

**Town of Lake Cowichan  
Official Community Plan Update 2023  
Background Analysis  
Part II: Housing, Infrastructure, Climate**



Prepared March 13, 2023

## I. HOUSING NEED

The Town participated with the Cowichan Valley Regional District (CVRD) in a Housing Needs Assessment in accordance with Provincial requirements in 2021. This assessment included all the municipal jurisdictions and electoral areas. The Town disagreed with the ‘5-year need’ conclusions reached by the CVRD’s consultants and amended the assessment and prepared the Table ‘Housing Need Comparing Housing Needs Assessment Conclusions with Town of Lake Cowichan Data’, provided below.

In summary the amendment concluded the following housing needs for the 5-year period ending in 2025:

- 1 bedroom 72
- 2 bedroom 40
- 3+ bedroom 60
- **Total** **172**

A detailed table describing how these numbers were determined is provided on the following page.

**Table of Housing Need Comparing Housing Needs Assessment Conclusions with Town of Lake Cowichan Data, Analysis and Conclusions**

| Households 2016 (census) Need as defined by CMHC<br>(1 bedroom per couple plus 1 per child) |                  |                  |                    |              |
|---|------------------|------------------|--------------------|--------------|
|   | <b>1-bedroom</b> | <b>2-bedroom</b> | <b>3-bedroom +</b> | <b>Total</b> |
| count   | 955              | 340              | 200                | 1495         |
| %   | 64               | 23               | 13                 |              |

| Dwellings 2016 Actual Count (census) |                  |                  |                    |              |
|--------------------------------------|------------------|------------------|--------------------|--------------|
|                                      | <b>1-bedroom</b> | <b>2-bedroom</b> | <b>3-bedroom +</b> | <b>Total</b> |
| count                                | 133              | 325              | 1018               | 1475         |
| %                                    | 9                | 22               | 69                 |              |

| Dwellings 2021 Actual Count (census) |                  |                  |                    |              |
|--------------------------------------|------------------|------------------|--------------------|--------------|
|                                      | <b>1-bedroom</b> | <b>2-bedroom</b> | <b>3-bedroom +</b> | <b>Total</b> |
| count                                | 115              | 395              | 985                | 1495         |
| %                                    | 7.7              | 26.4             | 65.9               |              |

|       | <b>Need to 2025</b> | HNA by CVRD/Modus/Rollo |                    |                               |
|-------|---------------------|-------------------------|--------------------|-------------------------------|
|       | <b>1-bedroom</b>    | <b>2-bedroom</b>        | <b>3-bedroom +</b> | <b>Total Additional Units</b> |
| count | 18                  | 10                      | 15                 | 43                            |
| %     | 42                  | 23                      | 35                 | --                            |

|   | <b>Need to 2025</b> | Lake Cowichan Planning |                    |                               |
|---|---------------------|------------------------|--------------------|-------------------------------|
|   | <b>1-bedroom</b>    | <b>2-bedroom</b>       | <b>3-bedroom +</b> | <b>Total Additional Units</b> |
| % per census definition of need         | 64                  | 23                     | 13                 | --                            |
| count                                   | <b>110</b>          | <b>40</b>              | <b>22</b>          | <b>172</b>                    |
| % per CVRD HNA                          | <b>42</b>           | <b>13</b>              | <b>35</b>          | --                            |
| <b>Count:<br/>Town Amendment to HNA</b> | <b>72</b>           | <b>40</b>              | <b>60</b>          | <b>172</b>                    |

What has happened in the intervening period since the needs assessment was completed? The Town's growth has been consistent with its own revised assessment of growth rate.

| Building permits issued 2021 and 2022 |           |           |
|---------------------------------------|-----------|-----------|
| Number of units by type and year      |           |           |
| Type                                  | 2021      | 2022      |
| Single detached                       | 27        | 29        |
| Secondary suite                       | 1         | 5         |
| Duplex                                | 2         | 0         |
| 3-plex                                | 3         | 0         |
| 4-plex                                | 4         | 0         |
| <b>Total</b>                          | <b>37</b> | <b>34</b> |

Except for 6 secondary suites, all dwelling units are 3 bedrooms or more. The need for 1- and 2-bedroom units is not being met by a large margin.

RECOMMENDATION NEXT 5 YEARS

Using the same proportional formula as provided in the 2021 Needs Assessment in 2021, the five-year need between **2024 and 2029 is for 180 units**, of which 63 are 3 bedrooms or more, 23 are 2 bedrooms, and 67 are 1 bedroom. To date, since the end of 2020, only 6 single/ 2 bedroom suites have been issued building permits. The following table provides detail for the next five-year period between 2024 and 2029.

| <b>Table of Housing Need 2024-2029<br/>OCP 5-year housing need</b> |                   |                        |             |                        |
|--|-------------------|------------------------|-------------|------------------------|
|  | Need 2024 to 2029 | Lake Cowichan Planning |             |                        |
|  | 1-bedroom         | 2-bedroom              | 3-bedroom + | Total Additional Units |
| % per census definition of need                                    | 64                | 23                     | 13          | --                     |
| count  | <b>115</b>        | <b>41</b>              | <b>23</b>   | <b>180</b>             |
| % per CVRD HNA   | <b>42</b>         | <b>13</b>              | <b>35</b>   | --                     |
| <b>Count:</b>  | <b>76</b>         | <b>23</b>              | <b>63</b>   | <b>180</b>             |

*If this trend, or 'business as usual' persists over the next few years over 90% of all dwelling units constructed will be 3 bedrooms plus.*

Given the high importance of this need, coupled with significant infrastructure capacity limitations, especially for sanitary sewer, the following policy measures are proposed:

- 2-to-5-year moratorium on **new** single detached subdivision approvals, with an exception for small lot (275 square metres);
- Prioritize infill attached development with 1- and 2-bedroom suites; and
- Designate the entire town as appropriate for multi-unit developments, reserving the highest density for Urban Neighbourhood Compact, Uptown, and Downtown

## AFFORDABILITY

The 2021 census provides a rather surprising insight into affordability: it is not nearly so dire as external consultant reports have indicated:

- Spending 30% or more of income on shelter costs (owners and tenants): **16.8%** (nationally it is 20.9%)
- Owner households in core need<sup>1</sup>: **2.8%** (nationally it is 5.3%)
- Median monthly shelter costs for owned dwellings **(\$)** **1020**
- % of tenant households in subsidized housing: **17.8**
- % of tenant households in core housing need: **17.8** (nationally 20%)
- % of tenant households spending 30% or more of its income on shelter costs: **28.9** (nationally it is 33.2%)
- Median monthly shelter costs for rented dwellings **(\$)** **980**

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<sup>1</sup> Core housing need: Core housing need refers to whether a private household's housing falls below at least one of the indicator thresholds for housing adequacy, affordability or suitability, and would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (attains all three housing indicator thresholds).

## II. INFRASTRUCTURE

The Development Cost Charges (DCC) report prepared by Urban Systems, dated August 22, 2022., identifies several short-term infrastructure projects and their respective price tags:

- Water master plan: \$125,000
- 12-inch main line from reservoir to town: \$1.3 million
- Sanitary sewer master plan: \$150,000
- Sewage treatment expansion to expand discharge and expand treatment capacity: \$10.1 million

The Town Council adopted an updated Development Cost Charges bylaw in the fall of 2022 to support infrastructure improvements. These short-term projects may be considered high priority within the next five years and appropriately may be listed in the OCP.

The Town has developed over the past two generations with very limited additional roadway infrastructure, except to directly serve new development, none of which has provided secondary connections. The extent of this has been highlighted in a separate report prepared for the Advisory Planning Commission last year. This report proposes that these critical future roadway connections be identified in the OCP as described in the table below and the following illustrations.

| <b>Problem point</b>           | <b>Subdivision/<br/>neighbourhood</b> | <b>Number of<br/>dwellings on<br/>single point of<br/>access</b> | <b>Solution (s)</b>  |
|--------------------------------|---------------------------------------|--|--|
| 1. Point Ideal and South Shore | Point Ideal                           | Over 100   | Require full time access at campground road prior to any building permits                          |
| 2. Unimproved forest road      | Land along on road to CLEC            | Over 100   | Require acquisition and full improvements to forest service road prior to any subdivision approval |
| 3. Single access to Hwy. 18    | The Slopes                            | Over 100   | Subdivide and dedicate improved road stub to the east  |
| 4. Grosskleg Way               | Brookside and future development      | Over 100   | Connection to MacDonald; require for any future development  |

|                       |   |              |  |
|-----------------------|---|--------------|--|
| 5. Cowichan Lake Road | Future subdivisions on separate parcels | Less than 50 | Require connecting road through subdivision approval                                 |
| 6. Boundary Road      | New Trail's Edge development            | Over 100     | Build secondary road through former AB Greenwell school site (awaiting ALC approval) |
| 7. Boundary Road      | Existing development                    | Over 200     | Future access eastward and second connection to Block 48 (Trail's Edge)              |
| 8. Johel Road         | Johel Road subdivision                  | Over 100     | Complete second access point to Trail's Edge   |
| 9. Johel Road         | Future development to the east          | ??           | Future dedication or expropriation   |
| 10. Grants Lake Road  | Entire 'Block 200'                      | Over 500     | Bridge across Cowichan River   |

An overlay of the Town's Mobility and Transportation map of the OCP highlights the problem areas and potential solutions, which are identified numerically.

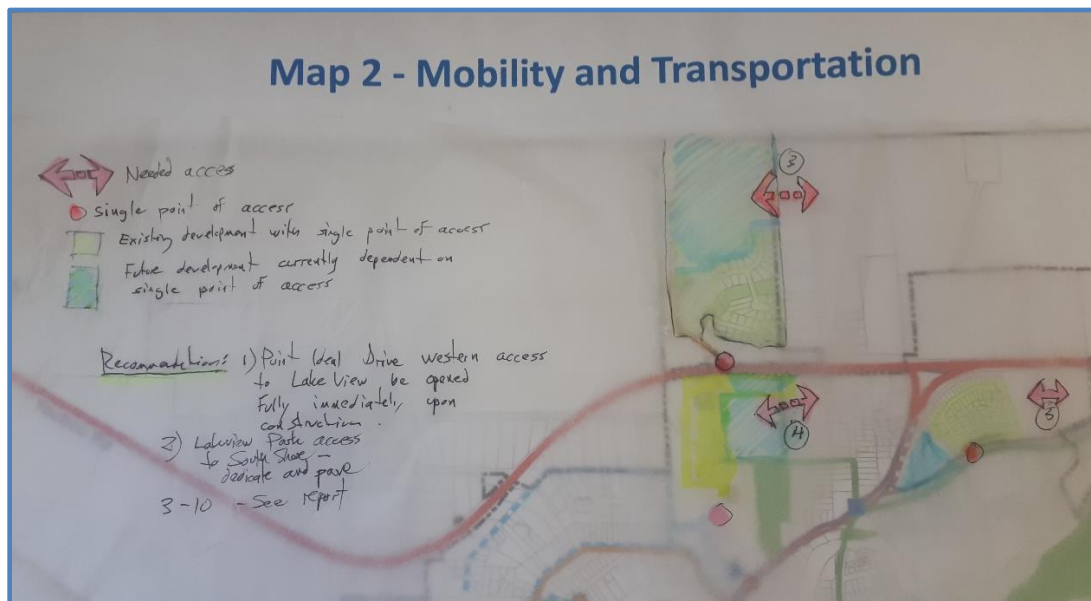


Figure 1 Map legend and problem points 3, 4 and 5



Figure 2 Point Ideal Dilemma: points 1 and 2



Figure 3 Block 200 access points #9 and #10 including bridge over Cowichan River



Figure 4 Access from MacDonald to Grossleg; access between future subdivisions



### III. CLIMATE

Our changing climate is well documented, but the appropriate response at the local level is a problematic puzzle. Currently the Town has identified greenhouse gas reduction targets and mitigation strategies in the OCP, however, little has been done. Concurrently, the Town has identified climate adaptation strategies, specifically the Natural Hazards Development Permit Area guidelines for floodplains and wildfires.

The Greenhouse Gas Reduction Development Permit Area, covering the entire Town and applicable to all development proposals *has not been implemented since it was approved in 2018.*

Consistent with Provincial GHG reduction targets, the Town adopted reduction targets within the OCP. Specifically the target is to reduce community-wide greenhouse gas emissions by 30% by 2030, and 80% by 2050, relative to 2007 levels.

The bright and optimistic Clean BC 2022 Climate Accountability report notes that the Climate Change Accountability Act sets targets to reduce GHG emissions to

- 40% below 2007 levels by 2030,
- 60% by 2040 and
- 80% by 2050.

The Province has also set an interim target for:

- 2025 (16% below 2007 levels) and
- 2030 emission reduction targets (below 2007 levels),

expressed as ranges, for the following economic sectors:

- Transportation, 27-32%
- Industry, 38-43%
- Oil and gas, 33-38%
- Buildings and communities, 59-64%<sup>2</sup>

***It is important to note that this 2022 report states that BC wide emissions in 2020 are only 1% below the 2007 base line emissions, meaning we have 15%-point reduction to achieve by 2025 and 39% point reduction to achieve by the 2030 legislated target of 40%.***

Pause to think about this for a moment.

To track progress in achieving these reductions comprehensive data at the local community level, data is necessary. Between 2007 and 2012 the Province conducted the Community

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<sup>2</sup> Obviously, these numbers don't add up to 100%, so these are overlapping sectors.

Energy and Emissions Inventory (CEEI). Detailed data on utilities, transportation and solid waste at the community level was published by the Province and local governments could track progress on an annual basis. This complete set of information is no longer published at the local level, notably transportation, the largest single component of GHG emissions, is missing.

The province is publishing CEEI for utilities and solid waste (landfill) data by local jurisdiction. This may be useful, but incomplete.

Data for Lake Cowichan in 2020 is an estimated 2,766 metric tonnes of CO<sub>2</sub>e, broken down into constitute parts in the following table:

| <b>Town of Lake Cowichan Community GHG Emissions for 2020 &amp; 2015</b> |                          |              |
|--|--------------------------|--------------|
| <b>Published by the CEEI, building and Solid Waste Report</b>            |                          |              |
|  | <b>2020</b>              | <b>2015</b>  |
| <b>Utilities</b>   | tonnes CO <sub>2</sub> e |              |
| Wood (estimate)  | 466                      | 431          |
| Htg oil (estimate)   | 1414                     | 1289         |
| Propane  | 215                      | 199          |
| Hydro (w imports)  | 316                      | 682          |
| Total utilities  | 2,411                    | 2,601        |
|  |                          |              |
| <b>Solid waste</b>   |                          |              |
| waste in place   | 186                      | n/a          |
| commitment   | 355                      | 484          |
|  |                          |              |
| <b>Total (utilities and commitment solid waste)</b>                      | <b>2,766</b>             | <b>3,085</b> |

These estimates show a 10% reduction over the 5-year period between 2015 and 2020.

The town can partially track *community* emissions data for utilities and solid waste using Provincially provided data. The town can track GHG emissions at the Town *operations* level for all emission components: utilities and transportation.

PROPOSED CLIMATE ACTION OPTIONS FOR DISCUSSION:

*Mitigation*

- 1) Adopting the Provincial targets which are highly unlikely to achieve based on performance over the past 25 years.
- 2) Adopting a modified set of targets that mirror the Provincial trajectory, but in a more realistic time frame.
- 3) Be completely realistic and anticipate that we will never achieve the lauded 80% reduction in emissions within the next century. Focus instead on GHG emission reduction targets that will be beneficial for Town operations and also those that may be beneficial for citizens.

*Adaptation*

Continue business as usual. Our bylaws and policies are satisfactory.