Capital Regional District

625 Fisgard St.,
Victoria, BC V8W 1R7

Notice of Meeting and Meeting Agenda
Hospitals and Housing Committee

Wednesday, July 2, 2025 | **1:30 PM** | **6th Floor Boardroom, 625 Fisgard St. Victoria, BC V8W 1R7**

K. Murdoch (Chair), J. Caradonna (Vice Chair), M. Alto, P. Brent, S. Brice, Z. de Vries, S. Goodmanson, G. Holman, P. Jones, C. McNeil-Smith (Board Chair, ex officio)

The Capital Regional District strives to be a place where inclusion is paramount and all people are treated with dignity. We pledge to make our meetings a place where all feel welcome and respected.

1. Territorial Acknowledgement

2. Approval of Agenda

3. Adoption of Minutes

3.1. 25-0785 Minutes of the Hospitals and Housing Committee Meeting of June 4, 2025

Recommendation: That the minutes of the Hospitals and Housing Committee meeting of June 4, 2025 be adopted as circulated.

Attachments: Minutes - June 4, 2025

4. Chair's Remarks

5. Presentations/Delegations

5.1. Presentations

5.1.1. 25-0801 Presentation: Doug Kobayashi, Mayor, City of Colwood Re: Colwood's Decision to Hire Family Doctors and Create a Municipal Health Model

Attachments: Presentation: Colwood's Decision to Hire Family Doctors

5.2. Delegations

5.2.1. 25-0813 Delegation - Elizabeth FitzZaland; Representing Salt Spring Solutions: Re: Agenda Item 6.3. Bylaw No. 4691, "A Bylaw to Repeal Bylaws No. 3294 and 3296, 2025" - Regional Housing Trust Fund Commission and Advisory Committee

6. Committee Business

6.1. 25-0798 Research Report on Options for Regional Community Safety and Wellbeing Planning

Recommendation: The Hospitals and Housing Committee recommends to the Capital Regional District Board:
That the Capital Regional District maintains status quo and revisits the Canadian Centre for Safer Communities report recommendations in the 2027 service planning process.

Attachments: Staff Report: Research Rpt on Options for Reg'l CSWB Planning

Appendix A: Reg'l CSWB Planning Research Project Final Report

6.2. 25-0799 Caledonia Affordable Housing Redevelopment - Budget Amendment and Capital Region Housing Corporation Major Capital Plan (2025-2029) Amendment

Recommendation: The Hospitals and Housing Committee recommends to the Capital Region Housing Corporation Board:
1. That the Caledonia Redevelopment project budget and the Capital Region Housing Corporation Major Capital Plan (2025-2029) be approved as amended in Appendix B;
2. That the Resolution of Directors required by BC Housing Management Commission for the purpose of authorizing the execution of the loan and mortgage documents for the Caledonia Redevelopment project (PID 031-731-848), substantially attached as Appendix A, be approved; and
3. That $882,392 in surplus capital funding from the Michigan Square Redevelopment project be reallocated to the Caledonia Redevelopment project to offset the budget shortfall.

Attachments: Staff Report: Caledonia Affordable Housing Devt-Budget Amend't

Appendix A: Draft Certified Resolution of Directors

Appendix B: CRHC Five Year Major Cap Expend Plan Sum

6.3. 25-0800 Bylaw No. 4691, “A Bylaw to Repeal Bylaws No. 3294 and 3296, 2025” - Regional Housing Trust Fund Commission and Advisory Committee

Recommendation: The Hospitals and Housing Committee recommends to the Capital Regional District Board:
1) That Bylaw No. 4691, "A Bylaw to Repeal Bylaws No. 3294 and 3296, 2025", be introduced and read a first, second and third time;
2) That Bylaw No. 4691 be adopted;
3) That up to $250,000 of the funds in the Regional Housing Trust Fund be allocated to the Rural Housing Program Pilot Project, with the remaining funds (approximately $850,000) allocated to the Capital Region Housing Corporation's Verdier Project;
4) That $750,000 in requisition under the Regional Housing Trust Fund be included in the Capital Regional District provisional 2026 Financial Plan; and
5) That Edward Robbins, Chief Administrative Officer, or their duly authorized delegate, be authorized to negotiate and execute agreements, issue funds from the Regional Housing Trust Fund to the Rural Housing Pilot Project and the Capital Region Housing Corporation's Verdier Project, and do all things incidental to finalize such agreements and implement the projects.

Attachments: Staff Report: Bylaw No. 4691

Appendix A: Bylaw No. 4691

Appendix B: RHTF Application - 1183 Verdier Avenue

Appendix C: Rural Housing Prog Pilot Proj Staff Rpt, March 2025

7. Notice(s) of Motion

8. New Business

9. Adjournment

The next meeting is September 3, 2025.

To ensure quorum, please advise Tamara Pillipow (tpillipow@crd.bc.ca) if you or your alternate cannot attend.

Capital Regional District

625 Fisgard St.,
Victoria, BC V8W 1R7

Meeting Minutes

Hospitals and Housing Committee

Wednesday, June 4, 2025 **1:30 PM** **6th Floor Boardroom**
625 Fisgard St.
Victoria, BC V8W 1R7

PRESENT
Directors: K. Murdoch (Chair) (1:41 pm), J. Caradonna (Vice Chair), M. Alto, P. Brent, S. Brice, Z. de Vries, S. Goodmanson, G. Holman (EP), C. McNeil-Smith (Board Chair, ex officio)

Staff: T. Robbins, Chief Administrative Officer; N. Chan, Chief Financial Officer/General Manager, Finance and Technology; K. Lorette, General Manager, Housing, Planning and Protective Services; D. Elliott, Senior Manager, Regional Housing; R. Fowles, Manager, Planning & Capital Projects, Regional Housing; S. Henderson, Senior Manager, Real Estate and SGI Administration; H. Rodinger, Manager, Housing and Business Development, Regional Housing; J. Starke, Manager, Service Delivery, Southern Gulf Islands Electoral Area; M. Lagoa, Deputy Corporate Officer; T. Pillipow, Committee Clerk (Recorder)

EP - Electronic Participation

Regrets: Director P. Jones

The meeting was called to order at 1:33 pm.

1. Territorial Acknowledgement

Director McNeil-Smith provided a Territorial Acknowledgement.

2. Approval of Agenda

MOVED by Director McNeil-Smith, SECONDED by Director Alto,
That the agenda for Hospitals and Housing Committee meeting of June 4, 2025 be approved with the following amendment:
- the speaking order of Delegations 5.2.1. and 5.2.3. be reversed
CARRIED

3. Adoption of Minutes

3.1. 25-0629 Minutes of the Hospitals and Housing Committee Meeting of May 7, 2025

MOVED by Director Brent, SECONDED by Director Alto,
That the minutes of the Hospitals and Housing Committee meeting of May 7, 2025 be adopted as circulated.
CARRIED

4. Chair's Remarks

Acting Chair Caradonna had no Chair's remarks.

5. Presentations/Delegations

5.1. Presentations

There were no presentations.

5.2. Delegations

5.2.3. 25-0698 Delegation - Geoff Inverarity; Resident of Southern Gulf Islands; Re: Item 6.2.: Forest Homes Project Funding Shortfall

G. Inverarity spoke to Item 6.2.

5.2.2. 25-0697 Delegation - Terry Bottomley; Resident of Southern Gulf Islands; Re: Item 6.2.: Forest Homes Project Funding Shortfall

T. Bottomley spoke to Item 6.2.

Director Murdoch joined the meeting in person at 1:41 pm.

5.2.1. 25-0690 Delegation - Joanne Randle; Representing Galiano Affordable Living Initiative (GALI); Re: Item 6.2.: Forest Homes Project Funding Shortfall

J. Randle spoke to Item 6.2.

6. Committee Business

6.1. 25-0604 Capital Region Housing Corporation Quarter 1 Update, 2025

K. Lorette presented Item 6.1. for information.

Discussion ensued regarding:
- clarification of the Forest Homes capital plan expenditure summary
- the budget implications of project cost escalations
- the risks and responsibilities for project overages

6.2. 25-0485 Forest Homes Project Funding Shortfall

K. Lorette spoke to Item 6.2.

Discussion ensued regarding:
- funding sources and grant funding eligibility constraints
- the process used to determine the estimates of transfers to capital reserve
- clarification of the operational constraints

Motion Arising:
MOVED by Director Brent, SECONDED by Director Holman,
The Hospitals and Housing Committee recommends to the Capital Regional District Board:
That staff de directed to prepare and launch an application to the BC Housing Community Housing Fund with the Capital Region Housing Corporation (CRHC) as the lead proponent and consider a future property management agreement with the Galiano Affordable Living Initiative (GALI).

Discussion ensued regarding:
- potential risks or loss of opportunity should this option move forward
- tenant eligibility requirements of various funding entities
- that the grant funding application include a request for first-right-of-refusal for Galiano Island residents

The question was called on the motion arising:
The Hospitals and Housing Committee recommends to the Capital Regional District Board:
That staff de directed to prepare and launch an application to the BC Housing Community Housing Fund with the Capital Region Housing Corporation (CRHC) as the lead proponent and consider a future property management agreement with the Galiano Affordable Living Initiative (GALI).
CARRIED

7. Notice(s) of Motion

There were no notice(s) of motion.

8. New Business

There was no new business.

9. Adjournment

MOVED by Director de Vries, SECONDED by Director Alto,
That the Hospitals and Housing Committee meeting of June 4, 2025 be adjourned at 3:06 pm.
CARRIED

_____
CHAIR

_____
RECORDER

COLWOOD MEDICAL CLINIC





Colwood

Health Care In Crisis



- 69% said not having a family doctor was their most important issue (2023 Household Prosperity Survey)
- Community well-being one of six strategic priorities
- Business plan goal: Connect 10,000 Colwoodians to family doctors

Colwood

How It All Started



- Election commitment
- Investigate healthcare models
- Brainstorm with doctors
- Draft Concept Paper
- Minister's Briefing
- Stand up Walk-In Clinic
- Build Business Case
- Legal Review
- Council Decision

Colwood

New Municipal Model: Blazing the Trail



- City: administration, recruitment, information technology, communication, finance, payroll
- Doctors: provide exceptional healthcare not worry about business
- Doctors are employees: salary, defined pension, paid benefits, paid vacation, paid maternity & paternity leave
- Recruitment and retention
- Quality of life for doctors (work life balance)
- Partnership with developers and businesses

Colwood

Municipalities: An Untapped, Yet Ideal Vehicle for Delivering Primary Care



- Cities deliver most services that affect social determinants of health – zoning, transport, parks/rec, housing, etc.
- Cities know their unique needs
- Cities can marry primary care to overall community strategies to address these critical issues

This can create a deliberate social environment for community health

Colwood

Municipal Clinic



- Lease agreement
- Employment contracts
- Information Technology
- Medical equipment
- Electronic Medical Record system
- Medical Clinic Foundation: Equipment and recruitment

Colwood

- High expression of interest
- Clinic opened January 27, 2025
- One doctor hired & practicing
- Two additional out-of-province doctors have accepted employment offers
- Rapid patient growth (530+)
- Sustainable workload is achievable

Challenges



- BC Attachment Too Slow
- Shadow-billing: time/money sink
- Delay between on-boarding and full physician utilization results in increased cash burn
- Licensing and Onboarding Maze for International Recruits

Collaborative Solutions



Colwood Attachment List

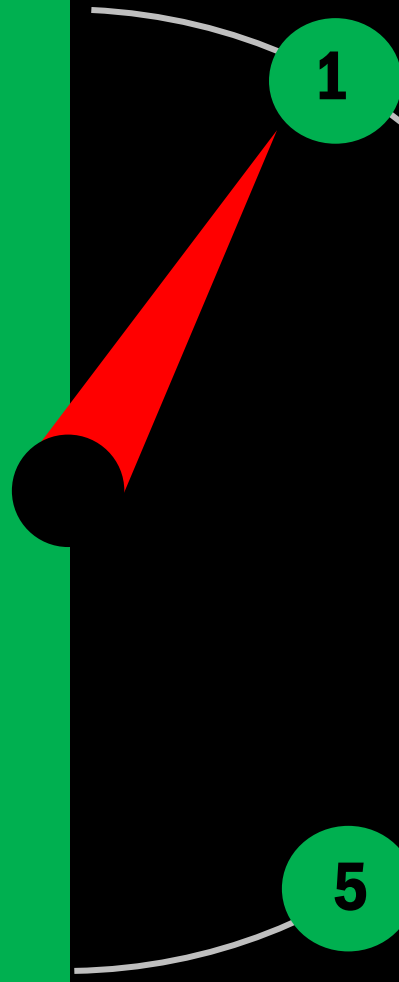
- City advertising campaign
- Create process for back-up "unattached resident list“

Municipal Medical Contract

- No access to new-to-practice (NTP) contracts (desirable for out-of-region hires)
- Guarantee of attachment per FTE & provides control over deployment across province
- City takes on risk of cost over-runs beyond amount paid by Province
- Could be designed to include NPs or MDs.

Colwood

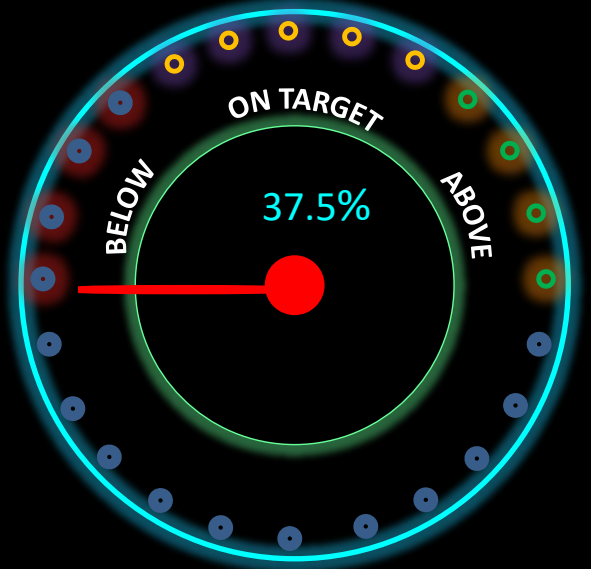
Key Lessons Learned



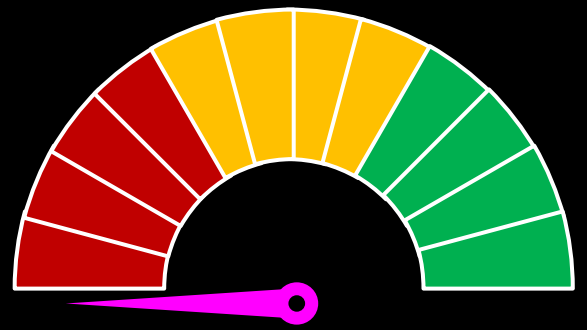
1. No Precedent – Time Delays and Added Costs
2. Sustainable Workload is Achieveable
3. Efficient Scheduling is Key
4. Community Demand is Strong
5. Dedicated Project Manager and City Team

Colwood

Key Metrics



Recruitment



Citizens/Doctor

KEY CLINIC METRICS	
New Patients	In Development
Earn vs Burn	In Development
Average Patients/Day	In Development
Empty Spots/Week	In Development
Average Revenue/Doc	In Development

Made in BC, Proved in Colwood



Collaboration in Innovation

- Refine and improve this delivery model
- Collaborate to solve our 3 major challenges
- Expand model throughout BC to interested/motivated communities

Together, let's solve the primary care attachment crisis for good!

QUESTIONS



Mayor Doug Kobayashi
City of Colwood
colwoodclinic@colwood.ca

www.ColwoodClinic.ca

Making a difference...together

REPORT TO HOSPITALS AND HOUSING COMMITTEE
MEETING OF WEDNESDAY, JULY 02, 2025

SUBJECT **Research Report on Options for Regional Community Safety and Wellbeing Planning**

ISSUE SUMMARY

Regional Community Safety and Well-Being (CSWB) planning, and report on the roles the Capital Regional District (CRD) could play in this work.

BACKGROUND

On April 12, 2023, the CRD Board received a presentation titled *Towards a Community Safety and Wellbeing Plan and Council for the Capital Region*. The presenters recommended taking a social determinants of justice approach to CSWB planning in the region.

At the June 7, 2023, Hospitals and Housing Committee, the Committee approved the following motion:

> *"That staff be directed to include $50,000 in funding in the 2024 Provisional budget to support work towards establishing a Regional Community Safety and Wellbeing Plan and Council."*

In 2024, the CRD contracted the Canadian Centre for Safer Communities (CCFSC) to conduct a literature review, environmental scan and local survey and interviews to report on best practices and local needs related to CSWB planning.

In their final report (Appendix A), CCFSC identified three recommendations. That the CRD:

1. Adopt a flexible, reflective regional CSWB planning model
2. Define its role as a regional facilitator and allocate resources to provide support
3. Establish a permanent, action-oriented service line that centres diverse community voices

ALTERNATIVES

Alternative 1
The Hospitals and Housing Committee recommends to the Capital Regional District Board:
That the Capital Regional District maintains status quo and revisits the Canadian Centre for Safer Communities report recommendations in the 2027 service planning process.

Alternative 2
That this report be referred back to staff for additional information based on Hospitals and Housing Committee direction.

IMPLICATIONS

Intergovernmental Implications
The CCFSC's report identified challenges associated with community safety and wellbeing planning being conducted at a regional level. These challenges include difficulty in reconciling regional and local priorities, structures and timelines, concern around equitable distribution of resources, risk of plans prioritizing urban needs, and difficulty maintaining buy-in.

In 2023, the City of Victoria began consultations in the development of their own CSWB Plan. Their plan was made public at their June 19, 2025 council meeting. Their plan emphasizes the need to prioritize upstream and primary prevention by investing in resources to build resilience. They have identified 99 recommendations within eight sectors. Those eight sectors are: housing, healthcare, service delivery, downtown, residents, commerce, policing and justice, and the city's community safety and wellbeing services.

The City of Victoria's plan identifies recommendations for themselves, the Victoria Police, the CRD, other local governments, the provincial government and the federal government. The recommendations explicitly identified for the CRD include:

1. Work with other partners to create a regional approach to housing
2. Create and implement a regional homelessness strategy
3. Regularly contribute funds through the budget process for the Greater Victoria Rent Bank
4. Address homelessness and service provision for vulnerable individuals in their own communities

In addition to the recommendations that explicitly mention the CRD as a lead, many of the recommendations that fall under the "service delivery" sector align with the work of the CRD's Community Health Network. In particular, the Community Health Network already convenes social service providers and could work with the City to expand these opportunities for connection.

The plan recommends the adoption of its recommendations in stages and directs staff to report back to Council in 2026 on the budget implications, required policy changes and key performance indicators associated with implementing the recommendations.

Financial Implications
In 2025, the CRD has entered a climate of fiscal restraint including a pause on the creation of new full-time equivalents (FTE) for 2026 unless directed by the CRD Board. Community safety and wellbeing planning within the CRD would require additional resources for implementation and this may be revisited through the 2027 service planning process.

Implementation of the CCFSC's recommendations would require the allocation of new financial resources. Options presented by CCFSC include hiring an external consultant to develop a regional CSWB plan or hiring internal staff to develop and implement a regional CSWB plan. Hiring an external consultant to develop a regional CSWB plan is estimated to cost $150,000 which would not include future implementation costs. Hiring an internal coordinator to develop and implement the plan would cost an estimated $175,000 per year in salary and associated costs as well as an estimated $50,000 per year to support engagement meetings, consultant fees and honoraria.

Alignment with Board & Corporate Priorities
In response to the motion adopted by the CRD Board at its September 11, 2024 meeting, CRD staff plan to undertake a regional engagement in 2025 to assess the CRD's potential role in advancing regional supportive housing and sheltering objectives with the intention of bringing this report to the Hospitals and Housing Committee in December 2025.

Given the identified challenges with regional CSWB planning, limited regional buy-in, the current economic climate and on-going work focused on supportive housing and sheltering, CRD capacity to play a coordinating role in CSWB at this time is limited without additional resources.

CONCLUSION

The CCFSC's research and partner engagement identified the potential for the CRD to play a coordinating role in regional CSWB planning. The report also identified challenges with a regional approach. Given the current economic climate of constraint regional CSWB planning should be revisited through the 2027 service planning process. CSWB planning will be revisited following the completion of the research focused on the CRD's role in regional supportive housing and sheltering.

RECOMMENDATION

The Hospitals and Housing Committee recommends to the Capital Regional District Board:
That the Capital Regional District maintains status quo and revisits the Canadian Centre for Safer Communities report recommendations in the 2027 service planning process.

Submitted by:	Michael Barnes, MPP, Senior Manager, Health and Capital Planning Strategies
Concurrence:	Kevin Lorette, P. Eng., MBA, General Manager, Planning & Protective Services
Concurrence:	Ted Robbins, B. Sc., C. Tech., Chief Administrative Officer

ATTACHMENT

Appendix A: Regional CSWB Planning Research Project Final Report

Appendix A

Canadian Centre for Safer Communities | Centre canadien pour des communautés plus sûres

Capital Regional District
British Columbia

Regional Community Safety & Well-Being (CSWB) Planning Research Project

Final Report

May 2025

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Executive Summary

In 2024, the Capital Regional District (CRD) engaged the Canadian Centre for Safer Communities (CCFSC) to ***research the possibilities*** for a Regional Community Safety and Well-Being (CSWB) plan. Guided by a Regional Advisory Committee, CCFSC reviewed existing regional CSWB plans and other available literature, conducted a survey with local partners, and interviewed local and cross-Canadian leaders in community safety and wellbeing. This executive summary provides an overview of the research findings, key considerations, and recommendations for an approach to regional CSWB planning.

Research Design

The following research questions were established to guide the direction of this project:

1) What are the best practices and underlying justifications generally associated with Community Safety and Well-being Planning in Canada and internationally?
2) What Community Safety and Well-being plans and councils (if any) currently exist within the CRD? What other related initiatives, strategies and programs exist?
3) What Regional Community Safety and Well-being plans and councils exist across Canada?
4) What are the benefits and challenges of approaching CSWB planning from a regional perspective? What models for the governance and implementation of regional plans exist?

Results

Best Practices and Insights of Regional CSWB Plans

The following section outlines key principles and components that contribute to the development and implementation of regional CSWB plans.

Key Principles in Effective CSWB Planning

- **Flexibility in Approach:** Effective CSWB planning requires adaptability to local demographics, geography, legislative frameworks, funding availability, and community support.
- **A Holistic Approach:** CSWB frameworks should encompass environmental, social, economic, political, cultural, and spiritual domains, as well as an enforcement and justice lens.
- **Centering Relationships and Multi-Sectoral Collaboration:** A multi-sectoral approach is essential, as no single sector can address the complex contributors to community safety and well-being alone.

Key Components in Development and Implementation

- **Steering Committee:** Effective regional CSWB plans are guided by steering committees that are inclusive, multi-sectoral, and representative of local municipalities.
- **Secondary Committees**: These coordinating bodies are typically housed within regional governments but are sometimes embedded within municipal governments or police services.

- **Data Collection and Community Engagement:** Conducting a thorough community assessment is vital for identifying local safety and well-being issues, available resources, and service gaps.
- **Governance and Implementation:** Effective governance and implementation can include the establishment of dedicated coordination structures, such as city-level boards or public departments.
- **Evaluation and Monitoring:** Integrating evaluation planning early in the process and aligning it with data collection and community engagement strategies is crucial for tracking progress and ensuring accountability.

Funding Considerations

Long-term, sustainable funding is widely recognized as essential for both the development and implementation of effective regional CSWB plans (Mass Casualty Commission, 2020; Waller, 2021). In practice, most plans are developed and implemented using in-kind contributions and existing resources, often requiring staff to take on CSWB responsibilities in addition to their regular roles. While some regions have successfully secured dedicated budgets, limited resources remain a consistent challenge.

Overall Benefits and Challenges of a Regional CSWB Plan Approach

Regional CSWB planning offers several key benefits, including stronger cross-sector collaboration, alignment of goals across municipalities, a more efficient use of resources, and improved data sharing. However, regional planning presents notable challenges. Coordinating across diverse municipalities can be complex, and limited funding or capacity often constrains participation and implementation. Political tensions, resistance to change, and difficulties engaging underrepresented communities can also hinder progress.

Local Context and Preferences in the CRD

This section of results draws on findings from an environmental scan, 34 survey responses, and 10 interviews with partners across the CRD.

While no formal CSWB plans currently exist in the CRD, the City of Victoria is developing one for Council consideration in 2025. The environmental scan identified 22 publicly available documents across the region that align with CSWB priorities, including health strategies (3), housing needs assessments or PIT counts (9), law enforcement plans (1), community profiles or municipal strategies (5), and other relevant reports (4), such as the CRD Board Priorities and Vital Signs report. As the CRD moves forward, these existing strategies could be reviewed and “nested” under a broader regional CSWB framework to promote alignment and continuity.

CSWB Plan Preference in the CRD

- Regional approach: two thirds of survey respondents favoured a regional or hybrid approach to CSWB planning in the CRD, citing the need to address cross-jurisdictional issues, prevent siloed responses, promote resource sharing, and provide more equitable access to services across municipalities.

- Municipal approach: A smaller number of respondents preferred a municipal or electoral area–based model, citing concerns that regional planning might overlook unique local needs or face resistance from less-engaged municipalities.

Anticipated Benefits of a Regional CSWB Plan in the CRD

Over 90% of survey respondents agreed or strongly agreed that a regional CSWB plan would be beneficial as it would support consistent policies across municipalities, allow for resource sharing, improve coordination, strengthen advocacy, increase capacity for smaller communities and be more cost effective. The remaining 10% of respondents raised concerns about the need to maintain local responsiveness and the effectiveness of regional governance.

Anticipated Challenges of a Regional CSWB Plan in the CRD

Respondents raised concerns about regional CSWB planning in terms of conflicting priorities across municipalities, local political will, difficulty coordination across jurisdictions, ability to engage the community, lack of funding and a disproportionate focus on urban needs.

The Role of the CRD

Survey participants largely agreed that the CRD should take on a coordinating role in a regional CSWB plan, rather than act as a top-down lead. The most highly ranked functions included data collection and knowledge sharing, followed by coordination, strategic planning, and resource allocation—highlighting the CRD's potential to align efforts and enable evidence-informed, collaborative action. Lower-ranked but still relevant roles included training, capacity building, and public engagement. Overall, participants emphasized that the CRD is well-positioned to convene partners and sustain regional efforts, but that leadership should remain community-driven and inclusive.

Recommendations for the CRD

Recommendation 1: Adopt a Flexible, Reflective Regional CSWB Planning Model	To address the inherently cross-jurisdictional challenges facing the region, it is recommended that the CRD adopt a regional approach to CSWB planning. To ensure a responsive approach, a robust evaluation must be established from the very early planning stage.
Recommendation 2: Define the CRD's Role as a Regional Facilitator and Allocate Resources to Provide Backbone Support	To guide the development of a regional CSWB plan, the CRD should first define its role as a facilitator, convener, and backbone support—coordinating collaboration across the region without exercising centralized control. Key Actions: • Create a dedicated CSWB Planning Coordinator role • Establish a secretariat to support regional planning • Engage external support

Recommendation 3: Establish a Permanent, Action Oriented Service Line that Centre's Diverse Community Voices	To ensure the long-term success, accountability, and community ownership of the CSWB strategy, the CRD should establish a permanent, action-oriented service line. This structure must prioritize the voices of equity-deserving groups and be rooted in collaborative, responsive governance. Key Actions: • Engage First Nations communities early and respectfully • Conduct a robust community assessment • Build a long-term engagement framework beyond plan development • Establish an inclusive, multi-sectoral steering committee • Create a local alignment advisory committee • Adopt an action-oriented implementation model • Establishing a permanent regional office or coordination hub

Introduction

In July 2024, the Capital Regional District (CRD) engaged the Canadian Centre for Safer Communities (CCFSC) to undertake a research project to inform their understanding of the possibilities for a Regional Community Safety & Well-Being (CSWB) Plan. For this work, CCFSC proposed a strategically staged approach that included a scoping literature review to compile best practices, as well as a process to collect both quantitative and qualitative data from key players within the CRD, as well as across Canada, regarding how Regional CSWB plans or other similar processes are being developed and implemented. This work was guided by a Regional Advisory Committee, comprised of sector leaders, who provided feedback on data collection tools, assisted with data collection promotion efforts, provided connections to local participants for interviews, and reviewed the findings and recommendations put forward by CCFSC.

This report provides a detailed overview of this project's methodology, findings, limitations, and ultimately, options for consideration and recommendations for best practices in establishing a regional CSWB plan within the CRD.

The Canadian Centre for Safer Communities

CCFSC has significant experience conducting research and writing reports and is well versed in the best practices of community safety and well-being. For the past 20 years, CCFSC has coordinated and supported Canadian municipalities in crime prevention and community safety practice through facilitation of collaboration and partnership development; evidence-informed policy and practice recommendations; technical support in creating and implementing community safety and well-being plans; comprehensive trainings and awareness of crime prevention; and community safety-related research, news, funding opportunities, and conferences.

CCFSC represents over 150 communities and approximately 50% of the Canadian population. The vision of CCFSC is communities where people are safe and feel safe. To achieve this vision, CCFSC supports Canadian communities to foster community safety and well-being through national leadership, collaboration, capacity building, and knowledge exchange. The work of CCFSC is guided by a broad concept of community safety and well-being that includes thorough local assessments and planning processes, a variety of preventative measures, multi-sectoral dialogues, and public engagement. Our work is rooted in the understanding of social determinants of justice and focuses on wellness as a key component of how community safety is established. Therefore, these efforts go beyond criminal legal responses and reduce reliance on enforcement. We understand that communities are best positioned to work with local and regional agencies and partners to identify specific service needs and address the root causes of violence, victimization, and sense of safety.

CCFSC's approach examines the importance of prevention and social development as means of increasing community wellness with an eye towards long-term and sustainable change, rather than

merely reactive responses. Our work follows, contributes to, and adheres to the best practices of community safety and well-being.

Research Design

The following research questions were established to guide the direction of this project:

1) What are the best practices and underlying justifications generally associated with Community Safety and Well-being Planning in Canada and internationally?
2) What Community Safety and Well-being plans and councils (if any) currently exist within the CRD? What other related initiatives, strategies and programs exist?
3) What Regional Community Safety and Well-being plans and councils exist across Canada?
4) What are the benefits and challenges of approaching CSWB planning from a regional perspective? What models for the governance and implementation of regional plans exist?

These research questions were designed to collect a broad range of information and experiences pertaining to the development of regional CSWB plans, including an understanding of best practices more broadly, as well as localized knowledge emerging directly from the various municipalities, electoral areas, and First Nation communities within the CRD.

Methodology

This project gathered existing academic and grey literature, relevant documents from within the CRD, as well as primary quantitative and qualitative data through the use of surveys and interviews. The data collection process for each of these phases is detailed below.

Literature Review

CCFSC conducted a scoping literature review to gather relevant literature, including both academic and grey sources, to inform this report. Specifically, the literature review sought information related to best practices for community safety and well-being planning in Canada and internationally, as well as any available information on community safety councils. Grey literature—defined as materials produced outside of traditional academic publishing, such as government reports, policy briefs, organizational documents, and strategy papers—was included given the limited availability of peer-reviewed sources on community safety and well-being planning.

Both Google Scholar and University library websites were utilized in this search.

The below search terms were used to collect relevant literature for each research question:

1. "community safety and well-being" AND "regional" (*n*=20)
2. "community safety and well-being" AND "best practice" (*n*=23)
3. "community safety and well-being planning" (*n*=30)

The search was limited to articles authored between 2016 – present.

In total, the search terms produced 73 results. However, there was a significant amount of duplication in these results. After removing duplicates, articles were screened for the following inclusion criteria:

- Available in English or French
- Relevance to research questions based on initial screening of abstract
- Free/accessible

Screening was an iterative process to continue to remove non-pertinent sources according to the inclusion/exclusion criteria. After screening, 34 articles remained for inclusion within this scoping literature review.

Environmental Scan

This process involved gathering relevant existing materials from within the CRD, as well as across Canada more broadly. A list of these items is provided in Appendices IV and V. The following types of documents were gathered and analyzed for themes, areas of overlap, and to identify existing gaps:

- Examples of Community Safety & Well-Being Councils (*n*=8)
- Existing Community Safety & Well-Being plans from within the CRD (or similar plans, such as gun and gang violence prevention strategies, homelessness strategies, community plans, etc.) (*n*=22)
    - Note: the survey (detailed below) surfaced an additional 3 plans not included in the original scan. The total number of existing strategies/plans after the survey is 25.
- Examples of Regional Community Safety & Well-Being plans from across Canada (*n*=19), which is provided in Appendix V.
    - Note: The regions included vary widely in terms of population size, geography, and governance structure. Some represent large, urbanized areas with multiple municipalities and highly diverse populations, while others are moderately sized or predominantly rural regions that span townships, counties, and in some cases, First Nations communities.

Data collection

Lastly, primary qualitative and quantitative data was collected through a process of surveys and interviews.

1) Surveys: The "Identifying Regional Possibilities for Community Safety & Well-Being in the Capital Region District" Survey was hosted by the CRD for 4 weeks between November – December 2024. During this time, 34 submissions were received. This was a targeted survey, narrowly distributed and focused on soliciting feedback from organizations/professional networks across the CRD. The survey was distributed by members of the project team and the advisory committee. Participants represented a wide range of sectors, including public health, housing, policing, post-secondary, mental health, Indigenous-serving organizations, 2SLGBTQ+ communities, disability organizations and the business community, among others. The survey queried topics such as perceived benefits of regional community safety and well-being

planning, potential challenges of a regional planning process, as well as options for governance of a regional plan. The survey is attached as Appendix I.

2) Interviews:
    a. CRD Interviews: Ten interviews were conducted with organizational contacts within the Capital Region District. Participants were identified through the project's advisory committee, the Canadian Centre for Safer Communities' (CCFSC) existing networks, and survey respondents who expressed interest in a follow-up conversation. Interview participants represented a wide range of sectors, and explored similar themes to the survey, including perceived benefits and challenges of a regional planning process, gaps that a CSWB strategy could address, and preferences regarding plan development, implementation, and governance.
    b. Regional Interviews: In addition, five interviews were completed with representatives from regions across Canada that have developed and implemented regional CSWB plans. These interviews focused more specifically on the rationale behind adopting a regional approach, how the planning process was structured, and the challenges and successes encountered throughout development and implementation. Participants also reflected on the impact of their plans to date. To preserve confidentiality, the specific regions represented in the interviews are not disclosed.

Interview guides for both groups are included in Appendices II and III, respectively.

Results

The results of this research are divided into two subsections. First, *Best Practices and Insights of Regional CSWB Plans*, offers foundational knowledge to understand common experiences, best practices and lessons learned from regional CSWB planning. The second subsection, *Local Context and Preferences in the CRD,* explores the specific needs, priorities, and preferences expressed by CRD partners regarding the potential development of a regional CSWB plan.

Best Practices and Insights into Regional Community Safety and Well-Being Plans

The following section outlines key principles and components that contribute to the development and implementation of regional CSWB plans. It draws on a targeted literature review, practitioner experience, interviews with regions that have implemented CSWB plans, and a scan of 19 regional plans from across Canada.

This portion of results addresses three of the guiding research questions:

1. What are the best practices and underlying justifications generally associated with Community Safety and Well-being Planning in Canada and internationally?
3. What Regional Community Safety and Well-being plans and councils exist across Canada?

4. What are the benefits and challenges of approaching CSWB planning from a regional perspective? What models for the governance and implementation of regional plans exist?

Key Principles of Effective CSWB Planning

The following outlines foundational principles that contribute to effective, inclusive, and sustainable CSWB planning in a regional context.

Flexibility in Approach

The literature consistently reinforces that there is no "one-size-fits-all" approach to community safety and well-being planning, and that blanket approaches will rarely respond to a community's needs and interests (Michalski *et al.,* 2023). A successful approach must be tailored to local demographics, geography, legislative frameworks, funding availability, and the level of local support. Flexibility is often required throughout the planning process, with adjustments made as new needs and contexts emerge (Canadian Municipal Network on Crime Prevention, 2020).

These findings were reinforced by interview participants from regions that have already developed and implemented CSWB plans. Many interviewees cautioned against rigid or "cookie-cutter" approaches, instead emphasizing the importance of designing processes that are grounded in local values, relationships, and community conditions. A flexible, responsive approach was seen as critical to supporting both buy-in and long-term success—particularly in regional contexts where municipalities vary in capacity, resources, and priorities.

A Holistic Approach

Drawing from both practitioner experience and the literature, the framework of community safety and well-being incorporates environmental, social, economic, political, cultural, and spiritual domains that contribute to a community's needs and priorities (Michalski et al., 2023). Often, when people think about community safety, they think of enforcement and justice concerns, which are an important component of CSWB planning. However, community safety is about much more than just enforcement; it is about working towards long-term, collaborative efforts to address the root causes of crime and harm.

The community safety and well-being planning framework, as developed by the Government of Ontario (2021), emphasizes that planning process and local plans should incorporate the domains of social development, prevention, risk intervention, and incident response to ensure that local plans are efficient and effective. This investment in prevention, in addition to response, has been demonstrated as cost effective, and the return on investment of prevention initiatives is well-documented in research. Moreover, prevention-based interventions often garner public support (Canadian Municipal Network on Crime Prevention, 2016). Appendix VI provides a variety of tools available on general practices for community safety and well-being.

Centering Relationships and Multi-Sectoral Collaboration

Literature, practitioner knowledge, and interviews all emphasize that community collaboration should be foundational across all phases of CSWB planning.

A multi-sectoral approach is essential, as no single sector can address the complex contributors to safety and well-being alone (World Health Organization, 2020). Benefits of collaboration include broader issue understanding, diverse problem-solving skills, and the ability to close service gaps (Nilson, 2018). Evidence also shows that cities with strong cross-sector coordination have lower rates of youth violence (Smith, 2018).

Several factors strengthen collaboration: a history of working together, clear incentives, knowledge sharing, trust, proximity, and strong communication among members (Boughzala & Briggs, 2012; Broom & Avanzino, 2010; Knoben & Oerlemans, 2006; Nilson, 2018; Weaver, 2017). Literature and resources on community engagement and multi-sectoral collaboration are available for further consideration by the CRD, with examples provided in Appendix VI.

Key Bodies in CWB Planning and Implementation

The following outlines the key components that contribute to the development and implementation of effective regional CSWB plans. Drawing from a review of 19 regional plans across Canada, interviews with regions that have implemented plans, and relevant literature, it highlights the structural, procedural, and relational elements that have supported success in various contexts.

Steering Committee

Steering Committees serve as the primary leadership and decision-making body guiding the development of CSWB plans. In the sample of 19 regional CSWB plans reviewed, the strong majority (16) established a new steering committee or leadership body specifically to guide the development of their plan. One region used an existing body, as they already had a regional leadership structure in place that was deemed capable of meeting the needs of the process. In two cases, it was unclear from the available documentation whether a new or existing committee had been used.

The following considerations emerged as important in shaping the composition and structure of steering committees across regions with existing CSWB plans. For practical examples from existing regional plans that reflect these considerations, see Appendix V2.

- Multi-Sectoral Representation: In regions that have implemented a regional CSWB plan, key sectors such as policing, education, health, business and community or social services are consistently represented. Steering committee members typically serve as sector representatives, rather than as delegates of specific organizations. This approach is intended to ensure that decision-making is informed by the broader needs, trends, and challenges within each sector, rather than the interests of individual agencies.

- Geographic and Municipal Representation: Most steering committees overseeing regional CSWB plans include representation from local municipalities, cities, and townships. This representation typically takes the form of either senior municipal staff—such as Chief Administrative Officers (CAOs) or City Managers—or elected officials, including city mayors and municipal or regional councillors.

- Representation of Focused Populations: According to CCFSC's Practitioner Guide on Community Safety and Well-Being (2020, p. 20), focused populations are "people with increased likelihood to be victimized," including Indigenous Peoples, 2SLGBTQ+ communities, older adults, persons with disabilities, youth, women and girls, racialized populations, and faith communities. Representation of these groups on CSWB steering committees varied. Some regions prioritized senior leadership from large institutions, while others focused on including organizations serving focused populations.

- Representation of Indigenous-Serving Organizations and First Nations Communities: Based on the review of publicly available regional CSWB plans and accompanying interview data, representation from Indigenous-serving organizations on steering committees was identified in fewer than half of the plans. Where included, this often took the form of participation from Indigenous-serving organizations such as Indigenous Friendship Centers or Indigenous Health Access Centers. Direct representation from First Nation communities was rare.

- Considerations about Police: The sample of regional CSWB plans reviewed indicates that police services are represented on all steering committees, with several regions designating police leadership as co-chairs. While police involvement is a consistent feature across regional models, the extent of their leadership and influence varies considerably. These findings suggest that although police participation is standard practice, regional approaches differ in how law enforcement is positioned—ranging from an equal partner within a multi-sectoral framework to a more central leadership role.

Secondary Committees

Findings from the regional plan review and interviews indicate that more than half of existing regional CSWB plans include additional committees to support plan development. These committees vary in purpose, with some serving as advisory bodies, data committees, or logistical support teams. Many regions also have a secretariat or coordinating body responsible for day-to-day operations, such as engagement coordination, drafting the plan, and managing collaborative planning tables. While these teams are typically housed within regional governments, some are embedded within municipal governments or police services.

Secondary Committees Example: Peel Region

System Leadership Table (steering committee), is supported by 7 additional committees:

- Extended Leadership Table: community representatives, content experts and elected officials
- Governance and Operations Table: oversees coordination and development
- Data, Monitoring and Evaluation Table: lead in development of indicator framework, and supports with evaluation
- 3 Action Tables [Family Violence, Mental Health and Addictions, Systemic Discrimination]: tasked with setting priorities and identifying key strategies and actions within each focus area
- Secretariat: housed by Region of Peel, provides backbone support for plan development

For additional examples of secondary committees, see Appendix V2.

Data Collection and Community Engagement

Creating a community profile through assessment is vital to identifying safety and well-being issues, available resources, and service gaps. Collecting data grounds plans in evidence (Scottish Police Authority, 2021) and ensures local knowledge and expertise shape decision-making (Michalski et al., 2023). Participatory approaches are especially important in regional planning, where residents often feel excluded from decision-making processes dominated by those with more power and resources (Michalski et al., 2023). Bottom-up participation is critical (Mass Casualty Commission, 2020), with a unique need to prioritize community input in regional settings (Veckalne & Tambovceva, 2022), given the perception that this is ignored in regional decision-making processes.

Interviews and regional plan reviews confirmed that data collection and community engagement are foundational to developing regional CSWB plans. Regions used a mix of existing data—such as police reports, public health trends, census data, service usage, and action plans—and primary data collected through community engagement.

Using both quantitative and qualitative data provides a fuller understanding of risks and protective factors. CCFSC, for example, combines survey data with targeted community engagement to capture underrepresented voices, and uses asset mapping to coordinate local resources. CCFSC's guides on conducting community assessments are available in Appendix VI.

All reviewed CSWB plans emphasized community engagement with governments, service providers, and residents. Methods included surveys, focus groups, sharing circles, interviews, and roundtables. Some regions prioritized institutional voices, while others centered equity-deserving groups, such as 2SLGBTQ+ communities, seniors, people with disabilities, and those with lived experience. Despite targeted efforts, challenges remained in reaching rural and underrepresented populations due to transportation, accessibility, and resource barriers.

Interviewees stressed that meaningful engagement—particularly with Indigenous and equity-deserving groups—requires building trust, using culturally responsive approaches, and establishing ongoing relationships. Effective engagement should prioritize outreach to historically excluded groups, offer multiple engagement formats, use trauma-informed facilitation, work through trusted community organizations, and communicate clearly about how participant input will shape decisions.

Community Engagement Example: Kent County
Employed a multi-tiered engagement strategy to inform plan development, which included: • Community Survey: Open to all residents of Kent County to gather broad input • General Consultations: Hosted in each municipality within the county, organized in partnership with local leaders and community organizations • Targeted Consultations: 13 identified groups, both geographic communities, and identity-based populations, including Indigenous communities, newcomers, immigrants, and youth

For additional examples of data collection and community engagement, see Appendix V2.

Governance and Implementation

Strong governance and implementation models are widely identified in the literature as essential components of effective CSWB planning. While the ability to establish permanent coordination structures varies from community to community, the development of a dedicated body—whether a city-level board or a public department—is recognized as a best practice (Waller, 2021; Eurosocial, 2015). These bodies are ideally supported by a core budget, political leadership, and skilled staff to foster collaboration, mobilize resources, and promote public engagement (Canadian Municipal Network on Crime Prevention, 2017). Cities with such offices have reported up to 50% reductions in certain crime types within a few years (Canadian Municipal Network on Crime Prevention, 2017).

A regional example is the Halifax Regional Municipality, which created a Centre of Responsibility (CoR) to guide its Public Safety Strategy. The CoR provides training, program development, evaluation, and public engagement support (Halifax Regional Municipality, 2023). Should the CRD pursue a similar model, it can draw from this approach.

Another governance model often supported by CCFSC is constellation governance, which brings together multiple groups around a shared goal (Centre for Social Innovation, 2005). A stewardship team maintains strategic alignment, while action teams—small, flexible, and time-limited—lead specific initiatives (Surman & Surman, 2008).

Interviews and regional plan reviews showed that many regions have adopted similar multi-tiered governance models. Most maintain a central steering committee, often evolving from the original plan development group, to provide oversight and coordinate across action tables or working groups. Implementation work is typically advanced through these smaller groups, which foster cross-sector collaboration and locally grounded responses.

The number and structure of action tables varies: some regions maintain many long-standing tables (up to 15), while others form a few short-term groups focused on priority themes. Existing networks are often leveraged, with flexibility emphasized to tailor strategies to local needs and contexts.

To support coordination, many regions have established Secretariat teams within regional governments. These teams handle logistics, alignment, and progress monitoring. In some cases, dedicated coordinator roles or permanent offices have also been created, reinforcing the backbone supports identified as best practices.

Implementation Example: Dufferin County

- **CSWB Integration Table:** Transitioned from the original Advisory (Steering) Committee into an implementation-focused role. Responsibilities include:
  - Ensuring coordination and balance across focus areas
  - Supporting a collaborative response
  - Promoting alignment and shared practices across the broader CSWB framework
- **Lead Tables:** 5 Lead Tables designated for each priority area to guide implementation.
  - Built on existing partnerships and structures by using existing planning tables already active in the county

For additional examples of governance and implementation, see Appendix V2.

Evaluation and Monitoring

While the adage "What gets measured, gets done" holds true, outcome and impact measurement in the CSWB field remains limited, as it is still an emerging discipline. Early CSWB efforts often focus on building consistency rather than measuring long-term progress. As a result, many evaluations have been formative, with limited outcome measurement. Regional planning offers an opportunity to align measurement efforts across municipalities toward shared CSWB priorities.

Monitoring and evaluation should be integrated with the data collection process, as key performance indicators (City of Kenora, 2025) can guide what baseline data is collected. While the effects of CSWB strategies may take time to emerge, the early impact of collaborative efforts can often be assessed and monitored throughout implementation. Publicly available tools for monitoring and evaluation are provided in Appendix VI.

Findings from interviews and regional plan reviews reinforce these observations. Regions adopted a range of evaluation methods, including dashboard tracking, initiative-specific performance metrics, and action table progress reporting. Larger or more urbanized regions were more likely to use real-time tracking, while others focused on shorter-term outcomes like improved access to housing or mental health supports.

Several regions adopted developmental or learning-based evaluation models, which allow flexibility as community needs evolve. Interviewees emphasized embedding evaluation early in the process, aligning it with initial data collection and engagement strategies. Identifying clear indicators at the outset was seen as crucial for tracking impact and ensuring long-term accountability.

Despite these efforts, evaluation remains a significant challenge. In over half of the CSWB plans reviewed, evaluation frameworks were vague or absent. Regions cited limited time, resources, and capacity as major barriers, and several highlighted the difficulty of measuring collaborative processes and relationship-building—core aspects of CSWB work not easily captured by traditional metrics.

Evaluation Example: Halifax Regional Municipality

Two-part evaluation approach:

1. Milestones established for each strategic action through the annual business planning cycle
2. Research and evaluation efforts focus on four impact areas:
    - Community safety and well-being
    - Harm reduction and prevention
    - Ecosystem development
    - Reduced pressures on the justice system

Evaluation draws on existing data sources, including:

- Police, fire, and emergency services data
- 311 call data

- Resident surveys
- Provincial datasets

Additional data includes service-specific indicators and input from service users via interviews and focus groups

For additional examples of evaluation, see Appendix V2.

Funding Considerations

Long-term, sustainable funding for CSWB processes and implementation is considered a best practice (Mass Casualty Commission, 2020; Waller, 2021). Many CSWB initiatives rely on staff managing efforts alongside other duties, though some communities have funded dedicated positions to support coordination. Municipalities that have seen success often created CSWB-specific funds and/or partnered with community organizations, police, and businesses to share investment. Securing funding can be difficult, making early discussions of available resources—including in-kind contributions—critical.

Plan Development: Across regions reviewed, most CSWB plan development relied on in-kind contributions from regional governments and, in some cases, police services. In the absence of dedicated funding streams, planning work was typically absorbed into existing roles within departments like planning, public health, or social development.

Some regions funded plan development through their regional tax base, allowing for dedicated budgets and, in some cases, full-time coordinator roles. At least one region partnered with a post-secondary institution to support data collection through a student placement. At least seven regions engaged external CSWB experts to assist with plan development, either leading specific components like engagement strategies or co-leading the entire process.

Despite these strategies, resource limitations were a frequent challenge, with staff—especially in social services and equity-focused sectors—often stretched thin.

Plan Implementation: Interviews revealed that funding challenges persist into the implementation phase. Most regions relied heavily on in-kind contributions, with few securing new, dedicated funding streams. Initiatives were often integrated into existing departmental work, requiring reallocation of existing resources. Interviewees emphasized that this constrained the scale, scope, and sustainability of CSWB efforts, with staff again facing increased strain.

Some regions, however, secured targeted funding. For example, Niagara Region (2021, p. 2) extended a temporary CSWB Coordinator role into the implementation phase. York Region secured $7.3 million over four years through the federal Building Safer Communities Fund to support place-based, community-led initiatives addressing youth violence and broader social determinants.

A few regions established permanent Crime Prevention Offices, such as the former Waterloo Region Crime Prevention Council (1995–2022) and Halifax Regional Municipality's Public Safety Strategy. Based on CCFSC research, the annual crime prevention office in most cities ranges between $1 to $2 per citizen, or $2 per average household, which is an important consideration for the CRD in considering future implementation costs (Canadian Municipal Network on Crime Prevention, 2017). Further resources on Crime Prevention Offices can be found in *Municipal Crime Prevention Offices: Importance, Role, Function, and Models* (2017).

Overall Benefits and Challenges of a Regional CSWB Plan Approach

This section explores the key advantages and limitations of regional CSWB planning, drawing on both literature and the experiences of regions with existing plans.

Benefits of Regional CSWB Planning

In the literature, regional planning processes are noted as beneficial to encouraging community collaboration and aligning local plans and policies towards shared regional goals, as well as improving efficiency and enhancing capacity in local government service provision (Tavares, 2018).

These benefits were echoed by interviewees from regions with existing CSWB plans. The most significant advantage identified was the strengthening of cross-sectoral collaboration, with participants emphasizing the value of breaking down silos and fostering partnerships across regions. Regional planning was also seen as an effective way to address shared challenges and align goals, strategies, and initiatives across municipalities. Community involvement emerged as another key strength, with the regional process offering a unique opportunity for broad public input, which helps create a comprehensive and representative approach.

In addition, regional planning facilitated strong data collection efforts by integrating existing datasets from multiple jurisdictions with newly gathered community input. This allowed for a fulsome and interconnected understanding of local priorities. Finally, strong and diverse leadership was highlighted as a critical success factor, with interviewees noting that regional plans benefited from leadership tables that could leverage influence across sectors and municipalities, reinforcing commitment, coordination, and accountability at a larger scale.

Challenges of Regional CSWB Planning

Based on the limited literature available, some key challenges of regional CSWB plans have been identified. For example, there is some evidence to suggest that regional approaches to planning, rather than more localized approaches, are not as well received by the public who may express concern about cross-community cooperation (Steiner & Kaiser, 2016). In practice, however, it is difficult to generalize the impact of regional amalgamations and projects on public perceptions. Some communities create new attachments to a regional approach, while others struggle to achieve the same kind of attachment to a new regional identity (Jakobsen & Kjaer, 2016). In addition, cost savings are not supported as a key outcome as one might assume, as the research notes that while some expenditures are reduced, others are increased (Tavares, 2018).

Other challenges have been identified by interviews with regions with existing CSWB plans. Mentioned by most participants, complexity of regional coordination was a significant challenge, as managing collaboration across multiple municipalities, police services, and health networks, among others, can require substantial effort. Structural and political barriers also presented hurdles to both consensus-building and implementation. Some regions had conflicts between municipal and regional governments, tensions in police leadership, and public impatience with long-term systemic change. Additionally, shifting from a government-driven model of community safety to a collaborative, community-led approach requires a cultural shift, which was not always seamless. Funding constraints were also named as a challenge as most lacked dedicated funding and relied on in-kind contributions from various sectors. This constraint often placed additional strain on teams that were already operating with limited resources.

Ensuring broad and equitable representation proved difficult across all regions interviewed, particularly in rural and geographically dispersed areas where engagement efforts required additional time and resources. Additionally, interviewees noted challenges in engaging diverse communities, as some groups faced barriers to participation, and efforts to include marginalized voices did not always fully capture the breadth of regional diversity. This was particularly true for the involvement and inclusion of Indigenous communities.

Regional Versus Municipal CSWB Planning

The decision to pursue a municipal or regional CSWB planning approach depends on the unique context, conditions, and governance structures of each municipality or region in Canada. As noted earlier, there is no one-size-fits-all model for CSWB planning. Each approach brings distinct opportunities and challenges, and must be tailored to reflect the specific needs, resources, and priorities within a given area.

Rationale for Adopting a Regional Approach

In interviews with the five regions that have existing regional CSWB plans, participants were asked to explain why a regional approach was selected - four primary themes emerged from their responses:

- Legislative Requirement: A key driver for some was the legislative requirement in Ontario, which designated upper-tier municipalities (e.g., regions or counties) as the lead entities for CSWB planning when there is more than one lower-tier municipality.
- Cross-Sectoral Collaboration for Complex Issues: Participants emphasized the need for a collaborative, cross-sectoral approach to effectively address complex and systemic issues that transcend municipal boundaries.
- Alignment of Regional Services: In some regions, key services - such as policing, health care and education - are planned and delivered at the regional level, making a regional framework more appropriate and efficient.
- Coordinated Continuum of Supports: Some respondents highlighted a commitment to proactive crime prevention and upstream intervention, noting that a regional approach enables

a broader and more cohesive system of support and care across municipalities with shared challenges.

Benefits and Challenges of Regional vs. Municipal Approach

This research project was designed specifically to explore considerations related to regional community safety and well-being planning, rather than to compare regional and municipal approaches. As such, the research questions and overall scope were centered on understanding regional planning models, identifying best practices, and generating recommendations to inform the Capital Regional District's approach to regional CSWB planning. In alignment with this focus, the data collection process prioritized literature on regional planning from across Canada and engaged individuals with direct experience in regional planning processes, meaning they did not necessarily offer insights related to municipal planning. Therefore, the research findings do not include a comparative analysis between regional and municipal planning. However, the Canadian Centre for Safer Communities has extensive experience supporting municipalities with CSWB planning and is deeply familiar with the relevant research and evidence in that area. Drawing on this organizational expertise, the following section presents a comparison of the benefits and challenges of regional versus municipal planning. While this comparative lens was not a part of the original research objectives, it is included here as an additional tool to help support CRD's decision-making process.

Benefits of Municipal vs. Regional Community Safety and Well Being Planning		
Aspect	**Municipal Planning**	**Regional Planning**
Scope	Focused on a single municipality's needs, priorities, and context.	Encompasses multiple municipalities or jurisdictions for coordinated planning.
Local Relevance	Deep understanding of local issues, demographics, and service needs.	Can identify shared issues across municipalities and address them collectively.
Community Engagement	Easier to engage local residents, organizations, and service providers.	Can engage broader regional service providers and institutions.
Flexibility	More agile in adapting to local changes and tailoring interventions.	Enables regional alignment of services, reducing duplication and enhancing collaboration.
Governance and Accountability	Clear structure tied to municipal leadership and local decision-makers.	Potential for joint governance models and shared accountability across jurisdictions.
Resource Sharing	May be able to focus on available local resources efficiently.	Can pool and share resources across municipalities to address gaps and reduce inefficiencies.
Consistency in Policy	Tailored policies that reflect unique local contexts.	Promotes consistent policies and approaches across the region.

Advocacy and Policy Influence	Stronger voice on hyper-local issues with municipal or provincial reps.	Regional collaboration can amplify advocacy efforts and policy influence with higher levels of government.
Cost Effectiveness	More direct allocation of resources to identified local priorities.	Economies of scale can be realized through shared services and infrastructure.
Crisis Communication and Response	Immediate and localized emergency response strategies.	More coordinated regional response to cross-jurisdictional crises or emergencies.
Equity-Centered Approaches	Actions can be designed to meet the needs of specific local equity-deserving populations.	Opportunity to address inequities at scale and support underserved areas across the region.

Challenges of Municipal vs. Regional Community Safety and Well Being Planning		
Aspect	**Municipal Planning**	**Regional Planning**
Capacity	Smaller municipalities may lack staffing, expertise, or funding for comprehensive planning.	Coordination across jurisdictions is complex and requires dedicated resources.
Alignment of Priorities	Risk of siloed approaches and inconsistency with neighboring municipalities.	May be hard to reconcile differing local priorities, political agendas, and timelines.
Resource Distribution	Local competition for limited funding or services.	Challenges in equitably distributing resources across diverse communities.
Implementation	Local plans may lack leverage over systems managed at regional or provincial levels.	Risk of regional plans lacking specificity or clear actions within individual municipalities.
Political Will	May fluctuate with local leadership, affecting continuity.	Requires sustained buy-in from multiple political entities and elected officials.
Conflicting Priorities	Needs may differ even within a single municipality, creating internal tensions.	Various municipalities (including rural, urban, and Indigenous communities) may have different needs that are hard to balance regionally. Risk that regional plans prioritize urban needs.
Funding	Municipalities may struggle to secure sustainable or adequate funding.	Coordinating shared funding sources and equitable contributions can be politically and logistically difficult.

Research Limitations

The above results section is subject to several limitations that should be considered when interpreting the findings. A significant proportion of the regional CSWB plans examined—15 of the 19—were developed in Ontario, where provincial legislation outlines specific requirements for CSWB planning at the regional level. As a result, many of the themes, processes, and implementation models discussed in this report reflect Ontario's policy and funding context and may not be directly transferable to other provinces or territories with different jurisdictional structures, mandates, and priorities.

More broadly, each region across Canada operates within its own unique context—shaped by factors such as geography, population size, political structure, community priorities, and available resources—making it difficult to draw universal conclusions across all regional models. While common themes and best practices have emerged, the findings should be understood as reflective of the sampled plans and interviews rather than prescriptive across all settings.

Furthermore, the sample of 19 regional plans relied on publicly accessible information. This means that some relevant documents, updates, or materials may not have been captured—particularly if they were distributed across multiple platforms or embedded in other documents (e.g.: meeting minutes). Additionally, there is no standardized format for how regional CSWB plans are shared or maintained online, especially when it comes to implementation updates and evaluation outcomes. These inconsistencies made it challenging to compare plans comprehensively and may have led to the exclusion of more current or detailed material. Furthermore, there is limited published literature specific to regional CSWB plans, which narrowed the scope of academic guidance and grey literature available to support the review.

These limitations do not undermine the value of the findings, but they highlight the importance of considering contextual differences and information gaps when drawing insights from this review.

Summary

In summary, the findings outlined above highlight the key principles, components, benefits, and challenges that shape regional CSWB planning. While there is no one-size-fits-all model, common practices—such as flexible, community-driven processes, strong multi-sectoral collaboration, and inclusive governance—can guide future efforts. These insights offer a foundation for shaping a responsive, equitable, and effective approach to regional CSWB planning in the CRD and directly inform the recommendations that follow.

Local Context and Preferences in the CRD

This subsection of results draws on a combination of environmental scan findings and insights from 34 survey responses and 10 interviews conducted with partners across the Capital Regional District (CRD). The environmental scan focused on identifying existing strategies, plans, and initiatives that align with the goals of CSWB planning, while the engagement questions were designed to explore local perspectives on regional coordination, perceived advantages, and conditions for effective collaboration.

These results respond directly to our second research question: *What Community Safety and Well-Being plans and councils (if any) currently exist within the CRD? What other related initiatives, strategies, and programs exist?* It also partially addresses the fourth research question: *What are the benefits and challenges of approaching CSWB planning from a regional perspective? What models for the governance and implementation of regional plans exist?* Specifically, this section responds to the first part of that question—but only as *anticipated* benefits and challenges—as no formal CSWB plans or councils were identified within the CRD.

What currently exists within the CRD?

This research did not identify any existing Community Safety & Well-Being plans or councils within the CRD. The City of Victoria's CSWB Plan is currently under development and is scheduled to be delivered to Council for consideration in "early 2025" (City of Victoria, n.d.). However, a number of related strategies, and initiatives, most developed within the last 5 years, emerged in the environmental scan that could be relevant to include in the development of a Regional CSWB plan.

Of the 22 publicly available, existing strategies found:

- 3 were related to health, both physical and mental health,
- 9 were related to housing, including housing needs profiles, Point in Time counts, and needs assessments,
- 1 was related to law enforcement,
- 5 were community profiles or plans established by their respective electoral area or municipality,
- 3 were categorized as "other".

The list of these documents is included as Appendix IV. It is unlikely that this list is exhaustive; should the CRD proceed with a CSWB plan, the Advisory committee for the project would be helpful in gathering additional strategies and documents for inclusion in a robust community profile.

As noted, almost half of the available documents are related to housing. Several municipalities and electoral districts within the CRD have conducted housing needs assessments, created housing strategies, or conducted PIT counts since 2019. The District of Saanich, Town of Sidney, the Southern Gulf Islands, as well as the CRD more broadly have examined emerging issues of housing affordability, homelessness and trends in urban and rural housing needs.

There is some general alignment on housing specific needs throughout the CRD, with some local variations. For example, Victoria, Saanich, Sidney and the Southern Gulf Islands all have housing needs assessments or related reports from within the last 5 years that identify a greater need for more affordable housing options in their respective areas (Capital Region District, 2022; Community Social Planning Council of Greater Victoria, 2023; District of Saanich, 2020; Urban Matters Ltd., 2019). The Victoria and Saanich reports emphasize the growing needs of those experiencing visible homelessness, and the reports from Sidney and Southern Gulf Islands focus on those who are at risk of homelessness, due to spending more than 30% of their income on their housing costs, particularly in the rental market. There are also regional similarities across the CRD in housing, namely housing affordability, a lack of rental market options, and gaps in Indigenous housing options, as well as supportive housing options. Such similarities and unique local considerations should be accounted for in a regional planning process; a comparative analysis of available strategies and documents across the CRD would be crucial to understand common challenges, strengths, and gaps in services.

There is also a wealth of existing information within the CRD on health – both physical and mental, including local health area profiles through Island Health, which provide a wealth of information on the social determinants of health. Of the 16 unique districts within the CRD, all have publicly available health profiles through Island Health, however, these profiles have not been updated since 2019.

There are also initiatives closely related to CSWB planning in, for example, Sooke and the Westshore, that involve system level collaboration to address issues closely related to community safety and well-being. The Village Initiative, for example, is a multi-sectoral, collaborative project focused on child and youth well-being. It shares a similar purpose, governance structure, decision making approach and representative membership to what is often used in CSWB planning and could be duplicated should a planning process be undertaken.

Only one report specific to law enforcement surfaced in our environmental scan; the current Strategic Plan for the Saanich Police Department (2023-2026), which incorporated similar practices in its development as a CSWB plan (i.e. community engagement efforts via surveys, focus groups, and interviews). While this data would now be a few years old, some may serve as baseline measurements from which to build off, such as perceptions of safety and security.

“Other” relevant identified documents included the CRD’s 2023-2026 Board Priorities, The Victoria Foundation’s most recent Vital Signs report, as well as an internal presentation to the CRD Board of Directors (2023) regarding community safety and well-being planning.

While not required, existing strategic plans such as the ones outlined in Appendix IV within a municipality or region can “nest” under a broader community safety and well-being plan to ensure strategic alignment and shared goals. For example, the Saanich Police Department’s current strategic plan lists a strategic priority of addressing interpersonal violence in the community. The Alliance to End Homelessness’ Community Plan to End Homelessness in the Capital Region (2019-2024) lists five key community-based outcome areas, including ensuring support services have the

capacity to deliver needed services. Similarly, the Capital Regional District 2023-2026 Board Priorities' could be strategically linked to a regional CSWB plan. If, after a process of development, similar strategic priorities and associated goals emerged in a regional planning process, aligning desired outcomes/impacts, as well as monitoring and evaluation efforts would create continuity with previously developed, related plans.

CSWB Plan Preference in the CRD

Across both interviews and surveys, there is strong support for a regional approach to CSWB planning within the CRD.

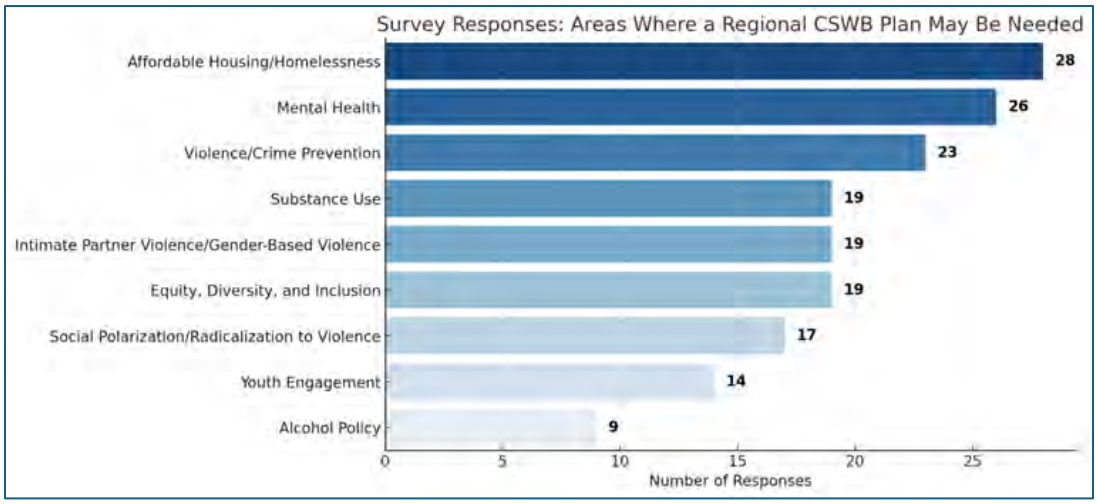
Of the 42 individuals who responded to the question on CSWB plan preference, 28 expressed a clear preference for a regional plan. Two respondents suggested a hybrid model, which still aligns with a regional approach, as it allows for localized implementation and municipal-level planning within a broader regional framework. Meanwhile, 7 were unsure, and 5 favored a municipal or electoral area-based approach.

Those who preferred a regional model highlighted several key benefits: it would prevent siloed planning across municipalities, promote collaboration and coordination, and allow for more efficient use of shared resources. Many emphasized that issues like homelessness, substance use, and crime are regional in nature and cannot be effectively addressed by municipalities acting alone. A regional approach was also seen as a way to ensure more equitable access to services and consistent safety policies across jurisdictions, particularly for residents who move frequently throughout the region. At the same time, most supporters of a regional plan acknowledged the importance of local flexibility—emphasizing that while regional coordination is necessary, implementation must remain responsive to the unique needs and governance structures of each community.

A smaller number of participants expressed a preference for a municipal or hybrid model. Some felt that municipalities are better positioned to address the unique needs of their communities and were concerned that a regional plan might overlook local realities or impose one-size-fits-all solutions. Others voiced skepticism about full regional coordination, suggesting that some local governments may be reluctant to participate or slow to engage. Those who favoured a hybrid approach envisioned a phased or layered model—where regional coordination sets broad priorities, but municipalities retain flexibility to lead implementation based on their own context, capacity, and readiness.

Identified Priorities for Regional CSWB Coordination in the CRD

Survey and interview participants were asked to identify issues that could benefit from a regional CSWB plan or initiative. Their responses point to both core service needs and deeper systemic challenges that a regional CSWB plan may be able to address.



Key Areas Identified:

1) Affordable Housing & Homelessness
   This was the most frequently selected issue in the survey (28 responses) and a major theme in interviews. Participants highlighted the severe shortage of affordable housing—especially for low-income individuals, seniors, people with disabilities, and women experiencing domestic violence. Several interviewees noted a visible rise in people living in vehicles or on the street. One survey respondent emphasized that homelessness should be addressed separately from affordable housing, underscoring the complexity of housing insecurity and the need for both emergency and long-term solutions.

2) Mental Health & Substance Use
   Mental health (26 responses) and substance use (19 responses) were among the top issues identified in the survey and deeply echoed in interviews. Participants pointed to a lack of accessible mental health services, crisis supports, and treatment options—particularly for people experiencing addiction. Interviewees also described how repeated exposure to trauma impacts frontline workers. A regional approach was seen as a way to strengthen early intervention, expand harm reduction, and reduce pressure on emergency services.

3) Violence & Crime Prevention
   This issue was selected by 23 survey respondents and reinforced in interviews, where participants discussed rising crime in downtown areas, the need for crime prevention strategies, and more support for reintegration of individuals leaving correctional facilities. A coordinated regional strategy was seen as necessary to address both the causes and consequences of crime, especially in communities with limited local resources.

4) Youth Engagement & Safety
   Though selected by 14 survey respondents, interviews added important context. Participants raised concerns about youth safety on public transit, poor lighting at bus stops, and walking

trails that feel unsafe after dark. There was also concern about youth carrying weapons for protection and a lack of inclusive spaces where youth can gather without stigma. Interviewees stressed that youth are significantly impacted by safety issues but are often excluded from decision-making and planning processes.

5) Equity, Discrimination & Inclusion
   Equity, diversity, and inclusion was selected by 19 survey respondents, with interviews further emphasizing the need to address systemic racism, transphobia, colonial governance structures, and performative consultation. Participants called for culturally safe approaches grounded in relationships and trust-building, particularly with Indigenous, racialized, and 2SLGBTQ+ communities. This theme also intersects with concerns about how safety is defined and for whom.

6) Social Polarization & Radicalization to Violence
   Identified by 17 survey respondents, this theme reflects growing concern around community division, extremism, and hate-motivated violence. While not as prominent in interviews, participants did speak about the importance of fostering a greater sense of belonging and community cohesion—particularly in response to rising forms of racism and exclusion.

7) Public Perceptions of Safety vs. Actual Risk
   Interviewees highlighted the disconnect between perceived safety and actual threats. Visible drug use, homelessness, and mental health challenges often shape public fears, despite evidence that these populations are more likely to be at risk than to pose a risk. A regional strategy was seen as a tool for shifting narratives through education, community dialogue, and inclusive public messaging.

8) Infrastructure, Transportation & Built Environment
   Although not included in the survey list, this was a significant theme in interviews and appeared in the survey's "Other" responses. Concerns included poor sidewalk infrastructure, insufficient street lighting, unsafe crosswalks, and lack of transportation options in rural and suburban areas. Some participants noted that transportation barriers prevent access to healthcare, school, employment, and emergency services. Sidewalk safety and access to businesses were also raised as accessibility concerns, especially for people using mobility aids.

9) Governance, Communication & Service Coordination
   Interviewees described decision-making processes as top-down, budget-driven, and disconnected from lived experience. Many called for a shift toward participatory governance, where communities are actively involved in shaping safety priorities. Participants also noted that siloed services often work in isolation, leading to duplication or missed opportunities for early intervention. A regional plan was viewed as a way to streamline collaboration, share resources, and ensure services are more responsive and equitable.

10) Climate, Environment & Emergency Preparedness

While mentioned only once in the survey's "Other" category, this theme was reinforced through interviews. Participants described concerns such as air quality and the lack of emergency routes in the event of natural disasters or road closures. These environmental and infrastructure-related risks were seen as part of a broader understanding of safety—especially for children, seniors, and people with health conditions.

11) Economic Insecurity & Food Access

Though not a predefined survey category, economic stress was discussed in interviews, particularly the growing reliance on food banks and food programs. Participants pointed to the high cost of living and the difficulty of affording both housing and food. This was often tied to broader conversations about poverty reduction and the need for upstream solutions that support long-term well-being.

Anticipated Benefits of a Regional CSWB Plan in the CRD

Survey and interview participants were asked whether they believed a regional approach to community safety and well-being would be beneficial, and why. The majority expressed strong support, citing opportunities to improve coordination, reduce duplication, and ensure consistent and equitable service delivery across the region. Their responses revealed a shared belief that safety and well-being challenges do not stop at municipal boundaries—and that fragmented local approaches limit the potential for systemic change.

Level of Agreement:

In response to the survey question, *"To what extent do you believe a regional community safety and well-being plan would be beneficial?"*:

- 20 respondents strongly agreed
- 9 agreed
- 2 were neutral
- 1 disagreed
- 0 strong disagreed

Those who strongly agreed emphasized that regional coordination reflects the lived reality of residents who move between municipalities daily for work, school, and recreation. Several respondents cited the inefficiencies and inequities that stem from siloed local responses, noting that "these are issues affecting every municipality" and that "better coordination and collaboration is essential." Others shared personal experiences with violence, lack of services, or ineffective governance, describing how a regional strategy could reduce duplication, support consistency, and improve emergency and climate-related preparedness. One participant put it simply: "Knock down the silos."

Survey participants who agreed, but not strongly, often expressed conditional support—recognizing the potential benefits of regional planning, while emphasizing the importance of maintaining localized engagement and responsiveness to specific community needs. The one

respondent who disagreed raised concerns about governance, noting that regional initiatives are often managed ineffectively.

Core Benefits Identified by Survey and Interview Participants

Survey and interview participants identified a wide range of potential benefits that a regional CSWB plan could offer. The themes below are presented in order of how frequently they were selected in the survey, from most to least commonly identified. Interview insights are included to provide additional context and depth. Together, they reflect where participants saw the greatest value in a regional approach, particularly in areas where coordination, consistency, and equity are currently lacking.

1) Consistent Policies and Approaches Across the Region
   This benefit was the highest ranked in the survey and one of the most prominent themes in interviews. Participants emphasized the importance of standardized service levels, policies, and protocols across municipalities, especially in areas like policing, emergency response, and social service access. Interviewees highlighted that inconsistent local practices can lead to confusion, unequal treatment, and jurisdictional disputes—especially for residents who move regularly between communities. A regional approach was seen as a way to reduce discrimination, eliminate arbitrary access barriers, and make the system easier to navigate for both residents and service providers.

2) Resource Sharing
   Participants from both the survey and interviews strongly supported the idea that regional planning would allow for effective sharing of staff, funding, infrastructure, and facilities. Interviewees described current systems as fragmented and competitive, with different municipalities duplicating efforts or struggling to sustain services independently. A regional approach was seen as a way to pool resources for greater collective impact, especially during emergencies or resource constraints.

3) Improved Coordination Between Municipalities
   Improved coordination was widely described as both a need and a major opportunity. Participants noted that municipalities often work in silos, even when addressing shared challenges. Interviewees described “turf wars” and bureaucratic slowdowns that a regional plan could help resolve. They emphasized the value of shared priorities, streamlined communication, and aligned actions to prevent gaps and reduce redundancies.

4) Stronger Advocacy and Policy Influence
   Survey respondents and interviewees alike believed that a unified regional voice would have more power in advocating for funding, policy changes, and support from provincial or federal partners. Several participants noted that the fragmentation of 13 municipalities and 3 electoral districts undermines the region’s ability to push forward shared goals. A coordinated strategy would increase political influence and credibility.

5) Increased Capacity for Smaller Municipalities
   This benefit had strong support across both data sources. Interviewees highlighted that smaller or rural municipalities often lack the resources, infrastructure, or staff capacity to implement their own CSWB strategies. A regional plan could ensure more equitable access to services, reduce dependence on urban cores (e.g., downtown Victoria), and empower all communities to participate in shared initiatives.

6) Cost Effectiveness
   Cost-effectiveness was viewed as a practical benefit of regional collaboration. Participants pointed out the financial inefficiencies of disconnected local planning efforts, consultant-driven studies with seemingly limited outcomes, and duplication across municipalities. A regional approach was seen as a way to maximize public dollars by focusing on collective priorities and shared systems.

Additional Benefits Emphasized in Interviews and Open-Ended Survey Responses

While "Other" was the lowest-ranked category in the survey, several of the themes raised through this open-ended option were considered significant—particularly because they closely aligned with insights that emerged during interviews. Although the following anticipated benefits were not included in the survey's ranked question, they surfaced repeatedly across engagement formats and reflect key areas where a regional approach could offer meaningful impact.

- Equity-Centered Approaches

Participants identified equity as one of the most compelling reasons to pursue regional planning. A regional CSWB plan was seen as a vehicle to embed culturally safe, anti-oppressive practices across all municipalities, ensuring that residents experience inclusive, respectful service delivery regardless of where they live. Interviewees emphasized that systemic discrimination—such as racism, transphobia, and colonial governance structures—cannot be meaningfully addressed through fragmented, uneven local efforts.

By coordinating regionally, municipalities could work toward shared equity goals, consistent service standards, and participatory planning processes that reflect the lived experiences of Indigenous, racialized, 2SLGBTQ+, and other marginalized communities. Many felt this was essential to avoid reinforcing existing inequities.

- Proactive, Long-Term Safety Planning

Participants described regional planning as an opportunity to shift away from reactive, crisis-driven responses and toward preventative, long-term strategies. Issues such as climate change, public health, housing instability, and overdose prevention require foresight and coordination—something that is difficult to achieve through disconnected local efforts.

A regional plan could enable municipalities to pool knowledge and resources, forecast risks, and collaborate on upstream solutions that reduce long-term harms. Participants stressed that this type of long-term thinking is often deprioritized at the local level due to budget pressures and short terms of elected officials.

- Data-Driven Planning and Collaborative Learning

Participants identified the potential for a regional CSWB plan to strengthen both evidence-based decision-making and inter-municipal learning. Currently, inconsistent data collection and reporting practices across municipalities limit the ability to track trends, evaluate outcomes, or coordinate responses. A regional plan could establish shared indicators, standardized data systems, and regional dashboards that improve visibility and accountability across the Capital Region.

In addition to strengthening internal planning, participants also emphasized the value of creating intentional learning structures across municipalities. A regional framework could support communities in sharing strategies, adapting what works elsewhere, and avoiding duplication. This was seen as especially important for smaller or under-resourced municipalities that may benefit from lessons learned in other parts of the region

- Improved Crisis Communication and Response

A regional CSWB plan was seen as a way to formalize and strengthen communication pathways during emergencies. Participants described how current responses are often fragmented, relying on informal networks or personal relationships to coordinate services across jurisdictions. A shared regional plan could allow for faster, more coordinated crisis responses, improving outcomes for residents and reducing duplication of efforts. This was especially emphasized in the context of extreme weather events, road closures, evacuations, and community-wide safety incidents.

Benefits Regional Planning from Previous Experience

In addition to the findings directly related to CSWB plans, CRD survey participants were asked whether they had previously been involved in developing or implementing a regional strategy, initiative, or program—and, if so, what strengths they observed. Among the seven participants who reported such experience, common advantages included improved collaboration and coordination, greater efficiency in addressing shared concerns, and enhanced community engagement. Participants also emphasized the value of shared resources, noting that pooling funding, expertise, and infrastructure across jurisdictions helped to maximize impact. Finally, they pointed to the benefit of greater consistency across municipalities, with regional planning helping to align policies and services and reduce fragmentation. These reflections reinforce the perceived strengths of regional CSWB planning, highlighting how coordinated approaches can support more effective and sustainable outcomes.

Anticipated Challenges of a Regional CSWB Plan in the CRD

While participants expressed strong support for a regional approach to community safety and well-being, they also identified several potential challenges that could affect the success or effectiveness of a regional approach. These challenges were identified through both a ranked survey question and qualitative interviews, revealing a shared understanding of the complexities involved in coordinating across diverse communities, jurisdictions, and political environments.

The themes below are presented in order of priority based on survey rankings, with additional context and insight drawn from participant interviews. Together, they highlight key concerns that may impact the success of a regional CSWB approach in the CRD.

1. Conflicting Priorities or Needs

Participants saw the diversity of communities within the CRD as both a strength and a potential barrier. Interviewees noted that each municipality has unique safety concerns, populations, and political contexts, which can make it difficult to establish common priorities. Several interviewees raised concerns about a "one-size-fits-all" approach, emphasizing the need for localized flexibility within a regional framework.

Others noted tension between short-term needs and long-term goals. While some organizations focus on immediate crisis response, others prioritize systemic, long-term change. Balancing these different approaches was seen as a potential source of conflict in regional CSWB planning.

2. Limited Political Will

The political dynamics of the region were seen as a major challenge. Interviewees raised concerns that some municipal leaders may resist regional collaboration, especially if they perceive it as threatening their autonomy or local control. There was also skepticism that municipalities would be willing to adopt shared funding models or make decisions that benefit the region as a whole if those decisions did not align with their own immediate priorities.

Several participants noted that regional decision-making is often influenced by political agendas, which may not align with community priorities or result in action that meets real-world needs. Others pointed to the short-term nature of political cycles as a barrier to sustained, long-term change.

3. Difficulty Coordinating Across Municipalities

Participants emphasized the logistical and cultural difficulties of coordinating across 13 municipalities and 3 electoral districts with different governance structures, policies, and service models. Interviewees described current collaboration as limited, with many municipalities and service providers operating in silos. The sheer size and diversity of the region was also flagged as a challenge, especially for rural and suburban areas that feel disconnected from urban centers.

Some worried that smaller municipalities might be overlooked in regional processes, while others expressed concern about creating large planning tables that become too complex or bureaucratic to function effectively.

4. Lack of Engagement

Interviewees stressed that meaningful community engagement—particularly with Indigenous communities—would be essential but also challenging. Participants warned against top-down consultation models that prioritize speed over relationship-building. Others spoke about the time and trust required for genuine engagement, and the need to honour cultural protocols, governance structures, and diverse worldviews.

There was concern that engagement could become tokenistic if it's treated as a checkbox rather than a foundational part of the process. Several participants also noted that power dynamics at planning tables often exclude community voices in favour of institutional or government partners.

5. Lack of Funding

Funding was seen as both a practical and political barrier. Interviewees questioned whether sufficient resources would be allocated to support regional implementation, especially given the

bureaucratic delays and slow rollout of services often experienced in rural or underserved communities. Some worried that regional strategies would be designed but not resourced—resulting in policy without action.

Concerns were also raised about whether funding would be distributed equitably, with smaller or higher-needs municipalities potentially being left behind if allocations are based solely on population size or political influence.

6. Disproportionate Focus on Urban Needs and Realities

Both survey and interview participants raised concerns about urban-centric planning, particularly the risk that suburban or rural communities would not be well-represented in a regional plan. Conversely, some interviewees pointed out that urban centers like Victoria bear the brunt of social issues (e.g., homelessness, overdose response), while suburban and rural municipalities benefit from regional services but may contribute less.

This tension reflects a broader concern about fairness and shared responsibility across the region—and the need to develop a funding and planning model that reflects actual community needs, not just population counts or political agendas.

Additional Considerations Raised by Participants

Several other concerns were raised by a smaller number of interviewees and in open-ended survey responses. These include:

- Stigmatization of vulnerable populations: including people experiencing homelessness or substance use, and how these narratives can influence safety planning.
- Resistance to community-based solutions: Some local governments may avoid implementing inclusive services out of fear they will "attract" vulnerable populations.
- Data-sharing concerns: Participants raised questions about how information would be collected, stored, and used—especially where government surveillance or privacy are concerned.

Challenges of Regional Planning from Previous Experience

In addition to the anticipated challenges of CSWB plans, CRD survey participants were asked whether they had previously been involved in developing or implementing a regional strategy, initiative, or program—and, if so, what challenges they encountered. Among the seven participants who reported such experience, several common obstacles emerged.

A primary concern was the significant time and capacity required for regional planning, which can place added pressure on staff and leadership. Participants also noted resistance to change and decision-making hurdles, where discomfort among decision-makers, differing values, and unfamiliarity with collaborative governance structures led to challenges in aligning priorities and making regional decisions. Additionally, conflicting priorities between jurisdictions were highlighted as a source of tension, necessitating ongoing efforts to maintain cohesion and shared commitment.

These reflections underscore the complexities inherent in regional coordination, particularly when balancing diverse local priorities and navigating the intricacies of collaborative governance.

Representation in Plan Development and Governance

Across both the survey and interviews, participants emphasized the importance of ensuring broad, inclusive, and diverse representation in both the development and governance of a regional CSWB plan in the CRD. While participants varied in how they envisioned these roles, there was strong alignment around the need for a multi-sectoral, community-informed approach that brings together institutional expertise and community involvement.

The following groups were most frequently identified as critical to include:

- ***People with lived experience*** — including those who have experienced/are experiencing homelessness, substance use, poverty, mental health challenges, and systemic exclusion. Many stressed the principle of *"nothing about us without us"*, calling for lived experience to be represented in decision-making roles, not just in consultation. This was emphasized as important for both the development of the plan and its implementation.
- ***Equity-deserving and marginalized communities*** — including Indigenous people, racialized communities, 2SLGBTQ+ people, newcomers, youth, seniors, and folks with disabilities. Participants stressed that their involvement must be meaningful and not tokenistic, and that these voices are essential in both developing and guiding implementation of the plan.
- ***Community organizations and frontline workers*** — particularly those working in housing, harm reduction, public health, mental health, youth support, and anti-violence. Respondents emphasized the need to include frontline staff, not just executive leadership, to ensure planning and delivery reflect community realities.
- ***Municipal, regional, and provincial government representatives*** — including municipal staff, elected officials, CRD board members, provincial ministries, and agencies such as public health, school districts, and transit authorities. Representation from across municipalities was seen as essential to ensure the plan reflects the full region.
- ***Indigenous inclusion*** — Several participants emphasized the need to involve Indigenous communities and organizations in the process, with one interviewee specifically naming local First Nations leadership as essential partners. Others referenced Indigenous voices as part of broader equity-seeking representation, underscoring the need for deeper engagement in future phases of this work.
- ***Policing, with mixed views*** — While many participants agreed that police should be at the table, there was consistent concern that governance should not be police-led. Their role was generally viewed as supportive and collaborative, rather than directive.
- ***Sector experts and institutions*** — including researchers, public health experts, and specialists in areas such as trauma-informed practice, aging in place, and built environment safety. Several participants noted the value of academic or technical expertise in ensuring the plan is evidence-based and forward-looking.
- ***Local business and economic partners*** — such as business owners and chambers of commerce. These groups were identified as key partners in conversations about public space and community development.
- ***Community members and neighborhood-level leaders*** — Several survey respondents emphasized the need for community-rooted leadership, including people active in local associations, school communities, and grassroots safety efforts.

Participants also offered guidance on how the governance structure should function:

- Many recommended that the same groups involved in plan development should remain involved during implementation, to support continuity, trust, and accountability.
- Others advocated for a smaller core team to oversee implementation, while also emphasizing the need for broader input through localized governance systems or cross-sector collaboration structures that reflect the region's diversity.
- There was strong consensus that no single sector—particularly policing—should dominate the governance structure. Instead, leadership should reflect the interconnected nature of safety, drawing on collaboration between housing, health, education, social services, and community-led organizations.
- Finally, several interviewees emphasized the need for flexible and adaptive governance models that allow for course corrections, feedback loops, and responsive decision-making as the regional plan is implemented.

The Role of the Capital Region District

Survey participants were asked what role the Capital Regional District should play in a regional CSWB plan. While responses varied, there was a clear emphasis on enabling, coordinating, and supporting—not necessarily leading—regional efforts.

The top-ranked role was data collection and knowledge sharing, highlighting the CRD's potential to support evidence-informed decision-making by centralizing information, tracking trends, and facilitating regional learning. Coordination and collaboration followed closely, with participants seeing the CRD as well-positioned to bring municipalities, service providers, and community partners together around shared goals. Strategic planning and policy development and resource allocation and funding were also highly ranked, reflecting a desire for the CRD to help align efforts, leverage regional investments, and advocate for external funding.

Lower on the list were training, capacity building, and public engagement, though several participants still saw value in the CRD supporting regional skill development and facilitating broad-based input.

Only one participant selected "Other" and added a written response, suggesting that the CRD should not lead the initiative, but rather fund and sustain it while enabling cross-sectoral, community-led action. This sentiment reflects a broader theme across the engagement process: that any regional plan should be developed and governed collaboratively, with the CRD acting as a convener and facilitator, rather than a top-down authority.

Research Limitations

While the findings in this section provide valuable insight into partner perspectives across the Capital Regional District, there are important limitations to note. Notably, there was no direct representation from five of the CRD's municipalities: Colwood, Highlands, Metchosin, Oak Bay, and View Royal. Most survey and interview participants were based in Victoria or Sidney, which may have skewed the data toward urban perspectives. While some regional organizations

consulted may operate in or serve the broader CRD, this does not replace the importance of direct engagement with local leaders, service providers, and residents in these areas.

There is also a significant gap in representation from First Nations communities within the CRD. Although Indigenous organizations participated in the engagement process, no direct interviews were conducted with First Nations leadership, and it is unclear whether survey respondents included individuals from reserves. Given that there are 11 First Nations who hold reserve land within the CRD, this lack of clarity and direct inclusion is a significant limitation.

Summary of Findings in the CRD

Taken together, the findings from this research underscore strong interest in a regional approach to community safety and well-being in the CRD - one that is collaborative, equity-driven, and grounded in the realities of people's daily lives. Participants consistently pointed to the limitations of siloed, municipality-specific responses and emphasized that many of the region's most pressing issues - such as homelessness, mental health, and public safety - transcend local boundaries and require collective action. While no formal CSWB plans currently exist within the CRD, several related strategies and initiatives are already in place across the region and could be leveraged to inform a broader regional approach. A regional approach was broadly viewed as an opportunity to coordinate efforts, align resources, and ensure more consistent and equitable access to services across the CRD. While there is clear momentum and shared vision across sectors, participants also emphasized that meaningful progress would depend on sustained commitment, inclusive governance, and a willingness to confront systemic challenges with transparency and care.

Recommendations for the CRD

Based on the research above, three main recommendations emerged for the CRD. Together, they outline a strategic roadmap for the CRD to initiate, develop, and implement a robust and inclusive regional CSWB plan. Each recommendation is supported by best practices detailed throughout this report, which offer more specific guidance on how these steps can be operationalized to support an inclusive, effective, and sustainable CSWB planning process.

These recommendations reflect the current context, priorities, and available information. However, it is important to recognize that community safety and well-being is an evolving field. Emerging issues, changing local conditions, and feedback from communities may require adjustments to this approach over time. As such, these recommendations are intended to serve as a flexible foundation—providing direction while allowing space for adaptation and continued learning throughout the planning and implementation process.

Overview of Recommendations

Recommendation 1: Adopt a Flexible, Reflective Regional CSWB Planning Model	To address the inherently cross-jurisdictional challenges facing the region, it is recommended that the CRD adopt a regional approach to CSWB planning. To ensure a responsive approach, a robust evaluation must be established from the very early planning stage.
Recommendation 2: Define the CRD's Role as a Regional Facilitator and Allocate Resources to Provide Backbone Support	To guide the development of a regional CSWB plan, the CRD should first define its role as a facilitator, convener, and backbone support—coordinating collaboration across the region without exercising centralized control. Key Actions: • Create a dedicated CSWB Planning Coordinator role • Establish a secretariat to support regional planning • Engage external support
Recommendation 3: Establish a Permanent, Action Oriented Service Line that Centre's Diverse Community Voices	To ensure the long-term success, accountability, and community ownership of the CSWB strategy, the CRD should establish a permanent, action-oriented service line. This structure must prioritize the voices of equity-deserving groups and be rooted in collaborative, responsive governance. Key Actions: • Engage First Nations communities early and respectfully • Conduct a robust community assessment • Build a long-term engagement framework beyond plan development

	• Establish an inclusive, multi-sectoral steering committee • Create a local alignment advisory committee • Adopt an action-oriented implementation model • Establishing a permanent regional office or coordination hub

Recommendation 1: Adopt a Flexible, Reflective Regional CSWB Planning Model

To address the inherently cross-jurisdictional challenges facing the region, it is recommended that the CRD adopt a regional approach to CSWB planning. This recommendation reflects strong support from CRD participants, who emphasized that most community safety and well-being issues span municipal boundaries and cannot be effectively addressed in isolation.

In developing the regional CSWB plan, it will be essential to prioritize flexibility within the framework—recognizing the diversity of municipalities and communities across the CRD and allowing for localized variation based on distinct needs and capacities. Embedding flexibility from the outset will help foster greater local buy-in, strengthen implementation efforts, and enable the plan to adapt to emerging challenges over time. To ensure this plan is reflective, a robust monitoring and evaluation framework must be developed from the early planning stages with support from dedicated expertise.

Recommendation 2: Define the CRD's Role as a Regional Facilitator and Provide Backbone Support

To guide the development of a regional CSWB plan, the CRD should first define its role as a facilitator, convener, and backbone support—coordinating collaboration across the region without exercising centralized control. This role includes bringing municipalities, service providers, and community partners together around shared goals, supporting data collection, knowledge sharing, policy alignment, and funding advocacy.

To fulfill this role effectively, it is recommended that the CRD create a dedicated CSWB Planning Coordinator position, establish a secretariat function, and engage external expertise to support the complexity of regional CSWB planning and capacity-building.

Key Actions:

Create a Dedicated CSWB Planning Coordinator Role: Establish a full-time staff position within the CRD responsible for leading the CSWB planning process. The coordinator would manage logistics, foster cross-sectoral and cross-municipal relationships, oversee engagement and data collection activities, liaise with internal departments and external partners, and maintain consistent progress toward developing the plan.

Establish a Secretariat to Support Regional CSWB Planning: Develop a secretariat function to provide logistical and technical support throughout the planning phase. The secretariat would assist with organizing and scheduling meetings, preparing materials, managing communications,

compiling and analyzing data, supporting community engagement logistics, and maintaining project documentation—all essential for ensuring smooth and coordinated regional CSWB plan.

Engage External Support: Contract external consultants with demonstrated expertise in CSWB planning, inclusive engagement, facilitation, strategic planning, and evaluation framework development. External support can strengthen internal capacity and help embed best practices.

Recommendation 3: Establish a Permanent, Action-Oriented CSWB Service Line that Centres Diverse Community Voices

To ensure the long-term success, accountability, and community ownership of the CSWB strategy, the CRD should establish a permanent, action-oriented service line. This structure must prioritize the voices of equity-deserving groups and be rooted in collaborative, responsive governance.

Key Actions:

Engage First Nations Communities Early and Respectfully: Engage directly with First Nations communities within the CRD as early as possible to determine if, how, and when they would like to be involved in the CSWB planning process. Engagement must be flexible, respectful of Nation-to-Nation relationships, and grounded in Indigenous self-determination principles.

Conduct a Robust Community Assessment: The CSWB planning process should begin with a comprehensive community assessment to ground the plan in both quantitative data and lived experience. Key components include:

- Gather and integrate existing data sources across the region.
- Conduct asset mapping to identify and document existing community strengths, networks, and initiatives that contribute to safety and well-being, ensuring the plan builds on existing infrastructure and efforts.
- Implement region-wide, equity-focused community engagement to collect primary qualitative data.
- Embed an evaluation lens into all data collection efforts by identifying key indicators and outcomes early in the process. Where possible, co-develop indicators with community members and sector partners to ensure future monitoring reflects community priorities and supports long-term accountability.

Build a Long-Term Engagement Framework Beyond Plan Development: Create sustainable structures to continue engagement throughout implementation. This could include recurring community advisory tables, feedback loops to show how engagement influenced decisions, and ongoing opportunities for community members to help guide evolving priorities. A long-term engagement framework will ensure that participation is not limited to the planning phase but becomes an embedded, continuous feature of the CRD's CSWB strategy.

Establish an Inclusive, Multi-Sectoral Steering Committee: Form a diverse Steering Committee composed of representatives from key sectors—such as public health, housing, education, Indigenous-serving organizations, policing, and social services—ensuring equity and lived

experience are central to decision-making. Strategic sector representation should reflect both geographic and demographic diversity across the CRD.

Create a Local Alignment Advisory Committee: To ensure that the regional CSWB plan remains responsive to the distinct needs of communities across the CRD, it is recommended that a Local Alignment Advisory Committee be established as a secondary body to the Steering Committee. This group would be responsible for identifying localized priorities, surfacing implementation considerations, and strengthening alignment between the regional strategy and local needs.

Adopt an Action-Oriented Implementation Model: Implement a governance structure that includes a Stewardship/Implementation Committee and flexible Action Tables organized around priority areas. Action Tables should be co-led by institutional partners and community-based organizations, centering lived experience and promoting cross-sector collaboration throughout implementation.

Consider Establishing a Permanent Regional Office or Coordination Hub: Explore the establishment of a permanent regional office to sustain coordination, monitoring, public engagement, and strategy alignment. This permanent structure would support implementation continuity and provide a backbone for the evolving CSWB plan.

Summary of Recommendations

This report presents a series of interconnected recommendations to guide the CRD in the development of a regional CSWB plan. Together, these recommendations offer a roadmap for the CRD to develop a strong, inclusive, and action-oriented regional CSWB plan. They emphasize the importance of collaborative leadership, meaningful engagement, and sustained resourcing - elements that have been consistently identified as foundational to success in both the literature and across other regional models. While each region's path will be shaped by its unique context and evolving priorities, these recommendations provide a solid starting point for the CRD to lead this work with intention, accountability, and community at the centre. Moving forward, a flexible and iterative approach will be key - ensuring that the plan not only reflects the current realities of the region, but continues to evolve in response to new learning, emerging needs, and ongoing input from those most impacted.

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Appendices

Appendix I - Survey for CRD Contacts

Identifying Regional Possibilities for Community Safety & Well-Being in the Capital Region District

The purpose of this survey is to inform a broader research project being conducted by the Canadian Centre for Safer Communities (CCFSC) examining the options for the creation of a Regional Community Safety & Well-Being (CSWB) plan for the CRD.

Community safety & well-being is "the ideal state of a sustainable community where everyone is safe, has a sense of belonging, opportunities to participate, and where individuals and families are able to meet their needs for education, health care, food, housing, income, and social and cultural expression" (Ontario Ministry of Solicitor General, 2024).

This survey seeks to gather information on local experiences and needs that could help to inform a regional planning process.

In addition to this survey, CCFSC is conducting research into best practices and will be conducting interviews with local partners, as well as with representatives from other regions across the country who have already created and implemented regional plans.

This survey will take approximately 20-25 minutes to complete. This survey is anonymous, however, you are asked to provide your organization and municipality/Region, which could be identifying. However, survey data will be aggregated into a summary report, and if quotes are used, they will be presented anonymously, without association to your organization/specific location.

1. Organization you work for: (open text)
2. Municipality/Electoral Area you work in: (open text)

3. Are you aware of any strategies/plans related to community safety and well-being that exist in your community (i.e. housing needs assessments, violence prevention strategies, etc.)?
    - Responses: Yes or No.
        - If yes, please describe. Please provide a link if the document is publicly available (open text)

4. Do you see a need for a regional strategy, plan, program or initiative to address any of the following? (check all that apply)
    - Affordable housing/homelessness
    - Violence/crime prevention
    - Youth engagement
    - Mental health
    - Substance use

- Intimate partner violence/gender-based violence
- Social polarization/radicalization to violence
- Alcohol policy (outlet density, hours of operation)
- Equity, diversity, and inclusion
- Other: _____

5. Does your municipality/electoral area currently have a Community Safety & Well-Being Plan (CSWB), or does your Official Community Plan address issues of safety and well-being?
   - Responses: Yes, Under development, or No.
   - If yes or under development:
     - please provide any additional information available (i.e. link website concerning plan development) (open text)
     - What do you think were the important lessons learned from the development of your municipality/electoral area's CSWB plan? (open text)
     - Is there anything missing you wish had been addressed in your municipality/electoral area's CSWB plan? (open text)

6. Generally speaking, would you prefer a regional approach to planning for community safety and well-being, or a municipal/electoral area approach?
   - Regional
   - Municipal/electoral area
   - Unsure

7. To what extent do you believe a regional community safety and well-being plan would be beneficial? *(Likert scale: Strongly agree, Agree, Neutral, Disagree, Strongly disagree)*

8. Why did you select your rating above? (open text)

9. What would be the benefits of regional community safety and well-being planning for the Capital Region? *(Multiple choice, rank the following options)*
   - Improved coordination between municipalities
   - Resource sharing
   - Consistent policies and approaches across the region
   - Stronger advocacy and policy influence
   - Cost-effectiveness
   - Increased capacity for smaller municipalities
   - Other (please specify): _____

10. What would be the challenges of regional community safety and well-being planning? *(Multiple choice, rank the following options)*
   - Lack of funding

- Difficulty coordinating across municipalities
- Conflicting priorities or needs
- Limited political will
- Lack of engagement
- Disproportionate focus on urban needs and realities
- Other (please specify)

11. If you selected "other" for either of the two questions above, please elaborate. (open text)

12. Have you been involved in developing or implementing a regional strategy, initiative, or program before?
    - Responses: Yes or No.
    - If yes:
        - What was it about? (*open text)*
        - What were the strengths of that process? (open text)
        - What were the challenges of that process? (open text)

13. If a regional community safety and well-being plan were to be developed, who do you think should be involved in the plan development process? (open text)

14. Have you participated in a regional council or governance body before?
    - Responses: Yes or No.
    - If yes:
        - What was it? (open text)
        - What were the strengths of that process? (open text)
        - What were the challenges of that process? (open text)

15. If a regional council for community safety and well-being in the Capital Region were established, who do you think should be on the council? (open text)

16. What role should the CRD have in a community safety and well-being plan for the capital region? *(Multiple choice, rank the following options)*
    - Strategic planning and policy development
    - Coordination and collaboration
    - Resource allocation and funding
    - Data collection and knowledge sharing
    - Public engagement
    - Training and capacity building

17. Other: If other roles are missing, please specify: (open text)

Appendix II – Interview Guide for CRD Contact Interviews

Identifying Regional Possibilities for Community Safety & Well-Being in the Capital Region District

The purpose of this interview is to inform a broader research project being conducted by the Canadian Centre for Safer Communities (CCFSC) examining the options for the creation of a Regional Community Safety & Well-Being (CSWB) plan in the capital region. Please note, while the CRD may not lead this planning process, they would potentially participate.

Community safety & well-being is "the ideal state of a sustainable community where everyone is safe, has a sense of belonging, opportunities to participate, and where individuals and families are able to meet their needs for education, health care, food, housing, income, and social and cultural expression" (Ontario Ministry of Solicitor General, 2024).

Given your knowledge of and experience in the Capital Region, we are seeking to gather your input on the potential development of a Regional CSWB Plan. The interview consists of seven questions and should take no more than 60 minutes. Interviews will be transcribed using Otter AI and will be thematically analyzed. Your feedback will remain anonymous. The data from the interview will be combined with other qualitative data gathered throughout this research project and provided to the CRD in a report. It may also become publicly available in a topic summary on CCFSC's website.

Your opinion is your personal information. Please do not include any information which identifies you or others in your response. For security purposes any personal information which identifies you or others will be immediately deleted, once your response is received and processed. Any personal information is collected by the Capital Regional District (CRD) under Section 26 (c) and (e) of the Freedom of Information and Protection of Privacy Act and will be used to inform our next steps related to community safety and well-being. Should you have questions about the collection of this information, please contact:

Kirsten Mah - Healthy Communities Planner
625 Fisgard St., Victoria, BC V8W 1R7
250-360-3174 / Kmah@crd.bc.ca

Questions:
1) What existing community safety and well-being gaps do you think a regional community safety and well-being plan may be able to address?

2) What would be the benefits of a regional approach to community safety and well-being planning in the capital region?

3) What do you anticipate being the challenges of regional community safety and well-being planning?

4) If a regional community safety and well-being plan were to be developed, who do you think should be involved in the plan development process (i.e. municipal staff, CRD board representatives, police, community organizations, etc.)?

5) If a regional community safety and well-being plan were to be developed, who do you think should be involved in the plan implementation/governance (i.e. municipal staff, CRD board representatives, police, community organizations, etc.)?

6) Generally speaking, would you prefer a regional approach to community safety and well-being planning, or a municipal/electoral area approach, and why?

7) Is there anything else you'd like to share?

Appendix III – Interview Guide for Regional Contact Interviews

Identifying Regional Possibilities for Community Safety & Well-Being in the Capital Region District

The purpose of this interview is to inform a broader research project being conducted by the Canadian Centre for Safer Communities (CCFSC) examining the options for the creation of a **Regional Community Safety & Well-Being (CSWB) plan** in the Capital Region District of British Columbia.

Community safety & well-being is "the ideal state of a sustainable community where everyone is safe, has a sense of belonging, opportunities to participate, and where individuals and families are able to meet their needs for education, health care, food, housing, income, and social and cultural expression" (Ontario Ministry of Solicitor General, 2024).

Given your knowledge of and experience in CSWB planning, we are seeking to gather your input on the potential development of a Regional CSWB Plan. The interview consists of seven questions and should take no more than 60 minutes. Interviews will be transcribed using Otter AI and will be thematically analyzed. Your feedback will remain anonymous. The data from the interview will be combined with other qualitative data gathered throughout this research project and provided to the CRD in a report. It may also become publicly available in a topic summary on CCFSC's website.

Your opinion is your personal information. Please do not include any information which identifies you or others in your response. For security purposes any personal information which identifies you or others will be immediately deleted, once your response is received and processed. Any personal information is collected by the Capital Regional District (CRD) under Section 26 (c) and (e) of the Freedom of Information and Protection of Privacy Act and will be used to inform our next steps related to community safety and well-being. Should you have questions about the collection of this information, please contact:

Kirsten Mah
Healthy Communities Planner
625 Fisgard St., Victoria, BC V8W 1R7
250-360-3174 Kmah@crd.bc.ca

Questions:

1. Why did your Region develop a Regional CSWB plan? How did your Region determine there was a need for a plan? Please include details on why a regional approach was selected over a municipal approach.

2. How did your Region develop a Regional CSWB plan? Please include details about funding its development, data collection, forming steering/advisory committees, building the project team, and any other key steps.

3. What successes/strengths did you observe during the creation of your Regional CSWB plan? What worked well?

4. What challenges did you experience during the creation of your Regional CSWB plan? What didn't work well/what might you do differently?

5. How was your Regional CSWB plan implemented? What was the governance structure and how did you fund its implementation?

6. What has been the impact of the Regional CSWB plan? How have you evaluated that impact? Please include any details regarding the impact on coordination/integration of overlapping services within your Region.

7. How did you ensure that the creation and implementation of your CSWB plan met the diverse needs of urban, rural, and Indigenous communities within your region?

8. How did you ensure that the creation and implementation of your CSWB plan included equity considerations, including the perspectives of racially/culturally diverse groups, as well as income diversity, ability diversity, etc.?

9. Is there anything you would recommend to other communities undertaking this process?

Appendix IV – List of Related CRD Documents, Strategies, Plans

Municipality/Organization	Plan/Strategy/Initiative	Date
CRD Board of Directors	Board Priorities	2023-2026
Saanich Police	Saanich Police Strategic Plan	2023-2026
BC Community Health	BC Municipality Health Profiles	2019
Island Health	Local Health Area Profiles	2019
CRD	CRD and CRHC Annual Reports	2023
The Village	The Village Initiative Mental Health Action Plan	2022
The Village	The Village Initiative Community Profile	2022
The Village	The Village Initiative 5-year road map and AHS results	
Victoria Foundation	Vital Signs	2023
Alliance to end homelessness in the Capital Region	Alliance to End Homelessness Community Plan	2019-2024
CRD	Point in Time Count and Survey	2023
CRD Hospitals and Housing Committee	Presentation	2023
District of Saanich	Housing Needs Report	2020
CRD	Projections - Housing and Employment	2019-2038
Saanich	Official Community Plan	2024
Langford	Official Community Plan Refresh	2024 - ongoing
Sidney	Housing Needs Assessment	2019
View Royal	Official Community Plan	2019
Southern Gulf Islands	Housing Needs Assessment	2018
CRD	Rural Housing Pilot Project Analysis	2024
Southern Gulf Islands	Housing Strategy	2022
CRD Safety and Well-Being Plan presentation	Presentation	2023
City of Victoria	Official Community Plan	2012; Updated 2023
District of Sooke	Interim Housing Needs Report	2024
City of Victoria	The Victoria Housing Strategy	2016-2025

Appendix V – List of Reviewed Canadian Regional Plans

Region	Province	Plan	Date
Windsor Essex Region	Ontario	Windsor Essex Regional Community Safety and Well-Being Plan	2021
Durham Region	Ontario	Durham Region Community Safety & Well-Being Plan	2021
Peel Region	Ontario	Peel's Community Safety & Well-Being Plan	2020
Waterloo Region	Ontario	Community Safety & Well-Being Framework	2022
Halton Region	Ontario	Community Safety & Well-Being in Halton	2017
York Region	Ontario	Community Safety & Well-Being Plan	2022
Niagara Region	Ontario	Community Safety & Well-Being Plan	2021
Halifax Regional Municipality	Nova Scotia	Public Safety Strategy	2023
Kent Regional Service Commission	New Brunswick	Community Safety Plan	2022
Cariboo Chilcotin Region	British Columbia	Community Well-Being and Safety Plan	2015
Strathcona Regional District	British Columbia	Community Safety & Well-being Strategy	2021
Townships of Central Frontenac, North Frontenac, South Frontenac and Frontenac Islands	Ontario	Community Safety & Well-Being Plan	2021
United Counties of Leeds and Grenville and the Town of Prescott	Ontario	Community Safety & Well-Being Plan	2021
Municipality of Powassan, Callender and Township of Nipissing and Chisolm	Ontario	Community Safety & Well-Being Plan Regional Report	2021
Central Algoma	Ontario	Community Safety & Well-Being Plan	2021-2022
District of Muskoka	Ontario	Community Safety & Well-Being Plan	2021-2025
Haliburton County	Ontario	Community Safety & Well-Being Plan	2022-2026
Dufferin County	Ontario	Community Safety & Well-Being Plan	2021-2024
Lanark County and the Town of Smiths Falls	Ontario	Community Plan for Safety and Well-Being	2018

Appendix VI - Resources to Support Regional CSWB Planning

General Practices for Community Safety and Well-Being	• European Forum for Urban Security: Guidebook on Methods and Tools for a Strategic Approach to Urban Security • Ontario Ministry of the Solicitor General: Community Safety and Well-Being Planning Framework • Canadian Centre for Safer Communities: Action Brief on Examples of Proven Crime Prevention Programs.
Relationships and Multi-Sectoral Collaboration	• World Health Organization: Collaboration Multiplier • Tamarack Institute: Collaboration Spectrum • Education Development Center: variety of tools available
Data Collection and Community Engagement	• Canadian Centre for Safer Communities: Practitioner Guide for Community Consultations • Canadian Centre for Safer Communities: Community Safety & Well-Being Survey Tool
Evaluation	• Tamarack Institute: Approaches to Measuring Community Change Indicators • FSG: Guide to Evaluating Collective Impact • Canadian Centre for Safer Communities: Indicators for Crime Prevention and Community Safety & Well-Being Plans

Appendix VII - Regional CSWB Plan Development and Implementation Examples

Steering Committee	Geographic and Municipal Representation • York Region: The Human Services Planning Board was appointed by York Regional Council as the advisory committee for the CSWB Plan, and included three regional councilors and one city mayor. • Municipalities of Powassan and Callander and the Townships of Nipissing and Chisholm: The CSWB Working Group included at least one staff member from each municipality to ensure geographic representation. Representation of Focused Populations: • Region of Waterloo: The CSWB Steering Committee included two members of the Region's Anti-Racism Advisory Working Group, and two members representing racialized communities. Representation of First Nations Communities: • Townships of Central Frontenac, North Frontenac, South Frontenac, and Frontenac Islands: Shabot Obaadjiwan Algonquin First Nation representation on Advisory Committee • Durham Region: leadership from Mississauga's of Scugog Island First Nation included in Steering Committee
Secondary Committees	Durham Region: 1. Area Municipal Working Group: Comprised of Chief Administrative Officers (CAOs) or their delegates from area municipalities, this group ensured alignment between the regional CSWB plan and local needs and priorities. 2. Internal Working Group and Data Sub-Committee: An internal body within the Region of Durham responsible for data analysis, planning, coordination, and the development of public engagement activities. Region of Waterloo: 1. Advisory Group: Purpose was to identify priorities, actions and metrics. Expanded table of 'Well-being Waterloo Region Systems Change Champions.' Includes cross-sector leaders that can commit their organizations to action. 2. Youth Advisory Committee: Youth with diverse perspectives who identified safety and well-being concerns and recommendations.
Community Engagement and	Region of Waterloo: • Prioritized engagement with populations most affected by safety and well-being issues • Engagement occurred in two phases:

Primary Data Collection	○ Phase 1: Building shared understanding of community priorities ○ Phase 2: Presenting and gathering feedback on the emerging plan framework • Methods included interactive meetings, small group conversations, co-planning workshops, presentations, and discussions • Engagement involved: Steering, Advisory, and Youth Advisory Committees; Regional and municipal council members; Police Services Board; Broad cross-section of community leaders and members • Groups engaged included: First Nations, Métis, and Inuit communities; African, Caribbean, and Black communities; Persons with disabilities; Immigrant and newcomer communities; Chinese, Jewish, and Muslim communities; 2SLGBTQ+ communities; Women and children
Governance and Implementation	York Region • Adopted a place-based approach, identifying four geographic focus areas based on data and community consultation • Established Community Action Tables in each focus area, composed of residents, service providers, municipal staff, police, and other local partners • Each Action Table developed its own Community Action Plan tailored to local needs and priorities • Implementation is phased, beginning with early actions and building toward long-term strategies • The Human Services Planning Board (HSPB)—original Steering Committee—continues to provide strategic oversight, coordination, and review alongside York Regional Council Halton Region: • System Leadership Group leads CSWB implementation, providing strategic direction and oversight - responsibilities include identifying priority issues, forming Action Tables, and supporting system-level collaboration ○ reports regularly to Halton Regional Council and the Halton Police Services Board on Action Table work and overall CSWB progress • Backbone support for implementation is shared by Halton Region and the Halton Regional Police Service - includes logistics, partner coordination, project management, and community engagement
Evaluation	York Region: Evaluation supports monitoring of both local and regional progress over time by using a results-based approach to track impact, combining: • Quantitative community indicators (to assess overall safety and well-being) • Performance measures (to evaluate specific programs and initiatives)

	• Qualitative feedback from community consultations and surveys Focus areas include: • Mental well-being • Housing stability • Economic stability Community Action Tables identify and refine performance measures as new actions and priorities emerge
Funding and Resourcing	Funded Coordination Roles: • Kent County: a permanent Community Safety Plan Coordinator is housed within the county to lead implementation efforts Funding for Larger Offices: • Waterloo Region Crime Prevention Council (1995-2022) • Halifax Regional Municipality: created a Centre of Responsibility (CoR) as part of its Public Safety Strategy, serving as a central hub to coordinate strategy implementation, expand training and program development, support evaluation, and embed a public safety perspective across municipal efforts. Implementation-Focused Funding: • Halton Region: $4.5 million was committed in 2024 through the Community Investment Fund to support non-profit agencies delivering programs aligned with CSWB priorities, strengthening local capacity and improving access to essential supports • Region of Waterloo: Launched the Upstream Fund in 2022, as a community-centered funding model to support CSWB plan implementation

Capital Region Housing Corporation

REPORT TO HOSPITALS AND HOUSING COMMITTEE
MEETING OF WEDNESDAY, JULY 2, 2025

SUBJECT **Caledonia Affordable Housing Redevelopment – Budget Amendment and Capital Region Housing Corporation Major Capital Plan (2025-2029) Amendment**

ISSUE SUMMARY

The BC Housing Management Commission (BCHMC) requires a Resolution of Directors from the Capital Region Housing Corporation (CRHC) Board of Directors to approve the budget amendment on the Caledonia Redevelopment project and to authorize the execution of the financing and mortgage documents related to it. The Policy to Determine Delegation of Authority for the CRHC requires that all documents relating to mortgages valued over $500 thousand (K) be approved by the CRHC Board.

BACKGROUND

In November 2024, the CRHC Board approved the Major Capital Plan (2025-2029) (MCP), which included a total budget of $73.6 million (M) for Caledonia Affordable Housing project. As outlined in the CRHC 2025 Quarter 1 Update from June 2025, the project is experiencing a budget shortfall of $1.4M.

ALTERNATIVES

Alternative 1
The Hospitals and Housing Committee recommends to the Capital Region Housing Corporation Board:

1. That the Caledonia Redevelopment project budget and the Capital Region Housing Corporation Major Capital Plan (2025-2029) be approved as amended in Appendix B;
2. That the Resolution of Directors required by BC Housing Management Commission for the purpose of authorizing the execution of the loan and mortgage documents for the Caledonia Redevelopment project (PID 031-731-848), substantially attached as Appendix A, be approved; and
3. That $882,392 in surplus capital funding from the Michigan Square Redevelopment project be reallocated to the Caledonia Redevelopment project to offset the budget shortfall.

Alternative 2
That this report be referred back to staff for additional information based on Hospitals and Housing Committee direction.

IMPLICATIONS

Financial Implications
Caledonia Redevelopment project is currently experiencing budget pressure due to a number of unforeseen conditions and external factors. Part of the pressures are the result of inadequate shorth-term financing.

Of the total project budget approved in June 2022, $1.2M was allocated for interim construction financing, based on BCHMC's preferred interest rates. Under the funding program, the project must apply BCHMC's interest rate assumptions, including the variable interim borrowing rates which included projections over the course of construction. Due to cost pressures experienced throughout the project, initial short-term construction financing allowances were inadequate. See Table 1 for more details.

Table 1: Interest Rate Analysis

	Interest Rate at Project Commencement (June 2022)	Projected Rate Over Project Duration (June 2022)	Projected Interest Rate at Project Completion (June 2025)
Interim Borrowing Rate	2.30%	2.60%	3.32%**
Take-Out Borrowing Rate	4.00%	4.00%	4.38%
Total Cost of Borrowing	$1.2M	$1.2M	$3.8M

*** Variable interim borrowing rate peaked at 5.66% in November 2023*

At project completion, the short-term financing and interest costs accrued during construction will be consolidated into the overall take-out mortgage as part of the repayable loan. The current forecast estimates total project financing costs at approximately $3.8M, resulting in a budget impact of $2.6M.

In addition to the financing cost shortfall, the project is experiencing pressure on the contingency budget due to other unforeseen factors. These include the remediation of contaminated soils, unanticipated Capital Region Emergency Service Telecommunications (CREST) system requirements, increased municipal connection fees, permit delays that have led to higher insurance costs, and additional consultant fees related to on-and-offsite redesign work. Due to financing shortfall and unforeseen conditions, the total project budget has increased by approximately $1.4 million.

The original intent was to absorb these unplanned costs within the existing contingency budget. However, in Q1 2025, the construction manager provided a schedule update indicating an extended project completion date driven by soil remediation and permitting delays, and the complexity of constructing five distinct buildings simultaneously . These delays resulted in additional costs that could no longer be absorbed within the remaining contingency.

As a result, a funding request was submitted to BC Housing Management Commission (BCHMC) to increase the overall project budget to $75.0 million to accommodate these unforeseen expenses. The revised project budget was approved by BCHMC in March 2025.

The amendment was made possible without increasing debt servicing levels by reprofiling $882,000 in surplus capital funds from the Michigan Square Redevelopment Project, adjusting near-market rent levels, and securing an increase to the operating subsidy from BCHMC.

Table 2: Total Approved Capital Budget & Recommended Budget Updates

	Project Budget MCP (2025-2029)	Proposed Budget July 2025	Increase from June 2022
Gross Capital Budget	$ 73,586,979.00	$ 75,004,723.00	**$ 1,417,744.00**
CRHC Equity	$ 1,000,000.00	$ 1,882,392.00	**$ 882,392.00**
Community Housing Fund (CHF)	$ 18,475,000.00	$ 18,475,000.00	$ -
Victoria Housing Reserve Fund (VHRF)	$ 1,065,000.00	$ 1,065,000.00	$ -
Total Equity	$ 20,540,000.00	$ 21,422,392.00	**$ 882,392.00**
Mortgage Debt Required	$ 53,046,979.00	$ 53,582,331.00	**$ 535,352.00**
Estimate Subsidy Per Year	$ 1,535,802.00	$ 1,590,405.00	**$ 54,603.00**

As a result of the Caledonia Redevelopment project budget increase, an amendment to the MCP is required to reflect the budget increase and the anticipated 2025 expenditures. The required amendments are reflected in Appendix B, CRHC Major Capital Plan (2025-2029) Amendment.

CONCLUSION

To ensure successful completion of the Caledonia Redevelopment project, the CRHC Board's approval is required to amend the MCP and authorize the execution of the necessary loan and mortgage documents to reflect the increased mortgage values. The revised project budget of $75.0M, which is an increase of $1.4M from the MCP, addressing the unforeseen project costs was approved by BCHMC in March 2025. The equity gap has been closed, and debt servicing requirements will be met through a combination of adjusted near-market RENT levels, the reallocation of surplus capital funds from the Michigan Square Redevelopment project, and an increased operating subsidy from BCHMC.

RECOMMENDATION

The Hospitals and Housing Committee recommends to the Capital Region Housing Corporation Board:

1. That the Caledonia Redevelopment project budget and the Capital Region Housing Corporation Major Capital Plan (2025-2029) be approved as amended in Appendix B;
2. That the Resolution of Directors required by BC Housing Management Commission for the purpose of authorizing the execution of the loan and mortgage documents for the Caledonia Redevelopment project (PID 031-731-848), substantially attached as Appendix A, be approved; and
3. That $882,392 in surplus capital funding from the Michigan Square Redevelopment project be reallocated to the Caledonia Redevelopment project to offset the budget shortfall.

Submitted by:	Don Elliott, BA, MUP, Senior Manager, Regional Housing
Concurrence:	Kevin Lorette, P. Eng., MBA, General Manager, Housing, Planning and Protective Services
Concurrence:	Varinia Somosan, CPA, CGA, Acting Chief Financial Officer
Concurrence:	Ted Robbins, B. Sc., C. Tech., Chief Administrative Officer

ATTACHMENTS:

Appendix A: Draft Certified Resolution of Directors
Appendix B: CRHC Five Year Major Capital Expenditure Plan Summary - 2025-2029 Amendment

APPENDIX A

CAPITAL REGION HOUSING CORPORATION

(the "Borrower")

WHEREAS:

A. The Borrower has or will be leasing the property at 1211 Gladstone Ave, Victoria, legally described as:

PID 031-731- 848 LOT A SECTIONS 50 AND 53 SPRING RIDGE VICTORIA CITY DISTRICT PLAN EPP88786 (the "Property") in order to construct and operate a housing project on the Property (the "Project") under the British Columbia Housing Management Commission ("BCHMC") Community Housing Fund Program;

B. The Borrower has a repayable loan facility in the amount of $50,449,886.00 with BCHMC and has by mortgage registered on June 21, 2022 in the Victoria Land Title Office under No. CB21220 and assignment of rents under No. CB21221 respectively, (the "Original Mortgage") mortgaged its interest in the Property to secure the repayment of the principal sum of $50,449,886.00 with interest thereon and other monies as provided for therein, and to assign the rents therefrom; and

C. The Borrower has agreed with BCHMC to amend the loan facility and Original Mortgage.

BE IT RESOLVED THAT:

1. The Borrower confirms that the Original Mortgage is a valid and subsisting first mortgage charge with assignment of rents charge with respect to the Borrower's interest in the Property;

2. The Borrower borrows further monies to a total amount of $53,582,331.00 and is granted an extension to the repayment date of the principal amount of the Original Mortgage to facilitate the completion of the construction of the Project in accordance to the Loan Commitment Amendment Letter dated April 7, 2025. These monies and other related amendments will be secured by way of a modification to the Original Mortgage of the repayable loan;

3. The Borrower executes and delivers all documents required by BCHMC or the lender of the monies, including any takeout lenders, in such form and containing such terms, covenants, provisos and conditions as are satisfactory to or required by them, including without limitation the Loan Commitment Amendment, a modification of Original Mortgage, and any other security documents required by BCHMC; and

4. That Edward Robbins, Chief Administrative Officer, or Nelson Chan, Chief Financial Officer, or their respective duly authorized delegates, together, or either of them along with any officer or director of the Borrower for and on behalf of the Borrower be and are hereby authorized to execute and deliver under the seal of the Borrower or otherwise, all such deeds, documents and other writings and to do such acts and things in connection with the Property and the Project as they, in their discretion, may consider to be necessary or desirable for giving effect to this resolution and for the purpose of fulfilling the requirements of BCHMC or the lender of the monies.

DRAFT

CAPITAL REGION HOUSING CORPORATION

FIVE YEAR MAJOR CAPITAL EXPENDITURE PLAN SUMMARY - 2025 to 2029 AMENDMENT No. 1

	Type	Estimate Class	Total Project Budget	Forecast spent at Dec. 31, 2024	Balance Remaining at Dec. 31, 2024	2025	2026	2027	2028	2029	TOTAL
EXPENDITURE											
Caledonia - CHF	B	Class A	75,004,723	61,127,144	13,877,579	13,877,579					13,877,579
Carey Lane - BER	B	Class A	10,539,332	5,396,901	5,142,431	5,142,431					5,142,431
Pandora - CHF	Lease	Class B	114,399,753	20,000	114,379,753	200,000	200,000	200,000	113,779,753		114,379,753
Campus View Redevelopment - RHFP	B	Class B	55,446,365	1,011,571	54,434,794	18,227,203	23,906,070	12,301,521	-	-	54,434,793
Village on the Green Redevelopment - RHFP	B	Class C	81,102,549	3,618,746	77,483,803	27,395,730	29,214,357	20,873,715			77,483,803
Cedar Hill Library & HSG Redevelopment - CHF	B	Class D	138,244,506	900,000	137,344,506	12,100,000	41,748,169	41,748,169	41,748,169	-	137,344,506
Verdier / Brentwood - CHF	B	Class C	65,437,392	1,262,083	64,175,308	8,301,416	27,936,946	27,936,946			64,175,309
New Redevelopment Projects	B	Conceptual	2,500,000	-	2,500,000	2,500,000	-	-	-	-	2,500,000
Future Redevelopment Projects	B	Conceptual	1,500,000	-	1,500,000	1,500,000	-	-	-	-	1,500,000
61,673,795			**544,174,620**	**73,336,446**	**470,838,174**	**89,244,359**	**123,005,542**	**103,060,351**	**155,527,922**	**-**	**470,838,174**
SOURCE OF FUNDS (combined)											
Mortgage Debt	Debt		359,108,031	41,180,030	317,928,001	12,402,302	92,749,541	95,910,771	116,865,390	-	317,928,003
Grants (Federal, Provincial, Local)	Grant		182,584,194	31,142,980	151,441,214	75,373,102	30,256,000	7,149,580	38,662,532	-	151,441,214
CRHC Equity	Equity		882,395	-	-	882,392	-	-	-	-	882,392
UOA Reserve	Res		1,600,000	1,013,436	586,564	586,564	-	-	-	-	586,564
Other - Third Party Funding	Other		-	-	-	-	-	-	-	-	-
			544,174,620	**73,336,446**	**469,955,779**	**89,244,360**	**123,005,542**	**103,060,351**	**155,527,922**	**-**	**470,838,173**

FIVE YEAR MAJOR CAPITAL EXPENDITURE PLAN SUMMARY - 2025 to 2029 AMENDMENT No. 1

		Total Project Budget	Forecast spent at Dec. 31, 2024	Balance Remaining at Dec. 31, 2024	2025	2026	2027	2028	2029	TOTAL
SOURCE OF FUNDS (by project)										
Caledonia - CHF										
Mortgage Debt	Debt	53,582,328	41,180,030	12,402,298	12,402,301					12,402,301
Michigan Equity	Equity	882,395			882,392					
Grants	Grant	19,540,000	19,007,500	532,500	532,500					532,500
UOA Stabilization Reserve	Res	1,000,000	939,614	60,386	60,386					60,386
		75,004,723	**61,127,144**	**12,995,184**	**13,877,579**	**-**	**-**	**-**	**-**	**12,995,187**
Carey Lane - BER										
UOA Stabilization Reserve	Res	600,000	73,822	526,178	526,178					526,178
Grants	Grant	9,939,332	5,323,079	4,616,253	4,616,253					4,616,253
		10,539,332	**5,396,901**	**5,142,431**	**5,142,431**	**-**	**-**	**-**	**-**	**5,142,431**
Pandora - CHF										
Mortgage Debt	Debt	82,066,801	-	82,066,801	-	-	-	82,066,801		82,066,801
Grants	Grant	32,332,952	20,000	32,312,952	200,000	200,000	200,000	31,712,952		32,312,952
		114,399,753	**20,000**	**114,379,753**	**200,000**	**200,000**	**200,000**	**113,779,753**	**-**	**114,379,753**
Campus View Redevelopment - RHFP										
Mortgage Debt	Debt	32,506,535	-	32,506,535	-	20,205,014	12,301,521	-		32,506,534
Grants	Grant	22,939,830	1,011,571	21,928,259	18,227,203	3,701,056	-	-		21,928,259
		55,446,365	**1,011,571**	**54,434,794**	**18,227,203**	**23,906,070**	**12,301,521**	**-**	**-**	**54,434,793**
Village on the Green Redevelopment - RHFP										
Mortgage Debt	Debt	43,606,549	-	43,606,549	-	22,732,834	20,873,715			43,606,549
Grants	Grant	37,496,000	3,618,746	33,877,254	27,395,730	6,481,524	-			33,877,254
		81,102,549	**3,618,746**	**77,483,803**	**27,395,730**	**29,214,357**	**20,873,715**	**-**	**-**	**77,483,803**
Cedar Hill Library & HSG Redevelopment - CHF										
Mortgage Debt	Debt	104,395,766	-	104,395,766	-	34,798,589	34,798,589	34,798,589	-	104,395,766
Grants	Grant	33,848,740	900,000	32,948,740	12,100,000	6,949,580	6,949,580	6,949,580	-	32,948,740
		138,244,506	**900,000**	**137,344,506**	**12,100,000**	**41,748,169**	**41,748,169**	**41,748,169**	**-**	**137,344,506**
Verdier/Brentwood										
Mortgage Debt	Debt	42,950,052	-	42,950,052	-	15,013,106	27,936,946			42,950,052
Grants	Grant	22,487,340	1,262,083	21,225,257	8,301,416	12,923,840	-			21,225,257
		65,437,392	**1,262,083**	**64,175,308**	**8,301,416**	**27,936,946**	**27,936,946**	**-**	**-**	**64,175,308**
New Redevelopment Projects										
Mortgage Debt	Debt	-	-	-	-	-	-	-	-	-
Grants	Grant	2,500,000	-	2,500,000	2,500,000	-	-	-	-	2,500,000
		2,500,000	**-**	**2,500,000**	**2,500,000**	**-**	**-**	**-**	**-**	**2,500,000**
Future Redevelopment Projects										
Grants	Grant	1,500,000	-	1,500,000	1,500,000	-	-	-	-	1,500,000
		1,500,000	**-**	**1,500,000**	**1,500,000**	**-**	**-**	**-**	**-**	**1,500,000**

Making a difference...together

REPORT TO HOSPITALS AND HOUSING COMMITTEE
MEETING OF WEDNESDAY, JULY 2, 2025

SUBJECT **Bylaw No. 4691, "A Bylaw to Repeal Bylaws No. 3294 and 3296, 2025" - Regional Housing Trust Fund Commission and Advisory Committee**

ISSUE SUMMARY

To recommend to the Capital Regional District (CRD) Board that it approves Bylaw No. 4691 to repeal two bylaws that established a Regional Housing Trust Fund (RHTF) Commission and Advisory Committee, and to further recommend to the CRD Board that it approves disbursement of remaining unallocated funds under the RHTF.

BACKGROUND

The RHTF provides capital funding to support the development of housing that is affordable and has issued approximately $15.2 million (M) in funding since 2005. There is an additional $3.2M in committed funding for the Capital Region Housing Corporation's (CRHC) Campus View (CV) and Village on the Green (VoG) projects.

As a sub-regional service, the RHTF draws an annual requisition, which is used to provide capital grants to approved projects. Since 2019, the RHTF has prioritized funding to Regional Housing First Program (RHFP) projects. As debt servicing costs were incurred under the RHFP, the annual requisition under the RHTF was proportionally reduced to help offset requisition increases related to the CRD's contribution to the RHFP. Starting in 2025, the budgeted requisition under the RHTF was $0 as the full borrowing under the RHFP has been advanced. Staff have identified a remaining balance of approximately $1.1M in uncommitted funds from the RHTF, which is due to interest earned on retained funds from prior years. This balance can be used to support eligible projects, with the final RHFP project being the Verdier development in Central Saanich.

Staff have also received clarification regarding the funding strategy for the Rural Housing Program (RHP) Pilot Project, which was initially to borrow the $1.0M in funds through the Municipal Finance Authority (MFA) to support Accessory Dwelling Units (ADUs) and Pre-Development Funding (PDF). Staff had intended to use Housing Agreements and Contribution Agreements as the means through which the MFA borrowing could be secured. However, it has since been identified that MFA requires borrowed funds be used only for tangible capital assets owned by the borrowing entity. Therefore, the CRD needs to revise its approach to funding the $1.0M commitment in support of the RHP Pilot Project and the RHTF has the authority to requisition for this purpose.

The RHTF is delivered through a series of bylaws including, Bylaw No. 3294, "A Bylaw Establishing the Regional Housing Trust Fund Commission and the Administration of the Fund", which created a RHTF Commission and Bylaw No. 3296, "A Bylaw to Establish a Regional Housing Trust Fund Advisory Committee", which established an Advisory Committee.

Repealing these bylaws helps streamline the approval process and enables the CRD Board to allocate the remaining uncommitted RHTF funds directly without obligations to operationalize an advisory committee and appoint members to a commission. This would support both the CRHC's Verdier Project and the CRD's RHP Pilot Project. Bylaw No. 4691, "A Bylaw to Repeal Bylaws No. 3294 and 3296, 2025" is attached to this staff report as Appendix A.

ALTERNATIVES

Alternative 1
The Hospitals and Housing Committee recommends to the Capital Regional District Board:
1) That Bylaw No. 4691, "A Bylaw to Repeal Bylaws No. 3294 and 3296, 2025", be introduced and read a first, second and third time;
2) That Bylaw No. 4691 be adopted;
3) That up to $250,000 of the funds in the Regional Housing Trust Fund be allocated to the Rural Housing Program Pilot Project, with the remaining funds (approximately $850,000) allocated to the Capital Region Housing Corporation's Verdier Project;
4) That $750,000 in requisition under the Regional Housing Trust Fund be included in the CRD provisional 2026 Financial Plan; and
5) That Edward Robbins, Chief Administrative Officer, or their duly authorized delegate, be authorized to negotiate and execute agreements, issue funds from the Regional Housing Trust Fund to the Rural Housing Pilot Project and the Capital Region Housing Corporation's Verdier Project, and do all things incidental to finalize such agreements and implement the projects.

Alternative 2
That this report be referred back to staff for additional information based on Hospitals and Housing Committee direction.

IMPLICATIONS

Service Delivery Implications

The CRHC's Verdier project is a proposed multi-unit, mixed use development at 1183 Verdier Avenue in Central Saanich. In addition to 110 residential units, the project includes approximately 2000 sq. ft. of commercial space. Following discussions with the District of Central Saanich, the CRHC is proposing to use this space as a childcare facility, which would provide an additional benefit to the community. Appendix B contains the Verdier Project's application for RHTF funding, submitted on May 5, 2025, which offers a detailed overview of the project for the Board's consideration.

In March 2025, a staff report was presented to the CRD Board providing information on the RHP Pilot Project, which launched in April 2025 on the Southern Gulf Islands (SGI) and Salt Spring Island (SSI) Electoral Areas (EAs), which is attached as Appendix C.

Shortly after the March CRD Board meeting, the Province of British Columbia announced that the Secondary Suite Incentive Pilot Program will cease accepting applications as of March 31, 2025. This decision was attributed to uncertain economic conditions and the federal government's stated intention to introduce a similar national secondary suite initiative. Apart from a news release issued in December 2024, CRD staff have not received further information from the federal government regarding the scope, details, or implementation of the proposed Canada Secondary Suite Loan Program.

Financial Implications

Verdier *Project*
Existing funding for the Verdier project includes approximately $23.0M in partnership grant funding, with over $5.0M contributed by the RHFP. Since much of the partnership funding is allocated to support the residential components of the development, CRD staff estimate that approximately $850 thousand (K) in uncommitted funds from the RHTF could be used to support the mixed-use elements of the project.

Since February 2019, the RHTF Commission has only allocated funds to approved RHFP projects, the last of which will be the Verdier development in Central Saanich, which does not have any RHTF funds currently committed. Verdier was approved on the CRHC's Major Capital Plan with a total estimated cost of $65.4M and has been awarded funds through the RHFP and BC Housing's Community Housing Fund (CHF). However, since November 2024, due in part to price escalation and ongoing refinements to design and costing, CRHC staff are forecasting an increase of almost $600K, which would bring the total estimated cost to more than $66.0M. To help mitigate the cost escalation, support the mixed-use aspects of the project, and advance the project as rapidly as possible, the CRHC is seeking a RHTF contribution of $850K.

RHP Pilot Project

In the March 2025 staff report on the RHP Pilot Project, the 2025-2029 Land Banking and Housing 5-Year Capital Plan included $500K/year for both 2025 and 2026 to support the initiative. The $1.0M in total funding was initially planned to be borrowed from the MFA, with repayment by requisition through service 1.310 Land Banking and Housing.

However, due to MFA lending constraints, staff are seeking authority from the CRD Board to pivot approach and commit $250K from the unallocated resources in the RHTF in 2025. The remaining $750K needed for the project will be included as a one-time requisition increase in 2026 budget. This maintains the $1.0M total funding commitment over two years that the CRD Board has committed to the RHP Pilot Project, but may result in a higher-than-anticipated requisition impact in 2026 compared to the initial forecast in the CRD's Financial Plan.

Regional Housing Trust Fund

The RHTF currently contains a balance of approximately $4.3M, with $3.2M in committed funding for the CV and VoG projects under development by the CRHC, for a current total of $1.1M in uncommitted funding.

Requisition under the RHTF has been reduced to $0 starting in 2025 and ongoing, which was to help offset the impacts of increased debt servicing costs under the RHFP. For the RHP Pilot Project to continue, the CRD would need to include a one-time requisition of $750K under the RHTF in the 2026 Financial Plan. Without this additional requisition, the RHP Pilot Project would not be financially viable and could not continue into its second year.

Legal Implications

Adopting Bylaw No. 4691 would repeal Bylaw Nos. 3294 and 3296, and enable the CRD to streamline the allocation of uncommitted funds from the RHTF to the Verdier project and the RHP Pilot Project, in accordance with the direction provided by the CRD Board.

Intergovernmental Implications

Participating jurisdictions include the District of Metchosin, the District of North Saanich, the District of Saanich, the Town of View Royal, the City of Victoria, the District of Sooke, the Township of Esquimalt, the District of Central Saanich, the District of Oak Bay, the Town of Sidney, the District of Highlands and the electoral areas of Salt Spring Island and Southern Gulf Islands. Jurisdictions that do not participate include the City of Langford, the City of Colwood and the Juan de Fuca Electoral Area.

As the RHTF is a sub-regional service, it is the intent of staff to requisition $750K in 2026 solely for the purpose of completing the RHP Pilot Project. Staff will also canvas jurisdictions not currently participating in the program to assess their interest in supporting the RHP on an ongoing basis, should the Board provide direction to continue the program beyond its pilot period.

CONCLUSION

The adoption of Bylaw No. 4691 will repeal Bylaws No. 3294 and 3296, formally dissolving the Regional Housing Trust Fund Commission and Advisory Committee. This will enable the reallocation of approximately $1.1M in uncommitted RHTF funds, including approximately $850K for the Verdier project and a $250K commitment toward the RHP Pilot Project. The proposed approach ensures that the remaining resources are directed toward advancing current regional housing priorities.

RECOMMENDATION

The Hospitals and Housing Committee recommends to the Capital Regional District Board:

1) That Bylaw No. 4691, "A Bylaw to Repeal Bylaws No. 3294 and 3296, 2025", be introduced and read a first, second and third time;
2) That Bylaw No. 4691 be adopted;
3) That up to $250,000 of the funds in the Regional Housing Trust Fund be allocated to the Rural Housing Program Pilot Project, with the remaining funds (approximately $850,000) allocated to the Capital Region Housing Corporation's Verdier Project;
4) That $750,000 in requisition under the Regional Housing Trust Fund be included in the CRD provisional 2026 Financial Plan; and
5) That Edward Robbins, Chief Administrative Officer, or their duly authorized delegate, be authorized to negotiate and execute agreements, issue funds from the Regional Housing Trust Fund to the Rural Housing Pilot Project and the CRHC's Verdier Project, and do all things incidental to finalize such agreements and implement the projects.

Submitted by:	Don Elliott, BA, MUP, Senior Manager, Regional Housing
Concurrence:	Kevin Lorette, P. Eng., MBA, General Manager, Housing, Planning and Protective Services
Concurrence:	Kristen Morley, J.D., General Manager, Corporate Services & Corporate Officer
Concurrence:	Varinia Somosan, CPA, CGA, Acting Chief Financial Officer
Concurrence:	Ted Robbins, B. Sc., C. Tech., Chief Administrative Officer

ATTACHMENTS

Appendix A: Bylaw No. 4691, "A Bylaw to Repeal Bylaws No. 3294 and 3296, 2025"
Appendix B: Regional Housing Trust Fund Application: 1183 Verdier Avenue
Appendix C: Rural Housing Program Pilot Project Staff Report, March 2025

APPENDIX A

CAPITAL REGIONAL DISTRICT

BYLAW NO. 4691

****

A BYLAW TO REPEAL BYLAWS NO. 3294 AND 3296 FOR REGIONAL HOUSING TRUST FUND COMMISSION AND ADVISORY COMMITTEE

****

WHEREAS:

A. The Board of the Capital Regional District established a fund for use in developing regional affordable housing by Bylaw No. 3266, "Capital Regional District Regional Housing Trust Fund Service Establishment Bylaw No. 1, 2005", called the "Regional Housing Trust Fund";

B. By Bylaw No. 3294, "Capital Regional District Housing Trust Fund Commission and Administrative Bylaw No. 1, 2005", established the Regional Housing Trust Fund Commission, and by Bylaw No. 3296, "Capital Regional District Housing Trust Fund Advisory Committee Bylaw No. 1, 2005", established the Regional Housing Trust Fund Advisory Committee; and

C. The Board of the Capital Regional District wishes to adjust the governance and utilize funds in the Regional Housing Trust Fund as it deems necessary and desirable by repealing Bylaws No. 3294 and 3296.

NOW THEREFORE, the Capital Regional District Board in open meeting assembled hereby enacts as follows:

1. Bylaw No. 3294, "Capital Regional District Housing Trust Fund Commission and Administrative Bylaw No. 1, 2005", is hereby repealed;

2. Bylaw No. 3296, "Capital Regional District Housing Trust Fund Advisory Committee Bylaw No. 1, 2005", is hereby repealed*;*

3. This Bylaw may be cited for all purposes as "Bylaw to Repeal Bylaws No. 3294 and 3296, 2025".

READ A FIRST TIME THIS th day of 2025

READ A SECOND TIME THIS th day of 2025

READ A THIRD TIME THIS th day of 2025

ADOPTED THIS th day of 2025

CHAIR

CORPORATE OFFICER

Verdier Affordable Housing Development

1183 Verdier Avenue, Central Saanich, BC

Regional Housing Trust Fund (RHTF)



May 05, 2025

Capital Region Housing Corporation

Submitted by:
Blake Clark, Senior Project Lead, Capital Region Housing Corporation
Kyla Rushton, Capital Region Housing Corporation

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Appendices

Appendix A: Architectural Drawings

Appendix B: Detailed Capital Budget

Appendix C: Detailed Operating Budget

Appendix D: CRHC Applicant Eligibility Policy

1.1 Summary Information

Sponsor Information:

Name of Society:	Capital Region Housing Corporation
Mailing Address:	631 Fisgard St. Victoria BC, V8W 1R7
Telephone:	250-360-5675
Date of Incorporation:	December 10, 1982
CRA Charity Number:	100799642RT001
GST Registration #:	100799642

Contact Information:

Project Manager:	Blake Clark
Title:	Senior Project Lead, Capital Region Housing Corporation
Telephone:	250-360-5675
Email:	bclark@crd.bc.ca

Proposal Summary

The Capital Region Housing Corporation (CRHC) has an approved development permit to develop an affordable housing project at 1183 Verdier Avenue in Central Saanich. The design, which includes a six-storey building over one level of underground parking with additional surface parking, has been guided by District of Central Saanich's (DoCS) Official Community Plan (OCP). The site is designated for Multi-Unit Residential and aligns with policy supporting apartments higher than five-storeys within established village centres when they provide a community benefit such as affordable housing. The Verdier Affordable Housing Development (Project) will create 110 new affordable rental units for families, seniors, and people with disabilities capable of living independently without on-site supports. In addition, a 2,300 sf commercial space intended for a daycare facility will be included as part of the Project. The site is at the northern end of Brentwood Bay Village's Commercial district and has many amenities less than 500 metres (two-minute walk) away including several schools in additional to three bus stops within 100 metres of the site.

The Verdier Affordable Housing Development is targeting BC Energy Step Code - Step 4, as well as Zero Carbon Step Code Emissions Level four. This energy standard is a more stringent standard than what is currently required by the DoCS and aligns with the CRHC's goals of accelerating energy efficiency and emissions reduction in new buildings. The development also includes stormwater management features designed for controlled release of stormwater to reduce and delay the volume of flow into the municipal storm system.

The design facilitates increased use of active transportation options which helps reduce the reliance on motor vehicles, including 165 secured long term bike stalls, seven that are to allow non-standard bikes. The Project also features 17 short term bike stalls and end of trip facilities to support ongoing bicycle use and encourage

cycling as an alternative transportation mode for building residents. Underground residential parking stalls will be 100% energized ready to accept charging stations, and the commercial parking above ground will include a charging station for two spaces.

The Project has been designed to primarily accommodate low-to-moderate income individuals, seniors and families. 10% of the total units will be accessible in order to accommodate individuals with disabilities who are able to live independently without additional on-site supports. **Table 1, below, provides a breakdown of the unit types, mix, sizes and rent levels anticipated.**

Table 1: Affordable Housing Unit Type, Mix and Rents

Unit Type	Income	# of Units	% of Units	Rent*
Studio (Shelter Rate)	Very Low	6	6%	$445
1-Bedroom (Shelter Rate)	Very Low	10	9%	$445
1-Bedroom (Rent Geared to Income)	Low-Moderate	17	15%	$875
1-Bedroom (Near Market)	Moderate	10	9%	$1600
2-Bedroom (Shelter Rate)	Very Low	4	4%	$635
2-Bedroom (Rent Geared to Income)	Low-Moderate	34	30%	$1,138
2-Bedroom (Near Market)	Moderate	18	16%	$2,200
3-Bedroom (Shelter Rate)	Very Low	2	2%	$736
3-Bedroom (Rent Geared to Income)	Low-Moderate	4	4%	$1,435
3-Bedroom (Near Market)	Moderate	5	5%	$3,000
Total		110	100%	

* Rental rate quotes are based on 2024 values

Project Status

The Project is currently in the design development stage with the construction documents 85% complete. The building permit application was submitted to the DoCS in February 2025. The rezoning & development permit was approved by the DoCS in March 2025 and the Capital Regional District (CRD) anticipates closing on the land in May 2025. While CRD will be the owner of 1183 Avenue, CRHC will be securing a 60-year lease on title once vacant possession occurs in September 2025. It is anticipated that the building permit will be issued in Q3 of 2025 with construction commencing in Q4 2025. The Project is being funded primarily though BC Housing's Community Housing Fund and Provisional Project Approval was received from BC Housing in March 2025.

Target Clientele

The Verdier Affordable Housing development is designed to primarily accommodate low to moderate income individuals and be affordable to people in the region at risk of experiencing homelessness. 11 of the units (10% of total units) provided will be accessible in order to accommodate individuals with disabilities who are able to live independently without additional on-site supports.

Target Occupancy Date

The Verdier Affordable Housing Development is anticipated to be completed in Q4 of 2027 with occupancy to occur, pending municipal approvals, Q1 2028.

2.1 Society Capacity

The CRHC is a wholly-owned subsidiary of the Capital Regional District (CRD). The Corporation is governed by a 24-person Board of Directors who are committed to improving and expanding housing opportunities in the years to come. The board has adopted the following Value Statement:

We value honesty, integrity, reliability, and openness. We work collaboratively with the stakeholders, community partners and our tenants to build safe, vibrant, and accessible communities where our tenants can feel a sense of pride and belonging.

The CRD Board's 2023-2026 Corporate Plan includes five strategic priorities: Transportation; Housing; Climate Action & Environmental Stewardship; First Nations Reconciliation and Advocacy; and Governance & Accountability. The Board's strategic initiative includes a mandate to create and deliver inclusive, adequate and affordable housing across the region and to pursue funding to deliver more housing while supporting a coordinated, regional and collaborative response to homelessness.

CRHC Experience

As the largest social housing provider in the capital region, the CRHC delivers affordable, inclusive, sustainable housing. The CRHC provides low to moderate income families with safe, suitable homes that remain affordable as their lives and families change and grow. The CRHC also provides affordable housing for low income seniors and people living on government disability pensions. Table 2 below outlines recently complete and currently underway projects where development has been undertaken directly by the CRHC.

Table 2: Current or Recently Complete CRHC Developments

Millstream Ridge			
Westview	73	RHFP	Complete 2020
Spencer Close	130	RHFP	
West Park	152	RHFP, RHTF	Complete 2021
Hockley House	120	RHFP	Complete 2021
2780 Spencer Road	58	CHF	Complete 2022
Prosser	51	RHFP	Complete 2023
Michigan Square	97	CHF, RHFP, RHTF	Complete 2024
Caledonia	158	CHF	Construction (2025)*
Village on the Green	140	RHFP, RHTF	Preconstruction (2027)*
Campus View	119	RHFP, RHTF	Preconstruction (2027)*
Pandora	158	CHF	Preconstruction (2029)*

Cedar Hill	210	CHF	Preconstruction (2029)*

* NOTE: anticipated completion dates shown in brackets; RHFP - Regional Housing First Program; CHF - Community Housing Fund

CRHC Organization

The primary activities of the CRHC are the day-to-day property and asset management of affordable rental housing, as well as providing services to residents who live in over 50 housing complexes across the capital region. The CRHC has been operating housing since 1983 in the capital region and currently manages approximately 2000 units of housing. The CRHC has annualized preventative maintenance programs, unit inspections, portfolio-wide service contracts, and 5-year capital plans for all of its properties. The CRHC adheres to the Capital Regional District Procurement Policy which ensures all goods, services and construction is acquired in a competitive, fair and open manner and which meets the requirements of the *Community Charter,* the *Local Government Act,* the Canadian Free Trade Agreement, the New West Partnership Trade agreement and public sector procurement standards and competitive bidding law. The CRHC also has a dedicated staff of property managers and caretakers to manage and address property maintenance. In order to support the new housing at 1183 Verdier Avenue, the CRHC will increase its staffing component accordingly. CRHC Senior Staff and CRHC Board of Directors are responsible for the implementation of successful projects. Please refer to Table 3 & 4 below to see their experience.

Table 3: CRHC Staff

Title	Name	Role & Responsibility	Years' Experience	Affiliation
Chief Administrative Officer	Ted Robbins	CRD, CRHD & CRHC	18	CRD
Chief Financial Officer	Nelson Chan	CRD, CRHD & CRHC	20	CRD
General Manager	Kevin Lorette	Housing, Planning & Protective Services	25	CRD
Senior Manager, Regional Housing	Don Elliott	Management & Oversight of Regional Housing	10	CRD, CRHC
Manager, Housing and Business Development	Hans Rodinger	Ongoing operations of the CRHC & management of Tenant Engagement	12	CRHC
Manager of Planning & Capital Projects	Rob Fowles	Management of planning & development projects	23	CRD, CRHC
Manager, Development Projects	Abbie MacPherson	Management of planning & development projects	20	CRD, CRHC
Manager, Development Strategies	Mahnaz Farzad	Management of planning & development projects	20	CRD, CRHC
Senior Project Lead	Blake Clark	Project manager of planning and development projects	12	CRD, CRHC

Project Coordinator	Vahid Oriany	Project coordinator of planning & development projects	7	CRD, CRHC
Planning and Development Assistant	Kyla Darlington (Rushton)	Coordination support for planning & development projects	4	CRD, CRHC
Senior Manager, Communications	Andy Orr	Management of CRD Communications	25	CRD, CRHC
Communications Coordinator	Jamie Gripich	Coordination of Communications	30	CRD, CRHC

Table 4: CRHC Board of Directors Leadership Positions

Title	Name
Chair	Zac de Vries, Councillor, Saanich
Vice-Chair	Jeremy Caradonna, Councillor, Victoria

Partnerships

The Verdier Affordable Housing Development represents a strategic investment by CRHC into affordable housing stock. The project is supported by our project partner, BC Housing, through the provision of financial contributions to assist with project planning, development and construction. The CRHC has significant experience working with both federal and provincial housing agencies demonstrated through recently completed projects, with many more underway. The DoCS initiated the rezoning process for 1183 Verdier, and has been collaborative throughout the municipal approval process.

Current & Ongoing CRHC Affordable Housing Projects

Westview – 73 Units (2020)



Hockley – 120 Units (2021)



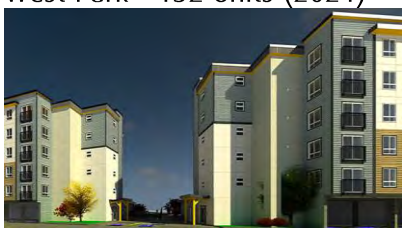
Michigan - 97 Units (2024)



Spencer – 130 Units (2020)



West Park – 152 Units (2021)



Caledonia - 158 Units (2025)



Village on the Green – 140 Units (2027)



Cedar Hill – 210 Units (2029)



Campus View – 119 Units (2027)



3.1 Project Rationale: Business Case

Community Need

According to Statistics Canada, the growth rate in the Capital Region was higher than the provincial average between 2016-2021 at a rate of 8.4%. Additionally, as part of the Regional Growth Strategy research, the CRD estimated that the Capital Region experienced addition growth of 6.2% between 2021 and 2024. On that trend, in a study commissioned by the CRD, an additional growth of 20% between 2019 and 2028 was forecasted for the Capital Region (BC Stats). Compounding the community need, in the 2018 Regional Housing Affordability Strategy, the CRD estimated that there was a shortall of 6200 rental housing units in the Capital Region. This included approximately 3,000 units that are affordable to households with an average annual income of $22,378 (households in Core Housing Need) as well as approximately 3,000 units that are affordable to households with an average annual income of $55,551.

CMHC data (2021 census) for the related census tracts within DoCS indicated that 61% of households that rent in this area are below CMHC's affordability standard, which is defined as housing costs that exceed 30% of before tax household income. Further, CMHC data (2021 census) for DoCS indicated that 33% of rental households that have at least one senior and 22% of rental households with an activity limitation are in the core housing need. In total, 50% of households in DoCS are below one or more housing standards to qualify for the core housing need criteria (2021 census). This includes the affordability standard, adequacy standard and suitability standard. Further, the average shelter cost to income ratio for DoCS is 48.2%, well above the 30% threshold for affordability (2021 census). This CMHC data further reinforces the need for increased affordable rental options for seniors, families (including small families with single parent households), and low to moderate income single occupant households.

The Saanich Peninsula Affordable Housing Needs Assessment Report completed in August 2016, estimated that there was a housing gap of 5,056 units for little to moderate income earners, and highlighted the need for rental housing for low-income families on the Saanich Peninsula. The DoCS Housing Needs Report (July 2024) identified that DoCS will need 1,117 units of new housing by 2029 including 186 units to address core housing need and homelessness.

Location

1183 Verdier Avenue currently operates as a commercial strip mall (zoned as CD-3: Brentwood Bay Shopping Centre) with several specialty retail stores including a hair salon, café, cannabis dispensary and a dollar store. Through the successful rezoning, an amendment to the CD-3 was approved to allow for the increased density allowing for the project to move forward. Surrounding land use is comprised of Core Commercial (C-1), Comprehensive Development (CD-3), and Residential (R2, RM-1, and RM-2).

The site is at the northern end of Brentwood Bay Village's Commercial district and has many amenities less than 500 metres (two-minute walk) away including a grocery store, several small scale and sit-down restaurants, a pub, two liquor stores, two drug stores, a bank, a hair salon, a library with electric vehicle charging stations, along with several schools nearby.

There are three bus stops within 100 metres of the site. The nearest bus stop located across the road on the north side of Verdier Avenue, which is served by the 75 (Saanichton/Royal Oak/Downtown) every 20 minutes and 83 (Sidney/Brentwood/Royal Oak) every two hours during the weekday and travel southwards to Victoria.

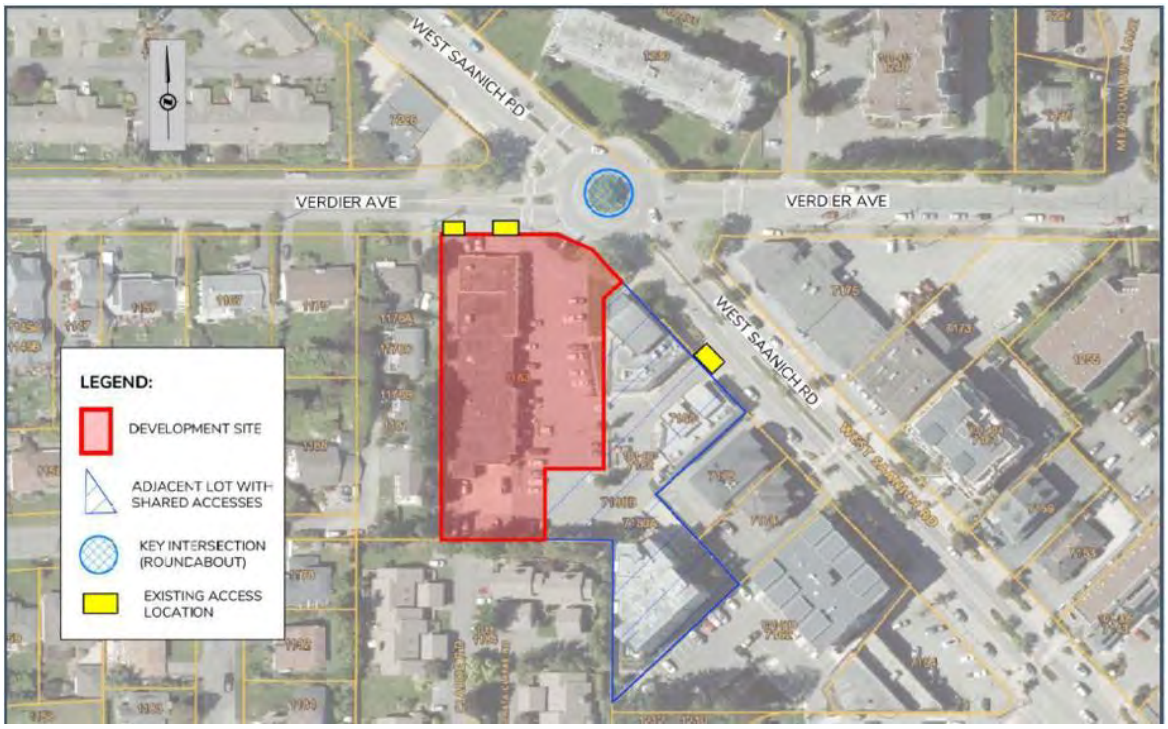
Table 5 below outlines additional site information and Figure 1 shows the site location and the context of the surrounding area.

Table 5: Site Details

Site Location	1183 Verdier Avenue, Central Saanich, BC
Legal Description	LOT A SECTION 10 RANGE 1 WEST SOUTH SAANICH DISTRICT PLAN EPP128063
Current Owner/Developer	Current Owner: 1083194 B.C. Ltd (Sale completes in May 2025, when CRD will become the Owner) Developer: CRHC
Surrounding Land Uses	Core Commercial (C-1), Comprehensive Development (CD-3), and Residential (R2, RM-1, and RM-2).
Utilities	Connected to municipal water, storm, and sanitary sewer
Total site size (acre/ sm)	1 acre / 4031.25 sm

Proximity to Community Amenities	The site is at the northern end of Brentwood Bay Village's Commercial district offering many amenities less than 500 metres (two-minute walk) away including a grocery store, several small scale and sit-down restaurants, a pub, two liquor stores, two drug stores, a bank, a hair salon, a library with electric vehicle charging stations, along with several schools facilities nearby.
Proximity to Public Transit	There are three bus stops within 100 metres of the site. The nearest bus stop located across the road on the north side of Verdier Avenue, which is served by the 75 (Saanichton/Royal Oak/Downtown) every 20 minutes and 83 (Sidney/Brentwood/Royal Oak) every two hours during the weekday and travel southwards to Victoria.

Figure 1: Site Location



4.1 Housing Concept

Building Design

Based on the housing needs identified for the area, the Project will be designed to primarily accommodate low-to-moderate income individuals and families. Through the RHFP program support, the Project will also accommodate 22 shelter rate units for people at risk of experiencing homelessness in the region. The housing needs identified for the local area also include families and seniors, which are both accommodated through a high proportion of two-bedroom and larger 3-bedroom units. Table 1 outlines this unit mix based on unit type and affordability level. Approximately 50% of the units are 2-bedroom and 10% are 3-bedroom units and are proportioned across different levels of affordability. These unit types provide a much needed increase in housing options for families within the community. The other 40% of the units contain 1 bedroom or less and also range across a variety of affordability levels. These unit types cater to seniors, single occupant households and couples with no children. All unit sizes are planned to give residents a comfortable amount of space for long-term livability while also being efficient in order to keep them affordable. Table 1 above also outlines anticipated rent levels for the various unit types.

Table 6 below outlines general building details and Figure 2 shows the proposed site plan. The main entry to the site will be retained from Verdier Avenue. Figure 3 below shows the above grade schematic floor plans for the building. Floors two to six are standardized to provide units of varying sizes and affordability levels ensuring high levels of efficiency and ease of constructability. The proposed site plan also includes a variety of high-quality amenity and common area spaces including an indoor amenity with adjoining outdoor patio along with a variety of onsite sustainable landscape features.

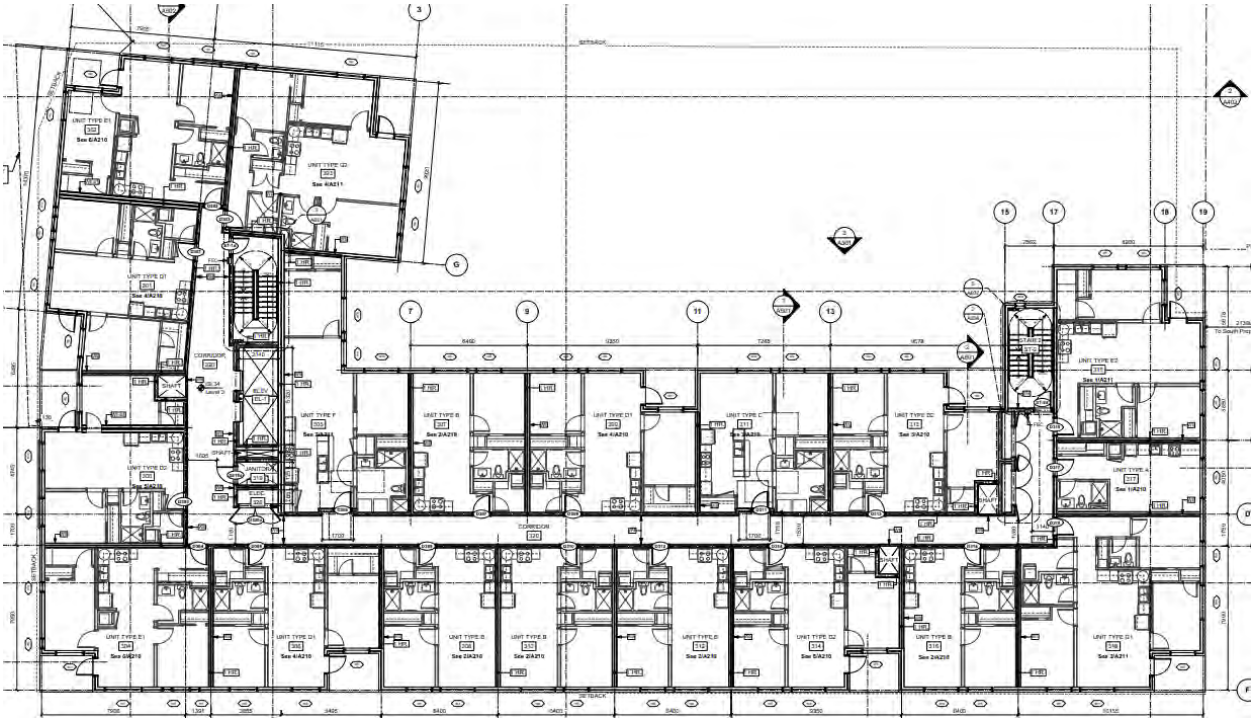
Table 6: Building Details

Buildings size (sq.ft.)	91,588
Buildings description	6-storey wood frame construction
Number of residential units	110
On-Site Parking	38 surface stalls (To be shared with neighboring bank and liquor store) and 71 underground stalls
Site Access	Vehicle Access from Verdier Avenue

Figure 2: Site Plan



Figure 3: Building Typical Floorplan Levels 2-6



5.1 Society & Community Contributions

The funding contribution of $850,000 through RHTF will allow the CRHC to provide 110 units of rental housing at an affordable rate for the target population. The Project has received a grant contribution from the Regional Housing First Program for $5.075M. The Project has also received Provisional Project Approval from BC Housing's Community Housing Fund which includes a grant for $18,108,860. The CRHC will continue to evaluate the Project's eligibility for additional funding contributions to further improve the affordability of the rents and the related financial viability of the Project. The summary of equity contributions is outlined in Table 7.

Table 7: Project Equity

	Project Equity
RHTF Grant Requested	$850,000
RHFP Grant	$5,075,000
BC Housing Community Housing Fund Grant	$18,108,860
Total Confirmed Equity	$23,183,860

6.1 Capital Budget

The Capital Costs for this Project are $66,012,147 as outlined in the capital budget provided in table 8 below. Note, the Capital Costs are $574,756 higher than the $65,437,391 budget approved in the 2025-2029 Major Capital Plan due to additional PRE-IAD interest costs that were included as part of the BC Housing Provisional Project Approval. To ensure proper financial controls and the Project's capital costs are being tracked, the CRHC reports quarterly to the CRHC board & Project oversight committee. Once capital work begins the CRHC also provides monthly progress billing to BC Housing for their review. Please see Appendix B for a detailed capital budget.

Table 8: Capital Costs

	Projected Costs
Hard Costs	$38,740,291
Soft Costs	$5,448,738
Contingency	$13,876,778
Land Value	$6,191,812
Borrowing Costs	$1,754,528
Total Project Costs	$66,012,147

7.1 Services Concept

Community Impacts & Benefits

The Project's vision is to provide inclusive housing opportunities that are near important commercial and community amenities, and convenient public transportation options. The Project is located in Brentwood Bay's Village Centre and is surrounded by neighbourhood amenities including active transportation modes. 1183 Verdier's location within Brentwood Bay Village Centre will encourage diversity of lifestyles, promote economic and cultural opportunities, and support active modes of transportation through the concentration of residential densities and employment activities. The Project will have minimal impacts on the surrounding community given the commercial context of the existing site. The provision of 110 new affordable rental units is well suited in this urban context and will assist in addressing the ongoing housing affordability crisis in the region.

There are four existing commercial retail units within an existing commercial building on the property, of which three are tenanted. The CRD has provided communication to the tenants throughout the municipal approvals process with the development plans and timelines. As the CRD has satisfied the conditions of the rezoning and will be completing the purchase of 1183 Verdier Avenue, the current owner will be providing notices to the tenants to vacate. The CRHC will be registering a leasehold interest on the title of 1183 Verdier Avenue with a 60 year lease, as of vacant possession scheduled for August 31, 2025.

Target Population Impacts & Benefits

Based on the housing needs identified for the area, the development has been designed to primarily accommodate low-to-moderate income individuals and be affordable to people in the region at risk of

experiencing homelessness. The housing needs identified for the local area also include families and seniors. Families targeted include small families such as single parent households. Units also target single occupant households including individuals leaving transitional and supportive housing, and youth leaving the care system. Table 1 outlined previously in this proposal shows the unit mix based on unit type and affordability level, which are in alignment with the RHFP requirements for 20% of units to be provided at provincial income assistance rates and the remaining 80% of units to be offered at affordable below market levels.

Please see Appendix D - CRHC Applicant Eligibility Policy & Procedures Manual for details surrounding resident selection and management.

8.1 Operating Budget: Housing

Monthly debt servicing and operating expenses are covered by the rental and parking income along with an operating subsidy from BC Housing achieving a 1.0 debt coverage ratio (DCR). A high-level operating budget outlining this is provided in the table below. Please see Appendix C for a detailed operating budget.

Table 9: Operating Budget – Year 1 Revenue & Expenses

	Projected Revenue
Tenant Rent Revenue	$1,692,468
Parking Revenue	$40,800
Less 2% Vacancy Loss	$34,665
Total Project Revenue	$1,698,603
	Projected Expenses
Operating Expenses	$810,376
Net Operating Income	$888,226
Annual Mortgage Debt Servicing	$2,425,260
Annual Operating Subsidy	$1,537,034
Debt Service Ratio	1.0

9.1 Schedule

A high-level project schedule has been provided below. Construction is anticipated to commence in Q4 2025, completed within 24 months by Q4 2027 with occupancy occurring immediately following.

Table 10: Project Timeline

Phase	Timeline	Detailed Activities
Development Phase	Q1 2024	
	Q1 2025	Rezoning & Development Permit Approval (Complete)
	Q1 2025	
	Q4 2025	BC Housing Final Project Approval
Construction Phase	Q4 2025	Construction Start
	Q4 2027	Construction Complete
Occupancy Phase	Q1 2028	Tenant Selection Begins
	Q1 2028	Mortgage Takeout
	Q1 2028	Full Operation Commences (Rent-up Ongoing)

1138 Verdier Avenue

Issued for Building Permit

25-02-28



PROJECT DIRECTORY

REGISTERED OWNER
Capital Regional Housing Corporation
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REGISTERED ARCHITECT
RUSSELL ALAN WHETTER
2025-03-05
BRITISH COLUMBIA

Rev	Date	Description	Issued for Building Permit
plot date	25-02-28	drawing file	2341.3.2 - A000 Cover
drawn by	SJ/JNLC	checked by	RAW
scale	nts	project number	2341

NOTE: All dimensions are shown in millimeters.

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project name
Verdier Affordable Housing
1138 Verdier Ave.
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drawing title
Cover

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drawing no. A000

revision no. -

PROJECT DESCRIPTION

CIVIC ADDRESS:
1183 Verdier Ave
Central Saanich, BC

LEGAL DESCRIPTION:
LOT A SECTION 10 RANGE 1 WEST SOUTH SAANICH DISTRICT PLAN EPP128063
See Title Search dated 25-02-14 for Easement & Right of Way Information

REFERENCED DOCUMENT:
BRITISH COLUMBIA BUILDING CODE 2024 - DIVISION B - PART 3 +
BCBC 2018 ADAPTABLE UNIT & SEISMIC REQUIREMENTS.

MAJOR OCCUPANCY CLASSIFICATION:
- GROUP C, (Residential), GROUP A, DIVISION 2 (Assembly),
  GROUP F, DIVISION 3 (Storage Garage - Parking)

BUILDING AREA [Building Footprint]:
- C/A-2: 1,485m² (footprint), F-3 2,517m²

BUILDING HEIGHT:
- 6 STOREYS, 15.6m

NUMBER OF STREETS FACING:
- 1 STREET

CONSTRUCTION REQUIREMENTS: APARTMENTS
- GROUP C, UP TO 6 STOREYS, SPRINKLERED, 3.2.2.51.
- MAXIMUM BUILDING AREA 1,500m² (6 STOREYS)
- COMBUSTIBLE OR NON-COMBUSTIBLE CONSTRUCTION WITH NOT LESS THAN 1 HOUR FIRE RESISTANCE RATING FOR FLOORS AND LOADBEARING WALLS.

CONSTRUCTION REQUIREMENTS: DAYCARE
- GROUP A, DIVISION 2, UP TO 6 STOREYS, SPRINKLERED - PERMITTED AS PER 3.2.2.51.(5)
- MAXIMUM 6 STOREYS
- NON-COMBUSTIBLE CONSTRUCTION WITH NOT LESS THAN 1 HOUR FIRE RESISTANCE RATING FOR FLOORS AND LOADBEARING WALLS.
- 2 HOUR RATED SEPARATION REQUIRED BETWEEN GROUP A-2 DAYCARE AND GROUP C. ref: TABLE 3.1.3.1.(3).

CONSTRUCTION REQUIREMENTS: UNDERGROUND PARKING AREA
- GROUP F, DIVISION 3, UP TO 2 STOREYS, SPRINKLERED, 3.2.2.88.
- MAXIMUM BUILDING AREA 7,200m SQ.M.
- COMBUSTIBLE OR NON-COMBUSTIBLE CONSTRUCTION WITH NOT LESS THAN 45 MIN. FIRE RESISTANCE RATING FOR FLOORS AND LOADBEARING WALLS.
- VESTIBULE REQUIRED BETWEEN STORAGE GARAGE AND STAIR TOWERS AND ELEVATOR LOBBIES. ref: 3.3.5.6.
- STORAGE GARAGE CONSIDERED SEPARATE BUILDING. 2 HOUR F.R.R. INCLUDING FIRE STOP FT RATING REQUIRED BETWEEN STORAGE GARAGE AND OTHER OCCUPANCIES ref: 3.2.1.2.

CONSTRUCTION REQUIREMENTS: SERVICE ROOMS
- RATINGS OF ALL VERTICAL TRANSPORTATION SPACES TO BE AS PER ref: 3.5.3.1
- RATINGS OF ALL VERTICAL SERVICE SPACES TO BE AS PER ref: 3.6.3.1.(1)
- ELECTRICAL ROOM & CLOSETS TO HAVE A MINIMUM F.R.R. OF 1 HOUR AS PER ref: 3.6.2.1.(5)&(6)

SAFETY WITHIN FLOOR AREAS
- RESIDENTIAL SUITES FIRE RESISTANCE RATINGS 1 HOUR ref: 3.3.4.2.(1).
- RESIDENTIAL CORRIDOR RATING 1 HOUR ref: 3.3.4.2.(1)
- ELEVATOR SHAFTS - 2 HOUR RATED SEPARATION REQUIRED AT STORAGE GARAGE, 1 HOUR AT FLOORS 1 to 6. ref: 3.5.3.1.
- EXIT STAIRS - 2 HOUR RATED SEPARATION REQUIRED AT STORAGE GARAGE, 1 HOUR AT FLOORS 1 to 6. ref: 3.4.4.1.(1)
- STORAGE ROOMS FIRE RESISTANCE RATINGS 1 HOUR ref: 3.3.4.3.
- GARBAGE ROOM - 1 HOUR RATED SEPARATION REQUIRED ref: 3.6.2.5.(1)(a)
- CORRIDOR WIDTH MINIMUM 1,100mm ref: 3.3.1.9.(1)
- CORRIDOR MAXIMUM DEAD-END LENGTH 6m ref: 3.3.1.9.(5)

EXITS
- TWO EXITS REQUIRED FROM ALL FLOOR LEVELS MINIMUM 9m SEPARATION BETWEEN EXITS WITH PUBLIC CORRIDOR ref: 3.4.2.3.
- MAXIMUM PERMITTED TRAVEL DISTANCE: 45m. ref: 3.4.2.4.(2), EXCLUDING SERVICE SPACES: 50m ref: 3.4.2.4.(3), 3.4.2.5.(1)[c)] & STORAGE GARAGE: 60m ref. 3.4.2.5.(1)[e].

BUILDING REQUIREMENTS FOR PERSONS WITH DISABILITIES
- AS PER BC INFORMATION BULLETIN B24-01-R, DATED 24-09-19, BUILDING PROJECTS FOR WHICH BUILDING PERMITS ARE APPLIED FOR PRIOR TO 25-03-09, MUST MEET BCBC 2024 ACCESSIBILITY REQUIREMENTS FOR ALL COMMON AREAS, BUT BCBC 2018 APPLIES TO ACCESSIBLE DWELLING UNITS ONLY.
- ACCESSIBILITY REQUIREMENTS OF 3.8.2.3 AND 3.8.2.7 INCLUDE THE FOLLOWING:
  - ACCESS FROM STREET TO AT LEAST ONE MAIN ENTRANCE.
  - VERTICAL ACCESS TO ALL STOREYS INCLUDING UNDERGROUND PARKING.
  - AUTOMATIC DOOR OPENER REQUIRED AT: PRINCIPAL ENTRANCE, COMMON AREA ROOMS (WITHIN AN ACCESSIBLE PATH OF TRAVEL), ACCESSIBLE COMMON AREA WASHROOMS, AND ELEVATOR VESTIBULES IN PARKADE LOBBIES.

1.1 - ZONING BYLAW SUMMARY

PREVIOUS ZONE: COMPREHENSIVE DEVELOPMENT ZONE, CD-3 (BRENTWOOD BAY SHOPPING CENTRE)
NEW ZONE: COMPREHENSIVE DEVELOPMENT ZONE, CD-3 Updated to allow Apartments and Daycare as proposed
USE: Comprehensive Develpoment Zone 3 - Residential Apartments & Child Care Facility

	PERMITTED	PROPOSED
SITE AREA (m²):		4031.25 m2
GROSS FLOOR AREA (m²): *See "Gross Floor Area" Table*		8508.76 m2
FLOOR AREA RATIO: 8,590.74/4,031.25		2.13
GROSS LEASABLE AREA: 6,907.1/8,508.76 = 0.82		82%
AVERAGE GRADE (GEODETIC) (m): *See 1/A001 for calculation*		62.14
LOT COVERAGE: (1,431.79/4,031.25 = 0.36)		36%
BUILDING HEIGHT (m)		20.29m
NUMBER OF STOREYS:		6
VEHICLE & BICYCLE PARKING *See Table 1.3*		

BUILDING SETBACKS (m)		
FRONT YARD - North (min.):	0.00	6.35
REAR YARD - South (min.):	7.50	21.40
SIDE YARD - West (min.).:	6.00	6.20
SIDE YARD - East (min.):	0.00	6.50
INSIDE CORNER - Southeast (min.):	0.00	1.60

BUILDING HEIGHT CALCULATION NOTES

Means the vertical distance from the average grade at the perimeter of a building or structure to: the highest point of the roof surface of a flat roof having a roof pitch of 1:12 or less; the highest point of all other structures.

1.2 - GROSS FLOOR AREA

As per District of Central Saanich Land Use Bylaw"

	m²
Level 1	1431.79
Level 2	1431.79
Level 3	1431.79
Level 4	1431.79
Level 5	1431.79
Level 6	1431.79
TOTAL	**8590.74**

"GROSS FLOOR AREA" means the total area of all floors of a building with a floor to ceiling height of 1.5 m or greater, measured to the extreme outer limits of the building, the centre of party walls, or support posts where applicable, and includes stairwells, but excludes: basement; any portion of an underground storey used for parking purposes, accessory storage areas, or areas containing mechanical equipment where that storey is located entirely below grade; any elevator, electrical, or mechanical penthouse.

1.3 - VEHICLE & BICYCLE PARKING REQUIREMENTS

SURFACE PARKING

LAND USE	BYLAW REQUIREMENT	NUMBER OF UNITS	PARKING REQUIRED
Commercial*	-	-	36
Apartment Visitors	0.1/unit	110	(11)
Daycare	-	-	(7)
Daycare (staff)	-	-	2
TOTAL SURFACE PARKING			**38**

*Required for neighbouring property, shared with Apartment Visitor & Daycare

UNDERGROUND PARKING

Apartments	.62/unit	110	71
TOTAL ON-SITE PARKING**			**109**
**Total available parking includes six from "Area 2" rights			115

PARKING MIX

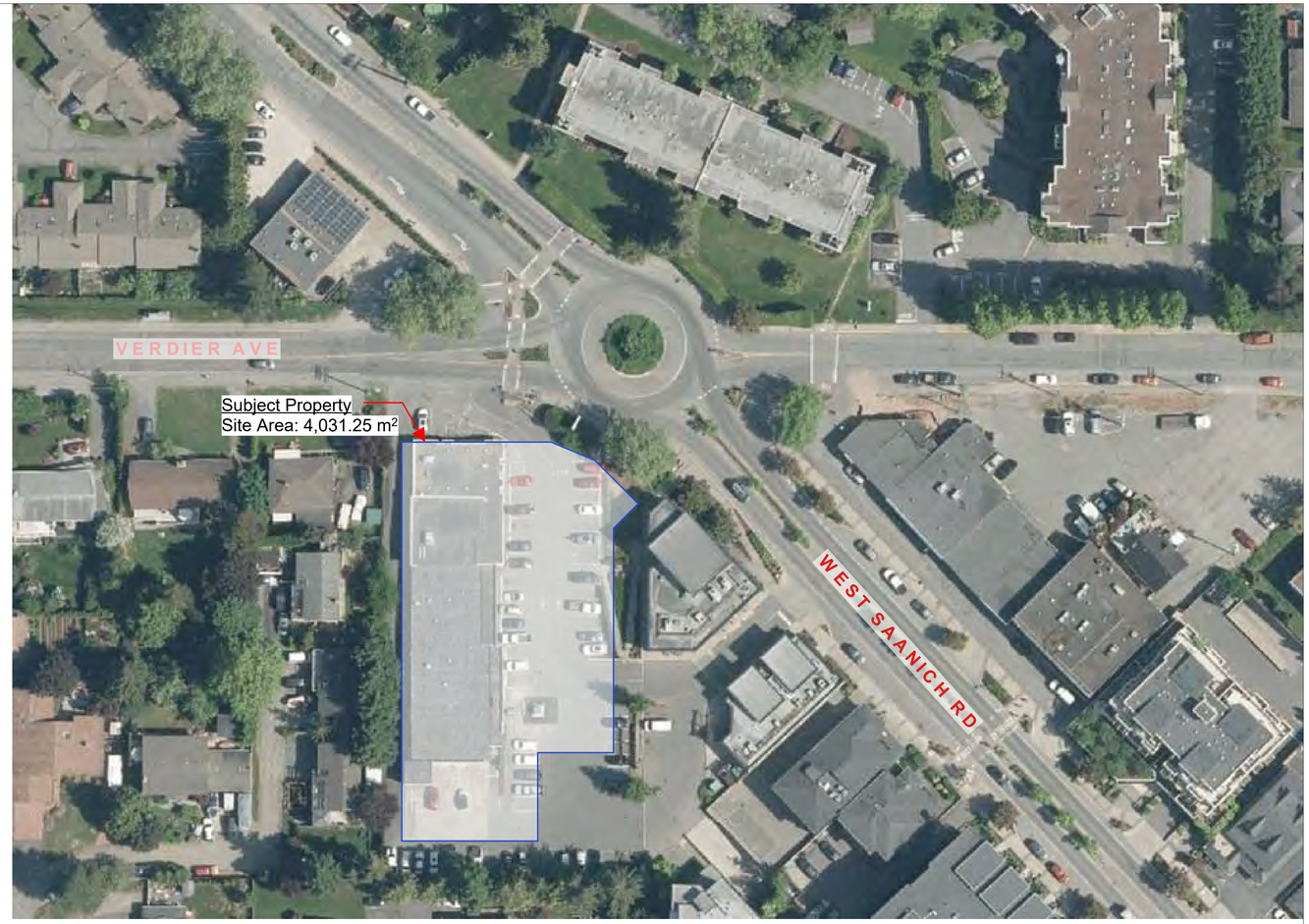
Regular Stalls		69
Small Car Stalls	30%	32
Accessible - Type A (2 Residential, 1 Daycare)		3
Accessible - Type B (All Residential)		5

BIKE PARKING REQUIRED/PROVIDED

OCCUPANT	BYLAW RATIO	REQUIRED	PROVIDED
Apartment	1.5 Long Term/suite	165	170
Visitors (short term, surface)	1 space/10 vehicle parking spaces	8	9
Daycare	-	-	-

1.4 - RESIDENTIAL UNIT MIX

UNIT TYPE	TYPICAL SIZE, m2	COUNT	TARGET RATIO	PROPOSED RATIO
STUDIO				
Unit Type A - Studio	33.0			
		6	**7%**	**5%**
ONE BEDROOM				
Unit Type B - One Bedroom	50.5	31		
Unit Type C - One Bedroom - Accessible	57.1	6		5%
		37	**33%**	**34%**
TWO BEDROOM				
Unit Type D1 - Two Bedroom	67.6	17		
Unit Type D2 - Two Bedroom	65.2	17		
Unit Type E1 - Two Bedroom	67.9	11		
Unit Type E2 - Two Bedroom	71.3	6		
Unit Type F - Two Bedroom - Accessible	78.3	5		5%
		56	**50%**	**51%**
THREE BEDROOM				
Unit Type G1 - Three Bedroom	89.7	6		
Unit Type G2 - Three Bedroom	87.8	5		
		11	**10%**	**10%**
TOTAL UNITS		**110**		



GENERIC FUNCTIONAL PROGRAM - R2 24-12-09

Project Name:	Verdier Affordable Housing
Address:	1183 Verdier Ave, Central Saanich
Building Type:	Six-storey wood frame
Parking Type:	Surface and underground

Function	Description of units/spaces	sq m/unit or room	sq ft/unit or room	# of Units	Total sq m	Total sq ft
a - Residential Units	Unit Type A - Studio	33.0	355.2	6.0	198.0	2131.3
	Unit Type B - One Bedroom	50.5	543.6	31.0	1565.5	16850.9
	Unit Type C - One Bedroom - Accessible	57.1	614.6	6.0	342.6	3687.7
	Unit Type D1 - Two Bedroom - Typical	67.6	727.6	17.0	1149.2	12369.9
	Unit Type D2 - Two Bedroom	65.2	701.8	17.0	1108.4	11930.7
	Unit Type E1 - Two Bedroom	67.9	730.9	11.0	746.9	8039.6
	Unit Type E2 - Two Bedroom	71.3	767.5	6.0	427.8	4604.8
	Unit Type F - Two Bedroom - Accessible	78.3	842.8	5.0	391.5	4214.1
	Unit Type G1 - Three Bedroom	89.7	965.5	6.0	538.2	5793.1
	Unit Type G2 - Three Bedroom	87.8	87.8	5.0	439.0	4725.4
	Four Bedroom	0.0	0.0	0.0	0.0	0.0
Total number of units				**110.0**		
b - Resident's Amenity	L1 Lounge	0.0	0.0	0.0	0.0	0.0
	Multipurpose Room	70.6	759.9	1.0	70.6	759.9
	Resident Laundry	0.0	0.0	0.0	0.0	0.0
	Common Dining Room	0.0	0.0	0.0	0.0	0.0
	Commercial Kitchen	0.0	0.0	0.0	0.0	0.0
	L1 Common Washroom	6.8	73.2	1.0	6.8	73.2
c - Administration/Program Support	Office	6.6	71.0	1.0	6.6	71.0
	Staff Washrooms	0.0	0.0	0.0	0.0	0.0
	Staff Laundry	0.0	0.0	0.0	0.0	0.0
d - Circulation	L1 Corridor and Lobby	159.0	1711.5	1.0	159.0	1711.5
	Stairs	32.1	345.5	6.0	192.6	2073.1
	Elevator Shaft at L1	13.9	149.6	1.0	13.9	149.6
	Typical Floor Corridors	136.0	1463.9	5.0	680.0	7319.5
e - Service Rooms (above grade)	L1 Janitor's Room	3.7	39.8	1.0	3.7	39.8
	Typical Floors Janitor's Room	3.9	42.0	5.0	19.5	209.9
	General Storage Closet	4.4	47.4	3.0	13.2	142.1
	Communications Closet	4.4	47.4	3.0	13.2	142.1
	Mail Room	10.8	116.3	1.0	10.8	116.3
	Typical Floors - Electrical A	3.1	33.4	6.0	18.6	200.2
	Typical Floors - Electrical B	2.6	28.0	5.0	13.0	139.9
a - Total Residential Area					6907.1	74347.4
b - Total Residents' Amenity Area					77.4	833.1
c - Total Admin/Support					6.6	71.0
d - Circulation					1045.5	11253.7
e - Service Rooms (above grade)					92.0	990.3
f - GROSS LIVABLE AREA (a + b + c + d + e)					8128.6	87495.5
Overall Building Efficiency (Total Residential Area/Gross Liveable Area) a/f					85.0%	85.0%

REGISTERED ARCHITECT
ROBERT ALAN WHETTER
2025-03-05
BRITISH COLUMBIA

Rev	Date	Description
	25-02-28	Issued for Building Permit

print date	25-02-28	drawing file	2341.3.2 - A001 Project Data
drawn by	NLC	checked by	RAW
scale	nts	project number	2341

NOTE: All dimensions are shown in millimeters.

ISSUED FOR BUILDING PERMIT 25-02-28

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project name
Verdier Affordable Housing
1183 Verdier Avenue
Central Saanich, BC

drawing title
Project Data

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drawing no. A001

revision no. -



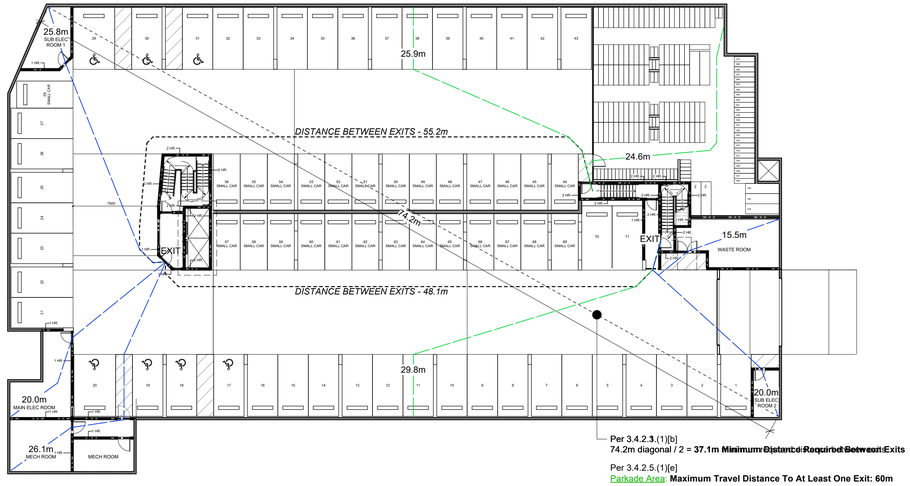
1 A002 Limiting Distances - North
Scale: 1:250

Limiting Distance	5.01 m
Exposing Building Face	280.78 m^2
Allowable Unprotected Openings	40%
Actual Unprotected Openings	96.7 m^2 = 34%



2 A002 Limiting Distances - South
Scale: 1:250

Limiting Distance	21.47 m
Exposing Building Face	650.22 m^2
Allowable Unprotected Openings	100%
Actual Unprotected Openings	175.04 m^2 = 27%



Per 3.4.2.3.(1)[b]
74.2m diagonal / 2 = **37.1m ~~Minimum Distance Required Between Exits~~**

Per 3.4.2.5.(1)[e]
Parkade Area: **Maximum Travel Distance To At Least One Exit: 60m**

Per 3.4.2.4.(3)
Service Spaces: **Maximum Travel Distance To At Least One Exit: 50m**

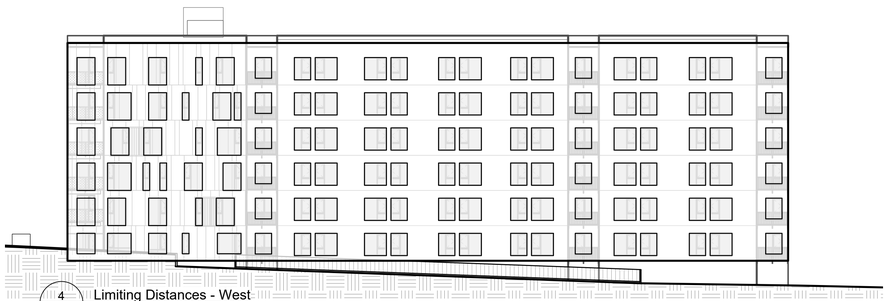
5 A002 Parkade - Travel Distances & Exits
Scale: 1:250

DAYCARE



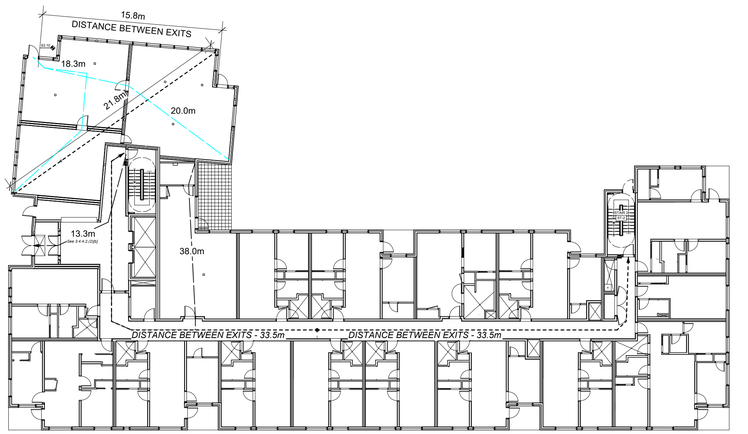
3 A002 Limiting Distances - East
Scale: 1:250

Limiting Distance	7.71 m
Exposing Building Face	372.04m^2
Allowable Unprotected Openings	66%
Actual Unprotected Openings	138.3 m^2 = 37%



4 A002 Limiting Distances - West
Scale: 1:250

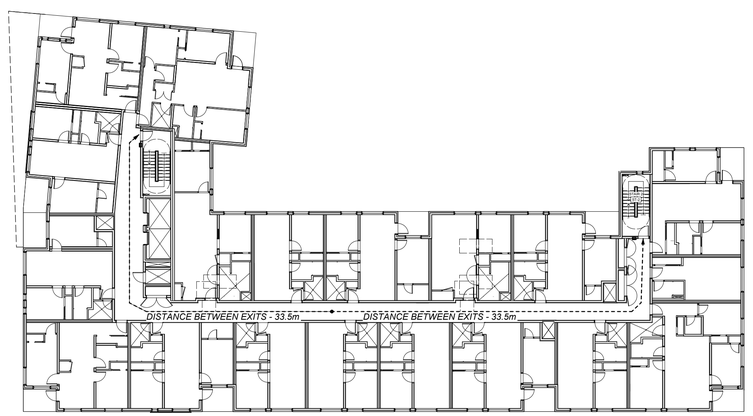
Limiting Distance	6.19 m
Exposing Building Face	1,268.17 m^2
Allowable Unprotected Openings	52%
Actual Unprotected Openings	396.88 m^2 = 32%



6 A002 Main Floor - Travel Distances & Exits
Scale: 1:250

Per 3.4.2.3.(1)[a]
Daycare: 21.8m diagonal / 2 = **10.9m Minimum Distance Required Between Exits**

Per 3.4.2.5.(1)[c]
Daycare & Residential: **Maximum Travel Distance To At Least One Exit: 45m**



7 A002 Typical Floor - Travel Distances & Exits
Scale: 1:250

Per 3.4.2.5.(1)[c]
Residential: **Maximum Travel Distance To At Least One Exit: 45m**

REGISTERED ARCHITECT
ROBERT ALAN WHETTER
2025-03-05
BRITISH COLUMBIA

Rev	Date	Description
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last date	25-02-28	drawing file	2341.3.2 - A001 Project Data
drawn by	NLC	checked by	RAW
scale	nts	project number	2341

NOTE: All dimensions are shown in millimeters.

ISSUED FOR BUILDING PERMIT 25-02-28

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977 Fort Street
Victoria BC V8V 3K3
T 1+250+658+3367

NANAIMO OFFICE
102-5190 Dublin Way
Nanaimo BC V9T 0H2
T 1+250+585+5810

project name
Verdier Affordable Housing
1183 Verdier Avenue
Central Saanich, BC

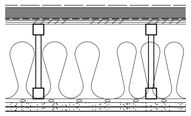
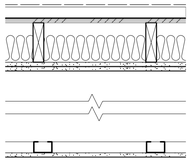
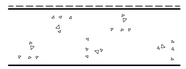
drawing title
Code Analysis

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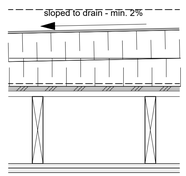
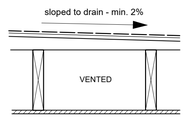
drawing no. A002

revision no. -

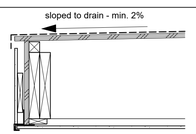
FLOOR ASSEMBLIES (section view)

TYPE NO.	ASSEMBLY	CONSTRUCTION	FIRE RATING	STC RATING	NOTES
F1		FLOOR FINISH AS SPECIFIED 38mm LIGHTWEIGHT GYPSUM-CONCRETE TOPPING LOW COMPRESSION SOUND MAT 16mm T&G PLYWOOD SHEATHING (see Struct.) WOOD JOISTS (sizing and spacing per Struct.) RSI 4.9 ACOUSTIC BATT INSULATION RESILIENT METAL CHANNELS @ 400mm O.C. 2 LAYERS 16mm TYPE 'X' GYPSUM WALLBOARD	1 HR	67 BCBC 2024 Table 9.10.3.1.-B Floor Type F21C	TYPICAL FLOOR.
F2		FLOOR FINISH AS SPECIFIED 38mm LIGHTWEIGHT GYPSUM-CONCRETE TOPPING LOW COMPRESSION SOUND MAT 16mm T&G PLYWOOD SHEATHING (see Struct.) WOOD JOISTS (sizing and spacing per Struct.) ACOUSTIC BATT INSULATION 2 LAYERS 16mm TYPE 'X' GYPSUM WALLBOARD MECHANICAL CAVITY 38mm STEEL STUDS ON FLAT @ 400 O/C 16mm CEILING GYPSUM WALLBOARD, UNRATED	1 HR	3.1.7.1.(4) - M2 - Table A-9.10.3.1.-B.	TYPICAL CORRIDOR FLOOR / CEILING.
F3		FLOOR FINISH AS SPECIFIED STRUCTURAL CONCRETE SLAB (see Struct.) SPRAY APPLIED FIBROUS INSULATION - Min. RSI 2.8 (R20) - extend past building face 1200mm typ.	2 HR	52 BCBC 2024 Table 9.10.3.1.-B Floor Type F1b	MAIN FLOOR SUSPENDED SLAB (HABITABLE AREAS OVER PARKADE).
F4		CONCRETE SEALER STRUCTURAL CONCRETE SLAB (see Struct.) - Sloped to drains 10 mil POLY VAPOUR BARRIER (see Specifications) 150mm MIN. COMPACTED GRANULAR FILL (see Geotech)	N/A	N/A	PARKADE SLAB ON GRADE.
F5		VEHICULAR TRAFFIC MEMBRANE STRUCTURAL CONCRETE SLAB SLOPED TO DRAINS (see Struct.)	N/A	N/A	TYPICAL SUSPENDED PARKADE SLAB AND INTERNAL RAMPS.

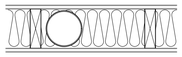
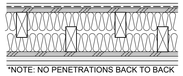
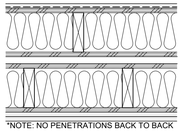
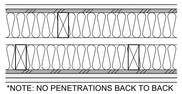
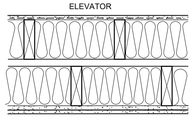
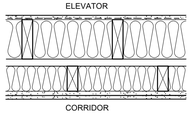
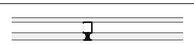
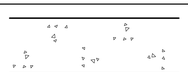
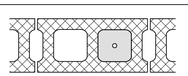
ROOF ASSEMBLIES (section view)

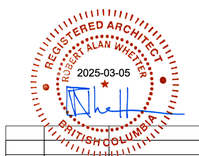
TYPE NO.	ASSEMBLY	CONSTRUCTION	CALCULATED EFFECTIVE R VALUE	NOTES
R1		2 PLY SBS MODIFIED ROOF MEMBRANE ASPHALT OVERLAY BOARD - MECHANICALLY FASTENED TAPERED POLYISO RIGID INSULATION (SLOPE 2% TO DRAINS) POLYISO RIGID INSULATION RSI 5.3 (R30) MECHANICALLY FASTENED SELF ADHERED VAPOUR RETARDER 16mm PLYWOOD SHEATHING (see Struct.) ROOF JOISTS (sizing and spacing per Struct.) 2 LAYERS 16mm TYPE 'X' GYPSUM WALLBOARD	R30 EFF	1 HR. FIRE RATING MAIN ROOF (MEMBRANE ROOF) TO RCABC STANDARDS.
R2		2 PLY SBS MODIFIED ROOF MEMBRANE ASPHALT OVERLAY BOARD - MECHANICALLY FASTENED 16mm PLYWOOD SHEATHING (see Struct.) TAPERED 38 x _ PURLINS @ 610mm O.C. MAX (SLOPE 2% TO DRAINS) - 38mm MIN. TAPER DEPTH ROOF JOISTS (sizing and spacing per Struct.) FIBRE CEMENT BOARD SOFFIT PANELS - PROVIDE LINEAR SOFFIT VENTING	N/A	BALCONY ROOF.

DECK ASSEMBLIES (section view)

TYPE NO.	ASSEMBLY	CONSTRUCTION	CALCULATED EFFECTIVE R VALUE	NOTES
D1		DECK MEMBRANE ON 16mm PLYWOOD SHEATHING WOOD TAPERS SLOPED 2% TO OUTSIDE EDGE JOISTS (sizing and spacing as per structual) VENTED METAL SOFFIT	N/A	TYPICAL WOOD_FRAMED DECK

INTERIOR WALL ASSEMBLIES (section view)

TYPE NO.	ASSEMBLY	CONSTRUCTION	FIRE RATING	STC RATING	NOTES
W1		16mm GYPSUM WALLBOARD 38 x 89mm WOOD STUDS @ 400mm O.C. MAX 16mm TYPE 'X' GYPSUM WALLBOARD	1 HR	32 BCBC 2024 Table 9.10.3.1.-A Wall Type W1 sim.	TYPICAL INTERIOR PARTITION.
W1a		16mm GYPSUM WALLBOARD 38 x 89mm WOOD STUDS @ 400mm O.C. MAX	n/a	n/a	TYPICAL INTERIOR FURRING WALL.
W2		16mm TYPE 'X' GYPSUM WALLBOARD PLYWOOD SHEATHING (see Structural for thickness & location) 38 x 140mm WOOD STUDS @ 400mm O.C. MAX PLYWOOD SHEATHING (see Structural) 16mm TYPE 'X' GYPSUM WALLBOARD	1 HR	32 BCBC 2024 Table 9.10.3.1.-A Wall Type W1d sim.	TYPICAL INTERIOR PARTITION. SEE STRUCTURAL FOR SHEAR WALL LOCATIONS.
W3		16mm TYPE 'X' GYPSUM WALLBOARD 38 x 140mm WOOD STUDS @ 400mm O.C. MAX 140mm ACOUSTIC BATT INSULATION 16mm TYPE 'X' GYPSUM WALLBOARD	1 HR	32 BCBC 2024 Table 9.10.3.1.-A Wall Type W1c sim.	PLUMBING PARTITION.
W3A		16mm TYPE 'X' GYPSUM WALLBOARD 38 x 140mm WOOD STUDS @ 400mm O.C. MAX	n/a	n/a	TYPICAL PLUMBING INTERIOR FURRING WALL
W4		16mm TYPE 'X' GYPSUM WALLBOARD 6 mil POLY AIRTIGHTNESS LAYER PLYWOOD SHEATHING (see Structural for sizes) 38 x 89mm WOOD STUDS STAGGERED @ 400mm O.C. ON 38 x 140mm PLATE 2 layers 65mm ACOUSTIC BATT INSULATION one on each side PLYWOOD SHEATHING (see Structural for sizes) 2 layers 16mm TYPE 'X' GYPSUM WALLBOARD	1 HR	52 BCBC 2024 Table 9.10.3.1.-A Wall Type W8a sim.	CORRIDOR PARTITION. SEE STRUCTURAL FOR SHEARWALL LOCATIONS.
W4-S1		16mm TYPE 'X' GYPSUM WALLBOARD 6 mil POLY AIRTIGHTNESS LAYER PLYWOOD SHEATHING (see Structural for sizes) 38 x 140mm WOOD STUDS STAGGERED @ 400mm O.C. RSI 2.1 ACOUSTIC BATT INSULATION TO FILL CAVITY PLYWOOD SHEATHING (see Structural for sizes) 25mm AIRSPACE PLYWOOD SHEATHING (see Structural for sizes) 38 x 140mm WOOD STUDS STAGGERED @ 400mm O.C. RSI 2.1 ACOUSTIC BATT INSULATION PLYWOOD SHEATHING (see Structural for sizes) 2 layers 16mm TYPE 'X' GYPSUM WALLBOARD	1 HR	61+ BCBC 2024 Table 9.10.3.1.-A Wall Type W14a sim.	STRUCTURAL SUITE SEPARATION. SEE STRUCTURAL FOR SHEAR WALL LOCATIONS.
W5		16mm TYPE 'X' GYPSUM WALLBOARD PLYWOOD SHEATHING (see Structural for sizes) 38 x 89mm WOOD STUDS STAGGERED @ 400mm O.C. RSI 2.1 ACOUSTIC BATT INSULATION 25mm AIRSPACE 38 x 89mm WOOD STUDS STAGGERED @ 400mm O.C. RSI 2.1 ACOUSTIC BATT INSULATION PLYWOOD SHEATHING (see Structural for sizes) 2 layers 16mm TYPE 'X' GYPSUM WALLBOARD	1 HR	61 BCBC 2024 Table 9.10.3.1.-A Wall Type W14a sim.	SUITE SEPARATION PARTITION. SEE STRUCTURAL FOR SHEAR WALL LOCATIONS.
W6	ELEVATOR  SUITE	16mm TYPE 'X' GYPSUM WALLBOARD 6mil POLY AIRTIGHTNESS LAYER 38 x 140mm WOOD STUDS STAGGERED @ 400mm O.C. 140mm ACOUSTIC BATT INSULATION 25mm AIRSPACE 38 x 140mm WOOD STUDS STAGGERED @ 400mm O.C. 140mm ACOUSTIC BATT INSULATION 2 layers 16mm TYPE 'X' GYPSUM WALLBOARD	1 HR	61 BCBC 2024 Table 9.10.3.1.-A Wall Type 14a sim.	ELEVATOR SHAFT @ SUITE [COORDINATE BLOCKING FOR ELEVATOR]. SEE STRUCTURAL FOR SHEAR WALL LOCATIONS.
W7	ELEVATOR  CORRIDOR	16mm TYPE 'X' GYPSUM WALLBOARD 6mil POLY AIRTIGHTNESS LAYER 38 x 140mm WOOD STUDS STAGGERED @ 400mm O.C. 140mm ACOUSTIC BATT INSULATION 25mm AIRSPACE 38 x 89mm WOOD STUDS STAGGERED @ 400mm O.C. 140mm ACOUSTIC BATT INSULATION 2 layers 16mm TYPE 'X' GYPSUM WALLBOARD	1 HR	57+ BCBC 2024 Table 9.10.3.1.-A Wall Type 14a sim.	ELEVATOR SHAFT @ CORRIDOR [COORDINATE BLOCKING FOR ELEVATOR] SEE STRUCTURAL FOR SHEAR WALL LOCATIONS.
W8		16 mm TYPE 'X' GYPSUM WALLBOARD 64 mm C-H STEEL STUDS @ 600mm O.C. 25 mm GYPSUM SHAFT LINER PANEL	1 HR	N/A	SHAFT WALL
W9		REINFORCED CONCRETE WALL (see Struct.)	1 HR 2 HR	-	CONCRETE PARTITION. SEE STRUCTURAL FOR LOCATIONS AND SIZES.
W10		190mm REINFORCED CONCRETE BLOCK (HOLLOW CORE UNITS TO BE ULC RATED)	1 HR	-	CONCRETE BLOCK PARTITION.



Rev	Date	Description	Issued for Building Permit
plot date	25-02-28	drawing file	2341.3.2 - A200 Floor Plans
drawn by	SJJ/NLC	checked by	RAW
scale	1:10	project number	2341

NOTE: All dimensions are shown in millimeters.

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project name
Verdier Affordable Housing
1183 Verdier Avenue
Central Saanich, BC

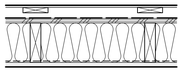
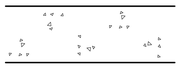
drawing title
Assemblies

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drawing no. A010

revision no. -

EXTERIOR WALL ASSEMBLIES (section view)

TYPE NO.	ASSEMBLY	CONSTRUCTION	CALCULATED EFFECTIVE R VALUE	NOTES
WE1		FIBRE CEMENT SIDING 19 x 89mm PRESSURE TREATED VERTICAL PLYWOOD STRAPPING @ 400mm O.C. MAX FULLY ADHERED VAPOUR PERMIABLE SHEATHING MEMBRANE 19mm PLYWOOD SHEATHING 38 x 140mm WOOD STUDS @ 400mm O.C. MAX 140mm FIBREGLASS BATT INSULATION (R22 min.) TO FILL CAVITY 6 mil. POLY VAPOUR BARRIER 16mm TYPE 'X' GYPSUM WALLBOARD	R22 EFF	FIBRE CEMENT SIDING CLAD EXTERIOR WALL SEE ELEVATIONS FOR LAPPED SIDING AND PANEL SIDING LOCATIONS.
WE2		REINFORCED CONCRETE WALL (see Struct.)	N/A	CONCRETE PARTITION. SEE STRUCTURAL FOR LOCATIONS AND SIZES.

REGISTERED ARCHITECT
ROBERT ALAN WHEITER
2025-03-05
BRITISH COLUMBIA

Rev	Date	Description
	25-02-28	Issued for Building Permit

plot date	25-02-28	drawing file	2341.3.2 - A200 Floor Plans
drawn by	SJ/NLC	checked by	RAW
scale	1:10	project number	2341

NOTE: All dimensions are shown in millimeters.

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project name
Verdier Affordable Housing
1183 Verdier Avenue
Central Saanich, BC

drawing title
Assemblies

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drawing no. A011

revision no. -

LEGEND

Elevations are geodetic and referenced to the CVD28BC datum.

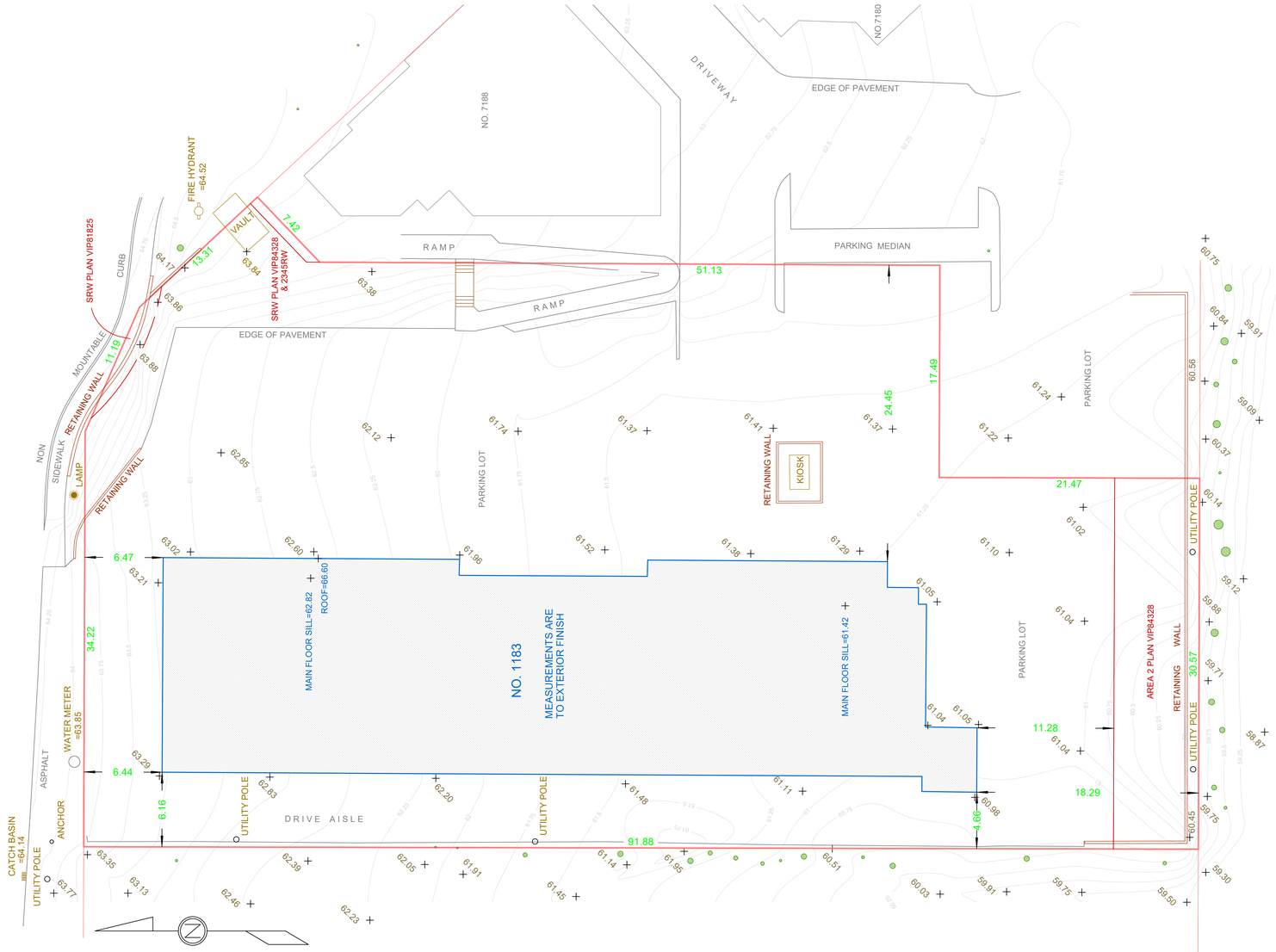
+ - denotes - existing elevation

● - denotes - Tree Tag Number

Contour Interval = 0.25 metres

Contours have been derived by digital terrain modelling and any critical elevations must be verified by field survey.

Lot Area = 4031 m2



250-382-8855
VICTORIA, BC, V8T 4N4
250-2950 DOUGLAS ST.

LAND SURVEYING
V.I. POWELL & ASSOCIATES

File:13186 March 4, 2024

REGISTERED ARCHITECT
ROBERT ALAN WHETTER
2025-03-05
BRITISH COLUMBIA

5000 10000mm

Rev	Date	Description	Issued for Building Permit
plot date	25-02-28	drawing file	2341.3.2 - A000 Site Plans
drawn by	NLC	checked by	RAW
scale	1:200	project number	2341

NOTE: All dimensions are shown in millimeters.

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project name

Verdier Affordable Housing
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Central Saanich, BC

drawing title

Survey Plan - Exisitng

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drawing no. A100

revision no. -



SITE KEY NOTES:

1. Line of Parkade Below
2. Edge of Existing Pavement to be retained - see Civil
3. Existing Retaining Wall & Kiosk to be removed - see Landscape
4. Existing Retaining Wall to be retained
5. Existing Sidewalk & Retaining Wall to be retained - see Landscape & Civil
6. Existing Parking Median to be removed - see Landscape
7. Existing Stair & Ramp to be removed - see Landscape
8. New Hydro PMT - see Civil & Electrical
9. New Retaining Walls - see Landscape
10. New Cast In Place Concrete Walkway - see Landscape
11. Fencing & Gates - see Landscape
12. Bike Rack - see Landscape
13. Parkade Exhaust - see Mechanical
14. Off Site Sidewalk - see Civil
15. Fire Department Connection - ensure location within maximum 45m distance from fire hydrant - see Civil & Mechanical
16. New Generator - see Electrical
17. New Gravel Path - see Landscape
18. Amenity Area Patio - see Landscape
19. Accessible Path as per BCBC 2024 ref. 3.8.3.3. - see Landscape

Site General Notes:

1. All right of ways, boundaries, setbacks and property lines to be confirmed by B.C.L.S. prior to construction.
2. All dimensions are metric and shown in millimeters.
3. All existing and new datums are geodetic and shown in meters.
4. See Landscape Drawings & Specifications for all hard and soft landscaping.
5. Refer to Landscape Drawings & Specifications for fence and site retaining wall locations, sizes and materials and details.
6. See Landscape and Civil for additional grading information, including that outside of Property Line.
7. See Landscape and Civil for locations, dimensions and materials of paved areas on-site.
8. Daycare to have shade covering and playground equipment, N.I.C.
9. Demolition of existing structures N.I.C.
10. See A102 for Site Services.

Legend:

127.0 Existing grade

127.0 New finished grade

LEGEND OF MATERIALS

- Emergency Access - See Landscape
- Landscaping - See Landscape
- New Paving

REGISTERED ARCHITECT ROBERT ALAN WHITE BRITISH COLUMBIA
2025-03-05

Rev	Date	Description
	25-02-28	Issued for Building Permit
plot date	25-02-28	drawing file: 2341.3.2 - A000 Site Plans
drawn by	NLC	checked by: RAW
scale	1:200	project number: 2341

NOTE: All dimensions are shown in millimeters.

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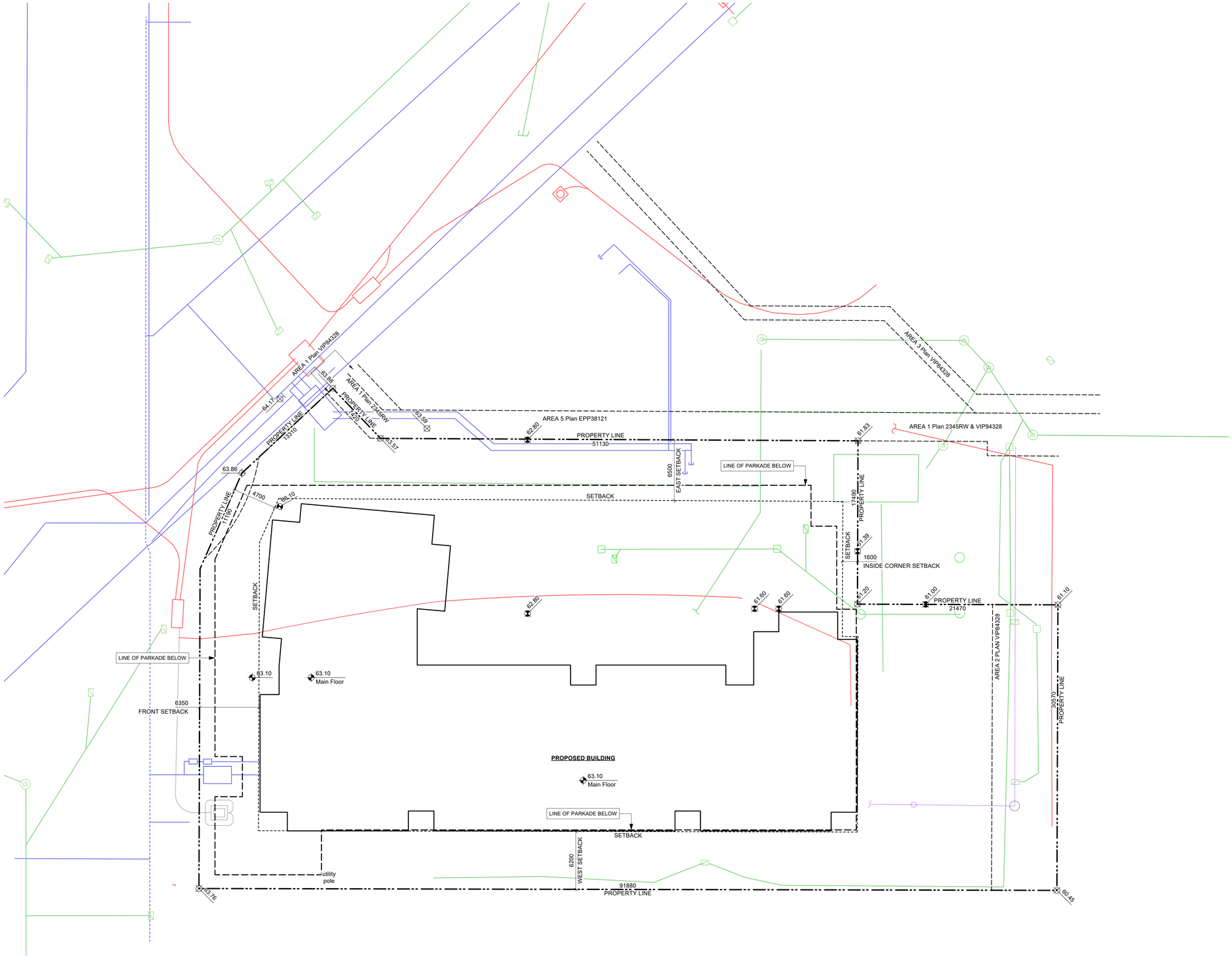
project name: Verdier Affordable Housing
1183 Verdier Avenue
Central Saanich, BC

drawing title: Site Plan

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drawing no. A101

revision no. -



EXISTING UTILITY LEGEND:

- Electrical
- Water
- Municipal Drainage
- Sewer

Site General Notes:

1. All right of ways, boundaries, setbacks and property lines to be confirmed by B.C.L.S. prior to construction.
2. All dimensions are metric and shown in millimeters.
3. All existing and new datums are geodetic and shown in meters.
4. Refer to Civil, Mechanical and Electrical for proposed utility locations, sizing, and connections.

Legend:

127.0 Existing grade.

127.0 New finished grade.

REGISTERED ARCHITECT
ROBERT ALAN WHEELER
BRITISH COLUMBIA
2025-03-05

1:200 5000 10000mm

Rev	Date	Description	Issued for Building Permit
plot date	25-02-28	Drawing file	2341.3.2 - A000 Site Plans
drawn by	NLC	checked by	RAW
scale	1:200	project number	2341

NOTE: All dimensions are shown in millimeters.

ISSUED FOR BUILDING PERMIT 25-02-28

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project name

Verdier Affordable Housing

1183 Verdier Avenue
Central Saanich, BC

drawing title

Site Services

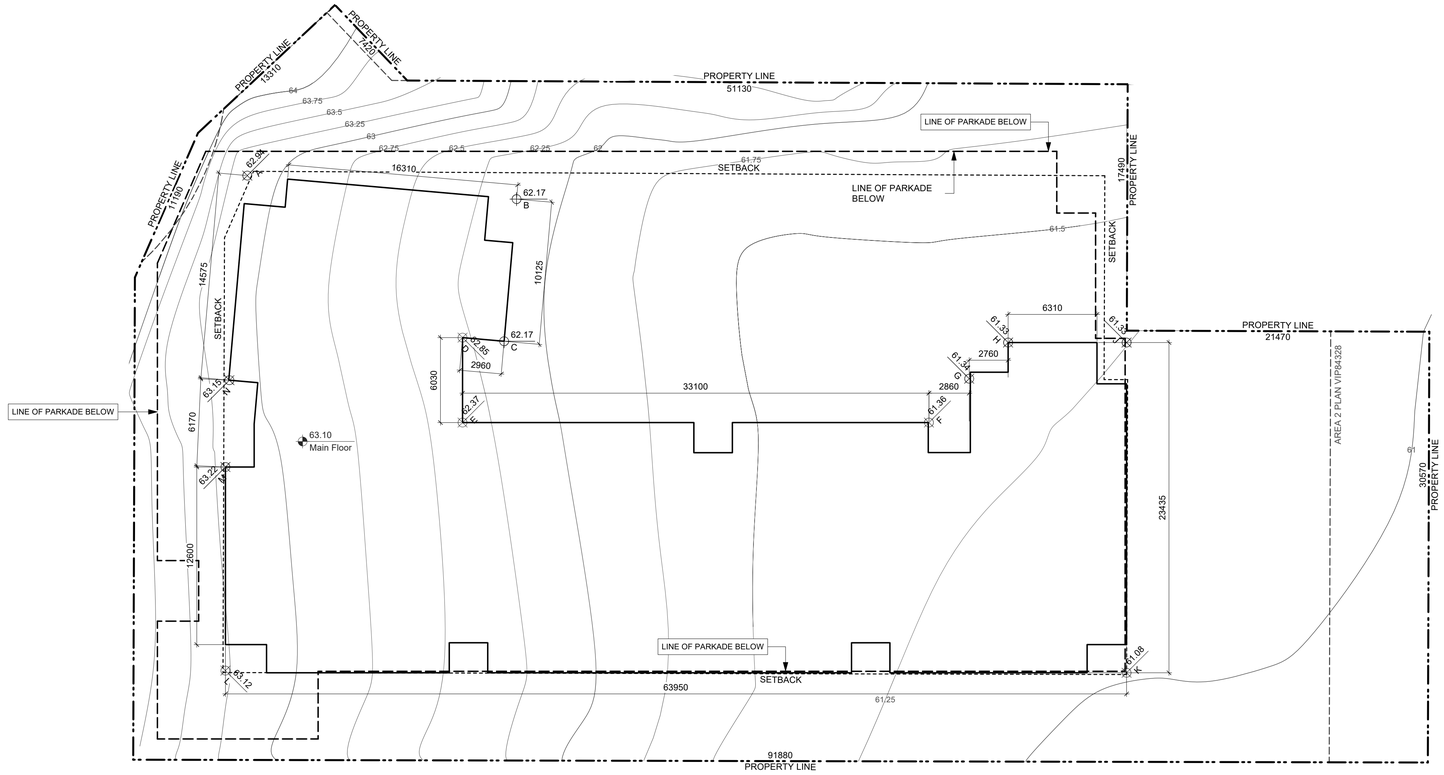
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drawing no. A102

revision no. -

1.0 - AVERAGE GRADE CALCULATION (NATURAL)						
side	corner grade point	+ corner grade point	/ 2	average grade per side	X length of side	TOTAL
A&B	62.94	62.17	2	62.56	16.310	1020.272
B&C	62.17	62.17	2	62.17	10.125	629.471
C&D	62.17	62.85	2	62.51	2.960	185.030
D&E	62.85	62.37	2	62.61	6.030	377.538
E&F	62.37	61.36	2	61.87	33.100	2047.732
F&G	61.36	61.34	2	61.35	2.860	175.461
G&H	61.34	61.33	2	61.34	2.760	169.285
H&J	61.33	61.33	2	61.33	6.310	386.992
J&K	61.33	61.08	2	61.21	23.435	1434.339
K&L	61.08	63.12	2	62.10	63.950	3971.295
L&M	63.12	63.22	2	63.17	12.600	795.942
M&N	63.22	63.15	2	63.19	6.170	389.851
N&A	63.15	62.94	2	63.05	14.575	918.881

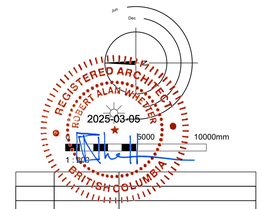
Perimeter	Total	GRADE = Total/Perimeter
201.19	12502.09	62.14



Legend:

127.0 Existing grade

127.0 New finished grade



Rev	Date	25-02-28	Description: Issued for Building Permit
plot date		25-02-28	drawing file: 2341.3.2 - A000 Site Plans
drawn by		NLC	checked by: RAW
scale		1:200	project number: 2341

NOTE: All dimensions are shown in millimeters.

ISSUED FOR BUILDING PERMIT 25-02-28

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project name

Verdier Affordable Housing
1183 Verdier Avenue
Central Saanich, BC

drawing title

Average Grade

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drawing no. A103

revision no. -

GENERAL NOTES:

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2. All dimensions are to gridlines, face of concrete, face of exterior sheathing, centreline of interior stud or centreline of party wall unless noted otherwise.
3. All gridlines are to centreline of party walls, centre of corridor studs, and face of exterior sheathing unless noted otherwise. Plans to be read in conjunction with details to confirm.
4. Contractor to verify all dimensions and confirm same on site. Architect to be notified in case of any discrepancies.
5. All existing and new datums are geodetic (meters).
6. All exterior walls are Type WE 1 unless otherwise noted.
7. All vestibule and fire rated doors to be complete with self closing mechanism, lever hardware and positive latching strikes.
8. See architectural drawings for "rise" of all stairs. "Run" of all stairs to be 280 mm plus 23 mm nosing.
9. All walls containing plumbing drains to be fully insulated for sound.
10. Water resistant gypsum ceramic tile backerboard required in place of Type 'X' GWB at tub and shower surround.
11. Solid blocking in walls around toilet, tub/showers and behind towel bars shall be provided in all bathrooms.
12. All studs installed adjacent to interior suite/shear walls to have minimum 12 mm air space to ensure no contact to achieve STC value.
13. Offset door rough opening min. 75 mm from adjacent wall surface where space allows, unless noted otherwise.
14. Electrical closets to have 19mm plywood (G1S), 2286mm high on rear and side walls (painted white-intumescent paint).
15. See Electrical for required clear dimensions required in electrical rooms/closets.
16. All fire extinguisher cabinets to be recessed. Ensure integrity of rated fire separation behind is maintained.
17. Maintain continuous GWB at all fire separations.
18. Refer to A210 series for ceiling heights and unit wall types.

Sheet Notes:

1. 100% of parking stalls are electrified - see Electrical.

PROPERTY LINE
SETBACK
LINE OF L1 ABOVE
LINE OF PMT & PAD ABOVE
CHAIN LINK FENCE C/W LOCKABLE GATE
BIKE PARKING
MECHANICAL SHAFT AND VENT
100% OF PARKING SPACES TO BE ENERGIZED - SEE ELECTRICAL
TRENCH DRAIN
To South Property Line
SUB ELEC ROOM 1
SUB ELEC ROOM 2
MAIN ELEC ROOM
MECH ROOM
WASTE ROOM
STAIR 1
STAIR 2
STAIR 3
ELEV
TYPE A
TYPE B
SMALL CAR
access. van typ.
access. typ.
regular stall typ.
small stall typ.
small stall TYP.
TYP.

1 A200 Parkade Plan
Scale: 1:100

REGISTERED ARCHITECT ROBERT ALAN WHEELER 2025-03-05 BRITISH COLUMBIA

Rev	Date	Description
	25-02-28	Issued for Building Permit
job date	25-02-28	drawing file 2341.3.2 - A200 Floor Plans
drawn by	NLC/SJJ	checked by RAW
scale	1:100	project number 2341

NOTE: All dimensions are shown in millimeters.

ISSUED FOR BUILDING PERMIT 25-02-28

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T 1+250+585+5810

project name
Verdier Affordable Housing
1183 Verdier Avenue
Central Saanich, BC

drawing title
Parkade Plan

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drawing no. A200 revision no. -

GENERAL NOTES:

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5. All existing and new datums are geodetic (meters).
6. All exterior walls are Type WE 1 unless otherwise noted.
7. All vestibule and fire rated doors to be complete with self closing mechanism, lever hardware and positive latching strikes.
8. See architectural drawings for "rise" of all stairs. "Run" of all stairs to be 280 mm plus 23 mm nosing.
9. All walls containing plumbing drains to be fully insulated for sound.
10. Water resistant gypsum ceramic tile backerboard required in place of Type 'X' GWB at tub and shower surround.
11. Solid blocking in walls around toilet, tub/showers and behind towel bars shall be provided in all bathrooms.
12. All studs installed adjacent to interior suite/shear walls to have minimum 12 mm air space to ensure no contact to achieve STC value.
13. Offset door rough opening min. 75 mm from adjacent wall surface where space allows, unless noted otherwise.
14. Electrical closets to have 19mm plywood (G1S), 2286mm high on rear and side walls (painted white-intumescent paint).
15. See Electrical for required clear dimensions required in electrical rooms/closets.
16. All fire extinguisher cabinets to be recessed. Ensure integrity of rated fire separation behind is maintained.
17. Maintain continuous GWB at all fire separations.
18. Refer to A210 series for ceiling heights and unit wall types.

1 A201 Main Floor Plan
Scale: 1:100

Rev	Date	25-02-28	Description	Issued for Building Permit
plot date		25-02-28	drawing file	2341.3.2 - A200 Floor Plans
drawn by		NLC/SJJ	checked by	RAW
scale		1:100	project number	2341

NOTE: All dimensions are shown in millimeters.

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project name
Verdier Affordable Housing
1183 Verdier Avenue
Central Saanich, BC

drawing title
Main Floor Plan

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drawing no. A201 | revision no. -

GENERAL NOTES:

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16. All fire extinguisher cabinets to be recessed. Ensure integrity of rated fire separation behind is maintained.
17. Maintain continuous GWB at all fire separations.
18. Refer to A210 series for ceiling heights and unit wall types.

PROPERTY LINE
SETBACK
LINE OF CANOPY BELOW
UNIT TYPE E1 202 See 6/A210
UNIT TYPE G2 203 See 4/A211
UNIT TYPE D1 201 See 4/A210
UNIT TYPE D2 200 See 5/A210
CORRIDOR 220
SHAFT
ELEV EL-1
ELEC. 220
JANITOR 219
UNIT TYPE F 205 See 2/A211
UNIT TYPE B 207 See 2/A210
UNIT TYPE D1 209 See 4/A210
UNIT TYPE C 211 See 3/A210
UNIT TYPE D2 213 See 5/A210
STAIR 2 ST-2
UNIT TYPE E2 215 See 1/A211
UNIT TYPE A 217 See 1/A210
UNIT TYPE E1 204 See 6/A210
UNIT TYPE D1 206 See 4/A210
UNIT TYPE B 208 See 2/A210
UNIT TYPE B 210 See 2/A210
UNIT TYPE B 212 See 2/A210
UNIT TYPE D2 214 See 5/A210
UNIT TYPE B 216 See 2/A210
UNIT TYPE G1 218 See 3/A211
66.22 Level 2
To South Property Line 21390
7905 11115 6400 9350 7285 9578 2682 8200 7900 1391 3855 5495 6400 6400 6400 9350 6400 10155
14370 9920 4204 6495 4745 1700 7950 5320 1253 7765 1120 1700 1750 1530 1260 1140 5678 3850 4050 1750 7900 2563 2650 510

1 A202 Level 2 Floor Plan
Scale: 1:100

2 A202 Comm. & Elec. Closets
Scale: 1:50

2025-03-05
REGISTERED ARCHITECT ROBERT ALAN WHETTER BRITISH COLUMBIA

Rev	Date	Description
	25-02-28	Issued for Building Permit

job date	25-02-28	drawing file	2341.3.2 - A200 Floor Plans
drawn by	NLC/SJJ	checked by	RAW
scale	1:100	project number	2341

NOTE: All dimensions are shown in millimeters.

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project name
Verdier Affordable Housing
1183 Verdier Avenue
Central Saanich, BC

drawing title
Level 2 Floor Plan

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drawing no. A202
revision no. -

GENERAL NOTES:

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4. Contractor to verify all dimensions and confirm same on site. Architect to be notified in case of any discrepancies.
5. All existing and new datums are geodetic (meters).
6. All exterior walls are Type WE 1 unless otherwise noted.
7. All vestibule and fire rated doors to be complete with self closing mechanism, lever hardware and positive latching strikes.
8. See architectural drawings for "rise" of all stairs. "Run" of all stairs to be 280 mm plus 23 mm nosing.
9. All walls containing plumbing drains to be fully insulated for sound.
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14. Electrical closets to have 19mm plywood (G1S), 2286mm high on rear and side walls (painted white-intumescent paint).
15. See Electrical for required clear dimensions required in electrical rooms/closets.
16. All fire extinguisher cabinets to be recessed. Ensure integrity of rated fire separation behind is maintained.
17. Maintain continuous GWB at all fire separations.
18. Refer to A210 series for ceiling heights and unit wall types.

PROPERTY LINE
SETBACK
LINE OF CANOPY BELOW
UNIT TYPE E1 302 See 6/A210
UNIT TYPE G2 303 See 4/A211
UNIT TYPE D1 301 See 4/A210
UNIT TYPE D2 300 See 5/A210
CORRIDOR 320
SHAFT
ELEV EL-1
STAIR 2 ST-2
UNIT TYPE F 305 See 2/A211
UNIT TYPE B 307 See 2/A210
UNIT TYPE D1 309 See 4/A210
UNIT TYPE C 311 See 3/A210
UNIT TYPE D2 313 See 5/A210
UNIT TYPE E2 315 See 1/A211
UNIT TYPE A 317 See 1/A210
JANITOR 319
ELEC. 320
UNIT TYPE E1 304 See 6/A210
UNIT TYPE D1 306 See 4/A210
UNIT TYPE B 308 See 2/A210
UNIT TYPE B 310 See 2/A210
UNIT TYPE B 312 See 2/A210
UNIT TYPE D2 314 See 5/A210
UNIT TYPE B 316 See 2/A210
UNIT TYPE G1 318 See 3/A211
STORAGE 322
ELEC. 321
21390 To South Property Line
7900
1391
3855
5495
6400
6400
6400
6400
9350
10155

1 A203 Level 3 Floor Plan
Scale: 1:100

2 A203 Storage & Elec. Closets
Scale: 1:50

2025-03-05
PROFESSIONAL ENGINEER REGISTERED ARCHITECT ROBERT ALAN WHETTER BRITISH COLUMBIA

Rev	Date	Description
	25-02-28	Issued for Building Permit
job date	25-02-28	drawing file 2341.3.2 - A200 Floor Plans
drawn by	NLC/SJJ	checked by RAW
scale	1:100	project number 2341

NOTE: All dimensions are shown in millimeters.

ISSUED FOR BUILDING PERMIT 25-02-28

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NANAIMO OFFICE
102-5190 Dublin Way
Nanaimo BC V9T 0H2
T 1-250-585-5810

project name
Verdier Affordable Housing
1183 Verdier Avenue
Central Saanich, BC

drawing title
Level 3 Floor Plan

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drawing no. A203
revision no. -

GENERAL NOTES:

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4. Contractor to verify all dimensions and confirm same on site. Architect to be notified in case of any discrepancies.
5. All existing and new datums are geodetic (meters).
6. All exterior walls are Type WE 1 unless otherwise noted.
7. All vestibule and fire rated doors to be complete with self closing mechanism, lever hardware and positive latching strikes.
8. See architectural drawings for "rise" of all stairs. "Run" of all stairs to be 280 mm plus 23 mm nosing.
9. All walls containing plumbing drains to be fully insulated for sound.
10. Water resistant gypsum ceramic tile backerboard required in place of Type 'X' GWB at tub and shower surround.
11. Solid blocking in walls around toilet, tub/showers and behind towel bars shall be provided in all bathrooms.
12. All studs installed adjacent to interior suite/shear walls to have minimum 12 mm air space to ensure no contact to achieve STC value.
13. Offset door rough opening min. 75 mm from adjacent wall surface where space allows, unless noted otherwise.
14. Electrical closets to have 19mm plywood (G1S), 2286mm high on rear and side walls (painted white-intumescent paint).
15. See Electrical for required clear dimensions required in electrical rooms/closets.
16. All fire extinguisher cabinets to be recessed. Ensure integrity of rated fire separation behind is maintained.
17. Maintain continuous GWB at all fire separations.
18. Refer to A210 series for ceiling heights and unit wall types.

PROPERTY LINE
SETBACK
LINE OF CANOPY BELOW
UNIT TYPE E1 402 See 6/A210
UNIT TYPE G2 403 See 4/A211
UNIT TYPE D1 401 See 4/A210
UNIT TYPE D2 400 See 5/A210
CORRIDOR 420
SHAFT
ELEV EL-1
UNIT TYPE F 405 See 2/A211
UNIT TYPE B 407 See 2/A210
UNIT TYPE D1 409 See 4/A210
UNIT TYPE C 411 See 3/A210
UNIT TYPE D2 413 See 5/A210
STAIR 2 ST-2
UNIT TYPE E2 415 See 1/A211
UNIT TYPE A 417 See 1/A210
JANITOR 419
ELEC. 420
UNIT TYPE E1 404 See 6/A210
UNIT TYPE D1 406 See 4/A210
UNIT TYPE E1 408 See 2/A210
UNIT TYPE B 410 See 2/A210
UNIT TYPE B 412 See 2/A210
UNIT TYPE D2 414 See 5/A210
UNIT TYPE B 416 See 2/A210
UNIT TYPE G1 418 See 3/A211
STORAGE 422
ELEC. 421
21390 To South Property Line
69.34 Level 3

1 A204 Level 4 Floor Plan
Scale: 1:100

2 A204 Storage & Elec. Closets
Scale: 1:50

2025-03-05
REGISTERED ARCHITECT ROBERT ALAN WHETTER BRITISH COLUMBIA

Rev	Date	Description
	25-02-28	Issued for Building Permit

job date	25-02-28	drawing file	2341.3.2 - A200 Floor Plans
drawn by	NLC/SJJ	checked by	RAW
scale	1:100	project number	2341

NOTE: All dimensions are shown in millimeters.

ISSUED FOR BUILDING PERMIT 25-02-28

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T 1-250-658-3367

NANAIMO OFFICE
102-5190 Dublin Way
Nanaimo BC V9T 0H2
T 1-250-585-5810

project name
Verdier Affordable Housing
1183 Verdier Avenue
Central Saanich, BC

drawing title
Level 4 Floor Plan

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drawing no. A204
revision no. -

GENERAL NOTES:

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5. All existing and new datums are geodetic (meters).
6. All exterior walls are Type WE 1 unless otherwise noted.
7. All vestibule and fire rated doors to be complete with self closing mechanism, lever hardware and positive latching strikes.
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15. See Electrical for required clear dimensions required in electrical rooms/closets.
16. All fire extinguisher cabinets to be recessed. Ensure integrity of rated fire separation behind is maintained.
17. Maintain continuous GWB at all fire separations.
18. Refer to A210 series for ceiling heights and unit wall types.

PROPERTY LINE
SETBACK
LINE OF CANOPY BELOW
UNIT TYPE E1 502 See 6/A210
UNIT TYPE G2 503 See 4/A211
UNIT TYPE D1 501 See 4/A210
UNIT TYPE D2 500 See 5/A210
CORRIDOR 520
SHAFT
ELEV EL-1
75.58 Level 5
JANITOR 519
ELEC. 520
UNIT TYPE F 505 See 2/A211
UNIT TYPE B 507 See 2/A210
UNIT TYPE D1 509 See 4/A210
UNIT TYPE C 511 See 3/A210
UNIT TYPE D2 513 See 5/A210
STAIR 2 ST-2
UNIT TYPE E2 515 See 1/A211
UNIT TYPE A 517 See 1/A210
UNIT TYPE E1 504 See 6/A210
UNIT TYPE D1 506 See 4/A210
UNIT TYPE B 508 See 2/A210
UNIT TYPE B 510 See 2/A210
UNIT TYPE B 512 See 2/A210
UNIT TYPE D2 514 See 5/A210
UNIT TYPE B 516 See 2/A210
UNIT TYPE G1 518 See 3/A211
21390 To South Property Line
COMM. 522
ELEC. 521
510
D522a
D521a
2 A205 Comm. & Elec. Closets Scale: 1:50
1 A205 Level 5 Floor Plan Scale: 1:100

2025-03-05
REGISTERED ARCHITECT ROBERT ALAN WHETTER BRITISH COLUMBIA

Rev	Date	Description
	25-02-28	Issued for Building Permit
job date	25-02-28	drawing file 2341.3.2 - A200 Floor Plans
drawn by	NLC/SJJ	checked by RAW
scale	1:100	project number 2341

NOTE: All dimensions are shown in millimeters.

ISSUED FOR BUILDING PERMIT 25-02-28

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NANAIMO OFFICE 102-5190 Dublin Way Nanaimo BC V9T 0H2 T 1-250-585-5810

project name
Verdier Affordable Housing
1183 Verdier Avenue
Central Saanich, BC

drawing title
Level 5 Floor Plan

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drawing no. A205 revision no. -

GENERAL NOTES:

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12. All studs installed adjacent to interior suite/shear walls to have minimum 12 mm air space to ensure no contact to achieve STC value.
13. Offset door rough opening min. 75 mm from adjacent wall surface where space allows, unless noted otherwise.
14. Electrical closets to have 19mm plywood (G1S), 2286mm high on rear and side walls (painted white-intumescent paint).
15. See Electrical for required clear dimensions required in electrical rooms/closets.
16. All fire extinguisher cabinets to be recessed. Ensure integrity of rated fire separation behind is maintained.
17. Maintain continuous GWB at all fire separations.
18. Refer to A210 series for ceiling heights and unit wall types.

PROPERTY LINE
SETBACK
LINE OF CANOPY BELOW
UNIT TYPE E1 602 See 6/A210
UNIT TYPE G2 603 See 4/A211
UNIT TYPE D1 601 See 4/A210
UNIT TYPE D2 600 See 5/A210
CORRIDOR 620
STAIR 1 ST-1
SHAFT
ELEV EL-1
78.70 Level 6
JANITOR 619
ELEC. 620
UNIT TYPE F 605 See 2/A211
UNIT TYPE B 607 See 2/A210
UNIT TYPE B 609 See 4/A210
UNIT TYPE C 611 See 3/A210
UNIT TYPE D2 613 See 5/A210
UNIT TYPE E2 615 See 1/A211
UNIT TYPE A 617 See 1/A210
UNIT TYPE E1 604 See 6/A210
UNIT TYPE D1 606 See 4/A210
UNIT TYPE B 608 See 2/A210
UNIT TYPE B 310 See 2/A210
UNIT TYPE B 612 See 2/A210
UNIT TYPE D2 614 See 5/A210
UNIT TYPE B 616 See 2/A210
UNIT TYPE G1 618 See 3/A211
ST-2a
ST-1a
ST-1b
1 HR
FEC
21390 To South Property Line

1 A206 Level 6 Floor Plan
Scale: 1:100

2 A206 Storage & Elec. Closets
Scale: 1:50

STORAGE 622
ELEC. 621
D622a
D621a

REGISTERED ARCHITECT ROBERT ALAN WHETTER 2025-03-05 BRITISH COLUMBIA

Rev	Date	Description	Issued for Building Permit
plot date	25-02-28	Drawing file	2341.3.2 - A200 Floor Plans
drawn by	NLC/SJJ	checked by	RAW
scale	1:100	project number	2341

NOTE: All dimensions are shown in millimeters.

ISSUED FOR BUILDING PERMIT 25-02-28

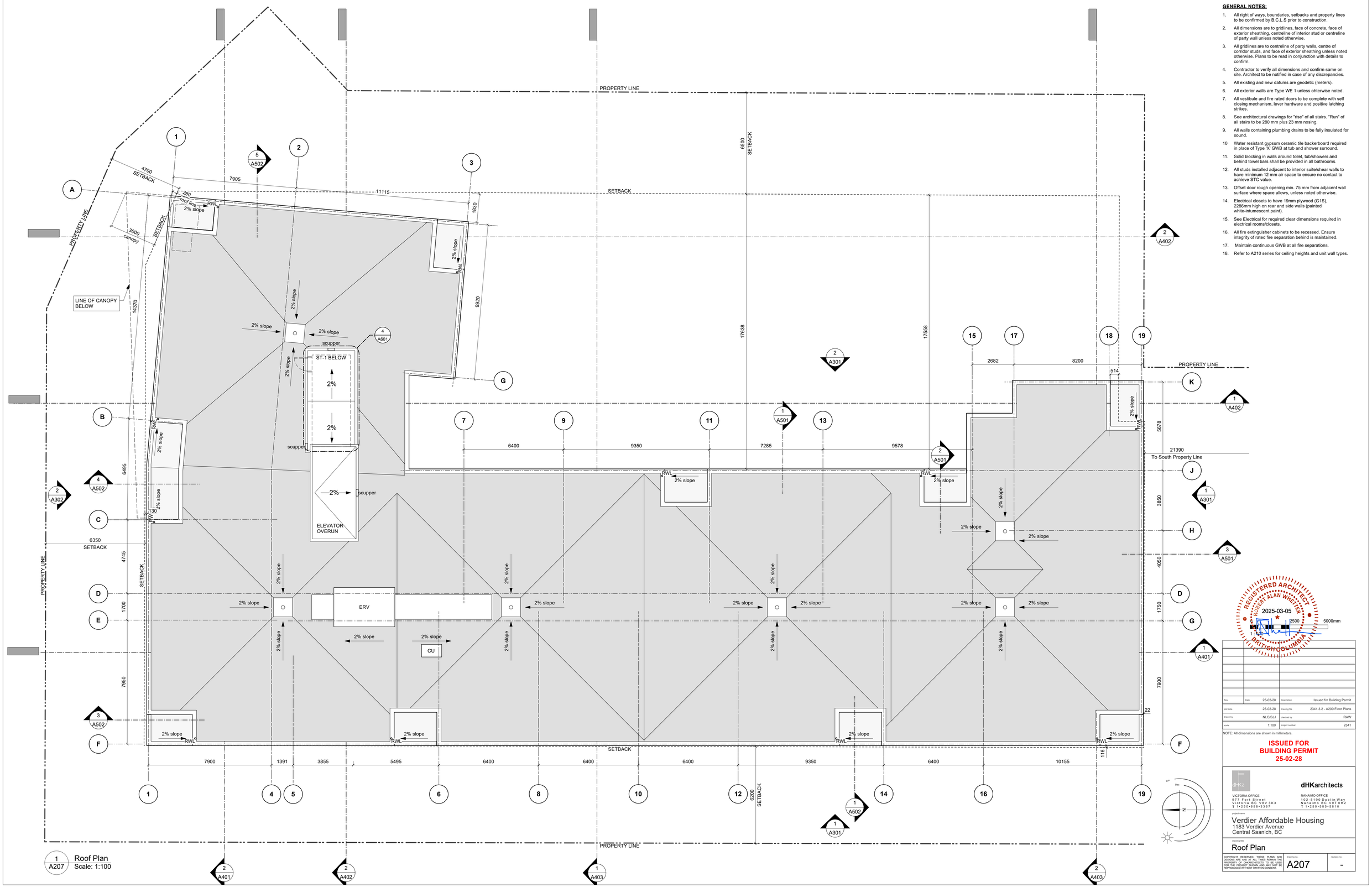
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project name
Verdier Affordable Housing
1183 Verdier Avenue
Central Saanich, BC

drawing title
Level 6 Floor Plan

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drawing no. A206
revision no. -



GENERAL NOTES:

1. All right of ways, boundaries, setbacks and property lines to be confirmed by B.C.L.S prior to construction.
2. All dimensions are to gridlines, face of concrete, face of exterior sheathing, centreline of interior stud or centreline of party wall unless noted otherwise.
3. All gridlines are to centreline of party walls, centre of corridor studs, and face of exterior sheathing unless noted otherwise. Plans to be read in conjunction with details to confirm.
4. Contractor to verify all dimensions and confirm same on site. Architect to be notified in case of any discrepancies.
5. All existing and new datums are geodetic (meters).
6. All exterior walls are Type WE 1 unless otherwise noted.
7. All vestibule and fire rated doors to be complete with self closing mechanism, lever hardware and positive latching strikes.
8. See architectural drawings for "rise" of all stairs. "Run" of all stairs to be 280 mm plus 23 mm nosing.
9. All walls containing plumbing drains to be fully insulated for sound.
10. Water resistant gypsum ceramic tile backerboard required in place of Type 'X' GWB at tub and shower surround.
11. Solid blocking in walls around toilet, tub/showers and behind towel bars shall be provided in all bathrooms.
12. All studs installed adjacent to interior suite/shear walls to have minimum 12 mm air space to ensure no contact to achieve STC value.
13. Offset door rough opening min. 75 mm from adjacent wall surface where space allows, unless noted otherwise.
14. Electrical closets to have 19mm plywood (G1S), 2286mm high on rear and side walls (painted white-intumescent paint).
15. See Electrical for required clear dimensions required in electrical rooms/closets.
16. All fire extinguisher cabinets to be recessed. Ensure integrity of rated fire separation behind is maintained.
17. Maintain continuous GWB at all fire separations.
18. Refer to A210 series for ceiling heights and unit wall types.

1 / A207 Roof Plan
Scale: 1:100

Rev	Date	Description
	25-02-28	Issued for Building Permit

plot date	25-02-28	drawing file	2341.3.2 - A200 Floor Plans
drawn by	NLC/SJJ	checked by	RAW
scale	1:100	project number	2341

NOTE: All dimensions are shown in millimeters.

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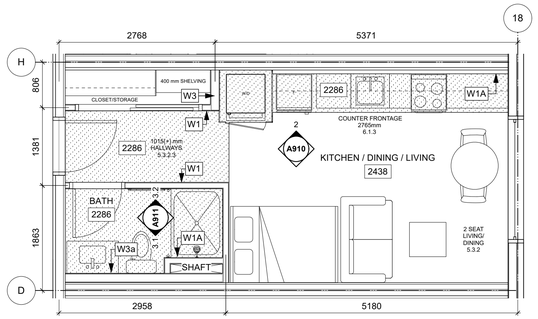
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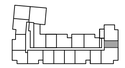
project name
Verdier Affordable Housing
1183 Verdier Avenue
Central Saanich, BC

drawing title
Roof Plan

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drawing no. A207
version no. -

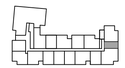




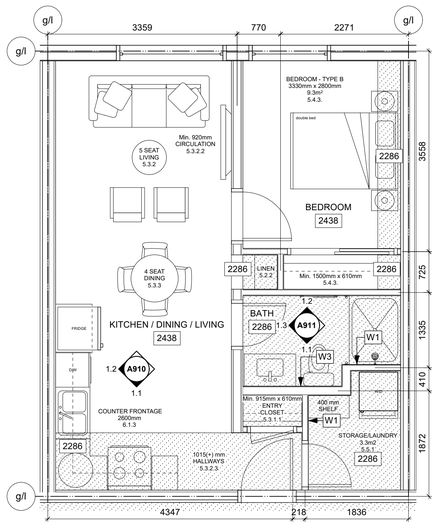
TYP KEY PLAN

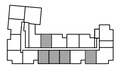
1 / A210 Type A - Studio Unit
Scale: 1:50

UNIT AREA: 33m²
UNIT COUNT: 6



L1 KEY PLAN

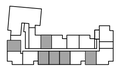




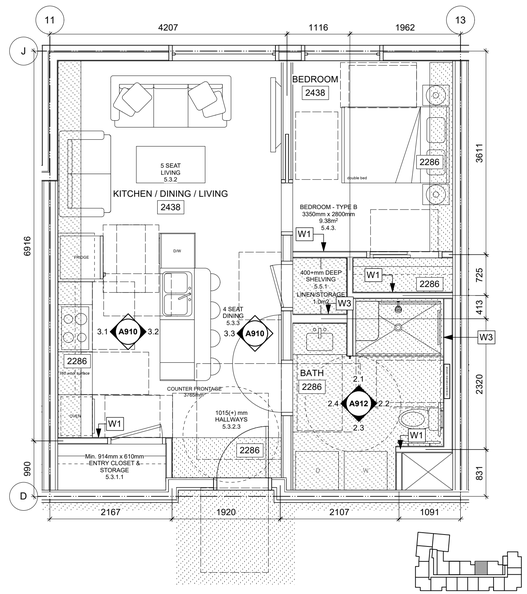
TYP KEY PLAN

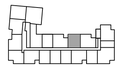
2 / A210 Type B - 1 Bedroom
Scale: 1:50

UNIT AREA: 50.5m²
UNIT COUNT: 31



L1 KEY PLAN

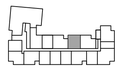




TYP KEY PLAN

3 / A210 Type C - 1 Bedroom - Accessible
Scale: 1:50

UNIT AREA: 57.1m²
UNIT COUNT: 6



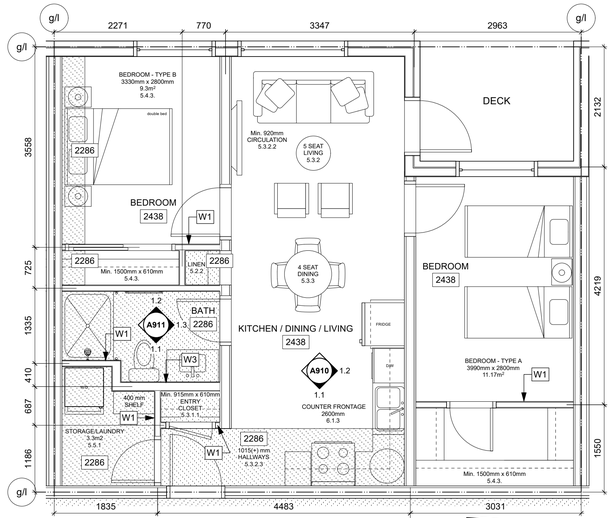
L1 KEY PLAN

GENERAL NOTES:

1. All dimensions are metric and shown in millimeters.
2. Interior dimensions are from grid lines to centre of walls, unless noted otherwise.
3. Level 2 Suites shown. See Floor Plans A201-A206 and Elevations A301-A302 for window locations.
4. Ceiling heights in Suites 2438 unless where otherwise noted.
5. All interior walls are Type W2 unless otherwise noted.
6. See A200 Floor Plans for corridor and common area door & wall types.
7. For exterior wall types & dimensions and party/corridor wall dimensions, refer to Floor Plans A200s.
8. See A910 Series for Interior Elevations.
9. Contractor to verify all dimensions and confirm same on site. Architect to be notified in case of any discrepancies.
10. Offset door rough opening min, 75mm from adjacent wall surface where space allows, unless noted otherwise.
11. Water Resistant Gypsum Ceramic Tile Backerboard required in place of type "X" GWB at tub & shower surround.
12. Provide appropriate blocking in walls for cabinetry and wall hung hardware.
13. Fully insulate wall and ceiling at all locations where RWL present. Not all locations may be noted on drawings.
14. See Specification and Details for deck assemblies.
15. See Architectural Schedules and Specification for all finishes.
16. See A200's for Common Area door numbers.

LEGEND

- BEDROOM 2438 — ROOM NAME & CEILING HEIGHT
- AREA OF DROPPED CEILING
- 2286 — DROP CEILING HEIGHT
- W1 — WALL TYPE -Refer to Assemblies A010

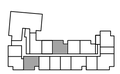




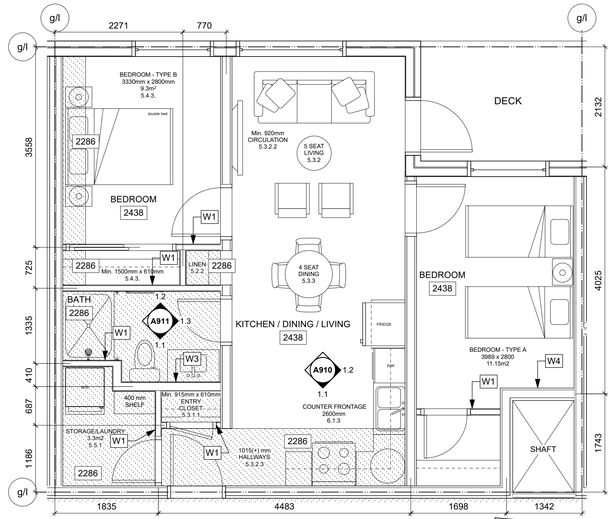
TYP KEY PLAN

4 / A210 Type D1 - 2 Bedroom (Typical)
Scale: 1:50

UNIT AREA: 67.6m²
UNIT COUNT: 17



L1 KEY PLAN

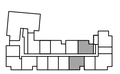




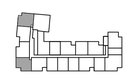
TYP KEY PLAN

5 / A210 Type D2 - 2 Bedroom
Scale: 1:50

UNIT AREA: 65.2m²
UNIT COUNT: 17



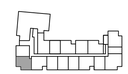
L1 KEY PLAN



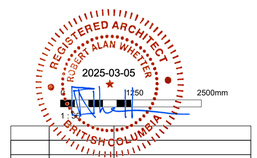
TYP KEY PLAN

6 / A210 Type E1 - 2 Bedroom (Corner)
Scale: 1:50

UNIT AREA: 67.9m²
UNIT COUNT: 11



L1 KEY PLAN



Rev	Date	Description
	25-02-28	Issued for Building Permit
plot date	25-02-28	drawing file: 2341.3.2 - A210 Unit Plans
drawn by	NLC/SJJ	checked by: RAW
scale	1:150	project number: 2341

NOTE: All dimensions are shown in millimeters.

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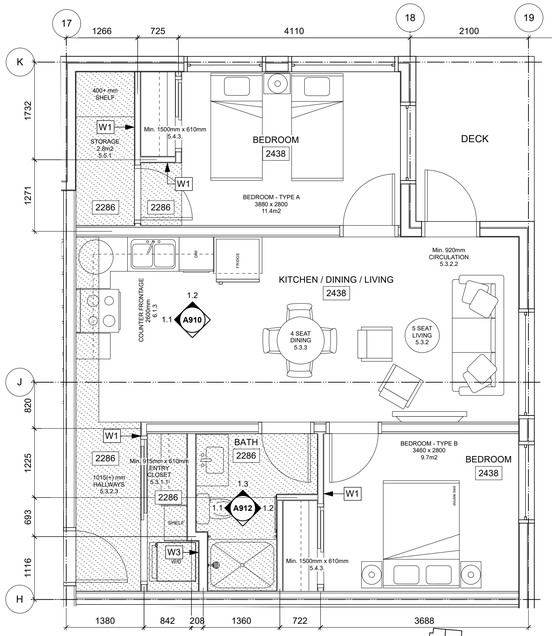
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project name
Verdier Affordable Housing
1183 Verdier Avenue
Central Saanich, BC

drawing title
Unit Plans

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drawing no. A210 | revision no. -

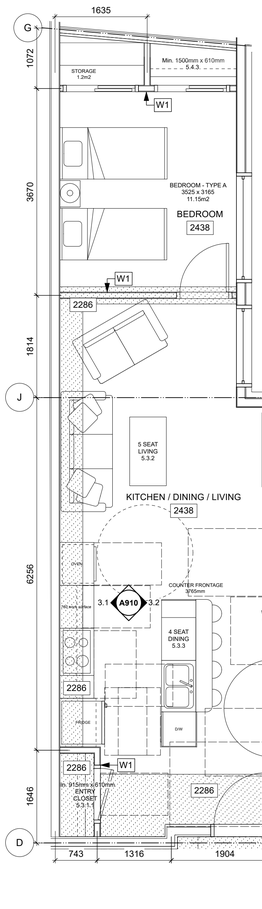


TYP KEY PLAN

1 / A211 Type E2 - 2 Bedroom (Corner)
Scale: 1:50

UNIT AREA: 71.3m²
UNIT COUNT: 6

L1 KEY PLAN

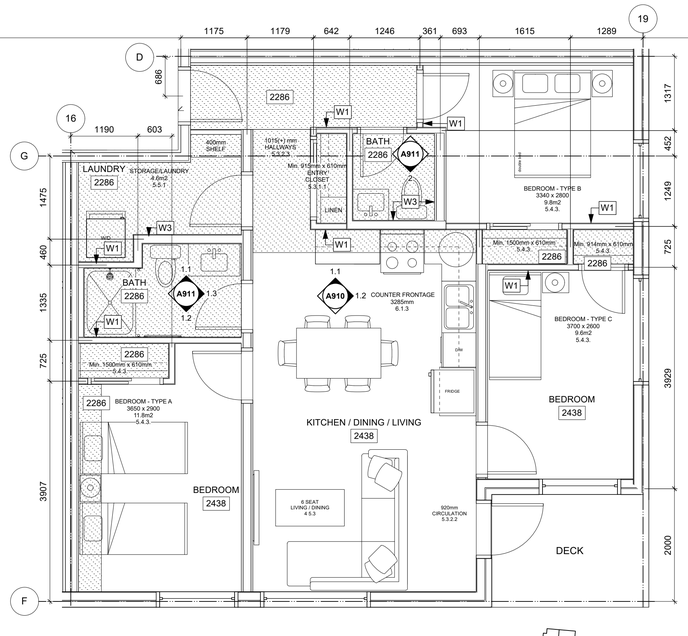


TYP KEY PLAN

2 / A211 Type F - 2 Bedroom Accessible
Scale: 1:50

UNIT AREA: 78.3m²
UNIT COUNT: 5

L1 KEY PLAN

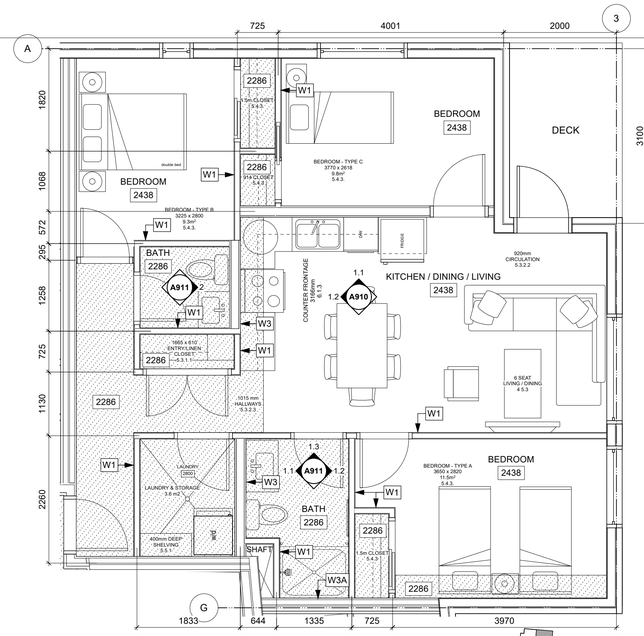


TYP KEY PLAN

3 / A211 Type G1 - 3 Bedroom, 1.5 Bath
Scale: 1:50

UNIT AREA: 89.7m²
UNIT COUNT: 6

L1 KEY PLAN



TYP KEY PLAN

4 / A211 Type G2 - 3 Bedroom, 1.5 Bath
Scale: 1:50

UNIT AREA: 87.8m²
UNIT COUNT: 5

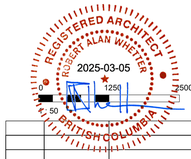
L1 KEY PLAN

GENERAL NOTES:

1. All dimensions are metric and shown in millimeters.
2. Interior dimensions are from grid lines to centre of walls, unless noted otherwise.
3. Level 2 Suites shown. See Floor Plans A201-A206 and Elevations A301-A302 for window locations.
4. Ceiling heights in Suites 2438 unless where otherwise noted.
5. All interior walls are Type W2 unless otherwise noted.
6. See A200 Floor Plans for corridor and common area door & wall types.
7. For exterior wall types & dimensions and party/corridor wall dimensions, refer to Floor Plans A200s.
8. See A910 Series for Interior Elevations.
9. Contractor to verify all dimensions and confirm same on site. Architect to be notified in case of any discrepancies.
10. Offset door rough opening min, 75mm from adjacent wall surface where space allows, unless noted otherwise.
11. Water Resistant Gypsum Ceramic Tile Backerboard required in place of type "X" GWB at tub & shower surround.
12. Provide appropriate blocking in walls for cabinetry and wall hung hardware.
13. Fully insulate wall and ceiling at all locations where RWL present. Not all locations may be noted on drawings.
14. See Specification and Details for deck assemblies.
15. See Architectural Schedules and Specification for all finishes.
16. See A200's for Common Area door numbers.

LEGEND

- BEDROOM 2438 — ROOM NAME & CEILING HEIGHT
- AREA OF DROPPED CEILING
- 2286 — DROP CEILING HEIGHT
- W1 — WALL TYPE -Refer to Assemblies A010



Rev	Date	Description
	25-02-28	Issued for Building Permit
plot date	25-02-28	drawing file: 2341.3.2 - A210 Unit Plans
drawn by	NLC/SJJ	checked by: RAW
scale	1:150	project number: 2341

NOTE: All dimensions are shown in millimeters.

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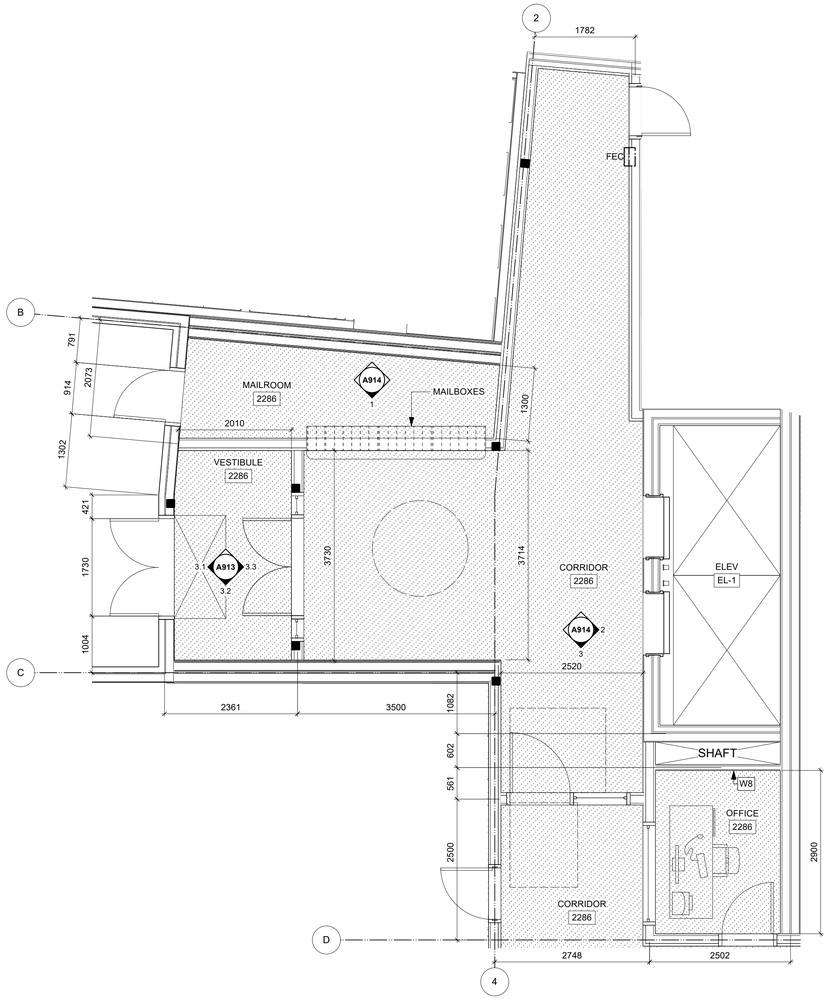
project name
Verdier Affordable Housing
1183 Verdier Avenue
Central Saanich, BC

drawing title
Unit Plans

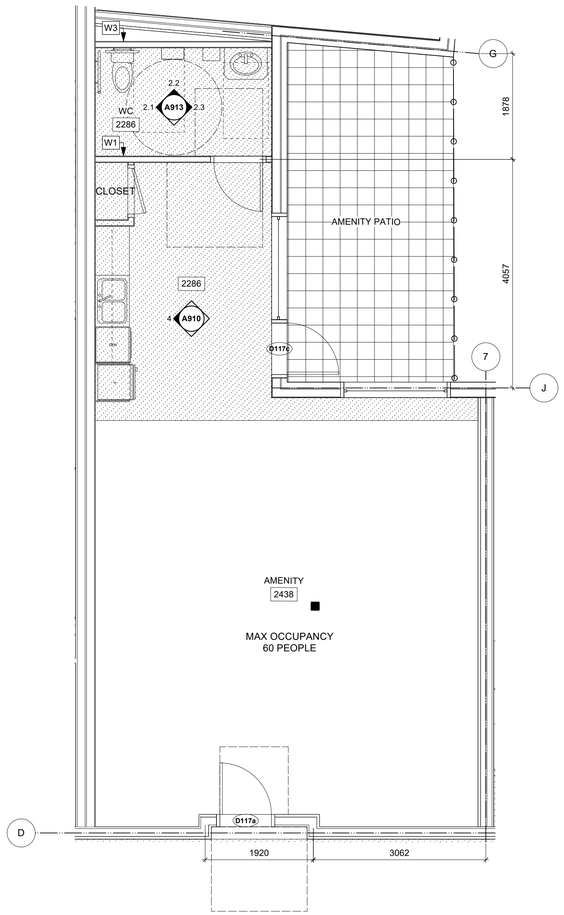
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drawing no. A211

revision no. -



1 / A212 Main Lobby, Mailroom, Office
Scale: 1:50



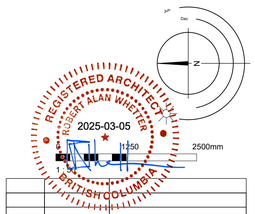
2 / A212 Amenity Room
Scale: 1:50

SHEET NOTES:

1. All dimensions are metric and shown in millimeters.
2. Interior dimensions are from grid lines to centre of walls, unless noted otherwise.
3. Level 2 Suites shown. See Floor Plans A201-A206 and Elevations A301-A302 for window locations.
4. Ceiling heights in Suites 2438 unless where otherwise noted.
5. All interior walls are Type W2 unless ohterwise noted.
6. See A200 Floor Plans for corridor and common area door & wall types.
7. For exterior wall types & dimensions and party/corridor wall dimensions, refer to Floor Plans A200s.
8. See A910 Series for Interior Elevations.
9. Contractor to verify all dimensions and confirm same on site. Architect to be notified in case of any discrepancies.
10. Offset door rough opening min, 75mm from adjacent wall surface where space allows, unless noted otherwise.
11. Water Resistant Gypsum Ceramic Tile Backerboard required in place of type "X" GWB at tub & shower surround.
12. Provide appropriate blocking in walls for cabinetry and wall hung hardware.
13. Fully insulate wall and ceiling at all locations where RWL present. Not all locations may be noted on drawings.
14. See Specification and Details for deck assemblies.
15. See Architectural Schedules and Specification for all finishes.
16. See A200's for Common Area door numbers.
17. See Electrical for Auoto Door Operator locations.
18. See Landscape for Amenity Room Patio and fencing materials.

LEGEND

BEDROOM 2438	ROOM NAME & CEILING HEIGHT
	AREA OF DROPPED CEILING
2286	DROP CEILING HEIGHT
W1	WALL TYPE -Refer to Assemblies A010



Rev	Date	Description
	25-02-28	Issued for Building Permit

plot date	25-02-28	drawing file	2341.3.2 - A210 Unit Plans
drawn by	NLC/SJJ	checked by	RAW
scale	1:150	project number	2341

NOTE: All dimensions are shown in millimeters.

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102-5190 Dublin Way
Nanaimo BC V9T 0H2
T 1-250-585-5810

project name
Verdier Affordable Housing
1183 Verdier Avenue
Central Saanich, BC

drawing title
Common Area Detail Plans

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drawing no. A212

revision no. -



1 A301 West Elevation
Scale: 1:100



2 A301 East Elevation
Scale: 1:100

MATERIALS SCHEDULE

1. HARDIE PLANK - "LIGHT MIST" & "ARCTIC WHITE"
2. HARDIE PANEL - "RICH ESPRESSO"
3. HARDIE PANEL - "GREY SLATE"
4. HARDIE PLANK - "WHOLE WHEAT"
5. HARDIE TRIM - "RICH ESPRESSO"
6. METAL WINDOW SHROUD - BLACK
7. VINYL WINDOWS & DOORS - WHITE
8. BLACK METAL GAURD
9. BLACK METAL GAURD WITH CHAMPAGNE COMPOSITE PANEL INSET
10. VINYL DECK MEMBRANE, LIGHT BROWN (NOT VISIBLE)
11. CONCRETE
12. PAINTED METAL DOOR, GREEN
13. STOREFRONT GLAZING - ANODIZED LIGHT GREY FRAME, GREEN SPANDREL WHERE SHOWN
14. MECHANICAL GRILLE - POWDER COATED METAL - BLACK
15. PREFINISHED METAL FLASHING - BLACK
16. BLACK METAL GAURD WITH CLEAR GLASS INSET

REGISTERED ARCHITECT
ROBERT ALAN WHITTEN
BRITISH COLUMBIA
2025-03-05

Rev.	Date	Description
	25-02-28	Issued for Building Permit

print date	25-02-28	drawing file	2341.3.2 - A300 Elevations
drawn by	SJJ/NLC	checked by	RAW
scale	1:100	project number	2341

NOTE: All dimensions are shown in millimeters.

ISSUED FOR BUILDING PERMIT 25-02-28

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Nanaimo, BC V9T 0H2
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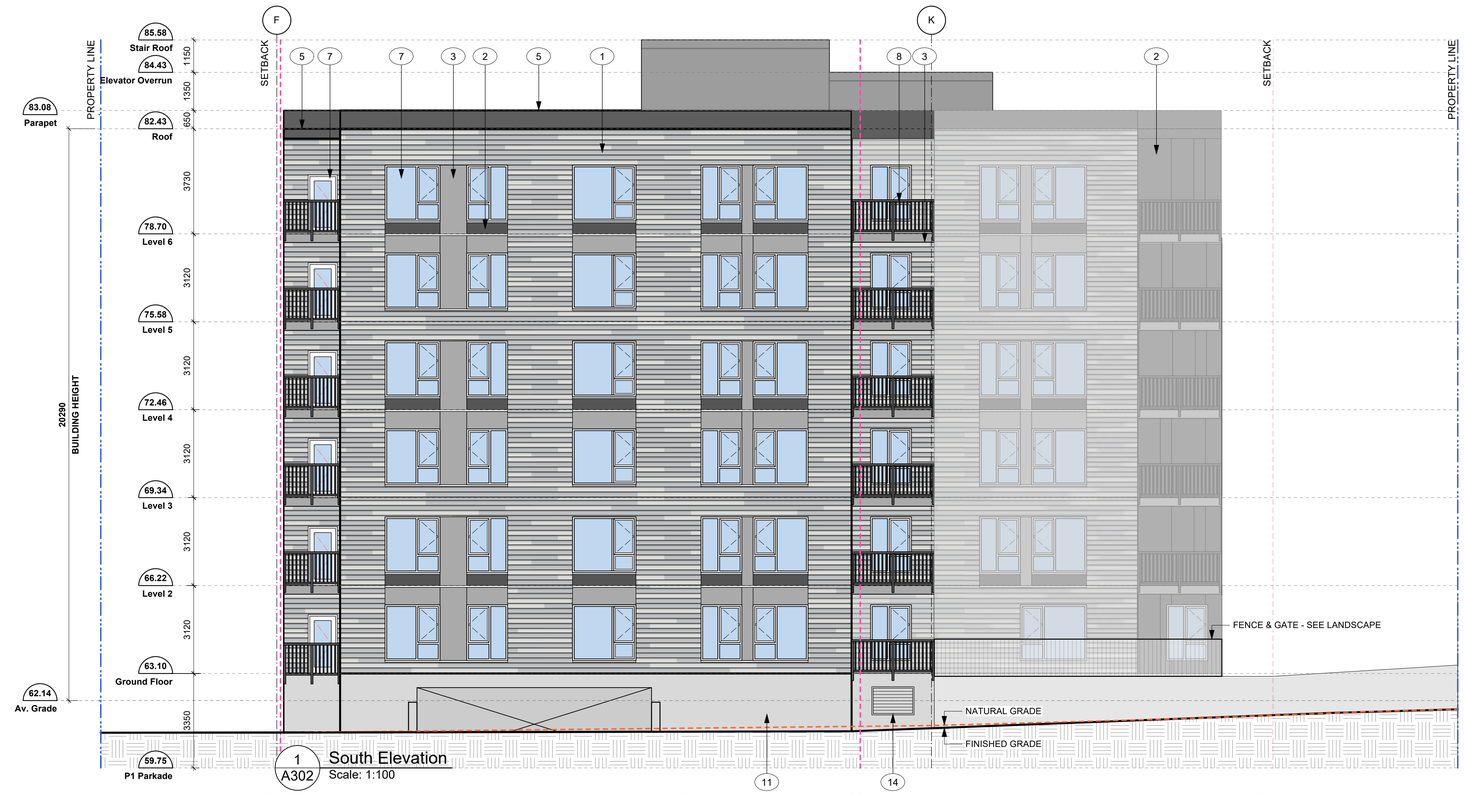
project name
Verdier Affordable Housing
1183 Verdier Avenue
Central Saanich, BC

drawing title
Elevations

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drawing no. A301

revision no. -



1 A302 South Elevation
Scale: 1:100

2 A302 North Elevation
Scale: 1:100

MATERIALS SCHEDULE

1	HARDIE PLANK - "LIGHT MIST" & "ARCTIC WHITE"
2	HARDIE PANEL - "RICH ESPRESSO"
3	HARDIE PANEL - "GREY SLATE"
4	HARDIE PLANK - "WHOLE WHEAT"
5	HARDIE TRIM - "RICH ESPRESSO"
6	METAL WINDOW SHROUD - BLACK
7	VINYL WINDOWS & DOORS - WHITE
8	BLACK METAL GAURD
9	BLACK METAL GAURD WITH CHAMPAGNE COMPOSITE PANEL INSET
10	VINYL DECK MEMBRANE, LIGHT BROWN (NOT VISIBLE)
11	CONCRETE
12	PAINTED METAL DOOR, GREEN
13	STOREFRONT GLAZING - ANODIZED LIGHT GREY FRAME, GREEN SPANDREL WHERE SHOWN
14	MECHANICAL GRILLE - POWDER COATED METAL - BLACK
15	PREFINISHED METAL FLASHING - BLACK
16	BLACK METAL GAURD WITH CLEAR GLASS INSET

REGISTERED ARCHITECT
RUSSELL ALAN WHITTEN
2025-03-05
BRITISH COLUMBIA

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scale	1:100	project number	2341

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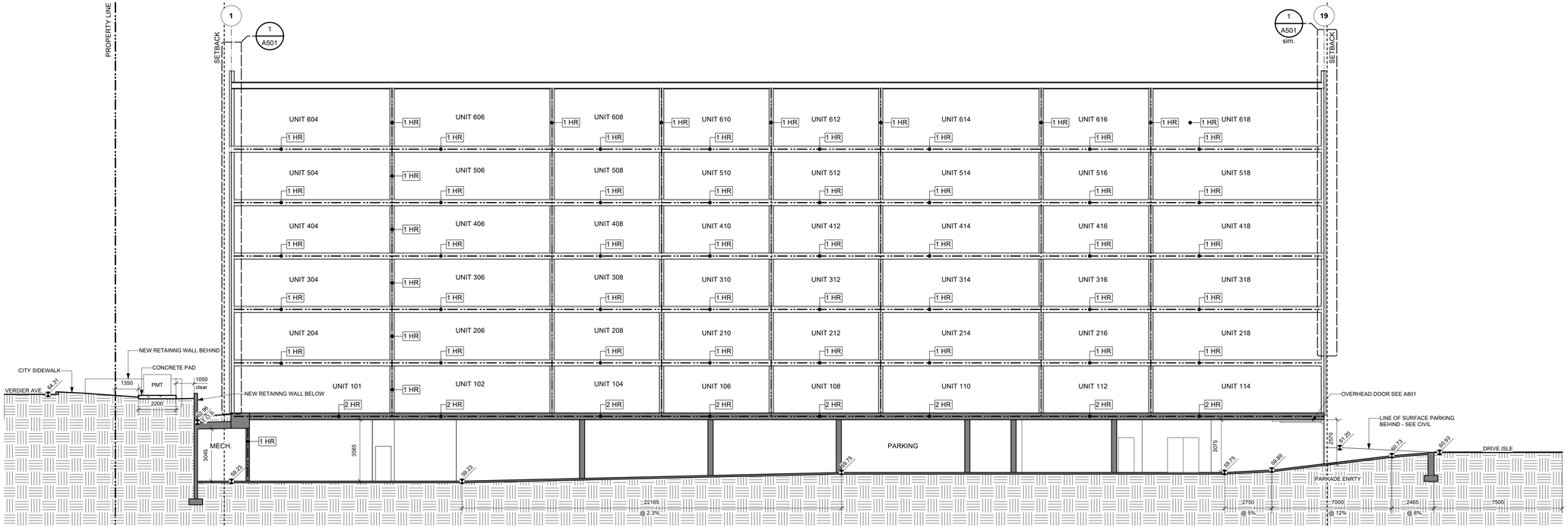
project name
Verdier Affordable Housing
1183 Verdier Avenue
Central Saanich, BC

drawing title
Elevations

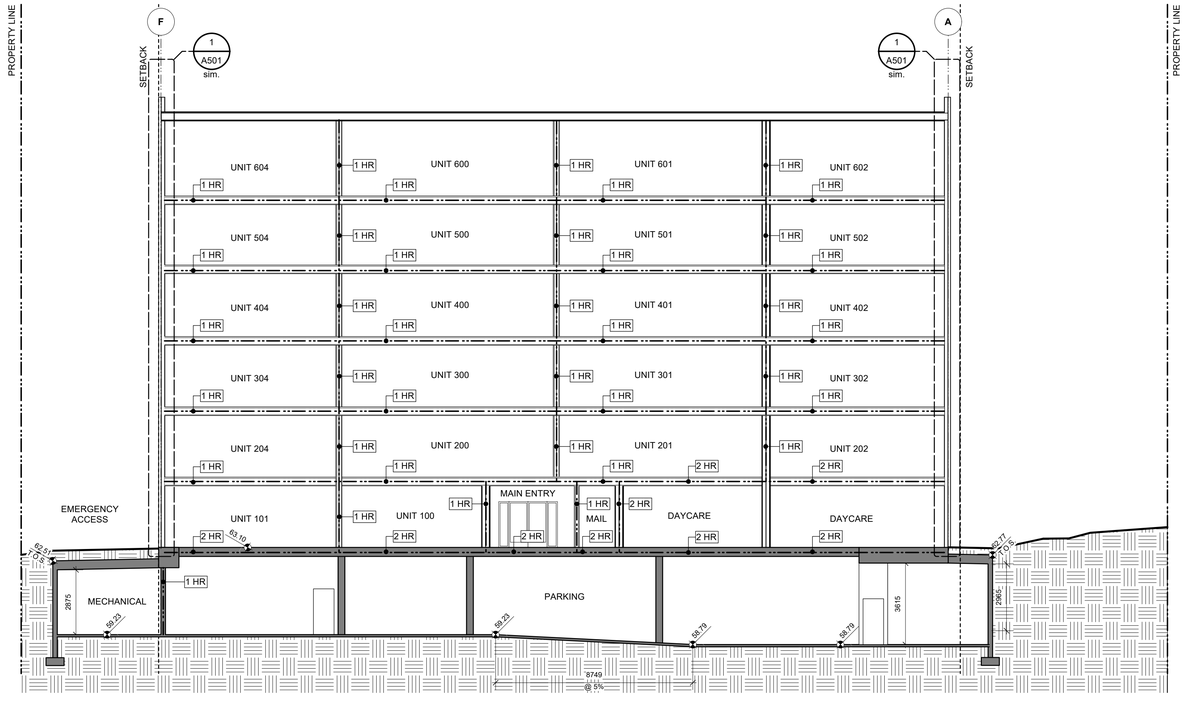
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drawing no. A302

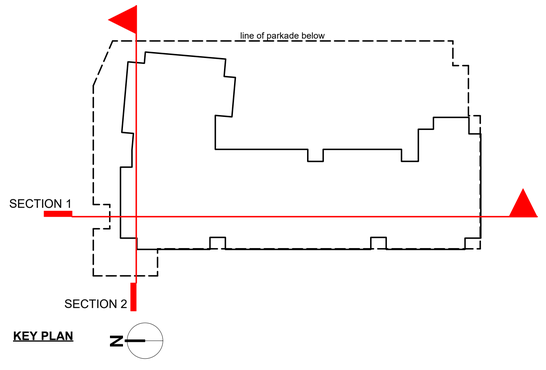
version no. -



1 / A401 North/South Section 1
Scale: 1:125



2 / A401 East/West Section
Scale: 1:125



KEY PLAN

REGISTERED ARCHITECT
ROBERT ALAN WHETTER
2025-03-05
BRITISH COLUMBIA

Rev	Date	Description
	28-02-28	Issued for Building Permit
plot date	25-02-28	drawing file: 2341.3.2 A400 Sections
drawn by	NL/CS/JJ	checked by: RAW
scale	1:125	project number: 2341

NOTE: All dimensions are shown in millimeters.

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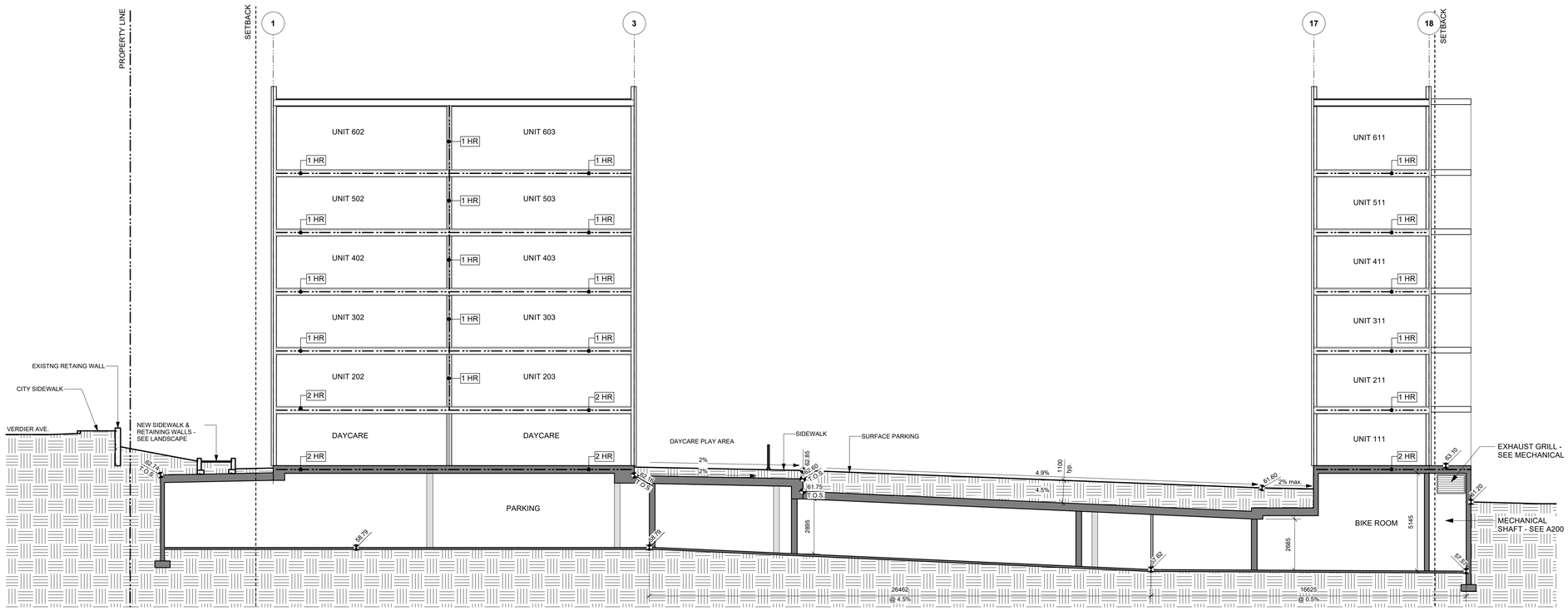
project name
Verdier AffordabLe Housing
1183 Verdier Avenue
Central Saanich, BC

drawing title
Sections

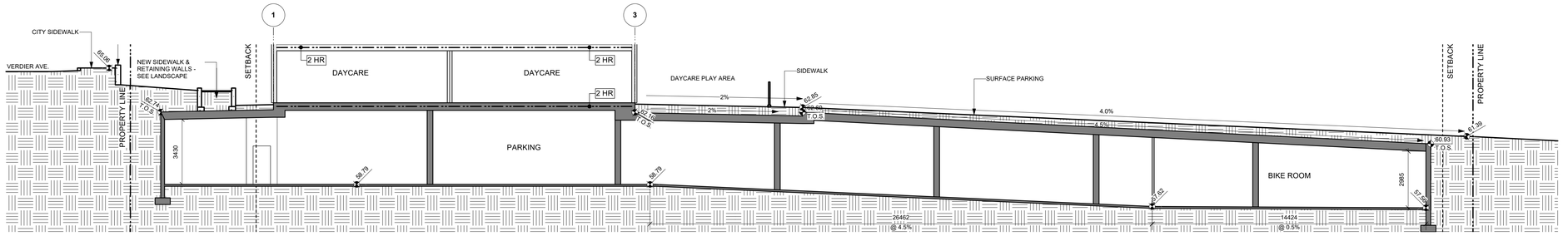
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drawing no. A401

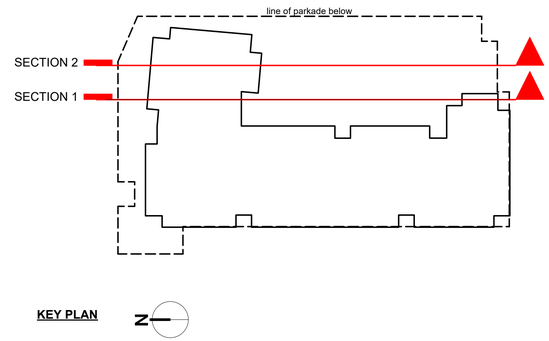
revision no. -



1 / A402 North/South Section 1
Scale: 1:125



2 / A402 North/South Section 2
Scale: 1:125



KEY PLAN

REGISTERED ARCHITECT
ROBERT ALAN WHITTER
2025-03-05
BRITISH COLUMBIA

Rev	Date	28-02-28	Description: Issued for Building Permit
plot date		25-02-28	drawing file: 2341.3.2 A400 Sections
drawn by		NL/CS/JJ	checked by: RAW
scale		1:125	project number: 2341

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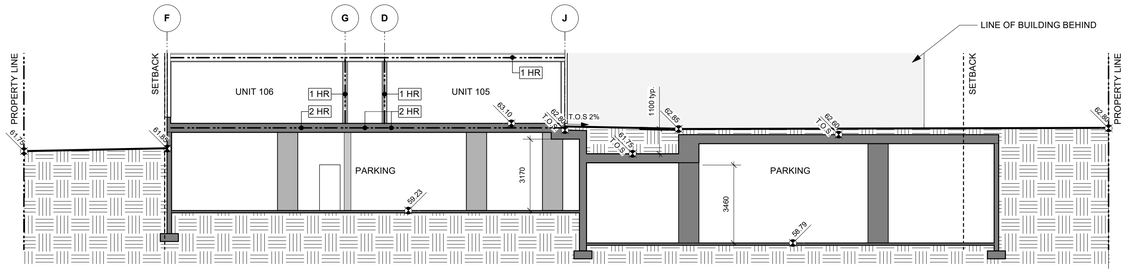
project name
Verdier AffordabLe Housing
1183 Verdier Avenue
Central Saanich, BC

drawing title
Sections

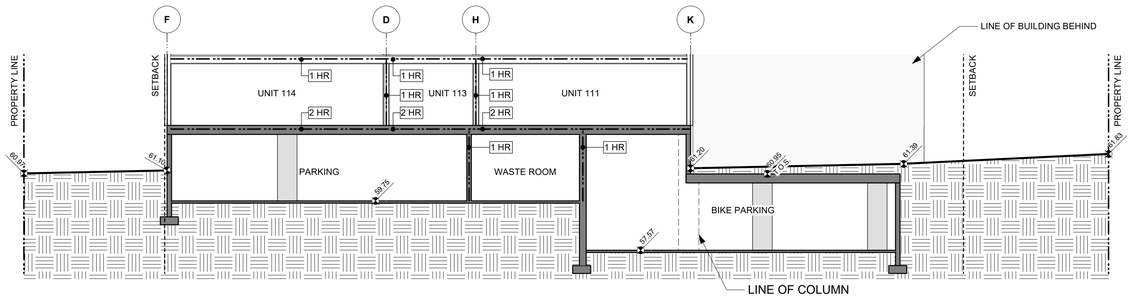
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drawing no. A402

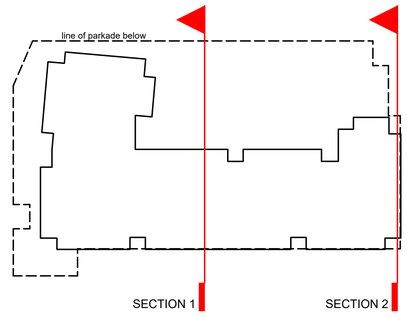
revision no. -



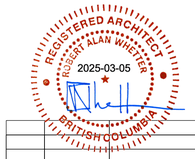
1
A403
East/West Section 1
Scale: 1:125



2
A403
East/West Section 2
Scale: 1:125



KEY PLAN



Rev	Date	Description
	28-02-28	Issued for Building Permit
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drawn by	NL/CS/JJ	checked by: RAW
scale	1:125	project number: 2341

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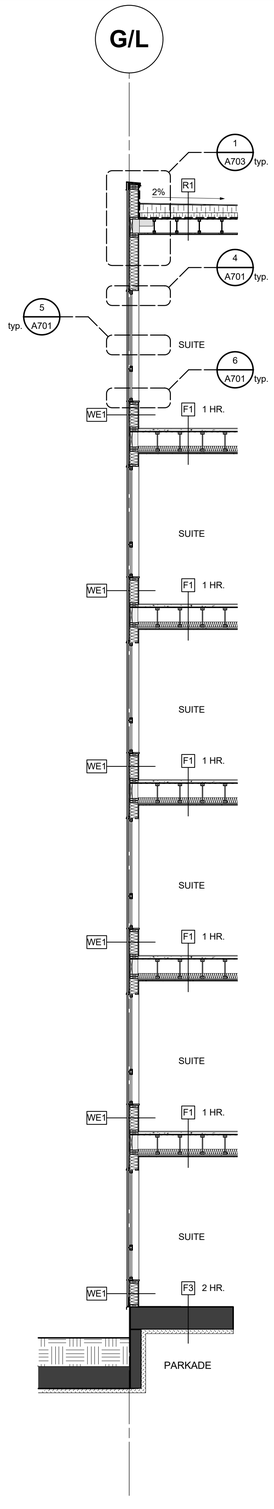
project name
Verdier AffordabLe Housing
1183 Verdier Avenue
Central Saanich, BC

drawing title
Sections

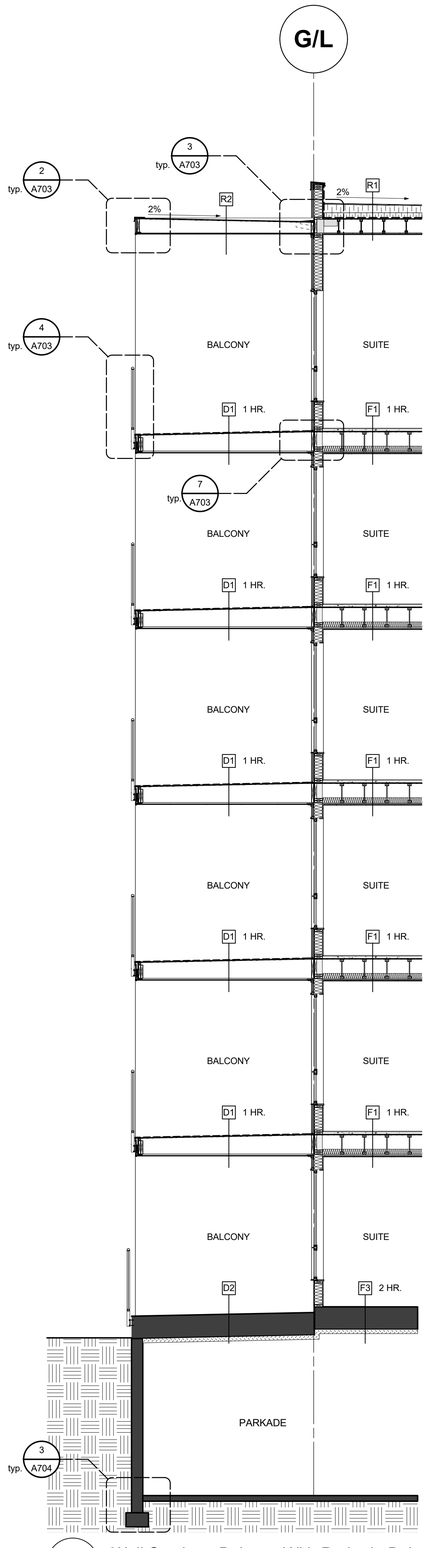
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drawing no. A403

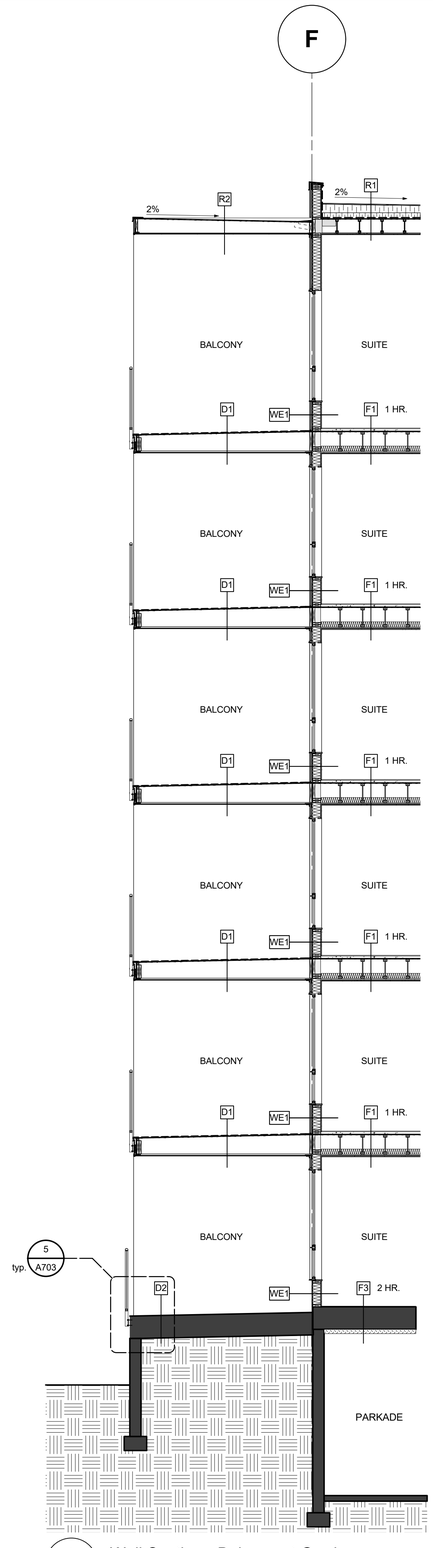
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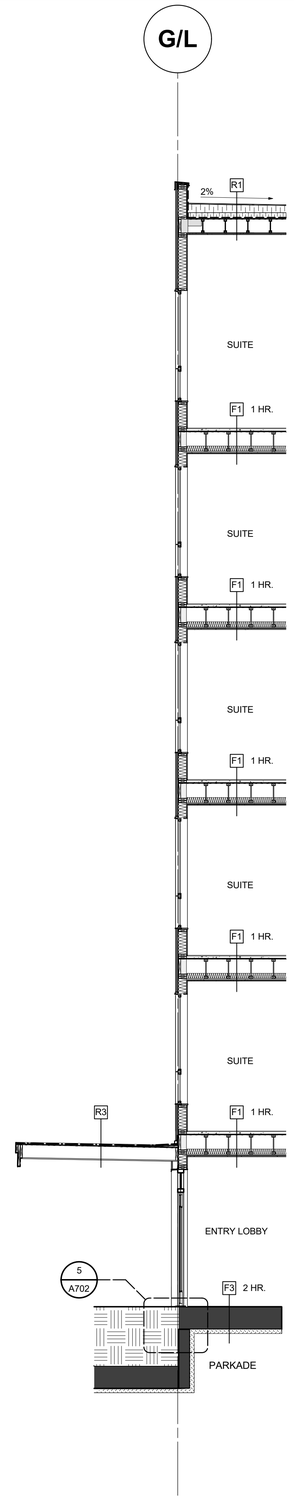
1 A501 Typical Wall Section at Suite
Scale: 1:50



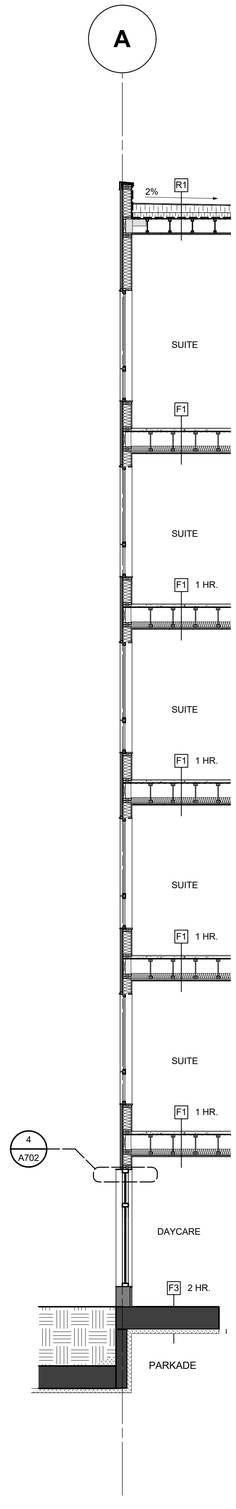
2 A501 Wall Section - Balcony With Parkade Below
Scale: 1:50



3 A501 Wall Section - Balcony at Grade
Scale: 1:50



4 A501 Wall Section Thru Entry
Scale: 1:50



5 A501 Wall Section at Daycare
Scale: 1:50

GENERAL NOTES

1. Floor datums are geodetic and shown in meters.
2. All dimensions are metric and shown in millimeters.
3. Exterior dimensions are from face of sheathing to face of sheathing or to grid line unless noted otherwise.
4. Interior dimensions are center of wall to center of wall.
5. Grid lines are centerline of party walls, center of corridor walls and face of exterior sheathing unless noted otherwise.
6. Refer to structural drawings for shearwall assemblies and locations.
7. Refer to drawing A010 for construction assemblies.
8. Refer to A800 series for window and door schedules.
9. Refer to Elevation drawings A301-A302 for siding colour locations.
10. Contractor to verify all dimensions and confirm same on site. Architect to be contacted regarding any discrepancies.

REGISTERED ARCHITECT
ROBERT ALAN WHETTER
BRITISH COLUMBIA
2025-03-05

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	25-02-28	Issued for Building Permit

plot date	25-02-28	drawing file	2341.3.2 - A500 Wall Sections
drawn by	NLC	checked by	RAW
scale	1:100	project number	2341

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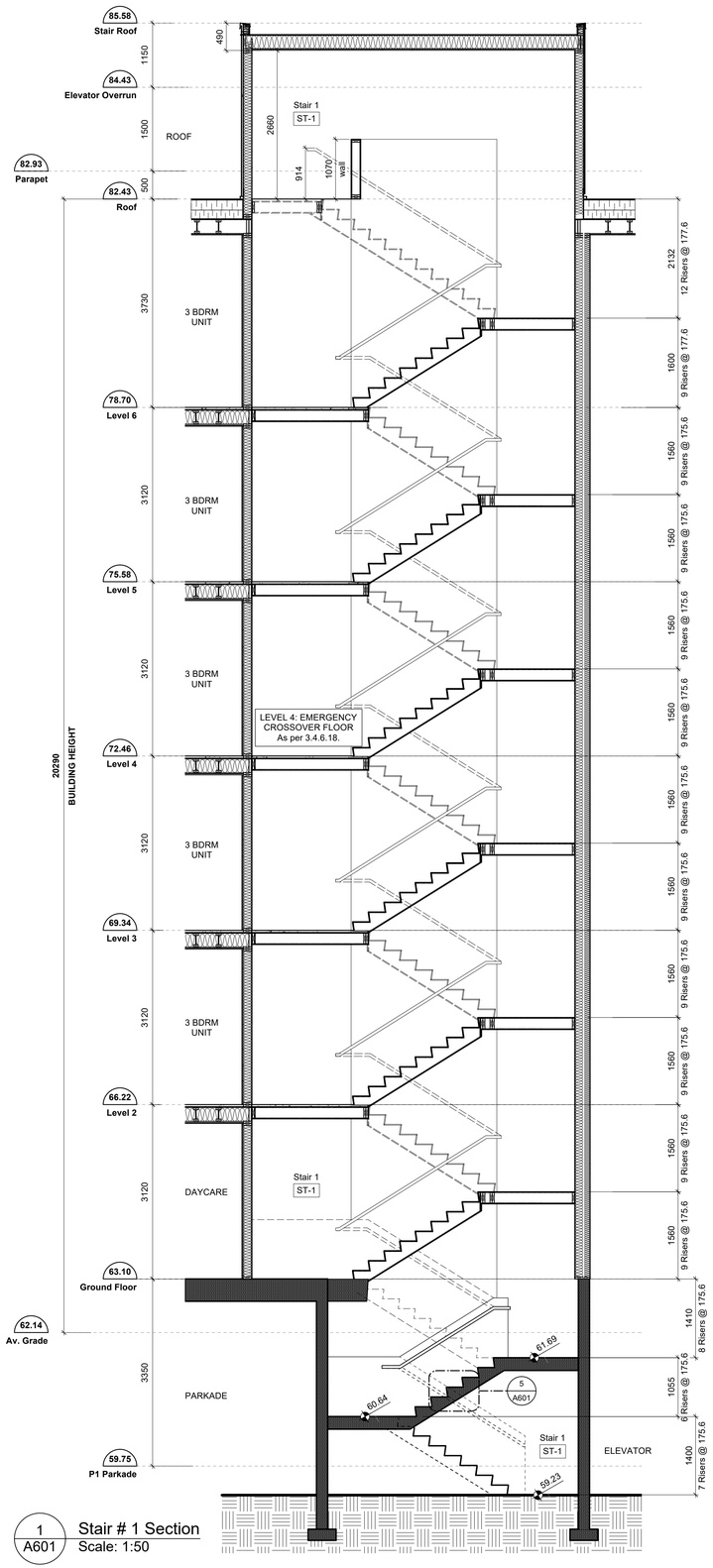
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Verdier AffordabLe Housing
1183 Verdier Avenue
Central Saanich, BC

drawing title
Wall Sections

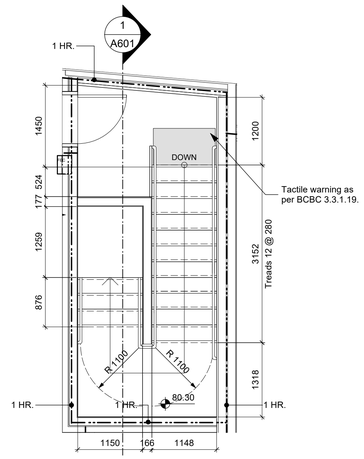
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drawing no. A501

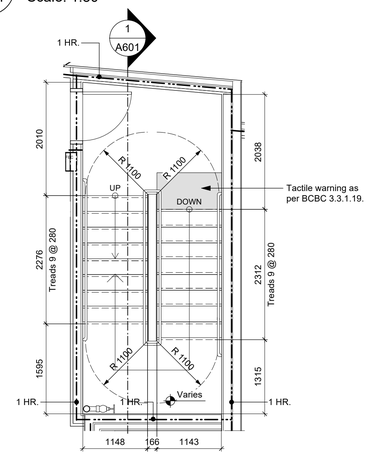
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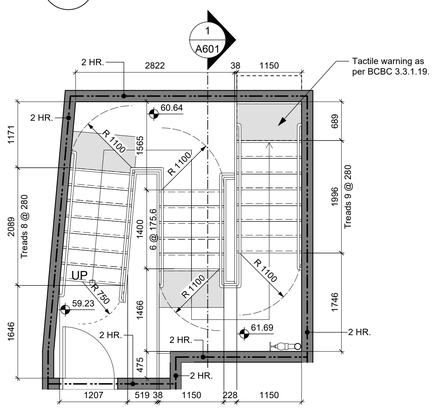
1 Stair # 1 Section
A601 Scale: 1:50



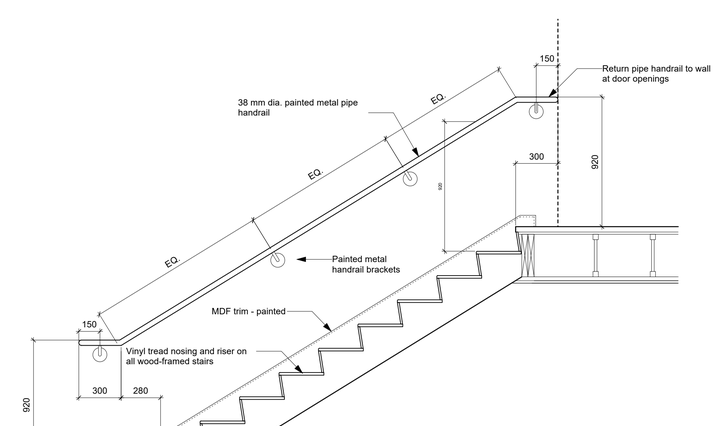
4 A601 Stair #1 - Roof - Plan
Scale: 1:50



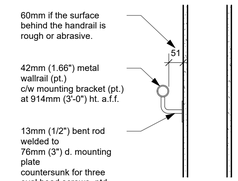
3 A601 Stair #1 - Typical Level Plan
Scale: 1:50



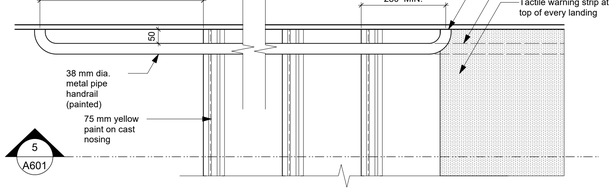
2 A601 Stair #1 - P1 Plan
Scale: 1:50



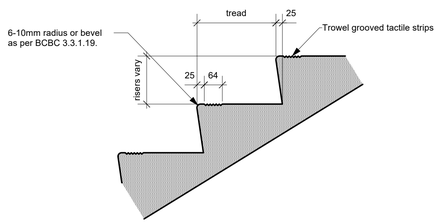
7 A601 Typical Woodframe Stair Detail
Scale: 1:20



8 A601 Stair Handrail
Scale: 1:50



6 A601 Stair Plan Detail - Concrete, Wood, sim.
Scale: 1:10



5 A601 Typical Concrete Stair Detail
Scale: 1:10

REGISTERED ARCHITECT
ROBERT ALAN WHETTER
BRITISH COLUMBIA
2025-03-05

Rev	Date	Description	Issued for Building Permit
	25-02-28		
plot date	25-02-28	drawing file	2341.3.2 - A600 Stairs
drawn by	NLC/SJJ	checked by	RAW
scale	As Noted	project number	2341

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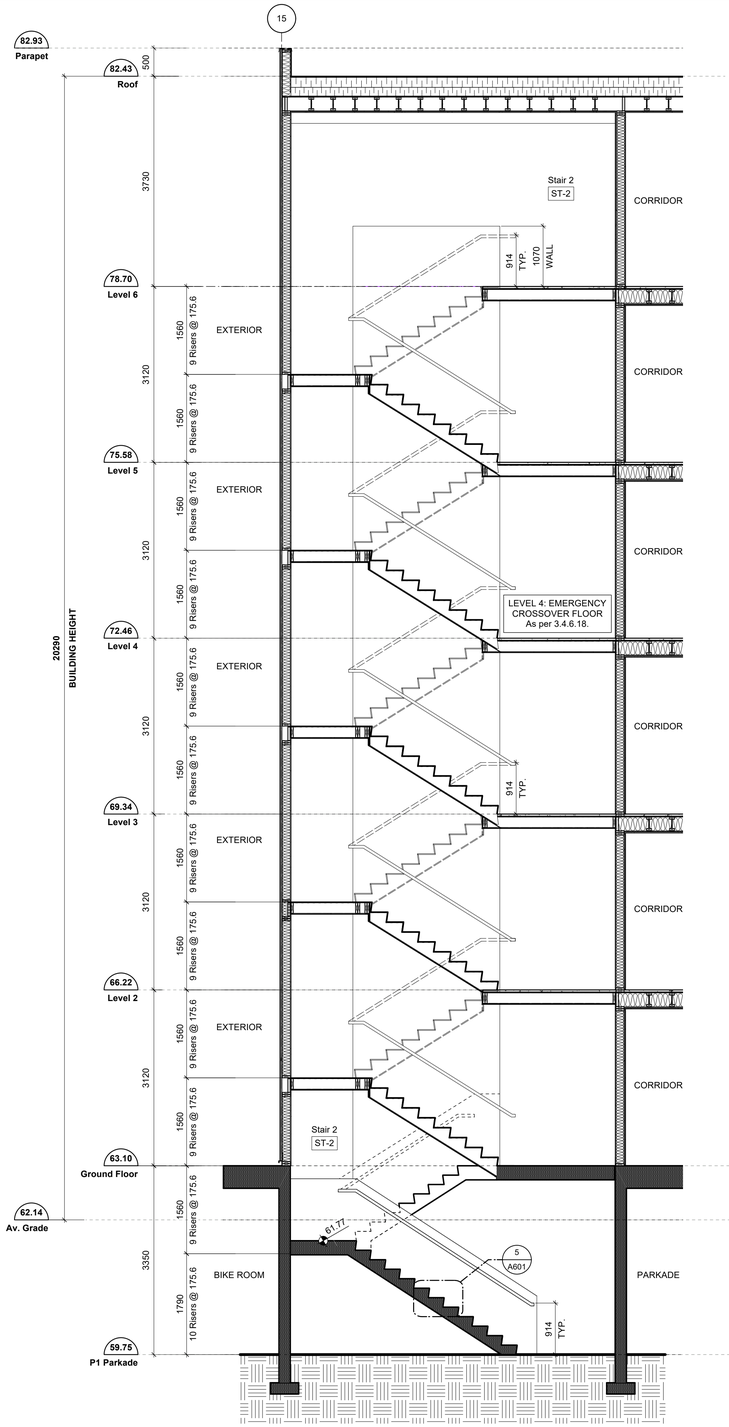
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project name
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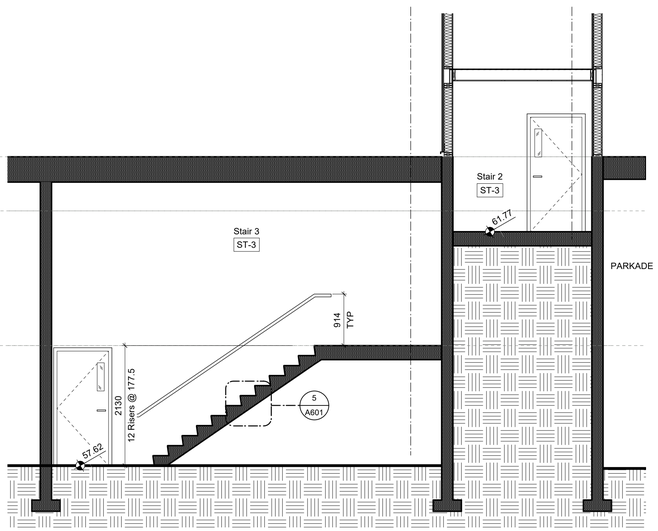
drawing title
Stair Plans, Section & Typ. Details

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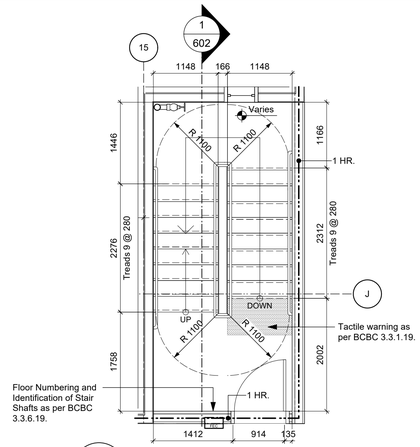
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revision no. -



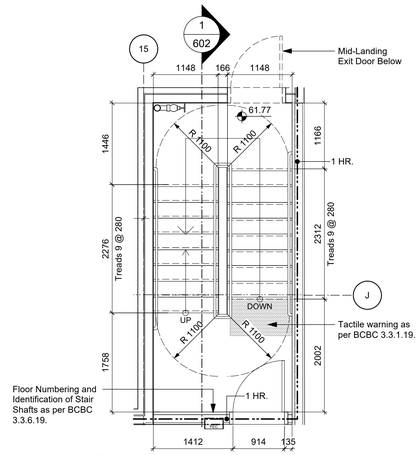
1 A602 Stair #2 Section
Scale: 1:50



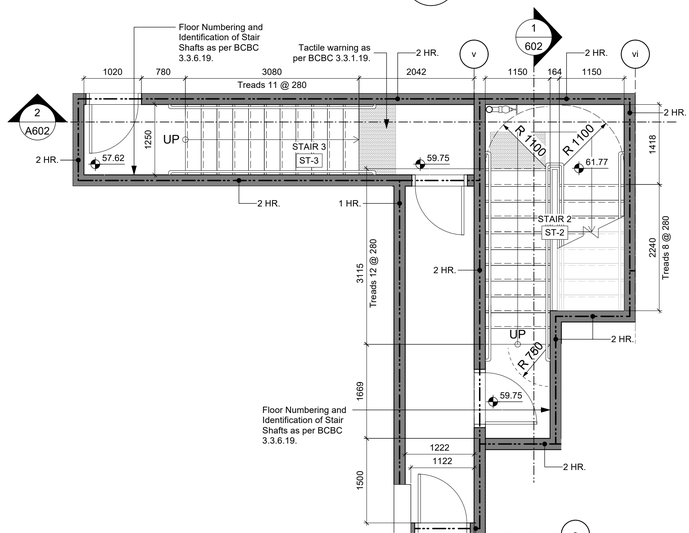
2 A602 Stair #3 Section
Scale: 1:50



5 A602 Stair #2 - Typical Floor Plan
Scale: 1:50



4 A602 Stair #2 - L1 Plan
Scale: 1:50



3 A602 Stair #2 & #3 - P1 Plan
Scale: 1:50

REGISTERED ARCHITECT
ROBERT ALAN WHETTER
2025-03-05
BRITISH COLUMBIA

Rev	Date	Description	Issued for Building Permit
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scale	As Noted	project number	2341

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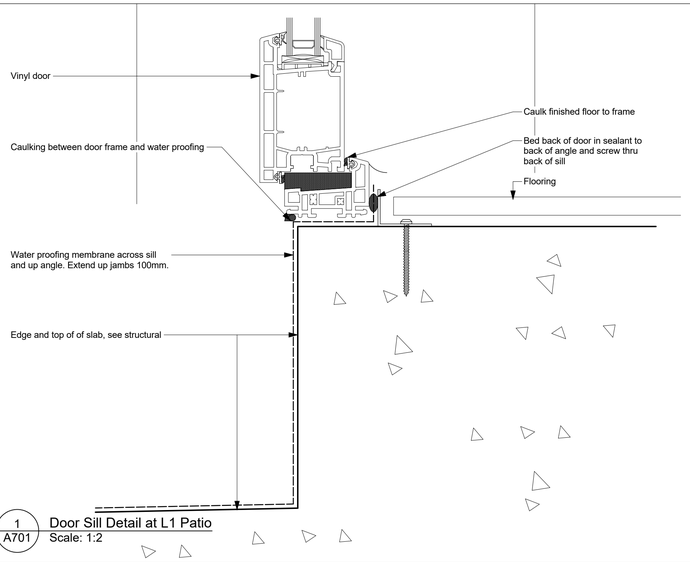
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project name
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Central Saanich BC

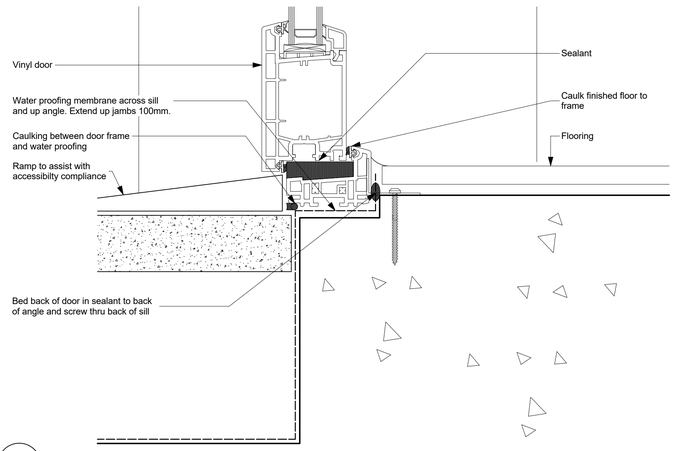
drawing title
Stair Plans & Sections

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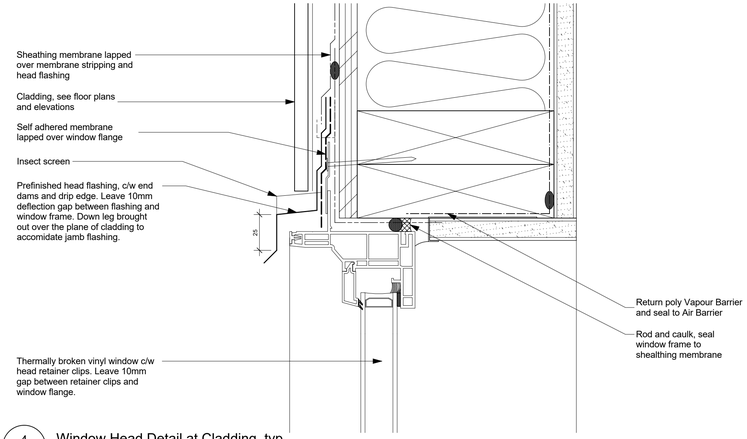
drawing no. A602
revision no. -



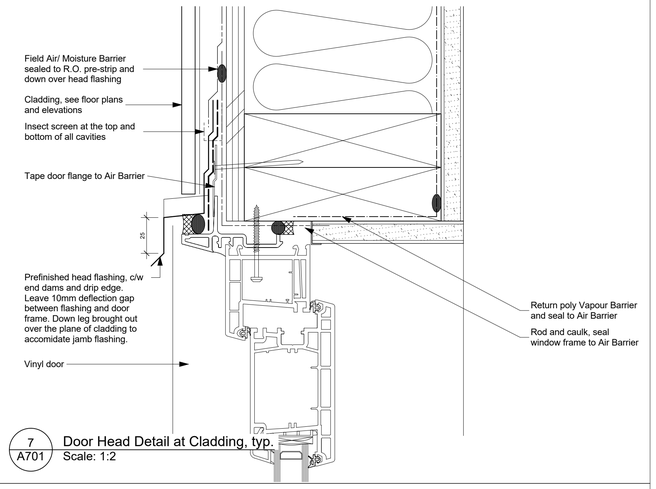
1 A701 Door Sill Detail at L1 Patio
Scale: 1:2



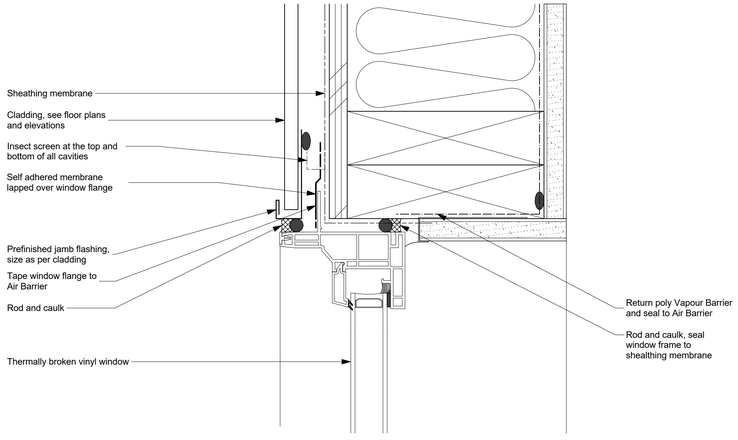
2 A701 Door Sill Detail at L1 Amenity Accessible Patio
Scale: 1:2



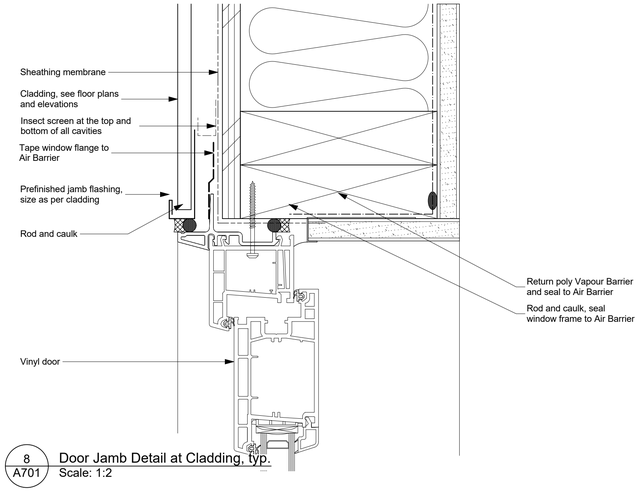
4 A701 Window Head Detail at Cladding, typ.
Scale: 1:2



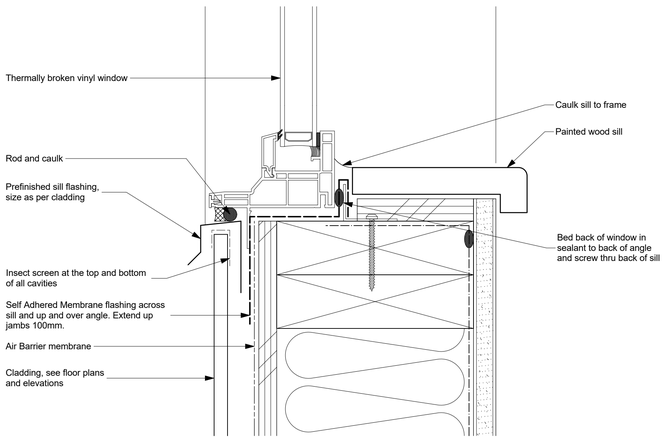
7 A701 Door Head Detail at Cladding, typ.
Scale: 1:2



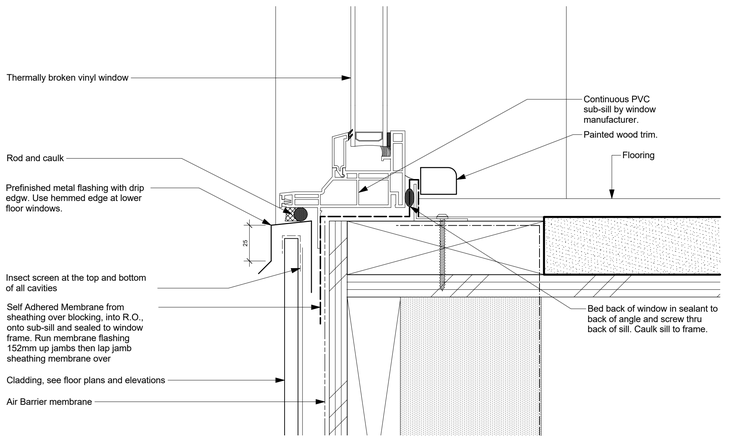
5 A701 Window Jamb Detail at Cladding, typ.
Scale: 1:2



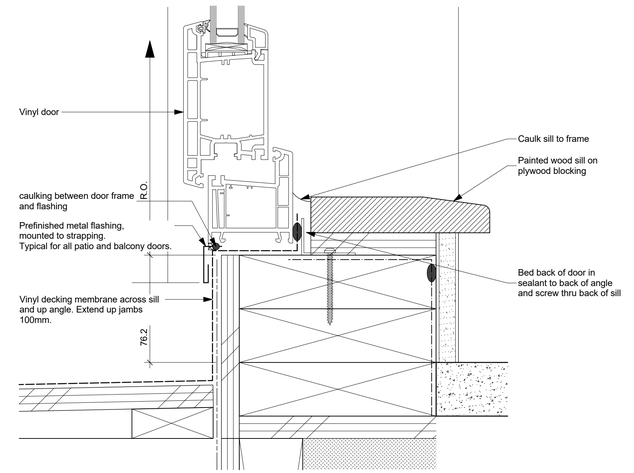
8 A701 Door Jamb Detail at Cladding, typ.
Scale: 1:2



3 A701 Window Sill Detail at Cladding
Scale: 1:2



6 A701 Window Sill Detail at Cladding, typ.
Scale: 1:2



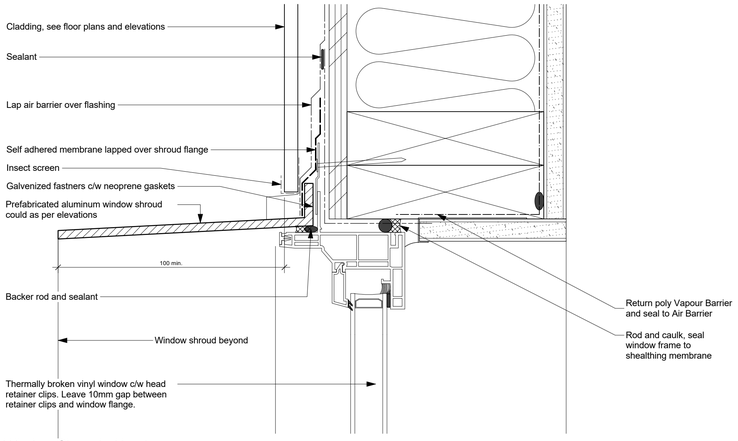
9 A701 Door Sill Detail at Cladding, typ.
Scale: 1:2

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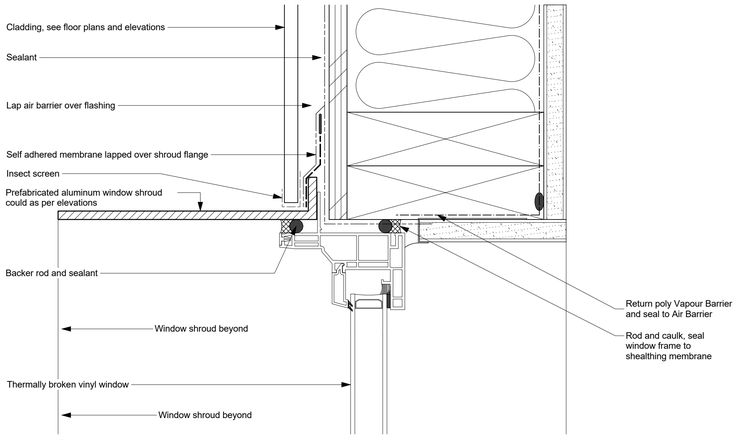
1. A701 details should be read in adjunction to A702 details.

REGISTERED ARCHITECT
ROBERT ALAN WHETTER
2025-03-05
BRITISH COLUMBIA

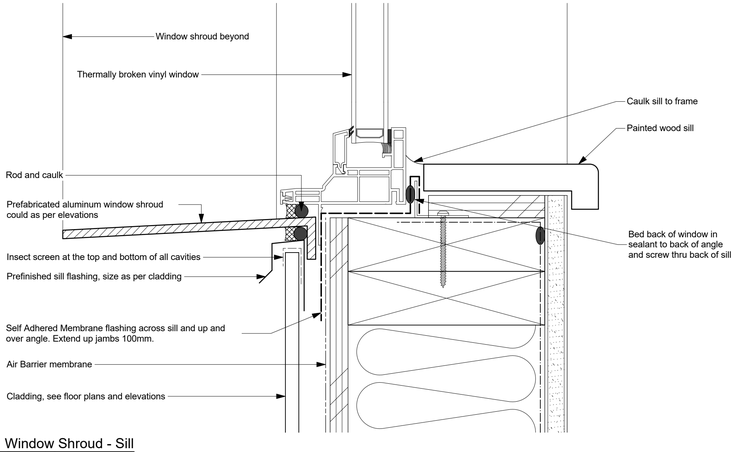
Rev	Date	Description	Issued for Building Permit



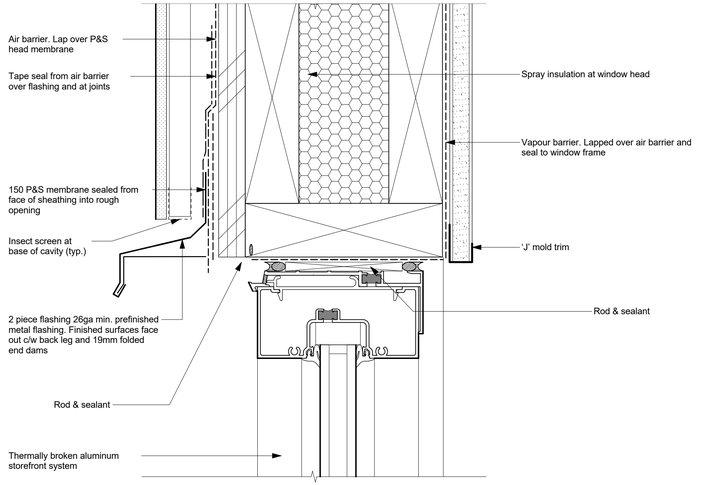
1 A702 **Window Shroud - Head**
Scale: 1:2



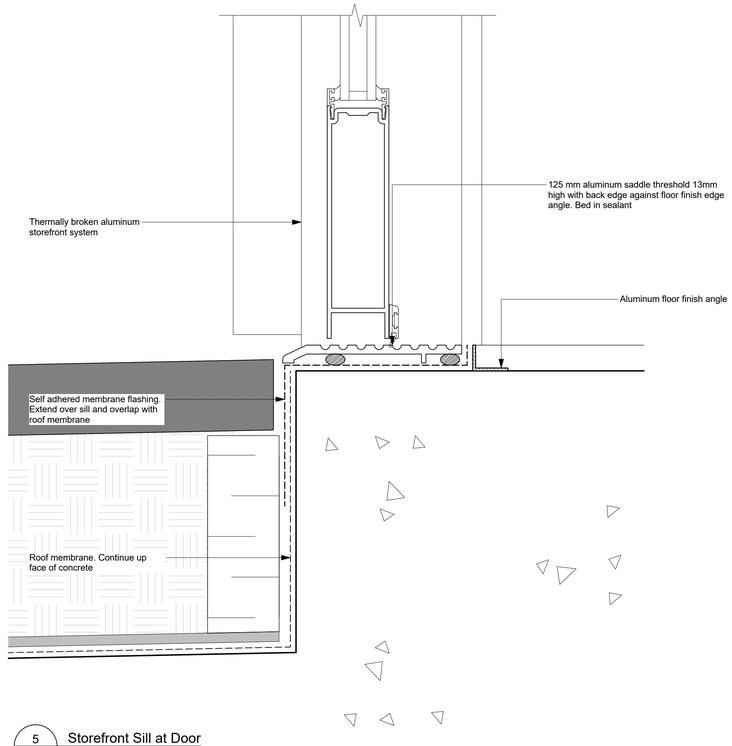
2 A702 **Window Shroud - Jamb**
Scale: 1:2



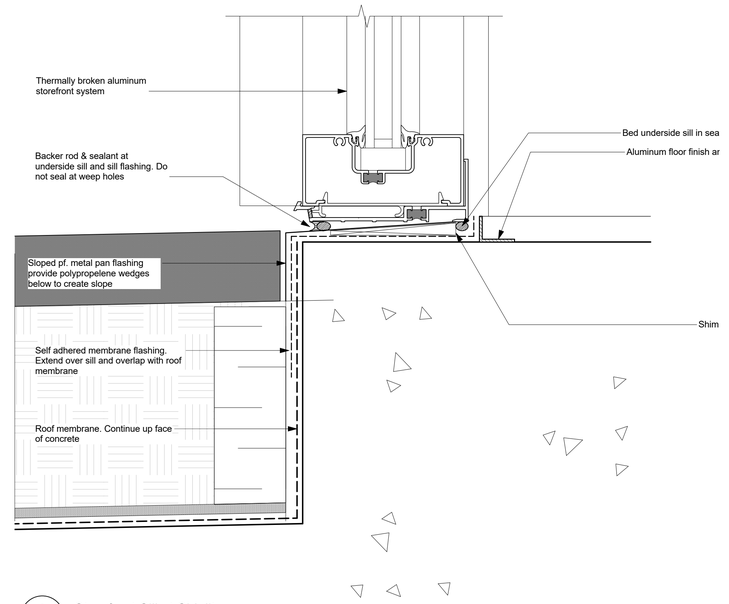
3 A702 **Window Shroud - Sill**
Scale: 1:2



4 A702 **Storefront Head**
Scale: 1:2



5 A702 **Storefront Sill at Door**
Scale: 1:2



6 A702 **Storefront Sill at Sidelite**
Scale: 1:2

REGISTERED ARCHITECT
ROBERT ALAN WHETTER
2025-03-05
BRITISH COLUMBIA

Rev	Date	Description	Issued for Building Permit
plot date	25-02-28	drawing file	2341.3.2 - A700 Details
drawn by	NLC	checked by	RAW
scale	1:2	project number	2341

NOTE: All dimensions are shown in millimeters.

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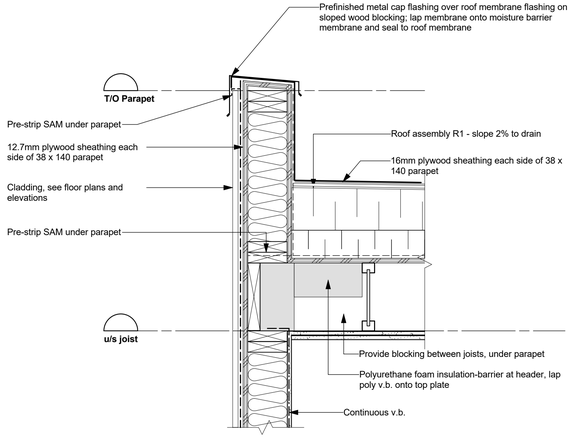
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Nanaimo BC V9T 0H2
T 1+250+585+5810

project name
Verdier Affordable Housing
1183 Verdier Avenue
Central Saanich, BC

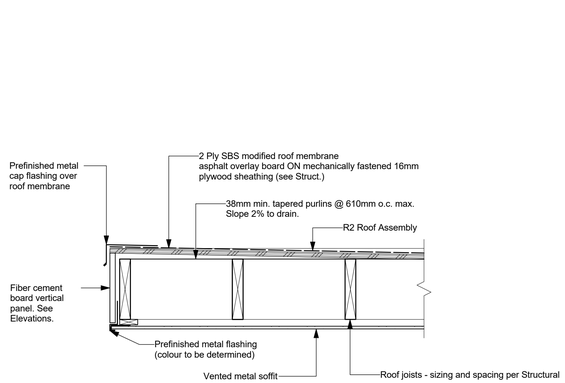
drawing title
Section Details

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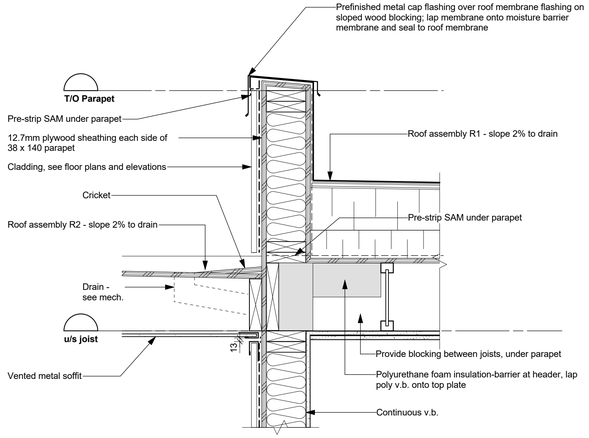
drawing no. A702
revision no. -



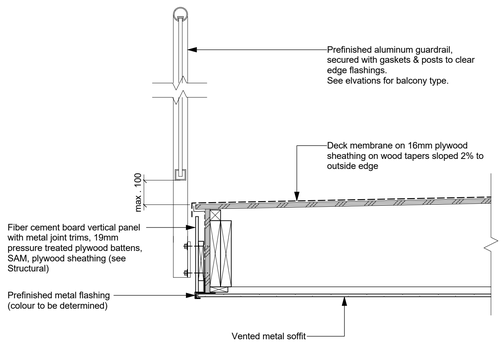
1 A703 Typical Parapet
Scale: 1:10



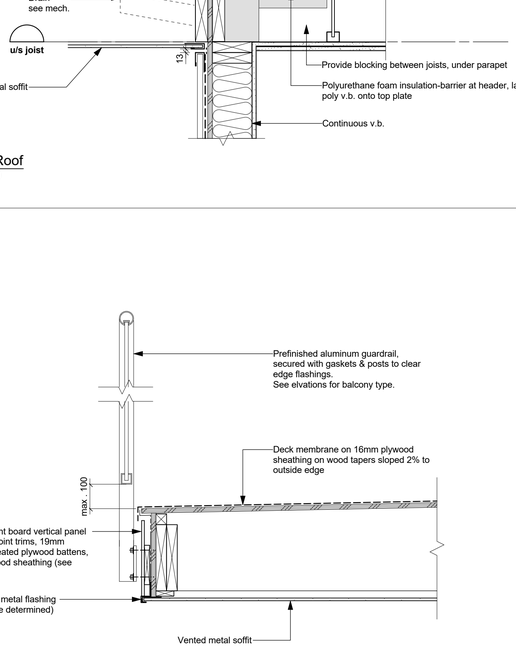
2 A703 Balcony Roof
Scale: 1:10



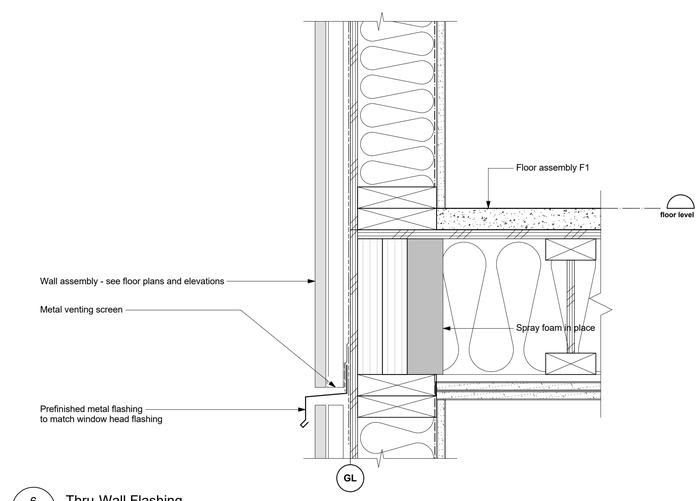
3 A703 Balcony Roof
Scale: 1:10



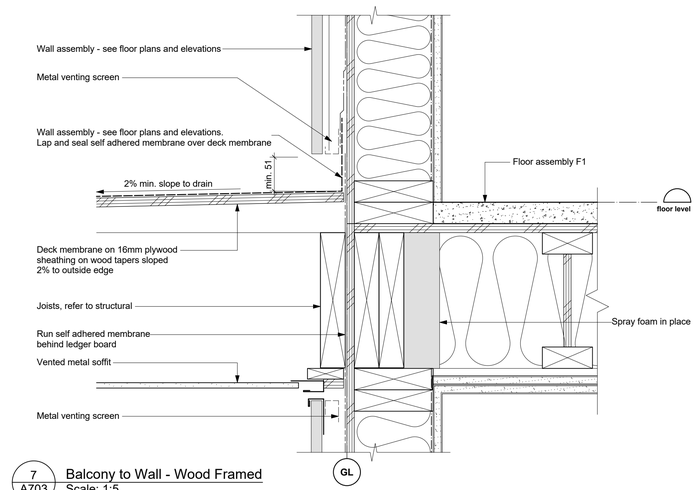
4 A703 Balcony Edge - Wood Framed
Scale: 1:10



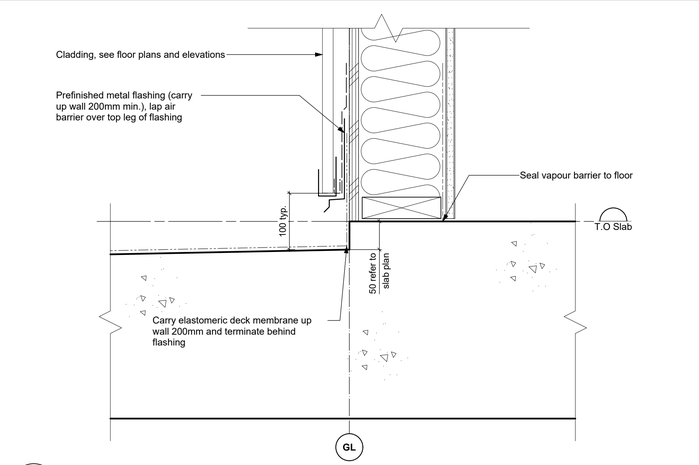
5 A703 Balcony Edge - Concrete
Scale: 1:10



6 A703 Thru-Wall Flashing
Scale: 1:5



7 A703 Balcony to Wall - Wood Framed
Scale: 1:5



8 A703 Balcony to Wall - Concrete
Scale: 1:5

REGISTERED ARCHITECT ROBERT ALAN WHITTEN BRITISH COLUMBIA
2025-03-05

Rev	Date	Description	Issued for Building Permit
plot date	25-02-28	drawing file	2341.3.2 - A700 Details
drawn by	NLC	checked by	RAW
scale	As Noted	project number	2341

NOTE: All dimensions are shown in millimeters.

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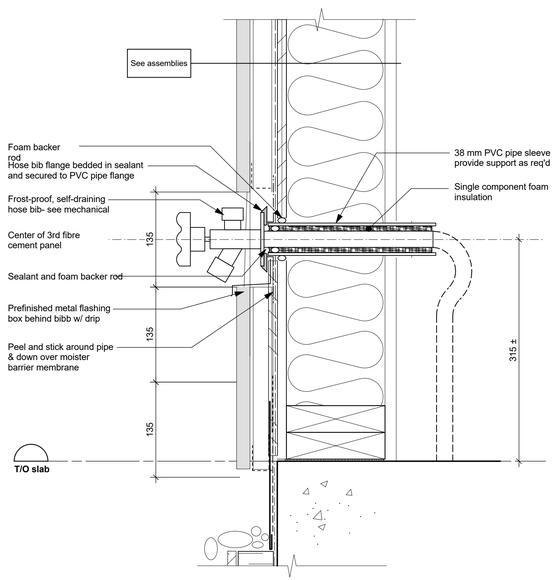
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project name
Verdier Affordable Housing
1183 Verdier Avenue
Central Saanich, BC

drawing title
Section Details

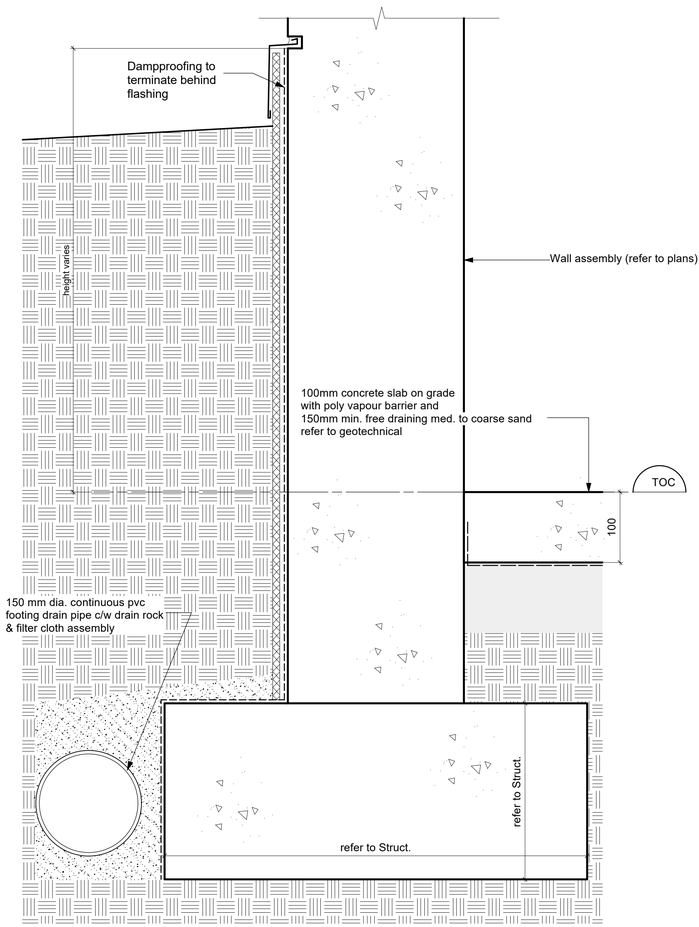
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drawing no. A703
revision no. -



HOSE BIBB TO BE LOCATED AT CORNER OF BUILDING OR BETWEEN 2 DEMISING WALLS TO PROTECT FROM FREEZING. SEE MECHANICAL FOR LOCATIONS.

1 A704 Thru Typical Hose Bibb
Scale: 1:4



2 A704 Foundation Detail
Scale: 1:5

REGISTERED ARCHITECT ROBERT ALAN WHETTER BRITISH COLUMBIA 2025-03-05

Rev	Date	Description
	25-02-28	Issued for Building Permit

plot date	25-02-28	drawing file	2341.3.2 - A700 Details
drawn by	NLC	checked by	RAW
scale	As Noted	project number	2341

NOTE: All dimensions are shown in millimeters.

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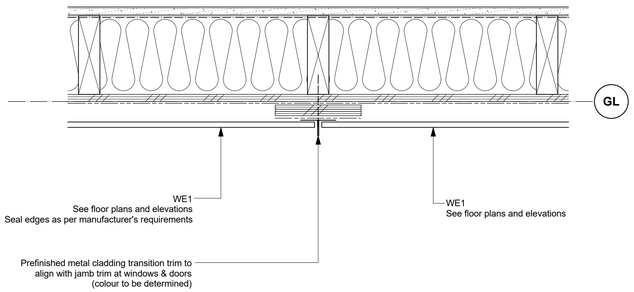
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Verdier Affordable Housing
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drawing title
Section Details

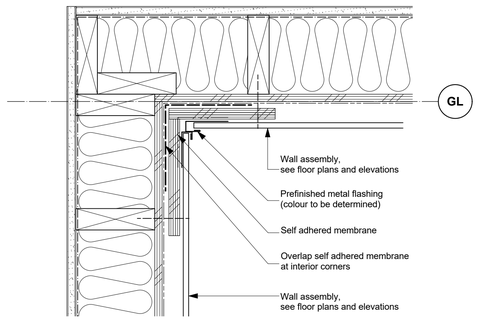
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drawing no. A704

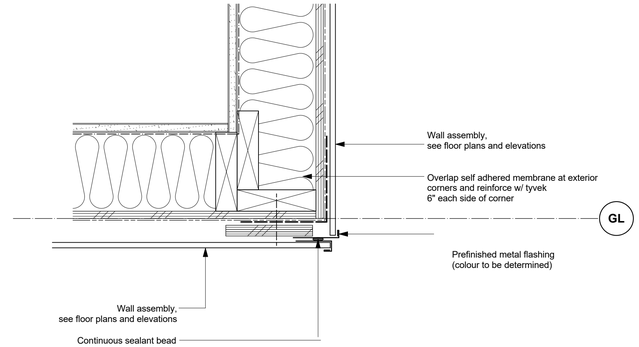
revision no. -



1 / A705 Panel Siding - Edge Trim
Scale: 1:5



2 / A705 Panel Siding- Inside Corner
Scale: 1:5



3 / A705 Panel Siding - Inside Corner
Scale: 1:5

REGISTERED ARCHITECT
ROBERT ALAN WHETTER
2025-03-05
BRITISH COLUMBIA

Rev	Date	Description
	25-02-28	Issued for Building Permit

plot date	25-02-28	drawing file	2341.3.2 - A700 Details
drawn by	NLC	checked by	RAW
scale	1:5	project number	2341

NOTE: All dimensions are shown in millimeters.

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project name
Verdier Affordable Housing
1183 Verdier Avenue
Central Saanich, BC

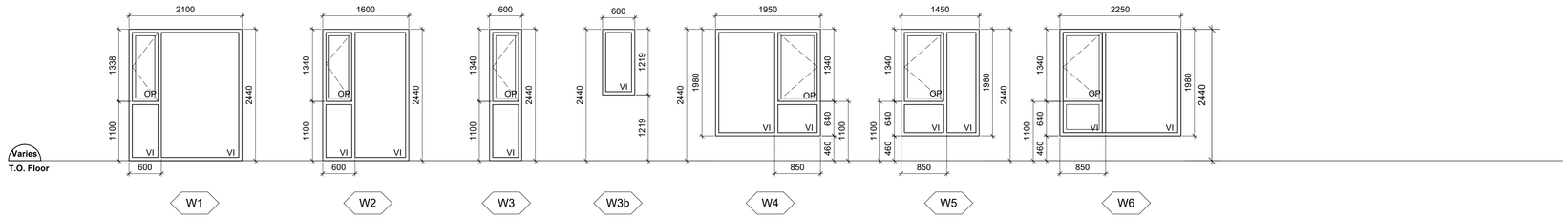
drawing title
Plan Details

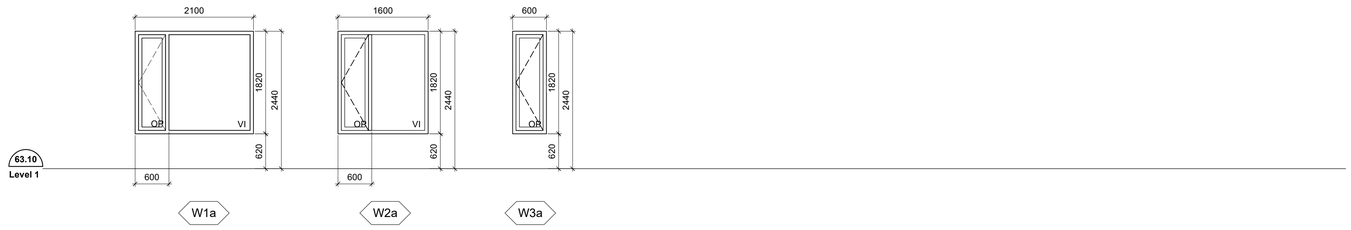
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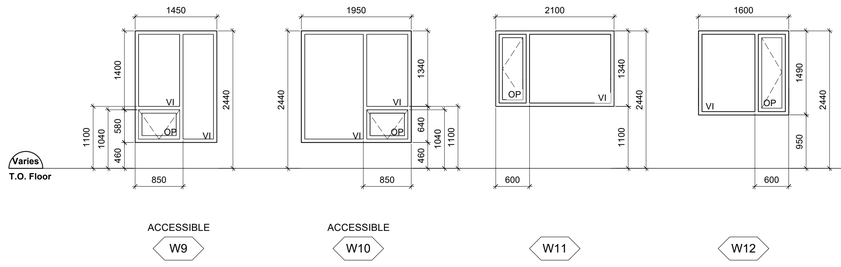
drawing no. A705

revision no. -

VINYL WINDOWS







GENERAL NOTES

1. See A200 floorplans and A300 elevations for all window and door locations and orientation
2. Overall dimensions given are rough opening sizes.
3. Contractor to ensure that glass is tempered where sill of glass is less than 300mm above adjacent surface.
4. Dimensions are to inside or outside edge of mullion where appropriate.
5. Refer to Door Schedule for description of glazed doors.
6. Refer to Specifications in conjunction with Window Schedule.
7. Typical vinyl windows to be a white finish on interior and exterior.
8. All Storefront Windows to be annodized metal frame with green spandrel - see A300 Elevations for colours.
9. All windows are shown as viewed from exterior.
10. Refer to architectural specifications for window types.
11. See A700 for window installation sequence and A700 Series for window details.
12. Operable windows in storeys above the ground floor shall be restricted to a maximum clear opening of not more than 100mm.

Legend

VI = Vision glass

SP = Spandrel glass

OP = Operable window

TGL = Tempered glass

MG = 2-Way Mirrored Glass

REGISTERED ARCHITECT
ROBERT ALAN WHETTER
2025-03-05
BRITISH COLUMBIA

Rev	Date	25-02-28	Description	Issued for Building Permit
plot date		25-02-28	drawing file	2341.3.2 - A800 Window Schedule
drawn by		SJ/NL/C	checked by	RAW
scale		nts	project number	2341

NOTE: All dimensions are shown in millimeters.

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project name

Verdier Affordable Housing
1183 Verdier Avenue
Central Saanich, BC

drawing title

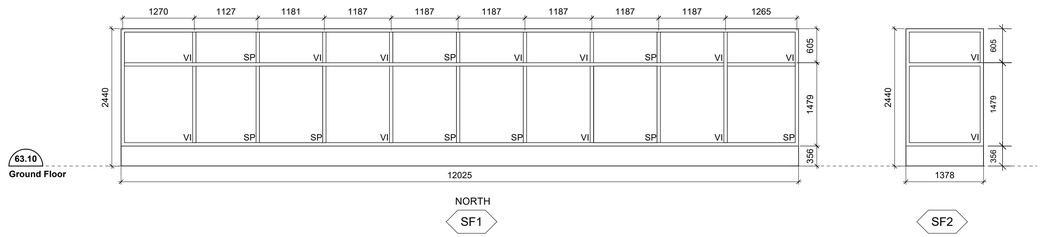
Window Schedule

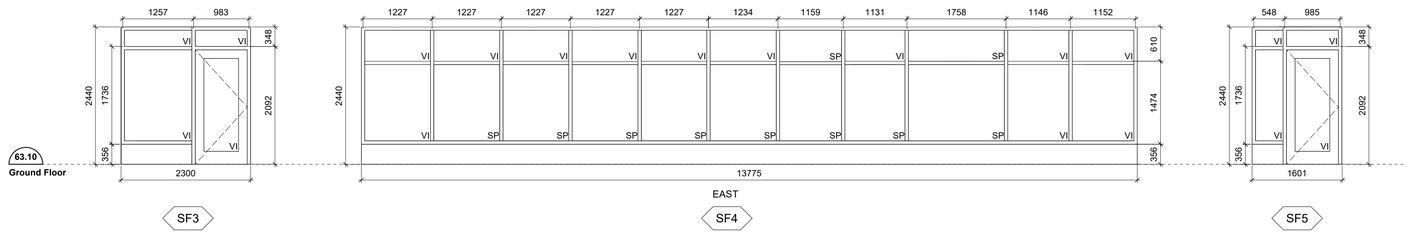
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drawing no. A800

revision no. -

STOREFRONT WINDOW SYSTEM





GENERAL NOTES

1. See A200 floorplans and A300 elevations for all window and door locations and orientation
2. Overall dimensions given are rough opening sizes.
3. Contractor to ensure that glass is tempered where sill of glass is less than 300mm above adjacent surface.
4. Dimensions are to inside or outside edge of mullion where appropriate.
5. Refer to Door Schedule for description of glazed doors.
6. Refer to Specifications in conjunction with Window Schedule.
7. Typical vinyl windows to be a white finish on interior and exterior.
8. All Storefront Windows to be annodized metal frame with green spandrel - see A300 Elevations for colours.
9. All windows are shown as viewed from exterior.
10. Refer to architectural specifications for window types.
11. See A700 for window installation sequence and A700 Series for window details.
12. Operable windows in storeys above the ground floor shall be restricted to a maximum clear opening of not more than 100mm.

Legend

VI = Vision glass

SP = Spandrel glass

OP = Operable window

TGL = Tempered glass

MG = 2-Way Mirrored Glass

REGISTERED ARCHITECT
ROBERT ALAN WHETTER
BRITISH COLUMBIA
2025-03-05

Rev	Date	Description
	25-02-28	Issued for Building Permit

plot date	25-02-28	drawing file	2341.3.2 - A800 Window Schedule
drawn by	SJ/NL/C	checked by	RAW
scale	1:50	project number	2341

NOTE: All dimensions are shown in millimeters.

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project name
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drawing title
Window Schedule

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drawing no. A801

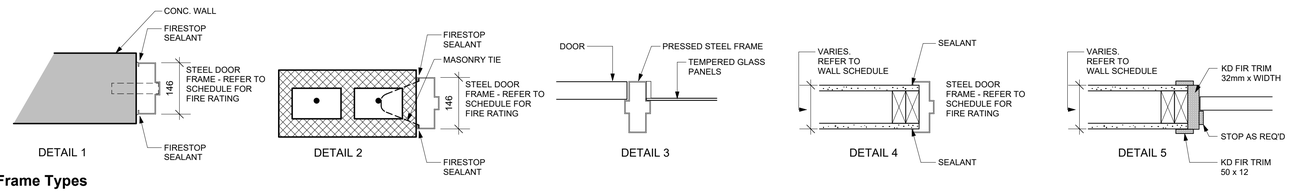
revision no. -

DOOR SCHEDULE - COMMON AREA DOORS

DOOR NO	ROOM NO	ROOM NAME	DOORS TYPE	HEIGHT	WIDTH	MAT	FIN	RATING	FRAMES RATING	MAT	F FIN	DETAIL	REMARKS
UNDERGROUND PARKING DOORS													
P1a	P1	PARKING O.H.D.	8	2032	6000	STL	PF	-	-	STL	PF	-	Provide electric motor operation.
P101a	P101	ELEVATOR LOBBY	4	2032	914	HM	PT	SMOKE	SMOKE	PSF	PT	2,3	Tempered glass panels. Sidelite. Provide ADO.
P102a	P102	MAIN ELEC. ROOM	1	2032	914	HM	PT	60	60	PSF	PT	-	
P103a	P103	MECH. ROOM	1	2032	1067	HM	PT	60	60	PSF	PT	-	
P103b	P103	MECH. ROOM	1	2032	1067	HM	PT	60	60	PSF	PT	-	
P103c	P103	MECH. ROOM	1	2032	1067	HM	PT	60	60	PSF	PT	2	
P104a	P104	SUB ELEC. ROOM 2	1	2032	914	HM	PT	60	60	PSF	PT	-	
P105a	P105	REFUSE & RECYCLING	1_1	2032	2@865	HM	PT	60	60	PSF	PT	-	Provide auto door operator.
P106a	P106	STAIR VESTIBULE	2	2032	914	HM	PT	90	90	PSF	PT	-	
P107a	P107	STAIR VESTIBULE	2	2032	914	HM	PT	90	60	PSF	PT	2	
P108a	P108	BIKE STORAGE	1	2032	1067	HM	PT	60	60	PSF	PT	2	Provide auto door operator.
P109a	P109	SUB ELEC. ROOM 1	1	2032	914	HM	PT	60	60	PSF	PT	-	
ST-1a	ST-1	STAIR ST-1	2	2032	914	HM	PT	90	90	PSF	PT	-	Temp rise limit of 250 degrees Celsius after 1 hour.
ST-2a	ST-2	STAIR ST-2	2	2032	914	HM	PT	90	90	PSF	PT	-	Temp rise limit of 250 degrees Celsius after 1 hour.
ST-3a	ST-3	STAIR ST-3	2	2032	865	HM	PT	90	90	PSF	PT	-	Temp rise limit of 250 degrees Celsius after 1 hour.
ST-3b	ST-3	STAIR ST-3	2	2032	865	HM	PT	90	90	PSF	PT	-	Temp rise limit of 250 degrees Celsius after 1 hour.
LEVEL 1 DOORS													
D100a	100	ENTRY VESTIBULE	5_5	2032	2@865	AL GL	PF	-	-	AL	PF	3	Sidelites. Paired doors. Provide auto door operator.
D100b	100	VESTIBULE TO CORRIDOR	5_5	2032	2@865	AL GL	PF	-	-	AL	PF	3	Sidelites. Paired doors. Provide auto door operator.
D100c	100	CORRIDOR TO CORRIDOR	3	2032	1067	HM	PT	45	45	PSF	PT	4	Sidelite. Provide auto door operator.
D115a	113	MAIL ROOM	2	2032	914	AL	PF	-	-	AL	PF	3	
D116a	114	OFFICE	3	2032	914	HM	PT	45	45	PSF	PT	4	Sidelites.
D117a	117	AMENITY ROOM	3	2032	914	HM	PT	45	45	PSF	PT	4	
D117b	117	AMENITY EXTERIOR	5	2032	914	HM	PT	-	-	PSF	PT	4	
D118a	118	ACCESS. WASHROOM	1	2032	865	HM	PT	-	-	PSF	PT	4	Provide auto door operator.
D119a	119	ELEC. CLOSET	1_1	2032	2@865	HM	PT	45	45	PSF	PT	4	Paired doors. 180 Hinges.
D120a	120	JANITOR CLOSET	2	2032	865	HM	PT	45	45	PSF	PT	4	
ST-1b	ST-1	STAIR ST-1	2	2032	914	HM INSUL	PT	45	45	PSF	PT	4	Temperature rise waived (see BCBC 3.1.8.17).
ST-2b	ST-2	STAIR ST-2	2	2032	914	HM INSUL	PT	45	45	PSF	PT	4	Temperature rise waived (see BCBC 3.1.8.17).
LEVEL 2, 3, 4, 5, 6 DOORS													
D219a, D319a, D419a, D519a, D619a	219,319, 419, 519, 619	JANITOR CLOSET	2	2032	914	HM	PT	-	-	PSF	PT	4	
D220a, D320a, D420a, D520a, D620a	220, 320, 420, 520, 620	ELEC. CLOSET	1_1	2032	2@865	HM	PT	45	45	PSF	PT	4	Paired doors. 180 Hinges.
D221a, D321a, D421a, D521a, D621a	221, 321, 421, 521, 621	ELEC. CLOSET	1_1	2032	2@914	HM	PT	45	45	PSF	PT	4	Paired doors. 180 Hinges.
D222a, D322a, D422a, D522a, D622a	222, 322, 422, 522, 622	COMM./STORAGE CLOSET	1_1	2032	2@914	HM	PT	45	45	PSF	PT	4	Paired doors. 180 Hinges.
ST-1c, ST-1d, ST-1e, ST-1f, ST-1g	ST-1	STAIR ST-1	2	2032	865	HM	PT	45	45	PSF	PT	4	Temp rise limit of 250 degrees Celsius after 1 hour. Refer to Door Functional Summary for cross-over floor requirements.
ST-2c, ST-2d, ST-2e,ST-2f, ST-2g	ST-2	STAIR ST-2	2	2032	914	HM	PT	45	45	PSF	PT	4	
ROOF DOORS													
ST-1h	ST-1	STAIR ST-1	1	2032	914	HM INSUL	PT	-	-	PSF	PT	4	Temperature rise waived (see BCBC 3.1.8.17).

DOOR SCHEDULE - UNITS

DOOR NO	ROOM NAME	DOORS TYPE	HEIGHT	WIDTH	MAT	FIN	RATING	FRAMES RATING	MAT	F FIN	DETAIL	REMARKS
Unit Entry Doors												
Unit A (Studio) D-A1	SUITE ENTRY	1	2032	914	SCW	PT	20	20	WD	PT	4	Provide door viewer.
Unit B (1 Bedroom) D-B1	SUITE ENTRY	1	2032	914	SCW	PT	20	20	WD	PT	4	Provide door viewer.
Unit C (1 Bedroom Acc.) D-C1	SUITE ENTRY	1	2032	914	SCW	PT	20	20	WD	PT	4	Provide two door viewers, kick plate, delayed closer. Rough-in only future auto operator.
Unit D1 & D2 (2 Bedroom) D-D1	SUITE ENTRY	1	2032	914	SCW	PT	20	20	WD	PT	4	Provide door viewer.
Unit E1 & E2 (2 Bedroom) D-E1	SUITE ENTRY	1	2032	914	SCW	PT	20	20	WD	PT	4	Provide door viewer.
Unit F (2 Bedroom Acc.) D-F1	SUITE ENTRY	1	2032	914	SCW	PT	20	20	WD	PT	4	Provide two door viewers, kick plate, delayed closer. Rough-in only future auto operator.
Unit G1 & G2 (3 Bedroom) D-G1	SUITE ENTRY	1	2032	914	SCW	PT	20	20	WD	PT	4	Provide door viewer.
Balcony Doors												
Unit D - D-D9	BALCONY	6	2032	914	HCW	PT	-	-	WD	PT		Swing door. To match window system.
Unit E1 & E2 - D-E11	BALCONY	6	2032	914	HCW	PT	-	-	WD	PT		Swing door. To match window system.
Unit G1 & G2 - D-G13	BALCONY	6	2032	914	HCW	PT	-	-	WD	PT		Swing door. To match window system.
Accessible Units Interior Doors												
UNIT C (1 bedroom accessible)												
D-C2	BEDROOM	1	2032	864	HCW	PT	-	-	WD	PT	5	Pocket door.
D-C3	BATHROOM	1	2032	864	HCW	PT	-	-	WD	PT	5	Swing door.
D-C4	LINEN	1	2032	762	HCW	PT	-	-	WD	PT	5	Swing door.
D-C5	BDRM CLOSET	7	2032	2@610	HCW	PT	-	-	WD	PT	5	Sliding doors.
D-C6	ENTRY CLOSET	1	2032	914	HCW	PT	-	-	WD	PT	5	Swing door.
UNIT F (2 bedroom accessible)												
D-F2	BEDROOM	1	2032	864	HCW	PT	-	-	WD	PT	5	Pocket door.
D-F3	BEDROOM	1	2032	864	HCW	PT	-	-	WD	PT	5	Swing door.
D-F4	BATHROOM	1	2032	864	HCW	PT	-	-	WD	PT	5	Swing door.
D-F5	BDRM CLOSET	7	2032	2@610	HCW	PT	-	-	WD	PT	5	Sliding doors.
D-F6	BDRM CLOSET	7	2032	2@582	HCW	PT	-	-	WD	PT	5	Sliding doors.
D-F7	BDRM CLOSET	7	2032	2@610	HCW	PT	-	-	WD	PT	5	Sliding doors.
D-F8	LINEN	1	2032	762	HCW	PT	-	-	WD	PT	5	Swing door.
D-F9	ENTRY CLOSET	1	2032	914	HCW	PT	-	-	WD	PT	5	Swing door.

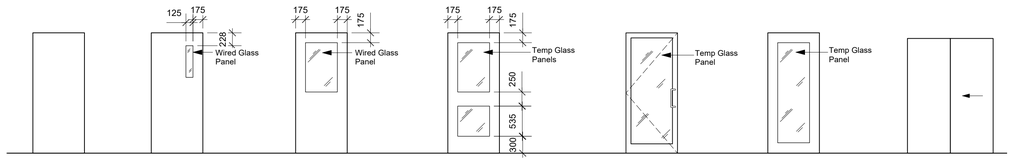


Frame Types

Frame General Notes

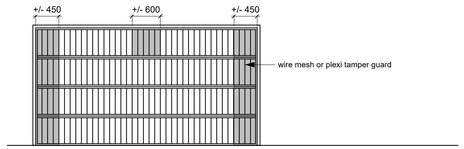
1. '1, 3' for frame detail on schedule indicates 2 different frame conditions for that door.

2. Locate frames within walls as indicated on floor plans



Note: Maximum area of wired glass panel for Temperature Rise doors = .0645 sq.m.

Door Types



TYPE 8

SHEET NOTES:

1. Refer to Door Schedule for sizes.
2. Refer to Floor Plans for handing.
3. Refer to Door Schedule and Specificiation for glazing requirements.

Legend

HM	Hollow Metal
HM INSUL	Hollow Metal Insulated
AL	Aluminum
SCW	Solid Core Wood
HCW	Hollow Core Wood
PT	Paint
PF	Prefinished
STN	Stained
PSF	Pressed Steel Frame
WD	Wood
TGL	Tempered Glass
GL	Glass
MR	Mirror
STL	Steel
CH	Chainlink
VIN	Vinyl

GENERAL NOTES:

1. Windows and Doors shall conform to the requirements of BCBC 5.10.2. Refer to specifications for performance grades.
2. Patio doors at grade floor dwelling units shall have laminated glass exterior panes.
3. Windows in at grade dwelling units shall conform to the requirements for resistance to forced entry as described in Clause 5.3.5 from AAMA/WDMA/CSA 101/I.S.2/A440, "NAFS- North American Fenestration Standard/Specification for Windows, Doors and Skylights"
4. See Architectural specifications for all doors, door hardware, and closers.
5. Refer to BCBC 3.8.2.7. regarding power door operators for accessible doors in common areas. See Electrical for ADO specifications and locations.

REGISTERED ARCHITECT ROBERT ALAN WHITE 2025-03-05 BRITISH COLUMBIA

Rev	Date	Description
	25-02-28	Issued for Building Permit

plot date	25-02-28	drawing file	2341.3.2 - A800 Door Schedule
drawn by	SJJ/NLC	checked by	RAW
scale	nts	project number	2341

NOTE: All dimensions are shown in millimeters.

ISSUED FOR FINAL BUILDING PERMIT 25-02-28

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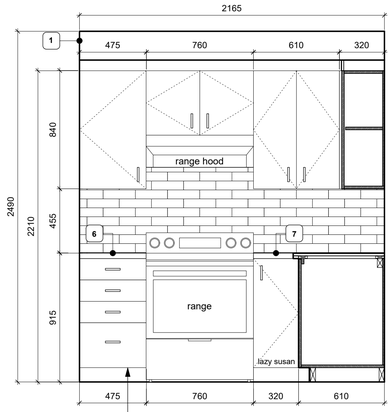
project name
Verider Affordable Housing
1163 Verdier Avenue
Central Saanich BC

drawing title
Door Schedule

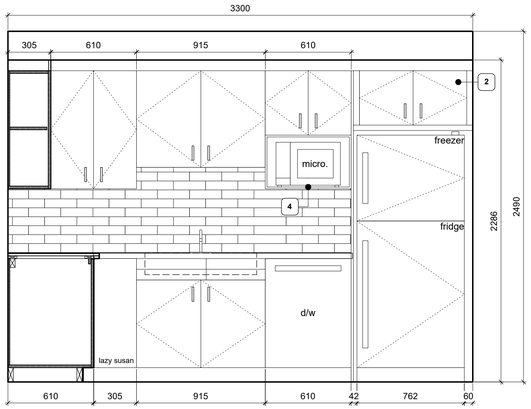
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drawing no. A802

revision no. -



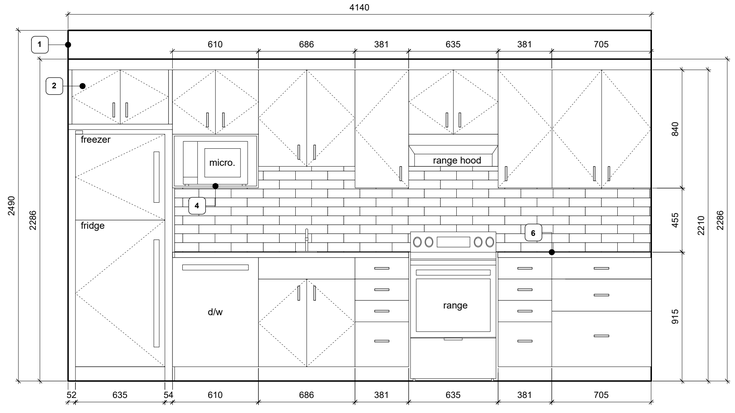
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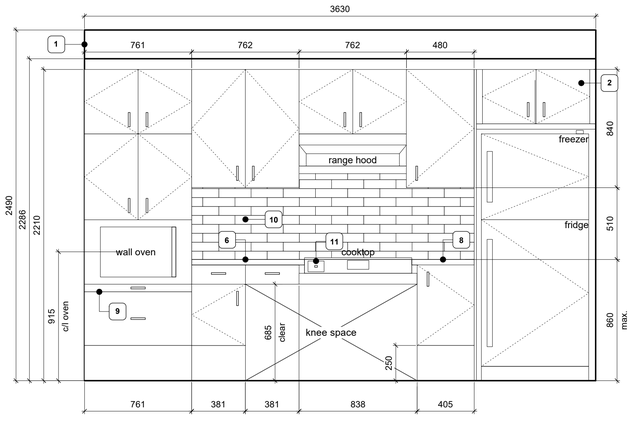
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UNIT G1 = ADDITIONAL 686mm WIDE CABINET
UNIT G2 = ADDITIONAL 558mm WIDE CABINET

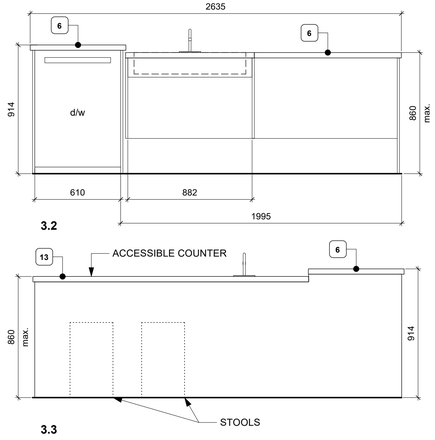
1 / A910 Kitchen Type 1
Scale: 1:20
UNIT TYPES: B, D, E1, E2, G1, G2



2 / A910 Kitchen Type 2
Scale: 1:20
UNIT TYPES: A



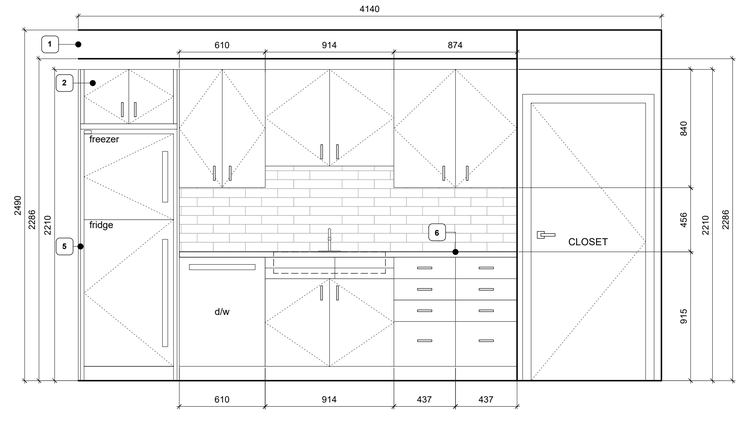
3.1



3.2

3.3

3 / A910 Kitchen Type 3 - Accessible
Scale: 1:20
UNIT TYPES: C, F



4 / A910 Kitchen Type 4 - Amenity
Scale: 1:20

MILLWORK GENERAL NOTES:

1. All materials workmanship and equipment shall conform to the architectural woodwork specifications as set forth in the Quality Standards for the Architectural Woodwork Manufacturers Association of Canada (AWMAC), Canadian Kitchen Cabinet Association (CKCA), or CAN 3-A278M for residential kitchen cabinets and bathroom vanities.
2. Confirm all dimensions on site prior to fabrication.
3. Shop drawings must be coordinated with final fixture and appliance specifications prior to fabrication.
4. Provide millwork shop drawings to Architect for review and comment prior to fabrication.
5. Shop drawings must show: construction details, general arrangements, typical and special installation conditions, finished gable ends, materials, connections, attachments, anchorage and location of exposed fastenings as applicable.
6. Provide appropriate solid blocking in walls for cabinetry, countertops and wall hung hardware.
7. Base and wall cabinets to be frameless, flat panel HPL.
8. Open shelves and exposed gable ends to finished with same material as door and drawer fronts.
9. All cabinet pulls to be 102mm "D" style .
10. Provide full extension drawers and sound absorbing bumpers on all doors and drawers.
11. Provide 15-75mm filler strips for base and upper cabinets to allow for cabinet pull clearance where required.
12. Provide one full depth, fully adjustable shelf per base cabinet and 2 full depth, fully adjustable shelves per wall cabinet.
13. Allow adequate space at hinge side of refrigerator to allow door to open fully and to allow the removal of internal accessories for cleaning.
14. Provide cut-outs in countertops for all sinks and plumbing fixtures to templates provided. Seal all edges.
15. See Mechanical for plumbing fixture specifications
16. Insulate all exposed sink pipes and drains. Offset for accessible clearances where required.
17. 102mm high toe kicks in typical kitchens, 250mm high toe kicks in in accessible kitchens.
18. Warranty to be provided as per BC Housing Design Guidelines and Construction Standards 2019.
19. All appliances to comply with BC Housing Design Guidelines 2019.

KITCHEN KEY NOTES:

1. GWB bulkhead for range hood/mechanical ventilation.
2. 610mm deep cabinet above fridge c/w 25mm filler each side.
3. Reserved
4. Microwave shelf with outlet to accommodate 457mm wide microwave (not included).
5. 16mm wide gable panel at fridge, island & at dishwasher (where required).
6. HPL countertop, 38mm overhang. No cove. See Specification.
7. Base corner cabinet Lazy Susan with 2 trays.
8. Base blind corner cabinet with 2 swing-out trays.
9. CSA B651 compliant pull out work surface.
10. Outlet provided at this location for countertop microwave.
11. Mount light and fan controls for range hood on front of counter.
12. Wall blind corner cabinet.
13. 305mm eating bar countertop overhang at kitchen island. Locate HPL or solid wood support brackets where required.

REGISTERED ARCHITECT
ROBERT ALAN WHETTER
2025-03-05
BRITISH COLUMBIA

Rev	Date	25-02-28	Description	Issued for Building Permit
plot date		25-02-28	drawing file	2341.3.2 A900 Interior Elevations
drawn by		SJJ	checked by	RAW
scale		1:20	project number	2341

NOTE: All dimensions are shown in millimeters.

ISSUED FOR BUILDING PERMIT 25-02-28

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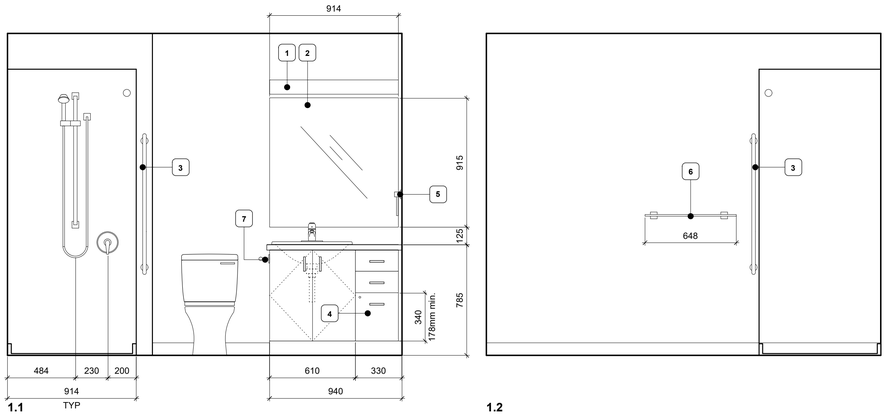
project name
Verdier Affordable Housing
1183 Verdier Avenue
Central Saanich, BC

drawing title
Kitchen Elevations

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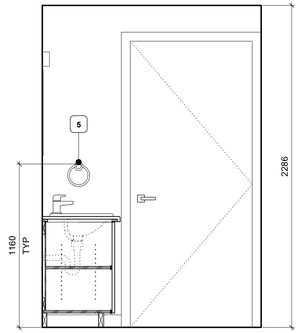
drawing no. A910

revision no. -



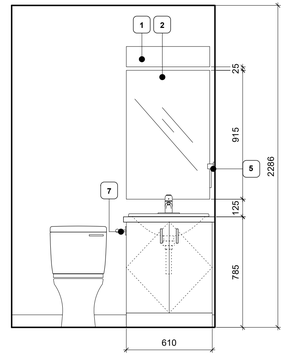
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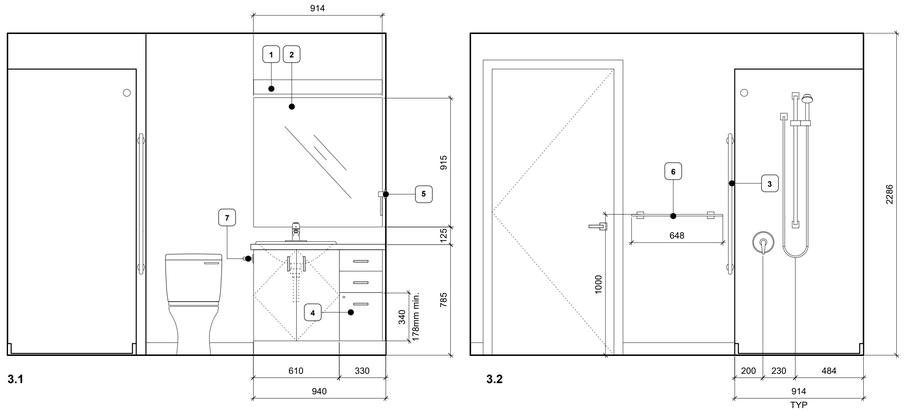


1.3

1 / A911 **Bathroom Type 1**
Scale: 1:20
UNIT TYPES: B, D1, D2, E1, E2, G1, G2



2 / A911 **Bathroom Type 2**
Scale: 1:20
UNIT TYPES: G1, G2



3.1

3.2

3 / A911 **Bathroom Type 3**
Scale: 1:20
UNIT TYPES: A

GENERAL MILLWORK NOTES:

1. Confirm all dimensions on site prior to fabrication.
2. Shop drawings must be coordinated with final fixture specifications prior to fabrication.
3. Provide millwork shop drawings to Architect for review and comment prior to fabrication.
4. Shop drawings must show: construction details, general arrangements, typical and special installation conditions, materials, connections, attachments, anchorage and location of exposed fastenings as applicable.
5. Provide appropriate solid blocking in walls for cabinetry, countertops and wall hung hardware.
6. Provide 38 x 26 horizontal blocking A.F.F. around the shower/tub and beside the water closet for future installation of grab bars (typ. suites).
7. Grab bars and towel bars shall be designed and installed to withstand a load of 1.3 kN.
8. Towel bars shall be located no more than 1100 mm (3'-7") high from above the floor.
9. All cabinets to be frameless, flat panel.
10. Provide finished end panels at exposed ends of cabinetry.
11. All cabinet pulls to be 102mm "D" style .
12. Provide full extension drawers and sound absorbing bumpers on all doors and drawers.
13. Provide 15-75mm filler strips for base and upper cabinets to allow for cabinet pull clearance where required.
14. Provide cut-outs in countertops for all sinks and plumbing fixtures to templates provided. Seal all edges.
15. Insulate all exposed sink pipes and drains. Offset for ADA clearance where required.
16. Accessible showers c/w non-slip gel coat and slope 2% to drain. Refer to Mechanical Specification.
17. 102mm high toe kicks in typ. kitchens. 250mm high toe kicks in in accessible kitchens.
18. Install extruded aluminum trim at all exposed floor and wall tile edges.
19. Warranty to be provided as per BC Housing Design Guidelines and Construction Standards 2019.

KEY NOTES:

1. Lighting - See Electrical
2. Mirror
3. 1000 vertical grab bar. install 600-650 A.F.F. Provide solid backing.
4. Locking cupboard
5. Hand towel bar
6. Towel bar
7. Toilet paper holder
8. Robe hook
9. Soap dish
10. Bench
11. Medicine cabinet

REGISTERED ARCHITECT
RUSSELL ALAN WHITE
BRITISH COLUMBIA
2025-03-05

Rev	Date	Description
	25-02-28	Issued for Building Permit

plot date	25-02-28	drawing file	2341.3.2 A900 Interior Elevations
drawn by	SJJ	checked by	RAW
scale	1:20	project number	2341

NOTE: All dimensions are shown in millimeters.

ISSUED FOR BUILDING PERMIT 25-02-28

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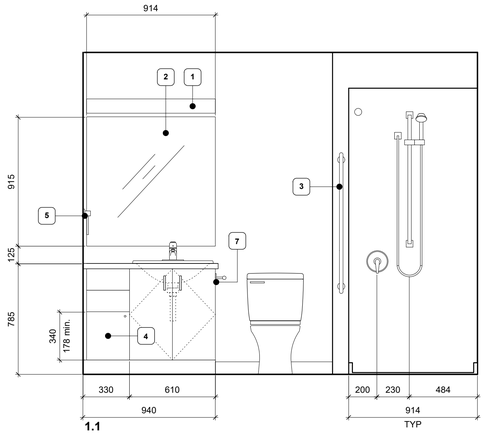
project name
Verdier Affordable Housing
1183 Verdier Avenue
Central Saanich, BC

drawing title
Bathroom Elevations

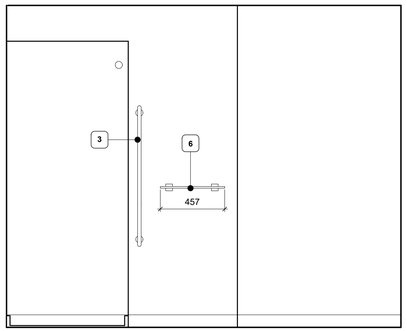
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drawing no. A911

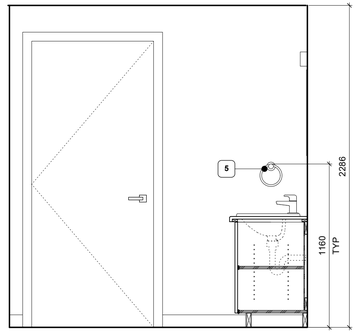
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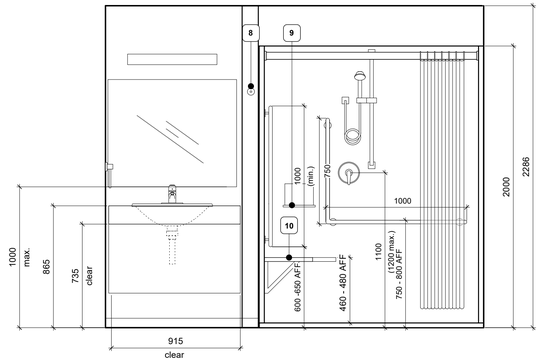


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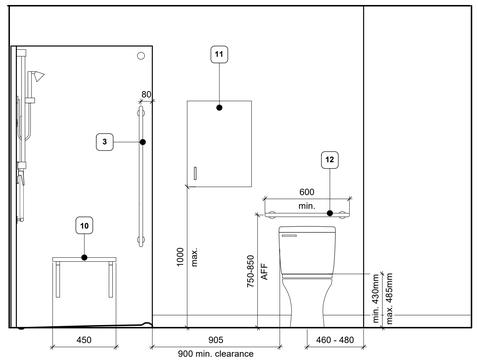


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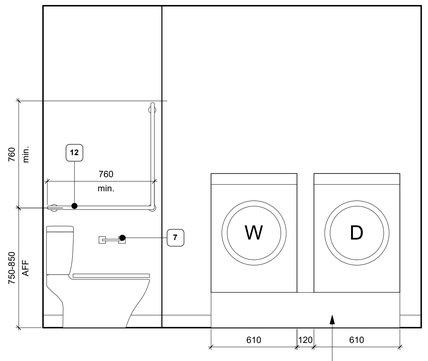
1 A912 Bathroom Type 4
Scale: 1:20
UNIT TYPES: E1, E2



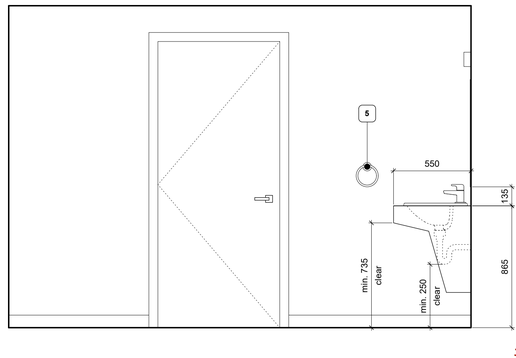
2.1



2.2



2.3



2.4

2 A912 Bathroom Type 5- Accessible
Scale: 1:20
UNIT TYPES: C, F

GENERAL MILLWORK NOTES:

1. Confirm all dimensions on site prior to fabrication.
2. Shop drawings must be coordinated with final fixture specifications prior to fabrication.
3. Provide millwork shop drawings to Architect for review and comment prior to fabrication.
4. Shop drawings must show: construction details, general arrangements, typical and special installation conditions, materials, connections, attachments, anchorage and location of exposed fastenings as applicable.
5. Provide appropriate solid blocking in walls for cabinetry, countertops and wall hung hardware.
6. Provide 38 x 26 horizontal blocking A.F.F. around the shower/tub and beside the water closet for future installation of grab bars (typ. suites).
7. Grab bars and towel bars shall be designed and installed to withstand a load of 1.3 kN.
8. Towel bars shall be located no more than 1100 mm (3'-7") high from above the floor.
9. All cabinets to be frameless, flat panel.
10. Provide finished end panels at exposed ends of cabinetry.
11. All cabinet pulls to be 102mm "D" style .
12. Provide full extension drawers and sound absorbing bumpers on all doors and drawers.
13. Provide 15-75mm filler strips for base and upper cabinets to allow for cabinet pull clearance where required.
14. Provide cut-outs in countertops for all sinks and plumbing fixtures to templates provided. Seal all edges.
15. Insulate all exposed sink pipes and drains. Offset for ADA clearance where required.
16. Accessible showers c/w non-slip gel coat and slope 2% to drain. Refer to Mechanical Specification.
17. 102mm high toe kicks in typ. kitchens. 250mm high toe kicks in in accessible kitchens.
18. Install extruded aluminum trim at all exposed floor and wall tile edges.
19. Warranty to be provided as per BC Housing Design Guidelines and Construction Standards 2019.

KEY NOTES:

1	Lighting - See Electrical
2	Mirror
3	1000 vertical grab bar. install 600-650 A.F.F. Provide solid backing.
4	Locking cupboard
5	Hand towel bar
6	Towel bar
7	Toilet paper holder
8	Robe hook
9	Soap dish
10	Bench
11	Medicine cabinet
12	Accessible Grab Bar

REGISTERED ARCHITECT
ROBERT ALAN WHETTER
BRITISH COLUMBIA
2025-03-05

Rev	Date	Description
	25-02-28	Issued for Building Permit

plot date	25-02-28
drawing file	2341.3.2 A900 Interior Elevations
drawn by	SJJ
checked by	RAW
scale	1:20
project number	2341

NOTE: All dimensions are shown in millimeters.

ISSUED FOR BUILDING PERMIT 25-02-28

dHKarchitects

VICTORIA OFFICE
977 Fort Street
Victoria BC V8V 3K3
T 1-250-658-3367

NANAIMO OFFICE
102-5190 Dublin Way
Nanaimo BC V9T 0H2
T 1-250-585-5810

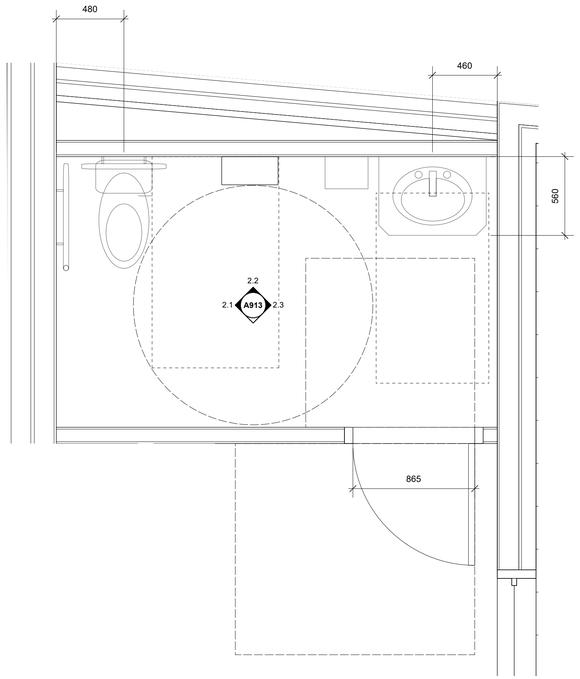
project name
Verdier Affordable Housing
1183 Verdier Avenue
Central Saanich, BC

drawing title
Bathroom Elevations

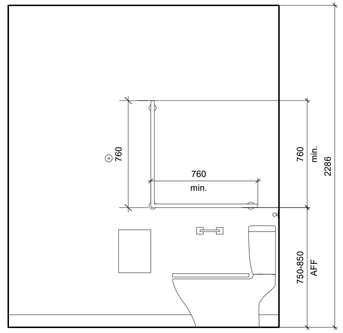
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drawing no. A912

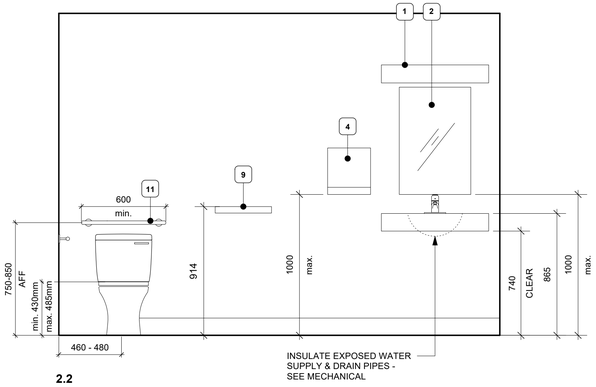
revision no. -



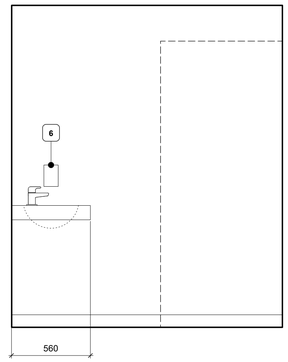
1 A913 Plan - Acessible Washroom 118
Scale: 1:20



2.1

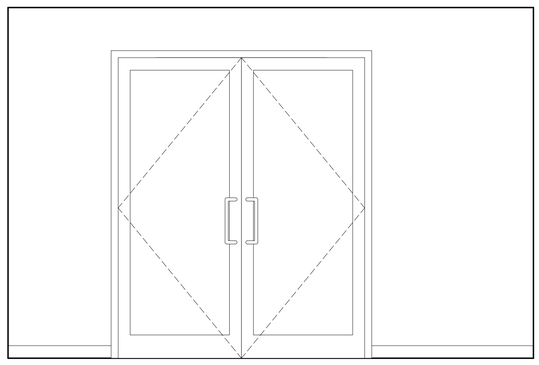


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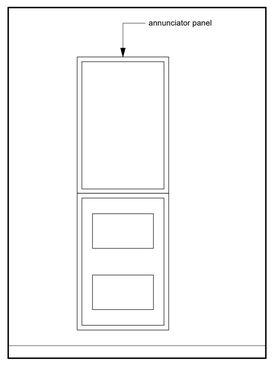


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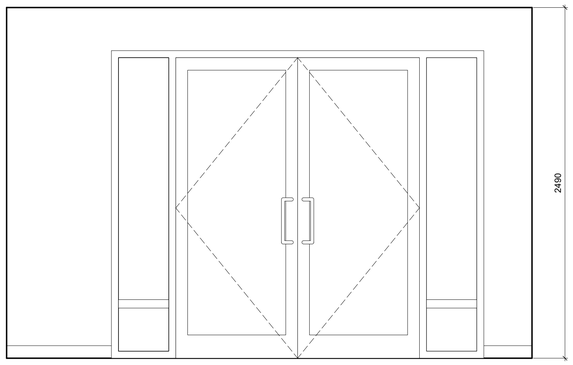
2 A913 Elevations - Acessible Washroom 118
Scale: 1:20



3.1



3.2



3.3

3 A913 Entry Vestibule
Scale: 1:20

GENERAL BATHROOM MILLWORK NOTES

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15. Insulate all exposed sink pipes and drains. Offset for ADA clearance where required.
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18. Install extruded aluminum trim at all exposed floor and wall tile edges.
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KEY NOTES:

1 Lighting - See Electrical
2 Mirror
3 1000 vertical grab bar. install 600-650 A.F.F. Provide solid backing.
4 Locking cupboard
5 Hand towel bar
6 Towel bar
7 Toilet paper holder
8 Robe hook
9 Soap dish
10 Bench
11 Medicine cabinet
12 Accessible Grab Bar
13 Sanitary Napkin Disposal

SHEET NOTES

1. See Electrical for annunciator panel and auto door operator location specifications

REGISTERED ARCHITECT
ROBERT ALAN WHETTER
2025-03-05
BRITISH COLUMBIA

Rev	Date	Description
	25-02-28	Issued for Building Permit

plot date	25-02-28	drawing file	2341.3.2 A900 Interior Elevations
drawn by	SJJ	checked by	RAW
scale	1:20	project number	2341

NOTE: All dimensions are shown in millimeters.

ISSUED FOR BUILDING PERMIT 25-02-28

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VICTORIA OFFICE
977 Fort Street
Victoria BC V8V 3K3
T 1+250+858+3367

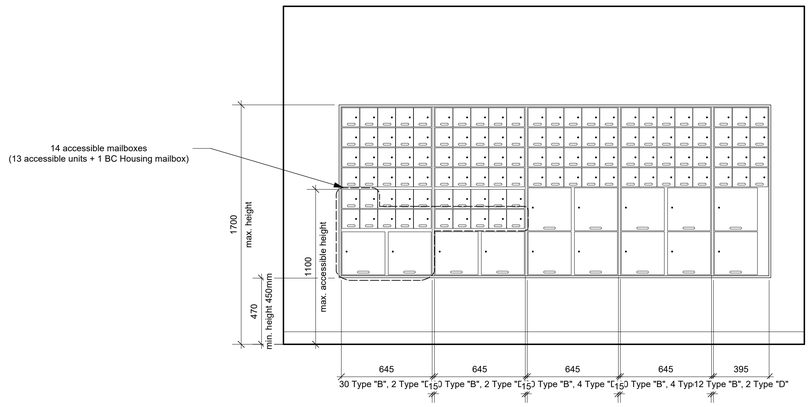
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project name
Verdier Affordable Housing
1183 Verdier Avenue
Central Saanich, BC

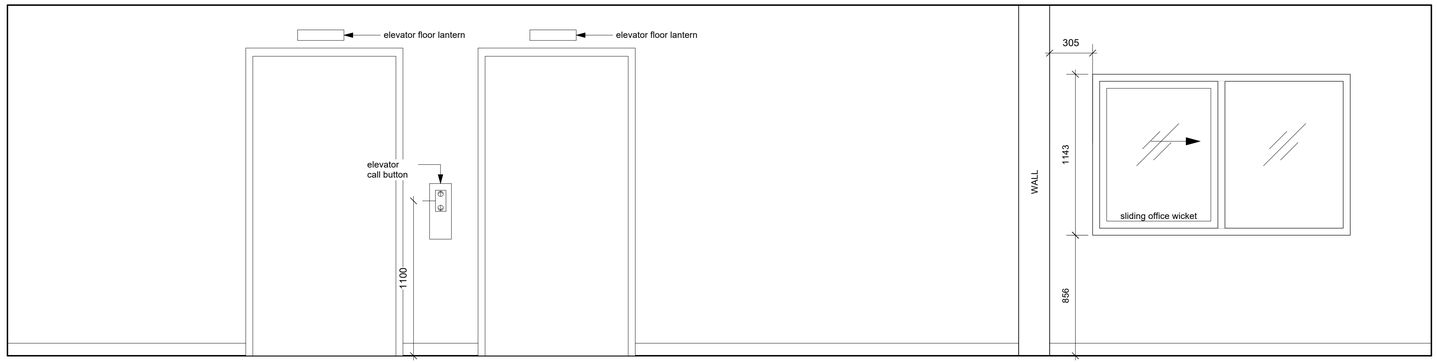
drawing title
Common Area Elevations

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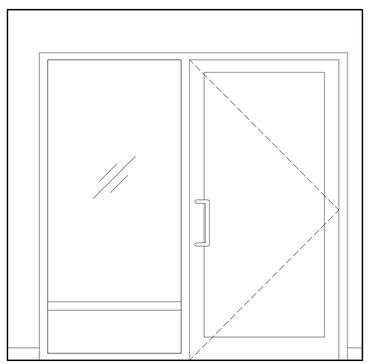
drawing no. A913
revision no. -



1 / A914 Mailroom
Scale: 1:20



2 / A914 Elevator & Office
Scale: 1:20



3 / A914 Corridor Entry
Scale: 1:20

REGISTERED ARCHITECT
ROBERT ALAN WHEETER
BRITISH COLUMBIA
2025-03-05

Rev	Date	Description
	25-02-28	Issued for Building Permit

print date	25-02-28	drawing file	2341.3.2 A900 Interior Elevations
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scale	1:20	project number	2341

NOTE: All dimensions are shown in millimeters.

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project name
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drawing title
Common Area Elevations

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drawing no. A914

revision no. -

Society	**Capital Region Housing Corporation**
Project	**Brentwood Affordable Housing Project**
Date	**01-Apr-25**
Address	**1183 Verdier Ave.**

1.06%

Budget Code #	Budget Description	Total Budget	Residential	Commercial 1.061%
12100	APPRAISALS/ STUDIES			
12105	Appraisal	$20,000		
12130	Traffic Study	$31,000		
	Total Appraisals/ Studies	**$51,000**		**$541**
12150	ACQUISITION/ SERVICING			
12155	Land Value	$6,191,812		
12160	Offsite civil costs	$300,000		
	Storm Water Attenuation	$30,000		
12165	Environmental remediation			
12171	PTT - Purchse	$227,591		
12175	Demolition and removal of hazardous material	$1,000,000		
	Total Acquisition and Servicing	**$7,749,403**		**$82,246**
12200	MUNICIPAL FEES			
12205	Demolition Permit	$50		
12205	Building Permit	$331,257		
12210	Development cost charges	$447,239		
12220	Rezoning Application	$0		
12230	Mun Connection Fee	$200,000		
12240	Development Permit	$10,500		
	Landscape Bonds	$0		
	Total Municipal Fees	**$989,046**		**$10,497**
12250	UTILITY FEES			
12252	Gas connection			
12255	Hydro Connection	$350,000		
12260	Cable	$25,000		
12265	Telephone	$25,000		
	Total Utility Fees	**$400,000**		**$4,245**
12350	DESIGN CONSULTANTS			
12355	Arch. Contract *	$781,000		
12358	Arch. Cont. Disbursements	$20,000		
12360	Structural	$78,500		
12362	Structural Disbursements	$5,000		
12365	Electrical	$66,400		
12366	Electrical Disbursements	$5,000		
12370	Mechanical	$92,200		
12372	Mechanical Disbursements	$5,000		
12370	Quantity Surveyor	$30,000		
12375	Landscape	$39,250		
12376	Landscape Disbursements	$5,000		
12380	Building Envelope Consultant	$45,200		
12381	Building Envelope Disbursements	$5,000		
12385	Code Consultant	$20,000		
12390	Civil Consultant	$62,860		
12395	Civil Disbursements	$5,000		
12420	Sustainability/Step Code Consult.	$20,000		
	Total Design Consultants	**$1,285,410**		**$13,642**
12450	CONSULTANTS			
12455	Dev Consultant (CRHC)	$840,000		
12460	Geotechnical	$98,282		
12460	Geotechnical - Concrete Testing	$50,000		
12465	Surveyor	$50,000		
12475	Cost Consultant (By BCH)	$60,000		
12480	Environmental Consultant (estimate)	$50,000		
12485	Hazardous Material Consultant	$15,000		
12490	Arborist	$15,000		
12505	Fire Safety Plan	$15,000		
12515	BCH Inspector			
12516	BCH Inspector fees	$60,000		
12517	BCH Inspector Disbursements			
12525	Community Consultant (Planning)	$0		
12706	Construction Pre Con			
	Total Consultants	**$1,253,282**		**$13,301**
12550	MISCELLANEOUS SOFT COSTS	$5,000		
12565	Course of Construction Insurance	$1,000,000		
12580	Society Legal Fees	$100,000		
12585	BC Housing Legal Fees	$70,000		
12590	BCH Program Sign	$5,000		
12625	Tenant Relocation Costs	$0		
	Total Miscellaneous Soft Costs	**$1,180,000**		**$12,524**
12650	BORROWING COSTS			
12655	CRHC Interest Paid IAD	$1,325,536		
12665	Mortgage Insurance Fee	$5,000		
12670	Loan Fee	$423,993		
	Total Borrowing Costs	**$1,754,529**		**$18,621**
12700	CONSTRUCTION			
12710	Construction Costs	$32,569,100	$32,569,100	
12710	Daycare Construction	$700,600		
12710	Generator and Fire Pump Allowance	$500,000	$500,000	
12706	Construction Manager	$3,413,000	$3,413,000	
	Total Construction	**$37,182,700**	**$36,482,100**	**$394,627**
12800	BUILDING START-UP/ COMMISSIONING			
12805	Project Commissioning	$80,000		
12815	CRHC Rent-Up & Marketing	$200,000		
12825	Office Equipment	$5,000		
12830	Maintenance Equipment	$5,000		
	Total Building Start-up/ Commissioning	**$290,000**		**$3,078**
12850	CONTINGENCIES			
12860	Design Contingency	$4,647,838		
12862	Construction Contingency	$5,577,405		
12864	Soft Cost Contingency	$255,387		
12865	Escalation Contingency	$3,396,149		
	Total Contingencies	**$13,876,778**		**$147,277**
	GROSS CAPITAL BUDGET	**$66,012,147**	**$65,311,547**	**$700,600**
12900	DEDUCTIONS			
12910	Land Equity			
12922	RHFP Grant for Land Purchase	$5,075,000		
	CHF Grant	$18,108,860		
	PDF	$0		
	Childcare BC New Spaces Fund			
	CMHC Seed Funding			
	FCM GMF Planning Grant			
	FCM GMF Study Grant			
	FCM Green Municipal Fund			
	Equity Gap			
	Total Deductions	**$23,183,860**		
	NET CAPITAL BUDGET	**$42,828,287**		

Building Name: Verdier Affordable Housing Project

Last modified: November 12, 2024
Modified by: Rob F
Template version: October 7, 2021

Instructions: Fill in green cells. White cells are calculated. Please check all tabs in the workbook to make sure values are appropriate. Some of the calculations pull from other tabs.

UNITS AT A GLANCE:

	Shelter	RGI	Near-market	Total units	Area (sq. ft.)	Total area
Studio	6	-	-	6		-
1 Bedroom	10	17	10	37		-
1 Bedroom + den		-	-	-		-
2 Bedrooms	4	34	18	56		-
2 Bedroom + den		-	-	-		-
3 Bedrooms	2	4	5	11		-
Total	**22**	**55**	**33**	**110**	89992	**-**
Type mix	**20.0%**	**50.0%**	**30.0%**			
Commercial					2282	3265.46 including playarea
TOTAL GFA					**92274**	

FINANCES AT A GLANCE:

Project costs	
Purchase price	6,191,812
Other closing costs	59,391,342
Other financing costs	428,993
	66,012,147
Project funding	
CMHC equity	-
CRD equity	18,108,860
RHTF grant	5,075,000
CRHC mortgage	42,828,287
	66,012,147
Cost per unit	734
Cost per square foot	-

REVENUE

Unit type-Full Universal Design	Unit size		Qty	Qty accessible	Starting rent	Current Year Inflation	2024 2028	2029	2030	2031	2032	2033	2034	2035	2036	2037
Shelter	Studio		6	6	445	0.0%	32,040	32,040	32,040	32,040	32,040	32,040	32,040	32,040	32,040	32,040
Shelter	1 Bedroom		10	5	445	0.0%	53,400	53,400	53,400	53,400	53,400	53,400	53,400	53,400	53,400	53,400
Shelter	2 Bedrooms		4		635	0.0%	30,480	30,480	30,480	30,480	30,480	30,480	30,480	30,480	30,480	30,480
Shelter	3 Bedrooms		2		736	0.0%	17,664	17,664	17,664	17,664	17,664	17,664	17,664	17,664	17,664	17,664
20.0%		20%	22	11												
RGI	Studio		-		875	0.0%	-	-	-	-	-	-	-	-	-	-
RGI	1 Bedroom		17		875	0.0%	178,500	178,500	178,500	178,500	178,500	178,500	178,500	178,500	178,500	178,500
RGI	2 Bedrooms		34		1,138	0.0%	464,304	464,304	464,304	464,304	464,304	464,304	464,304	464,304	464,304	464,304
RGI	3 Bedrooms		4		1,435	0.0%	68,880	68,880	68,880	68,880	68,880	68,880	68,880	68,880	68,880	68,880
50.0%		50%	55	-												
Affordable	1 Bedroom		10		1,600	0.0%	192,000	192,000	192,000	192,000	192,000	192,000	192,000	192,000	192,000	192,000
Affordable	2 Bedrooms		18		2,200	0.0%	475,200	475,200	475,200	475,200	475,200	475,200	475,200	475,200	475,200	475,200
Affordable	3 Bedrooms		5		3,000	0.0%	180,000	180,000	180,000	180,000	180,000	180,000	180,000	180,000	180,000	180,000
30.0%		30%	33	-												
	Unit totals		110	11		**Total rental revenue**	**1,692,468**	**1,692,468**	**1,692,468**	**1,692,468**	**1,692,468**	**1,692,468**	**1,692,468**	**1,692,468**	**1,692,468**	**1,692,468**
	% accessible			10%	**>5% is required per CHF**											
Less Vacancy						2.0%	(33,849)	(33,849)	(33,849)	(33,849)	(33,849)	(33,849)	(33,849)	(33,849)	(33,849)	(33,849)
Parking Revenue $50 pspm			68	50	40,800	2.0%	40,800	41,616	42,448	43,297	44,163	45,046	45,947	46,866	47,804	48,760
Parking Vacancy Loss			16			2.0%	(816)	(832)	(849)	(866)	(883)	(901)	(919)	(937)	(956)	(975)
Other revenue	Commercial Space				0	2.0%	-	-	-	-	-	-	-	-	-	-
Vacancy commercial space						2.0%	-	-	-	-	-	-	-	-	-	-
						Rent Revenue	**1,698,603**	**1,699,402**	**1,700,218**	**1,701,050**	**1,701,899**	**1,702,764**	**1,703,647**	**1,704,548**	**1,705,466**	**1,706,403**

EXPENSES

Per unit per month	PUPM (now)	Months to completion	Inflated PUPM	Inflation	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037
Overhead allocation	152	40	162	2.0%	214,460	218,749	223,124	227,587	232,138	236,781	241,517	246,347	251,274	256,300
Replacement Reserve	72	40	77	2.0%	101,586	103,618	105,690	107,804	109,960	112,160	114,403	116,691	119,025	121,405
Caretaker	109	40	117	2.0%	153,790	156,866	160,004	163,204	166,468	169,797	173,193	176,657	180,190	183,794
Insurance	67	40	93	10.0%	123,258	135,583	149,142	164,056	180,461	198,508	218,358	240,194	264,214	290,635
Water	49	40	52	2.0%	69,135	70,518	71,928	73,367	74,834	76,331	77,857	79,415	81,003	82,623
Sewer		40	-	2.0%	-	-	-	-	-	-	-	-	-	-
Electricity	28	40	30	2.0%	39,506	40,296	41,102	41,924	42,762	43,618	44,490	45,380	46,287	47,213
Natural gas (no NG all electric)		40	-	2.0%	-	-	-	-	-	-	-	-	-	-
Landscaping	7	40	7	2.0%	9,876	10,074	10,275	10,481	10,691	10,904	11,122	11,345	11,572	11,803
Maintenance	49	40	52	2.0%	69,135	70,518	71,928	73,367	74,834	76,331	77,857	79,415	81,003	82,623
Garbage	14	40	15	2.0%	19,753	20,148	20,551	20,962	21,381	21,809	22,245	22,690	23,144	23,607
Maintenance Agreement with Strata	7	40	7	2.0%	9,876	10,074	10,275	10,481	10,691	10,904	11,122	11,345	11,572	11,803
Property Tax	-	40	-	2.0%	-	-	-	-	-	-	-	-	-	-
Total operating expenses	554		614		810,376	836,444	864,020	893,232	924,221	957,142	992,166	1,029,478	1,069,283	1,111,805
% of Gross revenue														
				Net Operating Income	**888,226**	**862,958**	**836,198**	**807,818**	**777,678**	**745,622**	**711,482**	**675,070**	**636,184**	**594,598**
				Annual debt service (mortgage payments)	(2,425,260)	(2,425,260)	(2,425,260)	(2,425,260)	(2,425,260)	(2,425,260)	(2,425,260)	(2,425,260)	(2,425,260)	(2,425,260)
				Cash Flow	(1,537,034)	(1,562,303)	(1,589,062)	(1,617,442)	(1,647,583)	(1,679,638)	(1,713,779)	(1,750,190)	(1,789,077)	(1,830,663)
				Debt service coverage (must be1.0)	(1.0)	(1.0)	(1.0)	(1.0)	(1.0)	(1.0)	(1.0)	(1.0)	(1.0)	(1.0)
Operating Subsidy	110	1,164.42		0.0%	1,537,034	1,562,303	1,589,062	1,617,442	1,647,583	1,679,638	1,713,779	1,750,190	1,789,077	1,830,663

FINANCING

Costs		**Interim financing**	
Land Purchase Price	6,191,812	Pre-IAD interest (turnkey)	<- DELETE ONE
Property transfer tax	227,591	Pre-IAD interest (construction)	1,325,536 <- DELETE ONE
Appraisal			interim interest = 3.05%
Market rent appraisal		**Amount to mortgage**	42,399,294
In-House Soft Costs	5,448,738	Adjust financing costs in formula as needed	
In-House Build Cost	38,512,700		
Geotechnical		1% Loan fee	423,993
Environmental		$75/unit CMHC fee (max $5000)	5,000
BCH legal fees		**Mortgage principal**	**42,828,287**
CRD legal fees			
BC Housing Commissioning	-	Amortization (years)	35
CRHC MGMT Fee		Take-out mortgage year	2028
Marketing / rent-up		Take-out mortgage interest rate	4.52% BCH take-out forecast for 2027/2028, take-
Project contingency	13,876,778	Compounding per year	2
Subtotal	**64,257,619**	Payments per year	12
Equity		**Monthly payment**	**202,105**
Co-Investment	-	**Annual payments**	**2,425,260**
CHF	18,108,860	*$ 164,626/unit*	
RHFP Land Purchase	5,075,000		
PDF ($0 as this is a loan)	-		
Childcare BC New Spaces Fund	-	Adjust grant amout to match Daycare Construction Costs	
Equity Gap		zero equity gap based on BCH interest rate projections	
Total equity	**23,183,860**		
Pre-IAD borrowing required	**41,073,759**		

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Capital Budget				
Cost per SQ FT		-	hard cost per sq ft	715.39
Cost per unit (gross)		600,110		
Cost per unit (financed)		389,348		
Financing required		42,828,287		
Other purchase costs		58,065,807	loan to cost ratio	64.9%
			loan to appraised v	need as built appraisal for this
Operations Budget				
Gross revenue		1,692,468	**Item**	**Value**	**Per Unit Per Month (PUPM)**
Other revenue		40,800	Rental Revenue Sub	$ 1,692,468	$ 1,282
Less vacancy		(34,665)	Vacancy Loss (2%) I	$ (34,665)	$ (26)
Total revenue		1,698,603	Revenue	$ 1,698,603	$ 1,287
Operating costs		810,376	Operating Expenses	$ 810,376	$ 614
Net operating income		888,226	Net Surplus	$ 888,226	$ 673
Annual principal and interest		(2,425,260)	Mortgage Payment	$ (2,425,260)	$ (1,837)
Amount of loan		42,828,287	Deficit	$ (1,537,034)	$ (1,164)
Surplus		(1,537,034)	Operating Subsidy	$ (1,537,034)	$ (1,164)
DCR	4.02%	0.39		
DCR	4.27%	0.38		
DCR	4.52%	0.37		
DCR	4.77%	0.35		
DCR	5.02%	0.34		
Loan to value ratio		0.67		

POLICY AND PROCEDURES MANUAL	SUBJECT Applicant Eligibility		
	POLICY NO. 2.10	EFFECTIVE March 30, 2004 AMENDED July 22, 2014 May 24, 2016 June 25, 2018 November 24, 2019 March 23, 2020 October 14, 2020 October 12, 2022	AMENDMENT NO. 7 *Approved by CRHC Board Oct. 14, 2020*

OBJECTIVE: **To ensure adherence to operating agreements and relevant legislation relative to tenant selection and eligibility while ensuring protection of privacy for applicants.**

To ensure fair, consistent, equitable and transparent housing opportunities

POLICY:

1. Income Eligibility

1.1 Subsidized Units

To be eligible for subsidized housing, the applicant's gross household income must be below certain income limits, as established by the Housing Income Limits (HILs). HILs is set by BC Housing and represent the income required to pay the average market rent for an appropriately sized unit in the private market.

1.2 RHFP Shelter-Rate Units

To be eligible for RHFP Shelter-Rate units, the applicants must receive Income Assistance or a Disability Pension through the provincial or federal government and have a shelter allowance of $375 or $570, based on unit size. If the applicant is not on Income Assistance or a Disability Pension, the applicant's income must fall below the HILs.

1.3 Affordable Rental Units (ARU)

For Affordable Units, the applicant must fall within the income levels as outlined in Appendix A of this policy. Total household income (HiLs) must fall below the median income figures as determined by BC Housing.

2. Occupancy Standards

The size of the unit required by a household is outlined in the CRHC Occupancy Standards policy and is governed by the National Occupancy Standards. See CRHC Occupancy Standards policy 2.12. Exceptions to the policy at the discretion of the Manager, Operations and/or Senior Manager, Regional Housing.

3. Application Process

3.1 Subsidized Units

Applicants for subsidized housing must apply for housing through the Housing Registry. The Housing Registry is a single point of entry for individuals and families looking for subsidized housing options. Individuals searching for subsidized housing submit one application form to be considered for any available housing units in developments managed by the Housing Registry members. CRHC is mandated to be a Housing Registry member as per theoperating agreements. Eligible applicants will be identified and selected on a

chronological basis. The information on the application will be verified by CRHC. If an applicant is deemed ineligible for a unit they applied for, the applicant will be notified in writing why they have been deemed ineligible and will be provided details of the conditions they must meet in order to be eligible in the future.

Specific to Community Housing Fund (CHF) Rent Geared to Income (RGI) units, in addition to applicants being selected on a chronological basis, applicants will also be selected based on the **required resident income mix** as outlined in the CHF Operating Agreements and the approved Operating Budgets.

3.2 RHFP Shelter-Rate Units

Applicants for RHFP Shelter-Rate units must apply for housing through the Supportive Housing Registry (SHR). The SHR is a single point of entry for individuals and families who have experienced homelessness looking for supportive and supported housing options.

Individuals searching for RHFP Shelter-Rate housing submit one application form to be considered for any available housing units in developments managed by the Supportive Housing Registry members.

CRHC is mandated to be a SHR member as per the operating agreements. The applicant is referred through the Placement Table of the Coordinated Access and Assessment (CAA) that is managed through BC Housing in partnership with Island Health and the Capital Regional District.

RHFP Shelter-Rate applications must have a Supports in Social Housing Agreement outlining the main support agency that will support their tenancy in CRHC housing.

3.3 Affordable Rental Units (ARU)

Applicants for ARU can apply directly to CRHC. Affordable unit availability is advertised on CRHC's website. Affordable units are allocated chronologically to applicants who meet the eligibility requirements. The applicant must meet the income eligibility requirements and preference for ARU will be based on the applicant who most closely meets the occupancy standards. This is to ensure that units are maximized in meeting the needs of low and moderate income families, individuals and seniors. Affordable housing tenants will sign a one year tenancy agreement that will renew automatically after one year on a month to month basis.

4. Processing, Storage and Disposal of Application Forms

4.1 Once an application and supporting documents have been received staff assess for eligibility. The applicants' information is then added to the 'Market Application Waitlist' chronologically under the tab best reflecting their status based on the declared income levels. (Eligible or Not Eligible)

4.1.1 Application forms and supporting documents are to be kept securely stored (locked cabinet) alphabetically under their current, eligibility status (i.e. Eligible, NOT Eligible or Expired).

Applicants who do not meet the income eligibility are to be contacted within two weeks of the application date to inform them of their ineligibility. A letter (scanned or pdf) is to be sent by email, stating their ineligibility for housing. The letter is to contain details regarding the secure storage of information for the duration of 12 months, disposal at the end of this period (shredding) and how to inform our office if their situation changes during this time period. If no email is on file, staff must

contact the applicant by phone to verify the address before sending the letter by regular post. If the address cannot be verified and no email address can be obtained then the letter must be sent by Registered Mail to allow its delivery to be tracked.

4.1.2 Eligible Applicants will be considered for housing for a 12 month period following their submission and will be encouraged to update their information/interest every three months or when there are changes to their situation (address, income, family composition etc.).

4.1.3 All applications must be kept on file for 12 months whether active or inactive. After the 12 month period of NOT Eligible status or inactive, the application and all supporting documents will be shredded.

5. Additional Checks that may be Undertaken

5.1 Reference Checks

An applicant must have at least a two year duration of a favourable landlord reference or will have completed the facilitated ***RentSmart*** program successfully. Two year favourable reference within the last three years OR RentSmart Certificate dated within the past two years. If none, then the applying applicant should be encouraged to take the facilitated version of the RentSmart course.

RHFP Shelter-Rate applicants do not require a favourable Landlord reference check but do require a Supports in Social Housing Agreement outlining the main support agency that will support their tenancy in CRHC housing.

5.2 Rental Payment History

An applicant must have paid their rent on time and in full for the previous six months of their tenancy. This will be verified during the Landlord reference check.

5.3 Credit Checks

Credit checks *may* be completed from time to time.

5.4 Criminal Record Checks

Criminal Record Checks may be undertaken from time to time.

Making a difference...together

REPORT TO HOSPITALS AND HOUSING COMMITTEE
MEETING OF WEDNESDAY, MARCH 5, 2025

SUBJECT **Rural Housing Program Pilot Project Update**

ISSUE SUMMARY

This report provides information on the Rural Housing Program (RHP) pilot project, scheduled to launch on the Southern Gulf Islands (SGI) and Salt Spring Island (SSI) Electoral Areas (EAs) in April 2025. The pilot project aims to test the efficacy of advancing affordable housing solutions that are tailored to a rural context in areas outside of the Urban Containment Boundary (UCB) as detailed in CRD Bylaw No. 4017, the "*Capital Regional District Regional Growth Strategy Bylaw No. 1, 2016."*

BACKGROUND

In February 2018, the Capital Regional District (CRD) published an SGI Housing Needs Assessment, which identified that "all evidence points to serious shortages in secure, appropriate and affordable housing for low to moderate income earners" with renter households particularly impacted. This work was updated in February 2022 through the SGI Updated Housing Market Analysis Report, which found that between 2018 and 2021, "housing inventory and market conditions have made purchasing or renting housing less accessible for residents and workers on the SGI."

In May 2022, the CRD Board endorsed the SGI Housing Strategy, which advanced seven objectives, and 22 actions tailored to the needs and opportunities within the SGI, but also included a primary objective of investigating the creation of a RHP. In July 2022, the CRD Board endorsed the Future Housing Priorities and Partnerships in the capital region and directed staff to proceed with the development of a program framework based on the priorities identified in the document, which included the development of a rural housing strategy.

In February 2024, the CRD Board received a Future Housing Priorities and Partnerships Framework that included a Rural Housing Pilot Project Analysis (Appendix A), which identified that there have been insufficient incentives to encourage developers and landowners to fill market gaps, that secondary suites have the largest potential to scale up in unit numbers, and that secondary suites would likely be the most cost-effective approach to support new supply. This work also noted that the potential reach of a RHP is substantial but will be highly dependent on the availability of funding as well as general economic conditions.

Appendix B contains an updated financial analysis and feasibility modelling while also considering the provincial government's Secondary Suite Incentive Program and is an update to the February 2024 Rural Housing Pilot Analysis.

In October 2024, the CRD Board provided provisional approval to the 2025 Financial Plan that included sufficient capacity for the CRD to borrow up to $1 million (M) over two years to support the RHP pilot project. This borrowing will again be considered by the CRD Board through the 2025 Financial Plan in March 2025.

IMPLICATIONS

Engagement Implications
Through 2024 and into 2025, CRD staff focused on undertaking a range of community engagement initiatives, working to expand potential partnerships, refine the program's scope, and establish the necessary administrative framework to support successful pilot program implementation. The engagement process included a Get Engaged webpage with Frequently Asked Questions (FAQs), information about the RHP, and an online survey aimed at property owners to test demand and seek feedback on the criteria for the Accessory Dwelling Unit (ADU) Incentive Program. A social media campaign drove interest in the page and survey and ensured the island communities were well informed about the goals of the RHP as a pilot project.

Engagement efforts also included roundtable meetings with the non-profit housing sector in each of the EAs and several stakeholder meetings to understand the overall sectoral and specific needs of each housing project. There was also a series of presentations at public meetings of the different Islands Trust Local Trust Committees and Islands Trust Council, as well as two workshops with the Local Community Commission on Salt Spring Island and regular discussions with the Southern Gulf Islands Economic Sustainability Commission. The summary of this engagement effort and the findings is attached as Appendix C.

Service Delivery Implications
The RHP pilot project contains three distinct components, including:

RHP Stream 1: Accessory Dwelling Unit (ADU) Incentive Program

- This program provides a capital grant to eligible homeowners with up to 50% of the cost of renovations to build an ADU, up to a maximum of $40 thousand (K), in exchange for a commitment to non-market rents for a period of five years.
- The public benefit of this program is the creation of new ADUs as non-market units, with initial rents aligned with the Provincial Rental Income Limits, making them feasible given today's building costs.
- This stream is designed to be complementary to the Secondary Suite Incentive Program, which is administered through BC Housing so that an applicant could apply to both funding sources to help offset capital costs.
- Compliance with the program requirements will be secured by a covenant or housing agreement registered on the property title. This incumbrance would run with the land in the case of the property being sold.
- The CRD Pilot Project Accessory Dwelling Unit Incentive Program Application Guide is attached as Appendix D.

RHP Stream 2: Pre-Development Funding (PDF) for Multi-Unit Affordable Housing

- Provides funding for pre-development costs for purpose-built, affordable housing projects that may include consultant costs, site preparation, and on-site infrastructure development.
- CRD staff conducted engagement in 2024 with the non-profit housing sector to better understand the unique, and often community/project-specific, needs.
- The application package includes a financial feasibility tool and guide for applying for pre-development funding.

- The financial feasibility tool will demonstrate project viability also serve as an educational resource and "readiness tool" for non-profits and other advocates exploring affordable housing projects.
- CRD staff anticipate greater demand than available funding, so projects that demonstrate feasibility and a high likelihood of success will be prioritized.
- The Canada Mortgage and Housing Corporation (CMHC) provides a Seed Funding Program that provides financial support for individuals and organizations involved in the initial phases of creating an affordable housing project. However, the website has not been undated for 2025 and identifies that the 2024 budget has been fully allocated.
- BC Housing provides Project Development Funds, which are available to help partners develop comprehensive proposals, but applications to this stream are currently closed.

RHP Stream 3: On-going Coordination and Engagement for Rural Housing Solutions

- A key component of the RHP pilot project is the establishment of a dedicated program coordinator within the CRD to support rural housing for the duration of the two-year pilot project duration.
- Once hired, a program coordinator will help administer pilot project funding and offer a level of support for non-profit housing proponents.
- Success of the RHP will need inter-divisional coordination at CRD, coordination with external agencies such as Islands Trust, community stakeholders, funders such as the Southern Gulf Islands Tourism Partnership, as well as with other levels of government for additional funding or advocacy via the CRD Board.
- It should also be noted that should the pilot project be discontinued at the end of 2026, the CRD will still be required to administer any ADUs that have been funded as well as any PDF funds that have been disbursed.

Financial Implications
The 2025-2029 Land Banking and Housing 5-Year Capital Plan includes $500K/year for both 2025 and 2026 for the RHP Pilot Program, which is expected to receive final approval in March 2025. The total $1M capital funding will be borrowed from the Municipal Finance Authority (MFA) with repayment by requisition through service 1.310 Land Banking and Housing.

The requisition impact of the $1M total borrowing is budgeted at $96.5K per year for 15 years, which represents approximately 3% of the overall 1.310 service requisition and 50 cents per average household.

Additional funding has been secured through an agreement with the Southern Gulf Islands Tourism Partnership for approximately $100K of Municipal and Regional District Tax funding per year, for the next five years, and potentially on an ongoing basis (subject to fluctuations in revenues under that program). For 2025-2026, this funding is for a 2-year FTE term position dedicated to the Rural Housing Program to support the pilot's implementation.

Alignment with Board & Corporate Priorities
By seeking to expand housing options in rural areas, the RHP aligns directly with the *CRD 2023-2026 Board Priorities*. Specifically, it supports the priority to "increase the supply of affordable, inclusive, and adequate housing in the region." This initiative addresses the critical need for affordable homes across the region, particularly in rural areas and small communities, and tailors housing solutions for affordability measures beyond the CRD's Urban Containment Boundary.

CONCLUSION

The RHP Pilot Project in the SGI and SSI EAs aims to prototype housing solutions that are better suited to rural contexts while strengthening the CRD's ability to respond to the housing crisis across the capital region, with a particular focus in areas outside of the UCB. Through its two funding streams – the ADU Incentive Program and PDF for Multi-Unit Affordable Housing – the RHP aims to create affordable housing solutions that support long-term, sustainable housing development throughout the region. In addition, dedicated staffing on a two-year term will help to administer pilot project funding and offer a level of support for non-profit housing proponents looking at accessing support through this pilot project.

Funds totalling $1M over two years (2025 and 2026) are included in the CRD's 2025 provisional Financial Plan and will be considered by the CRD Board again at the review of the 2025 Financial Plan in March. Assuming that all funds are borrowed and disbursed, this pilot is expected to increase annual requisition by $96.5K over the 15 years of borrowing.

RECOMMENDATION

There is no recommendation. This report is for information only.

Submitted by:	Don Elliott, BA, MUP, Senior Manager, Regional Housing
Concurrence:	Patrick Klassen, MCIP, RPP, Acting General Manager, Housing, Planning & Protective Services
Concurrence:	Nelson Chan, MBA, FCPA, FCMA, Chief Financial Officer, GM Finance & IT
Concurrence:	Ted Robbins, B. Sc., C. Tech., Chief Administrative Officer

ATTACHMENTS

Appendix A: Future Housing Priorities and Partnerships Framework, CRD Board Staff Report and Appendices, February 14, 2024
Appendix B: Urban Matters Financial Feasibility Update Report (November 2024)
Appendix C: CRD Rural Housing Program What We Heard Report 2024
Appendix D: CRD Pilot Project Accessory Dwelling Unit Incentive Program Application Guide

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REPORT TO HOSPITALS AND HOUSING COMMITTEE
MEETING OF WEDNESDAY, FEBRUARY 07, 2024

SUBJECT **Future Housing Priorities and Partnerships Framework**

ISSUE SUMMARY

To seek direction from the Capital Regional District (CRD) Board to begin advancing an Acquisition Strategy (Appendix B) and the Rural Housing Program (Appendix C), through the development of a pilot initiative (Appendix D). These efforts aim to address unmet need related to housing affordability through innovation, partnership, and cross-sectoral collaboration.

BACKGROUND

The Regional Housing First Program (RHFP) is a $120 million (M) housing supply partnership between the CRD, BC Housing and Canada Mortgage and Housing Corporation (CMHC). As of January 2024, the RHFP has supported the completion of approximately 958 new affordable rental units across the capital region with an additional 97 by mid-2024. At full build out, the RHFP is expected to deliver up to almost 1,500 total units of affordable rental housing by 2028.

The CRD 2019-2022 Corporate Plan identified an initiative to determine continuation of a housing supply program beyond RHFP Implementation. Beginning with the CRD Board endorsement of the Southern Gulf Island (SGI) Housing Strategy in May 2022, staff then included consideration of a Rural Housing Program (RHP) as one component of the Future Housing Priorities and Partnerships (FHPP) white paper (Appendix A). The CRD Board endorsed the FHPP in July 2022, which also includes a focus on an Acquisition Strategy and Complex Care.

To advance efforts under FHPP staff were directed to look at options to fund the establishment, and seed investment for a scaled-up regional housing program. Though there is existing requisition capacity under Bylaw No. 3712 Land Assembly, Housing and Land Banking Service Establishment Bylaw, much of the current capacity is allocated toward approved capital projects under the RHFP. Therefore, the CRD Board directed staff to advance an amendment to Bylaw No. 3712 and advance a new loan authorization bylaw to permit the borrowing of up to $85M.

The FHPP and the parallel work to advance efforts to increase borrowing capacity under Bylaw No. 3712 have been developed to position the CRD with a clarity of focus and sufficient requisition authority and debt capacity to support scaled-up regional efforts while seeking to incentivize partnership with senior levels of government.

ALTERNATIVES

Alternative 1
The Hospitals and Housing Committee recommends to the Capital Regional District Board:
1. That staff begin advancing efforts under the Regional Housing: Acquisition Strategy; and
2. That the CRD negotiate and execute a Memorandum of Understanding with the Southern Gulf Islands Tourism Partnership to receive $100,000 for staff coordination of the Rural Housing Program pilot scoping.

Alternative 2
That this report be referred to staff for additional information based on Hospitals and Housing Committee direction.

IMPLICATIONS

Social Implications
The capital region, like many communities across Canada, continues to experience challenges related to escalating cost of housing, affordability, and homelessness. Demand is particularly strong in the rental system and especially for affordable rental units. The FHPP seeks to position the capital region as a committed partner through looking at:

- An Acquisition Strategy, which aims to increase and/or preserve the supply of affordable rental housing within the urban areas of the region. The Acquisition Strategy will help to guide investment decisions using set criteria intended to help inform the CRD Board on prospective acquisition and investment. The range of model inputs are shown on page 5 of Appendix B.
- A RHP, which aims to increase, preserve, and broaden the supply of affordable housing in rural and remote communities. The approach recognizes the need to approach housing solutions in rural and remote communities with different expectations than those used for conventional housing projects in more densely populated urban regions. At this time, staff are only recommending a pilot on SGI and Salt Spring Island (SSI) to develop the program and test the efficacy of some initiatives, which, subject to CRD Board approval, could be implemented across to the region starting in 2025/2026.
- A Complex Care Housing initiative, which aims to increase the supply of housing with supports for people with complex needs and support complementary to the provincial Complex-Care Housing service. In Greater Victoria, Complex-Care Housing is delivered by Island Health in partnership with BC Housing and non-profit service providers. Due to the critical roles of Island Health, BC Housing, and non-profit organizations in the delivery of Complex Care, CRD staff worked through 2023 to engage, consult and explore opportunities for collaboration and partnership. Island Health and BC Housing continue to look at needs across the health authority, including on Southern Vancouver Island, and CRD staff remain actively engaged and are committed to supporting this ongoing effort. Additional updates will be provided to the CRD Board later in 2024 as the work continues along side Island Health and BC Housing.

Operational Implications
The Housing Planning, Policy, and Programs function operates within Regional Housing and receives grants from federal and provincial partner agencies, provides oversight, and deploys funds within the region, administers housing affordability agreements with developers and owners in the region on behalf of municipalities, and undertakes research and develops policy and programs focused on increasing housing supply across the region.

Staff capacity to advance work under this function was supported through the development of IBC 5a-2.1 Housing Opportunity Innovation and Outcomes Analysis. It is anticipated that there will be approximately 0.75 FTE available to support the advancement of the Acquisition Strategy, including 0.25 FTE management, and 0.5 FTE support staff.

The RHP pilot will be soft launched in 2024 using existing staff resources as well as 1 FTE of new capacity as a two-year term position. The new term position will be supported, in part, through Municipal and Regional District Tax (MRDT) Program funding. Staff will begin implementation of program design and will work to leverage additional external grant funding where possible.

Service Delivery Implications
To exercise constraint and cost containment, the CRD Board directed staff to keep the core inflationary adjustment to 3.5% through the 2024 Service and Financial Planning Guidelines, which has been considered through determining the appropriate balance of requisition impact and securing sufficient capacity to begin advancing the Acquisition Strategy and RHP.

Initiating the Acquisition Strategy in full would require a significant lift in resources being available in the 2024 CRD Financial Plan. Property identification, undertaking appropriate due diligence and advancing acquisitions, subject to CRD Board approval, draws on internal capacity through the Real Estate, Regional Housing and Corporate Finance functions while also relying on the engagement of consultant services on items such as land surveys, environmental and geotechnical analysis, building condition assessments, archaeological reports, appraisals, feasibility analysis and massing modelling, etc.

Staff anticipate that current capacity, including that contained within the 2024 CRD Financial Plan, will be sufficient to support property identification and a high-level assessment of acquisition potential. Staff will then return to the CRD Board to request additional resources to undertake due diligence and funds to place a deposit on a project-by-project basis and through a budget amendment. Final decisions will also come back to the CRD Board, which may require an additional budget amendment.

The RHP pilot scoping work (Appendix D) is to allocate available capacity in support of building the program parameters to consider providing pre-development funding while also starting work on the development of a Missing Middle/Accessory Dwelling Unit Incentive Program. These efforts can be supported through available capacity and resources provided by the MRDT funding.

Intergovernmental Implications
The development of the Acquisition Strategy (applied primarily within the Urban Containment Boundary) and the RHP (applied primarily outside of the Urban Containment Boundary) is to acknowledge the diversity of housing need and development contexts across the capital region and provide suitable, flexible, and tailored tools to advance projects and programs better equipped to support local needs and opportunities and within a municipal/electoral area land use context.

The RHP envisions a whole government approach to support housing solutions outside of the Urban Containment Boundary and in the Electoral Areas where governance is inherently multi-jurisdictional. MRDT funding for 2024 will require a memorandum of understanding (MoU) between CRD and the SGI Tourism Partnership Society. The CRD has also worked to partner with the Islands Trust through an application to the CMHC Housing Accelerator Fund on Mayne Island. If successful, the funding will be awarded to Islands Trust and an MoU with CRD will be required to advance a sub-pilot project to accelerate 73 units of housing on Mayne Island.

In addition to the program, strategy development, and bylaw work undertaken by the CRD in support of advancing the Acquisition Strategy and RHP, the Government of BC has passed several pieces of legislation that alter the local government land use planning framework including increasing small-scale multi-unit housing, establishing proactive planning requirements, changes to development finance tools, and support for transit-oriented development areas.

Beyond the range of recent legislative changes introduced by the Government of BC, Budget 2023 also allocated a total of $1.7 billion (B) over three years in operating and capital funding through Building BC and BC Housing programs as well as transit-oriented development. A recent example of this is the opening of a Community Housing Fund (CHF) call on August 28, 2023,

which closed on November 17, 2023. BC Builds was also announced on April 3, 2023, as a focused effort to speed up delivery of new homes and increase the supply of middle-income housing. Further details on BC Builds are expected into 2024. The CRD anticipates additional CHF calls in future years as well as calls to apply for funds through BC Builds, which present a range of ongoing partnership opportunities.

Through the 2023 Government of Canada Fall Economic Statement update, several additional resources were signalled including $15B in new loan authority through the Apartment Construction Loan Program (ACLP), and $1B for capital grants through the Affordable Housing Fund (AHF). It is expected that these new resources will be made available starting in 2025. It should also be noted that as recently as December 29, 2023, the Honourable Sean Fraser, Minister of Housing, Infrastructure and Communities, Government of Canada, announced that there is expected to be a renewed housing plan to help alleviate homebuilding cost pressures and boost productivity.

There are considerable changes locally, provincially, federally and the CRD has taken the necessary steps to develop key areas of focus through the FHPP and continues to secure debt capacity in support of seed funding for a scaled-up housing supply program.

Financial Implications
To advance the Acquisition Strategy, on December 13, 2023, the CRD Board approved amending Bylaw No. 4551 to increase the maximum requisition to the greater of $11.5M annually or $0.062 per $1,000 assessed value for Bylaw No. 3712 Land Assembly, Housing and Land Banking Service Establishment Bylaw. This increase in maximum requisition represents a maximum change per average household of up to $26 annually. It should be noted that the increased requisition will be committed to debt servicing costs for the $85M capacity attached to the loan authorization bylaw which is currently subject to an alternative approval process (AAP).

In preparation for the potential approval of increased borrowing capacity through the approval of a loan authorization bylaw, and subject to a successful AAP, staff intend to begin exploring potential sites for acquisition while also starting to undertake scoping work on a RHP pilot project. This will be done through use of available capacity, which is subject to CRD Board approval of the 2024 Financial Plan.

As noted under service delivery implications, considerable works must be undertaken prior to bringing a recommendation forward to the CRD Board and staff will look to return to the CRD Board seeking funds on a project-by-project basis.

Environmental Implications
The housing priorities being advanced are with consideration of the Regional Growth Strategy, the *Islands Trust Act*, and core principles of smart growth planning. Each municipality and land use authority can ensure environmental metrics are met at the time of project approvals.

The Acquisition Strategy further considers two key components to support a reduction of adverse environmental impacts:

1) Walkability – The consultant has prepared maps depicting those areas that are within 400 metres of a transit stop, which are shown on pages 68-77 of Appendix B. This is to help the CRD focus its efforts on those locations well served by transit.

2) Parking – Due to the focus on walkability when considering potential acquisition or investment, the model prepared by the consultants assumes zero parking stalls for a studio, 1 and 2-bedroom unit. The model further assumes a single parking stall for any unit that is 3-bedroom + as this would consist of a larger family that may be more reliant on vehicle use.

Development undertaken on acquired lands would be subject to local government requirements and sustainability/efficiency measurement built into a capital or operating funding program. The RHP pilot scoping work will be taking place within the SGI and SSI electoral areas, which are under the land use authority of Islands Trust and the legislative obligations under the *Island Trust Act*.

CONCLUSION

Future Housing Priorities and Partnership initiatives are being developed to address unmet need related to housing affordability and homelessness through innovation, partnership, and cross-sectoral collaboration.

Two consultant reports have been appended to the staff report with a focus on enabling the advancement of the Acquisition Strategy as well as a feasibility report on an RHP. Staff are recommending to begin advancing efforts under the Acquisition Strategy while also beginning to develop the scope of a pilot program on SSI and SGI that falls under the RHP. This is to be done through use of existing resources with any new resources being subject to CRD Board approval through budget amendments, which are to be advanced on a project-by-project basis.

RECOMMENDATION

The Hospitals and Housing Committee recommends to the Capital Regional District Board:
1. That staff begin advancing efforts under the Regional Housing: Acquisition Strategy; and
2. That the CRD negotiate and execute a Memorandum of Understanding with the Southern Gulf Islands Tourism Partnership to receive $100,000 for staff coordination of the Rural Housing Program pilot scoping.

Submitted by:	Don Elliott, MUP, Senior Manager, Regional Housing
Concurrence:	Kevin Lorette, P. Eng., MBA, General Manager, Planning & Protective Services
Concurrence:	Nelson Chan, MBA, FCPA, FCMA, Chief Financial Officer
Concurrence:	Ted Robbins, B. Sc., C. Tech., Chief Administrative Officer

ATTACHMENTS

Appendix A: Future Housing Priorities and Partnerships White Paper
Appendix B: Regional Housing: Acquisition Strategy (Patricia Maloney Consulting, Bayshore Planning Services Inc., and Mullholland Parker Land Economists Ltd. 2024)
Appendix C: Rural Housing Pilot Project Analysis (Urban Matters, 2024)
Appendix D: Rural Housing Program Pilot (2024)

Appendix A



Future Housing Priorities and Partnerships

INTRODUCTION

Since 2016, a partnership between the Capital Regional District (CRD) and federal and provincial partners has contributed to the development of over a thousand new units, addressing the needs of households in need of affordable housing in the region. Through the Regional Housing First Program (RHFP), the CRD, BC Housing Management Commission (BC Housing) and the Canada Mortgage and Housing Corporation (CMHC) committed $30 million (M) each to build housing units to help address chronic homelessness in the region. In 2020, each partner committed to increasing their contribution by $10M to address escalating land acquisition and construction costs. With a total capital fund of $120M, the RHFP was better positioned to achieve its target of up to 2,000 Affordable Rental Units, with up to 400 of those units having rents set at Government of British Columbia's Income Assistance Rate Table Shelter Maximum (Shelter Rate). Overall, the program is expected to leverage the development of approximately $600M in capital development. As of July 2022, 11 projects have been approved through the RHFP program, representing 1,055 units, with 238 to be rented at Shelter Rate.

Although details have yet to be announced, new and revitalized federal programs, such as the new Housing Accelerator Fund, a third round of the Rapid Housing Initiative and potential reopening of the Affordable Housing Innovation Fund, as well as initial discussions with federal colleagues, suggest potential opportunities for future partnerships. While a specific provincial funding program is not currently open to support a partnership, early discussions with the Province indicate interest, should opportunities present. A new partnership could also help the provincial government achieve its target of building 114,000 units by 2027.

The following provides an overview of current challenges and presents options for the next opportunity to address unmet need related to housing affordability and homelessness through innovation, partnership and cross-sectoral collaboration. Opportunities to address unmet need were identified through research, analysis and engagement with internal CRD staff, municipal, provincial and federal stakeholders, including with the Regional Housing Advisory Committee.

Recommended interventions for consideration include:

- Opportunities to acquire existing housing or land to increase and preserve the supply of affordable rental and create future redevelopment opportunities;
- A Rural Housing Strategy to increase the supply of affordable housing in rural and remote communities; and
- Increase the supply of housing with supports to people with complex needs not currently adequately supported by the traditional models.

CURRENT CHALLENGES

The capital region, like many communities across Canada and around the world, continues to experience challenges related to escalating cost of housing, affordability and homelessness. The population of the region is expected to continue to grow from an estimated 392,100 in 2018, to an estimated 478,500 in 2038[1], adding housing pressure in the region. Demand is particularly

[1] bylawno-4328.pdf (crd.bc.ca)

strong in the rental system, especially affordable rental units. Data suggests a continued trend of low vacancies in the lower price quartiles and high rates of core housing needs for renters[2].

CMHC's 2021 Rental Market Report, released in February 2022, showed tightened market conditions in the Victoria Census Metropolitan Area (CMA) in 2021[3]. Key findings include:

- Vacancy rates declined to 1%, one of the lowest in Canada;
- Two-bedroom purpose built rentals average rent increased by 3.1%;
- Demand returned, but supply is lagging behind and is unevenly distributed with 80% new supply concentrated in the Westshore region; and,
- Rental affordability and suitability remain a challenge for low-income households.

As of March 31, 2020, there were 12,957 subsidized housing units in the Growth Management Planning Area (GMPA), including emergency shelters, housing for the homeless, transitional and supported housing and assisted living, independent social housing and rent assistance in the private market, representing an increase of 1,046 units over the previous year[4].

The development of non-market housing has been supported through a number of new and expanded funding programs at all levels of government. In 2019, the Province of British Columbia committed more than $7 billion over 10 years for programs such as Building BC, including the Community Housing Fund, Affordable Rental Housing Program, Supportive Housing Fund, Women's Transition Housing Fund and Indigenous Housing Fund. In 2020, the Government of Canada launched the Rapid Housing Initiative, providing capital contributions to support the creation of new affordable rental units for people who are vulnerable. In the capital region, there has been and continues to be significant investments in housing through federal and provincial programs. Since 2018, the following units have been supported through various provincial and federal programs:

- Supportive Housing Fund: funding toward over 600 units across 12 projects
- Community Housing Fund: funding toward almost 900 units across 10 projects
- Rapid Housing Initiative: funding toward 136 units across three projects
- Indigenous Housing Fund: funding toward 164 units across two projects.

While the region has seen increases in the number of subsidized housing units in the GMPA, insufficient supply of affordable housing in the private market relative to population growth is also a factor. In response, a number of funding programs to support increased supply of below market housing have been launched in recent years. Provincially, this includes the HousingHub which brings together private and non-profit stakeholders to create new affordable rental and homeownership options for middle-income residents. The federal government also launched and then expanded programs such as the National Housing Co-Investment Fund to support development of mixed-income, mixed tenure and mixed-use affordable housing.

While insufficient supply is a contributing factor to the increasing cost of housing, low mortgage rates, increasing upper-middle class incomes, investor buyers and accumulated equity are also key factors. Investor buyers and repeat purchasers make up the majority of homebuyers, many

[2] http://crd.ca.legistar.com/gateway.aspx?M=F&ID=a7f6cc77-f6b6-4b32-bde9-c0a8e4411b45.pdf
[3] Rental Market Report | CMHC (cmhc-schl.gc.ca)
[4] rgs-indicatorreport2021.pdf (crd.bc.ca)

of which have accumulated significant equity from rising home prices. As one of the leading Canadian researchers on housing, Steve Pomeroy notes:

> *"It is not the quantity of buyers (i.e., total demand), it is the quality (income and wealth, abetted by low mortgage rates) of this very small segment of 'market makers' that have been the ones driving up home prices. … This small segment is creating market imbalance and serious challenge for lower income households…"*[5].

This suggests the importance of building the right supply, rather than the quantity.

Although challenges related to the cost of housing are felt by many in the capital region, research indicates some residents and communities face distinct challenges, including people with complex needs who are experiencing homelessness, and people in rural and remote areas of the region.

Challenges addressing homelessness

The 2020 Greater Victoria Point-in-Time homeless survey estimated 1,523 individuals experiencing homelessness in the region, compared to 1,525 in 2018[6]. 2020 survey results showed higher numbers of unsheltered individuals (270, as compared to 158 in 2018) and higher numbers of people couch surfing (145, as compared to 95 in 2018). Using a different methodology, a new provincial report on homelessness estimates 1,595 individuals experienced homelessness in 2019[7].

The COVID-19 pandemic placed enormous pressure on individuals and communities throughout the region. Many in our communities lost income, resulting in greater housing insecurity or housing loss. Individuals without homes, living outside or in shelter were challenged to comply with public health recommendations to maintain physical distance.

People living with complex needs experience particularly difficult challenges. While the CRD, Province of BC and the Government of Canada have all made historic investments in housing, including housing to meet the needs of people experiencing homelessness, many communities are not able to meet the needs of some vulnerable residents.

Supportive housing (subsidized housing with onsite supports for single adults, seniors and people with disabilities at-risk of or experiencing homelessness) is an important part of the housing continuum. The onsite support services help people who have experienced homelessness find and maintain stable housing.

However, people with complex needs do not always fit into the current supportive housing model. The current healthcare system is also challenged to provide appropriate support. There is a lack of ongoing rehabilitation care, services that specialize in mental health or substance use, but not both, and a lack of housing options for people who are not ready or not willing to engage in treatment. As a result, people with complex needs fall through the cracks. In many communities, including the capital region, this can lead to increased erratic behavior, open drug use and crime.

[5] Exploring causes of escalating home prices: Part 2, demand issues | chec_ccrl.ca (chec-ccrl.ca)
[6] crd-pit-count-2020-community-report-2020-07-31.pdf (victoriahomelessness.ca)
[7] Appendix: 2019 Homeless Cohort Data Tables (gov.bc.ca)

In response, the BC Urban Mayors caucus has actively advocated for the creation of appropriate housing and supports for people with complex needs[8].

A distinct approach is required to address the needs of people who have overlapping mental-health challenges, substance-use issues, trauma and acquired brain injuries and who may experience or be at greater risk of homelessness. Approaches may include coordinated health, mental health and substance use services, along with housing, cultural and social supports, to meet these complex needs. This requires new approaches for collaborating across sectors.

In response to this challenge, the Province of BC has initiated plans to support up to 500 people with new Complex Care Housing: a suite of services and supports to better meet the needs of people with complex needs, including people with severe mental health, substance use issues or traumatic and acquired brain injuries who are homeless or unstably housed. In March 2022, the Province announced plans for 100 spaces in Greater Victoria. As the investment does not include capital funding, it is anticipated that the complex care spaces will be delivered by converting existing supportive housing sites, or supportive housing sites currently in development.

Challenges in rural and remote communities

Discussions of challenges associated with preserving, acquiring and developing housing are often in relation to large, urban centres. However, many rural and remote communities experience distinct and urgent needs. Rural homelessness is difficult to measure, as it is often more hidden, with more people living temporarily with friends or family or living in abandoned or overcrowded buildings. According to a 2021 report from the National Alliance to End Rural and Remote Homelessness, 31% of Canadians live in rural and remote communities where residents suffer from homelessness in equal or greater numbers than their urban counterparts[9]. A recent provincial research study quantifying homelessness found that, on a per capita basis, it was smaller, rural and northern communities that have the highest proportion of homelessness, based on their population[10].

Housing affordability challenges have been experienced in many rural and remote communities. Recent assessed property values increased across the region, but particularly in smaller communities where value estimates rose by up to 34% in the District of Highlands and District of Sooke, and up to 35% in the District of Metchosin and the Gulf Islands[11]. According to the recently updated Southern Gulf Islands Housing Needs Report, between 2017 and 2021, median sales prices have increased significantly from 35% to 137%, depending on the island[12].

CMHC's Rental Market Survey indicates lower vacancy rates and higher average rents across the Victoria CMA (see Figure 1 below). This includes areas outside of the core, which saw

[8] BC Urban Mayors make renewed and urgent call to implement complex care housing solutions - BC Urban Mayors' Caucus (bcurbanmayorscaucus.ca)

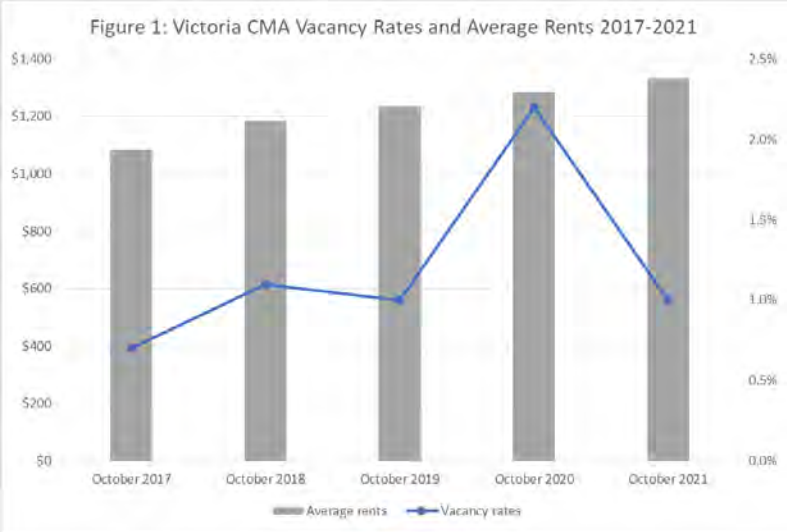
[9] NationalAllianceToEndRuralAndRemoteHomelessness-e.pdf (ourcommons.ca)

[10] Report: Preventing and Reducing Homelessness Integrated Data Project, Province of British Columbia 2021 (gov.bc.ca)

[11] Vancouver Island 2022 Property Assessments in the Mail (bcassessment.ca)

[12] Southern Gulf Islands Updated Market Analysis (Feb 2022)

decreased vacancy rates and increased average rents for almost all apartment types.[13] See Appendix A for vacancy rates and average rents across Zones 1-10 of the Victoria CMA.



Rural and remote communities also face unique challenges in the development of affordable housing. These include: difficulty accessing financing; limited development expertise; fewer consultants with specialized expertise in rural and remote communities; challenges related smaller scale projects; funding program criteria that is not always applicable to rural and remote context; and lower supply of skilled labour[14]. Areas such as Salt Spring Island and the Southern Gulf Islands are also part of the Islands Trust Area, which mandates preservation and protection of the natural environment and unique amenities of the area.

Released in November 2021, the Southern Gulf Islands Community Housing Strategy identifies the need to approach housing solutions using different assumptions than those used for conventional housing interventions in urban areas of the region. The Strategy includes key objectives such as: exploring the potential for a CRD Rural Housing Program; annual affordable housing demand estimates; supporting third party affordable housing projects through new tools; support for pre-development expenses for affordable housing; development of garden suites and cottages; enabling alternative housing types; and taking a whole government approach through collaboration and advocacy.

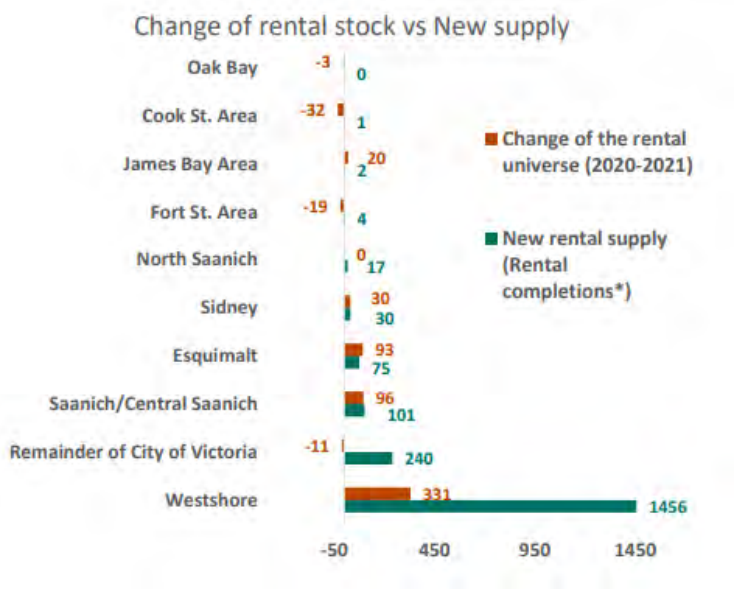
A distinct approach, including specific tools, resources and supports, is required to meet the needs of rural and remote communities.

Challenges preserving existing affordable housing

Recent years have seen an increased number of financial landlords such as private equity firms, asset managers, publicly listed companies, real estate investment trusts (REITs) and financial institutions purchasing multi-family rental and single family rental, including naturally occurring affordable housing (NOAH). Between 2011 and 2016, across the country, the number of private rental units affordable to households earning less than $30,000 per year declined by 322,600

[13] Source: Rental Market Survey (CMHC). © 2022 Canada Mortgage and Housing Corporation
[14] SmallCommunitiesInitiative-Research-Brief-plus-Resource-Guide-March-28.pdf (mnpha.com)

units[15]. In BC, recent analysis by Housing Central notes that between 2015 and 2019, 34,000 rental units were lost. With provincial investment supporting just over 11,000 affordable homes in the same time period, for every one affordable unit developed, over three affordable homes in the private sector were lost[16]. According to recent CMHC Rental Market Survey data, this trend is also evident within the capital region, as illustrated in the table below[17].



* The number of rental completions is the cumulative number of rental structures completed from July 2020 to June 2021. This is consistent with the time frame covered by the 2021 Rental Market Survey.

The loss of NOAH is partially driven by the financialization of rental housing through investment by large capital funds and smaller investors capitalizing on rising rents, as well as redevelopment of sites with older, low-moderate rent properties[18]. Building new supply is one approach, but the high cost and longer timelines for construction makes replacing these affordable units challenging.

In recent years, there has been an increased awareness of the impact of the financialization of housing, which refers to the "expanding and dominant role of financial markets and corporations in the field of housing, leading to unaffordable and insufficient housing and discrimination[19]." Rather than for social good or human rights, housing is treated as vehicle for income and investment, and has transformed housing and real estate markets around the world[20]. The United

[15] Why Canada needs a non-market rental acquisition strategy. May 2020 | Focus Consulting Inc. (focus-consult.com)
[16] Budget 2022 Submission - BC Non-Profit Housing Association | BCNPHA
[17] Source: CMHC Rental Market Survey, CMHC Starts and Completion Survey. The geographical definition in the chart is based on the CMHC Rental Market Survey Zone. For details, please refer to the Rental Market Report February 2022.
[18] Why Canada needs a non-market rental acquisition strategy. May 2020 | Focus Consulting Inc. (focus-consult.com)
[19] Facing financialization in the housing sector: A human right to adequate housing for all - Ingrid Leijten, Kaisa de Bel, 2020 (sagepub.com)
[20] OHCHR | Financialization of housing

Nations Special Rapporteur on the Right to Adequate Housing has called for governments to ensure markets serve housing need rather than investment priorities.

Strategies that enable non-profit housing providers to preserve existing affordable rental housing include an acquisition strategy. An acquisition strategy would: "enable low-income tenants to stay where they are, stabilizing neighbourhoods and preserving a diversity of incomes and tenures in gentrifying districts; preserve and extend the legacy of public investment (many of the buildings at risk of financialization were created through federal grants and tax incentives totalling $4 Billion Canada-wide); [and] be faster and surer than new builds[21]."

The BC Non-Profit Housing Association has called on the Province of BC to commit $500M to create a rental housing acquisition strategy to provide expedited grants to acquisition projects initiated by the community housing sector. An acquisition fund could also include a revolving loan fund to facilitate strategic property acquisition, replaced with long-term low rate financing from CMHC[22]. The value of an acquisition fund has been raised by federal Minister Ahmed Hussen at the February 2022 National Housing Supply Summit, including the ability for non-profits and local governments to acquire land and the importance of not losing supply. The Minister's mandate letter also directs the Minister to "help affordable housing providers acquire land and buildings to build and preserve more units[23]." However, the 2022 Federal Budget did not include funding toward an acquisition strategy.

The above mentioned challenges highlight the significant housing gaps in the region and areas where households are not being adequately served. It also helps explain why communities in the capital region face substantial barriers in addressing these challenges. These challenges also shed light on what is necessary to address these challenges. While new affordable housing supply is needed, additional supply is not enough. Addressing unmet needs in the region will require innovation, partnership and cross-sectoral collaboration.

RESPONDING TO THE CHALLENGE

The CRD is exploring options for addressing housing affordability challenges in the region through partnerships with provincial and federal partners. A future funding program to address unmet need through development and acquisition of new affordable housing units could target three specific areas of unmet need:

1. **Acquisition fund** to increase and preserve the supply of affordable rental and create future redevelopment opportunities, purchase of shovel-ready developments or acquire land for development of affordable housing
2. **Rural Housing Strategy** to increase, preserve and broaden the supply of affordable housing in rural and remote communities, recognizing the need to approach housing solutions in rural communities with different assumptions than those used for conventional housing interventions in growing urban regions

[21] Beat the REITs? Or join them? | Opening the Window

[22] Affordable housing is a hot commodity — and a new Ottawa land trust wants to counter that | Ottawa Citizen

[23] Minister of Housing and Diversity and Inclusion Mandate Letter (pm.gc.ca)

3. Increase the supply of **housing with supports for people with complex needs** currently not adequately supported by the traditional model as a compliment to new provincial Complex Care Housing initiative

The three priorities target areas with unique challenges and where need is unable to be met by traditional funding programs. The priorities also acknowledge the changing landscape and expanding role of financial markets and corporations in the field of housing, reducing barriers for communities and non-profit providers in protecting, preserving and enhancing existing affordable stock.

Current CRD Services

The CRD currently offers a number of services that would complement a new funding program to acquire land and housing and address the unique needs underserved households such as those with complex needs and in rural communities.

The CRD's Real Estate Services strategically manages appraisal, acquisition and disposal of real property interests. In addition, Real Estate Services is responsible for maintaining property information, coordinating referrals from outside agencies and performing property research on behalf of CRD staff. These existing services would be an asset to supporting a future acquisition fund in the region.

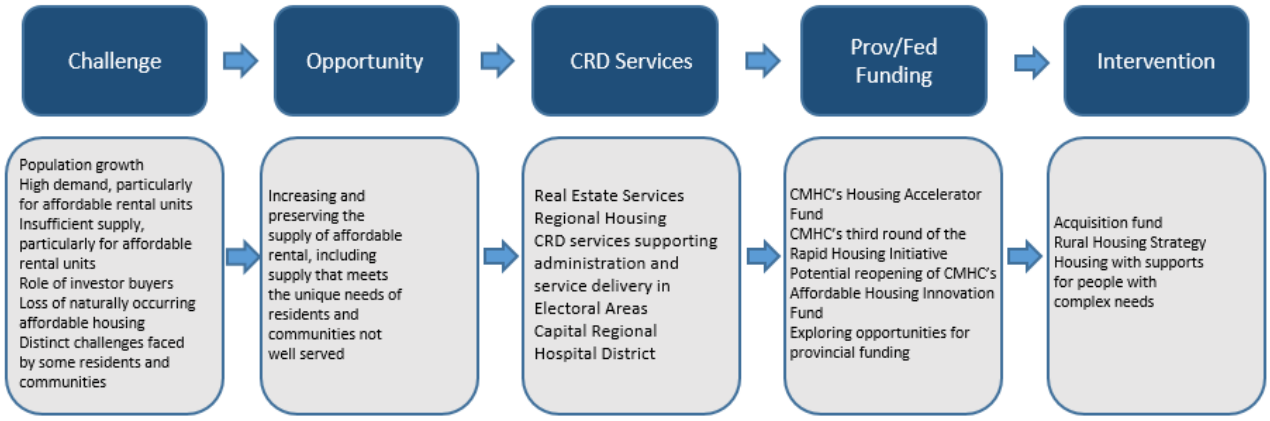
The range of services provided under the Regional Housing portfolio would also ensure the CRD is well positioned to support a program with the above mentioned priorities. Regional Housing includes planning, construction and operation of housing services, as well as administration of the current RHFP.

As a regional district, the CRD is responsible for administration and delivery of local services in the Juan de Fuca, Salt Spring Island and Southern Gulf Islands electoral areas. The recently released Southern Gulf Islands Housing Strategy includes a recommendation to explore the potential for a CRD Rural Housing Program that takes into consideration the unique characteristics of rural communities. Development of a business case that explores the viability of establishing a CRD Rural Housing Program would help support and guide the development of a future funding partnership opportunity.

The CRD is well positioned to support a program to increase the supply of housing with supports for people with complex needs, not adequately supported by the traditional housing and health models. The CRD's Housing Initiatives and Programs team administers the federal Reaching Home funding program, expected to total over $3.2M in funding to support people experiencing homelessness in the region.

Finally, the Capital Regional Hospital District's (CRHD) capital funding mechanism would also play a complimentary role. The CRHD partners with Island Health and community stakeholder agencies to develop and improve healthcare facilities in the region and provide capital funding for infrastructure such as acute care, residential care and hospital equipment.

CONCLUSION AND RECOMMENDED NEXT STEPS



This document has provided an overview of: current challenges; proposed opportunities to address unmet need; existing CRD services that could support new funding programs; potential funding partnerships; and interventions to address housing affordability challenges in the region through innovation, partnership and cross-sector collaboration. Challenges include:

- Population growth
- High demand, particularly for affordable rental units
- Insufficient supply, particularly for affordable rental units
- Role of investor buyers
- Loss of naturally occurring affordable housing
- Distinct challenges faced by some residents and communities

Opportunities to address these challenges were identified through research and engagement with internal CRD staff and municipal, provincial and federal stakeholders, including the Regional Housing Advisory Committee. These include increasing and preserving the supply of affordable rental, including supply that meets the unique needs of people with complex needs who are experiencing homelessness, and people in rural and remote areas of the region.

The identified opportunities could be supported by existing CRD services, including: Real Estate Services; Regional Housing; CRD services supporting administration and service delivery in Electoral Areas; and the CRHD.

Initial discussions with provincial and federal partners indicate potential funding opportunities to support the identified priorities to address unmet need in the region. This may include:

- CMHC's Housing Accelerator Fund
- CMHC's third round of the Rapid Housing Initiative
- Potential reopening of CMHC's Affordable Housing Innovation Fund
- Exploring opportunities for provincial funding, supporting the provincial government's target of building 114,000 units by 2027

Recommendation

Through consideration of challenges, opportunities, support through CRD services and potential funding through federal and provincial partners, the following interventions are recommended to address unmet need in the region through innovation, partnership and cross-sector collaboration have been presented:

1. **Acquisition fund** to increase and preserve the supply of affordable rental and create future redevelopment opportunities, purchase of shovel-ready developments or acquire land for development of affordable housing;
2. **Rural Housing Strategy** to increase, preserve and broaden the supply of affordable housing in rural and remote communities, recognizing the need to approach housing solutions in these communities with different assumptions than those used for conventional housing interventions in growing urban regions; and
3. Increase the supply of **housing with supports for people with complex needs** currently not adequately supported by the traditional model as a compliment to new provincial Complex Care Housing initiative.

In addition to staff continuing to explore these three identified pillars underpinning additional efforts to address housing affordability pressures felt across the capital region, advocacy to senior levels of government and continued engagement with municipal partners will be critical in supporting success. As noted throughout this white paper, intervention in the complex issue of decreasing housing affordability and the continued persistence of homelessness will require efforts from all levels of government in support of programs that are tailored to the unique needs of households and individuals across the capital region.

Therefore it is further recommended that staff continue to:

4. Explore opportunities to **advocate to senior levels of government** on the opportunities for partnerships on the identified interventions presented through this document; and
5. **Share efforts on continuing to explore these intervention areas with interested municipalities** to ensure that any future housing supply program reflects the diversity of needs and opportunities across the capital region.

Next Steps

Housing affordability and homelessness are complex policy problems that require new approaches, innovation, partnership and cross-sector collaboration. It is no longer possible for any one level of government to address these challenges alone. The RHFP has demonstrated the impact of partnership; through development of an anticipated 2,000 affordable rental units, with up to 400 of those units having rents set at the income assistance shelter rate. As the CRD prepares for the RHFP to come to a close, there is an opportunity to consider priority interventions to meet unmet need in the region.

Staff will continue to develop the recommended options, which will include continued engagement with provincial and federal partners to: explore funding contributions; consider financial modelling and funding mechanisms; development of a proposed budget; cost implications; eligibility criteria; roles and responsibilities of funding partners; and plans for monitoring and reporting. Staff will return in 2023 with a detailed proposal for a Program Framework and business case, for intended implementation in 2024.

Table 1: Private Apartment Vacancy Rates (%) by Zone and Bedroom Type - Victoria CMA

	Bachelor		1-bedroom		2-bedroom		3-bedroom	
Zone	Oct-20	Oct-21	Oct-20	Oct-21	Oct-20	Oct-21	Oct-20	Oct-21
Zone 1 - Cook Street Area	0.4	1.0	2.2	1.2	1.5	0.7	0.0	0.0
Zone 2 - Fort Street Area	1.4	1.6	1.8	0.5	1.7	0.4	**	0.0
Zone 3 - James Bay Area	3.6	0.5	2.6	2.0	4.9	1.4	**	**
Zone 4 - Remainder of City	2.1	1.1	2.6	0.8	1.9	1.0	0.0	2.3
City of Victoria (Zones 1-4)	**2.1**	**1.0**	**2.3**	**1.1**	**2.5**	**0.9**	**1.2**	**2.1**
Zone 5 – Saanich/Central Saanich	1.2	**	2.3	1.3	3.2	1.2	**	**
Zone 6 - Esquimalt	0.9	0.9	1.1	1.6	1.8	0.6	0.0	1.3
Zone 7 – Langford/View Royal/Colwood/Sooke	2.7	0.7	1.6	0.4	2.4	0.3	0.7	0.7
Zone 8 – Oak Bay	**	0.0	0.9	0.4	1.2	0.2	**	**
Zone 9 – North Saanich	**	**	**	**	**	**	**	**
Zone 10 – Sidney	**	**	0.0	0.0	**	1.0	**	0.0
Remainder of CMA (Zones 5-10)	**2.2**	**1.0**	**1.6**	**1.0**	**2.3**	**0.7**	**0.8**	**0.9**
Victoria CMA	**2.1**	**1.0**	**2.1**	**1.0**	**2.4**	**0.8**	**0.9**	**1.4**

** Data Suppressed

Table 2: Private Apartment Average Rents ($), by Zone and Bedroom Type - Victoria CMA

	Bachelor		1-bedroom		2-bedroom		3-bedroom	
Zone	Oct-20	Oct-21	Oct-20	Oct-21	Oct-20	Oct-21	Oct-20	Oct-21
Zone 1 - Cook Street Area	957	994	1,193	1,207	1,475	1,500	1,879	1,753
Zone 2 - Fort Street Area	986	961	1,125	1,157	1,450	1,501	2,082	2,069
Zone 3 - James Bay Area	1,084	1,091	1,273	1,281	1,661	1,697	2,129	2,201
Zone 4 - Remainder of City	992	1,019	1,173	1,197	1,518	1,595	1,828	1,916
City of Victoria (Zones 1-4)	**1,009**	**1,024**	**1,184**	**1,205**	**1,528**	**1,580**	**1,920**	**1,975**
Zone 5 – Saanich/Central Saanich	1,020	1,013	1,150	1,213	1,490	1,558	1,622	1,928
Zone 6 - Esquimalt	905	920	1,109	1,125	1,252	1,323	1,512	1,636
Zone 7 – Langford/View Royal/Colwood/Sooke	1,139	1,160	1,385	1,417	1,660	1,710	1,697	1,849
Zone 8 – Oak Bay	920	1,005	1,154	1,207	1,579	1,641	**	**
Zone 9 – North Saanich	**	**	**	**	**	**	**	**
Zone 10 – Sidney	**	1,218	1,276	1,251	1,492	1,618	**	2,311
Remainder of CMA (Zones 5-10)	**1,036**	**1,060**	**1,189**	**1,234**	**1,484**	**1,562**	**1,653**	**1,843**
Victoria CMA	**1,015**	**1,032**	**1,185**	**1,214**	**1,507**	**1,571**	**1,758**	**1,894**

** Data Suppressed

CAPITAL REGIONAL DISTRICT

Regional Housing: Acquisition Strategy

Prepared by Patricia Maloney Consulting
In partnership with
Bayshore Planning Services Inc. and Mulholland Parker Land Economists Ltd.



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Executive Summary

The Capital Regional District (CRD) engaged Patricia Maloney and Associates, in collaboration with Bayshore Planning Services Inc. and Mulholland Parker Land Economists Ltd. (the Consultant), to formulate a Regional Housing Acquisition Strategy. The primary objective is to identify strategic avenues for building and preserving the supply of affordable housing within the Region's urban areas.

Housing is a critical issue in our society today. Affordability, availability, appropriateness, and tenure are critical issues that have been exacerbated by increasing construction prices, rising mortgage and interest rates, in-migration to British Columbia, shortages in staff and experienced trades and overall increases in the cost of living.

The Capital Regional District wants to see how they can contribute to increasing housing in the region. Ten urban municipalities of the Region were the subjects of the research and mapping. Only the lands within the urban containment boundaries were considered. Data was obtained from a variety of sources including BC Transit, each municipal Land Use Bylaw (LUB)[1] and Official Community Plan as well as BC Assessment. Other sources such as Reddit and on-line rental sites were used to gather data on current market rents in the region. BC Housing standards for residential dwelling unit size was used to calculate costs and densities. Housing is considered affordable (attainable) when it consumes no more than 30% of a household's gross, pre-tax income. This definition is used by both BC Housing and Canada Mortgage and Housing Corporation.

With recent legislative changes in British Columbia, as well as new funding programs, the support for the development of both market and non-market housing is strong. A review of new funding opportunities for the private sector, local government, and non-profit societies was conducted. Emphasis is placed on collaboration among these groups, aiming to provide expertise and partnership for developing or redeveloping existing sites along with the utilization of the CRD “seed money”.

The Consultant has created criteria for the location of affordable housing projects, defined walkability, researched other land acquisition strategies and ultimately created a model for CRD to use to establish the financial viability of any identified project. The strategy looks at ways for CRD to finance housing projects. The options reviewed were: buy land and partner with a non-profit organization to build and manage housing; buy land, and build and manage housing; purchase turnkey units in market buildings; and purchase existing residential units to ensure affordable housing.

[1] The Local Government Act refers to Land Use Regulation Bylaws. Division 5 of the Act refers to Zoning Bylaws. However, each municipality may refer to their bylaw as a Land Use or a Zoning Bylaw. For the purpose of this reports, we have used the term Land Use Bylaw.

The key findings and recommendations of the Housing Acquisition Strategy include:

- The CRD should be able to respond to opportunities quickly;
- Utilize lands already owned by non-profits, local governments, and senior governments for affordable housing and looking at ways to expand this land inventory;
- Use the Official Community Plan to identify lands for housing and eliminating public hearings for rezoning;
- Pre-zone lands for housing to reduce the costs and time to process applications;
- Increase density bonusing, and relax DCCs and ACCs;
- Use the local jurisdiction authority to waive fees for affordable housing projects;
- Establish inclusionary requirements for affordable housing units in new multi-family residential development projects;
- Locate affordable housing in walkable areas;
- Remove or drastically relaxing parking requirements;
- Lobby to improve transit services; and
- Increase allowable densities and Floor Space Areas in transit-oriented locations to enable these developments to achieve financial viability, as warranted.

The key deliverable of the study is a spreadsheet that allows the CRD to test any potential site for financial viability. The Financial Model will create a pro forma for each individual project identified. The CRD will input the current information for the specific site. The examples completed for this report were based on current municipal LUB regulations and BC assessment for land prices. The Model will allow the CRD to assess each individual site, in collaboration with the home municipality to determine the actual financial viability of each project. The criteria or elements built into the model include:

Land Costs	Architect fees	Operating Costs
Land Financing	Engineering Fees	Periodic Improvements
Construction Costs	Site Servicing	Structural Reserve Fund
Construction Financing	Site Connections	Tenant Improvements
Property Tax Transfer	DCCs and ACCs	Hard Cost Contingency
Other Closing Costs	Landscaping, Signage and Lighting	Furniture, Fixtures and Equipment
Real Estate fees	Project Management	Survey
Property Taxes	Other Consultants	Accounting
GST	School Site Acquisition Charge	Legal
Rezoning Fee	Research and Appraisal	Insurance
Development Permit Application Fee	Building Permit and Inspection Fees	Utilities

The Operator's Manual is provided separate to this report, as it contains proprietary information for the CRD.

1.0 INTRODUCTION

The Capital Regional District (CRD or Region) is the regional government for 13 municipalities and three electoral areas on the southern Vancouver Island and southern Gulf Islands serving over 415,000 people, according to the 2021 Federal Census. This is an 8.4% increase from the 383,360 population of 2016. The CRD also encompasses traditional territories of many First Nations spanning portions of the Region and 11 of those Nations hold reserve lands throughout the CRD. This significant growth in the Region has not been matched by housing construction.

The CRD is similar to many geographies in Canada. There is a critical shortage of affordable housing for a wide variety of households including vulnerable, seniors, supportive and "workforce" housing. The CRD has been involved in finding solutions to the housing shortage for years, including the Regional Housing First Program initiated in 2016, working with BC Housing and Canada Mortgage and Housing Corporation (CMHC). The CRD currently offers services supporting the implementation of an acquisition plan through the Regional Housing Division (Housing, Planning and Protective Services) works closely with the Real Estate Division (Corporate Services). The CRD Corporation is an established and experienced arm of the CRD that will be able to manage and operate funded housing projects due to this strategy.

This study has looked at 10 of the urban municipalities in the Region, and their policies and bylaws to identify the current costs of construction, current costs of land, and the forms that affordable housing could take. The assumption has been made that the form of housing will be in multi-unit residential development to make best use of the land by ensuring an appropriate density. Not all 13 municipalities were included due to the rural nature of some of the jurisdictions. Electoral areas were not included, again, due to the rural nature of the area implying that transit and infrastructure to support multi-family residential developments is not available. In addition to non-market housing, the model developed looks at the opportunity to combine market and non-market housing to provide housing types and prices for all. The study only considered lands within the Urban Containment Boundary.

It was recognized that affordable housing has locational criteria that make lands more or less suited for affordable housing. These include walkability to a wide variety of services and facilities, and access to transit. These walkable/accessible areas were mapped for each of the 10 municipalities.

This report includes the results of research on land acquisition strategies and walkability in other jurisdictions to identify best practices and options. In addition, the Consultant has looked at the Land Use Bylaws (LUBs) and the Official Community Plans (OCPs) of each municipality. This has provided the basis for the financial model, recognizing that a municipality can waive fees, reducing parking and increasing density for specific projects.

Market rental data was captured from on-line rental sites. This rental data for various unit sizes across the CRD was utilized to determine affordable rent levels based on the affordability benchmark. Affordability has been defined as not exceeding 30% of the annual net income before taxes and including other shelter costs (power, taxes, strata fees etc.). Research was also undertaken to identify funding any partnership opportunities with senior levels of government, which includes BC Housing, Ministry of Housing and CMHC. Explorations into the characteristics of existing affordable housing funds and the availability of public lands were conducted, recognizing these as critical components for developing affordable housing in the Region. This information aims to facilitate a deeper understanding of the affordable housing context in the CRD and British Columbia (BC).

This report was also prepared with the anticipation that the CRD would receive elector approval to borrow $85 million to act as “seed money” for projects as well as to be used to purchase land and buildings.

The primary deliverable of this project is a spreadsheet that will allow the CRD to input the specific information regarding the purchase of a potential housing site and create a pro forma that will indicate the viability of the site, the density and the costs.

1.1 Purpose

The purpose of this study is to complete the research and develop a strategy for a housing and land acquisition strategy for the CRD. The Housing Continuum delineates a broad range of housing types from individuals experiencing homelessness (living on the streets, in their cars, or couch-surfing) to various shelter options, transitional housing, and supportive housing. It contains the near market and market housing both for ownership and rental. The non-market housing comprises supportive, community, and affordable housing, generally encompassing rental units with necessary support services, such as counseling, medical assistance, or financial aid. The market housing needs to have ranges from low to higher income. This study specifically investigates entry-level market housing and all forms of affordable housing, potentially including support for individuals aspiring to purchase their homes as illustrated on Figure 1.

Figure 1: The Housing Continuum[2]



As a component of the CRD's Regional Housing Acquisition Strategy, the application to borrow $85 million is considered to be supportive for the strategy in that these funds will be utilized to catalyze affordable housing development and foster collaboration with municipalities, development communities, and non-profit housing providers.

1.2 Scope

The Request for Proposals specified a scope of work in three phases:

1. Exploration and Analysis;
2. Develop and Compare Acquisition Models; and
3. Preparation of the Final Report and Acquisition Strategy.

A Findings Report was submitted at the end of October 2023. The Scope of work identified direction for the acquisition models including:

- Purchase naturally occurring affordable rental housing;
- Purchase of shovel ready or development ready affordable housing projects;
- Purchase properties for future affordable rental housing development;
- Partner with landowners for affordable rental housing development; and
- Alternative methods.

Phase 3 of the study was to create an evaluation tool to guide investment decision and assess opportunities. This spreadsheet will allow the CRD to complete a walkability assessment for each site under consideration.

The deliverables for the project, included in this report are:

- Background research;
- Engagement Summary;
- Develop and compare potential acquisition models;
- Recommended acquisition models and an evaluation tool;
- Implementation and monitoring plan; and
- Draft and Final Acquisition Strategy.

[2] Canada Mortgage and Housing Corporation Housing Continuum

1.3 Engagement Summary

The engagement for this project included various committees of the CRD in addition to several meetings with staff. The engagement took place during October and November 2023, with the final presentation to the CRD Board in February 2024. **Table 1** below details what was included in each meeting.

Table 1: Engagement Summary

Date	Committee/Participants	Key Issues Raised
Sept. 5, 2023	Kick off Meeting with CRD Staff	Provided direction regarding focusing only on rental units. Confirmed to only use the 30% affordability definition.
Oct. 16, 2023	CRD and CMHC	Information provided on National Housing Co-Investment program and discussion of the soon to be announced housing project.
Oct. 20, 2023	CRD Senior Management	Definition of walkability should consider shorter distances than 400 m. Use BC Housing unit sizes and design guidelines.
Oct. 20, 2023	Regional Housing Advisory Committee	Ensure Rapid Transit nodes are included on maps. Consider partnering with private sector. Determine the percentage of units and their sizes.
Nov. 6, 2023	CRD and City of Victoria	Victoria has looked at 15 sites for housing. Victoria uses a 20% premium for lot consolidation for projects
Nov. 27, 2023	District Planning Advisory Committee	Concern that land values were high (BC Assessment was used). Concern that many municipalities reduce parking for affordable housing projects (current adopted LUB regulations were used)
Feb. 7, 2024	CRD Board	Present the final document.

2.0 DEFINITIONS

Addressing the rental housing challenge requires collaboration amongst various stakeholders including senior governments, regional agencies, municipalities, the non-profit development sector, and the development industry. However, these groups often have different perspectives and communication styles adding complexity to the process.

This document uses the following definitions:

"Affordable": means what the average person can afford for rent. For the purpose of this study, the report uses the definition adopted by both CMHC and BC Housing. Affordable housing is when a household does not pay more than 30% of their gross income before taxes on shelter. This includes rent/mortgage, strata fees, heat, and insurance. In 2021, the median household income for renters in the CRD was $60,800, compared to the overall median of approximately $84,000, which includes both owners and renters (Stats Can, 2021 Census).

“Amenity Cost Charges” (ACC): mean the amenities contributed by the developer to the community. Prior to the royal assent of Bill 46, community amenity contributions (CACs) were negotiated between the jurisdiction and the developer to provide some public benefit. Under the new legislation, ACCs will not be negotiated between municipalities and developers at the zoning stage. Rather, ACCs will be known upfront and adopted by bylaw. As with other development finance tools, local governments or the province may waive or reduce ACCs related to the development of certain types of affordable housing. In addition, ACCs will only be imposed on developments that benefit from the specific amenities in question and developers are only responsible for the portion of capital costs assigned to new users. ACCs will not be payable if a development is not expected to result in an increase in the population of residents or workers.

"Density Bonus": means a zoning practice where a developer is awarded additional density and units for the provision of some benefit to the municipality. These benefits may include on-site amenities, affordable housing or cash-in-lieu.

“Development Cost Charge (DCC)”: means a charge on new development applied by Municipalities and regional districts levy to pay for new or expanded infrastructure such as sewer, water, drainage, parks and roads necessary to adequately service the demands of that new development. The DCC is established by bylaw reflecting all benefitting lands. Updating development cost charge bylaw every five years will generally keep the estimates of new development and infrastructure costs current.

“Land”: means the physical sites that can be acquired for development and redeveloped. This can be purchased, donated or transferred and for the purpose of this study generally refers to land for housing development. The land considered in this report is located within the urban containment boundaries of the urban municipalities.

“Profit”: means the net revenue that a developer intends to earn by completing a successful development project.

"Return on Investment" (ROI): means the income generated from investing capital in rental housing, expressed as an annual percentage of the capital amount. For instance, a $10 million investment with a 5% ROI would yield a $500,000 annual net income. Investors generally expect a three-part return: initial net income, gradual increases assuming rising rents, and potential profit from future asset sales exceeding the purchase price. ROI is not considered when developing publicly owned affordable housing projects but will be considered if a partnership of market and non-market housing is considered.

"Risk": means, in real estate projects, the potential for not meeting target profit or ROI, leading to a loss. Main risks in rental housing development include market risk (unlikely in Metro Vancouver currently), cost risk (rising construction costs), approvals risk (uncertainty, duration, and complexity of the approvals process), and regulatory risk (e.g., rent controls, constraints on keeping pace with market rents, and renovation restrictions).

3.0 STRATEGIC OBJECTIVES

The primary objective of this work is to develop a strategy for the CRD for the expenditure of public funds to increase the supply of affordable rental housing in the urban municipalities within the CRD. To do this, the strategy has considered tools and criteria for the identification of sites and level of development that will be financially viable. Challenges have been identified and recommendations for overcoming the challenges and adding to the overall housing stock in the Region.



The Strategic Objectives for this report are:

- Use public funds responsibly;
- Increase the overall number of housing units;
- Increase the total number of affordable and appropriate housing units;
- Consider partnerships for the provision of affordable housing;
- Establish “best practices” for defining the locations for affordable housing; and
- Create tools for the CRD to assess the financial viability of potential sites for affordable housing.

4.0 KEY FINDINGS

The research has provided several key findings for the basis of this report and the recommendations:

- Land cost is a major barrier to affordability. Use of public funds to acquire land for housing, increases the affordability and long-term security of the housing project.
- Purchase and rezoning of land for affordable housing will speed up the delivery of housing. Funders require the lands to be secured and appropriately zoned. Not-for-profit organizations are often challenged with the planning process and having the land zoned for the appropriate use removes the potential for residents who may not support affordable housing to have political influence.
- Parking is a cost barrier to the provision of affordable housing. Whether surface or underground, parking is costly and undermines the financial viability of a project. By providing affordable housing in walkable areas serviced by transit, parking requirements can be reduced or eliminated. In addition, new legislation, which takes effect June 30, 2024, states that developments with 6 or less residential units, does not have to provide on-site parking. It is left to municipal discretion.
- Most Housing Needs Assessments identify the primary need for housing as affordable, appropriate rental units. This strategy has focused on rental units.
- There is a need for larger rental units for families. The market cannot provide affordable 3-bedroom units. This must be part of the strategy.
- There are many partners to consider when the CRD is considering an affordable housing project including the federal and provincial governments, not-for-profit organizations as well as private sector partners.
- Affordable housing locations must consider walkability and less dependence on personal vehicles. This places a much greater emphasis on timely and well-located transit, as well as bike lanes and safe walking trails/sidewalks.

This report explores a variety of strategies for increasing the availability of land for new affordable rental supply:

1. Utilizing lands already owned by non-profits, local governments, and senior governments for affordable housing, and exploring innovative methods to expand this land inventory.
2. Using the OCP to identify lands for housing, thereby not requiring public hearings for rezoning.
3. Pre-zoning lands for housing to reduce the costs and time to process applications.
4. Using the rezoning process and associated tools to allow for density bonusing, relaxation of DCCs and ACCs.
5. Using the local jurisdiction authority to waive fees for affordable housing projects.
6. Establishing inclusionary requirements for affordable housing units in new multi-family residential development projects.

These approaches can be used in combination. It is common, for example, to combine an inclusionary housing requirement with higher density, so that the value of the new density offsets the costs of providing affordable units.

It is important to note that while the CRD was developing this strategy, the CRD was also seeking permission to borrow $85 million for seed money for affordable housing projects. However, the CRD does not have any jurisdiction over land, zoning, development regulations, subdivision or Development Permit Area interpretation. The CRD must work in partnership with the municipalities to identify locations for affordable housing that have municipal support for rezoning and development.

The report looks at 10 urban municipalities and provides a financial model for the CRD to utilize for each potential opportunity, as well as developing criteria for sites and development scenarios.

Provided in this report are examples of how the definitions and assumptions apply to a municipality. The two primary deliverables of this report are:

1. The provision of a financial model for a direct and automated comparison of various scenarios. The parameters of the financial model include built form (density, usage mix), costs (land, hard costs, soft costs, and financing), and operating revenue over time. The municipality builds their current regulations or reduced regulations into the proforma model to determine the financial viability of a specific site.
2. The provision of a strategy of how best to utilize the CRD finances to create the maximum number of affordable housing units.

4.1 Context

The CRD is the regional government for 13 municipalities and three electoral areas on southern Vancouver Island and the Gulf Islands, serving about 440,000 people. The traditional territories of many First Nations span portions of the region and 11 of those Nations hold reserve lands throughout the capital region. While each municipality has jurisdiction over their own land use, the Regional Growth Plan guides development throughout the Region. And while zoning and development falls within the jurisdiction of the municipalities, the CRD has determined that housing is a critical issue and requires the participation of the CRD along with senior levels of government to work towards alleviating the housing crisis.

4.1.1 The Capital Region Housing Corporation

The Capital Region Housing Corporation (CRHC) is a wholly owned subsidiary of the CRD and mandated to address affordable housing needs within the CRD. Managing more than 50 housing complexes across eight municipalities, CRHC is the Region's largest social housing provider, delivering affordable, inclusive, and sustainable housing for low-and-moderate-income families, low-

income seniors, and individuals on government disability pensions. CRHC strives to offer safe, suitable homes that remain affordable as residents' circumstances change.

4.1.2 CRD Seed Funding

The CRD realizes that the seed funding for these projects is critical to the success. The purchase of the land, or the front end of the construction, or buying turnkey units with the application of housing agreements, all contribute to the provision of affordable housing: both rental and owned. To further this initiative, the CRD is awaiting final approval from the CRD members to borrow $85 million to continue participating in the provision of affordable housing.

This money, along with money contributed by the participating municipalities will provide seed money for many more projects. The recommendations of this report and the strategic actions will direct the spending of this money to provide the “biggest bang for the CRD buck” to make that money stretch and create as many housing units as possible.

4.2 Publicly Owned Rental Housing

An additional potential solution involves a substantial increase in direct government investment in rental housing, mainly through extensive land acquisition. This approach aims to make sites available to rental housing developers at an affordable cost. While the report explores this approach to some extent, the complexity arises due to the high land prices in the region. Relying solely on purchasing land at market value to accommodate the needed rental housing would require an enormous capital investment.



Metro Vancouver Example

Metro Vancouver estimates an annual need for approximately 6,000 new rental units, encompassing social housing, non-market, affordable, and market rental units. To illustrate, if these rental units were distributed throughout the region, assuming average land values of $100 per buildable square foot of strata apartment residential space (a likely conservative estimate), the required capital investment in land alone would be around $450 million per year. This projection, based on an average unit size of 750 ft^2, implies a land cost estimate of 6,000 units x 750 ft^2 per unit x $100 per ft^2 buildable for land.

Considering construction costs and rental rate structures, this investment might be recouped over the long term. However, it necessitates substantial cash or borrowing to build and maintain this extensive housing portfolio. If construction costs an average of $450 per ft^2, an additional $2 billion per year in construction investment is required, leading to a total annual investment of approximately $2.5 billion for both land and construction.

The Vancouver example illustrates that seeking the investment to meet the region's rental housing needs poses a financial challenge. If housing prices in Metro Vancouver persistently outpace incomes, substantial government housing investment, akin to models observed in communities like Vienna, may be imperative for a long-term solution. On a smaller scale, Whistler has implemented a localized approach, reserving a subset of housing exclusively for employees and pricing it based on local employment income rather than global demand for resort property. Transferring this concept to the regional scale; however, may hinge on whether the required capital investment is within the government's capacity and willingness. If not, it may be necessary to rely on the private sector and non-profit organizations to continue providing a significant share of new rental housing for the foreseeable future.

Affordable housing, by its very nature, needs to reduce the costs for the residents. This also implies that the reduction of dependence on personal vehicles is a priority to allow people to access services and facilities without the need for a personal vehicle. This leads to the location criteria for affordable housing to be based on walkability to services, employment opportunities, education, and recreation. The next section provides a walkability definition to be used in the location of projects.

To complete a land acquisition strategy, it is critical to understand where the land should be acquired to be the most effective for affordable housing.

5.0 WALKABILITY

One of the critical elements in the development of affordable housing is the location of the housing. Affordable housing implies that the residents may have financial limitations and need to be located close to transit. In addition, in an attempt to create complete communities, proximity to services and facilities reduces the dependence on personal vehicles and driving and reduces greenhouse gas emissions. Therefore, this study has assumed that any site being considered for affordable housing, should be a site that is considered walkable. There is no common definition for walkability for the CRD or the member municipalities in policy or regulatory documents. This section looks at the benefits of walkability, a proposed definition of walkability and examples of walkability maps for the CRD's municipalities.



5.1 Best Practices of Walkability

In urban planning, walkability focuses on making amenities accessible by foot, emphasizing the need for complete and inclusive communities beyond transport corridors designed for maximum vehicle throughput. This approach aligns with recent trends, recognizing the health, economic and environmental advantages. For affordable housing, it is crucial to be within walking distance of transit stops, facilities and services, necessitating not only proximity, but also supportive infrastructure such as footpaths, sidewalks, bike lanes, and traffic management. But what is considered walkable?

This assessment emphasizes location, density, and functional mix, revealing challenges in promoting multi-unit affordable housing in rural areas where infrastructure may be lacking, and density does not offer economies of scale. Walkable environments, with concentrated populations and diverse destinations, reduce reliance on personal vehicles, enhance resident health, lower carbon footprints, and support public transit – aligning with OCPs.

The following are three "best practices" to define walkability and guide the creation of a definition for the CRD:

1. Walk Score – this is a realtor-utilized metric that, and while valuable, has limitations. It does not account for sidewalk presence, transit frequency, traffic complexity, local crime rates, or weather conditions. Furthermore, it does not distinguish between amenities, treating a major grocery store and a small convenience store equally. The score ranges from 1 to 100, with 100 indicating an ideal pedestrian environment and 1 indicating heavy reliance on personal vehicles. While trademarked, Walk Score provides:
    - A Walk Score, based on walking routes to destinations such as grocery stores, schools, parks, restaurants, and retail.
    - Pedestrian friendliness metrics include population density, average block length, and intersection density.
    - Transit Score calculates distance to closest stop on each route, analyses route frequency and type.
    - Bike Scored based on bike infrastructure, topography, destinations, and road connectivity.

2. 15 Minute City – The 15-minute city is an urban planning concept in which most daily necessities and services, such as work, shopping, education, healthcare, and leisure can be easily reached by a 15-minute walk or bike ride from any point in the city. This approach aims to reduce car dependency, promote healthy and sustainable living, and improve wellbeing and quality of life for city dwellers. Implementing the 15-minute city concept requires a multi-disciplinary approach, involving transportation planning, urban design, and policymaking, to create well-designed public spaces, pedestrian-friendly streets, and mixed-use development. Recent trends in remote working support this concept. Criticism of this process includes the fact that not everyone walks at the same pace, it does not factor in terrain, and it only reflects very urban living.

3. 400/800-m Distances – Many jurisdictions use a standard distance calculation. This often focuses on distance to transit but can be applied to other uses and services. Research has demonstrated that most people are willing to walk for 5 to 10 minutes, or approximately ¼- to ½-mile (1,320 feet or 400 m to 2,640 feet or 800 m) to a transit stop. While this may appear to be the simplest practice, it also provides a municipality with a quick and easy assessment. The first step is to map transit routes and identify the frequency of the route. A route that runs infrequently is not considered the same as a route that operates long hours and provides frequent service. And while 800 m may be a reasonable distance for able bodied people, it may be beyond the reach of children or people with physical restrictions to walk.

5.2 Definition of Walkability

Considering the three best practices, this report recommends a definition of walkability to be used in the modelling for the CRD investment in affordable housing and how each municipality should define walkability in their policy documents.

It is noted that municipalities may create specific criteria. The recommendation provided here looks at an industry standard that generally provides accessibility for all. In addition to considering distance, accessibility is also an issue. For example, are there sidewalks or sidewalk cuts (for wheelchair, stroller or scooter access)?

The walkability assessment also recognizes transit routes and the frequency of service. But some more rural areas have less regular service, and it needs to be determined if a bus that runs once every four hours, rather than once every 20 minutes, is truly considered a benefit to walkability.

Diverse land uses and urban densities are major determinants of walkability. This if often not available in smaller, more rural municipalities.

The recommendations for walkability are:

a. Every municipality amend their OCP to include a walkability definition and policies to support the development of walkable areas. These policies could include:
    - Encouragement for mixed land use and greater development density to shorten distances between homes workplaces, schools, and recreation so people can walk or bike more easily to them.
    - Work with BC Transit to provide frequent transit between high density residential areas to major employment nodes to reduce the dependence upon automobiles.
    - Support the construction of pedestrian and bicycle infrastructure.
    - Ensure affordable housing is available for people of all income levels and family types.
    - Incorporate parks and public spaces in all comprehensive mixed-use developments where people can gather and mingle as part of their daily activities.
    - Utilize ACCs to increase complete communities and improve walkability to increase access, remove barriers, and reduce the need for personal vehicles.

b. It is recommended that the CRD adopt the following definition of walkability:
    - Land within 400 m of a transit stop that provides service every 30 minutes or faster service.
    - Within 800 m of a minimum of three of the following services: school/educational facilities, medical services, grocery store (not merely a convenience store but a full grocery store), financial institutions, government services building (social services, child welfare services), parks and recreation, day care, religious/places of worship

facilities, employment opportunities, shopping centers, food and beverage services, libraries, and personal services (insurance, beauty salons and barbershops, health and wellness services).

For this report, Saanich was selected to demonstrate the walkability criteria. All municipalities and their walkability maps are illustrated in Appendix A. Figure 2 illustrates how the 400 m criteria is applied to Saanich and what areas would be considered walkable based on this definition. It is noted that the more urban the municipality, the more walkable. For example, the City of Victoria is extremely walkable, while Colwood and View Royal are more rural, and have less walkable areas. It is noted that when a specific site is identified, the walkability map will be updated by the municipality to confirm the site meets the criteria.

It is also noted that when a specific site is selected, the bus routes and schedules should be reassessed, as BC Transit may have altered routes and timing.

Figures 2 and 3 illustrate how the walkability criteria would apply to Saanich. The figures for all municipalities are provided in Appendix B.

Figure 2 illustrates the areas within 400 m of bus routes and bus stops. Figure 3 illustrates how the walkability definition includes the services and facilities in the criteria. Developing a community definition will allow the CRD to better define existing areas in districts where multi-family development is ideal. This map has defined an area in a district that meets a “whole community” definition: 400m from transit stops, 800m from grocery stores, schools, parks and trails.



Figure 2: 400 m Transit Walkability for Saanich

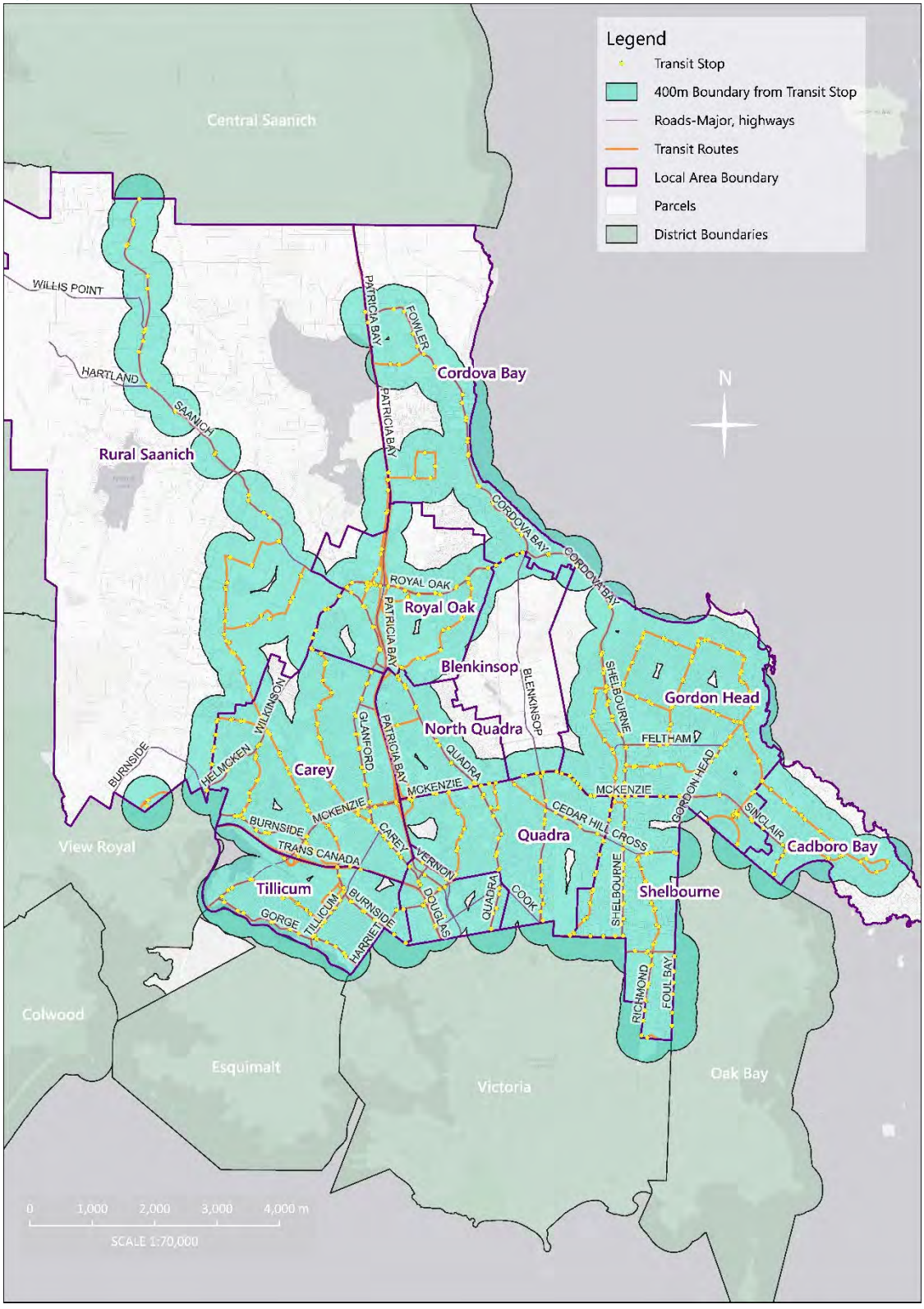
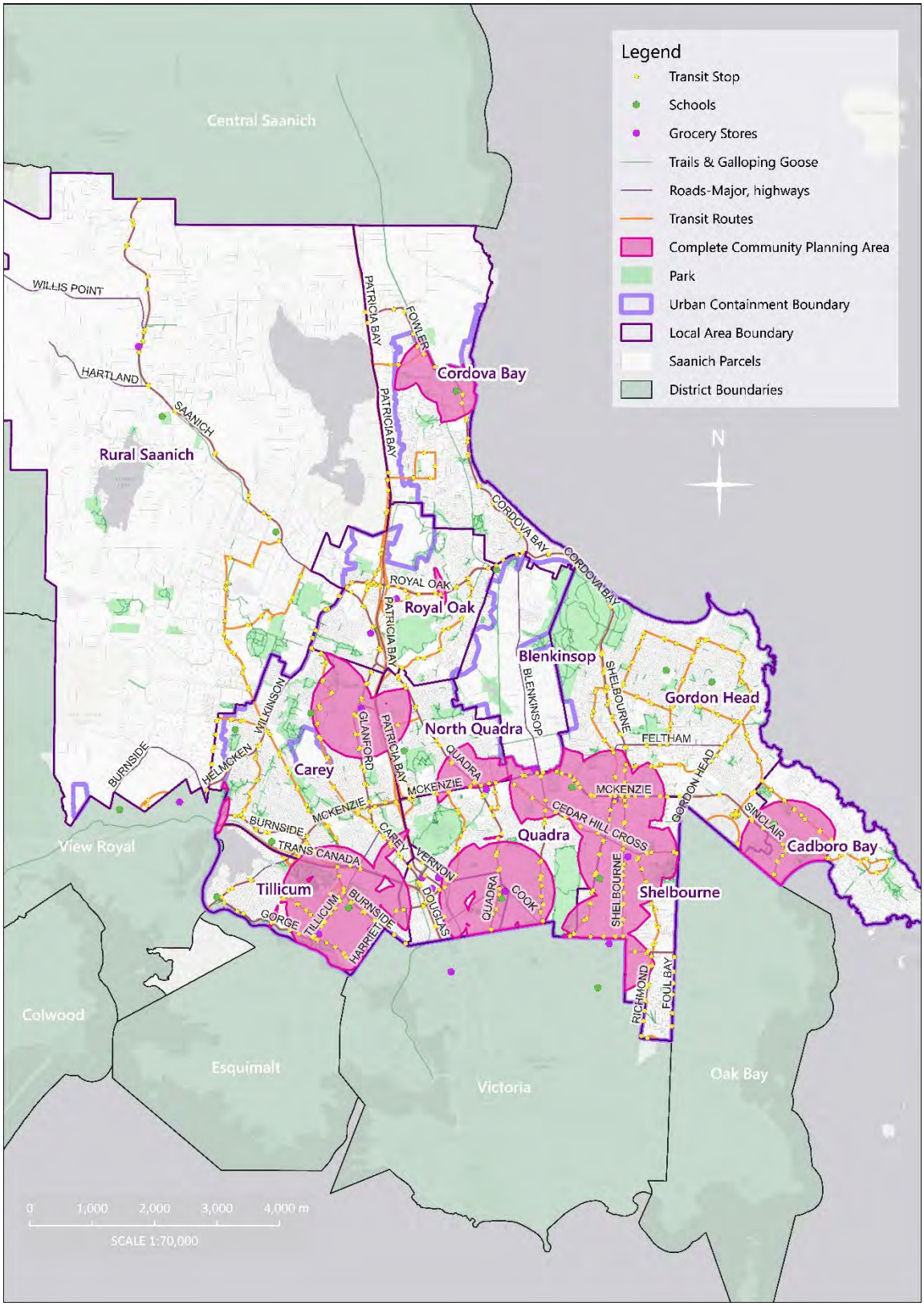


Figure 3: Community Services and Facilities Walkability for Saanich



6.0 LOCAL GOVERNMENT ACQUISITION STRATEGIES

This section provides some examples of other jurisdictions that have implemented government acquisition strategies.

6.1 Local Government Acquisition Strategies

While Canada has lacked systematic support for housing acquisitions, there are several examples at the national level as well as at the local level of municipal acquisition strategies. The examples provided in Table 2 demonstrate a variety of ways to deliver affordable housing.

Table 2 highlights four well-developed Canadian approaches that hold significant promise for rental housing acquisition. These municipalities have implemented acquisition strategies that include options to build, provide seed money and partner to develop both affordable and market housing. Through local government housing acquisition strategies, the theory is that there will be an overall increased supply of rental units available potentially leading to market adjustment and producing more affordable/reduced rental rates.

Table 2: Local Government Acquisition Strategies across Canada

Jurisdiction	Units	Rents	Funding
Halifax (Community Housing Acquisition Program)	335 units to date, in at least three projects, - Properties with at least five self-contained units (or private rooms in a rooming house), where at least 30% of units have rents at or below average median rent (AMR).	The City of Halifax managed the project. At least 30% of units in a project must be rented below the Average Market Rents, with rental increases limited to the Consumer Price Index or legislated rate, and tenant income must be below the Household Income Limits, except for existing tenants.	The funding type is a loan offering up to $10 million per project with up to 95% financing (100% for supportive housing), plus an additional 10% for major repairs, a maximum 30-year amortization, and flexible or fixed interest rates. The City of Halifax is primarily an administrator of the program rather than a financial contributor.

Jurisdiction	Units	Rents	Funding
Toronto (Multi-Unit Residential Acquisitions Program - MURA)	50 to 67 units per year, focusing on small apartments and rooming houses with 5-60 units whether vacant or occupied or at risk of being lost due to conversion.	99-year affordability, where no single unit exceeds 100% of AMR, and the overall project average does not exceed 80% of AMR.	Grants of up to $200,000 per unit for small apartment buildings and $150,000 for rooming houses, including permit fee and property tax waivers, with at least 20% of annual funding dedicated to acquisitions by Indigenous housing organizations. The City of Toronto has committed over $1.3 billion in land value, capital funding and financial incentives to the program.
City of Montreal Montréal's Right of First Refusal Program	Right of First Refusal to Purchase Multi-Family Properties: 277 pre-selected sites.	Not program specific.	Grant funding program. Approx. $10 million a year (for housing).
Vancouver	105 Single Room Accommodation (SRO) properties (2,500 rooms) to purchase and renovate.	Housing Agreements to control rents geared to income.	Total Cost = $1 billion Contingent on federal and provincial funding.

6.2 Acquisition Program Highlights

The success of many acquisition programs is related to the partnerships between local governments and the non-profit sector. The Halifax, Toronto, and Vancouver examples partnered with the non-profit sector to provide affordable financing to housing providers. Partnerships were made possible through establishing agreements to manage significant financial resources for property acquisitions. Ordinarily, banks are unlikely to approve large financial loans to buy housing in the non-profit sector unless there is local government support structured to de-risk lending by transferring the creditworthiness to the non-profit borrower. Halifax's Program was launched in July 2022 as Canada's first dedicated provincial acquisitions program since the 1990s. According to Woodford (2022), the loan program "helped in getting the Bank of Montréal on board," and enabled the Nova Scotia Housing Trust to acquire a large portfolio of buildings, which would not have been

possible otherwise. The program also provides non-profits with much-needed equity, via a 95-100% loan offered with a low interest rate. (Source: Hart Report 2023)

The challenges associated with the Halifax program is the funding model was to provide loans with no long-term affordability requirements. This made it difficult for operators to sustain affordable rental rates. Housing providers depend on income streams from properties to repay the loans and support daily operations, but if costs mount rents could go up. As such, the program may prove to be ineffective in supporting long term affordable housing without other subsidies. Funding levels of $10 million-per-project limit, while intended to help catalyze other investment, is unlikely to support large-scale acquisitions.

In contrast, Toronto's MURA Program is rooted in the certainty it provided to the non-profit sector through its pre-approval process, which provided groups with up front predictable funding support. The City's pre-approval process allows them to shop for properties knowing the money is available. A 10% up-front funding transfer allows non-profits to act fast if a promising building comes up for sale (putting down a deposit, conducting a building condition assessment, and so on). The City's commitment to approve projects quickly and transfer full funding within 30 days means that non-profits can move at the speed of the market.

The MURA offers funding via direct grants rather than loans that must be repaid. Grants allow for deeper levels of affordability than loans. In addition, grant funding provides much-needed equity, allowing non-profits to obtain financing from non-state actors. Most banks will only offer a loan on 70-80% of the value of a building without other guarantees in place, and non-profits are not likely to have 20-30% of a building's value in equity on hand.

Toronto's program far exceeds affordability timelines set by other acquisition programs. Long-term Affordability Requirements: which range from 15-60 years in length. The City of Toronto's mechanism for ensuring affordability is quite unique as the City's grant funding is given as a 99-year forgivable loan, in which the outstanding balance is reduced by 1% each year. This provides a lien on the title that secures the 99-year affordability commitment. A downside of this mechanism is that the 'grant' appears as a loan liability on the books of non-profits, which can affect their business operations and ability to access further financing.

The City of Toronto has committed funding to MURA for two years and would like to continue the program but has yet to secure a long-term funding arrangement (City of Toronto, 2021). The main challenge is that annual funding commitments are low so very few affordable buildings can be acquired through this program. More funding is needed to scale up the program.

The City of Montreal's Right of First Refusal is a proactive approach to protecting vulnerable areas. Montréal has pre-selected 'at-risk' sites in the city that should be protected for affordable housing to prevent displacement, curb gentrification, and maintain neighbourhood diversity. This is the only

Canadian program that has a systematic approach to identifying buildings to acquire in advance, rather than buying properties reactively. The program has the potential to prevent the erosion of affordable housing by stopping the sale of affordable buildings and acquiring them for social ownership.

The main challenge with all the examples is the lack of funding. Despite a recent announcement of approximately $10 million annually for acquisitions (Ville de Montréal, 2021), the main limitation of Montréal's program is the lack of funding to make its aspirations (covering 350+ properties) real. The City has an excellent framework in place to pre-identify affordable housing and protect it from loss, but without substantial resources for acquisitions, properties that come up for sale will not be purchased through the program.

In the City of Vancouver's Downtown Eastside, the Province of BC had previously acquired 24 SRO properties. The program, a public-private partnership, funded renovations and turned the properties over to non-profit societies, with agreements and maintenance funding to manage them as long-term supportive housing for 15 years. In 2020, the City of Vancouver launched the ambitious SRO Purchase Plan (City of Vancouver, 2020), to purchase and renovate all remaining private 105 SRO properties (2,500 rooms). A continuation of a previous SRO revitalization effort (City of Vancouver, 2017), the plan's estimated cost is $1 billion, contingent on federal and provincial funding.

A major challenge facing BC and Vancouver's programs is the absence of a discrete funding path. Vancouver's Single Room accommodation (SRO) purchase plan depends on $1 billion from other orders of government that is not confirmed. The City and Province have used equity subsidies, loans, direct state acquisitions, and even expropriation to acquire rental properties on an ad hoc basis. A more systematic approach to property acquisition strategy with guaranteed funding sources would provide more certainty to non-profits seeking to protect affordable housing.

The theme emerging across the four Canadian case studies is that they lack adequate funding at the scale needed to address the affordable housing crisis. These programs tend to focus on small buildings (rooming houses or small apartments) and support very few properties per year. More funding could scale-up and support existing local and provincially designed programs. For example, the Toronto MURA, program could be adopted by cities across Canada and supported by federal or provincial funds.

One approach to scale up funding has been put forward by the Federation of Canadian Municipalities (FCM; 2020). FCM recommends funding for two kinds of acquisitions, with large-scale federal investment. First, their deeply affordable supportive housing option would work to house the homeless and other vulnerable populations. For this, FCM recommends a program to provide grants for 100% of the cost of acquisition, estimated at $170-400,000 per unit, plus $40-90,000 for renovations per unit. An annual contribution of $3.5 billion would support an estimated 12,000 deeply affordable units. Second, their moderately-affordable workforce housing option

would support acquisition of currently affordable apartments at risk of becoming unaffordable. In these properties, it is assumed that rent levels would remain the same after acquisition or be gradually reduced over time (and to deeply affordable levels if layered with other funding programs). This type of housing could be supported with a combination of loans (75% of project costs) and grants (25%), with costs of $150-350,000 per unit for purchase plus $20-50,000 per unit for repairs. For $585 million in capital grants, FCM calculated that the federal \government could support non-profits in acquiring 10,000 moderately affordable apartment units. (*Hart Report, Daniels and August 2023*)

Successful acquisition strategies establish clear affordability parameters for acquired properties, that both preserve existing affordability and generate deeper affordability over time. The research indicates that North American programs set out key criteria to target properties for acquisition including: (i) rent at 80% of average market rent (AMR), and or are (ii) affordable to households earning 80% of area median income (AMI). These properties may not provide deep affordability at the outset, but they can be acquired and operated initially with minimal (or zero) operating subsidy. Robust programs have accountability mechanisms and outline minimum affordability levels that must be maintained for acquired properties. The City of Toronto's MURA program, for example, requires that no unit exceed 100% of AMR, and that a property's average rents not exceed 80% of AMR. Toronto's' program requires this standard to be met over 99 years. Effective programs go further to deepen affordability over time. San Francisco's Small Sites Program includes a tenant succession strategy to ensure that when a unit is vacated it is made available to an incoming resident with a lower income. Greater affordability can also be incentivized through program design, by providing additional operating subsidies or 'bonuses' in the form of higher grant values per unit. California's Project Homekey[3], for example, provided greater operational subsidy if lower tiers of government contributed matching capital grants for acquisition. Deeper affordability can be achieved by stacking rental income supports (City of Toronto, 2021).

6.3 Property Acquisition Initiatives

Other municipal programs include the purchase of existing structures to ensure that they remain affordable. The building remains a municipal asset, the project is often managed by a non-profit organization and rent is controlled through tools, such as Housing Agreements or municipal housing policies.

Table 3 addresses some initiatives being undertaken by individual municipalities. It is also important to note other agencies and not for profit organizations that support affordable rental. The Rental Protection Fund, acknowledges that the most affordable housing, is the housing we already have. The Fund provides capital contributions to non-profit housing organizations to help them purchase

[3] Source: Acquisitions for Affordable Housing: Creating non-market supply and preserving Affordability. Housing Assessment Resource Tools (HART) Project. Joseph Daniels Martine August 2023

existing, occupied, purpose-built rental buildings – and retain their affordability and stability over time. This is an applicant-led process funded by the Province of BC through the Ministry of Housing.

Table 3: Property Acquisition Examples

Jurisdiction	Year	Units	Construction Cost/ Investment	Rents	Funding
Chilliwack, BC	2021	80	$21.8 million (With annual operating subsidy of approximately $2.4 million)	Supportive	• BC Housing (Supportive Housing Fund)
Surrey, BC	2021	28	$8.7 million, annual operating subsidy of about $840,000	Supportive	• BC Housing
100 Mile House, BC	2019	33	$2.9 million	Affordable rental	• Housing Hub
Kamloops, BC	2022	53	$10.1 million	Affordable rental	• BC Housing and Canada Mortgage and Housing Corporation
Edmonton, Alberta (AB; Affordable Housing Investment Plan)	2019-2022	2500	Overall Construction Cost: $507M (approximate) City of Edmonton's contribution: $132.7 M Expects contribution from other government orders, equity, and financing from affordable housing providers to fill the gap of $377 M.	Affordable Housing	• City Resources: $132.7 million - 360 secondary Suites: $7.2 million-75 Surplus School Sites: $31 million • 500 Grants: $40 million • 600 Permanent Supportive Housing: $29.6 million • 200 City-owned Housing Inventory: $14.4 million • 365 Existing Commitment: $10.5 million

Jurisdiction	Year	Units	Construction Cost/ Investment	Rents	Funding
Calgary, AB	2021-2022	82	$30 million	Affordable Housing	• -Government of Alberta ($1 million) • -Government of Canada ($1 million) CMHC through the Phase 2 Rapid Housing Initiative ($16.6 million); Collaborative Capital Campaign fundraising ($5.7 million); the City of Calgary ($5.5M); and CMHC in seed funding ($200,00).

7.0 PARTNERSHIPS AND FUNDING

One of the hard facts about affordable housing is that in hot real estate markets, the only way to achieve affordable housing is with government intervention. The primary funding sources and potential partners for this initiative originate from various levels of government, with an additional opportunity for collaboration with the private sector.

BC Housing has several programs that could apply, which generally do not include the purchase of the land. Often in affordable housing projects, the land is donated or is excess municipal land or has been purchased by the municipality. The CRD should work with the local municipalities to identify vacant or available municipal land, or lands that will be sold for taxes. These or lands must be located within the urban containment boundary, meet the requirements for walkability be appropriate for higher density housing.

Table 4: Housing Funding Sources

BC Housing	CMHC	BC Ministry of Housing	CRD
• Community Housing Fund • Secondary Suites Incentive Program • Affordable Rental Housing • Housing Hub	• Housing Accelerator Fund • National Housing Co-Investment Fund • Preservation Fund • Affordable Housing Innovation Fund • CGAH Retrofit Funding • Rental Construction Funding Initiative • Seed Funding (anticipated to return in 2025)	• Development Application Permit Review • Housing Needs Assessments • Legislative Changes (Bills 44 46 and 47)	• Capital Region Housing Corporation • $85 million borrow

In addition, partnering with private developers to either buy turnkey units, or to participate in the entire project for a percentage of the units to be controlled as affordable by housing agreement.

8.0 MUNICIPAL POLICIES AND BYLAWS

As noted earlier, while this is a CRD initiative, the local municipality controls the land use, development permit, subdivision and building permit process. For this study, a scan was made of each of the 10 municipalities included in the assessment for affordable housing. This review of municipal documents looked at density and parking requirements, supportive policies in the OCP and identified areas for affordable housing in OCPs.

It is recognized that municipalities with rural character and electoral areas are not best suited to higher density multi-unit housing. Lack of piped services, low density development and significant distances between services and residential development, preclude these areas as targets for affordable housing.

Addressing the rental housing crisis requires decisive action, acknowledging the disparity between rental construction and demand, as evidenced by decreasing vacancy rates and increased rents. Local governments, rental housing developers, and the province are actively exploring diverse strategies to foster the development of more affordable units, with the focus on rental units.

This section looks at what is being done and what can be done to expedite the development of housing, and specifically affordable housing.

8.1 Municipal Authority

Municipal powers in BC flow from the *Local Government Act* (LGA) and the Community Charter. Regarding rental housing, these two pieces of legislation enable municipalities to act in a variety of ways to regulate development, make land available, support affordable rental developments, or construct and operate rental housing.

Perhaps the most sweeping authority is created by Section 8 of the Community Charter, which states in Section 8.1 that "*A municipality has the capacity, rights, powers and privileges of natural person of full capacity*" and in Section 8.2 that "*A municipality may provide any services that the council considers necessary or desirable and may do this directly or through another public authority or another person or organization*."

These sections enable broad scope to fund housing, provide land for housing, own and operate housing, or assist organizations in the development and operation of housing.

As well, Section 24 anticipates that a municipality might dispose of land or improvements for less than market value, guarantee a loan, or partner with another organization, although public notice is

required and Section 25 states that a council “must not provide a grant, benefit, advantage or other form of assistance to a business”.

The Charter also enables municipalities to provide property tax relief under various circumstances. For example, Section 224 authorizes permissive exemptions for property taxes which could exempt land and improvements owned by a non-profit organization, which could be used for affordable housing. Section 226 allows revitalization tax exemptions which could be used to reduce property taxes for up to 10 years for various kinds of development, which could include rental housing even if owned by the private sector (because revitalization tax exemptions are excluded from the general prohibition against providing assistance to a business). These powers allow municipalities to vary requirements to increase the total number of residential units, as well as affordability.

Municipalities can affect affordable housing by strategically enacting a variety of policies, programs, and initiatives across the areas it has jurisdiction. Appendix C provides a non-exhaustive inventory of measures that local jurisdictions could initiate, to reduce barriers and increases opportunities for creating affordable housing options.

It is acknowledged that in an effort to create an attractive community, increasing active transportation, and ensuring parks and recreation spaces and facilities for residents, municipal requirements often affect affordability. The more a developer is asked to contribute or provide, the less affordable the housing becomes.



8.2 Zoning, Development Cost Charges, Amenity Cost Charges and Affordable Housing

The LGA, as well as recent Bills 44, 46 and 47, contain direction and provisions that can be used to support affordable rental housing. There are three main ways in which the zoning authority allows local governments to take positive action to facilitate affordable housing:

1. Under Section 479, BC municipalities can enact LUBs to regulate land use and development parameters. Municipal Councils, with discretionary powers, can set conditions during rezoning, requiring public benefits like Amenity Cost Charges, affordable housing (units or funds), and heritage conservation. This rezoning flexibility is commonly used to negotiate affordable housing inclusion in redevelopment, often secured through housing agreements or transfers of ownership.
2. Section 482 enables municipalities to use density bonusing as a way to obtain affordable housing or public amenities. Density bonus bylaws establish a base density that is achievable without providing public benefits and additional density that, at the developer's option, can be achieved if a prescribed affordable housing component (usually secured via a housing agreement) or other amenity contribution is provided.
3. Section 481, adopted in 2018, gives municipalities a new zoning power to "…limit the form of tenure to residential rental tenure within a zone or part of a zone…in which multi-family residential use is permitted". This limit could apply to an entire parcel or to a specified number, portion, or percentage of units in a building.

In addition, the new legislation continues to provide support for housing, including affordable housing.

- Bill 44 – *Housing Statutes (Residential Developments) Amendment Act 2023* – Section 464 states that a local government must not hold a public hearing and proposed zoning amendment if the application conforms to the OCP, if the application is only for residential uses and if residential accounts for at least 50% of the gross floor area. Public hearings are often adversarial, sway political decision making and add to the cost, time and risk of approvals of affordable housing.
- Bill 46 – *Housing Statutes (Development Financing) Amendment Act 2023* – Division 19.1 addresses Amenity Cost Recovery. Section 570.4 states that no ACC are payable "in relation to a development for any class of affordable housing prescribed by regulation." Currently amenity contributions are negotiated between the municipality and the developer and are considered to be one of the contributing factors to unaffordable housing.
- Bill 47 – *Housing Statutes (Transit Oriented Areas) Amendment Act 2023* – Section 481.01 says that an authority cannot prohibit or "restrict any duty or use or a size or dimension of buildings or other structures set out in the regulations in relation to land that is in a transit-oriented area and zoned to permit:
    a. Any residential use, or
    b. A prescribed use other residential use."

The LGA also allows municipalities to impose DCCs on new development, to help fund growth-related community-wide infrastructure. With few exceptions, the allowable infrastructure is limited to water, sewer, roads, drainage, and park acquisition. However, the Act does allow municipalities to waive or reduce the DCC for not-for-profit rental housing and for-profit affordable rental housing.

Ultimately, the decisions a municipality makes will reflect the support or opposition of the ratepayers. Increased development, density and affordable housing are often seen as negative additions to a community, with the impression that this will decrease property values. The CRD has no control over the decision of the municipality. BC Housing recognizes the impact of non-market housing in communities and has prepared several Toolkits for non-market housing providers. Community Acceptance of Non-Market Housing was prepared in 2018 to guide non-market housing providers to engage with the community. In addition, BC Housing completed a study demonstrating that non-market housing does not negatively impact adjacent housing and property values.

8.3 Municipal Borrowing

Municipalities can borrow funds for public purposes, including borrowing to construct affordable housing if that is a municipal priority and if the municipality has the borrowing capacity (based on its calculated borrowing limits and its other needs for capital spending).

Most municipalities borrow through the BC Municipal Finance Authority, so they benefit from low borrowing rates because of the strength of the province's credit rating. Tax Increment Financing (TIF) is sometimes suggested as a borrowing mechanism that could be used to fund affordable housing. In TIF, the property tax increases in a defined area (typically an area in which property values are expected to increase due to public infrastructure investment) are dedicated to paying back a loan or a bond issue. This vehicle can be useful if a lender or bond holder wants assurance that a defined portion of municipal tax revenue is allocated to repayment regardless of other municipal financial circumstances. However, it is important to note that TIF is simply one way of securing debt payments. It does not produce tax revenue that would not otherwise exist, so it is not a means of creating "new" money for affordable housing (or any other civic purpose).

8.4 Summary

Based on the Community Charter and the LGA, local governments can:

- Acquire land and make it available for less than market value for affordable housing provided by a non-profit entity. Lease land for 49 to 99 years at a nominal rate.
- Develop housing agreements for quick adaptation to new projects.
- Invest in the creation of affordable rental housing or partner with organizations for the creation of affordable housing.
- Speed up the development process by ensuring that lands for housing for 20 years is clearly delineated in the OCP to avoid public hearings and ACCs being applied.

- Use their zoning powers to achieve affordable rental housing in redevelopment projects that involve rezoning.
- Use their "rental" zoning power to try to make it easier for rental housing developers to obtain sites.
- Reduce or eliminate development fees for rental housing.
- Alter development regulations to reduce construction cost (e.g., reduce parking requirements).
- Increase the pace of project approvals to help increase the pace of new unit construction.



9.0 OPTIONS FOR ACQUISITION

The study has explored several strategic options that are currently under analysis, offering diverse investment opportunities for the CRD. These options include:

- The CRD acquires land in a walkable area and leases it to a not-for-profit housing provider for a 49 to 99-year term for the construction and management of an affordable housing development.
- The CRD purchases land in a walkable area and seeks funding through BC Housing or CMHC to construct affordable housing and either manage the building through the CRD or through a non-profit organization.
- The CRD acquires an existing multi-family building and manages it as perpetual affordable housing.
- The CRD negotiates with private sector developers and purchases units in a new (turnkey) market development within a walkable area.
- The CRD collaborates with private sector developers to acquire land and build a mixed market/affordable housing development.

The critical element here is that the CRD will not be the approving authority on the land since the affordable projects will be located with the urban containment boundary of the jurisdictions of the member municipalities.

Assumptions that have been made include:

- The local municipality will support the development and work to engage the community to proceed with the rezoning of the land unimpeded.
- The local municipality will waive some or all fees and charges to allow the development to be affordable.
- Municipalities could consider waiving securities for landscaping and instead enter into a letter of understanding with the developer and project manager.
- The CRD will establish housing agreements, management contracts and other administrative components to ensure that the housing is operated in an appropriate manner and that affordability is maintained.
- The housing to be constructed is affordable, generally independent living and not supportive and is geared to “workforce” housing rather than transient/vulnerable/at risk of homelessness.
- The housing to be developed under this strategy is for rental housing.

A financial model has been prepared that will analyze the development economics of hypothetical CRD affordable rental apartment developments under several development scenario, varying location, density and financial strategy. The purpose of this model is to determine for each scenario

how much affordable housing may be delivered and how much capital equity would be required from the CRD, ultimately producing an estimate of CRD capital efficiency per scenario.

This analysis uses a standard developer proforma that represents the flow of money through the development project based on revenue and cost assumptions which are described in more detail in Section 9.1 below.

It is important to note that the Financial Model presented in this report is an example of how the model would work to prepare a pro forma for each individual project identified. The CRD will input the current information for the specific site. The example review completed for this report was based on current municipal LUB regulations and BC Assessment for land prices. The Model will allow the CRD to assess each individual site, in collaboration with the home municipality to determine the actual financial viability of each project.

The model has investigated 60 scenarios that vary in terms of geography, density, and financial strategy. This section defines those parameters.

9.1 Geography

This analysis investigates the economics of affordable housing provision within the CRD's Urban Containment Boundary (UCB), which covers at least part of each of the following municipalities (the Subject Municipalities):

- Central Saanich
- Colwood
- Esquimalt
- Langford
- Oak Bay
- Saanich
- Sidney
- Victoria
- View Royal

The UCB also covers much of Sooke, but market research suggests that market rental rates in Sooke are near or below the affordable level.

9.2 Density

This analysis investigates a number of building heights that provide a wide variety of densities. The research reviewed each municipality's LUB and OCP and has determined the maximum height of multi-unit buildings that could be permitted in each of the nine municipalities. This is represented in Table 5.

Table 5: Floor Space Ratio[4] by Density Scenario[5]

	4-storey	6-storey	12-storey	15-storey	18-storey
Central Saanich	0.6	-	-	-	-
Colwood	1.5	1.6	1.75	1.85	-
Esquimalt	1.5	2.0	3.0	-	-
Langford	1.5	2.0	2.25	2.5	3.0
Oak Bay	1.5	1.6	1.8	1.95	-
Saanich	1.5	2.0	2.25	2.5	3.0
Sidney	1.5	2.0	-	-	-
Victoria	1.5	2.0	2.25	2.5	3.0
View Royal	1.5	-	-	-	-

Table 5 shows that because not all municipalities support all five building heights, there are 30 unique combinations of density and geography investigated in this financial analysis.

9.2.1 Financial Strategy

This analysis investigates two approaches to creating affordable rental apartments:

1. Non-Market Scenarios: in these scenarios, the CRD buys land and either proceeds to construct a multi-unit building on the property, or partners with a non-profit organization to build and ultimately manage the development. All units thus developed are operated as affordable rental housing for the duration of the building's 60-year[6] lifespan.

2. Private Partner Scenarios: in these scenarios, the CRD buys land and leases the property at a nominal rate to a private developer. In exchange for reduced land costs, the developer includes some affordable rental units alongside its market rental units.

   For each scenario, the maximum number of affordable rental units that the developer can afford to provide, while still achieving an acceptable annual IRR[7] of 5.5%, was calculated. The Consultant assumed that each development achieves its respective maximum number of affordable units. In those few scenarios where the developer can achieve an IRR of

[4] Floor space ratio is a measure of density equal to a development's gross floor area divided by its land area.

[5] In Table 5, black items are taken directly from municipal documents such as LUB or OCP, while red items are suggested by the Consultant with the aims of consistency and realism.

[6] Sixty (60) years is used as the life span of the building, although many leases may extend for 99 years.

[7] The Internal Rate of Return (IRR) is the interest rate of a hypothetical asset that produces interest at the same pace as the project in question. A measure of project performance. A higher IRR represents faster profit, or greater profit over the same timeframe. IRR is a better measure of project viability than simple profit-to-cost for projects that generate revenue over a long timeframe because the former reflects the time value of money whereas the latter does not.

greater than 5.5%, while providing 100% affordable units, the land lease price paid by the developer is increased to produce an IRR of 5.5% overall.

The Non-Market Scenarios produce a greater number of affordable rental units because all of the units are affordable, but it also imposes a greater capital cost burden on the CRD, which must pay for the entire project. By comparison, the Private Partner Scenarios produces fewer affordable rental units but are much less costly for the CRD, which is only responsible for the initial land purchase.

In the Non-Market Scenarios, the CRD's equity requirement is calculated as follows:

$$Equity\ requirement = Project\ capital\ costs - takeout\ financing$$

Takeout financing is a mortgage borrowed against the building's ongoing net revenue. In the Non-Market Scenarios, it is the only source of revenue available to offset the CRD's capital costs.

Whereas in the Private Partner Scenarios, the CRD's equity requirement is calculated as follows:

$$Equity\ requirement = Land\ costs - land\ lease$$

The land lease amount is nominal (effectively zero) in some scenarios but significant in others.

Applying each of these two financial strategies to each of the 30 combinations of geography and density presented in Table 5 above produces 60 scenarios overall.

9.3 Assumptions

This section presents the assumptions regarding the built form, cost, and revenue applied in this financial analysis.

9.3.1 Built Form Assumptions

Each scenario is assumed to take place on a serviced half-acre (21,780 ft^2) parcel. Using identical site size assumptions in all scenarios facilitates comparison and interpretation between scenarios.

All buildings are assumed to achieve efficiency of 85%.[8] As directed by the CRD, the report has assumed the distribution of unit sizes as illustrated in Table 6.

[8] Building efficiency equals a building's rentable space divided by its gross floor area.

Table 6: Target Unit Size Composition

	Share of units	Average Unit Size (ft^2) based on BC Housing Averages for Affordable Housing
Studio	5%	350
1-Bedroom	35%	525
2-Bedroom	40%	725
3-Bedroom	20%	925
Average		676

The unit size composition in **Table 6** is a target shared by all scenarios, but in practice these scenarios vary slightly depending on their total building size and distribution of market versus non-market units. **Table 7** combines the assumptions in **Tables 5** and **6**, which produces the following total unit counts.

Table 7: Unit Count by Scenario

	4-storey	6-storey	12-storey	15-storey	18-storey
Central Saanich	16	-	-	-	-
Colwood	41	44	48	51	-
Esquimalt	41	55	82	-	-
Langford	41	55	62	68	82
Oak Bay	41	44	49	53	-
Saanich	41	55	62	68	82
Sidney	41	55	-	-	-
Victoria	41	55	62	68	82
View Royal	41	-	-	-	-

The maximum unit count has been calculated using the following calculation. Should the municipality and CRD wish to increase the number of units, the FSR can be increased beyond 3.0:

- An average site area of 0.5 acre or 2,024 m^2
- A gross building site coverage of 3.0 Floor Space Ratio (3 x 21,780 = 65,340 ft^2)
- Net rentable area of 85% of the gross building area (85% x 65,340 – 55,539 ft^2)
- Average Unit Size of 676 ft^2 per unit
- Net rentable area / average unit size = 55,539 / 676 = 82 units.

As instructed by the Client, the Consultant assumed that zero parking stalls will be provided for studio, 1-bedroom, and 2-bedroom affordable units, and that one parking stall will be provided for 3-bedroom affordable units to produce an overall parking ratio of 0.2 stalls per affordable unit.

The Consultant assumed that parking stalls for market units will be provided in line with each municipality's LUB. Note that these are blended rates reflecting the target unit size distribution presented in **Table 6**:

- Central Saanich: 1.75 stalls per unit

- Colwood: 1.36 stalls per unit[9]
- Esquimalt: 1.3 stalls per unit[10]
- Langford: 1.25 stalls per unit[11]
- Oak Bay: 2.25 stalls per unit[12]
- Saanich: 1.5 stalls per unit
- Sidney: 1 stall per unit
- Victoria: 0.875 stalls per unit[13]
- View Royal: 1.4 stalls per unit.

It is assumed that any parking required by the municipality will require 100% underground parking in all cases. Note that parking construction is the largest cost that varies due to municipal policy. Surface parking could be provided at a lesser cost but for the purpose of the model, the report has have assumed all required parking would be underground.

9.3.2 Cost Assumptions

A total of 64 example sites throughout the region were reviewed. Each of these sites met the walkability criteria and were a minimum of ½ acre (2,000 m^2) deemed appropriate for CRD affordable housing projects. The example sites included a mix of sites that require assembly and sites that do not. Based on this sample, the land price was collected from BC Assessment. For parcels that required assembly, 20% premium was added to the land costs[14], for assembly and related costs:

- Central Saanich: $2,616,000
- Colwood: $3,873,000
- Esquimalt: $3,968,000
- Langford: $2,578,000
- Oak Bay: $5,799,000
- Saanich: $4,106,000
- Sidney: $6,861,000
- Victoria: $8,435,000
- View Royal: $3,181,000.

[9] Colwood has different parking requirements for different sub-areas. The Consultant assumed the site is located in the “urban centre” area.

[10] Esquimalt has different parking requirements for different zones. The Consultant assumed the site is located in a “medium and high-density apartment zone”.

[11] Langford has different parking requirements for different land use designations. The Consultant assumed the site carries the City Centre or Mixed-Use Employment Centre designation.

[12] Oak Bay has different parking requirements for different zones. The Consultant assumed the site is zoned RM-1LD, RM-1MD, RM-1HD, RM-2, RM-3, RM-4, RM-8, or RM-MC1.

[13] Victoria has different parking requirements for different sub-areas. The Consultant assumed the site is located in the “village centre” area.

[14] Twenty (20) percent premium added to the land cost was used to mirror what the City of Victoria currently uses in their proformas, considered to be industry representative.

Other land costs include BC's property transfer tax[15] and additional closing costs have been averaged at $50,000 per lot.

The model has also applied the following project cost assumptions for hard costs, soft costs and municipal fees. Tables 8, 9 and 10 Illustrate these costs. It is important to note that these costs may be updated to be tailored to each specific site and project considerations that would be critical in determining the feasibility of an initiative. It is assumed that the CRD will engage qualified consultants, including a quantity surveyor, to inform the model assumptions, as required.

Table 8: Hard Cost Estimates

Hard Costs	
Site Servicing and Geotechnical	$300,000
Servicing Connections	$10,000
Utilities During Construction	$10,000
Building Construction[16]: • 4-storey wood frame • 6-storey wood frame • 12-storey concrete • 15 or 18 concrete storey	 • $340 / ft^2 • $350 / ft^2 • $380 / ft^2 • $380 / ft^2
Underground Parking per stall	$60,000
Furniture/Fixtures/Equipment	$100,000 to $180,000
Landscaping/Signage/Lighting	$50,000
Hard Cost Contingency	10% of all hard cost items

Table 9: Soft Costs Estimates

Soft Costs	
Project Management	2% of total Project Costs
Architectural Fees	1% of building construction costs plus contingency
Engineering Fees	1% of Hard Costs
Other Consultant Fees	1% of Hard Costs
Research and Appraisal	$20,000
Surveying	$20,000
Accounting	$20,000
Legal Costs	$1,000 per unit
Insurance	0.51% of Hard costs

[15] Property transfer tax is defined here: https://www2.gov.bc.ca/gov/content/taxes/property-taxes/property-transfer-tax

[16] Source: Altus Group (2023). 2023 Canadian Cost Guide.

Table 10: Municipal Costs

Municipality	Rezoning	Development Permit Fee	Building Permit Fees	Regional DCCs	Municipal DCCs
Central Saanich	$4,800	$3,100	$6,250 plus 1% of construction costs above $500,000	$933 / unit	$3,944 / unit, minus 30% in Non-Market Scenarios
Colwood	$4,699	N/A	$5,238 plus 0.8% of construction costs above $500,000	$1,644 / unit	$7,021 / unit
Esquimalt	$1,000 + $600 per unit	$1,200 plus $120 per unit	$5,737 plus 0.9% of construction costs above $500,000	N/A	N/A
Langford	$9,888	N/A	$11,068 plus 0.485% of construction costs from $1 million to $15 million, plus 0.245% of construction costs above $15 million	$1,644 / unit	$1,438 plus $3,635 / unit
Oak Bay	$7,000	$6,500	$5,000 plus 1.3% of construction costs above $500,000	N/A	N/A
Saanich	$2,000	$1,000	$8,234 plus 1.25% of construction costs above $500,000	N/A	$8,134 / unit[17]
Sidney	$3,400	$300 plus $50 per unit	$5,987 plus 0.9% of construction costs above $500,000	$933 / unit	$650 / unit[18]
Victoria	$6,000 + $0.50 per m^2 ($0.046 per ft^2)	$6,000 plus $2.50 per m^2 ($0.23 per ft^2) of gross floor area	$100 plus 1.4% of construction costs	N/A	$44.77 per m^2 ($4.16 per ft^2) of gross floor area
View Royal	$2,200	$1.15 per m^2 ($0.107 per ft^2) of gross floor area	$6,531 plus 0.9375% of construction costs above $500,000	$1,644 / unit	$6,519 per unit

[17] The consultant assumed that the site is located outside of the Cordova Bay Road DCC area.

[18] DCC rates in Sidney vary considerably by location. The Consultant assumed a rough average.

Other assumptions made include:

- No amenity contributions are required for affordable housing units.
- Municipalities who charge School site acquisition fees, have the ability to waive the fees. For example, Colwood and Langford charge $600 per unit.
- Rental projects are exempt from GST.
- Advertising and promotion: 2% of the value of market rental units based on an annual capitalization rate of 3.9%[19].
- New home warranty: $2,000 per unit.
- Post-construction customer service: $2,000 per unit.
- Corporate overhead: 2% of total project costs.
- Miscellaneous soft costs: 2% of all soft cost items above.
- Soft cost contingency: 10% of all soft cost items above.

9.3.3 Revenue

The Consultant has applied the following rental rates in each scenario's first year of operation shown in Table 11.

Table 11: Monthly Rental Rate Target Per Unit

	Municipality	Studio	1-bedroom	2-bedroom	3-bedroom	Blended Average
Market Rates	Central Saanich	$1,400	$1,895	$2,378	$2,858	$2,258
	Colwood	$1,530	$2,074	$2,559	$2,914	$2,408
	Esquimalt	$1,726	$2,016	$2,298	$2,609	$2,235
	Langford	$1,512	$1,979	$2,458	$2,905	$2,331
	Oak Bay	$1,540	$1,990	$2,443	$2,858	$2,324
	Saanich	$1,568	$1,985	$2,327	$2,664	$2,238
	Sidney	$1,918	$2,462	$2,893	$3,265	$2,767
	Sooke[20]	*$1,292*	*$1,685*	*$2,103*	*$2,636*	*$2,023*
	Victoria	$1,582	$2,100	$2,632	$3,127	$2,494
	View Royal	$1,582	$2,016	$2,407	$2,775	$2,303
Affordable Rental Rate		**$1,428**	**$1,817**	**$2,204**	**$2,553**	**$2,100**

[19] The capitalization rate of a revenue-generating asset is the amount of net revenue it produces in a given time-period (typically one year, as in this case), divided by the sale value of that asset. A lower capitalization rate indicates a higher sales price. Capitalization rates are therefore a measure of investor appetite.

[20] Note that Sooke is excluded from this analysis because its market rental rates are affordable. It is included in this section to demonstrate this point.

Figure 4: Blended Average Market Monthly Rental Rate Per Unit by Municipality[21]

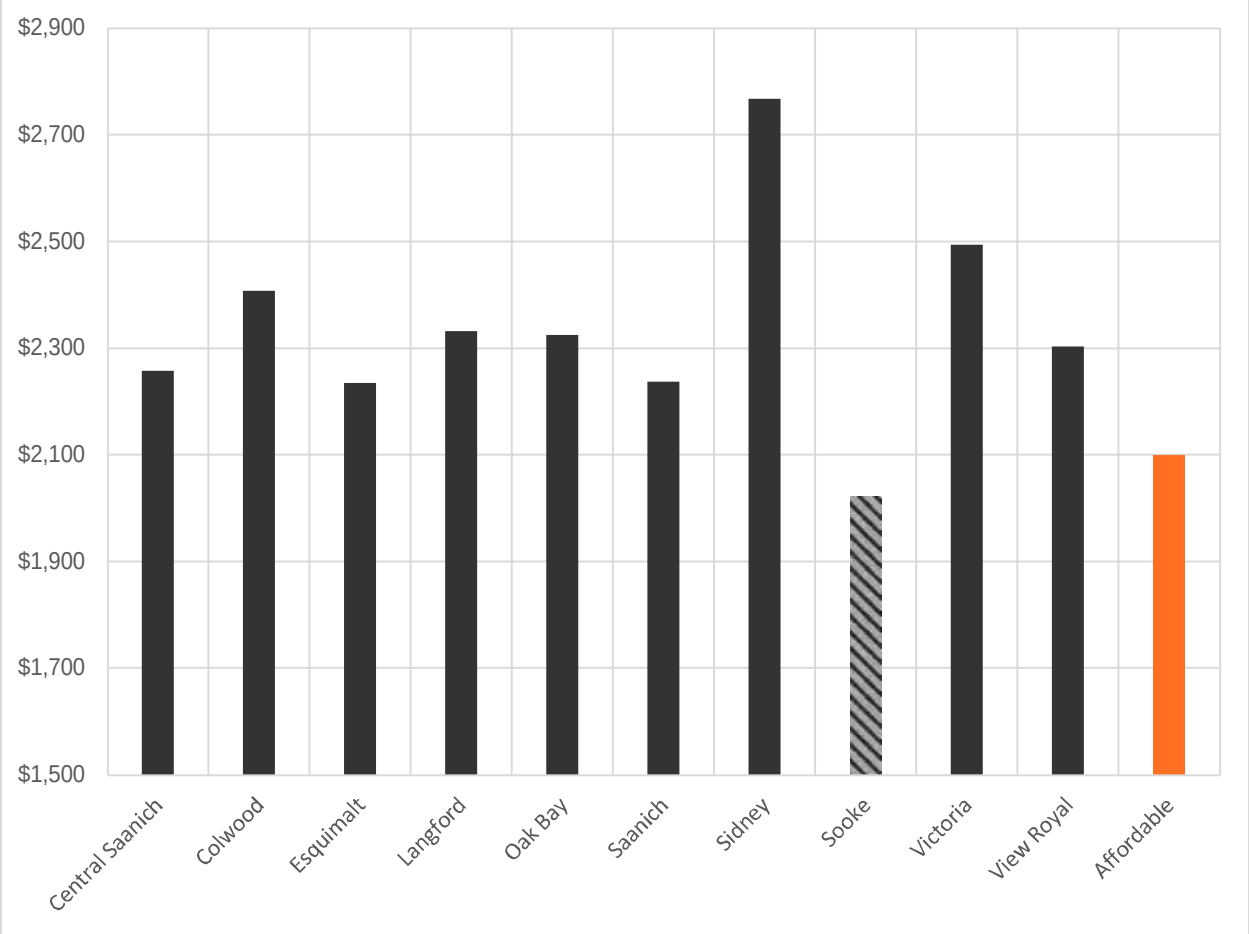


Table 12: Monthly Rental Rate per ft²

	Municipality	Studio	1-Bedroom	2-Bedroom	3-Bedroom	Average
Market Rates	Central Saanich	$4.00	$3.61	$3.28	$3.09	$3.34
	Colwood	$4.37	$3.95	$3.53	$3.15	$3.56
	Esquimalt	$4.93	$3.84	$3.17	$2.82	$3.31
	Langford	$4.32	$3.77	$3.39	$3.14	$3.45
	Oak Bay	$4.40	$3.79	$3.37	$3.09	$3.44
	Saanich	$4.48	$3.78	$3.21	$2.88	$3.31
	Sidney	$5.48	$4.69	$3.99	$3.53	$4.09
	Sooke	$3.69	$3.21	$2.90	$2.85	$3.00
	Victoria	$4.52	$4.00	$3.63	$3.38	$3.69
	View Royal	$4.52	$3.84	$3.32	$3.00	$3.41
Affordable Rental Rate		**$4.08**	**$3.46**	**$3.04**	**$2.76**	**$3.11**

[21] Note that Sooke is excluded from this analysis because its market rental rates are affordable. It is included in this section to demonstrate this point.

All market rates presented in **Tables 11** and **12**, and **Figure** 4 above are derived from market research performed by the Consultant and presented in the Findings Report. These reflect the market rental rates for brand-new apartments of the sizes indicated in **Table 6**.

Note that in practice, unit sizes achieved within each scenario vary slightly depending on their total building size and distribution of market versus non-market units. Consequently, the per-unit rates indicated in **Table 11** are informative targets, but it is the per-square-foot rates in **Table 12** that are applied consistently to all scenarios to account for slight variations in unit size.

Regarding affordable rental rates, the Consultant was instructed to calculate a rental rate that would be affordable to a household with the median annual household income. Affordable rent is defined as 30% of household income. The median household income of each of the Subject Municipalities and their resulting affordable rental rates are presented below in **Table 13**.

Table 13: Median Annual Household Income and Resulting Affordable Monthly Rental Rate by Municipality

Municipality	Median Annual Household Income[22]	Affordable Monthly Rent
Central Saanich	$103,000	$2,575
Colwood	$102,000	$2,550
Esquimalt	$76,000	$1,900
Langford	$93,000	$2,325
Oak Bay	$107,000	$2,675
Saanich	$93,000	$2,325
Sidney	$77,000	$1,925
Victoria	$67,500	$1,688
View Royal	$98,000	$2,450
Capital Regional District	$84,000	$2,100

Because the median household income reported in **Table 13** includes both homeowner and renter households, the median income of six out of nine Subject Municipalities is greater than $90,000 and the rental rate that would be affordable for those municipalities' median income households is equal to or greater than local market rents. If affordable rental rates are above market rental rates, the present exercise becomes meaningless. Therefore, the Consultant concluded that calculating affordable rental rates based on each municipality's median household income is an inadequate methodology.

Instead, the Consultant has applied the regional median household income of $84,000, which yields an affordable monthly rental rate of $2,100. This rental rate is lower than the market rental rate in

[22] Source: 2021 Census of Canada. Note that Household income is not broken down by housing tenureship. This average combines both owners and renters. And note that the income data are based on 2020 incomes.

any of the nine Subject Municipalities, making it a practical definition of affordable housing for the present analysis. Applying the same definition of affordable housing throughout this analysis also facilities comparison and interpretation between scenarios.

Applying this income level yields a single affordable rental rate of $2,100 but this exercise requires four distinct affordable rental rates because the analysis uses four sizes of apartment (namely studio, 1-bedroom, 2-bedroom, and 3-bedroom). Dividing $2,100 by the average unit size of 676 ft^2 yields an average affordable rental rate of $3.11 per ft^2. This might be an affordable average rental rate, but it cannot effectively be treated as an affordable rental rate for all unit sizes because it exceeds market rental rates for 3-bedroom units (see **Table 13** above).

In practice, market rental rates per square foot decrease as unit size increases so that larger units are more expensive in total but less expensive on a per square foot basis. In order to function properly both within this analysis and in the real world, affordable rental rates must do the same so that they remain below market rates at all unit sizes. To produce a set of rental rates that achieve this, the Consultant has identified the typical market rental rate at each unit size within the UCB and then reduced these rates by a set amount to achieve the target average rental rate of $3.11 per ft^2 or $2,100 per unit that is affordable to the regional median household income of $84,000. This process is demonstrated in **Figure 5** and **Table 14** below.

Figure 5: Unit Size versus Monthly Rental Rate per ft^2 Among Recent Rental Listings in the UCB

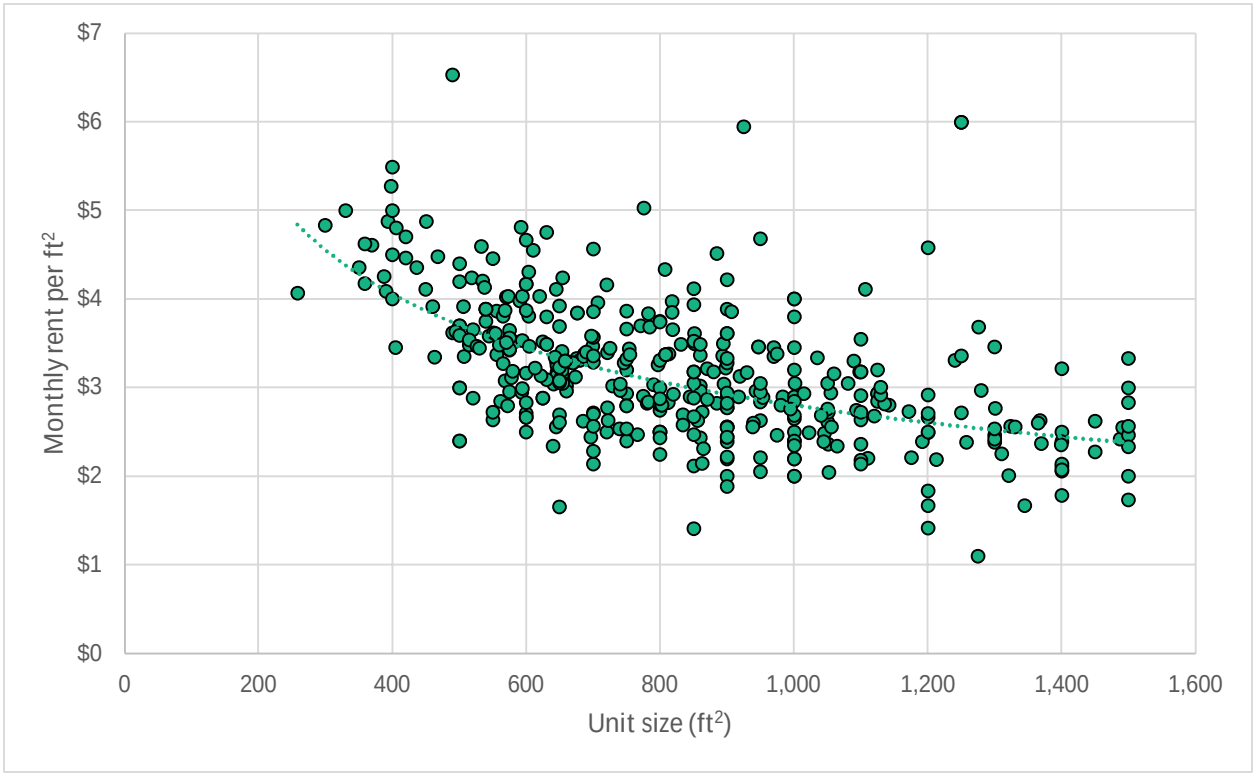


Figure 5 above displays all rental listings within the CRD's Urban Containment Boundary with an identified unit size below 1,500 ft^2. This data reflects the period during which the Consultant was performing market research for this project, namely September to October of 2023. Note that the market rental level indicated here is generally lower than that suggested in Table 12 and Figure 4 because it reflects all rental listings rather than just brand-new units.

Table 14: Observed versus Affordable Monthly Rental Rates

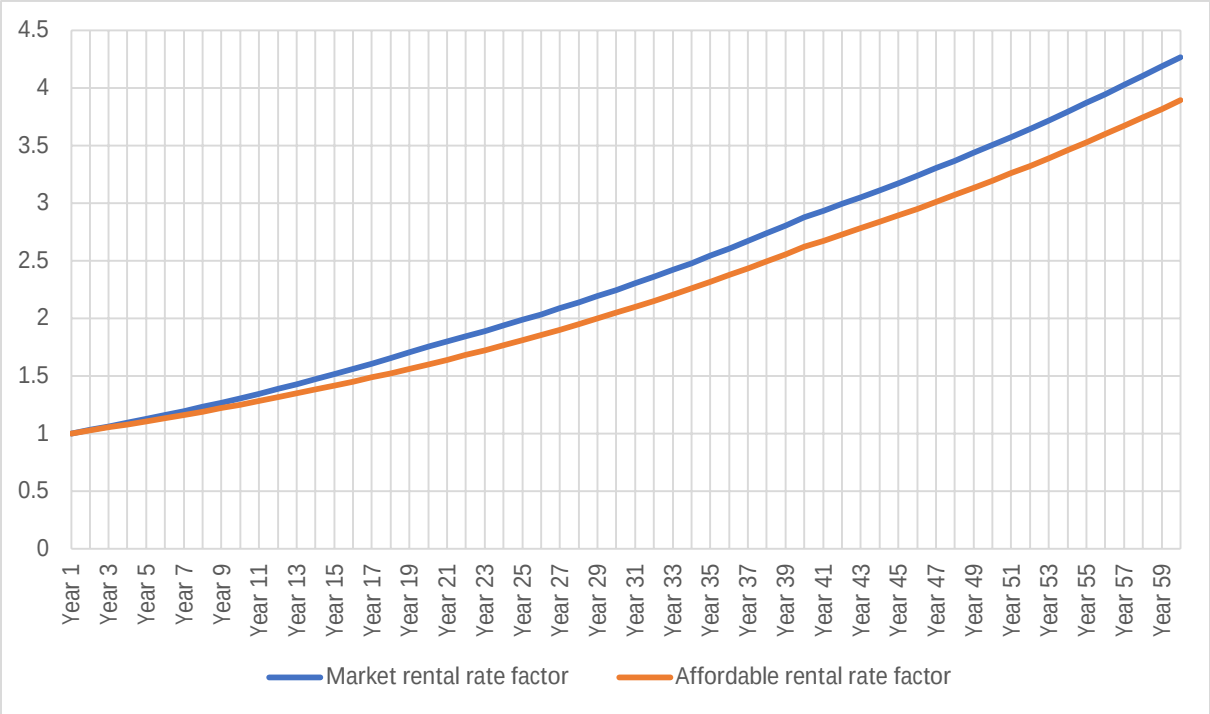
	Observed Market Monthly Rate		Affordable Monthly Rate	
	Per ft2	Per unit	Per ft2	Per unit
Studio	$4.28	$1,499	$4.08	$1,428
1-Bedroom	$3.64	$1,909	$3.46	$1,819
2-Bedroom	$3.19	$2,315	$3.04	$2,205
3-Bedroom	$2.89	$2,677	$2.76	$2,550
Average	**$3.26**	**$2,204**	**$3.11**	**$2,100**

The observed market data, shown in Figure 5 above, is summarized in Table 14. It suggests a market rental rate of $3.26 per ft^2 or $2,204 per unit, which may be reduced by 5% to produce the affordable rental rate of $3.11 per ft^2 or $2,100 per unit, which would be affordable to the region's median income household. Therefore, this 5% reduction is applied to each of the observed studio, 1-bedroom, 2-bedroom, and 3-bedroom rates to produce the affordable rental rates used in this analysis, which are indicated in Table 11, Table 12, Table 14, and Figure 4 above.

To calculate net operating income, the Consultant has applied the following assumptions:

- Vacancy rates:
  - For affordable units: zero vacancy.
  - For market units in the first year of operation: 5%.
  - For market units in the second year of operation: 2%.
  - For market units after the second year of operation: 1%.
- Operating costs:
  - For market units: 30% of gross income.
  - For affordable units: $534 per unit per month as instructed by the CRD.
- Periodic structural maintenance of $7.5 per ft^2 of gross floor area every five years.
- Escalation (see Figure 6 below):
  - Market rental rates are assumed to increase by 3% per year for the first 20 years of operation, by 2.5% per year for the following 20 years, and afterwards by 2% per year.
  - Affordable rental rates are assumed to increase by 2.5% per year for the first forty years of operation and afterwards by 2% per year.
  - Periodic structural maintenance costs are assumed to increase at the same rate as market rental rates.

Figure 6: Rental Rate Escalation Assumptions



9.3.4 Financing

The only form of cash available to rental development is called “takeout financing”. It is essentially a mortgage against the project’s ongoing net revenue. For a given magnitude of net revenue, the quantity of takeout financing available is determined by three parameters:

1. Interest rate: the amount of interest charged per year as a portion of outstanding debt;
2. Amortization period: the duration of the mortgage; and
3. Debt service ratio: the ratio of net revenue to mortgage burden.

In this analysis, the Consultant applied different assumptions for these parameters to Non-Market and Private Partner Scenarios because public sector affordable housing initiatives are able to access more favourable borrowing terms than private sector developments:

- In Non-Market Scenarios (as instructed by the CRD):
  - Interest rate: 4.27%.
  - Amortization period: 35 years.
  - Debt service ratio: 1.1.
  - Resulting ratio of takeout financing to one year of net revenue: 16.6.
- In Private Partner Scenarios:
  - Interest rate: 7%.
  - Amortization period: 25 years.
  - Debt service ratio: 1.25.
  - Resulting ratio of takeout financing to one year of net revenue: 9.5.

In summary, because of its more favorable lending parameters, non-profit development in Non-Market Scenarios can access 75% more financing per unit of operating income compared to for-profit development in Private Partner Scenarios.

The quantity of takeout financing available in each scenario is equal to the quantity of construction financing available because the takeout financing is used to retire the construction loan. The Consultant applied the following assumptions to construction financing:

- Planning period: 12 months.
- Construction period: 12 months.
- Interest on equity, which represents opportunity cost:
    - In Non-Market Scenarios: none.
    - In Private Partner Scenarios: 10%.
- Construction financing interest rate:
    - In Non-Market Scenarios, in the first year: 4.6%.
    - In Non-Market Scenarios, in the second year: 3.5%.
    - In Private Partner Scenarios: 7%.

10.0 RESULTS

This section outlines the results of the scenarios and assumptions.

Table 15 shows how each of the Non-Market Scenarios performs to produce a total CRD equity burden: total capital costs minus takeout financing equals the scenario's capital shortfall or equity requirement. With affordable rental rates and parking requirements equal between scenarios, the principal factor driving differences of project performance between municipalities is land price.

Table 15: Non-Market Scenario Capital and Financing Outcomes ($ million)

		4-storey	6-storey	12-storey	15-storey	18-storey
Total Capital Costs	Central Saanich	$9.6				
	Colwood	$20.0	$21.5	$24.4	$26.4	
	Esquimalt	$19.7	$25.1	$37.4		
	Langford	$18.3	$23.7	$28.0	$32.0	$37.7
	Oak Bay	$22.0	$23.3	$26.8	$29.4	
	Saanich	$20.3	$25.9	$30.2	$34.2	$40.0
	Sidney	$23.2	$28.1			
	Victoria	$25.4	$30.8	$35.1	$39.1	$44.8
	View Royal	$19.2				
Takeout Financing	Central Saanich	$4.9				
	Colwood	$12.1	$12.7	$13.9	$14.8	
	Esquimalt	$12.1	$16.0	$24.0		
	Langford	$12.1	$16.0	$18.0	$20.0	$24.0
	Oak Bay	$12.1	$12.7	$14.4	$15.6	
	Saanich	$12.1	$16.0	$18.0	$20.0	$24.0
	Sidney	$12.1	$16.0			
	Victoria	$12.1	$16.0	$18.0	$20.0	$24.0
	View Royal	$12.1				
CRD Equity Requirement	Central Saanich	$4.7				
	Colwood	$8.0	$8.7	$10.4	$11.7	
	Esquimalt	$7.7	$9.2	$13.4		
	Langford	$6.3	$7.8	$10.1	$12.0	$13.7
	Oak Bay	$9.9	$10.6	$12.4	$13.8	
	Saanich	$8.3	$9.9	$12.2	$14.3	$16.0
	Sidney	$11.2	$12.1			
	Victoria	$13.3	$14.9	$17.2	$19.2	$20.8
	View Royal	$7.1				

Due to the extremely low parking requirements (**Section 9.3.2**) and relatively high affordable rental rates (**Table 14**) assumed for affordable units in these scenarios, the Private Partner Scenarios can

provide 100% affordable housing in all scenarios except in Central Saanich, where rental development is not viable due to its low density.

In fact, the private developers in these scenarios can afford to pay a land lease amount (white panel in **Table 16** below) which is in some cases greater than the land price (certain densities in Esquimalt and Langford, indicated in green below), meaning that the CRD would profit from these developments. If the CRD would prefer not to take profit but rather to break even, they may elect to reduce affordable rental rates in such cases, although this is not modelled here.

Table 16: Private Partner Scenario Capital and Financing Outcomes ($ million)

		4-storey	6-storey	12-storey	15-storey	18-storey
Land Cost	Central Saanich	Not viable				
	Colwood	$4.03	$4.03	$4.03	$4.03	
	Esquimalt	$4.13	$4.13	$4.13		
	Langford	$2.68	$2.68	$2.68	$2.68	$2.68
	Oak Bay	$6.06	$6.06	$6.06	$6.06	
	Saanich	$4.28	$4.28	$4.28	$4.28	$4.28
	Sidney	$7.17	$7.17			
	Victoria	$8.82	$8.82	$8.82	$8.82	$8.82
	View Royal	$3.31				
Land-Lease	Central Saanich	Not viable				
	Colwood	$2.95	$2.63	$1.83	$1.25	
	Esquimalt	$3.27	$3.95	$4.30		
	Langford	$3.10	$3.70	$2.80	$2.15	$2.75
	Oak Bay	$3.25	$2.95	$2.30	$1.70	
	Saanich	$2.93	$3.45	$2.50	$1.80	$2.30
	Sidney	$2.30	$3.23			
	Victoria	$3.06	$3.65	$2.75	$2.05	$2.60
	View Royal	$2.96				
CRD Equity Requirement	Central Saanich	Not viable				
	Colwood	$1.08	$1.40	$2.20	$2.78	
	Esquimalt	$0.86	$0.18	-$0.17		
	Langford	-$0.42	-$1.02	-$0.12	$0.53	-$0.07
	Oak Bay	$2.81	$3.11	$3.76	$4.36	
	Saanich	$1.35	$0.83	$1.78	$2.48	$1.98
	Sidney	$3.94	$2.82			
	Victoria	$5.76	$5.17	$6.07	$6.77	$6.22
	View Royal	$0.35				

Table 16 shows how each of the Private Partner Scenarios performs to produce a total CRD equity burden: the cost of land minus whatever land lease the developer can afford equals the scenario's

capital shortfall or equity requirement. It is important to consider market and non-market buildings. The market units will help support the non-market units and as the building ages, there is the ability to increase the number of affordable units.

The CRD Equity rows in **Tables 15** and **16** may be directly compared as they each represent the net cost to the CRD of implementing these scenarios.

Dividing the equity requirements identified in **Tables 15** and **16** by the unit counts indicated in **Table 7** produces an estimate of equity requirement per affordable unit created. This is a general metric of scenario performance and may be used to inform CRD strategy, as shown in **Table 17**.

Table 17: CRD Equity Requirement per Affordable Rental Unit

		4-storey	6-storey	12-storey	15-storey	18-storey
Non-Market Scenarios	Central Saanich	$292,000				
	Colwood	$195,000	$199,000	$218,000	$229,000	
	Esquimalt	$188,000	$167,000	$164,000		
	Langford	$153,000	$141,000	$162,000	$177,000	$167,000
	Oak Bay	$241,000	$242,000	$253,000	$261,000	
	Saanich	$202,000	$180,000	$197,000	$210,000	$195,000
	Sidney	$273,000	$220,000			
	Victoria	$324,000	$270,000	$277,000	$282,000	$254,000
	View Royal	$174,000				
Private Partner Scenarios	Central Saanich	n/a				
	Colwood	$26,000	$32,000	$46,000	$55,000	
	Esquimalt	$21,000	$3,500	-$2,000		
	Langford	-$10,000	-$18,000	-$2,000	$8,000	-$1,000
	Oak Bay	$68,000	$71,000	$77,000	$82,000	
	Saanich	$33,000	$15,000	$29,000	$36,000	$24,000
	Sidney	$96,000	$51,000			
	Victoria	$141,000	$94,000	$98,000	$100,000	$76,000
	View Royal	$8,500				

CRD equity requirement per affordable rental units (**Table 17**) indicates the CRD's capital shortfall per unit in each scenario. This represents the CRD cost, minus available funds per unit in each scenario This is derived differently in the Non-Market and Private Partner Scenarios:

- Non-Market Scenario – the CRD simply pays for the project, and the only source of upfront cash is take-out financing (basically a mortgage). So CRD equity shortfall equals capital costs minus the take-out financing. These items are illustrated in **Table 15**.

- Private Partner Scenario – the CRD buys the land and then leases it to a for-profit developer. The calculation of what a private developer can afford is factored is included. The CRD equity shortfall equals the land cost minus the lease. These items are shown in detail on Table 16. Note that this is sometimes a negative number, which means that the CRD is in a positive cash situation due to the very low parking requirement anticipated.

By comparing the capital shortfall per unit by scenario, we gain a sense of where and how the CRD's money might go further.

Figure 7: CRD Equity Requirement per Affordable Rental Unit in Non-Market Scenarios

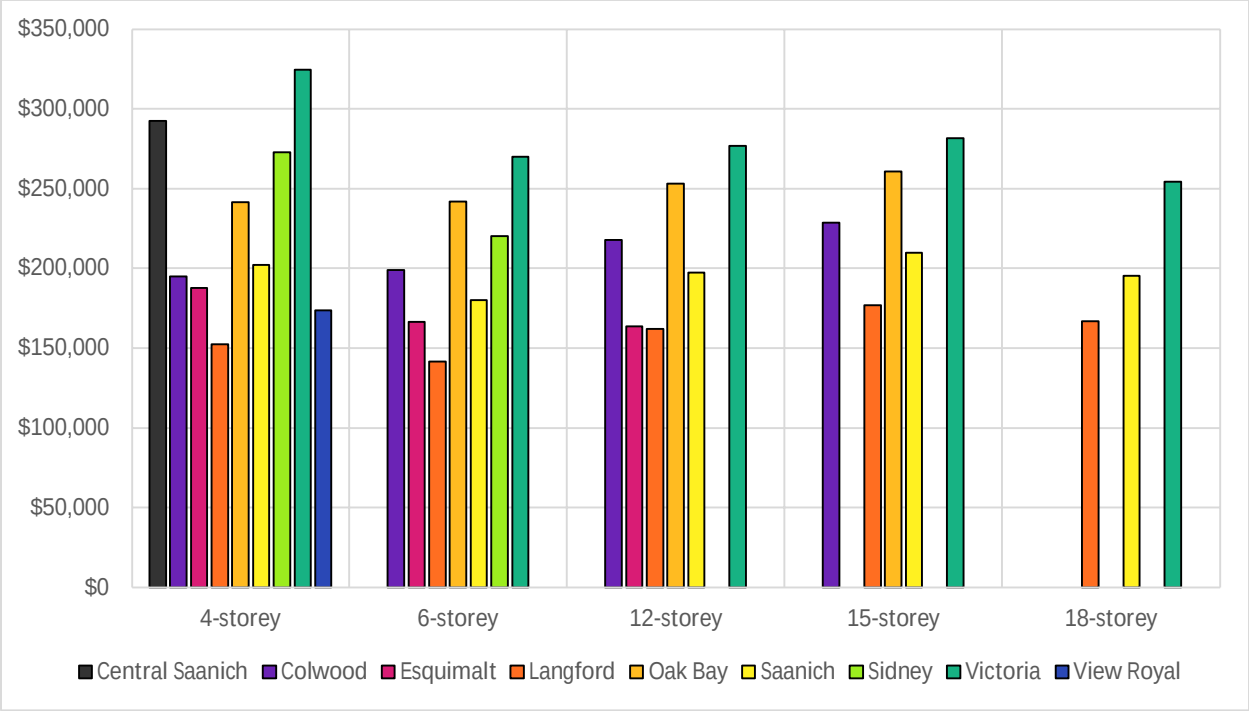
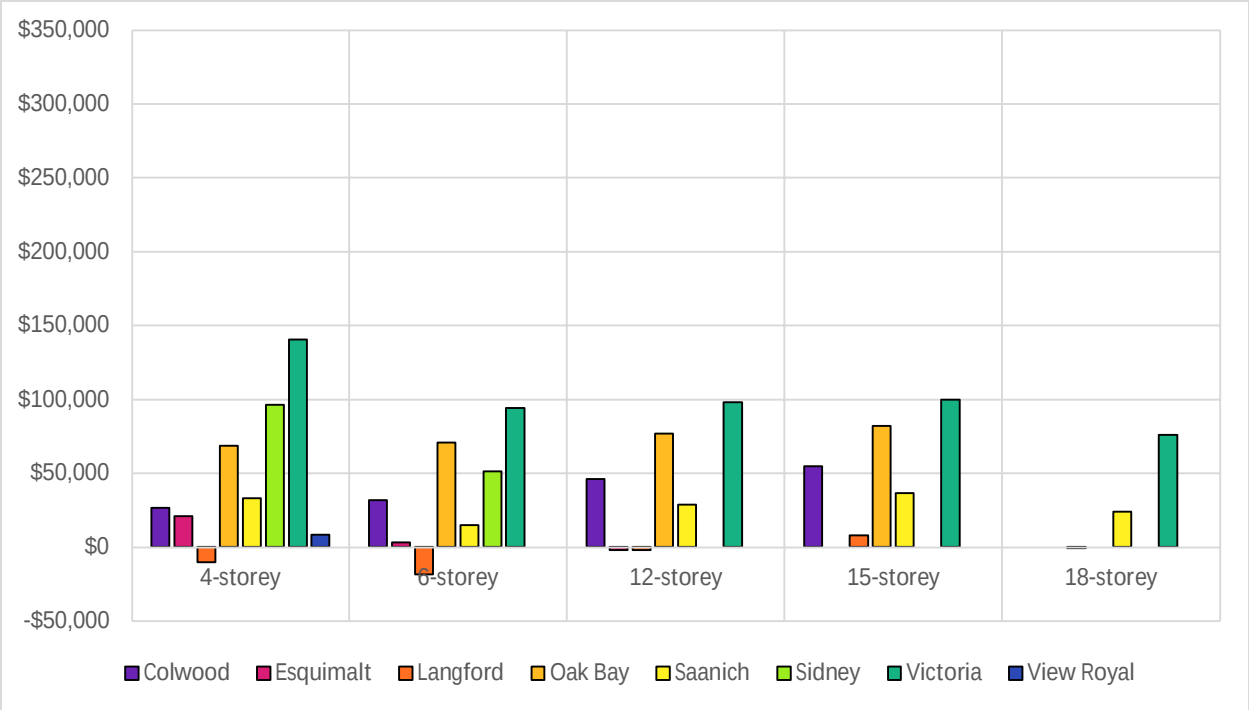


Figure 8: CRD Equity Requirement per Affordable Rental Unit in Private Partner Scenarios[23]



In general, in a given municipality and at a given density, the Private Partner Scenario performs better than the Non-Market Scenario. This is because private developers may be satisfied taking many years to recoup their investment, while the CRD is a public entity and views gradual cost recovery as a capital shortfall. Moreover, in some Private Partner Scenarios in Esquimalt and Langford, the supportable land lease that the developer can afford is greater than the price paid for the land by the CRD, meaning that CRD profit is possible.

Non-Market Scenarios tend to achieve equity efficiency in the range of $150,000 - $300,000 per unit. The most efficient municipality is generally Langford while the least efficient municipality is generally Victoria. Differences between municipalities are mostly the result of land costs.

Whereas Private Partner Scenarios tend to achieve equity efficiency in the range of zero to $100,000 per unit, with the exception of $141,000 per unit at 4 storeys in Victoria. Note again that the CRD equity cost per unit is negative in some scenarios in Esquimalt and Langford because the supportable land lease exceeds land costs. If the CRD would prefer not to take profit but rather to break even, they may elect to reduce affordable rental rates in such cases, although this is not modelled here.

[23] Values for Colwood at 15 storeys ($3.9 million) and Saanich at 6 storeys ($1.4 million) are excluded from Figure 5 because they are so large. These values are so large because these scenarios support so few affordable rental units (one and three, respectively).

According to this analysis, the most efficient approach to creating affordable housing in the Subject Municipalities today would be to use the Private Partner Strategy to build 6-storey wood frame affordable apartment buildings in Langford, which should earn the CRD profit of about $18,000 per unit. Six (6)-storey wood frame buildings in Langford are also the most economical approach if the CRD chooses to focus on the Non-Market Strategy, in which case the cost to the CRD would be $141,000 per unit.

Table 18 identifies the most economical approach in each municipality and its achieved efficiency:

Table 18: Optimal Scenario by Municipality

	Optimal Scenario	Equity Requirement per Affordable Unit
Central Saanich	4-storey with Non-Market Strategy	$292,000
Colwood	4-storey with Private Partner Strategy	$26,000
Esquimalt	12-storey with Private Partner Strategy	-$2,000
Langford	6-storey with Private Partner Strategy	-$18,000
Oak Bay	4-storey with Private Partner Strategy	$68,000
Saanich	6-storey with Private Partner Strategy	$15,000
Sidney	6-storey with Private Partner Strategy	$51,000
Victoria	18-storey with Private Partner Strategy	$76,000
View Royal	4-storey with Private Partner Strategy	$8,500

In summary, the Subject Municipalities fall into five categories:

1. In Central Saanich, the most efficient approach is 4-storey wood frame apartments with a Non-Market Strategy because rental housing is not economically viable due to low density.
2. In Victoria, the most efficient approach is a Private Partner Strategy with as much density as possible due to its high land costs.
3. In Esquimalt, the most efficient approach is a 12-storey concrete with a Private Partner strategy.
4. In Langford, Saanich, and Sidney, the most efficient approach is 6-storey wood frame apartments with a Private Partner strategy.
5. In Colwood, Oak Bay, and View Royal, the most efficient approach is 4-storey wood frame apartments with a Private Partner strategy.

These results suggest that in certain locations, it may be possible for the CRD to produce affordable housing very cheaply. This surprising and possibly counter-intuitive result depends on two remarkable assumptions:

1. Affordable rents are here defined as affordable for the region's median income household, including homeowner households. This yields an average rental rate of $2,100 per month, which is somewhat more affordable than market rents outside of Sooke, but not extremely affordable in absolute terms.

2. The CRD direction to the Consultant was to assume that zero parking stalls will be provided for studio, 1-bedroom, and 2-bedroom affordable units, and that one parking stall will be provided for 3-bedroom affordable units to produce an overall average parking ratio of 0.2 stalls per affordable unit.

The Consultant assumed that parking stalls for market units will be provided in line with each municipality's LUBs and will be inserted into the proforma model at the time of consideration of a specific site and unit ratios. Note that these are blended rates reflecting the target unit size distribution presented in Table 6:

- Central Saanich: 1.75 stalls per unit.
- Colwood: 1.36 stalls per unit[24].
- Esquimalt: 1.3 stalls per unit[25].
- Langford: 1.25 stalls per unit[26].
- Oak Bay: 2.25 stalls per unit[27].
- Saanich: 1.5 stalls per unit.
- Sidney: 1 stall per unit.
- Victoria: 0.875 stalls per unit[28].
- View Royal: 1.4 stalls per unit.

It is assumed that the municipality will require 100% underground parking in all cases. Note that parking construction is the largest cost that varies due to municipal policy.

The Operators Manual, prepared in support of the Housing Acquisition Strategy, provides the details of how to run the proformas for each individual project.

[24] Colwood has different parking requirements for different sub-areas. The Consultant assumed the site is located in the "urban centre" area.

[25] Esquimalt has different parking requirements for different zones. The Consultant assumed the site is located in a "medium and high-density apartment zone".

[26] Langford has different parking requirements for different land use designations. The Consultant assumed the site carries the City Centre or Mixed-Use Employment Centre designation.

[27] Oak Bay has different parking requirements for different zones. The Consultant assumed the site is zoned RM-1LD, RM-1MD, RM-1HD, RM-2, RM-3, RM-4, RM-8 or RM-MC1.

[28] Victoria has different parking requirements for different sub-areas. The Consultant assumed the site is located in the "village centre" area.

11.0 PURCHASE OF BUILDINGS OR UNITS

Alternative options are available to the CRD for the acquisition of residential units for affordable housing from what has been previously explored in this report. This section looks at two options: purchase an entire existing residential building; and purchase units in a market building. It is noted that all options here, either buy a building or buy units, would still be required to meet the walkability criteria for affordable housing.

11.1 Purchase Existing Residential Buildings

This option would be for the CRD to purchase of an existing multi unit residential building. The benefits to purchasing an existing building include:

- There are more sources of provincial and federal funding for the purchase of an existing building than raw land.
- The land is already serviced.
- DCCs and CACs would not apply (even though they could be waived by the Municipality).
- The building has been approved under the LUB and the density has been accepted by the community.
- Purchase of a building is a good use of CRD staff time and capacity, rather than overseeing the assembly of land and the design and construction of a building.

The Consultant looked at several buildings currently for sale in the Region. The building's age could range from the 1970s to the 2010s. Three examples are provided here, and the full assessment of existing residential buildings for sale or those that had recently been sold as of November 1, 2023, is included in Appendix D.

When assessing an existing residential building, a renovation fee per unit has been applied. Based on the Federation of Canadian Municipalities research for housing grants, renovations per unit can range between $40,000 and $90,000 per unit based on age and previous renovations. The three examples show a range of age and renovation cost estimates.

- Langford (Goldstream) – This 5-storey building with 166 units was constructed in 2019. The assessed value of the building was $54.7 million. It meets the walkability criteria. Considering the age of the building, the cost of renovation has been estimated at $40,000 per unit ($6,640,000) for a total move in cost of $61,340,000 or $370,000 per unit.
- Central Saanich (Brentwood Bay) – This 6-storey building has 92 units and was constructed in 1992. The assessed value of the building was $25,111,000. This development is near the Brentwood commercial area and meets the walkability criteria. This building has 92 units.

Based on the age of this building, a renovation costs per unit of $55,000 has been used ($5,060,000) or a total move in cost of $30,171,000 or $328,000 per unit.

- City of Victoria (Yates Street) - This 4-storey building with 77 units was constructed in 1966. The assessed value of the building was $20,362,000 million. It meets the walkability criteria. Considering the age of the building, the cost of renovation has been estimated at $90,000 per unit ($6,930,000) for a total move in cost of $27,292,000 or $354,500 per unit.

The recommendation is to consider buildings with 16 or more units, to use funds efficiently and make management of the units cost effective.

There are a number of potential challenges including:

- The existing building was developed at previous lower density regulations. And while this demonstrates zoning and community support, the density may be far less than what could be achieved under current zoning and policies; thereby, losing potential residential units if the site were to be redeveloped. For example, a building may have 16 units and if developed under current regulations, could potentially create 60 units. This reflects a loss in overall housing units.
- The building might not meet current building codes. This could be particularly related to heat, HVAC, access and building materials. Accessibility could require installation or upgrade of elevator, widening of doorways, or inclusion of ramps and provision of storage for scooters.
- The building may require renovations and upgrades. Depending on the age of the building and the dates of the last renovations, the units may require some upgrades to meet current building code standards.
- Buildings that are currently occupied that may require major renovations, will have to plan to relocate tenants during the renovations. The tenants may be guaranteed a unit in the building and new rents may need to be re-established.

11.2 Purchase of Turnkey Units

This option is to purchase units in market buildings to then be managed by the CRD as affordable housing units.

The benefits to purchasing “turnkey” units include:

- Less capacity and fewer resources from the CRD.
- Certainty of approval and use.
- As with the purchase of an entire building, the option for purchasing “turnkey”[29] units in market buildings allows the CRD to avoid any land assembly, zoning issues, purchase of land and construction delays.

[29] Turnkey refers to something that is ready for immediate use, in this case, an apartment that has been built by a third party and ready for immediate use of the CRD and potential tenants.

- Purchase of the units would be negotiated with builder/developer pre-completion and developer may receive some reductions in DCCs and AACs, along with waiving of fees to match the percentage of affordable units.
- As with the purchase of a whole building, there are some potential challenges:
    - Developers may not be amenable to having “affordable” units in their market buildings.
    - If the building is a strata building, the strata fee would have to be subsidized by the CRD for ongoing operational costs.

11.3 Financial Viability

Based on the financial assessment completed for this report, purchase of a building or of turnkey units should consider all costs associated with the purchase, and the operationalization (which may include renovations or upgrades). From the examples above in Section 11.1, paying more than $400,000 for a unit reduces the financial viability for affordability.



12.0 DATA GAPS AND CHALLENGES

12.1 Data Gaps

This report used 2021 Federal Census data for incomes. The 2021 Federal Census income stats are based on 2020 income. The incomes were not factored up to reflect cost of living increases. The direction from the CRD was that salaries had not kept pace with the cost of living and as such would not be representative when calculating median incomes or affordable rents. This must be considered at the time a project is selected and individual tenants will be required to prove income to become tenants in future developments.

12.2 Challenges



Freeing up public lands is a process that requires a considerable amount of time. Both the Provincial and Federal governments have recently pledged over $22 million in grants and financing for the next decade. However, it is crucial to note that the allocation of this funding is contingent on establishing partnerships with local governments or other funders to facilitate the development initiatives. In this collaborative approach, non-profit organizations are expected to play a pivotal role by contributing land and/or making substantial equity contributions.

Moreover, projects seeking funding must demonstrate financial viability and provide evidence of approval, emphasizing the importance of meeting specific criteria within a short timeline to secure the necessary financial support.

This dual-layered framework underscores the complexity and interconnectedness of the funding process, emphasizing the need for cooperation and shared responsibilities among various stakeholders involved in freeing up public lands for developmental purposes.

These expectations continue to place considerable pressure on local governments to support non-profit housing development in their communities, and to become active beyond their traditional land use planning and development approval's role in the provision of affordable housing.
Another challenge that has been noted in this report is that the CRD does not control the zoning or development approvals for affordable housing. The CRD must work with the individual municipalities to identify a property that can be rezoned for the appropriate density to accommodate a financially viable development. Public opposition may be a challenge to the approval of these developments.

13.0 STRATEGY AND RECOMMENDATIONS

The CRD and member municipalities have prepared housing needs assessments and housing action plans. Generally, these documents recognize the inherent connection between housing and access to public transportation, proximity to services and facilities and the complicated relationship between housing and mental health.

In response to the regional growth pressures and housing affordability issues, the primary focus of Municipal OCPs are to encourage complete communities. Strategies are needed to preserve existing rental housing stock and support existing tenants. The Acquisition study emphasizes locating market rental and non-market rental housing near transit and leveraging transit-oriented development opportunities. The provision of affordable housing is also related to the costs and timing for approvals of projects and removing or reducing any barriers to quick approvals will assist in the delivery of more housing units, of which affordability can be a component.

The Housing Acquisition Strategy for the CRD should be multi-focused and flexible and be able to respond to opportunities quickly. It is recognized that:

- There is a housing crisis and many people cannot afford appropriate housing for their household;
- This report has focused on rental units only;
- Affordable housing takes many forms including near market, supportive and temporary;
- Housing the vulnerable populations is not just a bricks and mortar issue but it includes deeper mental health and social impediments;
- The prospect of combining non-market and market units in a single building enhances the financial viability of the project; and
- This strategy primarily focuses on the near market rental units.

This report explores a variety of strategies for increasing the availability of land for new affordable rental supply:

1. Utilizing lands already owned by non-profits, local governments, and senior governments for affordable housing, and exploring innovative methods to expand this land inventory.
2. Using the OCP to identify lands for housing, thereby not requiring public hearings for rezoning.
3. Pre-zoning lands for housing to reduce the costs and time to process applications.
4. Using the rezoning process and associated tools to allow for density bonusing, relaxation of DCCs and ACCs.
5. Using the local jurisdiction authority to waive fees for affordable housing projects.

6. Establishing inclusionary requirements for affordable housing units in new multi-family residential development projects.

Based on our findings and research the following initiatives cited as being instrumental to incentivizing affordable housing:

- These results suggest that in certain locations, it may be possible for the CRD to produce affordable housing very cheaply. This surprising and possibly counter-intuitive result depends on two remarkable assumptions:
    - Affordable rents are defined here as affordable for the region's median income household, including homeowner households. This yields an average rental rate of $2,100 per month, which is somewhat more affordable than market rents outside of Sooke, but not extremely affordable in absolute terms.
    - Parking provision of only 0.2 stalls per affordable unit (zero per studio, 1-bedroom, and 2-bedroom units and one stall per 3-bedroom unit).
- Leverage Federal/Provincial surplus or under-utilized public properties in frequent transit locations for rental housing for very low to moderate income households, where appropriate, to achieve long-term housing, transit, and financial objectives.
- Reduction or removal of parking requirements, particularly underground parking, is critical for the affordability of housing. With the cost of a single underground parking stall of $50 to $70,000, it becomes clear that parking reduces the affordability significantly. This is why the locational criteria of a walkable site, is so important for affordable housing.
- Complimentary to reduced parking is the need for improved and enhanced transit to service the area and improve the walkability and reduce the dependence on personal vehicles.
- Establish transit-oriented inclusionary housing targets for purpose built rental and for housing affordable to very low to low-income households within 800m of new or existing transit stations and 400m of frequent bus corridors that are anticipated to accommodate enhanced residential growth.
- Provide incentives for new purpose-built rental housing and mixed income housing located in transit-oriented locations to enable these developments to achieve financial viability, as warranted.
- Offer incentives and use tools that will help make development of new purpose-built market rental housing financially viable (i.e., parking reductions, fee waivers, increased density, and fast-tracking), as needed.

The financial model will consider a number of criteria that will for the proforma for each individual site. The information will be added to the worksheet and the outcome will provide a proforma identifying the financial viability of the project.

The criteria to be considered are shown in **Table 19**.

Table 19: Input Data for Financial Model

Land Costs	Architect fees	Operating Costs
Land Financing	Engineering Fees	Periodic Improvements
Construction Costs	Site Servicing	Structural Reserve Fund
Construction Financing	Site Connections	Tenant Improvements
Property Tax Transfer	DCCs and ACCs	Hard Cost Contingency
Other Closing Costs	Landscaping, Signage and Lighting	Furniture, Fixtures and Equipment
Real Estate fees	Project Management	Survey
Property Taxes	Other Consultants	Accounting
GST	School Site Acquisition Charge	Legal
Rezoning Fee	Research and Appraisal	Insurance
Development Permit Application Fee	Building Permit and Inspection Fees	Utilities

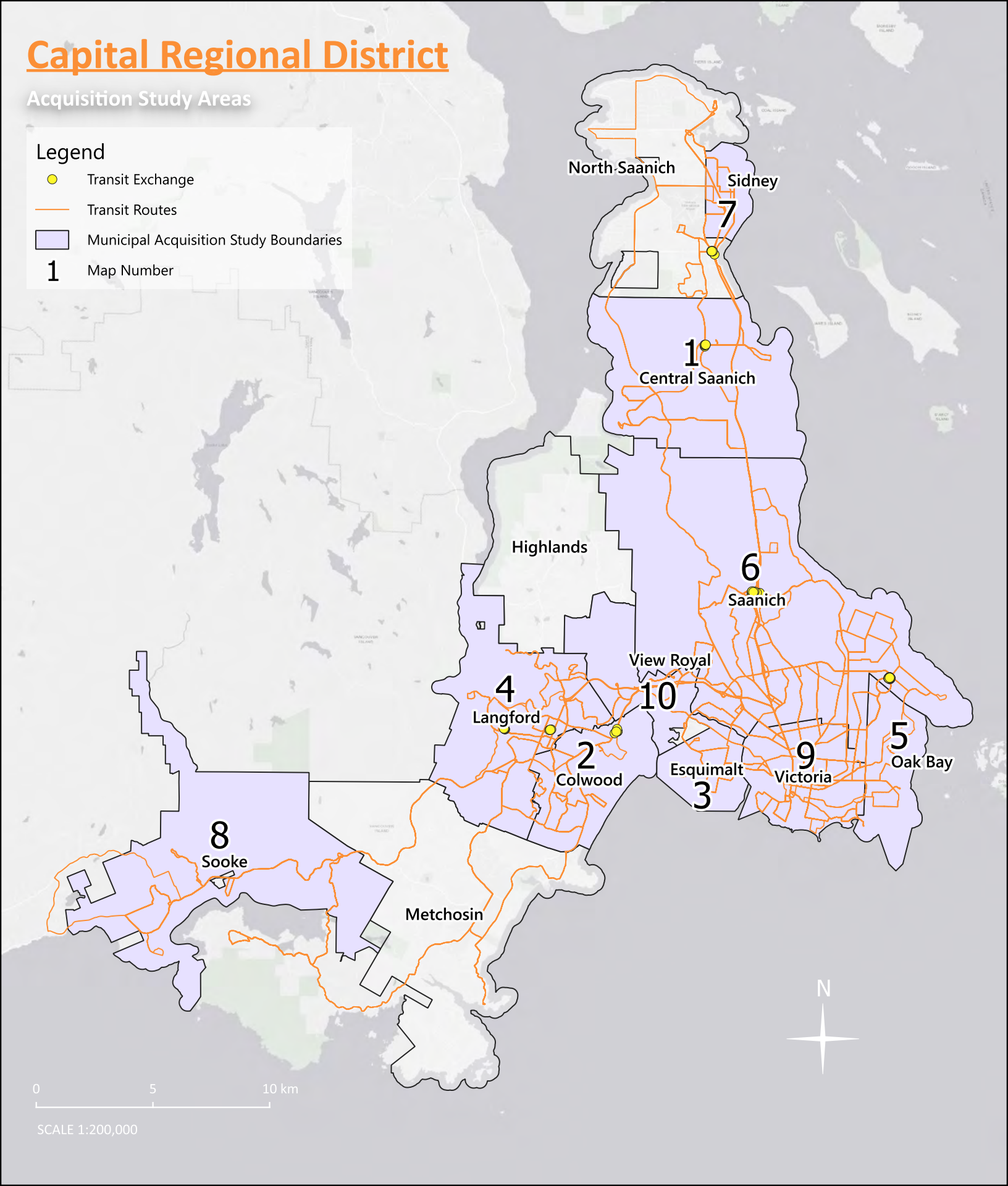


Appendix A

Walkability Maps

Capital Regional District

Acquisition Study Areas



District of Central Saanich

400m Boundary From Transit Stops

Capital Regional District
Regional Housing: Acquisition Strategy

CRD
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- Transit stops
- 400m Boundary from Transit Stop
- Transit Routes
- Street Network
- Central Saanich Parcels
- Central Saanich Administrative Boundary



0 1 2 km

Projection: NAD83/UTM 10N 1: 40,000

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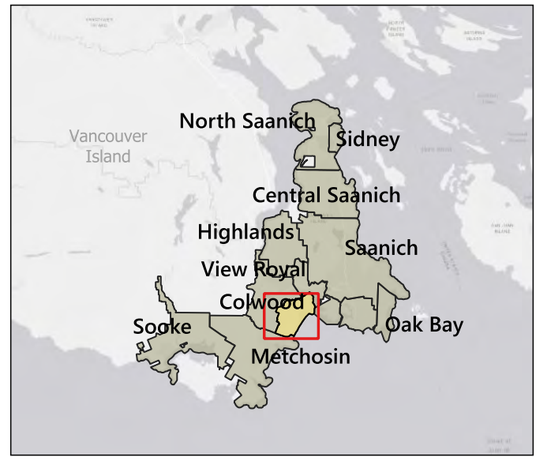
City of Colwood

400m Boundary From Transit Stops

Capital Regional District
Regional Housing: Acquisition Strategy

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- Transit Stops
- 400m Boundary from Transit Stop
- Transit Routes
- Street Network
- City of Colwood Parcels
- City of Colwood Administrative Boundary



0 750 1,500 m

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Township of Esquimalt

400m Boundary From Transit Stops

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- Transit Stops
- 400m Boundary from Transit Stop
- Transit Routes
- Street Network
- Esquimalt Parcels
- Esquimalt Administrative Boundary



0 500 1,000 m

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City of Langford

400m Boundary From Transit Stops

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- Transit Stops
- 400m Boundary from Transit Stop
- Transit Routes
- Street Network
- Langford Parcels
- Langford Administrative Boundary



0 1 2 km

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District of Oak Bay

400m Boundary From Transit Stops

Capital Regional District
Regional Housing: Acquisition Strategy

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- Transit Stops
- 400m Boundary from Transit Stop
- Transit Routes
- Street Network
- Oak Bay Parcels
- Oak Bay Administrative Boundary



0 750 1,500 m

Projection: NAD83/UTM 10N 1: 25,000

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District of Saanich

400m Boundary From Transit Stops

Capital Regional District
Regional Housing: Acquisition Strategy

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- Transit Stop
- 400m Boundary from Transit Stop
- Transit Routes
- Street Network
- Saanich Parcels
- Saanich Administrative Boundary

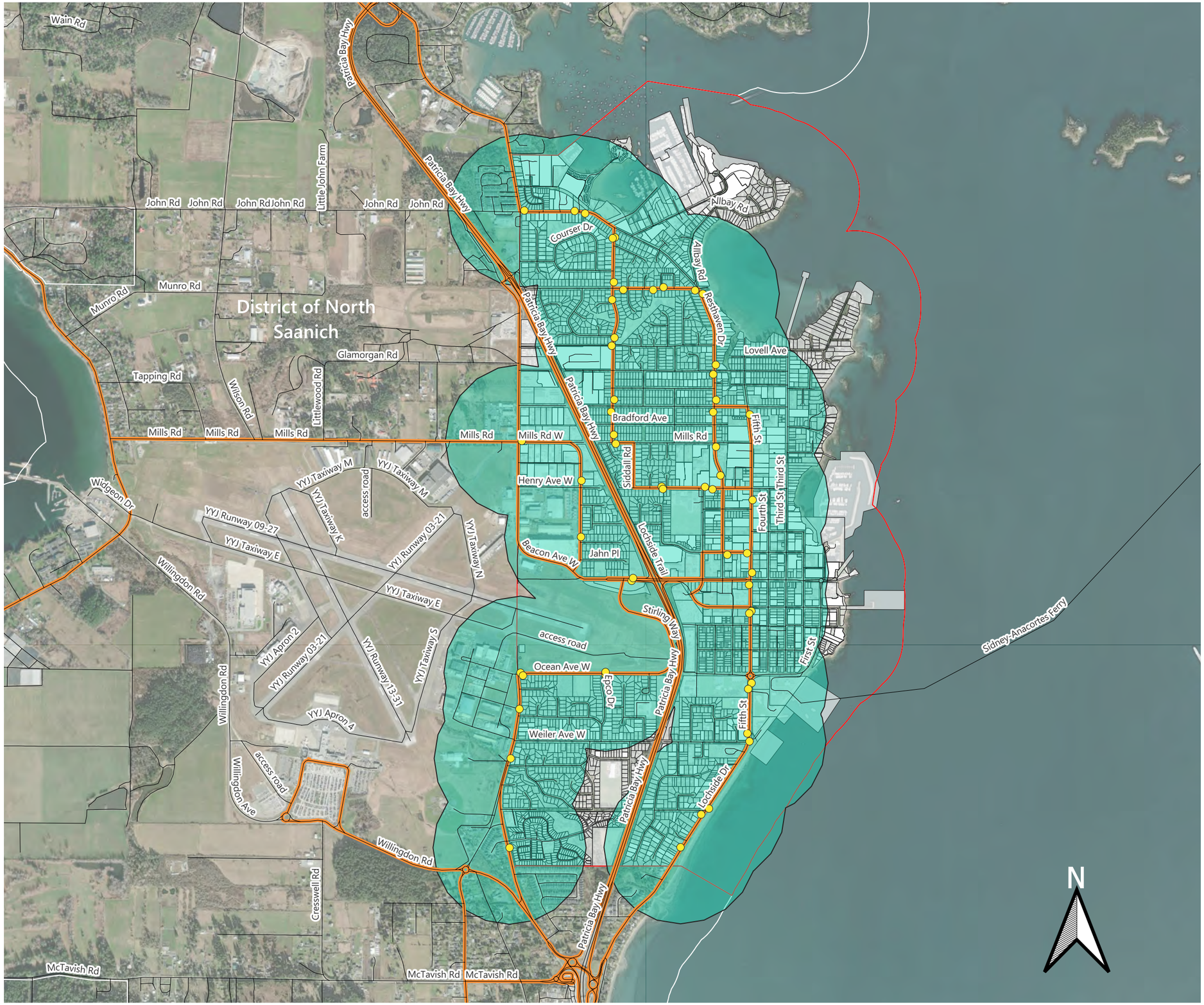


0 1 2 km

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Town of Sidney

400m Boundary From Transit Stops

Capital Regional District
Regional Housing: Acquisition Strategy

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- Transit Stops
- 400m Boundary from Transit Stops
- Transit Routes
- Street Network
- Sidney Parcels
- Sidney Administrative Boundary



0 500 1,000 m

Projection: NAD83/UTM 10N 1: 20,000

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District of Sooke

400m Boundary From Transit Stops

Capital Regional District
Regional Housing: Acquisition Strategy

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- Transit Stops
- 400m Boundary from Transit Stop
- Transit Routes
- Street Network
- Sooke Parcels
- Sooke Administrative Boundary



0 1 2 km

Projection: NAD83/UTM 10N 1: 50,000

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City of Victoria

400m Boundary From Transit Stops

Capital Regional District
Regional Housing: Acquisition Strategy

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- Transit Stops
- 400m Boundary from Transit Stop
- Transit Routes
- Street Network
- Victoria City Blocks
- Victoria Administrative Boundary



0 750 1,500 m

Projection: NAD83/UTM 10N 1: 25,000

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Town of View Royal

400m Boundary From Transit Stops

Capital Regional District
Regional Housing: Acquisition Strategy

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- Transit Stop
- 400m Boundary from Transit Stop
- Transit Routes
- Street Network
- View Royal Parcels
- View Royal Administrative Boundary



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Appendix B

Municipal Policy and Regulation Summary

	Median HH Income (Based on 2020 data)	Median Cost of Living Adjustment	Apartment Densities	Rezoning Fee	Building Permit Fee	Development Permit Fee	Development Cost Charges	School Site Acquisition Charge	Notes
Central Saanich	103,000	2021 = $103,515 2022 = $105,683.215 2023 = $112,998.429	Bachelor Apartment minimum of 40.0 m^2 net of common area 1 Bedroom Apartment minimum of 50.0 m^2 net of common area 2 Bedroom Apartment minimum of 65.0 m^2 net of common area 3 Bedroom Apartment minimum of 80.0 m^2 net of common area 4 Bedroom Apartment minimum of 111.5 m^2	Single Residential/ Duplex Min Fee: $3600 OR $360 per lot, whichever is greater Multiple dwellings or townhouse: $4800	Min Fee $150 Portion of construction value up to $100,000 $150 plus 1.30% Portion of construction value from $100,001 to $500,000 plus 1.20% Portion of construction value over $500,000 plus 1.00%	N/A	Residential Detached: $6101 Residential Small Detached: $5431 Multi-family Residential: $3944	Set by the province through the SSAC calc.: Low Density Residential (1-20 units/Ha), $1,000/unit Medium Low Density (21 to 50 units/Ha), $900/unit Medium Density (51 to 125 units/Ha), $800/unit Medium High Density (126 to 200 units/Ha) $700/unit High Density (201+ units/Ha) $600/unit	Bylaw to Provide a Reduction of Development Cost Charges
Colwood	102,000	2021 = $102,510 2022 = $104,657 2023 = $111,895	Apartment Residential designation are 100 uph (40 upa) to 250 uph (100 upa)	$4,193 (base fee) + $0.25 /$m^2$ lot area <5,000 m^2 + $0.12/$m^2$ lot area >5,000 m^2	Permits lass than $1,000 or less = $50 For permits in excess of $1,000.00, the fees shall be $50.00 or the first thousand, plus $12.00 per thousand or part for the next $99,000.00, plus $10.00 per thousand or part for the next $400,000.00, plus $8.00 per thousand, or part thereof, for the remainder Application Fee included in Building Permit Fee Permits with a construction value of $200,000 or less: $100.00 Permits with a construction value more than $200,000. $1,000.00Application Fee, non-refundable, included in Building Permit Fee Permits with a construction value of $200,000 or less: $100.00	N/A	Single Family: $7015 Townhouse/ Duplex: $4539 Apartment/ Condo: $4624		Development Cost Charges Estimator: https://www.colwood.ca/city-services/development-services/development-cost-charges-estimator
Esquimalt	76,000	2021 = $76,380 2022 = $77,979 2023 = $83,356	Medium density residential FAR of up to 2.0 or 6 storeys High Density residential FAR up to 3.0 or 12 storeys	$1000 plus $500 for each dwelling unit	For permits $1000.00 or less in value=$50.00 For permits in excess of $1000.00 in value the fees shall be $50.00 of the first thousand, plus $13.00 per thousand or part thereof for the next $99,000.00, plus $11.00 per thousand or part thereof for the next $400,000.00 and $9.00 per thousand in excess of $500,000.00	Single Family Infill dwelling unit $750/dwelling unit Duplex $750/dwelling unit Multiple Family Residential $1200 plus $120/dwelling unit Mixed use development Fee to be calculated based on the combined fees for the residential and commercial/industrial portions of the building or structure	Does not have DCCs		
Langford	93,000	2021 = $93,465 2022 = $95,428.36 2023 = $102,016.29	N/A	Text amendement only: $1116 Text amendement only under existing zoning for changes to not more than two aspects of the Zoning Bylaw: $2226 All land uses: <1000m^2 of site area: $3465 1001$m^2$ - 8094m^2: $7159 >8094$m^2$ - 40467m^2: $10275 [illegible]	N/A	Interface Fire Hazard DP Ara: $310 Riparian DP Area: $618 Two-Family Residential (Duplex): $991 Two-Family Residential (Duplex, not compliant with DG): $2539	Link to Development Cost Charges for Major Roads, Sewers, Water Board.		
Oak Bay	107,000	2021 = $107,535 2022 = $109,778.83 2023 = $117,355.44	N/A	Zoning By-law Amendement = $2,500 Additional deposits in increments of Five Hundred Dollars $500	Building Permit fees are based on the value of construction	$500.00, plus $65.00 for each variance of a bylaw provision in excess of one that is required to accommodate the development or other proposal represented by the application	N/A		
Saanich	93,000	2021 = $93,465 2022 = $95,428.36 2023 = $102,016.29	N/A	$2,000.00 where the application is to rezone lands in any zone EXCEPT that a lesser fee of $1,000.00 shall be submitted where the application is to rezone lands from one single family zone (RS) to another single family zone (RS) for the sole purpose of creating one lot for single family dwelling use	Value of $1000 or less: 100.00 Value of $1001 - 499,999: $ 13.00 / $1,000 of Permit Value Value of $500,000 +: 10.00 / $1,000 of Permit Value	$500.00	Single Family Residential: $11542 Duplex/Triplex/Quadplex: $9108 Townhouse Residential: $8071 Apartment Residential: $6462		
Sidney	77,000	2021 = $77,385 2022 = $78,015.68 2023 = $83,401.38	Mult-ifamily Residential Density and Height: 45-65 UPH, up to 6 storeys	Joint Zoning and OCP = $1,800.00 plus $1,50.00 Public Hearing and $300 mail-out deposit Amendement to Zoning Bylaw = $1,300.00 plus $1,500.00 Public Hearing and $300 mail-out deposit	Plan Processing Fee for Building Permit Application: Construction value less than $100,000: $50 Construction value greater than $100,000: $100 Commercial or multi-family new construction: $200 Reduced fee for alterations, additions, or repairs to existing buildings: $100 Building Permit Fee (based on construction valuation): $1,000 or less: $100 Over $1,000: $100 for the first $1,000, plus $13 per thousand for the next $99,000, plus $11 per thousand for the next $400,000, and $9 per thousand for amounts over [illegible]	DP Minor = $150.00 DP Major = $300.00 plus $50.00 per unit of residential construction as per the application $300.00 plus $0.50 x m^2 of floor area as per application for all other uses	Town DCCs vary by location. For a complete list of the DCCs for your development site, please visit Town Hall or send an email request. (never got back to me)		
Sooke	87,000	2021 = $87,435 2022 = $89,272.23 2023 = $95,434.79	OCP OR Zoning By-law Amendment $5300.00*, Additional Fee of $0.15/m2 of lot area Link to FAR here:	Zoning By-Law Amendement: $5300*+$0.15/m² of lot area	Building Permit Fees Based on Construction Value	Development Permit $1200.00 $1.50/$m^2$ of gross floor area Development Permit Amendment $700.00 n/a	Low Density Residential: $16,237 Medium Density Multi-Family: $8882 High Density Multi-Family: $5251		
Victoria	67,500	2021 = $67,837.50 2022 = $69,262.08 2023 = $74,046.35	Total FSR of a residential component for non-market housing may range up to approximately 2.5:1, as indicated in local area plans	Up to 3 dwelling units (excluding Duplex/ Triplex) $2000 per dw/unit Duplex $3000 Triplex $4000 Over 3 dwelling units of any type = $6000 + $0.50 per m^2 of total floor area	Application fee: $100 Building Permit Fee: 1.40% of cost of construction* (not including plumbing & electrical value)	Up to 3 dwelling units $2000 per dwell/unit Duplex $3000 Triplex $4000 Over 3 dwelling units of any type $6000 + $2.50 per m^2 of total floor area	Detached Dwelling: $6871 per lot Two Family Dwelling: $12,178 per lot Attached Dwelling: $44.77 per m^2 of total FA Multiple Dwelling: $44.87 per m^2 of total FA		
View Royal	98,000	2021 = $98,490 2022 = $100,550.79 2023 = $107,491.76	Large Lot Residential: up to 5 stories Residential: Max. FSR .5 permitted for infill, up to 2.5 storeys Mixed Residential: up to 3 storeys/ 1.25 FSR permitted, 4 storeys/1.6 FSR permitted for apartment dwellings Neighbourhood Mixed Use: 3 storeys, 1.5 FSR permitted Neighbourhood Centre (Commerical with [illegible]	$2,200.00	Building Permit Fees Based on Construction Value $0-$10000 = Min. $100 $10,001-$100,000 = $100 plus 1.25% $100,001-$500,000 = $1228 plus 1% Over $500,000 = $5228 plus .75%	$550.00 for first five variances ** FOR LARGE PROJECTS: Gross floor area (m^2) x $1.15 (All residential projects over 4 dwelling units)	Detached Residential: $9806 Multi-family Residential: $6519 Commercial: $40.59, m^2 of gross FA		

Appendix C

Continuum of Measures for Housing Affordability

Continuum of Measures for Housing Affordability[30]

Fiscal Measures:

- -Payment in-lieu accepted for density bonus
- -Amenity Cost Charges (ACC) allocated to affordable housing
- -Waiving development fees for affordable housing
- -Waive/reduce municipal development cost charges for affordable housing
- -Property tax exemption for non-supportive affordable housing
- -Grants to facilitate affordable housing
- -Heritage grants that address housing affordability
- -Lease City owned sites appropriate for affordable housing to non-profits
- -Donate City-owned land to facilitate affordable housing
- -Land trust for affordable housing
- -Affordable housing reserve/trust fund
- -Energy efficiency programs for affordable housing
- -Other fiscal actions (unique to local municipality)

Planning Process or Policies

- Official community plan policies showing commitment to providing a range of housing choices
- Neighbourhood plans/area planes showing commitment to providing a range of housing choices
- Identifying suitable affordable housing sites in neighbourhood and planning processes
- Tenant relocation policy
- Family friendly policy
- Adaptable housing policy (include definitions/details)
- Heritage Program includes provisions to consider/address housing affordability
- Affordable housing strategy or housing action plan
- Ownership affordability program/policy (provide specifics)
- Other planning actions

Zoning/Regulatory Actions

- Increased density in areas appropriate for affordable housing
- Micro housing units policy
- Micro housing units approved on a case-by-case review
- Smaller lots
- Coach houses

[30] Neil Spicer, Senior Policy and Planning Analyst, Parks, Planning and Environment, "*Municipal Measures for Affordable housing Matrix – 2018 Update*" dated May 23, 2018 presented at the Metro Vancouver Regional District, Regional Planning Committee June 8, 2018.

- Secondary suites in single family zones
- Secondary suites in other zones
- Lock-off units in apartment and/or row housing
- Infill housing
- Broadening row house/townhouse & duplex zoning
- Density bonus provisions for affordable housing
- Reduced parking requirements for all housing located in areas with good access to transit
- Reduced parking requirement for affordable housing
- Pre-zone lands for affordable housing
- Comprehensive development zone guidelines favour affordable housing
- Inclusionary zoning policy for affordable housing
- Inclusionary zoning has occurred with rezoning process
- Modified building standard (i.e., code related)
- Housing agreements
- Other zoning actions

Approval Process Measures

- Provide assistance
- Concurrent rezoning and building permit applications
- Fast track approval of affordable housing projects

Purpose Built Market Rental Incentives

- Fees waived or reduced for new market rental housing development
- Density bonus for new market rental housing development
- Parking requirements relaxed for new market rental housing development

Rental Housing Loss Prevention Measures

- Standards of maintenance by-law
- Replacement policies for loss of rental housing stock
- Demolition policies
- Condo/strata conversion policies
- Retention policy

Education and Advocacy Measures

- Monitor rental housing stock
- Guide to development process for affordable housing options such as secondary suites

Appendix D

Existing Building Examples

Geography	Land Size	Storeys	Units	Assessed $	Asking $	Sold in the Last 3 Years $	Age	Zoning	Considerations
Central Saanich									
1230 Verdier Avenue, Brentwood Bay Saanichton V8M 1P2	102228 sf	6	92	$ 25,111,000	N/A	N/A	1992	N/A	N/A
1040 Stellys Cross Road, Brentwood Bay V8M 1H5	2.85 ac	4	70	$ 30,029,000	N/A	N/A	2021	N/A	N/A
7878 East Saanich Road, Saanichton V8M 1T4	20579 sf	5	48	$ 21,503,000	N/A	N/A	2016	N/A	N/A
North Saanich & Sidney									
2433 Malaview Avenue, Sidney V8L 4G4	53066 sf	4	60	$ 18,622,000	N/A	N/A	1979	N/A	N/A
2433 Malaview Avenue, Sidney V8L 4G4	53066 sf	4	60	$ 18,622,000	N/A	N/A	1979	N/A	N/A
Colwood									
3221 Heatherbell Road, Colwood V9C 1Y8	4.21 ac	4	33	$ 6,740,300	N/A	N/A	2017	N/A	N/A
Landmark Building 1085 Goldstream Avenue, Victoria V9B 0Y7	2.15 ac	5	166	$ 54,881,000	N/A	N/A	2019	N/A	N/A
284 Belmont Road, Colwood V9C 1B1	0.58 ac	4	48	N/A	$ 14,926,000	N/A	2021	N/A	Originally built in partnership with BC Housing Hub program.
Esquimalt									
908 Carlton Terrace, Esquimalt V9A 5A5	17266 sf	2	8	$ 2,460,000	$ 4,125,000	N/A	1970	RM4	N/A
687 Admirals Road, Esquimalt V9A 6N7	16361 sf	6	50	$ 14,270,000	N/A	N/A	2022	N/A	Recently developed.
860 Carrie Street, Esquimalt V9A 5R4	12500 sf	3	16	$ 3,406,000	$ 5,350,000	N/A	1971	RM4	Tenants currently residing below market rent. For sale for more than 250 days.
Saanich									
3216 Alder Street, Victoria V8X 1P2	N/A	4	27	$ 9,862,000	N/A	N/A	2019	N/A	N/A
3501 Savannah Avenue, Victoria V8X 1S6	52514 sf	4	48	$ 15,295,000	N/A	N/A	1978	N/A	N/A
1028 Inverness Road, Saanich V8X 2S1	14880 sf	3	13	$ 4,246,000	$ 4,999,000	N/A	1976	N/A	Property is surrounded by multi-family zoning.
Langford									
Belmont Place Apartments 3130 Jacklin Road, Victoria V9B 3Z1	5.12 ac	5	222	$ 80,568,000	N/A	N/A	2019	N/A	N/A
711 Treanor Avenue, Victoria V9B 6W7	62646 sf	6	95	$ 40,231,000	N/A	N/A	2021	N/A	N/A
691 Hoylake Avenue, Victoria V9B 3P9	2.45 ac	5	147	$ 49,530,000	N/A	N/A	N/A	N/A	N/A
Oak Bay									
2161 Haultain Street, Oak Bay V8R 2L8	14048 sf	3	14	$ 3,471,000	$ 3,980,000	N/A	1953	RM3	Large majority of suites currently rented below market rate.
2174 Cadboro Bay Road, Victoria V8R 5H1	51575 sf	4	67	$ 17,689,000	N/A	N/A	1968	N/A	N/A
2314 Oak Bay Avenue, Victoria V8R 1G9	20132 sf	4	27	$ 9,255,000	N/A	N/A	1965	N/A	N/A
View Royal									
Aurora Watkiss Way, Victoria V8Z 0E6	2.22 ac	5	114	N/A	$ 46,910,000	N/A	2018	N/A	N/A
Nursery Heights 301 Nursery Hill Drive, Victoria V9B 0L3	1.44 ac	5	72	N/A	$ 28,523,000	N/A	2018	N/A	N/A
Sooke & Metchosin									
2068 Townsend Road, Sooke V9Z 0H2	11817 sf	3	6	$ 1,153,000	$ 1,999,000	$ 1,450,000 (Sept 2021)	1963	R1	This property is in Sooke's City Town Core area, which allows redevelopment of an FSR or 2.5:1 and up to 6 storeys.
Victoria									
971 Market Street, Victoria V8T 4Z3	26100 sf	4	33	$ 9,310,000	N/A	9,350,000 (April 2022)	1976	R3-2	When advertised for sale in 2022 a 2.0 FSR potential gross buildable area (52,200 sf) was noted.
1236 Pandora Avenue, Victoria V8V 3R4	23634 sf	4	43	$ 11,866,000	N/A	$ 13,973,000 (Nov 2021)	1979	N/A	N/A
1220 Pandora Avenue, Victoria V8V 3R4	24044 sf	4	28	$ 9,106,000	N/A	$ 9,127,000 (Nov 2022)	1977	N/A	N/A
1255 Grant Street, Victoria V8T 1C1	16206 sf	3	25	$ 6,358,000	N/A	N/A	1965	N/A	N/A
1300 Yates Street, Victoria V8S 1Z9	45965 sf	4	77	$ 20,362,000	N/A	N/A	1966	N/A	N/A
1165 Meares Street, Victoria V8V 3J9	7200 sf	3	11	$ 2,627,000	$ 3,725,000	N/A	1961	R3-AM-1	N/A

Rural Housing Pilot Project Analysis

January 2024



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Executive Summary

This executive summary provides an overview of the findings from the rental housing analysis and affordable homeownership research conducted for the Capital Regional District's (CRD) rural areas. The report focuses on three areas where the CRD is the local government: Southern Gulf Islands Electoral Area (SGI), Salt Spring Island Electoral Area (SSI), and Juan de Fuca Electoral Area (JdF). The analysis explores various housing typologies, funding mechanisms, and economic conditions to provide incentives for expanded affordable housing options under a possible Rural Housing Program pilot. Key insights and recommendations from the financial analysis and research are highlighted below:

- **The Rural Housing Program (RHP) should prioritize allocating funding to projects in CRD rural areas where housing would have otherwise not been created.** While single-detached houses and accessory dwelling units are permitted across SGIs and SSI, the uptake to build accessory dwelling units has been slow. Previous studies have shown there is market demand for rental housing on the SGI and SSI, however, there has not been enough incentive or funding available to encourage developers and landowners to fill the market gap.
- **Secondary suites have the biggest potential to scale up in unit numbers when coupled with grant funding.** The financial analysis shows that grant funding has the biggest impact on making secondary suite rents affordable (for renovation of existing suites or new construction). The estimated grant needed to influence the development potential or affordability of secondary suites is $30,000 per unit. The uptake potential of secondary suites, however, can be impacted by cultural preferences and whether there is strong market interest to build these units.
- **Cottages have higher development costs and require more grant funding than secondary suites.** Cottage development has higher costs and requires an estimated grant of $60,000 per unit to influence the development potential or affordability of the unit, however, they may be preferred by residents in rural communities. Collaborating with different development approval authorities to create a pre-approved design for cottages, including septic system design, and developing under preferred interest rates can deepen affordability.

- **Multiplex rental development projects are challenging to develop from a financial standpoint under the current land use framework without stacking partnerships and grant funding.** Several factors contribute to the high cost of development, including a lengthy pre-development stage, cost of rural development, and permitted densities that do not maximize building cost efficiencies. To offset a portion of the pre-development costs, a grant of $10,000 to $20,000 per door can move development projects towards the building permit approval stage. This grant would lower the required rents in the project, and allow housing providers to contribute to the required equity for the project, which could unlock partnerships and further grant funding.
- **Entry-level homeownership programs such as rent-to-own and down payment matching programs should have smaller funding allocations as the investment costs are high and affordability is not guaranteed to carry over to the next user.** This program reach could be greater if coupled with partnerships or through existing funding programs.
- **The potential reach of the Rural Housing Program (RHP) pilot depends on the allocation of funding.** The allocation strategy for a hypothetical reserve of $5.0 million to $15 million for the RHP pilot should maximize the number of units built. The suggested distribution prioritizes rental housing (75%) and affordable homeownership (25%), aiming to create a total of 165 affordable units under a $5.0 million program outreach and up to 308 units under the $15 million program outreach.

In summary, the potential reach of the Rural Housing Program is substantial. It can help support housing providers in bringing forth several needed housing options, such as accessory dwelling units for rent, multi-unit rental housing, and affordable homeownership. While the reach of the program can change depending on the economic conditions, the recommended strategies and funding allocations aim to maximize the impact of the Rural Housing Program by increasing the development potential or affordability of the housing options.







Introduction

1.0 Introduction

The Capital Regional District (CRD) is exploring a suitable pilot project to increase housing options across the CRD's rural areas. The CRD's rural areas include Electoral Areas and municipalities outside of the CRD Urban Containment Policy Area Boundary (Saanich Peninsula and rural West Shore). This report focussed its analysis on the CRD's Electoral Areas for which it is the local government:

- Southern Gulf Islands Electoral Area
- Salt Spring Island Electoral Area
- Juan de Fuca Electoral Area

The goal of the project is to understand the financial feasibility of developing different types of housing and how these housing types are impacted by financial support (grants or forgivable loans). Ultimately, the CRD is looking to see how policies that offer grants or forgivable loans might most efficiently be designed to result in additional homes being developed. The findings from this analysis are intended to support recommendations for the development of a Capital Regional District Rural Housing Program (RHP).

This report contains a section on defining housing affordability in order to understand what the target rents would be under the RHP. The report analyzes three main elements:

Rental Housing Analysis

1. Financial incentives for encouraging the development of accessory dwelling units as rental units.
2. Pre-development funding to move multi-plex rental housing projects forward.

Affordable Homeownership Analysis

3. A review of common entry level home ownership programs in Canada and the benefits and limitations of each.

Findings and recommendations for the funding allocation are outlined in sections 5 and 6 of this report, including a discussion on stacking CRD grants with other government funding programs in order to move housing development concepts off the ground.







Defining Affordable Housing

2.0 Defining Affordable Housing

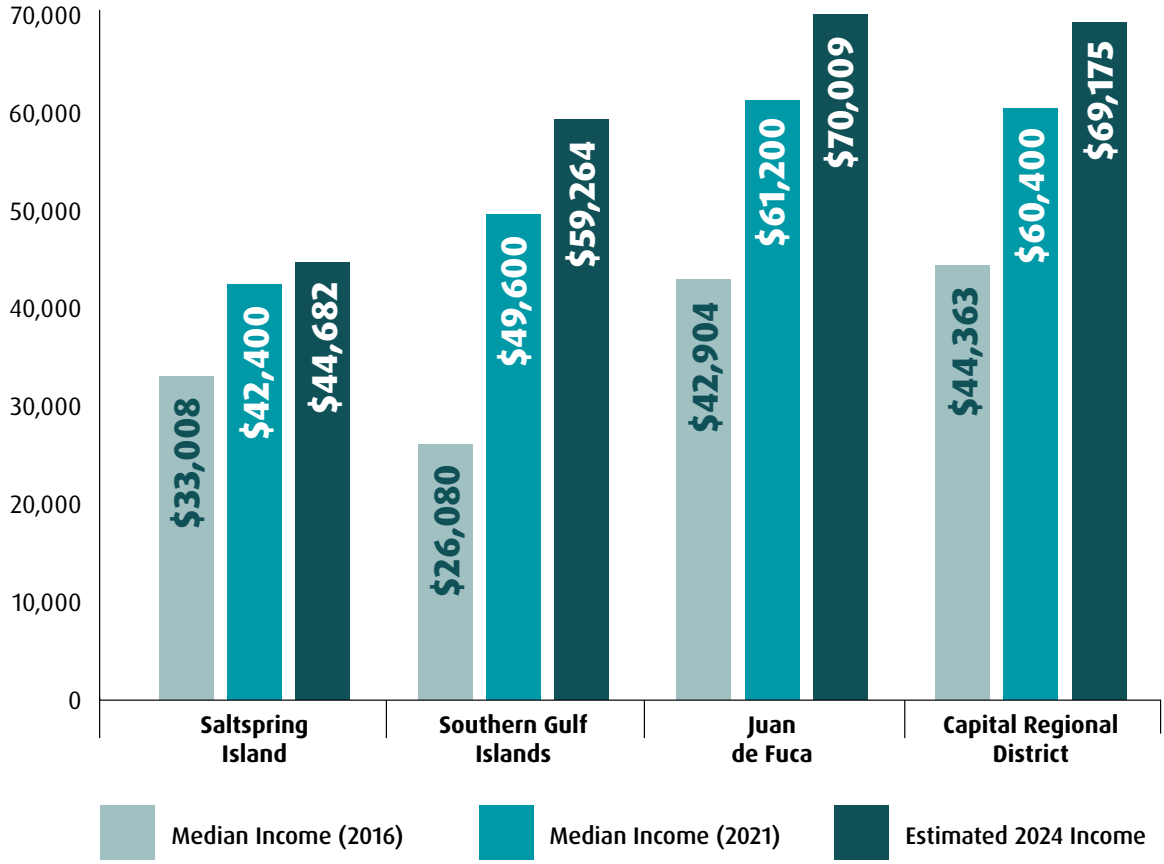
The CRD currently does not define affordable housing for the municipalities and electoral areas within its jurisdiction. To understand the housing affordability levels that could be achieved through CRD's Rural Area Housing Pilot Program, this section proposes rental affordability thresholds for the housing types examined in this report. The definition takes into consideration the remoteness of the CRD's rural communities and household incomes, which differ from the urban areas of the CRD.

2.1 Renter Household Income

The newest household income data available across the three rural areas that form part of this study, Salt Spring Island, Southern Gulf Islands, and Juan de Fuca Electoral Area (Part 1) is from the Census 2021. **Figure 1** shows median incomes for 2016 and 2021 across the rural areas of the CRD and the Regional District as a whole. Renter household incomes have increased substantially across these jurisdictions since 2016. This is attributable to a decline in renters at the lowest income levels (earning less than $20,000 annually) in each jurisdiction and the region as a whole. We have provided estimated renter incomes for 2024, based on historical income growth for renter households between 2006 and 2021.

The CERB benefit offered by the federal government in 2021 had a significant impact on incomes for the most vulnerable households in Canada, including low-income renters. As such, the decline in low-income renters is likely attributable to the short-term impact of CERB, creating more income stability for vulnerable households, and the lack of rental housing availability in these areas. Salt Spring in particular saw an overall decline in the number of renters (from 1,160 in 2016 to 950 in 2021), which is indicative of a challenging rental market.

Figure 1: A Comparison of Renter Income and Estimated Income Across Rural CRD Areas, 2006, 2021, 2024



A comparative analysis of renter income distribution in 2016 and 2021 shows a significant upward shift in the income level of renters across all areas. The SSI and the SGI had a much higher proportion of renters earning less than $60,000 per year than the region as a whole. The income profile for renter households in Juan de Fuca showed more similarity to the CRD as a whole than SSI and SGI. The findings of this analysis are shown in **Table 1** on the following page.

Table 1: Renter Household Income Distribution Analysis, 2016 and 2021

	2016	2021
Southern Gulf Islands (SGI)	78% of renter households earned less than $60,000, and 67% earned less than $40,000	54% of renter households earned less than $60,000, and 40% earned less than $40,000
Salt Spring Island (SSI)	78% of renter households earned less than $60,000, and 50% earned less than $40,000	67% of renter households earned less than $60,000 and 44% earned less than $40,000
Juan de Fuca (JdF)	57% of renter households earned less than $60,000, and 48% earned less than $40,000	27% of renter households earned less than $60,000, and 27% earned less than $40,000
Capital Regional District (CRD)	65% of renter households earned less than $60,000, and 45% earned less than $40,000	50% of renter households earned less than $60,000, and 35% earned less than $40,000

Source: Adapted from Statistics Canada, Census 2016 and 2021

Based on available income data, it is clear that the SGI and SSI have a different composition of renters than seen in JdF and the CRD as a whole, with a higher proportion of very low, and low income renters. While income levels have improved somewhat between 2016 and 2021, it has been suggested in some interviews (with SGI Liaisons) that a noticeable segment of the lowest income residents of these areas have moved after being priced out of the market. Nevertheless, the data shows that any affordability definition for these areas must consider the fact that renters on the islands are likely to be lower income than renters in other parts of the CRD (including Juan de Fuca).

Table 2 below shows BC Housing's Housing Income Limits (HILs) for Greater Victoria in 2023. These figures are derived from CMHC's Rental Market Survey, conducted annually in most Census Agglomerations. The Rental Market Survey focuses on the primary rental market (i.e. purpose-built rental housing). However, most, if not all, of the rental stock in the CRD's rural areas is in the secondary market (i.e. secondary suites, private homes rented out, etc.), and little data is available about the cost of these rentals.

Table 2: Housing Income Limits for the Greater Victoria Region (CRD), 2023

	1-Bdrm/less	2-Bdrm	3-Bdrm	4-Bdrm
Rent levels as defined by HILs	$1,250	$1,625	$2,050	$2,388
Income threshold	$50,000	$65,000	$82,000	$95,500

Source: BC Housing

2.2 Proposed Rental Housing Affordability Guidelines

Based on the household income data, this points to a strong need to provide affordable rental opportunities on the islands that will serve renters at the lower end of the income continuum. The program should therefore consider the following thresholds for rental housing:

- **Market Rental and Rent-to-Own threshold**: $1,500 and up (for households earning $60,000 and up)
- **Below Market threshold**: $1,000 to $2,050 (for households earning $40,000 to $60,000)
- **Deep Subsidy threshold**: $1,000 and below (for households earning less than $40,000)

This latter category is likely to be the most needed by current renters on the islands. However, it is also the least viable, as rents may be too low to pay off all operating costs. Units in this category may need some form of cross subsidy.

Rental income for financial analysis for the SGI and SSI should therefore be structured as outlined in **Table 3** below. Rent Geared to Income (RGI) or Deep Subsidy rental thresholds are low but align with income assistance shelter rates for the smallest unit. **It should be noted that for all categories outlined in Tables 2 and 3, thresholds are intended to be a starting point for that category. It should also be noted that these guidelines should be updated on an annual basis as HILs are updated.**

Table 3: Rental Thresholds for the Southern Gulf Islands and Salt Spring Island, 2023

	1 Bdrm/less	2 Bdrm	3 Bdrm
Market Rent and Rent-to-Own Guidelines	$1,500	$1,950	$2,438
Below Market Rental Thresholds	$1,000	$1,250	$1,500
Deep Subsidy Thresholds	$500	$750	$1,000

Rental thresholds for Juan de Fuca should conform more closely to the CRD HIL rates, as the income profile of renters more closely matches the regional profile. As such the rental thresholds outlined in **Table 4** can be used for financial analysis.

Table 4: Rental Thresholds for Juan de Fuca, 2023

	1 Bdrm/less	2 Bdrm	3 Bdrm
Market Rent Guidelines	$1,500	$1,950	$2,438
Below Market Rental Thresholds	$1,250	$1,625	$2,050
Deep Subsidy Thresholds	$500	$750	$1,000





Rental Housing Analysis

3.0 Rental Housing Analysis

This section reviews the financial impacts of developing **rental housing** in the context of the CRD's rural areas. The purpose of this financial analysis is to understand the market rents supposed if the rental units were built: 1) Under mortgage lending rates of 7.0%; 2) Under decreased mortgage lending rates of 4.0%; 3) The rents that could be supported if funding were available in both 1 and 2.

While the Bank of Canada has held its benchmark interest rate at 5% since July 2024, some economists are forecasting the Bank of Canada to initiate rate cuts slowly, starting in the second quarter of 2024 and potentially to 4.25% by the end of 2024[1,2]. While interest rates are out of the CRD's control, modelling two market conditions where the mortgage lending rate is 7.0% and at a lower lending rate of 4.0% illustrates that the timing of the economic market can impact the potential reach of the RHP.

This section reviews three types of rental housing:

- **Secondary suites,** which include the renovation and new construction of secondary suites
- **Accessory dwelling units,** such as cottages or garden suites
- **Multi-unit buildings,** which could be plexes or townhouses. While duplexes are permitted under some zones, multi-plexes and townhouses are not commonly permitted under current zoning across the CRD's rural areas.

Required Rent and Decrease in Supportable Rent

The "required rent" outlined in each test scenario refers to the monthly rent that a landlord would have to receive from a tenanted unit in order to pay for its expenses. Note that these rents refer to the starting rents for the unit during first tenancy only.

Throughout this analysis, the term "decrease in supportable rent" refers to how much the required rent would be lowered if a RHP grant were provided to the landlord during development. For example, if the rent was $1,000 without any grants and the rent dropped to $950 with a $10,000 grant, then the decrease in supportable rent is $50.

1 *"Interest rate increases bite, leading to deeper recession", Deloitte, 2023, https://www2.deloitte.com/content/dam/Deloitte/ca/Documents/finance/ca-economic-outlook-september-2023-report-aoda-en.pdf?icid=eo-report-september-2023-aoda-en*

2 *"Long-Term Forecast", TD Economics, 2023, https://economics.td.com/ca-long-term-forecast*

Policy Goal and Securing Affordability

Under the RHP, the policy goal is that any grant provided to landowners will secure the units as non-market units. This means that after the first tenancy, the required rents can only be increased according to the provincially mandated annual permitted rent increase and not with any increases in the housing market. In addition, during tenant turnover, it is intended that the housing agreement will limit the rent increase to the Consumer Price Index. In other words, even if units are initially rented at rents above the affordability guidelines, over time, the unit would be secured as non-market affordable housing (assuming an escalating rental market). Whether the unit starts off within the affordability guidelines or above it is dictated by the way the grant is distributed into the equity of the approach (see the Equity Approach section below).

One mechanism to secure the affordability is for the CRD to enter into a housing agreement with the landowner, which is then approved as a bylaw and registered on title as a condition of the grant, and dictates the terms for use of the unit. The term for the housing agreement should consider the relative size of the initial investment against the number of years the agreement is in place, and the equity approach that is applied.

One challenge to using housing agreements for secondary suites and cottages across the CRD's rural areas is that with program success, there will be an increase in the number of agreements to adopt, administer and enforce. However, it can be done with a streamlined internal process and appropriate levels of staffing to administer the program. The CRD could also explore a program to partner with a non-profit organization with a mandate to support affordable housing that to sign the land lease agreements with a group of individual landowners on behalf of tenants. Outside of housing agreements, further research is needed to understand whether additional tools are available to local governments, such as forgivable loans. The CRD is currently undertaking a Housing Agreement Program review which will help inform the implementation of the RHP.

Equity Approach

There are two equity approaches in which the secondary suites and cottages could be supported financially and each approach has its own merits[3]. The goal to provide an incentive to build a unit, rent it, and agree to have the rent controlled as a non-market unit. Scenario 2A requires a 25% equity requirement from the landowner, and any grant funding from the CRD is stacked on top of the 25%. Scenario 2B requires a 25% equity, however, any grant funding from the CRD goes towards the 25% and lowers the portion to be contributed by landowner.

3 *Note that Scenario 2B does not apply to the multi-unit building analysis as the initial equity required is high due to the construction costs.*

One scenario, "**Scenario 2A**" as shown in **Figure 2**, is to structure the equity so that the landowner contributes the minimum amount of equity required to make the project financially viable, and any additional grants from government (CRD or other entity) would be directed to reducing rental rates to make the rent more affordable. This is because any additional grants are added on top of the 25% equity, lowering the principal mortgage required.

The second scenario, "**Scenario 2B**" as shown below in **Figure 3**, models a situation where the landowner only contributes a portion of the equity and the remaining required equity is topped up with grant funding, targeting a total equity of 25%. The intent of this approach is to encourage the development of units rather than deepen the affordability of the rents. It also recognizes that not every landowner may have the upfront equity required (a full 25% equity) to construct an accessory dwelling unit as modelled in Scenario 2A. This scenario does not model an equity contribution of more than 25%.

Figure 2: Example of Landowner-Led Equity Distribution in an Auxiliary Dwelling (Scenario 2A)

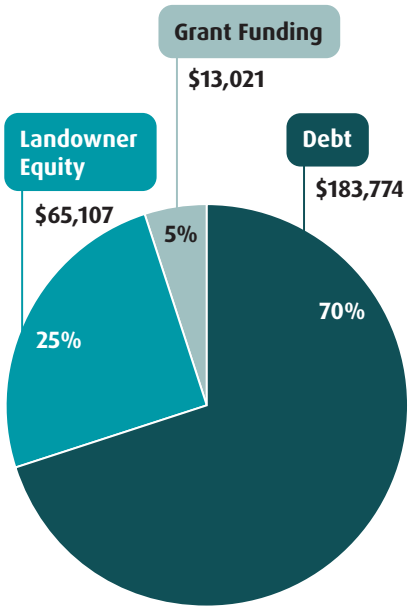
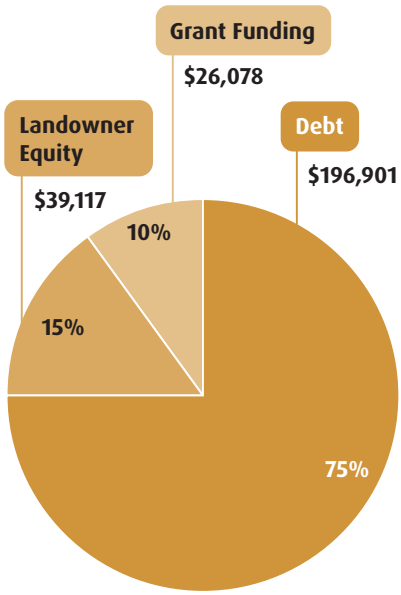


Figure 3: Example of Top Up Equity Distribution in Secondary Suite Renovation (Scenario 2B)



In summary, Scenario 2A allows the grant contributions to support lower mortgage payments, and therefore lowers the required rents in the units. Scenario 2B allows the grant contributions to lower the equity that landowners must put towards the unit and does change the required starting rents. Both scenarios will secure non-market units, but the uptake is dependent on individual landowner's preferences. To better understand which approach would receive more uptake, it is suggested that the CRD conduct community engagement to gather input on the two equity approaches.

Assumptions and Limitations

All scenarios in this section are run under the assumption that a debt service coverage ratio (DSCR) of 1.1 must be met, as that is one metric that lending institutions will use to determine whether a loan can be approved. Inherently this means that a minimal amount of annual revenue will be returned as profit to the landowner if there are no major vacancies[4] during the year. This annual return on equity is discussed in the scenarios below.

It is also assumed that the minimum equity contribution for the mortgage must be 25% of project costs and the assumed loan would be 75% on a 25-year amortization period at a fixed interest rate of 7.0% or 4.0%. Some institutions may approve different loan to ratio values which would increase or decrease the monthly mortgage payments modelled in this section. The rest of the assumptions are outlined in the **Table 5** below.

Construction costs for the secondary suites and cottages are based on a survey conducted by New Commons to local builders on the SGI in early 2022. To account for the increase in construction costs from 2022 to late 2023, the costs were adjusted by 5%. The multi-plex construction cost is based on a builder working on a similar SGI project in 2024. Builders on SSI and JdF were contacted as part of this study, but the response rate was limited. Note that these projects costs are for an average development model and construction costs may be higher or lower depending on the specific site or house (in the context of a renovation).

Table 5: Summary of Assumptions for Rental Housing Analysis

	Secondary Suite – Renovation	Secondary Suite – New	Cottage – New	Multi-Unit Building
Cost to Acquire Land	$0	$0	$0	$0
Unit Size (sq. ft.)	1-Bdrm: 600 sq.ft. 2-Bdrm: 969 sq.ft.	1-Bdrm: 600 sq.ft. 2-Bdrm: 969 sq.ft.	1-Bdrm: 600 sq.ft. 2-Bdrm: 969 sq.ft.	1-Bdrm: 600 sq.ft. 2-Bdrm: 850 sq.ft. 3-Bdrm: 1,100 sq.ft.
Construction Cost ($/sq. ft.)	$296	$368	$439	$600
Contingency	5% of hard costs	5% of hard costs	5% of hard costs	8% of hard costs
Soft Costs	15% of hard costs	17% of hard costs	17% of hard costs	22% of hard costs
Construction Timeline	12 months	12 months	12 months	18 months
Vacancy Allowance	Half of one month's rent	Half of one month's rent	Half of one month's rent	Half of one month's rent

4 *The analysis includes a small vacancy allowance equivalent to half a month's rent in each scenario to account for tenant turnover.*

A limitation to this analysis is that the annual operating costs for each unit will vary in practice. While we have provided estimates of what the operating costs are, they will be dependent on what the individual landowner has budgeted for the rental unit. This is an important metric as the monthly mortgage payments plus the operating expenses are used to calculate whether the development meets the DSCR and what the landowner's return on equity is.

Another limitation to this analysis is that construction costs and development approval timelines will vary depending on the geography and builder. Some owners may want higher-end design and finishing, which will impact the cost to construct a rental unit. As the CRD's rural areas cover three different markets (SGI, SSI, and JdF), the cost variations and regulatory processes require more fine-grained market data. This analysis, however, uses general cost data in order to account for higher labour costs on the SGI and SSI. As such, the actual construction costs for each housing typology may be less on JdF.

Annual Returns / Covering Expenses Related to Operating Rental Housing

As shown in the accessory dwelling unit scenarios, the financial analysis solves for an annual return for landowners. While a developer profit is not built into the analysis, as would occur in typical development scenarios, the annual return here is a result of the excess net operating income to service debt and expenses (mortgage payments and operational expenses) as required by lending institutions when receiving the loan approval.

There are risks in taking out a loan to build or renovate any unit, in addition to the responsibility of operating a rental housing unit, and an annual return helps to understand what the landowner could earn on their investment converting their property into a rental unit. The annual return is a metric that helps landowners decide if they are better off investing their money at the bank or other investment.

If enough of a financial incentive were to be provided, the possibility of scaling up accessory dwelling units could be possible in CRD's Electoral Areas, although it would come down to the individual landowner and how they weigh the financial options.

3.1 Secondary Suites – Renovation

Base Scenario

This scenario models a secondary suite renovation with a unit size of 600 square feet (1-bedroom) and a unit size of 969 square feet (2-bedroom unit). The monthly operating expenses for both the units are estimated to be $165 to $215 which includes vacancy allowance, property tax, home insurance, interior maintenance, and capital reserve fund.

Table 6 below shows the results of the analysis. The total project costs across the 7.0% and 4.0% interest rate scenarios do not vary much, however, it changes the required rents drastically between the scenarios. This is because the threshold to service the debt (e.g., monthly mortgage payments) operating expenses is lowered when the mortgage payments are less.

Under the 7.0% interest rate scenario, assuming a minimum injection of 25% equity into the project, the landowner would need to set the monthly rent at $1,487 for the 1-bedroom unit, which meets the market rental guideline for a 1-bedroom ($1,500). The 2-bedroom unit would support a monthly rent of $2,326 which is above the market rental guideline for a 2-bedroom unit ($1,950).The rents under the 4.0% interest rate scenario are lower.

As mentioned in Section 3.0, these projects costs are for an average secondary suite renovation. It is important to recognize that the costs could be lower or higher depending on the individual house's structural base and other conditions.

Table 6: Secondary Suite Renovation (Base Scenario)

	7.0% Interest Rate (Mortgage)		4.0% Interest Rate (Mortgage)	
	1-Bedroom	2-Bedroom	1-Bedroom	2-Bedroom
Total Project Costs	$223,773	$361,392	$221,337	$357,459
Equity Required	$55,943	$90,348	$55,334	$89,365
Loan-to-Value Ratio (LTV)	0.75	0.75	0.75	0.75
Principal Mortgage Amount	$169,656	$273,994	$167,221	$270,061
Mortgage Payment (Monthly)	$1,188	$1,919	$880	$1,421
Operating Expenses incl. Vacancy Allowance (Monthly)	$180	$215	$165	$190

	7.0% Interest Rate (Mortgage)		4.0% Interest Rate (Mortgage)	
Debt Service Coverage Ratio (DSCR)	1.1	1.1	1.1	1.1
Annual Return	$1,426 or 2.5% on equity	$2303 or 2.5% on equity	$1,056 or 1.9% on equity	$1,705 or 1.9% on equity
Rent Required to Cover Operations and Mortgage Payment (Monthly)	$1,487	$2,326	$1,132	$1,753

While we assume the developer profit will be 0% in the base scenario, the DSCR of 1.1 means the developer will receive $1,402 in profit for the first year of operation for a 1-bedroom unit, baring the absence of any major vacancies. This is equivalent to an annual return of 2.5% on the equity contributed by the landowner.

The 4.0% interest rate scenario shows an improved outlook on required monthly rents. Both the 1-bedroom rent ($1,122) and 2-bedroom unit rent ($1,737) are closer to the respective market rental guidelines.



Subsidized Scenario: 1-Bedroom

As mentioned earlier at the start of Section 3.0, there are two equity approaches in which secondary suite renovations could be subsidized.

Since the base scenario yields a rent that meets the market rent guideline, **Table 7** below shows how incremental additional grants could deepen the affordability to below market rents. If a grant with a contribution amount of between $40,000 and $50,000 were to be provided by the CRD or another entity, the SGI and SSI threshold for below market rent of $1,000 (1-bedroom) is met. For JdF, the below market rent of $1,250 could be met with a grant of approximately $30,000.

At the higher grant levels, however, the annual return on the landowner's equity decreases. As such, even though additional grants may increase the affordability of the rent, it may not necessarily be enough of a financial incentive for a landowner to build and operate a secondary suite. The alternative equity approach, Scenario 2B, presented later in this section creates a scenario where there is more financial incentive for a landowner to take on debt and renovate a unit.

Table 7: Landowner-Led Equity Distribution (Scenario 2A) in Secondary Suite Renovation, 1-Bedroom at 7.0% Interest Rate

Grant/ Fund ($)*	25% Equity from Landowner ($)	Rent ($ Monthly)	Decrease in Supportable Rent ($ monthly)	Annual Return ($)	Annual Return on Equity (%)
No Grant	$55,943	$1,487	$0	$1,426	2.5%
$10,000	$55,831	$1,404	$84	$1,338	2.4%
$20,000	$55,722	$1,322	$165	$1,253	2.2%
$30,000	$55,610	$1,238	$249	$1,165	2.1%
$40,000	$55,500	$1,156	$331	$1,080	1.9%
$50,000	$55,388	$1,073	$415	$992	1.8%
$60,000	$55,276	$989	$498	$905	1.6%

**Rounded to the nearest $1,000 for illustrative purposes.*

To illustrate the impact of grant funding under a 4.0% interest rate scenario, **Table 8** shows the rent for a renovated 1-bedroom secondary suite could be lowered to $1,010 with a $20,000 grant (compared to a $40,000 to $50,000 grant under the 7.0% interest rate).

Table 8: Landowner-Led Equity Distribution (Scenario 2A) in Secondary Suite Renovation, 1-Bedroom at 4.0% Interest Rate

Grant/Fund ($)*	25% Equity from Landowner ($)	Rent ($ Monthly)	Decrease in Supportable Rent ($ monthly)	Annual Return ($)	Annual Return on Equity (%)
No Grant	$55,334	$1,132	$0	$1,056	1.9%
$10,000	$55,260	$1,070	$62	$991	1.8%
$20,000	$55,187	$1,010	$123	$927	1.7%
$30,000	$55,112	$948	$184	$863	1.6%
$40,000	$55,039	$887	$245	$799	1.5%
$50,000	$54,964	$825	$307	$735	1.3%
$60,000	$54,889	$763	$369	$670	1.2%

**Rounded to the nearest $1,000 for illustrative purposes.*

To make the opportunity more attractive to landowners, **Table 9** below demonstrates the top up equity approach (Scenario 2B) for the 1-bedroom secondary suite renovation.

A 20% equity contribution ($44,755) from the landowner and 5% equity from grant funding ($11,189) would support the same monthly rent as Scenario 2A with no grant funding ($1,487). This scenario, however, offers a higher annual return on equity (3.2% at 5%) and offers a lower downpayment barrier which may be more attractive for landowners.

Table 9: Top Up Equity Distribution (Scenario 2B) in Secondary Suite Renovation, 1-Bedroom at 7.0% Interest Rate

Grant/Fund		Landowner Equity		Rent (monthly)	Annual Return ($)	Annual Return on Equity (%)
%	$	%	$			
5%	$11,189	20%	$44,755	$1,487	$1,426	3.2%
10%	$22,377	15%	$33,566	$1,487	$1,426	4.2%
15%	$33,566	10%	$22,377	$1,487	$1,426	6.4%
20%	$44,755	5%	$11,189	$1,487	$1,426	12.7%

The advantage in this approach is with more funding is provided, the higher the annual returns are provided to the landowner (as their equity contribution lessens). At 10% funding ($22,377), the annual return on the landowner's investment is 4.2% which may be comparable to common investment options offered by banks in today's market conditions.

Table 10 below shows the same top-up equity approach but under the 4.0% interest rate scenario.

Table 10: Top Up Equity Distribution (Scenario 2B) in Secondary Suite Renovation, 1-Bedroom at 7.0% Interest Rate

Grant/Fund		Landowner Equity		Rent (monthly)	Annual Return ($)	Annual Return on Equity (%)
%	$	%	$			
5%	$11,067	20%	$44,267	$1,132	$1,056	2.4%
10%	$22,134	15%	$33,201	$1,132	$1,056	3.2%
15%	$33,201	10%	$22,134	$1,132	$1,056	4.8%
20%	$44,267	5%	$11,067	$1,132	$1,056	9.5%



Subsidized Scenario: 2-Bedroom

For a 2-bedroom secondary suite renovation, **Table 11** below summarizes how incremental grant contributions can decrease the monthly rent. At a grant contribution of between $40,000 to $50,000, the market rental guideline for a 2-bedroom unit ($1,950) can be reached for the rural areas.

Table 11: Landowner-Led Equity Distribution (Scenario 2A) in Secondary Suite Renovation, 2-Bedroom at 7.0% Interest Rate

Grant/Fund ($)*	25% Equity from Landowner ($)	Rent ($ Monthly)	Decrease in Supportable Rent ($ monthly)	Annual Return ($)	Annual Return on Equity (%)
No Grant	$90,348	$2,326	$0	$2,303	2.5%
$10,000	$90,236	$2,242	$84	$2,215	2.5%
$20,000	$90,126	$2,160	$166	$2,129	2.4%
$30,000	$90,016	$2,078	$248	$2,043	2.3%
$40,000	$89,906	$1,996	$330	$1,957	2.2%
$50,000	$89,793	$1,912	$414	$1,870	2.1%
$60,000	$89,683	$1,830	$496	$1,784	2.0%

**Rounded to the nearest $1,000 for illustrative purposes.*

Table 12 below shows the incremental grant contribution deepen the affordability of the rents under the 4.0% interest rate scenario. For instance, a $10,000 grant could support a monthly rent of $1,691 for a 2-bedroom secondary suite renovation.

Table 12: Landowner-Led Equity Distribution (Scenario 2A) in Secondary Suite Renovation, 2-Bedroom at 4.0% Interest Rate

Grant/Fund ($)*	25% Equity from Landowner ($)	Rent ($ Monthly)	Decrease in Supportable Rent ($ monthly)	Annual Return ($)	Annual Return on Equity (%)
No Grant	$89,365	$1,753	$0	$1,705	1.9%
$10,000	$89,290	$1,691	$62	$1,640	1.8%
$20,000	$89,159	$1,582	$171	$1,526	1.7%
$30,000	$89,055	$1,496	$257	$1,436	1.6%
$40,000	$88,952	$1,411	$342	$1,347	1.5%
$50,000	$88,850	$1,326	$427	$1,258	1.4%
$60,000	$88,746	$1,240	$513	$1,168	1.3%

**Rounded to the nearest $1,000 for illustrative purposes.*

Table 13 and **Table 14** below demonstrates the impact of increasing the share of grant funding towards a fixed 25% equity (Scenario 2B) under different economic conditions. Under the 7.0% interest rate, a grant contribution of approximately 10% or $36,139, the annual return on the landowner's equity is 4.2% which is improved from Scenario 2A.

Table 13: Top Up Equity Distribution (Scenario 2B) in Secondary Suite Renovation, 2-Bedroom at 7.0% Interest Rate

Grant/Fund		Landowner Equity		Rent (monthly)	Annual Return ($)	Annual Return on Equity (%)
%	$	%	$			
5%	$18,070	20%	$72,278	$2,326	$2,303	3.2%
10%	$36,139	15%	$54,209	$2,326	$2,303	4.2%
15%	$54,209	10%	$36,139	$2,326	$2,303	6.4%
20%	$72,278	5%	$18,070	$2,326	$2,303	12.7%

As noted previously, the monthly rent is substantially lower under the 4.0% interest rate scenario as shown in **Table 14** below.

Table 14: Top Up Equity Distribution (Scenario 2B) in Secondary Suite Renovation, 2-Bedroom at 4.0% Interest Rate

Grant/Fund		Landowner Equity		Rent (monthly)	Annual Return ($)	Annual Return on Equity (%)
%	$	%	$			
5%	$17,873	20%	$71,492	$1,753	$1,705	2.4%
10%	$35,746	15%	$53,619	$1,753	$1,705	3.2%
15%	$53,619	10%	$35,746	$1,753	$1,705	4.8%
20%	$71,492	5%	$17,873	$1,753	$1,705	9.5%

Stacking Incentives for Accessory Dwelling Units

In October 2023, BC Housing announced the Secondary Suite Incentive Program (SSIP). The program rebate is available for eligible new legal self-contained units with a kitchen and full bathroom (i.e., excludes improvements to existing rental units) and laneway homes / garden suites. The SSIP is intended to help homeowners create new affordable rental housing in their communities through the provision of a rebate in the form of a forgivable loan for 50% of renovation costs, to a maximum of $40,000. A full summary of the eligibility requirements can be found in Appendix A and on BC Housing's website.

While the SSIP is only open for properties located within the 161 incorporated municipalities in BC, and therefore not applicable to properties located in CRD's Electoral Areas, a forgivable loan similar to this would stack well with potential contributions from the CRD to make the grant dollars go further, and to provide more affordable housing units in CRD's rural areas.

3.2 Secondary Suites – New Construction

Base Scenarios

The base scenarios model the construction of a new secondary suite with a unit size of 600 square feet (1-bedroom) and 1,000 square feet (2-bedroom). The monthly operating expenses for both unit types are estimated to be between $175 to $238 which includes vacancy allowance, property tax, home insurance, interior maintenance, and capital reserve fund.

The construction cost for new secondary suites is based on a survey with local builders. While we are modelling a higher construction cost for new suites than for the renovation of a suite, it is possible that a renovation of a suite could cost more. The actual project cost of each specific case will depend on the physical condition of the house.

Table 15 below shows the results of the analysis. Under the higher interest rate scenario (7.0%), the required rent to support the 1-bedroom unit, at $1,837, is close to the market rental guideline for a 1-bedroom ($1,500). The 2-bedroom unit, at a monthly rent of $2,891, may be considered affordable for an annual household income of $115,600 which is above the median renter household incomes across SGI, SSI and JdF. These rents are lower under the 4.0% interest rate scenario.

Table 15: Secondary Suite New Construction (Base Scenario)

	7.0% Interest Rate		4.0% Interest Rate	
	1-Bedroom	2-Bedroom	1-Bedroom	2-Bedroom
Total Project Costs	$281,295	$454,291	$278,234	$449,347
Equity Required	$70,324	$113,573	$69,559	$112,337
Loan-to-Ratio Value (LTV)	0.75	0.75	0.75	0.75
Principal Mortgage Amount	$213,267	$344,426	$210,206	$339,482
Mortgage Payment (Monthly)	$1,494	$2,412	$1,106	$1,785
Operating Expenses incl. vacancy allowance (Monthly)	$194	$238	$175	$208
Debt Service Coverage Ratio (DSCR)	1.1	1.1	1.1	1.1
Annual Return	$1,793 or 2.5% on equity	$2,895 or 2.5%	$1,327 or 1.9%	$2,143 or 1.9%
Rent Required to Cover Operations and Mortgage Payment (Monthly)	$1,837	$2,891	$1,391	$2,172

Subsidized Scenario: 1-Bedroom

Table 16 shows the landowner-led equity approach (Scenario 2A) coupled with incremental $10,000 grants for the construction of a new secondary suite. If a grant with a contribution amount of approximately $30,000 were to be provided by the CRD or by another entity, the required rent would be $1,583, which is closest to the market rent guideline for a 1-bedroom ($1,500).

Table 16: Landowner-Led Equity Distribution in New Secondary Suite (Scenario 2A), 1-Bedroom at 7.0% Interest Rate

Grant/Fund ($)*	25% Equity from Landowner ($)	Rent ($ Monthly)	Decrease in Supportable Rent ($ monthly)	Annual Return ($)	Annual Return on Equity (%)
No Grant	$70,324	$1,837	$0	$1,793	2.5%
$10,000	$70,211	$1,752	$85	$1,704	2.4%
$20,000	$70,099	$1,669	$168	$1,617	2.3%
$30,000	$69,984	$1,583	$254	$1,527	2.2%
$40,000	$69,872	$1,500	$337	$1,440	2.1%
$50,000	$69,761	$1,416	$421	$1,353	1.9%
$60,000	$69,649	$1,333	$504	$1,266	1.8%

**Rounded to the nearest $1,000 for illustrative purposes.*

Under a 4.0% interest rate scenario, the monthly rents for a new 1-bedroom secondary suite would be within the market rent guideline ($1,500) as shown in **Table 17** below.

Table 17: Landowner-Led Equity Distribution in New Secondary Suite (Scenario 2A), 1-Bedroom at 4.0% Interest Rate

Grant/Fund ($)*	25% Equity from Landowner ($)	Rent ($ Monthly)	Decrease in Supportable Rent ($ monthly)	Annual Return ($)	Annual Return on Equity (%)
No Grant	$69,559	$1,391	$0	$1,327	1.9%
$10,000	$69,483	$1,329	$63	$1,261	1.8%
$20,000	$69,409	$1,267	$124	$1,197	1.7%
$30,000	$69,332	$1,204	$188	$1,130	1.6%
$40,000	$69,257	$1,142	$250	$1,066	1.5%
$50,000	$69,183	$1,080	$311	$1,001	1.4%
$60,000	$69,108	$1,018	$373	$937	1.4%

Table 18 and **Table 19** show that the annual returns for the landowner's equity will increase incrementally if grant funding is used to top up the equity to 25% of total project costs (Scenario 2B).

Table 18: Top Up Equity Distribution in New Secondary Suite (Scenario 2B), 1-Bedroom at 7.0% Interest Rate

Grant/Fund		Landowner Equity		Rent (monthly)	Annual Return ($)	Annual Return on Equity (%)
%	$	%	$			
5%	**$14,065**	20%	$56,259	$1,837	$1,793	3.2%
10%	**$28,130**	15%	$42,194	$1,837	$1,793	4.2%
15%	**$42,194**	10%	$28,130	$1,837	$1,793	6.4%
20%	**$56,259**	5%	$14,065	$1,837	$1,793	12.7%

Table 19: Top Up Equity Distribution in New Secondary Suite (Scenario 2B), 1-Bedroom at 4.0% Interest Rate

Grant/Fund		Landowner Equity		Rent (monthly)	Annual Return ($)	Annual Return on Equity (%)
%	$	%	$			
5%	**$13,912**	20%	$55,647	$1,391	$1,327	2.4%
10%	**$27,823**	15%	$41,735	$1,391	$1,327	3.2%
15%	**$41,735**	10%	$27,823	$1,391	$1,327	4.8%
20%	**$55,647**	5%	$13,912	$1,391	$1,327	9.5%



Subsidized Scenario: 2-Bedroom

Under the 7.0% interest rate scenario, if a grant with a contribution amount of $60,000 were to be provided by the CRD or by another entity, the required rent would be $2,400. This rent level would be considered affordable for an annual household income of $96,00 (**Table 20**).

Table 20: Landowner-Led Equity Distribution in New Secondary Suite (Scenario 2A), 2-Bedroom at 7.0% Interest Rate

Grant/Fund ($)*	25% Equity from Landowner ($)	Rent ($ Monthly)	Decrease in Supportable Rent ($ monthly)	Annual Return ($)	Annual Return on Equity (%)
No Grant	$113,573	$2,891	$0	$2,895	2.5%
$10,000	$113,464	$2,810	$81	$2,810	2.5%
$20,000	$113,353	$2,727	$164	$2,723	2.4%
$30,000	$113,244	$2,646	$246	$2,638	2.3%
$40,000	$113,135	$2,565	$327	$2,553	2.3%
$50,000	$113,027	$2,483	$408	$2,468	2.2%
$60,000	$112,915	$2,400	$491	$2,382	2.1%

Under a 4.0% interest rate scenario, an approximate grant contribution of $30,000 would bring the monthly rent down to the market rental guidelines for a 2-bedroom unit for the rural areas (as shown in **Table 21**).

Table 21: Landowner-Led Equity Distribution in New Secondary Suite, 2-Bedroom at 4.0% Interest Rate (Scenario 2A)

Grant/Fund ($)*	25% Equity from Landowner ($)	Rent ($ Monthly)	Decrease in Supportable Rent ($ monthly)	Annual Return ($)	Annual Return on Equity (%)
No Grant	**$112,337**	**$2,172**	**$0**	**$2,143**	**1.9%**
$10,000	**$112,261**	**$2,109**	**$63**	**$2,077**	**1.9%**
$20,000	**$112,187**	**$2,048**	**$124**	**$2,013**	**1.8%**
$30,000	**$112,111**	**$1,985**	**$187**	**$1,947**	**1.7%**
$40,000	**$112,037**	**$1,923**	**$249**	**$1,883**	**1.7%**
$50,000	**$111,961**	**$1,860**	**$312**	**$1,817**	**1.6%**
$60,000	**$111,887**	**$1,799**	**$373**	**$1,753**	**1.6%**

Table 22 and **Table 23** below show the decreasing landowner equity needed as the share of grant funding increases.

Table 22: Top Up Equity Distribution in New Secondary Suite (Scenario 2B), 2-Bedroom at 7.0% Interest Rate

Grant/Fund		Landowner Equity		Rent (monthly)	Annual Return ($)	Annual Return on Equity (%)
%	$	%	$			
5%	**$22,715**	20%	$90,858	$2,891	$2,895	3.2%
10%	**$45,429**	15%	$68,144	$2,891	$2,895	4.2%
15%	**$68,144**	10%	$45,429	$2,891	$2,895	6.4%
20%	**$90,858**	5%	$22,715	$2,891	$2,895	12.7%

Table 23: Top Up Equity Distribution in New Secondary Suite (Scenario 2B), 2-Bedroom at 4.0% Interest Rate

Grant/Fund		Landowner Equity		Rent (monthly)	Annual Return ($)	Annual Return on Equity (%)
%	$	%	$			
5%	**$22,467**	20%	$89,869	$2,172	$2,143	2.4%
10%	**$44,935**	15%	$67,402	$2,172	$2,143	3.2%
15%	**$67,402**	10%	$44,935	$2,172	$2,143	4.8%
20%	**$89,869**	5%	$22,467	$2,172	$2,143	9.5%

3.3 Cottage – New Construction

Base Scenario

This scenario models the construction of a new 1-bedroom cottage with a unit size of 600 square feet and a new 2-bedroom cottage with a unit size of 1,000 square feet. The monthly operating expenses for both units are estimated to be $261 to $330 which includes vacancy allowance (half month of rent), property tax, home insurance, interior maintenance, and capital reserve fund.

Table 24 below shows the results of the analysis. The required rent to support the 1-bedroom unit is $2,616 which is above the market rental guideline for a 1-bedroom ($1,500). At this rent level, the unit may be considered affordable for an annual household income of $104,600 which is above the median renter household incomes across the rural areas. However, it is important to keep in mind that the project costs could be lower depending on the specific project and landowner (e.g., sweat-equity type of maintenance, casual labour during construction, conversion of an accessory building, etc.). The rents are lower in the 4.0% interest rate scenario.

Table 24: New Construction Cottage (Base Scenario)

	7.0% Interest Rate		4.0% Interest Rate	
	1-Bedroom	2-Bedroom	1-Bedroom	2-Bedroom
Total Project Costs	$398,479	$622,057	$394,142	$615,287
Equity Required	$99,620	$155,514	$9,536	$152,694
Loan-to-Value Ratio (LTV)	0.75	0.75	0.75	0.75
Principal Mortgage Amount	$302,111	$471,620	$297,775	$464,850
Mortgage Payment (Monthly)	$2,116	$3,303	$1,566	$2,445
Operating Expenses incl. vacancy allowance (Monthly)	$289	$330	$261	$303
Debt Service Coverage Ratio (DSCR)	1.1	1.1	1.1	1.1
Annual Return	$2,539 or 2.5% on equity	$3,964 or 2.5% on equity	$1,880 or 1.9% on equity	$2,934 or 1.9% on equity
Rent Required to Cover Operations and Mortgage Payment (Monthly)	$2,616	$3,979	$1,965	$2,993

Subsidized Scenario: 1-Bedroom

Table 25 below shows the landowner-led equity approach (Scenario 2A) coupled with incremental $10,000 grants for the construction of a 1-bedroom cottage. If a grant with a contribution amount of $60,000 were to be provided by the CRD or by another entity, the required rent would be closer, but still not within the range of market rent guideline for a 1-bedroom ($1,500). This rent level would be considered affordable for an annual household income of $84,700.

Table 25: Landowner Led Equity Distribution (Scenario 2A) in New Cottage, 1-Bedroom at 7.0% Interest Rate

Grant/Fund ($)*	25% Equity from Landowner ($)	Rent ($ Monthly)	Decrease in Supportable Rent ($ monthly)	Annual Return ($)	Annual Return on Equity (%)
No Grant	$99,620	$2,616	$0	$2,539	2.5%
$10,000	$99,507	$2,532	$84	$2,451	2.5%
$20,000	$99,399	$2,451	$165	$2,367	2.4%
$30,000	$99,288	$2,369	$248	$2,280	2.3%
$40,000	$99,177	$2,286	$330	$2,194	2.2%
$50,000	$99,065	$2,202	$415	$2,106	2.1%
$60,000	$98,952	$2,118	$499	$2,018	2.0%

**Rounded to the nearest $1,000 for illustrative purposes.*

Under the 4.0% interest rate scenario, the monthly rents for the 1-bedroom cottage drop substantially. A grant contribution of $60,000 would be required to bring the rents closer to the market rental guideline for a 1-bedroom unit ($1,500), as shown in **Table 26**.

Table 26: Landowner Led Equity Distribution (Scenario 2A) in New Cottage, 1-Bedroom at 4.0% Interest Rate

Grant/Fund ($)*	25% Equity from Landowner ($)	Rent ($ Monthly)	Decrease in Supportable Rent ($ monthly)	Annual Return ($)	Annual Return on Equity (%)
No Grant	$98,536	$1,984	$0	$1,880	1.9%
$10,000	$98,460	$1,922	$62	$1,814	1.8%
$20,000	$98,388	$1,862	$122	$1,752	1.8%
$30,000	$98,314	$1,800	$183	$1,688	1.7%
$40,000	$98,241	$1,739	$245	$1,624	1.7%
$50,000	$98,165	$1,677	$307	$1,559	1.6%
$60,000	$98,090	$1,615	$369	$1,494	1.5%

**Rounded to the nearest $1,000 for illustrative purposes.*

Table 27 and **Table 28** shows that the annual returns for the landowner's equity will increase incrementally if grant funding is used to top up the equity to 25% of total project costs. In addition, the equity required by the landowner could be lowered with grant funding.

Table 27: Top Up Equity Distribution (Scenario 2B) in New Cottage, 1-Bedroom at 7.0% Interest Rate

Grant/Fund		Landowner Equity		Rent (monthly)	Annual Return ($)	Annual Return on Equity (%)
%	$	%	$			
5%	**$19,924**	20%	$79,696	$2,616	$2,539	3.2%
10%	**$39,848**	15%	$59,772	$2,616	$2,539	4.2%
15%	**$59,772**	10%	$39,848	$2,616	$2,539	6.4%
20%	**$79,696**	5%	$19,924	$2,616	$2,539	12.7%

Table 28: Top Up Equity Distribution (Scenario 2B) in New Cottage, 1-Bedroom at 4.0% Interest Rate

Grant/Fund		Landowner Equity		Rent (monthly)	Annual Return ($)	Annual Return on Equity (%)
%	$	%	$			
5%	**$19,707**	20%	$78,828	$1,984	$1,880	2.4%
10%	**$39,414**	15%	$59,121	$1,984	$1,880	3.2%
15%	**$59,121**	10%	$39,414	$1,984	$1,880	4.8%
20%	**$78,828**	5%	$19,707	$1,984	$1,880	9.5%



Subsidized Scenario: 2-Bedroom

The development costs for a 2-bedroom cottage are the highest, and the rents in **Table 29** reflect this.

Table 29: Landowner Led Equity Distribution (Scenario 2A) in New Cottage, 2-Bedroom at 7.0% Interest Rate

Grant/Fund ($)*	25% Equity from Landowner ($)	Rent ($ Monthly)	Decrease in Supportable Rent ($ monthly)	Annual Return ($)	Annual Return on Equity (%)
No Grant	$155,514	$3,979	$0	$3,964	2.5%
$10,000	$155,403	$3,896	$83	$3,877	2.5%
$20,000	$155,292	$3,813	$166	$3,790	2.4%
$30,000	$155,183	$3,731	$248	$3,705	2.4%
$40,000	$155,071	$3,648	$331	$3,618	2.3%
$50,000	$154,959	$3,565	$415	$3,531	2.3%
$60,000	$154,851	$3,484	$495	$3,446	2.2%

**Rounded to the nearest $1,000 for illustrative purposes.*

However, a decreased interest rate to 4.0% substantially drops the required rent by $950 before any grant contributions to $2,993 (**Table 30**). A grant contribution of $60,000 could decrease the rent to $2,626 (as shown in **Table 30**). While this rent is outside the market rental guideline for a 2-bedroom unit ($1,950), it could potentially provide the incentive for a landowner to offset the site preparation costs for building a cottage[5].

Table 30: Landowner Led Equity Distribution (Scenario 2A) in New Cottage, 2-Bedroom at 4.0% Interest Rate

Grant/Fund ($)*	25% Equity from Landowner ($)	Rent ($ Monthly)	Decrease in Supportable Rent ($ monthly)	Annual Return ($)	Annual Return on Equity (%)
No Grant	$153,822	$2,993	$0	$2,934	1.9%
$10,000	$153,747	$2,931	$62	$2,870	1.9%
$20,000	$153,673	$2,869	$123	$2,806	1.8%
$30,000	$153,601	$2,809	$183	$2,743	1.8%
$40,000	$153,526	$2,747	$245	$2,678	1.7%
$50,000	$153,452	$2,686	$307	$2,613	1.7%
$60,000	$153,380	$2,626	$367	$2,551	1.7%

**Rounded to the nearest $1,000 for illustrative purposes.*

5 *Cottages on the Gulf Islands typically carry higher site preparation costs, and are dependent on the specific site*

Table 31 and **Table 32** below show the impact of increasing the grant share of the 25% equity. Under the 7.0% interest rate scenario, a 10% equity contribution (or approximately $62,206), the annual return on the landowner's equity could be attractive at 4.2% under the respective economic and interest rate conditions.

Table 31: Top Up Equity Distribution (Scenario 2B) in New Cottage, 2-Bedroom at 7.0% Interest Rate

Grant/Fund		Landowner Equity		Rent (monthly)	Annual Return ($)	Annual Return on Equity (%)
%	$	%	$			
5%	**$31,103**	20%	$124,411	$3,979	$3,964	3.2%
10%	**$62,206**	15%	$93,309	$3,979	$3,964	4.2%
15%	**$93,309**	10%	$62,206	$3,979	$3,964	6.4%
20%	**$124,411**	5%	$31,103	$3,979	$3,964	12.7%

Table 32: Top Up Equity Distribution (Scenario 2B) in New Cottage, 2-Bedroom at 4.0% Interest Rate

Grant/Fund		Landowner Equity		Rent (monthly)	Annual Return ($)	Annual Return on Equity (%)
%	$	%	$			
5%	**$30,764**	20%	$123,057	$2,993	$2,934	2.4%
10%	**$61,529**	15%	$92,293	$2,993	$2,934	3.2%
15%	**$92,293**	10%	$61,529	$2,993	$2,934	4.8%
20%	**$123,057**	5%	$30,764	$2,993	$2,934	9.5%

3.4 Multiplex Rental Housing

Multi-unit rental housing development has historically been uncommon on SGI and limited on SSI because it is not a land use that is widely permitted. These housing developments are in a unique position as they could deliver much needed rental housing, however, at the same time, the development approval process is not configured to efficiently review this type of housing application optimally. As such, multi-unit development applications bear higher development costs during the application review process, which referred to as "pre-development costs" in this report.

A development application in the SGI and SSI must go through several government authorities for approval, including CRD, Islands Trust, Ministry of Transportation and Infrastructure, and Island Health, and extensive community consultation to meet various conditions at each approval stage (e.g., zoning, subdivision, etc.) prior to building permit approval. This review is more complex for more intense uses, such as multi-unit developments, to conduct proof of water, proof of septic, assess archaeological implications, assess vehicle traffic impact, and ensure environmental standards are met.

Three interviews were conducted with non-profit housing providers developing multi-units on the islands to understand the costs incurred during rezoning through to building permit[6]. Typically, a large portion of the **rezoning costs** in the rural areas are related to ensuring the development will be consistent with Islands Trust policies, and ensuring adequate servicing can be provided, often as on-site services for water and sewage disposal[7]. These costs vary from site to site. The following estimates of rezoning costs were provided in the interviews:

- Housing Provider #1: $93,400
- Housing Provider #2: $129,600
- Housing Provider #3: $150,000

6 *One out of the three development projects could only speak to rezoning costs.*

7 *This includes proving water availability and no big impacts to neighbouring wells over multiple rounds of testing, preliminary wastewater design and perc testing, arborist's assessment, Phase 1 ESA, Ecological Assessment (to inform restrictive covenant), survey (for site plan preparation), geotechnical investigation, completion of a water management plan involving civil and mechanical consultants, schematic design services, and legal fees associated with the development and review of the Housing Agreement and restrictive covenants with the Local Trust Committee.*

These costs do not include time related to managing the project to ensure the right documentation was being provided and coordinated during the rezoning stage, such as development consultant fees and in-kind volunteer contributions from non-profit housing providers. Depending on the length of the rezoning process and whether there is development consultant support, the additional in-kind volunteer costs could be an estimated $41,600[8] annually for one full-time equivalent staff at a non-profit housing organization. Two interviewers noted that the rezoning process was lengthy and took around three (3) years for approval.

In addition to rezoning costs, multi-unit development projects in the rural areas can incur higher infrastructure costs prior to building permit approval. One housing provider indicated they budgeted $400,000 to build an access road as part of the subdivision plan process, while another housing provider budgeted $200,000 for related infrastructure.

Based on the information provided in the three interviews, the pre-development costs (i.e., rezoning costs plus infrastructure-related costs) can range anywhere from the low $300,000 to $500,000. These costs could vary depending on the specific site and development conditions. Funding from other levels of government for pre-development costs is not typically available for the rural areas because program eligibility often requires higher density development, such as multi-family buildings and not multi-plex buildings.

Despite the challenges posed by the high costs in the predevelopment stage and limited funding for multi-unit rental housing development projects in the rural areas, the availability of grant funding serves as a valuable resource to mitigate the financial burdens associated with the development approvals process, offering a positive opportunity for project advancement. The analysis below shows how grants of $100,000 and $200,000 can offset a portion of the pre-development costs and increase housing affordability. Providing pre-development funding also allows the housing provider to direct their own funds towards the required equity under other funding programs.

Base Scenario

This scenario models the construction of a new 10-unit multiplex (duplexes, and triplexes) with a mix of 1-bedroom (3 units), 2-bedroom (3 units) and 3-bedroom units (4 units). This scenario requires the prefabrication of larger components to occur off-island using structural insulated panels and insulated concrete forms. The monthly operating expenses for the unit are estimated to be around $525 which includes vacancy allowance, property tax, home insurance, interior maintenance, and capital reserve fund.

8 Assuming an hourly wage of $20 per hour as compensation.

Table 33 below shows the baseline scenario analysis results. The required rents to support the units are higher than the market rent guideline for each of the respective unit types. However, this is not atypical as multi-unit developments often require capital funding and operating subsidy to achieve affordable rents in most markets across BC. The table also shows an improved scenario where a 4.0% interest rate and alternative financing terms (50 year amortization period, 80% loan to value) are obtained.

Table 33: Landowner-Led Equity Distribution in 10-Unit Multiplex (Base Scenario)

	7.0% Interest Rate (Mortgage)	4.0% Interest Rate with Alternative Financing Terms (Mortgage)
Total Project Costs	$7,315,929	$7,211,977
Equity Required	$1,828,982	$1,442,395
Loan-to-Value Ratio (LTV)	0.75	0.80
Principal Mortgage Amount	$5,568,841	$5,814,307
Mortgage Payment (Monthly)	$39,005 (total units)	$22,299 (total units)
Operating Expenses incl. Vacancy Allowance (Monthly)	$527	$525
Debt Service Coverage Ratio (DSCR)	1.1	1.1
Annual Return	$46,806 or 2.7% on equity	$26,759 or 1.9% on equity
Rent Required to Cover Operations and Mortgage Payment (Monthly)	Average of $5.77 per sq. ft. 1-Bdrm: $3,461 2-Bdrm: $4,904 3-Bdrm: $5,769	Average of $3.57 per sq. ft. 1-Bdrm: $2,140 2-Bdrm: $3,032 3-Bdrm: $3,567



Subsidized Scenario: 10 Units

To model the impact of using grant funding to offset the rezoning costs, **Table 33** shows grant contributions of $100,000 and $200,000 for the 10-unit multiplex development. At a grant contribution of up to $10,000 per door (i.e., a total of $100,000), decreases the monthly rent by $60, $84, and $99 for the 1-, 2- and 3-bedrooms, respectively. At a grant contribution of $20,000 (i.e., a total of $200,000), the monthly rent is decreased by $118, $167, and $196 for the 1-, 2- and 3-bedrooms, respectively. These rents can be brought into a deeper level of affordability once additional funding programs are secured by the housing provider, which can offer provide capital and operational funding.

While the annual returns on the landowner's equity are higher in this scenario than in the secondary suites or cottage development, it requires a much bigger upfront equity contribution or ongoing operating subsidy. As such, the multi-plex rental projects are likely only attractive and/or suitable to developers with alternate investment return goals, particularly the non-profit sector. This is evident in affordable housing projects being built across the SGI and SSI as they are being led by non-profit housing organizations.

Table 34: Landowner Led Equity Distribution (Scenario 2A) in 10-Unit Multiplex at 7.0% Interest Rate

Grant/Fund ($)*	25% Equity from Landowner ($)	Rent ($ Monthly) 1-Bdrm	2-Bdrm	3-Bdrm	Annual Return ($)	Annual Return on Equity (%)
No Grant	$1,828,982	$3,461	$4,904	$5,769	$46,806	2.6%
$100,000	$1,827,399	$3,402	$4,819	$5,670	$45,901	2.5%
$200,000	$1,825,854	$3,344	$4,737	$5,573	$45,018	2.5%

Some financing programs offer longer amortization terms, loan to value ratios up to 100%, and discounted interest rates[9]. To understand how a financing program similar to the Canada Mortgage Housing Corporation (CMHC) Rental Construction Financing Initiative (RCFi) would impact the multiplex in the scenario above, we model a 80% loan to value – as a starting equity requirement, which decreases with each incremental grant contributions – and an amortization period of 50 years in **Table 35**. The interest rate modelled in this scenario is 4.0%.

9 *Discounted interest rates are typically offered in financing programs that require a percentage of the units to meet median household income in the community. For the RCFi program, 20% of units need to be below 30% of median household income in a community. Other funding programs with different eligibility criteria are available which include BC Housing's Community Housing Fund.*

Table 35: Landowner Led Equity Distribution (Scenario 2A) in 10-Unit Multiplex with Alternate Financing Terms at 4.0% Interest Rate

Grant/ Fund ($)*	25% Equity from Landowner ($)	Rent ($ Monthly)			Annual Return ($)	Annual Return on Equity (%)
		1-Bdrm	2-Bdrm	3-Bdrm		
No Grant	$1,442,395	$2,140	$3,032	$3,567	$26,759	1.9%
$100,000	$1,441,585	$2,108	$2,986	$3,513	$26,274	1.8%
$200,000	$1,440,794	$2,077	$2,942	$3,461	$25,801	1.8%

Under this improved scenario, the required rents are closer to the market rent guidelines. At a grant contribution of up to $10,000 per door (i.e., a total of $100,000), decreases the monthly rent by $32, $46, and $54 for the 1-, 2- and 3-bedrooms, respectively. At a grant contribution of $20,000 (i.e., a total of $200,000), the monthly rent is decreased by $63, $90, and $106 for the 1-, 2- and 3-bedrooms, respectively. As with the previous scenario, additional funding could be acquired by the housing provider to further deepen the affordability of the units.

While the RHP pre-development funding of $100,000 or $200,000 would not able to offset the total estimated pre-development costs of a single development projects, it allows the housing provider to move past certain stages of the development process and to redirect their initial funds towards another development cost. The effect is that it decreases the overall development costs, which improves project success and leads to lower required rents as shown in **Table 34** and **Table 35**.

While the rents in **Table 34** and **Table 35** may not meet the rental housing affordability guidelines upon completion, the rents secured at first tenancy will be held to controlled rent increases outlined in the housing agreement. Over the term of the housing agreement, these units would have below-market rents and be considered non-market housing units. Furthermore, the affordability could be deepened if additional funding programs beyond the RHP grant and the CMHC RCFi could be stacked.

3.4.1 Possible Cost Efficiencies in Multi-Unit Development

In addition to offsetting development costs through grants, the financial viability of a project can be increased by finding cost efficiencies through design and construction. While a higher density multi-unit development project (e.g., 20 units) was not modelled in this analysis, increasing the number of units would be beneficial from a financial perspective because it can lower the capital cost per unit as well as the operating costs per unit. The capital cost savings can only be found by placing more units into one building and distributing the cost of shared components (e.g., roof, walls, mechanical systems, etc.). If these units are distributed across plex-type buildings, such as in 10-unit multiplex example discussed above, then these cost efficiencies may be lost. The density allowance of lots is controlled through zoning and is a factor that is within the authority of local governments to change.

Some items in operational costs for multi-unit buildings are fixed and can be distributed at a lower cost per unit when the number of units are increased within a building. However, if the number of units in a building is too small, then the building cannot sustain full-time equivalent staff. In smaller multi-unit projects, this will drive up staffing costs in order to hire someone. While this is not a labour market issue that is unique to the CRD's rural areas, it is a challenge that can be lessened if more multi-unit buildings existed (to share resources across the same owner) or if more density were permitted on the development site.









Affordable Homeownership

4.0 Affordable Homeownership

Affordable homeownership programs in Canada are generally focused on assisting households within a certain income range to enter homeownership, which provides an opportunity to free up rental housing.

Securing affordable homeownership units at the local government level is not common in Canada. This could be attributed to the greatest housing need being in markets where ownership prices are high; however, it can also be attributed to the fact that the cost to subsidize affordable homeownership units is high.

Nonetheless, some municipalities have established their own programs or have obtained these units on an ad-hoc basis. The program rules vary depending on the administrator and, in recent years, the calculation of the resale value for affordable unit has become an even more important consideration as housing prices dramatically increase in some markets.

4.1 Rent-to-Own Options

Rent-to-own programs are viewed as an affordable homeownership program because it bypasses the need for a down payment: the rent paid by the tenant becomes the equity or downpayment required to purchase the house. The idea is to hold the property for the would-be buyer until they can save up what is needed to qualify for a conventional mortgage with a lending institution. The terms of a rent-to-own program vary and are set by the administrator. In general, it is an agreement between renters and property owners or investors to buy a home at a set price at a future deadline. The agreement is made up of a lease and an option to purchase.

4.1.1 Agreement Types

As rent-to-own programs are relatively new, there are generally only two types of rent-to-own agreements available to tenants in Canada[10]. These two agreement types are summarized below:

- **Lease-Purchase Agreement:** This type of agreement virtually guarantees that the tenant will purchase the home once their rent-to-own agreement is complete. These are usually designed to safeguard landlords, so they have a designated buyer.
- **Lease-Option Agreement:** This type of agreement gives the tenant the option of purchasing once the rent-to-own agreement is up and the rent they paid goes towards the equity contribution for a downpayment. While there is no obligation to purchase the home, the money the tenant has put towards the house will not be reimbursed. In that sense, it becomes more like a regular rental agreement.

4.1.2 Organizations Providing Rent-to-Own Options

In addition to the agreement type, there are three types of organizations in Canada who administer rent-to-own programs:

1. **Lending Institutions and Investors**
2. **Developers (*with funding from government*)**
3. **Public Sector Organization**

In some cases, the different types of organizations work together to provide rent-to-own financing for occupants. The biggest difference between the organizations, however, is the distinction between for-profit and non-profit. Having an investment return requirement changes the way the rent-to-own program is structured. This is because the initial mortgage (i.e., during the lease agreement period with the tenant and landlord) is held by the owner. As this owner is taking on risk, they could add additional fees, potentially in the form of higher interest rates and rents, to recover the cost of this risk.

The degree of risk and equity required to build and hold the initial mortgage for would-be buyers is likely why there are very few public sector organizations who administer rent-to-own builds. The authors of this report are only aware of one public sector organization who is developing and administering their rent-to-own units. The organization is a First Nation with specific program goals to house their members, and as such, there is no expectation to receive a return on their equity contribution. A complete list of the organizations researched is available in **Appendix A.**

10 Research was conducted on rent-to-own models in the United States of America; these models either follow similar program requirements and methodology as those in Canada, or are down payment matching programs.

4.1.3 Funding Opportunity: CMHC Rent-to-Own

In Canada, the only existing funding opportunity for publicly-owned rent-to-own programs is the Canada Mortgage and Housing Corporation (CMHC) Rent-to-Own funding stream nestled within the Affordable Housing Innovation Fund. This funding is directed to housing providers interested in developing, testing, and scaling innovative rent-to-own models and projects.

This program seeks to provide housing providers the resources to identify better ways of meeting housing challenges, including financing projects and developing funding models enable rent-to-own housing across Canada. As such, there are program fulfilment requirements related to capturing and sharing lessons learned to transfer knowledge. Eligible projects must also demonstrate innovation, affordability, financial sustainability, and safeguards to protect prospective homebuyers. A key outcome of this program is for participants to identify methods to calculate the resale value of rent-to-own units, as this is an emerging area of administrating affordable homeownership programs.

The list of eligible recipients is broad and include municipalities, provinces, and territories; private sector developers and builders; non-profit housing providers and community housing organizations; and Indigenous governments and organizations.

4.1.4 Summary

Mechanisms for securing affordability

If there is not a measure in place to regulate property value increases between ownership change, the affordability of the unit can be lost after the first homeowner returns the house to the market. In the research examples, the resale value of the rent-to-own units were not restricted after the first homeowner. As such, the CMHC Innovation Fund program requires there to be a clear methodology for determining future sale price.

Benefits of rent-to-own

Rent-to-own programs require an initial investor who is willing to front-end the project with equity needed to build the project. A successful rent-to-own program brings new rental units into a market that could become ownership units, which free up rental units for other households in the community, and offers an opportunity for households to purchase a house when they otherwise may not be able to afford homeownership.

Limitations of rent-to-own

The limitation to the rent-to-own concept is that the program will vary depending on the policy or investment goal. For instance, some investors may require a return on equity for taking on this risk, which can be built into the rent required or interest rate, which effectively raises the costs for the tenant and eventual homebuyer. The benefit of owning a house is the opportunity for the homeowner to capitalize on any appreciation gains upon the sale of the house. The policy goal of such a program should be clear and transparent about whether it is to secure a non-market affordable unit or to enable the first homeowners to capitalize on the asset upon sale.

4.2 Down Payment Matching Options Programs

Down payment matching programs are offered by several organizations in Canada. The intent of these programs is to lower the down payment required for the eligible household by providing a supplementary down payment as a second mortgage. This in turn helps households to access a mortgage, lowers monthly mortgage payments (i.e., smaller principal mortgage amount), and lowers insurance premiums if the minimum downpayment is reached.

4.2.1 Options Ready Program

One of the more established down payment matching programs is offered by Options for Homes, a non-profit organization, and serves the Greater Toronto Area market. The **Options Ready Program** requires a minimum of 5% down payment from the applicant and will provide down payment support from 10% to 15% of the purchase price. As Options for Home is a non-profit organization, they forego the initial developer's profit on the construction of the house and use the equity towards matching the applicant's downpayment.

The Options Ready Program operates on a shared-equity approach. This means that upon sale of the unit, homeowners are required to pay back the second mortgage, any associated interest due on the second mortgage, and capital appreciation associated with the second mortgage. In addition, participants can keep any capital appreciation on their portion of the equity. Since this program relies on a market value increase of the house upon sale, it does not maintain affordability past the first owner.

An important distinction to note in the Options Ready Program is that any capital appreciation on the second mortgage amount is returned to Options for Homes, which is then re-invested into the community to build additional affordable homes. This program may work well in an area where the housing market is strong and there is a vested interest from a developer to provide this service.

4.2.2 Municipal Affordable Homeownership Programs

The City of Langford in British Columbia (BC) operates an Attainable Homeownership Program, with the most recent policy amendment in February 2023. It is intended to assist Langford residents earning less than $150,000 in household income. The City provides a grant towards a 5% down payment for the housing unit[11]. The grant amount varies based on the maximum purchase price set for the housing unit (e.g., 1-bedroom, 2-bedroom, and 3-bedroom units) and the household income. The grants are as follows:

- Household Income of less than $119,999: 75% of the 5% downpayment
- Household Income of between $120,000 and $134,999: 50% of the 5%downpayment
- Household Income of between $135,000 to $150,000: 25% of the 5% downpayment

The attainable units under this program are provided by developers and must abide to construction requirements outlined in the program policy. The program restricts the resale value of the units for the first five years of the program, after which there are no restrictions. The inability to secure affordability for future users is a limitation in the program.

Given that the maximum purchase price for the largest unit (e.g., 3-bedroom unit) is $499,000, the maximum grant available would be $18,713 for a household earning less than $119,999. This policy appears to work for apartment units in high cost of living markets (e.g., higher salaries).

The County of Simcoe in Ontario offers an **Affordable Homeownership Program.** It is intended to assist low-to-moderate income renter households located in Simcoe County. The County does not own or secure affordable homeownership units, instead it provides a 10% down payment assistance (to a maximum of $50,000) to the eligible participant's preferred house on the market. The program has rules governing the eligibility of households for the program and applicants need to be pre-approved for a mortgage. The 10% down payment is offered as a 20-year, interest free, forgivable loan with the condition that the mortgage cannot be refinanced for a higher amount than the original. The program does not restrict capital appreciation upon sale of the property, meaning the affordability of the unit is not carried over to the next purchaser.

11 *The program participant cannot put more than a 5% downpayment (including City of Langford grant) towards the purchase of their house.*

4.2.3 Funding Opportunity: BC Housing Affordable Home Ownership Program (AHOP)

The **Affordable Home Ownership Program** (AHOP) is administered by BC Housing with the goal of increasing affordable housing for middle-income households across BC. The program helps home purchasers to target a minimum down payment of 10% on the home's value.

Through this program, BC Housing provides home purchasers with an interest-free second mortgage, known as an AHOP Mortgage, toward the purchase of their home. The buyer is required to contribute a minimum of 5% on the first $500,000 of the home value (10% downpayment is required on the remaining value of a purchase over $500,000). The AHOP Mortgage is interest and payment-free for up to 25 years. AHOP units can be built using BC Housing's low interest interim construction financing and equity contributions.

The AHOP program requires a partnership between the project partners[12] – which typically consists of a developer and a local government – and BC Housing, which may not be suitable for every local government depending on their capacity to support the AHOP project. In addition, the intention of the AHOP is to reinvest the funds back into community, however it is not clear what this entails and how many addition units can be built. If no restrictions are placed on the AHOP units, then the affordability on the AHOP units could be lost once the unit is sold on the market.

Repaid AHOP Mortgage amounts are contributed to the local government where there is an agreement in place to help support more affordable homes within that local government. If there is no agreement in place between BC Housing and the local government, BC Housing will use the proceeds to help support more affordable homes in British Columbia.

12 *The term of "project partner" is loosely used in the BC Housing AHOP Framework, indicating flexibility in the program for who the local government partner can be. To date, the program uptake has been for five projects which are all located in a municipal jurisdiction.*

4.2.4 Summary

Mechanisms for securing affordability

Mechanisms to secure affordability are not commonly implemented in the research examples. One approach that is used to secure affordability on affordable homeownership units is to restrict the resale value for a certain number of years after date of purchase. The City of Langford does this through the use of Housing Agreements adopted as a bylaw and registered on title.

Benefits of down payment matching

Down payment matching programs enable people who may not have been able to access home ownership the opportunity to do so and frees up rental housing for other households. The ability to utilize capital allows individuals to purchase an asset they may not otherwise be able to afford. Down payment matching programs – if allowing for up to 20% of purchase price – can also enable individuals to have lower mortgage payments which can support manageable cash flow. Additionally, insurance premiums are often reduced due to the higher down payment amount, providing individuals with access to more of their monthly income.

Limitations of down payment matching

The agreement language within down payment matching programs is vague regarding the role definition of all parties, namely: developers, individual private owner, the local government and other parties (e.g., BC Housing). It is also unclear what the municipality must commit to in order promote these partnerships and the risks that they must be willing to take on in engaging in the relationship.

There is also an amount of administrative burden in monitoring and enforcing these agreements, especially if affordability is to be maintained throughout the duration of the housing agreement. There are many stipulations about subleasing or selling units to ensure the objective of the program maintains its integrity. The responsibility of ensuring these units is not rented or sublet falls on the program partner (e.g., local government or funder).



Findings

5.0 Findings

This section highlights the key findings from the rental housing analysis and affordable homeownership research. This analysis demonstrates that are a number of ways that funding can be used to increase the affordability of housing units or to provide an incentive to increase the number of housing units built.

It is important to note that these financial analysis scenarios represent one development cost for each housing typology. Variations in development costs will exist across properties in the CRD's rural areas, and the impact of grant funding may generate deeper affordability if the development costs are below what is modelled here. Considerations include lower operating costs, in-kind contributions by tenants and volunteers (e.g., sweat equity), or more casual labour crews.

To illustrate the potential reach of the program, and to compare opportunity across the housing types, this section allocates a theoretical affordable housing sum of $5M, $10M, and $15M for each stream.

5.1 Partnerships

The analysis in this report reflects current market conditions, and a potential improved scenario where the interest rates are lowered to 4.0%. Despite this, we anticipate the RPH would be able to maximize the grant contributions if multiple government funding programs were stacked together. Below is an example of list of potential programs mentioned that are important for the CRD, senior levels of government, and housing non-profit housing providers in the CRD's rural areas to take note of:

- BC Rural Economic Diversification and Infrastructure Program
- CMHC Rental Construction Financing Initiative Program (RCFi)
- BC Housing Community Housing Fund
- BC Housing Secondary Suite Program
- BC Housing Affordable Homeownership Program (AHOP)

Some of these programs have eligibility criteria that preclude affordable housing development projects in the CRD's rural areas unless they are multi-family projects (i.e., not multi-plexes).

5.2 Mechanisms for Securing Affordability

As noted previously, the required rents are the starting rents for the first tenancy and annual increases will be controlled in exchange for the grants. To secure the affordability of homeownership or rental units over an extended period of time, a mechanism needs to be set up in order to prevent sale prices or rents from going to full market value between occupants. A housing agreement is a the only legal tool available to local governments to secure the term, household income limits, housing prices or rents, and other restrictions to ensure affordability between users of affordable homeownership units.

Outside of housing agreements, further research is needed to understand whether additional tools are available to local governments, such as forgivable loans or partnerships with non-profit organizations who could sign a land lease agreement with individual landowners. The CRD is currently undertaking a Housing Agreement Program review which will help inform the implementation of the RHP.

5.3 Rental Housing Analysis

5.3.1 Secondary Suites – Renovation



1-Bedroom Unit

- The most financially viable rental housing to develop under current market conditions is the renovation of 1-bedroom secondary suites. This rental housing requires the least amount of equity, requires less approvals and construction, and can achieve and potentially exceed the bottom threshold of market rental rates for 1-bedroom units across the CRD's rural areas.
- A drawback to secondary suite renovations is that it is up to the individual landowner to invest in and operate. In Scenario 2A, under the 7.0% interest rate scenario, while the rent ($1,487) is within the market rent guideline ($1,500), the annual return of 2.5% on the landowner's initial equity of $56,000 may not be competitive enough. As such, a greater financial incentive may be required to encourage landowners, either through stacking government funding programs or through the top up equity approach (i.e., Scenario 2B).
- The Scenario 2B top-up equity distribution model with grant funding of 15% equity ($34,000) could lower the required landowner equity from $56,000 to $34,000 while maintaining the monthly rent at $1,487 under the 7.0% interest rate scenario and $1,132 under the 4.0% interest rate scenario.



2-Bedroom Unit

- With grant funding up to $30,000 per door, under the following scenarios, the required monthly rents could be:
  - 7.0% Interest Rate: $2,078
  - 4.0% Interest Rate: $1,496
- Alternatively, a top-up equity distribution model with grant funding of 10% equity ($36,000) could lower the required landowner equity from $89,000 to $54,000 while maintaining the monthly rent at $2,288 under the 7.0% interest rate scenario and $1,753 under the 4.0% interest rate scenario.

5.3.2 Secondary Suites – New Construction



1-Bedroom Unit

- A new secondary suite unit is the second most financially viable rental housing to develop under current market conditions.
- Under the 7.0% interest rate scenario, the construction of a new 1-bedroom secondary suite will require a monthly rent of $1,837 which is slightly above the market rental guideline of $1,500. However, the annual return of 2.5% may not be competitive enough for all landowners to invest the initial equity of $70,000.
- With grant funding up to $30,000 per door, under the following scenarios, the required monthly rents could be:
  - 7.0% Interest Rate: $1,583
  - 4.0% Interest Rate: $1,204
- Alternatively, a top-up equity distribution model with grant funding of 10% equity ($28,000) could lower the required landowner equity from $70,000 to $42,000 while maintaining the monthly rent at $1,837 under the 7.0% interest rate scenario and $1,391 under the 4.0% scenario.



2-Bedroom Unit

- With grant funding up to $30,000 per door, under the following scenarios, the required monthly rents could be:
  - 7.0% Interest Rate: $2,646
  - 4.0% Interest Rate: $1,985
- Alternatively, a with grant funding of 10% equity ($45,000) could lower the required landowner equity from $114,000 to $68,000 while maintaining the required rent at $2,891 under the 7.0% interest rate scenario and from $112,000 to $67,000 while maintaining the required rent at $2,172 under the 4.0% scenario.

5.3.3 Cottages – New Construction



1-Bedroom Unit

- After secondary suite renovations and new suite construction, cottage units are the third most financially viable rental housing to develop under current market conditions.
- With grant funding up to $60,000 per door, under the following scenarios, the required monthly rents could be:
  - 7.0% Interest Rate: $2,118
  - 4.0% Interest Rate: $1,615
- The biggest cost barrier to cottages is the site preparation required and the installation of septic systems which can cost $50,000 or more per site.
- Alternatively, a top-up equity distribution model with grant funding of 10% equity ($40,000) could lower the required landowner equity from $100,000 to $60,000 while maintaining the required rent at $2,616 under the 7.0% interest rate scenario and $99,000 to $59,000 while maintaining the required rent at $1,984 under the 4.0% scenario.



2-Bedroom Unit

- With grant funding up to $60,000 per door, under the following scenarios, the required monthly rents for a new build 2-bedroom cottage would be:
  - 7.0% Interest Rate: $3,484
  - 4.0% Interest Rate: $2,626

- The equity needed to build a 2-bedroom cottage is high (~$156,000 at 25% contribution), and may be less accessible to a broader range of landowners than a 1-bedroom cottage. A top-up equity distribution model with grant funding could lower the barrier to building 2-bedroom cottages by providing a financial incentive to landowners.
  - » Grant funding of 10% equity ($61,000) could lower the required landowner equity from $156,000 to $93,000 while maintaining the required rent at $3,979 under the 7.0% interest rate scenario and from $154,000 to $92,000 while maintaining the rent at $2,934 under the 4.0% scenario.

5.3.4 Multiplex Rental Housing – New Construction

- The 10-unit rental housing is made up of duplexes and triplexes and is intended to represent one type of multi-unit building. This analysis signals a strong need for government grants to increase the affordability of multi-unit rental housing projects in CRD's rural areas as construction costs are high across all housing types (e.g., ground-oriented and multi-unit).
- Our analysis models an initial required equity of $1.8 million under the current interest rate of 7.0%. The pre-development costs (i.e., rezoning costs related to prove servicing and environmental standards, plus infrastructure-related costs during the subdivision and building permit process) can range anywhere from the low $300,000 to $500,000. These costs could vary depending on the specific site and development conditions.
- With grant funding of $10,000 per door (i.e., $100,000), under the following scenarios without stacking additional funding programs, the required monthly rents could be lowered by:
  - » 7.0% Interest Rate:
    - 1-Bdrm: $60
    - 2-Bdrm: $85
    - 3-Bdrm: $100
  - » 4.0% Interest Rate, 50 year amortization period, 80% Loan to Value:
    - 1-Bdrm: $32
    - 2-Bdrm: $46
    - 3-Bdrm: $54

- With grant funding of $20,000 per door (i.e., $200,000), under the following scenarios without stacking additional funding programs, the required monthly rents could be lowered by:
  - 7.0% Interest Rate:
    - 1-Bdrm: $118
    - 2-Bdrm: $167
    - 3-Bdrm: $197
  - 4.0% Interest Rate, 50 year amortization period, 80% Loan to Value:
    - 1-Bdrm: $63
    - 2-Bdrm: $90
    - 3-Bdrm: 106

Benefits of Pre-Development Funding

- A CRD funding program to support pre-development costs such as professional reporting or infrastructure upgrades would increase the viability of multi-unit projects, especially those being advanced by the non-profit housing sector. Additional pre-development funding can support investment in key infrastructure such as well development, driveway construction, and/or professional reporting.
- The impact of the pre-development funding, along with the stacking of other potential grants offered (as outlined in Section 5.1) could encourage more housing providers to develop in CRD's rural areas by:
  - Increasing the equity in the project by providing grant funding – which opens up opportunities to secure other funding and lowers required rents;
  - Decreasing the high financial threshold that organizations need to fundraise for multi-unit developments, and therefore lowering the barrier for organizations to pursue these development concepts.

5.4 Affordable Homeownership Analysis

5.4.1 Rent-to-Own

- Rent-to-own program terms and conditions will vary depending on the individual project and in most cases, the affordability of the home is lost after the unit is returned to the market after the first owner, unless a mechanism is put in place to maintain affordability between users.
- As the average 2021 housing price across the SGIs is $767,500 and the cost to build a single unit in a multi-unit dwelling is around $700,000, the initial equity required to take out a mortgage for a rent-to-own unit could be a barrier. Without an initial investor who is willing to provide equity for the development of rent-to-own dwellings, the program reach for this stream would be low, as the CRD or another organization would be responsible for taking the unit off the market to maintain affordability.
- While rent-to-own programs can include lower density forms of housing, the program is most cost effective with multi-unit buildings because government grants can be used to lower the development price, resulting in a lower purchasing price of the units.

5.4.2 Down Payment Matching

- Down payment matching programs enable people who may not have been able to access home ownership the opportunity to do so. However, depending on the home purchase price, the equity required can be high and may be a less effective use of funds (if provided) when compared to other rental housing options in this study (e.g., cottages, secondary suites).
- Similar to rent-to-own programs, if the policy goal is non-market affordable housing past the initial owner, a mechanism needs to be put in place to ensure the unit does not revert to market value upon sale of the property.

5.5 Potential Reach of the Rural Housing Program

Given the findings above, if the RHP were to carry a hypothetical reserve of $5.0 million to $15 million, then the investment dollars should be allocated in a way that maximizes the reach of the program. **Table 36** below illustrates a funding allocation of 75% for rental housing and 25% for affordable homeownership, distributed as follows:

- **Secondary Suite, Renovations:** $30,000 per door (1- and 2-bedrooms)
- **Secondary Suite, New Construction:** $30,000 per door (1-bedroom) and $60,000 per door (2-bedrooms)[13]
- **Cottage, New Construction:** $60,000 per door (1- and 2-bedrooms)
- **Multi-Unit:** $10,000 per door (all unit types)
- **Rent-to-own:** 10% of downpayment or $76,750 in this instance[14]
- **Downpayment matching program:** 10% of downpayment or $76,750 in this instance[15]

Using this distribution under the $5.0 million program outreach, a total of 165 affordable units would be supported:

- **Secondary Suite, Renovations:** 33 units
- **Secondary Suite, New Construction:** 22 units
- **Cottage, New Construction:** 29 units
- **Multi-Unit:** 75 units
- **Rent-to-own:** 3 units
- **Downpayment matching program:** 3 units

13 A 50/50 split is assumed as the distributed share of 1-bedroom and 2-bedroom secondary suites in the new construction category.

14 Assumes 10% of the average housing sales price for an older home – approximately $767,500 across the SGI in 2021 – or 10% of the construction price for a new multi-unit dwelling (e.g., plex). This assumes there would be a program administrator and an investor willing to assume the risk of taking the unit off the market during the period where the program participant rents the house.

15 Same as Footnote 14, except the program participant would be responsible for purchasing the house under a housing agreement at the outset.

Table 36 below breaks this out further under a $5.0 million, $10 million, and $15 million funding reserve.

Table 36: Potential Funding Allocation Under the Rural Housing Program

	$5 Million			$10 Million			$15 Million		
	Funding Allocation (%)	Funding Amount ($)	Estimated Number of Units Supported	Funding Allocation (%)	Funding Amount ($)	Estimated Number of Units Supported	Funding Allocation (%)	Funding Amount ($)	Estimated Number of Units Supported
Secondary Suite – Renovation	20%	$1,000,000	33.0	20%	$2,000,000	66	20%	$3,000,000	100
Secondary Suite – New Construction	20%	$1,000,000	22.0	20%	$2,000,000	44	20%	$3,000,000	66
Cottage – New Construction	35%	$1,750,000	29.0	35%	$3,500,000	58	35%	$5,250,000	87
Multi-Unit	15%	$750,000	75	15%	$1,500,000	150	15%	$2,250,000	225
Rent-to-Own	5%	$250,000	3.0	5%	$500,000	6	5%	$750,000	9
Down Payment Matching Program	5%	$250,000	3.0	5%	$500,000	6	5%	$750,000	9
Total	**100%**	**$5,000,000**	**165**	**100%**	**$10,000,000**	**330**	**100%**	**$15,000,000**	**496**



Recommendations

6.0 Recommendations

Based on the analysis findings, we recommend six (6) strategies for the CRD when developing and implementing the RHP. Community engagement is recommended to inform the potential uptake of the program and to understand which incentives are most attractive to landowners.

Recommendation 1

- **The RHP should prioritize allocating funding to projects in CRD's rural areas where housing would have otherwise not been created.** While single-detached houses and accessory dwelling units are permitted across SGI and SSI, the uptake to build accessory dwelling units has been slow. Previous studies have shown there is market demand for rental housing on the SGI and SSI, however, there has not been enough incentive or funding available to encourage developers and landowners to fill the market gap.

Recommendation 2

- **Secondary suites have the biggest potential to scale up in unit numbers when coupled with grant funding.** It is recommended that secondary suites receive the highest allocation of funding as it shows that secondary suites have the biggest potential to scale up in unit numbers when coupled with grant funding, making it the most effective use of funding. However, consideration should be given to cultural preferences and whether there would be strong market demand to build these units.

Recommendation 3

- **Cottages have potential to scale up in number of units and may be suitable for middle income households and residents in rural communities.** It is recommended that cottages receive the second highest allocation of funding. Due to the high costs to develop cottages, the program reach may be lessened if development costs are too high or if rents are not affordable for a median-earning renter household. In addition, collaborating with different development approval authorities to create a pre-approved design for cottages, including septic system design, can deepen affordability.

Recommendation 4:

- **Multi-unit buildings should receive the third highest allocation after secondary suites and cottages, as the projects are approved infrequently. Where possible, the stacking of government funding programs will bring deeper affordability to multi-unit developments, including the allowance of more units (e.g., higher density) into one building to realize cost efficiencies.**

Recommendation 5:

- **Entry-level homeownership programs should have smaller funding allocations as the investment costs are high and affordability is not guaranteed to carry over to the next user.** This program reach could be greater if coupled with partnerships or through existing funding programs.

Recommendation 6:

- **When reviewing applications under the Rural Housing Pilot Project, the CRD should take into consideration the following list of factors that impact the effectiveness of the grant.**
  - » Operating expenses will vary project by project, but is an important metric as it impacts how much revenue (e.g., rent) the landowner needs to cover all operational costs. A reasonable operating expense should be proposed.
  - » Different interest rates and amortization periods can dramatically alter the project finances. While we have modelled an interest rate reflecting the current market (7.0% interest rate), and an improved interest rate of 4.0%, a slight increase or decrease and a variance in the amortization period (25 years) will change the impact of any grant funding on the project.
  - » Variations in development costs will exist across properties in the CRD's rural areas, and the impact of grant funding may generate deeper affordability if the development costs are below what is modelled in this report.
  - » The term of the housing agreement should consider the initial grant amount.
  - » Tracking and monitoring rental costs for the secondary rental market in the CRD's rural areas to understand the benchmark market rents year over year in relation to the RHP rents.

Appendices

Appendix A
BC Housing Secondary Suite Incentive Program

The following summarizes eligibility requirements for BC Housing's Secondary Suite Incentive Program:

Homeowners

- Registered owner(s) must be Canadian citizens or permanent residents
- Live in the property as their primary home
- Combined gross annual income of homeowners on title of less than $209,240 (in the previous tax year)

Properties

- Located within one of the 161 incorporated municipalities in BC
- Have a BC Assessment value below the homeowner grant threshold ($2.125 million in 2023)

Secondary Suite

- New legal self-contained unit with a kitchen and full bathroom
  - » Improvements to ***existing*** rental units are ineligible
- Laneway homes / garden suites are eligible
- Received municipal building permits ***on*** or ***after*** April 1, 2023

Costs

All costs must be directly related to the creation of the new secondary suite and must be $20,000 or more. Eligible costs include the following:

- Architectural and design fees
  - » Landscaping costs are ineligible
- Structural modification
- Electrical work
- Fixtures
- Appliances (50% of actual cost to a maximum of $2,500)
- Building and trade permit fees
- Costs to obtain certificates, drawings and specifications directly related to eligible scope of work
- Materials related to the approved construction
  - » Extensions, conversions, repair, or replacement of items for the homeowner are ineligible
- Contractor labour (not including work done by Applicant or any member of the Household)
  - » Labour costs for work completed by the homeowner are ineligible
- PST and GST

The terms for loan forgiveness are as follows:

- The rebate amount and BC Housing legal costs of $2,000 will be registered on title for 5 years as a forgivable loan;
- The new suite must be located on the same property where the homeowner lives and continues to be the principal residence;
- The new suite must be rented out at *below market rates*, as determined by BC Housing, for at least five years;
- The new suite was rented for at least 10 months in the preceding year and the tenancy is under an agreement compliant with the Residential Tenancy Act on a month-to-month or minimum 1-year fixed term tenancy; and
- The tenant is not an immediate family member (spouse, child, parent, or sibling) of the homeowner(s).

If the loan forgiveness requirements are met, the loan will be forgiven at 20% per year, inclusive of BC Housing's legal costs, over five years, when all SSIP requirements are met. Note that interest will accrue on the loan based on the current prime interest rate charged by the Royal Bank of Canada, plus 2.00%.

There are no payments required on either the principal or interest during the forgiveness period if the homeowner complies with the terms and conditions of the SSIP loan. In the event the homeowner does not comply with all the terms and conditions, the loan and any interest that has accrued will become payable on demand to BC Housing.

Appendix B
Rent-to-Own Research

Examples of select rent-to-own programs in Canada are broken down below.

- **Requity Homes:** Operates in Northern Ontario (Thunder Bay, Sault Ste. Marie, Sudbury and North Bay), Saskatchewan (Regina and Saskatoon), Alberta (Calgary and Edmonton), and Manitoba (Winnipeg). Requity purchases the home and allows the occupant to rent and save for the downpayment. Then, when the occupant is ready, they can buy back the home or cash out savings.
- **Clover Properties:** Operates throughout Ontario. The program offers 24, 36, or 48 month rent to own programs while tenants live in the home they will own at the end of the program term.
- **MB Rent-2-Own:** Operates in Alberta and Manitoba and targets people specifically who require improvements to their credit score in order to purchase a home. Much like Requity homes MB Rent-2-Own will purchase the home and work with the buyer through improving their credit. An initial deposit of 3% is required for this program
- **GVC Property Solutions:** Operates in the Lower Mainland and Fraser Valley British Colombia. Much like the previous examples, MB Rent-2-Own and Requity Homes, GVC property solutions purchases homes and offers them to the rent-to-own market. Within this program the purchaser puts a down payment of between $5,000 and $60,000. Typically, the rent-to- own agreement is 24 months long.
- **RTO Homes:** Operates in the Vancouver area through Apex Western Homes which is a contracting company located in the lower mainland. This program is also targeted to people who have a credit score that would prevent them from being eligible for a mortgage. A 5% down payment is typically required to partake in this program, and available listings are fed through Apex Westen Homes.
- **HOS Financial Inc:** perates in Ontario and Quebec. The minimum down payment within this program is the greater of 3% or $10,000. HOS Financial finds third party investors to purchase properties on the client's behalf. Typically, these agreements span three to five years.

- **JAAG:** Operates in Ontario and targets clients who require time and hands on support to improve their credit scores. This rent to own program typically spans a period of one to three years.
- **Sprout Properties:** Operates across Canada using lending partners. This program is between two and four years in length and requires a downpayment which is the greater of 3% or $10,000. This program also requires a $1000 commitment fee. This fee is also counted towards the purchase price.

Making a difference...together

January 17, 2024

Rural Housing Program Pilot Scoping (2024)

The Capital Regional District (CRD) Rural Housing Program is being developed with acknowledgement that solutions to the housing crisis in CRD's Electoral Areas need to be tailored to the rural context, this is especially true for the Salt Spring Island (SSI) and Southern Gulf Islands (SGI) which are within the Islands Trust Area, and have a special mandate to preserve and protect the environment.

The following provides an outline of a 2024 Rural Housing Program pilot project for the SSI and SGI Electoral Areas.

Proposed CRD Rural Housing Program 2024 Pilot Scoping Work:

1. Build Program to Support Pre-development Funding
   - Engage stakeholders to determine opportunity and anticipate cost to support pre-development work that includes undertaking technical studies and determining infrastructure requirements (including on-site servicing) for multi-unit affordable housing projects.
   - Program will be modelled after the Canada Mortgage and Housing Corporation Seed Funding Program and tailored for the CRD's Rural Housing Program (RHP) Pilot on SSI and SGI.
   - Program criteria will be based on project readiness and effective utilization of funds towards regulatory approvals. Priority will be given to non-profit proponents of affordable housing, with development applications under consideration by the CRD or Islands Trust, or subdivision applications under consideration by the Ministry of Transportation and Infrastructure.

2. Develop a Missing Middle/Accessory Dwelling Unit (ADU) Incentive Program[1] to create non-market housing across the secondary housing market (suites and cottages and missing middle housing typologies).
   - Program design will be guided by the recommendations in the "Rural Housing Pilot Project Analysis," (Urban Matters, 2024).
   - Work in 2024 will include community engagement to test the uptake of different program options, as well as develop criteria, program parameters, application forms, legal and financial reviews, etc. for program roll out in 2025.
   - In future years, subject to funding, the program will offer financial incentives for ADUs in exchange for housing agreements to secure non-market units.

3. In 2024, soft launch of the RHP will be supported by existing staff and supplemented by a program coordinator using Municipal and Regional District Tax Program funding.

[1] Electoral Areas are excluded from Provincial Secondary Suite Incentive Program.

urban matters **MEMORANDUM**

DATE: November 12, 2024
TO: Justine Starke, RPP, MCIP, Manager, Southern Gulf Islands Service Delivery -- Capital Regional District
FROM: Jodee Ng, RPP, MCIP and Matt Thomson – Urban Matters CCC
FILE: 1692.0059.01
SUBJECT: **Capital Regional District – Rural Housing Pilot Project Analysis Update**

1.0 INTRODUCTION

The Capital Regional District retained Urban Matters CCC to provide an expanded update to the Rural Housing Pilot Project analysis that was conducted in early 2024. This update is to understand how a grant of $40,000 will change the return expectations for potential homeowners seeking to build/renovate and rent out an accessory dwelling unit on the Southern Gulf Islands (SGIs) and Salt Spring Island (SSI) based on two different sets of maximum rents.

1.1 APPROACH TO ANALYSIS

The approach to analysis assumes that each unit cannot exceed the maximum starting rent for the corresponding number of bedrooms (i.e., bachelor/1-bedroom, 2-bedroom). The rents can be escalated annually by the permitted provincial rent increase if there is no change in tenancy[1]. There are two sets of rent levels being tested for the unit types, as defined in Table 1 below. It is important to note these rents do not differentiate between secondary suites or standalone suite (e.g., cottage).

Table 1: Maximum Starting Rent by Unit Type

	Bachelor/1-Bedroom	2-Bedroom
Rent Affordability Limits[2]	$1,400	$1,760
Below Market Rents Thresholds (SGIs, SSI)[3]	$1,000	$1,250

[1] Per Part 3 of the BC Residential Tenancy Act, landlords may only raise rents by the annual allowable rent increase in accordance with the regulations. Since 2017, the average annual increase is 2.5% with each year's increase ranging from 0% up to 4%. For example, the 2025 rent increase limit for residential tenancies is 3%.
[2] As defined by BC Housing under the Secondary Suite Incentive Program: https://www.bchousing.org/sites/default/files/media/documents/BC-RAHA-Rent-Affordability-Limit.pdf. These rents are the CMHC average rent for the Victoria Census Metropolitan Area.
[3] As defined in Section 2.2 of the Capital Regional District Rural Housing Pilot Project Analysis (2024) report: https://www.crd.bc.ca/docs/default-source/southern-gulf-islands-ea-pdf/crdruralhousingpilotprojectanalysis.pdf?sfvrsn=9f2afce_4. These below market rents are 80% below BC Housing's Housing Income Limits for Victoria (Greater Victoria Area) in 2023.

The analysis also looks at resetting the maximum starting rents at the end of Year 5 to '**market rents**'[4] which are rents based on SGI and SSI renter household incomes. This scenario assumes there would be a tenant changeover starting in Year 6. This is to compare how the 'maximum rents' compare to market rents after 5 years of tenancy.

These market rents are tailored to SGI and SSI renter household incomes of $60,000 or higher, broken out by the number of bedrooms as shown below in Table 2. Note that these market rents are based on 2021 data, and as incomes grow over time, it is anticipated that market rents will increase incrementally.

Table 2: SGI and SSI Market Rent and Rent-to-Own Guidelines by Unit Type

	Bachelor/1-Bedroom	2-Bedroom
Market Rent and Rent-to-Own Guidelines	$1,500	$1,950

1.2 ASSUMPTIONS

With the exception of the maximum rents, required initial homeowners' equity, and the grant amount tested, the remaining assumptions in this analysis remain the similar to the analysis conducted in early 2024. As a summary, the main assumptions are provided below and in Table 3 below.

Table 3: Assumed Unit Size and Construction Costs

	Cottage – New		Secondary Suite – New		Secondary Suite – Renovation	
	1-Bdr	2-Bdr	1-Bdr	2-Bdr	1-Bdr	2-Bdr
Unit Size (sq. ft.)	600	900	600	900	600	900
Construction Cost ($/sq. ft.)	$439		$368		$296	
Total Project Cost Per Unit*	$393,000	$614,000	$277,000	$448,000	$220,000	$357,000

**Rounded to the nearest thousand dollar, and includes financing fees and interest accumulated during construction period.*

Unit Type

A cottage and a secondary suite are both self-contained suites with access to living facilities such as cooking, sleeping, and receiving mail. However, a *new* secondary suite is built as part of the construction of a new single-detached house, whereas a *renovation* of a secondary suite is the addition of a legal suite in an existing single-detached house.

[4] Market rent as defined in Section 2.2 of the Capital Regional District Rural Housing Pilot Project Analysis (2024) report: https://www.crd.bc.ca/docs/default-source/southern-gulf-islands-ea-pdf/crdruralhousingpilotprojectanalysis.pdf?sfvrsn=9f2afce_4.

Unit Sizes

The financial analysis assumes that all 1-bedroom units will be 600 sq. ft. in size, and 2-bedroom units will be 900 sq. ft. in size. If there is a variation in the unit size, the capital costs to build the unit, as well as the return on the homeowner's equity would also change (note: this change in unit size variation is not tested in this analysis).

Homeowner's Equity

It is also assumed that the **initial homeowner's equity** will be set at 25% of the total capital cost to build or renovate the accessory dwelling unit.

Project Costs

The project costs for building a cottage, secondary suite, and for the renovation of a secondary suite are estimated on a square foot basis. These costs include financing fees (e.g., legal, appraisal, etc.) and interest accumulated during the construction period. The costs are estimates, and not exact figures, as it varies in each scenario depending on the amount of homeowner equity and grant is provided, as more equity decreases the borrowing costs.

2.0 ANALYSIS RESULTS

This section presents the analysis results and the estimated returns that a homeowner potentially might expect based on the assumptions around capital costs and total equity invested: **25% homeowner's equity** and a **$40k grant** amount. The results demonstrate the potential return on the homeowner's equity under three scenarios:

1. Year 1 and Year 5 returns with no change in tenancy;
2. Increasing the $40k grant to a $80k grant; and
3. A change in tenancy at the end of Year 5.

The second component of the analysis assumes a homeowner could apply and successfully be eligible for a $40k forgivable loan from BC Housing through the Secondary Suites Incentive Program[5] while stacking an additional $40k grant from another housing program.

2.1 1-BEDROOM ANALYSIS

In the first year of the unit being tenanted, the return on the homeowner's equity is positive for both the 1-bedroom new secondary suite (4.9%) and renovated secondary suite (11.3%)[6] at the $1,400 rent level. When the rent is offered at $1,000, there is still a return at 2.6% for the renovated suite, however, the new secondary suite sees a negative return of -2.1%. (Table 4 below).

Table 4: Estimated Returns on Initial Homeowners' Equity, 1-Bedroom, $40K Grant, Year 1

Target Rents	Cottage - New		Secondary Suite - New		Secondary Suite - Reno	
	Return on Homeowner Equity	Capital Cost to Build	Return on Homeowner Equity	Capital Cost to Build	Return on Homeowner Equity	Capital Cost to Build
$1,400	-2.5%	$393k	4.9%	$277k	11.3%	$220k
$1,000	-7.4%	$393k	-2.1%	$277k	2.6%	$220k

In the first year of the unit being tenanted, the return on the homeowner's equity for the 1-bedroom cottage does not bring a positive return on investment at these project costs.

When looking five years down the horizon, the same tenanted unit where rents started at $1,400 and escalated at 2.5% annually, now have higher returns as follows (Table 5):

- For the 1-bedroom new secondary suite, the return has increased from 4.9% to 6.7%.

[5] Provides a grant for both secondary suites and laneway houses/garden suite which have received a municipal building permit on or after April 1, 2023.
[6] As mentioned in Section 1.2 of this report, a *new* secondary suite is part of the construction of a new single-detached house, whereas a *renovation* of a secondary suite is the addition of a legal suite in an existing single-detached house.

- For the 1-bedroom renovated secondary suite, the return has increased from 11.3% to 13.3%.

Additionally, the 1-bedroom renovated secondary suite initially offered at $1,000 in Year 1, has increased the return from 2.6% to 4.2%. However, the 1-bedroom new secondary suite at the lower rental rate of $1,000 still sees a negative return on investment of -0.6%.

The financial analysis finds that the cottages at both levels of rent, $1,400 and $1,000, do not demonstrate a return on the homeowner's equity at -0.9% and -6.1%, respectively.

Table 5: Estimated Returns on Initial Homeowners' Equity, 1-Bedroom, $40K Grant, Year 5

Target Rents	Cottage - New		Secondary Suite - New		Secondary Suite - Reno	
	Return on Homeowner Equity	Capital Cost to Build	Return on Homeowner Equity	Capital Cost to Build	Return on Homeowner Equity	Capital Cost to Build
$1,400	-0.9%	$393k	6.7%	$277k	13.4%	$220k
$1,000	-6.1%	$393k	-0.6%	$277k	4.2%	$220k

2.1.1 Increasing the Grant to $80k

If the homeowner received an additional $40k as a forgivable loan through BC Housing's Secondary Suites Incentive Program – for a total grant amount of $80k – the Year 1 returns would increase across nearly all categories, notably (Table 6):

- From 4.9% to 8.9% for the new secondary suite at the $1,400 rent level
- From 2.6% to 7.7% for the new secondary suite at the $1,000 rent level

One-bedroom units that cost more than $393k to build, and require a rent of $1,400 see a slight return under the assumptions modelled in this analysis. Units that can be built at lower cost would see greater returns, for example, the renovated secondary suites demonstrate a return as a high as 16.4% when the capital cost is $220k per unit. The 1-bedroom cottage under the $1,000 rent is the only scenario that does not provide a positive return.

Table 6: Estimated Returns on Initial Homeowners' Equity, 1-Bedroom, $80K Grant, Year 1

Target Rents	Cottage - New		Secondary Suite - New		Secondary Suite - Reno	
	Return on Homeowner Equity	Capital Cost to Build	Return on Homeowner Equity	Capital Cost to Build	Return on Homeowner Equity	Capital Cost to Build
$1,400	0.3%	$393k	8.9%	$277k	16.4%	$220k
$1,000	-4.6%	$393k	2.0%	$277k	7.7%	$220k

2.1.2 Change in Tenancy

This section reviews a scenario where there is a tenant changeover at the end of Year 5, resulting in market rent, which is $1,500 for the new tenants (Table 7). The analysis shows that the market rent is similar to the Rent

Affordability Limit of $1,400 after 5 years (which grows to $1,545). In other words, these units that are provided grants become the SGI and SSI market rent units after 5 years.

1-Bedroom Units Targeting $1,400 in Year 1

At Year 6, rents for a 1-bedroom unit are reset from $1,545 ($1,400 plus 2.5% annual escalation for 4 years) to a SGI and SSI 'market rent' of $1,500. This means that the return on newly occupied units **is lower** than for units that already have tenants. For landlords to recover any losses, the rent in Year 6 would need to be higher than $1,500 (Table 7 below).

1-Bedroom Units Targeting $1,000 in Year 1

For the units with rents of $1,104 at the end of Year 5 ($1,000 plus 2.5% annual escalation for 4 years), the rents are reset to SGI and SSI 'market rent' of $1,500. This substantial increase in rent causes the returns **to increase** across all accessory dwelling units (e.g., cottages, new secondary suite and renovated secondary suite). However, as many of the returns are low in the first 5 years, uptake is unlikely on the units that cost more than $220k to build.

Table 7: Change in Tenancy at End of Year 5, 1-Bedroom, $40K Grant

Rent			Returns on Homeowner Equity – End of Year 5					
Year 1	Year 5	Year 6 (Market Rent)	Cottage - New		Secondary Suite - New		Secondary Suite - Reno	
	No Change in Tenancy	Change in Tenancy	No Change in Tenancy	Change in Tenancy	No Change in Tenancy	Change in Tenancy	No Change in Tenancy	Change in Tenancy
$1,400	$1,545	$1,500	-0.9%	-1.5%	6.7%	5.8%	13.4%	12.3%
$1,000	$1,104	$1,500	-0.4%	2.1%	-0.6%	5.8%	4.2%	12.3%

2.2 2-BEDROOM ANALYSIS

When looking at the 2-bedroom unit analysis, only the renovated secondary suite offered at the $1,760 rent level provides a return of 4.2%. This means that units that cost more than $357k to build struggle in seeing a return in Year 1. See Table 8 below.

Table 8: Estimated Returns on Initial Homeowners' Equity, 2-Bedroom, $40K Grant, Year 1

Target Rents	Cottage - New		Secondary Suite - New		Secondary Suite - Reno	
	Return on Homeowner Equity	Capital Cost to Build	Return on Homeowner Equity	Capital Cost to Build	Return on Homeowner Equity	Capital Cost to Build
$1,760	-6.0%	$614k	-0.8%	$448k	4.2%	$357k
$1,250	-10.0%	$614k	-6.2%	$448k	-2.7%	$357k

At Year 5, the same tenanted renovated secondary suite that was offered at $1,760 and escalated at 2.5% annually, has its return rise from 4.2% to 6.1%. In addition, the new secondary suite offered at $1,760 now shows a slight return (Table 9 below). However, the cottages are still showing negative returns. The analysis shows that units with capital costs above $357k are challenging to achieve a return under both rent levels.

Table 9: Estimated Returns on Initial Homeowners' Equity, 2-Bedroom, $40K Grant, Year 5

Target Rents	Cottage - New		Secondary Suite - New		Secondary Suite - Reno	
	Return on Homeowner Equity	Capital Cost to Build	Return on Homeowner Equity	Capital Cost to Build	Return on Homeowner Equity	Capital Cost to Build
$1,760	-4.5%	$614k	0.9%	$448k	6.1%	$357k
$1,250	-8.7%	$614k	-4.8%	$448k	-1.2%	$357k

2.2.1 Increasing the Grant to $80k

For the 2-bedroom units, stacking an additional $40k grant from the BC Housing Secondary Suite Incentive Program would impact the following changes in Year 1's returns:

- Increase the return on a renovated secondary suite at rent level of $1,760 from 4.2% to 7.3%
- Increase the return on a renovated secondary suite at a rent level of $1,250 from -2.7% to 0.4%
- Improve the return on a new secondary suite at rent level of $1,760 from -0.8% to 1.7%

Units that cost more than $448k to build, are generally challenged in providing positive returns when the rents are lower than $1,760.

Table 10: Estimated Returns on Initial Homeowners' Equity, 2-Bedroom, $80K Grant, Year 1

Target Rents	Cottage - New		Secondary Suite - New		Secondary Suite - Reno	
	Return on Homeowners' Equity	Capital Cost to Build	Return on Homeowners' Equity	Capital Cost to Build	Return on Homeowners' Equity	Capital Cost to Build
$1,760	-4.2%	$614k	1.7%	$448k	7.3%	$357k
$1,250	-8.2%	$614k	-3.8%	$448k	0.4%	$357k

2.2.2 Change in Tenancy

This section reviews a scenario where there is a tenant changeover at the end of Year 5, resulting in market rents for the new tenants in Year 6 (Table 11). Similar to the 1-bedroom analysis, the analysis shows that the Rent Affordability Limits ($1,760) are close to the market rents in Year 6 for SGI and SSI. This means that the units meeting Rent Affordability Limits will be close to market rent units after 5 years.

2-Bedroom Units Targeting $1,760 in Year 1

At Year 6, when the rents are reset from $1,943 ($1,760 plus 2.5% annual escalation for 4 years) to a 'market rent'[7] of $1,950 for a 2-bedroom unit. In this instance, the return on the newly occupied units are **equal to** the tenanted unit, signalling that 'market rents' would need to be around $1,950 in Year 6 for a landlord to recuperate any losses (Table 11 below).

At Year 6, the rent for a 2-bedroom unit is reset from $1,943 (plus 2.5% annual escalation for 4 years) to a 'market rent' of $1,950. This means that the return on newly occupied units are **equal to** the units that already have tenants. For landlords to recover any losses, the rent in Year 6 would need to be around $1,950 (Table 11 below).

2-Bedroom Units Targeting $1,250 in Year 1

For units with rents of $1,380 at the end of Year 5 ($1,250 plus 2.5% annual escalation for 4 years), the rents are reset to 'market rents' of $1,950. This substantially increases the returns across all accessory dwelling units in Year 6.

Table 11: Estimated Change in Tenancy at End of Year, 2-Bedroom, 40K Grant

Rent			Returns on Homeowner Equity – End of Year 5					
Year 1	Year 5	Year 6 (Market Rent)	Cottage - New		Secondary Suite - New		Secondary Suite - Reno	
	No Change in Tenancy	Change in Tenancy	No Change in Tenancy	Change in Tenancy	No Change in Tenancy	Change in Tenancy	No Change in Tenancy	Change in Tenancy
$1,760	$1,943	$1,950	-4.5%	-4.5%	0.9%	0.9%	6.1%	6.1%
$1,250	$1,380	$1,950	-8.7%	-4.5%	-4.8%	0.9%	-1.2%	6.1%

[7] Market rent as defined in Section 2.2 of the Capital Regional District Rural Housing Pilot Project Analysis (2024) report. These rents are used as a starting point for the analysis to test the market rents.

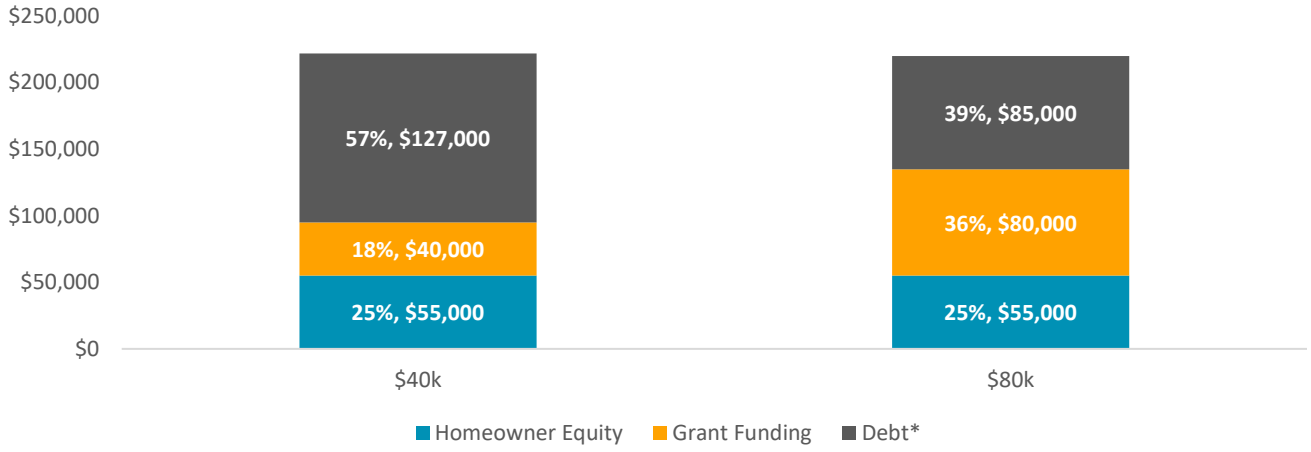
3.0 CONCLUSION

While the financial analysis shows returns across some of the scenarios as modelled, consideration should be given to the following factors that will influence the direction of the return.

- **Measuring Returns –** While some scenarios demonstrate a 'return' on the initial homeowners' equity, the amount of return and length of time should be considered. A return of 2.0% or under in Year 1 may not be enough to attract a homeowner to put forward their equity into an accessory dwelling unit, however, if this return becomes 5.0% in Year 5, then the grant option may become more of an incentive. On the other hand, if there is no return in Year 1, and an increase to 8.0% return in Year 5, this may not be attractive enough for a homeowner due to the opportunity loss on their equity in their first few years. The decision comes down to the risk tolerance and return goals of each individual homeowner.
- **Setting Rent Levels –** The financial analysis shows that the maximum rents, if set at the higher levels (e.g., Rental Affordability Limits), will enable homeowners to see a return across more scenarios. This means that this set of rents will likely encourage more housing supply across the SGIs and SSI. However, if the lower set of rents is required (e.g., Below Market Rents for SGI and SSI), the impact is not as far-reaching than the higher set of rents, as fewer scenarios show a return, which translates to fewer ADUs units being built.
- **Tenant Changeover and Market Rents** – The timing of tenant changeover within the first five years impacts the rent that can be charged, which impacts the returns a landlord might expect. These are risks that each individual homeowner will need to weigh when considering the overall attractiveness of a grant program for building accessory dwelling units. After the five year period ends, the ability to 'reset' the rents to a market-supportable rent is important for landlords so that they do not take on any losses that might offset their returns gained.
    - Further, the analysis finds that units set at the Rent Affordability Limit will reach the SSI and SGI 'market rents' after 5 years. Since these units are new, a landlord may decide to charge a higher rent than the 'market rents' after 5 years. However, true market rents are dictated by a household's ability to pay for the rents. If renter household incomes across the SGI and SSI cannot support a higher rent, landlords may find they cannot increase the rent in Year 6 beyond the 'market rent' tested here. In this instance, those units would become a new supply of market rental units for SGI and SSI renters, while maintaining a reasonable return for the landlords (under the assumptions modelled in this analysis).
- **Building Costs** – The analysis is based on traditional forms of building housing. However, there are housing innovations and opportunities emerging that will lower the building costs which will allow owners to achieve a higher return on their investment. Some of these options include using pre-fabricated materials, modular housing, leveraging economies of scale when building multiple accessory dwelling units, and accessing pre-approved designs. A lower building cost will provide a greater incentive for homeowners to build accessory dwelling units.

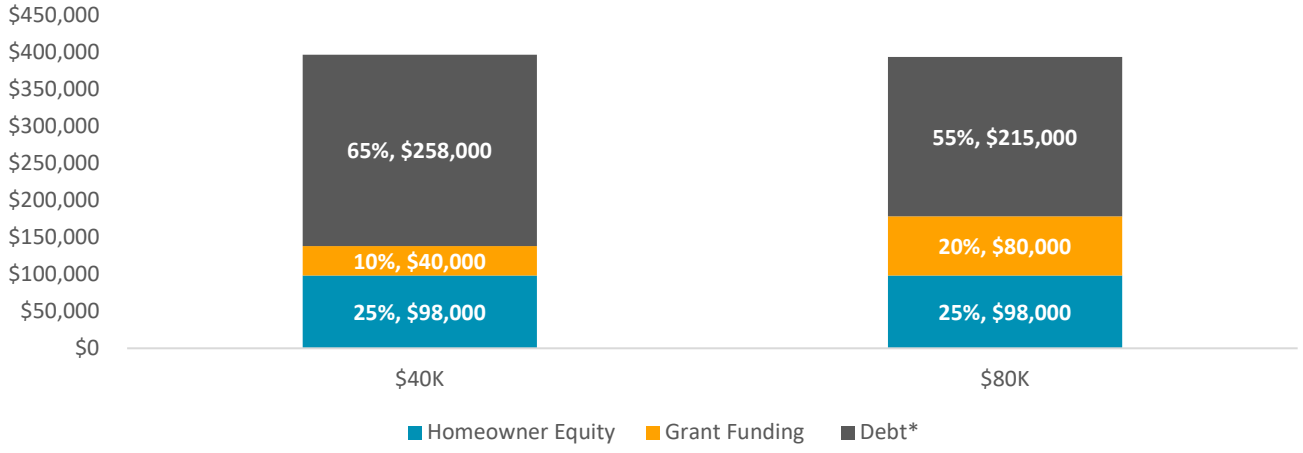
- **Grant Size** – The stacking of grants to $80,000 enable a larger number of scenarios to achieve a notable return, when compared to just a $40,000 grant alone. Cottages are still challenging due to the higher capital costs, but if construction innovation can be used to lower the costs, then the returns could be increased. The graphs below show the impact of the grant size on the debt carried in the secondary suite renovation scenario (1-bedroom) and in the cottage scenario (1-bedroom).

Figure 1: 1-Bedroom Secondary Suite Renovation, Comparison of a $40k Grant vs. $80k Grant



**Includes financing fees and interest accumulated during construction.*

Figure 2: 1-Bedroom Cottage, Comparison of a $40k Grant vs. $80k Grant



**Includes financing fees and interest accumulated during construction.*

In summary, the financial analysis demonstrates the following trends based on the data assumed:

1-bedroom unit

- **$40k grant**
  - A unit with capital costs more than $393k (modelled as a new cottage) will have negative returns in Year 1 through Year 5 at both sets of rents tested, $1,400 and $1,000, unless the project costs are decreased.
  - A unit with capital cost of $277k (such as a new secondary suite) shows a **notable return of 4.9% to 6.7%** from Year 1 to Year 5 when rents are set at $1,400.
    - On the other hand, a unit with a capital cost of $277k (such as a new secondary suite) with rents set at $1,000 show a negative return of -2.1% to -0.6% in Year 1 and Year 5, respectively.
  - A unit with capital cost of $220k (such as a secondary suite renovation) shows a **notable return of 11.3% to 13.4%** from Year 1 to Year 5 when rents are set at $1,400; and returns of **2.6% to 4.2%** from Year 1 to Year 5 when rents are set deeper at $1,000.
- **$80k grant**
  - A unit with a capital cost of $220k (such as a secondary suite renovation) shows a return of **16.4%** when rents are set at $1,400 and a return of **7.7%** $1,000 in Year 1.
  - A unit with a capital cost of $277k (such as a new secondary suite) shows a return of **8.9%** when rents are set at $1,400 in Year 1, and a return of **2.0%** when rents are set at $1,000 in Year 1.

2-bedroom unit

- **$40k grant**
  - A unit with capital cost of $357k (such as a secondary suite renovation) shows a notable return of **4.2% to 6.1%** when rents are set at $1,760 from Year 1 to Year 5.
- **$80k grant**
  - A unit with a capital cost of $357k (in this analysis, a renovated 2-bedroom secondary suite) return **7.3%** when rents are set at $1,760. On the other hand, if the rents were set at $1,250, there is a negligible return in Year 1 (0.4%).
  - A unit with capital cost of $448k (in this analysis, a new 2-bedroom secondary suite) starts showing a promising return of **1.7%** when the rents are set at $1,760 at Year 1. This return will increase if the project costs are lowered.

Cottages:

- **$40k grant**
  - A 1-bedroom unit with a capital cost of $393k does not generate any returns when the rents are set at $1,400 or $1,000 in Year 1 (-2.5% and -7.4%, respectively) or in Year 5 (-0.9% and -6.1%, respectively).

- A 2-bedroom unit with a capital cost of $614k does not generate any returns when the rents are set at $1,760 or $1,250 in Year 1 (-6.0% and -10.0%, respectively) or in Year 5 (-4.5% and -8.7%, respectively).

- **$80k grant**
  - A 1-bedroom unit with a capital cost of $393k generates a small return when the rents are set at $1,400 in Year 1 (0.3%). The return could be increased if the project costs are lowered.
  - A 2-bedroom unit with a capital cost of $614k does not generate a return when rents are set at $1,760 or $1,250 in Year 1 (-4.2% and -8.2%, respectively). The returns could be increased if the project costs are lowered.

Sincerely,

URBAN MATTERS CCC LTD.



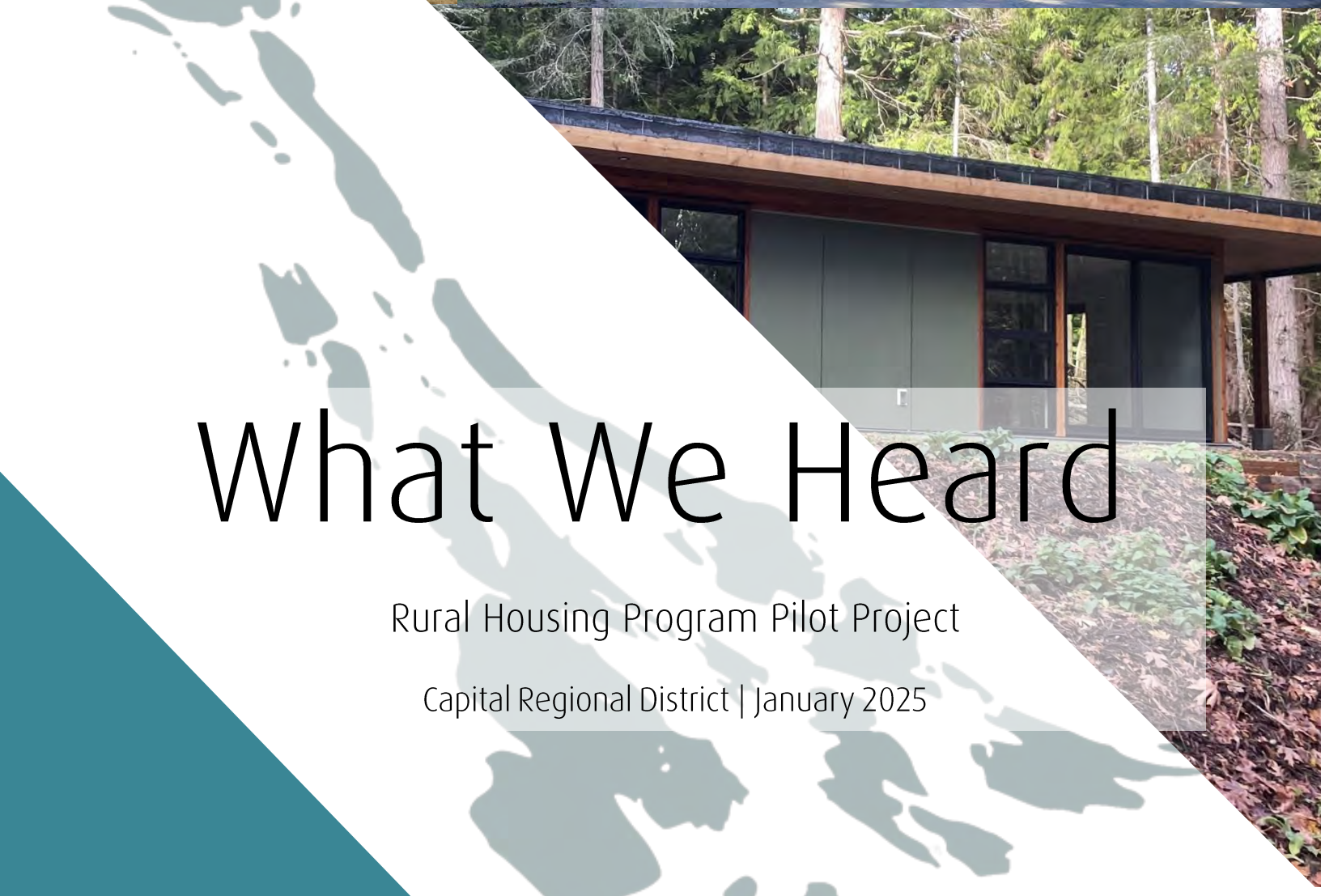
Jodee Ng, RPP, MCIP
Land Economics Consultant

cc: Matt Thomson, Community Housing Advisor, Urban Matters CCC

Appendix C







What We Heard

Rural Housing Program Pilot Project

Capital Regional District | January 2025



Making a difference...together

What We Heard

Rural Housing Pilot Program Community Engagement

Making a difference...together

Capital Regional District | January 2025

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What We Heard

Rural Housing Pilot Program Community Engagement

Capital Regional District | January 2025

Project Overview

The Capital Regional District (CRD) is developing a Rural Housing Program (RHP) as a pilot project for the Southern Gulf Islands (SGI) and Salt Spring Island (SSI) Electoral Areas (EAs) in 2025-2026. The Rural Housing Program will enable the CRD to respond to the housing crisis in its rural communities and to pilot solutions more suited to the rural context. The project aims to provide:

1. Accessory Dwelling Unit Incentives
    - Support the development of new non-market units in the secondary housing market by providing financial incentives to build secondary suites and cottages in the pilot area.
2. Pre-development Funding for Affordable Housing
    - Support pre-development costs for technical studies and on-site infrastructure in the development of purpose built, multi-unit affordable housing in the Pilot Area.
3. Coordination, Information, Navigation, Advocacy
    - Coordinate on-going stakeholder engagement and guidance/support for non-profit housing proponents, inter-agency coordination, inter-divisional coordination at CRD, and outreach to other levels of government.

Community Engagement was conducted in 2024 by way of an online survey, polls, workshops, presentations, and delegations. Background and information have been posted on the CRD Get Involved project page: https://getinvolved.crd.bc.ca/crd-rural-housing-program.

As part of this engagement, an anonymous survey was conducted between September 16 and December 16 2024, for property owners in the SGI and SSI Electoral Areas, including those who expect to own property within those areas in the next 6-18 months. The goal of the survey was to better understand landowners' interest and capacity for building secondary suites, as well as their compatibility with the Provincial Secondary Suites Incentive Program eligibility criteria.

Engagement by the Numbers

While the engagement site was active, it had over 3,600 visitors. Two hundred seventy-four people responded to the polls, and 573 property owners responded to the survey. The engagement tools were promoted using social media, posters, and articles in community newspapers.
The Rural Housing Program Pilot proposal was presented for discussion at 11 local meetings and workshops, online and in person across the five islands of the Pilot Area.

Summary of Community Engagement Results

- Stakeholder engagement demonstrated a high level of interest in the CRD creating a housing program targeting its rural island communities.
- Workshops and consultation with the non-profit housing sector in both the SSI and SGI EAs offered better understanding of the needs of the sector overall, and the individual needs of each housing project.
- The pre-development funding program is long awaited and will see rapid uptake. There are 10 active projects proposed as affordable housing projects across the pilot area, in various phases of advancement. Together, these projects represent at least 188 units.
- The Property Owners Survey indicated interest in participation in the Accessory Dwelling Unit Incentive Program:
    - Eighty percent of respondents were year-round residents of the islands.
    - Thirty-seven per cent of survey participants have zoning that would allow a secondary suite or cottage, however a further 26% were unsure of their zoning permissions.
    - Workers received the highest ranking as a preferred tenant; however family members were the second highest preference.
    - Forty-one per cent responded that a $40,000 funding incentive would make the difference in their ability to proceed with building an ADU.
    - An additional 70 participants responded that $80,000 would be an incentive.
    - Thirty-eight per cent of respondents would not build an ADU even with an $80,000 financial incentive.
    - The cost of construction was cited as the main obstacle to building an ADU, with prohibitive regulatory environment and the desire to preserve privacy also ranking highly. The Residential Tenancy Act was cited as a deterrent to being a landlord.
    - The majority of respondents (74%) indicated that their income was below the maximum income for eligibility for the Provincial program ($209,420).

Key Takeaways

There is a high level of interest in the CRD creating a housing program to support housing solutions in its rural island communities. The non-profit housing sector in the island communities have a high need for capital funding, and a CRD pre-development funding program will support project success. Despite some challenges with zoning and the building permit process, and concerns about privacy and the responsibility of being a landlord, there appears to be appetite for the Accessory Dwelling Unit Incentive Program by property owners who live year-round on the islands. Many residents confirmed that they meet the proposed eligibility criteria. Based on this, it is likely that both funding streams of the Rural Housing Program will see considerable uptake in the initial launch.

What We Did:

A. Stakeholder Engagement

The CRD Rural Housing Project team met with housing groups throughout 2024 to present the proposed framework of the RHP pilot.

Engagement events included:

1. Salt Spring Island Local Community Commission, May 22, 2024, Meaden Hall, Salt Spring Island
   Attendees represented the following organizations:
   1) CRD SSI Local Community Commission
   2) Islands Trust/Salt Spring Local Trust Committee
   3) Salt Spring and Southern Gulf Islands Community Services
   4) Lady Minto Hospital Foundation
   5) North Salt Spring Waterworks District
   6) JG Consulting
   7) Islanders Working Against Violence (IWAV)
   8) Salt Spring Solutions
   9) Gulf Islands Seniors Association (GISRA)
   10) Housing Now
   11) Salt Spring Foundation
   12) SSI Chamber of Commerce
   13) Chuan Society
   14) Lookout Society
   15) Transition Salt Spring
   16) Salt Spring Community Marketplace
   (Country Grocer, Country Grocer Pharmacy, Upper Ganges Liquor Store and Harvest Moon Cannabis Store)
   17) Umbrella Society
   18) SGI Community Resource Centre (CRC)
   19) Positively Forward
   20) Other individual community members

2. Ask Salt Spring – August 16, 2024 – Presentation on Rural Housing Program to 19 participants at the "Ask Salt Spring" monthly speaker's event.

3. Southern Gulf Islands Electoral Area - Housing Sector Engagement, September 10, 2024, online. Attendees:
    1) Galiano Affordable Living Initiative
    2) Mayne Island Housing Association
    3) Pender Island Housing Association
    4) Galiano Cottage Co-op
    5) Galiano Island Housing Association
    6) Housing Now
    7) Galiano Film School Housing Project
    8) Wiser Projects

4. Salt Spring Island Foundation Funders Table – September 13, 2024 – Presentation focused on key points for a collaborative funding framework for rural housing solutions in the islands. There was a group of 12 participants including board members of the Salt Spring Island Foundation.

5. Salt Spring Local Community Commission – Housing Strategy Workshop – October 17, 2024. The workshop included LCC members with housing experts from Salt Spring Island and focused on the need for an updated Salt Spring Island housing strategy.

6. Information about the proposed Rural Housing Program Pilot Project was presented to Islands Trust in a series of delegations to Local Trust Committees as well as to Islands Trust Council, which represents the federation of Islands Trust.

    1) Galiano Island Local Trust Committee, October 8, 2024
    2) Salt Spring Island Local Trust Committee, October 10, 2024
    3) Mayne Island Local Trust Committee, October 28, 2024
    4) North Pender Island Special Advisory Planning Commission on Housing – November 1, 2024
    5) North Pender Island Local Trust Committee – November 29, 2024
    6) Islands Trust Council – December 3, 2024

B. Property Owner's Survey

The Property Owner's Survey was open from September 16 to December 16, 2024. The survey was aimed at property owners to gauge uptake and seek feedback on the proposed criteria for the Accessory Dwelling Unit Incentive Program. It was supported by the CRD Get Involved website, which provided background materials and quick poll questions. A social media campaign drove interest in the page and in the survey and has ensured the island communities are well informed about the goals of the Rural Housing Program.

The online survey received a total of 573 responses. Respondents were asked about the following topics:

- Their property's infrastructure, improvements and zoning
- Whether they currently operate a rental unit and their preferences regarding tenants
- Whether a financial incentive would encourage them to build a secondary suite or cottage.

See Appendix A for the full results of the Rural Housing Program Property Owner's Survey.

C. Polls

Community members were able to participate in a series of polls to indicate their thoughts about building an ADU or Secondary Suite.

Responses to these polls are shown in Appendix B.



Appendix A:

Rural Housing Program Property Owner's Survey Results

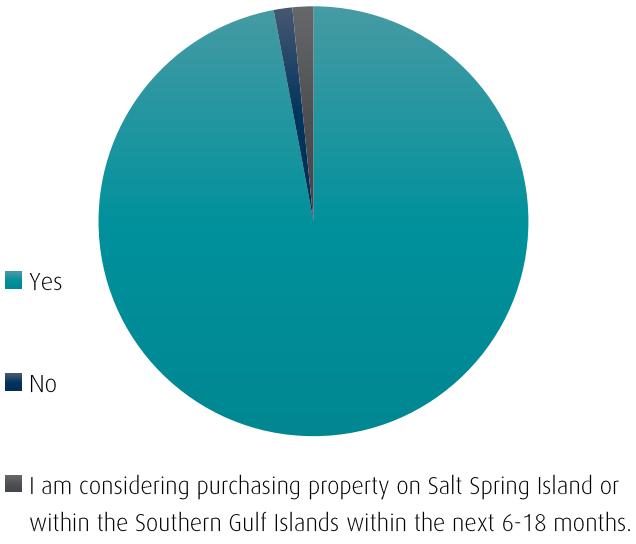
Who We Heard From

The online survey included several demographic questions to allow the project team to better understand who participated. The following results are specific to the online survey only and do not reflect the demographics of the participants who used the other tools.

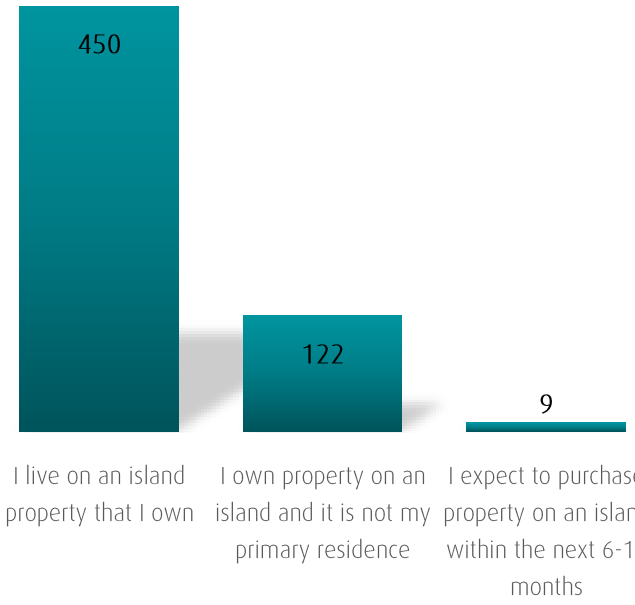
Geographic Representation

Respondents were asked the following question: "Do you own property on Salt Spring Island or the Southern Gulf Islands?" Figure 1 shows their responses. The vast majority of respondents (97%, or 556 out of 573) own property on an island. Four hundred fifty respondents out of 560 (80%) live on an island property that they own; 122 (22%) own property on an island that is not their primary residence; nine (2%) expect to purchase property on an island within the next 6-18 months (see figure 2).

Land Ownership (figure 1)

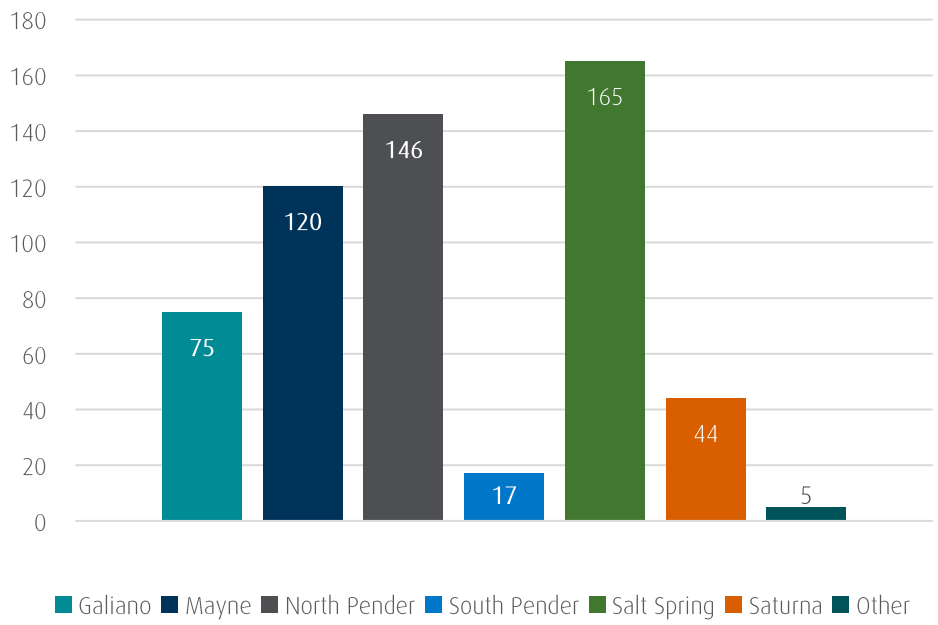


Island Connection (figure 2)



Respondents were also asked: "On which island do you own property? (Select all that apply)?". As shown in figure 3, Salt Spring Island had the most responses (165); followed by North Pender (146); Mayne (120) and Galiano (75). Saturna and South Pender had the fewest responses at 44 and 17, respectively. Comparing participation against the population of each island, participation for the Southern Gulf Islands ranges from 5% to 9% of island population, indicating a fairly equitable involvement. Salt Spring Island, which has a much higher population, had a lower response rate (1%).[1]

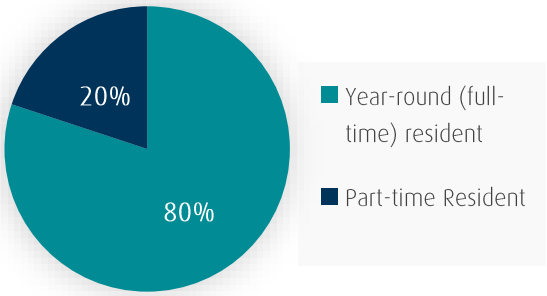
On which island do you own property? (figure 3)



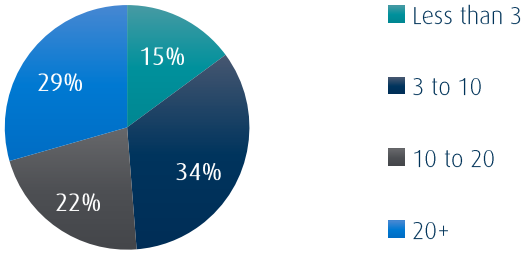
Residential Status

Respondents who indicated that they live on an island were asked if they were a year-round or seasonal resident. Eighty per cent, or 450 out of 562 were year-round residents (see figure 4). They were also asked how long they have owned property in SSI or SGI. As shown in figure 5, 34% of participants (191 out of 564) have owned their properties for at least three years, 22% (123 out of 564) for 11-20 years, and 29% (166 out of 564) for longer than 20 years. Fifteen per cent (or 84 out of 564) of respondents have lived in the community for three years or less.

Residential Status (figure 4)



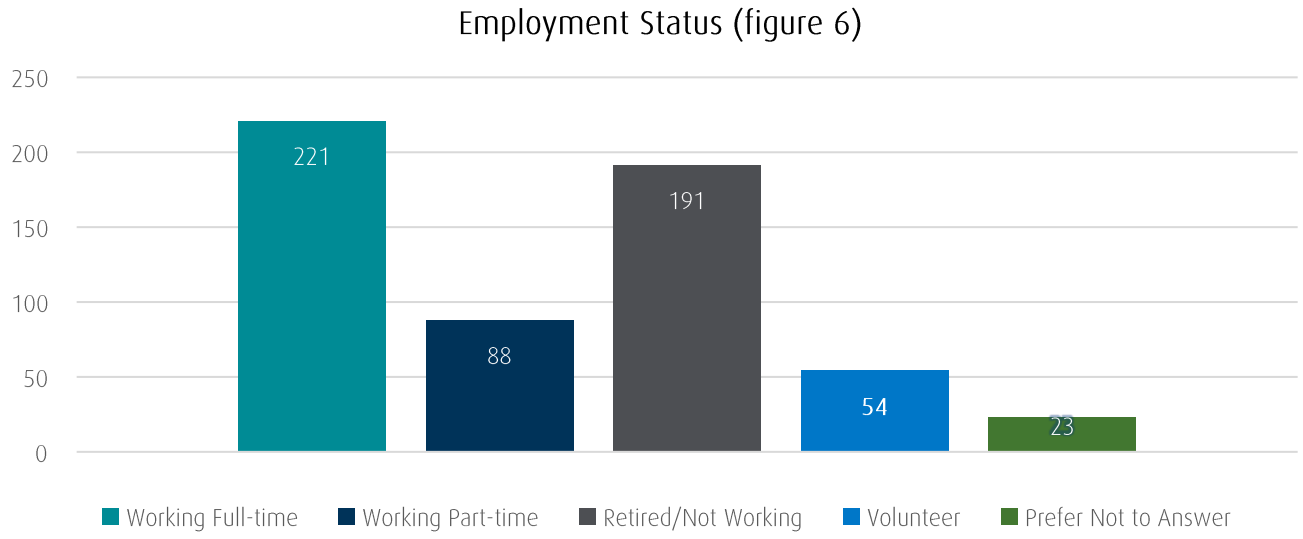
Years of Ownership (figure 5)

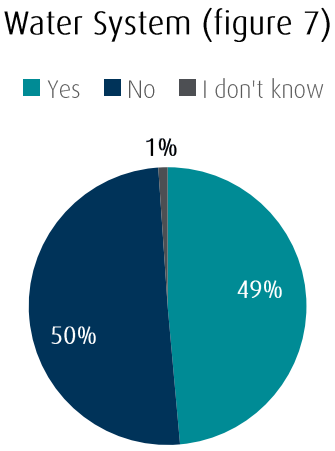


[1] 2021 Census Profile Populations: Salt Spring Island 11,635; Pender Islands 2,470; Mayne Island 1,310; Galiano Island 1,395; Saturna Island, 465.

Employment Status

Respondents were asked "What is your employment status? (Select all that apply)". Two hundred twenty-one out of 514 (43%) said they were working full-time; 99 (19%) said they were working part time; 191 (37%) said they were retired/not working; and 54 (11%) said they were volunteering. Twenty-three (4%) indicated they preferred not to answer (see figure 6).

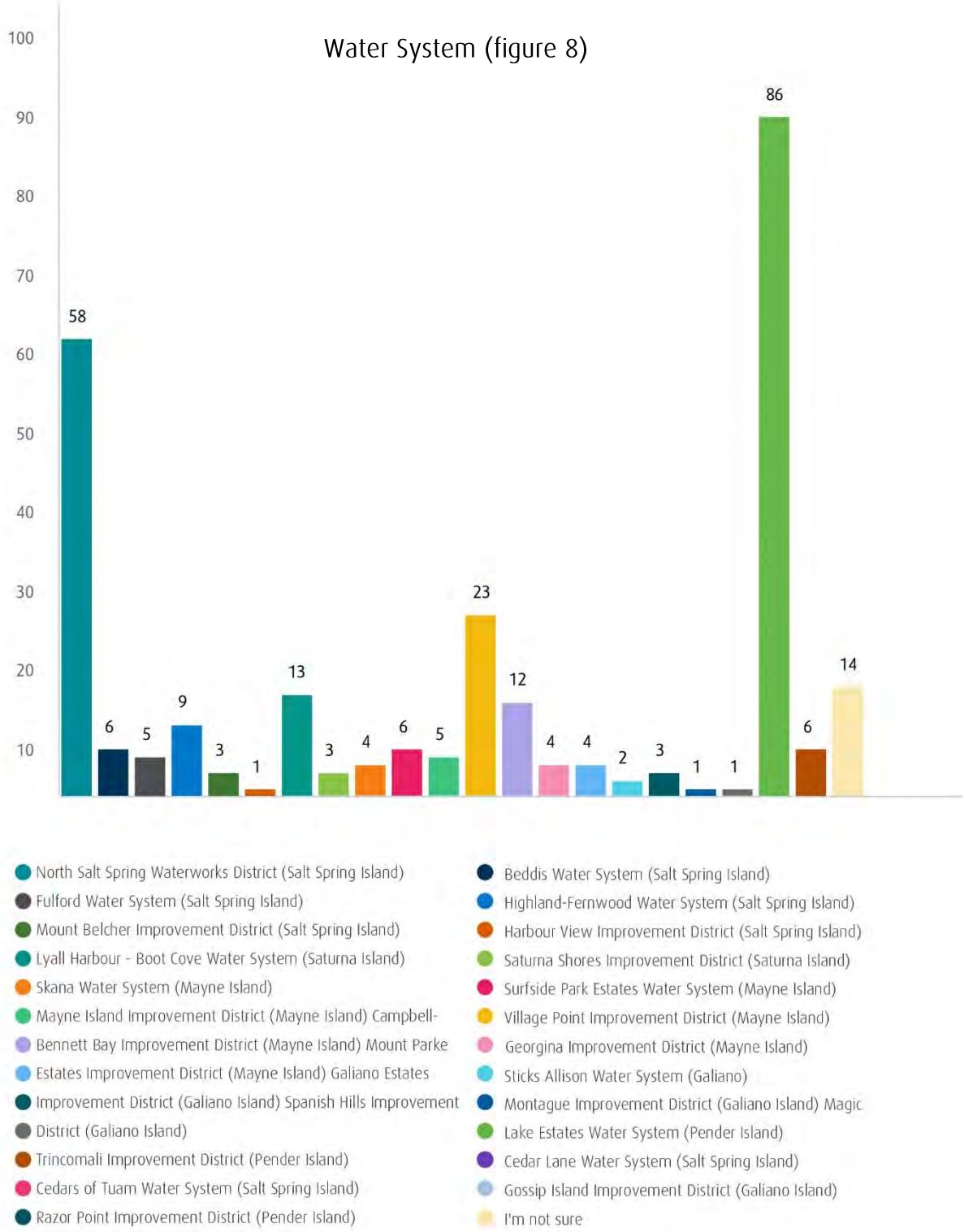




Water Service Areas Represented

Respondents were asked whether their "property [is] serviced by a water system operated by either the CRD, an improvement district, or another community water purveyor" (see figure 7). Forty-nine per cent (or 272 out of 560) indicated yes; 50% (282 out of 560) indicated no; and 1% (6 out of 560) didn't know. The Magic Lake Estates Water System on Pender Island had the most respondents (86), followed by North Salt Spring Waterworks District on Salt Spring Island (58). See figure 8 for the distribution across other water systems.

Water System (figure 8)



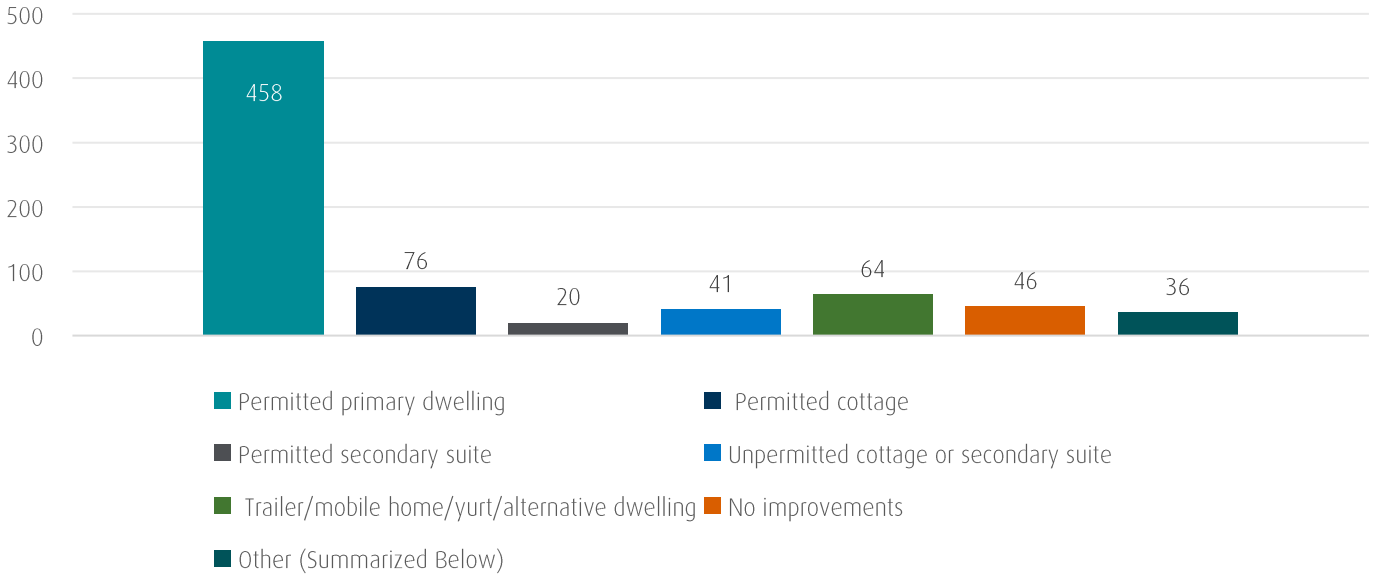
Optional question (268 response(s), 305 skipped)

Improvements

Respondents were asked "Which of the following improvements does your property currently have? (Select all that apply)". As shown in figure 9, most responses have a permitted primary dwelling (458 out of 557). Some respondents have a permitted cottage or secondary suite: 76 and 20, respectively. A further 41 have an unpermitted cottage or secondary suite. 64 respondents have a trailer/mobile home/yurt or alternative dwelling. Thirty-six respondents reported 'other' and reported a mix of structures and features, some of which are functional while others are underutilized or restricted by zoning regulations:

- Responses about common assets included garages, workshops, artist studios and accessory buildings. Other assets included patios, porches, new septic fields and metal roofs. These assets were a mixture of permitted and non-conforming.
- Some respondents have outbuildings, studios, garages or unfinished suites that could be converted into ADUs. Also mentioned were undeveloped lots with features like wells, hydro or driveways, but no structures or septic.
- Concerns about zoning restrictions, a challenging regulatory environment, and permitting are barriers to ADU conversion.

Property Improvements Already In Place (figure 9)



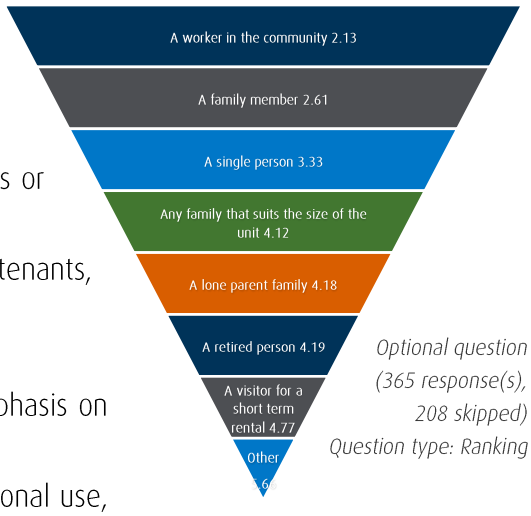
Renting

Respondents were asked, "are you currently renting any of these residential spaces to a long-term tenant(s)?" Most respondents said no (490 out of 555).

Respondents were also asked "If you are currently or are considering renting out a unit on your property, please rank your preference for tenants (with 1 being the most preferred)." As shown in figure 10, most respondents expressed a preference for a worker in the community or a family member. A retired person or a visitor for a short-term rental was the least preferred of the options provided. A small number of respondents indicated a preference for 'other' and elaborated.

- Preferences for tenants who could fill local needs (eg. hospital staff, tradespeople), and long-term tenants who were respectful and reliable. Responses also favoured tenants with limited income who are in need of housing.
- Some owners preferred to keep their properties for family members or want to build units for personal or familial use.
- There is reluctance to rent due to past negative experiences with tenants, legal disputes, or stress associated with being landlords.
- Comments about legal or zoning restrictions preventing rentals.
- Opposition to government interference in property rentals, and emphasis on self-reliance, innovative housing solutions, and minimal regulation.
- Some indicated a disinterest in renting to preserve property for personal use, or neighborhood concerns (e.g., overburdened infrastructure).

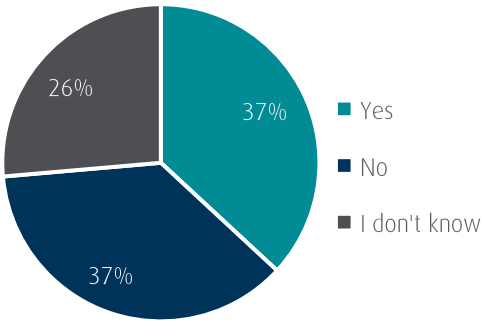
Preferred Tenant (figure 10)



Optional question (365 response(s), 208 skipped)
Question type: Ranking

Zoning

Does your zoning allow more density? (fig 11)

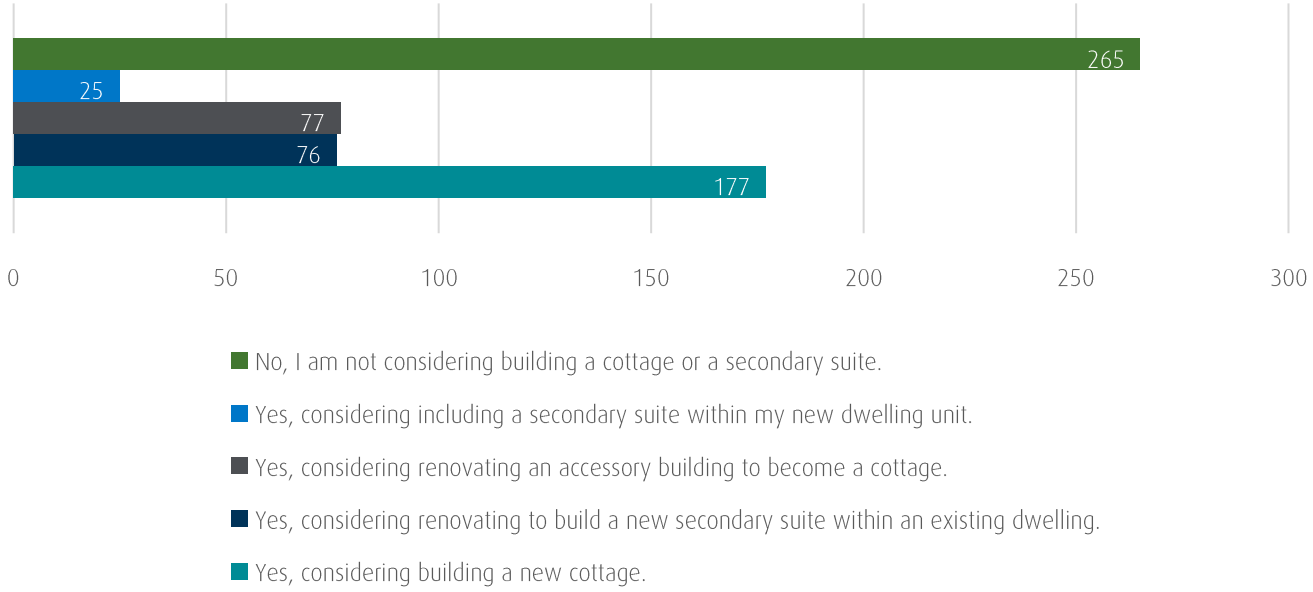


Respondents were asked "According to the zoning rules for your property, are you allowed to build either a new cottage or secondary suite on your property?" The responses were split between 'Yes' (37%, or 207 out of 561), 'No' (37%, or 206 out of 561) and 'I don't know' (26%, or 148 out of 561) (see figure 11).

Building an Addition

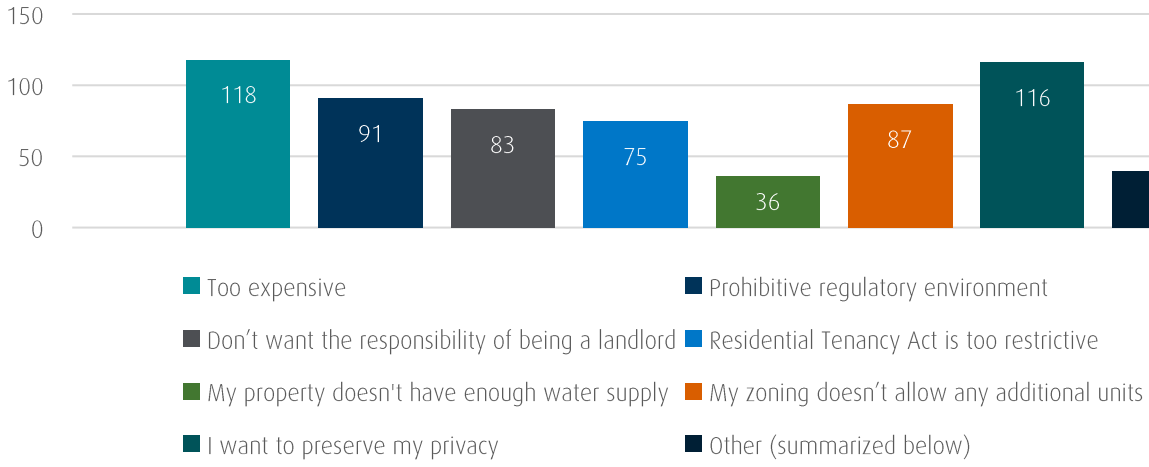
Respondents were asked "Are you currently considering building a cottage or secondary suite on your property? (Select all that apply)". The majority of respondents said 'No,' they were not considering building (265 out of 554), see figure 12.

Are you considering building an ADU? (figure 12)



The remaining were considering building, with 177 considering building a new cottage; 77 considering renovating an accessory building to become a cottage; and 25 considering including a secondary suite within a new dwelling unit. Of those that were not considering building, the reasons given are shown in figure 13.

I am not considering building an ADU because... (figure 13)

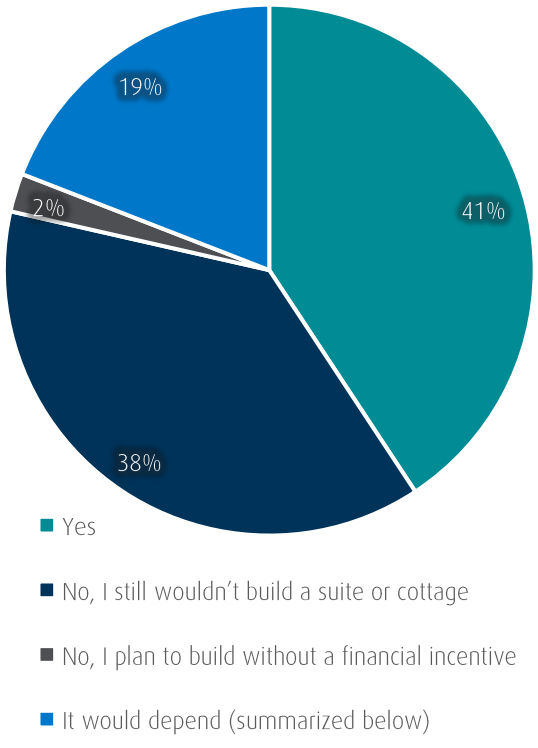


Comments covered the following perspectives:

- Comments about excessive regulations, restrictive building codes, and zoning limitations, including restrictions on secondary dwellings, seasonal use only, or minimum lot sizes.
- Concerns about the environment; like limited water resources and overpopulation, as well as impacts to the communities' rural character.
- Concerns about limited infrastructure like healthcare, schools, transportation, septic and water supply. Access to contractors was also an issue.
- Remarks about a lack of space or suitable locations for additional structures.
- Concerns about the responsibility of managing tenants or wanting to keep properties for personal or family use.
- Statements about financial barriers, including high building costs and septic upgrades. Remarks that some properties already include secondary units, cottages, or other accommodations.
- Distrust in government and regulatory bodies, with calls for more flexible or innovative housing solutions.

a. Respondents were also asked "With consideration of your mortgage and other financial constraints, would a financial incentive of $40,000 be likely to encourage you to build a cottage or a secondary suite on your property?" As shown in figure 14, most respondents said yes (41%, or 226 out of 555). Some respondents indicated that a financial incentive wouldn't encourage them to build an addition (38%, or 210 out of 555) while some indicated that they planned to build without a financial incentive (2%, or 13 out of 555).

Would up to $40K motivate you to build? (figure 14)



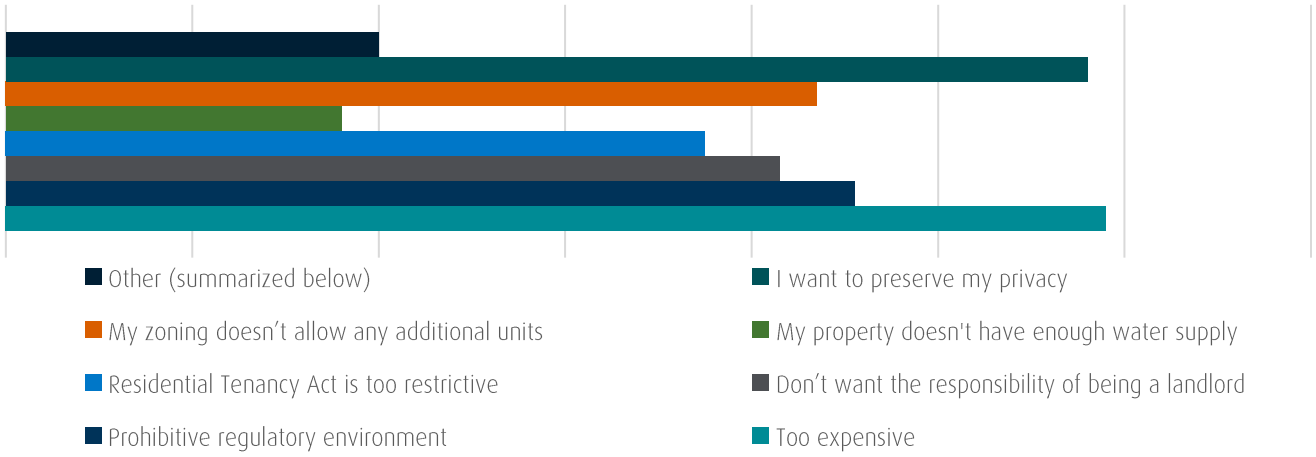
b. Some respondents (19%, or 106 out of 555) indicated that whether a financial incentive would encourage them to build an addition would depend. The "it depends" responses reveal a variety of factors influencing property owners' decisions to build secondary suites and cottages, reflecting a mix of practical, financial, regulatory, and personal considerations:

- Comments about restrictive zoning, building codes, permit processes, and limits on secondary suite size as significant barriers. Needs for support navigating the regulatory environment.
- Views that the $40,000 incentive is insufficient to cover building or renovation costs.

- Observations on limited availability of skilled trades, as well as the high cost of construction, building materials, and infrastructure upgrades like septic, hydro and water. Some willingness to be owner-builders to reduce costs.
- Some respondents would only consider the incentive if it were a forgivable grant rather than a loan, as they are unwilling to take on additional debt.
- Observations that the long-term return on investment (ROI) and the ability to recoup costs through rental income are critical considerations. Concerns about obligations to rent units at below-market value, caps on rental rates, and the duration and rigidity of rental agreements.
- Perceptions that the Residential Tenancy Act is unfavorable to landlords. Preferences for renting to family members, trusted individuals, or short-term tenants to minimize risks, or using the units for personal use or vacation rentals rather than long-term tenants.
- Suggestions that prefabricated units, modular homes, tiny homes or renovations of existing structures are more viable alternatives to traditional construction. Concerns about water availability, septic capacity, and riparian restrictions in rural island settings.
- Statements that age, health, and time constraints influence decisions to build. Comments about considering the incentive if it aligned with long-term plans, such as downsizing or creating housing for family members.
- Remarks about already owning secondary dwellings and that additional incentives are unnecessary.

c. Those that responded that a financial incentive wouldn't encourage them to build an addition were asked why not. See figure 15 for responses. The options most selected were 'still too expensive' (148 out of 315) and 'prohibitive regulatory environment' (138 out of 315); followed by 'I want to preserve my privacy' and 'Residential Tenancy Act is too restrictive' (118 and 112 out of 315, respectively). The responses least selected was 'Don't want the responsibility of being a landlord' (95 out of 315). Participants could also select 'other'. The "other" responses highlight numerous reasons why financial incentives alone are insufficient to encourage property owners to develop secondary suites:

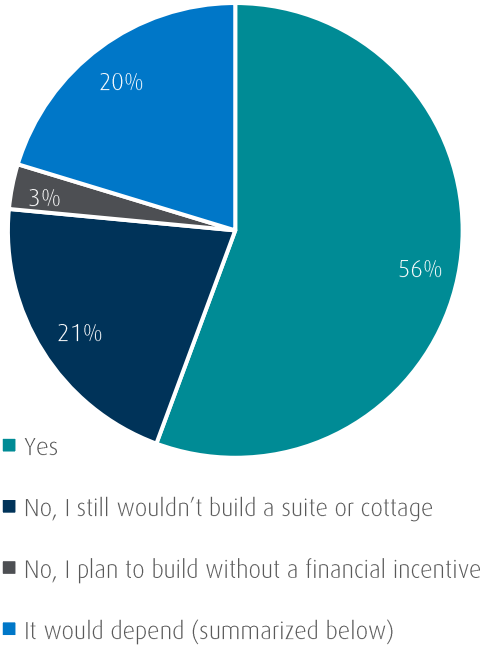
If no, why not? (figure 15)



- Challenges with properties not having zoning or suitability for secondary suites and ADUs. Watershed protections, water board restrictions, and other land-use regulations also barriers.
- Concerns about water shortages, aquifer impacts, and damage to local ecosystems.
- Comments that inadequate infrastructure, such as roads, public transportation, water, and access to services, make the islands unsuitable for additional housing. A few suggested centralized housing solutions closer to amenities is preferable to increasing density in rural or remote areas.
- Observations that a$40,000 grant is insufficient to cover construction costs, particularly with rising building expenses and requirements for septic, plumbing and water upgrades.
- Comments on how the return on investment (ROI) from renting, after taxes and associated costs, is too low to justify the expense.
- Concerns about taking on the responsibilities of being a landlord, previous negative experience with renters and potential property damage. Openness to seasonal or short-term rentals but wary of long-term tenancy.
- Beliefs that property owners should not be expected to address systemic housing issues caused by long-term policy failures. Assertions that taxpayer dollars should directly support affordable housing projects rather than private property improvements.
- Perception that they'd already addressed rental needs by owning a cottage or a legal suite.

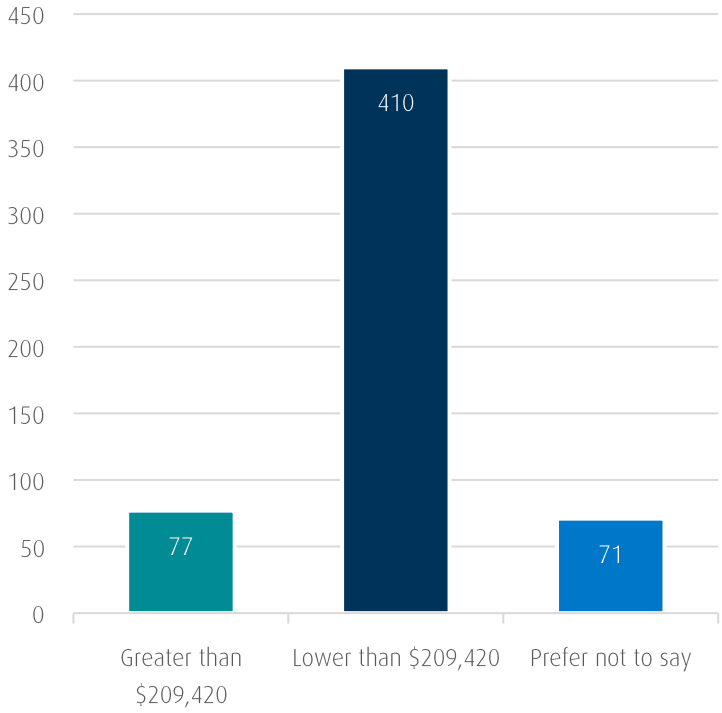
d. Respondents were asked "The Provincial government is offering a secondary suite incentive program, of up to $40,000. There may be opportunities for stacking incentives. Would a total incentive of $80,000 be likely to encourage you to build a cottage or a secondary suite on your property?" As shown in figure 16, 296 out of 532 respondents indicated that yes, a $40,000 incentive would likely encourage them to build an addition. The balance of respondents was split between those who indicated they still wouldn't be able to afford to build an addition (111 out of 532) and those who said it would depend (108 out of 532). The remaining respondents (17 out of 532) indicated they plan to build without a financial incentive. Those that responded 'it would depend' elaborated with nuanced perspectives:

Would up to $80K financial incentive motivate you to build a rental? (figure 16)



- Zoning restrictions and regulations are barriers to building secondary suites.
- Calls for reforming zoning laws to allow for accessory dwellings, tiny homes, modular homes, trailers, or other flexible options that might be more affordable or feasible.
- Beliefs that addressing systemic housing challenges should be the government's responsibility rather than that of individual property owners.
- Concerns that $40,000 would be inadequate to cover construction costs and infrastructure upgrades.
- Assertions that $80,000 grant or other financial supports, such as tax rebates, would be more appealing.
- Concerns about the cost of infrastructure, such as roadwork, parking, and landscaping.
- Requests for clear terms and conditions for receiving incentives particularly regarding long-term rental obligations and rent controls.
- Expressions of distrust of government programs and skepticism about the strings attached to financial incentives, such as rent restrictions or increased property taxes.
- Comments on valuing privacy, and disinterest in building rental units regardless of financial incentives.
- Preference for housing family members or caretakers rather than renting to the general market.
- Expressions of conditional interest, contingent on revised zoning, simplified permitting, reasonable grant terms, personal considerations like age and health.

Gross Annual Income (figure 17)



e. Respondents were asked "The Provincial Secondary Suites Incentive Program has a maximum income requirement for eligibility. The CRD's criteria is still under development. Do you have a combined gross annual income of homeowners on title that is higher or lower than annual income of homeowners on title that is higher or lower than $209,420 (in the previous tax year)?" As shown in figure 17, the majority of respondents (74%, or 410 out of 558) indicated that their income was below the maximum income for eligibility for the Provincial program. A minority of participants (14%, or 55 out of 558) indicated their incomes were too high to qualify for the Provincial program, while 13% (or 71 out of 558) preferred not to answer.

Additional Comments

Respondents were invited to share additional comments:

- Support for changes to zoning bylaws to permit secondary suites or detached accessory buildings, particularly to address the housing needs of local workers (e.g., healthcare professionals, seasonal workers).
- Concerns that secondary suites or cottages might be used for short-term vacation rentals (STVRs) rather than long-term affordable housing. Calls for purpose-built rental housing and co-operative housing models to address affordability.
- Challenges with current bylaws, the building permit process, enforcement practices, and infrastructure issues (e.g., accessing BC Hydro or water supply concerns). Many called for streamlined processes and better communication.
- Imbalances in land use regulations, where current policies restrict housing options to the wealthy and privileged while limiting opportunities for more equitable housing solutions.
- Doubts that private property owners would rent out secondary units at reasonable rates, suggesting that subsidies and incentives should focus on non-profit housing initiatives.
- Challenges such as financial costs, lack of incentives, and stress associated with providing rental housing.

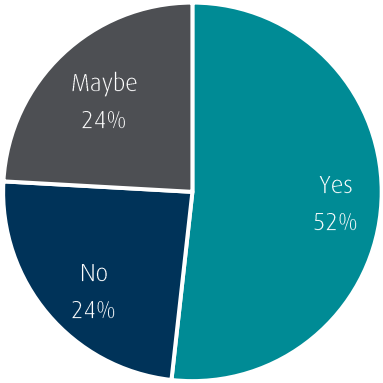


Appendix B:

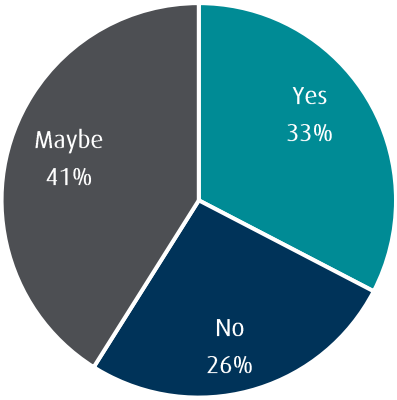
Poll Questions

These following poll questions were promoted on social media and were posted on the CRD Get Involved project page: http://getinvolved.crd.bc.ca/crd-rural-housing-program.

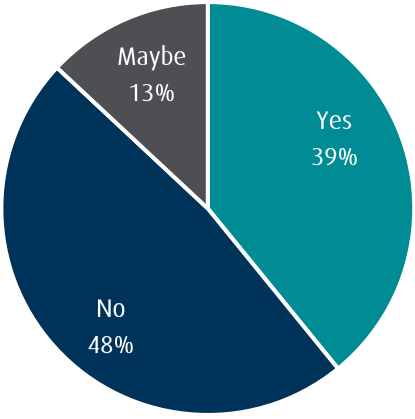
If you could get a grant, would you build a secondary suite or cottage on your property?

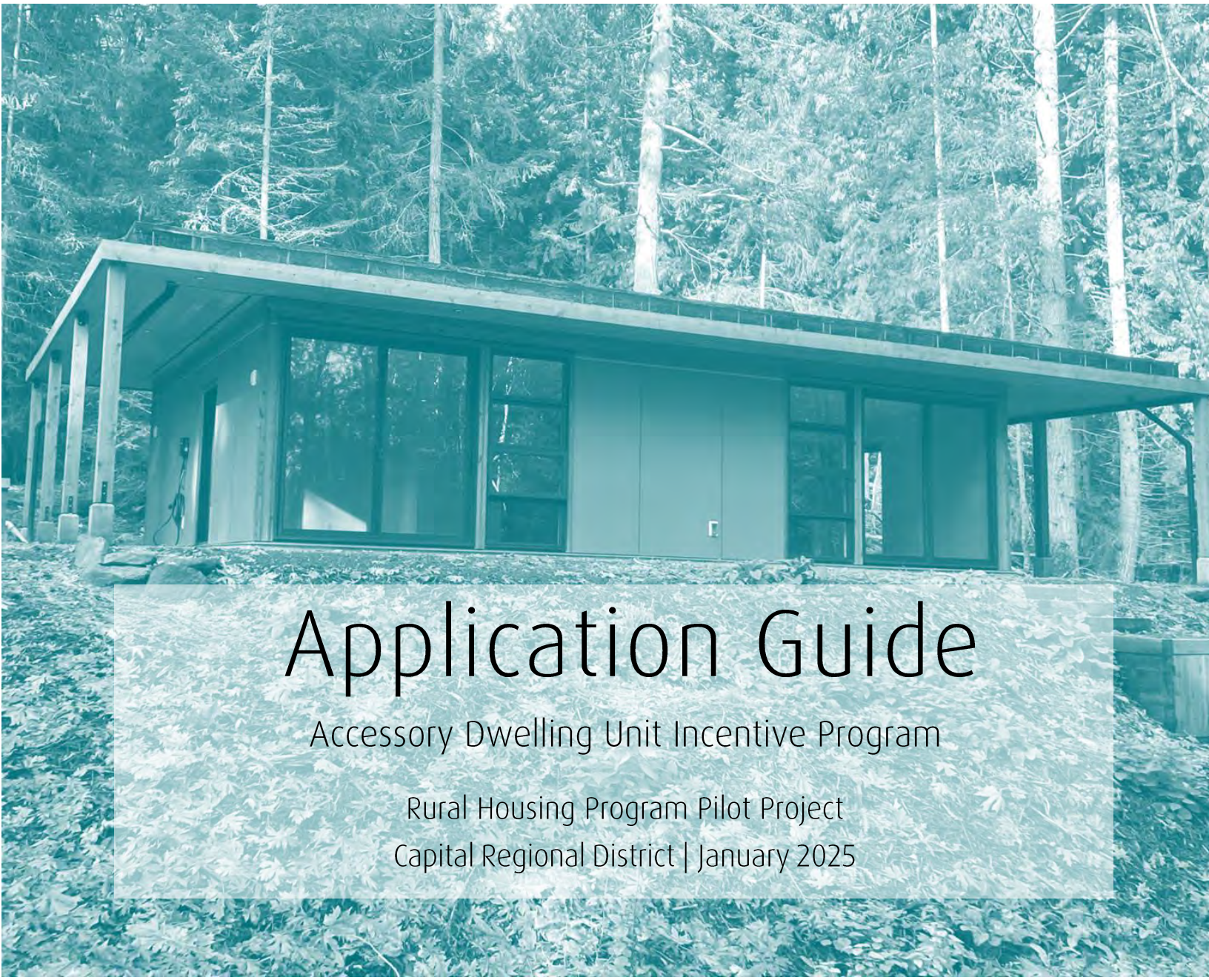


Are you considering building a rental unit?



Would you benefit from having a homecare worker or other support worker living on your property?





Application Guide

Accessory Dwelling Unit Incentive Program

Rural Housing Program Pilot Project

Capital Regional District | January 2025

Making a difference...together

Rural Housing Program

Application Guide

Accessory Dwelling Unit Incentive Program | January 2025

About the Program

The Capital Regional District Accessory Dwelling Unit (ADU) Incentive Program is part of the new Rural Housing Program, a pilot project for the Southern Gulf Islands (SGI) and Salt Spring Island (SSI) Electoral Areas. Throughout 2025 and 2026, the Program will provide eligible homeowners with 50% of the cost to build an ADU (suite or cottage), up to a maximum of $40,000.

In exchange for receiving the grant, for a five-year period, the owner will be required to rent the new ADU at rents that are feasible at today's building costs, and aligned with the Provincial Rental Income Limits[1]:

- Bachelor/1 Bedroom: $1,400
- Two bedroom: $1,760

The grant recipient will be asked to enter into a housing agreement or covenant with the CRD to ensure the program requirements are upheld. Notice of the agreement is registered on the title of the property and runs with the land if the property is sold.

How Does it Work?

- Grants of $40,000 up to a total of 50% of construction costs are available for new Accessory Dwelling Units.
- Applications will be accepted as of April 01, 2025, for preliminary approvals. Final approval is not granted until the owner secures a building permit. As a pilot project, there are limits on the number of incentives available, applications will be reviewed based on eligibility and available remaining funds.
- From the time of final application approval, owners have one year for the ADU to be built and to receive an occupancy permit. Extensions may be granted on a case-by-case basis.
- The funding is released at the time of occupancy permit.
- Owner must enter into a section 219 covenant or housing agreement to meet program requirements.
- Rents must be limited to the Provincial Rental Income Limits for 5 years, even with tenant changeover.
- Rents can increase according to the Residential Tenancy Act.
- Unit must have a rental agreement under the Residential Tenancy Act.
- Unit cannot be rented to a family member, left vacant, used non-residentially, or used as a short-term rental.
- The owner is responsible for submitting documents that prove program compliance to CRD.
- The CRD funding can be stacked with the Provincial Secondary Suites Incentive Program for a total incentive of $80,000, (and other applicable Federal programs), however, applicants are responsible for ensuring compliance with each program's eligibility criteria.
- Once the unit is complete, applicants will receive the grant. The amount will be based on the costs of construction, up to a maximum of $40,000. An occupancy permit will be required prior to receiving the funding.

[1] May be updated for the current year in which the application is made.

Application Guide

Accessory Dwelling Unit Incentive Program | January 2025

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Eligibility:

- Applicant must be the registered owner of the property or their authorized delegate.
- Applicant must be a Canadian Citizen
- Combined gross annual income of all homeowners on title of less than $209,420 (for the previous year).
- The assessed value of the property must be below $2.2 Million (for the previous year).
- The ADU must be permitted by Islands Trust zoning and meet the definitions of each island's land use bylaw.
- The ADU must be an independent, legal unit with its own kitchen and bathroom. It can be a stand-alone unit (cottage), a renovation to install a new secondary suite in an existing building, or a secondary suite included in the construction of a new building.
- Upgrades to existing, vacant ADUs to make them habitable and eligible for a building permit will be considered on a case-by-case basis, subject to CRD issuing building permits and occupancy permits.
- Tiny homes on wheels (THOWS) and RVs are not eligible unless building and occupancy permits are issued.
- Building permit issuance date cannot be earlier than January 01, 2024.

Eligible Costs:

Costs to be reimbursed must be directly related to the creation of the secondary suite or cottage and include:

- Architectural and design fees
- Structural modification
- Electrical work
- Fixtures
- Appliances (50% of actual cost to a maximum of $2,500)
- Building and trade permit fees
- Costs to obtain certificates, drawings and specifications directly related to eligible scope of work
- Materials related to the approved construction
- Contractor labour (not including work done by Applicant or any member of the Household)
- PST and GST

The following costs will not be eligible:

- Extensions, conversions, repair or replacement of buildings and areas of buildings outside the ADU.
- Labour costs for work completed by the homeowner
- Tools purchased or rented by the homeowner

For more information contact:

CRD Rural Housing <ruralhousing@crd.bc.ca>