

HAF Agreement and Action Plan Summary Comox, British Columbia

Summary of Agreement Targets and Funding

Status as of March 7, 2025

Overall Permitted Unit Targets (3 years)	801
Units expected without HAF (baseline)	628
Units incented by HAF (HAF-incented)	173
Municipality's 10-year unit projection	3,700

Permitted Unit Targets with Breakdown	Total Target	Year 1 Forecast	Year 1 Progress
Housing Supply Growth Target	801	159	35
<ul style="list-style-type: none"> Multi-Unit housing units in close proximity to rapid transit 	0	<i>Note: there are no annual forecasts for different unit types.</i>	0
<ul style="list-style-type: none"> Missing middle housing units 	393		29
<ul style="list-style-type: none"> Other multi-unit housing units 	304		0
Affordable Housing Units	11		0

HAF Funding Schedule and Explanatory Notes:

The total funding envelope for HAF recipients is based on the number of HAF-incented units, as described in Section 10 of the Pre-Application Reference Material. Advances are disbursed annually, subject to compliance with the terms and conditions of the HAF agreement.

Total funding eligibility	\$5,104,222.70
Annual advance amount	\$1,276,055.68

CMHC has reviewed Comox's first annual report and has noted that Year 1 permitted units are falling short of the forecast. However, through discussions with Comox, we are satisfied that mitigating actions are being implemented, which are expected to result in an increase in permitted units through Years 2 and 3; Comox has sufficient units in the pipeline to meet their overall housing supply growth target. As such, we are satisfied that Comox is meeting its commitments under the HAF agreement, and the second advance will be made in full.

Summary of Initiatives and Milestones

Initiative 1: Development Approvals Process Streamlining, Process Clarity, and e-Permitting

Improving the development process to reduce processing timelines and encourage new housing supply with an emphasis on affordable and rental housing.

- Comox will fast-track priority projects, update bylaws, and streamline internal procedures to reduce complexity.
- The Town will implement an e-permitting system for development and building applications to speed up approvals.

Initiative	Due Date	Status
Development Approvals Process Streamlining, Process Clarity, and e-Permitting	2025-08-01	On Track
Milestones	Due Date	Status
Phase 1: Development Approvals Review	2024-02-01	Completed
Phase 2: Development Approvals Procedures Clarify Improvements and Streamlining	2024-07-01	Completed
Phase 3: Implement software and e-permitting	2025-08-01	On Track

Initiative 2: Accessory Dwelling Unit Bylaw Amendments and Incentives Strategy

Encouraging accessory dwelling units (ADUs) to promote gentle density Town-wide.

- Updated zoning regulations will allow both a suite and a coach house on existing low-density residential lots where urban services are not available.
- Comox will evaluate infrastructure servicing capacity, parking, access, and development guidelines to accommodate additional ADUs.

Initiative	Due Date	Status
Accessory Dwelling Unit Bylaw Amendments and Incentives Strategy	2024-06-30	Completed
Milestones	Due Date	Status
Assess Potential Zoning Bylaw Amendments	2024-03-31	Completed
Undertake Public and Stakeholder Consultation	2024-06-01	Completed
Implement Financial Incentives Package and Develop Public Awareness Campaign	2024-06-30	Completed
Undertake Zoning Bylaw Amendments	2024-06-30	Completed

Initiative 3: Downtown Master Plan Zoning Amendments and Infrastructure Assessment

Developing a long-term land use plan for Downtown Comox to support housing growth and increase residential density.

- Comox will use tools such as pre-zoning and density bonusing to encourage higher density development in the downtown core.
- Bylaw amendments will add clarity, streamline approvals, and reduce financial risk for developers.
- The Town will review infrastructure, parks and recreation and other services to ensure there is available capacity to support higher density development.

Initiative	Due Date	Status
Downtown Master Plan Zoning Amendments and Infrastructure Assessment	2025-12-30	On Track
Milestones	Due Date	Status
Site Analysis and Engagement	2024-06-30	Completed
Zoning Bylaw Amendments and Implementation	2025-12-30	On Track

Initiative 4: Parking Regulations Review and Revisions

Reducing parking requirements to streamline development approvals and improve financial viability for affordable, rental, and non-market housing developments in the downtown core and near transit.

- Parking reductions will incentivize increased density and limit the need for site-specific amendments through the rezoning process.
- This initiative includes a review of parking requirements for ADUs as well as opportunities to implement cash-in-lieu of parking for new developments within the downtown and transit corridors.
- Parking regulations updated to allow site and parkade design flexibility.

Initiative	Due Date	Status
Parking Regulations Review and Revisions	2024-09-30	Completed
Milestones	Due Date	Status
Undertake Analysis and Engagement	2024-06-01	Completed
Draft Amendments to the Zoning Bylaw and other Applicable Policies	2024-06-30	Completed
Implement and Communicate Amendments	2024-09-30	Completed

Initiative 5: Missing Middle Plex Zoning Actions Implementation

Encouraging increased housing density in existing low-density neighbourhoods.

- Comox will pre-zone low-density residential areas to allow missing middle housing forms, such as plexes, with up to four units per residential lot.

- The Town will assess infrastructure capacity, promote uptake of these zoning permissions, and consider fast-tracked processes for standardized designs and modular solutions.

Initiative	Due Date	Status
Missing Middle Plex Zoning Actions Implementation	2024-06-30	Completed
Milestones	Due Date	Status
Comparative Analysis and Engagement	2024-04-30	Completed
Zoning Bylaw Amendments and Implementation	2024-06-30	Completed

Initiative 6: Bylaw and Policy Updates

Updating various policies and regulations to address outdated requirements and fast-track approvals for missing middle housing, transit-oriented development, and affordable housing.

Updates include:

- A new Amenity Cost Charge Policy will establish a predictable and consistent approach to funding community amenities (e.g. community centres, daycares, libraries) as new housing gets built. This will reduce the need for site-specific negotiations through the rezoning process.
- Comox will delegate authority to staff for minor development variance permits and remove default public hearing requirements for residential rezoning applications that are aligned with the OCP.
- The Town will review the fee structure for comprehensive Development Cost Charges (DCC) to encourage missing middle and multi-unit dwellings and consider DCC reductions for non-market housing.
- The Town will implement and promote financial incentives such as waiving application fees or development cost charges for ADUs.

Initiative	Due Date	Status
Bylaw and Policy Updates	2025-12-30	On Track
Milestones	Due Date	Status
Amend Development Application Procedures Bylaw	2024-07-01	Completed
Amend Subdivision Development Servicing (SDS) Bylaw	2025-06-30*	On Track
Comprehensive Development Cost Charge Review	2025-09-30	On Track
Develop Amenity Cost Charge (ACC)	2025-09-30	On Track
Development Permit Guidelines Review	2025-12-30	On Track

*CMHC approved a date change request from 2024-12-31 to 2025-06-30 because of new provincial legislative requirements impacting their subdivision development servicing bylaw. The additional time allows Comox to amend the bylaw once instead of twice while meeting both HAF and provincial requirements

Initiative 7: Anderton Corridor/Guthrie Road Transit Oriented Development Housing

Updating planning rules to pre-zone (as-of-right zoning) a key transit corridor to allow high density buildings and promote purpose-built rental development.

- A review of land uses surrounding Anderton Road and Guthrie Road will identify opportunities for transit-oriented development.
- Comox will expand multi-family and mixed-use land uses in the Official Community Plan (OCP), review infrastructure capacity, and amend the zoning bylaw to pre-zone identified properties for mid-rise apartments up to 6 storeys and other missing middle housing types.

Initiative	Due Date	Status
Anderton Corridor/Guthrie Road Transit Oriented Development Housing	2025-12-30	On Track
Milestones	Due Date	Status
Land Use Analysis and Option Development	2024-05-15	Completed
Undertake Public Consultation	2024-06-01	Completed
Undertake OCP Bylaw, Zoning Bylaw Amendments and Infrastructure Capacity Review, potential SD Bylaw amendments	2025-12-30	On Track