



City of Campbell River

Guide to Missing Middle Housing



City of
**Campbell
River**

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Introduction

As the City of Campbell River continues to grow, the demand for diverse housing options has never been greater. In January of 2024, the City received \$10.4 million in funding from the federal government's *Housing Accelerator Fund* (HAF) to rapidly scale up the supply of attainable, safe and suitable housing units by removing barriers to residential development and to reach its target of adding 42 *missing middle housing* units over the next three years and 631 over the next ten. One of the methods that the City can use to reach this target is to encourage and facilitate the development of *missing middle housing*.

This guide has been developed to provide an overview of the considerations, requirements and processes involved in building missing middle housing in the City of Campbell River.

The guide includes the following sections:

- Context
- Benefits
- Zoning
- Design and Character
- Development Permit Process
- Building Permit Process
- Renovations
- New Builds
- The (Often Hidden) Costs
- Glossary
- References
- Contact

For easy reference and context, italicized terms throughout the document have assigned definitions in the glossary on Page 19.

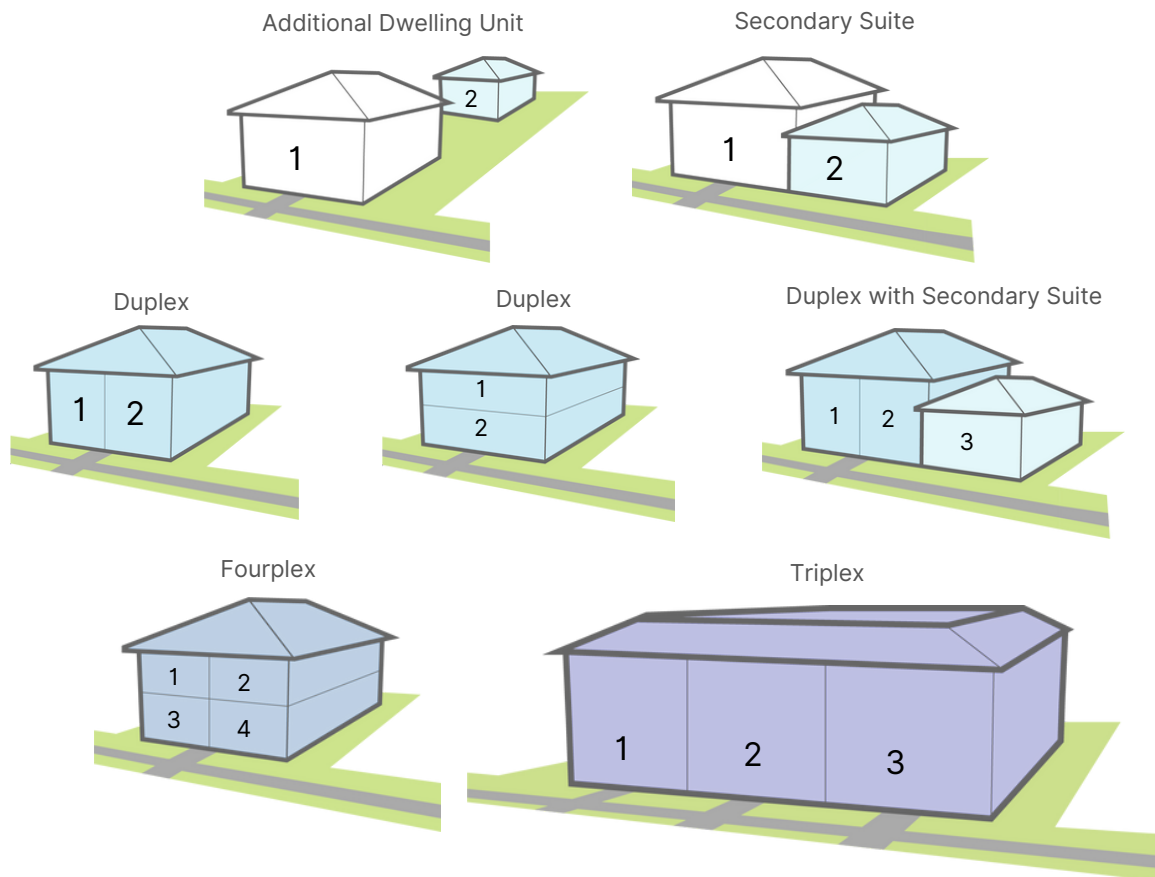
Context

“Missing middle” refers to the range of small-scale, multi-unit homes that are three storeys or less and contain at least two units with their own exterior entrances (or in the case of *additional dwelling units*, sometimes a physically detached unit from the previously established dwelling).

Examples include:

- *Additional Dwelling Unit*
- *Secondary suites in single-family dwellings*
- *Secondary suites in duplexes*
- *Duplexes*
- *Triplexes*
- *Fourplexes*

Missing Middle Housing Types



*Numbers refer to individual dwelling units

The term “missing middle” not only refers to the variety of multi-unit and clustered housing types that have a medium spectrum of *density* but also to the range of homes that balance *human-scale* elements and affordability with construction and infrastructure servicing costs when compared to *single-family residential dwellings* and traditional multi-storey apartment buildings. The diagrams below show the scale of housing that is considered missing middle as well as an example aerial view of what this housing looks like in the context of a neighbourhood that still contains a majority of single-family homes.



The "Missing Middle" Housing Diagram.

Source: Parolek, Daniel. *Missing Middle Housing: Thinking Big and Building Small to Respond to Today's Housing Crisis*. Island Press, 2020. Page 9

- Additional Dwelling Unit
- Secondary Suite
- Duplex
- Fourplex
- Townhome



Examples of “missing middle” housing distributed throughout a neighbourhood with majority single-family homes

The following images show street view level examples of missing middle housing on a neighbourhood scale. In each case, the overall *density* of the parcel is higher than what it would be if the parcel was restricted to one *single-family residential dwelling* exclusively. It is important to know that increasing density in a neighbourhood does not always mean building large, high-rise towers. The examples below are known as “gentle density”, which is focused on slightly increasing the number and variety of homes in neighbourhoods that were previously restricted to only containing *single-family residential dwellings*.

House with a Secondary Suite



Duplex



Fourplex



Townhomes



Benefits

Permitting the development and construction of *missing middle housing* can benefit a community in many ways.

Housing Diversity

Allowing more variety of homes attracts people of different ages and family compositions, which ultimately forms a more vibrant community. More housing options provides the opportunity for residents to live and remain in the same community as their housing needs change over their lifetime.

Affordability

As housing prices increase, many demographics can find themselves priced out of housing markets that do not offer a variety of choice and style. *Missing middle housing* contributes to housing affordability due to its lower construction costs and reduced land costs per unit compared to the construction of *single-family homes* or multi-storey apartment complexes. It offers a balance between *density* and affordability.

Reducing Sprawl

Allowing for a diversity of housing choice also helps the environment. Anytime a city plans a new neighbourhood in response to a growing population, surrounding forests and farmland are removed to make space for the new development. Allowing gentle *density* that mimics the size and scale of single-family dwellings to gradually increase inside already established neighbourhoods allows a city to accommodate that increased population growth while still preserving its unique surrounding natural areas.

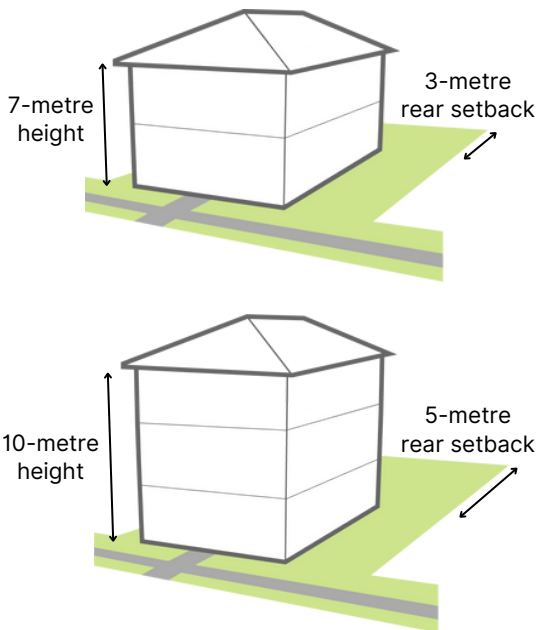
Fiscal Responsibility

Redeveloping existing neighbourhoods to absorb more *density* also promotes fiscal responsibility, as a city doesn't need to spend additional funds to service new communities with new road, water, sanitary and stormwater infrastructure. Making use of existing infrastructure is a cost-effective way to accommodate new population growth.

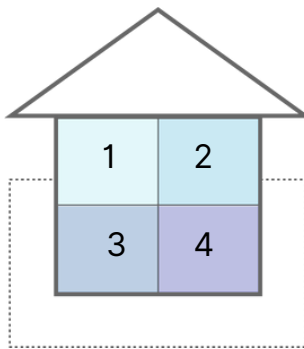


Zoning

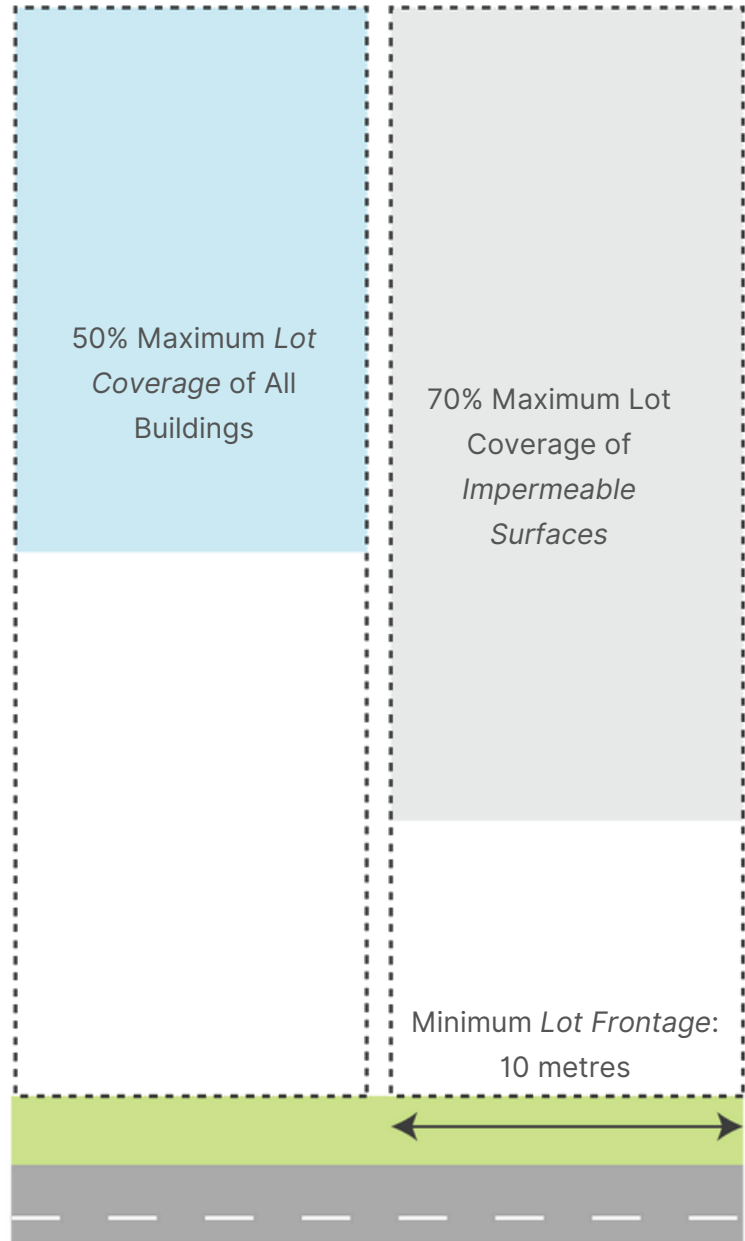
The Residential Infill (R-i) zone (section 5.24 in Zoning Bylaw) is the most common residential zone in the city, and permits a maximum of four *dwelling units* per lot (see Map on Page 8). This section contains several regulations that control the standards of development including building height, *lot coverage*, maximum allowable *density*, *lot frontage* and setbacks from property lines within the Residential Infill (R-i) zone. Specific setback requirements are shown in **Table 1**.



The maximum building height ranges from 2 storeys or 7 metres (if the minimum rear setback is 3 metres) to 3 storeys or 10 metres (if minimum rear setback is 5 metres)

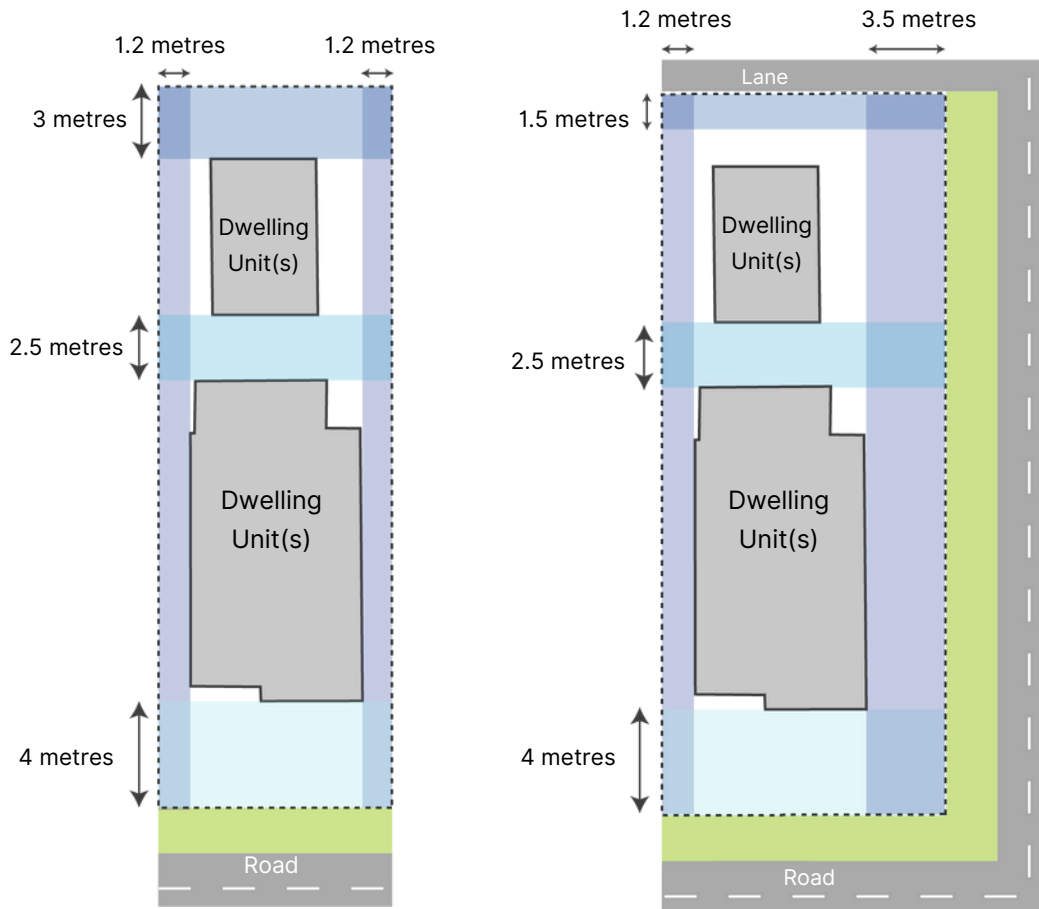


A maximum of four dwelling units are permitted on lots throughout the R-i zone

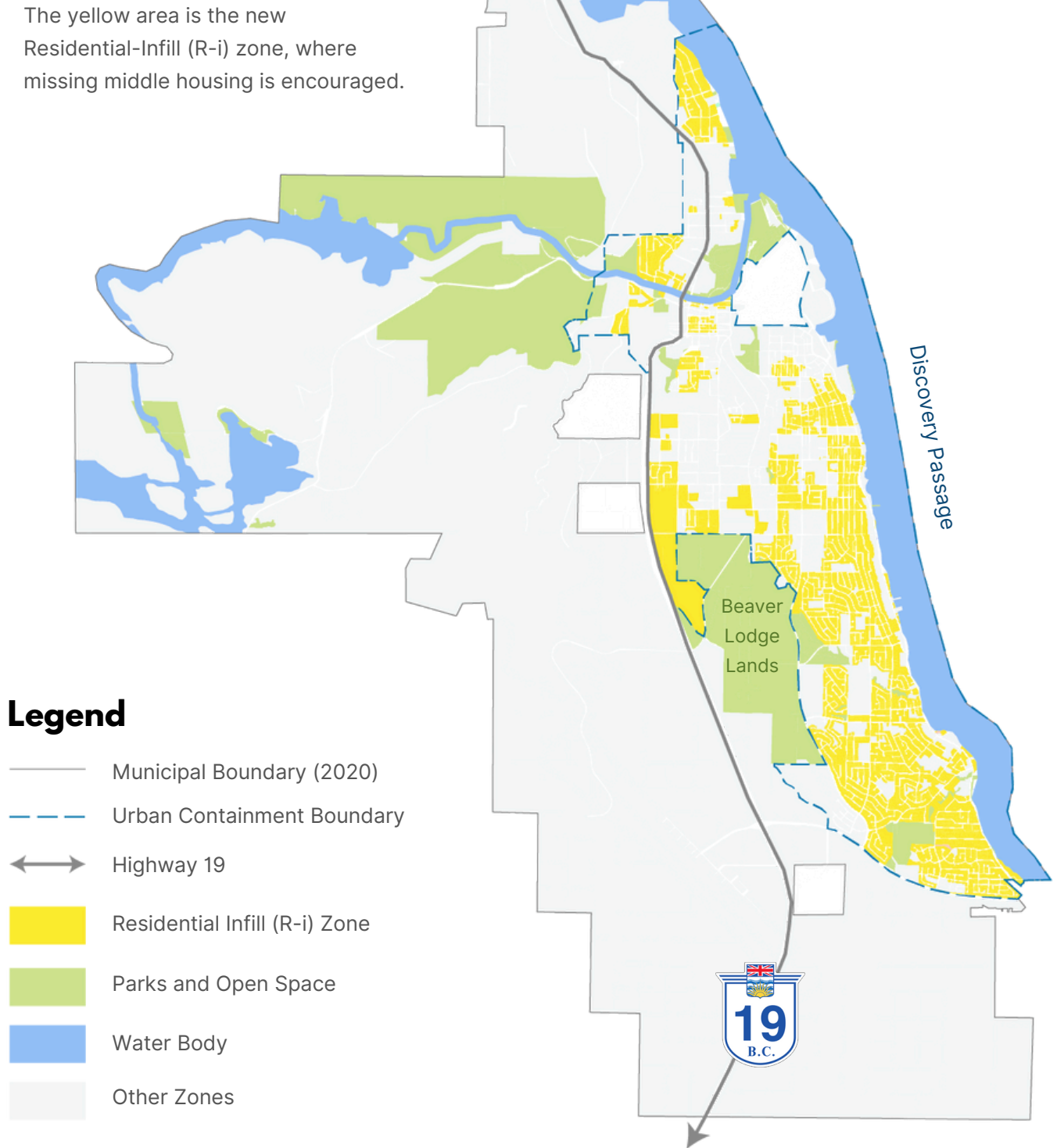


Category	Dimension
Front Yard	Minimum 4.0 metres Exceptions: <ul style="list-style-type: none"> • Minimum 6.0 metres if in front of a garage or carport to provide adequate parking area • Minimum 1.5 metres for <i>strata lots</i> provided that parking requirements are met
Setback Between Buildings	Minimum 2.5 metres
Rear Yard	Minimum 3.0 metres Exception: <ul style="list-style-type: none"> • Minimum 1.5 metres if entire rear yard abuts a lane
Side Yard	Minimum 1.2 metres Exceptions: <ul style="list-style-type: none"> • Minimum 3.5 metres if side yard adjoins a road • Minimum 0.0 metres for attached units on <i>strata lots</i> • Minimum 1.5 metres for end/detached units on <i>strata lots</i>

Table 1: Zoning Bylaw Setback Requirements



The yellow area is the new Residential-Infill (R-i) zone, where missing middle housing is encouraged.



Design and Character

Generally speaking, missing middle development in the City should strive to meet the following objectives:

- Contain a varied mix of *human-scale* (two to three storey) housing types that cater to different demographics at different stages of life
- Contribute positively to the streetscape with landscaped front and back yards
- Be oriented and designed towards the street prioritizing the pedestrian experience
- Encourage high standard of accessibility and be inclusive of all users
- Contain energy and water-efficient features and landscaping elements
- Be compatible with the design and scale of existing adjacent buildings
- Integrate parking and circulation in a way that minimizes impacts on neighbours and the public realm
- Be constructed of high-quality, durable and weather-resistant materials



Examples of successful implementation of missing middle housing that include landscaping, *human-scale*, *pedestrian-oriented* and compatible design elements

Getting It Built

The following sections are meant to assist applicants in obtaining development permits and building permits. It is intended that by following this guide, applicants can complete the permit processes in an efficient manner and avoid unnecessary delays and expense. Should you find that this guide does not answer your specific questions, please contact the City of Campbell River (see Page 22).

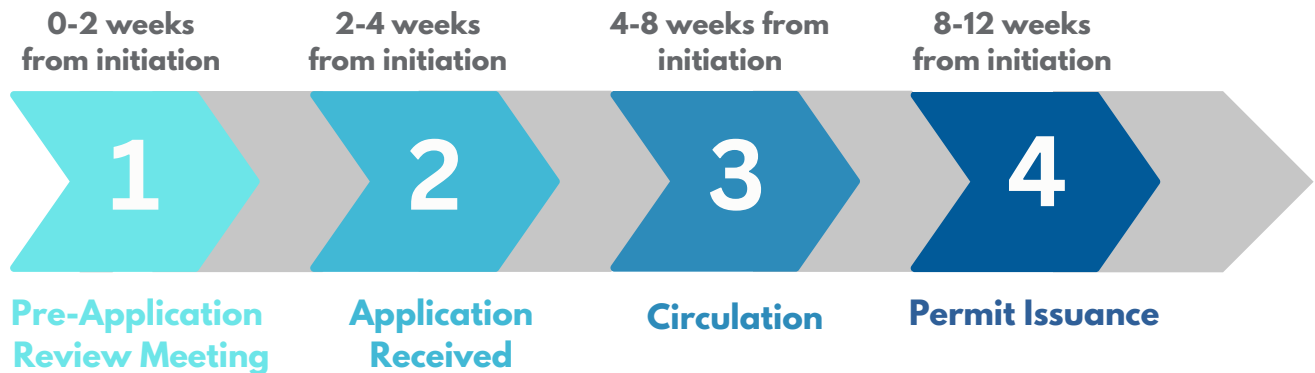
This guide is intended as an overview only and does not replace current bylaws or regulations. Complete copies of applicable bylaws may be obtained from Campbell River City Hall or at campbellriver.ca. Design and construction of buildings and structures within the City are governed by the following:

- British Columbia Building Code
- Current building bylaw
- Development permit guidelines
- Applicable zoning bylaw and other bylaws



Development Permit Process

Any missing middle housing resulting in development between three and nine units will require a Minor Development Permit for General Form, Character and Performance prior to obtaining a building permit. The development permit process is shown below, typically taking approximately 12+ weeks. Complex applications can take 16 weeks or longer. This timeline can vary according to volume of applications and resources available and is not guaranteed.



Timelines may also be shortened if the correct information is provided upfront. **A complete development permit application is composed of:**

- Completed application form
- BC Land Title Search (dated no more than 10 business days prior to application submission date)
- Letter of Intent
- Letter of Authorization (if applicant different than owner)
- BC Company Summary (if owner is incorporated company or society)
- Application fee(s)
- Electronic copies of covenants, easements and statutory rights-of-way
- New Letter of Authorization and new BC Land Title Search if property sale has been undertaken after submitted application

In addition to the above components, Minor Development Permits for General Form, Character and Performance will also require the following:

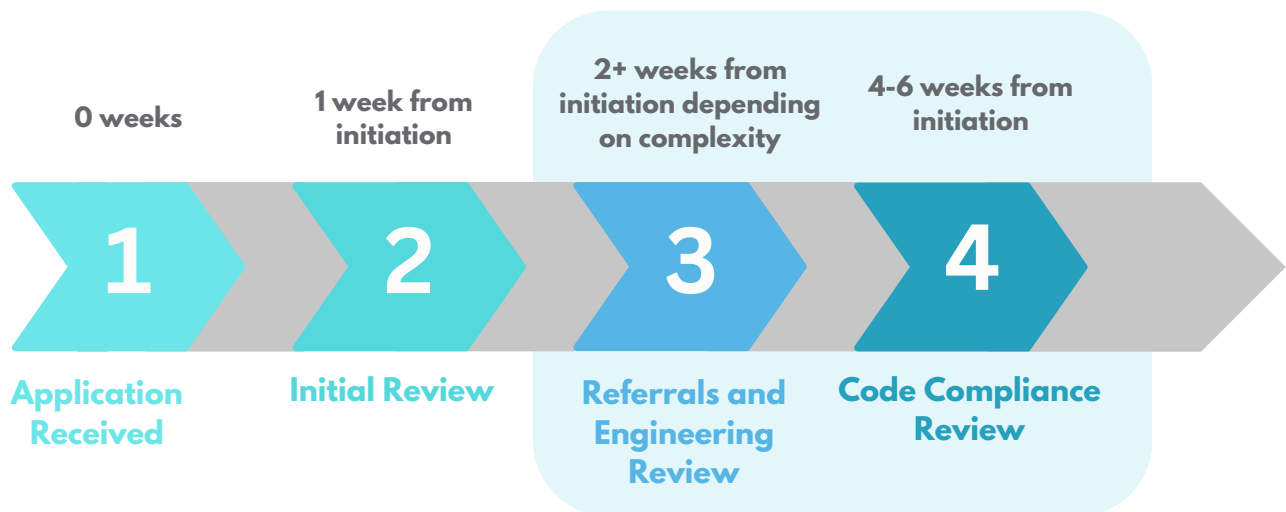
- Site plan
- Coloured building elevation drawing(s)
- Floor plan drawing(s)
- Zoning Bylaw compliance table
- Coloured landscape plan
- Landscape cost estimate
- Lighting details
- Site Disclosure Statement

For a complete list of detailed summaries and requirements, refer to the [City of Campbell River Development Application Form](#).

Building Permit Process

The construction of any residential building requires a building permit, which you can apply for once your building has received approval for all applicable development applications. The building permit process requires building designs and confirmation that the proposed building meets specific requirements of the BC Building Code. The process includes the requirement for several inspections during construction by the City’s building officials.

The building permit process is shown below. The review time can vary depending on the complexity of the project, typically taking a total of 4-6 weeks to complete. **You must not start work until after the building permit is issued.**

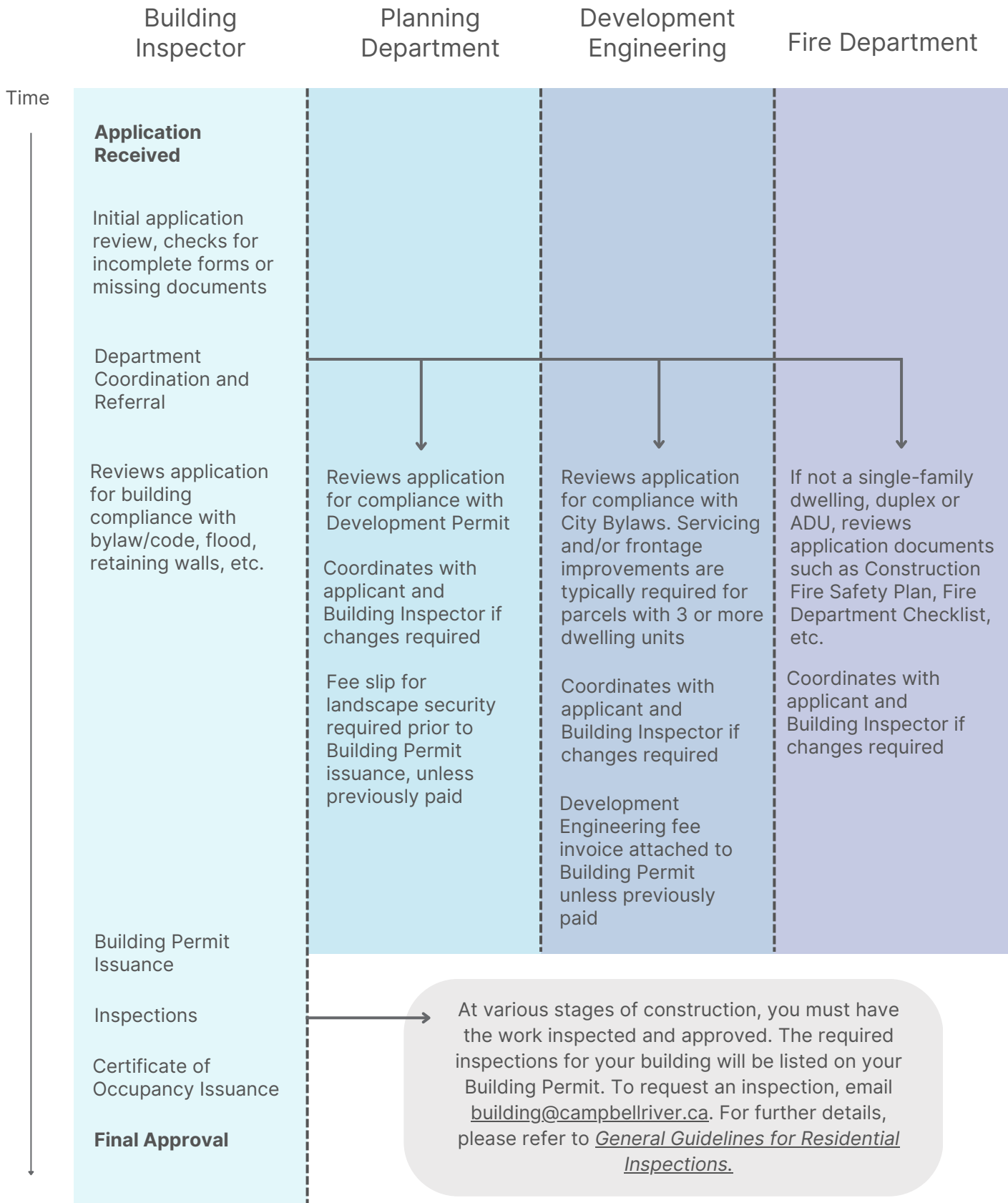


*Stages 3 and 4 take place concurrently

Timelines for Stages 5-8 are dependent on the builder/developer. The City will provide next-day inspection service.



The diagram below provides a summary of the typical process and role of each department.



Renovations

Retrofitting an existing home to construct an attached *secondary suite* is an example of missing middle housing. When submitting a building permit application for a suite, you must submit an email to building@campbellriver.ca requesting a link to upload your application documents. The following information is required (please note that all documents must be in PDF format):

- Completed building application form
- Completed Damage to City Infrastructure Agreement
- Completed Owner’s Undertaking form
- Site plan to indicate all necessary parking and egress path
- Floor plans containing the following:
 - Designated areas for suite/main dwelling/common areas
 - Room labels
 - Fire separation locations, including assembly details
 - Window and door sizes and locations
 - Smoke detector locations and type
 - Ventilation system design
 - Heating system
 - Sound transmission and assembly ratings

In cases of presently unauthorized secondary suites, a building permit may be obtained to legalize the suite. Legalization has many benefits, including being eligible for property and home insurance coverage, increased property value, reduced utility fees and the avoidance of costly penalties. Refer to the building permit application submission requirements listed on this page and ensure all documents are ready before applying with the City.

Refer to [*A Guide to Constructing a Secondary Suite in an Existing Home*](#) for a complete list of requirements and considerations as well as more information about legalizing unauthorized secondary suites.

Check the City website for any programs related to secondary suites. The Province also offers a Secondary Suite Incentive Program (SSIP).

Homeowners who qualify will receive up to 50% of renovation costs when adding a secondary suite to their property to be rented out for below market value (capped at \$40,000).

Refer to the [website](#) for more information.



New Builds

Constructing a new detached building such as an *additional dwelling unit* in the rear yard or a *duplex* requires a different set of documentation (please note that all documents must be in PDF format). Submit an email to building@campbellriver.ca to request a link to upload your application documents, which include the following:

- Completed building application form
- Copy of recent title search (no older than 14 days)
- Completed Damage to City Infrastructure Agreement
- Completed Owner's Undertaking Form
- Confirmation of residential warranty coverage (HPO Approval) or Rental Exemption as applicable
- Documents listed within [Required Submissions for Standard Building Permit Applications](#)
- Building Code Compliance Summary (if three units or more)
- Civil Drawings and applicable Letters of Assurance (if three units or more)
- Plumbing permits require a detailed schematic or fixture layout (including Registered Plumber's TQ#, if applicable)

If frontage and servicing improvements are required as per the City's Works and Service Bylaw, requirements generally include:

- Engineering design drawings
- Engineering site servicing report including a water pressure analysis, stormwater management and sanitary sewer review
- Cost estimates and provision of security
- Construction of required infrastructure
- Final acceptance package including record drawings and service cards

Did you know that the Province launched a Standardized Housing Design Project to develop standardized and customizable residential designs for accessory dwellings and multiple units?

The catalogue of design options includes 10 designs that cover accessory dwelling units, duplexes, triplexes, fourplexes and townhomes.

Developers and small-scale builders can use the designs to streamline the permitting process and expedite housing development. Refer to the [Standardized Designs Catalogue](#) for more information.



The (Often Hidden) Costs

Beyond the obvious expenses like land acquisition and construction, hidden costs can significantly impact your budget and project timeline. Often overlooked expenses ranging from thorough site assessments to unexpected utility upgrades can significantly increase a project's overall budget. Understanding these hidden costs upfront allows for realistic budgeting, smoother project management, and ultimately, a more successful infill development. Some of these costs and considerations are listed below. Refer to **Tables 2 and 3** for a comprehensive fee schedule.

Technical Reports and Submissions Requirements

- Building Design
 - There are several ways to obtain a building design. These include using an architect or purchasing pre-designed building plans. The cost ranges from \$5,000 to \$15,000.
- Servicing Capacity Assessment
 - There are certain areas within the community that may have servicing capacity issues. When proposing new development, the City may require an engineer to assess the capacity for both water and sanitary service. The servicing capacity review can vary greatly in cost depending on the complexity of the site servicing requirements.

Construction Considerations

- Frontage Improvements
 - All developments with 3 or more units require frontage improvements (Works and Services Bylaw). Frontage improvements include the upgrade of the road in front of the proposed development to current City standards. This includes the installation of sidewalks, street trees, streetlights and paving of the road surface.
- Service Connections
 - Service connections include the extension of water, sewer and stormwater connections onto the property to allow the new building to connect to the pipes in the street. Service connection costs are quite variable and depend on several factors. The builder or developer is responsible for having their contractors provide service connections and therefore they would formulate these costs.

Development Cost Charges (DCC)

All new development is required to pay DCCs. DCCs are calculated differently for different types of residential development, but generally include charges for roads, water, sewage, drainage (if within the Quinsam drainage area), parkland acquisition, and parkland development.

Permit Fees

- Development Permit
- Building Permit

Refer to the Development Applications Procedures and Delegation Bylaw for the most up-to-date application fees.

Cost Item	Bylaw	Trigger/Notes	Cost (\$)
Site Survey/Building Location Certificate	Building Bylaw No. 3899, 2023	Required prior to construction	\$1,500
Building Permit Fee	Building Bylaw No. 3899, 2023	All new construction	<p>Value of construction over \$5,000 but \$100,000 or less: \$150 + \$1.00 for each additional \$1,000 of construction or portion there of</p> <p>Value of construction over \$100,000 but \$400,000 or less: \$1,100 + \$9.00 for each additional \$1,000 of construction or portion there of</p> <p>Value of construction over \$400,000: \$3,800 + \$8.00 for each additional \$1,000 of construction or portion there of</p>
Building Permit Security Deposit	Building Bylaw No. 3899, 2023	All new construction	<p>Value of construction over \$5,000 but \$100,000 or less: \$1,500</p> <p>Value of construction over \$100,000 but \$400,000 or less: \$2,500</p> <p>Value of construction over \$400,000: \$3,500</p>
Building Permit Plumbing Fees	Building Bylaw No. 3899, 2023	All new construction	<p>Base fee of \$150 for up to two plumbing fixtures + \$8 per additional fixture</p> <p>Base fee + \$50 for each water, sanitary and storm connection</p> <p>Base fee + \$0.75 per fire suppression sprinkler head + \$100 per standpipe, hydrant or hose connection</p>

Table 2: Building Permit Fees

Cost Item	Bylaw	Trigger/Notes	Cost (\$)
Engineering (Private Consultant) for Utility Connections and Servicing Analysis	Works and Service Bylaw No. 3948, 2024 Sewer Connection Bylaw No. 1507, 1985 Water Bylaw No. 3216, 2006	All new construction	Costs will come from consultant or contractor
Development Cost Charges (DCCs)	Development Cost Charges Bylaw No. 3411, 2010	All new residential units (secondary suites are exempt)	Within Quinsam: \$63.11 / square metre Outside of Quinsam: \$35.45 / square metre \$3,500 to \$6,311 for a 1000 square foot building DCCs are anticipated to double by the end of 2025
Development Permit Application Fee	Development Application Procedures and Delegation Bylaw No. 3955, 2024	Where three or more units are proposed	\$450 + \$2,000 + \$500 for each additional Development Permit Area (streamside, eagle tree, steep slopes)
Landscape Plan	Development Application Procedures and Delegation Bylaw No. 3955, 2024	Development permit submission where three or more units are proposed	\$5,000 - \$10,000
			Landscape Security: 125% of the cost of installation and materials of the proposed landscaping
Building Design Fees	Building Bylaw No. 3899, 2023 Development Application Procedures and Delegation Bylaw No. 3955, 2024	All new construction. Required for building permit submission and development permit submission where three or more units are proposed	\$5,000 - \$15,000
Frontage Improvements	Works and Service Bylaw No. 3948, 2024	Where three or more units are proposed	Varies depending on state of frontage adjacent to proposed development

Table 3: Other Costs

Glossary

Additional Dwelling Unit

See “Dwelling Unit”

Means the second or subsequent self-contained residential unit constructed on a lot

Crime Prevention through Environmental Design (CPTED)

Means an approach that focuses on simple and cost-effective design solutions to reduce fear and criminal acts from taking place in and around the built environment, while improving quality of life

Density

Means the number of dwelling units permitted on a lot as prescribed or calculated by the zoning of the lot

Duplex

Means a building containing two dwelling units attached as one building entity

Dwelling Unit

Means one or more rooms with self-contained sleeping, living, cooking facilities and sanitary facilities, used or intended for use as a residence or domicile for one or more persons, but specifically excludes a recreational vehicle

Fourplex

Means a building containing four dwelling units attached as one building entity

Housing Accelerator Fund (HAF)

Means a federal government initiative aimed at increasing the supply of attainable housing by providing funding to municipalities and developers

Human-Scale

Means a design approach that prioritizes spaces, structures, and environments that are comfortable, accessible, and proportionate to human dimensions, fostering walkability, social interaction, and a sense of connection

Impermeable Surface

Means constructed areas and structures consisting of water-resistant materials including but not limited to rooftops, walkways, patios, driveways, parking lots, concrete or asphalt paving, gravel roads and packed earthen materials

Lot Coverage

Means the area of a lot covered by buildings and structures, excluding farm buildings, expressed as a percentage, and includes any cantilevered floor area, bay/box windows and chimneys, as well as covered decks, covered porches and entranceways. Also included are detached garages, sheds or carports which require a building permit to construct

Lot Frontage

Means the horizontal distance between the side lot lines, such distance being measured along a line parallel to the front lot line a distance from that line equal to the minimum required front-yard depth, except for pan-handle lots as defined in the City's Subdivision Bylaw

Missing Middle Housing

Means the range of housing options that are ground-oriented and compatible in scale and form within established single-family neighbourhoods.

Pedestrian-Oriented

Means the provision of a connected system of sidewalks, streets, and trails to allow continual pedestrian use

Secondary Suite

Means a self-contained dwelling unit located within a building or portion of a building:

- a) Completely separated from other parts of the building by a vertical fire separation that has a fire-resistance rating of not less than 1 hour and extends from the ground or lowermost assembly continuously through or adjacent to all storeys and spaces including service spaces of the separated portions
- b) of only residential occupancy that contains only one other dwelling unit and common spaces, and
- c) where both dwelling units constitute a single real estate entity

Single-Family Residential Dwelling

Means a residential dwelling unit consisting of not more than one principle dwelling unit

Strata Lot

Means an individually owned unit within a strata development, such as a condominium or townhouse

Triplex

Means a building containing three dwelling units attached as one building entity

References

BC Housing. (n.d.). *Secondary Suite Incentive Program*. BC Housing. Retrieved from <https://www.bchousing.org/housing-assistance/secondary-suite>

Parolek, D. G. (2020). *Missing Middle Housing: Thinking Big and Building Small to Respond to Today's Housing Crisis*. Island Press.

Small Housing. (2024). *British Columbia Standardized Design Catalogue: Version 1*. Small Housing BC. Retrieved from https://smallhousing.ca/wp-content/uploads/2024/09/bc_std_des_catalogue_v1.pdf

Contact

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