

City of Campbell River Housing Strategy



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Executive Summary

The City of Campbell River has historically had a competitive advantage over comparably sized communities by being a relatively affordable place to live. Since 2010, however, like many BC communities, the city has experienced [significant new growth](#), placing pressure on prices and rents across the housing spectrum. Most recent Statistics Canada data reveals that between 2016 and 2021, the city's [population grew by 7.6%](#), and based on current projections, the population of the city [could grow to almost 50,000 residents by 2043](#), requiring the creation of over [5,447 new residential units \(272 homes per year\)](#). To accommodate this growth and aligning with federal and provincial housing initiatives, a comprehensive plan is needed to ensure that the City can facilitate the rapid development of housing in the city.

This report is the final stage of the development of a [Housing Strategy](#) for the City of Campbell River. The earlier stages, a Housing Growth Review and Housing Needs Assessment, involved background research and community consultation that was intended to analyze the local housing market and identify housing challenges and gaps. This Report builds on this work by providing [a list of strategies and associated actions](#) that are intended to expedite the delivery of all types of housing in the city.

Recognizing the implementation tools available for local governments to support housing, this strategy provides [16 strategies](#) and over [60 specific action items](#) aimed at creating access to safe, affordable, and appropriate housing that meets the diverse and changing needs of the community. Development of these strategies were based on the following principles:

- | | |
|--|--|
| 1. The provision of housing across the housing spectrum is a priority. | 6. Housing issues are multi-faceted and tradeoffs are expected |
| 2. Actions must be achievable and have meaningful impact | 7. Partnerships with developers, governments and non-profit housing providers are key |
| 3. Incentive-driven regulations and programs to encourage the development of a range housing types are desired | 8. Community support for action and understanding of the City's housing attainability issues are important. |
| 4. Actions are pragmatic and evidence based | 9. Strategies and actions are impactful and responsive to changing market conditions and demographics |
| 5. Strategies should align with federal and provincial housing initiatives | 10. Relevant and effective, based on the City's role as regulators, facilitator, and partner in working with developers, housing stakeholders and other levels of government to deliver housing. |

The Strategy includes an implementation plan with actions identified as [short](#) (1-2 year) and [medium](#) (3-5 years) time horizons. Many of the recommended short-term actions are intended for

form part of City's application under the Canada Mortgage and Housing Corporation's Housing Accelerator Fund (Appendix 2).



Introduction



Leadership and Context

The City of Campbell has always supported non-market housing projects in the community. The City, for example, has partnered with organizations like [Habitat for Humanity](#) and the [Head Injury Society](#), by waiving development related fees and charges, and has supported similar developments by donating land to leverage project funding (Ann Elmore House, Eagle Harbour, Rose Harbour, and Q'waxsem Place.)

Current housing needs and affordability challenges in Campbell River have never been as significant as today. Housing prices recently achieved all-time highs, and rental rates are also rising, with [rental vacancy rates hovering at or near 1%](#) for the last five years. The city's generally constrained land supply, public opposition to development, high costs to finance infill development, and servicing capacity constraints are some of the issues that intensify the [challenges of increasing the housing supply](#). There are also concerns about the rapidly aging existing rental supply stock and questions about how these shortfalls will be addressed at the end of their economic life. While the summation of all these challenges has [the most significant impact on the city's most economically vulnerable](#) (homeless, seniors, single-income households, etc.,) increasingly, even moderate-income households are challenged to afford the average cost of rent in Campbell River, with homeownership quickly becoming out of reach.

While Building Permits issued for housing development in the city remains robust (761 units were approved between 2021-2022), most of the residential development approved is in the form of medium density and higher density multiple family (i.e., apartments) (69%) and single-family residences (21%), with approximately only 10% of housing set aside for missing middle housing – the type of attainable housing more conducive for families. Even with a shift in market towards higher density housing forms, it is estimated that approximately 59% of dwellings units in the city are in the form of single-family residences. This demonstrates that there is an opportunity to create more housing diversity in these established residential areas – such as more broadly permitting accessory dwelling units (ADUs) and missing middle housing that compliments the form and scale of single-family neighbourhoods.

Historically, the City of Campbell River enjoyed competitive housing prices relative to local income levels and other Vancouver Island communities, but this is no longer the case. With the increasing number and complexity of housing issues and building off the City's Housing Needs Assessment (2020), [now is the time to develop and test new solutions](#) to address the housing affordability challenge and increase housing supply across the housing spectrum (Figure 1).



Figure 1 Housing Continuum

Alignment with Senior Government Housing Initiatives

National Housing Strategy: Housing Accelerator Fund (HAF)

The federal government has introduced a new fund to support local governments in creating more housing by various means such as overhauling permitting systems, introducing zoning reforms to build more density, and incentivizing development close to transit. The HAF encourages local governments to “think big” and be innovative in their approaches. The HAF provides upfront funding to support implementation as well as additional funds upon delivering results. The application portal opens in the summer of 2023.

The objectives of the HAF are to:

1. Support the development of walkable communities with appropriate densities and a mix of land uses that provide access to amenities and services, through public and active transportation.
2. Support the development of affordable housing across the entire housing continuum.
3. Support the development of low-carbon and climate-resilient development.

Investment towards these objectives is anticipated to result in permits being issued for 100,000 more housing units across Canada.

HAF funding is based on the difference between the projected units without HAF funding and projects units with HAF funding. This can amount to approximately \$20,000 to \$55,000 per unit (averaging \$32,000 a unit) which may be greater than the cost of some planned actions. The incentive funds can then be used to advance other actions to facilitate affordable housing such as land acquisition and development.

For the City to be eligible for funding, it must commit to undertaking at least 7 housing actions aimed at realizing the HAF objectives noted above. Detailed in Appendix B, a number of recommended short-term actions that can be used for the Housing Accelerator Fund application and are also summarized in Table 1 below.

Table 1: Potential HAF Action Items

Strategy*	Objective
Civic Lands Acquisition and Development Strategy	Provide a framework to guide opportunistic land acquisitions that can support housing development, as well as prioritize properties conducive for development.
Missing Middle Strategy	Derive a strategy that allows the city to move away from exclusively single-detached zoned neighborhoods by permitting townhomes, plexes and row houses in these areas.
Corridor Development Strategy	Permit higher density housing types (mid / high rise) along the city's main corridors (Dogwood Street, Island Highway, Hilchey Road), proximal to transit and amenities.
Accessory Dwelling Unit Implementation	Implement the actions from the Accessory Dwelling Unit Strategy which are intended to more broadly permit carriage homes, garden suites and secondary suites in the city.
Revised Parking Regulations	Broaden the off-street parking area exemption; establish revised off-street parking requirements in high growth areas; develop tiered parking requirements based on number of units.
Removing Regulatory Barriers	Update outdated zoning regulations, modernize works and service bylaw standards (i.e., underground wires) and improve internal processes to streamline development application reviews.
Financial Incentives	Introduce financial incentives (tiered DCC rates, tax exemptions, lower application fees, fast-track development approvals, etc..) all aimed at incenting housing development that aligns with this plan.

*Noted below, the Provincial Government has signaled an intent to permit up to four (4) dwelling units on a single-family property as well as permitting secondary suites as an outright permitted use in residential areas. This Housing Strategy demonstrates the City's commitment to increasing housing supply, particularly in infill areas, and these initiatives allow the City to engage the community to derive a "made in Campbell River" approach, and get ahead of any provincial intervention.

BC Government: Homes for People

In April 2023, the Provincial Government announced the "Homes for People" – an action plan to meet the challenges of today and deliver more homes for people, faster. The Plan is focused on four priorities – speeding up delivery of housing, increase the supply of attainable small scale, multi-unit housing, helping those who need housing most, and fighting speculation and profiteering. The City's Housing Strategy aims to align with the provincial plan, which strives to:

- Unlock more homes, faster, by creating the conditions to encourage faster housing construction and reduce development costs, including changes in regulations and zoning, less red tape, more incentives, and a focus on targeted types of housing.
- Delivers more housing people can afford to rent or buy, including more homes within reach for first-time homebuyers, and protects renters.

- Supports those who need it the most with more housing for those experiencing homelessness and helping more people to find an affordable place to call home.

The Provincial Government has also noted the intention to introduce legislation will facilitate the following:

- Allow up to 4 units on a traditional single-family detached lot (or 3 depending on the size / type of lot) with additional density permitted in areas well-served by transit.
- Permit secondary suites in every community across BC.
- Expand housing targets established in 2022 through the *Housing Supply Act* to 8-10 additional municipalities.

Purpose

Findings from the City's Housing Needs Assessment (2020), engagement with area residents and community partners, and review of housing strategies in communities across British Columbia provided the foundation for this proposed Strategy. The Strategy lays out actions to help the City, and other partners, create and maintain an [affordable, safe, and suitable supply of housing over the next 20 years](#) that will meet the needs of all city residents. The City and community partners will use the strategy to identify priorities, actions and partnerships to address the current and future housing needs of Campbell River residents. This strategy should be considered a living document, updated in real-time as new housing data and market changes emerge.

Housing Growth Review (2019)

With significant changes in the local housing market, the City embarked on a [Housing Growth Review](#), prompted by developer-led interest to expand the Urban Containment Boundary (UCB) to the south, and recognizing that the OCP directed a review of the UCB in the year 2020. The Housing Growth Review was an assessment of how should housing growth occur to meet the demand in Campbell River.

Two main questions were explored:

1. Should the Urban Containment Boundary be expanded? And if so, where?
2. If much of the housing growth over the next decade can be accommodated as housing infill development within the UCB, what policies and regulatory tools are needed to nurture and manage responsible development?

The Housing Growth Review reviewed existing growth policies and implementation bylaws, held recommendations with the development industry and public and not-for-profit housing stakeholders, and reviewed current market conditions and made several recommended amendments, namely:

- Undertaking [policy and regulatory amendments](#), such as amending the Zoning Bylaw to relax parking requirements, clarifying density bonussing provisions, and removing works and services that were impeding development (i.e., underground overhead wires).
- Considering [expansions to the Urban Containment Boundary](#) at both the north and south ends of the city, if there are associated policies that facilitate the creation of mixed housing types and tenures.
- [Pre-zoning select infill areas](#), given access to services and amenities, transit, parks and recreational opportunities, and more cost-efficient use of infrastructure, and the creation of an infill Development Permit Area or Urban Overlay Area to regulate development in these areas.

All these recommendations are included as recommended actions in the Strategy.

Housing Needs Assessment (2020)

In 2020, a [Housing Needs Assessment](#) was developed as part of a Provincial initiative aimed at enabling the City of Campbell River to better understand and respond to the current and future housing needs in the community. The development of the Housing Needs Assessment provides an [increased awareness and understanding](#) of current and future housing needs across the housing continuum from emergency housing to market rental and home ownership. This understanding will support the community to make [informed decisions](#) about existing and future development. The City will use the information to work with community partners to develop and update plans, guidelines, and policies, and make informed decisions about existing and future development. Community partners, such as housing providers, support service agencies and developers can use the data to inform their own plans and strategies, as well as support their collective initiatives to provide housing and services in the city.

In general, the Housing Needs Assessment explored the current housing market conditions in the region, including:

- Demographics (population, employment, income etc.).
- Current supply and demand.
- State of existing housing.
- Assessed housing value and selling prices; and
- Rental vacancy rates.
- What gaps exist in the housing market and potential opportunities to fill those needs.
- Future housing needs.

As part of developing the Housing Needs Assessment, data was collected from a variety of sources including [Statistics Canada](#), [BC Housing](#), [Canada Mortgage and Housing Corporation](#) and [BC Assessment](#), and through [engagement](#) with community partners including Council and staff, non-profit housing providers, services and support providers, property managers, landlords, private developers, indigenous organizations, representatives from First Nations communities and area residents. Current and future housing needs, gaps and future priorities across the full housing continuum were reviewed.

The Housing Needs Assessment (p.37) notes that to meet housing demand, approximately 1000 units need to be created between 2021 and 2025 (200 homes per year), broken down as follows:

- Single-Family Housing (30%) = 300 dwelling units
- Low Density Multiple Family (35%) = 350 dwelling units
- Medium / High Density Development (35%) = 350 dwelling units.

The Housing Needs Assessment also notes that 378 units of non-market housing are required to be constructed during this time.

Housing Market Update (2022)

Since Council last considered the Housing Needs Assessment (2020), new Statistics Canada data has been released, reconfirming that the City of Campbell River continues to grow at a significant pace and that recommendations contained within previous housing reviews (noted above) remain valid. Highlights include:

- Population of the City grew by 7.6% between 2016 and 2021; from 33,007 to 35,519
- Rise in total private dwellings from 15,922 (2016) to 16,194 (2021)
- Slight decrease in those spending more than 30% of income on shelter costs, from 3,315 (22.1% in 2016) to 3,325 (21.4% 2021)
- 1,785 residents are in **core housing need**

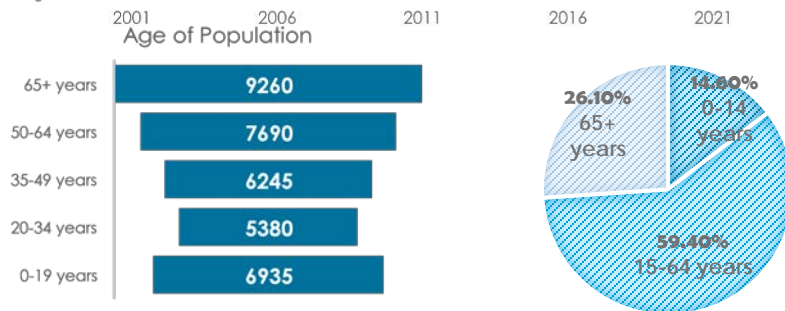
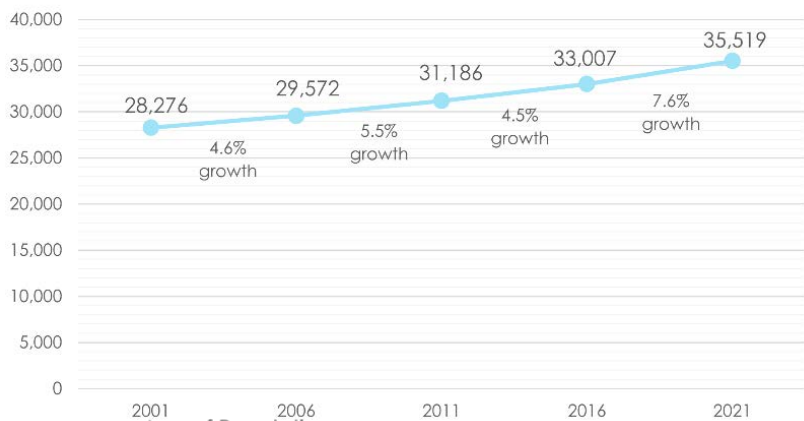
35,519
RESIDENTS

AVERAGE AGE | MEDIAN AGE
45.8 | **48.0**

26.1% OF THE POPULATION OVER THE AGE OF 65

Population: The population published for the City of Campbell River in the 2021 Census showed 35,519 residents. This is a growth of 7.6% in population from 2016 to 2021, following a steady trend (1.2% annually) of increasing population growth since 2001. The average age of the population of the City of Campbell River is 45.8, with a median age of 48. Most of the population is between the ages of 15 and 64 (59.4%), followed by the over 65 age group (26.1%) and lastly the under 14 age group (14.6%).

Population Growth - The City of Campbell River



Core Housing Need is defined by a private household falling below the threshold of at least one of the indicators below:

Adequate Housing – Residents reported that their housing does not require any major repairs

Affordable Housing – Shelter costs are equal to less than 30% of total before-tax household income

Suitable Housing – Housing has enough bedrooms for the size and composition of the household, as defined by the *National Occupancy Standard*

PRIVATE DWELLINGS IN 2020

16,194

SINGLE DETACHED HOUSES **60.8%** | MEDIAN BEDROOMS **3.0**

ON AVERAGE **2.2** PERSONS PER HOUSEHOLD

Gaps: As per the 2021 Census, 25.5% of residents were in core housing need in 2021 with 38.6% of tenant households spending 30% or more of their income on shelter costs. 97.4% of housing was determined as suitable and 94.6% of housing required only regular maintenance and minor repairs.

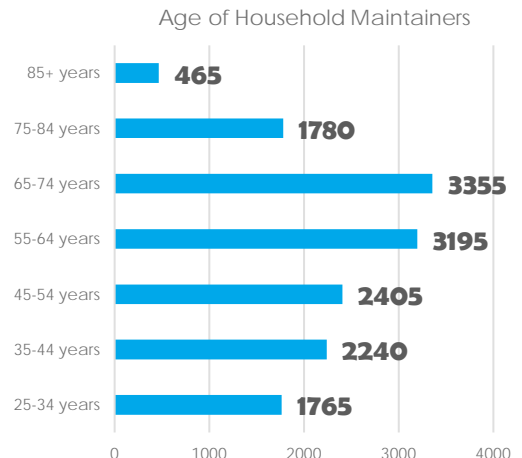
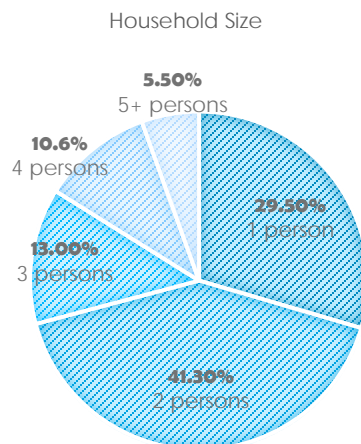
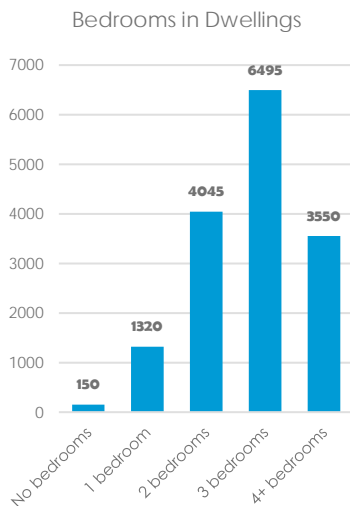
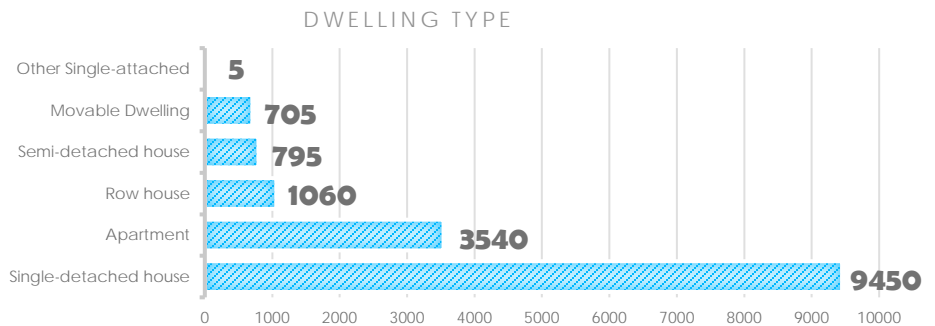
\$1,650
MEDIAN RENT FOR 3+ BEDROOM APARTMENT

MEDIAN MONTHLY HOUSEHOLD INCOME
\$6,500

MEDIAN RENT REPRESENTS
25.4%
OF MEDIAN HOUSEHOLD INCOME

Dwellings: There were a total of 16,194 private dwellings counted in the 2021 Census in the City of Campbell River, with a majority (60.8%) being single-detached houses with a median of 3 bedrooms (41.7%). Over one quarter of the current housing stock was constructed after 2001, with over 60% of homes being constructed between 1961 and 2000. 5.4% of homes need major repairs (self-reported) and 2.6% of homes are not suitable. Suitability is defined in the 2021 Census as “enough bedrooms for the size and composition of resident households”.

Households: 15,555 were counted in the 2021 Census for the City of Campbell River, with an average household size of 2.2 persons and 41.3% of households being composed of 2 persons. 70.2% of residents owned their homes as opposed to renting. Most households had one (49.1%) or two (46.6%) maintainers with the highest age group being aged between 55 and 74 years (42.1%).

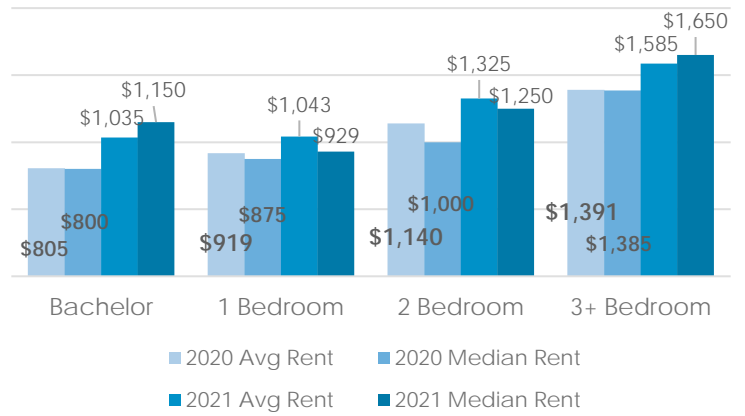


Market: Campbell River saw a total of 460 housing starts in 2021 according to the CMHC, with 460 completions and an average length of construction of 8.7 months. Rowhouse and apartment vacancy rates for 2021 were 1.2%, and 71.8% of residents reported owning their home.

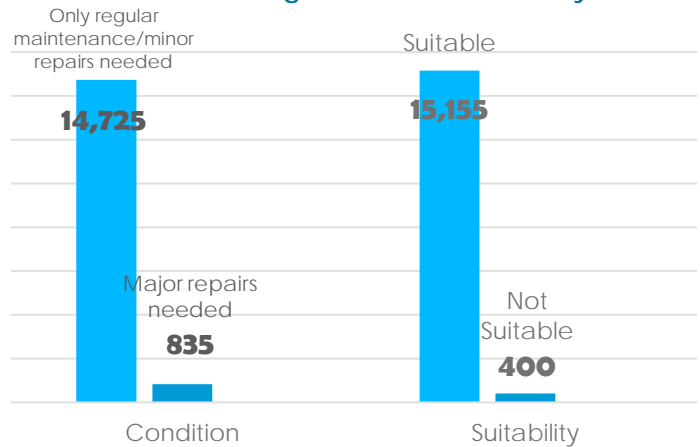
The typical assessed value of a single-family home in Campbell River in 2022 was \$620,000, up 34% from \$464,000 in 2021. The typical assessed value of strata homes in 2022 was \$351,000, up 23% from \$285,000 in 2021. The average monthly shelter cost in 2021 was \$1,302, with a median cost of \$1,050 for owned dwellings. The average monthly shelter cost for rented dwellings in 2021 was \$1,248 with a median cost of \$1,170.

The average rent for a 3+ bedroom apartment was \$1,585 in 2021 with a median rent of \$1,650. The average household income for Campbell River residents in 2020 was \$92,100 (\$79,600 after tax) while the median household income was \$78,000 (\$70,000 after tax).

Rent Costs



Dwelling Condition & Suitability



Housing Starts & Completions



Population Projections

The [Housing Growth Review](#) used a population projection of 1.1% per year based on historical growth. Given the 2021 Federal Census results, the city [has increased in population at 1.52% per year](#) over the last 5 years. As of 2021, the number of total private dwellings in the City of Campbell River was 16,194. Based on City’s Building Permit records, between 2021 and 2022, 761 units have been approved (an average of 363 units per year), which would bring the total amount of units to 16,955 as of 2023. Assuming a continued annual growth rate of 1.52%, the population of Campbell River could be 49,285 by 2043, which would require the construction of 5,447 new homes. If population growth is higher than expected (2.0%), a population of almost 60,000 by 2043 would require 10,318 homes to be created.

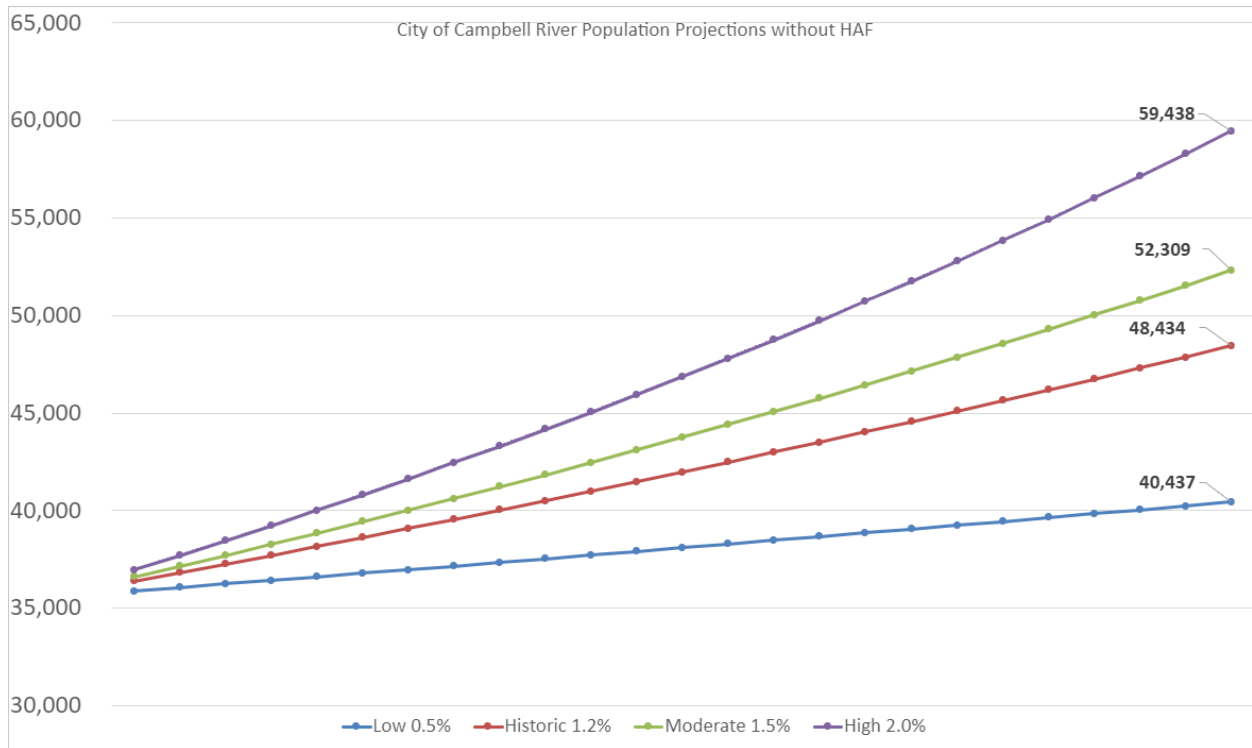


Figure 2 – City of Campbell River 20 Year Population Projection

The City’s Housing Needs Assessment endeavors to provide balanced mix of housing types as follows:

- Single Family Dwellings: 30%
- Medium – High Density Multiple Family (apartments, medium / high rises): 35%
- Low Density Multiple Family (duplexes, townhomes, mobile homes): 35%.

Table #2 reveals that there is opportunity for additional forms of missing middle (townhomes, rowhouses, duplexes) in the city.

Notwithstanding the recent trend in the construction of higher density multiple family (apartments / condominiums), at present, there are approximately 9,613 single family dwellings in the city, representing 59% of all housing types. Medium / High Density (4062 units) represents 25% of all housing types, and low density (2,632) accounting for 16%.

Table 2

Housing Type	2021	2022	Total	% of Housing
Multiple Family	367	155	522	69%
Duplexes	38	38	76	10%
SFD (including suites)	103	60	163	21%
Total	508	253	761	100%

Public Consultation Summary

Since 2018, the City has held or participated in several [public engagement activities](#) aimed at garnering a wide cross section of local views on the state of the local housing market and examine problems, common themes, as well as areas for future policy consideration. Consistent concerns raised included a growing lack of housing choice, rapidly increasing prices (and decreasing affordability), a nearly zero percent vacancy rate, and a disproportionate impact of these challenges on the city’s most economically vulnerable. A chronology of these community consultation efforts can be found in the [Housing Needs Assessment](#) (p. 15- 16).

The Role of the City



The City of Campbell River has made progress towards addressing issues of housing diversity and choice in the past two decades and has regularly [partnered with non-profit housing providers by donating land](#) (such as donating land and waiving over \$300,000 in city fees and charges for the 55-unit Eagle Harbour Building), [and similarly waiving development fees](#) and charges for projects such as Habitat for Humanity and the Head Injury Society on 9th Avenue.



This Housing Strategy [provides a framework for future action](#) in housing, building on the policies, regulations, and other successful practices already implemented. While the City plays an important role in facilitating development and community change, it cannot immediately or independently address every housing need and issue. To successfully implement the Strategy, there is an implicit assumption that other [partners and groups will need to participate](#), including developers, non-profit housing providers, senior government, and other agencies. The strategy will also require a high level of awareness and support by Campbell River residents.

There are [four major categories](#), [16 strategies](#) and over [60 individual action items](#) proposed in the Strategy. Some of these areas, and the



specific actions outlined in the strategy will involve considerable time and resources on the part of the City while others will require much less direct effort. The implementation section will prioritize and take into consideration the complexity, level of effort, and resourcing requirements on the City. The specific steps involved with implementation, including policy language and resourcing, will be detailed at later stages and on an incremental basis.

Detailed in Table 1 below, the City can influence the creation of housing by participating in a number of implementation areas. The proposed [Strategy Summary](#) (Appendix A) overlays these implementation areas with proposed strategies.

Table 3

Policy	Maintaining clear and consistent policy aimed at supporting housing across the spectrum.
Regulatory	Establishing regulations that encourages the development of housing, with an emphasis on affordable, rental, or special needs housing
Financial	Identifying fiscal tools that can be directed towards incentivizing housing development.
Partnership	Facilitating the development of partnerships with private sector, non-profit agencies, and other institutions towards the creation of affordable housing.
Advocacy	Advocating to senior levels of government for additional funding, program support, financial incentives, and other matters that contribute to affordable housing at the local level.

Strategies



Detailed in Appendix C, a key objective of the OCP is to [create diverse housing options](#) while ensuring that the community benefits from development. To meet this objective, the OCP has many [wide-ranging policies](#), from undertaking regulatory amendments such as relaxing parking requirements and permitting secondary suites, to fast tracking applications for non-market housing projects.

This section [presents a set of strategies and specific actions](#) that respond to the goals of the Housing Strategy. For each of the suggested strategies, a set of specific actions are described, as well as a supporting policy from the OCP.

The list of proposed strategies has been organized into [broad categories](#) to simplify the review process. Please note that there are situations where a strategy and set of actions can be used in one or more categories, and that the proposed strategies are not presented in any order of priority. Appendix B, however, does prioritize each strategy based on alignment with the objectives of the CMHC Housing Accelerator Fund.

Housing Mix and Innovation

Strategy 1: Consider targeted Urban Containment Boundary expansions as part of the 2023/2024 OCP Updates

Policy Alignment: The Official Community Plan notes that by 2020, the existing Urban Containment Boundary is preserved and maintains its role of focusing urban development and minimizing expansion of infrastructure.

The City explored current infill opportunities and potential expansions to the Urban Containment Boundary (UCB) as part of the Housing Growth Review in 2019-2020. Key findings included:

- Priority infill areas include Quinsam Heights and Kingfisher – two areas within the current UCB experiencing significant development pressure.
- Jubilee Heights (Couverdon) and Merecroft (Harold Long) – both areas being under various stages of development, are also generally well suited for development inside the Urban Containment Boundary.
- Overall density of existing neighbourhoods in the City of Campbell River are generally low compared to conventional urban standards, and as such, these neighbourhoods have capacity to accommodate additional growth through infill.
- Four areas outside of the UCB were considered in the Housing Growth Review, including South Jubilee (#3), Airport lands (#4), West of Willis (#5) and Campbell River North (#6). Each of these areas requires significant investment in infrastructure including; storm/surface drainage, potable water, sanitary sewer, and transportation.

In consideration of these options, Council generally supported UCB expansion prior to 2030 only in the North Campbell River area. Upon further review, however, this area has constraints including lands in the Agricultural Land Reserve and managed forest lands, with a lack of amenities and services. Additionally, it is understood that both the Wei Wai Kai and the Wei Wai Kum intend on developing lands west of inland Highway 19A which is being explored in a [collaborative process](#) while undertaking the Quinsam Heights Neighbourhood Plan. There is also market demand in the South end of the city and eager landowners with aspirations for development, who have recently made an OCP amendment application to expand the UCB.

Given existing capacity to accommodate significant housing growth within the UCB, [the recommendation is to ask this important policy question to the entire community during to OCP rewrite process slated for 2023](#). According to the Housing Growth Review (2019) expansions of the Urban Containment Boundary to the north and south of ends of the City could yield between 330 to 650 units in a 10-year period.

Strategy 2: Civic Lands Acquisition and Development Strategy

Policy Alignment: To encourage the development of affordable units, maintain a good supply of rental units and provide housing for vulnerable populations, the City may set aside or bank land assets in future for housing projects (s. 7.3.3.)

To guide future strategic land acquisition for housing (and lands for other public benefit) the development of a Civic Lands Acquisition and Development Strategy is recommended. As noted,

the city has a proven track record of partnering with non-market / affordable housing initiatives by donating land as a means of [leveraging project financing for residential projects](#). Building on these past successes, the City could review its current holdings and [identify potential sites with capacity to deliver new non-market / supportive or affordable housing](#). In addition to City-owned sites, this review can also include a review of private development and institutional sites as well as properties owned by non-market housing partners. Once an inventory is formalized, recommended actions include the following:

- Pre-zone higher ranked sites to maximize the potential density of units.
- Undertake elector assent (AAP / Referendum) to dispose underutilized parkland that may be conducive for housing.
- Pre-servicing and undertaking frontage improvements as an added time and cost saving measure.
- Provide capacity and work in partnership to jointly apply for funding to strengthen applications.
- Partner with non-profit or market developers in the delivery of housing on existing City-owned properties.

Strategy 3: Missing Middle Strategy

Policy Alignment: The OCP encourages several infill measures, such as allowing a range of housing types in existing neighbourhoods (s. 5.22.1)

The City of Campbell River is mostly comprised of single-family housing. At the same time, the city has also witnessed a rapid rise in the development of higher density multiple-family apartments, particularly along Highway 19A and Dogwood Street. What is “missing” are the multiple-family housing forms, compatible in scale with single-family homes, that can add greater housing choice at different price points, such as townhomes, duplexes and row housing (among others). Encouraging missing middle housing is an efficient way to accommodate urban growth, making more efficient use of existing use of infrastructure and services, reducing greenhouse gas emissions (compared to automobile oriented urban sprawl), and encouraging healthy lifestyles by building walkable, inclusive neighbourhoods.

The Provincial Government has also noted the intention to introduce legislation that will facilitate up to 4 units on a traditional single-family detached lot (or 3 depending on the size / type of lot) with additional density permitted in areas well-served by transit. While it remains to be seen if these measures will be imposed on the City of Campbell River, undertaking a City-led Missing Middle Strategy provides an opportunity for a “made in Campbell River” approach that balances the need to densify existing neighbourhoods while ensuring that neighbourhood character is maintained.

Like any development, however, there are challenges associated of this type of growth, including higher demands on public amenities and parks, increased traffic, parking demand, noise and land assembly. These impacts can be managed, but [as cities grow, they need to decide where and how that growth happens](#). The creation of urban infill design guidelines can assist with the review of proposed missing middle development to minimize the impact on adjacent

development. It will also be important that servicing capacity reviews occur concurrently if rezoning is contemplated.

Though a thorough review and public engagement is needed, a Missing Middle Strategy could include the following actions:

- Amend RM zones to allow more flexibility of residential typologies, tenancy and density calculations. This can be accomplished by implementing Floor Area Ratios and minimum densities, thereby encouraging greater diversity in housing, particularly the missing middle.
- Establish design guidelines (i.e. infill Development Permit Areas or similar mechanism) for new infill housing that balances the maintenance of neighbourhood character, while enabling flexibility and innovation in site layout and design.
- Amend the City's Planning Procedures Bylaw to streamline Missing Middle projects by: waiving Neighbourhood Public Meeting requirements and waiving Public Hearings for minor (i.e. less than 3 unit) rezoning applications and delegating minor variance permit decisions to staff.
- Establish criteria and prezone (City-led amendments to the City's Zoning Bylaw) targeted areas to accommodate more housing density and variety, particularly areas peripheral to village centres with access to transit.
- Work with the development community to pilot an expedited approvals process (or other incentives, contingent on staff resources / capacity) to encourage select projects.

Strategy 4: Accessory Dwelling Unit Implementation Strategy ---

Policy Alignment: s. 7.2.5 of the OCP directs the City to review zoning regulations as appropriate to permit secondary suites to broaden housing choice and increase affordability for both homeowners and renters.

Accessory Dwelling Units (ADUs) refers to all forms of additional units on residential properties and may be either attached to the primary residence (i.e. a secondary suite) or detached (like a carriage house or single-storey garden suite) from the primary residence. Based on community consultation and feedback from local developers, there continues to be a strong market for houses with secondary suites throughout the city, particularly as the cost of single-family housing becomes increasingly out-of-reach for many of the City's residents.

The benefits of ADUs include:

- Providing rental income to homeowners (i.e., mortgage helper)
- Adding to the rental market housing stock
- Providing an opportunity to "age in place" for aging parents or elderly relatives
- Efficient use of existing utility services (i.e., water, sewer) services by maximizing the density on-site

- Requires fewer resources to build than a single-family home, and if they are attached to the main dwelling, they tend to have lower operating and energy costs.

Notwithstanding the benefits of ADUs, staff and Council are aware of the associated challenges, such as:

- Though somewhat minimal when compared to other forms of development, ADUs nonetheless can stress municipal infrastructure.
- Public concerns about increasing population, adding renters, and increase of traffic / on-street parking.
- Costs of building ADUs can be high for the average homeowner.
- Many ADUs are converted to short-term / vacation rentals – removing these units from the rental housing pool.

The City is currently working with the Whistler Centre for Sustainability to deliver an ADU Strategy – which will be presented to Council for feedback in the near future. Should Council endorse the ADU Strategy, the next step would be to undertake implementation. It is noted that [the implementation of the ADU Strategy will attempt to balance the benefits of this form of infill development, while having regulatory measures in place to prevent negative impacts in neighborhoods.](#)

Anticipated ADU implementation items could include the following:

- Undertaking a robust public consultation process to gauge interest in permitting ADUs more broadly across the city, including secondary suites within duplexes and townhomes.
- Drafting of policy to ensure ADUs consider neighbourhood impacts (onsite parking, building design [to mitigate privacy concerns, accessibility, etc]).
- Introducing additional utility charges to all houses with unauthorized suites and a reduced charge for authorized suites, which could be considered as motivation to legalize suites across the city.
- Prepare a policy that outlines alternative health and safety standards for secondary suites in structures built before 2004. By identifying equivalencies to the Building Code, the City would reduce the difficulty associated with retrofitting suites into older structures.
- Introducing a forgivable grant program as a financial incentive to create secondary suites.
- Requiring all newly constructed single detached homes, duplexes and townhomes, in zoning districts where secondary suites are permitted, to be built as “suite ready”. This means that fire separation requirements, as well as rough-ins for the basement plumbing and electrical systems, would be included in the structure and notation made to this effect in the final occupancy permit.

Strategy 5: Corridor Development Strategy

The City has two major transportation corridors that have experienced significant development in recent years – Dogwood Street and Highway 19A. There has also been several developments along Hilchey Road, a key transportation corridor linking the Willow Point village centre with the

Timberline Village at Dogwood Street and Hilchey Road. Development along these corridors provide several benefits, including access to transit, and minimal impact on viewsheds. Development within these corridors is consistent with the planning principle of “Transit Oriented Development” (TOD) – defined as “walkable, compact, mixed-use, higher density development within walking distance of a transit facility” (Source: Complete Communities). Transit Oriented Development generally provides a mix of residential and commercial uses and endeavors to make public transit accessible, enhance convenience and safety of walking and bicycling and provide for a vibrant, liveable community.

Characteristics of TOD include:

- Focused on creating walkable, high-quality pedestrian environment that integrates with the public realm.
- The highest housing densities are located closest to the transit centre to decrease urban sprawl.
- Parking is carefully located, designed, and managed.
- The community has a quality public transit facilities and services.

Though the scope of the Corridor Development Strategy would need to be defined further, components of the project would include the following:

- Identification of issues, opportunities, and constraints.
- Review of existing City policies and plans (i.e. Master Transportation Plan)
- Review of BC Transit’s Transit Future Action Plan
- Public / stakeholder engagement – preparation of a vision
- Development of updated road design standards (if required)
- Development of transit-supportive zoning bylaw amendments
- Action / Implementation Plan

Strategy 6: Infrastructure Capacity Review

Outlined in the background section of this report, based on current housing projections, the city would need to create approximately 272 dwellings units a year to accommodate a 1.52% annual population increase. By 2027, the creation of 1266 units are required (1714 units are needed if a target growth rate of 2.0% occurs). At the same time, the City is mindful that an increase in housing supply has a direct impact on infrastructure capacity – and there must be sufficient infrastructure capacity (i.e., sanitary sewer, water, stormwater) to accommodate development. For example, it is well understood that the City’s infrastructure downtown is aging, and stormwater upgrades would be required to facilitate higher density. In parallel with strategies aimed at increasing housing supply, it is recommended that an associated, City-led Infrastructure Capacity Review, building on water and sanitary modelling and asset management works that are already ongoing, be conducted to identify and prioritize infrastructure improvements that would be necessary to accommodate additional development as envisioned in this Strategy.

Growth might be impacted if the City is not able to define its vision and development goals in alignment with overarching principles of operational sustainability. As the needs documented within this report are likely to change over time due to stricter environmental regulation standards and climate change impacts, it is important that this document be reviewed, updated, and distributed to relevant decision makers and members of council as required.

Proactively undertaking this review would also have the added benefit of assisting the development community in identifying potential areas servicing capacity constraints before land acquisition (reducing risk and providing more certainty to the developer) as well as reducing the scale of civil engineering reporting required by the developer at time of development.

Strategy 7: Incorporate Rental Zoning Requirements

Before 2018, local governments in B.C. were not permitted to zone specifically for rental housing. In May of 2018, however, [the province introduced legislation giving local governments authority to zone for rental housing](#) and enact zoning bylaws that require that new housing in residential areas be developed as rental units and ensuring that existing areas of rental housing are preserved.

The new rental zoning authority can only be used where multi-family residential use is a permitted use. Within these areas, the City can set different rules in relation to [restricting the form of tenure of housing units](#) for different zones and locations within a zone; and require that a certain number, portion, or percentage of housing units in a building be rental.

The intent of these changes is to give local governments greater ability to [preserve and increase the overall supply of rental housing](#) in their communities and increase housing choice and affordability.

Recognizing key findings of the previous Housing Needs Assessment (2020) including the city's [low rental vacancy rate](#) (consistently below 3%) [and rising rents](#) (for all rental units) suggest a need for the City to increase and preserve the number of rental units in the city. Before introducing rental zoning, however, work will need to be done to [identify an appropriate number, type, and location of rental housing](#) (such as in areas with access to transit and services).

Strategy 8: Remove Regulatory Barriers

Previous engagement reveals that there are many [existing regulations that are barriers to development](#). Many existing single-family homeowners, for example, see the rezoning process as expensive, risky (there is no assurance of zoning approval upon application), lengthy and are concerned about negative responses from neighbours. The City has also heard from the development community, who have noted that ever increasing application complexity, outdated regulatory requirements (such as underground wiring requirements and higher off-street parking requirements), simply introduce too much cost and risk to projects and are therefore often not pursued.

The [Housing Strategy](#) reviewed suggestions and recommendation made in the Housing Growth Review, the Housing Needs Report and those suggestions contributed through the engagement process. Recommended actions, based on this feedback, include:

- Amend the Zoning Bylaw to:

- Relax parking requirements (where appropriate) for desired developments in primary growth areas, including village centres, major transportation corridors and downtown, while ensuring that waivers avoid creating on-street parking issues.
- Revise density measures by replacing “units per hectare” with “floor area ratio” enabling flexibility in unit type, particularly for smaller, more affordable units.
- Undertake amendments to the City’s Procedures Bylaw to expand the delegated authority powers to staff to issue minor Development Variance Permits and waive Neighbourhood Public Meeting Requirements and waiving Public Hearings for select rezoning applications.
- Amend the City’s Subdivision and Development Servicing Bylaw to:
 - Revise the “underground wiring” obligation by introducing a linear meter charge (or similar approach) and providing exemptions for minor applications such as ADUs.
 - Relax works and services requirements for infill development, rental or non-market housing, or development in key growth areas.
- Amend the Fees Bylaw for select development application types and use increased revenue to hire additional staff to process development applications.

Strategy 9: Minimize the Loss of Rental Housing Stock

Policy Alignment: The maintenance of a good supply of rental units, and the provision of housing for vulnerable populations is identified in s. 7.3 of the OCP.

There is concern regarding the [potential loss of units in the existing rental stock](#). This includes units in older buildings that have historically been rented to lower income households at relatively affordable rents and also homes located in manufactured home parks in the city. In both cases, the potential redevelopment or conversion of such units could displace tenants, reduce the supply of affordable rental units, and, in some cases, result in the loss of a supportive community environment. The City currently has policies in place that [support and protect rental housing](#), such as the Strata Title Conversion Policy, that prohibits the conversion of rental units into strata units if the rental vacancy rate is below 3%. Notwithstanding the success of this policy, additional consideration could be given to the following measures:

- Develop a “vacation rental” policy that aims to balance tourism accommodation needs (i.e., vacation rentals), while ensuring that existing rentals are not displaced in the process. This process can be used to identify a Vacation Rental Business License Fee, with revenue generated applied towards affordable housing projects.
- Explore the development of a Modular Home Park Redevelopment Tenant Assistance Policy.
- Continue to limit the demolition or strata conversion of existing rental units and identify opportunities to further strengthen this policy (i.e. by including duplexes) as needed.
- Introduce rental tenure zoning as part of future Zoning Bylaw updates to preserve existing rental housing in key areas.
- Require, when older apartment buildings are purchased and redeveloped, provide incentives (such as lower DCCs and/or density bonussing provisions to increase density) that the same number of rental units are provided as part of redevelopment.

Strategy 10: Support the Non-Market Housing Sector

Policy Alignment: To meet the needs of residents requiring emergency shelter or supportive housing, the OCP notes that the City, where possible, will work with local service providers, non-governmental organizations, community groups, and senior levels of government to locate emergency shelter facilities in the community on an as needed basis (s. 7.2.9).



There are generally limited funding options for capital construction or acquisition of units for non-market housing. Given these challenges, non-market housing providers must secure capital funding from a variety of sources as well as identifying ways to increase revenues through mixed projects. There are many examples where the City has supported the non-market housing sector, by providing land, permit fee reductions, or other incentives.



In addition, the private sector can act as a major player that contributes several discounted units or cash towards the development of non-market housing negotiated through the development approval process (i.e., via Housing Agreement or Bylaw). Similarly, other agencies can contribute by providing health and support services. The municipality can play an additional effective role by bringing together and/or supporting organizations in forming partnerships that lead to the creation of new affordable and non-market housing.

Building on its previous success in supporting non-market housing sector, recommended actions include:

- Work with non-profit organizations seeking acquisition and renovation or redevelopment of their land and building assets that would lead to the addition of new affordable housing. The City can help identify creative solutions and support them with the planning and approval process.
- Expedite the processing of applications for rental, non-market, or seniors housing (contingent on staff resources / capacity).
- Expand City policy on special needs or supportive housing to allow this type of use to be distributed in all neighbourhoods (where appropriate) and amend the zoning bylaws to permit this use in residential zones.
- Encourage private market and non-profit partnerships that result in non-market units being built on- or off-site. This may involve connecting non-profit organizations with private sector developers that would be amenable to the addition of non-market units as part of a density bonus or Community Amenity Contribution.
- Work with Island Health, BC Housing, and other levels of government to address the shortage of seniors housing, supportive housing, or other services for at-risk population groups, such as a hospital discharge program or transitional housing for at-risk youth.
- Expand the permissive property tax exemptions to non-market housing providers.

Financial Measures

Strategy 11: Financial Incentives to Support Housing

Policy Alignment: The OCP encourages fiscal incentives like 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 needs, seniors, and others requiring supportive housing (s. 7.2.1).

The City can use several financial tools to help reduce the capital associated with residential development as an incentive to increase housing supply. Any use of such incentives should be proportional to the project's contribution to the City's housing goals. The City could explore the following actions:

Development Cost Charges

Tiered fee structures can incentivize and encourage infill housing and are a better reflection of the reduced impacts infill housing has on the long-term management and maintenance of municipal infrastructure. When DCC's are the same (as they currently are for residential development in the city [notwithstanding development in Quinsam Heights]), infill development generally subsidizes new greenfield development, as the latter has a significantly bigger and disproportional impact on City infrastructure compared to infill development.

The updated DCC Bylaw could include reduced rates for ADUs or purpose built affordable and/or supportive housing projects, and seniors housing. Further locational considerations could also be accommodated such as reductions in fees for Missing Middle developments.

Waiving or Reducing Fees

The City has previously waived or reduced a wide range of development related fees to assist in the development of primarily non-market housing (such as the Head Injury Society building on 9th Avenue, and Rose Harbour on Dogwood). Building on this success, the City may wish to better formalize and broaden this approach to support both market and non-market housing. The City could consider [undertaking a review of all current fees and costs associated with all types of development applications and identify a list of possible fee reductions](#) when projects align with the City's housing goals.

Permissive Tax Exemptions

Section 226 of the Community Charter allows local governments to [exempt property from municipal property taxes](#). Before utilizing this authority, the City must establish a revitalization tax exemption program and enter into agreements with property owners, allowing them to provide exemptions from municipal taxation upon conditions being satisfied. The City has historically utilized property tax exemptions to incent private sector investment in the downtown. Many municipalities also use property tax exemptions to encourage the construction of affordable housing. The City therefore could consider:

- Offering a property tax exemption for a set period – this tool should only be for projects that result in a generous affordable housing contribution, the percentage of which will need to be defined.

- Expanding the current permissive tax exemption program to non-profit housing providers and related service providers that support the City's most vulnerable.

Fast-Tracking Select Development Applications

Application processing times are routinely cited as barriers in decisions to pursue new housing development. Committing to [fast-track certain development applications](#) (provided that there is sufficient staff resources to prioritize certain files), could be a means to help incentivize projects that achieve the City's housing goals.

Relaxing Parking Requirements

The City's high parking standards were previously cited by the development community as another barrier to potential higher density residential projects, [as density is limited as considerable amount of land is required to accommodate onsite parking requirements](#). For apartment projects (outside of downtown) for example, 1.3 parking stalls are required per unit, regardless of how big the unit size. Reducing parking requirements would therefore be seen as a significant financial incentive for new developments by virtue of allowing the developer to build more units with less parking. The following recommended action is recommended:

- The City may consider further reductions in the Downtown and / or other areas such as Village Centres, or along major transit corridors to incent the development of affordable, rental, or non-market housing or any other project that aligns with the City's housing goals.

Strategy 12: Expand the Density Bonus Program ---

Policy Alignment: The OCP identifies density bonussing (and other incentives) to incent desired residential development (s. 7.2.1).

In BC, through Section 482 of the *Local Government Act*, municipalities have the authority to establish a stepped series of density options, as well as the conditions required of an applicant to achieve the various levels of density. These can include in-kind, cash, or other types of amenity contributions valued by the community. It is important to recognize that [each project's potential for an amenity contribution will vary](#) depending on the scale of the project, the characteristics of the site, and the current market context.

The City's existing multi-family zones already contain density bonussing provisions, including increased density options for items such as incorporating integrated / underground parking, providing a cash contribution for the acquisition of parkland, and higher density for setting aside affordable housing. [Revising these provisions provides an opportunity to provide more focus on providing affordable housing](#), particularly non-market housing, which is a significant community need. Revisions to these provisions also reflect the fact that there are other mechanisms to achieve integrated and underground parking (i.e. via Development Permit guidelines) and parkland dedication (a subdivision requirement).

It is therefore recommended that:

- The City support the development of various types of housing, such as rental housing, non-market housing, seniors housing, or innovative housing forms, through a widening of the

existing density bonusing policy language to identify preferred areas where such products and housing types would be desirable.

- Revise the appropriate zoning with a density bonusing scheme and estimate the potential amenity contribution value that is equivalent to the steps of density set out density bonus regulations.

Strategy 13: Establish a Housing Reserve Fund

A [housing reserve fund](#) is an account set up by the municipality to receive funds that are then spent on the delivery of affordable housing, providing capital to acquire land or fund the construction of affordable housing projects, or to contribute to grants to enable local non-profit agencies to facilitate the provision of affordable housing. Funds can come from any sources that the municipality identifies, including property taxes or a community amenity program. A Housing Reserve Fund can be used to [leverage or support opportunities to create affordable housing that help to achieve the City's housing goals](#). Once a housing fund is large enough to be able to make grants, municipalities typically set up an application process for providers to be able to apply for a grant.

The recommended actions are:

- Establish a Housing Reserve Fund to assist with the development of non-market housing for special needs groups or other housing priorities.
- Once the fund is well established, the City could establish a process to determine eligibility criteria, review applications, and provide grants.

Partnerships and Advocacy

Strategy 14: Establish a Development Liaison Committee

At present, there is a lack of coordinated and formalized lines of communication between the development community and the cCity. This lack of connection misses an [opportunity for both sides to share perspectives](#), particularly about potential impediments to the creation of housing and the impact that certain City requirements have in undermining housing objectives. The formation of a Development Liaison Committee could therefore yield several mutual benefits, including:

- Providing an opportunity to build a rapport between City staff and the Development Community and explore different perspectives and policy ideas towards the creation of more housing in the City.
- Creates a single point of contact for the City when considering new policy initiatives (as opposed to contacting a wide variety and evolving individual contractors and developers)
- Developers could be less inclined to lobby local government politicians if there was a regular touchpoint with municipal staff.

Strategy 15: Continue to Support the Campbell River Coalition to End Homelessness and Similar Agencies

The City's Long Range and Sustainability Department continues to collaborate with local social services providers that support the most vulnerable residents. Additionally, the City continues to participate in regional housing and advisory committees. Recommended actions include:

- Continue to participate in all levels of housing tables and initiatives, such as the Table of Partners.
- Continue to support community-based strategies for responding to homelessness and the needs of vulnerable residents.

Strategy 16: Continue to Advocate to Senior Levels of Government

Policy Alignment: The OCP directs the City to lobby Federal and Provincial Governments and the Vancouver Island Health Authority to address homelessness more effectively in the area (s. 7.3.2).

The City can *leverage community partnerships* to raise awareness of issues relating to housing choice and affordability by:

- Continuing to advocate senior levels of government for changes to funding, legislation, taxation, and incentives to build affordable housing.
- Seek increased funding for non-market housing, rent supplements and programs that facilitate access to housing for low-income households.

Summary of Strategies

Appendix A of the Housing Strategy provides a summarized version of the strategies and potential timelines.



Implementation



The **Housing Strategy** is the result of community consultation, background research and analysis, and review of best practices. The draft strategy is structured into **16 strategies** and over **60 specific action items**. The detailed steps associated with implementation will be finalized by City staff with direction from Council. A high-level implementation approach is outlined below.

Progress Updates

It is suggested that an **annual update report** to Council be prepared by the City’s Long-Range Planning and Sustainability Department which outlines achievements made, and progress on actions outlined in this plan. It should be noted that staff will also be required to provide progress reports to CMHC as a condition of securing grant funding under the Housing Accelerator Fund.

Actionable Timeline

A general timeline is proposed for implementing the strategy. This takes into consideration the **complexity of various action items as well as the limited staff or financial resources that are available**. The following table sets out recommended time frames for the implementation of the 16 strategies outlined in this report. **Short term** priorities, considered immediate items, are either urgent or relatively simple (from a resource standpoint) to achieve within the coming one or two years. **Medium term** items will be prioritized in the coming three to five years. Within each of these strategies, there will be elements that are prioritized in both the short and medium terms. These details will be determined by the City over time.

Figure 2 Suggested Timeline (To project completion)

Strategies	Short Term	Medium Term		Short Term	Medium Term	
	(1-2 years)	(3-5 years)		(1-2 years)	(3-5 years)	
UCB Expansion	✓		Financial Incentives to encourage housing	✓		
Civic Lands Acquisition / Development Strategy	✓		Expand Density Bonus Program		✓	
Missing Middle Strategy	✓		Establish an Affordable Housing Reserve Fund	✓		
ADU Implementation	✓		Establish a Development Liaison Committee	✓		
Corridor Development Strategy	✓		Support Non-Market Housing Sector	Ongoing		
Infrastructure Capacity Review	✓					
Incorporate rental zoning powers		✓				Support Local Social Service Agencies
Remove Regulatory Barriers	✓					Advocate senior levels of government
Minimize Loss of Housing Stock		✓				Continue to Lobby Senior Levels of Government

Appendix A: Housing Strategy Summary Table

Strategy	Actions	Implementation Area	Timelines
Urban Containment Boundary Expansion	<ol style="list-style-type: none"> 1. Re-evaluate options to expand the Urban Containment to the north based on known constraints 2. Review opportunities for potential UCB expansion to the south. 	Policy, Regulatory	Medium
Civic Lands Acquisition and Development Strategy	<ol style="list-style-type: none"> 1. Identify existing City land holdings with potential to deliver new non-market / supportive or affordable housing. 2. Pre-zone higher ranked sites to maximize the potential density of units 3. Pre-service and undertake frontage improvements as an added time and cost saving measure. 4. Work in partnership to jointly apply for funding to strengthen applications (ongoing). 5. Partner with the development community to build on existing sites in high priority areas (ongoing). 	Policy, Administrative, Partnership	Short
Missing Middle Strategy	<ol style="list-style-type: none"> 1. Amend RM zones to allow more flexibility of residential typologies, tenancy, and density calculations. Implement Floor Area Ratios and minimum densities, thereby encouraging greater diversity in housing, particularly missing middle housing. 2. Establish design guidelines (i.e. infill Development Permit Areas) for new infill housing that balance the maintenance of neighbourhood character, while enabling flexibility and innovation in terms of site layout and design. 3. amend the City's Planning Procedures Bylaw to streamline infill projects by waiving NPM requirements / waiving Public Hearings for minor (i.e. less than 3 unit) rezoning applications and delegating minor variance decisions to staff. 4. Prezone (City-led amendments to the City's Zoning Bylaw) targeted areas to accommodate more housing density and variety, particularly around Village Centres and key transit corridors. 5. Require a minimum density for all greenfield development to ensure a mix of housing types, including single detached units. 6. Work with the development community to pilot an expedited approvals process (or other incentives) to encourage select infill projects 	Policy, Regulatory, Administrative, Partnership	Medium

Accessory Dwelling Unit Implementation Strategy	<ol style="list-style-type: none"> 1. Amend the Zoning Bylaw expand Secondary Suites and Carriage Homes as a permitted use in Residential Zones 2. Amend the Zoning Bylaw to permit secondary suites in duplexes and townhomes (in alignment with the BC Building Code) 3. Prepare supporting regulations such as owner-occupancy requirements, privacy controls (height, window location, etc..) and onsite parking requirements to manage neighbourhood impact 4. Establish additional utility charges for unauthorized secondary suites, waiving charges for legal suites (i.e. that have received a building permit) 5. Establish policy that requires all newly constructed single detached homes, as well as duplexes and triplexes, to be built as "suite ready" 	Policy, Regulatory, Administrative	Short
Corridor Development Strategy	<ol style="list-style-type: none"> 1. Revise the Zoning Bylaw to allow high-density development without the need for rezoning (as-of-right) for higher housing developments that are located along the Frequent Transit Corridors. 	Policy, Regulatory	Medium
Infrastructure Capacity Review	<ol style="list-style-type: none"> 1. Builds on asset management and infrastructure planning by identifying capacity constraints in concert with, and to support initiatives that seek to prezone areas (as noted herein) (ADUs, Infill / Missing Middle, Corridor Development, etc.) 2. Prioritize and fund infrastructure improvements that directly support housing development. 	Policy	Short
Incorporate rental zoning powers	<ol style="list-style-type: none"> 1. Introduce rental zones, considering an appropriate number, type, and location of rental housing (such as in areas with access to transit and services). 	Regulatory	Medium

<p>Remove regulatory barriers</p>	<ol style="list-style-type: none"> 1. Implement the Development Review Process Recommendations (forthcoming) <ol style="list-style-type: none"> 1. Amend the Zoning Bylaw to: <ol style="list-style-type: none"> a. Relax parking requirements for desired developments in primary growth areas, including village centres, major transportation corridors and downtown; b. Revise density measures by replacing “units per hectare” with “floor area ratio” enabling flexibility, particularly for smaller, more affordable units. c. Consider “prezoning” targeted single-family areas within primary growth areas (village centres, transit corridors, downtown) to permit higher density housing forms such as duplexes, triplexes. 2. Undertake amendments to the District’s Procedures Bylaw to expand the delegated authority powers to staff to issue minor Development Variance Permits and waive Neighbourhood Public Meeting and Public Hearing Requirements for minor rezoning applications. 3. Amend the City’s Subdivision and Development Servicing Bylaw to: <ol style="list-style-type: none"> a. Revise the “underground wiring” obligation b. Relax works and services requirements for infill development, rental or non-market housing, or development in key growth areas. 4. Amend the Fees Bylaw to generate revenue to hire additional staff to process development applications. 	<p>Policy, Regulatory, Administrative</p>	<p>Short</p>
<p>Minimize the loss of rental housing stock</p>	<ol style="list-style-type: none"> 1. Develop a “vacation rental” policy that balances tourism accommodation needs in the form of vacation rentals, while ensuring that existing rentals are not displaced in the process. 2. Establish a Modular Home Park Redevelopment Tenant Assistance Policy to protect existing tenants as part of redevelopment. 3. Continue to limit the demolition or strata conversion of existing rental units and identify opportunities to further strengthen this policy as needed. 4. Introduce rental tenure zoning as part of future Zoning Bylaw updates to preserve existing rental housing in key areas. 	<p>Regulatory</p>	<p>Medium</p>

<p>Support non-housing market sector</p>	<ol style="list-style-type: none"> 1. Work with non-profit organizations seeking acquisition and renovation or redevelopment of their land and building assets that would lead to the addition of new affordable housing. The City can help identify creative solutions and support them with the planning and approval process. 2. Identify a staff person to support and help to expedite the processing of applications for rental, non-market, or seniors housing. 3. Expand the District policy on special needs or supportive housing to allows this type of use to be distributed in all neighbourhoods and amend the zoning bylaws to permit this use in the majority of zones. 4. Encourage private market and non-profit partnerships that result in non-market units being built on- or off-site. This may involve connecting non-profit organizations with private sector developers that would be amenable to the addition of non-market units as part of a density bonus arrangement. 5. Work with Island Health, BC Housing, or other government institutions to address the shortage of seniors housing, supportive housing, or other services for at-risk population groups, such as a hospital discharge program or transitional housing for at-risk youth. 6. Expand the permissive property tax exemptions to non-market housing providers. 	<p>Administrative, Financial, Partnership, Advocacy</p>	<p>Short (Ongoing)</p>
<p>Financial incentives to support housing</p>	<ol style="list-style-type: none"> 1. As part of current updates to the Development Cost Charge Bylaw, consider reduced rates for infill housing, and possibly waiving DCC's for ADUs. Further locational considerations could also be accommodated such as reductions in fees for development in and around village centres and other targeted growth areas. 2. Consider offering a property tax exemption for a set period – this tool should only be utilized for projects that result in a generous affordable housing contribution. 3. Expand the current permissive tax exemption program to non-profit housing providers and related service providers that support the City's most vulnerable. 4. Fast track development approvals for applications that yield the highest community benefit, or most urgent need 5. Consider parking stall reductions in the Downtown and / or other areas such as Village Centres, or along major transit corridors to incent the development of affordable, rental, or non-market housing or any other project that aligns with the City's housing goals. 	<p>Financial</p>	<p>Short</p>

Expand the density bonussing program	<ol style="list-style-type: none"> Expand the density bonussing program to support the development of various types of housing, such as rental housing, non-market housing, seniors housing, or innovative housing forms, through a widening of the City's existing density bonussing policy language to identify preferred areas where such products and housing types would be desirable. Revise the appropriate zoning designations with a density bonussing scheme and estimate the potential amenity contribution value that is equivalent to the steps of density set out density bonus regulations. 	Regulatory, Financial	Short
Establish a Housing Reserve Fund	<ol style="list-style-type: none"> Establish a Housing Reserve Fund to assist with the development of non-market housing for special needs groups or other housing priorities. Once the fund is well established, the City could establish a process to determine eligibility criteria, review applications, and provide grants. 	Financial	Short
Establish a Development Liaison Committee	<ol style="list-style-type: none"> Establish a Development Liaison Committee to function as a single point of contact to regularly discuss community development and housing issues. 	Partnership, Advocacy	Short
Support local social service agencies	<ol style="list-style-type: none"> Continue to participate in all levels of housing tables and initiatives. Continue to support community-based strategies for responding to homelessness and the needs of the City's vulnerable residents. 	Partnership, Advocacy	Short (ongoing)
Continue to advocate senior levels of government	<ol style="list-style-type: none"> Continuing to advocate senior levels of government for changes to funding, legislation, taxation, and incentives to build affordable housing. Seek increased funding for non-market housing, rent supplements and programs that facilitate access to housing for low-income households. 	Advocacy	Short (ongoing)

Appendix B: Potential Housing Accelerator Fund Action Items

Strategy	Action	Alignment with HAF Objectives (Below)
Civic Lands Strategy	<ol style="list-style-type: none"> 1. Identify existing City land holdings with potential to deliver new non-market / supportive or affordable housing. 2. Pre-zone higher ranked sites to maximize the potential density of units 3. Pre-service and undertake frontage improvements as an added time and cost saving measure. 4. Provide capacity and work in partnership to jointly apply for funding to strengthen applications. 	<ul style="list-style-type: none"> • 1,2,3
Missing Middle Strategy	<ol style="list-style-type: none"> 1. Prezone (City-led amendments to the City's Zoning Bylaw) targeted areas to accommodate more housing density and variety. 2. Establish design guidelines (i.e. infill Development Permit Areas) for new infill housing that balance the maintenance of neighbourhood character, while enabling flexibility and innovation in terms of site layout and design. 3. Require a minimum density for all greenfield development to ensure a mix of housing types, including single detached units. 	<ul style="list-style-type: none"> • 1,2,3
Corridor Strategy	<ol style="list-style-type: none"> 1. Follows the Dogwood Corridor and Master Transportation Study which aim to make Dogwood a major transportation corridor. 2. Promoting high-density development without the need for rezoning (as-of-right) for housing developments up to 10 stories that are located along the Frequent Transit Corridor (Dogwood Street only) 	<ul style="list-style-type: none"> • 1,2,3
Accessory Dwelling Unit Implementation	<ol style="list-style-type: none"> 1. Amend the Zoning Bylaw expand Secondary Suites and Carriage Homes as a permitted use in Residential Zones 2. Consider amendments to the Zoning Bylaw to permit secondary suites in duplexes and townhomes (in alignment with the BC Building Code) 3. Prepare supporting regulations such as owner-occupancy requirements, privacy controls (height, window location, etc.) and onsite parking requirements to manage neighbourhood impact 4. Establish additional utility charges for unauthorized secondary suites, waiving charges for legal suites (i.e. that have received a building permit) 5. Revise policy to ensure that newly constructed single detached homes, as well as duplexes and triplexes, to be built as "suite ready" 	<ul style="list-style-type: none"> • 1,2,3
Infrastructure Capacity Review	<ol style="list-style-type: none"> 1. Undertake an infrastructure planning review that analyzes infrastructure capacity in concert with, and to support initiatives that seek to prezone areas (as noted herein) (ADUs, Infill / Missing Middle, civic land development, etc.) 2. Prioritize and fund infrastructure improvements that directly support housing development. 	<ul style="list-style-type: none"> • 1

<p>Remove regulatory barriers</p>	<ol style="list-style-type: none"> 1. Implement the Development Review Process Recommendations (forthcoming) 2. Undertake amendments to the District's Procedures Bylaw to expand the delegated authority powers to staff to issue minor Development Variance Permits and waive Neighbourhood Public Meeting and Public Hearing Requirements for minor rezoning applications. 3. Amend the City's Subdivision and Development Servicing Bylaw to: <ol style="list-style-type: none"> a. Revise the "underground wiring" obligation. b. Relax works and services requirements for infill development, rental or non-market housing, or development in key growth areas. 4. Amend the Fees Bylaw to generate revenue to hire additional staff to process development applications. 	<ul style="list-style-type: none"> • 1,2
<p>Financial incentives to support housing</p>	<ol style="list-style-type: none"> 1. As part of current updates to the Development Cost Charge Bylaw, consider reduced rates for infill housing, and possibly waiving DCC's for ADUs. Further locational considerations could also be accommodated such as reductions in fees for development in and around village centres and other targeted growth areas. 2. Stepped reduction of DCCs for development along key transportation corridors, built to Step Code 4, etc. 3. Consider offering a property tax exemption for a set period – this tool should only be utilized for projects that result in a generous affordable housing contribution. 4. Expand the current permissive tax exemption program to non-profit housing providers 5. Fast track development approvals for applications that yield the highest community benefit (multi-unit housing near transit, missing middle housing and affordable housing units). 6. Consider parking stall reductions in the Downtown and / or other areas such as Village Centres, or along major transit corridors to incent the development of affordable, rental, or non-market housing or any other project that aligns with the City's housing goals. 7. Establish a City policy to waive fees for non-market/ supportive affordable housing projects. 	<ul style="list-style-type: none"> • 1,2,3
<p>Expand the density bonussing program</p>	<ol style="list-style-type: none"> 1. Expand the density bonussing program to support the development of various types of housing, such as rental housing, non-market housing, seniors housing, or innovative housing forms, through a widening of the City's existing density bonussing policy language to identify preferred areas where such products and housing types would be desirable. 2. Revise the appropriate zoning designations with a density bonussing scheme and estimate the potential amenity contribution value that is equivalent to the steps of density set out density bonus regulations. 	<ul style="list-style-type: none"> • 1,2,3

HAF Funding Objectives:

- 1) Support the development of complete communities that are walkable, consisting of appropriate residential density and a diverse mix of land uses, providing access to a wide variety of amenities and services through public and active transportation.
- 2) Supporting the development of affordable, inclusive equitable and diverse communities that encourage clear pathways to achieving greater socio-economic inclusion largely achieved through the equitable provision of housing across the entire housing spectrum.
- 3) Support the development of low-carbon and climate-resilient communities.

Appendix C: Summary of Selected Housing Related Policies – City of Campbell River Official Community Plan

Part 2	Land Use: Campbell River will be a vibrant, engaging, and lively community that supports and encourages community health, safety, economic prosperity and recreational opportunities for residents and visitors. Neighbourhood centres, Village Centres, the waterfront and our Downtown will contain most growth and reinforce an easily identifiable, locally legitimate character.
Part 2	Housing: Campbell River includes a broad range of affordable and diverse housing options across the community.
5.1	Ensure an orderly pattern of urban development and strategically manage and deploy public expenditures on municipal infrastructure.
5.1.1	Urban development, including the provision of municipal services, will not be supported beyond the Urban Containment Boundary (UCB) except in [limited circumstances]
5.1.2	For development within the Urban Containment Boundary, promote an orderly pattern of development that is sequential in particular in undeveloped areas to maintain infrastructure efficiency and enhance livability associated with compact neighbourhoods.
5.2.2	For development within the Urban Containment Boundary, promote an orderly pattern of development that is sequential in particular in undeveloped areas to maintain infrastructure efficiency and enhance livability associated with compact neighbourhoods.
5.3.1	New residential uses, in particular multi-family residential development, will be encouraged in areas that are accessible to community services and facilities including walkways, schools, transit and recreational areas.
5.3.2	New residential uses are not encouraged adjacent to incompatible land uses, such as airports and industrial uses, which could adversely affect the health, safety and well-being of residents.
5.5.2	Promote residential development in areas adjacent to downtown (e.g. north and south lands near the Estuary) to create a catalyst for revitalizing the downtown.
5.8	Proactively encourage mixed-use development in Village Centres.
5.22	Create a pedestrian oriented, compact node with commercial uses and amenities to meet the daily needs of residents in the surrounding neighbouring area
5.22.1	Where appropriate, allow a range of housing forms such as secondary dwellings, row housing, live/work units and townhouses that diversify the housing stock.
5.22.5	Permit small lot sub-division and clustered densification in established areas in an effort to increase affordable housing stock
5.22.6	Prioritize the redevelopment and intensification of corridors connecting centres from single-detached housing to duplex or townhouse housing
5.23	Maintain existing neighbourhood character or revitalize/renew an area of which is identified as in need.
5.23.1	Infill development will consider the density, massing, design and character of the project in relation to overall densities and general character of the surrounding area.
5.23.2	Infill development will consider retention of special site features, mature landscaping, and view corridors.
5.23.3	Encourage well-integrated infill development in established neighbourhoods by requiring developers to consult with the community for development proposals where: a. A Form, Character & Performance Development Permit is required; or b. A subdivision application requires a variance to the Zoning Bylaw, a Zoning amendment, or a Form, Character & Performance Development Permit.
7.1	Promote diverse housing options and support the ability of the community to benefit from development.
7.1.1	Parking requirements for multi-family residential developments in locations that are serviced by transit may be reduced so that the sale of residential units can be decoupled from the sale of parking spaces.
7.1.2	Opportunities will be considered to “fast-track” the development approval process for low income and non-market housing.

7.2.1	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 needs, seniors, and others requiring supportive housing.
7.2.2	Incentives may be considered to encourage residential development of vacant infill lots.
7.2.5	Zoning regulations will be reviewed and revised as appropriate to permit secondary suites and secondary residences (e.g. coach houses or garage suites) as a way to broaden housing choice and increase affordability for both home owners and renters
7.2.6	Zoning regulations will be reviewed and revised as appropriate to increase permitted housing typologies in residential and mixed-use zones.
7.2.7	Affordable, rental and special needs/supportive housing – including seniors housing – will be permitted throughout the City, with preference given to locations or nodes that provide amenities and services, and transit.
7.2.9	To meet the needs of residents requiring emergency shelter or supportive housing, the City, where possible, will work with local service providers, non-governmental organizations, community groups, and senior levels of government to locate emergency shelter facilities in the community on an as needed basis.
7.3	Encourage the development of affordable units, maintain good supply of rental units, and/or provide other housing for vulnerable populations.
7.3.2	The Federal and Provincial Governments will be lobbied and the Vancouver Island Health Authority will be encouraged to more effectively address homelessness in the areas outlined in Campbell River's Affordable Housing Strategy.
7.3.3	Land assets may be set aside or "banked" for use in future for housing projects, with rezoning and/or resale conditions that assist in meeting Objective 7.3.