

Table 1: Land Use Analysis for ASP00002 – Urban Containment Boundary Amendment and High Density Residential Land Use Amendment

(red inconsistent, yellow neutral, green consistent with OCP)

Analysis on UCB Amendment and Land Use Change				
Section	Goals/Objectives	Policy Number	Policy	Rationale
Environment OCP Section 3	3.1.11 - Promote sustainable development with minimal environmental impact	3.1.12(d)	Encourage development in the Urban Containment Boundary to minimize transportation distances	Based on analysis, there is no need to expand the UCB to accommodate projected 5 year need for housing
Growth OCP Section 4	4.1.2 – Emphasize infill and the intensification of land use in appropriate locations 4.1.3 – Pursue a more compact, efficient sustainable community 4.1.4 – Protect and preserve the rural character of Lake Country which exists outside of the UCB 4.1.6 – Maintain the core and nodal growth pattern in approving new development proposals	4.1.8(a)	Focus future development and land use changes to the Urban Containment Boundary	Project proposes high-density development in area that is not identified for that type of growth from a land use perspective Given development opportunities in the DLC that are identified with High-Density Residential land use (e.g., Woodsdale, Town Centre) there is likely no need for the expansion to occur
		4.1.8(b)	Discourage development projects that create further urban sprawl in the community.	
		4.1.8(d)	Minimize development in rural areas to maintain the rural character of Lake Country.	
		4.1.8(e)	Decrease impact on farmland by focusing growth away from the agricultural boundary.	
	4.1.13 – Identify suitable areas to accommodate urban growth while protecting the existing rural character	4.1.14(a)	Consider the adoption of new areas into the Urban Containment Boundary when the majority of comparable development lands have been built out or when a clear or specific market need exists for additional land within the boundary.	There is an identified need for affordable and attainable housing through the HNAR 2024 High Density Residential could impact the rural character of this area of the DLC; however there is some urbanization nearby as an existing neighbourhood to the NW is zoned RU1

Analysis on UCB Amendment and Land Use Change				
Section	Goals/Objectives	Policy Number	Policy	Rationale
				which permits SSMUH densification
	4.1.11 - Encourage the use of existing municipal infrastructure investments	4.1.12(a)	Support infill projects in existing urban neighbourhoods that use land more efficiently.	Existing infrastructure is nearby Infill would be more in existing urban neighbourhoods that are designated for growth such as the Town Centre and Woodsdale There is possibility that the subject property and surrounding residential parcels could be identified as Urban Residential in future OCP updates, further there is an existing neighbourhood to the NW of the parcel that is urban and could density as of right through RU1 zoning
Urban Containment Boundary (Growth) OCP Section 4.5	4.5.1 – Protect the rural character of Lake Country.	4.5.2(a)	Discourage development outside of the Urban Containment Boundary.	HDR and UCB expansion proposal would be inconsistent with the UCB and Infill Development policies under the OCP- See Above Policy 4.1.14(a) High-density designation in a rural area of the DLC would not be an efficient use of land
		4.5.2(b)	Discourage expansion of the Urban Containment Boundary.	
Infill Development Strategy (Growth) OCP Section 4.6	4.6.1 - Support appropriate infill development and use the existing land base more intensively.	4.6.2(c)	Acknowledge the preservation of existing community character as an integral component of infill development.	
		4.6.2(d)	Support the subdivision or densification of lands located within the Urban Containment Boundary to utilize the land base more efficiently	

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				however existing parcel is adjacent to municipal infrastructure
New Development Criteria (Growth) OCP Section 4.8	4.8.1 - Ensure major new development projects make a positive contribution to Lake Country.	4.8.2(h)	Promote, and not compete with, the emergence of a vibrant Town Centre core	Proposed development could expand housing stock
		4.8.2(j)	Contribute toward the retention of the valued rural character in Lake Country	No assessment of the impact to the Town Centre was provided
		4.8.2(k)	Create a compact urban form by utilizing the existing land base more intensively	
		4.8.2(l)	Promote diverse commercial and residential opportunities in the Urban Containment Boundary	The overall intent of this proposal and its proposed outcome would support achieving a small portion of this OCP objective
				This proposal would be inconsistent with policies that support densification within the UCB
Housing OCP Section 7	7.1.1 – Support a variety of residential housing options	7.1.5(h)	Support the development of higher density housing in the Urban Containment Boundary identified on Map 3. Higher density housing forms include townhouses, apartments, duplexes, and triplexes	High-Density developments are to be inside the UCB
	7.1.2 – Allow for a range of residential housing tenures			
	7.1.3 – Promote the availability of affordable housing	7.1.7(h)	Encourage and prioritize housing development that considers the full costs of housing, including but not limited to: commute times, access to transit, walkability, multi-modal connections, parks, and access to a diverse selection of public, private, social, and other services	This proposal would not meet the overall intent to support overall development of a complete community from land use perspective, however the intent to provide attainable housing could be supportive

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Multiple Unit Residential (Housing) OCP Section 7	7.8.1 – Accommodate a range of income levels and ages by encouraging development of mid- and high-density multiple unit projects.	7.8.2(a)	Locate high-density, multiple-unit projects within easy access of commercial services, parks, and community and recreational facilities in areas such as Main Street and Woodsdale	The proposal could provide housing to meet a modest range of household incomes levels
		7.8.2(b)	Locate townhouses and other mid-density, ground-oriented developments in the Urban Containment Boundary identified on Map 3 and near local schools as an option for young family and seniors' housing	Staff are supportive of the intent of the proposal which identifies that the proposed housing outcome could be attainable and could support HNAR projections
Rural Residential OCP Section 13	13.1.3 – Limit the intensity of Rural Residential development to maintain rural character.	13.1.4(e)	Restrict the types of uses permitted in the Rural Residential designation that are not classified as low-density residential.	As this parcel is RR, major change in use would occur from RR to High Density and would be inconsistent with the OCP A reduced form of density through an UR land use may be more appropriate

Table 2: Analysis of OCP Housing Agreement Policies

Analysis on Housing Agreement Policies				
Section	Goals/Objectives	Policy Number	Policy	Rationale
Housing OCP Section 7	7.1.6 - Improve opportunities for affordable and attainable housing in the community	7.1.6(f)	Support the use of housing agreements to ensure the long-term provision of affordable, rental and special needs housing	This objective of the OCP could be met by this proposal and could be linked to an expansion of UCB

Analysis on Housing Agreement Policies

Section	Goals/Objectives	Policy Number	Policy	Rationale
				<p>(need for a form of either affordable or attainable housing)</p> <p>Based on the HNAR, there is a need for a non-market housing in the DLC</p> <p>Staff are supportive of using this application in meeting the intent of this policy objective</p>

Table 3: Area Structure Plan Application Requirements per OCP

Analysis of Area Structure Plan Application Requirements		
Key Principle	Meets ASP Principal (Y/N)	Analysis
Analysis of current market demand and review of DLC Land supply	Y	<ul style="list-style-type: none"> • GIS data showed no vacant land available of similar size in UCB
	N	<ul style="list-style-type: none"> • GIS data shows sufficient land to meet Housing Needs Assessment projections
		<p>Application specifically notes: <i>While there is land available within the Urban Containment Boundary suitable for townhome development, its value better reflects market priced housing. It would not be eligible for the BC Housing “Affordable Home Ownership Program”. Alternatively, the value created by the added density proposed for the rural land in this application creates the value lift which BC Housing leverages to provide mortgages to qualifying purchasers</i></p> <ul style="list-style-type: none"> • Applicant specifically outlines wish to use affordable housing program as part of this development (Ownership/AHOP under BC Housing) however no proposal has been provided as part of BC Housing AHOP as this program is currently unavailable • Applicant proposed to enter into a housing agreement using proposed Buyer Assistance Program outlined below
Servicing Potential	Y	<ul style="list-style-type: none"> • Infrastructure available for future development of this parcel
Transit Services and Pedestrian Connectivity	N	<ul style="list-style-type: none"> • Limited existing and future transit services available • Closest stop is 600m • BC Transit did not support this application • Limited pedestrian connectivity
Amenities	Y	<ul style="list-style-type: none"> • Adjacent to public elementary school
	Y	<ul style="list-style-type: none"> • Park access available nearby
	N	<ul style="list-style-type: none"> • Traffic Engineering report noted that majority of trips will be to and from Town Centre
	N	<ul style="list-style-type: none"> • Services and Amenities are located beyond 1KM from the parcel

Table 4: Housing Agreement Analysis

Program	BC Housing Affordable Home Ownership Program * ON HOLD	Applicant's Buyer Assistance Program
Funding Mechanism	<ul style="list-style-type: none"> • BC Housing 	<ul style="list-style-type: none"> • Developer
Affordability Period	<ul style="list-style-type: none"> • 5-year restriction period of sale or renting • Once AHOP mortgage paid (10%), owner cleared to rent if permitted by strata 	<ul style="list-style-type: none"> • 2 years • Second mortgage provided at 10%
Unit Set Aside	<ul style="list-style-type: none"> • Entire project 	<ul style="list-style-type: none"> • 20% of total development (8 units possibly)
Eligibility	<ul style="list-style-type: none"> • Canadian Citizen or Permanent Resident • Resided in BC for past 12+ months • Not own in real estate anywhere in world and currently live in rental housing or non-ownership tenure 	<ul style="list-style-type: none"> • Not described; terms would be required in Housing Agreement on Title
Income Levels	<ul style="list-style-type: none"> • Two or More Bedrooms: Gross household income not exceeding 75th income percentile for families with children • Less than 2 Bedrooms: Gross household income does not exceed the 75th income percentile for families without children 	<ul style="list-style-type: none"> • Not described; terms would be required in Housing Agreement
2nd Mortgage Repayment Timeline	<ul style="list-style-type: none"> • 25 years 	<ul style="list-style-type: none"> • Minimum 5 years, with evaluation on case-by-case basis by developer
Housing Cost Analysis	<ul style="list-style-type: none"> • Assumes purchase price of \$500,000 and mortgage financing % • AHOP Mortgage allows 15% down payment therefore reduced CMHC insurance premium. • If buyer increases deposit from 5% to 10% there is no CMHC insurance premium. For a \$500,000 home, this saves ~ \$15,000 over the life of the mortgage. • As down payment is now high enough, the primary mortgage can be extended from 25 to 30 years. • With a lower primary mortgage amount and by extending the amortization, monthly mortgage payments are about \$500 less. • Results in homeownership costing \$6,000 less per year (\$30,000 less over the 5-year mortgage term) 	<ul style="list-style-type: none"> • Although there is a buyer assisted mortgage of 10% provided, the repayment period is significantly shorter than that of BC Housing's 25-year period. • By 5 years, 2nd mortgage of 10% must be repaid; case-by-case extension which then turns into interest bearing to owner • Monthly mortgage costs are likely higher than BC Housing as a result