SAANICH HOUSING STRATEGY

AUGUST 2021

Saanich

The District of Saanich is within the territory of the Lək̓ʷəŋən peoples known today as Songhees and Esquimalt Nations, and the W̱SÁNEĆ peoples, represented today by the W̱JOȽEȽP (Tsartlip), BOḴEĆEN (Pauquachin), S,ȾÁUTW̱ (Tsawout), W̱SIḴEM (Tseycum), and MÁLEXEȽ (Malahat) First Nations. The First Peoples have been here since time immemorial and their history in this area is long and rich.

The District of Saanich is proud that our name is derived from the W̱SÁNEĆ peoples. Saanich Council is committed to taking a leadership role in the process of healing wounds of the past and becoming a more just, fair and caring society.

ACKNOWLEDGEMENTS

HOUSING STRATEGY HIGHLIGHTS

The **Saanich Housing Strategy** provides direction on how the municipality plans to contribute to improving housing opportunities and outcomes and address the urgent need to increase housing supply, diversity, and affordability.

The Housing Strategy builds on existing Saanich and Regional plans, policies, and initiatives and looks to support and expand the work done to date. The **Saanich Housing Needs Report**, which will be updated on a regular basis, highlights key community housing issues and projected demand and served as a vital tool to inform the development of the Housing Strategy.

Seven focus areas, 22 strategies, and 73 actions form the basis of the **10-year framework** and represent a comprehensive approach to achieving a healthy housing supply for our community. The main content of Housing Strategy reflects recommendations from the

Housing Strategy Task Force as well as stakeholder and public input.

When implementing the strategy, it is important to recognize that the District cannot adequately address the extensive housing needs and gaps on its own. A collaborative and coordinated approach is needed; working with other levels of government, non-profit organizations, the development community, and residents. In particular, senior levels of government and regional partners must be engaged in creating and retaining an adequate supply of housing that is affordable to low income and vulnerable residents.

The following focus areas and strategies highlight Saanich's path toward improving housing, for current and future generations. The top 12 actions represent the highest priority actions with the greatest impact to improve housing outcomes in Saanich.

FOCUS AREAS AND STRATEGIES

FOCUS AREA 1: Increase affordable and supportive housing

Strategy 1.1: Leverage Saanich-owned land to increase the supply of affordable and supportive housing (4 actions)

Strategy 1.2: Reduce barriers to affordable housing through incentives, tools, and policies (4 actions)

Strategy 1.3: Encourage alternative housing models and tenure types to increase affordable housing options (1 action)

Strategy 1.4: Support a regional response to homelessness and support community efforts to improve pathways to housing stability (3 actions)

FOCUS AREA 2: Promote and protect rental housing

Strategy 2.1: Support a greater diversity and supply of rental suites across Saanich (2 actions)

Strategy 2.2: Support development of new purpose built rental housing (2 actions)

Strategy 2.3: Preserve the existing rental housing stock and provide supports for tenants (3 actions)

Strategy 2.4: Explore tools to support tenants and landlords to improve access to rental housing (3 actions)

FOCUS AREA 3: Support housing diversity and increase supply

Strategy 3.1: Increase housing choice by expanding infill housing opportunities and initiative (6 actions)

Strategy 3.2: Ensure new housing meets local needs including those identified in the Housing Needs Report (3 actions)

Strategy 3.3: Utilize land use management plans, policies and tools to increase the supply, affordability, and variety of housing options (7 actions)

FOCUS AREA 4: Reduce barriers to housing development

Strategy 4.1: Reduce barriers to housing development by simplifying and streamlining approval processes (4 actions)

Strategy 4.2: Update and revise programs for financing growth while building complete communities and promoting affordable housing (1 action)

Strategy 4.3: Initiate zoning and bylaw changes that will reduce barriers to housing affordability, diversity, and supply (3 actions)

Strategy 4.4: Set priorities and monitor progress towards meeting Housing Strategy goals (4 actions)

Strategy 4.5: Support housing actions that lead to equitable housing outcomes (2 actions)

Strategy 4.6: Ensure adequate resources to implement the Housing Strategy (3 actions)

FOCUS AREA 5: Strengthen partnerships

Strategy 5.1: Strengthen existing partnerships and build new partnerships across all sectors to achieve Housing Strategy goals (5 actions)

Strategy 5.2: Advocate to senior levels of government for additional tools and funding to facilitate implementation of the Housing Strategy (1 action)

FOCUS AREA 6: Enhance community engagement

Strategy 6.1: Raise community awareness of housing needs in Saanich and build support for actions that improve housing affordability, choice, and availability (2 actions)

Strategy 6.2: Implement new approaches to engagement to support implementation of the Housing Strategy and to increase the supply, affordability, and diversity of housing (3 actions)

FOCUS AREA 7: Understand housing demand and address land speculation

Strategy 7.1: Analyze key drivers of demand, assess local market conditions, and identify potential solutions to minimize speculation and reduce upward pressure on land and housing prices (7 actions)

TOP 12 ACTIONS

Twelve priority actions were identified as the most impactful for improving housing conditions in Saanich and the most urgent for implementation. Saanich will prioritize initial implementation efforts on these actions. Each of these priorities are supported by one or more actions in the Housing Strategy and summarized below (see the 'Housing Strategy: Elements' section for a full description of each action).

	Action 1.1 A	Continue to track and investigate opportunities for surplus or under-utilized **Saanich-owned properties** to be used for non-market or supportive housing.
	Action 1.2 A	Facilitate the development of non-market and below-market housing by clarifying current **incentives** and identifying potential new incentives.
	Action 2.2 A	Explore options to further support and incentivize the development of **new purpose-built** rental housing and provide enhanced clarity to the application process.
	Action 2.3 A	Develop policies, incentives and regulations to help retain and renew **existing purpose-built rental housing** that provides units at more affordable rates than newly constructed units.
	Action 2.3 B	Develop a **tenant assistance policy or guidelines** to help mitigate the potential impacts of tenant displacement as a result of major renovations or redevelopment.
	Action 3.1 A	Develop a **"Missing Middle" Housing Program** for housing, within neighbourhoods, that fills the gap between single-family dwellings and larger scale apartments and implement through tools, such as policies, bylaw amendments and design guidelines.
	Action 3.1 B	Create opportunities that allow **small apartments** on single lots by establishing a new zone.
	Action 3.3 A	Strengthen a **District-wide approach** to housing, aligning policies with Housing Strategy directions, through updates to the Official Community Plan (OCP); Local Area Plans; Centre, Corridor, and Village plans; and other relevant policy documents.
	Action 4.1 A	Implement recommendations identified though the **Development Process Review (DPR)**, a process that assessed the Current Planning Division's practices and procedures and recommends improvements to the approval process, with a key goal to reduce application processing times.
	Action 4.1 B	In alignment with the DPR, develop a program to **prioritize affordable housing projects**, with a focus on non-market and below-market projects.
	Action 4.3 A	Undertake a comprehensive review of **on-site parking requirements** in the Zoning Bylaw in order to reduce barriers to development of affordable housing, rental housing, infill and multi-unit housing.
	Action 4.4 A	Develop a monitoring program to **track progress** towards implementing and achieving Housing Strategy actions, providing updates through annual progress reports.

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INTRODUCTION

1. INTRODUCTION

The Housing Strategy is a 10-year framework that provides direction on how Saanich can achieve greater housing supply, affordability and diversity and accommodate a broad range of community housing needs now and into the future.

The housing affordability crisis and the urgent need to meet the diverse housing needs across the housing spectrum were key factors that influenced the development of the Housing Strategy. Housing continues to be one of the biggest challenges and far-reaching issues in Saanich and in municipalities across the region; impacting the health, well-being, vibrancy and economic resiliency of our communities. This is especially evident for low to moderate income individuals and families struggling to find adequate and secure shelter, as well as middle-income earners struggling to find homes they can afford to rent or purchase.

Saanich has taken a number of actions to address housing issues of residents, but housing challenges persist and a more holistic strategy is needed to address these complex housing challenges.

WHAT IS A HOUSING STRATEGY?

A housing strategy outlines the approach a municipality plans to take in response to the community's unique housing needs and is dependent on local factors such as community demographics and local market conditions. Larger municipalities, like Saanich, have the capacity to develop detailed strategies that identify and prioritize multiple actions, initiatives, partnerships, and programs to improve housing across the **Housing Spectrum**.

The Saanich Housing Strategy creates a path forward, creating opportunities for a range of housing types that can accommodate people of different ages, incomes, household structures, abilities, and social needs. The strategy is informed by the **Saanich Housing Needs Report**, which identifies emerging trends and provides an evidence-based analysis to support the development of actions. Working towards a diverse and affordable housing supply is also an important foundation for supporting growth and responding to changes in population and housing trends. The strategy provides direction on how Saanich will address housing needs and work towards improving housing outcomes through numerous focus areas, strategies and actions.

In 2020, the **Housing Strategy Task Force** ("Task Force") was formed to act as an advisory body to support the development of a Housing Strategy. The core content of the Housing Strategy is based on recommendations from the committee which are outlined in the 'Housing Strategy Task Force Report'. A final phase of engagement through a survey, written feedback, advisory committee meetings, and staff input, provided an opportunity for further refinements which helped to shape the development of the Housing Strategy.

The strategy responds to Saanich's commitment to creating an equitable and inclusive community and addressing discrimination in all forms. Themes of diversity, equity, and inclusion are woven throughout the document and are reflected in a number of actions.

Housing Spectrum

The housing spectrum is a visual reference used to categorize and describe the full range of non-market, below market, and market housing types that meet the needs and preferences of Saanich residents.

Housing affordability is achieved when households do not spend more than 30% of their income on suitable housing and can be achieved in all housing types and tenures and is dependent on household income. Affordable housing is generally used in reference to projects that provide a greater level of affordability than the market can provide and can encompass both non-market and below-market housing.

Emergency Shelters	Transitional & Supportive Housing	Social and Subsidized Housing	Below Market Rental Housing	Below Market Home Ownership	Market Rental Housing	Market Home Ownership
Non-Market Housing			**Below Market Housing**		**Market Housing**	

- **Non-market housing** ranges from temporary shelter such as emergency shelters for people who are experiencing homelessness through to supportive and subsidized housing for individuals and families who cannot afford to pay market rents or who have needs that are not being met by the market. Non-market units are owned and operated by a government agency or a non-profit society and rents may be controlled by a housing agreement.

- **Below-market housing** refers to rental and ownership housing, with rents, rates or sales prices that are lower than typically found in the private-market. It can provide affordable housing (within 30 per cent of income) for low-to-moderate income households that may not be eligible for subsidized housing.

- **Market housing** refers to rental and ownership housing, with prices and rates set by the private (non-subsidized) housing market.
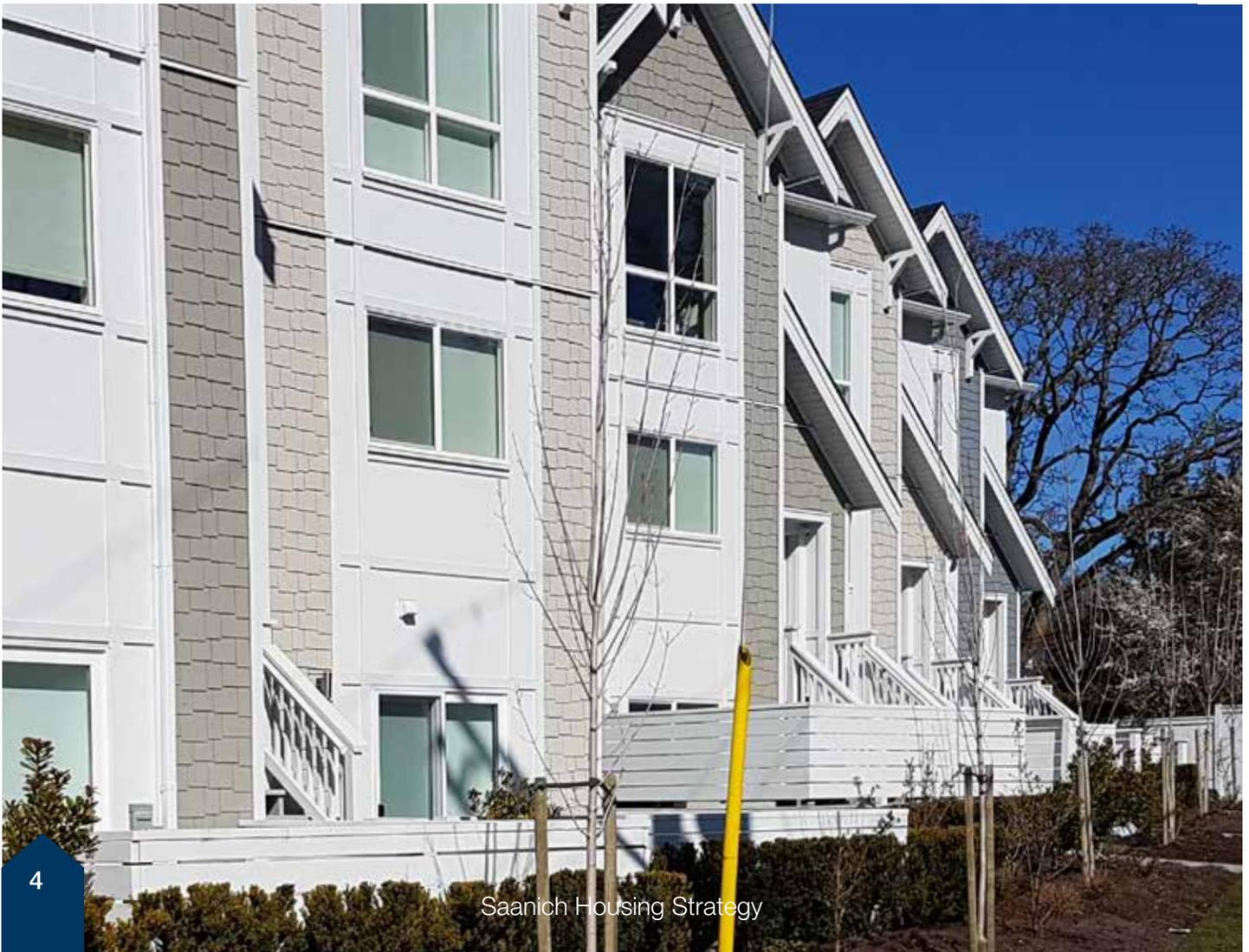
HOUSING CONTEXT

Saanich is the largest municipality in the Capital Regional District (CRD) by both size, at 104 square kilometres, and population, with 114,148 residents (2016 Census). With an abundance of parks, trails, recreation centres, beaches, and education facilities, Saanich offers a high quality of life for residents and is a desirable place to live.

The high quality of life in Saanich and the broader region, coupled with geographic constraints associated with being on an island and the explicit decision to protect vital environmental and agricultural assets, creates a high demand for housing within a limited land base. Meeting this demand in a way that creates equitable housing outcomes, meets our climate goals, protects environmental assets, and supports a healthy mix of residents by age, income and other social factors, remains a key challenge. While additional housing supply can help meet some of these challenges, a much more nuanced approach is needed to create a healthy Saanich.

The land use characteristics and development patterns in Saanich are largely influenced by its central location in the region and its unique context with both urban neighbourhoods and rural/agricultural lands.

Growth management policies and strategies, outlined in both the Regional Growth Strategy (RGS) and our Official Community Plan (OCP), aim to limit urban sprawl while creating opportunities to develop more complete, compact and sustainable communities with access to a range of housing choices, close to employment, amenities and services. Local Area Plans and Centre, Corridor, and Village plans, are used to guide decisions on planning and land use management at the neighbourhood level and further support the housing needs of residents.

The Housing Strategy supports housing growth inside the Urban Containment Boundary, in parallel with the RGS and OCP, focusing the vast majority of residential growth in Centres, Villages, and designated Corridors, while protecting environmentally significant lands and retaining essential agriculture land in rural areas (see Map 1 and detailed maps in the OCP). Within this context, the strategy acknowledges unique housing needs in rural Saanich, such as accommodating farmworker housing for seasonal workers (see Action 3.3 G).

Map 1: Saanich Context and Land Use Framework

Central Saanich

DISTRICT
OF SAANICH

Highlands

View Royal

Langford

Colwood

Esquimalt

Victoria

Oak Bay

LEGEND

○ CENTRES AND VILLAGES

━━ URBAN CONTAINMENT
BOUNDARY (UCB)

▨ RURAL LANDS (OUTSIDE
URBAN CONTAINMENT
BOUNDARY)
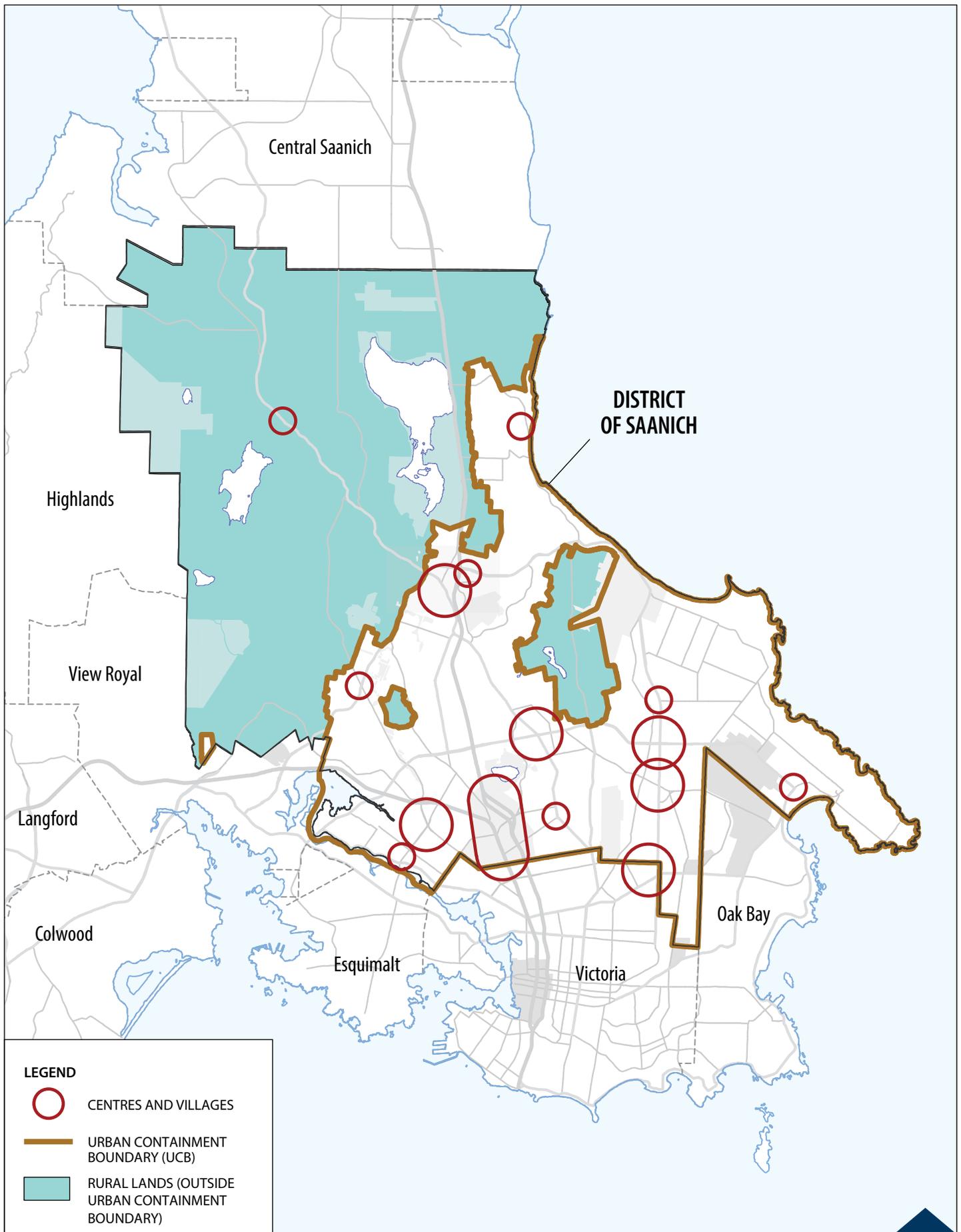
Populations and Housing

The demographic and economic context of a community shape its housing needs. Age and stage of life, household type and size, income, and employment all directly affect the type of housing units, sizes, and tenures needed. The snapshot below highlights key population and housing data and conditions in Saanich. This data is referenced in the Housing Needs Report (2020) and informed development of the Housing Strategy.

DEMOGRAPHICS

POPULATION

114,148
(2016)

123,693
(Projected 2025)

**PROJECTED GROWTH
2020 TO 2025**
5,011 **4.1%**

AGE STRUCTURE

14% 70+ yrs
19% 0-19 yrs
14% 60-69 yrs
14% 20-29 yrs
15% 50-59 yrs
11% 30-39 yrs
12% 40-49 yrs

HOUSING

58%
SINGLE-DETACHED

20%
APARTMENT

8%
TOWNHOUSE

14%
OTHER*
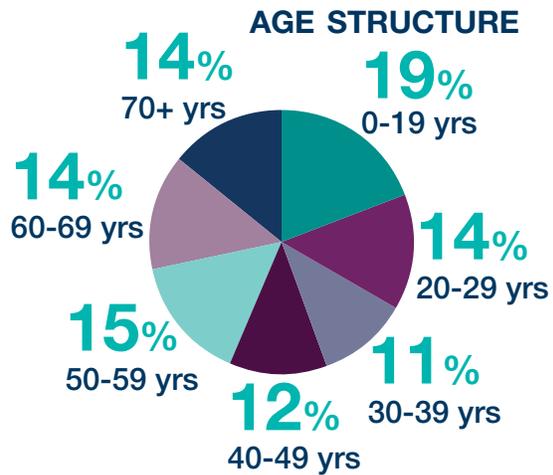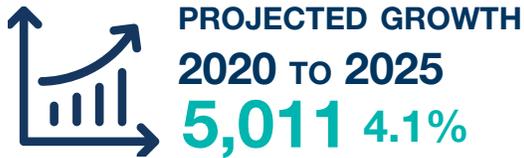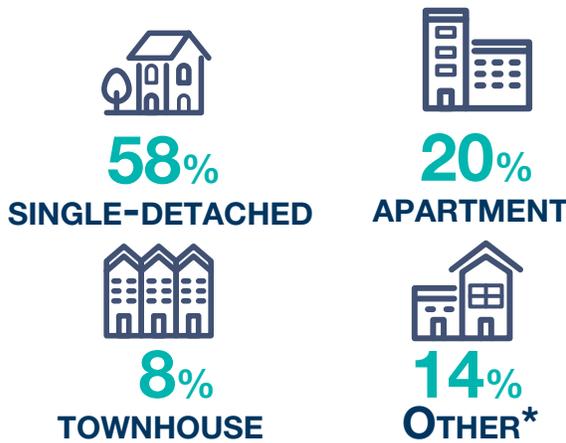
*secondary suites, duplex, etc.

70% own   **30%** rent

14,020
RENTER HOUSEHOLDS

22% OF RENTAL UNITS CAN BE FOUND IN THE PURPOSE-BUILT RENTAL MARKET

0.9%
(2019)
PURPOSE-BUILT RENTAL VACANCY RATE*

*Vacancy rate of 3-5% is considered healthy

672 SHORT-TERM RENTALS LISTED
January to March 2020

HOUSEHOLDS

SIZE

2.4
AVERAGE HOUSEHOLD SIZE

27% **1 PERSON**

36% **3+ PERSON**
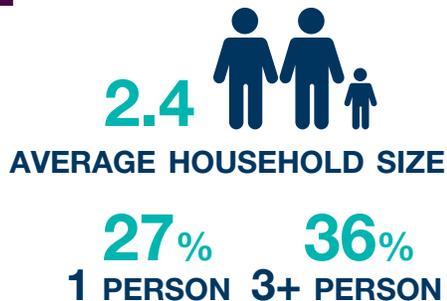
SUBSIDIZED HOUSING UNITS
Units mainly for seniors and families

2,307

INCOMES

$ **MEDIAN HOUSEHOLD INCOME (2016)**

$77,282 Saanich

$69,665 CRD

TRENDS: 2006 TO 2019

Median income increase*
↑ **<20%**

Median rent*
↑ **75%**

Average single-detached home price*
↑ **94%**

CORE HOUSING NEED

12% HOUSEHOLDS IN CORE HOUSING NEED

5% OF WHICH ARE CONSIDERED TO BE IN EXTREME CORE HOUSING NEED

50% OF SAANICH HOUSEHOLDS HAVE LOW TO MODERATE INCOME

<10% OF HOUSING SUPPLY IS PRICED FOR LOW TO MODERATE INCOME HOUSEHOLDS

Information obtained from 2016 Census, CMHC, and Saanich Housing Needs Report.

ROLES IN THE HOUSING SYSTEM

Addressing the housing affordability crisis is a priority at every level of government. Local government has an important role in supporting long-term housing affordability, diversity, and supply. Municipalities are responsible for determining land uses and housing capacity; setting policies, plans, and regulations that respond to local housing conditions; administering development approval processes; establishing strategies for the use of municipal resources; and playing an advocacy and partnership role with various sectors to increase the supply of affordable housing.

Many factors are outside the control of local governments and have influenced the current housing crisis. After a long period of limited senior government funding, the new National Housing Strategy and the Province of BC's 30-Point Plan for Housing Affordability are helping to build and finance a range of affordable and supportive housing projects. The Capital Regional District (CRD) supports the development of affordable housing within the region, addressing the housing needs of our most vulnerable citizens and fostering a collaborative regional approach to creating a healthy sustainable housing system. Private developers, non-profit organizations and community partners play a vital role to ensure housing is built and the appropriate supports are provided.

Saanich

- Sets plans, policies, bylaws, and regulations
- Shapes land use patterns
- Administers development approval processes
- Strategic use of municipal resources
- Develops partnerships

Provincial Government

- 30-Point Plan for Housing Affordability
- Builds a range of affordable housing such as non-market and supportive housing
- Finances projects with affordable housing
- Tenancy support
- Market regulation

Non-profits

- Develops or partners with developers, builders, or housing organizations to develop affordable housing
- Manages affordable and supportive housing units

Capital Regional District

- Regional Housing Affordability Strategy
- Supports a collaborative regional approach to housing
- Develops and manages affordable housing through the Capital Regional Housing Corporation

Federal Government

- National Housing Strategy
- Funds affordable and social housing projects
- Provides financial assistance through tax credits and exemptions
- Provides mortgage loan insurance
- Market regulation

Private Developers

- Provides new housing supply
- Provides affordable housing through amenity contributions and/or partnerships with non-profits or government

Saanich's Role in Housing

A municipalities' role within the local government housing policy framework is primarily to plan for communities that are environmentally, socially, and economically healthy and that make efficient use of public facilities and services, land and other resources. Municipalities do this through proactive community planning and the regulation of land use. In this role they act within the constraints of a narrow tax base and defined legislative authority. It is important to note that the ability to finance and deliver non-market housing is largely outside of a municipality's financial and resource capacities. While municipalities can play a supporting role, the creation of this housing is within the purview of provincial and federal governments.

A primary role of local governments is to administer the development approval process and establish a framework for land use decision making. The establishment of the housing and land use framework is primarily achieved through:

- Creating regional context statements that align with regional growth strategies and, among other things, set out the broad direction for future regional development, including housing;

- Creating official community plans that set out the broad community level framework for future development, including housing. Where regional growth strategies are in place, these community frameworks are linked to and consistent with the regional framework;

- Creating neighbourhood level plans to guide development at more specific levels; and

- Establishing zoning bylaws that designate areas for different types of housing.

Current Housing Initiatives in Saanich

While the Housing Strategy outlines a roadmap to address housing issues going forward, it is important to acknowledge the work Saanich has done to date. Saanich has played an active role in establishing plans and policies to address housing needs and support the creation of affordable housing. Some of the key housing actions Saanich has taken, include:

- Land use management and housing planning through Local Area Plans and Centre, Corridor and Village plans;

- Council support for a significant number of affordable and supportive housing units over the last 40 years;

- Accelerated application processing for non-profit affordable housing and projects with an affordability component;

- Contributing significant financial resources to support regional programs, such as the Regional Housing First Program, that create new affordable housing units;

- Donating municipal land to support the creation of affordable housing;

- Entering into housing agreements with developers to secure non-market and rental housing within new developments;

- Contributions to the Saanich Affordable Housing Fund and CRD Regional Housing Trust Fund to support not-for-profit housing projects;

- Incentives including reducing development cost charges fees for non-market housing and below market purpose-built rental housing;

- Developing partnerships with other levels of government;

- Engaging with the community on housing and homelessness issues;

- Allowing secondary suites and garden suites in urban areas; and

- Introducing Adaptable Housing requirements and design guidelines established to improve accessibility and adaptability in residential buildings.

Overview of Federal, Provincial and Regional Housing Programs

Regional Housing Affordability Strategy (2018) - Capital Regional District

The Capital Regional District's (CRD) Regional Housing Affordability Strategy was updated in 2018 to reflect the CRD's evolving role and identify ways to better respond to changing housing market conditions and new developments in government housing programs and policies. The renewed strategy better defines the CRD's role and outlines specific strategies for the CRD to consider in relation to its member municipalities and electoral areas as well as other levels of government, the housing industry, and community groups and organizations. The strategy outlines five key goals:

- Goal #1 - Build the right supply of housing across the spectrum
- Goal #2 - Sustain a shared regional response to existing and emerging housing demand
- Goal #3 - Protect and maintain existing non-market and market rental housing stock
- Goal #4 - Develop and operationalize a regionally coordinated housing and homelessness response
- Goal #5 - Create community understanding and support for affordable housing developments

The strategy is supported by the Capital Regional Housing Corporation (CRHC) which is owned by the CRD. The CRHC works in partnership with community organizations and other orders of government to develop and operate affordable housing. The CRHC today operates over 1,200 housing units, of which 70% are subsidized.

Homes for BC: A 30 Point Plan for Housing Affordability in BC (February 2018) – Province of British Columbia

The province of BC has created measures to curb speculative demand in BC's housing market, and will create 114,000 affordable market rental, non-profit, and supported social housing and owner-purchase housing through partnerships. To date, five projects and 588 units of affordable housing have been funded in Greater Victoria. The province has pledged to spend more than $7 billion over 10 years on affordable housing initiatives, and has outlined how this will be directed through it's guiding document Homes for BC: A 30 Point Plan for Housing Affordability in BC.
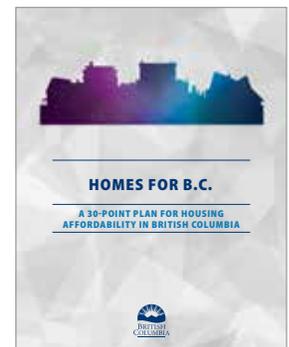
National Housing Strategy: A Place to Call Home (November 2017) - Government of Canada

The federal government announced the National Housing Strategy: A Place to Call Home in 2017, and advanced an implementation plan for the Strategy in Budget 2019. The goal of the national strategy is ambitious, and envisions that over 10 years, the Strategy will cut chronic homelessness in half, remove 530,000 families from core housing need, invest in the construction of up to 125,000 new affordable homes, and repair and renew 300,000 homes across Canada. The plan aims to increase the supply of housing for renters and first-time home buyers. Local governments have opportunities to access funds, financing initiatives, and participate in collaborative partnerships through this strategy.
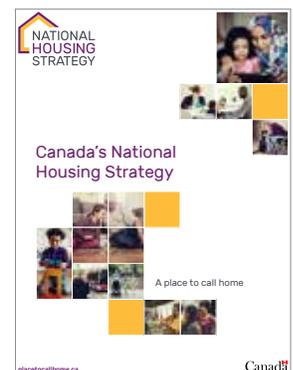
HOUSING TYPOLOGIES

Housing can take many different forms and a diversity of housing is needed to meet a wide-range of community needs. In Saanich, single detached homes (with or without suites) are the predominant housing form, but in recent years new housing stock has mainly been in the form of apartments. The main housing typologies referred to in the Housing Strategy are described below.

Examples of Housing Types		
Single Detached (may contain suite) A detached home consisting of one principal dwelling, and may contain a secondary suite or garden suite.		
Houseplex (duplex/semi-detached, triplex, fourplex) Attached housing containing two to four dwelling units on a lot.		
Townhouse/Rowhouse Attached dwelling units, often configured side-by-side, on a strata lot (townhouse) or individual freehold lots (rowhouse).		
Low-Rise Apartment Multi-unit residential buildings, up to 4 storeys.		
Mid-Rise to High-Rise Apartment Multi-unit residential buildings, 5 to 11 storeys (mid-rise), or 12+ storeys (high-rise).		
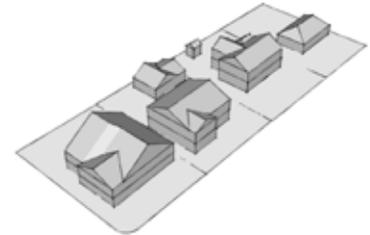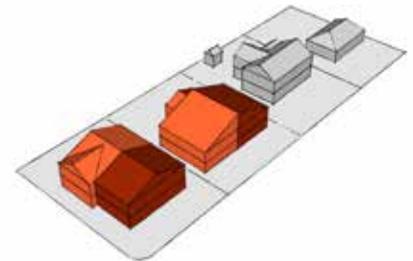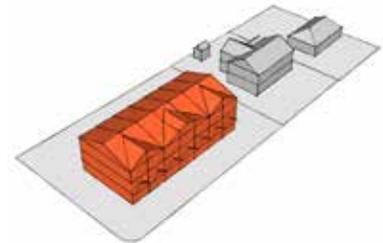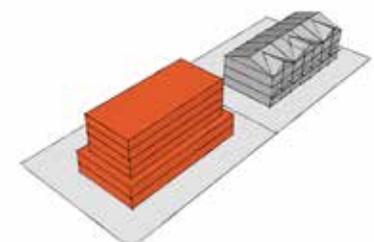
WHAT IS AFFORDABLE HOUSING?

Affordability is a relative term linking housing costs to a household's total income, and is dependent on a household's overall budget, life circumstances and priorities.

According to Canada Mortgage and Housing Corporation (CMHC), for housing to be affordable, a household should not spend more than **30% of their gross income** (before tax) towards shelter costs; shelter which is in reasonable condition and of appropriate size for the household. For renters, shelter costs include rent payment and may include utilities. For homeowners, shelter costs include mortgage, property taxes, utilities, and related costs. Because this metric is relative to household income, the same home can be considered affordable for a higher income household and unaffordable for a lower-income household. Households that have no option but to pay more than 30% of their gross income on shelter expenditures, in reasonable condition and of appropriate size, are households that are in need of affordable housing.

Other Affordable Housing Definitions and Metrics

Some other common affordability metrics and definitions that emphasize the complexity and diverse dimensions of affordable housing, include:

- **Housing income limits** (HILs) – As applied by BC Housing, HILs represent the maximum gross household income for eligibility in many affordable housing programs. They are intended to reflect the minimum income required to afford appropriate accommodation in the private market and can differ by city.

- **Rent-geared-to-income** – Households benefiting from rent-geared-to-income programs have rents set to reflect a specified threshold of their income, typically 30% of total income.

- **Shelter rate housing** – Homes with rents set to match the shelter allowance maximum for households receiving income assistance in British Columbia.

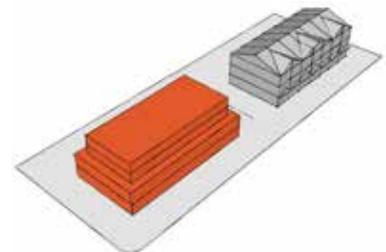- **Combined housing and transportation costs** – Beyond traditional housing costs-to-income ratios, several attempts have been made to better integrate other costs into affordability equations, notably the transportation costs associated with homes located in different neighbourhoods. An additional variable integrated in some affordability analyses are energy costs.

- **Basic needs threshold/residual income** – Another method of measuring housing affordability is to calculate how much money a household has left to spend on housing after paying for all non-shelter necessities.

Adapted from: Opening Doors: unlocking housing supply for affordability, Final report of the Canada-British Columbia Expert Panel on the Future of Housing Supply and Affordability. www.engage.gov.bc.ca/housingaffordability.

Core Housing Need

Another important indicator is core housing need. CHMC developed this indicator to look beyond a resident's current situation and evaluates their potential to improve their housing situation. In many communities, vulnerable populations such as seniors, young adults, Indigenous people, people with disabilities, people dealing with mental health and addiction issues, and recent immigrants, are disproportionately likely to be in core housing need.

A household is in **core housing need** when it does not meet one of the below standards and could not afford alternative suitable and adequate housing in their community:

1. Adequate housing does not require any major repairs.

2. Affordable housing has shelter costs equal or less than 30% of total before-tax household income.

3. Suitable housing has enough bedrooms for the size and composition of resident households according to National Occupancy Standard (NOS) requirements.

Extreme core housing need is a subset of households in core housing need. This refers to those households in core housing need who are spending more than 50% of their total before-tax household income on housing.

In Saanich, 12% of households are in core housing need (5% of which are extreme core housing need), and includes a much higher proportion of renter households than owner households.

2

PROCESS AND ENGAGEMENT

2. PROCESS & ENGAGEMENT

The Housing Strategy was developed through an expedited process over a thirteen month period. The figure below highlights key phases of the strategy development process, including three phases of engagement. Phases 1, 2 and 3 included engagement with a broad range of stakeholders and residents who provided input on the development of the strategy, in accordance with the District's Public Participation Policy.

Figure 1: Process and Engagement Timeline

Key Documents:						
	HOUSING NEEDS REPORT Draft: Sept 2020 Final: Nov 2020	TASK FORCE REPORT March 2021		Proposed HOUSING STRATEGY July 2021		

Project Phases:

Phase 1: Project Initiation	Phase 2: Building the Strategy	Phase 3: Refining the Strategy	Phase 4: Project Finalization	Phase 5: Implement (ongoing)

June 2020 — Sept 2020 — Apr 2021 — May 2021 — July 2021 →

Engagement Phases:

Focus Groups, Interviews, Survey July-Aug 2020	TASK FORCE Meetings Sept 2020 - Feb 2021	Survey, Advisory Committee Meetings Mar - May 2021

ENGAGEMENT – PHASE 1

The first phase of engagement was conducted in Summer 2020 through focus groups, interviews, and a survey, and was intended to build an understanding of housing challenges, experiences, and potential solutions for positive change. Engagement was adapted to respond to health restrictions related to the COVID-19 pandemic and was primarily held online. The engagement activities served to align with and expand on qualitative and quantitative feedback obtained through the Housing Needs Report engagement process.

Stakeholder interviews and focus groups discussions centered around housing challenges and barriers to affordability, core housing needs, rental protections and development, opportunities for partnership, and considerations for equity and inclusion. In addition, stakeholders provided innovative ideas and perspectives related to addressing housing needs within Saanich. The public survey was conducted to help identify the types of housing challenges residents have faced and to develop a list of opportunities to help address these challenges.

Below are some of the organizations, groups, and individuals that participated in the first phase of engagement:

Engagement Activities - Phase 1	
Stakeholder Focus Groups	4 focus groups including 16 stakeholders representing: • Institutional / Employer • Non-Profit Housing Providers • Development / Real Estate • Community Serving
Community and Student Associations Focus Group	16 stakeholders representing: • Community Associations and the Saanich Community Association Network (SCAN) • Student societies from University of Victoria and Camosun College
Stakeholder Interviews	8 stakeholder interviews (supplemented by 11 Housing Needs Report interviews): • BC Non-Profit Housing Association • Canadian Mortgage and Housing Corporation (CMHC) • Catalyst Community Development Society • Co-operative Housing Federation of BC • Greater Victoria Acting Together • Saanich Neighborhood Place • VanCity Credit Union
Public Survey	• 360 participants (including 83% Saanich residents)
Advisory Committee	• 1 Advisory Committee

The engagement produced a diversity of information to inform the development of the strategy. The Top 10 Challenges and Opportunities are summarized below and are based on the collection of public and stakeholder input received during the various Phase 1 Engagement activities.

Top 10 Challenges	Top 10 Opportunities
• Extremely high cost of land, housing, and development • Shortage of housing supply • Increasing number of individuals experiencing homelessness • Poverty of single person/income households • Lack of services and adequate housing for youth, youth aging out of care, and seniors • Need for more housing diversity (for singles, seniors, students, and families) • Absence of protection for tenants against "renovictions" • Lack of supports for tenants and housing providers • Imbalance between risk and reward for purpose-built rental builders • Barriers towards affordable housing created through neighborhood objections	• Update tools, policies, and bylaws to effect change • Permit garden suites, secondary suites and tiny homes on residential lots. • Fast-track application processes and simplify procedures • Partner with developers and housing providers • Offer financial incentives to housing providers • Develop new regulatory tools, including inclusionary zoning and pre-zoning • Foster new development near Centres and Villages • Facilitate meaningful conversations and build relationships • Provide family appropriate housing, including three bedrooms and multi-generational homes • Develop student housing

Saanich Housing Strategy

ENGAGEMENT – PHASE 2 (TASK FORCE)

The Housing Strategy Task Force ("Task Force') was established to act as an advisory body to support the development of a comprehensive Housing Strategy.

The Task Force was structured to include a diverse range of individuals with expertise from organizations relevant to the housing sector and members of the community at large that have experienced housing challenges in Saanich. The composition of the Task Force included 2 Council representatives and 16 committee members representing:

- Building/Development
- Non-profit housing
- Planning
- Community support/non-profit association
- Housing advocate
- Academic representative with expertise in urban economics
- BC Housing

- Capital Regional District (CRD)
- Rental apartment landlord/Property management representative
- Real-estate
- Saanich Community Association Network (SCAN)
- Members of the community at large

Over a six month period the Task Force met 13 times and worked collaboratively to create recommendations summarized in a final report. The committee's work was supported by the following documents:

1. **Housing Needs Report**, which served as an evidence-based framework for developing strategies and actions;

2. **Stakeholder and Public Engagement Summary** (Phase 1), which helped inform the Task Force in understanding housing challenges and opportunities in Saanich; and

3. **Discussion Guide**, developed by staff, provided foundational information and best practices that helped inspire the development of recommendations.

The final report included recommendations for principles, focus areas, strategies, and prioritized actions that address housing needs across the housing spectrum, including non-market, below-market, and market housing. These recommendations form the core content of the Housing Strategy. The collection of recommendations represents the culmination of significant time and energy from Task Force members, along with extensive District staff support and leadership from the Task Force Chairs.

HOUSING STRATEGY TASK FORCE

Final Report

District of Saanich
Prepared by CitySpaces Consulting

March 2021
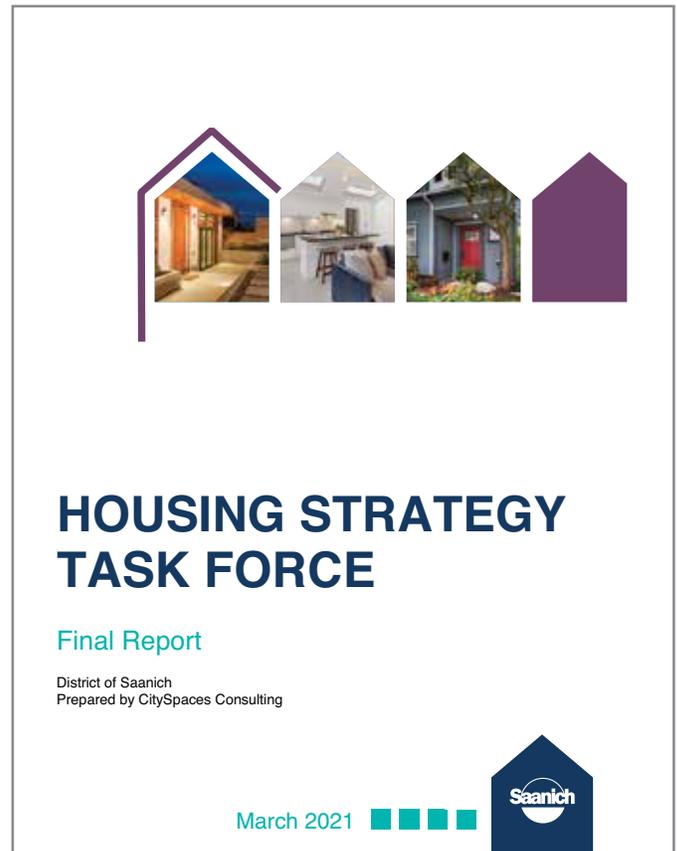
ENGAGEMENT – PHASE 3

The final phase of engagement was conducted in Spring 2021 and focused on seeking feedback on Task Force recommendations, specifically principles, focus areas, strategies, and actions. A public survey was conducted to provide community members the opportunity to comment on the Task Force recommendations and help improve housing affordability, choice, and supply in Saanich. Written feedback was invited throughout the Phase 3 engagement process to provide more direct feedback in an open format.

The survey and other engagement input received was used to refine recommendations of the Task Force and helped shape the development of the Housing Strategy. Phase 3 engagement activities included the following:

Engagement Activities - Phase 3	
Public Survey	• 1,544 participants (including 90% Saanich residents)
Written Submissions	• 31 written responses
Saanich Advisory Committees	• 4 Advisory Committees

The public survey was designed to enable respondents to respond to the full breadth of Task Force recommendations, focusing on principles, focus areas, strategies, and actions. Almost two-thirds of respondents (65%) supported or strongly supported the overall direction of the recommendations. This was consistent with support for strategies and associated actions, with 63% to 73% supporting or strongly supporting each of the strategies.

Through Phase 3 engagement activities, several prevalent themes were identified and include:

- Overall support for the Task Force recommendations;

- Strong support for a District-wide approach to housing development and implementing the Housing Strategy;

- The urgent need to align principles and actions with sustainability objectives to reduce local and global risks associated with climate change;

- Support for infill housing and denser housing forms to be built in Corridors and Centres;

- Concern about a 'not in my backyard' mindset that creates barriers to developing affordable and diverse housing;

- Expression that engaging the community is imperative when considering land use changes;

- Changes to housing supply and density of housing should align with existing infrastructure and future upgrades (i.e. parking, transportation improvements, storm water management); and

- Desire for faster approvals of development applications to improve the housing supply, either through an improvement or simplification of Saanich processes or minimizing "red tape".

ALIGNMENT WITH SAANICH AND REGIONAL PLANS

Saanich and regional plans, policies, and initiatives were considered for alignment and integration during development of the strategy and will inform the implementation phase. A summary of key resources are provided below:
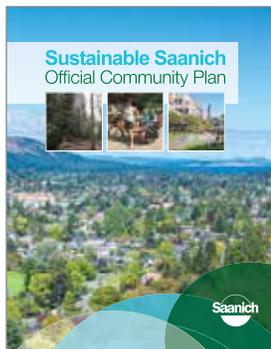
Official Community Plan (2008)

The Official Community Plan (OCP) provides the fundamental values and goals of the community and is the principal legislative tool for guiding future growth and change throughout Saanich. The OCP contains policy direction that encourage compact and sustainable urban settlement within the Urban Containment Boundary. Policies that specifically address housing include support for affordable and supportive housing, complete communities and housing diversity in Centres, Villages and neighbourhoods.

Local Area Plans and Centre, Corridor and Village Plans (part of the OCP)

These plans form part of the OCP and include direction for housing supply, diversity and affordability. Plans currently under development include the Cadboro Bay Local Area Plan Update, the Cordova Bay Local Area Plan Update, and the Uptown Douglas Plan. These plans provide a valuable opportunity to implement housing directions at the local scale.
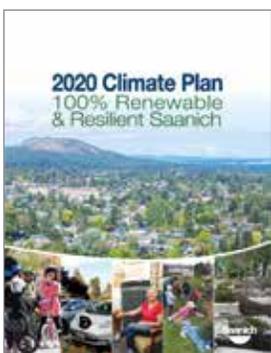
Climate Plan: 100% Renewable and Resilient Saanich (2020)

The Climate Plan lays out a pathway to achieve a 100% renewable and resilient Saanich. At the same time it identifies actions to help us adapt to a changing climate. There are three key plan goals:

- Cut GHG emissions in half by 2030 & net zero by 2050
- Transition to 100% renewable energy by 2050
- Prepare for a changing climate

Our collective success requires action from everybody, including residents, businesses, community organizations, institutions, neighbouring local governments, and senior levels of government.

Active Transportation Plan (2018)

The Active Transportation Plan guides the development, promotion and implementation of safe, attractive and convenient active transportation choices in Saanich. The plan includes cycling and pedestrian networks, along with implementation plans and priorities. Several strategies and actions guide staff's efforts and provide direction for shifting a significant portion of trips from vehicles to active modes such as walking, cycling and transit.

Community Amenity Contribution and Inclusionary Housing Program (In Progress)

An initiative is currently underway to establish a formal Program to guide community amenity contribution and inclusionary housing components of new development. The goal of the Program is to create a clear, transparent process for achieving public benefits. The project is anticipated to conclude in late 2022.

Regional Housing Affordability Strategy (2018)

The Regional Housing Affordability Strategy (RHAS) includes a series of goals, objectives and strategies to be considered by the CRD and its partners. The RHAS sets out a plan of action to promote and support a range of housing types and tenures to meet the needs of individuals of all ages, incomes and abilities.
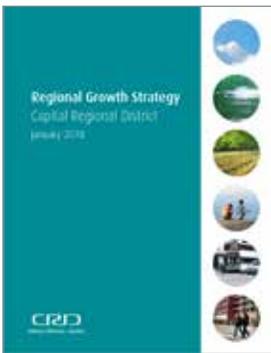
Regional Growth Strategy (2018)

The Regional Growth Strategy (RGS) is a vision for the future of the Capital Regional District, guiding decisions on regional issues such as transportation, population growth and settlement patterns. The RGS promotes the long term livability of the region by enhancing social, economic and environmental performance.

Housing and Transportation Cost Estimates Study (2020)

The Capital Regional District (CRD) examined combined housing and transportation costs as a measure of overall household affordability in the region. The study found that transportation costs can be a major household expense depending on where one lives and if one owns a vehicle for primary transportation.

3

HOUSING NEEDS

3. HOUSING NEEDS

In 2019, the Government of BC introduced changes to the Local Government Act, requiring municipalities and regional districts to complete Housing Needs Reports to help better understand current and projected housing needs and ensure planning is informed by the latest available housing needs data. Each local government must complete their first report by 2022 and update the report every five years.

HOUSING NEEDS REPORT

The District's Housing Needs Report was completed in November 2020. The report provides a comprehensive summary and assists in understanding housing supply and demand, housing needs of specific groups, affordability gaps and anticipated housing needs. The report identified existing and projected gaps in housing supply by collecting and analyzing quantitative and qualitative information about local demographics, economics, housing stock, and other factors.

The report provides a sound basis of data to inform future decision making around housing and land use policies, programs and regulations. Specifically, the Saanich Housing Needs Report provides foundational information that informed the development of the Housing Strategy. The full report is available on the web site: saanich.ca/housing.

KEY AREAS OF LOCAL NEED

Affordable Housing

The cost of renting and owning in Saanich, like the CRD in general, has risen significantly in recent years. Affordability gap analyses showed that ownership of a single-detached home is out of reach for most households making the median income, even couples with children who tend to make higher incomes than other household types. The purpose-built rental market is still relatively affordable for households with more than one income, but extremely unaffordable for individuals living alone and most lone parents.

Rental Housing

There is a need for more rental housing options across the CRD. The proportion of renter households in Saanich is growing, while there has been very little growth in the stock of purpose-built rental housing. As of 2019, the rental vacancy rate was 0.9%, far lower than what is considered to be healthy (between 3% and 5%). High demand and low vacancy contribute to increasing rental costs and can push renter households out of the community.

Housing for People with Disabilities

Incidence of Core Housing Need is higher among households with someone with a disability. This may be due to reduced incomes, difficulty accessing appropriate housing or other factors. For individuals with disabilities who are unable to work, the provincial housing supplement of $375 (for an individual) is extremely low and limits access to housing options. As of 2020, there are 108 people with disabilities on BC Housing's waitlist seeking non-market housing in Saanich, in addition to 27 households requiring wheelchair accessible units.

Housing for Seniors

Saanich is experiencing a slight aging trend with the median age growing from 42.9 in 2006 to 44.5 in 2016. Aging in place is a priority for many households and this can look different depending on the individual and their needs. Some need supportive housing, which was identified as a key area of need by local stakeholders. As of 2020, 172 seniors were on BC Housing's waitlist seeking non-market seniors housing in Saanich.

Housing for Families

Family-sized housing in Victoria, Saanich, and Esquimalt is increasingly out of reach for families with children. Prices are unaffordable for families making the median income and looking to enter the ownership market and there is a limited supply of larger units for those in the rental market. As housing costs increase in the core communities of the CRD, stakeholders reported hearing and seeing individuals and families grapple with whether or not to stay or move, which can contribute to an aging population trend as younger households without equity struggle to gain a foothold in the community. As of 2020, there are 173 families on BC Housing's waitlist seeking non-market housing in Saanich.

Homelessness

There has been an increase in individuals experiencing homelessness across CRD communities in recent years. The March 11, 2020 point-in-Time count identified a minimum of 1,523 individuals experiencing homelessness in the region. There were at least 350 individuals who were emergency sheltered and 743 who were provisionally accommodated in transitional housing.

HOUSING GAPS

The Housing Needs Report provides affordability gaps analysis which evaluates gaps between local housing costs and median household incomes. This provides insight into whether households are spending an unaffordable amount of monthly income on shelter costs. For this analysis, affordability is defined as spending less than 30% of gross household income on shelter costs. As summarized in Table 1 and 2, incomes associated with different household types indicate where challenges are particularly acute.

Table 1: Affordability Gap Analysis for Renters (Primary Rental Market), 2019

	Median Household Income	Affordable Monthly Shelter Costs	Monthly Shelter Affordability Gap		
			Median rent 1-bedroom ($1,037)	Median rent 2-bedroom apartment ($1,456)	Median rent all units ($1,250)
Couple without Children	$125,857	$3,146	$440	$21	$227
Couple with Children	$167,276	$4,182	N/A	$527	$733
Lone-Parent Family	$78,488	$1,962	N/A	-$557	-$351
Non-Census Family	$58,570	$1,439	-$393	-$812	-$606
Other-Census Family	$177,797	$4,445	N/A	$655	$861

The affordability gap analysis for rental suggests there is need to address affordable rental for single-income households including lone parent renters (2+ bedrooms) and non-census families (1+ bedrooms) as well as couples without children such as older couples whose children have left home. Non-census families (most commonly individuals living alone) and lone-parent families (who are earning the median household income for their household type) would be unable to afford any suitable units at the median rental rates. While non-census families may be suitably housed in a 1-bedroom apartment, lone-parent families require a minimum of two bedrooms to suitably house their children.

■	Spending **less than 30%** of household income on shelter costs	*Shelter costs for **renters** include, the rent and the costs of electricity, heat, and water
■	Spending approximately **30-49%** of household income on shelter costs	*Shelter costs for **owner households** include, where applicable, mortgage payments, property taxes and condominium fees, along with the costs of electricity, heat, water, and other municipal services
■	Spending **50% or more** of household income on shelter costs	

Table 2: Affordability Gap Analysis for Owners, 2019

	Median Household Income	Affordable Monthly Shelter Costs	Monthly Shelter Affordability Gap		
			Single-detached home ($755,700)	Townhouse ($566,900)	Apartment ($426,400)
Couple without Children	$125,857	$3,146	-$1,294	-$435	$785
Couple with Children	$167,276	$4,182	-$259	$601	$1,820
Lone-Parent Family	$78,488	$1,962	-$2,479	-$1,619	-$399
Non-Census Family	$58,570	$1,439	-$3,002	-$2,142	-$922
Other-Census Family	$177,797	$4,445	$4	$864	$2,083

The affordability gap analysis for owners shows that there are considerable gaps for all household types in affording single-detached homes, the most common type of home in the District. Other census families often have higher incomes compared to other family types because they can include multi-generational or other family living arrangements with multiple incomes. This type of household faces the lowest gap for a single-detached house at the 2019 average sales price. Homeownership is likely out of reach for single-income households like lone-parent and non-census families; these household types would need to spend 50% or more of their monthly income to be able to afford most housing types. These challenges are further exacerbated by recent increases in market prices.

	Spending **less than 30%** of household income on shelter costs	*Shelter costs for **renters** include, the rent and the costs of electricity, heat, and water
	Spending approximately **30-49%** of household income on shelter costs	*Shelter costs for **owner households** include, where applicable, mortgage payments, property taxes and condominium fees, along with the costs of electricity, heat, water, and other municipal services
	Spending **50% or more** of household income on shelter costs	

PROJECTED HOUSING NEEDS (2020 TO 2025)

The Housing Needs Report summarizes population, household, and housing unit projections. These projections offer a possible future scenario, rely on historic growth patterns, and depend on many influencing factors, including the economy, housing market, growth in the region, trends in neighbouring communities, locational desirability, and planning and development decisions. The availability, type, and affordability of housing will influence growth and the demographic make-up of the community.

Based on the Housing Needs Report, Saanich's population is anticipated to grow more rapidly than it did in previous years, increasing by **5,011 people** and **3,049 households** between 2020 and 2025. Most growth is expected to be driven by growth within senior age groups (65 years and older), with strong growth also expected for the 35 to 44 age group.

Projections are important to understand what types of housing is needed and better understand who may occupy them. However, population projections do not fully account for underlying demand for housing within Saanich (e.g. people living with family while searching for housing) or across the region (e.g. people who may be searching for housing in multiple communities due to the fluidity of boundaries) as well as latent or pre-existing housing demand. Projections can also be significantly impacted by macro-economic trends that are challenging to predict and beyond the sphere of influence for municipalities.

Growth Projections	
Population	5,011
Households	3,049

Units Needed, By Tenure	
Owner	1,616 (53%)
Renter	1,433 (47%)

Units Needed, By Size	
Studio or 1 Bedroom	1,231
2 Bedroom	1,178
3+ Bedroom	640

Units Needed, By Household Family Type	
Couple without Children	1,183
Couple with Children	422
Lone-Parent	196
Other-Census Family	182
Non-Census Family	1,066

Demand Estimates by Income, 2020 to 2025

Building on projections from the Housing Needs Report, demand estimates for future housing development were established based on income levels in relation to housing types across the housing spectrum. The income categories and relative ability to pay for housing are determined in relation to the median household income for the District. In 2016, the median household income was $77,282 (i.e. the median household income for renter households was $46,192 and for ownership households it was $94,776).

As illustrated in the demand estimates table and chart below, population growth will require that new homes be created for a range of housing typologies and household incomes. A significant number of households will require some form of affordable housing or subsidies (with about half of the projected unit needed for households with incomes at or below the median household income). These demand estimates may shift based on future forecasts of regional population and job growth, assessment of critical need, and priorities established by residents and elected officials. It is also important to note that the projected demand does not account for housing shortfalls that currently exist.

Figure 2: Estimated Future Housing Demand by Household Income Category, 2020-2025

- **Low income** (<50% of median household income)
- **Between low income and moderate income** (50-80% of median household income)
- **Moderate income** (80-100% of median household income)
- **Between moderate and above moderate income** (100-120% of median household income)
- **Above moderate** (120-150% of median household income)
- **High** (>150% of median household income)
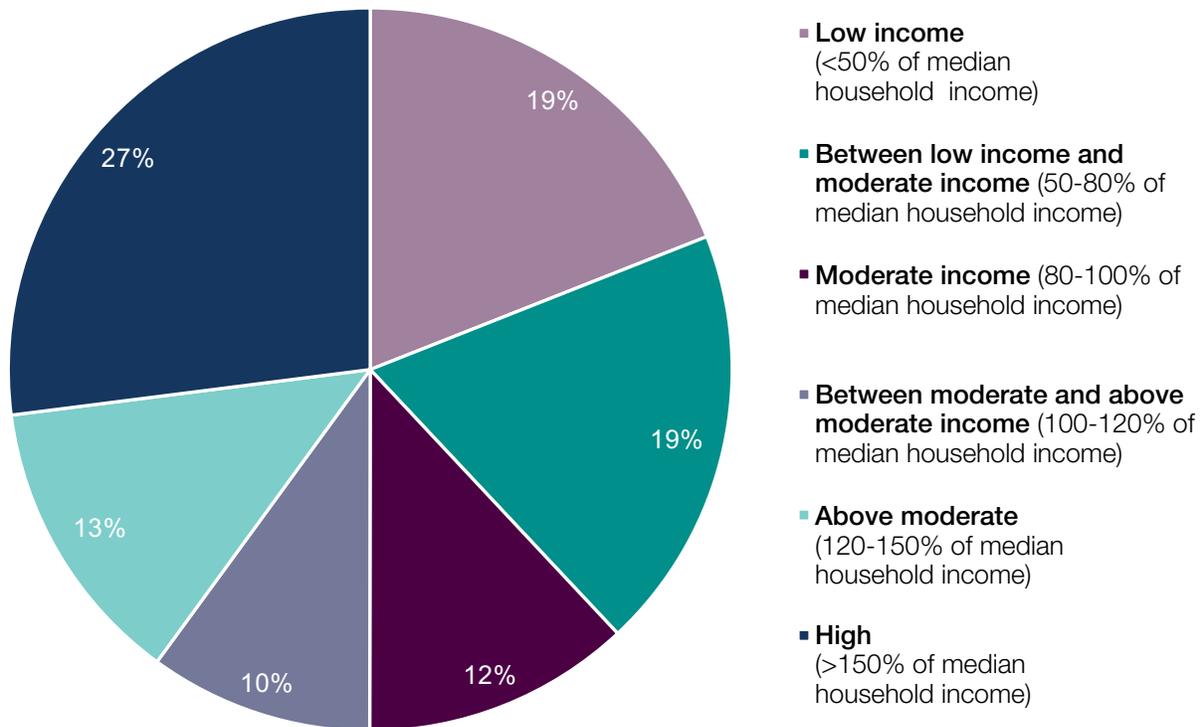
The following table illustrates how the projected demand by household income level (shown in Figure 2) generally relates to the range of potential non-market, below market and market housing options. The table provides a high level overview of the diverse range of housing types needed to meet a wide range of household incomes. Not captured in the graphic is the range of housing forms, household types, and the target rental rates and homeownership prices needed and the cost of housing needed to provide suitable housing.

Table 3: Estimated Future Housing Demand - Housing Types and Household Income Categories, 2020-2025

Housing Type	Household Income Categories						Total
	Low Income Under $38,640	Between Low Income and Moderate Income $38,641 to $61,825	Moderate Income $61,826 to $77,282	Between Moderate to Above Moderate Income $77,282 to $92,737	Above Moderate Income $92,738 to $115,922	High Income $115,923 and above	
Non-Market Housing							
Below Market Rental Housing							
Market Rental Housing							
Below Market Ownership							
Market Home Ownership							
Total Projected Units	587	563	354	317	395	833	3,049
% of Total	19%	19%	12%	10%	13%	27%	100%

4

HOUSING STRATEGY: ELEMENTS

4. HOUSING STRATEGY: ELEMENTS

The Housing Strategy provides direction on how Saanich will expand housing options, increase housing supply, and improve housing affordability; addressing a broad range of community housing needs now and into the future. The strategy addresses diverse housing needs by considering a mix of housing tenures and housing types whose form and function meet the needs of different income groups; housing strategies for both market and non-market housing providers; partnership and engagement opportunities; and options to address land speculation.

The core content of the Housing Strategy is organized into four main elements:

1. **Guiding Principles** establish values and a vision that should be referred to when implementing the strategy;

2. **Focus Areas** set the overarching goals to address housing needs;

3. **Strategies** provide direction for achieving each focus area;

4. **Actions**, support the overall strategy, with detailed prioritized actions for achieving each strategy.

GUIDING PRINCIPLES

These principles identify the fundamental values that will guide and inform implementation of the Housing Strategy. The Housing Strategy is guided by the following principles:

Equity, Diversity, and Inclusion

Current and future residents should have access to safe, secure, welcoming, and affordable housing across the District. Encourage equity, diversity, and inclusion when addressing housing needs. Foster a healthy mix of housing to support resilient, vibrant, and sustainable communities with strong connections between people, places, and the broader community.

Environmental, Economic, and Social Sustainability

Access to suitable, adequate, stable, and affordable housing should align with and support equitable access to jobs, education, community amenities, and opportunities for economic prosperity for people of all ages, incomes, abilities, and backgrounds. Housing solutions should support climate action, reduce risks associated with a changing climate, support preservation of ecological health, and improve quality of life for residents within complete communities.

Well-Being and Security

Housing is first and foremost about the right to adequate housing while also providing a foundation for a sense of belonging in the District. A healthy housing spectrum is a benefit to all residents. When the supply of housing is insufficient, there are negative consequences felt across the health, social services, education, and justice systems.

Resilience and Innovation

Embrace adaptability and flexibility when responding to housing needs and emergent housing issues, both expected and unexpected. Support market and non-market housing sector's commitment to resilience, innovation, creativity, and new approaches to housing.

Responsiveness

Support the housing development process through timeliness and responsiveness to applications and through policies to support increased certainty. Create and update policy frameworks in order to adapt to dynamic housing needs and reflect best practices. This responsiveness is an essential component for Saanich to build a community with diverse housing opportunities that meets the needs of current and future residents.

Partnerships and Relationship Building

Partnerships are essential for achieving these guiding principles. Work towards improving housing outcomes through a collaborative approach with the non-profit sector, community partners, private sector, local organizations, all levels of government, and the community at-large.

FOCUS AREAS, STRATEGIES & ACTIONS

The Housing Strategy includes seven focus areas that create the framework for how Saanich will address housing needs within a 10-year time frame. Within this framework, strategies and actions provide direction for how Saanich will achieve the focus areas goals to increase housing supply and expand housing opportunities at all levels of affordability, across the housing spectrum. Actions are prioritized to facilitate a strategic and phased approach to implementation.

The focus areas, strategies, and actions are based on direction from the Official Community Plan and Strategic Plan, recommendations from the Task Force, community input, and reflect the housing needs and challenges identified in the Housing Needs Report. This section outlines the focus areas and associated strategies and actions, top twelve priority actions, and the timeline for implementation. For each focus area relevant information on housing needs, engagement feedback, definitions of key concepts, and other information is included.

FOCUS AREAS: Goals for the Housing Strategy

FOCUS AREA 1:
Increase affordable and supportive housing

FOCUS AREA 2:
Promote and protect rental housing

FOCUS AREA 3:
Support housing diversity and increase supply

FOCUS AREA 4:
Reduce barriers to housing development

FOCUS AREA 5:
Strengthen partnerships

FOCUS AREA 6:
Enhance community engagement

FOCUS AREA 7:
Understand housing demand and address land speculation

Top 12 Actions

Twelve actions are identified as the most impactful for improving housing conditions and are prioritized for implementation. Saanich will focus initial implementation efforts on these actions, which are summarized below (a full description of each action is provided in the following section):

	Action 1.1 A	Continue to track and investigate opportunities for surplus or under-utilized **Saanich-owned properties** to be used for non-market or supportive housing.
	Action 1.2 A	Facilitate the development of non-market and below-market housing by clarifying current **incentives** and identifying potential new incentives.

	Action 2.2 A	Explore options to further support and incentivize the development of **new purpose-built rental housing** and provide enhanced clarity to the application process.
	Action 2.3 A	Develop policies, incentives and regulations to help retain and renew **existing purpose-built rental housing** that provides units at more affordable rates than newly constructed units.
	Action 2.3 B	Develop a **tenant assistance policy or guidelines** to help mitigate the potential impacts of tenant displacement as a result of major renovations or redevelopment.

	Actions 3.1 A	Develop a **"Missing Middle" Housing Program** for housing that fills the gap between single-family dwellings and larger scale apartments and implement through tools, such as policies, bylaw amendments and design guidelines.
	Action 3.1 B	Create opportunities that allow **small apartments on single lots** by establishing a new zone.
	Action 3.3 A	Strengthen a **District-wide approach** to housing housing, aligning policies with Housing Strategy directions, through updates to the Official Community Plan (OCP); Local Area Plans; Centre, Corridor, and Village plans; and other relevant policy documents.

	Action 4.1 A	Implement recommendations identified though the **Development Process Review (DPR)**, a process that assessed the Current Planning Division's practices and procedures and recommends improvements to the approval process, with a key goal to reduce application processing times.
	Action 4.1 B	In alignment with the DPR, develop a program to **prioritize affordable housing projects**, with a focus on non-market and below-market projects.
	Action 4.3 A	Undertake a comprehensive review of **on-site parking requirements** in the Zoning Bylaw in order to reduce barriers to development of affordable housing, rental housing, infill and multi-unit housing.
	Action 4.4 A	Develop a monitoring program to **track progress** towards implementing and achieving Housing Strategy actions, providing updates through annual progress reports.

Timeline for Implementation

The overall level of priority and timeframe for initiating actions is identified for each action and based on the criteria scoring and prioritization process established by the Task Force. Each phase of implementation includes actions that can be completed quickly as well as longer-term actions that are more complex and may require significant public and stakeholder engagement.

Priority levels and associated timelines for initiating actions are described below, using a colour scheme.

Phase	Priority Level	Timeline for Implementation
Top 12 Actions	Immediate	2021 to 2023
Phase 1	High	2021 to 2025
Phase 2	Medium	2025 to 2028
Phase 3	Low	2028 and beyond

Work on eight of the actions is already underway, which includes 'parallel initiatives' that were initiated by Council through the Strategic Plan or Council Motions. These actions are referenced in the following section, and consist of all or part of: Actions 1.1 A, 1.4 B, 2.1 A, 3.1 B, 3.1 C, 3.3 G, 4.1 A, and 4.2 A.

FOCUS AREA 1: INCREASE AFFORDABLE AND SUPPORTIVE HOUSING

Increase support for and supply of affordable, adequate, supportive, and accessible housing for low to moderate income households and vulnerable residents including people who are experiencing homelessness or at risk of being homeless.

Housing affordability challenges are evident in Saanich with **40% of renters** and **17% of homeowners** paying more than 30% of their income on housing costs. Affordability has been impacted by rising housing prices and an insufficient supply of housing to meet current and future needs for adequate, suitable, and affordable housing. Demand for housing has increased while housing unaffordability has deepened, impacting vulnerable households the most.

These affordability challenges are further illustrated when looking at non-market housing, where the supply of non-market units is not meeting demand.

Housing Needs

- The regional Point-in-Time count offers a snapshot into the nature and extent of homelessness. It is estimated there was a minimum of 1,523 individuals who experienced homelessness across the region on March 11, 2020.

- As of March 2020, there were 493 households on the BC Housing waitlist for non-market housing in Saanich.

What We Heard

- Stakeholders identified a need for more culturally appropriate housing for Indigenous peoples, particularly for Elders, and a need to fill a service gap in terms of land-based healing, decolonized harm reduction frameworks, and more pathways for healing.

Examples of Affordable and Supportive Housing Projects in Saanich

Nigel Valley Project

BC Housing is leading the redevelopment of this unique nine-acre parcel, adjacent to the Saanich Municipal Hall, in partnership with four other on-site housing and care operators. Greater Victoria Housing Society's building will include approximately 70 units ranging from studios to 4-bedroom apartments to accommodate all stages of life. The building will be built to Passive Housing standards, allowing it to achieve high energy performance and efficiency.

Cottage Grove

Cottage Grove, operated by the Victoria Cool Aid Society, demonstrates a new housing model which supports independent living for seniors who have experienced or are at risk of homelessness. The 45-unit building, located at 3207 Quadra Street, was developed with funding from multiple partners including a contribution from the District of Saanich.

Westview Apartments

Westview is a new 73-unit apartment complex offering affordable rental units to seniors, persons with disabilities, working singles and families. Located at 3816 Carey Road, it is nearby to Uptown Shopping Centre, major bus routes and the Galloping Goose Trail. Community gardens and a beautifully landscaped courtyard will draw you outside.

ACTION 1.1 A	Continue to track and investigate non-market and supportive housing opportunities for surplus or under-utilized Saanich-owned land. • Consider long-term leases versus disposition of land at below market rates; • Develop criteria to assess potential non-market housing proposals, prioritizing deeper levels of affordability and rental units; and • Continue to explore opportunities for modular affordable housing and/or supportive housing. Modular or pre-fabricated housing can be constructed more quickly than conventional housing, under certain circumstances. **(parallel initiative - underway)**
ACTION 1.1 B	Establish and implement a decision-making framework to analyze potential opportunities to co-locate affordable or supportive housing with Saanich facilities, when redeveloping existing facilities or developing new facilities. Determine criteria to guide decision making, based on: • Alignment with the priorities established in the Strategic Facilities Master Plan and sustainability goals outlined in the Climate Plan; • Requirements for District operations and services to residents; • Financial analysis comparing revenue opportunities with housing objectives; • Partnership opportunities and alignment with senior government funding opportunities; • Priorities identified in the Housing Needs Report; and • Location suitability (e.g. walkable neighbourhoods within close proximity to transit, amenities, and social services).
ACTION 1.1 C	With consideration of the regional approach to acquiring land, work with the Capital Regional District (CRD) to explore the potential benefits of a Saanich Land Acquisition Strategy; a framework for acquiring units or properties appropriate for affordable and supportive housing, prioritizing rental units and the deepest level of affordability possible. • Assuming a strategy is developed, facilitate partnerships, leverage funding opportunities, explore strategic land assembly, consider long-term lease opportunities, and consider advocating for right of first refusal legislation to support the acquisition of land and buildings.
ACTION 1.1 D	Investigate the feasibility of partnering with a non-profit organization to establish temporary housing with supportive services for individuals and families experiencing significant barriers to obtaining housing such as refugees, youth aging out of care, and other vulnerable populations. For example, Saanich could explore establishing a Welcome Housing on existing or newly acquired Saanich-owned residential property, that provides transitional affordable housing and facilitates the resettlement of refugee families and individuals.

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STRATEGY 1.2: Reduce barriers to affordable housing through incentives, tools, and policies

ACTION 1.2 A	Facilitate the development of non-market and below-market housing by clarifying current incentives and identifying potential new incentives, such as; grants, reduced permitting fees, pre-zoning, eligibility for use of the Affordable Housing Fund, property tax exemptions, and/or revitalization tax exemptions. When implementing this action: • Communicate eligibility criteria; • Prioritize incentives for non-market housing; • Consider reducing financial barriers to the development of non-market housing by further reducing or eliminating Development Cost Charge fees; • Continue to streamline application processes (see Strategy 4.1); • Conduct an analysis to determine the effectiveness and impact of current and proposed incentives on the viability of affordable housing projects; and • Consider decreasing or eliminating Landscape Bonding for non-market housing applications which will be owned and operated by a non-profit or government housing provider (i.e. requiring a Letter of Guarantee rather than a Letter of Credit or eliminating this requirement).
ACTION 1.2 B	Establish a Council policy on standard items to be secured as part of non-profit and market housing developments.
ACTION 1.2 C	When developing affordable housing incentives and other programs, determine ways to consider a more complete picture of affordability, combining significant and inter-related household expenses (including housing, transportation and utilities). Solutions may include: • Lowering transportation expenses by providing incentives for locating affordable rental housing near transit, employment, amenities, and childcare; and • Developing incentives to reduce utility costs through sustainable building design, energy retrofits, and long-term maintenance.
ACTION 1.2 D	Review opportunities to support community partners interested in developing a housing or homeshare program that connects people with extra bedrooms in their private home with individuals looking for, or experiencing barriers to finding, rental housing (e.g. refugee families, post-secondary students, or individuals from vulnerable populations).

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STRATEGY 1.3: Encourage alternative housing models and tenure types to increase affordable housing options

ACTION 1.3 A	Explore opportunities to reduce barriers to developing housing with alternative tenure or home-ownership models (e.g. community land trust, co-operative housing or cohousing) that improve affordability, support a diversity of tenure, enable residents to build financial equity, and foster opportunities for community connections.

STRATEGY 1.4: Support a regional response to homelessness and support community efforts to improve pathways to housing stability

ACTION 1.4 A	Continue to support the regionally coordinated response to homelessness, improving access to dignified housing and networks of support, by working with the Capital Regional District (CRD), senior levels of government and neighbouring municipalities. • Continue to work with and support the CRD's implementation of the regional action plan to end homelessness, including through the Reaching Home and Regional Housing First Program. The programs support the most vulnerable people in the Capital Region by improving access to safe, stable and affordable housing; and • Continue to meet with the CRD to determine additional opportunities for regional municipalities to collaborate, align resources and advocate to senior levels of government to help support a regional approach to reducing homelessness.
ACTION 1.4 B	Explore the feasibility of allowing tiny homes as an affordable housing option for low income households or individuals experiencing homelessness. **(parallel initiative – underway)** • Consider barriers for allowing homes on wheels; • Explore potential changes to the BC Building Code to permit non-permanent structures; and • Consider alternative approaches such as small format cluster housing, modular, or prefab housing built on temporary or permanent foundations.
ACTION 1.4 C	Review current regulations related to shared living arrangements such as boarding, rooming, and shared housing and assess the need to destigmatize, improve community acceptance, and update regulations.

The Canadian Observatory on Homelessness developed a definition of **"Homelessness"** which is introduced below:

"Homelessness describes the situation of an individual, family or community without stable, safe, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it. It is the result of systemic or societal barriers, a lack of affordable and appropriate housing, the individual/household's financial, mental, cognitive, behavioural or physical challenges, and/or racism and discrimination. Most people do not choose to be homeless, and the experience is generally negative, unpleasant, unhealthy, unsafe, stressful and distressing."

(Canadian Observatory on Homelessness. (2012) Canadian Definition of Homelessness. Toronto: Canadian Observatory on Homelessness Press. www.homelesshub.ca/homelessdefinition).

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FOCUS AREA 2: PROMOTE AND PROTECT RENTAL HOUSING

Support the retention and revitalization of existing rental housing and promote the development of new rental housing.

More rental housing is needed in Saanich, as high demand and low vacancy rates contribute to increasing rental costs and can push renter households out of the community. Between 2005 and 2019, there was limited new purpose-built rental supply created, however, the median rent increased between 60% (for a one-bedroom unit) and 82% (for a three-or-more bedroom unit) during this period. Demand projections indicate that there will be significant growth in demand for rental housing. This projection and the fact that 78% of rental units are provided in the secondary market highlights the importance of creating secure purpose-built rental units.

Figure 3: Median Rent in the Primary Rental Market in Saanich, 2005-2019
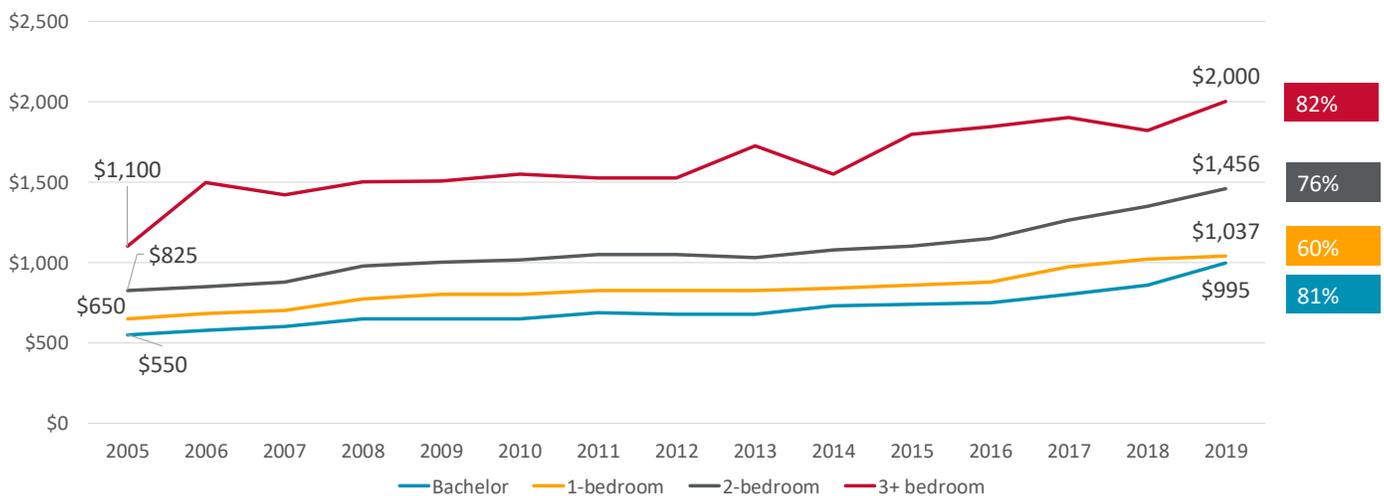
CMHC Rental Market Survey, 2020

<div style="background: teal">

Housing Needs

- As of 2019, the rental vacancy rate for Saanich was 0.9%, far lower than what is considered healthy (between 3% and 5%).

- In 2016, only 22% of renter households were served by the primary rental market and 78% relied on the secondary rental market, which is often less secure.

- Primary rental market - consists of purpose-built rental buildings with multiple units.

- Secondary rental market - consists of rented homes, secondary suites, individually rented condominium units, and other dwellings that were not built as exclusively rental properties.

</div>

STRATEGY 2.1: Support a greater diversity and supply of rental suites across Saanich

ACTION 2.1 A	Examine opportunities to allow both Garden Suites (detached, ground-oriented dwellings built in the back yards of single detached dwellings) and Secondary Suites (suites wholly contained within single detached dwellings) on single family residential (RS-zoned) properties, at the same time. **(parallel initiative - underway)**
ACTION 2.1 B	Update the Secondary Suite and Garden Suite regulations to expand the availability of rental units that serve as a mortgage helpers, provide ground oriented rental housing, and/or provide flexible space for multi-generational families. Explore the potential of: • Increasing the number of zones where garden suites and secondary suites/units are permitted; • Removing the requirement for homeowners to live on site; and • Assessing ongoing amendments to regulations (i.e. parking requirements) to remove barriers to the construction of new units.

STRATEGY 2.2: Support the development of new purpose-built rental housing

ACTION 2.2 A	Explore options to further support and incentivize the development of new purpose-built rental housing in order to increase the availability of secure rental housing for a diverse range of households and incomes. Consider developing a policy program that will: • Develop a range of incentives (such as reduction of parking requirements, bonus density, and/or financial incentives) for a diversity of housing types (such as townhouses and apartments); • Explore the application of Residential Rental Tenure Zoning (see Action 2.3 C); and • Balance incentives with a tenant assistant policy (see Action 2.3 B).
ACTION 2.2 B	Develop a pilot program to incentivize the development of purpose-built market rental housing with a portion of the units secured at below market rental rates for low to moderate income households.

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STRATEGY 2.3: Preserve the existing rental housing stock and provide supports for tenants

ACTION 2.3 A	Develop policies, incentives and regulations to help retain and renew existing purpose-built rental housing that provides units at more affordable rates than newly constructed units. Encourage reinvestment and energy retrofits, and ensure buildings are secure and well maintained. Consider: • Incentives to enable owners to upgrade their buildings and improve energy performance; • Permissive or Revitalization Tax Exemptions that align with municipal strategic goals for housing and achieving climate action goals; and • Standards of Maintenance Bylaw to ensure rental stock is maintained properly.
ACTION 2.3 B	Develop a tenant assistance policy or guidelines to help mitigate the potential impacts of tenant displacement as a result of major renovations or redevelopment. The policy should: • Explore what types of rental housing units the policy should apply to (from secondary suites to multi-unit apartments); • Establish criteria for identifying applicable development applications; • Establish requirements for property owners and developers to provide assistance to tenants (such as tenant relocation assistance); and • Include a commitment by the development applicant beyond the requirements of the Residential Tenancy Act.
ACTION 2.3 C	Investigate the feasibility of utilizing Residential Rental Tenure Zoning to help protect existing rental housing and promote future rental developments.

STRATEGY 2.4: Explore tools to support tenants and landlords to improve access to rental housing

ACTION 2.4 A	Investigate opportunities to reduce barriers to renters in new strata developments. This may include addressing restrictions on rental and age-related requirements.
ACTION 2.4 B	Through a regional or provincial approach, explore opportunities to support a non-profit organization in creating a central rental registry or online database, connecting people with unique rental needs with individuals that have available rental units or space in their home.
ACTION 2.4 C	Work with community partners to explore incentives or guidelines to encourage landlords to rent units to tenants experiencing barriers to securing rental housing.

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FOCUS AREA 3: SUPPORT HOUSING DIVERSITY AND INCREASE SUPPLY

Work towards achieving a diverse housing supply that meets the needs of current and future residents by expanding housing choices through type, size, tenure, price, and location.

The Housing Strategy identifies initiatives that address diverse housing needs by promoting a mix of housing options that are suitable for families, singles and seniors. Currently over half the housing units in Saanich are single family dwellings and 70% of households are owners. Projections indicate demand for approximately 600 new units per year, with a higher proportion of renter households than currently exists. A greater diversity of supply is needed to meet evolving community needs.

The limited housing choice and supply can lead to high housing prices and rents creating affordability issues for moderate and middle-income renters, first-time homebuyers and other new entrants to the local market. With the cost of a single detached home, the predominant housing form in Saanich, out of reach for the majority of households; missing middle housing is critical to meeting the needs of families and broadening access to the housing market for many residents.

Housing Needs

- 58% of housing units in Saanich are single family dwelling, which are unaffordable for the vast majority of households.

- As the population grows and ages and affordability challenges are amplified, diversity of housing types is needed to support local needs.

- There may be a lack of options for older adults looking to downsize out of large single family homes and for families looking for rental units with enough bedrooms to suit their needs or to enter the homeownership market.

Figure 4: Household by Structure Type and Tenure (2016)

Legend:
- Apartment (<5 storeys)
- Apartment or flat in duplex
- Row house
- Semi-detached house
- Apartment (5+ storeys)
- Single-detached house

Owner:
- 11%
- 18%
- 7%
- 3%
- 1%
- 60%

Renter:
- 37%
- 30%
- 10%
- 3%
- 2%
- 18%

Figure 5: Examples of Missing Middle Housing Forms

Missing Middle Housing

Single Detatched Dwelling with Potential Suite

Duplex Triplex Fourplex Townhouse Stacked Townhouse Low-Rise Apartment

Low-Rise Apartment (Walk-Up)

ACTION 3.1 A	Through a "Missing Middle" Housing Program, encourage housing that fills the gap between single-family dwellings and larger scale apartments and make it easier to create infill housing. • Encourage a diverse range of missing middle housing forms, from houseplexes to townhouses and low rise apartments, that are compatible with single family neighbourhoods; • Consider tools to support this objective, such as; policies, bylaw amendments, pre-zoning, and/or design guidelines; and • Prioritize ground-oriented infill housing forms.
ACTION 3.1 B	Create opportunities to allow small apartments on single lots by establishing a new apartment zone. **(parallel initiative - underway)**
ACTION 3.1 C	Consider changes to the RA (Apartment Zone) to increase height and density (in terms of floor area or floor space ratio) in order to increase supply, while considering impacts to the existing rental housing stock. **(parallel initiative - underway)**
ACTION 3.1 D	Develop a Single Detached Dwelling Conversion Policy that would enable the conversion of single detached dwellings to multiple units, creating more attainable home ownership and/or rental opportunities while supporting other Saanich goals such as the conservation of homes with heritage value.
ACTION 3.1 E	Launch design competitions to create infill prototypes or pilot the development of creative designs and typologies to encourage and explore innovative forms of infill and establish pre-approved designs.
ACTION 3.1 F	Investigate the approach of providing more affordable market-rate home ownership through: • Strata Titling of garden suites; and/or • Amending policy and zoning regulations to permit smaller minimum single family lot sizes.

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STRATEGY 3.2: Ensure new housing meets local needs

ACTION 3.2 A	Develop tools to support family-friendly housing, prioritizing housing with a mix of unit sizes for low to moderate income households and single-parent households. • Consideration should be given to, but not limited to, targets for units with 2 or more bedrooms, ground-oriented design, guidelines for family-friendly amenities, and tools such as policies, incentives, and guidelines.
ACTION 3.2 B	Explore opportunities to expand housing choices for seniors with consideration to housing forms, accessibility needs, community connections and supports that allow seniors to "age in place", remaining in their home, or obtaining suitable housing within their neighbourhood.
ACTION 3.2 C	Review and expand adaptable housing design guidelines and investigate other approaches to further support and provide access to safe, inclusive, and accessible housing for individuals with disabilities and in need of support.

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STRATEGY 3.3: Utilize land use management plans, policies and tools to increase the supply, affordability, and variety of housing options

ACTION 3.3 A	Strengthen a District-wide approach to housing, aligning policies with Housing Strategy directions, through updates to the Official Community Plan (OCP); Local Area Plans; Centre, Corridor, and Village plans; and other relevant policy documents.
ACTION 3.3 B	Explore ways to promote non-market housing and a healthy supply of housing through existing and future plans and polices for local areas, centres, villages and corridors; prioritizing areas with the greatest potential for growth and considering changes to height and density, where appropriate.
ACTION 3.3 C	Conduct a Land Capacity Analysis supported by market data and other metrics to analyze the current capacity for residential development, land use opportunities and constraints as well as anticipated density required to absorb future housing growth, stabilize housing prices, and accommodate projected housing needs.
ACTION 3.3 D	Utilize a 3D adaptive modeling program to visualize and analyze growth scenarios to demonstrate capacity, infrastructure expenses and implications, and redevelopment options. The tool could also be used to support community engagement by demonstrating potential change and physical build out and calculating housing units that meet Housing Strategy goals.
ACTION 3.3 E	Create a university or innovation district that brings together research, technology, education, and affordable student and workforce housing to stimulate innovation, collaboration, and sustainability. Work with the University of Victoria to understand housing needs and collaborate on the development of key housing policies.
ACTION 3.3 F	Review opportunities to pilot innovative housing forms using alternative approaches to conventional zoning (such as form-based, incentive-based, and performance-based zoning).
ACTION 3.3 G	Address unique housing needs in rural Saanich, outside the Urban Containment Boundary, where housing opportunities could be expanded while maintaining District goals for the protection of rural agriculture lands and enhancement of food security for current and future generations. • Address the need to accommodate farmworker housing for seasonal workers, as identified in Saanich's Agriculture & Food Security Plan. **(parallel initiative - underway)**

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FOCUS AREA 4: REDUCE BARRIERS TO HOUSING DEVELOPMENT

Identify options to reduce financial and regulatory barriers, align municipal processes with housing targets to address housing needs, and provide plans and regulatory improvements to support the development of a diversity of housing.

Consultation completed as part of development of the Housing Strategy indicated that the development process to build new housing can be challenging, particularly for affordable or supportive housing. A major part of the Housing Strategy looks at developing enabling policy and regulatory tools and assessing incentives that can enhance the viability of much needed projects. The in-progress Development Process Review examines the development application process and will provide recommendations for changes to improve customer experience and support faster development processing timelines.

While breaking down barriers to development, it is also critical to ensure processes are in place to deliver housing outcomes centred around equity.

Housing Needs

- Approximately 63% of land in urban areas, is zoned for single detached dwellings.
- Parking stalls can cost as much as $60,000 per stall to construct and high requirements can impact the viability of constructing affordable housing.

STRATEGY 4.1: Reduce barriers to housing development by simplifying and streamlining approval processes

ACTION 4.1 A	Implement recommendations identified though the Development Process Review (DPR), a process that assessed the Current Planning Division's practices and procedures in order to recommend improvements to the approval process, with a key goal to reduce application processing times **(parallel initiative – underway)**. Support implementation of recommendations to: • Streamline the development application process with online submissions and tracking capabilities; and • Refresh applicant-facing tools to improve clarity, consistency, and application quality.
ACTION 4.1 B	In alignment with the DPR, develop a program to prioritize affordable housing projects, with a focus on non-market and below-market projects, by reducing approval times for applications that meet a defined list of criteria along with simplified and streamlined processes.
ACTION 4.1 C	Subsequent to the completion of the DPR (Action 4.1 A), implement a second phase to further address improvements and efficiencies. The second phase may include a review of other Departments, Divisions, or external agencies/groups who participate in the planning application referral process, or who support applications through the Council review process and/or the preparation of legal documents.
ACTION 4.1 D	Investigate a new approach to the development application review process, such as a criteria model that scores development proposals based on a set of objectives that reflect community values and addresses housing needs.

STRATEGY 4.2: Update and revise programs for financing growth while building complete communities and promoting affordable housing

ACTION 4.2 A	Develop a Community Amenity Contributions and Inclusionary Housing Program with consideration to: Community Amenity Contributions (CAC); density bonusing; inclusionary housing; mixed tenure and mixed income models; and, Bonus Density Zoning. **(parallel initiative – underway)** • During development of the Program, determine if a formal policy should be established for the Saanich Affordable Housing Fund Policy in order to provide clear direction for building and allocating the existing fund.

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STRATEGY 4.3: Initiate zoning and bylaw changes that will reduce barriers to housing affordability, diversity, and supply

ACTION 4.3 A	Undertake a comprehensive review of on-site parking requirements in the Zoning Bylaw in order to reduce barriers to development of affordable housing, rental housing, infill housing, and multi-unit housing. Consider incorporating regulations and guidelines that: • Support adaptive re-use of parking infrastructure to meet emerging future need; • Address targeted, tiered, or tenure based reductions; • Include location criteria (such as proximity to existing and future active transportation infrastructure or frequent transit routes); and • Include requirements for Transportation Demand Management reports and shared parking management plans.
ACTION 4.3 B	When implementing Housing Strategy actions, explore opportunities for pre-zoning to increase clarity and reduce process timelines; accommodate diverse housing forms; encourage the development of affordable, supportive, rental and/or supportive housing; and incentivize new developments by permitting additional density for housing types and forms that align with Housing Strategy goals.
ACTION 4.3 C	Conduct a review of Housing Strategy initiatives and housing-related bylaws to optimize alignment with regional and senior government programs and support the delivery of affordable and supportive housing.

What is Pre-zoning?

Pre-zoning is a tool mentioned in several of the Housing Strategy actions. It refers to local government initiated zoning amendments or rezoning of private or public property. Municipalities sometimes utilize pre-zoning in order to respond to housing needs and enable change. Approaches to pre-zoning include:

• Permitting new uses within an existing zone;

• Enacting a new zone for a specific area(s);

• Implementing area-wide rezonings; or

• Applying a density bonus approach.

Pre-zoning is typically associated with design guidelines to provide context on the new zones intent and interpretation. This pro-active tool can assist in improving application processing times and provide additional certainty during the redevelopment process through reduced cost and risk.

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STRATEGY 4.4: Set priorities and monitor progress towards meeting Housing Strategy goals

ACTION 4.4 A	Develop a monitoring program that establishes metrics to track progress towards implementing and achieving Housing Strategy actions and a commitment to providing annual progress reports.
ACTION 4.4 B	Establish comprehensive evidence-based demand estimates and targets for key areas of housing need including housing types, tenure, levels of affordability, and building on estimates identified in the Housing Needs Report and Housing Strategy.
ACTION 4.4 C	Establish finer grained definitions of affordability to guide programs and policies, with consideration of defining affordability for ownership and rental housing, in both absolute and relative terms, and in alignment with local incomes and provincial and federal funding programs.
ACTION 4.4 D	Through the Local Area Planning process, develop and apply a tool to assess opportunities for diverse and affordable housing in each neighbourhood, with a goal to create more inclusive and equitable communities, while acknowledging each neighbourhood has unique characteristics that will influence the area's housing mix.

STRATEGY 4.5: Support housing actions that lead to equitable housing outcomes

ACTION 4.5 A	When implementing the Housing Strategy, develop and apply an equity lens. An equity lens helps to fairly distribute housing opportunities and may include: • Developing a path to better address the diverse barriers, needs, and priorities of different parts of the community; • Compiling and reporting on social equity indicators and data to help understand how housing challenges disproportionately impact some segments of the population; • Actively engaging and listening to diverse community perspectives to inform actions, particularly racialized, marginalized and vulnerable groups; • Analyzing what benefits and burdens communicates may experience with proposed housing actions; and • Evaluating program designs to avoid replicating or furthering historical inequities and unintended negative social impacts.
ACTION 4.5 B	Review Saanich's regulatory and policy framework to identify and remove potentially discriminatory and exclusionary regulations, policies or practices and remove barriers that perpetuate inequity, such as discriminatory language.

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What is an Equity Lens?

Saanich plays an important role in taking action to improve equity. For the Housing Strategy this means implementing housing initiatives that benefits all residents of our community in ways that reduce or eliminate inequity.

Equity is the fair distribution of opportunities, power and resources to meet the needs of all people, regardless of age, ability, gender, or background. Applying an equity lens means asking who will benefit from a policy, program, initiative or service, but also who may be excluded from those benefits and why. How might some population groups be unfairly burdened today or in the future?

(Adapted from Plan H: Healthy Community Engagement Action Guide. www.planh.ca).

Saanich is the most ethnically diverse municipality in the region.

15%

Of households struggle to meet their home energy needs. In particular lone parent, visible minority and recent immigrant households experience energy poverty.

STRATEGY 4.6: Ensure there are adequate resources to implement the Housing Strategy

ACTION 4.6 A	Commit staff and financial resources to support the implementation of the Housing Strategy. • Provide adequate financial resources to implement housing actions; • Enhance staff expertise to deliver housing goals through ongoing training, education and capacity building; and • Ensure staff are prepared to respond quickly to and leverage federal and provincial funding opportunities related to housing.
ACTION 4.6 B	Create a new dedicated staff resource to champion implementation of the Housing Strategy while fostering ongoing relationship with non-market and market housing providers, housing advocates, and the community.
ACTION 4.6 C	Explore the potential value of establishing a Saanich Housing Corporation (separate from the Capital Region Housing Corporation) to facilitate the development of non-market housing on District-owned land.

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FOCUS AREA 5: STRENGTHEN PARTNERSHIPS

Encourage development of innovative and affordable housing solutions by strengthening existing and new partnerships and expanding capacity building opportunities.

Community and inter-governmental partnerships are essential to making progress on improving housing outcomes. The Regional Housing First Program is an example of such a partnership between the CRD and its member municipalities, the BC Government, and the Government of Canada with a commitment of $120 million towards eliminating chronic homelessness and generating new rental housing options. Further strengthening partnerships will help streamline the creation of affordable housing and build community support.

What We Heard

Continue fostering collaboration in the region by convening partnerships across the actors, such as Indigenous partners, First Nations, non-profit housing providers, private developers, municipalities, BC Housing, and CMHC. Regional consultation and brainstorming sessions can result in action and new housing being built.

Existing Partnerships

Saanich is a member of the Regional Housing Advisory Committee, which involves a collaboration between municipalities, senior government agencies, developers and non-profit housing providers to address housing issues of regional importance.

ACTION 5.1 A	Work with government and community partners to identify the most effective ways to support the development of new, or redevelopment of existing, affordable and supportive housing on their own land. Potential partners include regional and senior levels of government, faith-based and non-profit organizations, and academic institutions. • Support organizations (such and non-profits and faith-based organizations) that are unfamiliar with developing affordable housing and opportunities to retain their community assets, by providing guidance on the development review process, partnership opportunities with non-market housing providers, and funding opportunities. • Promote non-market and innovative housing forms that help achieve Housing Strategy goals as part of this initiative.
ACTION 5.1 B	Seek opportunities to build new relationships and enhance existing partnerships with First Nations governments and Indigenous organizations dedicated to addressing and supporting housing needs. Commit to engaging with local First Nations and urban Indigenous communities to address housing issues and discuss opportunities to support culturally appropriate housing models that are integrated with decolonized harm reduction frameworks and other pathways to healing.
ACTION 5.1 C	Facilitate partnerships directly between non-profit housing providers/community service organizations and private housing developers with the intent to create new housing opportunities using creative approaches, such as Inclusionary Housing.
ACTION 5.1 D	Establish relationships with community partners and the housing development sector to ensure implementation of the Housing Strategy is successful in removing barriers and meeting housing goals, including through: • Developing a coordinated program or toolkit to guide engagement with potential partners and support collaboration between groups; • Encouraging non-market housing partnerships; • Hosting workshops or summits to facilitate discussion and mutual learning; and • Supporting the work of community partners in establishing engagement and outreach activities.
ACTION 5.1 E	Continue to work with the CRD and regional municipalities to take action to address the need for affordable rental and non-market housing, creating collaborative, coordinated, and standardized approaches, while considering unique local context.

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STRATEGY 5.2: Advocate to senior levels of government for additional tools and funding to facilitate implementation of the Housing Strategy

ACTION 5.2 A	Advocate, in partnership with the CRD and regional municipalities, for increased tools and funding from senior government for new affordable and supportive housing and to support implementation of the Housing Strategy.

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FOCUS AREA 6: ENHANCE COMMUNITY ENGAGEMENT

Lead the way forward with equitable and inclusive engagement, capacity building, and communication as part of addressing housing needs and implementing housing initiatives.

A key part of addressing housing issues is developing a common understanding of housing trends and community conditions. Many people in Saanich are challenged to participate in engagement processes due to technological, cultural or economic barriers. For example, 19% of renter households have an income under $20,000. Additionally, 26% of new Saanich residents are from other countries, highlighting potential cultural challenges in engaging in housing conversations and municipal processes. The Housing Strategy supports enhanced engagement with the community and the inclusion of engagement methods that enable under-represented groups to participate.
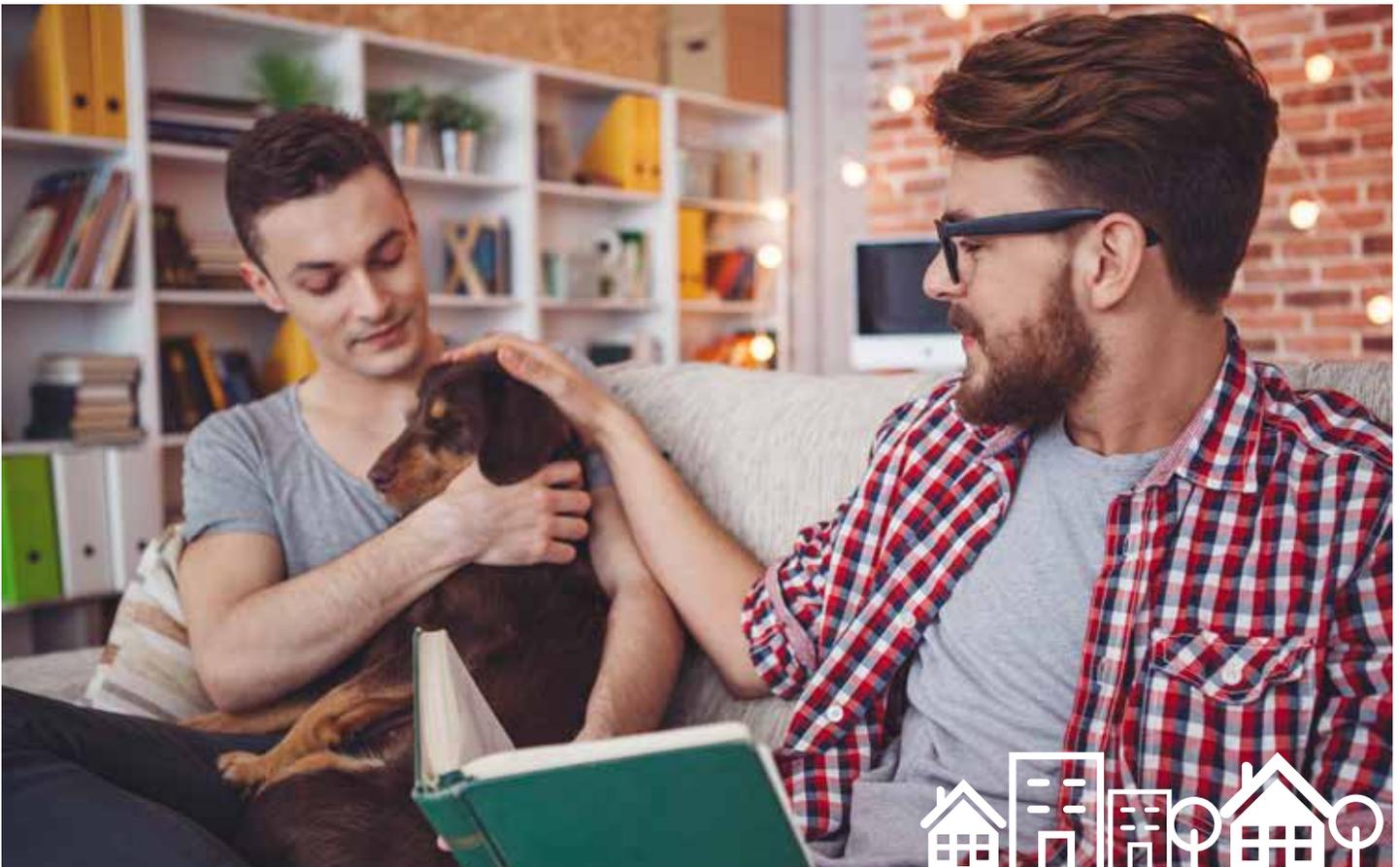
What We Heard

- Approximately 2,000 citizens participated in public surveys to provide input during development of the Housing Strategy.

STRATEGY 6.1: Raise community awareness of housing needs in Saanich and build support for actions that improve housing affordability, choice, and availability

ACTION 6.1 A	Develop an outreach program to build awareness, social inclusion, local capacity, and community understanding of housing needs in Saanich and key directions of the Housing Strategy.
ACTION 6.1 B	Create an accessible and user-friendly guidebook that explains goals and objectives of the Housing Strategy.

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STRATEGY 6.2: Implement new approaches to engagement to support implementation of the Housing Strategy and to increase the supply, affordability, and diversity of housing

ACTION 6.2 A	Work with Community Associations to identify ways they can participate and support implementation of Housing Strategy initiatives and the development of affordable and diverse housing.
ACTION 6.2 B	Develop a new mechanism for engagement processes and/or notifications for new housing proposals: • Utilize both qualitative and quantitative information; • Designed to be inclusive, safe, and culturally appropriate; and • Incorporate the perspectives of people who are facing significant housing challenges or barriers to participating in existing engagement processes.
ACTION 6.2 C	Look for collaborative, equitable, inclusive and accessible approaches to community engagement. Consider: • Establishing standardized applicant procedures or guidelines for engaging the public and addressing community concerns in the early stages of housing development proposals, well before the public hearing; • Expanding housing development application referrals and notifications to more stakeholders, to encourage a broader range of input. This may include Business Improvement Associations, major employers, and post-secondary students, renters; and • Continue to allow members of the public to attend meetings and public hearings online and to voice support or opposition to public hearing items via telephone.

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FOCUS AREA 7: UNDERSTAND HOUSING DEMAND AND ADDRESS LAND SPECULATION

Address demand and land speculation to support more equitable housing outcomes and reduce potential negative impacts on housing affordability.

The majority of actions in the Housing Strategy address housing affordability, diversity and supply. While less within a municipality's sphere of influence, understanding demand factors is important to helping build the right supply and design measures that encourage housing to be prioritized for residents, as opposed to an investment vehicle.

To help limit speculation and turn empty homes into housing, the Provincial government implemented a Foreign Buyer's Tax and Speculation and Vacancy Tax. In 2019, the Speculation and Vacancy Tax generated revenue that enabled the investment of $88 million dollars for affordable housing initiatives.

Housing Needs

- In the first quarter of 2020, there were 672 active short-term rentals in Saanich. Short-term rentals can impact the availability of permanent rental units.

STRATEGY 7.1: Analyze key drivers of demand, assess local market conditions, and identify potential solutions to minimize speculation and reduce upward pressure on land and housing prices

ACTION 7.1 A	Study the dynamics of the local housing market and better understand key drivers of land value speculation and investment while considering potential impacts to housing affordability and land prices. Refer to this analysis when implementing and updating the Housing Strategy and other land use plans and policies.
ACTION 7.1 B	Explore municipal tools, land use regulations, and other mechanisms that could be used to discourage speculation and reduce upward pressures on land prices.
ACTION 7.1 C	To ensure the Housing Strategy remains relevant and addresses demand: • Schedule updates of the Housing Needs Report with the Census to take advantage of the most recent data; • Review the Housing Strategy after updating the Housing Needs Report to ensure it continues to align; and • Update the Housing Strategy as necessary and undertake supplementary research to better understand existing and projected housing needs and demands.
ACTION 7.1 D	In order to minimize land speculation, ensure expectations and requirements for affordable housing and rental housing are clearly outlined in land use polices and processes such as the Community Amenity and Inclusionary Housing Program and density bonus policies.
ACTION 7.1 E	Investigate the need to regulate short-term rental accommodation to increase the availability of long-term rental housing while balancing supplementary income opportunities for residents. Consider the use of business licenses and operator guidelines.
ACTION 7.1 F	Study possible tax and financial regulation reforms (such as an empty home tax and a variable tax rate system) that have the potential to increase supply, reduce speculative housing investment, incentivize affordable housing, and create a more equitable housing system. Through Saanich leadership and through the Union of BC Municipalities (UBCM), consider advocating to senior levels of government for applicable regulations.
ACTION 7.1 G	Research Land Value Capture Tax tools and policies utilized to capture some of the additional land values created by major infrastructure investment such a new frequent transit line. The captured value can be used to fund public amenities or affordable housing and limit land speculation. If determined to be a suitable tool, consider advocating to the Provincial Government for applicable legislation.

Top 12	Phase 1	Phase 2	Phase 3

5

HOUSING STRATEGY: IMPLEMENTATION AND MONITORING

5. HOUSING STRATEGY: IMPLEMENTATION & MONITORING

The Housing Strategy provides a foundation to address housing issues in a structured manner, looking to address issues that have been identified through data analysis and community input. While a significant amount of work has been undertaken to establish this foundation, there is an acknowledgement that housing trends and conditions are extremely dynamic. Macro-economic factors, changing demographics and senior government policies can greatly impact the housing market and the ability of various segments of the population to find affordable, suitable and appropriate housing.

The care given to implementation and monitoring of the Housing Strategy will be critical to its long-term success. Monitoring housing data and indicators is essential to understand progress towards meeting Housing Strategy goals and ensuring the strategy remains relevant, responding to new and emerging trends. Monitoring and implementation will work hand in hand, as data collected through monitoring will help inform adjustments to priorities.

IMPLEMENTATION PROCESS

The Housing Strategy is action oriented and provides clear direction for implementation. The strategy includes actions that are prioritized as follows:

- Top 12 Actions - Immediate Priorities (12)
- Phase 1 - High Priority Actions (28)
- Phase 2 - Medium Priority Actions (18)
- Phase 3 - Low Priority Actions (15)

It is intended that all actions identified in the Housing Strategy will be addressed within a 10-year timeframe. Additionally, it is intended that all of the Top 12 Actions and many high priority items will be initiated within three years of the strategy's adoption. It is important to note that the actual pace that actions are implemented will largely be dictated by resources made available by Council through the strategic planning and budget processes.

Given the fluid nature of housing issues, priorities will need to be continually evaluated and adjusted. The Annual Housing Strategy Progress Report (see below) will provide valuable information to guide whether adjustments to priorities are needed. Additionally, potential partnership and funding opportunities may provide a strong rationale to elevate certain priorities. Finally, Council may choose to prioritize specific actions through the strategic planning process.

MONITORING AND EVALUATION

Maintaining a clear picture of housing trends is essential to understanding the housing ecosystem in Saanich and assessing the efficacy of various policies and initiatives. Two key tools are proposed to monitor trends, information and progress of the Housing Strategy:

- Annual Housing Strategy Progress Report; and
- Housing Needs Report Updates.

Annual Housing Strategy Progress Report

A critical component of the Housing Strategy will be to regularly monitor housing and development data, demographic and community trends, and senior government policies and initiatives. The multiplicity of factors that can influence a healthy housing system requires constant review and adjustment to ensure progress is being made towards achieving the objectives of the Housing Strategy.

An Annual Progress Report will be prepared for Council, which outlines progress on specific actions, and present housing data and analysis in relation to demand estimates. The report will provide an update on both process and outcome indicators.

Process based information in the report will include:

• An update on Housing Strategy actions initiated and completed; and

• An update on related Saanich and Regional initiatives that address housing and housing related outcomes.

Outcome-based indicators will report on overall housing trends, with a focus on new housing development and general housing conditions. Indicators that will be tracked and reported on include:

• Number of new housing units (all types)

• New housing units by type (i.e. single family, townhouse, apartment over 5 stories, apartment under 5 stories)

• Number of new units by tenure (rental and owner)

• Net growth of rental housing stock – units lost and gained

• New market, below market and non-market units

• Non-market housing waitlist numbers

• Assessment of new affordable housing units (below-market and non-market)

• New units by # of bedrooms

• Geographic distribution of new units

• Market trends, including vacancy rates, median rental rates, median sales prices and inventory levels.

Housing Needs Report Updates

The Saanich Housing Needs Report was developed in 2020 and supported development of the Housing Strategy. Provincial legislation requires that Housing Needs Reports be updated every five years and provides a comprehensive accounting of housing and demographic data as well as identifying projected housing demand over a 10-year period. The most recent Housing Needs Report used 2016 Census data. Future updates of the Housing Needs Report will align more closely with the release of new census data in order to improve the integrity and relevancy of the data.

The Housing Needs Report will remain an integral part of the information base that informs housing priorities and actions in Saanich. As a component of the Housing Strategy monitoring and evaluation framework, the Housing Needs Report work items will include the following:

1. Update the Housing Needs Report every five years to align with the five year Census cycle

2. Initiate an update of the Housing Needs Report by 2023 to reflect and incorporate 2021 Census data

3. Work with the CRD and regional partners to explore the creation of a housing dashboard that shares regional housing data, including findings from Housing Needs Reports.

A

APPENDICES

APPENDIX A: GLOSSARY

Accessibility

The degree to which a product, service or environment is available to as many people as possible. The concept often focusses on barrier-free design – designs intended to assist those with a particular limitation (e.g. people with disabilities or special needs).

Affordable Housing

While various metrics can be used to define affordability, the Official Community Plan defines affordable housing as housing where the rent or mortgage plus taxes is 30% or less of a household's gross annual income. Households that have no option but to pay more than this percentage of their gross income on shelter expenditures, in reasonable condition and of appropriate size, are households that are in need of affordable housing.

Amenities

Items that add to the physical, aesthetic, and/or functional appeal of a particular site, neighbourhood or the community in general.

Census Family

Census families include couples with and without children, and single parents with children living in the same dwelling. Census families are restricted to these family units and cannot include other members inside or outside the family (including a grandparent, a sibling, etc.). Grandchildren living with grandparents (and without a parent) would also count as a census family. (see Census Dictionary, 2016, statcan.gc.ca)

Community Amenity Contribution (CAC)

Community Amenity Contributions (CACs) are amenity contributions offered by developers and agreed to by local governments, often but not exclusively as part of a rezoning process initiated by the developer. CACs typically include the provision of amenities, affordable housing, or financial contributions towards amenities, or some combination of these.

Co-operative Housing (Co-op)

A co-op is a type of housing that residents own and operate as part of a membership. While most housing co-operatives in BC are non-profit organizations, a small number are equity co-operatives, meaning that their members can build equity, as is the case for homeowners.

Density

As defined in the "Local Government Act" S. 872: "the density of use of the land, parcel or area, or the density of use of any buildings and other structures located on the land or parcel, or in the area".

Development Cost Charge (DCC)

Development cost charges are fees collected from developers on a user pay basis to help fund the cost of growth-related infrastructure and parks. DCCs are regulated through the Local Government Act. The rates charged reflect the impact growth has on infrastructure and parks; the greater the impact, the larger the charge. This helps ensure developers pay their fair share of the costs required to develop new infrastructure. For example, development cost charges are imposed under Saanich's Development Cost Charge Bylaw, 2019, No. 9553, as amended or replaced from time to time.

Development Permit Area

An area designated pursuant to the Local Government Act where approval of a development permit is required before a building permit can be issued or a subdivision is approved with specified exemptions. Development Permit Areas may be established to: protect the natural environment and bio-diversity; protect development from hazardous conditions; revitalize designated commercial areas; guide the form and character of commercial, industrial, and multi-unit development; and guide the form and character of intensive residential development or to protect farming.

Dwelling Unit

A self-contained set of habitable rooms with a separate entrance intended for year-round occupancy with complete living facilities for one or more persons, including provisions for living, sleeping, cooking, and sanitation.

Emergency shelters

Short-stay housing of 30 days or less. Emergency shelters provide single or shared bedrooms or dorm-type sleeping arrangements with varying levels of support to individuals.

Ground-Oriented Unit

A unit in multi-storey building that has direct access, frontage and views to the street typically through a landscaped patio, terrace and/or garden.

Infill Development

New construction or renovations which make use of vacant or underutilized parcels and which may be substantially different from the present or previous use of the parcel.

Lived Experience

A term used to describe experience and knowledge gained through direct, first-hand involvement in everyday situations, events, and interactions as a result of personally experiencing housing need or homelessness.

Local Area Plan (LAP)

A local area plan (LAP) is a neighbourhood plan that contains statements of objectives and policies that are used to guide decisions on planning and land use management. Looking ahead 20 to 30 years, a LAP identifies how the area will grow and change over time. Local area plans form part of the Official Community Plan and provide a policy framework for Council.

Market Rental Housing

The rental market can be divided into **primary rental** and **secondary rental**. The primary rental market consists of purpose-built rental buildings with multiple units while the secondary rental market consists of rented homes, secondary suites, individually rented condominium units, and other dwellings that that are rented by the property owner and were not built as exclusively rental properties.

Mixed-income Housing

Refers to any type of housing development (rent or owned) that includes a range of income levels among its residents, including households with low, moderate and/or higher incomes.

Mixed-Use

Developments that combine residential, commercial, and other uses in the same building or development. Residences above shops and live-work residences are examples of mixed-use developments. Mixed-use developments enable people to live close to work and amenities.

Official Community Plan (OCP)

As set out in section 471 of the Local Government Act, an official community plan is a statement of objectives and policies to guide decisions on planning and land use management, within the area covered by the plan, respecting the purposes of local government.

Non-Census-Family Households

Households which do not include a census family. Non-Census-family households are either one person living alone or a group of two or more persons who live together but do not constitute a Census family. (see Census Dictionary, 2016, statcan.gc.ca)

Non-profit housing

A housing development that a community-based, non-profit housing partner owns and operates. (see BC Housing Glossary, www.bchousing.org/glossary)

Other Family or Other Census Family

When comparing households one way to distinguish between households is by "household family types." These types will include couples with children, couples without children, lone-parent families, and non-family households; they will also include "other families" which refer to households which include at least one family and additional persons. (see Census Dictionary, 2016, statcan.gc.ca)

Subsidized Housing

Subsidized housing refers to whether a renter household lives in a dwelling that is subsidized. Subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances. (see Census Dictionary, 2016, statcan.gc.ca)

Supportive housing

A type of housing that provides on-site supports and services to residents who cannot live independently. (see BC Housing Glossary, www.bchousing.org/glossary)

Transitional Housing

A type of housing for residents for between 30 days and three years. It aims to transition individuals to long-term, permanent housing. (see BC Housing Glossary, www.bchousing.org/glossary)

Urban Containment Boundary

The area established within Regional Growth Strategy and designated in Official Community Plan primarily for urban development, urban growth and servicing area. The Regional Growth Strategy defines that Urban Containment Policy Area Boundary as the area contained within a regulatory boundary marking the limit between a defined urban growth and servicing area and while protecting areas such as rural and resource areas, where urban growth is discouraged.

Vulnerable Groups

Women, children and persons belonging, or perceived to belong, to groups that are in a disadvantaged position or marginalised are often referred to as vulnerable groups. (National Housing Strategy Glossary, see www.placetocallhome.ca)

Zoning

A tool used to regulate the type, size and location of uses on a property. The District of Saanich Zoning Bylaw applies a zone to every property within the municipality, regulating permitted activities, building heights, density, setbacks, parking, and other requirements related to land use.