

Crisis in Paradise:

Accelerating the Provision of Affordable Housing on Salt Spring Island B.C.



SURP 874

Housing Policy

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Introduction

Salt Spring Island is located in the Strait of Georgia north of Victoria and south of Vancouver BC, and is one of the larger, more populated and better known islands in the southern gulf group. Once a quiet farming community, Salt Spring now attracts visitors from all over the world and has become a popular place to purchase land for Vancouverites and Calgarians planning to retire there and for wealthy Americans interested in investing in Canadian real estate.

As a result the cost of land, homes and rents has increased dramatically in the last the last ten years making it difficult for many local residents to purchase lots, houses or to rent year round, affordable accommodation. Young people seeking work in the service sector, single parents, and families on low or fixed incomes and seniors are the hardest hit by the increases. High house prices and rents place an unfair burden on low-income residents and seasonal workers who are struggling to make ends meet. (1)

The purpose of this research paper is to examine the current state of housing in the region and to identify policies and strategies that local government can adopt to accelerate the provision of affordable housing in Salt Spring.

The Islands Trust has little data on either the supply of affordable housing or the demand for this type of housing. To fill this gap, the census data will be analyzed from the Capital Regional District (CRD) sometimes referred to as Greater Victoria and Gulf Islands Census Areas in such categories as population, household incomes, tenure, housing stock and housing prices. This information will be used to determine how many low-income residents live on Salt Spring and if they have the earning power to purchase or rent accommodation without some type of assistance. Specific information on Salt Spring will be provided where available.

This data will help to identify a long-standing requirement for affordable housing in the gulf islands and provide the basis of support for the argument that there is a demand for affordable housing on Salt Spring and to prove that the need for this type of housing is based on facts rather than on speculation.

In 1998 a number of policies were adopted in the Official Community Plan (OCP) in an effort to increase access to more affordable units. Those measures include legalizing seasonal cottages; creating flexible dwelling units; setting aside land for affordable housing; creating seniors housing; allowing for strata conversions in multi-family housing zones; and zoning changes for commercial buildings in villages to allow apartments on the second storey. Nearly four years have passed since the OCP was adopted. Not one unit of affordable housing has been proposed or constructed under the new plan. Current OCP policies will be critically analyzed and recommendations will be put forward to resolve the unique housing needs of Salt Spring Island residents.

Innovative measures from other communities similar to Salt Spring like Whistler and Tofino – also experiencing housing shortages – will be critiqued to determine if those strategies can help inform new policies or improve on existing policies in the Salt Spring plan. Those strategies include such measures as inclusionary zoning, linkage policies, housing trust funds, land trusts and shelter for seasonal workers.

Islanders will be voting to approve or reject municipal status in June of this year. The outcome and ensuing election of counselors provides a unique opportunity for residents to invest in its long neglected social infrastructure by creating tangible long-term affordable housing on Salt Spring.

1. Frederick O. Sargent, Paul Lusk, Jose A. Rivera, Maria Varela. Rural Environmental Planning For Sustainable Communities. Washington DC: Island Press, 1991, p. 148.

Rural Housing and Poverty

Most of us think of rural areas in Canada and the United States as peaceful, attractive places for a weekend visit or vacation; a land of quaintness and antiques; as places of abundant natural resources such as farms, forests and mines; or as pleasant retirement destinations, second homes intended as year round residences in the future. However, this idyllic image of rural living masks rural poverty clearly evident in the deteriorating housing stock in rural communities. (2)

These disparities become even more pronounced when these rural locales are aggressively marketed internationally as attractive and safe places for the wealthy – a kind of Shangri-La where millionaires and celebrities rub shoulders with loggers, farm wives and single moms at the local post office. Four thousand square foot homes are bulldozed to make way for 10,000 square foot retreats that may be used by their owners for a couple of weeks (or weekends) a year. Studios, elaborate barns, cottages and magnificent gardens are constructed to showcase their wealth while the poorest residents who pull the weeds and clean the toilets live in moldy trailers, draughty wooden shacks, vans, tipi's, yurt's and tents.

In the short term it's an easy going relationship for the most part. Locals are often hired as carpenters and masons, gardeners and housekeepers. The subtle changes – a kind of rural gentrification – are sometimes less obvious to the untrained eye because the well healed enclaves tend to be off limits on private roads and behind tall fences where entrances are guarded by remote cameras. However the long term implications of rural gentrification are as predictable and no less damaging than the displacement of low-income families in urban neighbourhoods by upwardly mobile professionals seeking to buy into a ready made community. The combination of high priced housing and the increased cost of living means that the very people who helped build this popular community can no longer afford to live there, which poses a wider question: does the community plan provide enough direction and incentives so that the infrastructure required to accommodate these marginal residents can be achieved?

Rural Enclave or Destination Resort?

Rural derives from the Latin word for “the country.” In standard dictionaries, rural is anything having the characteristics of country – rustic, pastoral, agrarian or agricultural. Sparsely settled with wide open spaces and a population dependent on a single industry are defining characteristics. (3) Rural housing programs use census population data and maps to determine the status of rural areas. That definition can be expanded by setting higher population thresholds so communities can be eligible for housing programs. Expanding the definition of rural also includes areas defined as non-urban. (4)

A resort is defined as a place where people frequently go – especially ones providing rest and recreation facilities for people on vacation. Loosely interpreted, a resort community is one where commerce and services are primarily geared to meet the needs of visitors. Salt Spring Island fits neatly within these two categories. The island is both a destination resort attracting over 100,000 visitors annually and a rural enclave just a 90 minute commute from Victoria. The Salt Spring Official Community Plan tries to strike a balance between preserving the rural character and keeping taxes in check while at the same time encouraging tourism, with all its attendant demands on the local infrastructure.

2. Joseph N. Belden, Robert J. Wiener, Housing in Rural America: Building Affordable and Inclusive Communities, London: Sage Publications Inc., 1999, p. ix.

3. Belden & Weiner, Housing in Rural America, p. 4 & 5.

4. *Ibid.*, p. 5.

Salt Spring Island Demographics

The 1996 census figures for Salt Spring indicates that there were 9,250 persons living there in 4,014 households, an average of 2.3 persons per household. From 1991 to 1996 Salt Spring's population grew 17.5% – one of the higher per capita rates of growth in the Capital Regional District Census Area. (CRD CA and refers to Greater Victoria). (5) The number of households on Salt Spring during that same period grew by 19.3% (6)

According to Statistics Canada, of the 86,530 census families surveyed in the 1996 CRD CA, 8,860 or 10.2% are classified as low income – that is those families spending more than 50% of their income on food, shelter and clothing. Families spending 70% of their income on the basic necessities would be in straitened circumstances. Of the 4,070 economic families in the Gulf Islands Census Area (GI CA), 535 or 13.1% are classified as low-income. When the total population of private households for the GI CA are calculated, the number of low-income residents jumps to 17.1%.

Low Income Families on Salt Spring

The census data is not broken down into enough detail to represent the exact number of low-income families on Salt Spring. However, we do know that the number of households on Salt Spring comprises 65.7% of the total for the Gulf Islands CA. Lacking the necessary data, the 65.7% estimate was then used to calculate the incidence of low income economic families (EF) and the number of low income residents for Salt Spring (my estimates indicated with a + sign in Table A). The estimated number of low-income households on Salt Spring is 352 (or 65.7% of the 535 low-income households or EF's in the Gulf Islands CA).

Table A:

The Incidence of Low Income Households: CRD CA, Gulf Islands CA and Salt Spring, 1996

Location	CRD CA	Gulf Islands CA	Salt Spring Island
Total households	135,495	6,015	4,014*
Total Economic Families (EF)	86,530	4,070	-
Number of Low Income Households (EF)	8,860	535*	352+
Incidence of Low Income % (EF)	10.2	13.1	8.8+
Total Population	307,805	13,255	9,247*
Incidence of Low Residents Income in Total Population	47,555	2,270	1,491+
% of Total	15.4	17.1	16.1+

Source: Statistics Canada, Profile of Census Divisions and Subdivisions, Ottawa: Industry Canada, 1999, 1996 Census of Canada, Cat. No. 95-191-XPB, 1996, p. 82 – 83 and *CRD Regional Planning Services: Housing, Household Growth, <http://www.crd.bc.ca/regplan/RIS/Fact/Housing/Hhold.pdf> and +my estimates.

5. CRD Regional Information Services: Population, <http://www.crd.bc.ca/regplan/RIS/Facts?Populn/census01.htm>.

6. CRD Regional Planning Services: Housing, <http://www.crd.bc.ca/regplan/RIS/Fact/Housing/Hhold.pdf>

Another indication that the poor inhabit paradise is the presence of the Salt Spring Community Services food bank. Founded in 1982, the food bank distributes groceries to approximately 800 to 1,000 families a year. According to food bank coordinator Ann Hillyer, the Christmas hamper program serves between 150 and 170 families each year. These families have been identified by community workers as requiring assistance with the cost of daily living. Without going into any detail on this topic, the presence of a food bank indicates low-income families reside on Salt Spring Island. Not all low income households would be eligible for a Christmas hamper so it is safe to assume that the figure of 352 low income families mentioned earlier is a reasonable, even conservative estimate of the overall number of low income households on Salt Spring.

Incomes

Annual income is another measurement of poverty and affordability. The average household income for Salt Spring in 1995 was \$45,666 and the median income was \$35,205. (7) When compared with incomes in the Gulf Islands Census Area for 1996 which includes the Penders, Mayne, Galiano, Saturna and Salt Spring, the household incomes on Salt Spring were, on average, \$5,000 lower than incomes for the Gulf Islands Census Area. (8) (See Table B)

The total population of the Capital Regional District Census Area (CRD CA) in 1996 was 317,989. The average household income for the CRD CA was \$59,158 and the median income was \$52,118. The CRD CA average income is \$13,492 higher than Salt Spring's average income and \$16,913 higher than Salt Spring's median income suggesting that incomes on Salt Spring are not only below the GI CA median income but also *well below* the incomes in the CRD CA.

Table B:
Comparison of Annual Incomes – Victoria, Gulf Islands and Salt Spring, 1996

Location	CDR CA (Gr. Victoria)	Gulf Islands (GI) CA	Salt Spring Island
Incomes			
Average Household Income \$	59,158	50,812	45,666
Median Household Income \$	52,118	39,392	35,205

Source: Statistics Canada, Profile of Census Divisions and Subdivisions 1996, p. 82 – 83

Rural Tenure

Although income level is one way to measure the incidence of poverty, rural areas generally tend to have lower incomes and those lower rates of income tend to be balanced out by lower living costs through such measures as lower tax rates, fewer by-law enforcement measures and a more self sufficient lifestyle. Residents tend to grow or raise their own food, gather their own fuel wood, hunt, fish, etc. And tenure rates for the CRD CA, GI CA and Salt Spring (where available), show a much higher rate of ownership in the rural census areas. Nearly 80% of households in the GI CA are owned and just over 20% are rentals. (See Table C)

7. CRD Planning Services: Telephone Interview, April 2002.

8. Statistics Canada, Profile of Census Divisions and Subdivisions, Ottawa: Industry Canada, 1999, 1996 Census of Canada, Cat. No. 95-191-XPB, p. 83.

Table C: Tenure Compared in CRD CA, Gulf Islands CA and Salt Spring Island, 1996.

Location	CRD CA	Gulf Islands CA	Salt Spring Island
Population 1996	317,989	13,405	9,247
Number of Households in CA	35,495	6,015	4,014
Tenure – Owned	85,220	4,740	3,164+
% of Total Owned	62.8	78.8	78.8
Tenure - Rented	50,235	1,275	850+
% of Total Rented	37.2	21.2	21.2

Source: Statistics Canada, Profile of Census Divisions and Subdivisions 1996, p. 84 – 85 and +my estimates based on GI CA percentages. (4,014 /78.7 & /21.2 x 100 = number of households on Salt Spring)

Housing Stock Characteristics

It is not until you take a closer look at the age and state of repair of the housing stock in the census area that you see a distinct difference in the quality between urban and rural housing stock and the potential long term cost to the owners, purchasers and/or renters of major repairs or replacing the units.

In the Gulf Islands CA, ¼ of the housing stock was built before 1970 and 10% of the total housing stock requires major repairs while just under 30% are in need of minor repairs. Just over 62% of the housing stock is maintained on a regular basis. This may mean one of several trends. Owners cannot afford the cost of regular maintenance or replacement; buyers of these homes have to be prepared to absorb the added cost of repairs and upgrades; or the owners of these homes are planning to demolish the house and don't want to invest in any repairs.

The higher number of substandard housing stock compared with the Greater Victoria area maybe the result of a disproportionate number of seasonal homes which were built for occasional use and now require substantial repairs. In spite of the obvious differences in the quality of housing stock, the average value of dwellings in the Gulf Islands CA is \$23,000 more costly than the better maintained houses in the CRD CA. (See Table D)

Table D: Comparison of Dwelling Characteristics, 1996

Location	CRD CA	% of Total	Gulf Islands	% of Total
Housing Characteristics				
Receives Regular Maintenance	98,375	72.6	3,750	62.3
Needs Minor Repairs	29,245	21.6	1,675	27.8
Needs Major Repairs	7,875	5.8	590	9.9
Total	135,496	100	6,015	100
Built Before 1970	64,625	47.7	1,615	26.9
1971 - 1980	32,565	24.0	1,690	28.2
1981 - 1996	38,305	28.3	2,705	44.9
Average Value of Dwelling \$	245,000		268,000	100

Source: Statistics Canada, Profile of Census Divisions and Subdivisions, 1996, p. 84 –85.

Housing Prices – Purchase and Rental

The cost of purchasing or renting accommodation is another important factor in identifying the availability of affordable housing options. Royal LePage publishes a quarterly summary of housing prices and rents for Canada's provinces and territories. In 1996 a single detached bungalow in Victoria cost \$230,000 and rented for \$1,200 a month. By 2000 a bungalow on Salt Spring was only \$10,000 less expensive than Victoria and cost \$1,150 a month to rent. Keeping in mind that there are fewer services on the island than in Victoria, no public transit or garbage pick up and limited employment opportunities, there are few advantages to living on Salt Spring, yet the cost of housing mirrors, and in some cases, exceeds urban housing costs and rental prices. (See Table E)

Table E: Comparison of Housing Prices and Monthly Rent – Victoria and Salt Spring Island, 1996, 1999 and 2000.

Location	City of Victoria Housing Prices	City of Victoria Est. Monthly Rent	Salt Spring Housing Prices	Salt Spring Est. Monthly Rental	City of Victoria Housing Prices	City of Victoria Est. Monthly Rent	Salt Spring Housing Prices	Salt Spring Est. Monthly Rent
Housing Type/Year	1996	1996	1999*	1999*	2000	2000	2000	2000
Detached Bungalow	230,000	1,200	173,000	1,200+	225,000	1,200+	215,000	1,150+
Executive Detached Two-Storey	290,000	1,800	280,000	1,400+	305,000	1,460+	410,000	2,500+
Standard Two-Storey	235,000	1,400	215,000	1,200+	248,000	1,300+	235,000	1,300+
Standard Condominium Apartment	130,000	800	-	-	114,000	900+	130,000	800+
Standard Townhouse	180,000	1,100	134,000	850+	180,250	1,350+	255,000	1,300+
Senior Executive	325,000	2,000+	375,000	1,800+	425,000	2,500+	475,000	3,500+
Luxury Condominium Apartment	290,000	1,400+	330,000	1,500+	300,000	1,400+	440,000	2,200+

Source: *The Royal LePage Survey of Canadian House Prices*. Don Mills: Royal LePage Real Estate Services, Fall 1996, p. 37 – 41, Issue 9, Summer 1999, p. 50 – 53 and Issue No.17, Summer 2001, p. 44 – 47.

- * 1996 housing prices for Salt Spring not available so 1999 prices were provided.
- + Rental substitutions were made from communities in the Lower Mainland

According to summary data provided by the Capital Urban Poverty Project, the Capital Region has long been one of the least affordable housing markets in Canada. A minimum household income of \$56,612 was required in 1997 to purchase a starter home priced at \$213,000. In the Capital Region 67% of low income households and 72% of low income individuals rented and these rates are higher than those for similar groups in B.C. or Canada. In the Capital Region 80% of poor families and 70% of poor individuals paid more than 30% of their gross income on shelter, for a total of 22,000 poor households. (9) There is more information on Salt Spring household incomes included in 1996 Household Incomes and Affordability section on page nine.

Tenure

Tenure is another important indicator of the state of affordable housing in the community. In Table C on page six, renters comprise 21.2% of the total households in the Gulf Islands CA. Based on those figures, it is estimated that 850 households of the 4,014 households on Salt Spring Island are renters yet only 10.9% of the dwellings in the gulf islands that may be considered affordable, are semi-detached, row houses, apartments or mobiles. In Table F only 2.1% of the dwellings in the gulf islands are apartments compared with 36% in the CRD CA. Mobile homes are triple the rate in the GI CA compared to the CRD CA indicating that some of those low income residents are likely residing in trailers.

Apartment shortages and high monthly rents indicates that low-income residents may have a lot of difficulty securing affordable housing. Even assuming that a portion of the 17.1 % of low income households in the GI CA are renters (some like seniors may actually own homes), it is likely that some of those low-income residents are also renting single detached houses at a lower monthly rate and are willing to occupy units that may require major repairs, or renters are doubling up – that is more than one family is sharing a house.

In Table E, the estimated rents for Salt Spring in 2000 are either comparable to or more costly than rents in Victoria. To rent a single detached bungalow, a Salt Spring resident would pay approximately \$1,150 per month or \$13,800 a year. That means that the 36% of households who earn <\$30,000 will dip into their living expenses in order to pay rent. If the units are priced beyond the reach of residents or rented on a seasonal basis, then they are neither affordable nor available to the hundreds of low-income families living on the island.

Table F: Dwelling Types by Tenure Compared in CRD CA, Gulf Islands CA and Salt Spring Island, 1996.

Location	CRD CA	% of Total	Gulf Islands CA	% of Total
Household Type				
Single Detached	71,340	52.7	5,360	89.1
Semi-detached	5,045	3.7	110	1.8
Row House	7,870	5.8	120	2.0
Apartment	48,720	36.0	125	2.1
Other	305	0.2	5	-
Mobile	2,215	1.6	295	5.0
Total Number of Dwellings	135,495	100	6,015	100

Source: Statistics Canada, Profile of Census Divisions and Subdivisions 1996, p. 84 – 85.

According to the Statistics Canada table for low income cut offs – the minimum income necessary to remain above the poverty line for a three person family is \$18,129 a year (pre-tax income 1996). (10) A three-person low-income family renting a bungalow on Salt Spring would spend 76% of their annual income on rent (\$13,800). Clearly this amount is comparable to the Statistics Canada definition of families in straitened circumstances (families spending 70% of their income on the basic necessities). Is this cost becoming enough of a burden to force people into substandard accommodation or are they being forced off the island? More on that topic in the section “The Poverty Line,” on page nine.

The Poverty Line

According to the National Council on Welfare Report, "Welfare Incomes, 1999," the Statistics Canada cut-offs are defined as poverty lines. (11) For example in 1999 in British Columbia, the income of a single parent with one child was \$13,661. The poverty line for that province is \$22,726, a gap of - \$9,060 or 60% of the minimum resources required to live above the poverty line. For couples with two children the gap was - \$15,432 or 54% of the minimum income required (12). When inflation and clawing back of the Child Tax Benefit is added to the equation, the income for single parent families has actually dropped each year since 1994. (13)

During the period between 1989 - 1999, the benefits in constant dollars declined - 7.6% for single parent families with one child and -7.8% for couples with two children. BC residents on income assistance saw their provincial incomes decline by the value of the cost of living of 4.9% for single parent with one child and 6.1% for couples with two children (14).

The National Council of Welfare Report, "Poverty Profile, 1998," states that the number of poor children in Canada rose by 42% between 1989 and 1998. In 1998, 668,000 lived in two parent families while 546,000 lived in single parent families headed by women. Since child poverty rates are a reflection of parental poverty rates, those levels tend to rise and fall as economic conditions deteriorate or improve. (15) Lower incomes help determine if residents in a community are spending a disproportionate amount of their income on shelter. Because the cost of housing has become so expensive, low-income residents can no longer afford to work for low wages *and* live in decent housing on the island.

1996 Household Incomes and Affordability

How much do you need to earn to be able to afford a house on Salt Spring? Using the 30% model (30% of income is spent on shelter) a household would have to earn a minimum of \$36,000 a year to purchase a house in a reasonable state of repair costing \$220,000 (5% down payment and monthly mortgage payments of approximately \$850 per month). Unfortunately 36.4 or over one third of households on Salt Spring earn less than \$29,000 per year. (See Table G, p. 10)

How much do you need to earn to afford the rents? In Table E on page seven, a standard condominium is \$800 per month, so a household would have to earn \$28,800 a year to rent accommodation (\$880 x 12 months x 3 - or 1/3 income spent on shelter). According to Statistics Canada, of the 1,470 households in the Gulf Islands CA earning less than \$29,000 a year, more than half or 760 (18.8% of the total) households earn less than \$19,000 a year.

Another interesting figure is 51.4% of the population in the Gulf Islands CA earning less than \$39,000 a year compared to 34.7% of the total households in the CRD CA. That's a difference of 16.7% in the lower/middle income bracket between the two communities. The differences between incomes are a little less pronounced when incomes are >\$40,000. Based on the above information, over one third of the population on Salt Spring may be dipping into their daily living expenses to pay for accommodation or are living in sub standard housing for reduced rent. More detailed research such as surveys is required to provide a more complete picture of the state of rental housing and households renting on Salt Spring.

11. National Council of Welfare Reports, Welfare Incomes, 1999, Ottawa: Minister of Public Works and Government Services Canada 2000, Vol. No. 112, Autumn, 2000, Cat. No. H68-27/1999E, ISBN 0-662-29325-8, p. 23.

12. National Council of Welfare Reports, Welfare Incomes, 1999, p. 26.

13. *Ibid.*, p. 40.

14. P. 36.

15. National Council of Welfare Reports, Poverty Profile, 1998, Ottawa: Minister of Public Works and Government Services Canada 2000, Vol. No. 113, Autumn, 2000, Cat. No. H67-1/4-1998E, ISBN 0-662-29678-8, p. 87.

Table G: Comparison of Household Incomes between CRD CA and Gulf Islands CA

Location	CRD CA	% of Total	Gulf Islands CA	% of Total
Incomes \$				
<29,000	19,480	22.4	1,470	36.5
30 – 39,000	10,590	12.3	600	14.9
40 – 49,000	10,790	12.4	530	13.2
50 – 59,000	10,850	12.5	375	9.3
60 – 69,000	9,435	10.5	300	7.4
70 – 79,000	7,140	8.2	140	3.5
80 – 89,000	5,210	6.0	190	4.7
90 – 99,000	3,995	4.6	95	2.4
>100,000	9,495	11.1	325	8.1
Total	86,980	100	4,030	100

Source: Statistics Canada, *Profile of Census Divisions and Subdivisions* 1996, p. 82 - 83

Capital Urban Poverty Project Data

Census data for the CRD and Gulf Islands CA has also been analyzed by the Capital Urban Poverty Project (CUPP). (16) Created in 1997 in response to an invitation of the Canadian Council on Social Development CUPP is a partnership with a diverse membership and has a mandate to join other cities in a search for information on urban poverty and income distribution. They report that although the population in the CRD increased by 5% from 1991 to 1996, the poverty rates increased by 28% for people under 65 years old. The poverty rate for senior's 65 years and older actually decreased by 11%, which is good news for the elderly. However more than one in ten persons in the Capital region (15.4%) live in households with incomes below the Statistics Canada low-income cut-off level. This rate increases to one in four for those 15 to 24 years of age (25.1%). The second highest rate in the Capital region is found among children from birth to 14 years of age (18.1%) indicating that their parents live in poverty.

Contrary to the myth that poor people do not work, CUPP found that one in two poor persons, or 53% of those aged 25 to 54 were employed in 1996. Of poor adult males aged 25 to 54, 57% reported that they were employed in the week prior to the census survey; 49% of poor adult females that age reported they were employed. Despite willingness and capacity to work, more poor employed people were working in part-time jobs, or for part of the year, compared to non-poor employed people. One in two poor youth age 15 to 24 years of age were employed. Unemployment rates for non-poor youth were twice the rates for non-poor adults over age 25. CUPP estimated that youth unemployment rate would be four times the rate of older persons if youth had not withdrawn or dropped out of the labour force and thus were no longer counted in the unemployment figures. This maybe the main reason why the youth population in the gulf islands only makes up 6.8% of the total population in the 20 – 29 age category. The cost of living is prohibitively expensive and their earnings are minimum wage (\$8 per hour).

Census data for the CRD and Gulf Islands CA show a marked difference between the two areas in the 20 – 29 age group. On Salt Spring that age group is exactly half of its Vancouver Island counterpart suggesting several possible trends. Young people are leaving the gulf islands in search of work, affordable housing, to travel or to further their education. Salt Spring employers contend that there are not enough workers available to fill job vacancies yet no one appears to be making any connection between low wages and the high cost of living, the lack of transit and affordable housing on Salt Spring as a major deterrent for youth to live and work there. (See Table H)

16. Capital Urban Poverty Project Data, <http://www.crd.bc.ca/housing/fastfact.htm>

Table H: Comparison of Age Cohort for Both Genders in the CRD and Gulf Islands CA 1996

Location	CRD CA	% of Total	Gulf Islands CA	% of Total
Age				
Under 19	71,000	22.3	2,825	21.1
20 - 29	43,130	13.6	910	6.8
30 - 39	50,010	15.7	1,515	11.3
40 - 49	51,050	16.1	2,365	17.7
50 - 59	32,000	10.1	1,870	13.9
60 - 69	27,315	8.6	1,805	13.5
70 - 79	27,660	8.6	1,500	11.2
>80	15,825	5.0	600	4.5
Total	317,990	100	13,390	100

Source: Statistics Canada, Profile of Census Divisions and Subdivisions 1996, p. 70 – 71.

Despite their higher unemployment and poverty rates, youth received little income from government transfers. The average government transfer payments in dollars for those 15 to 24 years was one-half the average payment to those 55 and over, and one-fifth of the average to those 65 and older: \$1,853 for youth; \$4,822 for those 55 to 64 years; and \$10,533 for seniors.

Seasonal Workers

There is no data on the number of seasonal workers that migrate to Salt Spring or their specific housing needs but one can assume that since they exist in Whistler and Tofino, they are also on Salt Spring and require some form of shelter (see footnote 51 p. 23). Although the primary objective of this research paper is to examine affordable housing options for island residents, the influx of seasonal workers may also have an impact on the cost and availability of affordable housing. With the youth leaving the island in droves, it is not unrealistic to assume that youth from other communities are also migrating to the island in search of seasonal work. (See Shelter Options for Seasonal Workers and Salt Spring – A Community in Transition on page 23).

Supply and Demand: Housing Starts

According to the CRD Regional Planning Services Building Permits for years 2000 and 2001, the net number of dwelling units created on Salt Spring was 119 single family and 8 multi-family for a total of 127 units or 63.5 units per year. Population projections for that same period indicate that the number of households on Salt Spring grew by 121 indicating that starts were slightly ahead of the demand. There is no indication that any of these units have been designated affordable. Only eight of those units were classified as multi-family suggesting that affordable housing units needs fall far short of the required number actually built. (17)

The Capital Regional Housing Corporation (CRHC) is a nonprofit housing organization incorporated in 1982 under the Capital Regional District. Its mandate is to assist in the development and management of low and modest cost rental housing, home ownership, or the repair of inadequate housing. CRHC provides a synopsis of the housing markets and activities in 1997 in the CRD CA. Their figures show a trend in the CRD CA housing market similar to the one emerging on Salt Spring. For example, in 1997 there was an improvement in affordable homeownership in the Victoria area over previous years because fewer than one-third of newly completed homes were affordable to the first-time buyer compared with 1994, where less than 46% of new homes were considered affordable.

17. CRD Regional Planning Services Building Permits, http://www.crd.bc.ca/regplan/RIS/Facts/construc/du_new.pdf

18. Capital Region Housing Corporation, <http://www.crd.bc.ca/housing/fastfact.htm>

The supply of affordable homes in the resale market has been steadily rising, and by 1997, almost half the listings were affordable to the average renter. (19) Despite attractive mortgage rates and declining house prices, Metropolitan Victoria was deemed to be the *second least affordable area in Canada* in which to live.

New housing production was greater for single and semi-detached homes than for higher density accommodation, e.g. row housing/apartments. In total, 758 single and semi-detached houses were completed in 1997 as compared to 487 row/apartment type. For every unit of row/apartment unit built in Victoria, 1.6 units of single or semi-detached housing were constructed. This ratio is likely the result of demand for apartments and row housing to meet the needs of the nearly 42% of CDR CA renters identified in Table F. On Salt Spring that ratio in 2000-01 was one unit of multi-family to 15.1 units of single or semi-detached housing. The trend to create affordable housing units such as apartments on Salt Spring is clearly going in the opposite direction.

Vacancy Rates

There was no information on vacancy rates for Salt Spring or the Gulf Islands CA so information for the Capital Region provided by the Capital Region Housing Corporation was used – the assumption being that similar trends in vacancy rates (excluding seasonal fluctuations) on Salt Spring are likely to occur.

The overall apartment vacancy rate for Metropolitan Victoria tightened to 3.5% in October 1997, down from 4.1% one year earlier. Vacancy rates dropped for apartments of all bedroom types except three bedroom suites, which rose to 2.8% from 1.1% in the previous year. Despite easing vacancy rates, suites with three or more bedrooms (i.e. family accommodation) remained in short supply, with just 14 vacancies in this category at October 1997. Total 3+ bedroom suites number 505 as compared to 7,353 two-bedroom and 16,447 bachelor and one-bedroom suites. Turnover of suites in the Capital Region Housing portfolio was higher in 1997 than in previous years, particularly in the 3, 4 and 5 bedroom category (family housing). This is likely to push up housing prices in all areas of the region. (20)

More recent information provided by Philippe Le Goff, a Senior Economist, CMHC Market Analysis Centre, shows the lowest vacancy rates in major Canadian cities since the survey first began in 1987 in structures of three units and over. Steady job creation in the past few years, high international immigration and growth in the young adult population caused vacancy rates to go down in many centres. Seventeen of Canada's 26 major centres have lower vacancy rates than a year ago. The lowest rates were in Victoria (0.5%), Montreal (0.6%), Hull (0.6%), and Ottawa (0.8%). (See Appendix E: Vacancy Rates in Apartment Structures of Three Units and Over, page 22)

Summary of Demographics

Drawing on earlier data in the section on demographics, in 1996 over one third of households in the Gulf Islands CA were earning <\$29,000 a year so it is unlikely those residents could afford to purchase a single detached bungalow by 2000 when Salt Spring first appeared on the Royal LePage radar. At that time a bungalow on the island was only \$10,000 less expensive than its Victoria counterpart suggesting that in 1996, the price of a bungalow was around \$220,000. At that time, the lowest rent for a standard condominium was \$800 a month. Since 13% of gulf island residents are low-income, that is, earning <\$19,000 a year in 1996, clearly these prices are stretching their incomes, indicating a need for affordable housing. As of 2002 there were 150 to 170 families on Salt Spring receiving Christmas hampers and 535 economic families classified as low-income in the Gulf Islands CA with an estimated 352 families in this category residing on Salt Spring.

19. Capital Region Housing Corporation, <http://www.crd.bc.ca/housing/fastfact.htm> CRD October 1997 TRENDS, Source: CMHC.

20. Ibid., <http://www.crd.bc.ca/housing/fastfact.htm>

Twenty per cent of household in the gulf islands are renters and according to the 1996 census, only eleven per cent of the housing stock is comprised of apartments, semi-detached, condominiums and mobiles and a higher rate of mobiles compared to the CRD (mobiles comprise 5% of the total). This would indicate that there might be a serious shortage in the number of affordable housing units in the gulf islands. As a result, low-income residents are likely renting seasonal accommodation like cottages and forced to move out of these units because they are rented at higher weekly rates to vacationers during the summer. They are likely doubling up in houses and living in illegal suites or living in substandard housing – that is housing either in need of major repairs or lacking basic amenities like separate rooms for children of the opposite gender, proper bathrooms and kitchens, are poorly ventilated, experience water shortages, have poor sanitation (malfunctioning septic systems), and no central heating, storage space or yard area and other shortcomings.

Illegal and substandard housing may mean that renters are not provided with the security of tenure that comes with a lease creating a great deal of uncertainty in an already tenuous housing market. The recent purchase of a 1,600 acres of parkland by the provincial government – although a welcome addition to the provincial park system – resulted in the demolition of 10 units of affordable housing (one being a duplex) on Salt Spring in February 2002.

Other Impediments Obstructing Affordable Housing Options

General problems regarding the regulation of land use to supply affordable housing include the tendency in rural areas to create and maintain large lot sizes, but unlike many rural areas in Canada, land on Salt Spring Island is relatively expensive. A ¾ acre lot is approximately \$90,000 and three to five acres ranges from \$130,000 to \$200,000. Larger acreage's cost between \$10,000 – \$20,000 per acre. The high cost of unserviced land is another major impediment to creating affordable housing.

The Ministry of Transportation and Highways has a major say in subdivision approval and access roads invariably require very costly upgrades that are tacked onto the development price. Other restrictions include bans on manufactured homes in some areas or excessive frontage or set backs and height limits. Contentious developments like the unfinished 121 unit time share resort on Bullock Lake creates a high degree of uncertainty in the development community and dissatisfaction with growth policies among citizens and community groups, eroding confidence on all sides of local government to deliver on its housing policies.

Land speculation is another factor that drives prices up as potential buyers are encouraged by realtors to *invest* in Salt Spring. Migration census data could be examined to verify if this trend is having a negative impact on the housing market and more research needs to be undertaken in this area. A dramatic reduction in government support for affordable housing programs has resulted in funding cuts to agencies like the Capital Regional Housing Corporation and other housing agencies.

The expectation that affordable housing will be supplied by the private and non-profit sectors is in the short term at best – a major interruption in the provision of affordable housing and in the long term – naïve and irresponsible public policy. Realistically funding cuts and restrictions on land use actually impedes the ability of low and moderate-income households to access housing but does not exclude entry into the housing market of the wealthier homeowner. To redress this imbalance affordable housing has to become a much higher priority on the local government agenda.

Local Government: Mandate and Responsibilities (21)

In 1974 the provincial government set out to protect the beauty, tranquillity and unique natural environment of the southern gulf islands through special provincial legislation called the Islands Trust Act. The Act states that the object of the Islands Trust is to "preserve and protect the Trust Area and its unique amenities and environment for the benefit of the residents of the Trust Area and of the Province generally, in cooperation with municipalities, regional districts, improvement districts, other persons and organizations, and the government of the Province". On April 1, 1990, the Act was amended to establish the Trust as an autonomous local government with land use planning and regulatory authority.

The Trust area includes all the land (except Indian Reserves) on all the islands, and the water in between these islands (except foreshore areas of local governments on Vancouver Islands and the mainland), within the boundaries shown on the map. The region is approximately 5,178 square kilometres or 2,000 square miles in size. (See Islands Trust Area Map Appendix A)

The Islands Trust is comprised of 16 distinct corporate entities - Trust Council, 14 Local Trust Committees and the Trust Fund Board. An Executive Committee is responsible for regular business and there is a local trust committee for each island or group of islands. There are fourteen local trust committees and each Trust committee is composed of three members - two locally elected trustees, and one Executive Committee member who serves as Chairperson.

A local trust committee is responsible for land use planning and regulation including preparation and adoption of Official Community Plans, rural land use bylaws, zoning and subdivision bylaws, regulation of soil removal and deposit, and authorization of permits under Part 26 of the *Municipal Act*. Many would argue that local government is expensive, fragmented and ineffective at providing community services like housing. And they are half-right. The Capital Regional District is responsible for the district services including housing. One of the ongoing frustrations with the lack of movement on this issue is the gap between the intent of the community plan that gives direction on this issue and the lack of resources to ensure continuity between the two levels of local government.

Salt Spring's Official Community Plan – Affordable Housing Goals (22)

Under existing zoning, the population can increase to 18,000 or 7,650 households. Current zoning allows construction of a single family dwelling on each parcel and many are large parcels that can be subdivided under the existing zoning. Approximately 25% of the land base consists of the following zones which are not eligible for subdivision: the Agricultural Land Reserve, Forest Land Reserve, Parks and Ecological Reserves. As of 1998, 2,000 parcels on Salt Spring were vacant, providing opportunities to create affordable housing through innovative zoning and other land use planning incentives. The Salt Spring Island Trust recognizes the need for affordable housing and in 1998 included the following affordable housing policies in the Official Community Plan (OCP).

1. Develop zoning that allows many different types of affordable, rental and special needs housing;
2. Encourage this type of housing and integrate it into residential neighbourhoods;
3. Integrate affordable housing, rental and special needs housing into appropriate residential areas where community services are most accessible; and
4. Provide through zoning, the opportunity for island seniors to remain in the community, especially in their own or their families' homes.* (23)

* Water supply restrictions apply

21. Salt Spring Island Official Community Plan: Schedule A, Volume One Land Use and Servicing Objectives, Salt Spring Island: Islands Trust, June 10, 1998, p. 16.

23. Salt Spring Island Official Community Plan: Schedule A, Volume One, p. 17.

OCP Affordable Housing Policies

The OCP outlines seven specific policy objectives to realize the goal of providing affordable housing. They include the following measures: legalizing seasonal cottages, allowing for strata conversions in multi-family housing zones, promoting affordable and seniors housing close to villages, changing zoning to allow homes above commercial buildings in villages, increasing density in exchange for community amenity like affordable housing, creating flexible dwelling units and innovative strategies to increase the islands affordable housing supply. (24)

But have these measures provided reasonably priced, appropriate, year round accommodation for low-income residents and seasonal workers? How can these measures be improved and what are other communities doing to increase the supply and access to affordable housing? This section of the research paper critically examines existing affordable housing policies in the Salt Spring plan and recommends amendments or other options to improve their effectiveness.

Seasonal Cottages

In order to immediately address housing shortages the Trust would consider rezoning applications from property owners who wish to convert their cottages into full time residences. However the rezoning process costs around \$4,000 and the Trust has not yet received one application. They are now looking at how they can reduce those costs in the hopes of encouraging rezoning applications.

Even if this policy was successful in freeing up year round housing units, more built-in incentives are required to increase the supply such as tax relief, fee waivers and better access to rural housing improvement programs like the CMHC Residential Rehabilitation Assistance Program (RRAP) that assists homeowners, landlords and tenants to repair or rehabilitate properties. If owners can make more money renting the unit during summer at a daily or weekly rate, they may be less inclined to rent the unit to low-income residents on a year round basis. Cottages are restricted to a maximum area of 600 square feet and this amount of space may not meet the minimum required to adequately house larger families of three or more persons. In any event legalizing seasonal cottages for year round rental can only be considered a temporary measure. Since the seasonal cottage issue is such a political hot potato, the issue won't be resolved anytime soon. However the long-term solution lies in providing decent affordable housing for low-income residents.

But before moving onto the next item, it is worth mentioning that housing design is one aspect of the development process that is seldom-addressed in affordable rural housing. (25) If dwellings were smaller and included the basic amenities like the minimum number of rooms, etc., then they could also be made more energy efficient through programs like RRAP. Sites could be used more effectively by increasing density and outdoor amenities like parking, laundry, gardens and be play areas could be shared. (26) At the present time there is no requirement that the landlord share those amenities with the tenant. Generally speaking, lack of privacy, space and basic amenities and security of tenure are ongoing unresolved problems with seasonal rentals.

Strata Multi-Family Zones

At the present time, of the 5,700 lots on Salt Spring, 13 parcels are zoned multi-family in Ganges and seven are outside Ganges – for a total of 20 lots. Two hundred and seventy five units of multi-family housing have already been built. Under current zoning 325 more units can be constructed. The Trust would consider applications for strata conversions in multi-family housing zones and would provide opportunities for non-profits and church groups to create affordable housing.

24. Salt Spring Island Official Community Plan, Schedule A, Volume One, p. 17 – 19.

25. Joseph N. Belden & Robert J. Wiener, Housing in Rural America: Building Affordable and Inclusive Communities, London: Sage Publications Inc., 1999, p. 169.

26. Belden & Wiener, Housing in Rural America, p. 172.

Two-story townhouse projects have become a very cost-effective way to provide multiple units of family oriented housing with some of the amenities of single-family homes in rural areas. They can be a mixture of apartments and townhouses with private backyards, adjacent covered parking, garden plots, fenced child play areas, picnic areas, soccer fields, basketball courts and small community centres. (27) It is essential that the development capture some unique elements of the rural ambience by retaining an old orchard, windmill, barn and interconnecting walking paths.

Although the intent of the plan is to allow for multi-family zones to develop there is no specific provision in the plan to ensure that a minimum number of those units (or a percentage of those units) will be set aside and made available to low income families. The decision to create affordable units rests with the moral fortitude of the Trustee of the day or a very resourceful planner rather than ensuring that the provision of affordable housing is the direct outcome of long term public policy initiatives clearly identified in the OCP. The only tangible incentives that would provide a foundation for affordable housing are found in the in the amenity zoning – density transfer provisions examined in detail on page 18.

Creation of Flexible Dwelling Units

In zones where single family units are permitted the Trust would consider changing zoning to permit a flexible dwelling unit. Described as an alternative to single family dwelling, the flexible dwelling unit is not actually defined in the OCP allowing the concept to evolve over time.

According to CMHC, flex housing is a new idea in home building because the units are designed and built to adapt to the changing needs of homeowners and their different levels of physical ability by allowing residents to convert space to suit their needs. For example when a growing family reaches the point at which yesterday's dream home becomes too small, the only choice is to move to a bigger house. But moving can be disruptive and costly. When the children have grown up and moved out, the second, larger home may be too big to maintain and the search begins all over again.

As their circumstances change, Flex housing allows homeowners to adapt their dwellings.

- A large bedroom can be renovated into two smaller ones
- An existing bedroom can be converted into a home office
- An attic can be converted to a large family room or master bedroom
- The basement can be adapted to become a rental suite

Flex housing is a concept that incorporates, at the design and construction stage, the ability to make future changes easily and with minimum expense, and to meet the evolving needs of its occupants. The intention of Flex Housing is to allow homeowners to occupy a dwelling for longer periods of time, perhaps over their entire lifetimes, while adapting to changing circumstances and meeting a wide range of needs based on the principles of adaptability, accessibility, affordability and healthy housing. Similar concepts are referred to as Universal Housing in the United States and Lifetime Homes in the United Kingdom. (28)

One affordable housing type that may fit the definition of flexible dwelling unit is the Grow Home. Developed at McGill University by a team led by architect Dr. Avi Freidman, Grow Homes are mass produced, pre-fabricated two and three storey structures that come in four different designs with prices ranging from \$36,000 to \$57,000 (2001\$). The price includes factory costs, foundation slab, on-site erection and subcontracting. (29) (See Appendix B Cost Effectiveness of the Grow Home 1990\$)

27. Ibid., p. 174.

28. Canada Mortgage and Housing Corporation, Improving Quality and Affordability, http://www-dev.cmhc-schl.gc.ca/en/imqual/fiho/awwide_001.cmf

29. Avi Freidman, The Grow Home, Montreal & Kingston: McGill-Queens University Press, 2001, p. 41.

These architecturally appealing units are versatile, attractive and economically priced for first time buyers, small families, single parents, the elderly and the physically challenged. The cost of a 1,800 square foot Grow Home on a 14 x 100 lot (including land) is around \$70,000. By comparison a typical home of 3,600 square feet on a 50 x 100-foot lot is approximately \$265,000. (30)

Like the flexible dwelling unit, the Grow Home is designed for all ages with ground and flexible interiors that can be easily altered to suit the special needs of the owners or tenants. Facades can be installed to reflect the distinct architecture of the area. Because Grow Homes are typically smaller than the average bungalow or row house, (1,000 – 1,500 square feet, 14 x 36 feet, two – three story units), they lend themselves to higher density situations. For example 23 Grow Homes of varying sizes can fit onto a two acre lot and still have room for nearly 700 square feet of yard space for each home. Conventional houses require considerably more space. With the high cost of land and servicing, it's more cost effective and a better use of land to build smaller units at a higher density ensuring the units will be more affordable.

Since the first Grow Home prototype was built as a six-month demonstration project on the McGill University campus in the spring of 1990, 10,000 Grow Homes have been constructed in dozens of communities in Canada and the United States. Technology Buildings Systems began mass production of Grow Home units in Ste. Julie Quebec in 1999 and offers structural Grow Home packages for \$8,000 (US) per package for builders and ships them anywhere in North America. (31)

The Grow Home's unique characteristics make it affordable to lower income buyers and renters and incorporates conservation features like overall smaller design, reduced use of land, ability to blend in with surrounding architecture and deliver significant energy savings through modular design, floor stacking and joining of units earning the Grow Home the United Nations World Habitat Award in 1999 for the designs' potential to be replicated in other parts of the world (32)

Table I: Flexible Dwelling Type Permitted in Salt Spring Single Family Zones Compared with the Freidman Grow Home (Potential Flexible Dwelling Unit)

Dwelling Type	Flexible Dwelling Unit Permitted Single Family Zone – Salt Spring	Freidman Grow Home
Zoning Specifications	Trial basis in certain zones	Compatible in residential and rural zones
Maximum Floor Area	1,100 square feet	1,100 square feet
Height Restrictions	Two Story	Two – three story's
Lot Size	Allowed on lots >3 Acres	Designed for much smaller lots
Tenure	No strata title allowed	Lends itself to strata title
Design Standards	None	Prefabricated models
Number of units per lot	Three	Narrow width allows for more units per acre
Construction Costs Only	\$50 per square foot = \$55,000	\$32 per square foot = \$36,000

Source: Salt Spring Official Community Plan, June 1998, Volume 1 and 1, p. 17 – 19, & p. 52, & Avi Freidman, The Grow Home, p. 58.

30. Freidman, The Grow Home, p. 58.

31. *Ibid.*, p. 127.

32. P. xi.

Would the Grow Home fit the OCP's description of flexible dwelling unit? In Table I (previous page) the specifications for dwelling units permitted in single family zones shows some discrepancies. For example, the Grow Home lends itself to strata title and because of its small size, many units can be built on a relatively small lot. However the OCP doesn't allow strata title in this zone and allows only three units per lot and only on lots greater than three acres. If flexible dwelling units like the Grow Home are permitted on Salt Spring, then the Trust may want to revisit the zoning specifications and consider amending them to allow the Grow Home.

Another advantage to promoting the Grow Home is the opportunity to manufacture Grow Homes in the gulf islands, thereby creating value added jobs and affordable housing. What could be more in keeping with the social goals stated in Salt Spring's community plan, "To foster the development of meaningful, year-round employment opportunities." (OCP, p. 13)

Affordable Housing for Families and Seniors

The plan has achieved some modest success in promoting seniors housing close to villages. One non-profit project has received approval to construct units in Ganges. But there is no evidence that any of these units will be set aside for low-income seniors. Data supplied by the Urban Poverty Project indicates that seniors poverty is actually declining and government subsidies for this group are rising. It is youth between ages of 18 and 24 and children under 18 (and their parents) who have the least support and are most in need of affordable housing.

It is reasonable to request developers to provide evidence of adequate water supply and sewage disposal, but they should not also be required, as a condition of approval, to prove a housing need. Local government – not the developer – should be the tracking the community's affordable housing needs. According to Salt Spring planner Mark Head, reliable data on Salt Spring's demographics and housing needs are required and that information needs to be routinely gathered in a systematic fashion so that better planning practices and policy measures can be put in place. (33)

Mixed-Use Zones

The plan allows changes to zoning for small affordable homes located above commercial buildings in villages sometimes referred to as mixed-use zones. Again there is no evidence that this type of zoning change would result in the provision of affordable housing. The Trust has not received any re-zoning applications in commercial zones or in other areas deemed appropriate for affordable housing. For example, no re-zoning applications have been received to allow for secondary suites inside existing dwellings. This lack of compliance causes problems for local government. They are unable to collect basic information on housing availability or affordability, building codes and safety issues cannot be addressed and it severely hampers their ability to conduct an accurate appraisal of property values for tax purposes. The Trust is going to have to create some positive incentives so residents and landlords will cooperate and identify their rented units.

Amenity Zoning – Density Transfer

Another incentive is the provision of land for affordable housing through the amenity zoning density transfer provision. This measure allows a developer to request an increase in density and in exchange for that increase, the developer provides land or lots for affordable housing. Land for affordable housing is part of a list of eligible community amenities that includes land for a wide range of uses like a fire station, cultural centre, sustainable forestry, community gardens, parks, bike paths and hiking trails. (34)

33. Interview with Mark Head, Assistant Planner, Islands Trust, April, 2002.

34. Salt Spring Island Official Community Plan: Volume Two Development Permit and Heritage Conservation Areas, Temporary Commercial and Industrial Use Permits, Appendices and Attachments, Salt Spring Island: Islands Trust, June 10, 1998, p. 52.

The problem with this policy is that affordable housing must compete with a long list of other amenities. Since the poor barely register on the psyche of most residents, it may be decades before affordable housing is chosen from this list. A local realtor once remarked that, "Salt Spring Island would one day be a haven for the rich and people cleaning the toilets and pulling the weeds will have to commute to the island from Crofton on Vancouver Island."

Communities like Jasper, Banff and Whistler that fail to preserve a balance of affordable housing for local residents suffer from what is commonly referred to as "down valley" syndrome which means that no one who provides the services to the resort can afford to live there and must instead live "down valley." (35) In Salt Spring's case that syndrome is referred to as "off island."

Other Innovative Strategies

The Trust Committee would consider other innovative strategies that would increase the community's supply of affordable housing. This option allows for a number of interesting possibilities. For example innovative housing types could be considered including homes constructed from straw bales or rammed earth. Several have already been built on the island. Adobe, cob homes and yurts are other possible housing types. Cluster housing and other options like co-housing and co-operatives provide opportunities for the community to pursue.

Summary of OCP Strategies

The Official Community Plan has a number of measures to encourage affordable housing. These initiatives encourage densification and discourage sprawl and include such measures as creating secondary suites, boarding houses, granny flats, in-fill development, multi-family housing and legalizing seasonal cottages to provide year round accommodation.

These measures are intended to provide a wide range of options to develop affordable housing but there is no indication that these measures have resulted providing safe, affordable shelter for low-income residents. This is partly because the Islands Trust doesn't have the resources or the political will to gather data that specifically targets the Salt Spring Island housing market and has not established a housing committee with a mandate to *monitor the housing needs of the community*.

Although affordable housing policies on Salt Spring are based on sound land use planning principles, a more comprehensive survey of housing needs, a community generated long-term affordable housing plan and adequate resources to carry out the first two measures are required. If implemented those measures are much more likely to result in an increase in the supply of, and access to, affordable housing for low-income residents and seasonal workers on Salt Spring Island.

Measures to Accelerate the Provision of Affordable Housing on Salt Spring

Salt Spring Island is poised to go to the polls in June to vote on incorporation. The outcome of this referendum may determine whether affordable housing will be addressed in the near future. Now is the time to plan and put measures in place to accelerate the delivery of affordable housing. Mark White, author of the American Planning Association Affordable Housing Planning Strategies outlines inclusionary zoning and linkage policies that could be adopted in some form as bylaws to address Salt Spring special requirements for affordable housing. (36) Inclusionary zoning or land use policies and linkage policies are measures that either, tie development approval to, or create regulatory incentives for, the provision of low- and moderate-income housing as part of a proposed development. (37)

35. Canada Mortgage and Housing Corporation, Research Report: The Whistler Housing Market. Kathleen Mancer Consulting, Vancouver: Pip White Urban Aspects Consulting Group Inc., July 2000, p. 39.

36. Mark S. White, Affordable Housing: Proactive and Reactive Planning Strategies, APA Planning Advisory Service Number 441, Chicago: American Planning Association, 1992, p. 17.

37. White, Affordable Housing: Proactive and Reactive Planning Strategies, p. 17.

Inclusionary Zoning

Inclusionary zoning requires that developers set aside a portion of residential projects for low-income housing. Critics of inclusionary zoning argue that these measures discourage development by adding to development costs or delay, unfairly targets developers by passing costs onto them and to new homeowners and ultimately harms the class of persons they are designed to assist.

Mark White counters these arguments when he points to conventional economic theory that suggests developers can only shift regulatory costs to homeowners where the demand for housing is elastic, or sensitive to changes in price, and when substitute housing is available in jurisdictions without inclusionary zoning, builders will be unable to pass on the costs to market-rate homeowners. (38) In the case of Salt Spring, housing prices are stable and rising and there is, with the exception of Crofton on Vancouver Island, virtually no competitively priced housing in the region within a reasonable commuting distance.

White argues that placing the burden of inclusionary zoning on landowners or developers is justifiable under the Georgian analysis or *beneficiary pays principle* which supports the shifting of infrastructure costs and other public expenditures to those who benefit from such expenditures. Because all land in a community is subject to development, all landowners theoretically bear the burden of inclusionary zoning and these measures in fact result in a broader allocation of the burden than is generally assumed. (39)

Communities with the broadest experience in inclusionary zoning regulations like Montgomery County, Maryland and Orange County California, have the fastest growing-housing markets in their regions. According to White, where inclusionary zoning programs have been implemented, they have actually produced more housing than the federal programs. (40)

While White strongly recommends implementing mandatory inclusionary zoning, he cautions that inclusionary zoning programs should be structured to ensure developers receive an adequate return on their investment and includes built-in enforcement mechanisms such as agreements, fines or penalties, promissory notes, tax credits or development agreements or contracts, to ensure the affordable units are built and available to low-income households. (41)

Perhaps the main concern among the development community is that inclusionary zoning is seen as just one more obstacle impeding development. However, under Salt Spring's OCP, developers could request an increase in density in exchange for providing a percentage of affordable lots or units. They could also get support from the federal government's newest initiative, the Affordable Housing Program, where \$177.4 million over the next five years will be available to provincial governments to help increase the supply of affordable housing. (42) The federal government's contribution of \$88.7 million will be matched by a provincial contribution of at least an equal value.

Under the bilateral agreement signed by the Government of Canada and the BC government in December 2001, the province will receive \$79.44 million over five years from CMHC for urban affordable housing and \$9.26 million for remote housing. The federal funding will allow BC to move forward to develop more affordable, supportive housing options for seniors and people with special needs. The province, through BC Housing, will provide annual subsidies to reduce rents to rent-geared-to-income levels for up to 35 years.

38. Ibid., p. 17.

39. p. 18.

40. p. 18.

41. p. 26

42. CMHC, Affordable Housing Program, <http://www-dev.cmhc-schl.gc.ca/en/News/nere/2001/2001-12-18.cfm>

Contributions from other parties may include selling land at below-market prices, waiving of municipal fees, reduced property taxes, and equity or land contribution from non-profit societies, donations and other in-kind contributions. This 50/50 program will provide a maximum \$50,000 subsidy to developer's local government agencies and non-profits for each new unit of housing making the construction of affordable housing a much more attractive option for the Salt Spring development community.

Linkage Measures

Linkage by-laws may be less controversial and more in keeping with the goals of the community plan as they require developers of office or other commercial, retail or institutional developments to pay a fee in lieu of constructing a house into a housing trust fund or to make a contribution to a low-income housing project. The rationale is that new non-residential development creates a housing need and that businesses benefit from the availability of a well housed labour force.

Although these measures would likely produce some lively debate on the island, if implemented, they would strengthen the Trust's existing amenity zoning – density transfer provision through careful enforcement of the developers obligation to construct the units and make them available to low-income persons and/or ensure that a contribution is made directly to the housing fund rather than to having those resources directed to other amenities.

For example, if a housing trust fund had been in place when Thrifty Foods arrived on the island approximately five years ago or when Island Savings Credit Union built their own building, the Trust would have been well positioned to request a contribution to the fund from these community conscious businesses. Although there have been court challenges on these measures in the United States, judges have been increasingly willing to support the concept of linkage as long as the local government has established a connection between the fee amount and the need for affordable housing created by the new development. (43) All the more reason why the Trust needs to strike an affordable housing committee and provide it with the resources to track affordable housing issues and establish eligibility lists for those on low-incomes who require housing.

In 1997 the Whistler Housing Authority (WHA) was established in Whistler BC in response to growing concerns to effectively deal with the increasingly complex issues of the provision of affordable housing in that community. The WHA's target is to have 80% of the local workforce living in Whistler. (44) They have a staff of three people and a six-person board of directors composed of three municipal councilors, two developers and the municipal administrator. These people are responsible for the management and development of all resident restricted housing in Whistler – and to presumably manage the proceeds of the Whistler Employee Housing Service Charge Bylaw outlined in the Housing Trust Fund section.

Housing Trust Funds

Housing Trust Funds and public-private partnerships are increasingly used by local governments to augment or replace reductions in federal government funding sources. A housing trust fund is generally defined as a dedicated source of revenue available to help low- and moderate-income people achieve affordable housing. Sources of funding include linkage payments, tax increment financing, endowments and grants, surplus revenue funds from refinancing municipal bond issues, and taxes and fees. (45)

43. White, *Affordable Housing: Proactive and Reactive Planning Strategies*, p. 27.

44. *Canada Mortgage and Housing Corporation*, Research Report: The Whistler Housing Market, Kathleen Mancor Consulting, Vancouver: Pip White Urban Aspects Consulting Group Inc., July 2000, p. 40.

45. White, *Affordable Housing*, p. 30

One BC example of the housing trust in action is Whistler's Employee Housing Service Charge Bylaw which require developers of new commercial construction to contribute to the development of resident housing either by building it directly or by contributing to a fund. The amount of the required contribution is based on the number of employees expected to be hired as a result of the commercial development. In 2000 it was \$5,578 per employee and may increase in the future. From 1990 to 1997, seven million dollars was raised primarily intended for use as start up funding and equity for resident housing projects built for the rental market. (46)

Whistler is an exception as it is one of the few legally structured resort municipalities created in Canada that can assume a debt without a public referendum. (47) But then the Islands Trust is also a unique legal entity with special legislative powers so it is appropriate to examine and even compare innovative measures like the Whistler Housing Authority and Whistler's Employee Housing Service Charge Bylaw to see if those measures can be replicated on Salt Spring. Every appropriate option should be examined to see if there are models that can be incorporated to strengthen existing policies, create new policies or draft bylaws to accelerate the provision of affordable housing.

Community Land Trusts

The community land trust (CLT) model was developed in the 1960's by the Institute for Community Economics as a non-profit vehicle through which geographic communities could gain greater long term control over the use and allocation of land. This type of policy combines environmentally sound land use and affordable access for lower income people, and may be one of the more appropriate models for Salt Spring and the gulf islands. CLT acquires real estate with the intent to hold the land permanently in trust for the benefit of the community. Improvements on the land may be owned by individuals or groups or the land may be leased from the CLT for a renewable 99-year term. (48)

The two earliest CLT's were the Woodland Community Land Trust in Tennessee formed in 1978 and the Covenant Community Land Trust in Maine, c. 1982. A little closer to home in the San Juan Islands is the Lopez Community Land Trust on Lopez Island where an acre of land can cost \$75,000 - \$125,000 and the average workers income in 1993 was \$14,000. The Lopez Land Trust undertook two projects providing seven single-family units. Both projects are owned and financed as limited equity co-ops with limitations on the sale of shares so that when the houses are resold, they will remain affordable for low-income households. (49)

Community Land Trusts require substantial start up resources, technical expertise and leadership and management skills. These resources are difficult for residents of rural communities to mobilize and sustain. Without the support and resources of the better-financed provincial government agencies, land trusts may have difficulty in getting established in rural communities. (50)

However the Islands Trust and local conservancies already have a similar land trust for environmental conservation and have in the last 10 years raised several million dollars for various conservation initiatives. So it wouldn't be much of a stretch for those entities to embrace land trust concept and even embark on a fundraising initiative to establish the first land trust to preserve low-income residents. This program could also be structured in such a way that the donors receive an adequate rate of return on their investment.

46. Canada Mortgage and Housing Corporation, Research Report: The Whistler Housing Market, p. 39.

47. *Ibid.*, p. 2.

48. Joseph N. Belden & Robert J. Wiener, Housing in Rural America: Building Affordable and Inclusive Communities, London: Sage Publications Inc., 1999, 185 - 86.

49. *Ibid.*, p. 191.

50. P. 193.

Providing Shelter Options for Seasonal Workers

Local businesses have expressed difficulty in finding seasonal workers. This problem may be partly attributable to the low wages and lack of affordable accommodation. This issue could be quickly addressed if local government re-opened Mouat Park campground for seasonal workers only. The District of Tofino is already planning to develop a seasonal worker campground, which the town planner predicts will be operational for the 2003 season. (51) In Tofino, seasonal workers who want to stay in the campground for long periods will have to prove they have jobs and when their employment ceases they have seven days to vacate the campground.

Mouat Park in Ganges on Salt Spring is ideally situated to allow seasonal workers to reside in a convenient and inexpensive location. The park is a five-minute walk or short bike ride to all the town's services and seasonal employment opportunities. Re-opening the campground would also provide local employment opportunities and a source of revenue for government or a community group. Campground facilities could include washrooms, laundry sinks, telephones, clotheslines, an open-air kitchen and message boards. Use of solar water heating and skylights could reduce energy requirements. (52)

Short term housing sites or hostels are another option. Migrant worker centres are common in the United States and offer a complex of minimally outfitted dwellings such as dining hall and laundry facilities. (53) A schematic site study of a migrant worker centre can be found in Appendix C. There is also a provision in the Salt Spring plan for boarding houses and this option could also be pursued more vigorously.

Salt Spring – A Community in Transition

Salt Spring, Tofino and Whistler are all communities in transition – their economies once based on natural resource harvesting like fishing and forestry have switched in recent years to promoting tourism. They all had to grapple with rapid growth issues and limited resources. All are within a four hour drive of a major urban centre, have a limited tax base, have to service a year round influx of visitors from all over the world, and experience a shortage of service workers because of their remote location and a lack of affordable housing. *In fact, thousands of visitors are encouraged to visit these three destinations in succession as part of their vacation itinerary so they can enjoy a unique West Coast experience.*

Expectations that servicing this new economy and providing low cost housing without an affordable housing plan are unrealistic and in fact, are bound to collide. And it is the poorest who bear the brunt of these divergent policies. No community plan will be successful in delivering affordable housing without some type of effective ground level plan that addresses the attendant social need.

Salt Spring planners must ensure that this plan must also include the following measures:

1. Establish an affordable housing advisory group with a proactive mandate and adequate resources to accelerate the provision of affordable housing;
2. Create a registry of low and moderate income Salt Spring residents who would be eligible for affordable housing units when they became available;
3. Develop and refine flexible design standards and incorporate such innovative features as passive solar, wastewater recycling and sustainable agriculture to reduce housing costs and create housing that is compatible with the rural character of the gulf islands. See Appendix D American Planning Association, Development Standard Reforms.

51. Interview, Cathy McNamara, Municipal Planner, District of Tofino, BC, April, 2002.

52. Belden & Wiener, *Housing in Rural America*, p. 181.

53. *Ibid.*, p. 178.

Conclusion

In November 2001, the provincial government announced the creation of Salt Spring's newest provincial park in Burgoyne Bay. Almost immediately families were handed eviction notices and approximately 10 units of affordable housing were bulldozed by BC Parks. Sixteen million dollars was raised to acquire this waterfront real estate but the people who actually live in this bucolic setting of sheep and grassy meadows found themselves without shelter in the middle of a bone chilling damp winter.

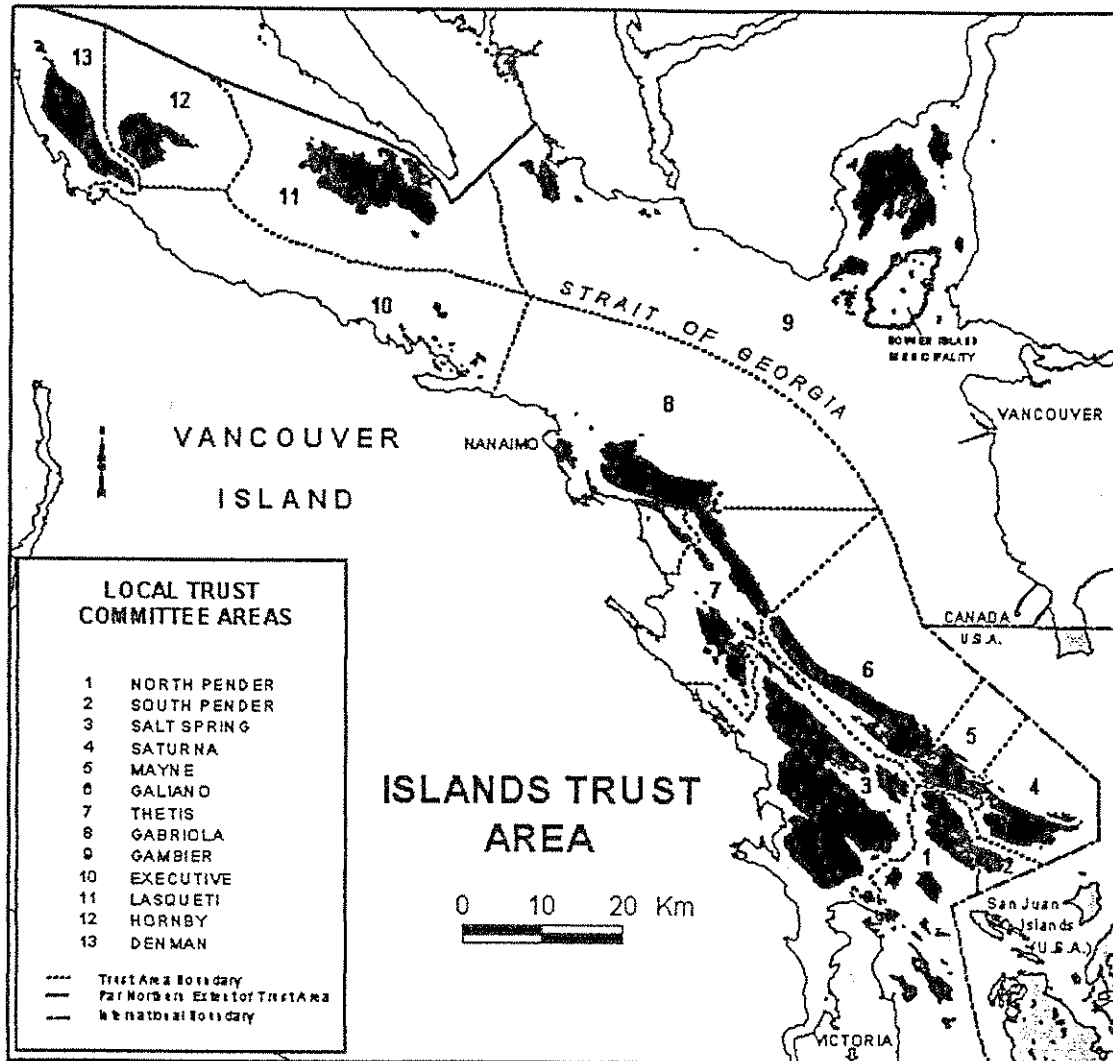
People forget that affordable housing is an issue in every Canadian community. While the gentrification of Salt Spring attracts the rich and famous like Barbara Striesand, Robert Bateman, Randy Bachman, Robin Williams, Valdy and Bill Gates, the people who helped build the island into a unique and desirable artisan community, can no longer afford to live there. The combination of low vacancy rates, high mortgages, high rents and the habit of turning a blind eye to the poverty and the other obvious disparities in the community, is a recipe for a housing crisis in paradise.

There has been a concern that the construction of affordable housing will attract poor people to the island but that fear overlooks the fact that poor people already reside there. Approximately 16% are classified as living at or below the poverty line and over one third of households cannot afford to purchase homes. Apartments make up only 2.1% of available rental stock in the Gulf Islands CA compared 36% in the CRD CA. What is available is old, in poor repair and more than likely is illegal and non-conforming.

Provisions to create affordable housing already exist in the Salt Spring Island Official Community Plan. These measures will ensure that the community will be eligible to access funding from such sources as the Affordable Housing Program. Initiatives in other rural/resort communities could also inform new or improved policy options to increase the supply of, and access to, affordable housing on Salt Spring. Those measures could strengthen existing policies such as inclusionary zoning, linkage policies, an affordable housing trust fund, community land trusts, developing flexible design standards, establishing an affordable housing advisory group, creating a registry of resident low-income residents and creating accommodation options for seasonal workers.

These new policy initiatives that have proved successful in other communities will also provide new employment opportunities for residents in the area of construction and maintenance, supply local businesses with reliable seasonal work force and improve the quality of life for low-income residents. Until these improvements are implemented there will continue to be long-term and increasingly visible social disparities in paradise.

Appendix A: Islands Trust Area Map



Source: The Islands Trust. <http://www.islandstrust.bc.ca>

Appendix C: Cost Effectiveness of the Grow Home

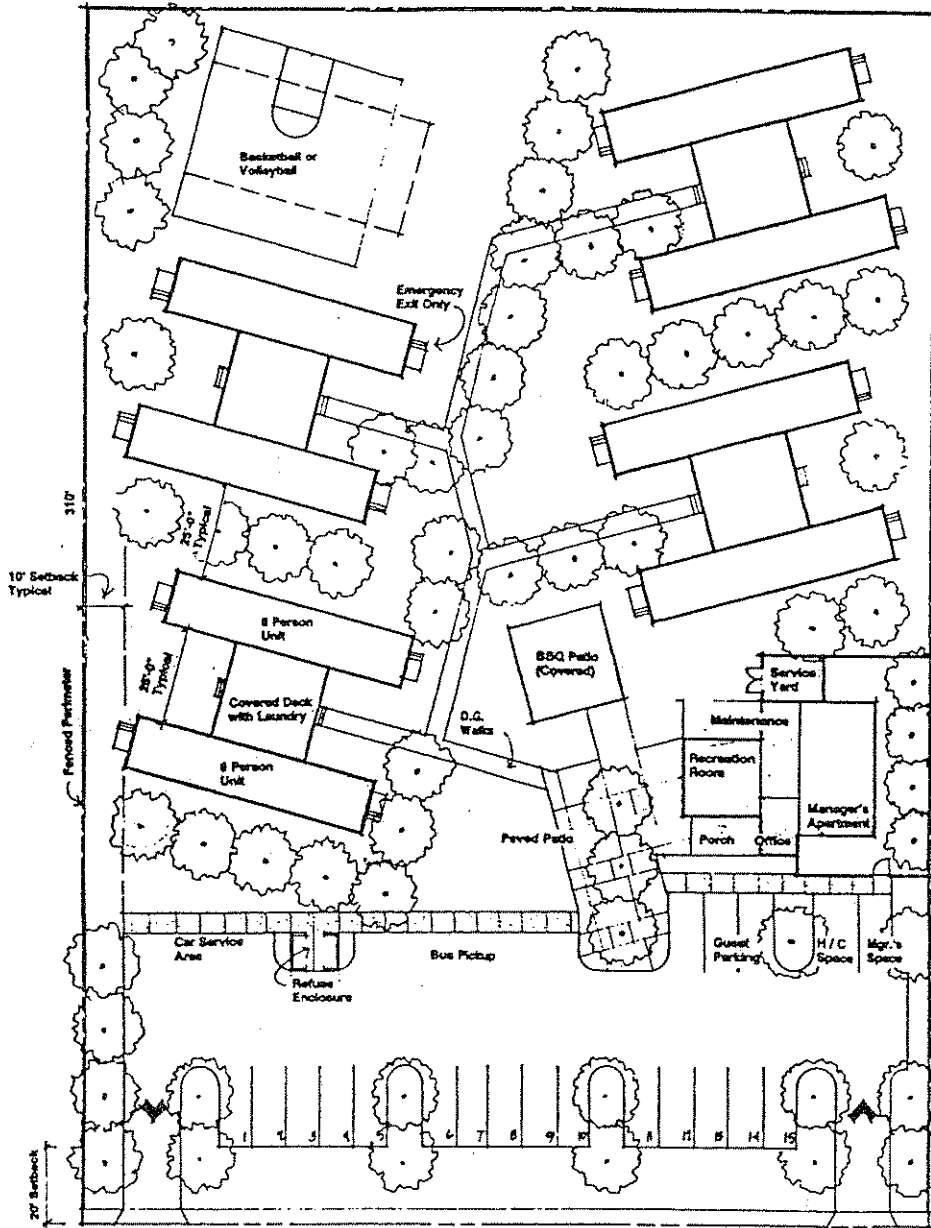
Item	Unit	Typical Home		Grow Home	
			Cost (\$)		Cost (\$)
Land					
Lot size	Feet	50 x 100		14 x 100	5,600
Lot area	Sq. ft	5,000		1,400	
Cost of land (unserviced)	\$/Sq.ft	4		4	
Total cost	\$	5,000 x 4	20,000	1,400 x 4	5,600
Services					
Lot frontage	Linear ft	50		14	
Cost of services	\$/Linear ft	450		450	
Total cost	\$	450 x 4	22,500	450 x 14	6,300
Construction					
Unit dimensions	Feet	30 x 40		14 x 36	
Area per floor	Sq. ft	1,200		504	
Number of floors		3		3	
Area of finished space	Sq. ft	3,600 (1,200 x 3)		1,800 (504 x 3)	
Cost of finished space	\$/Sq.ft	50		37 ¹	
Cost of construction	\$	50 x 3,600		37 x 1,008	37,296
				18.5 ² x 504	9,324
Total construction cost			180,000		46,620
Marketing					
5% (of construction)	\$	5% x 180,000	9,000	5% x 46,620	2,331
Sub-Total					
			231,500		60,851
Overhead and Profit					
15% (of construction, marketing and serviced land)	\$	15% x 231,500	34,725	15% x 60,851	9,127
Total	\$		266,225		69,978

1 Based on a survey of seven projects. The cost was reduced due to simplification of unit configuration, elimination of bearing walls, back-to-back plumbing, same-size floor joists and roof trusses, common walls, only two facades.
 2 Construction cost of unfinished space is half of finished space.

Table 1. Cost effectiveness of the Grow Home (1990 \$). Both the Grow Home and the typical metropolitan Montreal home

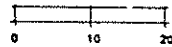
are assumed to be constructed in the same location with similar construction methods and materials.

Appendix D: Site Plan for 64 Persons – Migrant Worker Centre



SCHEMATIC SITE STUDY
PROPOSED MIGRANT WORKER CENTER
 City of Mecca Riverside County

Scale: 1" = 20'-0"



Patricia Harrison, Architect
 Department of Environmental Design
 University of California at Davis
 (916) 752-6411
 10 April 1997

County of Riverside
 Economic Development Agency
 Contact: Sarane Chow
 (909) 275-6642

Source: Joseph N. Belden, Robert J. Wiener, Housing in Rural America: Building Affordable and Inclusive Communities, London: Sage Publications Inc., 1999.

Standard	Rational/Benefits	Suggested Guidelines
Reduce street-width requirements	Reduces direct capital costs for pavement and cut and fill. ¹ Reduces incidental costs associated with utility installation, and maintenance costs. ²	Widths under 20 ft. may be sufficient ² ; typical range is 20–30 ft. depending upon design capacity, availability of off-street parking and intensity of development. ^{1, 2} Special classifications may be developed for neighborhood streets carrying lower average daily traffic volumes, such as subcollectors, access streets, and special purpose streets (alleyways, marginal access streets, and divided streets). ^{1, 8}
Modify cul-de-sac and turnaround street widths	Reduces pavement costs, but should ensure adequate mobility for emergency vehicles.	30-ft. radius is adequate for most vehicles; radii exceeding 40 ft. should be discouraged. ¹ "Hammerhead" T- or Y-shaped turnarounds can ensure adequate mobility while avoiding wasteful lot layout of cul-de-sacs. ¹
Modify curb and gutter requirements	Can reduce capital costs, but inadequate construction standards can increase operation and maintenance costs over time.	Swales, mountable or roll-over curbs can be used as an alternative to vertical or concrete barrier curbs. ¹
Modify sidewalk standards	Reduces direct capital costs for pavement; can increase development potential of a site.	Require sidewalks on one side of street only; use of alternative pedestrian systems such as pathways; use of less expensive paving materials such as bituminous concrete. ^{1, 2, 4} Width should be limited to 3 ft. for residential streets and 4 ft. for collectors and subcollectors. ⁷ Infrequently used sidewalks can be replaced with pathways linking development clusters. ¹
Modify stormwater management requirements	Reduces direct construction costs, ongoing maintenance requirements.	Allow natural stormwater management systems. ^{1, 2} Replace prescriptive system design requirements with performance standards. ¹ Allow detention/retention basins, precast structures. ¹ Reduce manholes/inlets by increasing spacing between structures or replacing with curved pipe sections, "Ts" and "Ys". ¹
Modify landscaping standards.	Reduces direct capital costs and, since aesthetic standards are inherently subjective, can remove a source of delay and confusion.	Reduce tree caliper to 1–2 inches. ² Require buffers only around intensely developed areas or parking areas rather than entire site perimeter. ²
Modify parking standards	Reduces capital costs and avoids overconsumption of land otherwise available for housing	1.25–2.5 spaces depending on number of bedrooms. ¹ Width/length of stalls from 7.5' x 15' to 8' x 16'. ⁴ Parking lanes requiring an 8-foot width may not be needed where off-street parking is available. Base standards on number of bedrooms rather than units; allow a portion of stalls to be devoted to compact cars. ²
Reduce right-of-way widths	Increases development potential and enhances efficiency of infrastructure.	35–50 ft. ⁴ Use of easements or sidewalks/bicycle paths for utilities can be a useful alternative to right-of-way requirements. ²
Modify sanitary sewer installation standards	Reduction in capital costs for piping and manholes	Reduce pipe lengths through curvilinear design and replace manholes with clean-outs where possible. ¹ 600- to 800-foot spacing between man-holes can be acceptable with adequate cleanout devices. ¹ Consider use of 4–6 inch diameter distribution lines and 3-inch laterals. ¹ Replace site inspection with television cameras. ¹ Common laterals can be used to reduce pipe length. ¹
Modify water supply and service requirements.	Reduces capital costs for pipe lengths and diameters as well as operational costs.	Consider plastic pipes for distribution lines, corporation stop assembly connections, and multiple service connections. ¹

Source: Mark S. White, *Affordable Housing: Proactive and Reactive Planning Strategies*, APA Planning Advisory Service Number 441, Chicago: American Planning Association, 1992, p. 44 – 45.

Supply Standards

Standard	Rational/Benefits	Suggested Guidelines
Zone sufficient land for all housing types, including medium and high densities	Allows market or government agencies to provide adequate supply of housing sufficient to accommodate demand. Directly authorizes construction of low-cost housing.	Highly variable depending upon local conditions.
Reduce minimum lot sizes.	Large lot sizes impede construction of smaller, single-family homes.	2,000–6,000 sq.ft. ^{4,5} Some districts eliminate minimum lot size and regulate only units per gross acre, with standards ranging from 21–56 units/acre. ⁴ One-half acre considered excessive for affordable housing. ²
Reduce or modify minimum floor area or lot coverage requirements	Allows home size to be determined by market.	<i>Lot coverage:</i> 40–50% maximum. ¹ Developers or local governments often downsize or increase height of units, or place smaller homes on larger lots than minimum to preserve open space. ³
Reduce or eliminate minimum site sizes for PUD/cluster developments	Ordinances requiring minimum site size discourage use of PUD/cluster since large tracts may be hard to find.	100 acres considered excessive. ²
Reduce minimum lot width	Permits smaller lot sizes and increased densities.	0–60 ft. ¹
Reduce lot frontage requirements	Reduces pavement, stormwater control, and utility installation costs. Permits smaller lot size.	32–60 ft. ⁵
Reduce front, side, and/or rear setback requirements.	Reduces pavement, service line, site clearance, and landscaping costs. Permits smaller lot sizes.	<i>Front:</i> 0–5 ft. ⁴ Site buildings perpendicular or at angles to the street; complement narrow front setbacks with rear parking and alleys. ¹ <i>Side:</i> 0 ft. (zero-lot line)–10 ft.; reduction to 0 ft. is generally accompanied by 10 ft. for other lot line. ⁴ <i>Rear:</i> 0–5 ft.; larger setbacks sometimes used to accommodate parking at rear of lot. ⁵
Allow cluster, zero lot line, or "Z" lot/herringbone lot configurations.	Allows developers to maintain gross density of lot ¹ and to concentrate development on nonsensitive portions of a site. Enhances efficiency of site infrastructure.	The most common standard is 0 ft. on one side and 10 ft. on the other. ⁵

Notes:

¹United States Department of Housing and Urban Development, Office of Policy Development and Research, *Affordable Housing Development Guidelines for State and Local Government* (Washington, D.C.: Nov. 1991)

²Pennsylvania Department of Community Affairs, *Reducing Barriers to Affordable Housing*, Planning Series No. 10 (Harrisburg, Pa.: Jan. 1991).

³Florida Department of Community Affairs, *Technical Memo 5* (Oct. 1990)

⁴Weiford Sanders and David Mosena, *Changing Development Standards for Affordable Housing*, PAS Report No. 371 (Chicago: APA, 1982)

⁵Weiford Sanders, Judith Getzels, David Mosena, and JoAnn Butler, *Affordable Single-Family Housing: A Review of Development Standards*, PAS Report No. 385 (Chicago: APA, 1984)

⁶Citing Bucks County Planning Commission, *Performance Streets: A Concept and Model Standards for Residential Streets* (Doylestown, Pa.: 1980); American Society of Civil Engineers, et al., *Residential Streets*, 2d ed. 1990

⁷Citing David Listokin and Carol Walker, *The Subdivision and Site Plan Handbook* (New Brunswick, N.J.: Rutgers University Center for Urban Policy Research, 1989)

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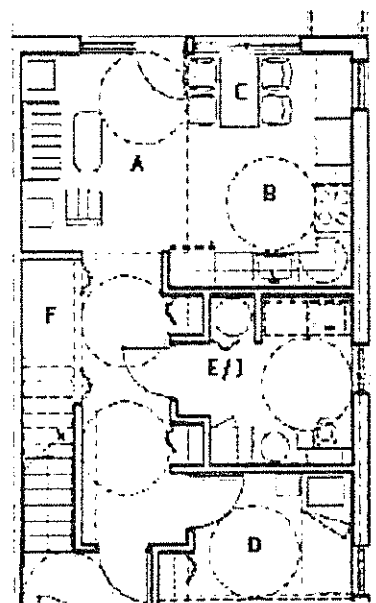
London House

National Winner. Designer: Nouvelle Development Corporation

This design is a perfect marriage of space and natural light with the practical concerns of adaptability and function. It can be built as a single-family detached, semi-detached or row house. It uses environmentally friendly materials. And it's barrier-free: the entrances, rooms and storage spaces are designed with accessibility and safety in mind for every member of the family, young and old.

With excellence, foresight and creativity, Nouvelle Development Corporation has set the standard for FlexHousing.

- Exterior design and materials complement existing neighbourhoods.
- Three-storey single unit can be subdivided into either two or three units.
- Rooftop terrace.
- Optional home office.
- Optional greenhouse on second or third floors.
- Large windows allow occupants full outdoor views from a seated position.
- Wide hallways and stairwells.
- Adjustable heights for shelving, bathroom and kitchen counters.
- Accessible plumbing fixtures such as adjustable shower fixture height.
- Adaptable bathroom laundry space.
- Ground floor is wheelchair accessible, with optional stair lift or vertical lift to all floors.
- Air temperature, humidity, circulation easily controlled.
- Healthy materials with low-emission finishes.
- Quality, energy-efficient windows.
- Rainwater collection cisterns for outdoor gardening.



- A - Living Room
- B - Kitchen
- C - Dining Room
- D - Bedroom
- E - Washroom
- F - Storage
- G - Deck/Balcony
- H - Vestibule
- I - Carport/Garage
- J - Utility Room
- K - Storage space/ Optional elevator shaft



ELEVATION



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Appendix F: Vacancy Rates in Apartment Structures of Three Units and Over

Privately Initiated in Metropolitan Areas

	October 1997	October 1998	October 1999	October 2000	October 2001
<u>Atlantic Region</u>					
St. John's	16.6	15.4	9.2	3.8	2.5
Halifax	7.7	5.5	3.6	3.6	2.8
Saint John	8.2	7.3	5.2	3.4	5.6
<u>Quebec Region</u>					
Chicoutimi	4.1	4.8	4.9	4.4	4.4
Hull	9.4	6.7	4.4	1.4	0.6
Montréal	5.9	4.7	3.0	1.5	0.6
Québec	6.6	5.2	3.3	1.6	0.8
Sherbrooke	7.5	7.3	7.6	4.7	2.3
Trois-Rivières	8.6	8.5	7.9	6.8	4.7
<u>Ontario Region</u>					
Hamilton	3.1	3.2	1.9	1.7	1.3
Kitchener	1.9	1.5	1.0	0.7	0.9
London	5.1	4.5	3.5	2.2	1.6
Oshawa	2.4	2.0	1.7	1.7	1.3
Ottawa	4.2	2.1	0.7	0.2	0.8
St. Catharines	5.4	4.6	3.2	2.6	1.9
Sudbury	7.2	9.4	11.1	7.7	5.7
Thunder Bay	7.7	9.3	7.5	5.8	5.8
Toronto	0.8	0.8	0.9	0.6	0.9
Windsor	4.5	4.3	2.7	1.9	2.9
<u>Prairie Region</u>					
Calgary	0.5	0.6	2.8	1.3	1.2
Edmonton	4.6	1.9	2.2	1.4	0.9
Regina	1.5	1.7	1.4	1.4	2.1
Saskatoon	0.9	0.8	0.9	1.7	2.9
Winnipeg	5.9	4.0	3.0	2.0	1.4
<u>British Columbia Region</u>					
Vancouver	1.7	2.7	2.7	1.4	1.0
Victoria	3.5	3.8	3.6	1.8	0.5
Total (1)	4.1	3.4	2.6	1.6	1.1

Source: CMHC, Affordable Housing Program, <http://www-dev.cmhc-schl.gc.ca/en/News/nere/2001/2001-12-18.cfm>

Weighted Average of Metropolitan Areas Surveyed

Weighted Average Rent by Metropolitan Area Privately Initiated Three Apartment Units and Over

	One-Bedroom		Two-Bedroom	
	Oct. 2000	Oct. 2001	Oct. 2000	Oct. 2001
<u>Atlantic Region</u>	\$	\$	\$	\$
St. John's	477	489	552	575
Halifax	539	554	648	673
Saint John	402	406	460	483
<u>Québec Region</u>				
Chicoutimi	363	364	438	439
Hull	457	485	544	573
Montréal	458	480	509	530
Québec	459	473	518	538
Sherbrooke	362	366	437	446
Trois-Rivières	349	358	413	419
<u>Ontario Region</u>				
Hamilton	582	608	719	740
Kitchener	598	615	697	722
London	530	547	657	683
Oshawa	684	692	778	799
Ottawa	723	762	877	914
St. Catharines	545	569	653	680
Sudbury	502	500	619	620
Thunder Bay	527	529	654	657
Toronto	830	866	979	1,027
Windsor	599	618	736	738
<u>Prairie Region</u>				
Calgary	611	649	740	783
Edmonton	489	537	601	654
Regina	461	476	549	568
Saskatoon	442	460	541	558
Winnipeg	473	476	588	605
<u>British Columbia Region</u>				
Vancouver	695	726	890	919
Victoria	579	592	731	751

Source: CMHC, Affordable Housing Program, <http://www-dev.cmhc-schl.gc.ca/en/News/nere/2001/2001-12-18.cfm>

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