



# TOWN OF LAKE COWICHAN

## Advisory Planning Commission

Thursday, April 26<sup>th</sup>, 2018 at 4.00 p.m. – Council Chambers

### AGENDA

Page #

1. **INTRODUCTION OF LATE ITEMS** (if applicable)
2. **AGENDA**
3. **ADOPTION OF MINUTES**
  - (a) Minutes of meeting held on March 22<sup>nd</sup>, 2018.
4. **BUSINESS ARISING AND UNFINISHED BUSINESS**

None.
5. **DELEGATIONS AND REPRESENTATIONS**

None.
6. **CORRESPONDENCE**

None.
7. **REPORTS**
  - (a) Working Groups Meeting Notes:
    - (i) Built Environment – April 10<sup>th</sup>, 2018;
    - (ii) Natural Environment - April 12<sup>th</sup>, 2018; and
    - (iii) Social Environment - April 12<sup>th</sup>, 2018.
  - (b) Big Ideas from the Working Groups.
  - (c) OCP Housing Assessment.
  - (d) Table of Contents – OCP
  - (e) OCP Review Process.
  - (f) Community Workshop Design.
8. **NEW BUSINESS**

None.
9. **NEXT MEETING DATE**

May 24<sup>th</sup>, 2018 at 4.00 p.m.
10. **ADJOURNMENT**

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**TOWN OF LAKE COWICHAN**  
Minutes of Advisory Planning Commission held on  
Thursday, March 22<sup>nd</sup>, 2018



**PRESENT:** Darlene Ector, Acting Chair  
Brian Locher  
Robert Patterson

**REGRETS:** Les Bowd  
Janice New

**ALSO, PRESENT:** Joseph A. Fernandez, CAO  
James van Hemert, Contract Planner  
Tricia Reyne, Student Planner

**1. CALL TO ORDER**

In the absence of the Chair, Darle Ector was elected to chair the meeting and she called the meeting to order at 4.03 p.m.

**2. APPROVAL OF AGENDA**

No. APC.03/18

Moved: Darlene Ector  
Seconded: Brian Locher  
that the agenda, as presented, be approved.

CARRIED.

**3. ADOPTION OF MINUTES**

No. APC.04/18

Moved: Brian Locher  
Seconded: Robert Patterson  
that the minutes of the meeting held on January 25<sup>th</sup>, 2018 be approved.

CARRIED.

**4. BUSINESS ARISING AND UNFINISHED BUSINESS**

None.

**5. DELEGATIONS AND REPRESENTATIONS**

None.

**6. CORRESPONDENCE**

- (a) The correspondence item from Mike tippet, CVRD, on the OCP update was treated as information.
- (b) The letter from Chief G. Livingstone, Lake Cowichan First Nation, on the OCP update was treated as information.

**7. REPORTS**

- (a) The Contract Planner and the Student Planner went over the meeting notes of meetings held for the 3 working groups.

Need for better mapping was highlighted and members were advised that the student planner had conducted an on-site visit of Block 200 and opportunities for industrial/ employment in this area could be explored with Social Environment working group. The APC members were not necessarily in favour of annexing industrial zoned lands into the Town.

The Built Environment group saw accessibility for those between 8 and 80 years of age. Some clarity on the functions of the downtown was needed.

Some of the concerns raised by the Natural Environment group were already being addressed through other means or are outside the purview of the OCP such as tree cutting, organic waste or the illegal dumping into ravines.

- (b) The downtown concept plan is being reviewed by the the Built Environment working group.

**8. NEW BUSINESS**

None.

**9. NEXT MEETING DATES**

April 26<sup>th</sup>, 2018 at 4.00 p.m.

**10. ADJOURNMENT**

No. APC.05/18  
Adjournment

Moved: Robert Patterson  
Seconded: Brian Locher  
that the meeting be adjourned.

CARRIED.CARRIED.

Certified correct \_\_\_\_\_.

Confirmed on the \_\_\_\_\_ day of \_\_\_\_\_, 2018.

\_\_\_\_\_  
Chair



## Town of Lake Cowichan

### *Creating our Future* Official Community Plan Update

#### Built Environment Working Group

#### Meeting Notes

Tuesday April 10, 2018, 2:00 PM, Council Chambers

Present: (on the phone Jade from Island Health-regional built environment consultant)  
Betty McGonigal, John Kirkpatrick, Dennis, Joe Allan, Michelle March.

1. Open space
  - Not everyone received the notes from the last meeting.
  - The Economic readiness assessment was good information
  - How does the Tourism task force tie into the OCP review?
    - o The OCP review is a Town process, whereas the Tourism Task force is a CVRD/Community Futures initiative.
    - o The Tourism task force is not just looking at the Town of lake Cowichan, rather the greater region
  - Why can't you bike from the Lake Town Ranch to Town safely?
    - o This has been discussed but should be discussed further.
    - o Lots of opportunities for improved safety in the realm of active transportation
2. Review 'Big Ideas and APC Response'
  - Did visioning make the list?
    - o No,
  - Do we recommend to the ACP or council?
    - o The APC ultimately makes the recommendation to council
    - o The APC is very heavily involved in this process
    - o This is to bring more people into the conversation to be more efficient
  - The Age friendly senior services are already involved through community services
    - o There is a group that is trying to get seniors housing (Island Health is involved with this effort)
3. Images of Downtowns

- The park royal village as a template with the varied rooflines
  - Village 'feel' within the streetscape
  - It is not one big blank wall – a well-articulated street front
  - More of a tourism and activity focus in downtown
  - The location for town hall is short term and the long-term vision should involve moving
  - The main strip in Ladysmith – trees walkways stores and history
  - Downtown Langford – where the fountain is – new building commercial on the bottom with residential up top
  - The city hall in Langford is above retail shops and very innovative
  - Duncan by the royal bank commercial downtown and businesses about
4. Downtown community character image sharing, including brief overview of selected images from James van Hemert's book, *True West*
- The point is the approach – the approach is about context
  - It is all case studies
  - The big lesson is how do you do development in small towns?
  - Drawing on lessons from the past, not everything worked but learning from those experiences
  - Before WWII many town were designed to be grid patterns, post WWII suburban car-oriented growth was the focus
  - Clustered developments minimize road length and preserve land as open space
  - PG. 63 is an example of developing a village oriented leaving the natural space, focus on moving around and active transportation
  - Rather than generating new ideas the book observes how things have been developed
  - Claremont had citizen driven planning – they have a village design plan which speaks to all of the different design elements
    - o They have been thoughtful over generation to create this
  - The challenge with the book is it is designed to address a western USA environment, but the basic principles can be applied anywhere
    - o Is this what we should be doing with the town? Identifying zones and districts
  - The concept of downtown is going to look very different based on our conversations today
5. Review 'Discussion of Downtown as Districts'
- On the north side of the river there is a lot of occupied commercial
    - o This makes up most of the day to day commercial operations of the town
  - Having the institutional building being labeled 'public use' is confusing on the map it may help to rename and recolor these building into a new institutional category
  - Don't discuss downtown as just one thing and recognize different districts
6. Memo re downtown revitalization (June 2015)

- The town has the ability to enhance a lot of the storefronts as it owns many of them
- Tools are available to aid in the revitalization

7. Review of Chapter 8 Highway Commercial, Neighbourhood Centre and Tourism Areas

- For neighbourhood centres, the idea is that there is a neighborhood hang-out or activity centre within walking distance for everyone
- There is a land use designation called highway commercial
  - o If it is highway commercial use we want to see it on the highway
- Clean up the maps and make more of them more fluid
- improve the wording on policy #2
  - o this is a policy that the town has pursued
- promote and strengthen revitalization policy
- policy #1 wording can be strengthened
- we have separate design guidelines for areas which are not downtown

8. Review of Chapter 9 Industrial Development

Not addressed

9. Review of Chapter 14 Transportation (if time)

Not addressed

10. Adjourn

Next Steps

- Resend all of the relevant OCP chapters
- Group review policies beforehand and the group will come to the meeting with comments and recommendations
- Print out a larger version of the future land use map
- Next meeting have on hand tracing paper and pens so people can be more hands on

Next Meeting – Tuesday May 8<sup>th</sup> 2018, 2:00-4:00 pm

**Town of Lake Cowichan**

**Creating our Future**

Official Community Plan Update

Natural Environment Working Group

Meeting Notes

Tuesday April 12<sup>th</sup>, 5:00pm, Council Chambers

1. Open Space
2. Review 'Big Ideas & APC Response'
  - The study is actually ongoing and nearly complete
    - o The plan is call Community Wildfire Protection Plan (CWPP)
  - More wildlife awareness signage
  - There will be two opportunities for everything to be discussed (the APC does not always know everything)
  - There may need to be two different categories: fish and wildlife (they are not the same thing)
  - Which bylaw addresses illegal dumping?
    - o It may not be adequately addressed in the bylaw
  - Which bylaw addresses hazardous trees?
    - o It may not be adequately addressed in the bylaw
  - Are there updates from the province on our carbon emissions?
3. Review OCP Chapter 11 Waterfront
  - Not addressed
4. Review OCP Chapter 12 Greenways
  - There is no greenway plan and little in the OCP which may suggest where these could be
  - The goal is to have a network of green spaces for wildlife and people
  - Bike to honeymoon bay
  - Connect with Re-treads hiking group
  - We should include a map of existing trails and future trails
  - Include blue ways
  - We will develop a greenways plan for the OCP
    - o This map could be made during the community workshop (group began drawing ideas on trace paper on existing parks and open space map)
  - We don't have enough information to make a wildlife corridor map
  - It is not just about connecting open spaces – it is about connecting activity places



- We may not be able to map everything during this OCP update

#### Objectives

- 'd' is a lot like 'b'
  - o Redundant, maybe combine them
- 'e' is great
- 'f' there is no harm in encouraging
- 'g' promote an urban forest?
  - o We just talked about fire hazard, do we want this?
    - Maybe it should be 'greening'
    - Maybe reference Fire Smart in this section
    - The word forest is contradictory
- 'H" Clear wayfinding on trailheads and how to get to different trails
  - o Directional, Educational and Historical signage

#### Policy

- '1' doesn't talk about people
  - o Should be updated to include people and how people move
  - o Wildlife is still important
  - o Just leave the last sentence and get rid of the rest!
- '2' we are going to have this, this should reference the greenway map
  - o List the specific improvements that need to be made to create key linkages
- '3" recognize the local groups
- '4' keep
  - o It allows the town to put greenway linkages on the table during the development permit process
- '6' is redundant because we have a DPA on riparian area protection
  - o This could refer to the DPA
  - o This can be deleted
- '7' drop the word through policies – keep the term density bonus
  - o This needs to be reworded
  - o DELETE 7
- '8' DELETE
- '9' Qualified professional, Town staff and the community
  - o 'shall' is heavy
  - o What is the design standard?
  - o Identify widths for different types of trails
  - o Recognize that there are different kinds of trails

#### 5. Review wildfire hazard study (Community Wildfire Protection Plan -CWPP)

- Not complete yet, but an update provided by working group member
- In late 2016 that town applied for a Community Wildfire Protection Plan (CWPP) grant, part of a sweep of funding options which the provincial government offers

- When this is complete the town is eligible for another round of funding
- The plan was submitted in December – but there were mapping issues, so it is almost complete
- 76-page report with 8 different maps
- The study includes the entire fire protection boundary and beyond
- It was a very comprehensive and detailed plan
- The local wildfire risk in the Town core is high (risk =probability x consequence)
  - o Rating is high, due to the fact that so much of the town infrastructure is located within the town
- The Hazard (fuel that is going to catch on fire) is high as well
  - o The threat rating is high because of the hazard
- On crown land you can do fuel management but in the surrounding area the land is owned privately so you can not do fuel management within the owner's co-operation
- This is something which can be referenced within the OCP
  - o One of the recommendations of this report is a DPA (development permit area) for fire protection
- We have a bigger challenge then in the interior because the province does not own the forest land and so fuel management is more difficult
- Can the private land owners get compensated from the province?
  - o No, the land is privately owned
- Lake Cowichan is the first Town in the province to have 6 different neighborhoods which are Fire Smart
- There may be some value within the OCP to show the fire protection district for greater understanding
- Fiber recovery could be a good industry to bring to the Town

#### 6. Review Land Use Map – Urban Reserve/ Comprehensive Development areas

- No discussion

#### 7. Adjourn

Next Meeting Thursday May 10<sup>th</sup> 2018 – 5:00-7:00pm

#### Follow up

- Talk to the conservation officer
- Obtain any available carbon emission reports form the province for the town



**Town of Lake Cowichan**

***Creating our Future***  
Official Community Plan Update

Social Environment Working Group

Meeting Notes

April 12, 2018, 1:30 PM, Council Chambers

1. Open space
  - The previous meeting notes weren't delivered to the group prior to this meeting
2. Review 'Big Ideas & APC Responses'
  - All of the big ideas will be forwarded to council, so the working group perspective is not lost
3. Enrolment projections for the Lake Zone: School District No. 79 "Final Report On District Demographics and Changing School Capacities"
  - There is a very modest increase projected for the future
  - Things have stabilized
  - What these don't show is the current capacity we have now
  - According to the report there is not a need to look for another school site
4. Economic Development: highlights of the George Hanson Report (2001) and the Cowichan Lake Area Economic Readiness Assessment (2017), Downtown Revitalization Strategy 2005, amendment
  - Some of the sections of the Hanson report could be made into sections from the OCP
    - o Tourism and infrastructure development
      - It is not enough just to focus on tourism there needs to be more of an economy
    - o Industrial Development
      - James will follow up with Amy from the CVRD regarding employment lands

- There needs to be a place on the map designated for employment lands
    - The Hanson report looked at the entire area, not specifically the town
  - Business and Service Development
    - Some of these things can't happen if we don't get the telecommunication fiber in the ground
  - Downtown Revitalization
    - There are some things we can do we just need to emphasize it in the plan
    - What is it going to take to re-route the logging truck running through the Town?
    - This report has some very specific things which can be done through the OCP
    - The town now owns all the land between the municipal hall and the pedestrian bridge
      - Re-routing truck traffic is going to be nearly impossible, as they are already paying high fees to drive on provincial roads
      - There is no designated crossing bridge between the town and Skutz falls
      - Youbou is looking at re-routing traffic and logging the hills
  - Marketing
    - The APC is saying no but the Hanson report says YES
    - It is likely that the Tourism work that is being done now will lead to marketing suggestions
  - Strategic relationship building
    - Some of this has happened
- Mostly agreement with the Hanson report

#### Economic readiness assessment

- The Tourism group has been formed following this report as the next level in the grant funding
- The money to do a separate study on the market is not there
- We have completed an update on the commercial inventory (final to be forwarded)
- The town has an ongoing positive relationship with the Lake Cowichan First Nation
- Should we be promoting more home-based business?
  - There are obviously a lot more people on the internet
  - There is a requirement to put 50% down of you are buying a business (making it difficult to purchase property or a building)
  - Home based business is important

#### 5. Housing Needs Assessment review

- Our Town still has one of the highest rates of low income in the province
- The relationship between income and housing
  - For years the town has had low housing prices and low rents
  - We have a sizable part of the population who are low income

- If housing prices are going up it doesn't mean that peoples incomes are going up
- It is fair to conclude that to talk about affordable housing is a fair thing to do in the Town of Lake Cowichan
  - YES
- The OCP and the Bylaw is the most important tool to implement affordable housing
  - A lot of communities use the zoning bylaw to exclude other people
- The aging population may not be able to stay in their single family detached home
  - We need a wider range of product type – town houses, condos etc.
  - Higher densities in some locations
- One reason lots cost so much it the cost of the infrastructure
- The town is keener now on a mix of lot sizes to have a broader range of housing
- Improved affordability
  - Social housing
  - Senior housing
- P1 properties should be expanded to include affordable housing as well as seniors housing
  - The intent of P1 is government assisted care or housing
  - If it was social housing – that would be an appropriate use
- We promote zoning for higher densities'
- If we support small lots and smaller homes – say that in the OCP
- It is always cheaper for a municipality to maintain infrastructure for denser housing

#### 6. Review of Chapter 6 Housing

Not undertaken

#### 7. Adjourn

Next meeting Thursday May 10<sup>th</sup> 2018 1:30-3:30pm



## **Town of Lake Cowichan**

### ***Creating our Future*** Official Community Plan Update

Big Ideas from the third round of Working Group meetings

#### ***Built Environment***

1. Based on shared Images of Downtowns around the region and elsewhere the group identified the following preferred characteristics:
  - varied rooflines
  - Village 'feel' within the streetscape
  - A well-articulated street frontage
  - More of a tourism and activity focus in downtown
  - The location for town hall is short term and the long-term vision should involve moving
  - Trees walkways stores and recognition of history
  - new building commercial on the bottom with residential up top
  - Residential above retail
  
2. Characterize downtown as distinct districts, e.g. general commercial, tourism/cultural, civic

#### ***Social Environment***

1. Identify an area for employment land
2. Incorporate relevant elements of the Hanson economic development report into the OCP; economic development must address more than tourism
3. Strengthen and liberalize policy on home-based business
4. Advocate to telecommunication providers for upgrade to Internet speed to 4G
5. Strengthen downtown revitalization policy
6. Expand housing choices, including higher density forms such as small houses, small lots
7. Address affordable housing in a more robust manner
8. P1 zoning should include affordable housing

#### ***Natural Environment***

1. Create a new Development Permit Area to address community wildfire protection. Incorporate relevant elements of the soon to be complete Community Wildfire Protection Plan (CWPP)
2. Incorporate a greenways plan into the OCP
  - a. This plan will identify existing greenways and prioritize future improvements, expansions, and critical linkages
  - b. Focus on the use of greenways by people; wildlife movement corridors are secondary and could be in conflict
3. Address fish and wildlife separately, with an emphasis on fish
4. Reconsider the notion of an urban forest

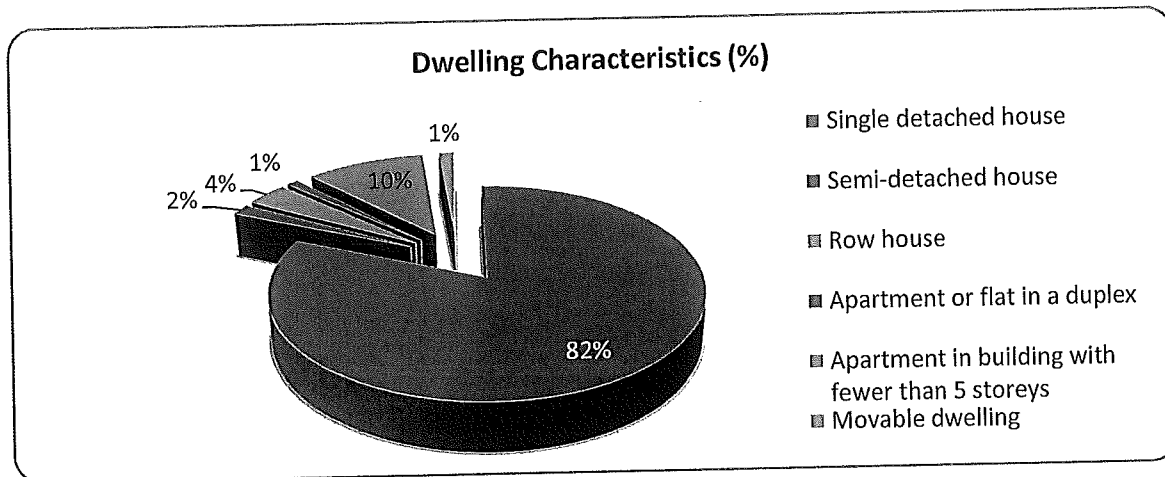
# OCP Update: 2016 Housing Assessment



Date: March 29, 2018  
 To: Chief Administrative Officer  
 From: Tricia Reynes, Planning Student  
 Re: Official Community Plan Update

This document overviews the current housing and income statistics for the Town of Lake Cowichan as represented by the 2016 Canadian Census, unless otherwise mentioned.

## A. Current housing stock by dwelling characteristics tenure and condition (number needing major repair)



Housing Typology	Number of Units	Percent of Total
<b>Single detached house</b>	1200	82%
<b>Semi-detached house</b>	25	2%
<b>Row house</b>	55	4%
<b>Apartment or flat in a duplex</b>	15	1%
<b>Apartment in building with fewer than 5 stories</b>	155	10%
<b>Movable dwelling</b>	20	1%

The Town of Lake Cowichan has a typical housing mix for a community of its size and location – 82% single-detached, with some apartments and other ground-oriented housing. The tenure ratio is comparable to Ladysmith and North Cowichan, with 34% of households being renters. On the whole, the housing stock is in relatively good condition, with 7 % (roughly 102 units) in need of major repair. However, the community reported occurrences of poor conditions in the Lake Cowichan rental housing supply, including mold and poor insulation, further increasing household costs with respect to high heating bills. Residents living in these conditions are

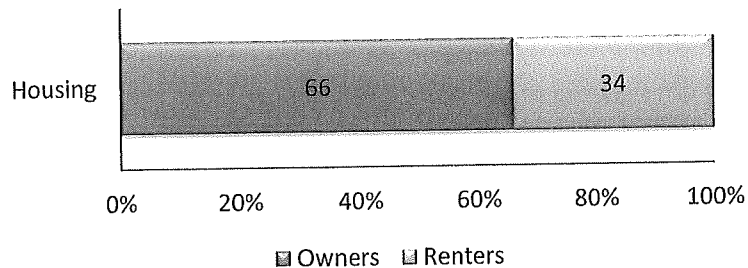


reported to be living in unsafe and inadequate housing, which can lead to compromised immune systems for seniors and other persons living with health challenges.

Age of the Housing Stock	Pre-1980	1981-200	2001-2011	2011-present	Total
<b>Lake Cowichan</b>	695 - 47%	430 - 29%	180 - 12%	165 - 11%	1470

### Current housing by tenure (rental, ownership)

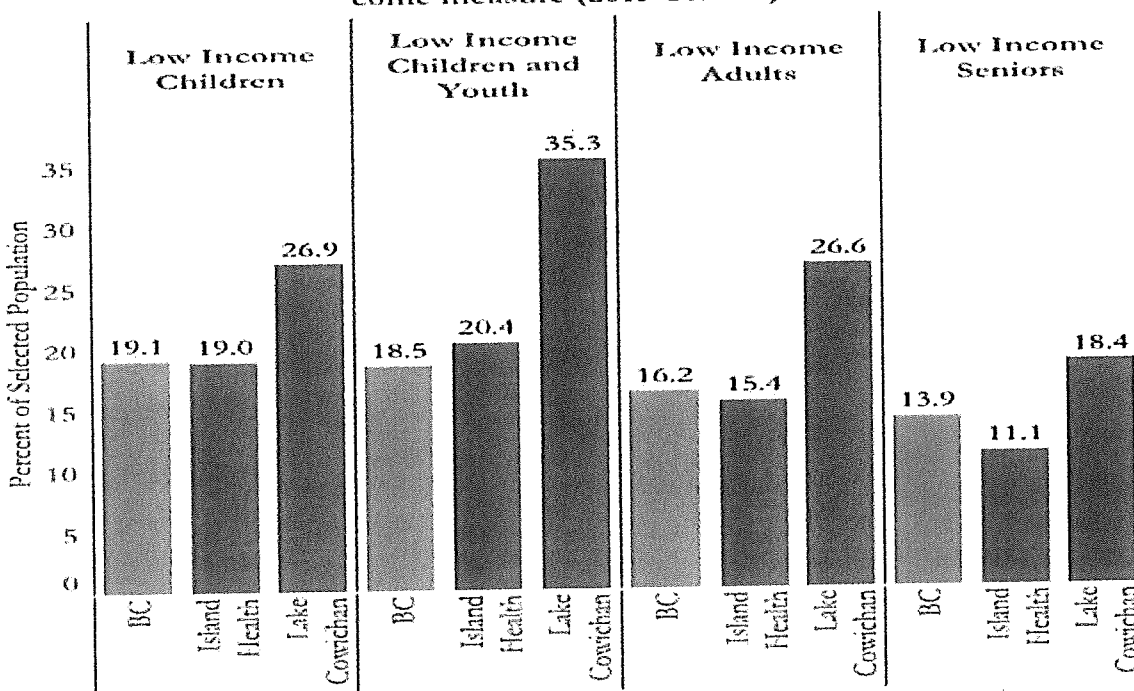
- Owner: 1090
- Renter: 380



## B. Housing Costs

The median household income in the Lake Cowichan Local Health area (LHA) is lowest among all Island Health LHAs. A higher proportion of the population across all age groups (Children, Children and Youth, Adults and Seniors) are low income as compared to Island Health and BC. The percent of the population receiving income assistance or employment insurance is also higher than Island Health and BC. This can be observed in the in the percentage of the population with low income chart, which compares the Lake Cowichan to

Percent of Population with Low Income in 2010 based on after-tax low-income measure (2011 Census)



Island Health (Island Health encompasses all of the communities on Vancouver Island) and the rest of BC.

## Housing costs as they relate to income

### Income Levels

	Yearly income
Median total income of households in 2015 (\$)	\$53,440
Median total income of economic families in 2015 (\$)	\$66,389
Median total income of lone-parent economic families in 2015 (\$)	\$41,216
Average total income of couple economic families with children in 2015	\$92,932

### Income as it relates to shelter costs

	Monthly Rent Cost	Monthly Income required	Yearly income Required
Median monthly shelter costs for owned dwellings (\$):	\$902	\$3006	\$36,072
Median monthly shelter costs for rented dwellings (\$):	\$874	\$2913	\$34,959

\*\*\* The income required column of the chart indicates the monthly income required for the housing to be considered affordable. This is based on the Canadian Mortgage and Housing metrics for calculating housing affordability (30% of income dedicated to housing costs)

## Core Housing Need

### Income as it relates to maximum rent costs

	Median Yearly Income	Median Monthly Income	Rent (30% of Income)	Rent (50% of income)
Households	\$53,440	\$4453	\$1335	\$2226
Economic families	\$66,389	\$5532	\$1659	\$2766
Lone-parent economic families	\$41,216	\$3434	\$1030	\$1717
Couple economic families with children	\$92,932	\$7744	\$2323	\$3872

### Breakdown of citizens exceeding 30% of income on shelter costs

	Percentage of people	Number of Households Overspending on Housing
Owner households	20.2%	202
Tenant households	51.3%	195
Total		397

The median income levels in Lake Cowichan are the lowest in the region for couple families and single persons (but slightly higher than Chemainus for single parents). The affordability analysis revealed that Lake Cowichan is one of the most affordable communities in the region in which to rent (based on both income levels and rental prices), but challenging for finding an affordable rental unit in adequate condition, and in terms of purchasing a home. Similar to North Cowichan, couple households earning the median income levels in Lake Cowichan would have to stretch their financial ability to afford the average cost of a single detached home.

### **Current and anticipated special needs housing**

The term special needs housing covers a broad range of different community needs. Some of these need groups include:

1. People facing a severe risk to health and/or safety, such as homelessness or living in a homeless shelter
2. People with serious health/medical/social needs, such as risk of homelessness, fleeing domestic abuse, living in severely inadequate housing or transitioning to a more independent living situation
3. People whose housing need is moderate compared with the two previous categories, such as living in temporary or inadequate accommodation
4. People with a specialized housing need or low housing need, such as living in marginally crowded housing
5. People for the low-end market units found in some subsidized buildings

There are currently 38 non-market housing units in Lake Cowichan, the majority (37) of which is independent social housing; the other (1) is dedicated to a person or family with special needs. Of the non-market, independent social housing supply in Lake Cowichan, 35 units are for low income seniors, and one is for a low-income family. Although the majority of the non-market housing supply is dedicated to low-income seniors, Lake Cowichan has the lowest number of Shelter Aid for Elderly Renters (SAFER) recipients (14) in the region, accounting for just over 4%. Of the nine applicants waiting for affordable housing in Lake Cowichan, there are only two on the wait list for senior's affordable housing. The remainders are for families (3), accessible units (2), and other (2).

In 2014, Lake Cowichan recorded the lowest number of homeless individuals (with 6), accounting for 2% of the regional homeless population

**The living wage for the Cowichan Valley has increased from \$17.36/hr. to \$18.81/hr. in the past two years, with major differences seen in the areas of childcare, transportation, and education costs**

## Housing Sale Prices in Lake Cowichan

Sale prices of housing vary widely and represent only a snapshot in time. Due to the small sample size it is not possible to state with confidence average sale prices. Based on anecdotal figures sale prices are rising.

House hold Type	Average unit sale price
Single Family Home	\$179,000 - \$799,000
Townhome	\$197,000 - \$294,00
Condo	\$70,000 - \$190,013

\*\*This chart shows what the range of housing prices listed in the Town of Lake Cowichan March 29, 2018.

## Census Incomes

Median total income of households in 2015 (\$)	53,440 <sup>1</sup>
Median total income of economic families in 2015 (\$)	66,389
Median total income of lone-parent economic families in 2015 (\$)	4,1216
Average total income of couple economic families with children in 2015 (\$)	92,932

## LAKE COWICHAN HOUSING COSTS HIGHLIGHTS

- Low-income seniors experience challenges with affording rental housing in the Lake Cowichan private market. Other groups with the least choice in Lake Cowichan are low-to-moderate income families and singles. Couples earning the median income or less are challenged to afford the average single detached home in Lake Cowichan within 30% of their gross incomes.
- There is a demonstrated need for affordable home ownership in Lake Cowichan.
- Segments of the rental housing stock are in need of maintenance and major upgrades.

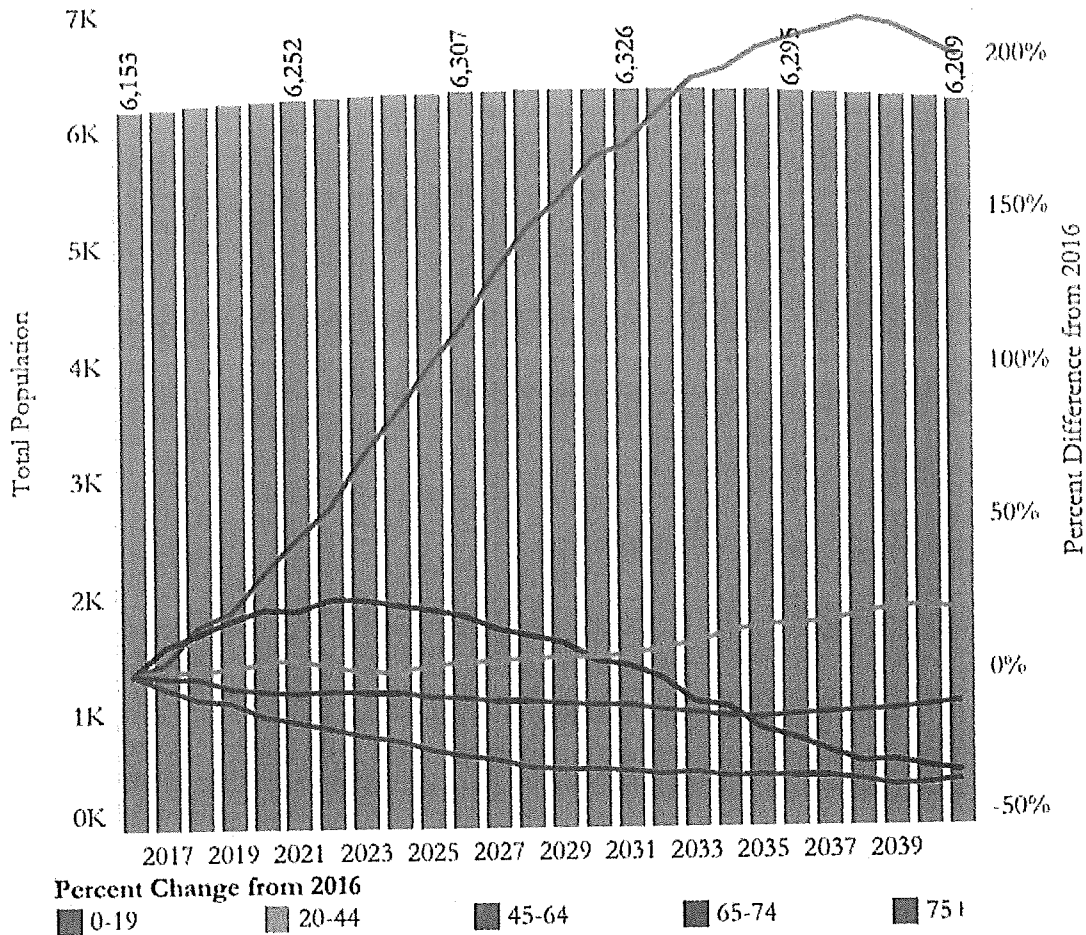
## C. Future Housing Demand

### Population

On average, the population of Lake Cowichan Local Health Area (LHA) is older than that of Island Health and BC, with an average age of 47.6 years. The 65+ population makes up around 25% of the population which is higher than Island Health (23%) and BC (17%). It is estimated that 34% of population will be 65+ in 2026. The Island Health Population Prediction Chart demonstrates how the various age groups (0-19, 22-44, 45-64, 75+) are expected to change over the next 20+ years. It is important to note that the 75+ population of Lake Cowichan is expected to triple over the next 20 years accounting for 24.8% of the population in 2041.

<sup>1</sup> BC is \$69,995

**Estimated Total Population**  
Calendar Years



It is important to note that the LHA profile was created based on the 2011 census statistics for the entire local health area. Lake Cowichan saw a 8.5% population increase between 2011 and 2016 the 2016 population breakdown for Lake Cowichan is as follows: (0-19) 19% (20-44) 25% (45-64) 31% (65-74) 15% (75+) 8%

- Median age: 49.5
- Average Household Size: 2.2 <sup>2</sup>
- Lone-parent census families in private households: 170
- Persons not in census families in private households: 680

**Percent of LHA population by Age Groups**

Age Groups	2016	2026	2036	2041
0-19	18.1%	16.3%	15.2%	16.1%
20-44	21.4%	21.6%	24.2%	25.4%
45-64	35.1%	25.0%	22.6%	22.3%
65-74	17.1%	19.8%	13.1%	11.4%
75+	8.3%	17.4%	25.0%	24.8%

<sup>2</sup> Average household size in BC is 2.4

## What does this mean for housing?

As the Town's population shifts, it is likely that the demand for housing will shift. Today 82% of the Town's current housing stock is single detached housing. As the Town ages there will be an increased demand for different housing types such as townhouses, apartments, and assisted living facilities.

## What can the Town do?

### Expand Housing Choices

- Permit higher densities in more locations
- Require mixed housing types in new development
- Support innovative housing solutions

### Improve Affordability

- Encourage and support entities providing social housing
- Advocate for seniors housing, particularly complex care and assisted living
- Increase supply of condos and townhomes
- Promote and create small lots and encourage small and tiny homes
- Promote construction of secondary suites

## Available Land

There is land within the town boundaries which holds development potential. While much of this land are on the outskirts of the town, but there are properties within the heart of the town which have development potential. There are currently over 100 vacant lots within the existing residential areas in the town. Many of these vacant lots allow for a secondary unit on the property increasing their development potential.

There are many large parcels lots on the outskirts of the existing residential areas. These large parcels account for over 1000 acres of land within the Town Boundaries. Under the existing zoning of this lands 1500 to 1780 residential units could be constructed.

The 2016 Census report for the Town Lake Cowichan reported a population of 3,226, which was an increase of 8.5% over the 2011 Census. The chart below is the population projections based on the 2016 Census data for the Town Lake Cowichan alone.

	2016	2041	Percentage change 2016 to 2041
2016 Census data	3,226	-	-
Lake Cowichan Population— Scenario 1 based on 2016 Census	3,226	3,300	2.3%
Lake Cowichan Population— Scenario 2 based on 2016 Census	3,226	3,549	10%

Lake Cowichan Population— Scenario 3 based on 2016 Census	3,226	3,916	21.4%
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**Housing Need as it relates to population increase**

	2041 Population	Increase	Require dwelling units based on 2 person/ unit occupancy
Scenario 1	3,300	74	37
Scenario 2	3,549	323	161.5
Scenario 3	3,916	690	345

**Land use demand (in gross acres) estimate in five-year increments**

Year	2021	2026	2031	2036	2041
Scenario 1	< 1	1.5	2.2	3	3.7
Scenario 2	3.2	6.5	10	13	16
Scenario 3	7	14	21	31	35

Note that this land use demand estimate assumes an average gross density of 10 dwelling units per acre which accounts for an increasing percentage of townhouses and apartments. Land use demand may comprise a mix of infill and redevelopment housing in addition to 'greenfield' new development on the edge of existing development.

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**Map 5** - Development Permit Areas

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## **DEFINITIONS**

# Town of Lake Cowichan

## Official Community Plan Update

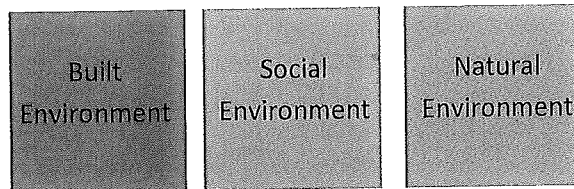
Fall  
2017



What we Know Now

(analysis)

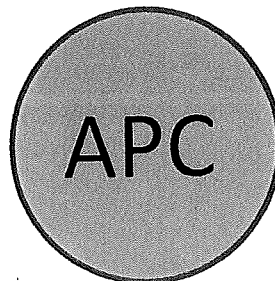
### Working Groups



Learning Together

(Community desires  
and policy review)

Winter  
&  
Spring  
2018



**Council**

**Interim Review**



**Setting Priorities**

**Break**

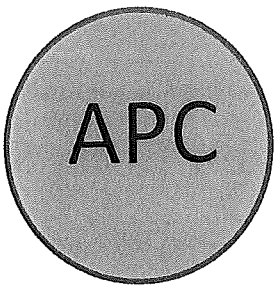


### Working Groups



### Choosing our Future

(Refining and Drafting)



Recommendations



Public Hearing  
And  
Approval