



Backgrounder 5

# Affordable Housing

## Possible Change:

*The updated RGS will set clear direction for the RDN and its member municipalities on their role in the provision of affordable housing.*

### What makes housing affordable?

Housing is considered to be “affordable” when it does not cost more than 30% of a family’s income. Housing that is not affordable, on the other hand, is housing that costs so much that individuals and families have trouble paying for other necessities such as food, health and transportation.

Ideally, safe and adequate housing should be available for people of all abilities, incomes, lifestyles and household sizes. In addition, housing should be close to everyday needs such as stores, schools and leisure opportunities.

### Why is affordable housing important for a sustainable region?

Housing is a basic need for all people. However, if the type of housing required is not available, or not available at an affordable price, people suffer. A sustainable region includes a variety of housing so that people can choose the type of dwelling that meets their needs, not pay more than they can afford and have a choice about where to live. Spending less on shelter means that more money is available for other necessities.

For single income assistance recipients in the RDN, the maximum monthly shelter allowance is \$375, and for a four person household it is \$700, while

the average rent for a one-bedroom apartment is \$614 and a two-bedroom unit is \$750. About 5.6% of the entire population of the RDN falls in this income assistance group.

Low income families with children find it hard to find places to rent that are also close to schools and services. When houses are not too expensive, you can live closer to where you work, reducing the time you spend commuting, and increasing the time you spend doing the things you love.

It’s very difficult to get affordable housing due to long waiting lists for the existing 326 units in the region and the low vacancy rates for market rentals. The 2008 vacancy rate for a two-bedroom apartment was 1.5% in Nanaimo and 0.3% in Parksville.

### How can the RGS support the provision of affordable housing?

The RGS can set clear direction on how to increase the supply of market and non-market housing that meets the needs of people of all incomes and abilities. The policies in the RGS would outline the role and responsibilities of the RDN, member municipalities and others. It would direct municipal and electoral area official community plans (OCPs) to include strategies for providing affordable housing.



For more information on this topic please see the discussion papers at [www.shapingourfuture.ca](http://www.shapingourfuture.ca)