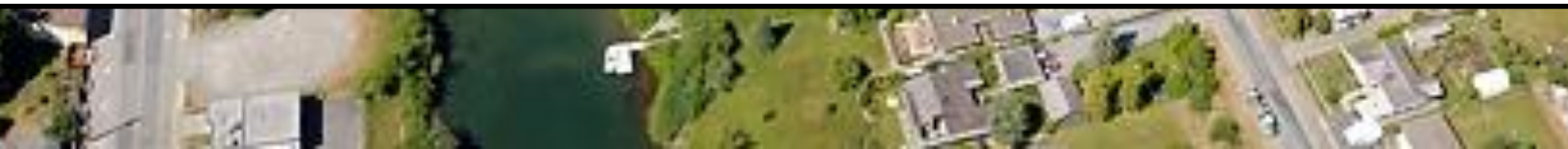




# ***Creating our Future***

**Town of Lake Cowichan**

**Official Community Plan *(May 2019)***



**TOWN OF LAKE COWICHAN**

**OFFICIAL COMMUNITY PLAN**

**Bylaw No. 1022-2019**

**A Bylaw to adopt the Official Community Plan.**

WHEREAS Section 876 of the *Local Government Act* provides that a local government may adopt and amend one or more official community plans to guide decisions on planning and land use management;

**AND WHEREAS** Section 875 of the *Local Government Act* provides that a local government may have a community plan prepared or revised and such plans shall be expressed in writing and may include plans, maps, tables or other graphic material and shall include statements and map designations for the area covered by the plan;

**AND WHEREAS** In accordance with the *Local Government Act*, the Council has undertaken the necessary consultations and other steps required for the adoption of the new official community plan.;

**NOW THEREFORE**, the Council of the Town of Lake Cowichan in open meeting assembled enacts as follows:

1. This bylaw may be cited for all purposes as "Town of Lake Cowichan Official Community Plan Bylaw No. 1022-2019".
2. For the purpose of expressing the policies for the development of the Town of Lake Cowichan, the Municipal Council hereby adopts the Town of Lake Cowichan Official Community Plan and the plan maps and appendices, marked Schedule "A", which shall be an integral part of this bylaw.
3. If any section, subsection, sentence, clause or phrase contained within this bylaw is, for any reason, held to be invalid by the decision of any Court of competent jurisdiction, the invalid portion shall be severed and the decision that it is invalid shall not affect the validity of the remainder of the bylaw.
4. The "Town of Lake Cowichan Official Community Plan Bylaw No. 910-2011", and all amendments thereto, are hereby repealed on adoption of this bylaw.

READ THE FIRST TIME on the 23<sup>rd</sup> day of April 2019.

READ THE SECOND TIME on the 23<sup>rd</sup> day of April 2019.

PUBLIC HEARING HELD PURSUANT TO THE LOCAL GOVERNMENT ACT on the 28<sup>th</sup> day of May 2019.

READ THE THIRD TIME on the 28<sup>th</sup> day of May 2019.

RECONSIDERED, FINALLY PASSED and ADOPTED by the Municipal Council of the Town of Lake Cowichan on the 25<sup>th</sup> day of June 2019.

---

Rod Peters  
Mayor

---

Joseph A. Fernandez  
Corporate Officer

**Consolidated as of November 24<sup>th</sup>, 2022**

## List of Amendments

### Consolidated for Convenience Only

This Bylaw has been consolidated for convenience only. Where applicable, capitalization, numerical order, and numbering have been altered for consistency. Copies of the original Bylaw and amendments may be viewed at the Town of Lake Cowichan Municipal Hall located at 39 South Shore Road, Lake Cowichan, BC.

<b>Bylaw No.</b>	<b>Amendment No.</b>	<b>Adopted</b>	<b>Text (T) or Map (M) Amendment or Designation Change (Z)</b>	<b>Amendment Designation</b>
<b>1061</b>	1	21-08-24	M	Addition of Map 3 Watercourse and Streamside Protection Development Permit Area (DPA 1)
<b>1061</b>	2	21-08-24	M	Replacement of Map 5 Natural Hazard Lands – Wildfire Development Permit Area (DPA 5)
<b>1061</b>	3	21-08-24	T	Section 6.2 Watercourse and Streamside Protection Development Area (DPA 1) – Deletion of Subsection 6.2.4 Guidelines in its entirety and replaced.
<b>1070</b>	4	22-03-22	T	Addition of new section within Part 5 Community Health and Wellness entitled “Agriculture and the Agricultural Land Reserve” containing introduction, provincial legislative context, goals and policies.
<b>1070</b>	5	22-03-22	Z	Amendment to Land Use Map with designation of Agriculture (AB Greenwell School Site) Lot A, Block 25, Plan VIP20496 (601 Hammond Road).
<b>1070</b>	6	22-03-22	T	Section 6.3 Natural Hazard Lands Development Permit Area (DPA 2) – Addition of Subsection 6.3.8 Wildfire Hazard Guidelines containing site design, building and infrastructure materials, landscaping and vegetation management.
<b>1081</b>	7	22-11-22	T	Replacement of Table 1 OCP Plan Land Use Designations and Implementing Zone Districts and Revised Title.



<b>1081</b>	8	22-11-22	T	Replacement of Table 6 OCP Residential Use Designations with Density Range and Complimentary Zone Districts and Revised Title
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# PART 1 | INTRODUCTION

## Acknowledgements

### *Council (Inclusive of the term ending November 6, 2018)*

- Mayor Ross Forrest
- Mayor Rod Peters
- Tim McGonigle
- Carlyne Austin
- Bob Day
- Lorna Vomacka
- Kristine Sandhu

### *Advisory Planning Commission*

- Les Bowd
- Darlene Ector
- Brian Locher
- Janice New
- Robert Patterson
- Ross Fitzgerald
- Katie Burrige

### *Working Groups*

- Jade Yehiha, Island Health-regional built environment consultant
- Angela Wheeler, Island Health, Regional Built Environment Consultant
- Betty McGonigle
- John Kirkpatrick
- Dennis Peters
- Joe Allan
- Michelle March
- George Gonzo
- Robert Withers
- Sandy Stinson
- Roger Patterson
- Duncan Brown
- Rocky Wise
- Janet Lemieux
- Cara Smith
- Pat Lamont
- Barbara Like
- Beverly North

### *Staff*

- Joseph Fernandez, CAO
- James van Hemert, MCIP, RPP, consulting planner
- Tricia Reins, planning student intern

### *First Nations Territory*

The Town respectfully acknowledges that it occupies unceded territory of the Lake Cowichan First Nation, a Coast Salish people.



## Plan Overview

### 1.1 Community Vision Statement

*Our vision is to create a vibrant, healthy, sustainable community that exists in harmony with the natural environment, enjoys a balanced economy, supports all generations and provides the opportunities to satisfy diverse social needs.*



### 1.2 Purpose of the Plan

The purpose of the Plan is to provide a road map for achieving long term, sustainable development goals that are consistent with community values and priorities. This Plan identifies natural areas for protection. It provides direction for creating a healthy community suitable for all ages. It is a guide for residents, property owners, business people, developers and investors to assess the appropriateness, scale and potential of their prospective developments in Lake Cowichan. In cases where a development is proposed that may be harmful to the natural environment, the burden of proof lies with those proposing the action,

rather than with those advocating protection. This precautionary principle is a keystone of the objectives and policies of this Plan.

## 1.3 Scope of the Plan

### 1.3.1 Legislative Authority

This Plan constitutes the Official Community Plan (OCP) in accordance with the provisions of the *Local Government Act (LGA)* of British Columbia.

While an OCP does not commit the Council to undertake any of the projects suggested or outlined herein, all bylaws, enactments, permits issued, and works undertaken by the Town must be consistent with the provisions of this Plan.

Under the terms of the *LGA*, an OCP is a statement of broad social, economic and environmental objectives and specifies that a Plan must include the following:

- the approximate location, amount, type and density of residential development required to meet anticipated housing needs over a period of at least 5 years ;
- approximate location, amount and type of present and proposed commercial, industrial, institutional, agricultural, recreational and public utility land uses;
- the approximate location and area of sand and gravel deposits that are suitable for future sand and gravel extraction;;
- restrictions on the use of land that is subject to hazardous conditions or that is environmentally sensitive to development;
- the approximate location and phasing of any major road, sewer and water systems;
- the approximate location and type of present and proposed public facilities, including schools, parks and waste treatment and disposal sites;
- housing policies of the local government respecting affordable housing, rental housing and special needs housing;
- targets for the reduction of greenhouse gas emissions in the area covered by the plan, and policies and actions of the local government proposed with respect to achieving those targets; and
- relationship of the OCP to other Town Bylaws and Plans.

The OCP is the primary guiding document for the implementing tools of the Zoning Bylaw, Subdivision, Works and Services Bylaw, and various related land use oriented Bylaws such as the Sign Bylaw. It provides direction for more detailed transportation planning, specific parks and trail plans, downtown revitalization strategies and a range of functional plans the Council may wish to consider such as ones addressing renewable energy or economic development.

The Zoning Bylaw is arguably the most relevant in terms of the implementation of land use policies, particularly those related to specific land use designations in this plan. The relationship of this plan's land use designations to specific Zone districts is summarized in Table 1.

Generally, land use designations of this plan are broad in scope and reflect multiple objectives; Zone districts are more specific and reflect more narrow purposes. Typically there are several Zone districts which may implement one land use designation as shown on the Land Use Map.

**Table 1 Land Use designations and Implementing Zone Districts**

Official Community Plan Designation	Zoning Bylaw	
	Districts that implement OCP Designation	Symbol
<b>Downtown/Uptown</b>	Multi-unit Residential	R-7
	General Commercial	C-1
	Mixed Use Commercial	C-1-A
	Limited Commercial and Residential	C-1-B
	Business Commercial	C-4
	Lakefront and Riverfront Commercial	C-3
<b>Urban Neighbourhood Compact</b>	Urban Residential	R-2
	Urban Core Residential	R-3
	Medium Density Residential	R-4
	Single Detached and Duplex Residential	R-5
	Small H	R-6
	Multi-unit Residential	R-7
	Mixed Use Commercial	C-1-A
<b>Urban Neighbourhood</b>	Suburban Residential	R-1
	Urban Residential	R-2
	Urban Core Residential	R-3
	Medium Density Residential	R-4
	Single Detached and Duplex Residential	R-5
	Small House Residential	R-6
	Multi-unit Residential	R-7
	Lakefront and Riverfront Commercial	C-3
<b>Neighbourhood Centre</b>	Local Commercial	C-2
<b>Highway Commercial</b>	Highway Commercial ( <i>proposed</i> )	
<b>Tourist Commercial</b>	Lakefront and Riverfront Commercial Zone	C-3
	Mixed Use Commercial	C-1-A
	Water Recreation	W-1
<b>Institutional</b>	Public Use	P-1
<b>Parks and Open Space</b>	Public Use	P-1
<b>Urban Reserve/Comprehensive Development</b>	Comprehensive Development	CD
<b>Industrial</b>	Light Industrial	I-1
<b>All designations</b>	Comprehensive Development in accordance with objectives and policies of the land use designation	CD
	Public Use	P-1

## 1.4 Organization of the Plan

The plan is organized on the basis of three broad themes:

- the natural environment,
- the built environment, and
- community health and wellness.

Supporting these themes are Parts addressing context, development permit areas, implementation strategies, and maps addressing land use, parks & open space (including greenways and blueways), transportation, and development permit areas. All these parts support the community vision and implementation of policy.

The core text elements of the plan are organized using goals, objectives, and policies which are distinguished as follows:

- a **goal** describes a desired future state and is worded broadly in a single sentence;
- an **objective** is focused on a single topic related to the goal and is directional and action oriented. Typical verbs used are 'to improve', 'reduce', 'protect', or 'minimize'; and
- **policies** are specific actions, position statements, or requirements in support of an objective or set of objectives.

In all cases the text supports and is supported by the maps.

## 1.5 Consultation Process

In the spring of 2017 Council requested of the Advisory Planning Commission (APC) a review and update of the OCP. The APC recommended that the update involve a robust community engagement approach to the update that would essentially create a citizen driven plan. The professional consulting planner would coordinate and synthesize all the analysis, insights, and citizen inputs into a draft document for review of the APC and ultimately approval by Council.

Three working groups were formed comprising volunteer citizens to address the themes of the natural environment, built environment, and social environment (community wellness) The groups met four times in the winter and spring of 2018. Collectively they reviewed and provided input on almost the entire OCP. Updated demographic statistics, relevant studies, and planning analyses were provided to the working groups to assist their work. The Advisory Planning Commission was kept abreast of progress and provided a response in the form of concurrence or additional insight and clarification.



Figure 1 A Working Group Meeting

A community wide open house style workshop was offered in June of 2018, providing an opportunity for the entire community to comment on selected topics of interest. Topics included desired housing types, land use designations, greenways, public water access, transportation, built environment and health linkage information, and home business. An opportunity for general comments was provided using an 'open space' wall.



# WHAT DO YOU THINK?

DO actual  
Storm Water  
Control facilities  
protect low-lying  
properties

Lowickham  
FUTURE  
Community Plan



hand over  
to people to  
start an area  
- dining?

Cut tops of  
trees to view  
lake.  
No Beach Access.  
Ask more rights  
than people.

People Mentality  
Change is  
coming. Got to  
go with it.  
- @jamesdale

Do not open  
Prospect Ave. and  
access to public.  
- very impact on nearby  
properties  
- very impact on neighbours

It would be great  
to have a small  
park at the bottom  
of the hill. The  
water off a high  
road. (I think you  
and people's car (water)  
is a lot of work.  
I think I will  
get a car with a water tank

...

...

...

Thanks for  
asking.  
Tourism (Eco)  
is a plus.  
A world class  
water park at

Try have "water"  
to park your people  
+ electric being the  
great nice sounds

...

...

...

Down cut the  
red tape. An  
area of  
the environment  
and the benefits  
of it to the  
people of the town.

Cut the red  
tape on business  
ventures.  
Remove lights and  
fences completely  
blacks or brown  
regulation.

...

More time  
time for  
the  
community  
label the area  
you can see

ENCOURAGE  
more ideas  
development

More water  
at the bottom  
of the hill  
the water  
the water  
the water

...

Figure 2 An 'Open Space' comment poster at the Open House



Figure 3 Community Open House

Figure 4 June 2018  
Community Open House Word  
Cloud



Key findings are listed in Table 2, following:



**Table 2 June 2018 Community Open House Highlights**

***Housing Choices***

- Broad level of support for all housing types within the detached, attached, and accessory dwelling categories, except for 'mobile homes in a park'
- Highest levels of support for single detached (larger than 1,000 square feet), small house (400 to 1,000 square feet), and residential above commercial
- Some uncertainty expressed with respect to accessory dwellings, including the carriage house, garden flat, and tiny house on wheels

***Downtown Character***

- Images of Scarlett's/ Dots and Country Grocer garnered approval ratings of 75% and 94% respectively for the combined categories of 'like very much' & 'like'
- The image of the Fields store had a disapproval rating of 85%, combining the 'don't like' and 'really don't like'

**NOTE:** the results of visual preference surveys for building character are somewhat predictable: people like articulated walls, landscaping, no parking in front of buildings, sidewalk furniture, and natural colours

***Economic Development***

- Regarding expanded opportunity for home business: mixed: 52% 'like' and 'really like' the idea, 24% 'don't like' and 'really don't like'

***Downtown Districts***

- Mixed reactions; some uncertainty as to the rationale and the ability to successfully implement

***Greenways / Blueways***

- High level of interest, generating many comments and additions to the map
- Top comments related to desire for improved access to the lake and river for the public

***Land Use***

- Ecological protection received the most interest and comments of support

***Open Space (What do you think?)***

- Concern about sufficient river and lake access for the public
- Concern about red tape that discourages new businesses
- Desire for a nearby beach for families
- Need for affordable and seniors housing
- Appropriate and consistent by law enforcement
- More indoor recreation facilities

A second community open house was held in January of 2019 offering the community an opportunity to review a full draft of the plan which incorporated citizen comments from the June open house as well as the completed work of the APC and working groups. 'Open Space' comments that could be considered for inclusion in the plan are the following:

1. Air quality issue related to wood burning
2. Increase tourist appeal with enhanced lake and river access
3. Additional landmarks noted on maps
4. Inclusiveness of sexual orientation
5. Specific access to lake for environment friendly marine recreation (sailing, canoeing, paddle boarding)
6. Safety concerns on Highway 18

## PART 2 | CONTEXT

### Community Overview

#### 2.1 Plan Area, Location, Climate

The Plan area (as shown on the map on Schedule “A”) comprises 805 hectares (8.29 square km). The Community Plan area borders Cowichan Valley Regional District’s Electoral Area “F” (Cowichan Lake South/Skutz Falls) and Electoral Area “I” (Youbou/Meade Creek), and the Cowichan Lake First Nations reservation.

At an average of 180 m above sea level, the Town is located in the western portion of the Cowichan Valley on southern Vancouver Island. The Cowichan Valley Highway (Highway 18) connects the Town to the Trans-Canada Highway and the un-numbered Provincial highway, the Pacific Marine Road, connects the Town directly to Port Renfrew and points along the Pacific Ocean, ultimately connecting to Greater Victoria

Lake Cowichan sits on the east end (the “foot”) of Cowichan Lake, the second largest lake on Vancouver Island. The Cowichan River, designated as a Heritage River, runs from Cowichan Lake, through Town, to Cowichan Bay.

The Town is a gateway to the West Coast, which includes wilderness areas such as Carmanah Walbran Provincial Park and trailheads to the West Coast Trail at Bamfield and Port Renfrew.

The Town lies within a maritime climatic zone, and generally experiences warm, dry summers and mild, wet winters. The average annual precipitation is 81 cm snowfall is around 28 cm. Summer temperatures are warmer than those of the coastal areas, with average high temperatures around 25 degrees C in July and August.



#### 2.2 Area History

Until the end of the 19<sup>th</sup> century, the pristine waters of Cowichan Lake had been under the stewardship of the area’s aboriginal people, who called it ‘Kaatza’, meaning ‘Great Lake’. The Town lies within the traditional territory of the Lake Cowichan First Nation. This nation’s current land of 39 hectares lies to the northwest of the Town boundary along North Shore Road and Highway 18.

By the end of the 19<sup>th</sup> Century the forest around the lake was discovered by non-native settlers. Soon the area became a small logging community, exporting a treasure trove of huge logs. Harvested logs were floated down the adjoining Cowichan River to points of delivery.

A cedar shake mill operated in the town and large saw mills operated in the surrounding area for many years until the closing of the Youbou Mill in 2001.

The industries were served for much of the first half of the 20<sup>th</sup> century by two railways, the Esquimalt & Nanaimo and the Canadian National Railway. The railways spurred the development of the town and by 1912 it boasted a railway terminus, hotel, government fish hatchery and its own mail service.

The first settler houses were on the lakeshore, creating a small community that was originally called Sutton Creek before the turn of the 20<sup>th</sup> century. In 1910 news of a rail line resulted in a name change to Riverside.



**Figure 5 Logs transported by rail from Lake Cowichan region**

In 1922, the community became known as Lake Cowichan.

Timber was in worldwide demand so the community prospered through two World Wars. The Depression had little effect overall on the isolated community, which, in the year 1944, became incorporated as a Village.

The first community plan was prepared in 1974 by British Columbia's Department of Municipal Affairs.

In 1996, the village became a town requiring substantial rules and regulations befitting the needs of an increasing population. Thus, an updated community plan became a necessity to responsibly and fairly address the needs of the growing Town. In the late 1990s the Town prepared its own OCP. It was adopted by the Town Council in January of 1999 and updated in 2011.

Within the past decade the Town has seen important investment in its institutions and infrastructure, notably the following:

- a new Vancouver Island Regional Public Library,
- the Ts'uubaa-asatx Town Square,

- major streetscape and pedestrian safety improvements to South Shore Road,
- wayfinding and entry signage,
- water treatment facility,
- renovation and expansion of the Lake Cowichan Recreation Centre, and
- sports field upgrades at Centennial Park.

The opening of a major music festival venue, the LakeTown Ranch, just beyond the town boundaries has heightened regional awareness of the town and its amenities.



Figure 6 CBC's Still Standing featured Lake Cowichan's economic comeback in 2017

## 2.3 Current Economic Overview

Over the past several decades tourism has become a significant component of the economy. An increasing number of workers are also commuting to Duncan and as far as Victoria and Nanaimo for jobs. In many respects, Lake Cowichan is becoming a “bedroom” community.

Retail trade now comprises the largest sector of the labour force at 17%, eclipsing the still sizable, but declining, logging and forest products sector at 5.3%. Accommodation and food services comprise 11% of the workforce; healthcare and social assistance 11%; and public administration 7.9%.<sup>1</sup>

Unemployment was relatively high in 2001 at 16.6%, declining somewhat to 12.5% in 2006 and staying relatively steady at 12.3% in 2016. Many high school graduates need to look for work beyond the Town. Overall, however, the total labour force has grown from 1270 in 2001 to 1590 in 2016, an increase of 25%. The labor participation rate is 56.5%.

## 2.4 Demographic and 2016 Census Overview

### 2.4.1 Population description

The Town’s population increased by 8.5% between the 2011 and 2016 census. Highlights of the 2016 Census are provided in Table 3

• Population:	3,226
• 2011 Population:	2,974
• Population increase over 2011:	252, or 8.5%
• Median age:	49.5
• Land area in square kilometers:	8.29
• Population density per square km:	389
• Private dwellings:	1,534
• Private households:	1,475
• Households increase over 2011:	150, or 11.3%

The largest population group comprises the cohorts (55 to 74) that roughly match the baby boomers generation, comprising 1840 individuals, or 57% of the population (see Figure 7: 2016 Population by 5 Year Cohorts)

The age 20 to 34 cohorts, comprising young workers, are relatively small, representing 425 individuals or 13% of the total population.

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<sup>1</sup>Census 2016.



## 2016 Population by 5 Year Cohorts

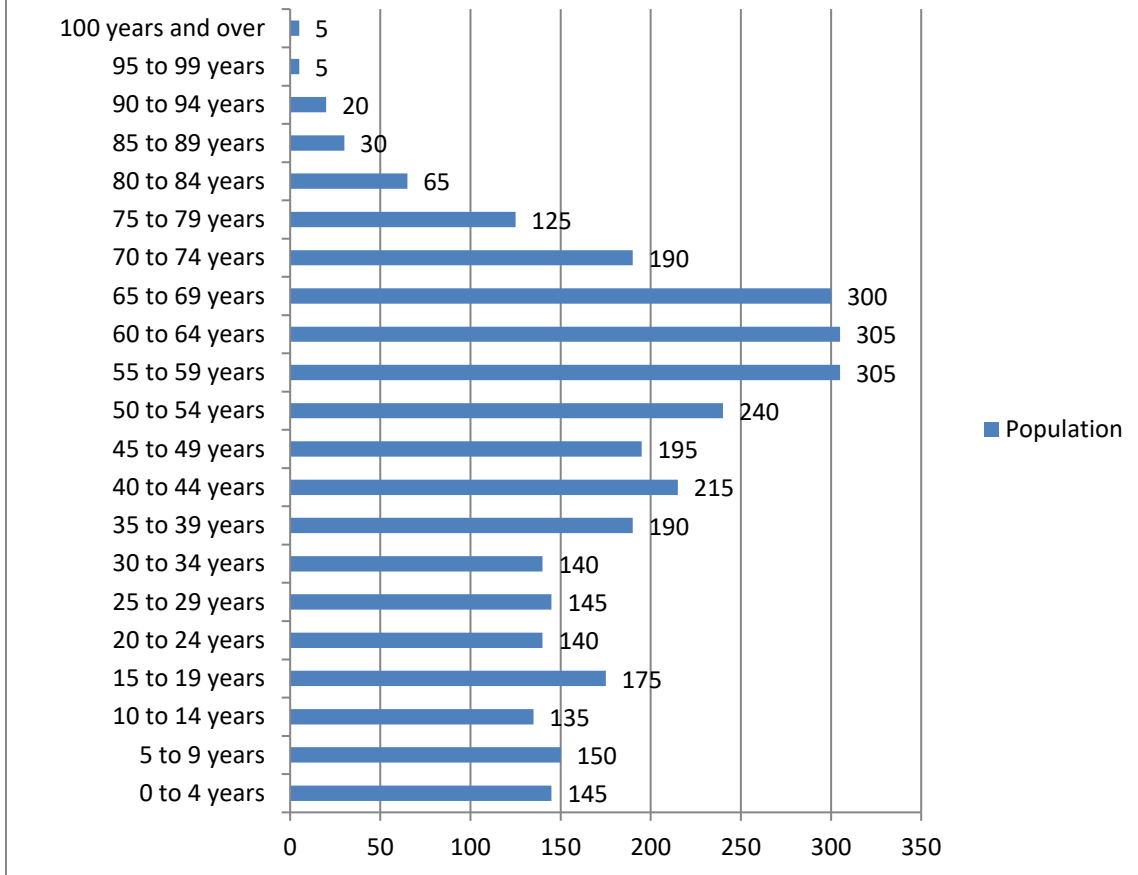


Figure 7 2016 Population by 5 Year Cohorts

## Population Characteristics (%)

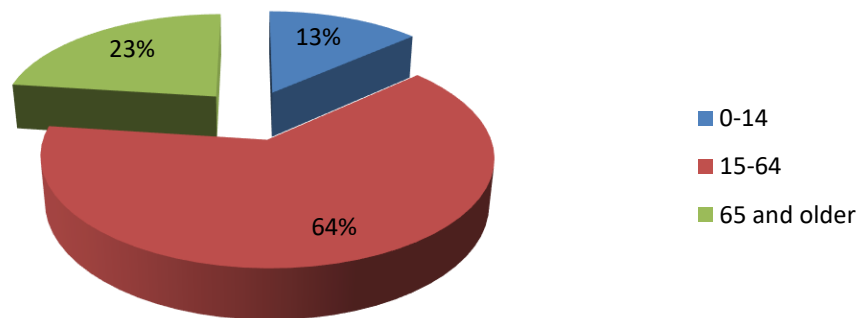


Figure 8 Population Characteristics

A view of the entire population using the traditional three broad components reveals that 13% are children (age 0-14), 64% are students and working age (15-64), and 23% are seniors (age 65+) (See Figure 8 Population Characteristics).

There are 470 households with children; 300 couples with children; 170 lone parent families.

One-person households are 445; 30% of all households.

Aboriginal identity in private households is claimed by 79 individuals.

## **2.4.2 Income**

Lake Cowichan has a relatively low household median income compared to other communities in the region: \$53,440 (2015). This figure has remained relatively unchanged over the past decade: in 2005 it was \$53,005. 8.1% of households receive social assistance. Prevalence of low income based on the Low-Income Measure--After Tax (LIM-AT) in 2015 is 20.5%. This compares to a LIM-AT of 15.5% for the province of BC.

The relatively high number of one-person households skews the household median income downward. Median income of economic families in 2015 is \$66,389 and 'couple economic families' is \$92,932. Median income of lone-parent economic families is lower than the household median income and stands at \$41,216 (2015).

## **2.4.3 Mobility**

Newcomers between the 2011 and 2016 census represent 795 people, or 28% of all residents.<sup>2</sup> The majority (665) came from other parts of BC.

## **2.4.4 Commuting**

A third of the people who work outside their home commute to work within the Town. Slightly more than half (52%) commute to places within the CVRD and 14% commute to another place in BC, which most likely is to jobs within the adjacent regional districts of Nanaimo and Victoria (see Figure 9 Commuting Destination). Lake Cowichan can reasonably be considered a 'bedroom' community for employment centres beyond its boundaries.

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<sup>2</sup>2016 Census; based on 25% sample data.

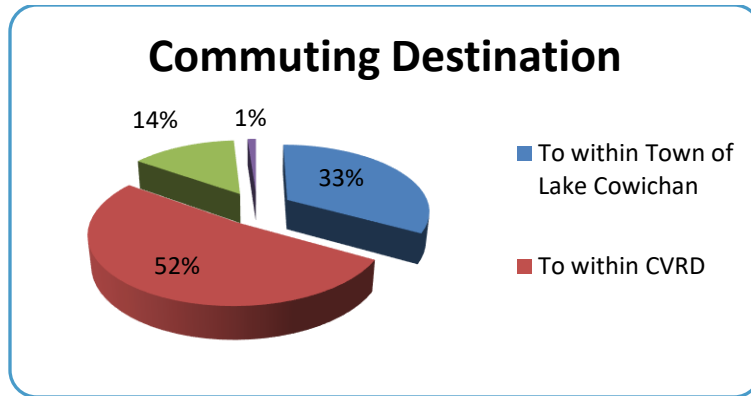


Figure 9 Commuting Destination

### 2.4.5 Population Change

The 2016 census population of Lake Cowichan was 3,226, an 8.5% increase over the 2011 population of 2,974. Between 1986 and 2016 the Town grew from 2,170 to 3,226, an increase of 1,056 people representing a 50% increase over the 30 year period. Figure 10Historic Population Change illustrates the population changes in 5 year increments between 1976 and 2016.

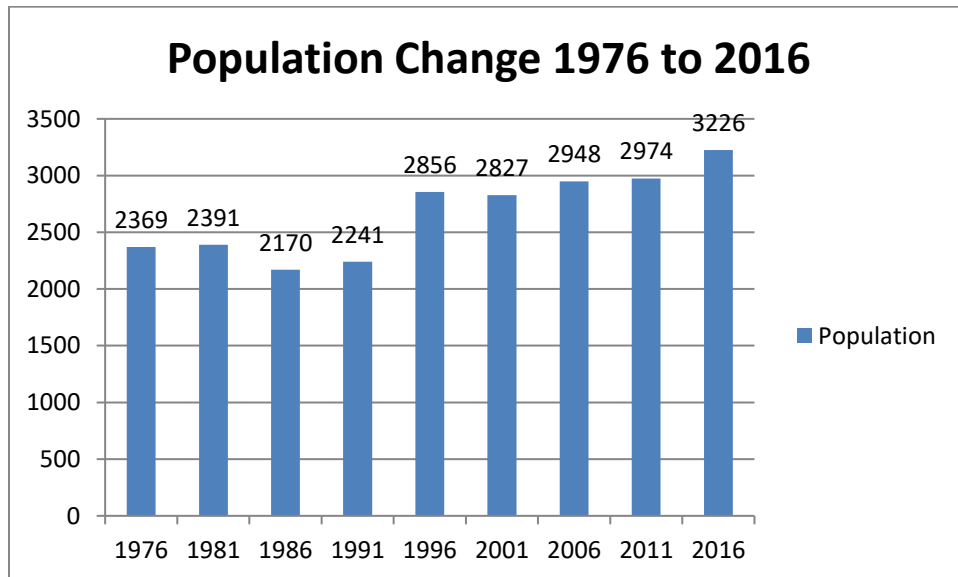


Figure 10 Population Change 1976 to 2016

The number of households has increased at a faster rate than population due to declining average household size. The number of households increased by 11.3 % from 2011 to 2016 (1325 to 1475), with average household size declining from 2.24 to 2.2. This decline is expected to continue as the population ages and birth rates decline.

Population change projections for the Local Health Area (LHA) which comprises the Town and the adjacent Electoral Area F (Cowichan Lake South / Skutz Falls) and Electoral Area I (Youbou / Meade Creek) serve as a reasonable proxy for changes that may be anticipated within the Town.

The character of the population is changing dramatically as the baby boomers age and newcomer retirees settle in. Figure 5 Local Health Area Population Projections and Table 1 Local Health Area Population by

Age Groups illustrates the percentage change in 5-year increments to the year 2041 for the age groupings of 0-19, 20-44, 45-64, 65-74, and 75+. By 2041 the youngest group, 0-19 will see a decline of approximately 10%, declining to 16.1% of the population; the group of ages 20-44 will see a modest increase of 20%, increasing to 25.4% of the population; the group of ages 45-64 will experience a substantial decline of almost 40%, declining from 35.1% to 22.3% of the population; the group of ages 65-74 will increase over the next several years and then decline by almost half to represent only 11.4% of the population; finally, the oldest group of 75+ will increase three-fold from 8.3% to almost 25% of the population. These changes represent a process of post baby boom bulge stabilization to a more evenly structured population pyramid.

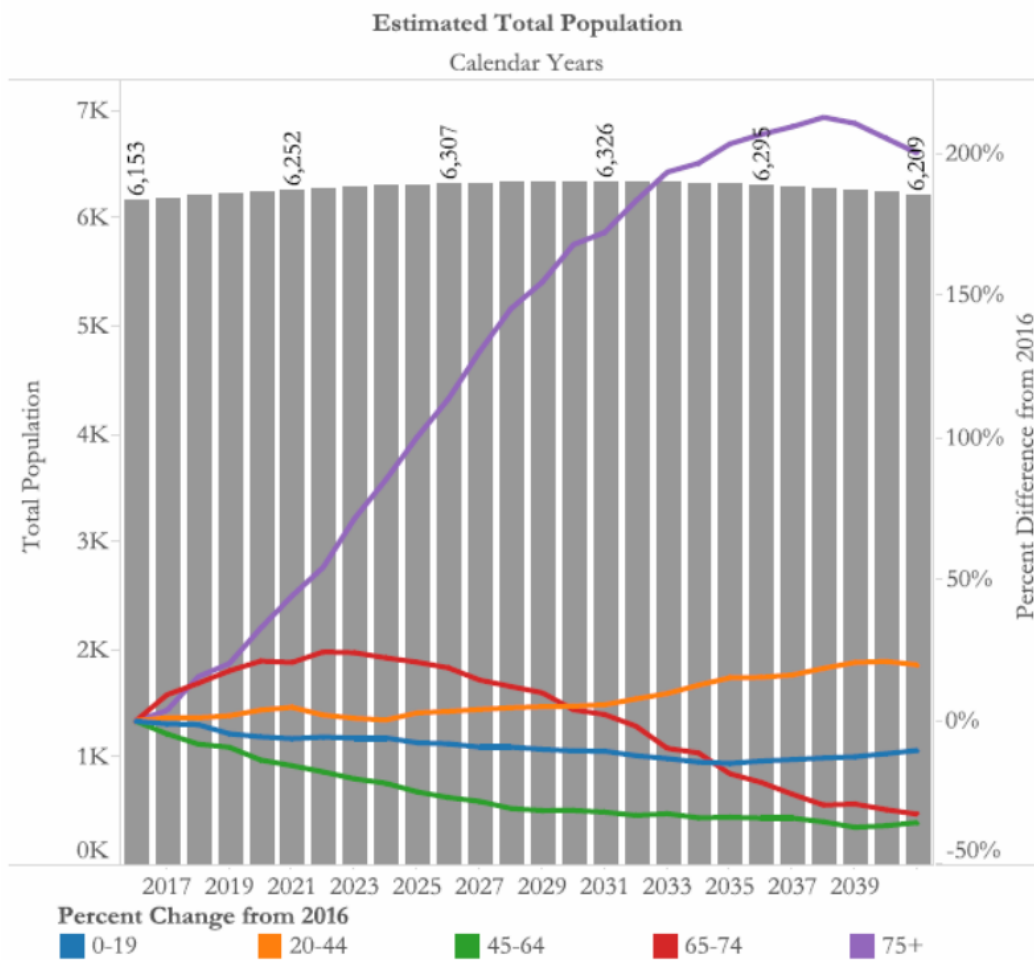


Figure 11 Local Health Area Population Projections to 2041

**Percent of LHA population by Age Groups**

Age Groups	2016	2026	2036	2041
0-19	18.1%	16.3%	15.2%	16.1%
20-44	21.4%	21.6%	24.2%	25.4%
45-64	35.1%	25.0%	22.6%	22.3%
65-74	17.1%	19.8%	13.1%	11.4%
75+	8.3%	17.4%	25.0%	24.8%

Table 4 Local Health Area Population by Age Groups Projections to 2041

**2.4.6 Population Projection for the Town**

Stats BC’s P.E.O.P.L.E. estimates a population growth rate averaging substantially less than 1% per year for the western Cowichan Valley (inclusive of the Town and the adjacent Electoral Areas F and I) over the next 25years (to 2041).This projection, however, is already superseded by recent population gains and does not recognize the Town’s faster rate of growth relative to the ongoing population decline in the Electoral Areas. A hybrid projection, combining BC Stat’s projection and historical rates of increase suggest an annual rate of growth of slightly below 1% per year, for a total increase to 4,000 in 2041: an additional 774 people representing an increase of 24%. Recent trends of in-migration of the ‘amenity demographic’ –retirees from colder areas of Canada--, and households fleeing the rapidly rising housing costs in Greater Victoria and Metropolitan Vancouver suggest that more rapid growth is likely.

Population Projection			
	2016	2041	Percentage change
<b>Modest Growth Scenario</b>	3,226	4,000	24%

*Table 5 Town Population Projection to 2041*

**2.4.7 Public School Enrolment**

Public school enrollment within the ‘Lake Zone’ has stabilized after many years of decline. In 1998 there were 1063 students enrolled in K-12. A 2017report<sup>3</sup> prepared by Yates, Thorn &Associates identifies current 2017 enrollment at 446 and projects a modest increase of approximately 15% by 2029 to 512 students (See Figure 12, prepared by Yates, Thorn &Associates). The report notes that there is no need for any additional school sites to accommodate the projected enrollment increase.

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<sup>3</sup>Final Report on District Demographics and Changing School Capacities, Prepared for the Cowichan Valley School District (SD79), November 2017.



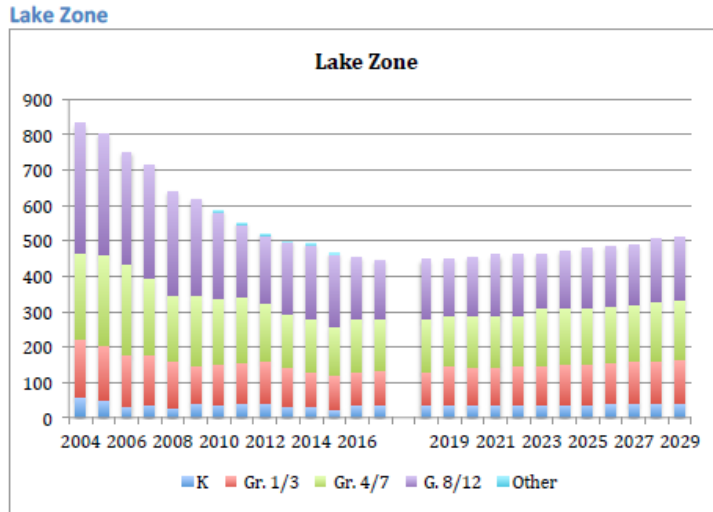


Figure 12 Lake Zone Enrolment History and Projections

### 2.4.8 Housing Characteristics

The Town of Lake Cowichan has a typical housing mix for a community of its size and location. Of the 1470 private dwellings 82% single-detached, 11% multi-unit dwellings, and the remaining 7% comprising duplexes, semi-detached and movable dwellings (see Figure 13 Dwelling Characteristics). The tenure ratio is comparable to Ladysmith and North Cowichan, with 34% of households being renters. On the whole, the housing stock is in relatively good condition, with 7 % (roughly 102 units) in need of major repair. The community reported occurrences of poor conditions in rental housing supply, including mold and poor insulation, further increasing household costs with respect to high heating bills. Residents living in these conditions are reported to be living in unsafe and inadequate housing, which can lead to compromised immune systems for seniors and other persons living with health challenges.

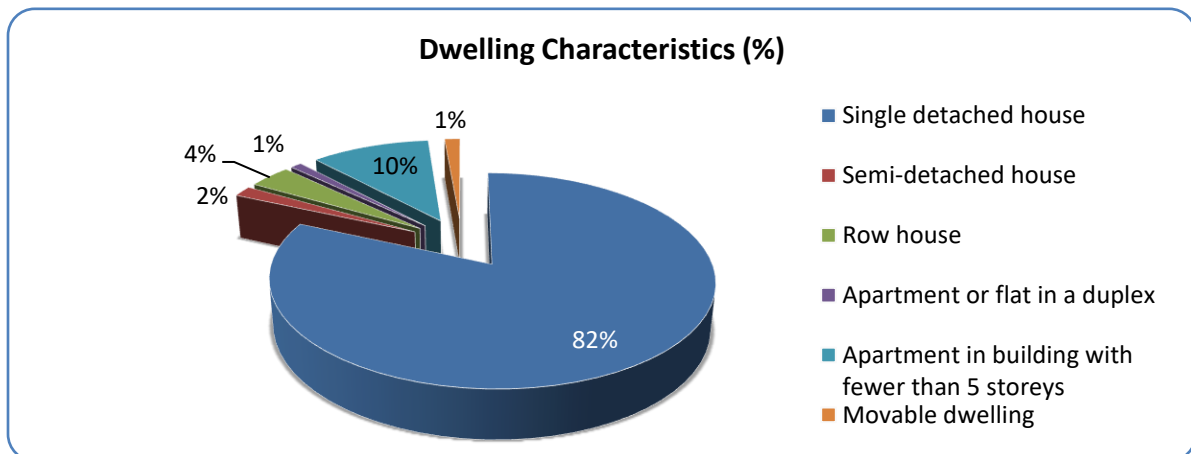


Figure 13 Dwelling Characteristics

## 2.5 Housing Need Projections

### 2.5.1 Housing Need as it Relates to Population Increase

Based upon an average two person per dwelling unit occupancy, the plan projects a need for 387 additional dwellings.

Required Dwelling Units			
	2041 Population	Increase	Required dwelling units based on 2 person/ unit occupancy
Projection	4,000	774	387

Table 6 Required Dwelling Units to 2041

### 2.5.2 New Greenfield Land Use Demand (In Gross Acres) Estimate in Five-Year Increments

Based upon population projections and required dwelling units, the need for additional 'greenfield' land is projected in 5-year increments to the year 2041 (see Table 7 'Greenfield' Land Use Demand).

Greenfield Land Use Demand					
Year	2021	2026	2031	2036	2041
Gross Acres	10	15	25	35	40

Table 7 Greenfield Land Use Demand

The land use demand estimate assumes an average gross density of 10 dwelling units per acre which accounts for a significant increase in the proportion of townhouses and apartments. Land use demand may comprise a mix of infill and redevelopment housing in addition to 'greenfield' development on the edge of existing development.

### 2.5.3 Affordable and Special Needs Housing

#### 1) Housing Costs and Income

The relationship between household income and housing costs determines the extent to which housing is affordable, particularly for special needs populations. The plan uses the Canadian Mortgage and Housing Corporation's (CMHC) metric of housing shelter costs being affordable if they are no greater than 30% of gross income.

The median income levels in Lake Cowichan of \$53,440 are the lowest in the region for couple families and single persons (but slightly higher than Chemainus for single parents). The affordability analysis in the 2016 Housing Needs Assessment revealed that Lake Cowichan is one of the most affordable communities in the region in which to rent (based on both income levels and rental prices), but challenging for finding an affordable rental unit in adequate condition, and in terms of purchasing a home. Similar to North Cowichan, couple households earning the median income levels in Lake Cowichan would have to stretch their financial ability to afford the average cost of a single detached home.

Based on CMHC’s metric of 30% shelter costs, 20% of owner households are overspending on housing and 51% of tenant households are overspending (see Table 8 Overspending on Housing).

**Table 8 Overspending on Housing**

<b>Overspending on Housing</b>		
	<b>Percentage of people</b>	<b>Number of Households Overspending on Housing</b>
Owner households	20.2%	202
Tenant households	51.3%	195
<b>Total</b>		<b>397</b>

## 2) Current And Anticipated Special Needs Housing

The term ‘special needs housing’ covers a broad range of different community needs. Some of these groups include:

- 1) people facing a severe risk to health and/or safety, such as homelessness or living in a homeless shelter;
- 2) people with serious health/medical/social needs, such as risk of homelessness, fleeing domestic abuse, living in severely inadequate housing or transitioning to a more independent living situation;
- 3) people whose housing need is moderate compared with the two previous categories, such as living in temporary or inadequate accommodation; and
- 4) people with a specialized housing need such as seniors requiring assisted living or complex care.



There are currently 38 non-market housing units in Lake Cowichan, the majority (37) of which is independent social housing; the other (1) is dedicated to a person or family with special needs. Of the non-market, independent social housing supply in Lake Cowichan, 35 units are for low income seniors, and one is for a low-income family. Although the majority of the non-market housing supply is dedicated to low-income seniors, Lake Cowichan has the lowest number of Shelter Aid for Elderly Renters (SAFER) recipients--fourteen (14)--in the region, accounting for just over 4%. Of the nine applicants waiting for affordable

housing in Lake Cowichan, two on the wait list for senior's affordable housing. The remainders are for families: three (3), accessible units, two (2), and other, two (2).

In 2014, the Town recorded the lowest number of homeless individuals, six (6), accounting for 2% of the regional homeless population.

## 2.6 Housing Policy Direction

The 2016 Housing Needs Assessment recommends expanding housing choices and improving affordability using the following policies and strategies.

- 1) Expand housing choices by doing the following:
  - a) permit higher densities in more locations;
  - b) require mixed housing types in new development; and
  - c) support innovative housing solutions.
- 2) Improve affordability by doing the following:
  - a) encourage and support entities providing social housing;
  - b) advocate for seniors housing, particularly complex care and assisted living;
  - c) increase supply of condominium apartments (both owned and for rental) and townhomes;
  - d) consider establishing a rental only zone district;
  - e) promote and create small lots and encourage small and tiny homes; and
  - f) promote construction of secondary suites

These recommendations are further clarified in Section 5.2 Housing.





Figure 14A totem pole acknowledging the First Nation that calls the Cowichan Lake area home is raised in Ts'uu-baa-asatx Square. Source: Lake Cowichan Gazette.

## 2.7 Cowichan Lake First Nation

The Town has a healthy collaborative relationship with its neighbours in the Cowichan Lake First Nation. The new Town Square was named 'Ts'uubaa-asatx Town Square' in honour of the Cowichan Lake First Nations. In a reciprocating action, the First Nation donated a totem pole to grace the square.

The Town and the First Nation collaborate on shared infrastructure with an agreement in place for Town water and sanitary sewer services to the First Nation. Future shared infrastructure investments such as a pedestrian greenway and bicycle trail facilities along North Shore Road are anticipated.

The Town council signed a protocol agreement with First Nation (Ts'uubaa-asatx) in 2013.

Future collaboration is anticipated for joint economic development and infrastructure projects.

## 2.8 Region

The Town is a member municipality of the Cowichan Valley Regional District (CVRD). The Town benefits from a number of taxpayer funded services via the District which includes, among others, recreation, recycling, and environmental protection.

The Town supports the Regional Collaboration Framework in the following manner:

- 1) build more collaborative regional working relationships;
- 2) improve communications and information sharing;
- 3) support coordinated planning on critical, region-wide issues;
- 4) establish clear and measurable indicators of progress around regional livability, sustainability, and resilience; and
- 5) support a future Regional Growth Strategy within existing CVRD functions, provided no additional taxation of Lake Cowichan citizens.





Figure 15 View of Lake Cowichan and surrounding mountains from the Cowichan Lake Educational Centre

## PART 3 | NATURAL ENVIRONMENT

### Introduction

The Plan area has, in close proximity, a diverse natural environment that includes wetlands, streams and rivers, rocky bluffs, diverse lakeshores, and mountainous steep slope areas. These areas provide critical habitat for a wide variety of fish, birds, other wildlife, and plant species, and provide the basis for the high quality of life for its residents. The rich resource of land base is also characterized by competing land uses, including residential, commercial, light industrial, institutional, and recreational uses. While all forms of human activity have some impact on the natural environment of the region, the challenge is to ensure that land use occurs in such a way that respects and preserves natural ecosystems.

Hazardous lands such as steep slopes and along watercourses require special attention, particularly as these lands are also viewed as desirable for development. These lands are identified within Watercourse Protection Development Permit Area (DPA-1) and the Natural Hazard Lands Development Permit Area (DPA- 2). All development proposals will be subject to clear guidelines and careful scrutiny.

It is acknowledged that provincial agencies, such as the Ministries of Environment, Forests, Agriculture, Food and Fisheries, Energy and Mines, Transportation and Infrastructure, and Health, all have a role in managing land and water resources, and within their respective jurisdictions, have legislative authority that supersedes local government bylaws. The Federal Department of Fish and Oceans has jurisdiction over fisheries and the protection of aquatic ecosystems.

### 3.1 Natural Environment Goal

Areas of natural, scenic, cultural, heritage and recreational value are preserved, maintained and enhanced.

#### 3.1.1 Objectives

- 1) Identify, protect and enhance natural areas, including stream corridors, for the long term benefit of natural ecosystems, including fish, wildlife and plant habitat.
- 2) Reduce and prevent air, land and water pollution.
- 3) Improve the water quality of Cowichan Lake and the Cowichan River.

- 4) Minimize the impacts of natural hazards.
- 5) Ensure a healthy water balance approach to rainwater management for all new development.

### 3.1.1.1 Policies

- 1) Environmentally sensitive areas shall be identified using the Cowichan Valley Regional District's LiDAR (light detection and ranging) mapping resource.
- 2) All development and land alteration within the Watercourse Protection Development Permit Area (DPA-1) will be carefully scrutinized in accordance with the development permit area guidelines.
- 3) New development and land alteration on steep slopes over 30% shall be restricted with respect to the degree of "cut and fill," slope stability, hydrological considerations and aesthetic considerations in accordance with the Natural Hazards Development Permit Area (DPA-2) guidelines.
- 4) All new development will achieve a water balance in a manner that maintains pre-development hydrology. This policy is implemented through the Town's rainwater management standards of the Subdivision, Works and Services Bylaw, adopted in 2017.
- 5) The establishment of any major water using industry is not supported, should that industry's rate of water consumption jeopardize the fish bearing capability of watercourses in the area or the water supply of the Town.
- 6) Advocate for the return of the bottom of Cowichan Lake to the Crown.
- 7) Advocate and support conservation efforts by groups to identify, improve and rehabilitate areas with good potential for fish and wildlife habitat.
- 8) Manage and, where possible, eradicate invasive non-native plant species, including, but not limited to:
  - Scotch Broom
  - English Ivy
  - Gorse
  - Purple Loosestrife
  - Japanese Knotweed
  - Giant Cow Parsnip
  - Dalmatian Toadflax
- 9) Manage improper disposal of garden waste into riparian areas and on steep slopes through community education, community based cleanup, and bylaw enforcement.
- 10) Manage wildfire risk through the neighbourhood focused FireSmart program and the adoption of a Community Wildfire Protection Plan.
- 11) Advocate for the rehabilitation of damaged natural aquatic spawning and rearing areas in consultation with the local and senior levels of government, community groups and property owners.
- 12) Educate citizens on the CVRD wood stove exchange programs and clean wood stove burning with a website link and tax notice mailer.
- 13) Support the CVRD Airshed Protection Strategy and participate in the Cowichan Regional Airshed Roundtable.

## Climate Change

BC's Climate Change Accountability Act replaces the 2007 Greenhouse Gas (GHG) Reduction Targets Act. It sets new legislated targets of a 40% reduction in carbon emissions from 2007 levels by 2030, and a 60% reduction from 2007 levels by 2040. The current target of an 80% reduction in emissions by 2050 remains in place. For comparison, the Paris Accord includes a 30% reduction on 2005 levels by 2030, which is a somewhat lower target.

The legislation is not prescriptive. Local governments may choose to set their own targets and are encouraged to establish secondary, community supported targets.

The Town of Lake Cowichan is a signatory of the BC Climate Action Charter, which commits the Town to monitor and report on corporate (local government operations) and community emissions.

### 3.2 Climate Change Goal

The Town is carbon neutral for corporate operations and community-wide greenhouse gas emissions are substantially reduced.

#### 3.2.1 Objectives

- 1) Monitor and reduce corporate and community-wide energy consumption and emissions.
- 2) Consider the impacts on climate change as an important factor in decision-making related to land use, site planning, building design, transportation and infrastructure.
- 3) Promote the development of renewable energy sources that will reduce reliance on energy sources that create greenhouse gas emissions.
- 4) Collaborate or partner with other organizations, government agencies, communities and other stakeholders, to achieve emissions reduction goals.

##### 3.2.1.1 Community-Wide Targets

- 1) Reduce community-wide greenhouse gas emissions by 30% by 2030, and 80% by 2050, relative to 2007 levels.

##### 3.2.1.2 Secondary Targets

- 1) By 2030 reduce greenhouse gas emissions by achieving the following:
  - a) Reduce average energy demand for buildings:
    - i) homes by 20%;
    - ii) commercial buildings by 30%; and
    - iii) institutional buildings by 30%.
- 2) Achieve a transportation mode share<sup>4</sup>as follows:

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<sup>4</sup>This target is for all trips. Current available data is for commuting trips only, based on the 2006 Canadian Census. In future years it will be beneficial to gather data on all trips.

- a) 65% for automobile (car, truck, van) trips as driver;
  - b) 12.5% for automobile trips as passenger;
  - c) 15% for walking trips;
  - d) 5% for cycling; and
  - e) 1.5% for transit.
- 3) By 2050 reduce greenhouse gas emissions by achieving the following:
- a) Reduce average energy demand for buildings:
    - i) homes by 50%;
    - ii) commercial buildings by 70%; and
    - iii) institutional buildings by 70%.
- 4) Achieve a transportation mode share as follows:
- a) 25% for automobile (car, truck, van) trips as driver;
  - b) 22% for automobile trips as passenger;
  - c) 30% for walking trips;
  - d) 15% for cycling; and
  - e) 7% for transit.
- 5) Reduce the fossil fuel component of resource recovery (solid waste) by 75%.

### **3.2.1.3 Corporate Targets**

- 1) Reduce corporate greenhouse gas emissions by, 30% by 2030 and 80% by 2050.

### **3.2.1.4 Secondary Targets**

- 1) By 2020 reduce greenhouse gas emissions by achieving the following:
  - a) Reduce vehicle fleet fossil fuel consumption by 20%;
  - b) Reduce facility fossil fuel consumption by 20%;
  - c) Reduce water supply operations energy consumption by 20%;
  - d) Reduce sanitary sewer operations energy consumption by 20%; and
  - e) Reduce energy consumption of resource recovery operations by 20%.
- 2) By 2030 reduce greenhouse gas emissions by achieving the following:
  - a) Reduce vehicle fleet fossil fuel consumption by 50%;
  - b) Reduce facility fossil fuel consumption by 50%;
  - c) Reduce water supply operations energy consumption by 30%;
  - d) Reduce sanitary sewer operations energy consumption by 30%; and
  - e) Reduce energy consumption of resource recovery operations by 50 %.

- 3) By 2050 reduce greenhouse gas emissions by achieving the following:
  - a) Reduce vehicle fleet fossil fuel consumption by 80%;
  - b) Reduce facility fossil fuel consumption by 80%;
  - c) Reduce water supply operations energy consumption by 50%;
  - d) Reduce sanitary sewer operations energy consumption by 50%; and
  - e) Reduce energy consumption of resource recovery operations by 80%.

### 3.2.1.5 Community Policies

- 1) Encourage and promote active transportation by adding and improving walkways, trails, sidewalks and cycling facilities.
- 2) Specific actions that may be taken include the development of an Active Transportation Plan and a “Safe Routes to School” programme.
- 3) Encourage and promote transit use, car-pooling, car-sharing and Transportation Demand Management<sup>5</sup> strategies to reduce automobile vehicle miles travelled.
- 4) Support commuter vans and internet-based ride sharing.
- 5) Participate in the province’s Energy Step Program by adopting Step 1 for residential buildings (Part 9 of the BC Building Code)—(all new buildings in BC must meet a net-zero energy ready level of efficiency by 2032).
- 6) Seek funding and opportunities for partnerships to achieve reductions, foster public awareness and gain support for climate change mitigation strategies.
- 7) Promote through Town media BC Hydro’s Home Renovation Rebate Program<sup>6</sup> to improve efficiency. Rebate based program covers insulation, ductless heat pumps, and draft proofing.
- 8) Consider energy consumption, efficiency and emissions when reviewing applications for development, rezoning and subdivision. This may be done through the development of a sustainability checklist to evaluate the impacts of new development.
- 9) Explore the feasibility of low CO2 emissions renewable energy or energy conservation projects, such as a resource recovery energy plant that uses organic material to create heat and energy, run of the river power generation, and water reservoir pipe power generation. Specific actions may include a partnership with other communities and the formation of a Town-owned energy utility.
- 10) Encourage landowners to retain and plant trees and other vegetation, including the planting of rain gardens, in order to improve air quality, manage storm water runoff and offset carbon emissions.

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<sup>5</sup>Transportation Demand Management (TDM) is a general term for strategies that result in more efficient use of transportation resources.

<sup>6</sup>Details of the Home Renovation Rebate Program are available online at <https://www.bchydro.com/powersmart/residential/savings-and-rebates/current-rebates-buy-backs/home-renovation-rebates.html> (accessed May 15, 2019)

### **3.2.1.6 Corporate Policies**

- 1) Reduce energy consumption and emissions for corporate operations, including facilities, vehicles, and infrastructure. Chosen actions will be developed into a long term plan that will guide future actions for the Town.
- 2) New Town-owned buildings will be multi-use and meet high energy efficiency and green design standards such as LEED certification. Existing buildings will undergo energy assessments and retrofits as funding allows.
- 3) Formulate a strategy for its vehicle fleet, through joining a green fleet program such as Energy Environment Excellence (E3) Fleets Program, administered by the Fraser Basin Council, and aim to attain a green fleet rating.
- 4) Continue to monitor the performance of its lighting, water and wastewater systems, and make improvements to reduce energy consumption and emissions.
- 5) Continue to plant trees and other vegetation, in order to improve air quality, manage storm water runoff and offset carbon emissions.
- 6) Implement a local organics recovery program.



## Brownfields

Various sites in the Town are classified as brownfields, a commercial or industrial site that is affected by environmental soil contamination. One known site on Stanley Road has been remediated.

### 3.3 Brownfields Goal

Clean soil and ground water.

#### 3.3.1 Objective

- 1) Remediation of all soil contamination of known brownfield sites.

##### 3.3.1.1 Policies

- 1) Promote the remediation and redevelopment of brownfield sites through partnerships with property owners and the Province
- 2) Advocate to BC Assessment for higher land assessments. Specific known sites of interest include the former service stations at South Shore Road and North Shore Road intersection, South Shore Road and Stanley Road, Public Works Yard.
- 3) Re-vegetate Stanley Road site with native species.



## Waterfront and Blueways

The Town is defined by Cowichan Lake and the Cowichan River. Public access for the Town’s residents to these important bodies of water is critical for maintaining quality of life. Over the years much of the public access to the lake and the river has been transferred into private ownership, thereby eroding public access. It is the intent of this plan to regain lost access where possible and to seek new public access opportunities in areas of existing private development and in areas that may be redeveloped. The goal, objectives and policies of this section apply to all lands adjacent to the lake and the river.

### 3.4 Waterfront and Blueways Goal

Public access to Cowichan Lake and the Cowichan River is permanently protected and enhanced.

#### 3.4.1 Objectives

- 1) Protect existing public access.
- 2) Enhance and expand existing trail and boardwalk facilities.
- 3) Create new access points and connecting trail and boardwalk facilities.

- 4) Protect the foreshore.

#### **3.4.1.1 Policies**

- 1) No sales of public property and facility assets adjacent to the lake and the river.
- 2) Revise the C-3 “Lakefront and Riverfront Commercial Zone District” to reflect waterfront policies.
- 3) Improve existing public access points with wayfinding and with enhanced trail, boardwalk, seating, and beach facilities improvements as identified on Map 7 Parks, Open Space and Public Facilities – Greenways and Blueways,
- 4) Promote the creation of additional river tubing access points, including a possible take out point on Provincial Park land;
- 5) Establish a network of pedestrian links between uses along waterfront areas, using existing trails and sidewalks;
- 6) For all redeveloped waterfront developments, negotiate with landowners to purchase or secure right-of-way to provide for a future trail in Downtown between Saywell Park and Central Park.
- 7) Develop a trail within the North Shore Road Greenbelt (North Shore boardwalk in consultation and partnership with Lake Cowichan First Nations).
- 8) In areas of existing development where a trail location is desirable, negotiate with the landowner to acquire public access.
- 9) All development adjacent to waterfront and the foreshore is subject to the guidelines of the Watercourse Protection Development Permit Area (DPA-1).
- 10) For areas of existing development, permitted uses within 30 m of the top of a riverbank or lake high water mark include trails, gardening and yard maintenance activities within an existing landscaped area, such as mowed lawns, minor pruning of trees and shrubs, planting vegetation and minor soil disturbance that does not alter the general contours of the land;
- 11) The Town shall make available brochures prepared by the Province that provide details on prohibited and allowed uses of land along the waterfront.



## Greenways

Greenways are vegetated corridors that form a travelling network between parks, natural areas, and activity centre such as recreation, schools, business, and employment areas. Greenways may serve as active transportation routes for commuting to work, school, businesses and recreation areas. The greenways network creates buffers and protects vegetation and trees; this not only has a visually pleasing effect but also relates to the Town's objectives of preserving features of the natural environment and minimizing its carbon footprint. Map 7 Parks, Open Space and Public Facilities – Greenways and Blueways.

### 3.5 Greenways Goal

The network of green spaces and corridors is protected and sustained for the benefit of people.

#### 3.5.1 Objectives

- 1) Create corridors and improve connections

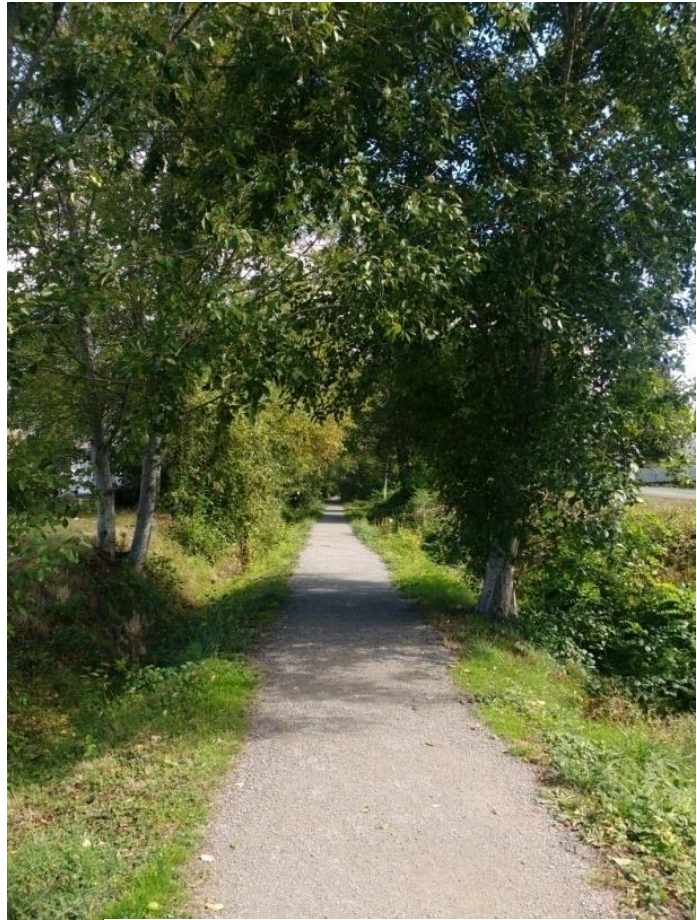


Figure 16 Trans Canada Trail

linking open spaces, parks, and activity centres that form a greenways network.

- 2) Protect environmentally sensitive areas, including watercourses, wildlife habitats and corridors, and natural plant habitats.
- 3) Ensure that land use, development, and operations respect environmentally sensitive areas.
- 4) Foster the use of greenways as active transportation routes for non-motorized transportation, as a means of reducing greenhouse gases.
- 5) Encourage the re-greening or re-planting of natural vegetation of pathways or corridors in developed areas.
- 6) Promote and foster awareness of the importance of the greenways network.

##### 3.5.1.1 Policies

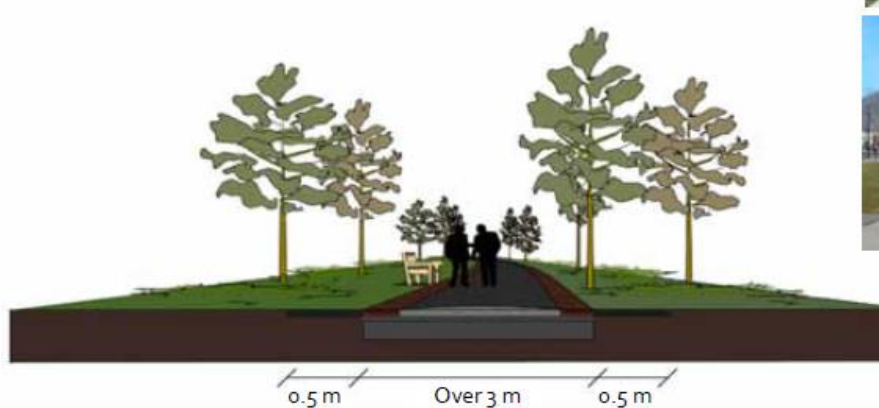
- 1) Improve and enhance the greenways network in accordance with Map 7 Parks, Open Space and Public Facilities – Greenways and Blueways, with activities affecting them conducted in an environmentally sensitive manner. Priority improvements include:
  - a) Create wayfinding signage for trails and destinations

- b) Create educational and historical signage
  - c) Create partnerships with Lake Cowichan First Nation, Cowichan Lake and River Stewardship Society, the CVRD, the Province, Timber West, developers and private property owners to promote, enhance and expand the greenways network.
  - d) Consider the acquisition of land or improvements to the greenways network when reviewing development applications.
- 2) Improvements may include:
- a) the acquisition of land or rights of way for greenways corridors through purchase or lease, in cooperation with the Town;
  - b) the voluntary protection of greenways located on private property through restrictive covenants, easements, or gifting; and
  - c) the construction of physical improvements such as trails, signs and displays, riparian fencing, re-vegetation and erosion control measures.

### **Classification**

- 1) There are various ways that trails can be classified, e.g., according to use, role, location, or construction standards. In the Greenways Strategy, there are two types of classifications applied:
  - a) Role – defines the context and overall function of the trail,
  - b) Type – defines the construction standard.
- 2) In addition to these classifications, each trail serves certain purposes and uses.
  - a) **Regional Connector:** These trails provide the regional links to surrounding areas beyond Town boundaries. They are typically long trails, and many pass through natural areas. Because they are major links, some of the regional connectors are destination trails, offering experiences of natural features of ecological significance.
  - b) **Community Connector:** These trails provide the major links within the Town, e.g. from Downtown out to the neighbourhoods, major east-west connector. Many of these trails follow road corridors, since the roads already provide links and they provide access across challenging terrain. Even though a trail route may follow a road, the trail can be located off and separated from the road surface.
  - c) **Neighbourhood Connector:** These trails are the local links in the trail system, connecting neighbourhoods to the regional and community connectors and serving local needs, e.g., safe routes to schools. These links are best located off road corridors.
  - d) **Park Trails:** These trails are located within the Town’s larger parks. Some of the trails connect with Town-wide routes, and others function as part of the destination experience of the parks
- 3) The design of greenway corridors shall be based upon the following criteria:

## Type 1 Path



### **Criteria**

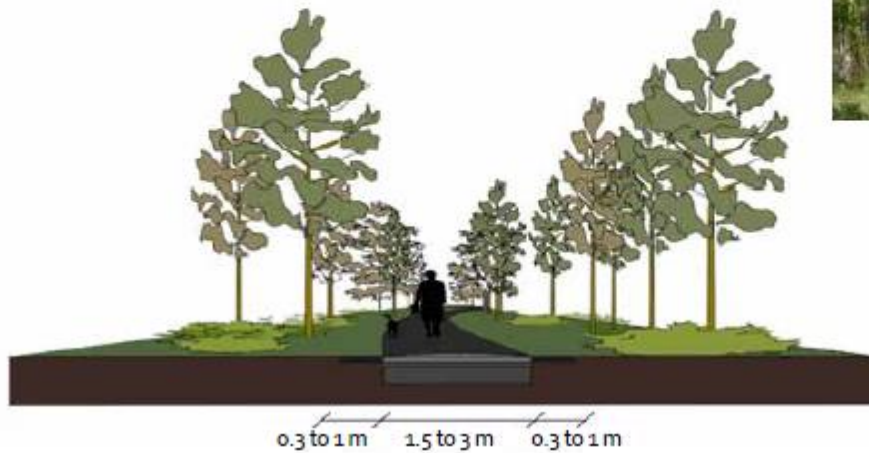
- Purpose: regional and community connector
- Location: downtown connections, waterfront
- Amount of use: high
- Type of use: walking, jogging, cycling, wheelchairs (where possible), scooters (where possible), walkers (where possible), roller blades, maintenance vehicles (optional)

### **Design standards**

- Trail width: over 3 m
- Clear width: over 4 m
- Surface: paved, usually with special paving, e.g., pavers, stamped concrete or stamped asphalt, including an elevated walkway like a waterfront promenade,
- Base: solid granular base with full drainage
- Longitudinal slope: maximum 5% with short ramps to 8%
- Accessibility: , Universal Accessibility Guidelines; provide throughout with at least 1 m width smooth surface for wheelchairs
- Infrastructure: Pedestrian lighting, benches, points of interest, signs (directional, instructional and interpretive), waste receptacles, bollards



## Type 2 Trail



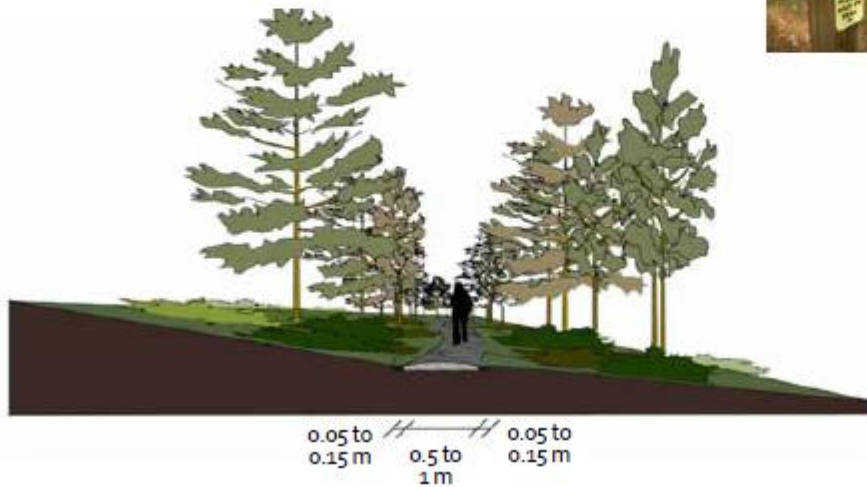
### **Criteria**

- Purpose: community and neighbourhood connector
- Location: community or neighbourhood, secondary routes, regional connectors in non-urban areas
- Amount of use: moderate
- Types of uses: walking, jogging, cycling, wheelchairs (where possible), scooters (where possible), walkers (where possible), maintenance vehicles (optional)

### **Design standards**

- Trail width: 1.5 to 3 m
- Clear width: 1.6 to 5 m
- Clear height: 2.4 m
- Surface: well compacted gravel or other granular material as a standard; asphalt as needed in the future for high use of more urban routes
- Base; granular base with swales and culverts for drainage
- Longitudinal slope: maximum 8% where possible, otherwise 15%
- Accessibility: universal accessibility where possible
- Infrastructure: benches, points of interest, signs (directional, instructional and interpretive, waste receptacles, bollards)

### Type 3 Trail



#### **Criteria**

- Purpose: recreational trail within natural areas and parks
- Location: natural areas and parks
- Amount of use: low to moderate

#### **Design Standards**

- Trail width: 0.5 to 1 m
- Clear width: 1.1 to 1.3 m
- Clear height: 2.4 m
- Surface: compacted mineral soil
- Base: mineral soil
- Back slope: 30 to 45 degrees
- Accessibility: beginner to advanced trail groups
- Infrastructure: occasional benches, points of interest, signs (directional, instructional and interpretive), occasional waste receptacles (at trail heads), bollards or stiles where needed

4) The criteria and design standards for other trails in natural areas with low to moderate use shall be determined by Town staff or a qualified professional.

## Urban Agriculture

Urban agriculture is the practice of cultivating, processing and distributing food in or around a village, town or city. It can also involve aquaculture, agro-forestry and horticulture. The benefits of urban agriculture include improved access to healthy, local food; enhancement of food security, the community building and the repair of natural ecological systems. Animal husbandry has seen a reintroduction in urban areas across Canada in recent years.



Figure 17 Lake Cowichan Community Garden

## 3.6 Urban Agriculture Goal

Town citizens are food secure.

### 3.6.1 Objectives

- 1) Promote and support community gardens.
- 2) Promote and support vegetable gardens in residential and commercial yards.
- 3) Promote agriculturally based industry.

#### 3.6.1.1 Policies

- 1) Community gardens shall be promoted in appropriate locations throughout the Town on public and private land, including the continued operation on Stone Avenue.
- 2) Private vegetable gardens shall be encouraged in front, side and backyards.
- 3) Fruit trees shall be encouraged on private and public lands where appropriate.
- 4) Support agriculturally based industry to locate within its boundaries and shall also consider use of its own lands for such activity.
- 5) Consideration of bylaws to allow animal husbandry shall be at the discretion of Council.

## Ecological Preservation Area

Ecological preservation is focused on protecting natural ecological systems in their present state with no or minimal disturbance by humans. Land so designated is unsuitable for development due to a combination of steep slopes, riparian areas, and intact forests. Map 1 Land Use designates specific areas for Ecological Preservation.

### 3.7 Ecological Preservation Goal

Ecologically sensitive areas are preserved.

#### 3.7.1 Objectives

- 1) Protect functioning ecosystems.
- 2) Prohibit further development.
- 3) Permit limited human use.

##### 3.7.1.1 Policies

- 1) Support continued use of existing private RV park, South Shore Acres.
- 2) Encourage passive private trail use and lake access.

## **PART 4 | BUILT ENVIRONMENT**

### **Urban Containment**

Managing future growth requires careful stewardship of financial, land, and human resources. An urban containment boundary identifies areas within which land can be serviced efficiently with water, sanitary sewer, storm sewer, transportation network, and where people may live within walking distance to community amenities and day-to-day services.

#### **4.1 Urban Containment Goal**

All future development lies within the urban containment boundary in such a manner that it is efficiently and effectively serviced in accordance with the vision, goals, and objectives of this plan.

##### **4.1.1 Objectives**

- 1) Servicing of development is efficient and cost effective.
- 2) Maximize urban infill, density, and mix of uses to create a walkable community.

##### **4.1.1.1 Policies**

- 1) Development approvals may be given only for land within the urban containment boundary.
- 2) The urban containment boundary is established in anticipation of a future Regional Growth Strategy.



## Downtown & Uptown

Downtown and uptown lies primarily along Lake Cowichan Highway and South Shore Road and are bisected by the Cowichan River. Although primarily commercial in nature, the Downtown / Uptown designation provides for the broadest range of uses within the entire Town and also includes office, multi-unit residential, seniors and special needs housing, institutional, parks and recreation uses. Two of the Town's most popular parks, Saywell Park and Central Park, lie within Downtown, providing important public gathering places.

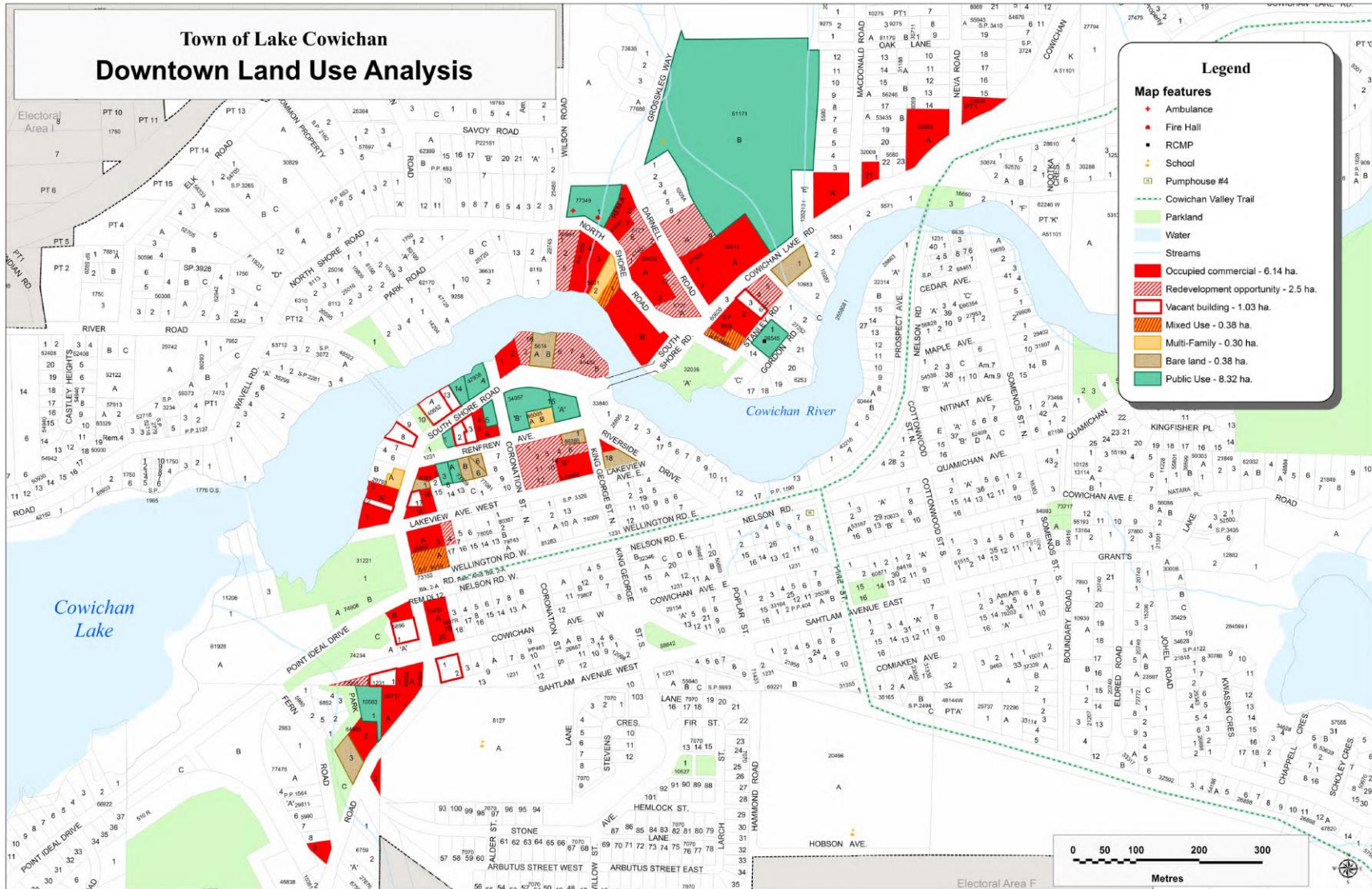
Traditional everyday goods and services such as groceries, hardware and banking are found primarily north of the Cowichan River, along Cowichan Lake Road. Tourist oriented commerce is focused on the shores of Cowichan Lake along South Shore Road. Between these two centres are the civic oriented uses of the Town Office, Vancouver Island Regional Library, and Canada Post Office. These distinctive districts are recognized in the plan with implications for different approaches to land uses—commercial and residential (zoning), form and character (development permit guidelines), and programs.

There are approximately 10 hectares of commercially zoned land in the Town, most of it lying within Downtown. Approximately two thirds (65%) could be considered fully developed and economically healthy. One third (3.5 ha) of the land comprises underutilized sites, vacant buildings, or vacant land (See Map 7.1 Downtown Land Use Analysis).





Map 7.1 Downtown & Uptown Land Use Analyses



## 4.2 Downtown & Uptown Goal

Downtown & Uptown is promoted, revitalized as a hub for commerce, culture, public services, institutions public gathering places, admixed use development incorporating residential uses.



### 4.2.1 Objectives

- 1) Enhance the vitality of the Town through meaningful commercial development within downtown while maintaining the community's unique lakeside character.
- 2) Revitalize downtown through redevelopment, investment in public infrastructure and by promoting a diversity of land uses.
- 3) Actively target remedies for derelict and vacant buildings.
- 4) Promote infill development of underused and vacant property.
- 5) Improve wayfinding and access points to the lake and river waterfront.
- 6) Provide secondary residential uses in a manner that avoids the loss of critical commercial street frontage.
- 7) All places are universally accessible.
- 8) Establish a long term strategy of river waterfront development

#### 4.2.1.1 Policies for Downtown Land Use

- 1) The primary use of the ground floor for all buildings shall be high traffic uses such as retail commercial, civic uses such as Post Office, Library, and Town Office.
- 2) Affordable and rental housing in Lake Cowichan, residential uses shall be permitted on the upper floors of commercial uses in the Commercial Area. Entrances for such residential uses shall generally

be discouraged from having entrances fronting on a sidewalk, street or commercial parking area so as not to detract from the commercial nature of the primary use.

- 3) Seniors' special needs housing units may be provided on the ground floor to facilitate ease of access for the client housing group. Limited commercial uses such as a pharmacy, doctor's office, medical clinic, hair stylist and similarly scaled personal service uses to serve the residents of the housing development shall be permitted.

#### *4.2.1.2 Policies for Uptown Land Use*

- 1) The policies for Downtown Land Use apply for Uptown, except that greater flexibility on ground floor use is afforded, provided that the majority of objectives for downtown and uptown are satisfied.

#### *4.2.1.3 Policies for Design & Character*

- 1) Parking and loading areas shall be screened and landscaped in order to reduce negative impacts on adjacent uses.
- 2) Maintain the stability of the Downtown and enhance its streetscape and character through thematic revitalization and development reflecting the existing scale of development and the Town's history.
- 3) Off-street parking requirements may be relaxed or waived subject to availability of public parking and the provision of facilities for pedestrians, cyclists, and transit users.
- 4) Buildings shall address the street in a manner similar to a 'coastline' which provides a variety of 'nooks and crannies' and different habitats to support people as strollers, shoppers, and casual outdoor diners.
- 5) Plan for special events that occur days, evenings, and all seasons with a range of recreational opportunities.
- 6) The guidelines of the Cowichan Valley Safer Futures Program (1998)<sup>7</sup> shall be used in reviewing development proposals<sup>8</sup>.
- 7) A natural environment and resources theme is established for new development, redevelopment and street furniture.
- 8) Designate Downtown as Development Permit Area (DPA-3).
- 9) Maintain and promote the Revitalization Tax Exemption programme for Downtown redevelopment.
  - a) Install wayfinding signage to existing and future river and lake access points.

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<sup>7</sup>*Planning for Safer Communities: Summary and Checklists for Advisory Planning Commissions*, Safer Futures, Terri Dame, March 1998

<sup>8</sup>These guidelines fully listed in Appendix 2 and are referenced in the Downtown Development Permit Area (DPA-3) guidelines.

## Highway Commercial, Neighbourhood Centre and Tourism Areas

Outside of Downtown, highway commercial activity occurs primarily along Cowichan Lake Road and South Shore Road. Neighbourhood centres comprise several small local commercial and recreational facilities (see Map 2—Land Use) Tourism areas are scattered and generally near the lake or river.

Highway commercial activity must be carefully sited and limited to avoid negative impacts on surrounding neighbourhoods and to not detract from the economic health of downtown.

The plan promotes the enhancement and development of neighbourhood centres, which can serve as important “third places” where neighbours may gather, and where residents can obtain convenient, but limited services.

Tourism areas are generally scattered and typically oriented toward the lake and the river. Expanded and new tourism areas require careful planning and design consideration so as to not detract from the natural beauty of the area and public access to the lake and river.

### 4.3 Goal

A viable economy is sustained through the provision of goods and services for the benefit of residents, people living in surrounding areas and visitors.

#### 4.3.1 Objectives

- 1) Promote infill and redevelopment of under-used, vacant or blighted properties.
- 2) Encourage tourism and recreational development while ensuring the preservation and protection of the Cowichan Lake and the Cowichan River.
- 3) Provide an attractive, diverse and stable economic base.
- 4) Develop and support neighbourhood centres within a ten minute walking distance for residents.

##### 4.3.1.1 General Policies

- 1) Encourage private property investment by public investment in infrastructure such as landscaping, sidewalks and street improvements.
- 2) Promote the Revitalization Tax Exemption program and establish a vacant building bylaw to encourage the redevelopment of vacant, underutilized and blighted properties.
- 3) Ensure all new commercial development provides for necessary upgrades of municipal infrastructure, with a priority on ‘active transportation’ elements including bicycle facilities, pedestrian sidewalks, and trails suitable for all ages.
- 4) Where possible new hydro services shall be installed underground.
- 5) All development is subject to design guidelines (see Development Permit Area 4—Highway Commercial, Neighbourhood Centres and Tourism Areas).
- 6) Encourage and promote affordable housing in Neighbourhood Centres by permitting residential use on the upper floors of commercial buildings. Residential uses shall generally be discouraged from having entrances fronting on a sidewalk, street or commercial parking area, so as not to detract from the commercial nature of the primary use.



- 7) Encourage natural buffers or similar physical barriers such as landscaping, so as to separate the commercial operations from neighbouring non-commercial uses.
- 8) Commercial development shall comply with the following criteria:
  - a) where applicable, provision is made for public access to the water courses;
  - b) where marinas or wharves are proposed, an environmentally secure sewage pump out station and holding tank shall be required to enable boats to dispose of on-board sewage and to protect water quality in Cowichan Lake.

#### **4.3.1.2 Highway Commercial Policies**

The purpose of the Highway Commercial designation is to provide for a broad range of commercial uses which serve the requirements of the travelling public as well as the service commercial needs of the community and include a market which is broader than merely the Town itself.

- 1) Uses in this designation may include hotels, motels, automobile service and repair facilities, gasoline service stations and other commercial uses catering to the motoring public, and residents of the Town and adjacent areas.
- 2) A commercial zone district specifically implementing the purpose and appropriate uses for highway commercial uses shall be created.
- 3) New sites designated Highway Commercial shall be required to meet the following criteria:
  - a) access to a major road;
  - b) does not generate traffic onto residential streets;
  - c) does not generate or result in excessive noise, dust, odours, noxious fumes or have similar negative impacts on adjacent properties; and
  - d) shall be developed in keeping with the character of surrounding uses and in accordance with the all policies of this plan.

#### **4.3.1.3 Neighborhood Centre Policies**

The purpose of a neighborhood centre is to provide a community focal point that may include limited local commercial uses such as convenience stores, coffee shops, personal services and civic or institutional uses.

- 1) Appropriate zoning designations include Local Commercial, Institutional, Parks and Urban Residential.
- 2) A neighborhood centre shall be included in the comprehensive planning of Blocks 28 (generally lying east of the developed area of the Town), 177 (generally lying west and south of the Cowichan Lake Education Centre) and 200 (north of the Town lagoon), the Lake View Area and any other neighbourhood designated on Map 1 –Land Use.
- 3) A neighborhood centre is encouraged for Point Ideal and other neighbourhoods designated on Map 1 –Land Use.
- 4) New Neighbourhood Centres shall meet the following criteria:
  - a) proposed uses will not generate excessive traffic on local roads and in residential areas;
  - b) site shall be developed in keeping with the character of existing uses in the area; and

- i) sites shall be within 10 minute walking distance and convenient cycling access of existing residential areas.

#### **4.3.1.4**      *Tourist Commercial Policies*

The purpose of the Tourist Commercial designation is to provide for resorts, motels, hotel complexes, sports facilities, campgrounds and similar uses but shall not include stand alone commercial uses which would compete directly with uses located in the Downtown.

- 1) The appropriate zoning designation is “Lakefront and Riverfront Commercial.”
- 2) New Tourist Commercial development shall comply with the following criteria:
  - a) access from a major road;
  - b) provision is made for public access to Cowichan Lake or the Cowichan River;
  - c) where marinas or wharves are proposed, a sewage pump out station and holding tank shall be required to enable boats dispose of on-board sewage and to protect water quality in Cowichan Lake;
  - d) a landscaping plan and site plan shall be provided by the applicant outlining all site requirements including but not limited to site access, parking, loading areas, pedestrian access to the water, building location, lighting, drainage, buffering and fencing among others; and
  - e) tourist commercial development is discouraged from locating directly on the waterfront. Public ownership of and access to lands along the shoreline of Cowichan Lake is a priority in the consideration of the development of tourist commercial uses.
- 3) All new and redeveloped sites within the Tourist Commercial designation shall be subject to a Development Permit in accordance with the guidelines of Highway Commercial, Neighbourhood Centre and Tourism Areas DPA-4.
- 4) All new and redeveloped sites within the Tourist Commercial designation shall preserve or enhance public access to Cowichan Lake or the Cowichan River.



## Comprehensive Development Areas

The 'Comprehensive Development Area' is established in order to provide beneficial opportunities for future commercial, industrial, recreational, residential and institutional development. Lands within the approximately 380 acre Block 200 in the southeast section of the Town are reserved for employment lands and ecological protection and limited supporting commercial and residential use. Lands within the 106 acre portion of Block 177 south of the Lakeview campground and Cowichan Education Centre are suitable for a future residential neighbourhood. Achieving the full benefits for the community require a comprehensive planning approach.

The two Comprehensive Development Areas combined could accommodate between 200 and 600 residential dwelling units and up to 200 acres of employment land.

In addition to these areas the Town has an additional 250 acres of greenfield vacant land available for residential development in various locations. Based on existing zoning these lands could yield up to 750 to 1200 principal residential dwellings.

An additional 540 to 950 secondary suites are possible for all greenfield sites, inclusive of Comprehensive Development Areas, assuming the maximum uptake.

See Appendix C – Greenfield Land Inventory for acreage, unit yield, parcel identification detail and commentary on all greenfield property. Comprehensive Development Areas are depicted on Map 2– Land Use.

### 4.4 Comprehensive Development Goal

Comprehensively planned development promotes a complete and healthy community, while limiting negative impacts on the natural environment.

#### 4.4.1 Objectives

- 1) Provide for future urban development which is a logical extension of the existing community, maintains the character of the Town and provides a mix of uses.
- 2) Provide for a mix of residential, commercial, institutional, parks and open space uses which serve the entire community.
- 3) Support local employment opportunities.
- 4) Create a greater tax base for the Town.
- 5) Provide for affordable housing.
- 6) Provide increased tourism and recreational facilities.
- 7) Provide for employment.
- 8) Provide for on-going health care and services for seniors.

##### 4.4.1.1 Comprehensive Development Planning Policies

- 1) A comprehensive development plan shall approved by Council prior to review and approval of any rezoning, development permit or subdivision applications within each of Lot 10, Blocks 28, 177, and 200.

- 2) Council shall give consideration to rezoning to 'Comprehensive Development' the undeveloped lands within Lot 10 and Blocks 28, and 177 currently zoned R1 and lacking a comprehensive development plan and amenity commitments.
- 3) A comprehensive development plan, which shall serve as a neighbourhood plan, shall include the following:
  - a) detailed land use plan that identifies environmentally sensitive lands, amenity areas, and appropriate residential, commercial, institutional and industrial areas of development in accordance with relevant goals, objectives and policies of the OCP;
  - b) detailed transportation plan that incorporates all modes of travel including pedestrian, bicycle, transit and the automobile; and
  - c) goals, objectives and policies.

#### *4.4.1.2 Boundary Extensions and Adjustments Policies*

- 1) The Town has large undeveloped areas within its boundaries. Until such time as the majority of these lands, including Block 200, Block 28, Block 177, Lot 14, Lot 10, and Section 6, are developed the Town shall generally not seek further boundary extensions for residential purposes.
- 2) Limit boundary expansions to fiscally responsible, easy to serve areas that provide a clear economic or social benefit to the Town.

## Transportation

The transportation network comprises major roads, collector roads, local roads, sidewalks, trails and transit services. Existing transportation facilities and proposed improvements are designated on Map 3– Mobility and Transportation.

This plan supports movement of people via public transit, pedestrian trail ways and bicycle routes or paths. Bus transportation facilitates for travel to and from the surrounding communities is available and has seen service improvements and ridership increases in recent years. The trail system and greenways network should form an integral part of the local transportation system as well as part of the public parks and greenways network to facilitate better use of these facilities. This plan incorporates a bicycle facility and trail plan, shown on Map 2 – Mobility and Map 7 – Parks, Open Space, and Public Facilities Including the Greenways and Blueways Plan.

Building upon recommendation of the Downtown Revitalization Strategy of 2007 and the Roadway Network Study of 2007 the Town will prepare of a comprehensive Active Transportation plan. The intent of such a plan would be to encourage active forms of transportation such as walking and cycling and to link major destinations, existing major trail corridors such as the Trans Canada Trail and surrounding communities. The plan shall address the needs of cyclists, pedestrians, users of motorized personal mobility devices, drivers and skaters. The active transportation system should form an integral part of the Town’s entire transportation system as well as part of its public parks network.

### 4.5 Transportation Goal

The transportation system supports active, safe movement of people and vehicles within Town.

#### 4.5.1 Objectives

- 1) Maintain and develop a transportation network that provides safe and efficient movement for pedestrians, cyclists, transit users, automobiles, and freight (logging trucks).
- 2) Provide integrated inter-modal connections for all transportation modes.
- 3) Develop and improve parking facilities for all modes of transportation.

#### 4.5.2 Policies

- 1) Upgrade on an on-going basis the existing street network to meet current municipal standards.
- 2) Adopt “complete street” standards to ensure safe access for all transportation modes and for people of all capabilities.
- 3) Build a comprehensive network of safe pedestrian and bicycle facilities using Town funds, grant funds and developer required improvements in accordance with applicable Town Bylaws. The annual capital budget shall include a line item specifically for replacing and updating sidewalks.
- 4) Improve pedestrian connections throughout the Town, along watercourses and in residential areas.
- 5) Ensure safe access for all is provided in the design and modification of all streets, sidewalks and pathways.
- 6) Advocate to the Province for a second crossing of the Cowichan River in order to enhance public safety with an emergency access point.

- 7) Coordinate with the Province and private property owners for re-routing logging truck traffic from South Shore Road/ Lake Cowichan Highway.
- 8) Encourage the continued expansion of the Regional Transit system within the Town, to provide service to the surrounding communities as well as to Duncan.
- 9) Create an Active Transportation Plan by 2020.

## Servicing

The Town of Lake Cowichan is responsible for providing and regulating water and sewer servicing, storm water, solid waste management and fire protection.

The potable water supply is drawn from Cowichan Lake and stored for distribution in the reservoir on Indian Road. A \$6.3million water treatment facility was completed in early 2019.



**Figure 18 Water Treatment Facility on Indian Road**

The sewage treatment plant is located in the easterly extremity of the Town at Grants Lake Road and Hudgrove Road. Treatment plant upgrades have been undertaken in 2015 in order to meet new requirements of the Vancouver Island Health Authority.

The Town is working to decrease the inflow and infiltration of storm water runoff. Integrated stormwater management techniques that incorporate a water balance model are applied to all new development.

Solid waste is managed and collected by the Town and disposal is in accordance with the Cowichan Valley Regional District (CVRD) solid waste management plan. The Town is interested in viewing “waste” as a resource and will explore resource recovery for energy and compost.

The Town has a volunteer fire department with all equipment located in one fire hall. A fire service agreement provides for service protection to the adjacent Areas “F” and “I”,

### 4.6 Servicing Goal

Municipal services are delivered efficiently and effectively.

#### 4.6.1 Objectives

- 1) Ensure that development takes place in a logical and orderly manner that enhances the efficient delivery of services and to ensure that the Development Cost Charges cover costs of necessary upgrades and expansion requirements of municipal services.

- 2) Ensure adequate future quantity and quality of domestic water supply.
- 3) Achieve a “water balance” rainwater (stormwater) management regime.
- 4) Ensure adequate water pressure for fire protection.
- 5) Maintain drinking water quality in accordance with the *Drinking Water Protection Act and Regulation*.
- 6) Ensure that liquid waste is managed in a safe manner.
- 7) Ensure that solid waste is managed to minimize negative impacts.
- 8) Reduce the volume of waste generated by improving recycling systems and reviewing other recycling options.
- 9) Maintain and improve the high standard of fire protection.
- 10) Co-ordinate servicing upgrades with roadway and transportation plan such that underground works and services are in place before road improvements are undertaken.

#### 4.6.1.1 Policies

- 1) Asset Management for all infrastructure is up to date and is supported by all Town departments.
- 2) Upgrade current infrastructure as per planning studies conducted to date.
- 3) Continuously upgrade and expand infrastructure to meet requirements of new developments so as to avoid imposing additional financial burdens to current tax payers.
- 4) Maintain servicing capabilities of the liquid waste system for a population of 4,500
- 5) Ensure that the sewage effluent meets the standards required under the Environment Management Act.
- 6) Discharge of contaminants into any watercourse and wetlands or sensitive areas is prohibited.
- 7) Upgrade the Town’s liquid waste facility to achieve tertiary treatment level.
- 8) Solid waste shall be managed in a way that protects wildlife. For example, this may include bear proof garbage containers provided at tourist facilities.
- 9) Viable opportunities should be pursued with a view to using solid waste as a means of providing alternate power.
- 10) Maintain progressive block water pricing model<sup>9</sup> to encourage water conservation.
- 11) Require new development to achieve an appropriate post-development water balance for rainwater that matches pre-development hydrology by effective application of the Subdivision, Works and Services Bylaw.
- 12) Prioritize sidewalk and bridge sidewalk snow clearing for pedestrians and scooter use.

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<sup>9</sup>Progressive block water pricing sets prices in blocks wherein the rate per unit of water increases as the volume of consumption increases. Consumers face a low rate up to the first block of consumption and pay a higher price up to the limit of the second block, and so on until the highest block of consumption.



## Accessibility

Accessibility is the ability of people regardless of age, health, and activity limitations to get around their community and lead active, healthy, fulfilling and engaged lives. This requires that mobility options, homes, buildings, public spaces, technology, programs, access to information, and support services are free of barriers, enabling all people to use them independently.

### 4.7 Accessibility Goal

The Town is accessible in all public and private areas.

#### 4.7.1 Objectives

- 1) Public places and buildings will be accessible to all regardless of age, ability, and gender.
- 2) Housing will over time become increasingly adaptable, accessible for people with disabilities, and enjoy universal design features.

##### 4.7.1.1 Policies

- 1) Develop and implement universal design guidelines for the public realm, and ensure these are consistent with our other urban design goals.
- 2) Encourage universal design measures for private development in the public and private realms. Require accessible design of all new multi-unit residential housing units.
- 3) All Town owned public buildings shall be constructed or renovated to meet universal design standards.
- 4) The Town shall work with other government agencies to achieve full accessibility to all public facilities.
- 5) All public buildings, including town owned facilities, should be retrofitted to universal accessibility design standards by the year 2022.
- 6) Ensure accessibility and safety is considered for planning and design of buildings, the public realm and public parks.

## PART 5 | COMMUNITY HEALTH & WELLNESS

### What Makes a Community Healthy?

A number of factors influence the health and well-being of a community.

**Income** impacts health by affecting living conditions (e.g., adequate housing and transportation options), access to healthy choices (e.g., healthy food options and recreational activities), and stress levels. Those with the lowest levels of income experience the poorest health and with each step up in income, health improves.

**Employment** provides income and a sense of security for individuals. Underemployment or unemployment can lead to poorer physical and mental well-being due to reduced income, lack of employment benefits and elevated stress levels. Employment conditions such as workplace safety and hours of work can also impact our health.

People with higher levels of **education** tend to be healthier than those with less formal education. Education impacts our job opportunities, working conditions, and income level. In addition, education equips us to better understand our health options and make informed choices about our health.

**Physical environments** can promote healthy behaviours by increasing access to healthy food outlets, affordable housing, walking or biking paths, and smoke-free environments. How we plan and build our communities can make healthy options, like active transportation, more available, affordable, and accessible for everyone. By keeping health and physical accessibility in mind in planning policy and designing physical spaces, communities can help create healthier environments for citizens.

Access to **health services** is essential for maintaining and improving our health. Health authorities and the Ministry of Health are responsible for providing quality services that meet the health needs of communities by preventing, diagnosing, and treating illnesses. Local and First Nations governments, community organizations, and health authorities can work in partnership to help ensure that their communities' health needs are addressed.

**Social support** from family, friends, and communities is associated with better health. Having someone to turn to during times of financial or emotional hardship can help to alleviate stress, and caring relationships can protect against health problems. Beyond our immediate social support network, our health is also affected by our sense of community support and connectedness. Community connectedness reflects our commitment to shared resources and systems - for example, our community centres and programs, transportation system, and social safety net.

### Economic Development

Historically the Town's economic base has been logging, timber and related railway industry. Former industrial sites have been redeveloped for residential and recreational use. The economic base today is primarily service oriented, including government administration, institutional (school district), and retail, including tourist oriented services. New light industrial business, such as South Shore Cabinetry, is providing new full time jobs in a value added venture.

It is desirable to diversify the economy and strengthen the municipal tax base with more light industrial, professional services, business, research & development, and tourist service uses.

The economic development goal, objectives and policies are built upon specific recommendations of the 'Hanson' report (Action Plan for Economic Development Cowichan Lake Area, 2001), the Cowichan Lake Area Economic Readiness Assessment (2017), and the Cowichan Lake Region Tourism Action Plan Project (2018).

The Economic Development goal, objectives, and policies advance the income and employment factors of a healthy community.



## 5.1 Economic Development Goal

The Town's economy is healthy and robust through the diversification of the local economy and the provision of employment opportunities

### 5.1.1 Jobs Objectives

- 1) Diversify the local economic base.
- 2) Increase the number of full time good income jobs.
- 3) Support value-added, non-polluting light industries such as renewable energy and agricultural related industries such as horticulture.

### 5.1.2 Employment land Objectives

- 1) Increase the acreage of serviced employment land.
- 2) To minimize the detrimental effects of industrial activity on the natural environment and surrounding areas.
- 3) Employment land development must satisfy the following criteria:
  - a) The site is serviced with municipal water and sewer services;

- b) Where possible traffic should be directed away from residential areas;
  - c) The use does not detract from the amenities of the area; and
  - d) Known sand and gravel resources near Lakeview Campground shall continue to be protected. This shall be reinforced by transfer of ownership by the Province to the Town.
- 4) When considering new industrial development Council encourages light industrial, non-polluting industries to locate in appropriate designated areas or in new areas subject to the criteria established in this chapter.
  - 5) All industrial uses shall be subject to the “form and character” guidelines of the Industrial Development Permit Area (DPA-6) policies.
  - 6) A high quality of site design including extensive landscaping and visual buffers from non-industrial uses is required.
  - 7) Industrial activity is encouraged to re-use waste water.
  - 8) Industrial uses are encouraged to use readily available materials to produce value-added products.

### **5.1.3 Home occupation/ incubator Objectives**

- 1) Expand the range of home occupation uses and number of employees to encourage entrepreneurship and business incubation.
- 2) Increase the number of employees by up to 6 based upon neighbourhood context and zone district.
- 3) Revise Zoning Bylaw to permit the percentage of home devoted to occupation up to 50%.
- 4) Expand the range of permitted occupations.

### **5.1.4 Tourism Objectives**

- 1) Support diverse year-round tourism.
- 2) Support development of a hostel.
- 3) Support findings and recommendations of the Cowichan Lake Region Tourism Action Plan (2018).

### **5.1.5 Partner Relationship Objective**

- 1) Proactive, practical, regular, and visionary communication to build and strengthen relations with the Lake Cowichan First Nations

#### **5.1.5.1 General Policies**

- 1) Initiate and support an economic development initiative stakeholder group that meets on a quarterly basis.

#### **5.1.5.2 Jobs Policies**

- 1) Update the formal agreement with the Cowichan Lake First Nations to address infrastructure and job generating development.
- 2) Partner with telecommunication providers, such as TELUS, to upgrade Internet capacity to high speed cable, such as PureFiber.

### *5.1.5.3 Employment Land Policies*

- 1) Employment land includes industrial, professional business, agriculture, research and development uses
- 2) Retain, support, and expand existing businesses
- 3) Designate additional land for light industrial, research and development, business on Highway 18 and Block 200
- 4) Investigate favorable municipal servicing opportunities/ assistance for employment generating development
- 5) Develop and implement a niche technology attraction strategy

### *5.1.5.4 Home occupation/ incubator Policies*

- 1) Support incubator business initiatives and start up businesses for by referring them for mentoring and networking to the Cowichan Lake Chamber of Commerce and the Community Futures program.

### *5.1.5.5 Tourism and Recreation Policies*

- 1) Support a sub-regional (Western Cowichan) detailed, long-term tourism development strategy that incorporates trail development, cycling opportunities, fly-fishing and expanding the accommodation and camping sector.
- 2) Identify a citizen for nomination to the Tourism Cowichan Society board and partner with them to pursue funding for a Destination BC marketing grant for the Cowichan Lake area.
- 3) Improve and maintain river and lake access through wayfinding and physical improvements.
- 4) Preserve existing fixed roof accommodation.
- 5) Support purpose built vacation rental facilities.
- 6) Provide opportunities and support for expansion of the tourism and recreational industries through the following activities:
  - a) encourage the development of year-round tourist accommodation such as hostels, campgrounds, cabins and resorts in Blocks 28 and 177;
  - b) encourage the establishment of a park for the use of motorized recreational vehicles;
  - c) encourage the development of an eco-tourism facility;
  - d) encourage the development of year-round recreation; i.e. climbing wall, laser tag, Wii games etc.;
  - e) facilitate further development of walking, hiking and cycling trails that provide access to the tourism and recreational industries; and
  - f) facilitate the establishment of natural conservation areas.
- 7) Short-term vacation rental in existing private residences may be supported subject to licensing, location criteria, life and safety standards, insurance, adequate off-street parking, limiting nuisances, and other matters as may be determined by the Town Council.

## Housing and Urban Neighbourhoods

The provision of human shelter is a fundamental need that must be met in a variety of ways for a population with diverse needs and abilities. The *Local Government Act (LGA)* requires that this plan address the approximate location, amount, type and density of residential development required to meet anticipated housing needs over a period of at least five years. This plan addresses those needs broadly within a 25 year time-frame and more specifically within the five year time-frame. Furthermore, the Act requires objectives and policies addressing affordable, rental and special needs housing. A Housing Needs Assessment provides data, analysis, and policy direction (see Appendix A to view highlights).

The 20016 Canada Census and local data show that the Town of Lake Cowichan has 1470 occupied private dwellings, of which 82% are single family dwellings, 15% multi-unit dwellings, and the remaining 3% comprising of duplexes, semi-detached and movable dwellings. With an estimated population in 2016 of 3,226 the average household size is 2.2, slightly lower than BC as a whole and consistent with Vancouver Island.

The selected population growth projection, based on Stats BC and local knowledge, is 3,916 by the year 2041. This represents a growth rate of approximately 1% per year based on a projected 2.0 average household size this translates into a need for 345 additional dwellings, an average annual increase of 14 households per year over the 25 year planning time frame.

Existing zoned land could yield 1500 to 1780 residential units, of which 100 are represented as the yield potential of vacant lots within the existing developed areas of Town. These numbers only reflect total potential units and not the extent to which affordable, rental, special needs and seniors housing needs may be met. Policies need to be strategically implemented to ensure that appropriate housing is available for all household types, special needs and income groups.

Particular attention is given to providing for the 'missing middle', a range of medium density, market-based housing types that are attainable for working households. These include attached units such as duplexes, four-plexes, town homes, and low rise apartments.

The plan distinguishes three types of urban neighbourhoods:

***Urban Neighbourhood.*** Medium density area characterized primarily by traditional single detached dwellings with some low-rise attached dwellings such as duplexes, triplexes and four-plexes interspersed in accessible locations.

***Urban Compact Neighbourhood:*** High density area characterized primarily by multi-unit dwellings of low to mid rise height, higher density detached dwellings, and the full complement of middle range housing types.

***Future Urban Neighbourhood:*** Medium density area located to the west of the Lake View campground and suitable for a mix of detached and attached housing.

The Housing and Urban Neighbourhoods goal, objectives, and policies advance the *physical environment* factor of a healthy community.





Figure 19 Penny Lane small home with 400 square foot footprint

## 5.2 Housing and Urban Neighbourhoods Goal

Housing needs are satisfied inclusively for all residents, including families with children, single households, seniors and those with special needs.

### 5.2.1.1 Objectives

- 1) Provide for residential development that is a logical infill or extension of the community while maintaining the character of the Town.
- 2) Provide for a broad range of household types and tenures suitable for all income and age groups including those with special needs.
- 3) Accommodate varying densities of residential development while providing, and an appropriate mix of residential forms within neighbourhoods.
- 4) Achieve a minimum of 20% of all new housing units as affordable.

### 5.2.1.2 General Policies

- 1) Infill development shall be prioritized and encouraged in existing Urban Neighbourhood and Urban Neighbourhood Compact areas to ensure efficient use of vacant residential lands. These areas include, but are not limited to, all “south shore” areas, the “north shore” areas of River Road and Macdonald Road, and the recently annexed Greendale neighbourhood.
- 2) Future residential development shall proceed as a logical extension to existing neighbourhoods and services in a manner that does not financially burden the Town.
- 3) Within the *Urban Neighbourhood Compact* area, the full range of housing types is encouraged, including multi-unit apartments, town houses, patio homes, multi-plex homes (2-8 plex buildings),

and accessory dwellings inclusive of garden suites, coach houses, small homes, tiny homes, and single detached homes, including modular style buildings.

- 4) Within the *Urban Neighbourhood* and *Future Urban Neighbourhood* areas the range of housing types include multi-plex homes (2-8 plex buildings, accessory dwellings inclusive of garden suites, coach houses, small homes, tiny homes, and single detached homes, including modular style buildings.
- 5) The construction of smaller homes on smaller lots are a priority and shall be accomplished by creating new zone district categories in the Zoning Bylaw and greater lot dimension flexibility in the Subdivision, Works and Services Bylaw.
- 6) Senior's housing development is encouraged and may include, for example, assisted living, independent/supportive and residential care type facilities.
- 7) Special needs housing for intellectual, physical, and educational disabilities of a person of any age is encouraged in close proximity to, community services, shopping and public transit.
- 8) Adequate provision and location of amenities such as parks, trails and recreation facilities will be made to the satisfaction of the Town.
- 9) Appropriate Plan designations for housing and their complimentary Zone Districts shall be in accordance with Table 1.1.
- 10) All residual lands in a subdivision approval shall be dedicated to the Town for public purposes which may include parks and open space, municipal or public safety buildings and minor public works such as lift stations pump stations and similarly scaled required public works.
- 11) Residential densities shall be in accordance with the range of densities identified in Table 6, except where additional density is approved in accordance with the density bonus policies of this plan.
- 12) Aging in place, within existing housing, is supported and encouraged through home modifications (e.g. ramps).
- 13) New single and duplex unit home construction is encouraged to use adaptable design standards.

Table 6 OCP Plan Residential Designations and Complimentary Zone Districts

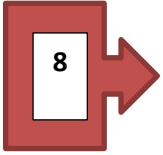






Table 6 Residential Use Designations with Density Range and Complimentary Zone Districts				
Official Community Plan		Zoning Bylaw		Illustrative Image
Designation	Density Range	Districts that implement OCP		
	Units/hectares	Zone	Symbol	
Downtown/Uptown and Urban Neighbourhood Compact	60-100	Multi-unit Residential	R-7	
Urban Neighbourhood and Urban Neighbourhood Compact	20-40	Small House	R-6	
	20-45	Single Detached and Duplex Residential	R-5	
	12-40	Urban, Urban Core & Medium Density Residential	R-2, 3, and 4	

**Table 6 Residential Use Designations with Density Range and Complimentary Zone Districts**

Official Community Plan		Zoning Bylaw		Illustrative Image
Designation	Density Range	Districts that implement OCP		
	Units/hectares	Zone	Symbol	
<b>Urban Neighbourhood</b>	12-20	Suburban Residential	R-1	
<b>General Commercial</b>	60-100	General Commercial	C-1	
<b>Institutional</b>	60-100	Parks and Institutional	P-1	

- 14) New multifamily residential construction approved through a rezoning process shall include adaptable design standards.
- 15) Revise the Zoning and Subdivision, Works and Services Bylaw to allow clustered development and smaller lot sizes.
- 16) Support the establishment of residential care facilities with a multi-level character by:
  - a) encouraging the use of surplus public property; and
  - b) encouraging public private partnerships.

### 5.2.1.3 *Affordable housing policies*

- 1) Affordable housing may be provided by the private, non-profit, cooperative, and public sectors separately or through partnership models.
- 2) Affordable housing may be provided using a variety of tenure models including ownership, rental, co-housing, and cooperative.
- 3) Affordable housing includes all types of housing units, including modular and mobile homes.
- 4) In rezoning for increased density a minimum 20% of housing units should be affordable in accordance with the density bonus policies.
- 5) There shall be no net loss of existing multi-unit affordable housing.
- 6) In the next comprehensive update to the Zoning Bylaw consider a rental only zone district.
- 7) All planning for new growth shall make provision for affordable housing, which may be achieved through any of the following:
  - a) affordable ownership housing,
  - b) purpose-built affordable rental units,
  - c) secondary suites,
  - d) setting aside land for development by a not-for-profit housing provider,
  - e) accessory dwellings,
  - f) seniors housing,
  - g) mobile homes manufactured to the CSA-Z240 standard and in a planned community environment, and
  - h) tiny homes (200- 400 square feet) on wheels in accordance with CSA Z240 code requirements.
- 7) Provide opportunities and support for affordable housing by working with existing agencies, organizations, and developers to provide affordable housing options.

### 5.2.1.4 *Density bonus policies*

- 1) A density bonus model is a voluntary system of exchange between a local government and land developers. A land developer can choose to either:
  - a) develop to the permitted base zoned density with no additional contribution required; or
  - b) build additional bonus density or floor space in exchange for a contribution back to the local government.
- 2) Density is calculated on the basis 'net dwelling unit yield' of the underlying zoning of a parcel of land, excluding land for infrastructure such as roads, and land not suitable for development such as

riparian areas as determined by the Riparian Area Regulations, wetlands, hazardous steep slopes, and flood plains.

For example, a 10-hectare parcel of land, zoned R-1, could theoretically yield 120 dwelling units based on a minimum 667 square metre lot size and the subtraction of 20% land consumed by infrastructure:

- 10 hectares
- Subtract 20% or 2 hectares, yielding 8 hectares
- 8 hectares divided by 667 square metres = *120 dwelling units*

If 2 hectares of the land is not developable due to environmental constraints, the net yield is 6 hectares divided by 667 square metres, for *90 dwelling units*.

- 3) Generally a density bonus contribution may be considered by the Town Council in the development process.
- 4) Where more efficient use of a site would occur as a result of innovative, environmentally sensitive design and construction methods being applied. Public benefits may also include walkways, child care facilities, environmentally sensitive area or heritage area preservation, community facilities and works or similar facilities. A density bonus program is implemented by provisions in the Zoning Bylaw.
- 5) Council may grant a density bonus for any of the following voluntary contributions:
  - a) up to 25% for development that provides affordable housing, seniors housing, special needs housing.
  - b) up to 25% for development proposals that dedicate a minimum of 15% of the developable portion of the site with vegetation, slopes, scenic attributes or other amenities which enhance its use as open space.
  - c) Up to 25% for a community facility
- 6) The following policies shall apply to qualifying Density Bonuses:
  - a) Where amenities such as walkways, parks or other similar forms of amenities are provided Council shall require public access be guaranteed through registration of a covenant on title;
  - b) A restrictive covenant shall be registered in perpetuity in the name of the Town of Lake Cowichan against the title of the land, at the time of registration of subdivision, prohibiting any lot created from the original parcel from being subdivided where the aggregate average of all lot sizes does not permit further subdivision of the original parcel;
  - c) The construction of amenities by the developer prior to registration of a subdivision or granting of a building or occupancy permit, require the registration of a covenant on title to ensure the amenity is provided, include the amenity as a requirement in a housing agreement or require the provision of a letter of credit or cash equal to the value of the amenity to be held as security to ensure the amenity is delivered;
  - d) All provisions otherwise applicable to the lot continue to apply when bonuses are permitted;



- e) All residual lands shall be dedicated to the Town of Lake Cowichan for public purposes which may include parks and open space, municipal or public safety buildings and minor public works such as lift stations pump stations and similarly scaled public required works.
- 7) Cash in lieu of density bonuses is not permitted.
- 8) Council shall consider requiring a minimum of 20% affordable home provision in rezoning applications that increase residential density or add new residential density in areas designated as Comprehensive Development.

## Recreation

Recreation is recognized as an important part of Lake Cowichan for both residents and visitors. Abundant recreation opportunities are available through the provision of recreational facilities, gathering places, the parks system, and access to the natural environment. Features such as the arena, curling rink, ball fields various community parks, Community Hall, Lakeview Campground, the Cowichan Valley Trail, the Trans Canada Trail, Visitor Information Centre, Cowichan Lake and Cowichan River are essential amenities that enhance the quality of life in the community for residents and are also destinations for visitors.

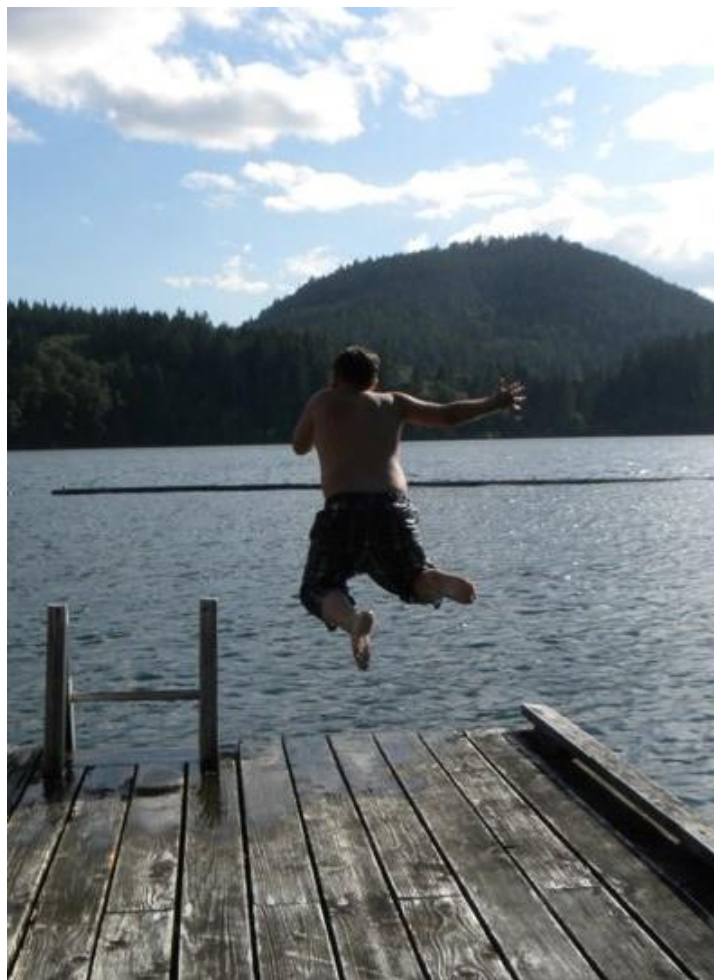
The Cowichan Lake Sports Arena and the Centennial Hall, the latter by agreement, are managed by the CVRD and provides sports programs for children to adults across the region. An extensive update begun to improve the facility was completed in early 2011. The Town is currently undertaking renovations on the adjoining Centennial Park, including increasing the number of ball fields, reconfiguring the fields to include a soccer field and adding a walking trail, as well as updating the onsite facilities. A beach volleyball court was recently added to Saywell Park.



Figure 20 Upgraded ball field at Centennial Park

## Parks

This plan designates over 68 ha (168 acres) for parks and open space<sup>10</sup>. This represents primarily Town owned land, a portion of the Cowichan River Provincial Park and two parks on privately owned land with special public use arrangements (Friendship and Gillespie Parks). 11.06 hectares (acres) of developed parks are dispersed throughout the community. This represents 3.68 hectares per thousand residents. While this is well above the generally accepted urban standard of 0.75 hectare per thousand residents, it is important to understand that a significant portion of these lands are undeveloped, including part of the Lakeside Campground, natural areas that are preserved for their ecological and aesthetic functions, and Provincial parkland. A major challenge facing the community is installing playground and recreational equipment in existing parks. New or expanded park facilities planned are detailed in the policy section 10.4.2 3) below. Parks and open space areas are shown on Map 5 – Parks, Open Space and Public Facilities. Existing parks are listed in Appendix B.



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<sup>10</sup> Open space is primarily undeveloped land, intended to remain in a natural condition.

## Institutions

Community groups and volunteers play an important role in the well-being of the community. The region's forestry heritage is celebrated, and is evident in parks, public art, the Kaatza Station Museum, and festivals such as Family Heritage Days and Lake Days. The Cowichan River is also an important feature in the Town's identity and history, as it has been used for industry, transportation and recreation. The Town and its residents are committed to maintaining a safe, inclusive environment for all where diversity is welcome and celebrated.

Institutions providing services include the Lake Cowichan Sports Arena, Seniors Centre (50 Plus Centre), Royal Canadian Mounted Police (RCMP), Cowichan Lake Community Services, the BC Ambulance Services, and public schools. The town is also served by churches and service organizations such as the Lions Club, Cowichan Lake District Chamber of Commerce, and the Royal Canadian Legion. Institutions meet the needs of residents of Lake Cowichan, visitors and the neighbouring communities of Youbou, Mesachie Lake, and Honeymoon Bay along with other residential areas bordering the Town.

The downtown and uptown core along South Shore Road, between Neva Road and the Cowichan Lake Sports Arena, is the preferred location for major institutions as this area is easily accessible both to citizens who live in town as well as nearby communities.



## ***Schools***

Lake Cowichan had its own independent school district, District 66, prior to the creation of the Cowichan Valley School District 79, an amalgamation of District 66 and Cowichan School District 65. Over the years, prior to and after amalgamation, a number of schools have been closed and now lie vacant: J. H. Boyd Elementary, Stanley Gordon and A.B. Greenwell Elementary. The J.H. Boyd site was sold to a private party amidst considerable controversy as the site was originally donated by one of the Town's former mill owners. The A.B. Greenwell Elementary school building was closed in 2008. Since amalgamation there has been a strong sense of a loss of community control over education programs and facilities.

As the community looks to the future there is uncertainty regarding specific programs as well as facilities. Discussions between the Town and the District are now focusing on an integrated, neighbourhood learning centre. Only two school campuses are currently open in town: Palsson Elementary School and Lake Cowichan School.

The Lake Area has seen significant K-12 enrolment declines from 1063 in 1998 to only 446 in 2017. A 2017 enrolment analysis projects a modest increase of approximately 15% by 2029 to 512 students. (See Figure 6, prepared by Yates, Thorn & Associates). The report notes that there is no need for any additional school sites to accommodate the projected enrollment increase.

## ***Community Services***

Cowichan Lake Community Services is a non-profit society providing an array of supportive programs for youth, families, and adults including counseling and support, social development, therapeutic recreation, child and youth counseling; sexual abuse intervention; family court counseling; and employment services. In fulfilling their mandate of supporting the quality of life for area residents, they specifically are committed to making the Lake Cowichan area the best place to raise a child.

## ***RCMP***

The Lake Cowichan detachment of the RCMP proactively engages with the community through a 'community policing' approach that sees officers participating in community events and fostering relationships with students at schools.

## ***Seniors***

The 50 Plus Centre, the Evergreen Housing Society, and the local Island Health clinic are the most visible institutions serving seniors. The Town supports a continuum of care for an aging senior's population and recognizes that while complex care facilities are best located in Duncan near the regional hospital, other facilities and services such as assisted living those that support aging-at-home fulfill an important need. For example, the Cowichan Region's Better at Home program, which is offered through Volunteer Cowichan, helps seniors with simple non-medical, day to day tasks including friendly visiting, light yard work, light housekeeping, and minor home repairs and maintenance.

## ***Cowichan Lake Education and Conference Centre***

Owned and operated by the Town, the Centre offers an inspirational setting for businesses, churches, organizations and families for conferences, meetings, retreats, camps or any special event. The Centre also delivers custom-designed outdoor educational and recreational programs for school groups and people of all ages.

## Recreation, Parks & Institutions Goals, Objectives and Policies

The following Recreation, Parks and Institutions goals, objectives, and policies advance the healthy community factors of physical environments, education, health services, and social support,



Figure 21 New Pickle ball facilities at Cowichan Park / Moneys Creek built with private donations

### 5.3 Goal for Recreation, Parks and Institutions

A diverse range of recreational opportunities and institutional facilities and services is available for the enjoyment and needs of residents and visitors.

#### 5.3.1 Objectives

- 1) Provide active and passive recreational opportunities for people of all ages and capabilities.
- 2) Provide a comprehensive parks system emphasizing access to watercourses, walking, and cycling while ensuring adequate sports amenities, playgrounds, and green space.
- 3) Facilitate development of greenway corridors linking forests, parks, residential areas, and amenities within the Town, and linking the Town to adjacent Electoral Areas 'F' and 'I'. This will enable wildlife and people to move about easily and will provide recreational opportunities.
- 4) Provide institutional facilities and services in a central and neighbourhood locations, easily accessed by all.
- 5) Ensure all properties and facilities zoned as public use remain available for recreational and cultural activities, educational programmes, and community gardens.
- 6) Support safe, strong community focused schools.
- 7) Provide residential and support services for an aging population

##### 5.3.1.1 General Policies

- 1) Improve access for those with physical and mobility challenges.
- 2) Co-ordinate recreational, park and institutional development in accordance with the Town's Downtown Revitalization Strategy of 2005.




- 3) When additional building space is required, encourage that existing buildings, such as ones belonging to associations, religious groups, the School District, etc., be utilized for the benefit of the community.
- 4) Develop recreational facilities for and with the active participation of youth, neighbourhood, and service groups, private enterprise, the School District, the CVRD and the Town.
- 5) Support the establishment and maintenance of community gardens for use by residents.
- 6) All lands zoned as public use shall not be converted to other uses.
- 7) Enhance and expand educational opportunities for pre-K-12 and the entire community.

### 5.3.1.2 *Park Policies*

- 1) Continue to develop a comprehensive parks system consisting of:
  - a) **Community parks** that serve the entire community with facilities such as sports fields, community centres, outdoor seating, group picnic areas, and campgrounds;
  - b) **Neighbourhood parks** that are in walking distance for all residents of a neighbourhood with facilities such as playgrounds, tennis courts, and basketball courts;
  - c) **Special area parks** with ecologically sensitive or unique (historical, commemorative or special use) features; and
  - d) **Greenway corridors** with trails or pathways, for walking and cycling; linking forests, parks, residential areas and amenities within the Town, as well as linking the Town to adjacent Electoral Areas via facilities such as the Cowichan Valley Trail.
- 2) When considering parks development:
  - a) complement the objectives and policies of Section 12 - Greenways of this Plan;
  - b) ensure the policies for the provision of parkland for all residential development are followed in accordance with the *LGA*;
  - c) endeavour to protect special features, heritage sites, and environmentally sensitive areas;
  - d) endeavour to distribute Neighbourhood Parks equally throughout the community;
  - e) wherever possible, develop and improve facilities, including baseball and softball diamonds, soccer fields and basketball courts, at school sites in Town in conjunction or partnership with the School District;
  - f) amalgamate any park comprising more than one land registry parcel into one parcel;
  - g) regarding the expansion of the trail system, align with the trails illustrated on Map 2 – Mobility; and
  - h) ensure sufficient public toilet facilities are provided throughout the Plan area.
- 3) Include age-friendly design elements such as level and wide walkways, wheelchair accessible picnic tables, older adult playground with exercise equipment.
- 4) All facilities and amenities provided by the Town must take into consideration the ability of all members of the community to access and enjoy them.



- 5) Require wherever feasible that public access be provided along key waterfront lands in order to achieve a linked multi-use trail system between major parks, greenbelts, and other recreational features throughout Lake Cowichan.
- 6) At selected existing parks, consider the following improvements and additions to facilities:

Table Park improvements	
Centennial Park	<ul style="list-style-type: none"> <li>• Install aging-supportive exercise and activity equipment</li> </ul>
Cowichan Park	<ul style="list-style-type: none"> <li>• Develop nature trail encompassing circumference of existing wetlands</li> <li>• Support pickle ball facilities</li> </ul>
Dashwood Park	<ul style="list-style-type: none"> <li>• Add native plants and trees to encourage the creation of a nature reserve</li> <li>• Provide a picnic table</li> </ul>
Lakeview Park	<ul style="list-style-type: none"> <li>• Continue the expansion of the floating walkway and connecting land walkway</li> <li>• Improve access and wayfinding information for public beach and to the trail connecting to Point Ideal</li> </ul>
Joginder Bains Park	<ul style="list-style-type: none"> <li>• Provide picnic tables, benches, and a garbage receptacle</li> <li>• Plant trees to provide shade</li> <li>• Develop a dog park</li> </ul>
North Shore Road Greenbelt.	<ul style="list-style-type: none"> <li>• Trail and public lake access</li> </ul>
Riverside/Duck Pond Park	<ul style="list-style-type: none"> <li>• Maintain sandy beach</li> <li>• Maintain and enhance picnic and play areas</li> <li>• Construct pedestrian accessibility beach ramp. For example, a mat such as those used at beaches in the City of Vancouver and Wasaga Beach, Ontario</li> </ul> 
Sahtlam Park	<ul style="list-style-type: none"> <li>• Install a drainage system</li> <li>• Replace existing swings</li> <li>• Add playground equipment for different age levels, including toddlers</li> <li>• Upgrade basketball court and fencing</li> </ul>
Saywell Park	<ul style="list-style-type: none"> <li>• Provide a boat launch for non-motorized boats</li> <li>• Plant trees around picnic tables to provide some shade</li> <li>• Install wheelchair accessible picnic tables</li> </ul>

- 7) Pursue the provision of public access to all watercourses, for recreational use by residents and visitors by the following means, subject to environmental and engineering constraints:
  - a) where publicly owned properties have access to watercourses, provide public access;

- b) where watercourses are in private tenures, negotiate, where possible, agreements with landowners for public access;
- c) keep road ends that front on watercourses open to the public; and
- d) whenever possible, secure properties or a right-of-way between the Cowichan River Bridge and Saywell Park. The intent is to establish a corridor for a riverfront walkway. This area could feature amenities and activities to attract residents and visitors and provide public parking.

### 5.3.1.3 Institutions Policies

- 1) Reserve sufficient land in central and neighbourhood locations for public institutional uses.
- 2) Preserve lands designated for institutional uses and to prioritize reuse of surplus schools, churches and other institutionally designated properties for other institutional uses that will meet current and future community needs.
- 3) Support the establishment of affordable rental housing for seniors in Downtown and in selected neighbourhood locations with adequate access to services.
- 4) Support the establishment of a multi-level residential care facility.
- 5) Support and promote the Columbarium at River's Edge Memorial Park
- 6) Support reuse of school buildings and other public properties that may be suitable for new public uses.
- 7) Advocate for adequate funding and use of programs to support aging at home and aging in community.

## Community

A complete community is a community that meets people's needs for daily living throughout an entire lifetime by providing convenient access to an appropriate mix of jobs, local services, a full range of housing and community infrastructure including affordable housing, schools, services, public safety, recreation and open space for their residents.

An inclusive, diverse, and active community has housing, public services and amenities that are affordable, accessible and inclusive. Community activities and events generate intergenerational and intercultural interest, participation, and social integration.

## 5.4 Community Goal

Lake Cowichan is a complete community that is inclusive, diverse, and active.

### 5.4.1 Objectives

- 1) Town regulations, services, and infrastructure are aging supportive, child friendly, and support active and diverse lifestyles.

- 2) Actively work towards creating a diverse economy and social environment that attracts young people, professionals, retirees and First Nations people in partnership with Cowichan Community Futures Cowichan and the BC Rural Dividend Fund.

#### 5.4.1.1 Policies

- 1) Seek 'Age-friendly Community' status through the Age-friendly B.C. (AFBC) Recognition Program.
- 2) Host a workshop or child and youth engagement activity sponsored by the Society for Children and Youth of BC.
- 3) Build pedestrian accessibility features in all new and renovated Town facilities, including parks, buildings, and mobility infrastructure.



4

## Agriculture and the Agricultural Land Reserve

### Introduction

A parcel of 6.2 ha to the east of the "100 houses" subdivision, and to the south of the Trans Canada Trail lies within the Agricultural Land Reserve (ALR). This site includes the former AB Greenwell School. This parcel is contiguous on its southern boundary to a relatively large area of land lying within the ALR.

### Provincial Legislation

Notwithstanding any other provisions of this bylaw, all lands within the ALR are subject to the *Agricultural Land Commission Act (ALCA)*, the Agricultural Land Reserve Use, Subdivision and Procedure Regulation (the Regulation), and any Orders of the Agricultural Land Commission (ALC). The ALCA and Regulations generally prohibit or restrict non-farm use and subdivisions of ALR lands, unless otherwise permitted or exempted.

## 5.5 Agriculture and the Agricultural Land Reserve Goal

Reserve lands within the ALR for agricultural and related uses.

### 5.5.1 Objectives

- 1) Minimize conflicts between farm and non-farm uses.
- 2) Support and promote the economic viability of the agriculture sector.

#### 5.5.1.1 Policies

- 1) Permit a full range of agricultural and complementary uses in the ALR and encourage value added activities that can improve farm viability.
- 2) Where proposed development abuts the ALR, agricultural activity must be protected from negative urban influences using such mechanisms as establishing buffers, registering restrictive covenants, and requiring development permits.
- 3) Recognize and protect the needs and activities of farm operations when considering adjacent and nearby land uses.
- 4) Plan for uses that are compatible with agriculture along the ALR boundary.

- 5) Preserve contiguous areas of agricultural land and avoid severance by transportation and utility corridors.
- 6) Encourage partnerships with the agriculture community, senior governments, and private enterprise to promote the development of the agriculture sector.
- 7) Protect land within the ALR and other agriculturally productive lands from inappropriate development.
- 8) Support re-use of the former AB Greenwell School facility, inclusive of existing building, parking lot, playground, and playing fields, for non-farm uses of public works administration, public works yard, and fire department training yard.

## **PART 6 | DEVELOPMENT PERMIT AREAS**

The *LGA* provides that the Town may designate Development Permit Areas for the purpose of:

- 1) protection of the natural environment, its ecosystems and biological diversity;
- 2) protection of development from hazardous conditions;
- 3) protection of farming;
- 4) revitalization of an area in which a commercial use is permitted;
- 5) establishment of objectives for the form and character of intensive residential development;
- 6) establishment of objectives for the form and character of commercial, industrial or multi-unit residential development;
- 7) in relation to an area in a resort region, establishment of objectives for the form and character of development in the resort region;
- 8) establishment of objectives to promote energy conservation;
- 9) establishment of objectives to promote water conservation; and
- 10) establishment of objectives to promote the reduction of greenhouse gas emissions.

The *LGA* requires that the Community Plan must describe the special conditions or objectives that justify the designation, and specify guidelines respecting the manner by which the special conditions or objectives will be met. The Act provides that specified activities may be exempt from a requirement to obtain a Development Permit.

These development permit areas established by this Plan include the following:

- 1) Watercourse and Streamside Protection;
- 2) Natural Hazard Lands;
- 3) Greenhouse Gas Reduction (Climate Protection);
- 4) Downtown;
- 5) Highway Commercial, Neighbourhood Centre and Tourism;
- 6) Multi-unit Residential; and
- 7) Industrial.

The areas described in this Section and shown on Map 3 – Watercourse and Streamside Protection Development Permit Area (DPA 1) , Map 4 – Natural Hazard Lands Development Permit Area– (DPA 2) and Map 5 - Development Permit Areas 4, 5, 6 & 7 (Downtown, Uptown, Highway Commercial, Neighbourhood Centre and Tourism, Multi-unit Residential, Comprehensive Development Area) are hereby designated as Development Permit Areas. Development Permits will be required for all development projects locating wholly or partially within the Development Permit Areas. Unless specifically exempted by this plan, no building or land alteration permit shall be issued prior to the issuance of a development permit.

When a proposed building or land alteration activity occurs in an area designated by more than one Development Permit Area, only a single application shall be required and all relevant guidelines will be considered concurrently.

## **6.1 Development Permit Areas Goal**

To implement the goals, objectives and policies of the OCP by establishing appropriate Development Permit Areas with justification, objectives, guidelines and exemptions.

### **6.1.1 Objectives**

- 1) Maintain the form and character of present and future commercial, residential and industrial development areas.
- 2) To promote downtown and commercial area revitalization.
- 3) Protect all environmentally sensitive areas.
- 4) Protect development and the public from hazardous conditions.
- 5) Protect and improve the habitat of fish, aquatic animals, birds, wildlife and plants.
- 6) Protect the Town's domestic water source.
- 7) Protect the climate by promoting the reduction of greenhouse gas emissions.

## **6.2 Watercourse & Streamside Protection Development Permit Area (DPA 1)**

The area shown on *Map 3 – Watercourse & Streamside Protection Development Permit Area (DPA 1)* and identified as Watercourse Protection Development Permit Area (DPA 1) is for the purpose of establishing objectives and guidelines for the protection of the natural environment, its ecosystems and biological diversity and for promoting the reduction of greenhouse gas emissions.

When a proposed building or land alteration activity occurs in an area designated by more than one Development Permit Area, only a single application shall be required and all relevant guidelines will be considered concurrently.

Residents of Town have expressed a strong interest to maintain the water quality of Cowichan Lake, the Cowichan River as well as the six smaller streams, two small lakes, the Cowichan River side channel within the Town boundaries and several wetlands which are or could be productive trout habitat. In addition, maintaining access to the Lake and River when development occurs is viewed as being a primary requirement with area residents. Residents have also expressed concern over the possibility of development locating on the shores of the Lake or River.

Four reaches of the Cowichan River are within the Town boundaries - the Upper Pool, the Co-op Reach, the Big Pool and the Upper River Reach, as well as the Block 28 Relic Side channel. Other watercourses in Town include Tiny Creek/Greendale Brook, Stanley Creek, Birdcage Spring, Atchinson Creek, Beadnell Creek, Neva Creek (East Branch of Beadnell Creek), Hatchery/Oliver Creek, Tern Creek, Maple Leaf Brook, Beaver Creek and its associated deltaic wetlands, Money's Creek and wetlands including the wetland's tributaries Greenwell/100 Houses Creek, South Money's Creek and Ravine Creek; Cowichan Lake, including its four reaches - the Beaver Creek Deltaic, wetlands, the Island Shake reach, Point Ideal and North Shore Road, Kwassin Lake and Grant's Lake.



Although Cowichan Lake and the Cowichan River are the most visible watercourses the significance of the remaining creeks, streams, lakes and wetlands need to be recognized. Many serve as spawning or rearing areas and through those functions provide critical habitat for salmonids.

### **6.2.1 Categories**

Riparian Areas Protection Act

Section 488(1) (a) of the *LGA* for the protection of the natural environment, its ecosystems and biological diversity; and

Section 488(1) (j) of the *LGA* for promoting the reduction of greenhouse gas emissions.

### **6.2.2 Justification**

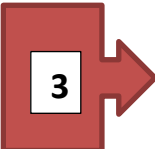
Watercourses and their adjacent riparian areas provide habitat and travel corridors for fish and other wildlife. They also act as natural water storage, drainage and purifying systems. As well, they serve as an aesthetic and recreational amenity for citizens and visitors alike. “Riparian Areas” are the areas of land and vegetation adjacent to watercourses that need to remain in a largely undisturbed state in order to maintain healthy watercourse environments. Riparian areas also help to protect private property from flooding and potential loss of land due to channel erosion and instability. It is in the public interest to regulate activities in watercourses and their riparian areas for the purposes of habitat protection, flood prevention and erosion control. Development can contribute to changes in the riparian area through loss of trees and vegetation and the alteration of natural processes. These changes may greatly diminish the ability of the riparian area to function as described. The Watercourse Protection Development Permit Area is intended to minimize the impacts of redevelopment and new development along watercourses and to maintain or restore important riparian functions and ecosystems.

### **6.2.3 Objectives**

- 1) To protect watercourses and their riparian areas, and the adjacent upland areas that exerts an influence on watercourses, from development.
- 2) To restore and enhance watercourses and their riparian habitat for wildlife movement and the natural features, functions and conditions that support fish and wildlife processes.
- 3) To create an awareness among Town residents and residents of adjacent Electoral Areas of the significance and importance of fish habitat.

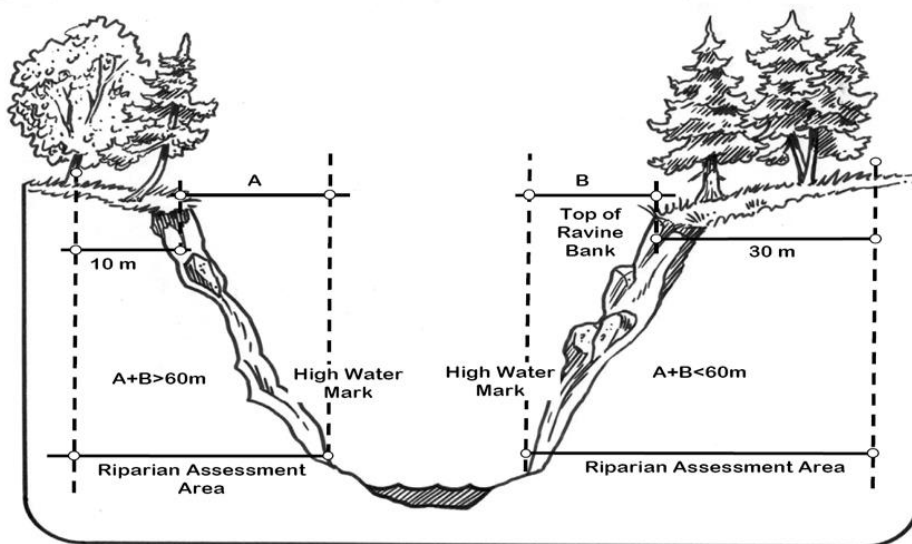
### **6.2.4 Guidelines**

- 1) Development permits issued in any part of this Development Permit Area as depicted on *Map 3 - Watercourse and Streamside Protection Development Permit Area* will be in accordance with the following:
  - a) Completion of an environmental assessment by a Qualified Environmental Professional (QEP) to determine a Streamside Protection and Enhancement Area (SPEA) for riparian areas; and



- b) No development shall occur within a Streamside and Watercourse Development Permit Area, or within the area as modified by a Streamside Protection and Enhancement Area (SPEA) prepared by a Qualified Environmental Profession, except for the following:
- i) works authorized by the Department of Fisheries and Oceans or a regulation under the Fisheries Act (Canada); and
  - ii) works and activities that comply with the laws, regulations and best management practices of the Water Act, for example bank repairs, stormwater outfalls, road crossings, footbridges and pipeline crossings.
- 2) The width of the Watercourse and Streamside Protection Area, shall be determined in one of the following three ways:
- a) as specified on Map 3 measured 30 metres horizontally from and at right angles to the Top of Bank of the watercourse except where the watercourse is located in a ravine; in which case the Watercourse and Streamside Protection area extends beyond the Top of Bank for the distance specified on Map 3 and includes the area between the Top of Bank and the natural boundary; or
  - b) where not specified on Map 3, or when believed to be less than 30 metres, a Streamside Protection and Enhancement Area (SPEA) may be determined by a Qualified Environmental Professional (QEP) acting in accordance with the Riparian Areas Protection Regulations of the Fish Protection Act; or
  - c) as part of a variance, by a Qualified Environmental Professional (QEP) acting in accordance with the Riparian Areas Regulation of the Fish Protection Act.
- 3) Illustration

**Figure 1-3.** Riparian assessment area: a strip 30 meters wide on both sides of a stream is measured from the high-water mark, or, for a ravine that is less than 60 metres wide, from the top of the ravine to a spot 30 metres beyond the top of the ravine, or for a ravine that is more than 60 metres wide, a strip that is 10 metres wide from the top of the ravine.



- 4) Additional measures may also be required depending on the degree of potential impacts of the development on the Streamside and Watercourse Protection Area and the condition of the Streamside and Watercourse Protection Area including, but not limited to:
  - a) planting of native vegetation and removal of invasive non-native vegetation within the Streamside and Watercourse Protection Area in accordance with an approved restoration plan;
  - b) maintaining hydrologic characteristics that emulate the pre-development state of land;
  - c) minimize impervious surfaces;
  - d) return the stormwater runoff from impervious surfaces of the development in accordance with the Water Balance Model adopted by the Province;
  - e) environmental monitoring during the construction phase;
  - f) developing and implementing a soil erosion and sediment control plan as part of site design and construction to prevent the discharge of sediment laden water into the watercourse;
  - g) protecting the root zones of trees located within the Streamside and Watercourse Protection Area and those identified for retention outside the Streamside and Watercourse Protection Area during construction;
  - h) installation of a permanent fence to demarcate the Streamside and Watercourse Protection Area;
  - i) abating windthrow hazard outside the Streamside and Watercourse Protection Area;
  - j) registering of a conservation covenant over the Streamside and Watercourse Protection Area; and
  - k) dedication of the watercourse to the Town of Lake Cowichan.

### **6.2.5 Exemptions**

- 1) Notwithstanding requirements for Permits by other applicable regulatory authorities, the following development activities are allowed to occur in this Development Permit Area without a development permit:
  - a) gardening and yard maintenance activities within an existing landscaped area, such as mowed lawns, minor pruning of trees and shrubs, planting vegetation and minor soil disturbance that does not alter the general contours of the land;
  - b) emergency procedures to prevent, control or reduce flooding, erosion or other immediate threats to life or property do not require a development permit, including:
  - c) emergency flood or erosion protection works;
  - d) removal of hazardous trees by Town staff or upon the recommendation of a certified arborist;
  - e) removal of non-native species;
  - f) clearing of an obstruction from a bridge, culvert or drainage flow; and
  - g) repairs to bridges or safety fences;
  - h) emergency actions for flood protection and clearing of obstructions by anyone other than Town staff must be reported to the Public Works Department immediately;

- i) trail construction;
- j) construction, repair and maintenance of works by the Town or its authorized agents and contractors, or by utilities with which the Town has signed a memorandum of understanding;
- k) subdivision of lands containing a natural buffer strip where:
  - l) minimum lot areas are met exclusive of the Riparian area, as required under the Zoning Bylaw;
  - m) no development activities (such as grading, clearing, trenching, installation of pipes, etc.) relating to the creation of lots or provision of services for those lots will occur in the Development Permit Area; and
  - n) all requirements made under the Subdivision Works & Services Bylaw for identifying and marking watercourses, natural boundary, Top of Bank and other watercourse-related features are met; and
  - o) ecological restoration and enhancement projects undertaken or authorized by authorized Town personnel.

### 6.3 Natural Hazard Lands Development Permit Area– (DPA 2)

The area shown on Maps 4–Natural Hazard Lands Development Permit Area—Floodplain and Steep Slopes—and are identified as Hazardous Lands Development Permit Area (DPA 2) is for the purpose of establishing objectives and guidelines for the protection of development from hazardous conditions.

When a proposed building or land alteration activity occurs in an area designated by more than one Development Permit Area, only a single application shall be required and all relevant guidelines will be considered concurrently.

Hazard lands are lands with physical characteristics which may lead to property damage or loss of life if improperly built on. Hazard lands within the Town include areas prone to flooding and erosion, lands with steep slopes, unstable soils, organic soils, areas with a high water table, and areas with a high or extreme wildland fire hazard.

#### ***Flooding***

Flood incidents are dependent on precipitation levels as well as temperature, depth of snow pack in the surrounding mountains and the rate of melt of the snow pack. The benchmark year for flooding in Lake Cowichan is 1968. At the time, the discharge rate into the Cowichan River from Cowichan Lake was five and one-half times above average flows. This resulted in extensive flooding in the downtown area. Based on 1968 data, the Ministry of Environment, Parks and Lands has identified the 200-year flood plain for the Town, 167.33 m GSC (Geodetic Survey of Canada) datum. Recognising existing levels of development, particularly in the commercial core as well as in areas along the Cowichan River, prohibiting development in the floodplain may be difficult to achieve. As a result, when new development or redevelopment occurs, Council shall require appropriate flood proofing measures to be undertaken. Presently, all new structures erected on flood-prone lands must be elevated so that living areas are a minimum of 0.5 metres above the 200-year floodplain.

### ***Steep Slopes***

Steep slope hazard lands include lands with steep slopes, areas of unstable soils and areas of frequent springs and groundwater seepage. An area immediately north of Cowichan Lake running parallel to the Lake is an extensive ridge with slopes generally in excess of 30%. In addition springs and seepage occur in this area which tends to accentuate the existing steep slope hazard of the area as these factors reduce the stability of the soils.

In areas where slope-based hazard lands have not been formally mapped by senior governments, the following criteria will be established as a means of determining hazard slope lands:

- 1) all lands with gradients exceeding 30%;
- 2) all lands within 30 metres of undeveloped slopes with gradients exceeding 50%; or
- 3) all lands within 30 metres of developed slopes with gradients exceeding 30%.

#### **6.3.1 Category**

Section 488 (1) (b) of the *LGA* (Natural Hazard).

#### **6.3.2 Justification**

Although the natural water features, steep slopes, and forested lands within Lake Cowichan provide opportunities for attractive development, they may create hazardous conditions for development and subject the public to unnecessary hazards. The Town has adopted the guidelines in this section in order to provide for appropriate development and to protect the public from hazardous conditions in areas subject to potential hazard.

The policies included in this section are intended to provide protection to developers and the public in regards to future development in the Town. It is recognized there are developments which have been approved in hazard land areas and it is only when these areas are proposed for redevelopment that the guidelines noted herein will apply. Much of the Commercial Core of the Town is located within the 200-year floodplain established by the Ministry of Environment, and is one area where existing development is located in a hazard area. Virtually the entire Town is classified with a high wildfire hazard risk.

#### **6.3.3 Objectives**

- 1) To protect development and the public from hazardous conditions.
- 2) To provide guidelines to developers for protecting development and the public from hazardous conditions.
- 3) To create an awareness among residents of Lake Cowichan of the significance of hazard lands.
- 4) To prohibit development from occurring in the area where slope instability hazards exists.
- 5) To safeguard private property from potential damage.
- 6) To coordinate protection of hazard lands with the Watercourse Protection guidelines and the Greenways Vision policies of this Plan.
- 7) Development within the Wildfire Hazard areas is managed in a way that:
  - a) minimizes the risk to property and people from wildfire hazards;

- b) promotes activities to reduce wildfire hazards while still addressing environmental issues; and
- c) proactively manage conditions affecting potential fire behaviour, thereby increasing the probability of successful fire suppression and containment, and thereby minimizing adverse impacts;
- d) conserve the visual and ecological assets of the forest for the benefit of present and future generations; and
- e) reduce the risk of post-fire landslides, debris flows and erosion

#### **6.3.4 Comprehensive Guidelines**

- 1) Any area prone to flooding or erosion, lands with steep slopes, unstable soils, organic soils and areas with a high water table are hazard lands subject to the development permit requirements of this section. Council shall require appropriate site specific engineering, biological and/or other studies to define any constraints and limitations to development on the subject area, as may be required.
- 2) No buildings or structures shall be erected, or sites altered or excavated, in areas identified as hazard lands without proper mitigating measures being identified. To avoid potential hazards from natural conditions, no buildings and structures shall be sited, nor site excavation works shall be undertaken unless the proposed works are completed in accordance with requirements established in a report signed and sealed by a practicing geotechnical engineer, registered as a Professional Engineer licensed to practice in British Columbia ascertaining the proposed works have minimal negative impact on the subject lands. Similar reports may also be required from registered professionals qualified in other disciplines such as fisheries, forestry, wildlife biology and terrestrial ecology, among others to ascertain minimal impact on those resources.
- 3) All required reports and construction (as-built) drawings pertaining to work in hazard lands shall be certified by a licensed, practicing Professional Engineer and submitted to the Town for review prior to the issuance of an occupancy permit.
- 4) Where existing vegetation is required to be maintained in order to control surface run-off and storm water on lands subject to natural hazards a remediation plan shall be submitted for review and approval of the Town Engineer.
- 5) A development permit may require such other works be performed as are deemed appropriate to preserve or enhance the natural features of the site identified as hazard.
- 6) Access improvements on or adjacent to hazard lands shall be constructed in a manner which has minimum impact on the affected site.
- 7) Boundaries of sensitive and hazardous areas should be physically marked on the ground by qualified professional prior to any site development or other disturbance. No removal of markings until Town staff reviews and verifies.

#### **6.3.5 Flood Plain Guidelines**

- 1) All development or redevelopment within the 200-year flood plain shall ensure that post development rain water hydrologic regime remains unchanged from pre development conditions. Rain water flow shall be measured in terms of both total volume and the rate of flow.
- 2) Use of site development techniques that mimic the natural hydrologic regime to the greatest extent possible in accordance with the Water Balance Model adopted by the Province.



- 3) Any proposed project on a previously undeveloped site shall accommodate development in a way that minimizes clearing and re-grading.
- 4) For all redevelopment projects, development shall be concentrated in previously-disturbed areas to the maximum extent possible.
- 5) Fill may only be used for landscaping, site grading provided the fill does not adversely affect flood storage capacity on or adjacent to the site.
- 6) Rain water storage capacity shall be added on or off site to the equivalent of any capacity decrease caused by development or redevelopment.
- 7) Where applicable, the applicant shall replace or install walkways or driveways with materials such as crushed stone or gravel to allow stormwater to infiltrate into the ground and to reduce the velocity of floodwaters as it moves across the ground.
- 8) All buildings shall incorporate one foot of freeboard for the building's lowest habitable floor.

### **6.3.6 Steep Slopes Guidelines**

- 1) Significant excavation or filling to accommodate buildings or structures or to alter existing slopes shall not be undertaken, nor shall any building or structure be erected, constructed or placed in areas subject to bank instability or potential damage from bank instability. To avoid areas subject to unstable slopes, buildings and structures shall be sited in accordance with building setbacks and other requirements as determined by a geotechnical engineer registered as a Professional Engineer in British Columbia.
- 2) All lands shown on Map 4 Natural Hazard Lands Development permit Area (DPA 2) with slopes of greater than 10% shall be subject to slope stability studies to determine where hazardous conditions exist prior to any development being permitted. These studies shall include but not be limited to identifying areas of slope equal to or greater than 30%, areas of springs and seepage and organic soils, the 200 year flood plain, and any areas with a high water table, and other studies as required. Reports shall be prepared, signed and sealed by a qualified practising engineer, licensed to practise in British Columbia. If fish habitat areas are potentially affected by proposed development, Council shall require a report prepared by a qualified fish biologist specifying how the proposal will meet all applicable Federal and Provincial regulations.

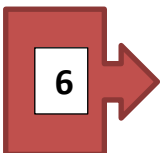
### **6.3.7 Exemptions**

- 1) No exemptions from the requirements of a Development Permit for flood plains and steep slopes may be granted by Council.
- 2) An exemption from several or all of the requirements of a Development Permit for Wildfire Hazard may be granted for infill development where it can be demonstrated by a qualified professional that the local risk of fire hazard is moderate or low.

### **6.3.8 Wildfire Hazard Guidelines**

#### **Site Design**

- 1) To an extent that is reasonable and feasible, new buildings and structures shall be located away from any contiguous undeveloped forested areas or areas containing hazardous forestry fuel types or accumulations.



- 2) Subdivision and neighbourhood design shall consider incorporating fire breaks or fuel breaks adjacent to residential areas, which may be in the form of fuel-reduced borders, roads, or trails.
- 3) FireSmart design standards, as identified in the latest version of “FireSmart: Protecting Your Community” shall be applied to all fire breaks, fuel breaks, and infrastructure design.
- 4) The Subdivision, Works and Services Bylaw establishes design standards for streets and infrastructure that minimize the risks to public safety due to wildfire hazards.
- 5) All development applications shall be jointly reviewed with and assessed by the Fire Department.



Figure 22

Fire Break with no vegetation next to a house

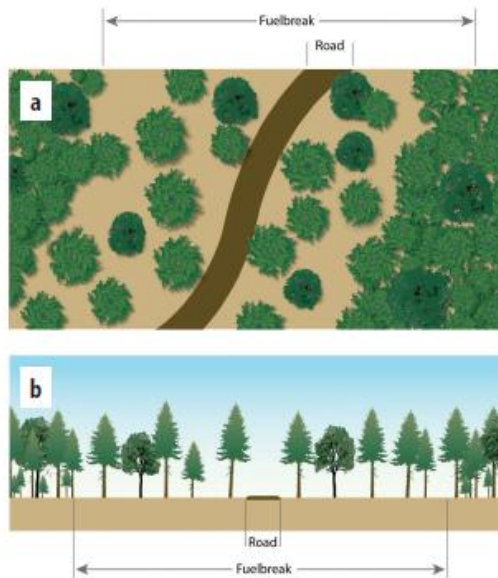


Figure 23

Shaded fuel break:

diagram 'a' is the plan view;  
diagram 'b' is the profile view

## **Building and Infrastructure Materials**

- 6) The following fire resistive materials and construction practices are required:
  - a) Class A fire retardant roofing materials, such as asphalt or metal;
  - b) decks, porches and balconies sheathed with fire resistive materials;
  - c) all eaves, attics, roof vents and openings under floors screened to prevent the accumulation of combustible material, using 3mm, noncombustible wire mesh, and vent assemblies with fire shutters or baffles;
  - d) exterior walls sheathed with fire resistive materials such as poured concrete, stucco, brick, and fiber cement boards/panels;
  - e) portions of exterior walls facing away from forested edges may use fire resistive wood, subject to a report by a qualified professional;
  - f) fire-resistive decking materials, such as solid composite decking materials or fire-resistive treated wood;
  - g) all windows tempered or double-glazed to reduce heat and protect against wind and debris that can break windows and allow fire to enter the new building or structure;
  - h) all chimneys and wood-burning appliances with approved spark arrestors; and
  - i) building design and construction generally consistent with the highest current wildfire protection standards published by the National Fire Protection Association or any similar, successor or replacement body that may exist from time to time.
- 7) Security in connection with such removal.

## **Landscaping and Vegetation Management**

- 8) The following landscape and service conditions are required:
  - a) firebreaks may be in the form of cleared parkland, roads, or utility rights-of way (see Figure 22);
  - b) fuel breaks may be in the form of shaded landscaping with dispersed tree plantings and no understory plantings (see Figure 23);
  - c) wildfire risk mitigation and landscaping should be designed and installed to protect, conserve and enhance natural features of the site and adjacent ecosystems in accordance with Provincial and Town bylaws;
  - d) landscape plantings should be fire resistant, in accordance with the latest version of the FireSmart Guide to Landscaping;
  - e) if removal of trees or vegetation is deemed necessary by the Qualified Professional for the purpose of reducing wildfire risk, Town approval is required and replacement trees or vegetation may be required;
  - f) if deemed necessary by the Qualified Professional for the purpose of reducing wildfire risk, a defensible space shall be established and managed around buildings and structures in accordance with the latest version of the FireSmart Homeowner's Manual;

- g) establish and maintain a 1.5 metre non-combustible zone around buildings and any attachments (ie decks) in accordance with FireSmart Homeowner’s Manual; and
  - h) the Town may enforce any FireSmart standards and recommendations of Qualified Professionals through a covenant at the time of development approval.
- 9) A tree assessment and retention or restoration plan by a Qualified Professional may be required.

## **6.4 Greenhouse Gas Reduction Development Permit Area (DPA-3)**

Achieving greenhouse gas emissions reduction targets requires a bold and comprehensive approach to reviewing all new development and all redevelopment.

When a proposed building or land alteration activity occurs in an area designated by more than one Development Permit Area, only a single application shall be required and all relevant guidelines will be considered concurrently.

### **6.4.1 Categories**

Section 4881(1) (j) of the *LGA* to protect the climate by promoting the reduction of greenhouse gas emissions

### **6.4.2 Justification**

To achieve greenhouse gas reduction targets as set forth in this plan and required by the Province.

### **6.4.3 Objectives**

- 1) To reduce community-wide energy consumption and emissions.
- 2) To consider the impacts on climate change as an important factor in decision-making related to site planning, building design, and landscaping.

### **6.4.4 Guidelines**

- 1) Subdivisions are subject to the approval of a Greenhouse Gas Reduction Development Permit which must be granted as a prerequisite to approval of a Preliminary Lot Arrangement.
- 2) All commercial and multi-unit development which otherwise require a development permit within Development Permit Area 4 (Downtown, Uptown, Highway commercial, Neighbourhood Centre and tourism) and Development Permit Area 5(multi-unit) are subject to the approval of a Greenhouse Gas Reduction Development Permit.

#### **6.4.4.1 Site planning**

- 1) Site density for subdivisions should be maximized.
- 2) Building footprints should be minimized in order to allow for maximum green space.
- 3) Lots should be oriented to maximize solar orientation of building envelopes.
- 4) Buildings should be oriented to maximize solar gain.

- 5) Subdivisions should be laid out to minimize the length and amount of infrastructure such as sewer lines, water lines and roads.
- 6) Subdivision layout shall accommodate active transportation options and transit.
- 7) Subdivisions shall be laid out to maximize site connectivity to nearby amenities and services.

#### **6.4.4.2 Building and Structure Guidelines**

- 1) Whenever possible, renewable energy sources should be used in large scale structures.
- 2) Where feasible, buildings should have a south oriented roof to maximize solar gain and to allow for future use of solar hot water panels.
- 3) Opportunities for natural ventilation and airflow should be incorporated into the building.
- 4) Building materials should encourage thermal massing and seasonal thermal energy storage.
- 5) Physical building envelopes should be highly energy efficient.

#### **6.4.4.3 Landscape Guidelines**

- 1) Vegetation should require minimal irrigation.
- 2) Enhanced landscaping should be located along the south and west facing site boundaries to create shade.
- 3) If possible, opportunities for rainwater recycling should be included in landscape design.
- 4) Maximize the use of porous materials throughout landscaping.
- 5) Water features must use recirculation systems as opposed to once through systems.
- 6) Large-scale developments and subdivisions should incorporate opportunities for local food production.

#### **6.4.5 Exemptions**

- 1) A development permit shall not be required for the following works:
  - a) Minor cosmetic improvements to buildings and subdivisions creating three (3) or fewer lots.

## 6.5 Downtown, Uptown, Neighbourhood Centre, Tourism Areas, and Highway Commercial Development Permit Area (DPA 4)

The area designated on *Map 6- Development Permit Areas 4, 5, 6 & 7* as Downtown, Uptown Neighbourhood Centre, Tourism Areas and Highway Commercial, Development Permit Area (DPA 4), all lands zoned Commercial outside of the Downtown and Uptown designations, all lands designated as Neighbourhood Centres and Tourist Commercial on Map 1 Land Use are designated as Development Permit Area (DPA-4) in order to provide guidelines for the form and character of Highway Commercial, Neighbourhood Centre and Tourism Areas.

When a proposed building or land alteration activity occurs in an area designated by more than one Development Permit Area, only a single application shall be required and all relevant guidelines will be considered concurrently.

### 6.5.1 Categories

Section 488(1) (d) of the *LGA* (Revitalization of an area in which a commercial use is permitted).

Section 488 (1) (g) of the *LGA* (Form & Character).

### 6.5.2 Justification

Downtown and Uptown have a distinct character which is indicative of the nature of the community. It includes commercial, residential, institutional and public and parks and waterfront uses. The significance of the Downtown area to the community as the commercial core, and the heritage value of the existing buildings and streetscape, requires that new development be subject to the guidelines.

Existing and future neighbourhood centres, tourism areas, and highway commercial development serve vital functions in the community that are highly visible. The significance of these areas requires new and revitalized development to be subject to these guidelines.

It is residents' desires and Council's intent, to oversee and guide the form and character, of, commercial development along highways, in neighbourhoods and tourism areas in a manner that is compatible with surrounding neighbourhoods and reflects high design standards.

### 6.5.3 Objectives

- 1) To ensure that new development and redevelopment which occurs in Downtown and Uptown Lake Cowichan are compatible with the form, scale and character of existing development.
- 2) To strengthen the downtown and uptown as the primary commercial focus of the Town.
- 3) To realize the heritage, economic, culture and architectural potential of this area.
- 4) To ensure that new commercial development and redevelopment along highways, in neighbourhoods and tourism areas are compatible with the form, scale and character of surrounding development.

### 6.5.4 Guidelines

- 1) New development should be brought as close to the street line as possible to take advantage of the street frontage, thereby making the use and the street an active and dynamic place. The net result is similar to a coastline where 'nooks and crannies' support different habitats to support people as

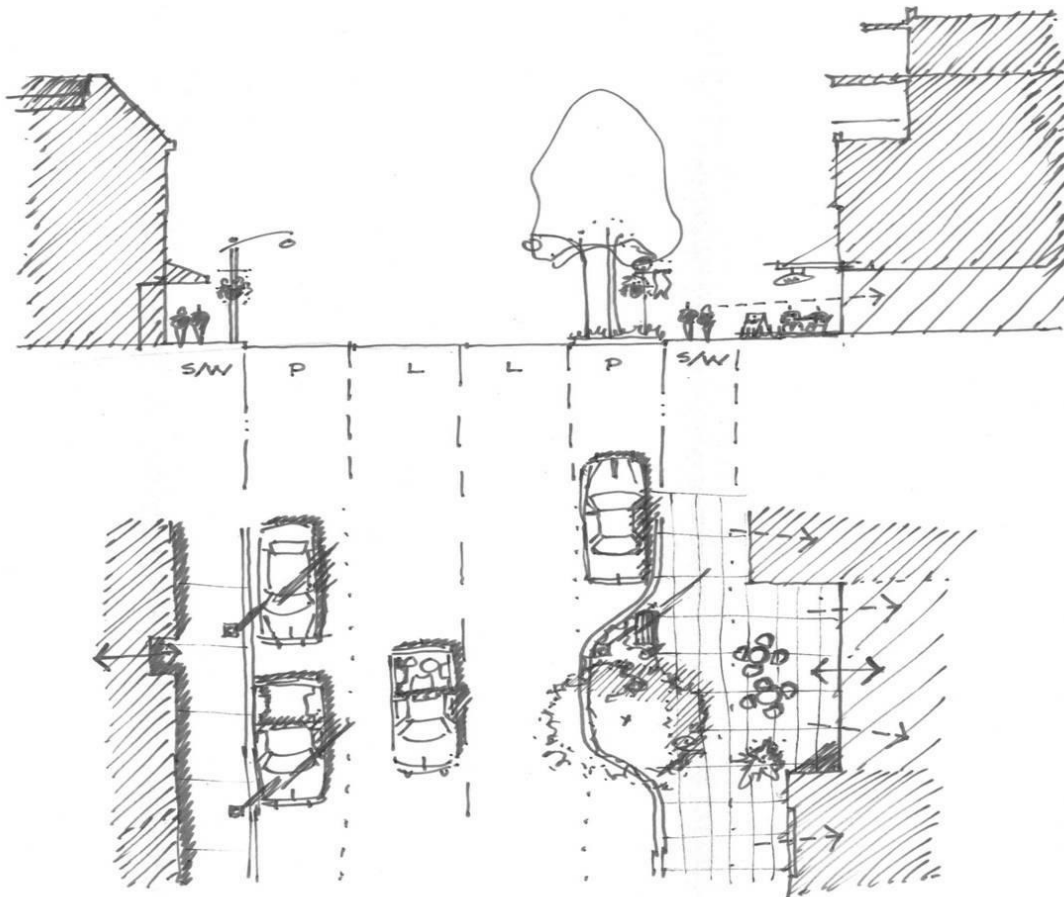


pedestrians, shoppers, and casual diners. Where possible, commercial buildings with residential uses located on an upper floor, should have access from the front and side. Side access should be primarily for residential uses above commercial, except where a lot is situated on a corner.



**Figure 224 Illustration of varied setback, public seating and landscaping amenities**

- 2) A minimum of 75% of a building's principal or front façade must be within zero to two metres from the front lot line in the Downtown and Uptown designation.
- 3) Additional site and building design requirements may be imposed through the Development Permit process to provide for improved traffic and pedestrian circulation and to comply with the community objectives set out in the Plan



Less like this side of the street:

- Narrow sidewalk
- Single entrance with no view to activities in building
- No landscaping
- Continuous parking band

More like this side of the street:

- Wider sidewalk to accommodate pedestrians
- Varied building set backs
- Landscape and tree 'bulges' that bring greenery into downtown
- More transparent ground floor to allow building activities to visually spill into the street
- Top floor has additional setback
- Public amenities such as public art, open space, street trees and landscaping, special paving and street furniture

Figure 235 Plan View Illustrating Guidelines

Illustration of the effects of variable build-to lines.



**Figure 246 3D perspective of varied setbacks**

- 4) All new or renovated structures, signs, street lighting and other streetscaping features shall maintain the natural resources and outdoor recreation theme.
- 5) Development shall generally reflect the bulk, mass, character, shape and form of adjacent buildings and acknowledges architectural, design and historic features of the area.
  - 1) Vary roof lines.
  - 2) Extensively use natural materials for exterior finishing such as timber, board and battens, clapboard (hardiplank permitted), shingles stone, and brick.
  - 3) Vinyl siding is prohibited.
  - 4) Design buildings in keeping with the west coast climate with particular attention given to rain related design with overhangs to protect walls and windows and covered walkways to protect clientele from the elements.
  - 5) Colours shall reflect the natural environment of the Cowichan Lake area. Primary and bright neon colours may only be used for trim and accents.
  - 6) The design of buildings should acknowledge the varying influence of sunlight during the day and seasonally, and take advantage of natural light.
  - 7) Hand-crafted signage of professional quality is encouraged whereas roof mounted signs are prohibited. Permitted signs are to be constructed from individually raised, externally illuminated and non-illuminated letters and shall conform to the Town's Sign Bylaw.
  - 8) Screen, buffer and landscape exterior public storage, service, refuse, loading and parking areas so as to minimize intrusions on adjacent uses.
  - 9) Finish pedestrian and parking areas with hard-surfaces such as concrete, asphalt, brick, stone, stone pavers or similar materials.
  - 10) Parking and other works and service requirements may be reduced or altered in special circumstances through the Development Variance Permit process where strict compliance with the bylaws would unduly restrict appropriate development or would undermine the character of the area.

- 11) Modified building setbacks may be required for development through the Development Permit process to provide for improved visual building massing and traffic and pedestrian circulation.
- 12) Vehicular and pedestrian access shall be safe, clearly articulated, and pedestrian and vehicular traffic movements should be separated.
- 13) Creation of sidewalk extensions into the parking lanes of the street to create mini public spaces shall be encouraged where pedestrian crossings are located.
- 14) Provide for the planting of vegetation, decorative street furniture (i.e. lighting, benches, and refuse containers) and appropriate landscaping.
- 15) Apply barrier free design principles for buildings and structures.
- 16) Apply universal design principles to facilitate barrier free pedestrian access for site, buildings, and structure design.
- 17) Apply the guidelines of Crime Prevention through Environmental Design (CPTED) for buildings, site design, landscaping, street lighting and amenities in a manner that promotes personal safety, visibility accessibility. Issues covered include:
  - a) public consultation process;
  - b) overall design; and
  - c) specific design issues of isolation, visibility, lighting, signage, maintenance, management.
- 18) Use on-site, low-impact, shielded lighting to provide for safety and security as well as to reduce glare and spillage onto adjacent sites.

### **6.5.5 Exemptions**

- 1) A development permit shall not be required for following works:
  - a) construction within a building that does not require exterior alterations;
  - b) replacement of exterior finishes using the same or similar materials and colours;
  - c) replacement of signage with no change in location, size, or type of signage;
  - d) single family and two-family (duplex) homes;
  - a) construction within a building that does not require exterior alterations;
  - b) replacement of exterior finishes using the same or similar materials and colours;
  - c) minor exterior renovations including replacement of roofing using similar colour and material, or existing windows and repairs to exterior finishes;
  - d) changes to the text or message on existing signs and new signs less than 2 square metres in area;
  - e) emergency repairs to buildings and structures where there is a demonstrable and immediate risk to human safety or property;
  - e) landscaping, walkways, fences less than 1.2 metres in height; and
  - f) any development excluded from the requirement of a Development Permit by Council.

## 6.6 Multi-unit Residential Development Permit Area (DPA 5)

All multi-unit development, regardless of location and Zone District, as well as the areas depicted as multi-unit Residential Development Permit Areas (DPA 5) on *Map 5– Development Permit Areas 4, 5, & 6 (Downtown, Uptown, Highway Commercial, Neighbourhood Centre and Tourism, Multi-unit Residential, Comprehensive Development Area)* are so designated in order to provide guidelines for the form and character of all multi-unit residential development within Lake Cowichan.

When a proposed building or land alteration activity occurs in an area designated by more than one Development Permit Area, only a single application shall be required and all relevant guidelines will be considered concurrently.

### 6.6.1 Category

Section 488 (1) (g) of the *LGA* (Form & Character).

### 6.6.2 Justification

Council and residents wish to oversee and guide the form and character of multi-unit development within the area. Multi-unit residential development includes apartments, town houses, row houses and similar forms of residential development.

### 6.6.3 Objectives

- 1) Develop new multi-unit residential uses compatible with existing development.
- 2) Provide for affordable and rental housing in the community by permitting residential uses above commercial development in the Commercial Core Area.
- 3) Maintain the scale, character and form of multi-unit residential development within the development permit area.

### 6.6.4 Guidelines

- 1) New development relates positively to existing development in terms of its scale, form, and character.
- 2) A proper transition from less intensive use to more intensive use and vice versa is provided between new multi-unit residential developments and adjacent uses.
- 3) Vary form, architectural style, colour, texture and finish materials.
- 4) Use natural materials such as timber, stone, and brick for exterior finish highlights.
- 5) Vary roof lines in terms of pitch, height, and facade treatment.



**Figure 257 Varied roof lines**

- 6) Provide landscaping, buffering and fencing for the privacy for residents of the building and for adjacent property owners.
- 7) Design in keeping with the west coast climate with particular attention to rain related design that includes overhangs and covered walkways. The design of buildings should also acknowledge the varying influence of sunlight during the day and on a seasonal basis and should take advantage of natural light.



**Figure 268 Weather protected entrance**

- 8) Apply barrier free universal design principles to separate on-site pedestrian and vehicular traffic and to provide safe access and egress to buildings and to and from the site. Direct vehicular traffic away from local residential streets.
- 9) Screen, buffer and landscape exterior public storage, service, refuse, loading and parking areas so as to minimize intrusions on adjacent uses.
- 10) Finish pedestrian and parking areas with hard-surfaces such as concrete, asphalt, brick, stone, stone pavers or similar materials.



**Figure 279 Example of screened waste enclosure**

- 11) Orient exterior lighting away from adjacent properties and onto the site under development.
- 12) Apply the guidelines of Crime Prevention through Environmental Design (CPTED) for buildings, site design, landscaping, street lighting and amenities in a manner that promotes personal safety, visibility accessibility.
- 13) Parking and other works and service requirements may be reduced or altered in special circumstances through the Development Variance Permit process where strict compliance with the bylaws would unduly restrict development or would undermine the character of the area.
- 14) Additional or reduced building setbacks may be necessary to provide for improved visual building massing and traffic and pedestrian circulation.

### **6.6.5 Exemptions**

- 1) A development permit shall not be required for the following works:
  - a) duplexes and triplexes;
  - b) any development excluded from the requirement of a Development Permit by Council.

## **6.7 Employment Development Permit Area (DPA 6)**

The area designated on Map 6 Development Permit Areas 4, 5, & 6 as Employment (DPA 6) is for the purpose of establishing objectives and guidelines for form and character.

When a proposed building or land alteration activity occurs in an area designated by more than one Development Permit Area, only a single application shall be required and all relevant guidelines will be considered concurrently.

### **6.7.1 Category**

Section 488 (1) (g) of the *LGA* (Form & Character).

### **6.7.2 Justification**

Council and residents wish to oversee and guide the form and character of employment development in a manner that ensures enhances neighbourhood character and minimizes detrimental impacts.



### 6.7.3 Objectives

- 1) To ensure that industrial development is compatible with the form and character of the surrounding neighbourhood.
- 2) To minimize detrimental impacts of employment land activity on surrounding neighbourhoods.

### 6.7.4 Guidelines

- 1) Landscape, buffer and fence exterior storage, service and refuse areas so as to minimize intrusions on adjacent uses.
- 2) Site and orient buildings and structures in such a manner so as to permit adequate ingress and egress for large delivery vehicles
- 3) Vehicular and pedestrian access shall be safe, clearly articulated, and pedestrian and vehicular traffic movements should be separated.
- 4) Landscape and screen parking areas.
- 5) Integrate signage with building design using dimensions in accordance with the Sign Bylaw.
- 6) Lighting shall be of a cut-off, shielded design and be demonstrated to have no trespass onto adjacent properties.
- 7) Building design shall reflect the use of natural materials (concrete and steel permissible), and be articulated to minimize the impact of large structures.



Figure 3028 Use Concrete and Steel



**Figure 3129 Articulated and varied roof lines**

- 8) Screening and buffering of the industrial use from adjacent non-industrial uses.
- 9) Consideration shall be given to ensuring a compatible relationship of the lands to other buildings and uses in the area.
- 10) Apply the guidelines of Crime Prevention through Environmental Design (CPTED) for buildings, site design, landscaping, street lighting and amenities in a manner that promotes personal safety, visibility accessibility.

### **6.7.5 Exemptions**

- 2) A development permit shall not be required for following works:
  - a) construction within a building that does not require exterior alterations;
  - b) replacement of exterior finishes using the same or similar materials and colours;
  - c) replacement of signage with no change in location, size, or type of signage; and
  - d) interior renovation of existing buildings;
  - e) minor exterior renovations including replacement of roofing using similar colour and material, or existing windows and repairs to exterior finishes;
  - f) changes to the text or message on existing signs and new signs less than 2 square metres in area;
  - g) emergency repairs to buildings and structures where there is a demonstrable and immediate risk to human safety or property;
  - h) landscaping, walkways, fences less than 1.2 metres in height.
  - i) any development excluded from the requirement of a Development Permit by Council.

## 6.8 Development Permit Area Application Requirements

Prior to issuing a Development Permit within any Development Permit Area Council requires applicants to furnish, at their expense, developments permit application which shall include:

- a) a cheque in the amount prescribed by the Town's Procedures By-law;
- b) a description of the project;
- c) plans indicating:
  - i) the location of the project;
  - ii) existing natural features, including vegetation and such features as water courses including water courses, bogs, springs, steep slopes and similar features;
  - iii) all existing and proposed buildings and structures;
  - iv) all existing and proposed property boundaries; and,
  - v) the location of all site improvements including proposed access and egress, site drainage, detention/retention ponds, proposed lighting, surfacing, parking areas, refuse storage areas, signage and site landscaping;
  - vi) extent and nature of existing and proposed landscaping, including details of trees and ground cover; and
  - vii) building elevations for road frontage and their relationship to adjacent uses and structures;
  - viii) details of the exterior materials of existing and proposed buildings (siding and roofs).
- d) reports by a professional engineer, (P. Eng.), licensed to practice in British Columbia on:
  - i) the water and waste disposal requirements of the proposed use;
  - ii) the stability of the slope subject to the application, including topographic maps indicating contour intervals, location of slope stability and soil stability test sites, location of unstable slopes; and,
  - iii) A certificate from the engineer regarding the safety of proposed on-site and off-site structures from hazardous topographic conditions.
- e) If applicable, a site profile completed under the requirements of the Waste Management Act; and,
- f) where new development is located within an area designated with a High or Extreme wildfire risk, the Town may require a report prepared by a professional (Registered Professional Forester) that is qualified to assess interface fire hazard, and such report(s) shall provide recommendations for minimizing interface wildfire risk to the development, as well as, where possible, recommendations to preserve sensitive ecosystems that may occur in close proximity to development; and
- e) a report outlining how the requirements of Crime Prevention Through Environmental Design guidelines have been met.

## **PART 7 | IMPLEMENTATION**

### **7.1 Introduction**

It is the attention to implementation which determines the Plan's effectiveness. This section outlines how the OCP objectives and policies are translated into the reality of a growing community. The Town has a number of resources to ensure implementation of the OCP.

### **7.2 Land use Bylaws**

Land use policy is implemented by means of the provisions of the Town's primary instruments for land use control:

#### **7.2.1 Zoning Bylaw**

Town Council will review and update its Zoning Bylaw to conform to this OCP in the year following the adoption of the Plan.

#### **7.2.2 Subdivision, Works and Services Bylaw**

Town Council will review and amend as necessary its Subdivision, Works and Services Bylaw as required, to conform to this OCP in the year following its adoption.

#### **7.2.3 Development Procedures Bylaw**

Town Council will review and amend as necessary its Development Procedures Bylaw, as required, to conform to this OCP as soon as possible after its adoption.

#### **7.2.4 Development Permit Areas**

Town Council will require Development Permits for all developments according to the objectives and guidelines established in all Development Permit Areas and as shown on Maps 4, 5 and 6 of the Plan.

### **7.3 Financial Program**

Town Council has recognized the inseparability of the OCP and financial planning, and is committed to the utilization of its financial planning tools to implement the Plan. Given that the Plan has been prepared with full consideration of the financial implications of implementation and in conformity with the Town's Five Year Capital Expenditure Program. The Town's annual budget will be prepared to be, to the maximum extent possible, consistent with the OCP.

### **7.4 Other Resources for Implementing the OCP**

Numerous additional resources are available to the Town to facilitate the implementation of the OCP and ensure that the contents of the Plan are current and compatible with Provincial and Federal policy.

## **7.5 Periodic Review of the OCP**

Town Council endeavours to undertake a review of its OCP every five years subsequent to its adoption.

## **7.6 Board of Variance**

Town Council may appoint a Board of Variance to deal with minor variances in accordance with the provisions of the *LGA* (s. 899).

## **7.7 Development Variance Permits**

Town Council may issue Development Variance Permits in accordance with the policies of this Plan.

## **7.8 Development Cost Charge Bylaw**

Council will review and update its Development Cost Charges Bylaw for areas affected by this Plan. Development Cost Charge Bylaws may be adopted on an area, service or area and service basis.

## **7.9 Revitalization Tax Exemption Programme Bylaw**

Council will review and update as necessary the standards and provisions of its Revitalization Tax Exemption Programme Bylaw.

## **7.10 Amendments to this Plan**

Amendments to this Plan may be considered by Council in accordance with the relevant provisions of the *LGA*.

## **7.11 Communication with Regional District**

Council will maintain ongoing communication with the Cowichan Valley Regional District in order to ensure up-to-date information on planning and development is provided to the Regional District.

## **7.12 Communication with Provincial and Federal Agencies**

Town Council will maintain ongoing communication with the appropriate Provincial and Federal Ministries as required in order to ensure up-to-date interpretation of provincial and federal interests and policies.

## **7.13 Planning and Other Studies**

Town Council will continue to utilize the resources of appropriate Provincial and Federal ministries to supplement the land use planning function in Town:

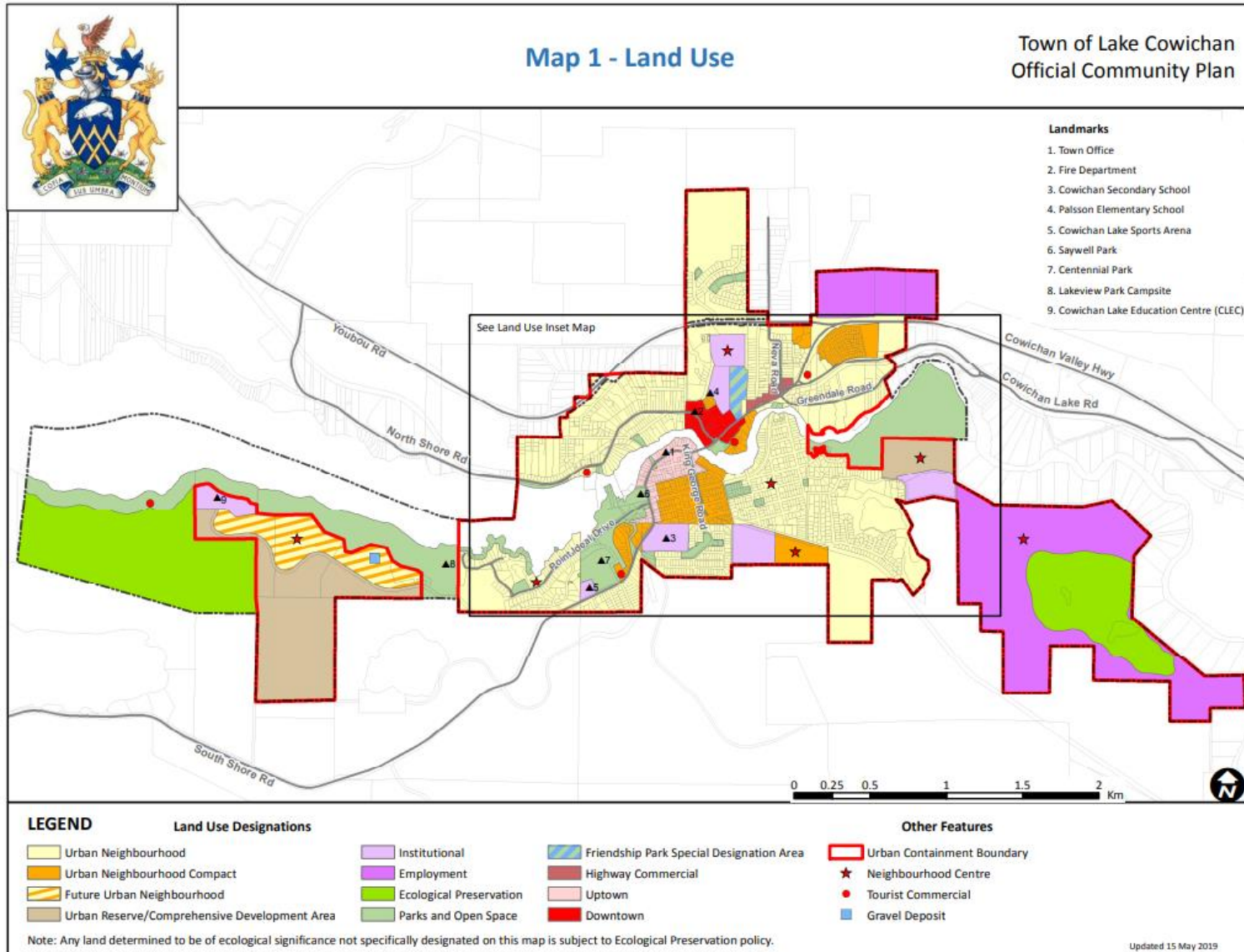
- a) To ensure provision is made for unfettered public access to the waterfront and the shoreline.
- b) To ensure Cowichan Lake and the Cowichan River as well as other watercourses and wildlife habitat, are protected and enhanced.
- c) To ensure the continued diversity and stability of the Town.

- 2) Council will consider the preparation of a Downtown/Uptown Revitalization Plan, a Cowichan Lake/Cowichan River Management Plan.
- 3) An Active Transportation Plan will be developed by 2020 in order to achieve greenhouse gas emission reduction targets and to meet transportation objectives.
- 4) Identify parking locations for oversized vehicles.

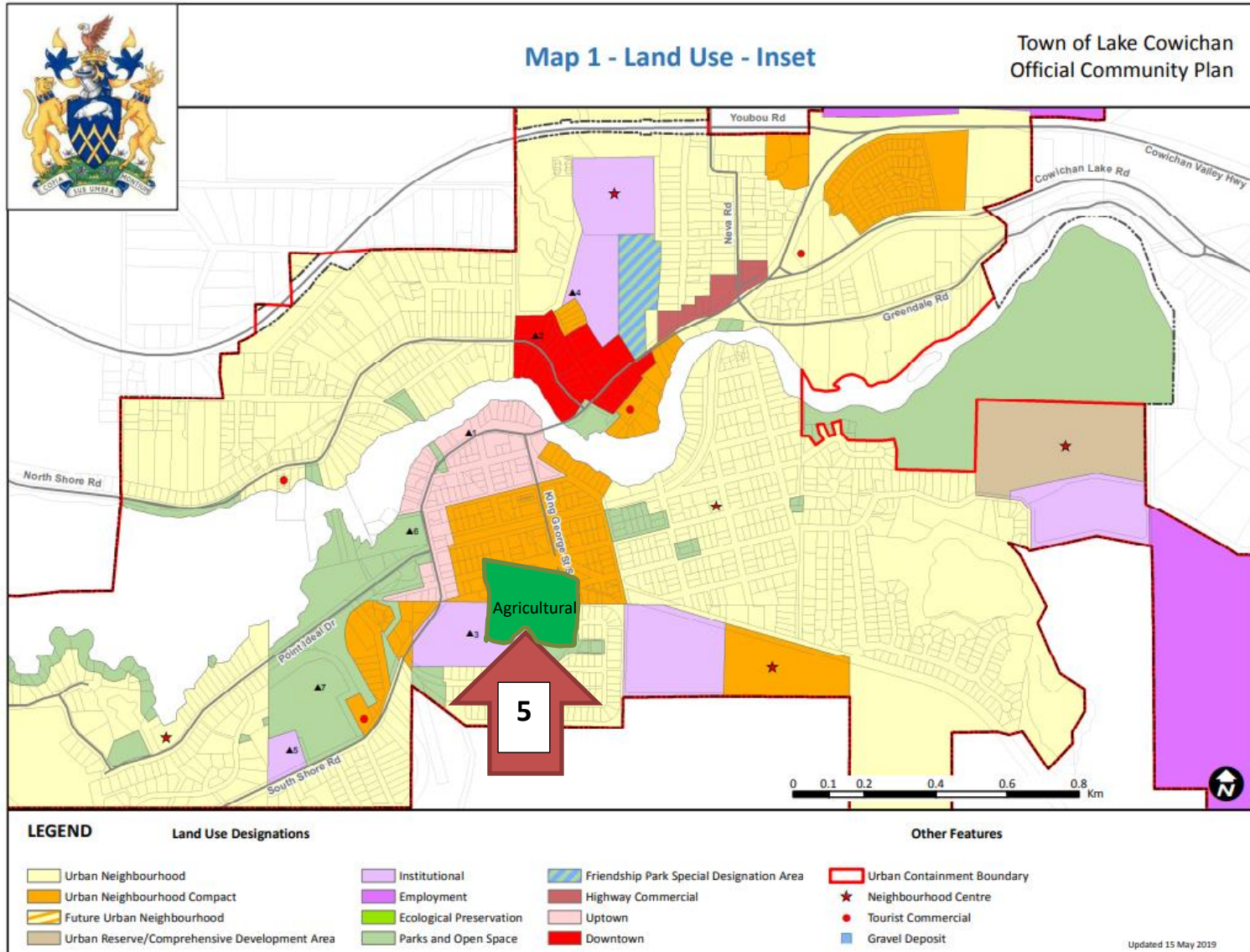
**PART 8 | Maps**



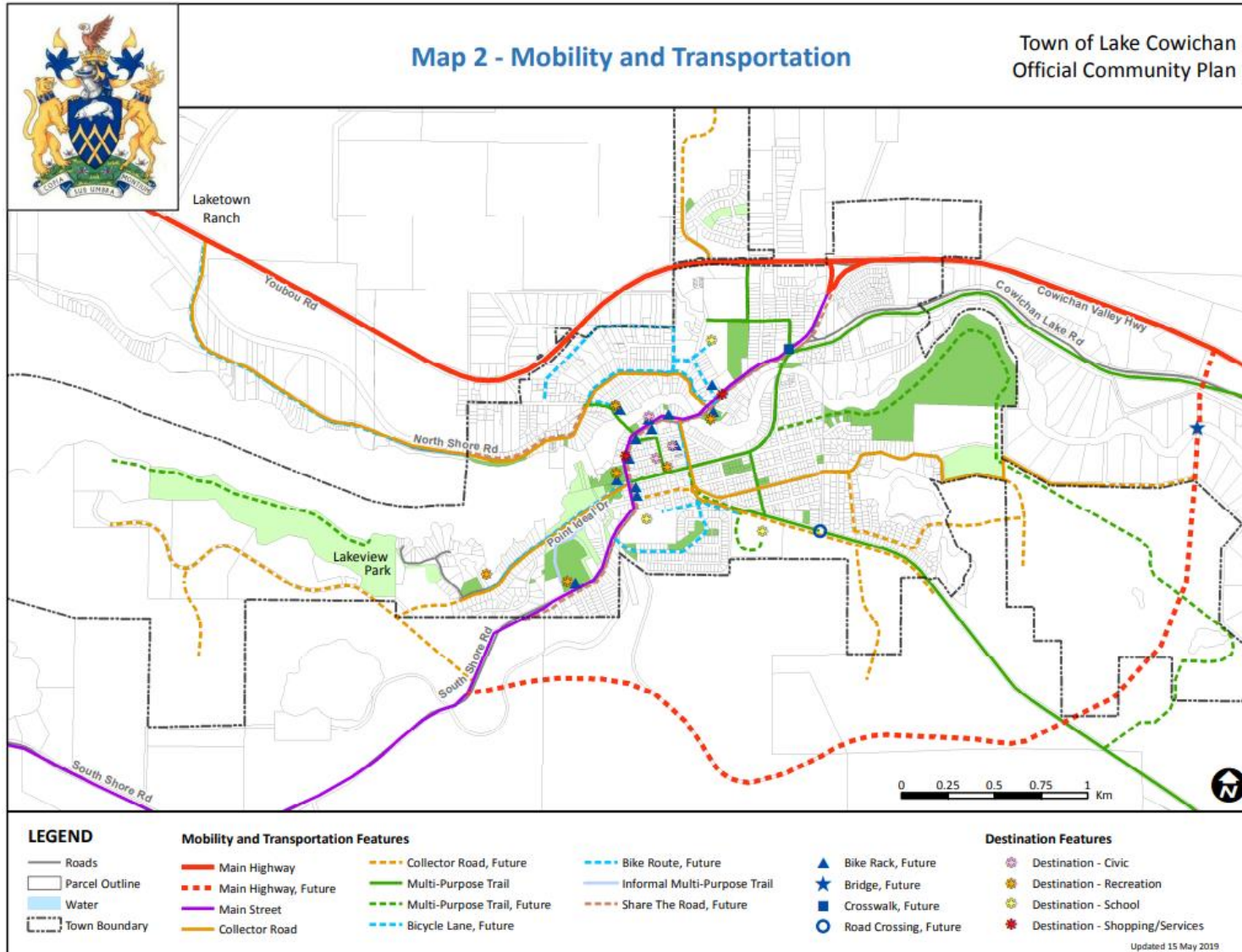
# Map 1 | Land Use



# Land Use Inset

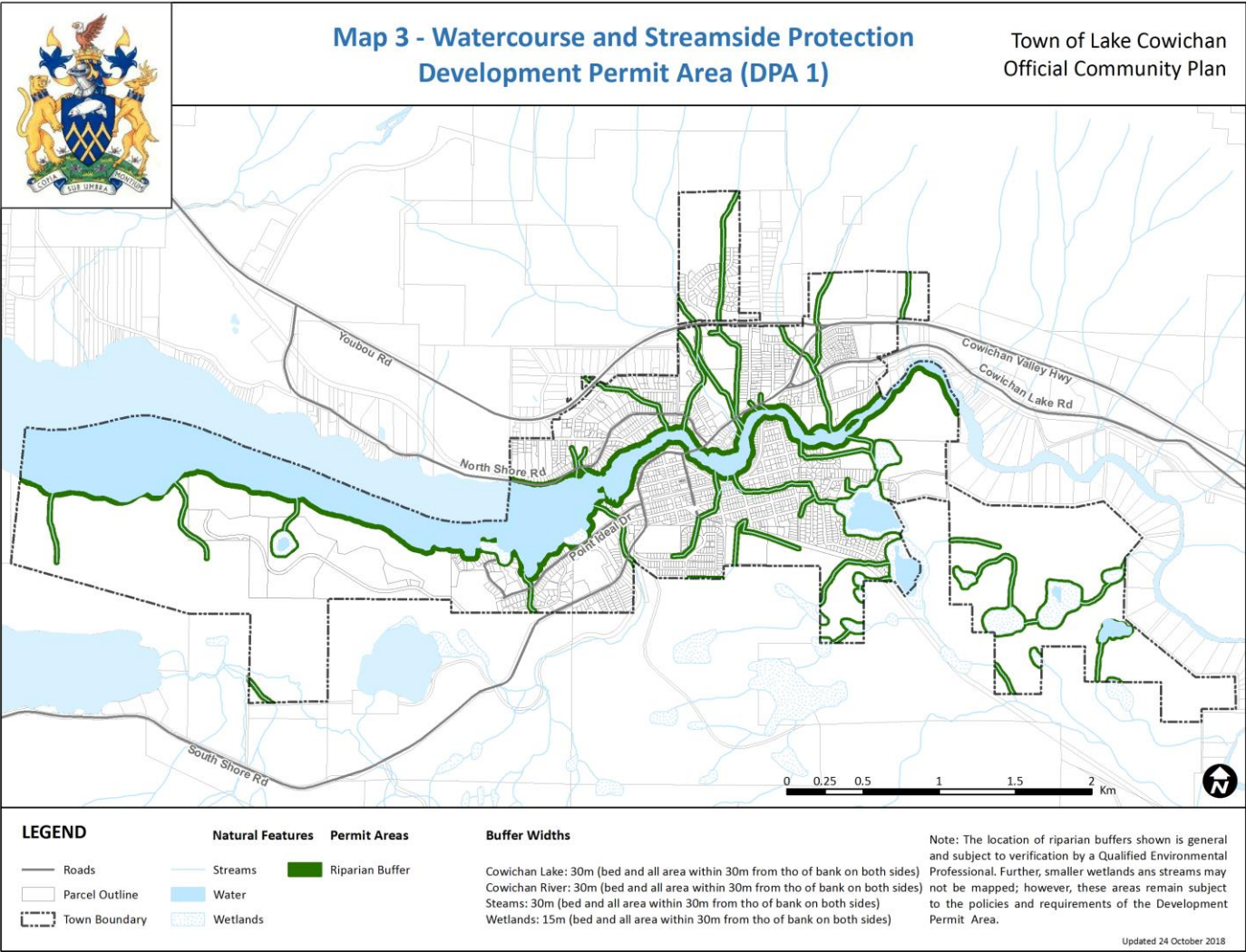


## Map 2 | Mobility and Transportation

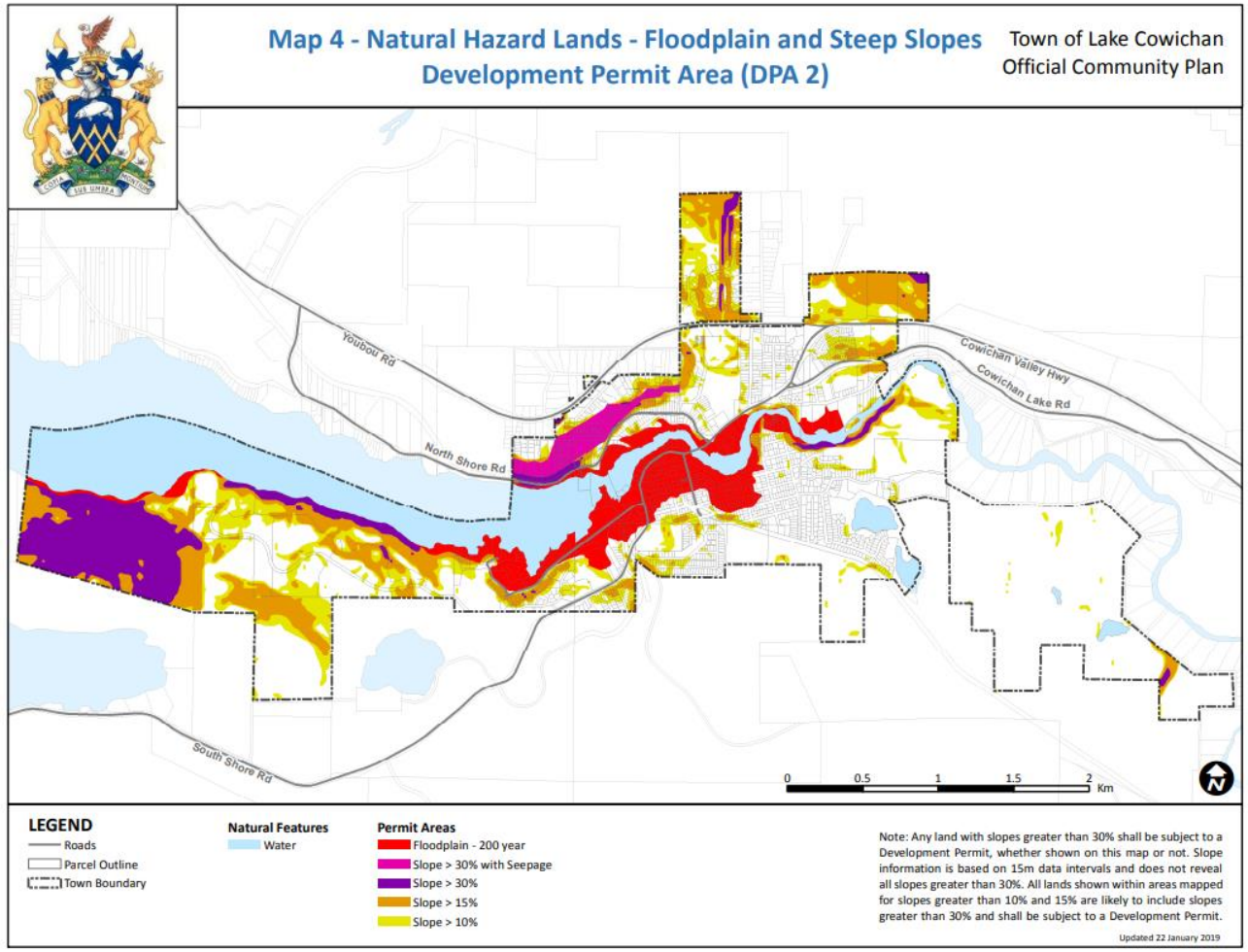


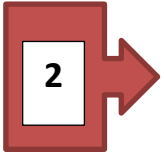


Map 3 | Watercourse and Streamside Protection

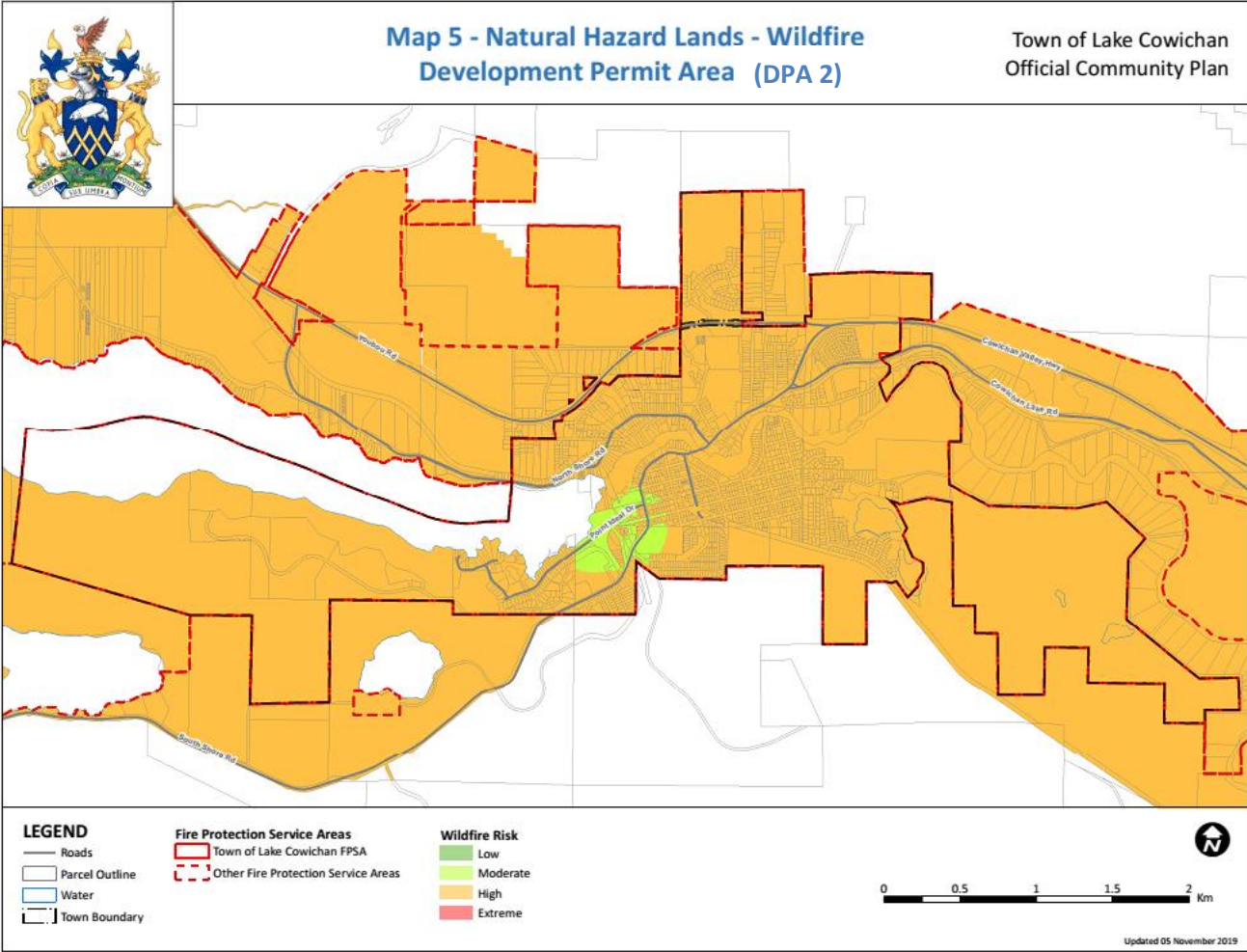


Map 4 | Natural Hazard Lands – Floodplain and Steep Slopes Development Permit Area



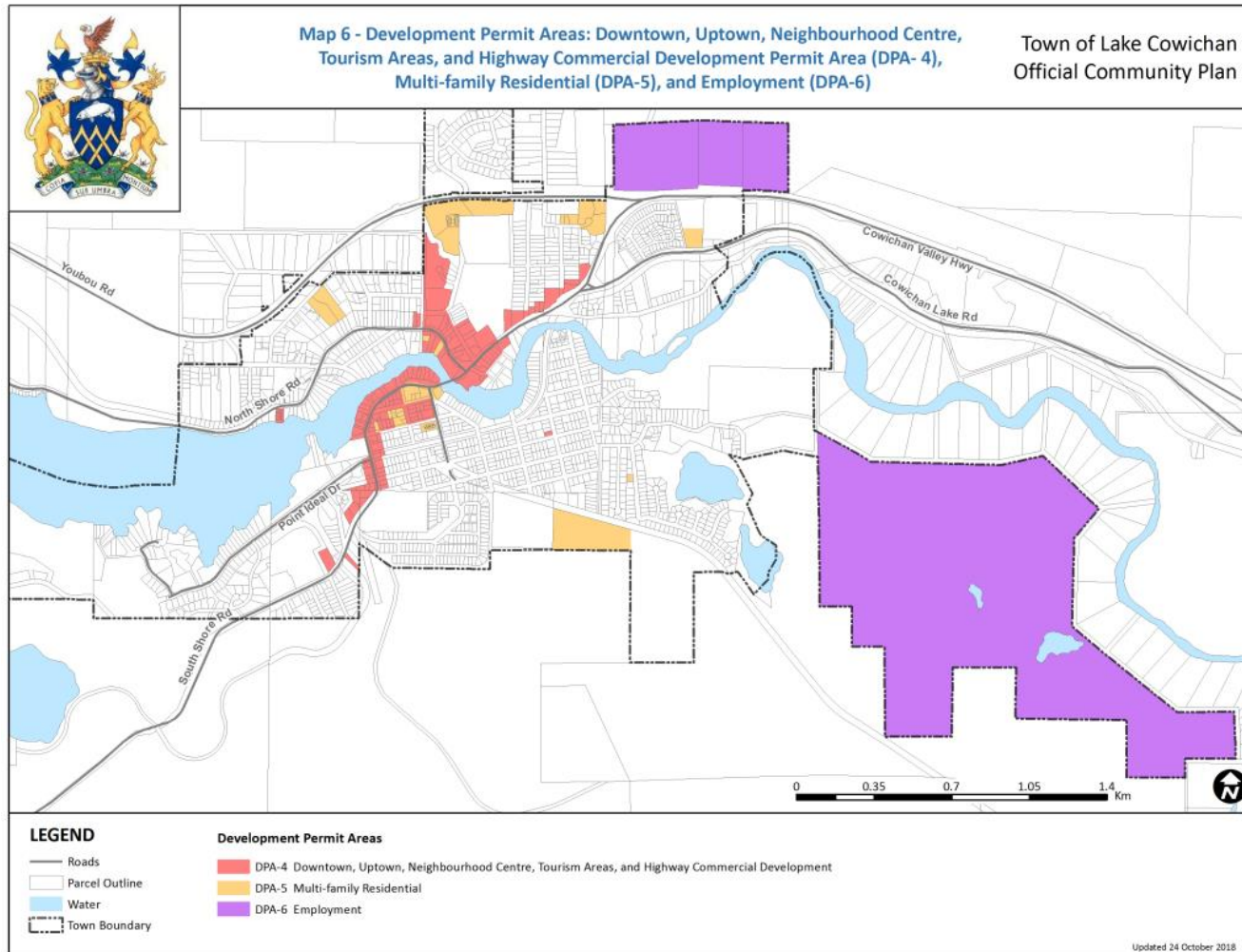


# Map 5 | Natural Hazard Lands – Wildfire Development Permit Area (DPA 2)



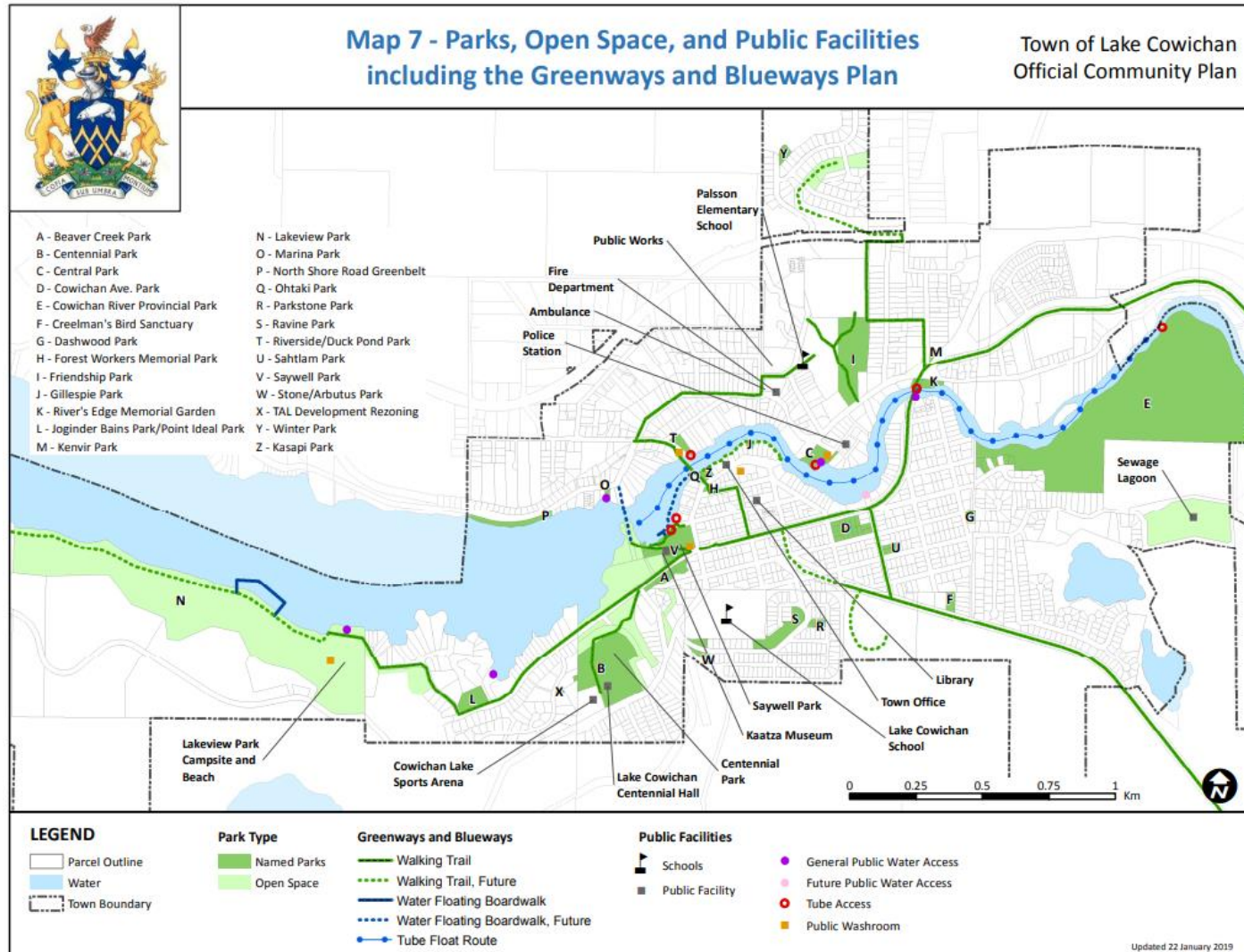


**Map 6 | Development Permit Areas: Downtown, Uptown, Neighbourhood Centre, Tourism Areas, and Highway Commercial Development Permit Area (DPA 4), Multi-Family Residential (DPA 5), and Employment (DPA 6)**





# Map 7 | Parks, Open Space, and Public Facilities including the Greenways and Blueways



## PART 9 | DEFINITIONS

**“accessible”** means a disabled person, without assistance from another person, is able to approach, enter, pass to and from and make use of an area and/or its facilities;

**“accessible house”** means a house that includes features that meet the needs of a person with a disability; most accessible houses feature open turning spaces within rooms, wheel-in shower stalls and kitchen work surfaces with knee space below;

**“active transportation”** means the following sustainable forms of transportation: walking, cycling, wheelchairs or mobility aids, inline skates and skateboards;

**“adaptable house”** means a house that is designed to be adapted economically at a later date to accommodate someone with a disability; features include removable cupboards in a kitchen or bathroom to create knee space for a wheelchair user, or a knock-out floor panel in a closet to allow installation of an elevator;

**“affordable housing”** means housing which has a market price or rent that does not exceed 30% of the median household pre-tax income of residents in the Town of Lake Cowichan;

**“agriculture”** means growing, rearing, producing or harvesting agricultural crops or livestock and includes the processing on a parcel of the primary agricultural products harvested, reared or produced on that parcel and the use and storage of associated farm machinery, implements, and agricultural supplies;

**“assisted living”** means a combination of housing and hospitality services, as well as a range of support services including assistance with personal activities such as grooming, bathing or taking medications. Housing units typically provide meals, housekeeping and laundry services, social and recreational opportunities and 24 hours emergency response systems. Residents are capable of directing their own care, but require some assistance performing daily activities. Housing units may be large or small in scale and may be delivered by private or non-profit organizations. Services may be delivered privately or be delivered and subsidized through VIHA. Some Assisted Living buildings are registered with the Assisted Living Registrar;

**“buffer”** means a feature or area that is designed to separate or protect two land uses. Examples include treed areas between commercial parcels and residences and natural vegetated areas between riparian areas and nearby development (see also **“natural buffer”**);

**“building”** means any structure, wholly or partly enclosed by a roof or roofs supported by walls or columns, which is used or intended to be used for supporting or sheltering any use accommodating persons, animals, chattels or things;

**“carbon neutral”** means achieving net zero carbon emissions by balancing a measured amount of carbon released with an equivalent amount sequestered or offset, or buying enough carbon credits to make up the difference;

**“climate change”** means a change of climate which is attributed directly or indirectly to human activity that alters the composition of the global atmosphere and which is in addition to natural climate variability observed over comparable time periods. In the latter sense climate change is synonymous with global warming. Possible affected weather conditions include temperature, precipitation and wind;

**“community garden”** means a site, operated by volunteers, where, through allotments, a parcel of land is used for the production of produce for the personal use of its members;

**“complete street”** means streets that are designed and operated to enable safe access for all users. Pedestrians, bicyclists, motorists, and public transportation users of all ages and abilities are able to safely move along and across a complete street;

**“council”** means the Council of the Town of the Lake Cowichan;

**“cycling”** means the use of human powered cycles, or motor-assisted cycles which have a motor rated at less than 500 watts and are not capable of speeds in excess of 32 km/hr on level ground without pedaling;

**“density bonus”** means a system whereby a developer may be allowed to increase density in return for the provision of amenities or housing that benefit the municipality;

**“developable”** means the portion of a site that remains available for development after environmentally sensitive land, park land, and other required dedications or reservations are set aside and restricted from development;

**“development,”** when used in the context of Watercourse and Streamside Protection Development Permit Area– (DPA 1), means any activity occurring within 30 metres of fish habitat and referred to in Section 920 (1) of the *LGA*, including the:

- removal, alteration, disruption or destruction of vegetation;
- removal, deposit or distribution of soils;
- construction or erection of buildings and structures;
- creation of non-structural impervious or semi-impervious surfaces;
- construction of roads, trails, docks, wharves and bridges;
- development of utility corridors;
- expansion of existing landscaping;
- provision and maintenance of sewer and water services; and
- subdivision as defined in section 872 of the *LGA*;

**“disabled person”** means a person who has a loss, or a reduction of functional ability and activity, and includes a person in a wheelchair and a person with sensory disability;

**“ecosystem”** means the sum total of vegetation and animals and the physical environment in which they interact;

**“environmentally sensitive area”** means an area requiring special management attention in order to protect fish and wildlife resources in natural systems;

**“fill”** means soil, sand, gravel, rock or other material that can be used to alter the contours of land;

**“firebreak”** means is a gap in vegetation or other combustible material that acts as a barrier to slow or stop the progress of a bushfire or wildfire and it may occur naturally where there is a lack of vegetation or fuel, such as a river, lake or canyon, or it may also be man-made, such as a gravel area or roads, including logging road, four-wheel drive trail, secondary road, or a highway;

**“fish”** means all life stages of salmonids, game fish and regionally significant fish;

**“fish habitat”** means that the watercourse is either fish bearing, or is connected by surface flow to a watercourse that is fish bearing;

**“fish bearing”** means the aquatic environment and the immediately surrounding terrestrial environment that, combined, afford the necessary biological and physical support systems required by fish species during various life history stages;

**“floodplain”** means a plain bordering a river and subject to flooding;

**“Fuelbreak”** means a natural or a human-made where material capable of allowing a wildfire to spread has been modified, or treated to significantly reduce the rate of spread and the intensity of an advancing wildfire;

**“freeboard”** means the additional elevation of a building’s lowest floor above predicted flood elevations by a small additional height (generally 1-3 feet above BC Building code requirements);

**“greenways”** mean corridors or protected open spaces that are publicly or privately owned and managed for conservation and recreation purposes;

**“habitat”** means the area or environment where an organism or ecological community normally lives or occurs;

**“hectare” or “ha”** means an area of measurement comprising 10,000 square meters, or roughly equivalent to 2.47 acres;

**“heritage theme”** means that which reflects the history of the Town including the forest industry and railway;

**“high water mark”** means the natural boundary as defined in this Bylaw (see “natural boundary”);

**“human powered vehicle”** means a vehicle powered solely by human power and may include vehicles such as bicycles, roller skates and skateboards;

**“inclusive neighbourhood”** means a neighbourhood where everyone experiences a sense of societal belonging regardless age, ethnicity, circumstance, disability or economic status;

**“independent/supportive living”** means a combination of housing and hospitality services for retired adults who are capable of directing their own care. Housing units typically provide a combination of private living space with a lockable door, monitoring and emergency support, optional meal services, housekeeping, and laundry, social and recreational opportunities. Housing units may be large or small in scale and may include rented, owned or life-leased options. The Independent and Supportive Living category includes privately owned, non-profit and subsidized housing options;

**“infrastructure”** means the physical systems the Town provides to the community including roads, water, sewer and utilities, which are considered essential for the community;

**“infill”** means an increase in the residential or employment density;

redevelopment of previously developed areas; or

utilizing vacant land within a developed area;

**“Lake Cowichan”** means the Town of Lake Cowichan;

**“landscaping”** means any combination of trees, bushes, shrubs, plants, flowers, lawns, bark mulch, decorative boulders and gravel, decorative paving, planters, foundations and sculptures, decorative fences and the like, arranged and maintained to enhance and embellish the appearance of a property or, where necessary, to effectively screen a lot, site, or storage yard;

**“landscaped area”** when used in the context of Watercourse and Streamside Protection Development Permit Area– (DPA 1), means an area significantly altered by human activity where there is the continuous

maintenance of no vegetation, cultivated vegetation and/or landscape materials, including but not limited to stones, boulders, cobbles, pavers and decorative concrete;

**“m<sup>2</sup>”** means a measure of area in square metres;

**“manufactured housing”** means a manufactured structure, CSA approved with a Z240 or A277 rating, which was constructed in 1980 or newer, and assembled as a unit which contains one dwelling unit with bathroom facilities, and specifically excludes travel trailers, campers or other vehicles exempt from the provisions of the Mobile home Act;

**“manufactured home park”** means any parcel of land under one ownership which has been planned, divided into manufactured home lots, and improved for the placement of manufactured homes for permanent residential use, containing three or more manufactured home spaces or upon which is located three or more manufactured homes and includes all buildings, structures, or accessories used or intended to be used as equipment for the manufactured home park;

**“motorized personal mobility device”** means any relatively small motorized chair with three or four wheels that is designed for people with limited mobility;

**“natural boundary”** means the visible high water mark of any lake, river, stream or other body of water where the presence and action of the water are so common and so long continued in all ordinary years as to mark upon the soil of the bed of the lake, river, stream or other body of water a character distinct from that of its banks, in vegetation, as well as in the nature of the soil itself; and

the edge of dormant side channels of any lake, river, stream or other body of water;

**“natural environment”** means natural and semi natural areas, both land and water, that may be within developed or undeveloped areas, publically or privately owned. These include areas of natural, scenic, cultural, heritage and recreational value;

**“natural features”** means functions and conditions that include but are not limited to:

- streams and their active floodplains;
- the multi-canopied forest and ground cover adjacent to streams that moderates water temperatures;
- provides a source of food, nutrients and organic matter to streams;
- establishes root matrices that stabilize soils and stream banks, thereby minimizing erosion;
- buffers streams from sedimentation and pollution in surface runoff;
- large organic debris that falls into the stream or streamside area, including logs, snags and root wads;
- natural sources of stream bed substrates; and
- permeable surfaces that permit infiltration to moderate water volume, timing and velocity and maintain sustained water flows in streams, especially during low flow periods;

**“non fish bearing habitat”** means aquatic and adjacent terrestrial habitat not recognized under the provincial *Riparian Areas Regulation*, which includes:

- marine foreshore; and
- a ditch, spring or wetland that is not connected by surface flow to fish bearing habitat but which the Town recognizes as possessing important ecological and wildlife values;

**“open space”** means lands in a natural or developed state and intended solely for public recreational use or the preservation of natural areas;

**“parcel”** means any lot, block or other area in which land is held or into which it is subdivided, including water lease lots and strata lots, but not including a highway;

**“park”** means areas that provide active or passive recreational opportunities, or areas set aside for archaeological, historical, cultural or conservation purposes;

**“Plan”** means the Town of Lake Cowichan Official Community Plan;

**“plan area”** means the area of land and water surfaces covered by the Town of Lake Cowichan Official Community Plan;

**“precautionary principle”** means that, for proposals that could potentially cause harm to human health or the environment, precautionary measures should be taken, even if some cause and effect relationships are not fully established scientifically. It also acknowledges that uncertainty is inherent in managing resources, and recognizes that it is usually easier to prevent environmental damage than to repair it later;

**“Province”** means the government of the Province of British Columbia, Canada;

**“public use”** means land, buildings or facilities provided by a government, an agency of government or a non-profit for public parks and recreational facilities, education, health, welfare, administration, safety, communications or public works;

**“Qualified Environmental Professional (QEP)”** means an applied scientist or technologist, acting alone or together with another qualified environmental professional, if:

- The individual is registered and in good standing in British Columbia with an appropriate professional organization constituted under an Act, acting under that association’s code of ethics and subject to disciplinary action by that association;
- The individual’s area of expertise is recognized in the assessment methods as one that is acceptable for the purpose of providing all or part of an assessment report in respect of that development proposal; and
- the individual is acting within that individual’s area of expertise;

**“ravine”** means a narrow, steep-sided valley with slope grades greater than 3:1 (33%);

**“residential care facility”** (formerly called nursing homes) provides accommodation, care and supervision for retired adults who are no longer capable of directing their own day-to-day activities. Residential Care settings typically provide a combination of housing and hospitality services, as well as extensive support services. These settings include intermediate care facilities, multi-level care facilities, extended care hospitals and private hospitals. Residential Care units must be licensed and services may be delivered by private or non-profit organizations. Some units offer government subsidized care options;

**“riparian area”** (also known as “natural buffer strip”) means a specified area where the surrounding terrestrial environment that links aquatic to upland terrestrial ecosystems and includes both existing and potential riparian vegetation and existing and potential adjacent upland vegetation that exerts an influence on the watercourse;

**“school district”** means the School District No. 79;

**“secondary suite”** means an accessory dwelling unit contained within or attached to a single family residential dwelling;

**“setback”** means the minimum permitted horizontal distance required under the zoning bylaw between a building or structure and a specified parcel line or the high water mark of a watercourse;



**“Sensitive Ecosystem Inventory (SEI)”** means a series of documents and maps prepared by Fisheries and Oceans Canada and the BC Ministry of Environment that identify rare and fragile ecosystems that may be threatened within natural areas on southeast Vancouver Island; they are classified into different ecosystem types;

**“soil”** means the mixture of mineral and organic constituents of earth and includes sand, gravel rock or other substances of which land is composed;

**“special needs housing”** means housing specially designed or adapted for those with particular physical or social needs, such as those of the elderly or disabled, or with specialist staffing support such as those with a mental health problem;

**“Streamside Protection and Enhancement Area (SPEA)”** is defined in section 1(1) of the Riparian Areas Regulation as being an area adjacent to a stream that links aquatic to terrestrial ecosystems and includes both the existing and potential riparian area vegetation and the existing and potential adjacent upland vegetation that exerts an influence on the stream and, the size of which is determined by Map 3 or according to this regulation on the basis of an assessment report provided by a qualified environmental professional in respect of a development proposal;

**“structure”** means any construction fixed to, supported by, or sunk into land or water, but not concrete paving or asphalt paving or similar surfacing of a parcel;

**“subdivision”** means a subdivision as defined in the *Land Title Act*; and a subdivision under the *Strata Property Act*;

**“sustainability or sustainable development”** means meeting the needs of the present without compromising the ability of future generations to meet their needs. Sustainability is based on the efficient and environmentally responsible use of natural, human and economic resources;

**“top of bank”** means the first significant break in a ravine slope where the break occurs such that the grade beyond the break is flatter than a 3:1 slope for a minimum distance of 15 metres measured perpendicularly from the break, and the break does not include a bench within the ravine that could be developed;

**“Town”** means the Town of Lake Cowichan;

**‘universal design’** means the design approach of environments, products and services that are usable by all people regardless of age, size or ability;

**‘universal house design’** means a design that recognizes that everyone who uses a house is different and comes with different abilities that change over time; features include lever door handles that everyone can use, enhanced lighting levels to make it as easy as possible to see, stairways that feature handrails that are easy to grasp, and easy-to-use appliances;

**“urban agriculture”** means the growing, processing, and distribution of food and other products through intensive plant cultivation and animal husbandry in and around communities;

**‘visitable house’** means one that includes basic accessibility features that allow most people to visit, even if they have limitations such as impaired mobility; basic features of a visitable house include a level entry, wider doors throughout the entrance level and a washroom on the main floor;

**“water balance”** is a hydrologic concept that refers to the relationship of the four components of natural rainfall water flow:

- 1) the *interflow* of water soaking into shallow ground and moving slowly through soils to streams,
- 2) the *percolation* of water vertically into deep groundwater,

- 3) *evaporation* from surfaces and transpiration from leaves, and
- 4) *surface runoff*, water flowing over the ground;

**“watercourse”** includes any of the following that provides fish and non-fish bearing habitat

- a pond, lake, river, stream, creek, or brook;
- any of the above, whether it contains water or not;
- a spring or wetland that is connected by surface flow (including portions that may be within a conduit or culvert) to something referred to as above;

**“wetland”** means land that is inundated or saturated by surface or groundwater at a frequency and duration sufficient to support, and that under normal conditions does support, vegetation typically adapted for life in saturated soil conditions, including swamps, marshes, bogs, fens, estuaries and similar areas that are not part of the active floodplain of a watercourse;

**“wetland boundary”** means the high water mark or water level in wetlands, ponds, and lakes that is reached during annual winter flood events, as indicated by the presence of soil subject to regular inundation and/or vegetation that is typically adapted for life in submerged, semi-submerged or saturated soil conditions;

**“wildland urban interface”** means an area of land where residential and other types of development are found in close proximity to forested areas, where a forest fire is likely to become an interface fire capable of consuming developed and forested areas simultaneously; and

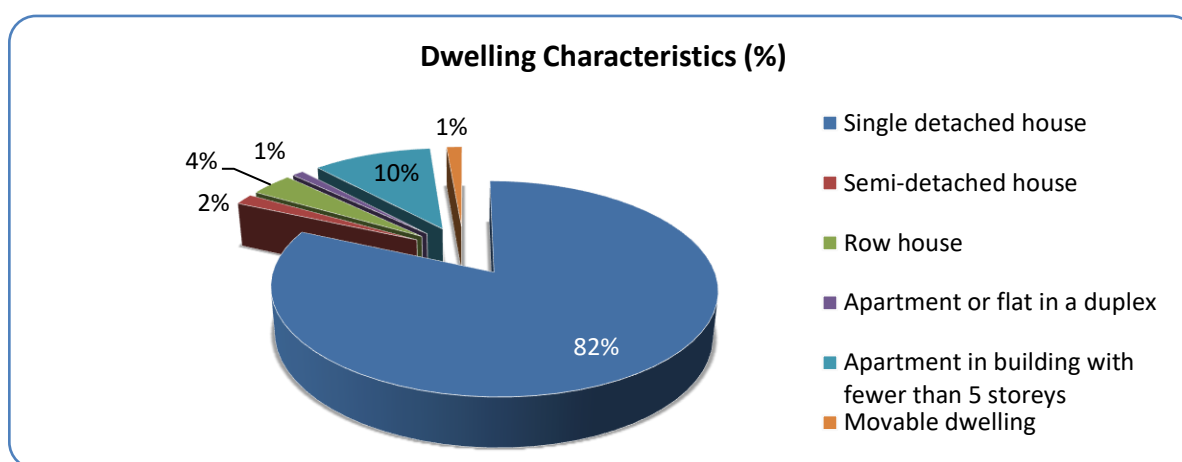
**“zoning”** is regulation of the use of land by the means of a zoning bylaw and in accordance with the *LGA*.

## PART 10 | APPENDICES

### 10.1 Appendix A | Housing Needs Assessment

This document overviews the current housing and income statistics for the Town of Lake Cowichan as represented by the 2016 Canadian Census, unless otherwise mentioned.

#### A. Current housing stock by dwelling characteristics tenure and condition (number needing major repair)



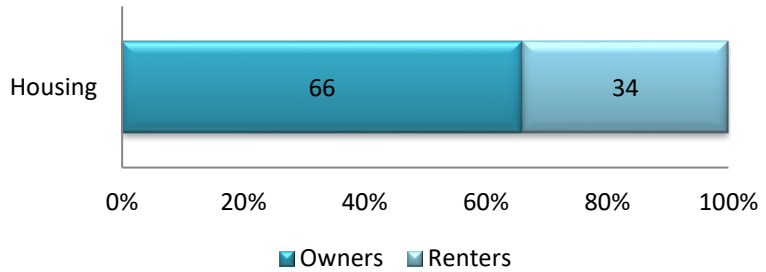
Housing Typology	Number of Units	Percent of Total
<b>Single detached house</b>	1200	82%
<b>Semi-detached house</b>	25	2%
<b>Row house</b>	55	4%
<b>Apartment or flat in a duplex</b>	15	1%
<b>Apartment in building with fewer than 5 stories</b>	155	10%
<b>Movable dwelling</b>	20	1%

The Town of Lake Cowichan has a typical housing mix for a community of its size and location – 82% single-detached, with some apartments and other ground-oriented housing. The tenure ratio is comparable to Ladysmith and North Cowichan, with 34% of households being renters. On the whole, the housing stock is in relatively good condition, with 7% (roughly 102 units) in need of major repair. However, the community reported occurrences of poor conditions in the Lake Cowichan rental housing supply, including mold and poor insulation, further increasing household costs with respect to high heating bills. Residents living in these conditions are reported to be living in unsafe and inadequate housing, which can lead to compromised immune systems for seniors and other persons living with health challenges.

Age of the Housing Stock	Pre-1980	1981-200	2001-2011	2011-present	Total
Lake Cowichan	695 - 47%	430 - 29%	180 - 12%	165 - 11%	1470

### Current housing by tenure (rental, ownership)

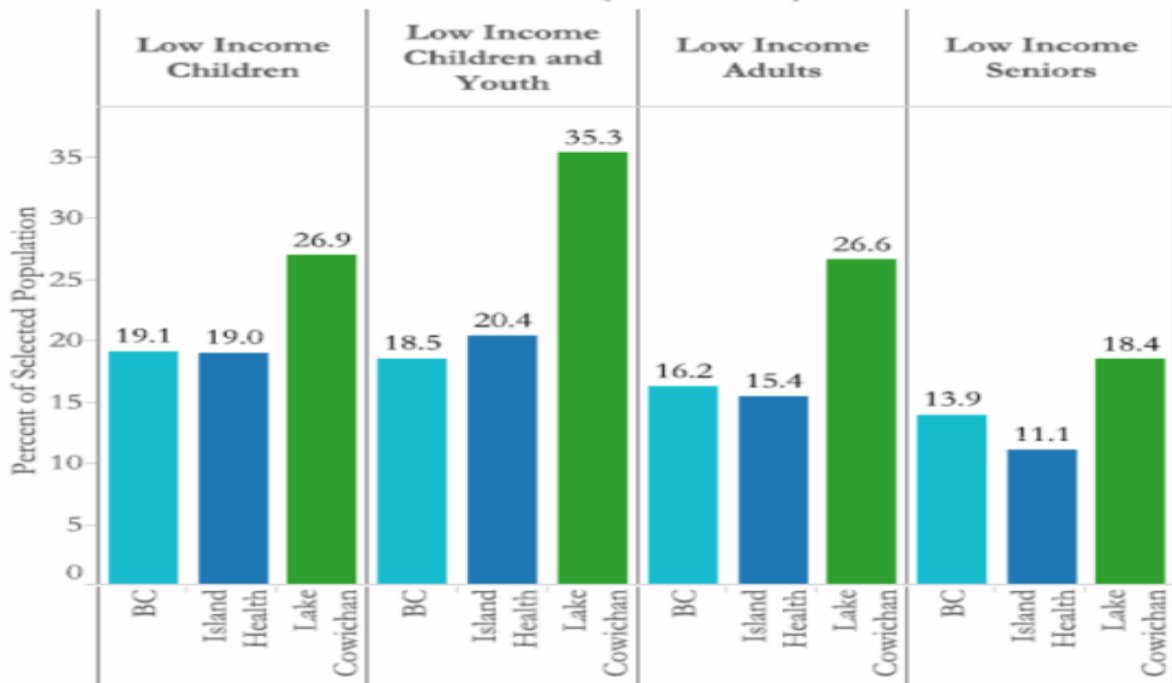
- Owner: 1090
- Renter: 380



## B. Housing Costs

The median household income in the Lake Cowichan Local Health area (LHA) is lowest among all Island Health LHAs. A higher proportion of the population across all age groups (Children, Children and Youth, Adults and Seniors) are low income as compared to Island Health and BC. The percent of the population receiving income assistance or employment insurance is also higher than Island Health and BC. This can be observed in the in the percentage of the population with low income chart, which compares the Lake Cowichan to Island Health (Island Health encompasses all of the communities on Vancouver Island) and the rest of BC.

Percent of Population with Low Income in 2010 based on after-tax low-income measure (2011 Census)



## Housing costs as they relate to income

### Income Levels

	Yearly income
<b>Median total income of households in 2015 (\$)</b>	\$53,440
<b>Median total income of economic families in 2015 (\$)</b>	\$66,389
<b>Median total income of lone-parent economic families in 2015 (\$)</b>	\$41,216
<b>Average total income of couple economic families with children in 2015</b>	\$92,932

### Income as it relates to shelter costs

	Monthly Rent Cost	Monthly Income required	Yearly income Required
<b>Median monthly shelter costs for owned dwellings (\$):</b>	\$902	\$3006	\$36,072
<b>Median monthly shelter costs for rented dwellings (\$):</b>	\$874	\$2913	\$34,959

\*\*\* The income required column of the chart indicates the monthly income required for the housing to be considered affordable. This is based on the Canadian Mortgage and Housing metrics for calculating housing affordability (30% of income dedicated to housing costs)

## Core Housing Need

### Income as it relates to maximum rent costs

	Median Yearly Income	Median Monthly Income	Rent (30% of Income)	Rent (50% of income)
<b>Households</b>	\$53,440	\$4453	\$1335	\$2226
<b>Economic families</b>	\$66,389	\$5532	\$1659	\$2766
<b>Lone-parent economic families</b>	\$41,216	\$3434	\$1030	\$1717
<b>Couple economic families with children</b>	\$92,932	\$7744	\$2323	\$3872

### Breakdown of citizens exceeding 30% of income on shelter costs

Percentage of people	Number of Households Overspending on Housing
----------------------	----------------------------------------------

<b>Owner households</b>	<b>20.2%</b>	<b>202</b>
<b>Tenant households</b>	<b>51.3%</b>	<b>195</b>
<b>Total</b>		<b>397</b>

The median income levels in Lake Cowichan are the lowest in the region for couple families and single persons (but slightly higher than Chemainus for single parents). The affordability analysis revealed that Lake Cowichan is one of the most affordable communities in the region in which to rent (based on both income levels and rental prices), but challenging for finding an affordable rental unit in adequate condition, and in terms of purchasing a home. Similar to North Cowichan, couple households earning the median income levels in Lake Cowichan would have to stretch their financial ability to afford the average cost of a single detached home.

### Current and anticipated special needs housing

The term ‘special needs housing’ covers a broad range of different community needs. Some of these need groups include:

1. People facing a severe risk to health and/or safety, such as homelessness or living in a homeless shelter
2. People with serious health/medical/social needs, such as risk of homelessness, fleeing domestic abuse, living in severely inadequate housing or transitioning to a more independent living situation
3. People whose housing need is moderate compared with the two previous categories, such as living in temporary or inadequate accommodation
4. People with a specialized housing need or low housing need, such as living in marginally crowded housing
5. People for the low-end market units found in some subsidized buildings

There are currently 38 non-market housing units in Lake Cowichan, the majority (37) of which is independent social housing; the other (1) is dedicated to a person or family with special needs. Of the non-market, independent social housing supply in Lake Cowichan, 35 units are for low income seniors, and one is for a low-income family. Although the majority of the non-market housing supply is dedicated to low-income seniors, Lake Cowichan has the lowest number of Shelter Aid for Elderly Renters (SAFER) recipients (14) in the region, accounting for just over 4%. Of the nine applicants waiting for affordable housing in Lake Cowichan, two are on the wait list for senior’s affordable housing. The remainders are for families (3), accessible units (2), and other (2).



In 2014, Lake Cowichan recorded the lowest number of homeless individuals (with 6), accounting for 2% of the regional homeless population

**The living wage for the Cowichan Valley has increased from \$17.36/hr. to \$18.81/hr. in the past two years, with major differences seen in the areas of childcare, transportation, and education costs**

### Housing Sale Prices in Lake Cowichan

Sale prices of housing vary widely and represent only a snapshot in time. Due to the small sample size it is not possible to state with confidence average sale prices. Based on anecdotal figures sale prices are rising.

House hold Type	Average unit sale price
Single Family Home	\$179,000 - \$799,000
Townhome	\$197,000 - \$294,00
Condo	\$70,000 - \$190,013

\*\*This chart shows what the range of housing prices listed in the Town of Lake Cowichan March 29, 2018.

### Census Incomes

Median total income of households in 2015 (\$)	53,440 <sup>11</sup>
Median total income of economic families in 2015 (\$)	66,389
Median total income of lone-parent economic families in 2015 (\$)	4,1216
Average total income of couple economic families with children in 2015 (\$)	92,932

### LAKE COWICHAN HOUSING COSTS HIGHLIGHTS

- Low-income seniors experience challenges with affording rental housing in the Lake Cowichan private market. Other groups with the least choice in Lake Cowichan are low-to-moderate income families and singles. Couples earning the median income or less are challenged to afford the average single detached home in Lake Cowichan within 30% of their gross incomes.
- There is a demonstrated need for affordable home ownership in Lake Cowichan.
- Segments of the rental housing stock are in need of maintenance and major upgrades.

<sup>11</sup>BC is \$69,995

## C. Future Housing Demand

### Population

On average, the population of Lake Cowichan Local Health Area (LHA) is older than that of Island Health and BC, with an average age of 47.6 years. The 65+ population makes up around 25% of the population which is higher than Island Health (23%) and BC (17%). It is estimated that 34% of population will be 65+ in 2026. The Island Health Population Prediction Chart demonstrates how the various age groups (0-19, 22-44, 45-64, 75+) are expected to change over the next 20+ years. It is important to note that the 75+ population of Lake Cowichan is expected to triple over the next 20 years accounting for 24.8% of the population in 2041.

It is important to note that the LHA profile was created based on the 2011 census statistics for the entire local health area. Lake Cowichan saw a 8.5% population increase between 2011 and 2016 the 2016 population breakdown for Lake Cowichan is as follows:(0-19) 19% (20-44) 25% (45-64) 31% (65-74) 15% (75+) 8%

Percent of LHA population by Age Groups

Age Groups	2016	2026	2036	2041
0-19	18.1%	16.3%	15.2%	16.1%
20-44	21.4%	21.6%	24.2%	25.4%
45-64	35.1%	25.0%	22.6%	22.3%
65-74	17.1%	19.8%	13.1%	11.4%
75+	8.3%	17.4%	25.0%	24.8%

- Median age: 49.5
- Average Household Size: 2.2 <sup>12</sup>
- Lone-parent census families in private households: 170
- Persons not in census families in private households: 680

### What does this mean for housing?

As the Town's population shifts, it is likely that the demand for housing will shift. Today 82% of the Town's current housing stock is single detached housing. As the Town ages there will be an increased demand for different housing types such as townhouses, apartments, and assisted living facilities.

### What can the Town do?

#### Expand Housing Choices

- Permit higher densities in more locations
- Require mixed housing types in new development

<sup>12</sup>Average household size in BC is 2.4

- Support innovative housing solutions

#### Improve Affordability

- Encourage and support entities providing social housing
- Advocate for seniors housing, particularly complex care and assisted living
- Increase supply of condos and townhomes
- Promote and create small lots and encourage small and tiny homes
- Promote construction of secondary suites

### Available Land

There is land within the town boundaries which holds development potential. While much of this land are on the outskirts of the town, but there are properties within the heart of the town which have development potential. There are currently over 100 vacant lots within the existing residential areas in the town. Many of these vacant lots allow for a secondary unit on the property increasing their development potential.

There are many large parcels lots on the outskirts of the existing residential areas. These large parcels account for over 1000 acres of land within the Town Boundaries. Under the existing zoning of these lands 1500 to 1780 residential units could be constructed.

The 2016 Census report for the Town Lake Cowichan reported a population of 3,226, which was an increase of 8.5% over the 2011 Census. The chart below illustrates the population projections based on the 2016 Census data for the Town Lake Cowichan alone.

	2016	2041	Percentage change 2016 to 2041
2016 Census data	3,226	-	-
Lake Cowichan Population— Scenario 1 based on 2016 Census	3,226	3,300	2.3%
Lake Cowichan Population— Scenario 2 based on 2016 Census	3,226	3,549	10%
Lake Cowichan Population— Scenario 3 based on 2016 Census	3,226	3,916	21.4%

### Housing Need as it relates to population increase

	2041 Population	Increase	Require dwelling units based on 2 person/ unit occupancy
Scenario 1	3,300	74	37
Scenario 2	3,549	323	161.5
Scenario 3	3,916	690	345

### Land use demand (in gross acres) estimate in five-year increments

Year	2021	2026	2031	2036	2041
Scenario 1	< 1	1.5	2.2	3	3.7
Scenario 2	3.2	6.5	10	13	16
Scenario 3	7	14	21	31	35

Note that this land use demand estimate assumes an average gross density of 10 dwelling units per acre which accounts for an increasing percentage of townhouses and apartments. Land use demand may comprise a mix of infill and redevelopment housing in addition to 'greenfield' new development on the edge of existing development.

## 10.2 Appendix B | Parks

Community Parks		
Name	Area	Amenities
Central	0.65 ha (1.6 ac)	Fountain, benches, picnic tables, Cenotaph, washrooms
Centennial	6.48 ha (16.00 ac)	Sports Arena, Ball fields, skateboard park, Centennial Community Hall
Lake View & Cowichan Lake Education Centre	22 ha	Campground, picnic tables and public beach; trails; floating dock; natural area, education centre
Marina*	0.8ha (2.00 ac)	Boat ramp
River's Edge Memorial Garden		Columbarium cemetery and natural area with views to Cowichan River
Riverside/Duck pond	0.4 ha (1.00 ac)	Beach, swings, play area
Saywell	1.42 ha (3.5 ac)	'Beach' volleyball court, informal play area, picnic tables, benches, paved walking trail; floating dock, and tourist information centre, Kaatza museum
Ts'uubaa-asatx Town Square		Sheltered performance stage, benches, passive landscaped area

Neighbourhood Parks		
Name	Area	Amenities
Cowichan	0.057 ha (0.14 ac)	Pickle ball court; tennis court
Dashwood	0.057 ha (0.14 ac)	Undeveloped
Parkstone	0.3 ha (0.74 ac)	Swings, slide, lacrosse box, bench, Check: new playground
Sahtlam	0.3 ha (0.74 ac)	Lacrosse Box, Swings
Winter		Playground

Special Area Parks		
Name	Area	Amenities
Beaver Creek	0.8ha (2.0 ac)	Site of Rhododendron park, trail
Creelman 's Bird Sanctuary	0.247ha (0.59 ac)	Treed and undeveloped
Forest Workers' Memorial	0.8ha (2.0 ac)	Fountain, benches

<b>Friendship **</b>	0.8ha (2.0 ac)	Creek, trail, bench
<b>Gillespie*</b>	0.3ha (0.74 ac)	Picnic tables, dock
<b>Kenvir/Greendale</b>	0.4ha (1.0 ac)	Benches, pathways
<b>Ohtaki</b>	0.8 ha (2.0 ac)	Benches
<b>Joginder Bains</b>	0.8ha (2.0 ac)	Undeveloped
<b>North Shore Greenbelt</b>		Natural area
<b>Ravine</b>	1.62 ha (4.0 ac)	Primarily undeveloped, ecologically sensitive; Community Garden
<b>River's Edge Memorial Garden</b>		Columbarium cemetery and natural area with views to Cowichan River
<b>Stone/Arbutus Park</b>		Undeveloped

<b>Regional &amp; Provincial Parks</b>		
<b>Name</b>	<b>Area</b>	<b>Amenities</b>
<b>Cowichan River Provincial Park</b>		Natural area, undeveloped

\* Leased park

\*\* School District property

## 10.3 Appendix C | Greenfield Land Inventory



No	Parcel ID	Folio No.	Road Name	Zoning	Land Size (acres)	Gross Density (Units /acre)	Suite	Potential Yield in units	Owner	Comments
1	Block 177	N/A	Off of South Shore Road	CD-1	337	?	No	-0		Mostly forest with a small camp ground on the lake
2	Block 177	956005/10/15/20	Off of South Shore Road	R-1	106.3	2-5	Yes	213 – 532		This parcel was recently logged
3	Block 25	SD001-06	Access from Boundary Road	R-3	Estimate 15	15	Yes	225		Appears to be part of a 465 acre parcel, most of which is in ALR outside of the Town Boundary
4	297594I		Access from Johel Rd	R-1	Estimate 30	2-5	Yes	60-150	Crown Land Development Corp.	Access from Johel Rd near the end of the cul-de-sac
5	Block 200	964000	Access from Hudgrove Rd. by wastewater treatment plant	CD	Estimate 380	0 – 0.25	-	0-95	D.S. Johel land	This land makes sense for large lot subdivision – not serviced by the town or as an area for future industrial lands
6		47900		R-2	18.5	2-5	No	37-93		
7	Block 28		Access from Quamichan Rd	CD-1	35	2-5	-	70-175	Province	Province Park Land
8		921000		R-1, R-3	5	10	Yes	50		
9		958150		R-1A	8.9	2-5	No	18- 44		

<b>10</b>		958175	Access from Cowichan Valley Hwy.	I-1	15.5		-	N/A	Industrial zoned land off of the Cowichan Valley Highway
<b>11</b>		958175		R-1-A	14	2-5	No	28- 70	
<b>12</b>		957510		R-1-A	29.1	2-5	No	58- 146	
<b>13</b>	Lot 1, Plan 15590	909005		P-1	13	-	-	50	
<b>14</b>	The Slopes 216710	963000	Winter Drive	R-2	48.7	2-5	No	97-244	
<b>15</b>	Point Ideal (64669)	919010	Point Ideal Drive	R-1-A	36.64	2-5	No	73-183	This lot is at the end of Point Ideal Drive. The sloped area.
<b>16</b>	Public Works	909205	North Shore Road	P-1	2.72	-	-	-	The existing public works yard
<b>17</b>	Lot 48	467000	Kwassin Lake	R-2	6.41	2-5	No	13- 32	Surrounds Kwassin Lake --Subdivision number 2845991
<b>18</b>	AB Greenwell	464000	Hobson Ave.	P-1	15.32	-	-	-	Future Public Works facility
<b>Subtotal for primary dwellings</b>								942- 1814 units	* potential yield varies
<b>Subtotal for secondary units</b>								548-957 units	*permitted secondary units based on R1 or R3 zoning
<b>Total</b>								1490- 2771units	*this figure is the combination of the highest uptake of units as well as assuming 100% uptake on secondary units within the R-1 and R-3 zoning

