

Islands Trust

Gabriola Island Affordable Housing Needs Assessment



THE REAL ESTATE
FOUNDATION
OF BRITISH COLUMBIA



REGIONAL
DISTRICT
OF NANAIMO

Final Report

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Submitted by: **Weller Consulting Inc**

This report was prepared under contract to the Islands Trust, funded jointly by the Islands Trust, Regional District of Nanaimo and the Real Estate Foundation. The information and opinions provided in this report are those of the consultant and the community members consulted during the process and are not necessarily the views of the Gabriola Island Local Trust Committee or feasible under current legislation.

Executive Summary

The following report outlines the results of a feasibility study aimed at identifying the current status of accessible housing on Gabriola Island, the challenges, and some recommended actions. The current status as identified through statistical analysis includes dramatic increases in housing prices, increasing rent while income levels remain the same, reduced diversity of age within the population, and a lack of affordable housing options. The challenges expressed by residents interviewed can be seen in the statistics. The challenges include housing security, affordability, environmental impact, diversity, supported living needs, substandard housing, homelessness and lack of organizational structure.

The recommended actions were identified through research into other comparable communities and public input. They fall into two main categories. The first group of actions relates specifically to the need for some form of housing organization on Gabriola Island and the actions that can be undertaken by that organization or consortium of organizations. Recommended actions include accessing funding both for housing itself as well as for supports, researching the various forms of affordable housing, providing information about rights and grants as well as matching tenants and landlords. An additional structure, a seniors' council, comprised of the various organizations on the islands linked to services for seniors, is also recommended.

The second group of actions are the responsibility of the local government bodies. The majority of these are the responsibility of the Gabriola Local Trust Committee, Islands Trust. Some potential changes to the Official Community Plan (OCP) were identified through this research including an ecological footprint analysis as the basis for approval of affordable housing applications, special or alternative zoning, additional residential units on properties if compliant with an ecological footprint analysis, density transfer or down-zoning. It is recommended that a deeper analysis and information gathering be carried out regarding these potential changes and that the results of that analysis inform the upcoming OCP review for Gabriola. There are also recommended actions for both the Regional District of Nanaimo (reduced water use incentives for some of the potential OCP changes) and the Vancouver Island Health Authority (mental health and other services available on Gabriola).

We also strongly recommend a Phase II study, to carry out a deeper analysis and collaboration as required, for those actions identified as the responsibility of the local governments (both Islands Trust and Regional District of Nanaimo).

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We would like to acknowledge those who have contributed to this report. First of all to all of those who participated in the interviews, thank you for sharing your stories and your thoughts so that there could be a deeper understanding of the challenges of affordable and accessible housing on Gabriola. We would also like to thank all of those Gabriola residents who participated in and facilitated the public input session, identifying ways to move forward to address the challenges. And we'd like to offer a special thanks to Judy Storness-Kress who provided advice throughout the study and has now indicated her willingness to convene the first meeting of those interested in setting up an effective housing organization(s).

Finally we would like to thank the funders of this study: the Real Estate Foundation, the Islands Trust and the Regional District of Nanaimo, without whose support this report would not have been completed.

Introduction

Like many small rural communities in British Columbia, Gabriola Island has undergone many changes. Population increased by 15% to 4050 (2006) during the last census period and there has been a steep climb in housing prices since 2001. Based on indications that affordable housing and accessible housing are of concern for Gabriola residents, the Local Trust Committee (Islands Trust) requested that a housing needs assessment be carried out.

The following Report addresses three objectives:

- a) Accurate information with respect to housing on Gabriola including income and affordability, tenure, size and suitability according to family size and composition, service and special needs.
- b) Analysis of the needs of the Gabriola community relative to housing availability, options, environmental impact and affordability.
- c) Identification of alternative approaches to addressing the housing affordability needs on Gabriola Island.

Information was gathered through relevant statistical information as well as through key informants, a literature review and a meeting to gather public input. The data was analysed with the preceding objectives in mind.

Information gathered on the current status of housing on Gabriola indicates a substantial increase in housing prices and rental costs while incomes remain stable, a lack of available affordable rental accommodation, decreasing age diversity and a high number of renters paying more than 30% of their income for housing.

The key challenges and opportunities identified through the analysis are: housing security, affordability, water and sewage considerations, supported living, substandard housing, homelessness, location/transportation, need for diversity, lack of housing organization and the underground network.

Solutions responding to the preceding challenges include increased supported living strategies, opportunities for sharing land and housing, an ecological footprint analysis tied to affordable housing strategies, voluntary density transfer and several changes to the OCP including down-zoning, special zones, additional accommodation in current buildings and the need for an organization to implement housing initiatives on Gabriola.

Methodology

Our approach has been a Stage-by-Stage process that is “iterative” in form, where we have moved through a series of data collection activities, gathering community input, and analyzing the data. This report is based on both quantitative as well as qualitative data.

Stage One – Analysis of Statistical data

The sources of quantitative data include Census data (in the report “Gabriola Island” refers to the Gabriola Islands Trust Area when Census data is the source), statistics gathered from Gabriola organizations, Islands Trust data, and local organizations. The data was analyzed to determine changes over time as well as comparisons with other relevant geographical areas. While the census data provides accurate data the last census was in 2006 and therefore some of the information is out of date relative to the issues facing those purchasing or renting homes on Gabriola Island.

Stage Two - Interviews & Questionnaires

Interviews and questionnaires were carried out with the following people and organizations:

- A. Residents experiencing difficulties with housing,
- B. Employers,
- C. Agencies involved in providing relevant services, and
- D. Representatives of key organizations involved in supporting this research.

This data is to assist in understanding the reality for those experiencing difficulty in accessing affordable and appropriate housing on Gabriola. The interviews and questionnaires were targeted to specific populations to gain more in depth understanding; the responses are qualitative in nature and analysed as such. The data was reviewed in the following ways:

- A. To gather qualitative information from people who were or had experienced difficulty in accessing affordable housing we inserted the following request into both of the local newspapers:

We need your input for the Gabriola Housing Study. If you have had difficulty finding affordable or appropriate housing in the last three years and are interested in providing comments related to one of the following areas:

- a) Renting on Gabriola*
- b) A person with special needs or disabilities*
- c) A household with children*

- d) *A senior*
 - e) *Youth*
 - f) *Those trying to get into the housing market for the first time*
- Please contact us by June 30th at gabriolahousingstudy@gmail.com. For those without computer access please sign up at the Library June 8th to 30th.*

In addition one of the consultants was available at the local market and the local food emergency depot for anyone who was interested in providing input but hadn't contacted the consultants via email or the library.

A total of 16 people were interviewed in response to this request; many with overlapping areas of input.

- B.** To gather input from employers on Gabriola Island a range of businesses with service positions were contacted. This was not an exhaustive list of employers but rather a sampling of relevant businesses. A questionnaire was sent to each of these businesses asking information about their understanding of housing challenges facing their employees. Some employers chose to be interviewed by phone.

A total of 5 employers were sent the questionnaire and interviewed by phone (appendix A).

- C.** Local agencies providing relevant services to people on Gabriola Island were contacted in order to gather their input. They received the opportunity to fill out a questionnaire and/or have a telephone interview.

A total of 5 agencies provided responses to the questionnaire and/or telephone interview (appendix A).

- D.** To gather input from those funding this project, we interviewed the planner with Islands Trust (Chris Jackson) and we contacted each of the Local Trust Committee and interviewed them separately. We also interviewed both the Regional District of Nanaimo (RDN) staff person responsible for the affordable housing strategy (Chris Midgely) and the elected Director for Area B.

Stage 3 – Analysis of Qualitative Data

A thematic analysis was used to identify key themes arising from the interviews and questionnaires. The statistical analysis and themes were linked in order to delve deeper into the underlying challenges and opportunities related to housing on Gabriola Island.

Stage 4 - Literature Review

Research into available literature on affordable and accessible housing on the Gulf Islands and other similar communities was undertaken. The purpose of this research was to identify actions that responded to the challenges and potential solutions identified in Stages One through Three.

Stage 5 - Public Consultation

On Saturday September 26th, 2009 a community meeting was held on Gabriola Island. The general public was invited to this meeting through advertisements and articles in both of the Gabriola newspapers (the Gabriola Sounder and the Flying Shingle) and through an article in a Nanaimo Daily Newspaper. Notices were posted on mailboxes throughout the community. Thirty-three people attended this meeting.

The Agenda for the meeting was as follows:

- A. Presentation of Challenges
- B. Presentation of potential solutions (accompanied by “Solutions Backgrounder” handed out to all participants – See Appendix A).
- C. Small facilitated groups discussed each of the 12 ideas in the solutions backgrounder, responding to the following:
 - a. Benefits,
 - b. Challenges,
 - c. What else do we need to know?, and
 - d. Next Steps.

Stage 6 – Analysis and Final Report

The information gathered through the literature review and through the public meeting was analyzed to determine the relevance of the potential actions to the challenges presented, the benefits and challenges of each of the actions, the recommended next steps and who is responsible for taking those steps.

Housing & Population Profile

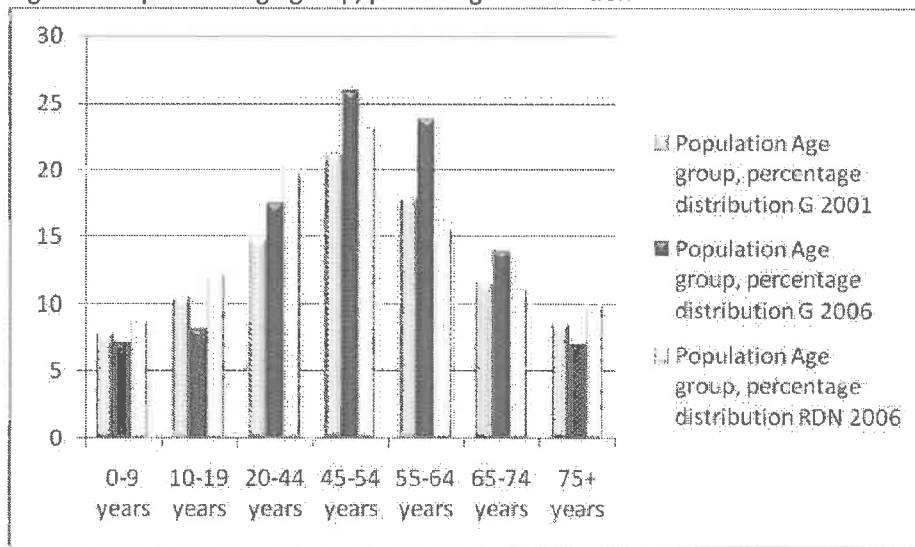
Introduction

The following information and analysis outlines the current status of housing on Gabriola as well as the changes in population, households, dwellings and affordability. This information is drawn from a range of data, primarily Census data but also data from community organizations that have surveyed Gabriola residents as outlined in the Methodology section.

Population

In 2006 Gabriola Island had a permanent resident population of 4,050. The population increased by 15% between the 2001 and 2006 census. Fifty-one percent of the population is female and 49% male. The following chart depicts the change in age demographics since the 2001 census as well as how Gabriola Island age demographics compare with the Regional District of Nanaimo (RDN):

Figure 1: Population Age group, percentage distribution



Source: Stats Canada 2006 Census

Change in age demographics from 2001 Census

- ↓ 9% decrease in number of children 0-9 years
- ↓ 21.9% decrease in number of youth 10-19 years

- ↑ 18.2% increase in those 20 to 44
- ↑ 22.2% increase in those 45-54
- ↑ 33% increase in those 55 to 64
- ↑ 19.8% increase in those 65 to 74

- ↓ 16.7 % decrease in those 75 and older

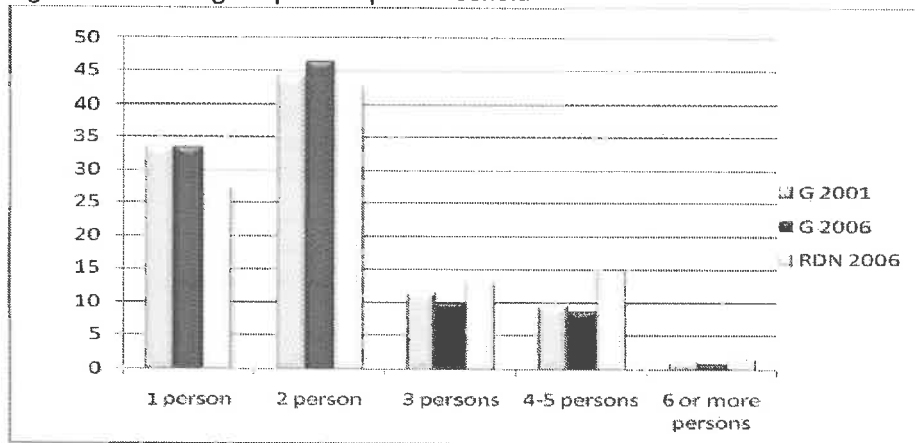
Comparison with RDN: Gabriola has a different age spread when compared to the Nanaimo Regional District. There is smaller proportion of children and youth, higher proportion of 45 to 74 year olds, in particular 55-64 year olds. There are less in the 75 and older category. When compared to BC, Gabriola has an older population. The median age of the population on Gabriola is 52.9 years compared to 40.8 years in BC.

A statistic that is not captured in the current available statistical sources is the increase in population that occurs on Gabriola during the summer months.

Households

The total number of occupied private households on Gabriola Island in 2006 was 1,998 and the average number of people considered permanent residents living in each household was 2. The following chart provides a Gabriola 2006 household occupancy comparison to RDN in 2006 as well as Gabriola in 2001. These figures do not capture summer or weekend residents or those who are homeless.

Figure 2: Percentage of persons per household

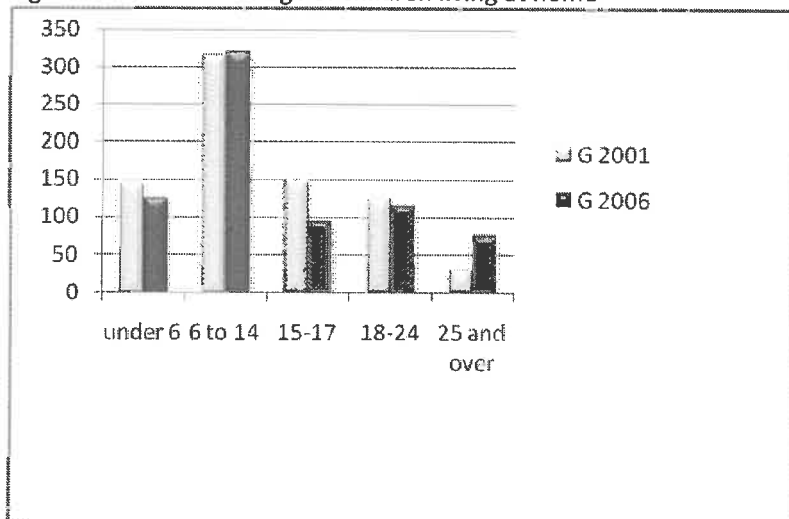


Source: Stats Canada 2006 Census

Children living at home: There has been a slight increase in the number of 2 household families and a slight reduction in households with 3 or more persons. This is consistent with the reduced number of children and youth on Gabriola Island. What the following

chart indicates is that corresponding to decreased number of children in the household (especially in the 15 to 17 age bracket), there is an increased number of older children living with their parents (from 30 in 2001 to 75 in 2006).

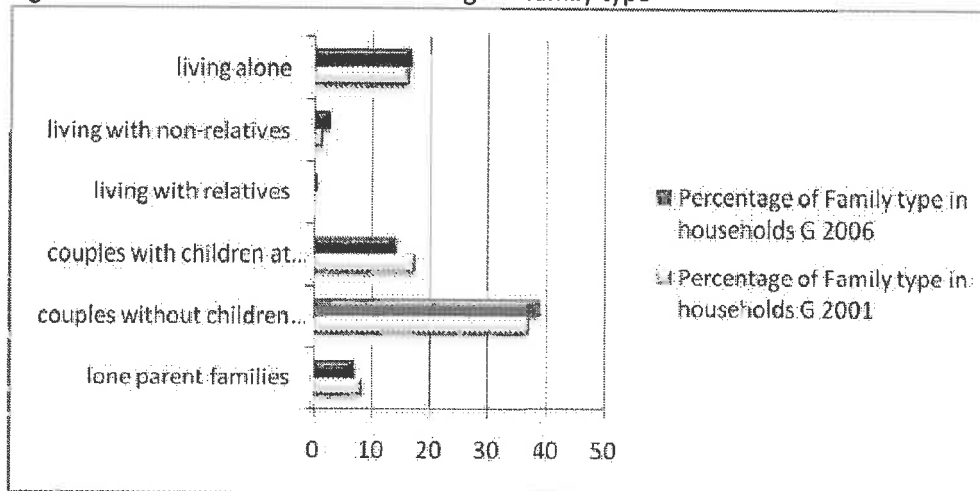
Figure 3: Number and age of children living at home



Source: Stats Canada 2006 Census

Family Composition: In 2006 there were 155 lone parent families living on Gabriola in 2006, 825 couple families without children and 305 households with children. In addition there were 30 people who lived with relatives, 120 with non-relatives and 675 lived alone. The changes in household composition from 2001 to 2006 include the decrease in percentage of children living at home and the increase in the number of people living with non-relatives.

Figure 4: Gabriola households: Percentage of family type



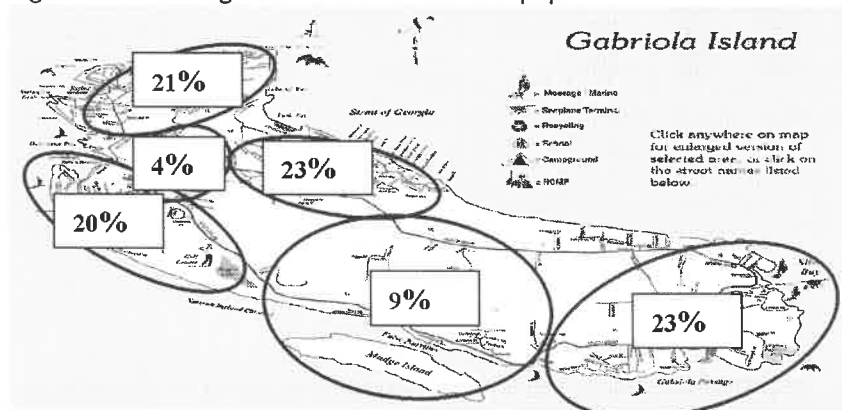
Source: Stats Canada 2006 Census

Dwellings

Population Density: There are 4050 people living on 57.6 km² resulting in a population density of 70.3 persons/km². This compares to RDN at 68.1 persons/km², Salt Spring Island at 52.9 persons/km² and Bowen Island at 67.3 persons/km².

The majority of the population is at the North end of the Island around the Village core. The following map provides an estimate of percentage of population for each of the various areas of Gabriola Island. There are 1,998 occupied dwellings on Gabriola.

Figure 5: Percentage distribution of Gabriola population



Gabriola Public Transit Committee 2008

Dwelling type: Over 92% of the dwellings on Gabriola Island are single detached dwellings. While this differs from RDN and BC it is similar to other islands in the Islands Trust area:

Table 1: Percentage of Dwelling Type

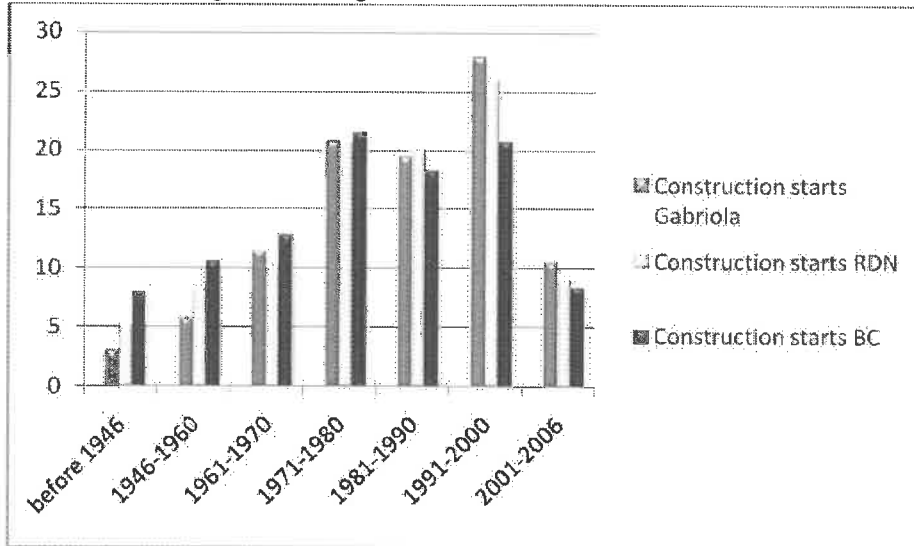
	Gabriola	RDN	Bowen	BC
single detached house	92.5	68	90.3	49
semi-detached	1.8	3.8	0.4	3.1
duplex	1.3	5.4	3	10.2
apartment under 5 stories	1	13.3	4.1	20.9
other single attached house	0.8	0.3	0.4	0.2
movable dwelling	3.3	3.5	0.7	2.6
Other	0	6.7	1.5	14

Source: Stats Canada 2006 Census

Construction starts: Gabriola's dwellings are relatively new in comparison to both RDN and the rest of BC. The highest percentage of dwelling starts on Gabriola was during the period from 1991 to 2000. While there were fewer dwellings built relative to the provincial average from the early 1900's to 1960, Gabriola's housing starts were

comparable in the period from 1960 to 1990 and higher than the regional district and provincial averages from 1990 to 2006.

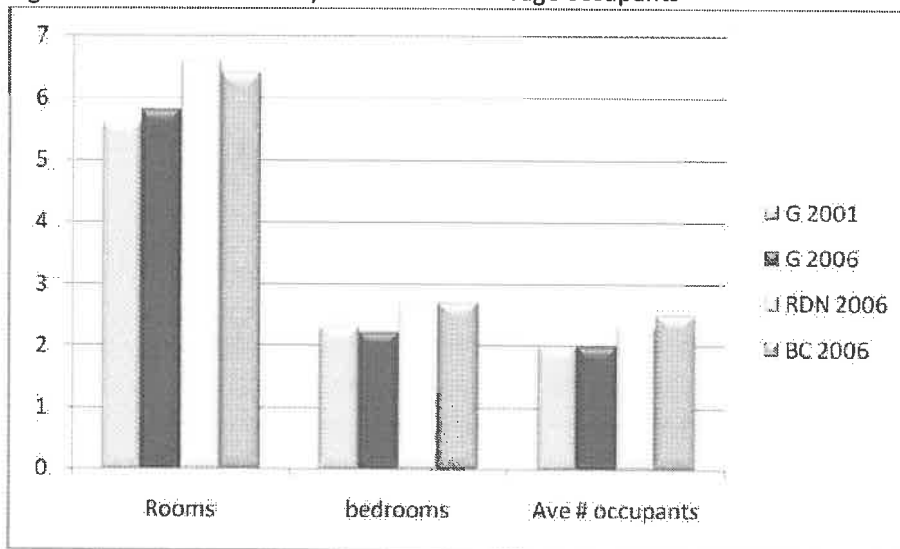
Figure 6: Percentage of dwelling starts



Source: Stats Canada 2006 Census

House Size: Gabriola's dwellings are smaller than both RDN and BC in terms of number of rooms as well as number of bedrooms. From 2001 to 2006 there was a slight increase in the average number of rooms in a house on Gabriola (from 5.6 to 5.8) and a slight reduction (2.3 to 2.2) in the average number of bedrooms.

Figure 7: Number of rooms, bedrooms & average occupants



Source: Stats Canada 2006 Census

In Need of Repair: Although dwellings on Gabriola are new relative to those in BC and RDN, the census indicates that the need for repairs is slightly higher on Gabriola:

Table 2: Percentage of dwellings requiring repairs

	Gabriola	RDN	BC
Require regular maintenance	61.4	69	67.7
Require minor repairs	29.1	24.2	24.9
Require major repairs	9.3	6.8	7.4

Source: Stats Canada 2006 Census

Resident versus visitor occupied: Like many gulf islands Gabriola has a higher proportion of dwellings occupied by visitors versus residents when compared to both the Regional District of Nanaimo and to British Columbia. In census data visitors are categorized as non-usual residents. Usual residents are defined as those that normally live in the household they reside in. Non-usual residents or persons living temporarily in a household (a group made up of vacation home owners and their families, college and university students who occupy units but usually live elsewhere in Canada or in other countries and people who are working temporarily on Gabriola). The proportion of dwellings that are resident to visitor occupied is comparable to other gulf islands with a direct link to Vancouver Island or Vancouver's Lower Mainland, as indicated by the similarity to the Denman Island figures in the chart below.

Table 3: Number & Percentage of dwellings occupied by usual vs. non-usual residents

Dwellings 2006	Gabriola		Denman		RDN	BC
	#	%	#	%	%	%
Occupied by usual residents	1998	73%	527	75%	94%	92%
occupied by non-usual residents	746	27%	176	25%	6%	8%
Total Dwellings	2744	100%	703	100%	100%	100%

Source: Stats Canada 2006 Census

Affordability

Prices: The following Gabriola real estate prices indicate the steep increase in housing prices since 2001. These prices are average prices of family homes and lots sold over the 12 month period. The prices for Single Family Homes do not include single family waterfront, acreage with house, duplex/triplex, mobile homes or single family strata. The prices for lots do not include acreage or waterfront.

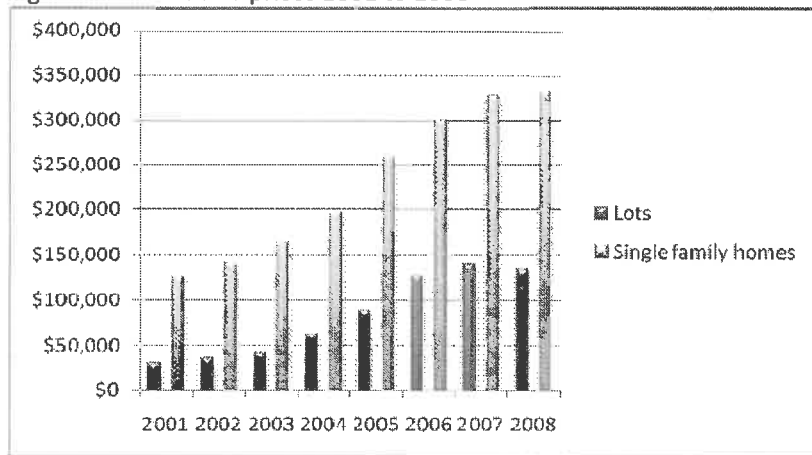
Table 4: Real estate prices 2001 to 2008

	2001	2002	2003	2004	2005	2006	2007	2008
Lots	\$30,092	\$35,575	\$41,794	\$62,321	\$88,102	\$127,115	\$139,179	\$133,560
Single family	\$126,583	\$140,881	\$162,480	\$197,783	\$259,614	\$299,434	\$327,276	\$333,611

Source: Vancouver Island Real Estate Board, MLS statistics

According to the preceding numbers, prices for lots have seen a 444% increase from 2001 to 2008 and prices for single family dwellings have seen a 264% increase during that same period. The following graph depicts the sharp increase.

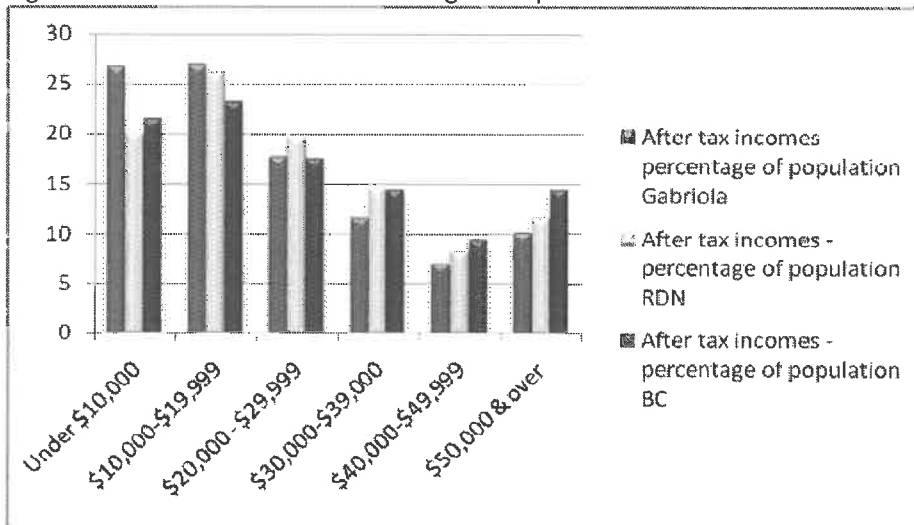
Figure 8: Real estate prices 2001 to 2008



Source: Vancouver Island Real Estate Board, MLS statistics

Income: The income level of Gabriola residents is lower than the provincial and RDN average according to the 2006 Census figures.

Figure 9: After Tax Incomes – Percentage of Population

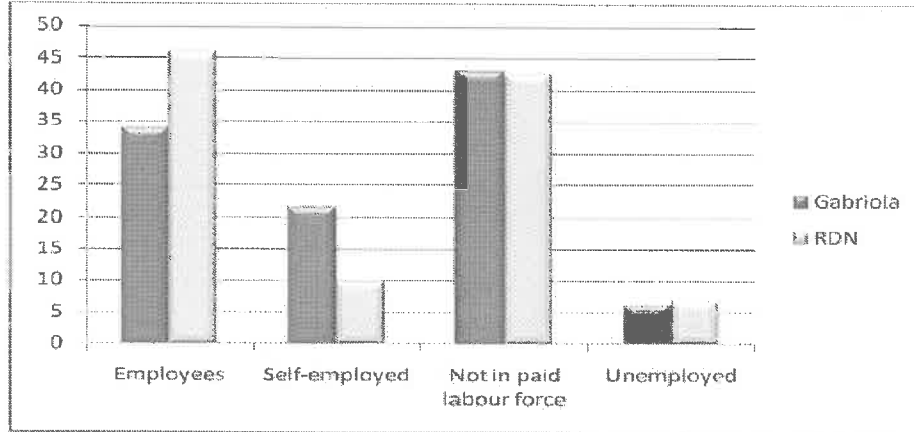


Source: Stats Canada 2006 Census

Labour Force and Income Source: Just over 50% of Gabriola residents over the age of 15 are in the labour force. Twenty-two percent are self-employed on Gabriola compared to 10% in the RDN. The majority of those not in the labour force receive their

income from pensions and investments. The unemployment rate on Gabriola Island was 6.3% compared to 6% in BC at the time of the census.

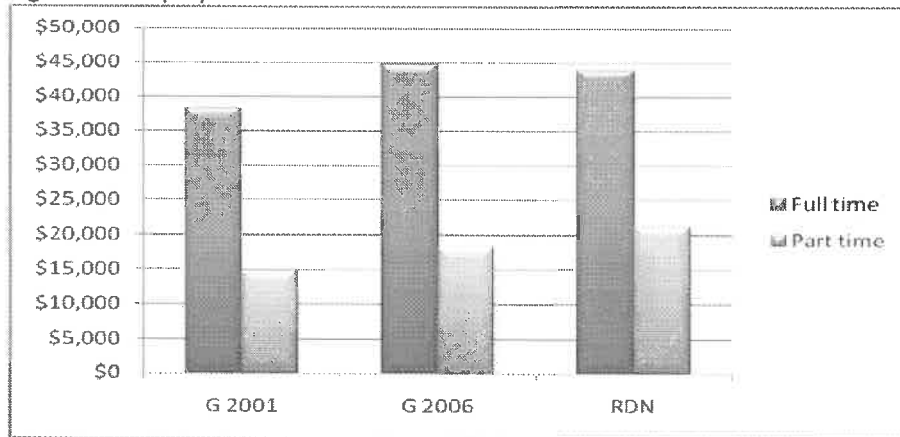
Figure 10: Labour Force and Income Source



Source: Stats Canada 2006 Census

Employment Income: In 2006 there were 2,260 out of 3,595 Gabriola residents who were over 15 and received employment income. Of the 2,260 there were 37.6% who worked full time, full year and 50.4% who worked part year or part time. The following chart provides the median incomes for residents with employment income. Since 2006 the unemployment figures have gone up. In 2006 the unemployment figure was 7% and in 2009 it is 8.1% for this region

Figure 11: Employment Income

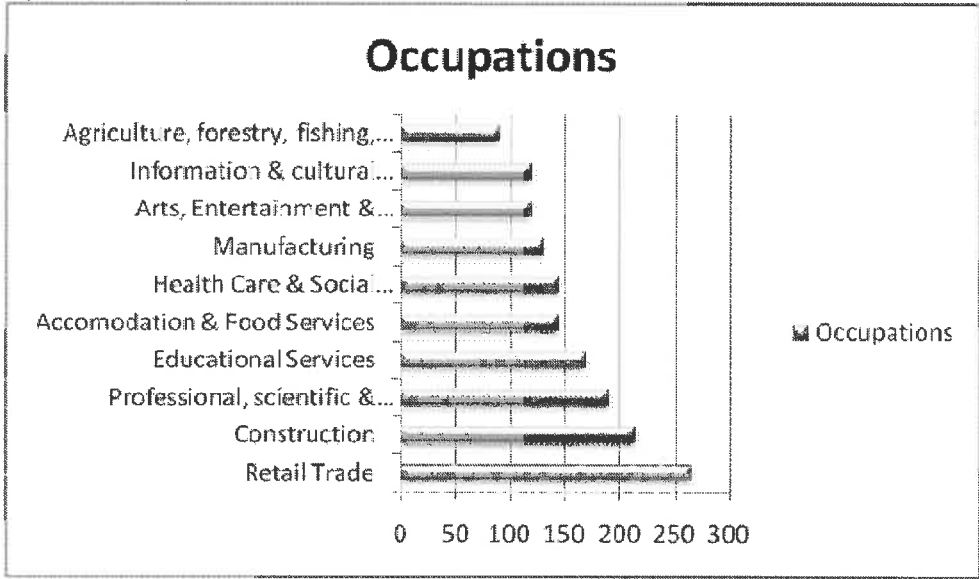


Source: Stats Canada 2001 and 2006 Census

Occupations & Affordability: The relative affordability of the housing stock is determined by the purchasing power of local households. On Gabriola, the two largest occupations for those in the labour force in 2006 were retail trade and construction. Households with one person earning a construction labourer’s average annual income of \$20,390 can afford to pay approximately \$500 per month for rent. Those working

full time in minimum wage positions in the retail trade and accommodation and food services have an average annual income of \$14,560 before taxes. Thirty percent of their income for rent payments is \$364. On Gabriola many of these positions are seasonal, full time in the summer months and part time in the winter as reflected in the income source statistics.

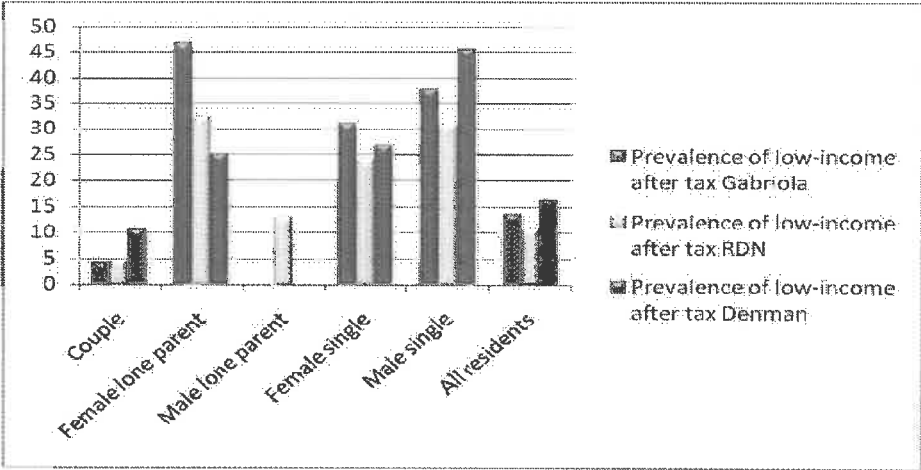
Figure 12: Occupations



Source: Stats Canada 2006 Census

Low Income populations: The following chart compares the prevalence of low income on Gabriola with the RDN and with Denman Island. Both in absolute terms as well as in comparison with the other two geographical areas there are two population groups that are over represented in the lower income category. The first is female lone parent families and the second is single adults who have no family members living with them.

Figure 13: Percentage of low-income after tax



Source: Stats Canada 2006 Census

Income Assistance rates: People who don't have employment, who don't qualify for Employment Insurance and are under 65 receive the following monthly payments:

Table 5: Income Assistance rates

	Support*	Rent
Single	235	Up to 375
Couple	307	Up to 570
Single parent with one child	307	Up to 570
Couple with one child	401	Up to 660
Single parent with two children	401	Up to 660
Couple with two children	401	Up to 700

Source: Government of British Columbia

*Support is provided for food, transportation, clothes, etc.

Income assistance rates in British Columbia are one of the lowest in Canada.

Increased economic hardship in 2008/09: "People for a Healthy Community" provide an emergency Food Depot. The following quote indicates the dramatic increase in those required to use the Depot within the last year and the relationship to affordable housing:

"On Gabriola the average number of people using PHC's Emergency Food Depot has increased by 41% in the past year. We are experiencing increase in food depot use every week as more new people arrive. Job loss, waiting for EI, being cut off from income support, low employment income and lack of affordable housing are all contributing factors." Barbara Saunders, ED, PHC, 2009

Tenant Households: In 2006 only 15% of the 1,998 dwellings on Gabriola Island were tenant occupied for a total of 295 tenant households. The average rent in 2006 was \$711 and at that time 66 % of the tenants were paying 30% or more on their rent. Almost 7% of private households are rented by families and their average rent was \$800 in 2006 according to census data.

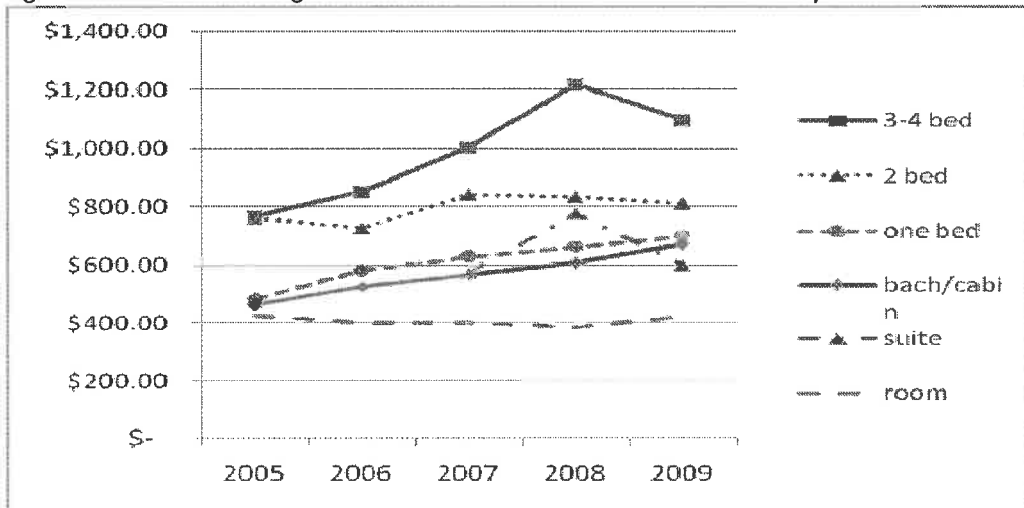
Table 6: Percentage, number of tenant households, average rent, core need

TENANT HOUSEHOLDS	2001	2006
% of tenant households	15%	15%
# of tenant households	260	295
Average rent	\$580	\$711
% of tenants paying 30% or more on gross rent	59.6%	66%
FAMILY TENANT HOUSEHOLDS		
% of family tenant households		6.8%
# of family tenant households		135
Average rent		\$800
% of family household tenants paying 30% or more on gross rent		67%

Source: Stats Canada 2006 Census

The majority of those that were interviewed were paying more than 30% of their income for rent and many were paying more than 50%. The following chart provides the average rent asked (first week of the month ads) for different types of accommodation. Seasonal accommodation was not included in the following chart.

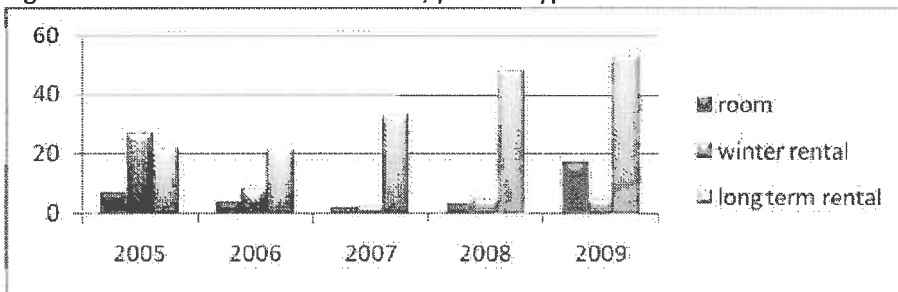
Figure 14: Advertised long term rental accommodation June 2005 to July 2009



Source: Gabriola Sounder Rental advertisements

There were some noticeable changes in the type of accommodations advertised over the four year time period. One change, as noted above is the addition of advertisements for one and two bedroom suites in homes starting towards the end of 2007. In 2007 to 2009 there was an increase in advertisements for executive style waterfront homes (in the \$950-\$1600 range) and a decrease in winter rental cabins. Balancing out the high end rentals was an increase in shared accommodation/rooms for rent.

Figure 15: Number of advertisements/year for types of accommodation



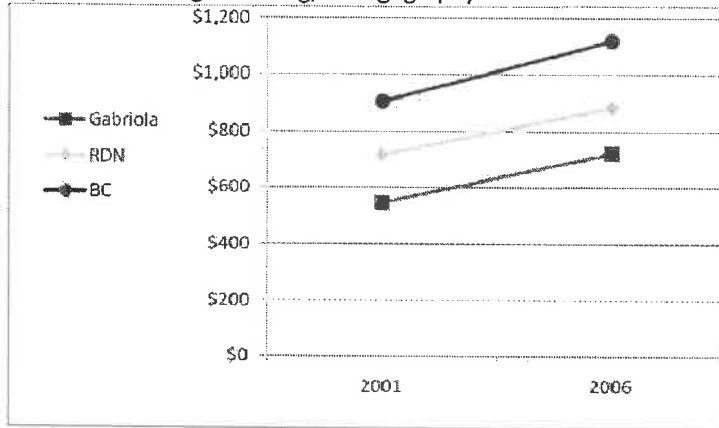
Owned Accommodation: Eighty-five percent of resident occupied dwellings are owner occupied. The steep increase in housing prices has resulted in **no first-time home-**

buyers on Gabriola (2007) and higher mortgages. However, the average monthly mortgage payment is still lower than both RDN and BC.

The lower mortgage payments for Gabriola versus RDN and BC indicate that those purchasing homes on Gabriola Island may have higher down payments or longer term mortgages.

Eighteen percent of those residents owning their home pay over 30% of their household income on their housing payment.

Figure 16: Average housing/mortgage payment



Source: Stats Canada 2006 Census

Summary

The relationship between housing and population on Gabriola is going through some key changes. There is a trend towards less diversity in age, in particular youth and young families as housing costs increase. The high cost of purchasing land on Gabriola has reduced the potential for first time home buyers being able to own a place of their own on Gabriola. The increase in the ratio between housing costs (for both renters and owners) and income indicates increased difficulties for those who do not currently own homes to enter into the housing market or to find suitable accommodation at 30% or less of the family income. According to the census statistics low-income singles and lone parents are most at risk of not having affordable, safe housing.

Key Challenges & Opportunities

Interviews were held with people who had or were having challenges with housing on Gabriola, representatives from agencies providing support in the community, employers of service workers, and representatives from the local government bodies. The following challenges are derived from comments made by those interviewed supplemented by statistical data. All quotes in text boxes are from direct quotes from those interviewed.

Housing Security

The lack of security in housing was mentioned by many of the interview respondents. The underlying issues include lack of legal rental housing on Gabriola and temporary (winter) rentals.

Legal rental housing: There are three types of rental housing (with kitchen facilities) legally available on Gabriola Island. One is the rental of a full house (this can be rented by a group of non-related individuals), the second is rental accommodation above commercial space in the village and the third is a separate cottage on a five acre property. Secondary suites are not allowed, nor are separate rental housing units on any residential property under 5 acres.

"Lots of rentals are technically illegal – there's the risk of eviction, no security"

The result is a lack of smaller legal rental housing available on Gabriola Island and the corresponding activities that have arisen out of that situation. Accommodation that is not consistent with the Island Trust by-laws – secondary suites and separate cottages on less than five acres are evident throughout the island. There have been limited complaints regarding these units.

Non-resident homes provide temporary rental: The homes that are not owned by permanent Gabriola residents are either left empty during the winter months or rented on a temporary basis to Gabriola residents with the request that they vacate during the weeks that the owner is using the property. Many of those interviewed mentioned that they have been asked to leave their rental accommodation during the summer period (May through end of August) in order to accommodate either the owner or vacation rentals. While this is usually agreed to by the renter at the beginning of the

We see who is renting in the winter at a decent rate and find places but then when summer comes renters are given notice and the rent for one month becomes the rent for one week. Employer

rental period it still creates many difficulties for those renting, in particular if there are children or if the renter is self-employed.

While security is an issue for tenants these homes do offer rental accommodation during the winter months in homes that would otherwise sit empty. As one interviewee stated:

"It's frustrating to see so many places sit empty while their off-island owners neglect the upkeep of their homes, and visit only briefly in the summer. Maybe there's a way to connect landlords and tenants who could pay a small rent and help to maintain the place, whilst the owner would be helping out someone who serves in the community."

Information about Residential Tenancy Act: Many of the tenants were unaware of their rights regarding home security. One of the issues a tenant raised was a house being on the market and the tenants having realtors drop by during times that weren't convenient or pre-arranged. This and other issues such as responsibilities regarding repair of the building are addressed to some degree under the Residential Tenancy Act.

Housing Affordability

The increasing negative ratio between income and cost of housing for Gabriola residents is evident in both the statistical analysis as well as the comments from those interviewed. The type of work available on Gabriola and the income level for those occupations has remained relatively stable whereas the cost of housing has increased.

"I cannot afford the current rents being offered on Gabriola."

"I live on disability of \$700 per month. Rent is \$600 a month."

Those living on a fixed income such as a disability pension do not have enough for both rent and food.

Youth and single parent respondents were typically paying over 50% of their after tax income on rent, leaving little for food and other necessities.

"My monthly rent and utilities are more than half my before tax household income"

The ratio of income to rent makes it difficult for youth to stay on Gabriola. One youth discussed the difficulty in raising money for university given how high the rent was in relationship to what she could earn on Gabriola.

Several of the agencies indicated that they were aware of a number of seniors that were unable to find affordable stable housing and a number of families and seniors that had left Gabriola over the last five years due to the lack of affordable housing.

The second issue is for those wishing to enter the real estate market. While the prices have stabilized and dropped slightly from the high peak they are still too high for first time home buyers. As noted in the statistics there were no first time home buyers in 2007.

Environmental Considerations

Some of those interviewed mentioned the importance of considering the impact of water and sewage when evaluating the various options for increasing affordable housing on Gabriola Island.

Water: On Gabriola Island all homes have either a well, cistern(s) or a combination of the two (the water source for delivery is on island water). There is no water infrastructure system in place.

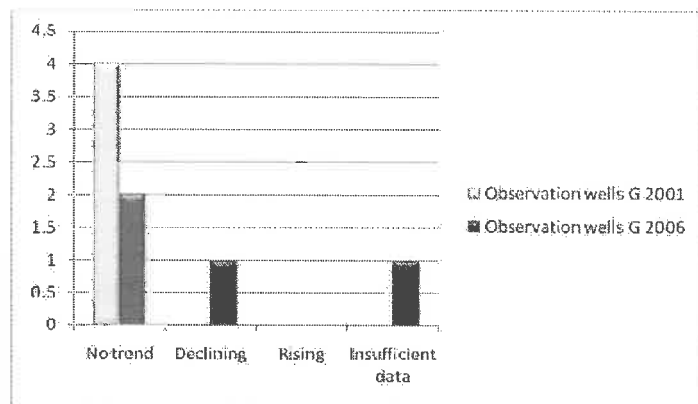
Table 7: Water Source for Gabriola Homes

	Frequency	Percentage
Well (1)	199	72
Cistern by delivery (2)	0	0
Cistern by collection (3)	40	15
Well and collection (1, 3)	29	11
Well and delivery (1,2)	2	1
All the above	2	1
Collection and Delivery (2,3)	2	1
n/a	2	1
Total	276	102

Source: Gabriola Groundwater Management Society 2007

An analysis of groundwater levels is carried out in the Islands Trust area through observation wells on each of the islands. In 2001 all four observation wells on Gabriola indicated no trend. In 2006 the results indicate a reduction in water levels at one of the observation wells, two indicated no trend and one provided insufficient data.

Figure 17: Water level trends – Gabriola Observation Wells



Source: Islands Trust, Measuring our Progress Report

The following statements from the Islands Trust' *"Measuring Our Progress Report 2006"* indicates the importance of groundwater levels in the Islands Trust area:

"Sufficient levels of groundwater are critical to maintaining ecosystem health and meeting the water needs of island communities. Groundwater feeds streams and wetlands, and supports normal ecosystem functioning and healthy wildlife populations. On some islands, groundwater is the only viable source of fresh water available to residents."

"I need to purchase water...as there are rain water cisterns with no filters..I would like to garden but can't"

Some of those interviewed described lack of water as an issue in the place that they were renting. A number of tenants purchased their water.

Sewage: There is no sewage infrastructure on Gabriola Island. The majority of Gabriola homes have a septic system and some, if they are unable to put a septic system onto their property, use a pump and haul system (sewage is regularly pumped out of a holding tank and trucked off the island). An improperly maintained, installed or inadequate (too many people in relation to the capacity) septic system can result in contaminated runoff entering nearby watersheds, which could eventually pollute adjacent wells and streams.

Supported Living

Throughout British Columbia and Canada there are specific population groups that often require supports incorporated into their living situation. Seniors, people with disabilities, both mental and physical, as well as people with diseases, including mental disease require some form of support worker in their home. There are different levels of support required. Some people can manage with assistance from their family and with Home Support worker assistance. Others require some form of live-in support.

For adults with special needs ready to leave home the parents need to find one to two other families in the same situation and organize the sharing of a house with others and with a support worker who would be paid by government subsidy to support the 2 to 3 special needs adults. There is no support group or network currently operating on Gabriola to initiate this type of living arrangement on Gabriola.

One issue raised by those interviewed was the resistance to self-label as having special needs and therefore miss out on the supports provided through government subsidies. Another issue was the need to coordinate between the parents and youth living on Gabriola in order to determine if there was a possibility of supported

"people don't self-label, and miss out on potential support towards independence."

housing on Gabriola.

Seniors requiring extra supports: The issue facing many seniors was the reduced ability to manage on their own in their own home. One interviewee described the losses that occur as one ages – loss of family, spouse, friends, pets, physical and mental abilities, home, surroundings and possessions. The question was raised “How many people come

“Aging is a huge surrender and cause of major elder depression due to loss.”

here to retire in fair health but soon cannot maintain property?” In light of the demographics described earlier in this report this question requires addressing.

The current support system in place for seniors requiring extra supports on Gabriola includes Home Support services and seniors’ housing. The Home Support Services provided are described as follows:

Depending on a client's income level and the home support services they require, the cost of some services may be subsidized. Home Support services are intended to supplement rather than replace clients' efforts to care for themselves, with the assistance of family, friends and community. Community health workers provide personal assistance with things like medications, bathing, dressing and caregiver support.

According to some of the interviewees the support provided from Home Support has been substantially reduced due to budget cuts.

Substandard housing

Many of those interviewed mentioned the need for repairs in the houses that they were renting including mould and unsafe structure, Many renters were unaware that they had a right to have the maintenance and repair done by the landlord and others were not willing to challenge the landlord for fear that they would lose their accommodation. As mentioned under the Housing Security section more information about rights under the Residential Tenancy Act would assist many of the tenants.

“Landlords get away with renting sub-standard places to tenants who are desperate for a home.”

Homelessness

As in many places throughout BC the homeless population on Gabriola is hidden. Several people interviewed did not describe themselves as homeless but rather as someone who did not currently have their own accommodation. Several of the agency responses indicated that they are aware of a number of both singles and families that are “couch-surfing”, some living in tents on friend’s properties and others are camped

*"got nowhere to go" so I'm
living on friend's lawn in tent"*

out in various wooded areas around the island. There is no homeless count on Gabriola Island so it is very difficult to estimate the number of

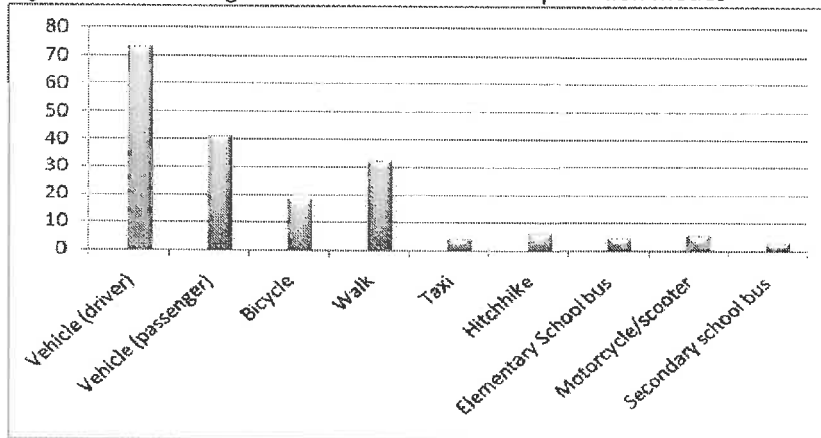
homeless. Studies have indicated that many people who are homeless have a mental health disorder and/or addiction to substances and the importance of related supports in the community (currently limited or absent on Gabriola).

Location/transportation

An issue related to both affordability and environment is the transportation from housing to grocery shopping, school, medical appointments and work. Those interviewed indicated that from their perspective affordable housing strategies should focus on walking distance accessibility to the Village core and public transit. The North End or Village centre was mentioned as the best place and, for some, the only place that was viable unless public transit was available on Gabriola as the grocery shopping, etc at the North End is a 20 minute drive from the South end of the island.

Currently the primary form of transportation on Gabriola is by vehicle. Walking is very common for shorter distances, as is cycling. There is no public transit currently operating on Gabriola Island. The following chart describes the percentage of Gabriola resident's transportation modes according to the Transportation study carried out in the fall of 2008.

Figure 18: Percentage: Gabriola resident's transportation modes



Source: Gabriola Transportation Survey 2008, Gabriola Public Transit Committee

Diversity

Several of those interviewed expressed concern over the changing demographics on Gabriola Island. There was a general feeling that Gabriola was becoming less diverse as the affordable opportunities for either first time home buyers or renters were

decreasing. The trends mentioned in the population profile (p. 4), such as fewer children and youth, fewer families, fewer low and middle income people were raised by many of those interviewed.

Housing Organization

Several of those interviewed mentioned the need to have some form of housing organization that could initiate affordable or accessible housing strategies and be the body to have government funds flow through in order to finance those strategies. These needs for a housing organization and for a Housing Needs Assessment were identified as next steps by the Housing Solutions Forum, held on Gabriola in 2007. Hornby Island has led conferences and workshops on community housing topics since 2006, where participants from Gabriola have heard about success stories on other islands facing similar challenges. In all cases the establishment of a housing agency has been an essential step towards actively addressing community housing needs. Some examples include: Islanders Secure Land Association (ISLA - Hornby/Denman Islands), BCHA – Bowen Community Housing Association (BCHA), Salt Spring Island Community Foundation (Affordable Housing is one of the priorities).

Underground Network

One of the opportunities in the affordable and accessible housing specific to Gabriola Island is the underground network of information. People hear about rental accommodation through friends, employers, email lists and family. One of the employers indicated that most of her employees eventually found a place that was in their price range although for some it took much longer than they would have liked. One of the tenants described the renter situation as *“Renting on Gabriola is like musical chairs.”* Another commented on the number of times she had moved while searching for a year round stable, safe and affordable place.

They all seem to be able to find contacts or deals often unadvertised so there is some credit to be given to the underground network of communications. Employer

Actions & Responsibilities

The following potential actions or solutions were identified in response to the challenges discussed in the preceding section. Based on those challenges and ideas for solutions from the interviews a literature review was undertaken. The following solutions, identified from interviews and literature review, were presented at a community meeting and input was gathered from those present. The relevant Islands Trust policies are included in Appendix B. The following “benefits” and “Issues to Address” for each area come directly from the community meeting (see appendix C for all comments from meeting). The potential actions have been divided into the following categories:

- | | |
|---------------------------------------|---|
| A. Housing Organization | G. Ecological Footprint Analysis |
| B. Seniors Aging in Place | H. Density Transfer |
| C. Seniors Assisted Living facility | I. Alternative Building Code |
| D. Supported living for Special Needs | J. Encouraging mixed commercial & Residential |
| E. Addressing Homelessness | K. Zoning for two residential units |
| F. Shared Land/Housing | |

Each of the following actions includes the proposed body that would be responsible for implementing the action.

A. Housing Organization

A not for profit housing organization was seen as a crucial first step towards developing a strategy to address Gabriola’s housing needs by those attending the public meeting. All those communities that are successfully addressing affordable housing have some type of organization that is spearheading the effort.

Action: At the public meeting a number of people indicated their interest in initiating an organization that would respond to the housing needs on Gabriola. The first step would be a meeting of that group to talk about what is required to move this forward. Actions for the resulting structure are outlined in the various sections below.

Responsibility: Individuals who signed up for initial discussion at the Consultation session.

Action: Ensure that those who have experienced difficulties in accessing affordable housing are included in the planning

Responsibility: Group that signed up for initial discussion and any subsequent group that is formed or takes responsibility for planning.

Benefits

- Creates the ability to move forward in implementing affordable housing options
- Get charitable status – able to own land for affordable housing
- A body to organize, receive funding, grants
- Advocacy and Education
- Includes voices of those who are affected

Issues to Address

- Why don't we have an organization already? What stops Gabriola?
- Nanaimo is so close – is that why we don't have one?

Addresses Challenges from preceding section: Housing organization, and through its actions – Security, Affordability, Supported Living, Diversity, Environmental Impact, and Homelessness.

B. Seniors Aging in Place

Many seniors express their wish to age-in-place as long as they have affordable rental or own their own home. As they age their ability to manage on their own & maintain their property necessitates support. Additional points identified by participants at public meeting include:

- Seniors need much more volunteer help than they are getting
- Home support is too limited – cooking, gardening, shopping, maintenance, filling in the gaps that home support doesn't do
- If someone does have a caregiver there is no one to give respite
- Can provide housing in exchange for services

Action: System established to carry out matching between seniors wishing to age in their own home and those willing to exchange maintenance and/or personal care for reduced rent.

Responsibility: Housing organization/Seniors Council

Action: Information available to access subsidies such as GIS, SAFER, BC Housing and CMHC forgivable loans (RRAP) that could act as incentive for younger homeowners to offer secondary suites to seniors

Responsibility: Housing organization

Action: Register of bonded people who need work and matched with seniors who can pay – needs assessment

Responsibility: Housing organization/Seniors Council

Action: Establish Coordinated Seniors Council to address needs of seniors wishing to remain on Gabriola Island.

Responsibility: Rollo Centre, Lions, PHC, Ambulance Society, Gabriola Health Care Society, Home Care, Churches.

Benefits:

- Seniors can stay on island and in their own home
- Supports collaboration between different ages and strengths
- If we keep seniors on island it supports diversity
- Maintains community and the mental health of seniors
- Provides affordable housing opportunities without creating new buildings

Issues to be addressed:

- Seniors need to be living in accessible locations to medical, shopping, grocery, etc. and have access to transportation
- Difficulties facing seniors wanting to remain on Gabriola: No wheelchair lift, boardwalk in Folklife village difficult to walk on, difficult for seniors to walk on ferry – potential solution - golf cart shuttle onto ferry.
- We don't have continuum of care – including palliative care
- Home Support is limited
- Need options for single seniors as well as couple seniors

Addresses Challenges from previous section: Security, Affordability, Supported Living, Substandard Housing, Diversity, Structure

C. Seniors in Assisted Living Housing Units with Live-in Support

At present seniors, particularly low income seniors, have few options, since there is no assisted living facility on island. Frequently people delay their move to a facility in Nanaimo, by which time their care needs have escalated to a level of extended and long term care.

Action: Access funding to carry out housing needs assessment for low income seniors that includes feasibility of subsidized care facility on Gabriola. Implement results arising from needs assessment.

Responsibility: Housing organization/Seniors Council

Action: Determine regulations regarding private assisted living facilities and how they can be supported on Gabriola.

Responsibility: Housing organization/Seniors Council

Benefits:

- An assisted living facility would provide employment
- An assisted living facility could happen on existing property
- Would provide a way for Gabriolan seniors to continue living in their community as they age

Issues to be addressed:

- Funding partnerships
- Timeline - Interim solutions
- Health care availability
- Transportation requirements
- Mix of people and income levels within facility

Addresses Challenges from previous section: Security, Affordability, Supported Living, Diversity, Structure

D. Supported Living for Special Needs

Special needs adults and youth of all ages who require a supportive environment to enable them to live independently. Includes:

- people with disabilities: physical and/or mental/developmental
- people with chronic disease.

Action: Special needs info, coordination and funding - Public information/education on special needs and available support; Coordination amongst Gabriola young and old special needs to provide support network

Responsibility: Housing organization/People for a Healthy Community

Action: Vancouver Island Health Authority (VIHA) services for mental health needs and addictions come to Gabriola

Responsibility: VIHA

Action: Access housing funding and subsidies through federal, provincial, regional district, and provincial and local organizations.

Responsibility: Housing organization

Benefits:

- Safe environment for individuals, families and all people with special needs
- The Gabriola community needs to be able to support all islanders wanting to live in their community of choice

Issues to be addressed:

- Need champion and/or organization to initiate
- Community participation
- Change in attitude towards special needs required
- May not be possible to find peers for youth on Gabriola
- May need to move to Nanaimo for greater social context, employment and training

Addresses Challenges: Security, Affordability, Supported Living, Substandard Housing, Diversity

E. Support for Homeless, and at Risk of Homelessness

People describe themselves as having a home- the island - but no house 'right now'. All people need secure housing before other issues of health and well-being can be addressed.

Action: Needs assessment to determine extent of problem and identify both immediate and long term solutions.

Responsibility: Housing organization/PHC

Action: Research long term solutions – lots being done in Canada and elsewhere.

Responsibility: Housing organization

Action: Establish a roster of available, affordable housing

Responsibility: Housing organization

Action: Review potential for Hot line for housing crisis.

Responsibility: PHC/Housing organization

Action: Ensure coins can be used in public phones, not just telephone cards.

Responsibility: Advocacy by Housing Organization

Action: Make sure that people who are in need of housing are involved in planning and they are telling their story for that planning

Responsibility: Housing Organization

Action: Determine the feasibility of an innovative zone¹ for Gabriola and if feasible include in OCP review for pieces of land that could provide accommodation for people

¹ Similar to the proposal in North Pender Affordable Housing Report Oct 30/08, By-law free zone page 42

who don't have their own accommodation that meets safety & environmental standards without needing to comply with other requirements.

Responsibility: Gabriola Local Trust Committee

Benefits:

- Housing found for those without a home
- Contributes to community resiliency
- Greater security for those with minimal income
- Creates opportunity for improved living conditions
- Potential properties that would lend themselves to special zoning in village core area

Issues to be addressed:

- How do you define homelessness?
- Not knowing how many people who have experienced homelessness
- Community awareness.
- Homelessness is complex – range of issues and requires a whole spectrum of support to address
- Increased public understanding of the complexities that underlie why people are homeless
- How do we understand the complexity and how do we gather that information?
- Denial from government, community members that homeless occurs on Gabriola
- Lack of phones is an issue – phones at the malls only accept phone cards
- More information required on where alternative zones have been established.

Addresses Challenges: Security, Affordability, Homelessness, Diversity

F. Shared Land/Housing

Shared ownership of land is one way for first time buyers to own property. Shared rent on land owned by a Community Land Trust is an option for affordable housing. Both could include common amenities: communal kitchen, laundry facilities etc that reduces the set up costs. If the design and water management is innovative, there could be somewhat increased density while keeping a small environmental footprint.

Shared Housing - an existing dwelling which is large enough for several people to share rent and facilities and be affordable for youth, families, and seniors.

Action: Establish a Community Land Trust to accept donations – land donated or purchased with donations or government funding, can then be used for shared affordable housing – either clusters of housing with shared amenities or shared house.

Responsibility: Housing organization

Action: Change the Official Community Plan to support co-housing and land sharing within the guidelines of the proposed ecological footprint analysis (see below).

Responsibility: Gabriola Local Trust Committee

Action: Obtain relevant information including map of properties on Gabriola that would be potential options for shared land/housing, including current zoning, relevant regulations from RDN, Islands Trust, VIHA and Agricultural Land Commission.

Responsibility: Housing organization and relevant government bodies

Action: Research shared land and shared housing initiatives in other communities, identifying the challenges they faced and their solutions. Include co-housing and housing cooperatives, and housing agreements.

Responsibility: Housing organization

Action: Incentives for landowners with 5 acres to build affordable housing that is consistent with ecological footprint analysis.

Responsibility: Regional District of Nanaimo, Islands Trust, other relevant organizations

Benefits

- Changing from tenant/landlord relationship to joint sharing of land through leasing land
- Land trusts – take the land out of the equation, lower the price and make it possible for reasonable rents
- People can build their own home
- People could farm the land if they were in a co-rental/co-ownership position
- Opportunities for owning land for first-time home-buyers

Issues to Address

- Environmental impact issue – what happens if a larger family moves in and the septic and water are not sufficient
- Land in the Agricultural land reserve has restrictions that make it difficult to share land with others
- How many home-based businesses are allowed if sharing land.
- Jurisdictions and regulations with each – RDN, Islands Trust, VIHA, Farm Status requirements.
- Commitment of individuals to project
- Funding and the need for donations – the need to encourage that
- Challenges around decisions about how land would be shared.

- Wanting to be part of something like this but not having any money to invest
- Focus needs to be on village to deal with transportation problems

Addresses Challenges: Security, Affordability, Diversity, Environmental Impact,

G. Foot Print Analysis

Concerns have been raised that adding accommodation also increases the impact on our environment as additional people mean additional use of water, septic systems and cars. Minimal footprint requirements would be designed to address those environmental impacts while providing more accommodations. Accessibility to work and shopping is also an important factor in location of additional accommodation.

Action: Develop an ecological footprint formula to use in assessing whether additional accommodation should be permitted, based on:

- Capacity of water for # of people and measures to reduce impact to zero (cisterns, greywater use, composting toilets)
- Capacity of septic system for # of people and measures to reduce impact to zero (greywater use, composting toilets)
- Location/Transportation: housing within walking distance (1 – 2km) of ferry, village core or on transit route, car share
- Reduced environmental impact in renovations, building design

Ecological Footprint formula as component of by-law changes related to secondary suites, additional accommodation on properties and special zoning areas for affordable housing. Regional District of Nanaimo is considering a similar approach for all their development. Analysis required to identify ways to implement without increased monitoring.

Responsibility: Gabriola Local Trust Committee

Benefits:

- Self-sustainability - Demonstrate our self-sustainability as an island
- Show that we have the ability to increase affordable housing options without impacting environment
- Be a model community
- To provide more employment
- To attract diversity
- Protects the environment

Issues to Address

- Water
- Sewage
- Travelling distance/ Transportation issue – high density nodes

- Zoning by-laws
- Building code is too restrictive
- No ability to attract a diverse population

Addresses Challenges: Environmental impact and supports security, affordability

H. Density Transfer

Gabriola Island already has one of the highest densities in the Gulf Islands. Land use planning that encourages higher densities around a village core and decreased densities in the outlying area has been demonstrated to have the least impact on the environment. This can be accomplished through both voluntary density transfer and down-zoning.

An example of a voluntary density transfer would be someone who owns two lots and has one residential unit and is not planning on more residential units or on subdividing. The density of the second lot could be transferred to a Land Trust as a charitable donation and used to implement affordable housing on suitable land.

Action: Determine the value of densities being transferred and identify ways to compensate someone transferring a density (i.e. reduced property taxes).

Responsibility: Gabriola Local Trust Committee

Action: Collaboration between LTC and RDN on compensation tools from RDN such as grants to support rain collection or grey water, etc. for density transfers.

Responsibility: Gabriola Local Trust Committee and Regional District of Nanaimo

Action: Research the potential of a housing organization being able to transfer the densities into a land/housing trust and provide charitable tax receipts for that donation.

Responsibility: Housing organization

Action: Determine the process for using the ecological footprint analysis to determine land that would be appropriate for receiving density transfers.

Responsibility: Gabriola Local Trust Committee

Action: Carry out analysis to determine feasibility of including density transfer as part of the OCP review. Consider model used in last OCP review where forest zoned land was down-zoned and density transfer was used to compensate landowners. Same model could be evaluated re: use for affordable housing.

Responsibility: Gabriola Local Trust Committee

Benefits:

- Increased density around village core, reduced density in outlying areas

- Clustered housing without any overall increase in # houses
- Easier to convince people if they saw the larger benefit to society
- Helps meet Bill 27 – GHG reduction – deadline is May 2010
- Compact communities

Issues to Address:

- Monetary value to having an existing density
- Resistance to down-zoning
- Lack of an obvious body that would receive and guarantee that it would be affordable housing
- Need for good public outreach and education with clear messages of benefits of clustering
- Need to understand the actual density when including visitors (i.e. long weekends may have 10 K people) and our carrying capacity.

Addresses Challenges: Environmental Impact, security, affordability

I. Alternative Building Code

Opportunities to be innovative - alternative building(s), alternative building code, purpose-built or renovated affordable housing are difficult due to the current building by-law restrictions.

Action: Determine both barriers and potential for approving alternative building codes for Gabriola Island that would encourage buildings based on ecological footprint analysis principles and would also be more affordable.

Responsibility: Regional District of Nanaimo

Benefits:

- Potential to reduce cost of building
- Addresses both environmental and affordability objectives
- Potential reduction in GHG emissions

Issues to Address

- How would individual compliance with low impact criteria be achieved?
- What alternative building codes are already out there? Can they be applied here on Gabriola?
- Why has there not been a huge take-up on alternative building code in Capital Regional District?

Addresses Challenges: Environmental Impact, Security, Affordability, Homeless, Diversity

J. Encouraging more mixed use – residential and commercial

While there is currently a provision in the by-laws that supports the establishment of a residential unit for each commercial unit, there are very few commercial enterprises that have a residential suite.

Action: Determine barriers and disincentives for businesses to build residential units with their commercial ventures.

Responsibility: Gabriola Local Trust Committee

Benefits:

- Potential to reduce cost of building
- Addresses both environmental and affordability objectives
- Potential reduction in GHG emissions
- Increases security for commercial area

Issues to Address

- Village core – what can we do to encourage more residential attached to commercial?
- Can we request that a new business has to establish housing for their employees?
- Village plan needed, connectivity, maximum use of areas

Addresses Challenges: Environmental Impact, Security, Affordability

K. Zoning for two residential units on properties

Currently a combination of Islands Trust Zoning land use by-laws and RDN regulations determine the number of residential units allowed on a lot. Residential zoning in the Land Use Bylaw is zoning for one residential unit; the exception being accessory buildings on land larger than 5 acres. RDN Building Code then determines if more than one residential unit is on a property with the following definition: A living unit contained on a property with separate entrance, self contained kitchen and bathroom, with the intent that the unit is occupied by people that are not part of the same family group as those occupying the main residential unit. As in communities throughout British Columbia additional units already exist as part of the available, often affordable, rental inventory on Gabriola. However, there are also additional residential units that would not be categorized as affordable.

Action: Review the option of including policies in the OCP that allow for more than one residential unit per property (could be within current house or in accessory building) if compliant with ecological footprint guidelines (as part of OCP review)

Responsibility: Gabriola Local Trust Committee, Islands Trust

Action: Review the option of the preceding zoning change together with additional requirements (owner occupied, agreement regarding “affordability” of rent) tied to receipt of grants for cisterns, grey water systems.

Responsibility: Gabriola Local Trust Committee and Regional District of Nanaimo

Action: Review the potential of using other governments’ processes to determine affordability – for example CMHC, provincial government ministries, etc.

Responsibility: Islands Trust

Action: Include policies for zoning in radius around village core for secondary residential units as part of the OCP Review.

Responsibility: Gabriola Local Trust Committee

Action: Analyze the potential to ensure affordability of additional rental units through enforcement of only those over a specified rent amount per size or number of bedrooms. This would be considered together with the option of allowing for more than one residential unit per property in certain situations/zones. The fees collected could be applied to other actions identified in this report.

Responsibility: Gabriola Local Trust Committee

Benefits:

- No involvement or necessity for community housing organization
- No community funding required
- CMHC funding, & BC Province rebate for renovations to create secondary suites for seniors and people of all ages with disabilities
- Provides affordable housing both for first time homebuyers and for renters
- Provides increased confidence in owner/renter trust for house being looked after
- Increased personal safety and security of legal accommodation
- To see seniors aging in place – if seniors could rent suite and trade for some homecare
- If in village core – pilot – then we could evaluate that
- Diversify revenue encouraging first time buyers

Issues to Address

- Need to determine community support for changes to OCP - If the suites are intended only for seniors and people with disabilities, the changes to the OCP are not as extensive.
- Cost to landlord of compliance with footprint regulations may be prohibitive
- How to ensure security long term for those in need of affordable housing
- People don't know their rights – in particular tenants
- How do we protect the cost of rent in secondary suite – do we need to?
- How do we qualify renters – do we need to?
- What standards need to be in place?
- What regulations could be cost-prohibitive to ensure legal/safe accommodation
- What are the impacts on septic systems and VIHA regulations around that
- Current regulations - Issues of isolation, restricted minimal square foot and additional buildings are only restricted to 5 acres

Addresses Challenges: Security, Affordability, Environmental Impact, Supported Living, Diversity

REFERENCES/ Links

Subsidies for renters over 60: <http://www.bchousing.org/programs/SAFER>

Secondary Suites: RRAP funds (Forgivable loans) from CMHC (Canada Mortgage and Housing Corporation) for Secondary Suites for Seniors and Special Needs: www.cmhc.ca and more www.bchousing.gov.bc.ca/housing

North Pender Affordable Housing Report: see p.45, Attachment 6:

Benefits of Legalization of Secondary Suites

www.islandstrust.bc.ca/ltc/np/pdf/nprptaffordablehousing2008.pdf

Funding Sources: Joint Funding for supportive housing on Salt Spring (all ages)

http://www.bchousing.org/news_releases/2007/06/01/1638_0706011049-778?pageNumber=6

CMHC assisted funding for Quayside co-housing project with greywater system and recycled materials. Budget for project also included:

http://www.cmhc-schl.gc.ca/en/inpr/afhce/tore/afhoid/cohode/cost/cost_005.cfm#description

Sharing facilities:

<http://www.cmhc-schl.gc.ca/en/inpr/afhoce/tore/afhoid/cocode/shfa/index.cfm>

Community Land Trusts:

Hornby & Denman: <http://islacommunitylandtrust.org>

Salt Spring Island Land Bank: <http://ssilandbank.ca/>

Lopez Community Land Trust (San Juan Islands): www.lopezclt.org

Regional Housing Trust Fund (RHTF):

<http://www.crd.bc.ca/housingsecretariat/trustfund.htm>

Housing Organizations:

Hornby Outer Island Housing Society: For further information, please contact HOIHS president Muggs Sigurgeirson at 250-335-1956

Gabriola Island Official Community Plan

<http://www.islandstrust.bc.ca/ltc/gb/pdf/gbbvlbaseocp01666.pdf>

Appendix A: Input from Organizations and Businesses

Input from the following agencies:

Gathering Place

Hope Centre

People for a Healthy Community: Barbara Saunders' report on National Hunger Awareness Day
2/06/09

Gabriola United Church

Home Support

Input from following businesses:

Haven

Village Foods

Raspberries

Suzy's

Silva Bay

Appendix B: Relevant Islands Trust policies

2.5 Single-family affordable housing policies BL 179

a) Provision for an accessory cottage on a parcel of 2.0 hectares or larger shall be recognized as the Gabriola Island means of providing for affordable housing in a rural low-density context.

General Residential Policies:

2.1g Residential Land Use

On parcels greater than 2.0hectares (4.94 acres) or larger:

ONE cottage not exceeding 65 square metres (700 sq.ft) shall be permitted accessory to a single family residential dwelling unit.

2.4, Special Needs and Seniors' multi-family affordable housing

Future application to designate a site for Special Needs or Senior affordable multi-family housing shall be evaluated in terms of their compliance with the following objectives and policies:

Special Needs and Seniors' Multi-family Affordable Housing Objectives

BL 170 (OCP pp 13)

1. To ensure that provision is made for special needs and Seniors' affordable multi-family housing in a manner which responds adequately to the needs of these groups; and
2. To provide such housing in a location which is accessible to appropriate services and acceptable to the overall community.

Special Needs and Seniors' Multi-family Affordable Housing Policies

(see OCP p14 whole page)

a – f includes need for housing agreement as per Municipal Act.

General Land Use Policy 2.0 B) "a community care facility licensed group home, (as regulated through the Community Care Facility Act) is permitted in any land use designation without requiring an amendment.

General Land Use Policies 2.0 k) "In any land use designation except for Seniors and Special Needs (SNN), the Plan does not support the concept of comprehensive development whereby additional residential density is realized without subdivision."

General Residential Objectives 2.1, General Residential Objectives 2 "To require new development to be supported by adequate sewage disposal systems."

General Residential Objectives 2.1, General Residential Policies a) "Increasing residential density through re-designation/rezoning shall not be permitted with the exception of Special Needs and Seniors' affordable housing for residents who are physically or mentally challenged."

General Residential Policy 2.1.a) Increasing residential density through re-designation/rezoning shall not be permitted with the exception of Special Needs and Seniors' affordable housing for residents who are physically or mentally challenged."

General Residential Objectives 2.1, General Residential Policies b) "With the exception of Special Needs and Seniors' multi-family affordable housing, no provision shall be made for multi-family residential use in the planning area."

General Residential Objectives 2.1, General Residential Policies l) "In order to make provision for a range of affordable special needs and seniors housing on Gabriola Island, the Local Trust Committee may consider applications to rezone property, in any land use designation in which residential is a permitted principle use, to permit boarding homes for seniors subject to the following conditions:

- i) The parcel on which the proposed development is to be located shall be designated as part of the DP-8 Special Needs and Seniors Multi-family Housing Development Permit Area on Schedule C; and
- ii) The number of sleeping units shall not exceed 10

Appendix C: Comments from public meeting

On Saturday September 26th, 2009 a community meeting was held on Gabriola Island. All residents were invited to this meeting through advertisements and articles in both of the Gabriola newspapers and through an article in a Nanaimo newspaper. Notices were posted on mailboxes throughout the community. Thirty-three people attended this meeting. Participants had the option of three different "solution topics" in which to participate. The following notes were taken by facilitators for each of those "solution topic" areas.

Seniors aging in their own home

Benefits

- Seniors can stay on island
- Supports collaboration between different ages and strengths
- If we keep seniors on island it supports diversity
- Maintains community and the mental health of seniors

Challenges

- Seniors need to be living in accessible locations to medical, shopping, grocery, etc.
- No wheelchair lift, boardwalk, people getting on ferry – golf course shuttle onto ferry,
- We don't have continuum of care – including palliative care

What do we need to know?

- Knowledge broker – CMHC funding, advocacy, financial advice, volunteer list – matching with people in need
- Home support is very limited

Next steps

- Coordinated seniors council ** – with all of the different organizations – list on Linnet's paper – have a senior's housing advocacy group

Seniors Assisted living facility

Challenges

- Seniors need much more volunteer help than they are getting
- Home support too limited – cooking, gardening, shopping, maintenance, filling in the gaps that h s doesn't do
- If someone does have a caregiver there is no one to give respite

Benefits

- There is some assisted living being done privately on the island

- If we did have an assisted living facility it would provide employment and could happen on existing property

What do we need to know?

- How we can set up a small scale assisted living facility in a private house – that does become a home based business?
- What are the regulations for Assisted living

Next steps

- Multi-level care facility eventually and soon ***
- Register of bonded people who need work and matched with seniors who can pay – needs assessment
- Housing needs assessment for low-income seniors
- Blended – mixed facility

Special Needs

Benefits

- Gabriola is a safe caring community which needs to be able to support all islanders live in their community of choice

Challenges

- VIHA services for mental health and mental health needs come to Gabriola – they did come for a while and then they stopped.

Need to know?

- Gabriola profile and info sharing on provincial, regional district, Community Living BC and Community Living Nanaimo to get info on access to funding for people with special needs
- Advocacy
- Safe environment for individuals, families and all people with special needs
- Reciprocal maintenance and volunteer coordination group

Next steps

- Coordination Gabriola young and old special needs to provide support network
- Access to public info special needs support (includes mental health and addiction support)

Addressing Homelessness

Benefits

- Land may be available for social housing in the village core Across from Folklife village
- Have more tree houses
- Special zone – people took issue with the word special – paternalistic – creates an “other”
- Liked the idea of being innovative

Challenges

- Not knowing how many people we are talking about
- Community awareness – lots of people on island don't know that there is a problem so they are not jumping in to deal with it.
- How do you define homelessness – concern that denial is widespread
- Lots of blaming
- Denial from those that are homelessness – government, etc.
- Homelessness is complex – range of issues and requires a whole spectrum of support to address
- How do we understand the complexity and how do we gather that information
- Pull up by the bootstraps? (i.e. people are on the street because they are lazy)
- Make sure that people who are in need of housing are involved in planning and they are telling their story for that planning

Need to know?

- Does PHC have a roster of available, affordable housing?
- Assessment of homelessness, assessment of different categories
- Resource hub – gov't funding, etc.
- What are the by-laws for multi-family zoning on Gabriola?

Next Steps

- Doing the assessment, a hot line, info box at PHC, lots done in Canada and elsewhere and to find out how others have done it.
- Lack of phones is an issue – phones on the island only accept phone cards
- Suggestion that someone be employed full time in the community to research these ideas and coordinate the issues involved in homelessness

Ecological Footprint

Benefits

- Improve safety – a sense of community
- Self-sustainability
- Demonstrate our self-sustainability as an island
- Show that we have the ability to impact housing without impacting environment
- Be a model community
- To provide more employment
- To attract diversity
- Diversify revenue encouraging first time buyers

Challenges

- Water
- Sewage
- Travelling distance

- Zoning by-laws
- Access to money for renovations of secondary suites
- Building code is too restrictive
- By-law officer is a personal challenge
- No ability to attract a diverse population

What do we need to know?

- How can commercial help us to access more housing (i.e. Madrona)
- What organizations exist currently to be housing advocate
- What grants are available for alternative housing resource s-solar panels, desalination

Next Steps

- Accessing our own water Reservoir on 707
- Get leadership to think more broadly
- Housing organization
- Determine methods for measuring ecological footprint – Islands Trust should be doing this
- Change provincial regulations for grey water
- Identify grants for homeowners, advocacy org, etc.

Special Zoning

Benefits

- Lockinvar – opportunity for rezoning for high density housing
- Re-zone for mixed use
- Changing the building code for alternative options

Challenges

- Issues of isolation
- Discussion focused on building on Lockinvar property
 - o Restricted minimal square foot
- Permanent zoning – can the special zoning be permanent – does it go on the title or is it only with the owner?
- 5 acres is a challenge – that it is only restricted to 5 acres
- No mix use district – Madrona missed out
- Currently entire zone around village is zoned commercial so issue of residential in that
- Do we need to change the limit re: density? Long weekends having 10 K people here.
- Carrying capacity is artificial re: 10 K
- Transportation issue – high density nodes, Twin Beaches, Silva Bay
- Cycling and hitchhiking are technically illegal on our main roads because they are “highway”.

What do we need to know?

- More information on where special zones have been established. (Fernie, Whistler, Banff, Canmore).

- Any new business has to establish housing for their employees
- What is the carrying capacity of the island – water, sewage – the need for the ecological footprint?

Next Steps

- Village plan needed, connectivity, maximum use of areas, poor planning – Ganges, 2.5 where it's at
- Look at opportunity for secondary suite and affordable housing
- Change highway designation so bike paths could be built.

Shared land/housing

Benefits

- Changing from tenant landlord to leased land
- Land trusts – take the land out of the equation, lower the price and make it possible for reasonable rents
- People could build their own

Challenges

- Density issue – what happens if a larger family moves in
- Agricultural land reserve
- # of businesses
- Regulation barriers
- Farm status
- Jurisdictions – RDN, Islands Trust, VIHA,
- Commitment of individuals to project
- Funding
- The need for donations – the need to encourage that
- Challenges around decisions about how land would be shared.
- Wanting to be part of something like this but not having any money to invest
- Incentives for landowners with 5 acres to build affordable housing – map of 5 acre pieces would help?
- Focus needs to be on village to deal with transportation problems
-

What do we need to know?

- What is it and what is happening in other jurisdictions and how does it work
- Clear understanding of all the regulations affecting co-ownership
- Look at other islands – Lopez, salt-spring, co-housing in Nanaimo is just opening,
- Inventory of potential land
- Density map
- More interest from those affected by affordable housing
- Different plots (i.e. Emcon)

Next Steps

- Create special zone
- Establish an organization, some kind of foundation
- Down-zoning
- Increased density around village core
- Flag density transfers for affordable housing

Secondary Suites

Benefits

- Provides affordable housing
- Both for first time homebuyers and for renters
- Provides increased confidence in owner/renter trust for house being looked after
- Increased personal safety
- To see senior's aging in place – if seniors could rent suite and trade for some homecare
- If in village core – pilot – then we could evaluate that

Challenges

- Getting the OCP changed with community support
- Challenges to measure need of secondary suite
- How to ensure security long term for those in need of affordable housing
- People don't know their rights – in particular tenants

Need to know?

- How do we protect the cost of rent in secondary suites
- How do we qualify renters
- What standards need to be in place
- What regulations could be cost-prohibitive to ensure legal/safe accommodation
- What are the impacts on septic systems and VIHA regulations around that

Next Steps

- Tie rent cost to footprint analysis
- Find out granting opportunities for homeowners
- What has happened on Bowen Island
- ID/create housing coordinating advocacy organization

Separate Buildings on properties smaller than 5 acres

Challenges

- Those affected don't speak up
- Impact on septic and water
- Our OCP

- Co-ownership is out of the box for lenders and lawyers
- Challenge to ensure ecological integrity is maintained or improved
- Isolationist society and people are generally less generous these days
- Challenge to keep housing affordable to low income

Benefits

- More privacy for renters and homeowners in separate building
- Encourage first time home buyers
- Provides more affordable housing stock
- Potential for co-ownership
- Increases diversity
- Improves local economy
- Elders are better cared for

What do we need to know?

- We need to hear from those affected
- What is the potential ecological impact
- Is 750 square foot the footprint or whole?
- What funding is available
- Is 750 square feet enough? Especially for single parent?

Next steps

- Look at limit of building
- Find a housing org (advocacy/info/resources)
- Work to change OCP and building by-laws I
- Ensure regulations are fair but not prohibitive

Density Transfer (landowner is allowed versus down zoning which is imposed)

Benefits

- Example of 707 acre park – was a density transfer and down zoning incentive for landowner (scummy)
- Clustered housing without any overall increase in # houses
- Easier to convince people to do it if pitch was society good
- Helps meet Bill 27 – GHG reduction – deadline is May 2010
- One solution is for compact communities

Challenges

- Monetary value to having an existing density
- Resistance to down zoning
- Lack of an obvious body that would receive and guarantee that it would be affordable housing
- Need for good public outreach and education with clear messages of benefits of clustering

Need to know?

- Where are existing densities to transfer?

- What would make it worthwhile
- Could there be a charitable org that gives tax receipt
- Need to know whether down zoning versus density transfer is possible

Next steps

- Garner community support for down zoning for this OCP review
- Housing Trust to be holder of the densities.

Housing Organization

Benefits

- Move ahead
- Create a focus
- Get charitable status
- A body to organize, receive funding, grants
- Advocacy
- Education
- Needs to include voices of those who are affected

Challenges

- Why don't we have an organization already? What stops Gabriola?
- Nanaimo is so close – is that why we don't have one?

What else do we need to know?

- Relevant government legislation
- Research existing organization
- Experts
- Is PHC interested – would they do it or participate
- Is the commons interested or available?

Next Steps

- Set up a meeting of interested people to form some kind of interested groups
- Find a champion
- Extend hand to other related organizations
- Ask RDN to consider establishing a housing org like Capital Regional district model in Victoria – look at that relationship
- Look at BC Housing
- Ask RDN – what are they doing? And how can we fit in with that?
- Would they consider establishing a housing corporation
- Have RDN rep on this come to Gabriola and come and present on Gabriola.