available.

From the first housing survey in 2009, we note that some individual efforts have been made in making more affordable housing available. For example, 25% increase in movable dwellings and 8% increase in shared ownership of land/property.

Despite the positive changes for renters, we see that at least 13 households still require affordable housing and 8 live in unreliable situations. Considering all of the above, this report would like to recommend a minimum of 6-8 affordable housing units to be made available in various forms (detachable cottage units, movable home units, etc). Some potential renters are also willing to participate in the formation of working groups to decide on structure and governance; others have offered building skills, tools and time for free or management help after completion to reduce cost. Many are not sure how they can help, but is willing to put in time.

In 2009, 22 renters (or 59% of year round renters) lived un-affordably. Four years on, despite less renters in total (16% vs 22% of all households), there are still 15 families in that category. Depending on the structure and work share agreements in the community housing, the 10% of households who face difficulties with physical chores might also be potential tenants. Additionally, the 41 households who face major changes in housing needs in the next 10 years are also potential tenants.

At least a small amount of affordable housing is important to sustain small communities. The younger generation is faced with much higher purchase cost disproportionate to their income, especially in the current climate of slowed economic activity. And they are important to the healthy survival of our community. Elderly people may not have enough savings to offset high inflation we saw in the last 10 years and may also be faced with other physical and medical obstacles. If the community would support the efforts of those who are willing to contribute money, space, time and/or energy, it would help Cortes.