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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's 2022 Official Community Plan is to encourage and enable a diverse mix of housing types, tenures and levels of affordability. Such variety can better provide appropriate housing that responds to the various needs of a diverse population, along with greater choices for those looking for housing.

The purpose of this policy is to:

- (a) provide staff with direction to look for ways to deliver affordable housing and address homelessness within the community;
- (b) set out the Municipality of North Cowichan's policies regarding existing tools and options for supporting development of new affordable housing and protecting existing housing;
- (c) consider the findings of the Regional Housing Needs Assessment, Interim Housing Needs Assessment and future Housing Needs Assessments and target housing gaps identified by the assessments;
- (d) identify and prioritize initiatives that will implement housing policies referred to within the Official Community Plan; and
- (e) foster a policy environment that will support retention of existing and development of new suitable and affordable housing options within North Cowichan.

### 2. SCOPE

This policy applies to employees and elected officials of North Cowichan and should be referred to in relation to prioritization of work, decision-making, and policy and bylaw development.

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/shelter spaces, and special needs

housing.

This policy does not address market 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, Development Procedures 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
CHA	Cowichan Housing Association
CMHC	Canadian Mortgage and Housing Corporation
CVRD	Cowichan Valley Regional District
DCC	Development Cost Charge
LGA	Local Government Act
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 25% of the resulting dwelling units are *Affordable Housing Units*; or
- rental housing, assisted living, congregate housing, supportive housing, shelters, temporary 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 maximum purchase price is 20% lower than the *Market Value*.
- In the case of housing units offered for rent, a dwelling unit for which the maximum rent charged is 10% lower 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>

**“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.

**“Housing Cooperative”** (a.k.a. housing co-op) means a form of multi-unit housing that is owned and controlled by a non-profit association made up entirely of people who live in the development.

**“Extreme Core Housing Need”** means that a household is living in housing that falls below at least one of the adequacy, affordability, or suitability standards and who would need to spend more than 50% of their total pre-tax income on housing to secure acceptable housing.

**“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.<sup>3</sup>

**“Moderate Income Household”** means a household with an annual income between 80% and 119% of the median income for the 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>

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<sup>1</sup> Retrieved May 2025 from CMHC Housing Market Information Portal: <https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/7225/3/Duncan>

<sup>2</sup> 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.

<sup>3</sup> Retrieved June 2025 from the Canadian Real Estate Board: [Vancouver Island Real Estate Board | CREA Statistics](https://www.vancouverislandrealestateboard.com/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>

“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.

## **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 CVRD and CHA or new organizations to improve the regional delivery of affordable and supportive housing.

### **4.2. General Advocacy**

The Municipality will advocate to other levels of government for funding, policies, regulations, incentives and innovations that promote greater housing supply, accessibility and affordability, and that reduce poverty, income inequality and other factors contributing to homelessness and housing insecurity. When possible, the Municipality will advocate jointly with other local governments and regional partners such as through the Cowichan Coalition to End Homelessness initiative.

### **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 and to make it easier to find locations for affordable and supportive 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 related information available to housing developers and others. In 2025, current examples include the CMHC Apartment Construction Loan Program and the BC Builds program from BC Housing.

## **5. DELIVERING AFFORDABLE HOUSING**

According to the 2024 Interim Housing Needs Report 2,172 new homes are needed within

the next five years to meet the needs of the community.<sup>5</sup> Of that number, 226-394 units reflect components of the housing need that arguably cannot be addressed by market housing.<sup>6</sup> The Municipality will work towards delivering *Affordable Housing Units* and *Affordable Housing Developments* to meet those needs. To support that goal, in addition to providing the support *Affordable Housing Developments* as described in this policy, staff are directed to:

- (a) Work with partners to identify potential sites suitable for *Affordable Housing Developments*, including sites owned by governments, the Municipality, other governments, and non-profit societies and proactively bring these sites to the attention of affordable housing funders.
- (b) Prioritize work on in-stream *Affordable Housing Development* projects where the Municipality is a partner.
- (c) Monitor opportunities for funding and grants and bring such opportunities forward to Council for consideration.
- (d) Make applications for funding from the Regional Housing Fund via the CHA for projects where the Municipality is a partner.

## 6. ADDRESSING HOMELESSNESS

On November 14<sup>th</sup> of 2024 the federal government (*Housing, Infrastructure and Communities Canada*) funded a Point in Time count of persons in the Cowichan region experiencing homelessness which identified 180 people living unhoused in the region. A limitation of Point in Time counts is that significant demographics are missed including Indigenous people on reserves, hidden homelessness and individuals who declined to participate or were not accessed by count teams on that day. There are not enough available shelter beds and supportive housing units in the community for the people who need them.

- (a) The Municipality recognizes that the number of people in the community who are experiencing homelessness constitutes a crisis.
- (b) The Municipality recognizes that this crisis is interjurisdictional and requires investments from other levels of government. The complex multifaceted needs of individuals affected by mental illness, substance use disorders, trauma and traumatic brain injuries mean that housing for many in this cohort requires extensive support services. Providing housing is not enough.
- (c) The Municipality will work proactively and collaboratively to facilitate solutions and to advocate for timely investments in housing and supports for the region.

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<sup>5</sup> Additional information including details on how each component of housing need is defined and calculated are available in the 2024 Interim Housing Need Report (IHNR): <https://www.northcowichan.ca/business-development/community-planning/affordable-housing/housing-needs-assessment>

<sup>6</sup> Includes 5-Year Need for the following components: Households in Extreme Core Housing Need: 130 + Persons Experiencing Homelessness: 96 + Suppressed Household Formation: 168. Note that the 96 number represents a share of needed units proportional to the Municipality's population, according to Provincial calculation methods and based on the data at the time of the development of the IHNR.

- (d) The Municipality will look for opportunities to facilitate additional shelter spaces, temporary housing solutions, and supportive housing developments including by:
  - (i) Considering developing a comprehensive homelessness strategy in collaboration with regional partners.
  - (ii) Considering making contributions of land and other forms of financial or practical assistance.
  - (iii) Considering supportive policy and regulatory changes such as site specific and pro-active zoning bylaw amendments that make it easier to find locations for new facilities.

## 7. USING THE 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 secured through grants, provided by bequests, or other extraordinary sources;
  - (iv) Funds collected or allocated by bylaw where the bylaw provides for funds to be deposited into the *Reserve Fund*.
- (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, DCCs, construction and operation;
  - (iii) Purchase of existing buildings by non-profit societies or government agencies 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 prioritize projects that exceed these minimums and projects that leverage other funding sources.
  - (d) Projects requesting allocation from the *Reserve Fund* will be encouraged to first apply for funding from the CVRD/CHA’s taxpayer funded “Regional Housing Fund”. In general, the Municipality will consider paying up to 50% of DCCs for *Affordable Housing Developments*, subject to available funds.
  - (e) 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;
    - (ii) Developing detailed Terms of Reference for the *Reserve Fund*; and,
    - (iii) Publishing information about the amounts in the *Reserve Fund* and about the projects that have been funded and/or projects that the Municipality is hoping to fund.

## **8. LEVERAGING MUNICIPAL REAL ESTATE**

- (a) Staff will conduct a review of the Municipality’s land holdings and identify properties that may be suitable for *Affordable Housing Development* and present the findings to Council for consideration.
- (b) The Municipality will consider acquiring land for the purposes of future *Affordable Housing Development* either within a negotiated process, as part of a community amenity contribution, or through acquisition on the open market.
- (c) Staff will monitor opportunities for strategic land acquisition for *Affordable Housing Development* and bring such opportunities forward to Council for consideration as they arise.
- (d) Land that is deemed surplus to the Municipality’s needs will be considered for *Affordable Housing Development*, if the location, size, and site characteristics are appropriate for residential development, and if the site is in an area where supporting amenities are available.
- (e) The Municipality will not dispose of real estate for *Affordable Housing Developments* without securing the affordable housing for the long term:

- (i) Generally long-term leases (up to 60 years) 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.
- (iii) Where land is sold or donated, an Option to Purchase will be placed on title to revert the land back to the Municipality should construction not commence within a suitable timeframe.
- (f) The Municipality will implement the property management strategy which provides a framework for managing the Municipality's real estate holdings including the provision of land for affordable housing and related purposes.

## **9. CO-LOCATING HOUSING WITH MUNICIPAL FACILITIES**

- (a) The Municipality will explore opportunities to co-locate housing *with* municipal facilities (e.g., housing above or adjacent to a new firehall) in locations suitable for residential development, particularly at the time of development and redevelopment of municipal facilities.
- (b) The Municipality will consider amending the Official Community Plan and Zoning Bylaw to facilitate co-location of housing with municipal facilities or other civic uses (e.g., places of worship).

## **10. PROVIDING 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.

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

The Municipality will consider the development of a bylaw or policy and application process to reduce DCCs for *Affordable Housing Developments*. The LGA (section 562) prohibits local government from waiving or reducing a development cost charge. The local government may adopt a DCC bylaw that provides differential rates for certain categories of development (e.g., affordable rentals). The only other option for providing a reduction to DCCs for *Affordable Housing Developments* is for the local government to pay the charges via a financial grant (i.e., from the *Reserve Fund*).

### **10.2. 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*.

### **10.3. 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*.

## **11. PROVIDING NON-FINANCIAL SUPPORTS FOR AFFORDABLE HOUSING**

### **11.1. Zoning, Variances, and Density Bonusing**

- (a) *Affordable Housing Developments* 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.
- (b) The Municipality will consider developing differential zoning provisions for *Affordable Housing Developments* and/or *Affordable Housing Units*.

### **11.2. Prioritizing Applications that Implement this Policy**

Development applications are generally processed on a first-come-first-served basis. However, the Municipality will give priority to development applications for proposals that are aimed at addressing homelessness and/or delivering *Affordable Housing Developments* to minimize approval timelines. In particular, the Municipality will expedite time sensitive applications (e.g., an application for a cold-weather shelter) as much as possible.

## **12. PROTECTING EXISTING RENTALS**

When implementing the actions and policies in this section, different types of rentals should be considered. The residential rental market can be made up of many components, including, apartment buildings, secondary rentals by individual owners, accessory dwellings, and rentals of pads in manufactured home parks. Another reality is that there is an existing stock of informal housing in the community (e.g., recreational vehicles parked permanently on properties, dwellings built without zoning permission or building permits). Although informal housing can provide a more affordable option, there are often health and safety and/or environmental implications. In addition, these units are insecure in the sense that they would generally be subject to bylaw enforcement action if they were reported.

### **12.1. 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 may consider an exception where the conversion will result in an *Affordable Housing Development*.

## **12.2. 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.

## **12.3. 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 should 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 developing a Tenant Protection Bylaw, (“renoviction” bylaw), amending the Development Approvals Information Bylaw and/or developing a new Development Permit Area to address tenant relocation and compensation provisions for evictions initiated as a result of renovation or redevelopment.
- (c) The Municipality will explore ways to reduce the harms associated with informal housing and tenant dislocations that result from bylaw enforcement actions related to owner violations of the Zoning or Building Bylaws.

## **12.4. Short-Term Rentals**

The short-term rental phenomenon facilitated by online platforms such as “AirBnB” has led to residential units being removed from the traditional rental market. Business licences are required for short-term rentals in North Cowichan. Licences, as well as the recently established Provincial registry and datasets will assist the Municipality in enforcing the existing rules and allow for tracking and collection of relevant data to help inform future policy and regulatory decisions.

- (a) The Municipality will track the number and distribution of short-term rentals. To the extent possible, the Municipality will track short-term rentals relative to the rental vacancy rate and the number and overall distribution of rental units.
- (b) The Municipality will consider amending the Zoning Bylaw to differentiate between short-term rentals and traditional bed-and-breakfasts and will consider additional regulation of short-term rentals if warranted based on the data monitoring.

**13. ENCOURAGING DEVELOPMENT OF ACCESSORY DWELLING UNITS AND SMALL-SCALE MULTI-UNIT HOUSING**

*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). Small-scale multi-unit housing can include duplexes with suites, triplexes and fourplexes, and small townhouse developments. Adding these types of units to existing residential properties is a way to increase the density of existing neighbourhoods, making use of existing infrastructure, without significantly altering the parcel fabric and neighbourhood character. Adding *Accessory Dwelling Units* and small-scale multi-unit housing 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 was in the form of single-detached dwellings, meaning there is huge potential to increase housing options through gentle infill. The Municipality will consider:

- (a) Identifying and reducing regulatory/zoning barriers for construction of *Accessory Dwelling Units* and small-scale multi-unit housing developments;
- (b) Developing streamlined development permit guidelines for small-scale multi-unit housing developments, which may include a set of “pre-approved” designs.
- (c) Tracking development of new *Accessory Dwelling Units* and small-scale multi-unit developments.

**14. REQUESTING HOUSING RELATED CONTRIBUTIONS FROM NEW DEVELOPMENTS**

**14.1. Community Amenity Contribution Policy**

- (a) The Municipality will consider adopting the interim community amenity contribution policy which requests contributions, from developers seeking discretionary decisions from Council, towards the *Reserve Fund*.
- (b) The Municipality will consider developing a detailed community amenity contribution policy which may include 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.

**14.2. Inclusionary Zoning**

In 2024, the Province amended the LGA to permit local governments to use “inclusionary zoning” to require that a percentage of new residential units be affordable or special needs housing.

- (a) The Municipality will review the “inclusionary zoning” provisions of the LGA and consider initiating a project to make use of these powers.

**15. MONITORING & EVALUATION**

Monitoring and evaluation will allow the Municipality to learn from experience, maintain momentum, track results over time, and improve decision making and public transparency. 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 consider developing a housing data "dashboard" and updating it periodically to show changes over time. The dashboard may include the following:
  - (i) Information about the number and types of housing units, including: new housing starts and completions; numbers of new accessory dwelling units and small-scale multi-unit housing units; number of *Affordable Housing Units*.
  - (ii) Information related to housing tenure and affordability, including: rental and ownership rates; average housing/rental prices; *Rental Vacancy Rates*; number of households living in core/extreme core housing need; number of people experiencing homelessness; and, number of short-term rentals.
  - (iii) Information related to amounts in the *Reserve Fund* and *Affordable Housing Projects* to which the Municipality has contributed.
- (b) The Municipality will consider compiling and maintaining a list of Housing Agreements and *Affordable Housing Developments*.
- (c) 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*.

**16. AFFORDABLE HOUSING IMPLEMENTATION PLAN**

- (a) Schedule 1 – Affordable Housing Implementation Plan is attached to and forms part of the Affordable Housing Policy. Schedule 1:
  - (i) Identifies in-stream *Affordable Housing Development* projects for which the Municipality is a partner; and
  - (ii) Identifies and prioritizes initiatives that the Municipality will take to implement the Affordable Housing Policy and the Housing Policies from the Official Community Plan.
- (b) The Municipality will review and update Schedule 1 from time-to-time in order to maintain a current list of in-stream projects, acknowledge actions that have been completed, prioritize/reprioritize the remaining actions, and identify additional actions.

**APPROVAL HISTORY**

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

The Affordable Housing Policy provides staff with direction to work on *Affordable Housing Development* projects for which the Municipality is a partner. **Table 1: In-Stream Affordable Housing Projects** identifies active projects as of July 2025. **Table 2: Affordable Housing Projects Needed to Address 5-Year Housing Needs** estimates the projects needed to address the gaps identified by the 2024 Housing Needs Report. Per section 5 the Municipality will work towards delivering housing to address these gaps. Table 1 identifies projects totalling a potential 150 units of affordable housing. Table 2 suggests that between 226-394 non-market units are needed in the next 5 years. Accordingly, another 76-244 units are needed. This likely represents 2-3 additional projects with a priority focus being to find suitable locations for approximately 96 transitional or supportive units.

**Table 1: In-Stream Affordable Housing Projects**

Address	Proposal	Status
3191 Sherman Road	92-units of rental housing at varying rates of affordability.	Funding in place. Building Permit Application under review.
2988 Elliott Street	58-units of rental housing at varying rates of affordability, with potential for additional phases.	Project development funding in place for first phase.
9800 Willow Street	Zoned for mixed-use.	Options under review.

**Table 2: Affordable Housing Projects Needed to Address 5-Year Housing Needs**

Housing Component	Type of Housing	Number of Units
Households in Extreme Core Housing Need	Affordable Rental or Ownership Housing	130
Persons Experiencing Homelessness	Transitional or Supportive Housing	96
Suppressed Household Formation	Affordable Rental or Ownership Housing	168

In addition to providing ongoing policy direction for affordable housing and standing direction for staff, the Affordable Housing Policy and the Official Community Plan (OCP) identify specific projects and one-time actions that the Municipality will take to support affordable housing (e.g., review of and existing policy or development of a new bylaw). These projects and actions are presented here in a summary form in two tables. These tables do not include the standing policies and direction which will be implemented on an ongoing basis (e.g. prioritizing development applications for *Affordable Housing Developments*).

**Table 3: 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. Note that the first four initiatives directly relate to projects that are underway.

**Table 4: 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 that is underway, 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 16 of the Affordable Housing Policy. Note that ongoing actions and standing directions are not included in this list.

**Table 3: Prioritized Affordable Housing Initiatives**

Priority	#	Initiative	Source of Policy Direction
1 <sup>st</sup>	8	Review the Municipality's land holdings for affordable housing and related opportunities in accordance with the Property Management Strategy	OCP Section 5.2.2. AHP Section 8
2 <sup>nd</sup>	16	Consider adopting the interim Community Amenity Contribution Policy	AHP Section 14.1
3 <sup>rd</sup>	18	Develop a Housing Data “Dashboard”	AHP Section 15
4 <sup>th</sup>	11	Develop a comprehensive homelessness strategy in collaboration with regional partners.	AHP Section 6
5 <sup>th</sup>	9	Develop Financial Incentives for Affordable Housing Developments (including DCC Waiver Bylaw/Policy)	OCP Section 5.2.2 AHP Section 10
6 <sup>th</sup>	5	Review/develop bylaws related to Rental Tenure Zoning and tenant protection	OCP 5.1.3 & 5.2.2 AHP Section 12

**Table 4: All Identified Affordable Housing Initiatives (Not Prioritized)**

#	Initiative	Source of Policy Direction
1	Address regulatory/zoning barriers for Accessory Dwelling Units and small-scale multi-unit housing developments	OCP Section 3.2.7 & 3.2.17 & 3.2.19 & 5.1.2 & 7.2.2 AHP Section 13
2	Develop a Community Amenity Contribution Policy and review the option of “inclusionary zoning”	OCP Section 4.1.2 AHP Section 14

#	Initiative	Source of Policy Direction
3	Zoning amendment to "pre-zone" land for Affordable Housing Projects and multi-family/rowhouse infill	OCP Section 5.1.2 & 5.2.2.
4	Develop Templates for Housing Agreements	OCP Section 5.1.2 & 5.2.3 AHP Section 8
5	Review/develop bylaws related to Rental Tenure Zoning and tenant protection.	OCP 5.1.3 & 5.2.2 AHP Section 12
6	Partner with BC Housing and non-profit organizations to develop additional shelter spaces.	OCP Section 5.2.2 & 5.2.4 AHP Section 4 & 6
7	Pro-active zoning amendments to support temporary housing solutions (including shelters) and supportive housing developments	OCP Section 5.2.2 AHP Section 6
8	Review the Municipality's land holdings for affordable housing and related opportunities in accordance with the Property Management Strategy	OCP Section 5.2.2. AHP Section 8
9	Develop Financial Incentives for Affordable Housing Developments (including DCC Waiver Bylaw)	OCP Section 5.2.2 AHP Section 10
10	Develop differential zoning provisions for Affordable Housing	OCP Section 5.2.2. AHP Section 11
11	Develop a comprehensive homelessness strategy in collaboration with regional partners.	AHP Section 6
12	Develop a Detailed Terms of Reference for the Affordable Housing Reserve Fund & review the Reserve Funds Establishment Bylaw	AHP Section 7
13	Publish information about the Affordable Housing Reserve Fund	AHP Section 7 & 15
14	OCP and Zoning Bylaw review to facilitate co-location of housing with municipal facilities and other civic uses	AHP Section 9
15	Monitor and consider amending Zoning Bylaw regulations related to short-term rentals	AHP Section 12.4
16	Consider adopting the interim Community Amenity Contribution Policy	AHP Section 14
17	Develop design guidelines for small-scale multi-unit housing developments (may include pre-approved designs)	AHP Section 13
18	Develop a Housing Data "Dashboard"	AHP Section 15
19	Compile a list of Housing Agreements and Affordable Housing Developments	AHP Section 15
20	Develop a Data and Program Monitoring and Evaluation Strategy for the Affordable Housing Policy	AHP Section 15