



Memo

TO: Advisory Planning Commission

SUBJECT: CMHC Housing Accelerator Fund

DATE: February 26, 2024

FROM: Chief Administrative Officer

BACKGROUND

The Town of Lake Cowichan submitted a grant application under the Canada Mortgage and Housing Corporation Housing Accelerator Fund soon after council gave its approval on July 25th, 2023.

The Town of Lake Cowichan gave its commitment to undertaking the following initiatives in support of the Housing Accelerator Fund (HAF) grant application in its endeavor to allow the following:

1. Allow increased density on a single lot by amending the Zoning Bylaw in several of the following ways:
 - a. expand triplex and fourplexes as permitted uses for larger lots that are not on a corner within the R-3 zone;
 - b. allows duplexes in more zones, specifically R-1 Suburban, and R-2, Urban;
 - c. expands the zones in which secondary suites are permitted, specifically R-1, R-2, and R-4.
2. Apply rental only zoning, with an 'r' designation on the Zoning Bylaw Land Use map, to current and forthcoming rezoning applications and possibly to an existing parcel as determined by staff.
3. Permit approval without a rezoning hearing for affordable housing projects that are consistent with the Official Community Plan.
4. Development permit approval is to remain with the council.
5. Revise the Development Cost Charges Bylaw to waive fees for affordable housing.
6. Commit to an enhanced climate adaptability component in the Official Community Plan.

STATUS OF APPLICATION

On January 4th, 2024, I was in receipt of a telephone call from Ms. Carolyn Gisborne, Senior Specialist, Municipal Relations, with Canada Mortgage and Housing Corporation who advised that the Town will be eligible for a Housing Accelerator Fund grant in the amount of \$885,750.00.

To ensure delivery of the funding the Town had to revise the milestone dates and commit to the deliverables. In addition, the HAF agreement had to reflect the Town's proposed plan of action, as amended. This was accomplished this week, and the required paperwork has been submitted.

It may have been simply a coincidence that Habitat for Humanity has been recently expressing a desire to build affordable housing here in Lake Cowichan. It appears that it may be in luck after all. I met with the Executive Director for the mid-island branch on January 17th, 2024, where different options were explored and its tentative preferred plan is to build 24 townhouse units on a large parcel within the Town. It's not averse to a rental only zoning designation for the property. Habitat for Humanity is expected to make a presentation of its proposal to council this fall.

The "Habitat" is potentially interested in developing an affordable housing inventory here in Lake Cowichan. The plan is to rent the units at very affordable rates. A rezoning application will be required and the speed with which we can accomplish this in comparison to other communities makes Lake Cowichan an attractive option.

It is time that Council focuses on the need to address the issue of affordable and decent housing for all its citizens through agencies such as the Habitat for Humanity. Stop gap measures where residents are permitted to occupy sub-standard accommodation facilities that are not conducive to year-round human habitation cannot be viewed as a long-term viable solution. The housing crisis can potentially be reduced by organizations such as Habitat for Humanity if we create the appropriate environment conducive to solving that issue and in tangent establish conditions for affordable housing through appropriate enactments. Our target under the HAF contribution agreement is to see 95 housing units completed by March 31, 2027.



Joseph A. Fernandez