

# BASIC HOUSING INFORMATION

## DENMAN ISLAND

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## **DENMAN ISLAND – BASIC HOUSING INFORMATION**

### **INTRODUCTION**

This reviews population and housing data from the Census, land use regulatory material and real estate market information to provide a factual background for Denman Island residents and their Local Trust Committee (LTC) as they go about the current effort to revise Denman’s Official Community Plan (OCP).

The Denman LTC has initiated a housing review project (“charter” dated 19 July 2022), with the stated objectives of:

*“... exploring possible policy updates ... ....to strengthen housing options.”*

The review is to consider Denman’s OCP and the Land Use Bylaw (LUB) dated 2008 (as consolidated February 2017):

*“... to consider policy updates in relation to affordable and attainable housing”.*

This review is being conducted in response to a new requirement by British Columbia that all OCPs be revised with considerations of affordable housing, and with housing supply and demand information.

It may be expected that the policy options developed for housing on Denman Island will be based on the community’s views after completing the mandated examinations of housing supply, demand and affordability. The best information available about housing on Denman Island is provided by the Census of Canada, undertaken every five years in July. Other valuable sources are the zoning map which is part of Denman’s LUB and housing market information from BC Assessment and the Multiple Listing Service (MLS).

This paper observes housing-related information from the last four censuses and these other sources.

### **A PROFILE OF DENMAN ISLAND’S POPULATION AND HOUSEHOLDS**

Denman Island has population and household characteristics that are not commonly seen in British Columbia. In the 2021 Census, Denman’s population was found to be 1,391. As is common in BC, this included more women than men (745 women and 650 men). Uncommonly, 40 percent of Denman’s population was over the age of 64 and only 11 percent was under the age of 20. As seen in the table below, both Denman and Hornby Islands have notably older and slightly younger populations than the Comox Valley Regional District, or Vancouver Island, or British Columbia.

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<b>Selected Demographic Statistics Denman Island and Various BC Geographies - 2021</b>						
<b>Age of Population</b>	<b>Denman Island</b>		<b>Hornby Island</b>	<b>CVRD</b>	<b>Vancouver Island</b>	<b>British Columbia</b>
	<b>Population</b>	<b>% of All</b>	<b>% of All</b>	<b>% of All</b>	<b>% of All</b>	<b>% of All</b>
<b>Under 20 years</b>	155	11%	11%	19%	18%	19%
<b>20-64 years</b>	680	49%	45%	53%	56%	60%
<b>Over 64 years</b>	555	40%	44%	28%	26%	20%

Denman's older population structure has developed steadily over the last 20 years. Since 2006 the proportion of Denmaners that are over 64 years has doubled, from 20 percent to 40 percent. During the same period the proportion of Denman's population that is 19 years or younger has dropped from nearly 20 percent to just over 10 percent.

<b>Age Structure of Population Denman Island, 2006 to 2021</b>			
<b>Census Year</b>	<b>Percentage of Population in Various Age Groups</b>		
	<b>0-19 Years</b>	<b>20-64 Years</b>	<b>65 years plus</b>
<b>2006</b>	19%	61%	20%
<b>2011</b>	10%	60%	27%
<b>2016</b>	10%	51%	38%
<b>2021</b>	11%	49%	40%

Denman has grown quickly for the last decade, with growth rates that greatly exceed those in the rest of British Columbia. In 2021 there were 369 more Denman residents than in 2011 and nearly one in five had resided there less than five years. Denman's recent population increases have averaged 46 people per year.

<b>Population Growth, Denman Island and Selected BC Geographies 2016 and 2021</b>				
<b>Geography</b>	<b>2011-2016</b>		<b>2016-2021</b>	
	<b>Population Growth</b>	<b>Growth Rate</b>	<b>Population Growth</b>	<b>Growth Rate</b>
Denman Island	143	14%	226	19%
CVRD	2,989	5%	5,918	9%
Nanaimo CMA	6,915	7%	10,523	10%
Victoria CMA	23,155	7%	29,467	8%
Vancouver Island	40,034	5%	65,464	8%
Vancouver CMA	150,103	6%	179,394	7%
Abbotsford CMA	10,327	6%	15,208	8%
Kelowna CMA	15,043	8%	27,280	14%
Kamloops CMA	5,057	5%	10,331	10%
British Columbia	247,998	6%	352,824	8%

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Denman Island had one household for every two residents in 2021, a total of 695 households. This ratio is notably lower than those in other parts of British Columbia. The low ratio means that people on Denman occupy more housing than is seen elsewhere. Among the reasons for this is that Denman has 240 one person households (35 percent of all households), an uncommonly high proportion of lone occupant households.

<b>Comparison of Denman Island Occupancy Statistics with Various BC Geographies – 2021 Census</b>					
<b>Occupancy Characteristic</b>	<b>Denman Island</b>	<b>Hornby Island</b>	<b>CVRD</b>	<b>Vancouver Island</b>	<b>British Columbia</b>
<b>Population per household</b>	2.0	1.87	2.27	2.26	2.45
<b>Proportion of households with persons living alone (%)</b>	35%	44%	29%	32%	29%

Canada Mortgage and Housing Corporation and Statistics Canada measure “core housing need” described as households in dwellings that are inadequate (need major repair), unsuitable (too small or too costly), or unaffordable (costing more than 30 percent of before-tax income). In the summer of 2021 the Census found 105 of Denman Island’s households were in core housing need. This was 15 percent of Denman’s households, a higher proportion than the 11 percent on Hornby, 9 percent in the CVRD, 11 percent on Vancouver Island and 13 percent in British Columbia.

In 2020 Denman households had a median total income of \$59,200. While median income says little about the distribution of income among Denman households, it does reveal that overall, Denman’s income is much lower than the CVRD median of \$77,500, or the Vancouver Island median of \$79,500, or the BC median of \$85,000. Denman’s median income is 75 percent of the median for the CVRD and 70 percent of the median level for British Columbia.

**SUMMARY AND IMPLICATIONS**

The foregoing review of Census elements has highlighted important characteristics of housing on Denman that are uncommon elsewhere. Denman is growing faster than other parts of British Columbia, and its population is increasingly comprised of older people. Denman households are smaller than elsewhere and include a higher proportion of persons living alone. Also, Denman has notably lower median household incomes and more households in core housing need than reside elsewhere.

The existence of these uncommon features has several implications. Most of these features upwardly influence demand for housing on Denman, and the existence of multiple such features implies strength in the housing demand pressure on Denman. The high rate of growth requires that there is a high level of demand for housing on Denman. As people living elsewhere in British Columbia have higher incomes than

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those on Denman, the relative prosperity elsewhere creates financial pressure from outside that elevates the value of, and therefore demand for, Denman housing.

Faced with unusually strong demand, if Denman seeks to increase the supply of suitable, affordable housing it will have to pursue vigorous measures. As Denman has lower than average incomes and more core housing need than elsewhere, it must adopt “housing options” that address these excesses in need. If Denman adopts “housing options” that only create supply for well-funded elderly, it will not help the housing situation of those in core need or with lower incomes and may actually worsen these situations. On the other hand, housing options that only address core housing need or low incomes cannot be expected to impact Denman’s high demand for housing, or the overall problem of affordability. These findings, based on data from the Census, imply that a realistic housing policy for Denman must aim to improve at least these two housing challenges.

This profound situation calls for caution when conducting assessments like the LTC’s review of housing options on Denman. Careful attention is needed to ensure that proposed solutions, like increasing supply, would not worsen the housing conditions of lower income households and/or those already in core housing need.

## A PROFILE OF DENMAN ISLAND’S HOUSING

### Stock

The Census provides information about the stock of housing on Denman Island, described as private dwellings. According to Statistics Canada, a private dwelling is:

*“A separate set of living quarters designed for or converted for human habitation in which a person or group of persons reside or could reside. In addition, a private dwelling must have a source of heat or power and must be an enclosed space that provides shelter from the elements, as evidenced by complete and enclosed walls and roof, and by doors and windows that provide protection from wind, rain and snow.”*

The 2021 Census found 881 private dwellings, of which 695 were occupied. The low proportion of Denman’s dwellings that were occupied, 79 percent, is unusual. On Hornby Island the occupied proportion was even lower, at 59 percent. Comparable proportions elsewhere include 93 percent in CVRD, 93 per cent on Vancouver Island, and 92 percent in all of British Columbia. Denman’s low proportion increased slightly from 1975 in 2006 and 2011, while elsewhere (in the CVRD, on Vancouver Island and throughout the province) the proportion has been in the range from 91-93 percent.

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<b>Dwelling Stock and Occupied Dwellings, Denman Island &amp; Selected BC Geographies - 2001 to 2021</b>					
<b>Dwelling Data</b>	<b>Denman Island</b>	<b>Hornby Island</b>	<b>CVRD</b>	<b>Vancouver Island</b>	<b>British Columbia</b>
<b>All Private Dwellings - 2021</b>	881	1,117	34,412	412,133	2,211,694
<b>Occupied Private Dwellings - 2021</b>	695	654	31,940	281,864	204,1834
<b>Proportion occupied</b>					
- <b>2021</b>	79%	59%	93%	93%	92%
- <b>2016</b>	71%	51%	92%	92%	91%
- <b>2011</b>	75%	57%	91%	91%	91%
- <b>2006</b>	75%	56%	91%	N.A.	92%

The difference between the number of dwellings and occupied dwellings is unoccupied dwellings, of which Denman had 186 during the summer of 2021. These are a mixture of seasonal residences which didn't happen to be occupied at the time of the Census, and various kinds of vacant houses, including dilapidated properties without inhabitants. The unoccupied seasonal residences probably aren't available as part of Denman's housing supply, nor are most of the unoccupied dilapidated residences. There is no count available of the vacant houses, and no reasoned estimate of the proportion they constitute of Denman's 186 unoccupied dwellings.

Denman's occupied dwellings were mainly single-detached houses, 96 percent of them (Hornby had 93 percent detached). Of the various types of housing, single-detached is the larger, less-affordable housing type. The predominance of detached houses is far greater than the comparable proportions elsewhere – 67 percent in CVRD, 54 percent in Vancouver Island, and 42 percent in British Columbia. Denman's dominantly detached houses and relatively large number of unoccupied houses constitute a stock that serves a narrower band of interest than is usual in this province.

The Census found 5 semi-detached houses and 15 moveable dwellings on Denman. Moveables include mobile homes and other relocatable dwellings such as houseboats, recreational vehicles and railroad cars. Moveables and semis are usually less expensive forms of housing than detached, but they only comprise 2 percent of Denman's occupied dwellings, which is slightly less than the comparable 5 percent on Hornby, 4 percent in CVRD, 3 percent on Vancouver Island and 3 percent in British Columbia.

Rental housing is usually more affordable than home ownership. The Census found 85 rental homes on Denman, 12 percent of occupied dwellings. This is less than the 18 percent of rentals on Hornby, and far less than the 23 percent in CVRD, 30 percent on Vancouver Island and 33 percent in British Columbia.

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It is also relevant that the age of the housing stock on Denman is similar to that seen elsewhere in British Columbia. Since 2001, both on Denman and elsewhere approximately 15 percent of the housing stock is newly constructed in every decade. While Denman’s demand is unusually high, and its housing stock is more limited than elsewhere, Denman is only building new housing at the same rate as elsewhere. This amounts to an ongoing shortage of housing supply.

<b>Age of Occupied Housing Stock, Denman Island and Various BC Geographies</b>					
<b>Period of Construction</b>	<b>Denman Island</b>	<b>Hornby Island</b>	<b>CVRD</b>	<b>Vancouver Island</b>	<b>British Columbia</b>
<b>Pre-1960</b>	12%	8%	13%	17%	13%
<b>1961-2000</b>	55%	60%	58%	58%	58%
<b>2001-2005</b>	5%	6%	6%	5%	6%
<b>2006-2010</b>	6%	7%	8%	7%	8%
<b>2011-2015</b>	9%	5%	7%	5%	7%
<b>2016-mid 2021</b>	8%	5%	9%	8%	9%

Denman’s housing stock does not include a varied housing supply with a wide choice of house types, tenures and ages. The overwhelming predominance of single-detached houses, and the unusually low proportion of rental and moveable dwellings, demonstrates that the choice of housing on Denman Island is much more limited, and is probably less affordable, than in other parts of British Columbia. However, the stock includes a significant number of unoccupied dwellings and unfortunately there is no data about them (type, location, condition, availability).

### Zoning

Zoning is an important determinant of the supply of housing. Also, since Denman’s LTC intends to change the official plan and land use bylaw in order to strengthen housing options, it is important to understand the present regulatory measures that might undergo change.

Denman’s LUB describes itself as:

“ *A bylaw to establish regulations and requirements respecting the use of land, including the surface of water, the use, siting and size of buildings and structures, the provision of parking, landscaping, screening, signs, and the subdivision of land within the Denman Island Local Trust Area.* “

To perform these functions, the LUB zones all the land on Denman Island and specifies what housing is allowable in each zone. Land on which housing is allowable but is not



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yet built is Denman’s residential land supply. The zones, and the housing specified for each zone, are summarized in the following table.

<b>ZONES ON WHICH HOUSING IS PERMITTED – DENMAN ISLAND</b>	
<b>Zone Classifications</b>	<b>Minimum Lot Area Per S/F Dwelling Unit</b>
R1 – Residential	1.0 hectare
R2 – Rural Residential	4.0 hectare
R3 – Co-housing	n/a (case-by-case determination)
A - Agriculture	15.0 hectare
RE - Resource	15.0 hectare
F - Forestry	64.0 hectare
C – Commercial	n/a (one S/F Dwelling per lot)
L – Light Industrial	n/a (one S/F Dwelling per lot)

Whether this is intended or not, zoning performs the function of defining the supply of new housing. There is not a variety of lands zoned for housing of different densities and purposes, nor is there zoning that encourages more affordable types of housing. In a few zones it is possible to add dwellings to lots with existing housing if the lot is sufficiently large and has adequate water for all potential residents, as well as being capable of handling the expected sewage.

No data base available to the public quantifies the number of lots in each zone, or which existing lots in zones have houses. The geomatic information system at Islands Trust has the capacity to produce this kind of solid data about Denman’s land supply, but it has not made such information available to the public.

Some insight into the relationship between land supply and zoning is afforded by the two-section zoning map which is appended (part of the published Denman LUB):

- There are very few lots zoned Light Industrial, Commercial or Forestry so these cannot be important contributors to the land supply for housing;
- There are about 50 parcels zoned Agriculture where one extra residence is permitted if required for fulltime farm help, and if the farm is large enough to meet the minimum lot area (one residential unit per 1.0 hectares). These limitations mean that this zone is not contributing significantly to the land supply for housing;
- The Resource zone also allows a housing unit with the same size minimum as Agriculture. However, only one property is zoned “Resource” so this is insignificant for the housing supply.

Current regulatory policy has the effect of limiting the supply of housing to land zoned Residential. The appended zoning map affords some insight into the supply implications of the present residential zones.

- The R1 zone is seen in a nine clusters where most Denmaners reside today: downtown Denman; central Northwest Road; the Nixon/Chrisman Roads area, Fillongley, Little Burnaby, Gravelly Bay area, Boyle Point area, Lacon Road

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South and Lacon Road Central. It is not known how many lots are in this zone, or which lots have houses.

- The YELLOW shading on the maps is an attempt to show lots in the R1 zone that are smaller than 1.0 hectares (ha.). These lots are too small for development as additional new housing today, because the zone specifies that at least 1.0 ha. is required to permit subdivision. Consequently, the only contributions to the supply of new housing in R1 zones would have to come from existing vacant lots larger than 1.0 hectares, and it seems unlikely that there are significant numbers of such lots in the 9 R1 clusters.

Under the present zoning regulations it appears that most of the R1 zone could not provide land supply for housing.

- The R2 zone, shaded PURPLE on the maps, covers large sections of the non-park land in the interior of Denman Island, and some shoreline properties at the North, Northeast and Southwest ends of the island. Again, it is not known how many properties are in this zone or which of these properties contain houses.
- These R2 lands could meet the current minimum lot size requirements for housing. Accordingly, under existing policies they appear to be the key components of the future housing land supply.
- It is noted that virtually all of this R2 land is heavily forested which implies that extensive logging and clearing would have to be approved and carried out as a pre-condition of developing these lands for housing. Such logging could be expected to meet considerable opposition from the conservation orientation on Denman, which is also reflected in other parts of Denman's OCP.

The substantive effect of Denman's zoning seems not to be directing and encouraging land use change, but instead to be describing and maintaining existing land uses.

### Housing Market

Denman's housing market activity provides useful information about its housing supply. The housing market includes Multiple Listing Service (MLS) sales, private transactions that occur without a realtor, and exclusive listing/sales. Generally, over 90 percent of real estate sales involve the MLS.

On Denman there were 18 MLS sales in 2022, of which 15 were properties with houses. According to BC Assessment 17 properties sold on Denman in 2022, each with buildings having bedrooms and baths so they can be described as housing. Presumably the difference between the numbers in the two data bases was two private sales.

The rate at which the housing stock of Denman Island turns over is unusually low. Expressed as a rate of sales from the entire housing stock, it is more than 50 percent lower than the rate of sales in metropolitan Victoria and Nanaimo. This low rate of sales

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of the limited housing stock is evidence that Denman’s housing market is very constrained.

<b>HOUSING SALES AND HOUSING STOCK - 2022</b>			
<b>DENMAN ISLAND, VICTORIA AND NANAIMO</b>			
<b>Type of Data</b>	<b>LOCATION</b>		
	<b>Metropolitan Victoria</b>	<b>Nanaimo area</b>	<b>Denman Island</b>
<b>No. of Occupied Houses (2021)</b>	176,676	49,348	695
<b>MLS Residential Sales (2022)</b>	6,594	1,577 (1)	15
<b>Sales As % of Stock</b>	3.7%	3.2%	2.2%
Note: (1) Nanaimo sales are from 2021 and exclude waterfront and acreage, so understate the actual sales volume			

BC Assessment data reveals that in 2022 the average price of housing that sold on Denman was \$1,003,859 and the average lot size was 2.9 hectares. However these averages are influenced by a few outlying transactions (5 sales for over \$1 Million, and 7 sales that included more than 1.2 hectares of land).

- 10 sales involved lots that were less than 1.0 hectare. These would not meet the LUB requirement for subdivision. Their average sale price was \$902,000 with 3 of the sales over \$1.2 M and 5 sales at less than \$700,001. Assessment data showed that on average 52 percent of the value of these properties was in the lot, although there were 4 properties with land accounting for 64-74 percent of their total values. The implied value of the land involved in these sales varied wildly from about \$150,000 per hectare to over \$4.2 M per hectare (implied value was calculated as the sale price of the property multiplied by the percentage of its assessed value in land divided by the lot area).
  - The most affordable sales were the 5 properties which were smaller than one hectare and priced below \$700,000. It is useful to observe the “affordability” of these houses. A \$700,000 house would require at least a \$45,000 down payment and an insured mortgage of over \$681,000. With current variable mortgage rates around 6.5% this would require monthly payments around \$4,500, with an annual PIT (principal, interest and taxes) around \$58,000. This PIT amount may be compared with the median total income of Denman households in 2020, \$59,200.
- 5 sales involved lots that were larger than 1.0 ha. and had prices below \$1.0 M. These averaged 6.8 hectares in size, and 78 percent of their value was in the land. The average assessed land value of these 34 hectares was \$103,000. per hectare. It is likely that this type of property would offer the best opportunities for redevelopment as housing, possibly more affordable housing. Each of these five sales occurred in a different part of the island.
- 5 sales were priced above \$1.0 M. Three of these were on lots below 0.4 hectares in size, and the implied land prices of these ranged from the \$2.0 to \$4.4 M per hectare range. The two larger properties were: a property of about 11

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hectares with an implied price under \$62,000 per hectare; and a property of about 1.5 hectares with an implied land price of about \$1.0 M per hectare.

### **SUMMARY AND IMPLICATIONS**

This section has discussed the housing supply on Denman Island, including some problematic characteristics and constraints. Denman has an unusually homogenous housing stock and an unusually low rate of property sales. Compared to other places in the province it has few homes of the more affordable housing types and less rental residences. The few sales that occur are at unaffordable price levels when compared to Denman's median incomes. It has a significant stock of unoccupied dwellings but little is known about it and its impact on the overall housing supply is not known. Denman's zoning does not encourage land use change, doesn't provide for choices in housing and doesn't facilitate affordable housing

The information about Denman's housing supply suggests implications for housing policy. The facts that for the last decade Denman's pace of construction is matching other BC centres, even though Denman's population growth far exceeds the others and Denman populace requires more housing per person than is required elsewhere, are conditions that allow Denman's housing supply to remain inadequate for lower incomes. Because both the age of the stock and the pace of construction for the last two decades match other BC communities it can't be said that Denman's uncommon housing characteristics and restrictive supply are the product of some unusual event(s) that occurred recently. Denman's housing characteristics are the product of preferences on the island over an extended period.

Denman's housing situation is well-established and cannot be changed by modest adjustments in policy. To bring about significant change in Denman's housing (as the Islands Trust Charter aims to do), some significantly different policies will be required. More of the same will not produce a different outcome.

### **LTC's "DENMAN HOUSING REVIEW PROJECT COMMUNITY SURVEY"**

The first stage of the housing review project was, in November and December, to undertake a 36-question "community survey". Oddly, the survey proceeded before a research stage to inform the community about the supply, demand and affordability information required by the provincial government. Many survey questions concerned matters having little impact on the goals of the review – improving housing supply and affordability. The following section of this paper paraphrases the questions in the survey and observes the relationship of each question to housing supply and affordability information. These are observations about, not suggested answers to, the questions.

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LAND SUPPLY AND THE “DENMAN HOUSING REVIEW PROJECT COMMUNITY SURVEY”		
Questions		Observations
No.	Content (paraphrased)	
1.1	Should minimum residential lot sizes in subdivision be increased	Increased minimums would decrease the housing supply, increase property values, decrease affordability
1.2	Should minimum lot sizes in subdivision be increased in rural zones	Increase would decrease the housing supply and the land supply for other uses
1.7	Should consolidation be encouraged in residential zones	Consolidation might allow for more housing in R1 zones. Data lacking about quantity of lots effected
2	Any suggestions concerning subdivision	Why not allow subdivision of any parcel where the proposed new lot qualifies for site plan approval
3.8	Only detached housing should be allowed in residential and rural zones	Only SFD limits choice, acts against affordability.
3.9	No more than 5 units are permitted on a property, and there must be 1.0 ha. for each unit	These maxima restrict and limit choice in land supply, reducing multi-family units and rental.
3.10	Secondary suites or units are permitted in rural properties meeting other requirements and if water is adequate	This would add to housing supply and choice, and possibly affordability
3.11	Only special needs, affordable housing and secondary suites totally less than 5% increase can be allowed to cause increase to Denman’s overall density	This would be a barrier to increasing housing supply except for these uses.
3.13	In Forest, Resource and Agriculture zones properties can have one dwelling and one secondary suite	The addition of the secondary suites would increase the housing supply but there aren’t many such properties
3.14	In Agriculture zones an additional dwelling is allowed for fulltime farm help	This is the existing policy – doesn’t change anything. Agriculture zones extend over non-agricultural land on properties, and this indiscriminate drawing of the zones restricts land supply for housing.
3.15	Secondary dwellings can be approved through Temporary Use Permits	The question is misleading because the secondary units can only be approved if many conditions are met
3.16	Landowners are encouraged to cluster buildings	This is irrelevant
4	Any suggestions concerning land use, density that supports affordable and rental housing	Why ask this open-ended question repeatedly?
5.17	Encourage non-profit land trusts for affordable housing	Sure but what about the many other options – land leasing, co-ops, co-housing, community land development?
5.19	LTC should review policies to improve affordability	Sure.
Continues overleaf ...		

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LAND SUPPLY AND THE “DENMAN HOUSING REVIEW PROJECT COMMUNITY SURVEY” (Cont’d)		
Questions		Observations
No.	Content (paraphrased)	
6	Any suggestions to support rental and improve affordability	Why ask this open-ended question repeatedly?
7.27	Allow deviations from zoning for otherwise eligible small seniors projects	Would contribute to creating supply, adding choice, perhaps helping affordability
7.28	Allow deviations from zoning for otherwise eligible small affordable housing projects	Would contribute to creating supply, adding choice, helping affordability. The affordability aspect must be better elaborated or else it is a licence to avoid other regulations
8	Any suggestions concerning zoning that supports affordable and seniors housing	Why ask this open-ended question repeatedly?
9	Do secondary dwellings on Temporary Use Permits address housing goals effectively	In theory they may but there is no information available about TUPs approved, purposes, or effectiveness. So any response would be theoretical or speculative.
10	If you didn’t endorse TUPs in Q9 provide suggestions concerning TUPs to support affordable housing	Why ask this open-ended question repeatedly?
11a	Allow secondary suites within primary dwelling in R1 zone	Could increase the housing supply, choice, perhaps affordability. Effectiveness not established. May be de facto already. As long as environmental and health regulations permit it, why not?
11b	Allow secondary dwellings in R1 zone	Could increase the housing supply, choice, perhaps affordability. Effectiveness not established. As long as environmental and health regulations permit it, why not?
11c	Allow mobile homes as secondary dwellings in R1 and R2 zones	Could increase the housing supply, choice, perhaps affordability. Effectiveness not established. As long as environmental and health regulations permit it, why not?
12a	Limit the maximum floor areas permitted on a residential lot, and allow it to be distributed among unlimited numbers of buildings	What would this accomplish? Seems like methodology driving purpose. This technique is employed in higher density urban situations.
12b	Same as 12a but wording a little different	What would this accomplish? Seems like methodology driving purpose. This technique is employed in higher density urban situations.
13a	Review OCP policies to promote rental housing	Why ask this open-ended question repeatedly?
Continues overleaf ...		

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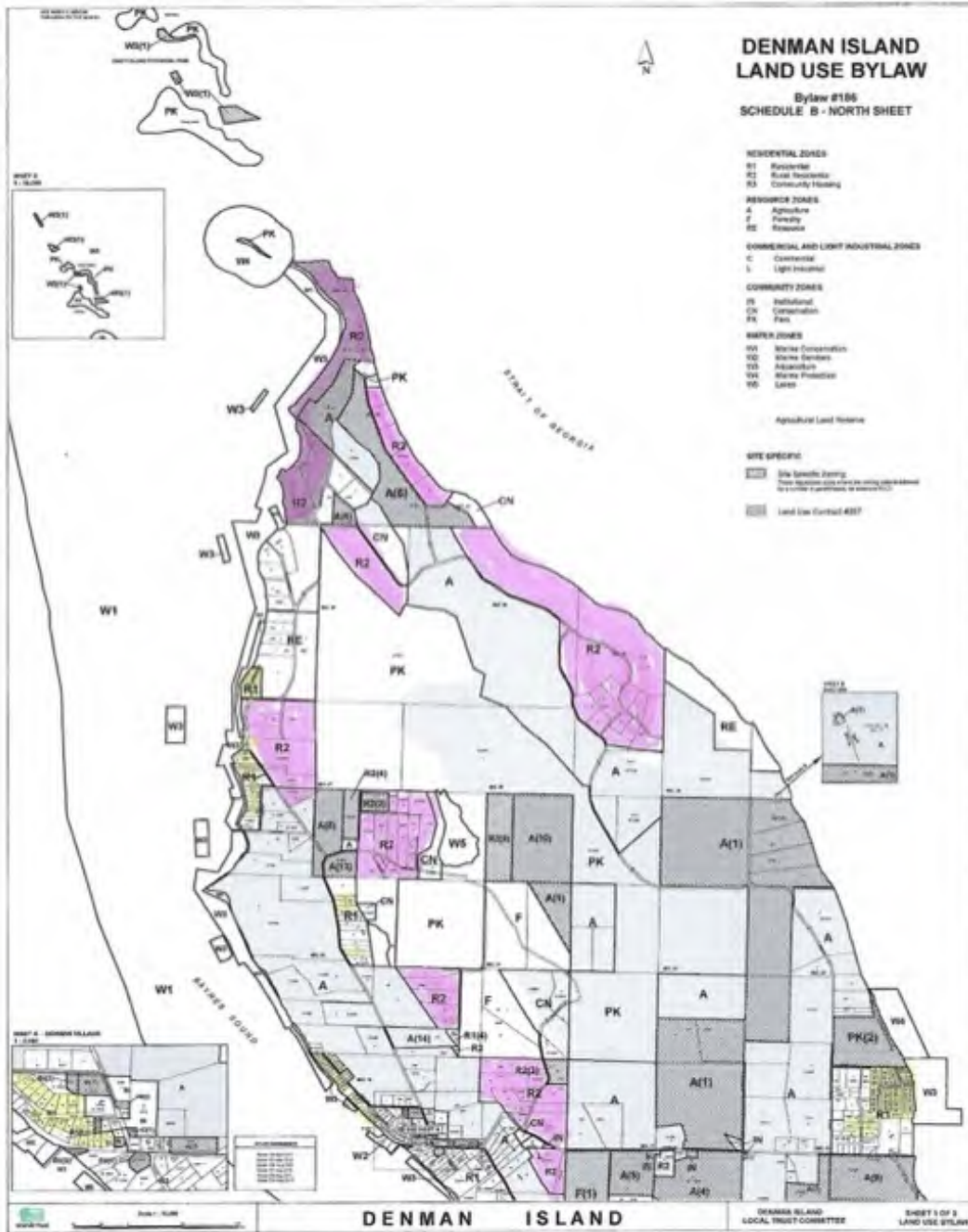
LAND SUPPLY AND THE “DENMAN HOUSING REVIEW PROJECT COMMUNITY SURVEY” (Cont’d)		
Questions		Observations
No.	Content (paraphrased)	
13b	Promote agreements to keep housing affordable	Complicated concept that could aid affordability, but would probably require expensive and possibly ineffective administration
13c	Support non-profits	Why ask this open-ended question repeatedly?
13d	Conduct an inter-censal census	Why? What questions? Who would fund?
14	Any suggestions concerning the previous 4 questions that would support affordable housing	Why ask this open-ended question repeatedly?
15a	Change policies concerning secondary suites in zones R2, A, F and R to increase housing options	What changes? The notion might intend to increase supply and choice, but the numbers would be quite small.
15b	Change policies concerning secondary dwellings in zones R2, A, F and R to increase housing options	What changes? The notion might intend to increase supply and choice, but the numbers would be quite small.
15c	Change policies concerning travel trailers in zones R2, A, F and R to increase housing options	What changes? The notion might intend to increase supply and choice, but the numbers would be quite small.
16	Any suggestions concerning secondary suites, secondary dwellings and travel trailers that would support affordable and seniors housing	Why ask this open-ended question repeatedly? Addressed in 9, 11, 15
17	Priority in protecting natural environment, social fabric and rural character when making regulatory changes	Isn't rural character almost meaningless, and social fabric more a description of what is than an outcome of what is allowed?

## CONCLUSION

This paper has presented housing-related information from the best available sources to help the Denman community and the Local Trust Committee of Islands Trust in their current housing review project. The provincial terms of reference that led to this review require that Denman consider housing supply, demand and affordability, and the paper contains observations about each of these, based on the information from these best available sources.

The Denman LTC sent a questionnaire into the community seeking detailed opinions about many housing-related matters. This paper also contains detailed observations about the relevance of each of the questions presented by that questionnaire. It must be observed that there is probably minimal efficacy and value in seeking opinion from the community before providing it with the best relevant information.

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