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## AFFORDABLE HOUSING POLICY AND IMPLEMENTATION PLAN

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### 1. PURPOSE

Housing is a key pillar of community health and liveability. Creating a diverse, affordable mix of housing forms for all residents to call home is a growing challenge for municipalities across British Columbia, including North Cowichan. Like many communities in BC, local household incomes are not keeping up with housing prices making it difficult for some North Cowichan citizens to find homes to buy or rent. One of the Seven Goals of the Municipality of North Cowichan 2022 Official Community Plan is to encourage and enable a diverse mix of housing types, tenures and levels of affordability. A mix of housing types and tenures can better provide appropriate housing that responds to the various needs of a diverse population.

The purposes of this Policy are as follows:

- (a) set out the Municipality of North Cowichan's policies regarding the provision of affordable housing;
- (b) consider the findings of the Regional Housing Needs Assessment and future Housing Needs Assessments and target policies towards addressing gaps identified by the assessments;
- (c) implement housing policies referred to within the Official Community Plan, Cowichan Attainable Housing Strategy, and any other related strategic plan;
- (d) establish expectations for affordable housing for development proposals where a discretionary land use or development decision is sought from Council; and,
- (e) identify other actions to improve housing suitability and affordability within North Cowichan.

### 2. SCOPE

This Policy applies to employees and elected officials of North Cowichan and should be referred to in decision-making, policy and bylaw development, and processing development applications including preapplication discussions with applicants.

This Policy supplements and expands upon the policies and objectives within the Official Community Plan pertaining to the provision of housing. This Policy addresses various types of housing including market housing and non-market housing as well as supportive/transitional housing, emergency housing/homeless shelters, and special needs housing.

This Policy does not address housing supply and availability, nor does it address the

importance of quick development application processing timelines. Both of these topics are linked to housing affordability and are priorities to the Municipality and the community, however they are better addressed through other mechanisms such as the Official Community Plan, Zoning Bylaw and departmental business planning/budgeting.

### 3. ACRONYMS & DEFINITIONS

#### 3.1. Acronyms

The following acronyms are used in place of the full term.

Acronym	Full term
AHP	Affordable Housing Policy
CAC	Community Amenity Contribution
CMHC	Canadian Mortgage and Housing Corporation
DCC	Development Cost Charge
MOU	Memorandum of Understanding
OCP	Official Community Plan

#### 3.2. Definitions

The following defined terms are italicized when used throughout this policy.

**“Accessory Dwelling Unit”** means a dwelling unit which is subordinate to and associated with the principal use on a parcel.

**“Affordable Housing Development”** means either:

- a *Housing Development Project* where at least 40% of the resulting dwelling units are *Affordable Housing Units*; or
- assisted living, congregate housing, supportive housing, emergency housing or special needs housing, owned and operated by a non-profit society or government agency.

**“Affordable Housing Unit”** means:

- In the case of housing units offered for sale, a dwelling unit for which the purchase price is at least 20% below the *Market Value*.
- In the case of housing units offered for rent, a dwelling unit for which the rent charged is no more than the *Average Rent* for a dwelling unit with the same number of bedrooms.

**“Average Rent”** means the most recent Private Apartment Average Rents for the Duncan Census Amalgamation published by the CMHC.<sup>1,2</sup>

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1 Retrieved May 2023 from CMHC Housing Market Information Portal: <https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/7225/3/Duncan>

2 Note that the Average Rents are typically lower than the rents for units currently available in the private rental market because the Average Rents include long-term tenancies which are subject to rent control.

**“Community Amenity”** means an item or action provided in, by, or through a development project that would not otherwise be required by any other regulation, and which is recognized by the Municipality as an amenity having benefit to the broader public and applied as a condition of a zoning amendment, OCP amendment, or development variance permit.

**“Community Amenity Contributions”** means the provision of a *Community Amenity*, directly or indirectly (i.e., in cash), in full or in part.

**“High-Moderate Income”** means a household income equal to 120% of the median household income for the District Municipality of North Cowichan Census Subdivision.

**“Housing Development Project”** means either a development of any kind that results in a total of more than three new dwelling units on a parcel, or a residential subdivision resulting in more than four new strata lots or two new duplex/single detached dwelling lots.

**“Market Value”** means either

- the appraised value of the dwelling unit as determined by a qualified appraiser; or
- the benchmark housing price, as published by the Vancouver Island Real Estate Board, for that type of unit for North Cowichan.
  - Where the benchmark housing price is not available for North Cowichan, the benchmark housing price for the Cowichan Valley may be used.
  - Where the benchmark housing price is not available for either North Cowichan or the Cowichan Valley, the benchmark housing price for Vancouver Island may be used.
  - When the benchmark housing price for Cowichan Valley or Vancouver Island is used, a reasonable adjustment may be used to reflect the market conditions specific to North Cowichan as they compare to the larger market.<sup>3</sup>

**“Moderate Income Household”** means a household with an annual income between 80% and 119% of the median income for the District Municipality of North Cowichan Census Subdivision.

**“Rental Vacancy Rate”** means the Total Private Apartment Vacancy Rates for the Duncan Census Amalgamation published by the CMHC.<sup>4</sup>

**“Reserve Fund”** means the Affordable Housing Reserve Fund created under the Municipality of North Cowichan Reserve Funds Establishment Bylaw for the purpose of funding affordable housing projects.

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<sup>3</sup> Retrieved May 2023 from the Canadian Real Estate Board: [Vancouver Island Real Estate Board | CREA Statistics](#)

<sup>4</sup> Retrieved May 2023 from CMHC Housing Market Information Portal: <https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/7225/3/Duncan>

“Single-Level Dwelling” means a dwelling unit designed so that the kitchen facilities, at least one bedroom, and at least one bathroom are all located on the same storey as the entrance to the dwelling unit.

#### **4. PARTNERSHIPS & ADVOCACY**

##### **4.1. Partnerships**

- (a) The Municipality will explore entering into partnerships such as MOUs and Housing Agreements with other orders of government, BC Housing, crown corporations, not-for-profit organizations and land trusts for development of *Affordable Housing Developments* including on municipal land.
- (b) The Municipality will consider supporting and collaborating with other local governments and organizations such as the Cowichan Valley Regional District and Cowichan Housing Association or new organizations to improve the regional delivery of affordable housing.
- (c) Staff will monitor opportunities for funding and grants for affordable housing projects and bring such opportunities forward to Council for consideration.

##### **4.2. General Advocacy**

The Municipality will advocate to other levels of government for policies, regulations, incentives and innovations that promote greater housing supply, accessibility and affordability and that reduce poverty and income inequality. When possible, the Municipality will advocate jointly with other local governments and regional partners.

##### **4.3. Advocacy for Inclusive Housing Policies**

The Municipality will advocate for regulatory changes and promote education and information for the purpose of encouraging inclusive housing such as pet-friendly, youth-friendly and family-friendly housing.

##### **4.4. Advocacy for Effective Dispute Resolution through the Residential Tenancy Board**

The Municipality will advocate for an effective and timely dispute resolution process so that the rights and responsibilities of tenants and landlords are better protected and mediated.

##### **4.5. Promotion of Affordable Housing Programs**

The Municipality will aim to identify and promote affordable housing initiatives and make information available to housing developers and others. In 2023, current examples include the CMHC Rental Construction Financing Initiative and the BC Housing Hub.

#### **5. AFFORDABLE HOUSING RESERVE FUND**

The Municipality has established an Affordable Housing Reserve Fund with the stated purpose “to fund affordable housing projects”.

- (a) Funds may be collected and applied to the *Reserve Fund* in any of the following ways:
  - (i) At the direction of Council;
  - (ii) Voluntary contributions from developers or the community, including *Community Amenity Contributions* expressly provided for the purpose of contributing to the *Reserve Fund*;
  - (iii) Funds collected or allocated by bylaw where the bylaw provides for funds to be deposited into the *Reserve Fund*;
  - (iv) Funds from the disposition of surplus land.
- (b) Funds within the *Reserve Fund* may be applied to any of the following purposes at the direction of Council:
  - (i) Land acquisition for *Affordable Housing Developments*;
  - (ii) *Affordable Housing Development* projects undertaken by a non-profit society or government agency including costs related to design, government approvals, construction and operation;
  - (iii) Purchase of existing buildings to be retained as affordable housing or converted into *Affordable Housing Developments*;
  - (iv) The construction or operation of supportive/transitional housing, emergency housing or shelters, or special needs housing operated by a non-profit society or government agency;
  - (v) The costs of preparing applications for funding for *Affordable Housing Development* projects;
  - (vi) Loans or Grants-in-Aid to not-for-profit organizations for development projects delivering *Affordable Housing Developments* in North Cowichan;
  - (vii) Affordable housing-related projects where the Municipality has formally partnered with other organizations;
  - (viii) Matching/"Seed" funding, to be used for one of the purposes outlined above, where required for participation in housing-related grant opportunities and programs.
- (c) Although the definition of *Affordable Housing Development* sets minimum affordability thresholds for projects that are supported by the *Reserve Fund* the Municipality will encourage and prioritize projects that exceed these minimums.
- (d) The Municipality will consider:
  - (i) Amending the Reserve Funds Establishment Bylaw to allow for a wider range of uses for the *Reserve Fund* such as the costs for preparing studies related to housing and providing incentives that reduce housing costs for families and individuals; and,
  - (ii) Developing detailed Terms of Reference for the *Reserve Fund*.

## 6. REAL ESTATE ACQUISITION AND DISPOSAL

### 6.1. Municipal Real Estate Acquisition

- (a) The Municipality will consider acquiring land for the purposes of future *Affordable Housing Development* either within a negotiated process, as part of a CAC, or through acquisition on the open market.
- (b) Staff will monitor opportunities for strategic land acquisition for *Affordable Housing Development* and bring such opportunities forward to Council for consideration.
- (c) The Municipality will consider purchasing or supporting the purchase of existing rental buildings or motels/hotels that have been converted to long-term occupancy protecting established affordable housing.

### 6.2. Municipal Real Estate Disposition

- (a) Staff will, from time to time, review the Municipality's land holdings for land that is surplus to the Municipality's needs and present the findings to Council for consideration:
  - (i) When considering disposal of land, the Municipality will consider the full range of potential uses for the property and the potential of that property to fulfil strategic aims and objectives within the OCP or any other relevant plan or strategy;
  - (ii) Land that is deemed surplus to the Municipality's needs will be considered first for *Affordable Housing Development*, if the location, size, and site characteristics are appropriate for residential development, and the site is in an area where supporting amenities are available;
  - (iii) Where surplus land is not suitable for residential development, the Municipality will consider selling the land and using the revenue to purchase property that does have the potential to fulfill strategic aims and objectives and/or that is suitable for *Affordable Housing Development*.
- (b) The Municipality will not dispose of real estate for *Affordable Housing Development* without securing the affordable housing for the long term:
  - (i) Generally long-term leases will be favoured over ownership transfer of land.
  - (ii) Where land is sold or donated, a housing agreement will be placed on the property title prior to transfer.

### 6.3. Development and Redevelopment of Municipal Facilities

The Municipality will explore opportunities to co-locate housing with municipal facilities (e.g., housing above or adjacent to a new firehall) where consistent with the

OCP and in locations suitable for residential development, particularly at the time of development and redevelopment of municipal facilities.

#### **6.4. Municipal Real Estate Acquisition and Disposition Policy**

The Municipality will consider developing a detailed municipal real estate acquisition and disposition policy to create a framework for considering the broad community benefits related to the purchase or sale of land.

### **7. FINANCIAL INCENTIVES FOR AFFORDABLE HOUSING**

The following policies identify administrative changes that can be considered to help promote and incentivise *Affordable Housing Developments*. The financial cost of providing various services to the developments and their residents are still borne by the Municipality and its taxpayers, and hence represent a development subsidy that should be applied carefully.

#### **7.1. Development Cost Charges (DCC) Reduction**

The Municipality will consider the development of a bylaw and application process to reduce DCCs for *Affordable Housing Developments*.

#### **7.2. Property Tax Exemptions**

- (a) The Municipality will consider tax exemptions for qualifying *Affordable Housing Developments* in accordance with the Permissive Tax Exemption Policy.
- (b) The Municipality will consider development of a housing revitalization bylaw to offer time-limited property tax exemptions for qualifying *Affordable Housing Developments* and/or *Accessory Dwelling Units*.

#### **7.3. User Fees Bylaw**

The Municipality will review the Fees and Charges Bylaw and consider amendments which may identify differential water and sewer fees and charges for *Accessory Dwelling Units*.

### **8. PROTECTION FOR EXISTING RENTAL UNITS**

#### **8.1. Residential Rental Conversions**

In accordance with the Strata Title Conversions Policy the Municipality will generally not support conversions of rental dwellings into strata corporations when the *Rental Vacancy Rate* is below 4%, except that the Municipality will consider an exception where the conversion will exceed the minimum targets for *Affordable Housing Units* for the units offered for sale (section 9.1).

#### **8.2. Residential Rental Tenure Zoning**

- (a) The Municipality will consider applying residential rental tenure zoning to existing rental properties.
- (b) The Municipality will consider applying residential rental tenure zoning:

- (i) as part of zoning bylaw amendments related to *Housing Development Projects*; or
- (ii) following registration of a strata plan in which a proportion of units are to be maintained for rental purposes;

whether or not residential rental tenure zoning is specified within a housing agreement or s.219 covenant.

### **8.3. Tenant Protection and Replacement of Rental Units**

- (a) When existing rental units are lost on a site as a result of a redevelopment which involves a land use decision from Council, the units must be replaced within the new development at a 1:1 ratio, or 20% of the total units, whichever is the greater.
- (b) The Municipality will consider amendments to the Business Licence Bylaw to include minimum standards for rental properties and tenant relocation and compensation provisions for evictions initiated as a result of renovation or redevelopment (“renoviction” bylaw).

### **8.4. Short Term Rentals**

The short-term rental phenomenon facilitated by platforms such as “AirBnB” has led to residential units being removed from permanent or “traditional” rental market. However; the scale and extent of this within North Cowichan is not well-known. Business licences are required for short-term rentals which allows the Municipality to track and collect relevant data to help inform future policy and regulatory decisions.

- (a) The Municipality will consider tracking the number of business licences issued for short-term rentals.
- (b) The Municipality will consider development of a policy and/or regulation regarding short-term rentals.

## **9. HOUSING RELATED COMMUNITY AMENITY CONTRIBUTIONS FOR NEW RESIDENTIAL DEVELOPMENT**

Many *Housing Development Projects* require a discretionary decision of Council (e.g., a change or variance to zoning) to proceed. Council may therefore negotiate conditions for these developments prior to issuance of the Council approval. Conditions may include development restrictions, incorporation of specific design features, provision of on- and off-site amenities, and financial contributions.

### **9.1. Housing Affordability Targets**

- (a) A minimum of 10% of all units (whether for rent or sale) in any *Housing Development Project* should be provided as *Affordable Housing Units*, secured for the long-term.
- (b) The Municipality will consider:



- (i) alternative proposals that result in an overall level of affordability for a *Housing Development Project* that is equal to or more affordable than the target identified in Section 9.1(a) (e.g. a purpose-built rental building that targets lower segments of the rental market may be able to demonstrate that the project results in more overall affordability than a standard rental building with 10% affordable units);
  - (ii) an equivalent contribution of land<sup>5</sup> to the Municipality to be used for *Affordable Housing Development* in lieu of provision of *Affordable Housing Units* on-site, provided that the land is suitable for residential development;
  - (iii) an equivalent cash contribution<sup>6</sup> to the *Reserve Fund* in lieu of provision of *Affordable Housing Units* on-site; or
  - (iv) an equivalent contribution made up of a combination of *Affordable Housing Units*, land, and/or cash.
- (c) The Municipality generally prefers that the housing affordability targets be met through *Affordable Housing Units* located within the *Housing Development Project*.
  - (d) The minimum affordability target identified in section 9.1.(a) will not apply to *Housing Development Projects* when both of the following market conditions have been met:
    - (i) The *Rental Vacancy Rate* has been above 4% for a minimum of 1 year (two data points); and,
    - (ii) The *Market Value* of a townhome/rowhouse has been “affordable” for a *High-Moderate Income* household for a minimum of 1 year. For this section “affordable” means that the monthly mortgage payments are not more than 30% of the pre-tax household income calculated based on a 5-year fixed mortgage, the minimum down payment required to be eligible for CMHC mortgage insurance, and a 25-year amortization period.

## **9.2. Variances and Density Bonusing for Affordable Housing Units and Purpose Built-Rental Buildings**

Projects which exceed the minimum targets for *Affordable Housing Units*, or projects where 100% of dwellings will be rental units targeting *Moderate Income Households*, may be considered for additional density, parking requirement reductions or other similar incentives.

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<sup>5</sup> The equivalent land contribution must meet all of the following criteria: (1) the land must be a sufficient size and configuration to accommodate the required number of *Affordable Housing Units* (e.g. 10% of all the units in the *Housing Development Project*) based on the proposed zoning, and (2) the appraised value of the land must be at least equivalent to the calculation for the equivalent cash contribution (20% of the *Market Value* of 10% of all the units in the *Housing Development Project*) (3) the land must be free of legal encumbrances, contamination, environmentally-sensitive features, or any other attributes that would prejudice development.

<sup>6</sup> The equivalent cash contribution may be calculated as 2% of the *Market Value* of the entire *Housing Development Project*.

### 9.3. Housing Design Targets

- (a) Unless exceptional site or design specific considerations justify otherwise, for any *Housing Development Project* creating 10 or more units in the form of one or more multi-family buildings:
  - (i) a minimum of 20% of units should have 2- or more bedrooms; and,
  - (ii) a minimum of 20% of units should be *Single-Level Dwellings*.
- (b) For any *Housing Development Project* creating 20 or more units in the form of one or more multi-family buildings, the following additional targets apply:
  - (i) a minimum of 10% of units should have 3- or more bedrooms; and,
  - (ii) a minimum of 10% of units should be designed to be compliant with the BC Building Code standards as either adaptable or accessible dwelling units.
- (c) For clarity, one unit may satisfy more than one of the design targets identified in section 9.3 (a) and (b) (e.g. a 3-bedroom dwelling unit would also count towards the 20% of units that should be 2- or more bedrooms, and an accessible 3-bedroom dwelling unit would count towards all four design targets).
- (d) Proponents of *Housing Development Projects* are encouraged to consider purpose-built rental buildings to increase the stock of purpose-built rental units in North Cowichan.

### 9.4. Community Amenity Contribution Policy

The Municipality will consider developing a detailed community amenity contribution policy to review the Affordable Housing targets and to determine a framework and targets for contributions from developers seeking discretionary decisions from Council, towards the *Reserve Fund* in conjunction with other non-housing amenities and municipal reserve funds.

## 10. ENCOURAGING DEVELOPMENT OF ACCESSORY DWELLING UNITS

*Accessory Dwelling Units* can be small, detached buildings (e.g., coach houses or garden suites) or can be located within a principal dwelling (e.g., secondary suites and two-family dwellings). Adding these units to existing single detached residential properties is a way to increase the density of existing residential neighbourhoods, making use of existing infrastructure, without significantly altering the neighbourhood character. Adding *Accessory Dwelling Units* has the potential to increase the stock of rental housing, improve affordability for tenants and owners and support intergenerational households. In 2023, almost 65% of the existing housing stock in North Cowichan is in the form of single-detached dwellings, meaning there is huge potential to increase the number of *Accessory Dwelling Units*.

### 10.1. Accessory Dwelling Unit Strategy

The Municipality will consider developing and implementing an Accessory Dwelling Unit Strategy to increase development of *Accessory Dwelling Units* with the goal of at

least doubling the number of Accessory Dwelling Units in North Cowichan within the next 10 years. The Accessory Dwelling Unit Strategy may include the following initiatives:

- (a) Identifying and removing regulatory/zoning barriers for construction of *Accessory Dwelling Units*;
- (b) Developing a homeowner education program for *Accessory Dwelling Units*;
- (c) Developing supports and incentives to make developing *Accessory Dwelling Units* easier and more affordable;
- (d) Researching options for alternative housing forms or building methods (e.g., park model units, modular housing, 'tiny homes', 3D printing) for *Accessory Dwelling Units*.
- (e) Developing specific coach house design guidelines, which may include a set of "pre-approved" coach house designs.

## **11. PRIORITIZING APPLICATIONS FOR AFFORDABLE HOUSING DEVELOPMENTS**

The Municipality will give priority to processing development applications for proposals delivering *Affordable Housing Developments* over comparable applications.

## **12. MONITORING & EVALUATION**

Monitoring and evaluation will allow the Municipality to learn from experience, maintain momentum, track results over time, and improve decision making. Monitoring and evaluation are particularly important in housing, considering that indicators for housing are slow moving, it typically takes several years for housing to be built and for the impacts of housing-related policies/regulations to become evident.

- (a) The Municipality will update the Housing Needs Report at least every five years, ideally in the year following the release of Canada Census Data.
- (b) The Municipality will consider developing a housing data "dashboard" and updating it periodically.
- (c) The Municipality will consider compiling and maintaining a list of the *Affordable Housing Units* that are created through Housing Agreements in accordance with Section 9.1.
- (d) The Municipality will consider developing a data and program monitoring and evaluation strategy for the Affordable Housing Policy and will take monitoring and evaluation into consideration in the context of each Affordable Housing Implementation item and *Affordable Housing Project*.

## **13. AFFORDABLE HOUSING IMPLEMENTATION PLAN**

- (a) Schedule 1 to the Affordable Housing Policy ("Schedule 1 - Affordable Housing Implementation") identifies and prioritizes initiatives that the Municipality will take to implement the Affordable Housing Policy and the Housing Policies from the Official

Community Plan. Schedule 1 – Affordable Housing Implementation Plan is attached to and forms part of this Policy.

- (b) The District will review and update Schedule 1 from time-to-time in order to acknowledge actions that have been completed, prioritize/reprioritize the remaining actions, and identify additional actions.

**APPROVAL HISTORY**

WRITTEN BY: Community Planning	APPROVED BY: Council	DATE: <a href="#">Click here to enter a date.</a>
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## SCHEDULE 1: AFFORDABLE HOUSING IMPLEMENTATION PLAN

In addition to providing ongoing direction for affordable housing, the Affordable Housing Policy and the Official Community Plan (OCP) identify actions that the Municipality will take to support affordable housing. These actions include the development of standalone bylaws and policies and the delivery of projects. These actions are presented here in a summary form in two tables.

**Table 1: Prioritized Affordable Housing Initiatives**, identifies short-term actions which are listed in order of priority. Staff will develop and bring forward the prioritized items for Council's consideration in the approximate priority order indicated, and as operational, workplan and resourcing considerations dictate.

**Table 2: All Identified Affordable Housing Initiatives**, lists all the affordable housing related initiatives identified in the Affordable Housing Policy and the Official Community Plan. They are not prioritized but are generally listed in the order they appear in the Official Community Plan and then in the Affordable Housing Policy. Some of these items will be addressed through the general zoning bylaw update commencing in early 2023, or within the course of implementing other projects contained in the Official Community Plan. Others will be prioritized through future review of this schedule as described in section 11 of the Affordable Housing Policy.

**Table 1: Prioritized Affordable Housing Initiatives**

Priority	#	Initiative	Source of Policy Direction
1 <sup>st</sup>	1	Develop a Community Amenity Contribution Policy	OCP Section 4.1.2 AHP Section 9.4
2 <sup>nd</sup>	2	Develop and Implement an Accessory Dwelling Unit Strategy	OCP Section 3.2.7 & 3.2.17 & 3.2.19 & 5.1.2 & 7.2.2 AHP Section 7.3 & 10
3 <sup>rd</sup>	8	Review the Municipality's Land Inventory for Affordable Housing Opportunities and Develop a Municipal Real Estate Acquisition and Disposition Policy	OCP Section 5.2.2. AHP Section 6
4 <sup>th</sup>	9	Zoning amendment to apply Rental Tenure Zoning to existing rental properties	OCP 5.2.2. AHP Section 8.2

**Table 2: All Identified Affordable Housing Initiatives (Not Prioritized)**

#	Initiative	Source of Policy Direction
1	Develop and Implement Accessory Dwelling Unit Strategy	OCP Section 3.2.7 & 3.2.17 & 3.2.19 & 5.1.2 & 7.2.2 AHP Section 7.3 & 10
2	Develop a Community Amenity Contribution Policy	OCP Section 4.1.2 AHP Section 9.4
3	Zoning amendment to "pre-zone" land for Affordable Housing Projects and multi-family/rowhouse infill	OCP Section 5.1.2 & 5.2.2.

#	Initiative	Source of Policy Direction
4	Develop Templates for Housing Agreements	OCP Section 5.1.2 & 5.2.3 AHP Section 6.2 & 9
5	Update the Housing Needs Report	OCP Section 5.1.2. AHP Section 13
6	Develop Rental Standards and Renovictions Bylaw	OCP 5.1.3 & 5.2.2 AHP Section 8.3
7	Identify opportunities for real estate acquisition for affordable housing	OCP Section 5.2 AHP Section 6
8	Review the Municipality's Land Inventory for Affordable Housing Opportunities and Develop a Municipal Real Estate Acquisition and Disposition Policy	OCP Section 5.2.2. AHP Section 6
9	Zoning amendment to apply Rental Tenure Zoning to existing rental properties	OCP 5.2.2. AHP Section 8.2
10	Zoning amendment to reduce parking requirements for Affordable Housing	OCP Section 5.2.2. AHP Section 9.2
11	Partner with BC Housing and non-profit organizations to develop homeless shelters	OCP Section 5.2.4
12	Identify and promote affordable housing initiatives	AHP Section 4.5
13	Develop a Detailed Terms of Reference for the Affordable Housing Reserve Fund & amend the Reserve Funds Establishment Bylaw	AHP Section 5
14	Develop Financial Incentives for Affordable Housing Developments	AHP Section 7
15	Track the number of business licenses issued for short-term rentals	AHP Section 8.4
16	Develop a Housing Data Dashboard	AHP Section 13
17	Compile a list of Affordable Housing Units	AHP Section 13
18	Develop a Data and Program Monitoring and Evaluation Strategy for the Affordable Housing Policy	AHP Section 13