
Comprehensive Zoning Bylaw for the Electoral Areas first reading

From Jan Orrico [REDACTED]

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You don't often get email from [REDACTED]

A few weeks ago, the CVRD quietly released a 321-page draft document titled "Comprehensive Zoning Bylaw No. 4710, Comprehensive Zoning Bylaw for the Electoral Areas. 2026." It landed on the Plan Your Cowichan website on March 16.

Apparently this bylaw will be heard today for first reading. The Board needs to put this bylaw on hold until the public has had more time to go through it and comment. How can this be passed first reading with the public only having 8 full days to digest and work through it. It seems to be being rushed through.

This is my comment on only one issue being the setbacks from watercourses being proposed. The Board needs to investigate these home insurance policy issues on same site clause and actual cash value clause and how these setbacks can affect property owners in the Cowichan Valley. You all need to do the right thing and put this bylaw on hold until the public has time to go through the whole of this bylaw and see how it will affect their lives and property.

Thank you for considering delaying the passing of first reading,
Jan Orrico

On Page 72:

4.35. Setbacks – Watercourse and Floodplain Elevations

1. No building, structure, septic system, or well, shall be located within the following minimum setbacks:

(a) Koksilah River, Cowichan River, and Chemainus River: 50 m from the natural boundary or active floodplain, or 30 m from the top of ravine bank, whichever is greater.

(b) All other streams or the ocean: 30 m from the natural boundary or active floodplain, or 10 m from the top of ravine bank, whichever is greater.

When the last OCP for Cowichan Bay was in the development stage, oceanfront property owners discussed and fought with the CVRD the 30m from the natural boundary of the ocean as many homes especially along the north end of Cowichan Bay are closer than 30m. I'm sure there are many other homes in other areas are within this 30 m. zone. What about the 50 m from the rivers? The reason for this is because if the CVRD doesn't change this distance it would make all those homes and maybe others if destroyed by fire or whatever could not or may not be able to be built on same site.

All home insurance has a same site clause (check your policy) and if destroyed must be built on the same site to get full value. Some homes may not be able to be rebuilt on those same lots because of this 30m./50m. distance. If you can't build on the same site, the insurance company depreciates the value of your home by age depending on the age of the materials (it was 1 1/2% per year during the last OCP development). It's called actual cash value. During the last OCP development CVRD amended the distance to 15m which is what it was before the OCP.

This could affect many property owners in the CVRD. Staff and directors are not looking at the whole picture how this can affect people's lives. This needs to stop!