



Gabriola Island Local Trust Committee

Special Meeting Agenda

Date: April 28, 2023
Time: 9:00 am
Location: Electronic Meeting

Pages

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|--|---|--------|
| 1. CALL TO ORDER | 9:00 AM - 9:00 AM | |
| <p>“Please note, the order of agenda items may be modified during the meeting. Times are provided for convenience only and are subject to change.”</p> | | |
| 2. APPROVAL OF AGENDA | 9:00 AM - 9:05 AM | |
| 3. BUSINESS ITEMS | 9:05 AM - 11:05 AM | |
| 3.1 | Scope of Work for an Indigenous Engagement Coordinator Position for the Official Community Plan Review Project - for discussion | |
| 3.2 | Opportunity to Develop a Gabriola Housing Action Plan to Qualify for the Provincial Housing Incentive Fund - for discussion | |
| 3.2.1 | Correspondence from T. Elliott dated April 28, 2023 | 2 - 8 |
| 3.2.2 | Correspondence from D. Ferens dated April 27, 2023 | 9 - 10 |
| 4. ADJOURNMENT | 11:05 AM - 11:05 AM | |

From: Tobi Elliott
Sent: Friday, April 28, 2023 8:54 AM
To: Nadine Mourao
Subject: Fwd: Memo for today's meeting
Attachments: Memo re Housing Accelerator Fund April 28 2023.docx

Begin forwarded message:

From: Tobi Elliott <telliott@islandstrust.bc.ca>
Subject: Memo for today's meeting
Date: April 28, 2023 at 8:52:13 AM PDT
To: Gabriola Island Local Trust Committee
<GabriolaIslandLocalTrustCommittee@islandstrust.bc.ca>
Cc: Narissa Chadwick <nchadwick@islandstrust.bc.ca>

Hi all,

Sorry my work email was not working this morning, so sent from my personal account but it didn't go through.

Here's my memo, if you want to read it ahead of time, but I would like to beg your indulgence to read sections of it in our meeting today because I would like it on the record, regardless of our decision.

Thank you!

Tobi

Tobi Elliott, Gabriola Island, BC.

April 28, 2023

Dear Trustees, Good morning!

Thank you for your indulgence as I attempt to make a case for why our LTC would benefit from applying to the Housing Accelerator Fund, which has a single intake window in June 2023. And for why, even if an application is not successful, a conversation on why we need to keep talking about housing solutions in this community is necessary.

I was elected on a platform of transparency and good communication with the public. So I would be remiss not to talk about why housing is important to me, and why I would be remiss in bringing up the opportunity for this LTC to apply for the HAF, even if it wasn't on our workplan at the start of the term.

People know me in this community as an advocate of alternative forms of housing, and I live my principles and the solutions that I believe in. I built my own tiny house on a reclaimed trailer in 2018, with 2 excellent carpenters and 12 students eager to learn about tiny house building. I have been fortunate to be welcomed in different 5 acre properties around Gabriola, so I can continue to live in my community of choice. My living situation is not regulated, but it is seen as an attractive possibility for low-impact, ecologically responsible housing, but many many others are not as fortunate as me. I am here today as an advocate for my own situation, and for many others who are living in significantly more precarious situations than I am.

I speak for the young tradesperson who grew up on Gabriola and moved back here, who asked me during my election campaign: "why don't we allow trailer parks? This is how people who are unable to buy land are forced to live right now, and that's not going to change. Other communities have trailer parks, why not Gabriola?"

I speak for the 100s of people living in trailers right now without adequate servicing and inappropriately sited.

I speak for the landowners who have cottages on lots smaller than 5 acres, who can't rent them out because they are afraid of being enforced against, and had to tell family members to leave the island.

I speak for landowners who believe so strongly that the lack of housing in our community is impacting the social fabric that they actually built an accessory dwelling for long term rental, on a lot that is too small - a rarity.

The only way we are addressing our many gaps in the housing continuum is by looking the other way, with a standing resolution not to enforce against people living in non-confirming houses. But it's an untenable situation. Do we want to sit here in 2 years and still not be able to enforce our bylaws because they are inadequate?

My main question to my fellow Trustees today is: do you consider there is enough will in this community to put an action plan together that would achieve more affordable housing, and more housing options across the board, that is sufficient to outweigh the reluctance of the community to allow necessary increases in density? And what caveats would community members want to see in place?

Are we ready to take action now, or do we want to go through another planning cycle and discuss the needs and how we might approach it, while the costs of land continue to increase and

The need

The need for new tactics and policies to address the lack of housing options equitably across this community is not yet a universally accepted fact on Gabriola. Many will say they don't perceive there is a problem.

The people who speak of the critical need are mainly working folk, young people working 2 jobs in our stores, those working in construction on many single family dwellings still being built that will continue to reinforce the growth and supply of what we already have.

An analysis of the housing stock done in 2020 found that about 93% of the housing stock on Gabriola is single-detached houses. Only 4% is "other attached dwellings" and 3% is movable dwellings.

The latest statistics from 2020 data:

- 43 % of tenant households are in core housing need (which means they spend 30% or more of income on shelter costs, live in unsuitable housing, and their housing needs major repairs - all three mean "core housing need")
- 11 % of owner households are spending more than 30% of their income on shelter costs
- 270 households (both owner and tenant households) are in core housing need.
- This is likely only a small proportion of the reality. The numbers of people living in poverty are still shocking, especially for children and youth.

Income levels

- Low income (using the LIM-AT: low-income measure after tax):
- 17.8% of residents are in low income
- 16.6% of seniors 65+ are in low income
- 18.7% of working age 18-64
- 19% of children 0-17
- 20% of young children 0-5
- median after-tax income of households is \$56K, compared to \$76K for BC
- median after-tax income of one-person households is \$28K, compared to \$39.2K for BC
- median after-tax income of two or more person households is \$71K, compared to \$95K for BC

Cost and diversity of homes

Between December 2019 and November 2020, the average selling price of a "typical" single-family dwelling (SFD) on Gabriola was \$467,017. (If acreage and waterfront homes are included, the average selling price was \$639,513.)

- A one-person Gabriola household's income would have to have increased by between 225% and 325% between 2015 and 2020 in order to afford to purchase the typical single-family home.

The gap between median income and being able to afford an SFD will have only increased in the last 3 years.

What we have attempted in the past to address the lack of housing options

Density Bank

Currently our OCP allows unused residential densities that result from rezoning for parks to be added for use as Multi-dwelling Affordable Housing for low-income families. To date, in 20 years, 0.5 of a density has been added from a park completion project. The project does not work because landowners are not incentivized to give up densities which secure equity in their property.

Housing Options Review

Since 2010, the Gabriola LTC has been engaged in reviewing Housing policies. The Housing Options Review Project PHASE 1 completed in June 2018 focused on secondary suites on lots 2 hectares or larger. Phase 2 will consider a broader range of housing issues, and the potential for increased density on the island to accommodate increased housing options.

A targeted OCP Review of Housing in 2010 resulted in more potential for ADUs on properties over 2 ha. (5 acres). This could have resulted in approx. 600+ units of housing. However, almost no one will build ADUs for long term rental due to the high cost of building and low return on investment.

Opportunity: a non-profit housing cooperative on Galiano Island has started that intends to hold long-term leases on a large number of single-family cottages, each on a different piece of privately owned property. Utilizing the [unused cottage rights](#) of Galiano properties, the Co-op will support the construction, administration and maintenance of a series of 2 bed room, sustainably built, one level dwellings.

Phase 2 (2019-2022) was to address the lack of housing options and impacts of current housing policies through the creation of a Housing Advisory Planning Commission. Support for the Islands Trust's "preserve and protect mandate, including a focus on indigenous housing needs and protecting the island's groundwater supply/water conservation, was an overarching consideration.

This major project (not funded adequately) persisted in spite of the pandemic, over three years, with 3 robust public engagements on housing affordability, biodiversity and water protection, and policies for managing growth.

26 recommendations were enthusiastically endorsed by the HAPC, then by the LTC, but the project charter halted half way through at the OCP/LUB amendment stage. The future work of turning those recommendations into action was pushed down the line to a comprehensive OCP review. A June 17 2021 staff report lists the HAPC recommendation for action. The only initiative taken up by last term's trustees was the promotion of the Density Donation program and Density Bank. Other options not explored were:

- Water conservation public education
- Policies to strengthen multi-dwelling affordable housing criteria
- Requirements for rainwater harvesting on all new builds, which North Pender and another LTC have implemented

- Setting affordable housing targets
- Reviewing secondary suite regulations and consider expanding to smaller lot sizes with conditions
- Groundwater monitoring requirements for commercial, institutional and multi-family development
- Developing flexible zoning for targeting needs
- Increase the number of residential densities on commercial/institutional lots and stipulate a minimum # to be used as rental or affordable Housing units (ie requiring landowner of the Village to build workforce housing?!)

The Finding in the Gabriola Housing Matters surveys with the broadest and strongest support in the community was around the need to enhance the protection of groundwater. Freshwater conservation was a constant theme throughout all 3 surveys. There was clear and almost universal desire for the entire array of policy options for protecting groundwater on Gabriola. ANY ACTION ON HOUSING TO INCREASE HOUSING OPTIONS OR AVAILABILITY MUST BE PREDICATED ON GROUNDWATER ANALYSIS and PROTECTION.

The Opportunity

The Housing Accelerator Fund Action Plans is any initiative included in the proponent's action plan and approved by CMHC. The initiatives must be related to housing but not necessarily building more housing units... it's housing more people in ways that are appropriate for island communities.

The opportunity here is to develop what for us is the creation of a "missing middle" housing form that our community needs.

- What is Gabriola's version of "missing middle housing"?
- What forms of houses do we WANT to encourage growth in?
- Can we use this fund to change the proportion of growth from high-impact, low-density housing (large family dwellings occupied by 1-2 people) to more of what we DO want, low-impact/low eco-footprint, smaller units that house more people, in areas that are appropriately sited?
- Can we increase options for landowners to build how they want, by changing the measurement by which we regulate density from a single unit of housing, to other metrics such as total floor area ratio, or amount of impact on the land and water table?

What we lack for our "missing middle"

- A completed groundwater survey and analysis to determine where additional housing might be appropriate
- Zoning for multiple small detached modular homes with a low-impact/eco-footprint on serviced lots in appropriate locations (ie tiny home villages)

– Options and support for landowners who want to add additional units of rental housing, but either are not zoned for it, or the costs are too great.

What might be achieved through the HAF fund:

- Encouraging Accessory Dwelling Units—a second smaller unit on the same property as a primary unit
- Implementing measures to address or prevent flood plain or climate change risk for example making flood plains park land and/or creating relocation programs to move housing units out of at-risk areas
- Incorporating a climate adaptability plan into Official Community Plan
- Promoting and allowing more housing types that serve vulnerable populations
- Promoting regulated multi-tenanted housing forms (e g , boarding houses or single room occupancy)
- Implementing incentives, costing or fee structures, for example density bonusing, to encourage such things as affordable housing and conversions from non-residential to residential
- any programs to convert existing infrastructure into multi-dwelling units (ie large family dwellings occupied by seniors who want to age in place and lack supports to stay at home)

Investments in Affordable Housing

- construction of affordable housing
 - **Potential qualifying Action:** rezoning for Paisley Place in 2022 may qualify for hitting targets to address lack of housing
- **repair or modernization of affordable housing** - potential for a program to support landowners with incentives and support to upgrade to code existing non-conforming ADUs/cottages/secondary suites through a program to

– Investments in Housing-related Infrastructure

- **drinking water infrastructure that supports housing**
 - **Potential action:** finish the Groundwater mapping and analysis as a priority in order to assess where Flex Zoning might be employed
- wastewater infrastructure / solid waste management that supports housing
- **solid waste management that supports housing**
 - **Potential action:** scope appropriate areas where modular homes can be placed with adequate servicing and septic
- public transit that supports housing
- community energy systems that support housing
- capacity building that supports housing
- site preparation for housing developments

This is probably too much information... and know I am not a planner. I am however passionate about finding solutions to persistent problems and I believe that now is the time, because the Federal and Provincial governments are showing they are willing to partner with local governments to help us find housing solutions that are appropriate for our communities.

I believe this community is well positioned - with the research behind us, the data collected, the willingness of the community to explore options to see everyone safely and securely housed - to take advantage of this fund. Equitable housing solutions are within our reach. And frankly I think we need to slow the trends of growth that are harmful to the environment and to a diverse community, and encourage the kind of growth we want. That means managing the growth that is happening already, and directing it in ways that we want to see.

Thank you for your kind indulgence. I will always do my best by my community and will work with this LTC toward a long term solution, so I hope this is just the beginning of a productive conversation, no matter what our decision is today.

Thank you, Tobi Elliott

From: D F <[REDACTED]>

Sent: Thursday, April 27, 2023 11:25 PM

To: Susan Yates <syates@islandstrust.bc.ca>; telliot <telliot@islandstrust.bc.ca>; plucham <plucham@islandstrust.bc.ca>; Renee Jamurat <rjamurat@islandstrust.bc.ca>

Subject: Special Electronic Meeting Apr 28

April 27, 2023

To: Trustee Susan Yates, Trustee Tobi Elliot, Trustee Peter Luckham

cc: Renee Jamurat

From: Deborah Ferens, [REDACTED] Gabriola Island

RE: Special Electronic Meeting April 28, 2023 - Agenda Item 3.2 "Opportunity to develop a Gabriola Housing Action Plan to qualify for the Provincial Housing Incentive Fund" – for discussion.

With apologies for this very late submission.

It seems unclear what funding source is being referred to in the agenda package item 3.2.

If it is a provincial housing incentive fund, the province must be hiding the information pretty well, as I couldn't find much on the BC government websites.

If this is the federal government Housing Accelerator Fund (of which there is a fair amount of details available), I do have a number of concerns regarding the LTC's possible pursuit of this funding.

The minimum requirements include:

- Commitment to an action plan that increases the annual rate of housing supply growth by 10%.
- Proposed initiatives such as measures to increase density, revise parking requirements, enhance processes and systems that accelerate growth of housing supply.
- The tight timeline to submit the Action Plan by June 2023 to be considered for funding by Sept 2023. (Normally I would welcome this remarkable turn-around of government funds for much needed community projects and programs!).

In this case, it seems that a Gabriola Housing Action Plan would be driven by the requirements of the funding. A community housing action plan based on requirements of this scale, scope and magnitude should be robustly debated in the community first as part of the OCP engagement process and then funding pursued to help initiate the community plans whatever the community can ultimately agree upon.

It seems to be called an Accelerator Fund to fast track the building of housing stock within 3 to 4 years (funding ends 2026-2027). It's pretty hard to see this working on Gabriola. It will probably take 3 to 4 years to work on an OCP update that reflects community priorities and values related to the housing needs on the island

I may be sounding negative before properly learning about the funding. I trust our local trustees will have an engaging and enlightening discussion about this agenda item. I will learn more and perhaps be less apprehensive.

Thank you for your hard work.

