AGENDA HOUSING AFFORDABILITY STANDING COMMITTEE

To be held in Committee Room 2 Monday November 10th, 2025 from 10:30 am to 12:30 pm

The District of Saanich lies within the territories of the ləkwəŋən peoples represented by the Songhees and Esquimalt Nations and the WSÁNEĆ peoples represented by the Tsartlip, Pauquachin, Tsawout, Tseycum and Malahat Nations.

We are committed to celebrating the rich diversity of people in our community. We are guided by the principle that embracing diversity enriches the lives of all people. We all share the responsibility for creating an equitable and inclusive community and for addressing discrimination in all forms.

- 1. CHAIR'S REMARKS
- 2. ADOPTION OF MINUTES
 - May 26, 2025
- 3. PRIORITIES FOR PHASE 2 AND PHASE 3 ACTIONS IN THE HOUSING STRATEGY
 - Carley Friesen, Senior Planner Housing
- 4. OVERVIEW OF NON-MARKET RENTAL UNITS
 - Thomas Kempster, Planner Housing

MINUTES HOUSING AFFORDABLE STANDING COMMITTEE

Held at Saanich Municipal Hall, Committee Room 2 770 Vernon Avenue May 26, 2025, at 10:30am

Present: Councillor Judy Brownoff, John Bourcet, Councillor Karen Harper, Mayor Dean

Murdock (Chair), Councillor Teale Phelps Bondaroff

Regrets: Virginia Holden, Vera Wynn-Williams

Staff: Pam Hartling, Housing Planning and Policy Manager, Amanda Blick-McStravick,

Planning Analyst, Megan Squires, Strategic Project Manager

MINUTES

MOVED by Councillor J. Brownoff and Seconded by Councillor T. Phelps Bondaroff: "That the Minutes of the Housing Affordability Standing Committee meeting held December 2, 2024, be adopted as circulated."

CARRIED

CHAIRS REMARKS

Mayor Murdock read the Territorial Acknowledgement and the Diversity, Equity and Inclusion Statement.

COOPERATIVE HOUSING

Pam Hartling, Housing Planning and Policy Manager, presented a PowerPoint on Co-op Housing.

The following was noted:

- Housing co-operatives define an important type of affordable housing which is outside the private housing market and land speculation. There are member rights and they are collectively owned properties with a sense of community. Members run through a Board and volunteers and have a sense of agency. With an affordability mandate, legal structure, and support of land trust / CHF BC, this is an option close to non-profit rental.
- There are multiple types of housing co-ops including non-profit, equity, temporary, and market co-ops. These are incorporated under the Cooperative Association Act. Co-op housing can and have been required to include affordable units/cap income based on funding requirements for government programs and land-leases.
- Co-op housing is supported through the land use and housing policy in the OCP and qualify under the non-market housing policy. Eligible projects receive priority status and expedited review which must include supportive or affordable housing within the stated mandate.
- The Co-operative Housing Development Program holds \$1.5 billion of forgivable and low-interest repayable loans. This must be an established co-operative at the time of application including non-profit housing co-operatives, Indigenous co-ops and land trusts. Must meet minimum financial requirements, guarantee affordability for 20 years and meet minimum energy efficiency and accessibility. Projects providing homes for Indigenous groups, women and children, and persons with disabilities will be prioritized.

 OCP policy supports as an important housing option and offers affordability. There is strong support from staff with priority service and review. There is currently no set framework for consideration of Saanich-owned land.

The following was noted during the discussion and in response to questions from the committee:

- The Federal government has funds aimed at promoting sustainable building projects like coops. However, practical implementation on Saanich land has challenges due to limited availability. An evaluation framework is under consideration to clarify our guidelines, although extensive policy development by Saanich staff may be limited given the lack of land resources.
- Federal funding is primarily aimed at larger projects, leaving smaller units without direct funding support. Residents seeking funding for smaller projects are advised to access federal resources directly. A suggestion was made to donate land to trusts, providing cooperative housing as an alternative. However, the lack of significant policy benefits and infrastructure maintenance have not been successful in the past with co-op housing.
- Proposals are being considered to include a cooperative component in Capital Regional
 District (CRD) policies, with a focus on income and market-based percentages. Subsidies
 currently required will stop after 20 years. BC Housing finances new builds under strict
 regulations.
- Pre-zoning benefits are available for nonprofit rental projects, including fee reductions, but these benefits are not extended to ownership models like co-ops. Rapid deployment regulations are reviewed after two years.
- Differences in affordability definitions complicate our position with Canadian Mortgage and Housing Corporation (CMHC) targets. Addressing these inconsistencies is prioritized to harmonize our standards, particularly regarding the 110% of medium market rental metric. This matter will be addressed as a future agenda item.

MOVED by Councillor K. Harper and Seconded by J. Bourcet: "That the Housing Affordability Standing Committee receive for information."

The Motion was then Put and CARRIED

MOVED by Councillor T. Phelps Bondaroff and Seconded by Councillor K. Harper: "That the Committee request Council to request staff to consider including cooperative housing as an eligible housing form as part of the 2 year review of rapid deployment."

The Motion was then Put and CARRIED

TENANT ASSISTANCE POLICY – 2 YEAR REVIEW

Amanda Blick-McStravick, Planning Analyst - Housing, presented a PowerPoint on the 2 Year Review of the Tenant Assistance Policy.

The following was noted:

 The purpose of the Tenant Assistance Policy (TAP) is to mitigate negative impacts of redevelopment or substantial renovations of rental buildings on residential tenants being displaced from their homes. This applies to all rezoning applications where 5 or more tenant-

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occupied residential rental units are being permanently vacated. Non-market housing development is exempt. Requirement that a tenant assistance plan is submitted with a rezoning application if applicable.

- There are several strengths of this policy including clear communication intentions to development sector along with OCP policies. Approved and implemented proactively, as mitigation measure to provide support for renters at increasing risk of displacement. Best practices available when TAP does not apply. Right of First Refusal and moving compensation frameworks are recognized as leading in region as well as an important resource for tenants.
- Some challenges with the policy include rezoning trigger limits protection for tenants. Also, this policy has limitations in terms of enforcement.
- Staff have identified TAP as a priority as most of Saanich's Purpose Built Rental stock (our most affordable and secure housing) is approaching the end of life. As of October 2024, the vacancy rate is still low at 1.4%. Part of suite of Housing Strategy Actions to protect existing purpose built rentals (PBR) and support net increase.
- New enabling authorities for Local Governments in place include the Community Charter grants authority to enact a Tenant Protection Bylaw (TPB) and specify what TPB may include. As well as the Local Government Act enables development permit areas for tenant protection and compliance with TPBs to be required as a condition of development permits. The combination of these tools offers the two key opportunities being that bylaw is stronger than policy offering enforcement, certainty and monitoring outcomes. Also, tenant assistance requirements can be established independent of the rezoning process.

The following was noted during the discussion and in response to questions from the committee:

- The committee suggested considering a deposit basis over a ticket/fine to ensure compliance.
 As well as submitting a tenant assistance plan as part of the application process. Non-market housing already has its own provisions.
- Currently under the TAP framework, there is no way for staff to make any requirements regarding the removal of tenants with a demolition permit unless it's under a rezoning application. The landlord has the right to evict tenants; however, the new framework would identify demolition permits. The new legislation would allow us to deny demolition permits if conditions have not been met.
- Research recommends a guideline where the right of first refusal for tenants is priced at 20% below market value. This recommendation emerged from consultations with market developers and considers affordability compromises. A proposed alternative is rent tied to income approach, although a strategy not commonly adopted in other regions.
- A barrier to policy effectiveness is the potential for provincial steering of development to alternate sites since the policy does not specify affected areas.
- As staff continue to monitor the policy over time, the total amount of rental stock could adjust the policy as we see more accessible rentals.
- Continuous alignment with provincial policy changes remains a priority. The aim is to integrate our goals and influence state-level policies that bridge existing tenant assistance gaps.

MOVED by Councillor K. Harper and Seconded by Councillor T. Phelps Bondaroff: "That the Housing Affordability Standing Committee receive for information."

The Motion was then Put and CARRIED

SUBDIVISION AND DEVELOPMENT SERVICING BYLAW UPDATE

Megan Squires, Strategic Projects Manager, presented a PowerPoint on the Subdivision and Development Servicing Bylaw Update.

The following was noted:

- A local government has the authority to regulate and require the provision of Works and Services in respect of the development of land. To complete a major update to the Subdivision and Development Servicing Bylaw that will result in a modern and effective document that will regulate the subdivision of land and the provision of works and services in Saanich. This project aims to provide clear requirements for subdivision and the provision of Works and Services. Timelines reduction and improve the efficiency of application processes and develop a bylaw that can be easily updated.
- Key changes include updating the name to Subdivision and Developing Servicing Bylaw, modernizing language and content, revising and adding new definitions, adding the role of Servicing Officer and amending the structure and consolidating information.
- Bylaw components Schedules A-F will reduce the number of schedules and consolidate information. Updates to Schedule A for Servicing Levels include updating the system for applying service levels and clarifying that service levels apply to subdivision and development. Schedule B Design Guidelines and Schedule C Construction Specifications revisions include a new schedule that replaces the old Schedule B and C and aligns with Master Municipal Construction Design (MMCD). Schedule D Standard Detail Drawings revisions include a new schedule that captures information from the old Schedule H and include detail drawings that are specific to Saanich. Schedule E Standards for Stormwater Collection Systems changes include updates to reflect best practices and captures information from the old Schedule F. Lastly, Schedule F Standards for Installation of Boulevard Trees changes include an update to reflect best practices, replaces the old Schedule I and alignment with Schedules B&D, the Tree Protection Bylaw, 2014, Urban Forest Strategy and the Active Transportation Plan.
- Staff are currently in Phase 3 of the project which is the draft bylaw review by legal division, engagement and refinement. There will be 3 phases of community engagement which include a series of workshops by staff as well as stakeholder and public review of the draft bylaw. Following engagement, a final draft bylaw will be reviewed again by our legal division before being presented to Council.

The following was noted during the discussion and in response to questions from the committee:

- The community has expressed a strong desire to maintain semi-rural areas. We recognize the
 need for clarity in regulations to support this vision. While we aim to customize solutions where
 possible, we are exploring various approaches to address nuance situations while obtaining
 our community's present and future needs.
- Currently, there is no standard framework for municipalities within our region. We are actively
 working with other local governments to coordinate efforts and promote consistency, ensuring
 that our regulations do not conflict with other municipalities or provincial directives.
- Decision-making for unique or "one-off" situations has been delegated to staff. Typically, such nuanced decisions are escalated to the Director of Engineering to ensure balanced and informed decisions.
- Defining and applying frontage improvement bylaws has challenges, especially when the requirements are not directly adjacent to a property. Our goal is to clearly identify density requirements and coordinating needs early in the development permit stage. This proactive approach aims to mitigate potential conflicts. In cases such as Smaller Scale Mixed Use (SSMU) developments that do not involve a Development Permit (DP) process, conflicts have

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been identified. We are working to outline these scenarios to reduce uncertainties and streamline requirements.

MOVED by Councillor T. Phelps Bondaroff and Seconded by J. Bourcet: "That the Housing Affordability Standing Committee receive this update for information."

The Motion was then Put and CARRIED

ADJOURNMENT

The meeting adjourned at 12:56 p.m.

NEXT MEETING

The next meeting date will be determined at a later date.

Mayor Dean Murdock, Chair

I hereby certify these minutes are accurate.

Sydney Murphy, Committee Clerk