

# *A Shared Community Vision*

## **Electoral Area 'A' OCP Review,**

*Citizen's Committee Speaker Series  
Community Diversity and Affordability*

May 4, 2009

### **What is community diversity and why is it important?**

There are many definitions of community diversity in the world today. However, most include the notions of acceptance and respect for all. Community diversity assumes the understanding that each individual is unique and recognizes our individual differences. Understanding that diversity includes not only ways of being, but also ways of thinking. Community diversity recognizes that discrimination creates and sustains privileges for some while creating and sustaining disadvantages for others.

Community diversity fosters inclusive and interactive communities that provide equal opportunities for all regardless of race, religion, beliefs, gender, family status, sexuality, linguistic background, disability, or age. Community diversity is also about building relationships within the community so that we can work together to eradicate all forms of discrimination and work together towards becoming a more sustainable community.

In addition, community diversity creates a sense of uniqueness and allows the formation of strong community ties. Diverse communities support a broad range of residents within the community who have a broad range interests, beliefs, backgrounds, and races.

In a local context, supporting and encouraging community diversity ensures that the community provides for the needs of its residents. Seniors are provided the opportunity to age in place with the supports they need rather than leaving the community. Young families can find local employment and affordable housing that suits their growing needs. Families can stay together as young adults leaving home for the first time can secure local employment and affordable housing. Previous Area A residents forced to leave the community to find work and housing start returning home. Families and friends are reunited.

### **What is community affordability and why is it important?**

In the context of this workbook, when we talk about community affordability we are generally referring to housing affordability. Affordable housing for the purpose of this workbook means both market housing and non-market housing that does not cost more than 30% of a household's gross income on a monthly basis.

According to the Wellesley Institute, a non-profit policy and research group out of Toronto, the housing affordability gap – the difference between actual incomes and the incomes required to afford a private rental unit – is growing. And, as the affordability gap grows, renter households have less money to pay for other necessities such as energy, food, medicine, transportation and clothing.

Housing affordability is closely linked to community diversity. A diverse community is home to a range of people who are at different stages of their lives, who have different housing needs, and who have a broad range of income levels. It is important for a community to provide a range of housing options suitable for its residents. Without planning for a suitable range of housing options, we fail to create a diverse community.



# A Collection of Electoral Area 'A' Statistics

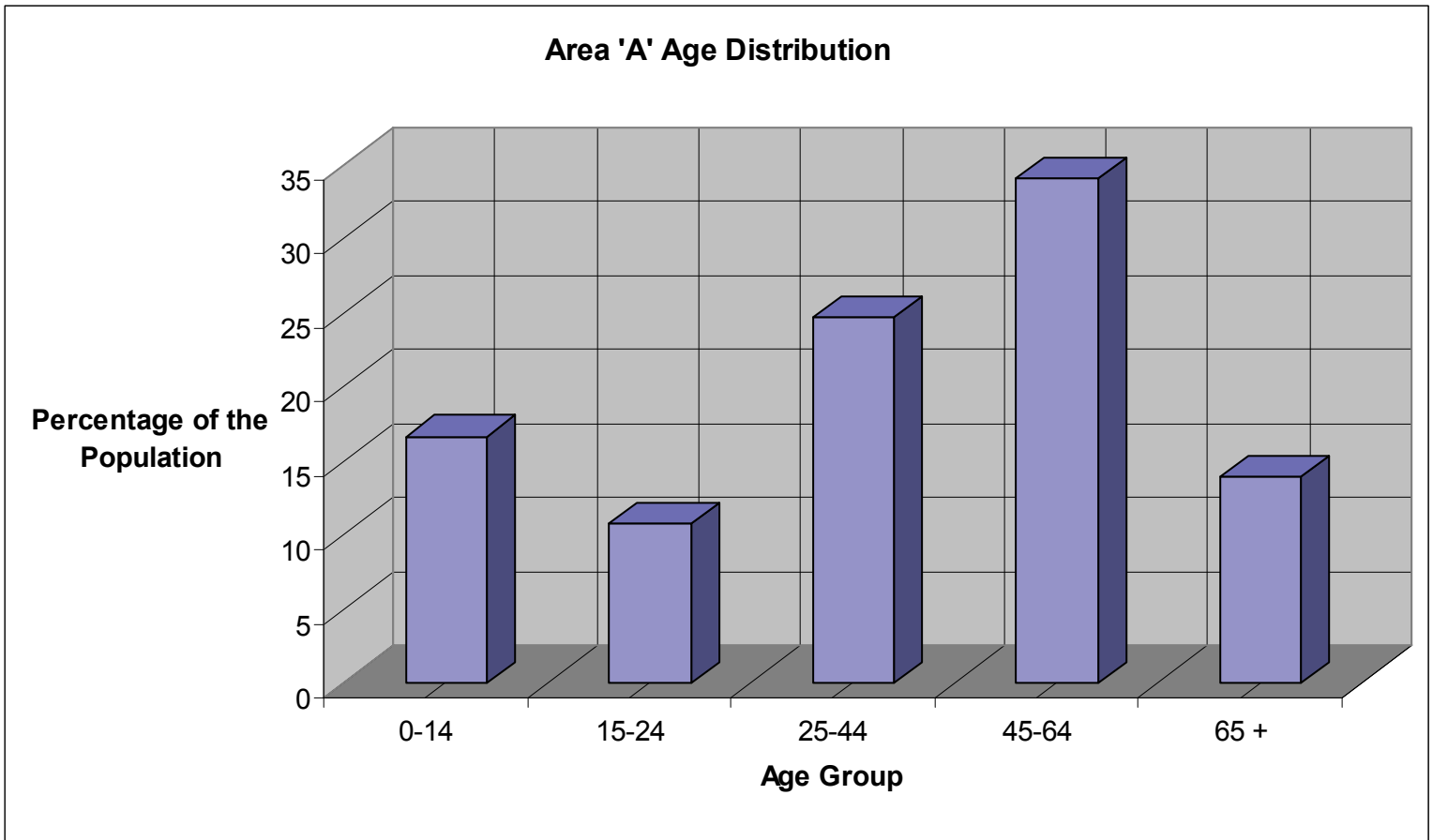
The following provides some key statistics for Electoral Area 'A' which are relevant when we consider community diversity and affordability.

## Population Demographics

The age group characteristics of a community have planning implications, particularly to ensure appropriate community services such as schools and parks are provided, and to ensure that an adequate range of housing options is available. The chart below, based on the Statistics Canada 2006 Census, illustrates that about 35% of the population (2,363 people) of Area 'A' is 45-64 years of age. In addition, about 13% of the population (878 people) is greater than 65 years of age. As the population ages, the dominant age group will shift towards the 65+ age group. The result being that there will an increased demand for seniors housing and assisted living facilities.

Area 'A' also has a large percentage of the population (more than 60%) within the working age group from about 20 to 65 years of age. The most common type of household in Area 'A' is couples without children comprising nearly 36% of households. When compared to Area 'C', Area 'H', the City of Nanaimo, and the Regional District of Nanaimo, Electoral Area 'A' has the second highest percentage of lone parent families (10.5%) (Nanaimo is the highest at 10.8%). This may indicate that Area 'A' is a desirable place to raise a family. This also indicates the importance of providing appropriate housing to provide for the needs of this segment of the population.

About 84% of homes are owned rather than rented in Area 'A' and there is a predominance of single family dwellings (87%). This figure is consistent with the more rural and suburban nature of the area, and the emphasis on single-family residential use. This is also a reflection of development that has occurred to date which has taken place where single family dwellings are the only type of dwelling permitted.



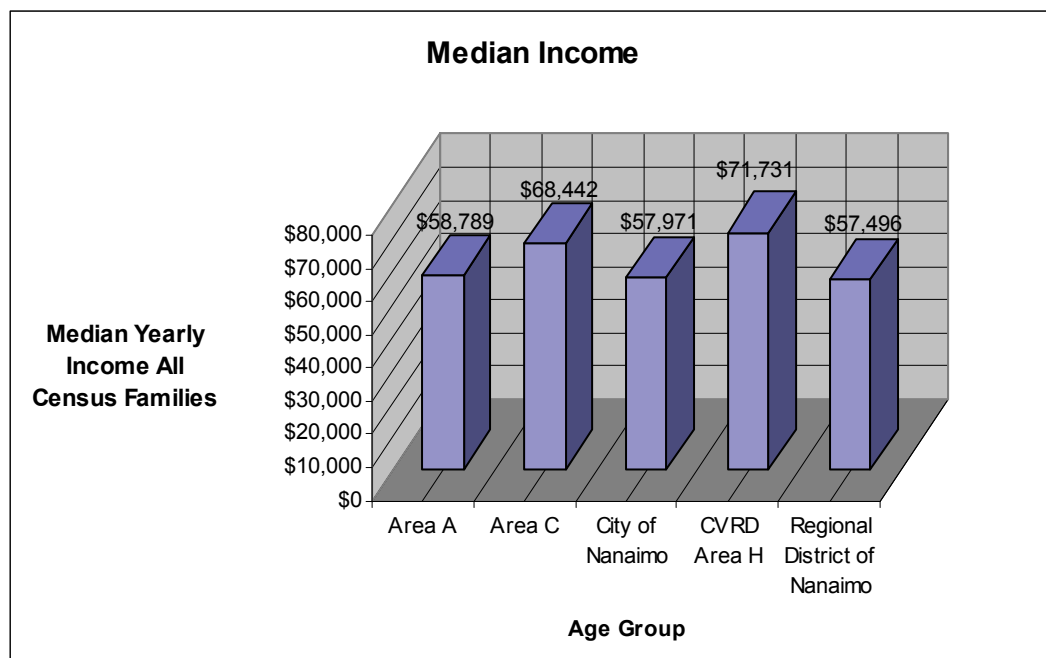
# Electoral Area 'A' Statistics

## Median Income

The median income is the income value which separates the higher half of the incomes from the lower half. In other words, half the population earns more and the other half earns less.

The chart on the right compares the median income for Area 'A' with the surrounding areas. The median income in Area 'A' is slightly more than for the City of Nanaimo and the Regional District of Nanaimo, but less than Area 'C' and CVRD Area 'H'.

This may reflect the fact that there is a large proportion of the population in Electoral Area 'A' within the working age group between 20 and 64 years of age.



## Average housing price and rent

The following table provides a summary of the average home ownership and rent cost for Area 'A' and surrounding communities. The data comes from the Statistics Canada 2006 census.

	Percentage of Owned Dwellings	Percentage of Rented Dwellings	Percentage of Other Dwellings (Manufactured Homes and Movable Dwellings)	Median Rent Costs	Median Ownership Cost	Average Value of Owned Dwellings	Percentage of Dwellings Constructed before 1986	Percentage of dwellings requiring major repair
<b>Area A</b>	87%	13%	8.7%	\$729.00	\$657.00	\$307,342.00	62%	10.2%
<b>Area C</b>	84%	16%	7.4%	\$651.00	\$804.00	\$464,297.00	51%	9.7%
<b>City of Nanaimo</b>	71%	29%	2.9%	\$675.00	\$821.00	\$313,464.00	56%	6.8%
<b>CVRD Area H</b>	90%	10%	9.8%	\$551.00	\$733.00	\$388,744.00	60%	10.3%
<b>RDN</b>	76%	24%	3.8%	\$690.00	\$665.00	\$340,700.00	51%	6.8%
<b>BC</b>	70%	30%	2.8%	\$752.00	\$876.00	\$418,703.00	57%	7.4%

As shown above, with the exception of the City of Nanaimo, there is a high proportion of owned dwellings in Area 'A' and the other communities compared. Of interest is that although the average value of owned dwelling units in Electoral Area 'A' is the lowest of the communities compared, the cost of renting is higher than the RDN average as well as Electoral Area 'C', City of Nanaimo, and CVRD Electoral Area 'H'. Higher rental costs are likely a result of a combination of factors including supply of rental units (13% of the housing stock is rented), high demand for rental units (Area A has a relatively young population, a higher percentage of lone parent families, and a higher percentage of couples with children), and low vacancy rate.

The table above also shows that Electoral Area 'A' has the highest percentage of dwellings constructed before 1986. This figure also corresponds to the highest percentage of dwelling units requiring major repair. The age and condition of the housing stock in Area 'A' is likely a factor in the average value of owned dwellings. The table also indicates that Area 'A' has one of the highest percentages of manufactured homes and other movable dwelling types in the communities compared. This may indicate that manufactured homes and other movable dwelling types are playing an important role in providing affordable housing in Area 'A'.

# Housing Affordability

## What is it and how is it measured?

Housing is typically the biggest expenditure households make and its affordability can have an impact on our well-being. Measuring affordability involves comparing the cost of housing to a household's ability to pay them. This can include both the cost of renting and purchasing a house.

Household income is a key determinant of what people can afford to rent or purchase. The commonly used and accepted standard for the upper limit for affordable housing is 30% of an individual's or family's gross monthly income. This means that for housing to be considered affordable, it should cost no more than 30% of an individual's or family's gross income in any given month. However, it should be noted that a person spending 30% or more on housing is not necessarily experiencing affordability problems. Many who spend more do so by choice.

The following table, based on data from the Statistics Canada 2006 Census compares the maximum affordable amount median income earners from different family types could spend on housing in a given month if 30% of a families gross income is used as the upper limit for affordable housing.

<b>Family Type</b>	<b>Maximum monthly amount that can go towards housing before it is no longer considered affordable (30% of gross income) (based on median incomes for each family type)</b>
Married couple families	\$1589
Common law couple families	\$1484
Male lone parent families	\$1416
Female lone parent families	\$895

As shown in the table above, the median income for all family types is more than the cost of rents and home ownership. However, there are many factors and complexities involved which without further detailed study are not possible to understand. As mentioned on the previous page only 13% of the existing dwellings are rented.

In terms of home ownership, an individual or family entering the housing market for the first time in Electoral Area 'A' purchasing an average valued home for \$307,342 would pay (for simplicity sake) about \$1,429 per month in interest and principle with a 5% down payment based on a 3.29% variable interest rate mortgage amortized over 25 years (Source:RBC [Mortgage Payment Calculator](#)). Based on this amount, which in some cases exceeds the 30% threshold, it may be difficult in the long term for individual's and family's to purchase their first home in Area 'A', especially given the fact that the payments are reduced significantly by the historically low interest rates offered in the current market.

## Why housing affordability is important?

The amount we spend on housing can determine how much income is available for other necessities like food, clothing, personal health care costs, and transportation, but also has an impact on the amount of disposable income available for things such as entertainment, family vacations, and social events. In addition, there are social implications of expensive housing as people must work longer hours and spend more time away from their family and friends to afford housing. In this way housing affordability affects our well-being and quality of life.

Community diversity and housing affordability are closely related to the point where you can not have one without the other. A diverse community is one which has a broad range of people with different interests, beliefs, ages, housing requirements, and income levels. Everyone has a place is welcomed and is accepted in a diverse community. This also requires that there be appropriate employment opportunities, community supports and services, and a range of housing types that suit a range of community needs and income levels.

Therefore, if the community wants to be inclusive and support community diversity it also must accept the fact that in order to do so requires a range of housing types suitable for a broad range of citizens including seniors on fixed income, lone parent families, low income workers, young adults, families with children, and those at risk of being homeless.

# Who are the players in Providing Affordable Housing?

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## **Federal Government**

The Federal Government's role in affordable housing is primarily to provide targeted financial assistance to national housing initiatives such as the National Homeless Initiative.

## **Provincial Government**

In BC, the Provincial Government has taken both proactive and facilitative approaches to the broad sphere of housing. In relation to affordable housing, the government is involved in several ways:

- Channelling funding for housing and rent assistance to individuals through BC Housing.
- Using tax measures to influence housing affordability.
- Undertaking policy research related to housing.
- Amending legislation to provide local government with more tools that can be used in relation to affordable, rental and special needs housing.

## **BC Housing**

BC Housing has a broad mandate. The Commission (established in 1967) is an agency of the Provincial Government, its sole shareholder. BC Housing plays a vitally significant role in helping to meet the housing needs of BC's most vulnerable residents.

The agency works with hundreds of non-profit organizations and Local Governments to increase housing options through such capital/operating programs as the Provincial Homelessness Initiative, Housing Outreach, Aboriginal Housing, and Seniors' Supportive Housing.

- BC Housing also maintains and administers the current inventory of social housing — about 63% of BC Housing's budget is allocated to subsidies to support non-profit housing providers. This includes subsidies to 7,800 units of directly managed housing, 300 group homes, and approximately 59,000 units managed by 720 non-profit and cooperative housing providers.
- The agency also manages two rent assistance programs — Shelter Aid for Elderly Renters (SAFER) and the Rental Assistance Program (RAP).
- BC Housing also manages the \$250 million Housing Endowment Fund established by the BC Government in its 2006 budget. The investment revenue is paid out to encourage new ideas and support innovative housing

## **Local Government**

Local Governments can play an active role in providing affordable housing in a number of different ways.

Section 904 and 905 of the Local Government Act authorize Local Governments to zone for amenities and affordable housing as well as enter into agreements for affordable and special needs housing. In addition, Section 877 requires an Official Community Plan to include housing policies of the Local Government respecting affordable housing, rental housing and special needs housing.

## **Private market developers**

Developers are potential partners, particularly in projects that involve homeownership. Some developers specialize in providing housing that designed for families and individuals with modest incomes and low or no downpayment. In addition, developers may provide affordable housing as part of a larger development as a community amenity.

**Lending institutions** can also be viewed as potential partners. Through innovative mortgage products (e.g., laddered mortgages, springboard mortgages, second mortgages) individuals and families that have good credit records but limited cash flow can ease their way into homeownership. Local credit unions and bank branch offices are also a potential source of advice; some offer homeownership literacy programs.

## **Non-profit housing providers and community organizations**

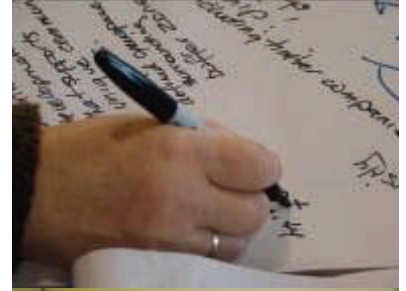
Non-profit housing providers and community organizations play an important role by providing funding, resources and opportunities for partnerships in affordable housing projects.

# What the Community Has said about Community Diversity and Affordability

Throughout the Official Community Plan review process, the community has indicated a desire to support community diversity, especially with respect to providing for young families and seniors. Housing affordability and suitability for these groups is critical if the community wants to encourage them to stay within Area A.

The following provides a summary of some of the comments received from the community with respect to community diversity and affordability.

- Retain seniors and young families within the community One of the key elements of a functioning community.
- Retain seniors and young families in community (smaller housing, smaller lots = lower costs (but not subsidized)
- Suitable housing for all area residents
- Diversity of residences
- Develop uniqueness of Area
- Promote place making - create neighbourhoods that have distinct identities lively public spaces that promote social connections
- Official Community Plan must provide for diversity of housing/buffer zones
- Welcome a diversity of residents from all economic levels
- Retain seniors and young families within the community
- diversity of people including long-term resident's contributes to the strength of community



#2  
 Welcome a diversity of residents from all economic levels.  
 A diversity of residents and life-styles and ensures a dynamic ~~community~~ sustainable community

3) Retain seniors and young families within the community.  
 ONE OF THE KEY ELEMENTS OF A FUNCTIONING COMMUNITY

3. RETAIN SENIORS & YOUNG FAMILIES IN COMMUNITY  
 → SMALLER HOUSES & LOTS = LOWER COSTS ≠ SUBSIDIZED  
GOALS

# Summary of the Housing Needs and Affordability Studies

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The Regional District of Nanaimo recently retained City Spaces a planning, project management, and applied research consultant to undertake a two-part study related to housing needs and affordability. The study led to the creation of two reports. The first report, a housing needs overview, was a partnership between the Regional District of Nanaimo, the City of Nanaimo, the City of Parksville, and the Town of Qualicum Beach and was a descriptive analysis of the current housing needs of residents whose income is “at or below the annual median income” in six of the seven electoral areas of the RDN, Nanaimo, Parksville and Qualicum Beach.

The second report, connecting housing needs and opportunities, was funded solely by the Regional District of Nanaimo and is focused on making the connections between the Region’s housing needs and where and how the RDN could assist in facilitating more affordable housing in six Electoral Areas.

The following provides a brief summary of the two reports conducted by City Spaces.

## **Report 1: Housing Needs Overview** (online users can click the title to view the report)

Based on the consultant’s research it became evident that some segments of the population find it difficult to secure and maintain adequate housing that is affordable. The study identifies four broad groups that are particularly challenged to find suitable affordable housing including:

### *Income Assistance Recipients*

This group has the greatest challenges and the least choice in the housing market. Almost 8,300 residents between birth and age 64 receive income assistance, representing about 5.6% of the region’s population.

### *Low Income Workers*

The average hourly wage of service sector employees falls in the range of \$8.10 (fast food cook) to \$15.00 (housekeeping supervisor in a resort hotel). Drawing from 2006 Census data, in both the Parksville and Nanaimo Census Agglomerations, 90% of people with employment income between age 15 and 24 made less than \$25,000 annually.

### *Retirees on Fixed Incomes*

Many seniors with fixed incomes also have challenges finding suitable, affordable housing. Currently, 21,200 residents of the region receive Old Age Security; of these, 7,200 receive partial or a maximum Guaranteed Income Supplement, representing almost 5% of the population. Today, one in five regional residents is age 65 or higher; by 2018, this will be one in four.

### *Moderate Income Families*

Couple families earning between 80% and 120% of the median income (approximately \$50-\$80,000) find it difficult to purchase an entry-level home in the Nanaimo area without spending considerably more than 30% of their income on housing. In the Nanaimo Census Agglomeration, 6,000 married couple families had incomes in this range in 2005, about 32% of all married couple families. The equivalent figure in the Parksville Census Agglomeration was 2,470, about 35% of all married couple families.

It was also found that within these groups there are sub-groups of people with special housing needs who find it hard to find housing including low income families, mental health clients, elderly seniors, youth, those at risk of becoming homeless, women in vulnerable situations, and temporary foreign workers.

About 70 % of the regions' population live in the urban centres of Nanaimo, Parksville, Qualicum Beach, and Lantzville. The remaining 30% live in rural and semi-rural communities. The report makes some observations including:

- There is a widely scattered population of low income households, with the greatest concentration in Electoral Areas F, and H. Living conditions vary from manufactured home parks and small older homes;
- Some mental health clients and people on disability live in reclusive settings, ranging from converted sheds, on boats, or in campers;

# Summary of the Housing Needs and Affordability Studies

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- there are aging seniors, many of whom have lost a spouse, who face transportation challenges and are looking for affordable supportive housing in a nonurban setting. This has been well documented in the community of Bowser;
- low income workers find accommodation in the form of suites, manufactured homes, and non-conventional accommodation options such as converted garages, sheds and campers, particularly in Electoral Area F. Often the housing conditions are substandard;
- manufactured home parks are a notable housing type in rural areas of the region, particularly in Electoral Areas A and F. Housing in Coombs, Errington, Hilliers, South Wellington, Extension, Cassidy and Cedar is variable; there is visible evidence of substandard housing; and,
- the rural areas have a notable percentage of dwellings in need of major repair, in particular Electoral Areas A, C, F and H.

The report also provides information on Local Government Tools, Legislation, housing initiatives, and non-profit housing providers.

## **Report 2: Connecting Housing Needs and Opportunities** (online users can click the title to view the report)

Some of the key findings and observations of the report include:

- The majority of low-income households are drawn to Nanaimo where they rely heavily on “low end of market” rental housing that is located near transit, shops, social networks and support services. Low-Income households also live in rural areas and small settlements, in low-rent manufactured home parks, RVs and other non-traditional housing.
- From an existing “infrastructure” perspective, there are nine schools in the Electoral Areas. There are no hospitals, health centres or care facilities. Few areas outside the main urban centres are served by transit, but Village Centres are on, or near, the main highway system. Very few of the Region’s 1,300 non-market housing units / beds are located outside the urban centres.
- Rural communities self-identify as being different from urban areas — lower-density, lower scale, with fewer “rules and regulations”. This makes it more challenging to apply more urban-oriented “smart growth” planning principles.
- The initiatives “most likely to succeed” in rural areas are those that are the “best fit” with the existing scale and character of development. These include secondary suites, secondary dwellings, manufactured home parks, cluster housing, and small-scale townhouses.
- Cross-continent research into affordable housing in rural areas and small settlements revealed a number of interesting approaches and examples. These include cluster housing, infill, reduced lot size, prefabricated homes, conversion of non-residential buildings (e.g., school, motel, rectory).
- The **Cedar** community offers a number of advantages for affordable market and non-market housing suitable for families. It is served by transit and has three schools. **Cassidy** has limited services and amenities.
- The distances between rural areas in the RDN and the urban centres of Nanaimo and Parksville are relatively small. This makes it difficult to justify development of larger scale housing facilities in outlying areas when the natural tendency is for people to gravitate toward urban centres.
- Some groups in need are crucially dependent on support services, including for example round the clock on-site medical care and/or support staff. These include mental health clients and frail elderly seniors. Both of these groups would be well-served by housing in urban centres, where the necessary services already exist and can therefore be delivered in a cost-effective manner. The development of non-market, purpose-built, multi-unit affordable housing relies on a limited pool of government resources.
- Development of new, purpose-built, multi-unit affordable housing in rural areas is challenging due to a number of factors including:
  - non-market housing relies on limited pool of government funds and few government programs. It is difficult to make the case to for a new build in a rural areas with relatively small population;
  - the density needed to make market housing, that includes an affordable housing component, financially viable does not typically match the level of demand in rural areas. Moreover, rural communities resist housing forms that are not in keeping with rural character and architecture;

The report provides an overview of the housing types and tenures best suited to the four broad groups identified in the Housing Needs Overview.



# What can an OCP do with respect Community Diversity and Affordability

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An OCP must contain the policies of the Local Government with respect to affordable housing, rental housing and special needs housing. As a policy document, an OCP can provide direction on how affordable housing should be developed, where it should go, what it should look like, and can include an overall strategy for ensuring that all residents have access to suitable housing. In this context, an OCP, can also encourage community diversity by supporting a wide range of housing types at different price points to suite a broad range of people.

There are a number of different tools and approaches that can be used in an OCP to support affordable housing and community diversity including:

## **Inclusionary Zoning**

An OCP can support inclusionary zoning. Inclusionary zoning allows a property to be rezoned for added density in exchange for amenities or affordable housing. When a property is rezoned for residential use, a certain percentage or number of units within the development could be required to be affordable to those with low to moderate incomes. These affordable units would be integrated into the development and would be of the same quality, design, and construction. Inclusionary zoning helps create diversity in the community by providing a wider range of housing options at a more affordable price than the housing market typically provides on its own.

## **Secondary Suites, granny flats, accessory dwellings**

Secondary suites, granny flats, and accessory dwellings are all forms of additional density that have minimal impact on the character of existing neighbourhoods and infrastructure. They are in scale with their surroundings and in many cases, their existence is not visible from the street. These forms of low-impact housing provide affordable options for those with low to moderate income including seniors, youth, young families, and lone parents.

## **Manufactured Home Parks**

Manufactured home parks are already serving an important role in providing affordable housing in Area 'A'. An OCP can identify areas where manufactured home parks are supported as well as their general design and layout. Manufactured homes are a cost effective way to provide housing to persons with low to moderate income. New standards in manufactured home construction and architectural character have dramatically improved leading to much more efficient and aesthetically pleasing units. Alternate forms of tenure can also be considered.

## **Housing Choice**

An important determinant of community diversity is housing choice, which ultimately leads to housing affordability. An OCP can support a range of housing types which provide for the needs of a range of Area 'A' residents. An OCP can also recommend restrictions on the size, scale, and appearance of these dwellings to ensure that they compliment existing neighbourhoods.

## **Aging in place: Flex Housing**

Flex Housing is a method of dwelling unit design and construction which provides residents with the ability to make future changes, easily and with minimum expense, to adapt their dwelling units to meet their changing needs. The intention of Flex Housing is to allow homeowners to occupy a dwelling for longer periods of time, perhaps over their entire lifetimes, while adapting to changing circumstances and meeting a wide range of needs.

## **Cluster Housing**

Cluster housing is a development pattern where dwellings are grouped closer together than a conventional subdivision and the remaining undeveloped land is preserved as common greenspace. Cluster housing is density neutral, meaning that the same number of units that would otherwise be allowed are built within a smaller footprint. In addition to being a more efficient use of land with a smaller ecological footprint, cluster housing can also provide personal care and support services, community gardens, a flexible home environment, and can be tailored to suit the needs of specific segments of the population such as seniors. Cluster housing is also one way of preserving rural character by protecting and creating large tracts of greenspace.

## **Small-scale townhouses**

An OCP can support small scale townhouses and apartments to provide a range of housing types. In doing so an OCP can specify the scale, design characteristics, amenities, parking, etc. to ensure that they enhance rather than detract from existing neighbourhoods.

## **Affordable Housing programs and strategy**

An Official Community Plan can support the formation of housing affordability programs and strategies. These could include a very broad range of different initiatives.

# Examples of different forms of affordable housing which may be suitable in Area 'A'

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Example of what a granny flat or ancillary dwelling might look like.



Garage with suite above



One of these houses may have a secondary



Manufactured Home within a manufactured home park



Small-scale Townhouse



Manufactured Home within a manufactured home park

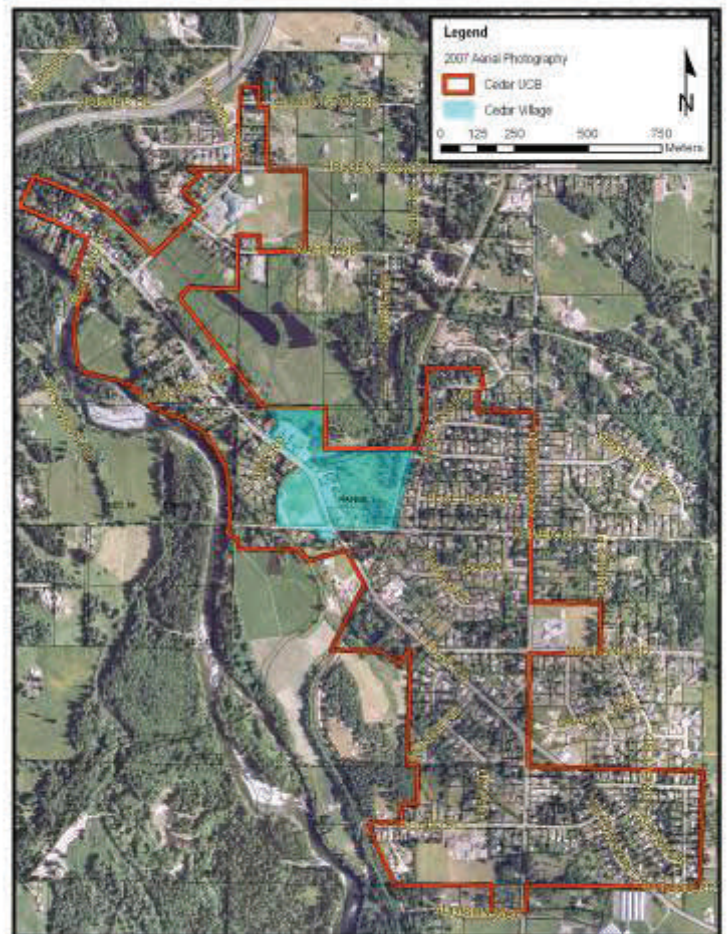
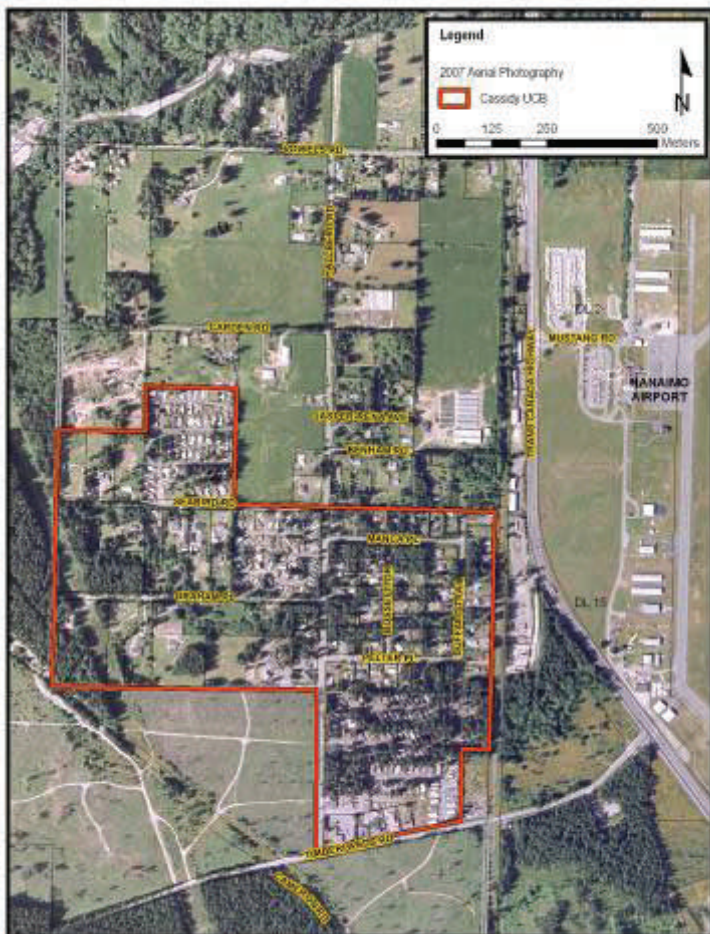
# How the current OCP addresses housing affordability

The Electoral Area 'A' OCP supports affordable housing by including policies in the Cedar and Cassidy Village Centre land use designations.

The Cedar Village Centre shown on the map below, supports up to 100 dwelling units of multi-family residential housing as well as up to 75 supported housing units. Currently, the Cedar Estates development proposes to construct 75 supported housing units. There are no properties within the Cedar Village Centre currently zoned for multi-family residential. Although one of the objectives is to create a complete nodal community, the Cedar Village Centre designation does not contain any policies in support of mixed use development (i.e. commercial with residential above).

The Cassidy Village Centre supports the integration of alternate forms of housing including the renewal of modular housing units, neighbourhood scale mixed use development, and added public facilities and community services. The OCP also supports a maximum of 300 residential units within the Cassidy Village Centre with connections to both community water and sewer. Currently there are more than 300 dwelling units within the Cassidy Village (shown below as Cassidy UCB) with no RDN operated community sewer or water.

The Official Community Plan does not support secondary suites in any designation. The Suburban Residential land use designation supports a maximum density of 5 units per hectare with connections to community water and sewer. The Suburban Residential designation also supports clustering of development with a multiple residential character provided that the density does not exceed 5 dwelling units per hectare.



# Policy Options

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## **Policy Option: Support Inclusionary Zoning**

An OCP can support inclusionary zoning. Inclusionary zoning allows a property to be rezoned for added density in exchange for amenities or affordable housing. When a property is rezoned for residential use, a certain percentage or number of units within the development could be required to be affordable to those with low to moderate incomes. These affordable units would be integrated into the development and would be of the same quality, design, and construction. Inclusionary zoning helps create diversity in the community by providing a wider range of housing options at a more affordable price than the housing market typically provides on its own.

This option would include a number of policies in the OCP which would be triggered when a developer wants to rezone property to a higher density. The policy would provide an incentive (additional density) in exchange for providing affordable housing. The form and amount of housing would need to be determined and specified in the OCP.

## **Policy Option: Support Secondary Suites, Granny Flats, and Accessory Dwellings**

Secondary suites, granny flats, and accessory dwellings are all forms of additional density that have minimal impact on the character of existing neighbourhoods and infrastructure. They are in scale with their surroundings and in many cases are not visible from the street. These forms of housing provide affordable options for those with low to moderate income including seniors, youth, young families, and lone parents. In addition to providing a form of affordable housing, recognizing existing secondary suites and permitting the construction of new suites ensures that they are safe, healthy living environments that comply with the BC building code requirements.

This option would see a number of policies in the OCP in support of suites, granny flats, and accessory dwellings anywhere that a second dwelling unit is supported by the zoning as well as in any Residential 2 zoned land within the Urban Containment Boundary. With respect to secondary suites, the Official Community Plan could specify a maximum floor area, as well off-street parking requirements.

## **Policy Option: Support Manufactured Home Parks Inside the Urban Containment Boundary**

Manufactured home parks are already serving an important role in providing affordable housing in Area 'A'. An OCP can identify areas where manufactured home parks are supported as well as their general design and layout. Manufactured homes are a cost effective way to provide housing to persons with low to moderate income. New standards in manufactured home construction and architectural character have dramatically improved leading to much more efficient and aesthetically pleasing units. Their construction within a controlled environment can also result in significantly less waste, reduced energy use and Greenhouse Gas emissions, and better overall quality control when compared to conventional onsite construction.

This option would support the existing manufactured home parks located within the Urban Containment Boundary as well as manufactured home park renewal. In addition in order to secure the future use of the existing parks and any new parks, the OCP would support manufactured home park zoning on all manufactured home parks. This option would also support manufactured home pad ownership so manufactured home parks residents could be given the opportunity to own rather than rent or lease their pad subject to approved methods of sewage disposal and community water and the approval of the provincial subdivision approving officer. This option could also include manufactured home park guidelines applicable to any proposed new manufactured home parks.

This option would also include a policy which recognizes that manufactured home parks are an important source of affordable housing in Area 'A'.

## **Policy Option: Support a Range of Housing Options**

An OCP can support a range of housing types which provide for the needs of a range of Area 'A' residents. An OCP can also recommend restrictions on the size, scale, and appearance of these dwellings to ensure that they compliment existing neighbourhoods. This option would include policies in support of providing a range of housing types and options. Within the Urban Containment Boundary, multi-residential development, small lot residential, or mixed use would be supported provided it is in scale with its surroundings.

# Policy Options

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Please use the space provided to tell us if you support the policy options below. If you support the policy options, please tell us why you think they are important and how it will help us achieve the Community Vision. If you don't support the policy options, please tell us about your concerns and how they could be addressed.

**Policy Option: Support Inclusionary Zoning**

**Policy Option: Support Secondary Suites, granny flats, accessory dwellings**

**Policy Option: Support Manufactured Home Parks inside the Urban Containment Boundary**

**Policy Option: Support a range of housing options**

# Policy Options

## **Policy Option: Support the concept of aging in place through Flex Housing**

Flex Housing is a method of dwelling unit design and construction which provides residents with the ability to make future changes, easily and with minimum expense, to adapt their dwelling units to meet their changing needs.

This option would include a policy that encourages developers of new residential building projects to incorporate flex housing design into their projects to allow aging homeowners to remain in their home for a longer period of time.

## **Policy Option: Support the clustering of housing throughout the Plan Area**

Clustered housing is a development pattern where dwellings are grouped closer together than a conventional subdivision and the remaining land is preserved as common open space. Clustered housing is density neutral, meaning that the same number of units that would otherwise be allowed are built within a smaller footprint. In addition to being a more efficient use of land with a smaller ecological footprint, cluster housing can also provide personal care and support services, community gardens, a flexible home environment, and can be tailored to suit the needs of specific segments of the population such as seniors. Clustered housing is also one way of preserving rural character by preserving large tracts of open space.

This options would include policies in support of this development model. It should be noted, that currently for lands located outside of the Urban Containment Boundary, an amendment to the Regional Growth Strategy would be required.



*A typical conventional subdivision (left) and a clustered subdivision (right) with three clustered 'pods' of homes. At least 50% of the site is preserved as open space and the houses are clustered on slightly smaller lots. (source: <http://www.pineplainsunited.org/density-zoning-vs-min-lot>)*

## **Policy Option: Support Small-scale townhouses inside the Urban Containment Boundary**

Small-scale townhouses and apartments can help provide a range of housing types to help meet the needs of the community. This option would include policies that applied within the village centres that supported the use of small-scale townhomes to provide a range of housing types. In doing so this option would specify the scale, design characteristics, number of stories, amenities, parking, etc, to ensure that they enhance rather than detract from existing neighbourhoods.

## **Policy Option: Support affordable housing programs and strategies**

This option would include a policy in support of the RDN investigating the feasibility of and options for developing an affordable housing program and a housing affordability strategy.

# Policy Options

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**Policy Option: Support the concept of aging in place through Flex Housing**

**Policy Option: Support clustered housing (density neutral) throughout the Plan Area**

**Policy Option: Support Small-scale townhouses inside the Urban Containment Boundary**

**Policy Option: Support affordable housing programs and strategies**

## Other Ideas, Comments, or Suggestions

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Please use the space provided to share any other ideas, comments, or suggestions you have with respect to community diversity and affordability.