**District of
North Saanich**

STAFF REPORT

To: Rob Buchan
Chief Administrative Officer

Date: April 21, 2018

From: Coralie Breen
Senior Planner

File: 6440-20; 6480

Re: **Affordable Housing Strategy & Policy**
For Decision
Proposed Amendments to the Official Community Plan Bylaw 1130, Zoning Bylaw 1255
Development Procedures Bylaw 1324

RECOMMENDATIONS:

That Council direct staff to proceed with an Affordable Housing Strategy and Policy as outlined in this staff report (April 21, 2018) and prepare amending bylaws to the Official Community Plan Bylaw 1130, Zoning Bylaw 1255 and Development Procedures Bylaw 1324

OFFICIAL COMMUNITY PLAN & STRATEGIC PLAN IMPLICATIONS:

This matter relates to the Official Community Plan vision:

Protect and Enhance Rural, Agricultural, Heritage, Marine and Environmental Resources

This vision statement should be considered as the foundation or cornerstone of the principles for OCP direction on land use. It is the vision that supports and guides the other land use visions.

Official Community Plan (OCP) related objective 6 and policies Sections 6.9, 6.12 & 16.0 Regional Context Statement

OCP 6 Ensure that long-term residential development of the community will retain the character of current neighbourhoods while responding to the need for seniors' and affordable family housing.

OCP 6.9 Areas that could support Multi-family Residential development are designated on Schedule B. These areas could be considered for affordable housing, seniors' housing, rental housing and special needs housing.

OCP 6.12 A Housing Strategy will be prepared to further address housing concerns in the District including issues such as:
The need for seniors' housing;
The provision of affordable housing;
Secondary suites; and
Special needs housing.

PURPOSE & SCOPE OF STAFF REPORT:

The purpose of this staff report is to provide Council with the draft Affordable Housing Strategy and Policy

383 That Council direct staff to proceed with an Affordable Housing Strategy and Policy as outlined in the staff report dated July 11, 2017 including relevant examples of both strategies and policy language from other municipalities.

BACKGROUND:

The District of North Saanich (DNS), like other municipalities across the capital region, is experiencing a growing need for more affordable housing options in its jurisdiction. This is largely due to the growing gap between the cost of housing and household income.[1] In response, the District of North Saanich Council has been actively taking steps to address this growing gap and increasing need for more affordable housing.[2] Further to Council's deliberations of a report "Housing Affordability in the District of North Saanich: A Discussion Paper to Inform Official Community Plan Deliberations" (the Discussion Paper) - a review of Area 1 (McTavish) and Area 2 (Tsehum) density and use in these areas designated as Multi-Family Residential Council directed staff to proceed with an Affordable Housing Strategy and Policy as outlined in the staff report dated July 11, 2017. The Discussion paper identified a gap for affordable housing in the District for low-income families and seniors within these areas.

Access to affordable housing, particularly for low-income households is increasingly becoming a challenge on the Saanich Peninsula and in the District of North Saanich.[3] In 2016, the percentage of total households (owner and tenant) paying more than 30% of their household income on shelter costs[4] was 20.3%[5], which was a slight increase from 2011 when the percentage of households paying more than 30% of their household income on shelter costs was 18%. When tenant households are examined, the proportion of tenants paying more than 30% was 36.3% in 2016[6], compared to 33% in 2011.[7]

Local governments have an important role to play in facilitating the supply and preservation of housing, including affordable housing. The local context is significant when developing affordable housing plan and North Saanich has its unique considerations.

The Mayor's message to North Saanich residents (May, 2017) reiterated the importance of affordable housing regionally and specifically to North Saanich and summarized the findings of the Saanich Peninsula Affordable Housing Needs Assessment Report (the "Holman Report") indicating that 42% of households on the Peninsula have annual family incomes of $60,000 or less while more than 96% of housing supply on the Peninsula is in a price range to those with moderate to high incomes which is out of reach for these 42% of households. Council's motion to restrict new development proposals in Areas 1 and 2 to those which exclusively provide affordable housing through recognized affordable housing providers responds to the identified gap in the Holman report for small families and seniors in the low-moderate income range.[8]

DISCUSSION:

The Affordable Housing Strategy and Policy provides an overall strategy to support affordable housing only in Areas 1 (McTavish) and 2 (Tsehum) and consider mixed housing proposals outside of Areas 1 and 2. The overall strategic approach is:

- Encourage and promote diverse housing options across the District that support achieving regional and local affordability targets
- Foster the development of affordable housing options for low-income households specifically seniors and low-income families
- Facilitate community partnerships to achieve affordability targets
- Participate in regional affordable housing initiatives to support coordination and collaboration across the region

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[1] (Albert 2016)

[2] Ibid.

[3] Albert, 2016; Statistics Canada, 2016 Census of Population; District of North Saanich, 2016

[4] Housing is considered affordable when a households spends 30% or less of its income on shelter costs.

[5] Statistics Canada, 2016 Census of Population

[6] Ibid.

[7] (Community Social Planning Council of Greater Victoria 2015)

[8] The District of North Saanich has 59 social housing units (i.e. special needs, low income families, rental assistance families, rental assistance seniors) out of a total of 10,437 units in the CRD or 1% of the CRD total (Source: BC Housing, Unit Count Pivot Model, March 31, 2015). The 59 includes 24 Heron Cove, 5 rental assistance private market, 7 rental assistance seniors, 23 special needs and does not include the 40 Kiwanis units.

- Adopt the updated RHAS strategies into the Official Community Plan.
- When appropriate, use the Regional Housing division of the Capital Regional District to support the establishment of housing agreements, support for land banking (if needed), and to access expertise on leading policy mechanisms for local governments.

Additionally, the approach also includes new or amended Official Community Plan policies which support affordable housing only in Areas 1 and 2 for low-income families and seniors, encourages diversity of housing types and tenure in Areas 1 and 2 to promote social mix, and promotes collaboration between non-profit and private sector developers to achieve greater affordability. New affordable housing developments will be covenanted to protect the use for the maximum period of time. Zoning Bylaw amendments include definitions for consistency with the OCP amendments

OPTIONS:

Council may:

1. Approve the Affordable Housing Strategy and Policy as presented; or
2. Direct staff to make changes to the Affordable Housing Strategy and Policy.

NEXT STEPS:

1. Official Community Plan Bylaw amendments including the Regional Context Statement amendment for consistency with the Regional Growth Strategy.
2. Zoning Bylaw Amendments
3. Procedure Bylaw Amendments

LEGAL:

Local Government Act S 447 the District's Regional Context Statement must be amended with any changes. These changes can be made concurrently with the required amendments for consistency with the Regional Growth Strategy Bylaw 4017 after final reading.

Local Government Act S 477(3) (a) (i) Local governments must give consideration to financial plan.
And S 477 (3) (a) (ii) any waste management plan under Part 3 *[Municipal Waste Management]* of the *Environmental Management Act* that is applicable in the municipality or regional district.

FINANCIAL:

Fast –tracked applications may impact instream applications but no additional processing costs are identified with the recommended approach at this time.

CONSULTATIONS:

Community Social Planning Council (CSPC) provided information.

INTERDEPARTMENTAL INVOLVEMENT/IMPLICATIONS:

The report was circulated to the District of North Saanich Directors for review.

Rob Buchan, Chief Administrative Officer
Re: Affordable Housing Strategy and Policy – For Decision
Proposed Amendments to the District of North Saanich Official Community Plan Bylaw 1130, Zoning Bylaw 1255, Development
Procedures Bylaw 1324

SUMMARY/CONCLUSION:

Further to Council's direction, staff have drafted an Affordable Housing Strategy and Policy for non-market housing projects for low-income families and seniors which restricts new development proposals in Areas 1 and 2 to those which exclusively provide affordable housing through recognized affordable housing providers. Staff recommend that Council:

1. Direct staff to proceed with an Affordable Housing Strategy and Policy as outlined in this staff report (April 21, 2018) and preparing amending bylaws to the Official Community Plan Bylaw 1130, Zoning Bylaw 1255 and Development Procedures Bylaw 1324.

Re: Affordable Housing Strategy and Policy – For Decision
Proposed Amendments to the District of North Saanich Official Community Plan Bylaw 1130, Zoning Bylaw 1255, Development Procedures Bylaw 1324
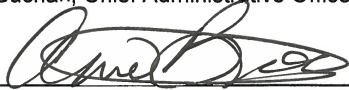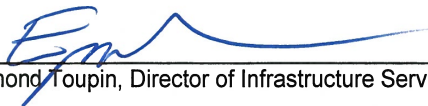
Respectfully submitted,

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Coralie Breen, Senior Planner

Concurrence:
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Rob Buchan, Chief Administrative Officer

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Anne Berry, Director of Planning & Community Services

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Eymond Toupin, Director of Infrastructure Services

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Stephanie Munro, A/Director of Financial Services

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Curt Kingsley, Director of Corporate Services

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John Telford, Director of Emergency Services

Appendix A Affordable Housing Strategy & Policy (April, 2018)
Appendix B Affordable Housing Strategy and Policy Table Comparison Current and Proposed Policies

north
saanich

AFFORDABLE HOUSING STRATEGY & POLICY

April, 2018

Foreword

The District of North Saanich (DNS), like other municipalities across the Capital Region, is experiencing a growing need for more affordable housing options. This is largely due to the growing gap between the cost of housing and household income.[1] In response, the District of North Saanich Council has been actively taking steps to address this growing gap and increasing need for more affordable housing.[2] In 2017, the District of North Saanich released "Housing Affordability in the District of North Saanich: A Discussion Paper to Inform Official Community Plan Deliberations" (the Discussion Paper) to provide local context on affordability and inform the District of North Saanich deliberations on Official Community Plan review of Area 1 (McTavish) and Area 2 (Tsehum) for Multi-Family Residential Designation. Areas 1 and 2 are located near transit and community services and meet the criteria for location of affordable housing. The Discussion Paper identified an affordable housing gap in North Saanich principally with low-income families and seniors. Accordingly, the District of North Saanich Council resolved:

> 118 that new development proposals would be restricted to those which exclusively provide affordable housing through recognized affordable housing providers in Area 1 (McTavish) and Area 2 (Tsehum)

> 383 that staff proceed with an Affordable Housing Strategy and Policy as outlined in the staff report dated July 11, 2017 including relevant examples of both strategies and policy language from other municipalities[3]

While the District of North Saanich continues to contribute to the new supply of regional housing in the Capital Regional District the District has been and will continue to be a secondary supplier of housing in the region, given its relatively small supply of designated developable land. Further, the relatively small number of residential units with service capacity for sewer is limited to 300 in Areas 1 and 2, identified in the OCP as slow-moderate growth in the Multi-Family Designation. In the past five years these Official Community Plan (OCP) identified slow-moderate areas have experienced the highest growth rate of residential dwelling units growth in the District. Specifically, since Bylaw 1352 was adopted in 2014 there has been the addition of 163 new units out of an estimated servicing capacity limit of 500. From 2014 – 2017 Area 1 (McTavish) had 74 new units, Area 2 (Tsehum) has 89 new units and District wide, outside of Areas 1 and 2 had a total of 106 new units. The current locations of subsidized affordable housing in the District are the 24 BC Housing low income family rentals at Heron Cove and the 40 one bedroom seniors units at Winward Kiwanis both in Area 2 (Tsehum). A current mixed market development proposal for Area 1 would be the first addition of affordable housing in the District in several years and reduce the available residential dwelling unit capacity by thirty-six if approved for a remaining number of serviceable new units to approximately 300 in Areas 1 and 2.

The Affordable Housing Strategy and Policy Paper Overview

What follows is an Affordable Housing Strategy and Policy presented in five sections: First, a Background refresher of the District of North Saanich context. Section two provides a refresher of the North Saanich Focus and the Affordable Housing Spectrum and provides examples of non-market housing in the Capital

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[1] (Albert 2016)
[2] Ibid.
[3] (District of North Saanich, 2017)

Regional District. The third section reviews Affordable Housing Tools both within Areas 1 (McTavish) and 2 (Tsehum) and outside of both areas. The fourth section reviews Affordable Housing Policies in North Saanich currently and proposes new policies which consider other jurisdictions. The fifth and final section Recommended Next Steps makes recommendations for strategies, policies and tools suitable for the North Saanich context.   The reader will learn that there is limited growth potential in Areas 1 and 2 regardless of the type of development. While Council may adopt new policies for affordable housing for seniors and low-income families only in Areas 1 and 2.

This Affordable Housing Strategy and Policy report was prepared by District of North Saanich planning staff with research support by Marika Albert. Sources of information are noted accordingly throughout the paper.

Table of Contents

I BACKGROUND – THE NORTH SAANICH CONTEXT

Section I, the Background reviews the framework parameters for the Affordable Housing Strategy and Policy initially outlined in the Discussion Paper -- the North Saanich context. There are four sub-sections.

The Background section first provides an overview of the gap analysis for North Saanich which identifies low-income families and seniors as the population segments most in need of affordable housing in North Saanich. Then the Background Section reviews the servicing capacity of the North Saanich Servicing Area (NSSA) and the sewage treatment limitations in Areas 1 (McTavish) and 2 (Tsehum). This is followed with a review of the District of North Saanich affordable housing policy within the NSSA – first within geographic areas of Areas 1 (McTavish) and 2 (Tsehum) and then outside of Areas 1 and 2.

NORTH SAANICH AFFORDABLE HOUSING GAP ANALYSIS

Access to affordable housing, particularly for low-income households is increasingly becoming a challenge on the Saanich Peninsula and in the District of North Saanich.[4] In 2016, the percentage of total households (owner and tenant) paying more than 30% of their household income on shelter costs[5] was 20.3%[6], which was a slight increase from 2011 when the percentage of households paying more than 30% of their household income on shelter costs was 18%. When tenant households are examined, the proportion of tenants paying more than 30% was 36.3% in 2016[7], compared to 33% in 2011.[8] Households in core housing need in North Saanich in 2011 were 370 [295 owners (155 – 65+) and 75 renters (45 – 65+)]. These households included 135 immigrants (those arrived before 1996) and 85 were households with children and 80 senior led households without children. The District of North Saanich Council has identified seniors and low-income families as target communities for affordable housing policies. Currently North Saanich has two developments Heron Cove and Kiwanis which have housing agreements with BC Housing and Kiwanis not for profits respectively which the District is not a party to. The first supports low-income families and the latter supports seniors.

The Saanich Peninsula Affordable Housing Needs Assessment Report (CSPCGV, 2016) documented housing needs and gaps on the Saanich Peninsula in three municipalities (i.e. Central Saanich, North Saanich and Sidney) with a purpose to help inform local government housing development and planning but was challenged with insufficient information particularly regarding rentals. The study concluded that there is a current and growing need for low-income rental housing for seniors and families on the Saanich Peninsula. There is no availability of housing for residents in the little to no income range and significant gaps between availability of affordable housing and incomes for the ranges of low income to above moderate to high income and an oversupply of houses for those with the highest levels of income. See *Table 1-1 Summary of Housing Gaps by Income Category in the Peninsula.*

Table 1-1 demonstrates that there is an accumulated undersupply that could be considered affordable within each bracket except high income and the mismatch between the number of households with

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[4] Albert, 2016; Statistics Canada, 2016 Census of Population; District of North Saanich, 2016
[5] Housing is considered affordable when a households spends 30% or less of its income on shelter costs.
[6] Statistics Canada, 2016 Census of Population
[7] Ibid.
[8] (Community Social Planning Council of Greater Victoria 2015)

incomes to afford the units and the number of units within each cost category. The chart suggests an accumulated undersupply of about 7,695[i] units that would be considered affordable within each income bracket. Then subtract the 584 households (see SPHDBTB, 2016 pg. 64) identified as either living in social housing or receiving rent supplements because the housing stats only include the gross rent paid per unit and does not include a lot of the households in the lowest income category. Based on these calculations there is an undersupply of roughly 7,111 in the Peninsula. However, one needs to consider that the number of owner and renter households paying more than 30% of gross income on shelter in the Peninsula equals 4,416 households. Roughly then 2,695 households, despite not having access to housing that would be considered affordable, are currently not paying more than 30% of their gross income on shelter costs. (Source: CRD Housing). This cohort is likely made up of home owners whose homes have significantly increased in value over the past two decades but whose shelter costs remain affordable due to the fact that the properties are either not deeply leveraged or are now mortgage-free.

TABLE 1-1: SUMMARY OF HOUSING GAPS BY INCOME CATEGORY IN THE PENINSULA

Summary of Housing Gaps by Income Category			
Income Category[3]	# of households	# of housing units	Housing Gap (# of units needed)
Little to no income	635	0	635
Low income	2,120	358	1,762
Low to moderate income	2,885	226	2,659
Moderate income	1,285	92	1,193
Moderate to above moderate income	2,450	1,644	806
Above moderate income to high income	2,045	1,405	640
High income	5,000	12,185	-7,185

Source: Saanich Peninsula Affordable Housing Needs Assessment Report, 2016

NORTH SAANCH SERVICING AREA

Certain parts of North Saanich already identified for residential, commercial and industrial uses are recognized as the North Saanich Servicing Area (NSSA). The NSSA is an OCP designation. The North Saanich Servicing Area is shown in Figure 2 Regional Context Statement Map and has been amended to include Areas 1(McTavish) and 2 (Tsehum). Consistent with the Regional Growth Strategy, the District of North Saanich will not further extend water or sewer services outside of the North Saanich Servicing Area, except to address pressing public health and environmental issues, to provide fire suppression, to service the easterly 4.856 hectares (12 acre) commercial site at the Sandown race track property, or to service agriculture. The District may expand the capacity of water or sewer services within the North Saanich Servicing Area to accommodate residential development proposals subject to the policies of Section 6.0 of the OCP. As introduced in the Foreword section, the current NSSA servicing capacity for sewer in Areas 1 (McTavish) and 2 (Tsehum) is estimated at 300 new units. The land use mix, locations and densification in the OCP support the integrity of the District of North Saanich as primarily a rural community protecting the rural character and agricultural activities adjacent to the major centre of Sidney.

NORTH SAANICH AFFORDABLE HOUSING POLICY – AREAS 1 (MCTAVISH) & 2 (TSEHUM)

Support of agricultural activities and rural land uses is a primary goal of the OCP. The Plan establishes policies aimed at retaining the land base for current and potential agriculture, ensuring that the agricultural potential of farmland is not diminished by the location of services or community facilities, and reducing potential conflicts with non-farm uses. Maintaining the agricultural viability of lands in the OCP is important as it provides for local food security and economic diversity. It also preserves the valuable rural landscapes found throughout the community. OCP policy in Section 16.0 Regional Context Statement permits slow-moderate growth in Areas 1 and 2 and slow growth outside of Areas 1 and 2. The current District of North Saanich policy is that all new development in Areas 1 and 2 are to be non-market affordable housing. Current zoning for Areas 1 and 2 residential lots are primarily zoned R-2 or RM-2. Zoning permits secondary suites and guest cottages in R-2 zones, the latter of which is permitted on lots 0.99 acre or greater.

NORTH SAANICH AFFORDABLE HOUSING POLICY – DISTRICT WIDE

District policy does not support affordable housing development outside Areas 1 and 2 with the exception secondary suites (e.g. RA-1 – RA-6; R-1 – R-3) and guest cottages (e.g. RA-2 – RA-6; R-2 – R-3).

The Affordable Housing Strategy and Policy discussion now reviews the definition of affordable housing and the affordable housing spectrum

II NORTH SAANICH FOCUS & THE AFFORDABLE HOUSING SPECTRUM

Section II North Saanich Focus & the Affordable Housing Spectrum first reviews the definition of affordable housing as presented in the Discussion Paper. This is followed by three sub-sections.

The first section reviews the affordable housing spectrum, followed by the North Saanich focus on the housing spectrum which is seniors and low-income families. Examples in the Capital Regional District of affordable housing for these population segments are presented in the third and final sub-section.

AFFORDABLE HOUSING DEFINED

Affordable housing as defined by the Canadian Housing and Mortgage Corporation (CHMC) is housing which costs less than 30% of before-tax household income. This broad definition does not account for regional differences. While new planning practices are moving to use definitions that account for regional discrepancies to aid in the challenge of quantifying affordable housing needs as they provide a sharper focused portrait, there remain methodological gaps. In the absence of this information, regional, sub-regional and community focused analysis is acquired through focused study. The Capital Regional District, the Peninsula and North Saanich have acquired more region, sub-region and community analysis to support ongoing policy development and refinement.

THE AFFORDABLE HOUSING SPECTRUM

In September 2015, the CRD released a Housing Data Book and Gap Analysis (CRD, 2015) that presented the growing affordable housing gap across the region (see *Figure 1-1 Housing Continuum* for non-market and market groups).   The analysis confirmed a lack of affordable housing particularly for households with incomes less than $60,000/year (CSPCGV, 2016); young families; working poor families and individuals; families and individuals with little or no income and seniors in the Capital Region. The region also suffers from an extremely low supply of rental housing. In October 2016 CMHC reported that the rental vacancy rate for the region was 0.5%. (CMHC Housing Market Information Portal).

The full range of affordable housing illustrated in *Figure 1-1* extends from emergency shelters to private market home ownership. It is important to underscore that the affordable housing continuum refers to any one of the segments illustrated. When discussing affordable housing in North Saanich, it is important to be clear on which segments of the continuum are targeted by any policies or tools selected or developed. This AHSP will not focus on definitions. The reader is referred to the Discussion Paper for a more fulsome discussion of the need and role of clear, consistent and common definitions in the affordable housing policy realm.

FIGURE 2-1: HOUSING CONTINUUM TRADITIONAL MODEL AND INCOME GROUPS
North Saanich

Affordable Housing Target

NON-MARKET | **MARKET**

TYPES

| Emergency Shelters | Transitional Housing | Social Housing | Non-Market Rental | Market Rental | High Market Rental and Affordable Ownership | Market Home Ownership |

FORMS

| Overnight shelters, EWP mats, Safe Houses | Low-barrier Housing, Housing with Supports, Transition Houses | Subsidized Rental Housing Families/ Seniors/ People w/ Disabilities | Rental Assistance Program (RAP), Rent Supplements, Affordable Rental | Rental Housing at Market Prices, Secondary Suites | Rental Condos, Small Unit Ownership | Single-Detached Homes, Semi-Detached Homes, Row Houses |

INCOME GROUPS

| Little to no income = <$14,999 | Low income to moderate income = $15,000 to $59,999 | Moderate to above moderate income = $60,000 to $79,999 | Above moderate to high oncome =$80,000 to $99,999 | High income = >$100,000 |

Source: Saanich Peninsula Affordable Housing Needs Assessment Report, 2016

THE DISTRICT OF NORTH SAANICH FOCUS

The affordable housing gap in every community differs and the pressures are dependent on a number of variables. Narrowing the affordability gap is also community specific and is relative to regional growth strategies as the majority of affordable housing units are primarily located in urban centres near to service providers. That does not mean affordable housing needs are exclusive to urban centres; however, provision of affordable housing in suburban and rural communities is less likely to have significant support services.

The CRD population projections in the Regional Growth Strategy (RGS) projected a net increase of almost 100,000 residents by 2038 with a significant increase in the percentage of seniors. Seniors in the region are projected to double over the next ten years (by 2026) and one study suggests core housing need and rental demand may increase by 25% during the same time period (BC Non-Profit Housing Association, 2012). In 2015, BC Housing reported that the organization administered 10,431 social housing units in the CRD, 6% of the region's social housing units were located in the Saanich Peninsula and 1% in North Saanich. Another 2015 report (Office of the Seniors Advocate 2015) highlighted housing affordability for seniors (median income $24,000) as a key issue.

The District of North Saanich has a unique profile in the region since it has a higher than average mean income, senior population (forecast to double by 2038), a community highly dependent on cars, with little public transportation available other than on main arteries and has a land base of almost 40 percent agriculture. Its unique waterfront of more than 700 properties is highly valued as it is situated in a semi-rural area near an urban centre which drives the average real estate price amongst the highest in the region. Approximately six percent of North Saanich residents are in the low-income category (Statistics Canada, 2011). These unique attributes, along with other considerations, narrow affordable housing options suited to North Saanich.

CAPITAL REGIONAL DISTRICT NON-MARKET AFFORDABLE HOUSING EXAMPLES

The Capital Regional District has several non-market affordable housing examples as provided to Council in the July, 2017 staff report. These are presented again to Council for visual representation of the townhouses, 3 – 4 storeys and small lots relevant to Council's deliberations on the OCP Multi-family designation definition which currently applies to Areas 1(McTavish) and 2 (Tsehum) which may be amended depending on Council's determinations.

i.   The Wing (Opened 2010)

- 51 units of affordable housing, 109 Wilson Street (Victoria)
- Pacifica Housing
- Studio, 1 and 2 bedroom apartments, 2 and 3 bedroom loft style units
- Market & Reduced Market units
- Units on the second and third floors are available to individuals or families whose gross annual household income falls between $30,000 and $54,000
- Total capital cost $9.6 million

Photo Credit:

ii.   Dahli Place

- 35 Gorge Road East (Victoria)
- Greater Victoria Housing Society
- Non-subsidized (market and low market priced apartments (68 units of affordable housing)
- Rents are pre-set and tenants are selected with gross household incomes no higher than $35,000 for studios, $40,000 for one bedrooms, $45,000 for one bedroom and dens, $55,000 for lower priced two bedrooms and
- $65,000 for higher priced two bedrooms

Photo Credit: Greater Victoria Housing Society

iii.   *Pembroke Mews (Opened 2012)*

- 2014 Government Street (Victoria)
- Greater Victoria Housing Society
- 25 apartments, 2 storey above commercial space
- Non-subsidized
- Rents are pre-set and tenants are selected with an income no higher than $33,000
- Geared towards single working adults
- Cost: $4.3 million

Photo Credit: Greater Victoria Housing Society

iv.   *Mount View Heights (Campus of Care) (2011, 2012, 2014)*

- Olympic Vista (supportive housing for seniors) 3806 Carey Road (District of Saanich)
- Island Health
- Seniors   (55+) who have been or at risk for homeless
- 36 units, supportive housing with meals and supports

Photo Credit: CRD

    v.   Olympic Vergo (affordable family townhouses) 3808 Carey Road (District of Saanich)
- Owned and operated by the Capital Region Housing Corporation
- 18 units affordable housing for families of moderate income, plus four one bedroom, ground flood, accessible secondary suites
- Made up of Olympic Athlete housing modular units relocated from Vancouver2010
- Funding: CRHC refinanced its older housing stock to reduce the debt for the development achieving financially viable project at below market rents; CRHC's first housing project to be built and operated without ongoing federal or provincial operating subsidies

Photo credit: CRD

    vi.   Carey Place (affordable rental housing for seniors) Baptist House
- 55 one bedroom units, 27 are affordable for low-income seniors, 28 renting at or below market rate
- District of Saanich
- Ownerships remains with the municipality; the project is exempt from property tax

Photo Credit: CRD

    vii.   The Heights at Mount View 3814 Carey Road (District of Saanich)
- 260-bed residential care facility, 7 storey
- Operator: Baptist Housing; access coordinated through Island Health Subsidized
- Every unit has ceiling lift to assist with mobility issues

Photo Credit: Baptist Housing

viii. Cedar Hill X Road (2015), 409 Kerr Avenue (2012), 3494 Bethune Ave (District of Saanich) (2010)
- Operators: Habitat for Humanity
- Four unit townhomes (3 bedrooms), Duplex (3 bedrooms), five units

No Photo Available

ix. **Others** McCauley Lodge (1037 Lyall St., Esquimalt); Loreen Place (21 Gorge Road, Victoria); Forest Heights (2558 Quadra, Victoria); Queens Court (1134 Queens, Victoria); Jesken Aerie (817 Goldstream, Langford), M'akola Office & Housing (550 Goldstream, Langford); 834 Place (834 Johnson, Victoria).

TABLE 2-1: HOUSING FORMS

The following table summarizes the types of housing forms most consistent with the OCP Multi-family Designation:

Housing Form I Options	Examples	Pictorial Representation
Patio Homes on small lots/duplexes	Habitat for Humanity	
+2 storey apartments (with above commercial space) or not above commercial space	Pembroke Mews (2 storey) (Apartments above commercial space)	
Apartments 3 Storey	Olympic Vista (studio apartments - 3 storey) Olympic Vergo (1-2 and 3 bedroom apartments)	
	Olympic Vergo (1, 2 and 3 bedroom apartments)	
Apartments 4 Storey+	Carey Place Dahli Place	
	Heights at Mount View (7 storey)	

Currently the OCP *Multi-family Residential* Designation states that areas are generally developed to a range of approximately 15 townhouses/acre; 30 units/acre [for apartments (3 storey)] or lots between 372 m^2 – 557 m^2 (4000 ft^2 – 6000 ft^2) to achieve an average gross density of between 8 and 16 units per acre. The lands are located within the North Saanich Servicing Area (NSSA). Council may consider changes to the OCP Multi-family Residential Designation.

Achieving affordable housing solutions for the continuum (*see* Figure 1-1) of all facing affordability challenges is an issue many governments are grappling with. Actual adoption of a consistent set policies to achieve affordable housing for all continues to be a challenge, because few acceptable mechanisms exist for coordinating all these actions regionally, provincially and nationally and the system is highly fragmented. Thus, closing the affordable housing gap is far more often talked about than achieved.

Affordable housing tools available to local governments are outlined in Section III now.

III AFFORDABLE HOUSING TOOLS

There are several affordable housing tools available to local governments including policies, regulations and procedural incentives. The District of North Saanich has adopted policies and regulations to encourage and support affordable housing which are mostly market based (non-subsidized). Examples include secondary suites and guest cottages. There are other policies and regulations which the District could consider to support affordable housing. Section III considers the broader spectrum of these policies and regulations now.

POLICIES

DEVELOPMENT COST CHARGE WAIVERS AND REDUCTIONS

Section 563 of the LGA permits a local government to waive or reduce a development cost charge for "not-for-profit rental housing, including supportive living housing" and "for-profit affordable rental housing". Section 563 requires that the local government have a bylaw that establishes details around eligibility and available reductions and other requirements (Young Anderson, 2016). Section 563 of the *Local Government Act* allows municipalities and regional governments to reduce or waive development fees and section 224 for the Community Charter also allows permissive tax exemptions to non-profit and for-profit affordable housing developments. These options require municipalities to enter into partnering agreements with developers and/or to register housing agreements securing the housing units at affordable rental rates.

Current Status: The District of North Saanich has provision for affordable housing in the Amenity Policy but does not have a Development Cost Charge bylaw.

HOUSING AGREEMENTS

S. 483 *Local Government Act* enables developers to register a housing agreement on title to control resale conditions, resale price or person restrictions and rental rates and can be required as a condition of zoning approval or strata-title conversion applications.

Under section 483 of the *Local Government Act* a local government may enter into a housing agreement with a property owner which may include requirements related to the occupancy of residential premises

in order to achieve certain housing-related policy goals. Housing agreements are contractual arrangements, entered into voluntarily between property owners and local governments, often being a condition of rezoning or a sale of land by a local government to a developer. While created by agreement, they are quasi-regulatory in nature in that they can include restrictions that would not normally be enforceable, particularly with respect to future owners of the housing (Young Anderson, 2016).

In order to increase rental housing stock, a housing agreement can require that housing units be available for rental and occupied by tenants only, and not by owners. If affordability is also a concern, the housing agreement can include restrictions on the rent that may be charged to tenants. To be effective, rent restrictions need to be coupled with occupancy restrictions to ensure the target group has an opportunity to rent the units.

Through section 483 of the *Local Government Act*, the legislature has explicitly provided local governments the authority to impose requirements related to the user of land. (Young Anderson, 2016). Housing agreements can include various restrictions on housing units, including with respect to: the characteristics of persons who may occupy the units; the tenure of housing unit; rent controls; re-sale price controls; administration and management of the units; and other terms and conditions regarding occupancy.

Housing agreements "*run with the land*" against which they are filed to bind future owners and occupiers of the property, in perpetuity (depending on the terms of the particular agreement).

Current Status: The District of North Saanich is not party to any affordable housing agreements.

TAX EXEMPTIONS

Section 226 of the *Community Charter* provides authority to exempt property from municipal property value taxes.

To use this authority, Council must establish a revitalization program, enter into agreements with property owners, and then exempt their property from taxation once all specified conditions of the program and the agreement have been met.

Exemptions may apply to the value of land or improvements, or both. Councils are free to specify, within their revitalization programs, the amounts and extent of tax exemptions available. This can help achieve social objectives, such as encouraging affordable housing or the construction and preservation of affordable rental housing (Source: BC Government).

Current Status: The District of North Saanich is not active on Section 226 of the Community Charter for affordable housing.

AFFORDABLE HOUSING TRUST FUNDS

While the District was one of the first local government participants who signed the CRD Establishment Bylaw for the Regional Housing Trust Fund and has contributed $473, 173.00 or 4.8% of total funds collected regionally since 2005, neither the District nor eligible non-profit or private sector organizations have applied for any support for housing affordability projects permitted by the Fund. The CRD Housing

Planning and Programs will also be including transportation as a key metric in its forthcoming update of the Regional Housing Strategy. The CRD Regional Housing Strategy will be provided to Council after CRD approval anticipated late Spring/early summer.

This data will help local governments understand how far residents are travelling to work and by what transportation mode enabling more comprehensive future planning.

A housing fund can be used to fund or partner affordable housing projects. Local governments can build these funds from their own tax revenues, special tax levies or from density bonusing or development contributions.

Current Status: The District of North Saanich supports the Regional Housing Trust Fund and participates in the development of the new Regional Affordable Housing Strategy.

ALLOWING INFILL

Infill development encourages growth and intensification in existing communities. Ensuring infill provides affordable housing is dependent on local government affordable housing policy.

Developing where servicing exists makes housing more affordable because the need for new infrastructure is minimized. Ensuring available transit and other services is challenging. Decreasing the reliance on cars by providing housing in walkable or cycle able distances to work and services or developing along effective transit routes decreases household costs. This is a challenge in North Saanich where transit services are limited and focused in Area 1 (McTavish) near the interchange.

Current Status: The District of North Saanich Official Community Plan Multi-family designation permits increased density.

ENCOURAGING SMALLER UNITS/LOTS

Another policy for lowering housing costs is reducing the size and quality standards required for new housing. This can be done by using manufactured housing, apartments, and building more multi-family units. This can also be achieved by allowing existing single detached houses to be converted into multi-unit strata or rental properties which would be permitted under current OCP Multi-family designation lots for redevelopment within the specified parameters of small lots, townhouses or a density of 8 – 16 units/acre. Yet manufactured housing, apartments, converted houses and smaller homes are not permitted zoning in many rural/urban areas such as North Saanich.

Current Status: Multi-family unit designations in the OCP are focused in Areas 1 and 2.

DENSITY BONUSING

Another strategy is to incent developers with more density in exchange for providing affordable housing. One tactic is zoning. Inclusionary zoning refers to zoning regulations that either encourage or require a proportion of affordable housing within new developments. Typically, an inclusionary policy requires that new residential developments of a certain size include a percentage or set amount of affordable housing units as a condition of development approval. In some cases local governments allow off-site construction of the affordable units, or allow developers to pay cash-in-lieu into a housing fund. Local government usually secures the commitment to building the affordable units at the time of rezoning.

Section 482 of the *Local Government Act* (LGA) permits a local government to set, in its zoning bylaw, different permitted densities for a property and to require the provision by the owner of affordable or special needs housing in order to move up beyond the base density established for the site. A key element of such a zoning bylaw provision is that the zoning must provide a 'base' density for the property, leaving it to the owner to decide whether to provide any required amenity and use resulting in additional density (Young Anderson, 2016).

Current Status: The District of North Saanich may consider this in application with mixed use.

PHASED DEVELOPMENT AGREEMENTS

Section 516 of the LGA permits a local government and a developer to enter into a phased development agreement, which can insulate the developer's lands from changes to the zoning bylaw and subdivision servicing bylaw for a term of up to 10 years (or up to 20 years with the approval of the inspector of municipalities). Section 516 permits phased development agreements to include a requirement that the developer provide amenities. Such amenities could include affordable or supportive housing (Young Anderson, 2016).

Current Status: The District of North Saanich Amenity policy supports affordable housing.

ZONING

SECONDARY SUITES & GUEST COTTAGES

Secondary suites is the second largest proportion of housing rental stock in the CRD and is the most frequently used policy in the CRD for the preservation of affordable housing (six municipalities report, including the District of North Saanich, on using this tool, CSPCGV Planners survey, 2012). The second most used policies in the CRD according to the Planners survey (CSPCGV, 2012) for provision of affordable housing are tax exemptions for affordable or subsidized rental suites and housing agreements to provide rental units in converted developments.

Allowing secondary suites is one of the most effective tools for providing affordable housing. These are completely financed by the private market and require regulatory permission. This form of housing is low impact and integrates affordable housing into neighbourhoods. The ability to age in place is increasingly becoming an issue in the rural communities. The ability for families to build additional buildings on their properties or have secondary suites can allow for residents who want to stay in the neighbourhood within which they grew up, or the neighbourhood within which they raised their children, for example, regardless of age or income level. (Community Social Planning Council, November, 2012).

Current Status: The District of North Saanich supports secondary suites and guest cottages.

REDUCED SETBACKS

Decreasing setbacks is regulated during rezoning. Decreasing setbacks may increase the number of small lots.

Current Status: Setbacks for affordable housing may be considered in rezoning.

REDUCED PARKING REQUIREMENTS

Decreasing parking spaces lowers costs to housing projects and in areas well serviced by transit it may be feasible to do so. North Saanich is constrained in this regard as transit services are limited.

Current Status: Reduced parking requirements for affordable housing may be considered in rezoning.

PROCEDURAL

EXPEDITED APPLICATION PROCESSING

Expedited application processing for rezonings for affordable housing is a procedure adopted by local governments to incent affordable housing. Fast-tracking is considered a way for municipalities to support the development of affordable housing as it allows for more certainty for developers around timelines which helps keep costs down.[9] Notwithstanding an expedited process, actual time frames can vary depending on factors beyond the District's control such as developer response times, contaminated sites, and external approvals requirements.

Current Status: The District of North Saanich does not currently have provision for expedited application processing for affordable housing.

An array of policies, regulations and procedures to support affordable housing have been presented, some of which the District of North Saanich has already supported.

Section IV Affordable Housing Tools Comparative Other Local Governments now considers five local governments and the policies, regulations and procedures adopted. Section IV also considers the applicability and relevancy of these tools to the District of North Saanich's new Affordable Housing Strategy and Policy.

IV AFFORDABLE HOUSING TOOLS COMPARATIVE OTHER LOCAL GOVERNMENTS

In British Columbia, local governments have powers available to address affordable housing issues which address the supply side, resulting in the creation of new types of housing to address particular policy goals. This can include zoning (e.g. secondary suites, single family housing, guest cottages), tax exemptions for affordable housing or subsidized rental suites, housing agreements (to permit different densities and to require provision of affordable or special needs to increase base density or to provide rental units in new or converted developments), phased development agreements (which can require a developer to provide amenities which could include affordable or supportive housing) and negotiation (i.e. local governments can negotiate with developers for the provision of affordable housing as part of a rezoning process).

Section IV considers the available tools including policies, zoning and procedures and their relevance to Areas 1 and 2 and outside Areas 1 and 2 and provides a comparative of five local governments: District of Saanich, District of Central Saanich, Town of Sidney, City of Campbell River and City of Courtney.

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[9] (Albert, 2012); Whistler Center for Sustainability, 2017

THE DISTRICT OF NORTH SAANICH AFFORDABLE HOUSING POLICIES IN AREAS 1 & 2 AND OUTSIDE AREAS 1 & 2

The District of North Saanich has adopted some policies for the provision of affordable housing and to encourage new affordable housing including bylaws permitting: secondary suites, guest cottages both within and outside of Areas 1 & 2 but within the NSSA and additional policies and regulations which support, carriage houses and permitting smaller lots (in Areas 1 and 2). While Council has a policy that focuses affordable housing in Areas 1 and 2 as non-market the purpose of this AHSP is to provide more clarity and focus.

COMPARATIVE LOCAL GOVERNMENT AFFORDABLE HOUSING POLICIES

This section presents a review of affordable housing policies and strategies from municipalities in the capital region and Vancouver Island. This review is to inform the strategy development process for the District of North Saanich by building on leading practices being used in other jurisdictions. In addition, these municipalities were chosen because the strategies and polices adopted and used by these municipalities are based on leading and promising practices for encouraging the development of affordable housing for priority populations[10], and more specifically, encouraging affordable housing development in smaller, more rural communities.[11] Each section will elaborate on the criteria and the relevancy to the DNS.

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[10] (Albert 2012)
[11] (Whistler Centre for Sustainability 2017)

DISTRICT OF SAANICH
Review Criteria Overview

For the purposes of this report, District of Saanich's policies were reviewed because of the following criteria:

PROXIMITY AND RELEVANCE TO THE DISTRICT OF NORTH SAANICH

The District of Saanich is approximately half urban area and half agricultural/rural land.[12] This mix of urban and rural influenced the type of housing affordability polices the District adopted. This is a similar context to the District of North Saanich which has a high proportion of rural/agricultural land which has a direct impact on polices for affordable housing development.

AFFORDABLE HOUSING STRATEGY

The District of Saanich explicitly adopted the Regional Housing Affordability Strategy and included the strategies outlined in the regional document into its OCP to provide the framework for the affordable housing polices in Saanich's OCP. The policies developed by Saanich support the regional priorities and goals.

AFFORDABLE HOUSING POLICES

The District of Saanich was an early adopter of a policy approach that supports the development of affordable housing for low-income family and senior households. While the District does not have its own affordable housing strategy per se, housing affordability policies were adopted as part of the 2008 OCP which explicitly connects its policies to the Regional Housing Affordability Strategy. Between 2005 and 2016, 107 affordable housing units have been built in the District of Saanich for individuals, women and children fleeing violence, low-income families, and seniors.[13]

> **At a Glance - Key Housing Statistics for the District of Saanich (2016)***
>
> Population: 114,148
>
> Number of Households: 46,655
>
> Median Household Income (2015): $77,282
>
> Median House Value: $648,205
>
> Homeowner Households: 32,635 (70%)
>
> Renter Households: 14,015 (30%)
>
> Percent of total households paying more than 30% of household income on shelter costs: 27%
>
> Percent of Tenant households paying more than 30% of household income on shelter costs: 44.9%

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[12] District of Saanich (2008) Official Community Plan.
[13] Detail provided by the Capital Regional District, December 2017. See Appendix ## for further detail.

Policies that are relevant to the DNS are discussed below.

Strategies & Policies of Relevant to the Development of Affordable Housing for Low-income Families and Seniors

The District of Saanich's affordable housing policy is clearly outlined in its OCP.[14] While the District has not crafted its own standalone housing affordability strategy, it does refer to the Capital Regional District Housing Affordability Strategy[15] (RHAS) as a guiding strategic document in its Official Community Plan (OCP).[16] There are, however, a number of strategies outlined in the OCP that pertain to housing affordability in Section 5.1.2 of the OCP that are relevant to the District of North Saanich these are:

Work with the Capital Regional District and other stakeholders to implement the Regional Housing Affordability Strategy.[17]

Continue to contribute to the Regional Housing Trust Fund.[18]

Encourage the creation of affordable and special needs housing by reviewing regulatory bylaws and fee structures to remove development barriers and provide flexibility and incentives.

A discussion of these policies are presented in more detail below, along with recommendations that certain strategies or policy directions be applied district wide or if the policy should be applied to Areas 1 and 2 because of Council's direction to have Areas 1 and 2 specifically designated for affordable housing for low-income seniors and families.

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[14] Section 5.1.2 of the Sustainable Saanich Official Community Plan Bylaw 8940, District of Saanich 2008.
[15] https://www.crd.bc.ca/docs/default-source/housing-pdf/regional-housing-affordability-strategy.pdf?sfvrsn=2
[16] http://www.saanich.ca/assets/Local~Government/Documents/Corporate~and~Annual~Reports/2008%20OCP.pdf
[17] Section 5.1.2 of the Sustainable Saanich Official Community Plan Bylaw 8940, District of Saanich 2008.
[18] Section 5.1.2 of the Sustainable Saanich Official Community Plan Bylaw 8940, District of Saanich 2008.

TABLE 4-1: DISTRICT OF SAANICH AFFORDABLE HOUSING STRATEGIES & POLICES

DISTRICT OF SAANICH OCP SECTION 5.1.2 HOUSING				
OCP Policy	**Rationale/Recommendation**	**District Wide**	**Area 1**	**Area 2**
Continue to contribute to the Regional Housing Trust Fund.	Add policy to the OCP.	v		
"Encourage the creation of affordable and special needs housing by reviewing regulatory bylaws and fee structures to remove development barriers and provide flexibility and incentives.	This is underway as part of the process in this discussion paper.		v	v
Work with the Capital Regional District and other stakeholders to implement the Regional Housing Affordability Strategy. [19]	RECOMMENDATION Add OCP Policy that supports the RHAS framework in general but also that the District support coordination and collaboration across the region, and with municipalities that are in close proximity to the DNS.			

[19] Section 5.1.2 of the Sustainable Saanich Official Community Plan Bylaw 8940, District of Saanich 2008.

DISTRICT OF CENTRAL SAANICH

For the purposes of this report, District of Central Saanich's policies were reviewed because of the following criteria:

PROXIMITY AND RELEVANCE TO THE DISTRICT OF NORTH SAANICH

Cross-Municipal Collaboration: The District of Central is a neighboring municipality and has participated in cross-peninsula affordable housing initiatives such as the Saanich Peninsula Affordable Housing Needs Assessment, with the District of North Saanich and the Town of Sidney. District of Central Saanich policies were reviewed in order to encourage coordination and collaboration across peninsula municipalities.

Similar Geographic Constraints: Approximately 59% of Central Saanich is within the Agricultural Land Reserve (ALR) which contributes to Central Saanich's predominantly rural setting.[20] Settlement patterns, and industrial development in Central Saanich have been largely shaped by the ALR and confined within the Urban Settlement Containment Area.[21]

Similar Concerns Regarding Preserving the Rural Feel: The overall guiding philosophy for land use in the District of Central Saanich is to retain the rural feel of the community while protecting the current rural village areas and allowing for modest, low-impact growth with the Urban Settlement Area. According to Statistics Canada, the District of Central Saanich experienced modest growth of 5.5% between 2011 and 2016.[22]

AFFORDABLE HOUSING STRATEGY

While the District of Central Saanich does not have a standalone Affordable Housing Strategy in place, Policy 4.4.5 guides the District to undertake the development of an affordable housing strategy. In lieu of a strategy,[23] the District's policies and objectives examined in more detail below.

At a Glance: Key Housing Statistics for the District of Central Saanich (2016)*

Population: 16,814

Number of Households: 6,895

Median Household Income (2015): $86,622

Median House Value: $599,926

Homeowner Households: 5,490 (80%)

Renter Households: 1,405 (20%)

Percent of total households (Owner and Tenant) paying more than 30% of household income on shelter costs: 21.4

Percent of Tenant households paying more than 30% of household income on shelter costs: 45.1

Percent of Tenant households in subsidized housing: 9.3

Statistics Canada, 2016 Census of Population

**There have been no affordable/below market housing developments in Central Saanich in the past 10 years.

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[20] (District of Central Saanich 2011)
[21] (District of Central Saanich 2014)
[22] Statistics Canada, 2016 Census of Population.
[23] (District of Central Saanich 2011)

AFFORDABLE HOUSING POLICES

The District of Central Saanich has recognized the growing need for affordable housing options since the early 2000s. In 2000, Central Saanich conducted a housing needs assessment, following an OCP policy recommendation, which revealed emerging affordable housing gaps for young families and seniors wanting to age in place.[24] Out of the three Saanich Peninsula municipalities, the District of Central Saanich has the highest proportion of children, youth, and young families according to the 2011 Census.[25] The District's affordable housing policies are outlined in the OCP and the policies relevant to North Saanich are presented below.

DEVELOPMENT PERMIT AREAS FOR AFFORDABLE HOUSING

The District of Central Saanich does have Development Permit Areas for multi-family residential use. These permit areas are located with the Urban Settlement Areas, and villages, and the OCP provides specific guidelines on the look and feel of developments that could occur in these area ranging from height and parking restrictions, to walkability to village centers and energy efficiency.

AMENITY POLICIES FOR AFFORDABLE HOUSING

The District of Central Saanich is currently working on a Community Amenity Contribution Policy. The language in the draft policy is applicable to North Saanich.

STRATEGIES & POLICIES OF RELEVANCE TO THE DEVELOPMENT OF AFFORDABLE HOUSING FOR LOW-INCOME FAMILIES AND SENIORS

While the district does not have an official strategy, Section 4.4 in the OCP for Central Saanich deals specifically with affordable, rental and special needs housing. The main objective that guides policy development in terms of affordable housing is: *"To encourage the creation of affordable, rental and special needs housing in the District to ensure adequate housing provision for the range of income levels and needs of the community."[26]*

The OCP policies to encourage the development of affordable housing in the District of Central Saanich are relevant to the District of North Saanich because they are specific to supporting non-market housing for low-income households.

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[24] (Albert 2016)
[25] (Albert 2016)
[26] Ibid.

TABLE 4-2 : DISTRICT OF CENTRAL SAANICH AFFORDABLE HOUSING STRATEGIES & POLICIES

District of Central Saanich Official Community Plan Bylaw 1600, Sections 4 (p26)		Applicability		
OCP Policy	Rationale	District Wide	Area 1	Area 2
Policy 4.4.1 "Consider using the amenity bonus provisions of the Local Government Act to help achieve specific social and environmental goals such as additional seniors housing, affordable rental housing, low impact and energy efficient site and building design, and/or additional parkland."	RECOMMENDATION The DNS amend OCP Table 1.0 population projections to include projections for affordable housing.			
The District of Central Saanich is currently considering a Community Amenity Contribution Policy. The policy reflects two separate categories. The most applicable to the DNS is the following:	RECOMMENDATION Maintain the current Amenity policy while maintaining flexibility as amenity contributions are often based on the unique circumstances of the application.	√	√	√
Affordable or Supportive Housing Amenity Fund: The Affordable or Supportive Housing Amenity Fund is to assist in the provision of affordable and supportive housing through partnerships with non-profit housing agencies. This is based on Central Saanich OCP - Affordable, Rental and Special Needs Policy 4. [27] The District of Central Saanich has sent out the following targets:				

[27] District of Central Saanich, 2017 https://centralsaanich.civicweb.net/document/46959/Council%20Policy%2003.Fin%20-%20Community%20Amenity%20Cont.pdf?handle=78013C5073C74C9FB317A89C2A8FCF1C

"Affordable/Supportive Housing Community Amenity - $2,000 per unit/lot or equivalent square metre total floor area commercial/industrial/institutional."

TABLE 4-2: DISTRICT OF CENTRAL SAANICH AFFORDABLE HOUSING STRATEGIES & POLICIES

OCP Policy	Rationale	District Wide	Area 1	Area 2
Policy 4.4.3 Housing types and tenure-ship arrangements should be mixed wherever possible to encourage a social mix within individual neighbourhoods throughout the community."	RECOMMENDATION The DNS encourage social mix to increase diversity and resilience in a community.[28] NOTE: The encouragement of a mix of tenure-ship and types has the potential to encourage more housing affordability and community benefit when applied to Areas 1 and 2		✓	✓
Policy 4.4.4 In new attached residential or mixed-use residential/commercial development, the District will encourage the provision of at least 10% of the dwelling units to be affordable housing. Ideally this would be in the form of rental housing, or other alternative tenure models (related to Policy 6). Cash in lieu of the provision for inclusion into a District Affordable Housing Fund may be considered.	RECOMMENDATION See first recommendation in Table 4-2.	✓		
Policy 4.4.6: Encourage alternative housing tenures with the Urban Settlement Area such as	RECOMMENDATION The DNS adopt a policy to encourage mixed tenure or alternative tenures outside of Areas 1 and 2.	✓		

[28] (Albert 2016)

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co-housing and cooperative housing, especially where these meet an affordable housing need.

TOWN OF SIDNEY

REVIEW CRITERIA OVERVIEW

For the purposes of this report, the Town of Sidney's policies were reviewed because of the following criteria:

PROXIMITY AND RELEVANCE TO THE DISTRICT OF NORTH SAANICH

Cross-Municipal Collaboration: Sidney is one of three municipalities situated on the Saanich Peninsula and abuts the District of North Saanich and has also participated in cross-peninsula affordable housing initiates such as the Saanich Peninsula Affordable Housing Needs Assessment.

The Town of Sidney's policies were reviewed in order to encourage coordination and collaboration across peninsula municipalities.

AFFORDABLE HOUSING POLICES

While the town of Sidney does not have explicit affordable housing policies, it is important to note, that Sidney uses the term attainable, instead of affordable when referring to the need for housing diversity to accommodate all income levels. The policies reviewed in this section are more general in nature but are arguably applicable in encouraging affordable housing development.

STRATEGIES & POLICIES OF RELEVANCE TO THE DEVELOPMENT OF AFFORDABLE HOUSING FOR LOW INCOME FAMILIES AND SENIORS

While the Town of Sidney does not have an explicit affordable housing strategy, the overall guiding principles for land use planning in the Town of Sidney are highlighted in its Official Community Plan (2007) and do provide a framework for development considerations. The DNS may want to consider adopting similar objectives to order to provide parameters around height, and density while also encouraging housing for families and low to middle income households.

Key Housing Statistics for the Town of Sidney (2016)*

Population: 11,672

Number of Households: 5,600

Median Household Income (2015): $ 63,840

Median Dwelling Value: $ 474,347

Homeowner Households: 4,250

Renter Households: 1,355

Percent of total households (Owner and Tenant) paying more than 30% of household income on shelter costs: 24.2

Percent of Tenant households paying more than 30% of household income on shelter costs: 47.6

Percent of Tenant households in subsidized housing: 6.6

*Statistics Canada, 2016 Census of Population

The objectives that guide policy in terms of *attainable* housing for the Town of Sidney[29], and which are most relevant in the DNS context, are the following:

Objective 5.2.1 To ensure housing densities and height are compatible with the surrounding context and built form;[30]

Objective 5.2.4 To allow a range of housing densities and forms to encourage a variety of housing choices;[31]

Objective 5.2.5 To encourage housing for households with children and households comprised of young adults;[32]

Objective 5.2.6 To encourage housing for all income groups.[33]

The majority of the Town of Sidney's policies related to affordable housing are concerned with development within its urban containment area. Given that the DNS does not have an urban containment area like Sidney, only general policies are presented below.

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[29] S The Town of Sidney outlines policies for housing in Section 5: Residential Lands (p 22 to 26), in the Official Community Plan
[30] Ibid.
[31] Ibid.
[32] Ibid.
[33] Ibid.

TABLE 4-3: TOWN OF SIDNEY AFFORDABLE HOUSING STRATEGIES & POLICIES

Town of Sidney Official Community Plan Bylaw No. 1920		Applicability		
OCP Policy	Rationale and Recommendations	District Wide	Area 1	Area 2
5.3.9 The Town will encourage environmentally responsible housing design by supporting residential buildings that conserve energy, water, materials, and other resources.	RECOMMENDATION That the DNS adopt an explicit statement in its housing strategy and supporting policy similar to this one used by the Town of Sidney, that explicitly state the need for affordable housing developments to align with Smart Growth principles, and aligns with the DNS wish to encourage ways to mitigate the effects of climate change and environmental degradation.	✓	✓	✓
5.3.14 The Town may consider bonus density, site coverage, parking relaxations or other development variances where a development proposal includes affordable (attainable) housing.	RECOMMENDATION The DNS adopt an affordable housing strategy and policy that incorporates the principles of Alternative Development Standards for Areas 1 and 2 which are considered as mechanisms to encourage the development of affordable housing.[34]		✓	✓
5.3.15 The Town will continue to work with governmental agencies, developers, social service agencies, faith-based organizations, and other community resources to develop and maintain affordable (attainable) housing and foster support services for those groups with the least choice in the housing market.	RECOMMENDATION The DNS include a strategy in the affordable housing strategy that explicitly states its intention to work with regional initiatives, funders, developers, and non-profit housing and service providers to achieve affordable housing goals for low-income families and seniors in Areas 1 and 2.		✓	✓

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[34] (Albert 2012); (Whistler Centre for Sustainability 2017)

CITY OF CAMPBELL RIVER
REVIEW CRITERIA OVERVIEW

For the purposes of this report, Campbell River's policies were reviewed because of the following criteria:

PROXIMITY AND RELEVANCE TO THE DISTRICT OF NORTH SAANICH

Similar to the District of North Saanich, the City of Campbell River has a mix of waterfront, ALR land, and has a mix of rural areas with large rural lots, and areas predominantly made up of single-family dwellings.[35]

AFFORDABLE HOUSING STRATEGY

Campbell River sees housing diversity and affordability as key elements of a sustainable community. The City's Sustainability Priorities are explicitly tied to a set of desired outcomes with timeline targets (medium term and long term) around housing diversity and affordability, which then clearly inform the City's objectives and policies.[36] The overall objective of the City of Campbell River's strategic priorities is to maintain affordability through the maintenance and development of a diverse stock of housing options to ensure that all residents of Campbell River have access to appropriate and affordable housing.

AFFORDABLE HOUSING POLICES

In general, the City of Campbell River's affordable housing strategy policies cover:

Land use planning policies such as reduced parking requirements, density bonuses and height relaxations for affordable housing developments particularly for developments to house vulnerable populations like low-income families, seniors, and individuals with special needs, and zoning by-law reviews as needed to encourage a diversity of housing type and tenure across the City.[37]

Administrative policies such as fast-tracking affordable housing development approval and permitting processes, and aligning the affordable housing strategy with other strategies or plans such as economic development plans, transportation plans, etc.[38]

Key Housing Statistics for the City of Campbell River (2016)*
Population: 32,588
Number of Households: 14,200
Median Household Income (2015): $64,465
Median House Value: $299,928
Homeowner Households: 10,035 (71%)
Renter Households: 10,035 (29%)
Percent of total households paying more than 30% of household income on shelter costs: 22%
Percent of Tenant households paying more than 30% of household income on shelter costs: 42.8
Percent of Tenant households in subsidized housing: 14.3
*Statistics Canada, 2016 Census of Population

[35] Ibid.
[36] City of Campbell River, 2012 accessed online: http://www.campbellriver.ca/docs/default-source/Document-Library/bylaws/sustainable-official-community-plan-(schedule-a-to-bylaw-3475-2012)-amended-to-bylaw-3640-2016.pdf
[37] Ibid.
[38] Ibid.

STRATEGIES & POLICIES OF RELEVANCE TO THE DEVELOPMENT OF AFFORDABLE HOUSING FOR LOW INCOME FAMILILES AND SENIORS

The City of Campbell River's affordable housing objectives and policies[39] clearly outline the City's action plan to achieve their sustainability targets and priorities. The OCP presents three main objectives with supporting policies. The objectives are:

Objective 7.1   Promote diverse housing options and support the ability of the community to benefit from development.[40]

Objective 7.2   Foster the development of affordable and supportive housing, particularly for Campbell River's most vulnerable populations.[41]

Objective 7.3   Encourage the development of affordable units, maintain good supply of rental units, and/or provide other housing for vulnerable populations.[42]

Table 6 below presents the objectives and policies that are most applicable to the DNS. The most applicable objective for DNS given the direction of the District of North Saanich Council is Objective 7.2 because it specifically mentions vulnerable populations. Policies 3 and 8 under Objective 7.2 are the most applicable in the context of North Saanich. In addition, the DNS may want to consider setting targets similar to Campbell River. The DNS may want to consider adopting a similar format for its housing strategy.

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[39] These objectives and policies are located in Section 7 of the Sustainable Official Community Plan Bylaw 3474 (2012).
[40] City of Campbell River, 2012
[41] City of Campbell River, 2012
[42] Ibid.

TABLE 4-4: CITY OF CAMPBELL RIVER AFFORDABLE HOUSING STRATEGIES & POLICIES

City of Campbell River Sustainable Official Community Plan Bylaw 3474, Section 7 (2012)		Applicability		
OCP Objectives and Policy	Rationale and recommendations	District Wide	Area 1	Area 2
Objective 7.1: Promote diverse housing options and support the ability of the community to benefit from development. Policy 2: Opportunities will be considered to "fast-track" the development approval process for low income and non-market housing.	RECOMMENDATION Adopt a similar policy and procedure as previously noted.	✓		
Objective 7.2: Foster the development of affordable and supportive housing, particularly for Campbell River's most vulnerable populations.[43] Policy 3: Density bonuses, height relaxations, property tax reductions and other mechanisms may be considered to facilitate residential development that provides affordable units and/or housing geared to vulnerable populations, including low income residents, individuals with accessibility	RECOMMENDATION Adopt similar OCP objectives as previously noted.	✓		
Objective 7.3: Encourage the development of affordable units, maintain good supply of rental units, and/or provide other housing for vulnerable populations 7.3.1 Opportunities will be considered to provide suitable resources to meet Objective 7.3 by partnering with the Provincial Government, non-governmental organization	RECOMMENDATION Note: The objective and policy stated aligns with the RHAS, and the sentiment is commonly found in other affordable housing strategies locally and in other jurisdictions in BC. It has already been recommended that DNS adopt RHAS framework in the OCP as a policy.	✓		

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[43] City of Campbell River, 2012

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housing providers, and the development community.

VILLAGE OF CUMBERLAND
REVIEW CRITERIA OVERVIEW

For the purposes of this report, the Village of Cumberland's policies were reviewed because of the following criteria:

PROXIMITY AND RELEVANCE TO THE DISTRICT OF NORTH SAANICH

The Village of Cumberland is a small Vancouver Island municipality that encourages the efficient use of land to limit growth and cost of housing. Similar to the DNS, the Village of Cumberland is concerned with managing growth.

AFFORDABLE HOUSING STRATEGY

The Village of Cumberland has begun the process of developing its own standalone affordable housing strategy. Preliminary work on an affordable housing implementation framework has been completed which outlines clear steps on encouraging the development, and maintenance of, affordable housing in the municipality. [44]

AFFORDABLE HOUSING POLICES

Currently, affordable housing policies are outlined in the Village of Cumberland Official Community Plan Bylaw No.990, 2014. These policies are reviewed in Table 4-5.

CLIMATE ACTION AND ENERGY EFFICIENCY POLICIES

The Village of Cumberland Official Community Plan Bylaw No.990, 2014 states that "the use of environmentally sound building approaches, the conservation of energy, water, material, and other resources in the building and upgrading of existing residential buildings is also supported."[45]

Key Housing Statistics for the Village of Cumberland*

Population: 3,753

Number of Households: 1,565

Median Household Income (2015): $ 65,203

Median House Value: $ 319,494

Homeowner Households: 1,155

Renter Households: 415

Percent of total households paying more than 30% of household income on shelter costs: 32.1

Percent of Tenant households paying more than 30% of household income on shelter costs: 42.2

Percent of Tenant households in subsidized housing: 11.0

*Statistics Canada, 2016 Census of Population

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[44] Thompson, M and Krause, PD., 2016
[45] Village of Cumberland, 2014

STRATEGIES & POLICIES OF RELEVANT TO THE DEVELOPMENT OF AFFORDABLE HOUSING FOR LOW INCOME FAMILIES AND SENIORS

The Village of Cumberland strives to provide a mix of housing options, in order to ensure people of all ages and incomes have an opportunity for housing that is well built, safe, and located in livable neighbourhoods. The main objective[46] for housing is: "Encourage a range of safe and affordable housing options which meet the needs of individuals and families of varying income levels, age groups, and needs.[47] Table 7 below presents the objectives and policies that are most applicable to the DNS.

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[46] The Village's main affordable housing objective and policies are located in Section 5.2 of the Village of Cumberland Official Community Plan Bylaw No.990, 2014.
[47] Ibid.

TABLE 4-5: VILLAGE OF CUMBERLAND AFFORDALBE HOUSING STRATEGIES & POLICIES

Section 5.2 of the Village of Cumberland Official Community Plan Bylaw No.990, 2014.		Applicability		
OCP Policy	Rationale and Recommendation	District Wide	Area 1	Area 2
Policy 5.2.3.1: Give priority to development proposals for small and compact forms of housing such as small-lot single detached homes, town homes, coach houses, and apartments.	OCP Multi-family designation already supports this type of policy.		∨	∨
Policy 5.2.3.2: Encourage alternative housing tenures within residential areas such as cohousing, cooperative housing, and fee-simple town homes, especially where these meet an affordable housing need.	RECOMMENDATION The District could adopt a similar OCP policy for Areas 1 and 2 to support other types of housing which support affordable housing.		∨	∨
Policy 5.2.3.4: Support the creation of new, and the retention of existing, rental housing and discourage the conversion of rental housing to strata ownership.	RECOMMENDATION Adopt an OCP policy which is similar for Areas 1 and 2, that affordable housing for low-income families and seniors is protected from the possibility of future conversion to strata ownership. These types of policies are forward looking and work to maintain affordable housing stock.		∨	∨

TABLE 4-6: COMPARATIVE LOCAL GOVERNMENTS TOOLS CURRENTLY IN USE

TOOLS	District of North Saanich	District of Saanich	District of Central Saanich	Town of Sidney	City of Campbell River -	Village of Cumberland
POLICY						
Affordable Housing Strategy[48]	✓	✓	✓	✓	✓	✓
Contributes to Regional Affordability Housing Initiatives	✓	✓	✓	✓	✓	✓
Affordable Housing Buildings with funding partners[49]		✓	✓	✓	✓	✓
Housing Agreements						
Development Cost Charge Waivers						
Density Bonusing						
Development permit areas (DPA) to support multi-family residential development	✓	✓	✓	✓	✓	✓
Energy Conservation policies for affordable housing in rezoning		✓	✓			
Amenity Policy	✓	✓	✓	✓	✓	✓
ZONING						
Secondary Suites	✓	✓	✓	✓	✓	✓
Guest Cottages	✓	✓	✓	✓	✓	✓
Alternate Development Standards (setbacks, parking)		✓	✓	✓	✓	✓
PROCEDURAL						
Streamlining Approval Processes		✓	✓	✓	✓	✓

[48] Ibid.
[49] Ibid.

TABLE 4-7 RECOMMENDED AFFORDABLE HOUSING POLICIES, ZONING & PROCEDURE FOR NORTH SAANICH

POLICY, ZONING, PROCEDURE	AREAS 1 & 2	OUTSIDE AREAS 1 & 2 WITHIN THE NSAA	RECOMMENDATION: REVISE, RETAIN, DELETE OR ADD
POLICY			
Regional Housing Affordable Strategy Adopt consistent policies and targets	✓		Add policies that are consistent with the new RHAS when adopted by the CRD Board
Housing agreements	✓	✓	New – Affordable Housing Policy Add – OCP Language to support
Development Cost Charge Waiver	✓	✓	Add – consider adding a Development Cost Charge Waiver bylaw and exempt affordable housing subject to CRD approval
Tax exemptions	✓	✓	Add – Affordable Housing Policy
Regional Housing Affordability			Retain the District's involvement in the Regional Housing contribution
Density bonuses for affordable rental units	✓		New --Areas 1 & 2 mixed use Add --OCP language to support
Phased Development Agreements	✓	✓	The District of North Saanich currently develops Phased Development Agreements tailored to each development
Multi-Family Designation Townhouses, Apartments, Small Lots	✓		Revise OCP Multi-family designation
Energy Efficiency incentives	✓	✓	Add- OCP This would be consistent to incent affordable housing developments that exceed the Energy Step Code with provincial recommendations
ZONING			
Secondary Suites	✓	✓	Retain – current permitted zones
Guest Cottages	✓	✓	Retain -- current permitted zones; consider reducing lot size in selected areas
Alternative Development Standards Reduced set-backs,	✓	✓	Add – Affordable Housing Policy – then considered in each new zoning development

Alternative Development Standards Reduced parking requirements	v	v	Add – Affordable Housing Policy – then considered in each new zoning development
PROCEDURAL			
Development Cost Charges Waived or Reduced	v	v	Add – Affordable Housing Policy and Procedures By8law
Expedited Application Processing	v	v	Add – Procedures Bylaw

V RECOMMENDATIONS & NEXT STEPS

In summary, the AHSP set out to define affordable housing and the affordable housing gap in North Saanich. The paper began by defining affordable housing as housing which costs less than 30% of before-tax household income. The paper then provided an overview of affordable housing in the context of North Saanich and some examples of non-market affordable housing to provide the scope of understanding regional differences. The gap for North Saanich was identified as low-income families and seniors. Section III then provided an overview of policy tools, both market and non-market available to address the gap. Part IV provided policy options that the District may consider relative to OCP deliberations for Areas 1 (McTavish) and 2(Tsehum). Part V is now providing recommendations and next steps.

The challenge for policy makers is which strategies and tools narrow an *affordability gap* between what households can pay for housing and what it costs to occupy a home, but these strategies and tools must be considered within the community context. Policy options for the District of North Saanich are now presented considering all of the matters presented in this discussion paper with respect to considering affordable housing for low-income families and seniors in Areas 1 and 2. The questions become which policies and strategies should the District retain, update or add and which should be eliminated? Policies enable but cannot guarantee a certain type of development as development is generally market driven. The only way to definitively develop affordable housing is to work with financial agencies on project specific basis with developers. Outside Areas 1 and 2, Council could expand secondary suites and guest cottages in appropriate zones throughout the District and consider, on an individual basis any redevelopment applications to include an affordable housing provision.

STRATEGIC APPROACH

The overarching recommended strategic approach is:

Encourage and promote diverse housing options across the District that support achieving regional and local affordability targets

Foster the development of affordable housing options for low-income households specifically seniors and low-income families

Facilitate community partnerships to achieve affordability targets

Participate in regional affordable housing initiatives to support coordination and collaboration across the region

Adopt the updated RHAS strategies into the Official Community Plan.

When appropriate, use the Regional Housing division of the Capital Regional District to support the establishment of housing agreements, support for land banking (if needed), and to access expertise on leading policy mechanisms for local governments.

OFFICIAL COMMUNITY PLAN NEW POLICIES

Recommended policies for Areas 1 & 2 and outside Areas 1 & 2 (within the NSSA):

Areas 1 & 2

In new developments in Areas 1 and 2, the District encourages all new development to be affordable housing for low-income families and seniors. The DNS should prioritize development proposals for developments for low-income families and seniors in Areas 1 and 2. Proposals should include provisions that ensure that all housing provided is only for non-market, low income families and seniors. This may include housing agreements, tax exemptions and the involvement of affordable housing societies.

The District consider Alternative Development Standards for development applications in Areas 1 and 2 to support affordability such as reduced parking requirements and density bonusing.

Encourage diversity of housing types and tenure in Areas 1 and 2 to promote social mix, and to promote collaboration between non-profit and private sector developers to achieve greater affordability.

Outside Areas 1 & 2 (within the NSSA)

Outside Areas 1 &2, in new attached residential or mixed-use residential/commercial development, the District will encourage the provision secondary suites, guest cottages or 20% affordable housing with new developments.

District Wide

The District aligns with the Regional Housing Affordability Strategy (District Wide in NSSA).

Encourage and promote diverse housing options across the District that support achieving regional and local affordability targets.

Housing types and tenure arrangements should be mixed wherever possible to encourage a social mix within individual neighbourhoods throughout the community.

Link an amenity contribution policy to regional affordability targets and provide for the development of an amenity contribution fund to support affordable housing development, providing an additional fund to leverage regional, provincial, and federal funding opportunities.

Encourage and prioritize developments that incorporate environmentally friendly design to reduce carbon emissions and allow for energy cost savings for residents.

Consider the use of Section 226 revitalization tax exemption agreements.

Adopt the following definition of low-income:

> *Low-income households (individuals and families) are households with household incomes 80% and less of the Area Median Income.*

New affordable housing development will use registered housing agreements to protect the use for the maximum period of time.

Continue to contribute to the Regional Housing Trust Fund.

RECOMMENDED ZONING BYLAW CHANGES

Adopt a regulation to permit alternate setback standards and parking requirements for affordable housing.

RECOMMENDED PROCEDURAL CHANGES

Prioritize development applications that demonstrate collaboration between non-profit and private sector developers to achieve affordability for low-income households.

Support affordability through the fast-tracking of development approval process for housing for low-income and non-market housing in Areas 1 and 2

DEFINITIONS

AFFORDABLE HOUSING

Affordable housing costs less than 30% of before-tax household income. Shelter costs include the following:

For renters: rent and any payments for electricity, fuel, water and other municipal services;

For owners: mortgage payments (principal and interest), property taxes, and any condominium fees, along with payments for electricity, fuel, water and other municipal services. *Source: CHMC*

AREA 1 (MCTAVISH) and AREA 2 (TSEHUM)

As outlined in the District of North Saanich OCP as Development Permit Area 6 Multi-family Residential and Development Permit Area 8 Intensive Residential Development.

BEST PRACTISE

A "proven method, technique, or process for achieving a specific outcome under a specific circumstance and in an effective way" (Wesley-Esquimaux, C. & Calliou, B., 2010).

CENSUS FAMILY

Census Families refers to a married couple (with or without children of either and/or both spouses), a common-law couple (with or without children of either and/or both partners) or a lone parent of any marital status, with at least one child. A couple may be of opposite sex or same sex.

A couple family with children may be further classified as either an intact family in which all children are the biological and/or adopted children of both married spouses or of both common-law partners or a stepfamily with at least one biological or adopted child of only one married spouse or common-law partner and whose birth or adoption preceded the current relationship. Stepfamilies, in turn may be classified as simple or complex. A simple stepfamily is a couple family in which all children are biological or adopted children of one, and only one, married spouse or common-law partner whose birth or adoption preceded the current relationship. A complex stepfamily is a couple family, which contains at least one biological or adopted child whose birth or adoption preceded the current relationship. These families contain children from:

> each married spouse or common-law partner and no other children,

> one married spouse or common-law partner and at least one other biological or adopted child of the couple,

> each married spouse or common-law partner and at least one other biological or adopted child of the couple.

Source: Statistics Canada, 2011 Census Dictionary, accessible online at:
http://www12.statcan.gc.ca/census-recensement/2011/ref/dict/fam004-eng.cfm

CORE HOUSING NEED

A household is said to be in core housing need if its housing falls below at least one of the adequacy, affordability or suitability, standards and it would have to spend 30% or more of its total before-tax

income to pay the median rent of alternative local housing that is acceptable (meets all three housing standards).

Adequate housing are reported by their residents as not requiring any major repairs.

Affordable dwellings costs less than 30% of total before-tax household income.

Suitable housing has enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements. *Source: Housing in Canada Online, Canada Mortgage and Housing Corporation*

HOUSEHOLD

Refers to a household that contains at least one census family, that is, a married couple with or without children, or a couple living common-law with or without children, or a lone parent living with one or more children (lone-parent family). **One-family household** refers to a single census family (with or without other persons) that occupies a private dwelling. **Multiple-family household** refers to a household in which two or more census families (with or without additional persons) occupy the same private dwelling. Family households may also be divided based on the presence of persons not in a census family. **Non-family household** refers to either one person living alone in a private dwelling or to a group of two or more people who share a private dwelling, but who do not constitute a census family. *Source: Statistics Canada*

HOUSING PLANNING

Housing Planning and Programs has a mandate to develop a coordinated approach within the Region to increase the supply of affordable housing by identifying how municipalities, funding agencies and the non-profit sector can work together to meet the housing needs of our most vulnerable citizens. *Source: CRD online*

LITTLE TO NO INCOME

Households with annual income < $14,999. Type of housing: emergency shelters, transitional and supportive housing.

LOW INCOME

Households with a before tax annual household that is between 50% of the median income for the region, $30,389 and $15,000. Type of housing: Social housing, subsidized housing for families, seniors and persons with disabilities.

NHS = $15,000 to $29,999.

LOW TO MODERATE INCOME

Households with a before tax annual income between 50% and 80% of the median household income for the region. $30,389 to $48,637. Type of housing: Subsidized rental, Rental Assistance Program (RAP), rent supplements, affordable non-market.

NHS = $30,000 to $49,999.

MODERATE INCOME

Households with a before tax annual income between 80% and the actual median before tax median household income for the region $48,637 to $60,796. Types of housing: subsidized rental, Affordable Non-Market Rental, affordable market rental. NHS = $50,000 to $59,999.

MODERATE TO ABOVE MODERATE INCOME

Households with a before-tax annual income between the regional median household and 120% of the median household income. $60,796 to $72,955. Type of housing: Affordable Non-Market Rental, affordable market rental, mid to high market rental and secondary suites.

ABOVE MODERATE TO HIGH INCOME

Households with a before-tax annual income between 120% and 150% of the median household income for the region. $72,955 to $91,194. Types of housing: High Market Rental (Rental Condos) and Affordable Homeownership (small units). NHS = $80,000 to $99,999.

HIGH INCOME

Households with an annual before-tax income of 150% and above the median household income for the region. $91,191 + Types of housing: Affordable Home Ownership to Market Home Ownership – Single detached homes, semi-detached homes, row houses. NHS = $100,000+

OLDER WORKER (45-64)

REGIONAL HOUSING FIRST PROGRAM

In partnership with BC Housing and the Province of BC the CRD will provide capital funding to eligible projects. RHFP will create at least 268 supported and affordable housing units at provincial shelter rates and at least 175 housing units affordable to low and moderate income households in the region. *Source: CRD online*

REGIONAL HOUSING TRUST FUND

RHTF provides capital grants for "bricks and mortar" in the acquisition, development and retention of housing that is affordable to households with low or moderate incomes in the capital region.

SENIOR

Trying to find objective definitions of "old", "senior" or "elderly" is unrealistic. The new definitions proposed by experts are not getting consensual approval at the moment. Generally accepted as 65.

SHELTER TO INCOME RATIO

Shelter to Income Ratio is the percentage of a household's average total monthly income which is spent on shelter-related expenses. Those expenses include the monthly rent (for tenants) or the mortgage payment, property taxes and condominium fees (for owners) and the costs of electricity, heat, municipal services, etc. The percentage is calculated by dividing the total shelter-related expenses by the household's total monthly income and multiplying the result by 100. Source: Statistics Canada, 2011 National Household Survey Dictionary available online at: http://www12.statcan.gc.ca/nhs-enm/2011/ref/dict/households-menage028-eng.cfm

TOTAL INCOME

Total income refers to monetary receipts from certain sources, before income taxes and deductions, during a calendar year. It includes employment income from wages, salaries, tips, commissions and net

income from self-employment (for both unincorporated farm and non-farm activities); income from government sources, such as social assistance, child benefits, employment insurance, Old Age Security pension, Canada or Quebec pension plan benefits and disability income; income from employer and personal pension sources, such as private pensions and payments from annuities and RRIFs; income from investment sources, such as dividends and interest on bonds, accounts, GIC's and mutual funds; and other regular cash income, such as child support payments received, spousal support payments (alimony) received and scholarships.

The monetary receipts included are those that tend to be of a regular and recurring nature. It excludes one-time receipts, such as: lottery winnings, gambling winnings, cash inheritances, lump sum insurance settlements, capital gains and RRSP withdrawals. Capital gains are excluded because they are not by their nature regular and recurring. It is further assumed that they are less likely to be fully spent in the period in which they are received, unlike income that is regular and recurring. Also excluded are employer's contributions to registered pension plans, Canada and Quebec pension plans, and employment insurance. Finally, voluntary inter-household transfers, imputed rent, goods and services produced for barter, and goods produced for own consumption are excluded from this total income definition. Source: Statistics Canada, 2011 National Household Survey Dictionary available online at: http://www12.statcan.gc.ca/nhs-enm/2011/ref/dict/pop123-eng.cfm

YOUNGER WORKER (25-44)

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Legislation and Regulations

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Canadian: An Act to "promote housing affordability and choice, to facilitate access to, and competition and efficiency in the provision of, housing finance, to protect the availability of adequate funding for housing at low cost, and generally to contribute to the well-being of the housing sector in the national economy" (Government of Canada, 1946). *National Housing Act* (enacted).

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Endnotes

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[i] Calculation is the total of the first 6 rows.

Appendix B Affordable Housing Strategy and Policy Table Comparison Current and Proposed Policies

District of North Saanich Policy Documents	Current	Proposed	Rationale
District of North Saanich Official Community Plan Bylaw 1130			
Section 1.3 Legislative Authority	1.3 The eight strategic directions in the RGS are as follows: 6. Improve Affordable Housing	1.3 The ten objectives of the 2018 RGS are: 6. Improve Housing Affordability	Amend for consistency with 2018 RGS
Section 6.0 Residential	6.0 Multi-family Residential The *Multi-family Residential* areas are generally developed to a range of approximately 15 townhouses/acre; 30 units/acre [for apartments (3 storeys)] or lots between 372 m² – 557 m² (4000 ft² – 6000 ft²) to achieve an average gross density of between 8 and 16 units per acre. The lands are located within the North Saanich Servicing Area (NSSA).	6.0 Multi-family Residential The *Multi-family Residential* areas are generally developed to a range of approximately 15 townhouses/acre; 30 units/acre [for apartments (3 storeys)] or lots between 372 m² – 557 m² (4000 ft² – 6000 ft²) to achieve an average gross density of between 8 and 16 units per acre and are identified for any redevelopment for affordable housing with approval by the owner. The lands are located within the North Saanich Servicing Area (NSSA).	Cannot be changed outside of Section 16.0 Regional Context Statement amendment for consistency with 2018 RGS Amend when RCS is amended for consistency with RGS
Section 6.0 Residential	6.0 Future Housing Needs *Future Housing Needs* It is estimated up to 520 dwelling units are needed to accommodate the demand for housing over the next five years. (See Table One). Two areas have the potential to satisfy much of this demand, Area 1 (McTavish) and Area 2 (Tsehum) in the near term for North Saanich as identified on Figure 2 Regional Context Statement. Current designations will satisfy the housing demand projections over the next five years.	It is estimated up to 300 dwelling units are needed to accommodate the demand for housing over the next years. (See Table One). Two areas have the potential to satisfy much of this demand, Area 1 (McTavish) and Area 2 (Tsehum) in the near term for North Saanich as identified on Figure 2 Regional Context Statement. Current designations will satisfy the housing demand projections over the next five years. It is estimated by the Capital Regional District that North Saanich will need approximately 118 new affordable	Cannot be changed outside of scope of Section 16.0 Regional Context Statement amendment for consistency with 2018 RGS Amend when RCS is amended for consistency with RGS

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Section	Proposed Policy	Policy	Comment
		housing units between 2016 and 2031 based on CRD 2018 Regional Growth Strategy estimates.	
Section 6.0 Residential	6.9 Areas that could support Multi-family Residential development are designated on Schedule B. These areas could be considered for affordable housing, seniors' housing, rental housing and special needs housing.	6.9 Areas that could support Multi-family Residential development are designated on Schedule B. These areas are considered for affordable housing, seniors' housing, rental housing and special needs housing.	Amend Policy
Section 6.0 Residential	6.12 A Housing Strategy will be prepared to further address housing concerns in the District including issues such as: The need for seniors' housing; The provision of affordable housing; Secondary suites; and Special needs housing.	6.13 An Affordable Housing Strategy and Policy was prepared to further address housing concerns in the District including issues such as: The need for seniors' housing; The provision of affordable housing; Secondary suites; and Special needs housing.	Amend Policy
Section 6.0 Residential		Facilitate community partnerships to achieve affordability targets	The District will align with the Regional Housing Affordability Strategy New Policy Consistent with the CRD draft RAHS
Section 6.0 Residential		Foster the development of affordable housing options specifically for low-income and seniors households	The District will align with the Regional Housing Affordability Strategy New Policy Consistent with the CRD draft RAHS
Section 6.0 Residential		Encourage and promote diverse housing options across the District that support achieving regional and local affordability targets	The District will align with the Regional Housing Affordability Strategy New Policy Consistent with the CRD draft RAHS
Section 6.0 Residential		Participate in regional affordable housing initiatives to support coordination and collaboration across the region	The District will align with the Regional Housing Affordability Strategy New Policy Consistent with the CRD draft RAHS
Section 6.0 Residential		Housing types and tenure-ship arrangements should be mixed	New Policy

	wherever possible to encourage a social mix and diversity within individual neighbourhoods throughout the community outside Areas 1 and 2.	
Section 6.0 Residential	Support the creation of new, and the retention of existing, rental housing and discourage the conversion of rental housing to strata ownership	New Policy
Section 6.0 Residential	Ensure housing densities and height are compatible with the surrounding context and built form.	New Policy
Section 6.0 Residential	Support Alternative Development Standards for development applications for in Areas 1 and 2 to support affordability such as reduced parking requirements.	New Policy
Section 6.0 Residential	The DNS will consider the use of Section 226 revitalization tax exemption agreements.	
Section 6.0 Residential	New affordable housing development will use registered housing agreements to protect the use for the maximum period of time.	New Policy
Section 6.0 Residential	In new developments in Areas 1 and 2, the District will encourage all new development to be affordable housing of for low-income families and seniors. The DNS adopts a policy to prioritize development proposals for developments for low-income families and seniors in Areas 1 and 2. Proposals should include provisions that ensure that all housing provided is only for non-	New Policy

	market low-income families and seniors. This may include housing agreements, tax exemptions and the involvement of affordable housing societies.	
Section 6.0 Residential	The District will encourage diversity of housing types and tenure in Areas 1 and 2 to promote social mix, and to promote collaboration between non-profit and private sector developers to achieve greater affordability.	New Policy
Section 6.0 Residential	Link an amenity contribution policy to regional affordability targets and provide for the development of an amenity contribution fund to support affordable housing development by providing an additional fund to leverage regional, provincial, and federal funding opportunities when appropriate.	New Policy
Section 6.0 Residential	Encourage and prioritize developments that incorporate environmentally friendly design to reduce carbon emissions and allow for energy cost savings for residents	New Policy consistent with the Energy Step Code
Section 14 Definitions	14.11 Definitions "Affordable Housing" means housing which is of appropriate size and having adequate facilities where no more that 30% of the individual's or family's household income is required to manage its housing costs.	"Affordable Housing" means housing which costs less than 30% of before-tax household income. Shelter costs include the following: For renters: rent and any payments for electricity, fuel, water and other municipal services; For owners: mortgage payments (principal and interest), property taxes, and any condominium fees, along with Amend for consistency with Canadian Housing & Mortgage Corporation definition

		payments for electricity, fuel, water and other municipal services. Source: CMHC	
Section 16.0 Regional Context Statement	16.2.6 A goal of the Plan is to ensure that over the long-term, residential development in the community will retain the character of current neighbourhoods while responding to the need for future projected needs including seniors and affordable family housing. The District completed a Housing Needs Assessment (2008) and Housing Strategy Implementation Plan (HSIP) (2013) that guided the selection of housing needs and densification location. An Affordable Housing and Workforce Housing policy is currently being developed.	16.2.6 Consistent with the RGS, the District has worked to involve the broader community in the development of a Housing Affordability Strategy and Policy. A goal of the OCP is to ensure that over the long-term, residential development in the community will retain the character of current neighbourhoods while responding to the need for future projected needs including seniors and affordable family housing. The District completed a Housing Needs Assessment (2008) and Housing Strategy Implementation Plan (HSIP) (2013) that guided the selection of housing needs and densification location. A Community Survey (2016) was conducted to obtain feedback on the core community values and objectives reflected in the Official Community Plan on whether Area 1 (McTavish) and Area 2 (Tsehum) was consistent with those values. There was strong support for the nine objectives. The District has adopted zoning policies in recent years to support additional secondary suites and guest cottages increasing the affordable housing supply. The District is in the process of considering improving housing affordability and to be more consistent with RGS Housing Affordability policies.	Can not be changed outside of scope of entire Section 16.0 Regional Context Statement changes and approval by CRD after DNS Public Hearing OCP Section 16.0 Regional Context Statement

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	The District has been a contributor to the Regional Housing Fund since its inception.	
District of North Saanich Zoning Bylaw 1255		
Section 102 Definitions	**Affordable Housing"** means housing which costs less than 30% of before-tax household income. Shelter costs include the following: For renters: rent and any payments for electricity, fuel, water and other municipal services; For owners: mortgage payments (principal and interest), property taxes, and any condominium fees, along with payments for electricity, fuel, water and other municipal services. Source: CMHC	Add to Zoning Bylaw for consistency with OCP
Section 102 Definitions	Low-income households (individuals and families) are households with household incomes 80% and less of the Area Median Income.	Add to Zoning Bylaw for consistency with OCP
Section 105 Zone Names	Affordable Housing Zone	Add new zone
Division 200 General Regulations	Permit alternate setback standards for affordable housing zones	Add for consistency with OCP policy.
Section 300 Off-Street Loading and Parking	Permit alternate standards for affordable housing.	
District of North Saanich Procedural Bylaw 1324		
	The District will prioritize development applications that demonstrate collaboration between non-profit and private sector developers to achieve affordability for low-income households.	Add new procedure to the Procedural Bylaw

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Support affordability through the fast-tracking of development approval process for housing for low-income and non-market housing in Areas 1 and 2	