

Quality of Life CHALLENGE: OPTIONS FOR ACTION

Five ways to support affordable housing in the Capital Regional District:

1. **Call** your local Councillor and tell them why a Regional Housing Trust Fund is important and ask them to support the *Bylaw*.
2. **Invite** a councillor to coffee and talk to them about local needs and the draft *Bylaw*.
3. **Write** to your Municipal Councillor asking them to support approval of the *Bylaw*.
4. **Call** your municipality and ask to be put on the agenda to speak to the importance of this *Bylaw*.
5. **Write** a letter to the editor of the *Times Colonist* or the *News Review*.

AFFORDABLE HOUSING

What are the realities?

The CRD is one of the most expensive places to live in Canada. We are short of land for development and we have a rental unit vacancy rate of 0.6%.

In the CRD there are 22,000 families in core housing need. That means housing is NOT:

- Affordable: people spend more than 30% of their income on housing;
- Adequate: the housing is too small for the number of people;
- Safe: the housing is poor quality and could affect health and safety.

How do we solve this?

We develop strategies for the whole region, like the Regional Growth Strategy.

We recognize that housing is a key component linked to poverty in our Region—addressing housing helps address the quality of life.

We work together as partner—governments, non-profits, private sector—to develop solutions for affordable housing: the DRAFT Regional Housing Affordability Strategy and the *DRAFT Bylaw to Establish a Regional Housing Trust Fund*.

REGIONAL HOUSING TRUST FUND

What is it?

The Regional Housing Trust Fund is the first step toward a Regional Housing Affordability Strategy.

The *Bylaw* outlines this as an annual fund to which participating municipalities contribute. Funds would be dispersed to housing projects across the Capital Region based on criteria and plans agreed to by participating municipalities.

Why we need a Regional Fund?

Individual municipalities cannot raise the kind of money needed for development.

A Regional Housing Trust Fund would provide a stable, annual fund that could be used to address housing needs across the Region and to attract investment dollars from public and private sector. Research shows that Funds leverage between \$4 and \$18 for every dollar contributed.

How can the Fund build solutions?

This Fund will help us by:

- leveraging money—from \$4 to \$18 for every \$1—from other sources, and
- sharing the responsibility of getting affordable housing on the ground.

WHAT WE KNOW...

Where	AFFORDABLE HOUSING FACTS	Where	AFFORDABLE HOUSING FACTS
Central Saanich	<ul style="list-style-type: none"> ▪ 500 families in core housing need¹; ▪ 5.8% of the population of Central Saanich lives below the Low Income Cut Off Line—890 people including 130 children up to the age of 14². 	North Saanich	<ul style="list-style-type: none"> ▪ 255 families in core housing need; ▪ 3.7% of the population of North Saanich lives below the Low Income Cut Off Line—390 people including 30 children up to the age of 14.
Colwood	<ul style="list-style-type: none"> ▪ 520 families in core housing need; ▪ 8.9% of the population of Colwood lives below the Low Income Cut Off Line—1,210 people including 360 children up to the age of 14. 	Oak Bay	<ul style="list-style-type: none"> ▪ 905 families in core housing need; ▪ 10.6% of the population of Oak Bay lives below the Low Income Cut Off Line—1,850 people, including 230 children up to the age of 14.
Esquimalt	<ul style="list-style-type: none"> ▪ 1,450 families in core housing need; ▪ 19.7% of the population of Esquimalt lives below the Low Income Cut Off Line—3,100 people including 595 children up to the age of 14. 	Saanich	<ul style="list-style-type: none"> ▪ 4,850 families in core housing need; ▪ 11.7% of the population of Saanich lives below the Low Income Cut Off Line—11,915 people including 2,025 children up to the age of 14.
Highlands	<ul style="list-style-type: none"> ▪ 85 families in core housing need; ▪ 3.9% of the population of Highlands (65 people) lives below the Low Income Cut Off Line. 	Sidney	<ul style="list-style-type: none"> ▪ 660 families in core housing need; ▪ 10.2% of the population of Sidney lives below the Low Income Cut Off Line—1,080 people including 180 children up to the age of 14.
Langford	<ul style="list-style-type: none"> ▪ 1,120 families in core housing need; ▪ 13.1% of the population of Langford lives below the Low Income Cut Off Line—2,435 people including 645 children up to the age of 14. 	Sooke	<ul style="list-style-type: none"> ▪ 610 families in core housing need; ▪ 14% of the population of Sooke lives below the Low Income Cut Off Line—1,210 people including 385 children up to the age of 14.
Metchosin	<ul style="list-style-type: none"> ▪ 170 families in core housing need; ▪ 9.1% of the population of Metchosin lives below the Low Income Cut Off Line—405 people including 60 children up to the age of 14. 	View Royal	<ul style="list-style-type: none"> ▪ 415 families in core housing need; ▪ 12.6% of the population of View Royal lives below the Low Income Cut Off Line—910 people including 150 children up to the age of 14.

The City of Victoria has decided to participate in the Regional Housing Trust Fund.

For More Information: www.qolchallenge.ca.

If you take action, contact info@communitycouncil.ca.

¹ All core housing statistics from Canadian Mortgage and Housing Corporation, 2004 Report.

² All demographic statistics from Statistics Canada, 2001 Census.