

# Housing Needs Report

## Unit Need Estimate Update

City of Cranbrook | September 2023

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# Housing Needs Report: Unit Need Update

## Introduction and Context

The City of Cranbrook sought to update its previously endorsed 2020 Housing Needs Report, with consideration of newly available 2021 Census data. This update is specifically focused on identifying the estimated number of units required to address current unmet need in the housing system and keep pace with projected growth through 2031. This estimate serves as the foundation of setting housing targets and crafting policy to achieve desired outcomes.

The approach taken to establish an estimated unit need is the Housing Assessment Resource Tools (HART) method to estimating housing need established by the University of British Columbia Housing Research Collaborative, alongside supplementary considerations, and applying a custom version of its dataset.

### HART APPROACH TO ESTIMATING HOUSING NEED

- The primary innovation of the HART method is not a complicated calculation or model, but rather the income quintile concept and structure of the dataset.
- There is the potential to incorporate more complex approaches within the overall framework (particularly as it relates to projecting forward population growth).
- The approach is scalable and adaptable.
- The outcome of this analysis provides a solid foundation for considering housing need at a finer level, while also allowing for increased complexity where desired or required.
- CitySpaces has procured an additional custom dataset based on the income quintile concept with additional variables or indicators allowing for further nuance in the analysis.

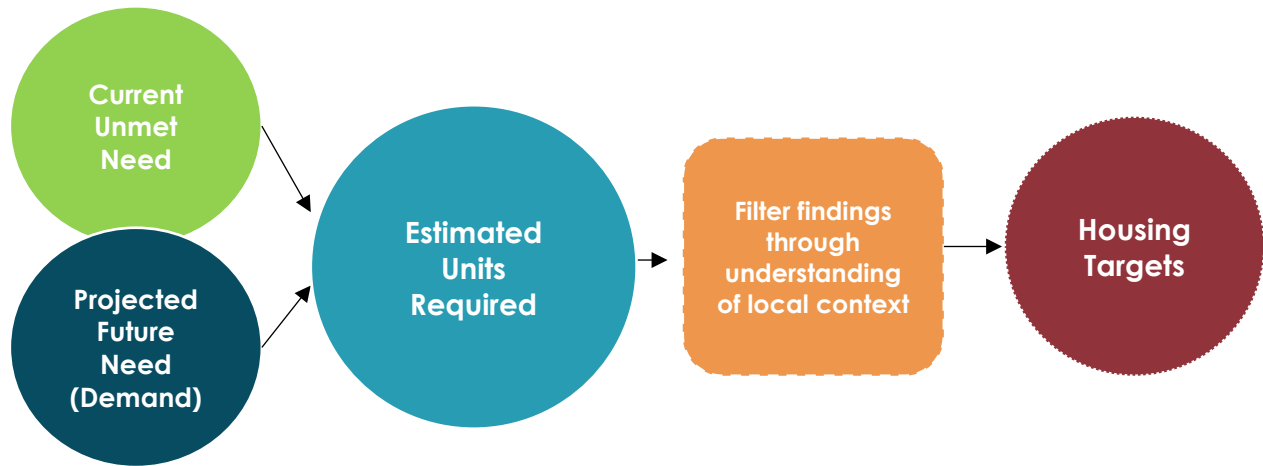
At a basic level, the custom dataset cross-tabulates a range of housing and demographic factors against a set of income quintiles and household sizes, which allows housing need estimates, and any supplemental analysis, to be broken out in the same structure: by household size and price points households can afford (assuming no more than 30% of income is spent on housing).

**This framework provides a more detailed breakdown of the types of units required to meet existing and projected future need.**

The main objective of the approach is to combine considerations of current unmet housing need with estimates of future need (housing demand). It also considers households in Core Housing Need (CHN) to have pre-existing unmet need and require a new dwelling for their needs to be met (which could mean a newly constructed unit or being able to move into a newly vacated unit that is affordable, adequate, and suitable for the household).

This basic framework is shown in Figure 1.

**Figure 1: Framework for Estimating Current and Future Housing Need**



The analysis explored below will provide an estimated number of units required to address existing core housing need and projected future demand. However, setting a target is usually a key component of housing action plans or strategies. They typically include specific allocations by typology, price-point, unit size, or other factors relevant to the community, to meet the estimated need.

The findings of this analysis serve as a primary indicator of need, but further consideration of how to meet the identified needs, filtered through local understanding of the community's housing context, should be applied to set specific housing targets in alignment with other policy directions in the Official Community Plan or other policies.

## Household Income Quintiles

The income quintiles used in the HART analysis are based on specific ratios of the area median household income (AMI) associated with typical household types or incomes sources.

**Table 1: Income Quintile Household Type and AMI Ranges**

Source: UBC HRC. HART Prototype. 2021

Income Quintile	Income Type or Source	Percent of AMI	National Average Distribution of Households
Very Low	Social Assistance	< 20%	3%
Low	Minimum Wage Worker	20% – 49%	18%
Moderate	Entry-Level Professional Job	50% – 79%	18%
Average	'Middle Class'	80% – 120%	21%
Above Average	High-Income	> 120%	40%

When applying the AMI ranges to the 2021 median household income of \$80,000, the resulting income ranges, associated maximum affordable monthly housing cost, and number and share of households in each quintile are described in Table 2.

**Table 2: Household Income Quintiles, Maximum Affordable Housing Cost, Counts and Share of Households by Quintile**

Source: Statistics Canada. Custom Data Report: ORD-07412-P4R3D8.

Income Quintile	Income Range	Maximum Monthly Housing Cost	Number of Households
Very Low	< \$15,000	< \$375	145 (2%)
Low	\$15,000 – \$39,999	\$376 – \$999	1,565 (18%)
Moderate	\$40,000 – \$64,999	\$1,000 – \$1,624	1,690 (19%)
Average	\$70,000 – \$94,999	\$1,625 – \$2,375	1,835 (21%)
Above Average	> \$95,000	> \$2,375	3,530 (40%)

As illustrated in Table 2, most households (60%) fall below the Above Average income quintile, with 20% able to afford no more than \$999 per month on housing. It can also be seen the distribution of households by income quintile closely aligns with the average pattern at the national level, with some small variation in the very low and moderate quintiles – this is typical, and most jurisdictions closely match this income distribution.

## Estimating Unmet Need

The HART approach uses the concept of Core Housing Need (CHN) as a proxy for current unmet housing need; this is a standardized concept applied to jurisdictions across the country by Statistics Canada and a useful indicator of housing need in the population, although, no single concept can capture all aspects of unmet need.

For example, CHN cannot consider the needs of those experiencing homelessness or populations such as students or temporary foreign workers, due to the nature of the Census survey, who is counted, and how they are counted. It may be valuable to consider the needs of those experiencing homelessness and post-secondary students independently of this assessment.

### CORE HOUSING NEED

The CHN concept is based on three distinct housing standards: affordability, adequacy, and suitability; this indicator assesses whether households can afford the housing (by spending no more than 30% of gross income), the housing is in good repair (adequacy), and there are sufficient bedrooms to meet the National Occupancy Standards (suitability).

A household is in CHN when it does not meet any of these three standards and could not afford a dwelling that would allow it to meet the standards without spending more than 30% of its income. As such, a household can be below an individual standard without being in Core Housing Need.

### Core Housing Need by Tenure

Table 3 provides a summary of CHN rates and the share of households not meeting each of the three standards by tenure. Rates of meeting the housing standards and being in CHN often vary by tenure, and this is the case in Cranbrook. Renters are much more likely to be in CHN with a fifth of households having CHN status in 2021 (21% or 470 households).

Almost half of renter households do not meet at least one housing standard (44%), while slightly less than half that amount is in full CHN. The primary challenge for renters is affordability (32% of renter households), with some challenges related to adequacy (need for major repairs).

**Table 3: Core Housing Need and Housing Standards by Tenure (Cranbrook 2021)**

Source: Statistics Canada, Custom Data Report: ORD-07412-P4R3D8.

Standard	All Households	Owners	Renters
<b>Core Housing Need</b>	<b>8%</b>	<b>3%</b>	<b>21%</b>
<b>Below at least One Standard<sup>1</sup></b>	<b>22%</b>	<b>14%</b>	<b>44%</b>
Affordability	15%	9%	32%
Suitability	2%	1%	5%
Adequacy	6%	5%	10%

Owners are experiencing less housing challenges than renters, with 3% in CHN (210 households) and 14% not meeting at least one housing standard. Similar to renters, owners are primarily challenged by affordability, although, there is a smaller difference between the rates of individual standards for owners than renters.

### **Core Housing Need by Age of Primary Household Maintainer and Household Composition**

It may also be helpful to consider CHN rates by the age of primary household maintainer. As housing costs have escalated in recent years, younger households just establishing themselves and older households with fixed incomes may be particularly challenged.

As Table 4 (page 6) illustrates, seniors experience above average CHN rates regardless of tenure, although, the rates are significantly higher for renting seniors. Renter households led by someone younger than 25 also experience elevated CHN rates. Further qualitative investigation of these two population groups may help in understanding how to address their housing needs.

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1. Because a household can be below more than one standard, the rates of households not meeting each individual standard does not sum to the share of households not meeting at least one standard.

**Table 4: Core Housing Need Rates by Age of Primary Household Maintainers and Tenure (2021)<sup>2</sup>**

Source: Statistics Canada. Custom Data Report: ORD-07412-P4R3D8.

Age of Primary Household Maintainer	In Core Housing Need	
	Owner households	Renter households
<b>Total - Private households</b> (overall average)	<b>3%</b>	<b>21%</b>
15 – 24 years	0%	<b>26%</b>
25 – 34 years	0%	14%
35 – 44 years	2%	13%
45 – 54 years	2%	16%
55 – 64 years	3%	<b>23%</b>
65 – 74 years	<b>5%</b>	<b>26%</b>
75 – 84 years	<b>6%</b>	<b>35%</b>
85 years +	0%	<b>36%</b>

Two additional groups with elevated CHN rates, regardless of tenure, are single parent mothers (8% for owners and 30% for renters) and one-person households (10% for owners and 35% for renters).

### Core Housing Need Income Quintile and Household Size Distribution

2021 CHN can be further broken out by income quintile and household size to understand what types of households may be experiencing housing challenges. As shown in Table 5, most households in CHN are in the low-income quintile (71% of CHN) and 1-person households (89% of CHN).<sup>3</sup> There is a clear concentration of CHN in smaller households, which can spend no more than \$999 on housing each month.

2. Values in red indicate where household maintainers of different ages experience above average core housing need rates by tenure.

3. The accompanying data inventory includes a version of this table with percentages rather than counts to help understand the core housing need distribution more clearly.



**Table 5: Core Housing Need by Income Quintile and Household Size (All Household, 2021)***Source: Statistics Canada. Custom Data Report: ORD-07412-P4R3D8.*

Household Size	INCOME QUINTILE					Total
	Very Low	Low	Moderate	Average	Above Average	
1-Person	55	430	0	0	0	<b>485</b>
2-Person	0	120	0	0	0	<b>130</b>
3-Person	0	45	0	0	0	<b>55</b>
4+Person	0	0	0	0	0	<b>0</b>
<b>Total</b>	<b>65</b>	<b>610</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>685</b>

## Estimating Future Housing Need (Demand)

While it is important to understand the scale of unmet housing need for households living in Cranbrook today, cities are always evolving and to stop further unmet need from developing, there must be a capacity to keep pace with ongoing new housing demand (growth). Various models or approaches can be used to estimate future growth or demand; for this analysis, estimated future growth is based on the projection completed as part of the Official Community Plan (OCP) revision process currently underway.

The new OCP assumes an average 0.85% growth rate per year, which results in approximately 78 new households per year from 2021-2031. If this annual growth is allocated by the 2021 income quintile and household size distribution, the distribution of future housing demand can be estimated (see Table 6, page 8). As with any projection-based analysis, it is important to monitor trends over time to verify accuracy and update as required.

The outcomes described in Table 6 assume the distribution of households by income and size will remain consistent through 2031. When 2026 Census data becomes available, it will be valuable to update this analysis and assess if current policy is still effectively incentivizing or supporting the types of housing development most in need by local households.

**Table 6: Estimated Future Housing Demand by Income Quintile and Household Size (2021-2031)<sup>4</sup>**

Source: Statistics Canada. Custom Data Report: ORD-07412-P4R3D8.

Household Size	INCOME QUINTILE					Total
	Very Low	Low	Moderate	Average	Above Average	
1-Person	10	95	55	30	15	<b>205</b>
2-Person	0	25	65	75	110	<b>275</b>
3-Person	0	5	10	20	60	<b>95</b>
4+Person	0	0	5	15	95	<b>115</b>
<b>Total</b>	<b>10</b>	<b>125</b>	<b>135</b>	<b>140</b>	<b>280</b>	<b>690</b>
Annual <sup>5</sup>	1	12	13	15	28	69

## Estimating 10-Year Housing Need

### COMBINING UNMET NEED AND FUTURE DEMAND

A conceptualization of the amount and affordability level of housing needed over the next ten years (2021-2031) can be understood through combining the current unmet need (CHN) and future growth (demand) cross-tabulated by household size and income quintile. The results of this combination are summarized in Table 7 (page 9).

**It is estimated approximately 1,415 additional units of housing will be needed in Cranbrook by 2031**, with half of the need for low-income households (52%) earning between \$15,000 and \$39,999, and a similar share being 1-person households (50%). There is a greater estimated need for low-income 1-person households specifically than the total for any other entire income quintile.

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4. Table 6 values have been rounded to the nearest 5, other than for the estimates of annual need (which are the 10-year totals distributed across 10 years).

5. While Table 6 provides an annual breakdown to help understand the distribution of annual need, it is not expected one unit will be added for very low-income households each year. It is more likely single projects will address the estimated need for multiple years and addressing the estimated need will be staggered as projects are completed rather than being continuously added a few units at a time.

**Other trends of note include:**

- Approximately half of the estimated housing need through 2031 is due to Core Housing Need, which concentrates the overall estimated need towards smaller household sizes and lower income quintiles.
- Households in the Very Low income quintile are all 1-person households and the need in this category is primarily due to CHN rather than estimated household growth.
- Most larger households (3+ people) are in the higher income quintiles, and especially the Above Average quintile.
- Few households in the Above Average quintile are expected to be 1-person households.

**Table 7: Estimated Housing Need by Income Quintile and Household Size (2021-2031 Unmet Need + Projected Growth)**

Source: Statistics Canada. Custom Data Report: ORD-07412-P4R3D8.

Income Quintile	Very Low	Low	Moderate	Average	Above Average		
% AMI	<20%	20-49%	50-79%	70-119%	>120%		
Household Income	Up to \$15,000	\$15,000 to \$39,999	\$40,000 to \$64,999	\$65,000 to \$94,999	More than \$95,000		
Monthly Affordable Housing Cost	Up to \$375	\$376 to \$999	\$1,000 to \$1,624	\$1,625 to \$2,375	More than \$2,375	<b>TOTAL</b>	<b>%</b>
1-Person	65	535	60	35	15	<b>710</b>	50%
2-Persons	0	150	70	85	125	<b>430</b>	30%
3-Persons	0	50	15	20	65	<b>150</b>	11%
4-Persons	0	0	5	15	105	<b>125</b>	9%
<b>TOTAL</b>	<b>65</b>	<b>735</b>	<b>150</b>	<b>155</b>	<b>310</b>	<b>1,415</b>	100%
% of New Dwellings	5%	52%	11%	11%	22%	100%	
Annual Units Required	10	75	15	15	30	145	

## HOUSING NEED BY BEDROOM COUNT

The final nuance to add to the results summarized in Table 7 (page 9) is consideration of the number of bedrooms households of different sizes actually require. The size of a household and the number of bedrooms required are not necessarily directly correlated (e.g., a couple with one child may only require a 2-bedroom despite being three people).

By assessing the distribution of household composition and assigning the number of bedrooms households of different sizes require based on meeting the National Occupancy Standards, the results in Table 7 can be allocated to estimates of housing need by minimum bedrooms required. It should also be recognized many household desire an extra bedroom for guests, hobbies, or other reasons, and accommodating that preference may also be desirable. However, it is nonetheless important to understand the basic housing needs of households.

Table 8 provides the share of households of any given size which require a unit with a particular number of bedrooms. For example, 76% of 2-person households require at least 1-bedroom, while 24% require 2-bedrooms. Similarly, 70% of 3-person households only require two bedrooms, while 30% require at least three bedrooms.

**Table 8: Distribution of Minimum Bedrooms Required by Household Size**

Source: Statistics Canada. Custom Data Report: ORD-07412-P4R3D8.

Household Size	UNIT SIZE			
	1-Bedroom	2-Bedroom	3-Bedroom	4+Bedroom
1-person	100%	0%	0%	0%
2-person	76%	24%	0%	0%
3-person	0%	70%	30%	0%
4+person	0%	4%	60%	36%

This distribution should be considered when developing policy to address the need identified in Table 7. There is a real relationship between housing cost and unit size, so it will be important to try to match housing need to household size through this distribution if addressing affordability challenges is an objective. Many 2-person households could have their needs met with 1-bedroom, which will typically cost less to purchase or rent than a 2-bedroom unit.

Table 9 (page 11) provides the outcomes of applying this distribution to the results presented in Table 7 (page 9).

**Table 9: Estimated Housing Need by Minimum Bedrooms Required (2021-2031)**

Source: Statistics Canada. Custom Data Report: ORD-07412-P4R3D8.

Household Size	UNIT SIZE			
	1-Bedroom	2-Bedroom	3-Bedroom	4+Bedroom
1-person	715	0	0	0
2-person	330	105	0	0
3-person	0	105	45	0
4+person	0	5	80	45
<b>Total</b>	<b>1,045</b>	<b>215</b>	<b>125</b>	<b>45</b>
Annual	105	22	13	5
Share	73%	15%	9%	3%

## Key Findings

### Several population groups appear to experience the greatest housing challenges:

- Renter households experience much higher rates of CHN than owners, with prevalence concentrated in young and old households.
  - More than one third of renting seniors are in CHN and may face additional challenges when trying to move due to technological changes in how households find housing, fixed incomes, and accessibility barriers.
- Female one-person households also see above average rates of CHN, especially when they are renters, but also for owners.
- Most unmet need is concentrated in the Low Income quintile and smaller households (especially 1-person households).
- Couple families with children do not appear in the statistics as having challenges finding housing that meets their needs.
- For owners in CHN, most (76% / 210 households) are 1-person, while a similar share resides in single-detached homes (66% / 140 households).
  - 86% (180 households) of owners in CHN are below the affordability standard only, while the remainder are below the adequacy standard (14% / 25 households).
  - Considering most owners in CHN are living in houses and are 1-person, it is possible most owner CHN could be resolved by moving to a smaller dwelling.

- However, new apartments may not be priced competitively for these households. With 52% (110 households) being over 65, it may be particularly challenging for the older households to move without appropriate downsizing options in their neighbourhoods, and seniors are often hesitant to move away from their communities, social networks, and familiar neighbourhood amenities.

**Key needs identified through this analysis include:**

- Non-market rental housing;
- Market rental housing; and
- Accessible multi-unit rental or ownership housing.

## Approaches to Addressing Identified Need

Given half the estimated housing need through 2031 is for households in the Low Income quintile, and half are 1-person households, **it is clear policies to address housing need must focus on multi-unit housing and non-market solutions.** Even without government subsidization, multi-unit housing will be inherently more affordable than detached housing and diversifying the housing stock allows households to better allocate themselves into housing that meets their needs.

Considering the relatively suburban and rural context of Cranbrook, it may be better to focus on policies supporting standalone projects rather than using inclusionary rental housing policies. Many jurisdictions require a certain number of units in strata multi-unit projects to be provided as market or non-market rental depending on the scale of the project. Although, if large strata projects are being proposed, there may be value in considering inclusionary policies.

However, when projects are smaller, it is harder to leverage sufficient profit from the project to cross-subsidize rental units. There may also be operational challenges for non-profits tasked with managing affordable inclusionary units related to spreading a small handful of units between multiple locations. These approaches also often rely on relatively significant density bonusing, but there may be limits on the height or density palatable to the community in Cranbrook.

### MULTI-UNIT HOUSING

A key basic tool to incentivizing multi-unit housing is to identify it as desired through planning policy and the land use framework. Without sufficiently applied land use designations for multi-unit housing, it is inherently risky to pursue such a project. Rezoning alone presents a significant

project risk, but OCP non-compliance and the associated amendment requirement is an additional barrier.

Because many sites may not be developable due to economic or physical challenges, it is important to designate a sufficient area for this use to provide a diversity of opportunities. It may help to minimize any potential speculation and land price escalation if higher density designations or rezonings are applied to a relatively wide area; creating a new development option with scarce opportunities increases the ability of landowners to escalate prices.

Further to designating lands, zoning could be broadly amended to allow for multi-unit housing forms without a site-by-site public hearing process. Removing this regulatory barrier significantly reduces friction for developers seeking to develop multi-unit housing. Pre-zoning in this way does remove opportunities to extract value from developers through community amenity contributions. Local governments may also waive the public hearing requirement for rezonings in compliance with OCP designations, even if the actual zoning is not pre-emptively changed.

Readying the planning framework for multi-unit market development in general will also help support the development of market rental and non-market rental.

## MARKET RENTAL HOUSING

Rental housing is often not financially competitive against strata development and typically requires additional financial support for viability. Measures to support rental housing could be addressed through the adoption of a Secured Market Rental Policy or through individual policies contained within other regulations (such as the Zoning bylaw).

### **A range of standard housing policy tools can be used to support rental housing, including:**

- **Density bonusing:** providing additional height or floor area in exchange for rental tenure development; the tenure could be secured through a housing agreement or a requirement to rezoning to Residential Rental Tenure Zoning.
- **Parking reductions:** reducing or eliminating requirements for off-street parking can provide significant cost savings to a project. Depending on soil conditions, the geological context, and number of levels of parking, an underground parking space can cost between \$40,000 and \$100,000.
- **Revitalization tax exemption:** rental housing projects could also be extended a revitalization tax exemption – this could be provided solely on the improved value of the property and represents significant savings for up to 10 years. This approach means giving up potential tax revenue, however, it is an opportunity cost rather than a direct cash expense. In many

cases, a rental development may not be feasible without this support so the revenue could not have been realized without the exemption regardless.

- **Fee waivers:** development cost charges, community amenity contributions, or application and review fees can be waived for rental housing; this approach can both make rental more competitive against projects in which these fees apply and simply reduce the cost.
- **Regulatory relaxations:** regulations other than height, density, or parking requirements could also be varied to improve the feasibility of rental projects – this might include changing lot line setbacks, lot coverage, landscaping requirements, or other requirements.
- **New development options:** there may be opportunities to diversify the forms of development permitted through the implementation of missing middle, moderate density zones for rental housing. Smaller scale apartments of 8-12 units could be permitted in low-density areas where larger apartments are not contemplated; this could also be achieved at a smaller scale by allowing triplexes or fourplexes with stratification restrictions. Without the economy of scale large apartments provide, these development options may be relatively more expensive per unit depending on the local conditions.

## NON-MARKET RENTAL HOUSING

Many of the tools and approaches to supporting market rental also apply to non-market rental. However, non-market projects face significantly higher barriers to feasibility due to the reduced rent revenue inherently associated with providing affordability. The deeper the affordability offered, the more support a non-market rental project will require to be financially viable. Revitalization tax exemptions on the improved value of non-market rental projects has little impact as BC Assessment will already reduce the assessed price of affordable rental housing secured through a housing agreement, thereby discounting the tax burden at the source.

### **Additional considerations specific to incentivizing or supporting non-market rental housing include:**

- **Provision of land:** land cost is often a significant financial component of any housing development and purchasing land at market rates will often eliminate non-market housing feasibility. Municipalities can provide land to non-profits for housing development through three primary approaches:
  - **Donation:** land can simply be donated to a non-profit through transferring ownership in exchange for project completion;



- **Long-term lease:** many municipalities offer leases for the life of a building for a nominal cost (\$1.00, for example) – this allows the government to retain the value of the land on its ledger, while still providing the non-profit full open use of the property to meet a community need; and
- **Direct project partnership:** local governments are increasingly partnering with non-profits and higher levels of government to developed mixed-use affordable housing projects with municipal amenities or services combined. For example, housing could be built above or alongside town halls, libraries, fire stations, recreation centres, or any other municipal facility compatible with residential uses.
- **Deeper regulatory relaxation, or bigger density bonuses:** many jurisdictions offer the same types of incentives for market and non-market rental, with greater relaxations for non-market developments.
  - For example, a market rental project could receive a density bonus of 0.1 FSR while a non-market project is extended an additional 0.25 FSR. Similarly, a market rental project may receive a 10% reduction in required off-street parking while a non-market project is allowed a 25% reduction.
- **Direct grants:** Local governments will often allocate a share of community amenity contributions to an affordable housing fund, which can then be used to provide direct financial support to non-market rental projects as grants.
- **Staff delegation:** The *Local Government Act* allows local governments to waive the public hearing requirement for rezonings in compliance with OCP land use designations. By designating lands for a specific use, a local government has not only declared the future desired development outcome, but it has also gone through a legislatively mandated comprehensive engagement process to approve that use.
  - Delegating this decision-making to staff offers significant savings in time, cost, and risk.
  - This approach could also be applied in any situation where a rezoning is required for projects in compliance with OCP designations, however, it may be more palatable to council and the public to extend this ability specifically to non-market housing developers.



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