Islands Trust

Gambier Island Local Trust Committee
Regular Meeting Agenda

Date: July 26, 2018

Time: 10:45 am

Location: Keats Camp - Pilot House
Keats Camp, Keats Island, BC

				Pages
1.	**CALL TO ORDER**		10:45 AM - 10:45 AM	
	"Please note, the order of agenda items may be modified during the meeting. Times are provided for convenience only and are subject to change."			
2.	**APPROVAL OF AGENDA**			
3.	**TOWN HALL AND QUESTIONS**		10:45 AM - 10:55 AM	
4.	**COMMUNITY INFORMATION MEETING - None**			
5.	**PUBLIC HEARING - None**			
6.	**MINUTES**		10:55 AM - 11:00 AM	
	6.1	**Local Trust Committee Meeting dated June 28, 2018 for Adoption**		3 - 10
	6.2	**Section 26 Resolutions-Without-Meeting Report dated July 18, 2018**		11 - 11
	6.3	**Advisory Planning Commission Minutes - None**		
7.	**BUSINESS ARISING FROM MINUTES**		11:00 AM - 11:05 AM	
	7.1	**Follow-up Action List dated July 18, 2018**		12 - 14
8.	**DELEGATIONS - None**			
9.	**REPORTS**		11:05 AM - 11:15 AM	
	9.1	**Chair's Report**		
	9.2	**Trustee Reports**		
	9.3	**Electoral Area Director's Report**		
	9.4	**Trust Conservancy Report**		

10. CORRESPONDENCE - None

(Correspondence received concerning current applications or projects is posted to the LTC webpage)

11. APPLICATIONS AND REFERRALS - None

12. LOCAL TRUST COMMITTEE PROJECTS - None

13. REPORTS 11:15 AM - 11:25 AM

13.1 Work Program Reports

13.1.1 Top Priorities Report dated July 18, 2018 — 15 - 15

13.1.2 Projects List Report dated July 18, 2018 — 16 - 17

13.2 Applications Report dated July 18, 2018 — 18 - 19

13.3 Trustee and Local Expense Report - None

13.4 Adopted Policies and Standing Resolutions — 20 - 21

13.5 Local Trust Committee Webpage

13.6 First Nations Activities

14. NEW BUSINESS 11:25 AM - 11:55 AM

14.1 Sunshine Coast Regional District Referral Regarding Twin Creeks Official Community Plan Bylaw No. 711 - Staff Report — 22 - 77

14.2 Housing Needs Assessment - Staff Report — 78 - 218

14.3 Passage Island Access - for Discussion — 219 - 224

14.4 Service Integration Barriers - Briefing — 225 - 225

14.5 North Thormanby - Greenshores Workshop - for Discussion

15. UPCOMING MEETINGS 11:55 AM - 12:00 PM

15.1 Next Regular Meeting Scheduled for Thursday, October 4, 2018 at 10:45 am at John Braithwaite Community Centre, Harbourview Room, 145 West 1st Street, North Vancouver, BC

16. TOWN HALL 12:00 PM - 12:10 PM

17. CLOSED MEETING - None

18. ADJOURNMENT 12:10 PM - 12:10 PM

Gambier Island Local Trust Committee
Minutes of Regular Meeting

Date: **June 28, 2018**
Location: **Gambier Island Community Centre**
Andy's Bay Road, Gambier Island, BC

Members Present: **Susan Morrison, Chair**
Kate-Louise Stamford, Local Trustee
Dan Rogers, Local Trustee

Staff Present: **Sonja Zupanec, Island Planner**
Madeleine Koch, Planner 2
Jaime Dubyna, Planner 1 (via telephone, 11:00-11:21 a.m.)
Diane Corbett, Recorder

Others Present: **Members of the Public – 1**

1. CALL TO ORDER

"Please note, the order of agenda items may be modified during the meeting. Times are provided for convenience only and are subject to change."

Chair Morrison called the meeting to order at 10:45 a.m. She acknowledged that the meeting was being held in territory of the Coast Salish First Nations, specifically the Skwxwú7mesh/ Squamish.

Trustees mentioned some Skwxwú7mesh/ Squamish names in the region:

- Physical name for Gambier Island – Cha7elKnech ("cha-ulk-nich");
- Spiritual name for Gambier Island – Stap'es ("stop-us");
- Name for Keats – Lehk'tines.

It was noted there were no members of the public present.

2. APPROVAL OF AGENDA

The following addition to the agenda was presented for consideration:

- 14.4 Glass Sponges

By general consent the agenda was approved as amended.

3. TOWN HALL AND QUESTIONS – None

4. COMMUNITY INFORMATION MEETING – None

5. PUBLIC HEARING – None

6. MINUTES

6.1 Local Trust Committee Meeting dated May 24, 2018

The following amendment to the minutes was presented for consideration:

- Page 3, item 9.1, second sentence: replace “An output of” with “Information that came out at”.

By general consent the Local Trust Committee meeting minutes of May 24, 2018 were adopted as amended.

6.2 Section 26 Resolutions-Without-Meeting Report – None

6.3 Advisory Planning Commission Minutes – None

7. BUSINESS ARISING FROM MINUTES

7.1 Follow-up Action List dated June 20, 2018

Received.

8. DELEGATIONS – None

9. REPORTS

9.1 Chair's Report

Chair Morrison reported on discussion highlights from a recent meeting of Trust Council.

9.2 Trustee Reports

Trustee Stamford reported on the following:

- Distributed a report before the meeting.
- She and Trustee Rogers attended a luncheon gathering of elders at Squamish Totem Hall, sponsored by Howe Sound Biosphere Initiative.

Trustee Rogers reported on the following:

- There was a bear on Keats.
- The Islands Trust Conservancy visited Keats Island at the end of May and travelled to sites on the island.

9.3 Electoral Area Director's Report

West Howe Sound/Electoral Area F Director Ian Winn will not run for re-election.

9.4 Trust Conservancy Report

The May 2018 report was received.

10. CORRESPONDENCE – None

(Correspondence received concerning current applications or projects is posted to the LTC webpage)

11. APPLICATIONS AND REFERRALS – None

12. LOCAL TRUST COMMITTEE PROJECTS

12.1 Shoreline Protection – Keats Island

Planner 1 Dubyna responded to trustee comments and questions regarding the report on the Keats Island Shoreline Protection Project (Phase 1) – Draft Communication Plan for Community Engagement Event. Discussion ensued regarding the community information meeting and suggested changes and additions to the draft community survey.

There was discussion about regulation of dock construction on Keats, community docks, applications for docks, and use of docks and vehicles on the island.

GM-2018-044
It was MOVED and SECONDED
that the Gambier Island Local Trust Committee request staff to amend the questionnaire for the Shoreline Protection Project and return it to the Local Trust Committee as a Resolution Without Meeting.

CARRIED

Trustee Stamford acknowledged the presence of a member of the public, former Local Trustee, Joyce Clegg.

Chair Morrison called a recess at 11:20 a.m. and reconvened the meeting at 11:25 a.m.

12.2 Gambier Island Official Community Plan Review Project

Trustee Stamford commended Planner 2 Koch for the work done on the technical review of the Gambier Island Official Community Plan (OCP).

The Planner 2 reviewed the staff report on the Gambier Island Official Community Plan Review Project.

Trustee Stamford commented on her frustration with the pace of this project over this term and noted her original support for a comprehensive review of the OCP, now being recommended by staff over the previous focus on a targeted review that was recommended by previous staff.

There was discussion of:

- The technical analysis of the OCP;
- Advocacy policies;
- Public consultation via public meetings, email questionnaire, and/or mail-out;
- Process used for development of the 2001 OCP; and
- Draft Project Charter and budget for the project.

GM-2018-045
It was MOVED and SECONDED
that the Gambier Island Local Trust Committee endorse the revised Gambier Official Community Plan Comprehensive Review Project Charter, as amended, dated June 28, 2018.

CARRIED

Chair Morrison called a recess at 12:05 p.m., and reconvened the meeting at 12:30 pm.

12.3 Gambier Island Riparian Areas Regulation Project

The Planner 2 reviewed the staff report and distributed a draft “riparian declaration” and a diagram with a flow chart of the Draft Bylaw 149 process. The Planner 2 presented a slide show of scenarios for the application of the draft RAR bylaw. Staff responded to questions and comments from trustees.

It was noted there needed to be clarity in the public information provided on the draft bylaw that the large Crown land area on Gambier Island, to which the RAR bylaw would not apply, was covered under the regulations of the Ministry of Forests, Lands, Natural Resource Operations and Rural Development. If lands were removed from Crown, then the RAR bylaw would apply.

Discussion ensued on aspects of the proposed bylaw amendments, location and timing of community information meetings, and the process for the draft bylaw.

GM-2018-046
It was MOVED and SECONDED
that the Gambier Island Local Trust Committee Bylaw No. 148, cited as "Gambier Island Official Community Plan, Bylaw 73, 2001, Amendment No. 1, 2018" be read a first time.

CARRIED

GM-2018-047
It was MOVED and SECONDED
that the Gambier Island Local Trust Committee Bylaw No. 149, cited as "Gambier Island Land Use Bylaw, Bylaw 86, 2004, Amendment No. 1, 2018" be read a first time.

CARRIED

GM-2018-048
It was MOVED and SECONDED
that the Gambier Island Local Trust Committee has reviewed the Islands Trust Policy Statement Directives Only Checklist and determined that Bylaw No. 148, cited as "Gambier Island Official Community Plan, Bylaw 73, 2001, Amendment No. 1, 2018" is not contrary to or at variance with the Islands Trust Policy Statement.

CARRIED

GM-2018-049
It was MOVED and SECONDED
that the Gambier Island Local Trust Committee has reviewed the Islands Trust Policy Statement Directives Only Checklist and determined that Bylaw No. 149, cited as "Gambier Island Land Use Bylaw, Bylaw 86, 2004, Amendment No. 1, 2018" is not contrary to or at variance with the Islands Trust Policy Statement.

CARRIED

GM-2018-050
It was MOVED and SECONDED
that the Gambier Island Local Trust Committee request staff to refer Bylaws No. 148 and No. 149 to: Skwxwú7mesh Úxwumixw (Squamish Nation); Tsleil-Waututh Nation; Musqueam First Nation; Islands Trust Conservancy; Ministry of Transportation and Infrastructure; Ministry of Forests, Lands, Natural Resource Operations and Rural Development; Fisheries and Oceans Canada; Agricultural Land Commission; Sunshine Coast Regional District; School District 46; and Bowen Island Municipality.

CARRIED

GM-2018-051
It was MOVED and SECONDED
that the Gambier Island Local Trust Committee request staff to refer Bylaws No. 148 and 149 to the Gambier Island Advisory Planning Commission (APC), and that a planner and trustee attend the APC meeting at which the bylaws are reviewed.

CARRIED

GM-2018-052
It was MOVED and SECONDED
that the Gambier Island Local Trust Committee endorse the draft amended project charter, as amended, dated June 28, 2018.

CARRIED

13. REPORTS

13.1 Work Program Reports

13.1.1 Top Priorities Report dated June 20, 2018

Received.

13.1.2 Projects List Report dated June 20, 2018

Received.

13.2 Applications Report dated June 20, 2018

Received.

13.3 Trustee and Local Expense Report – None

13.4 Adopted Policies and Standing Resolutions

Received.

13.5 Local Trust Committee Webpage

Staff was requested to create a project page for the Gambier OCP Review Project.

13.6 First Nations Activities

Trustee Rogers remarked that he would like to find a way to engage with the Squamish Nation in a meaningful way at Trust Council when it meets on Keats, and that he planned to speak about this the following day with the Islands Trust Chief Administrative Officer.

14. NEW BUSINESS

14.1 Advisory Planning Commission Appointments and Updated Bylaw

The Local Trust Committee discussed the staff report regarding the Advisory Planning Commission Terms and Bylaw.

GM-2018-053
It was MOVED and SECONDED
that the Gambier Island Local Trust Committee amend item 2.a) in Draft Gambier Island Trust Committee Bylaw No. 150, to read as follows: "The Local Trust Committee may, by resolution, appoint up to nine members to an Advisory Planning Commission (APC) to serve an initial two-year term, and may reappoint those members for a second two-year term."

CARRIED

GM-2018-054
It was MOVED and SECONDED
that the Gambier Island Local Trust Committee request that staff advertise for expressions of interest for the Gambier Island Advisory Planning Commission.

CARRIED

GM-2018-055
It was MOVED and SECONDED
that the Gambier Island Local Trust Committee request that staff send letters to members of the Advisory Planning Commission whose terms will expire on August 25, 2018, inviting their expressions of interest for reappointment to the Advisory Planning Commission.

CARRIED

GM-2018-056
It was MOVED and SECONDED
that Gambier Island Local Trust Committee Bylaw No. 150 cited as "Gambier Island Local Trust Committee Advisory Planning Commission Bylaw, 2018" be given first reading.

CARRIED

GM-2018-057
It was MOVED and SECONDED
that Gambier Island Local Trust Committee Bylaw No. 150 cited as "Gambier Island Local Trust Committee Advisory Planning Commission Bylaw, 2018" be given second reading.

CARRIED

GM-2018-058
It was MOVED and SECONDED
that Gambier Island Local Trust Committee Bylaw No. 150 cited as "Gambier Island Local Trust Committee Advisory Planning Commission Bylaw, 2018" be given third reading.

CARRIED

GM-2018-059
It was MOVED and SECONDED
that Gambier Island Local Trust Committee Bylaw No. 150 cited as "Gambier Island Local Trust Committee Advisory Planning Commission Bylaw, 2018" be forwarded to the Secretary of the Islands Trust for approval by the Executive Committee.

CARRIED

14.2 New Brighton Dock – Convening a Joint Meeting

Trustee Stamford referenced an item on the New Brighton Dock mentioned in her June 2018 trustee report, that noted: "During a recent inspection meeting with two members of the Squamish Nation Council, Marine Group Management, Bruce Kerr of the Stormaway, Joyce Clegg, Bill Baines and myself, the Council members were quite straight forward about the lack of a business case for their continued management of the dock."

Trustee Stamford proposed that the Local Trust Committee facilitate discussion between the Sunshine Coast Regional District and Squamish Facility Management Subcommittee to talk about similar issues these agencies had been having in this area. The LTC could serve as a coordinating body to encourage these groups to talk about issues and support some long term planning.

Chair Morrison announced that she would take this issue to the Executive Committee, and would report back via email to the trustees.

14.3 Supporting the Howe Sound/Alt'Kitsem Forum Update/Report

Trustee Rogers reported that Trust Council had passed a motion directing that staff review the concept of a secretariat for the Howe Sound Forum and other groups. There is also authorization through the Trust Programs Committee.

14.4 Glass Sponge Reefs

There was discussion about a Department of Fisheries and Oceans consultation session pertaining to glass sponge biotherms that was scheduled for the same date as the next Local Trust Committee meeting.

GM-2018-060
It was MOVED and SECONDED
that the Gambier Island Local Trust Committee Chair send a letter of support regarding the closure of fisheries around the known glass sponge biotherms in Howe Sound to the Department of Fisheries and Oceans.

CARRIED

15. UPCOMING MEETINGS

15.1 Next Regular Meeting Scheduled for Thursday, July 26, 2018 at 10:45 am at Keats Camp, Keats Island, BC

15.2 Community Information Meeting Scheduled for Thursday, July 26, 2018 at 3:30 pm at Keats Camp, Keats Island

It was noted that the Greenshores Workshop Program to be held on North Thormanby Island on July 13, still had some spaces available. Trustee Rogers indicated he would attend.

16. TOWN HALL – None

17. CLOSED MEETING – None

18. ADJOURNMENT

By general consent the meeting was adjourned at 2:25 pm.

____
Susan Morrison, Chair

Certified Correct:

____
Diane Corbett, Recorder

Print Date: July 18, 2018

IslandsTrust

Resolutions Without Meeting

Gambier Island

Resolution #	Action	Resolution Desciption	Resolution Date
2018-03	In Favour	"That the Gambier Island Local Trust Committee endorse the community questionnaire prepared for the Keats Island Shoreline Protection project."	11-Jul-2018
2018-04	In Favour	"That the Gambier Island Local Trust Committee request staff to distribute the community questionnaire by mail out to residents/property owners on Keats Island."	16-Jul-2018

Islands Trust

Print Date: July 18, 2018

Follow Up Action Report

Gambier Island

27-Apr-2017

Activity	Responsibility	Target Date	Status
Staff to prepare written communication materials for distribution to Gambier Island residents regarding the adoption of Bylaws 140 and 141. Update: pending DPA 3 minor amendments	Madeleine Koch	31-Aug-2017	On Going

08-Mar-2018

Activity	Responsibility	Target Date	Status
Request staff to Defer consideration of #2 re First Nations assessment for Keats Island and bring it back to the LTC for a fall 2018 meeting.	Jaime Dubyna	18-Apr-2018	On Going

19-Apr-2018

Activity	Responsibility	Target Date	Status
LTC requests staff to coordinate a meeting with Trustees and MOTI Sechelt branch staff before October 2018.	Wil Cottingham		On Going

24-May-2018

Activity	Responsibility	Target Date	Status
Staff to work with legal counsel to draft restrictive covenant re: docks on Keats re: 4.4.7 of the LUB.	Teresa Rittemann		On Going

28-Jun-2018

Activity	Responsibility	Target Date	Status

Follow Up Action Report

Keats Island Shoreline Protection Project - staff to revise the draft questionnaire based on LTC suggested edits; distribute to LTC for final comments and prepare a RWM for endorsement. Include resolution to distribute the questionnaire by mail out to residents/property owners on Keats Island.	Jaime Dubyna	06-Jul-2018	On Going
Keats Shoreline Protection Project CIM July 26 - Change start time of the CIM to 3:30 pm and ending at 5:30 pm. Ensure availability of large screen for projecting.	Emily Kozak Jaime Dubyna	06-Jul-2018	Done
Gambier Official Community Plan Comprehensive Review Project: -post revised, endorsed project charter to project website with June 2018 staff report -prepare budget work plan for Director""s approval -notify LTC of status of budget approval and commence Phase 1 work.	Madeleine Koch		On Going
Gambier Island Development Permit Area 3 (Riparian Areas) Review: -Bylaws 148 and 149 given First Reading. Update web and proceed with referrals as per LTC resolution; -Refer to APC for comment and schedule staff and trustee attendance to that meeting; -Update project website with revised project charter and June 2018 staff report;	Becky McErlean Penny Hawley Madeleine Koch		On Going
Draft APC Bylaw No. 150 amended as per LTC resolution. Update bylaw. LTC gave 1, 2, 3rd readings. Forward to EC for approval and update web.	Becky McErlean Sonja Zupanec		On Going
LTC resolution to advertise for expressions of interest to the Gambier APC; send letters to current APC regarding re-appointment. Bring forward expressions of interest for LTC consideration in the fall.	Penny Hawley		On Going

Follow Up Action Report

LTC to send a letter of support re: closure of fisheries around known glass sponge reefs to Fisheries and Oceans	On Going

Gambier Island

No.	Description	Activity	R/Initiated	Responsibility	Target Date
1	Riparian Areas Regulation	Implement RAR and protect all watercourses across the Gambier Island Local Trust Area	26-Oct-2011	Ann Kjerulf Madeleine Koch	
2	Gambier OCP Comprehensive Review	Revised Project Charter endorsed June 2018	12-Feb-2015	Madeleine Koch	
3	Keats Island OCP/LUB Amendments	Consideration of amendments to policies and regulations regarding docks and other foreshore development on Keats Island	27-Jul-2017	Sonja Zupanec Jaime Dubyna	
4	OCP Advocacy Policies - Implementation & Support	Supporting the advocacy policies of the Gambier, Keats, and Associated Islands OCPs, and Islands Trust Strategic Plan (e.g. woodlots, industrial facilities, Howe Sound)	24-Oct-2013	Kate-Louise Stamfor Dan Rogers Susan Morrison	

Projects

Gambier Island

Description	Activity	R/Initiated
Development Approval Information Bylaw	Develop and adopt a D.A.I bylaw for the Gambier Trust Area.	
Squamish First Nation Consultation	Scope interim strategies pending completion of a possible protocol agreement to address protection of archaeological and heritage resources.	31-Jan-2012
Gambier LUB Review	Review Gambier LUB to address: - definition of breakwater - trams (currently silent) - advocacy policies around pump out stations - review of title Wilderness Conservation - 2013: REVIEW KEATS AND GAMBIER LUBS FOR ACCOMMODATION of OCEAN LOOP GEO-EXCHANGE SYSTEMS - 2010: GHG Emissions (a more proactive approaches to plan for GHG reductions especially in relation to Policies 6.1 and 6.2 in consultation with SCRD.) Initiative arises from recommendation of SCRD in comments about bylaws 111 & 112.	22-May-2014
Gambier Site-specific Water Zones	Staff to research the history of Site-Specific water zones on Gambier.	26-Sep-2013
Recreational Camp and Private Institutional Regulation Review	Review Recreational Camp and Private Institutional regulations in all Local Trust Area land use bylaws. Review to ensure that regulations properly balance ecological protection with current realities re: rentals as income source for rec camps.	28-Jul-2016

Projects

Gambier Island

Description	Activity	R/Initiated
Keats Island LUB review	review definition of """"structure"""" to ensure adequate regulation of the siting of underground sewage disposal systems with setbacks to lot lines and the natural boundary of the sea -review regulations for accessory uses, buildings and structures occurring on parcels where no principal use exists (April 2018 LTC resolution).	11-Dec-2017

Islands Trust

Print Date: July 18, 2018

Applications

Development Variance Permit

File Number	Applicant Name	Date Received	Purpose
GM-DVP-2002.1	Land Plan Group Inc.	24-Jan-2002	PID: 014-385-694\nKeats Island - Keats Camp cottage lots - siting variances\nDL 696

Planner: Sonja Zupanec

Planning Status

Status Date: 10-Apr-2008

still on hold pending rezoning

Status Date: 13-Aug-2007

on hold pending rezoning application

Status Date: 16-May-2006

Met with applicant. Outstanding items forwarded for attention. May be add'l fees.

Rezoning

File Number	Applicant Name	Date Received	Purpose
GM-RZ-2004.1	LandPlan Group Inc.	16-Jun-2004	PID: 014-385-694 Keats Island - Keats Camp rezoning application DL 696

Planner: Sonja Zupanec

Planning Status

Status Date: 25-May-2017

CIM scheduled for July 27th to provide draft bylaw amendments to enable a comprehensive development zone; transfer LUC provisions and enable subdivision.

Status Date: 20-Apr-2017

Revised draft ToR for hydro.assessment sent to applicant for review.

Status Date: 10-Mar-2017

Draft Terms of Reference for hydrogeological assessment sent to applicant for review

Subdivision

File Number	Applicant Name	Date Received	Purpose
GM-SUB-2013.1	Creus Engineering	09-Dec-2013	PID: 014-385-694 The Convention of Baptist Churches of BC\nKeats Island\n9 Lot Subdivision

Planner: Sonja Zupanec

Planning Status

Status Date: 20-Apr-2017

New drawings January 20, 2017 endorsed by MOTI staff

Status Date: 06-Oct-2016

New drawings submitted to MOTI September 9, 2016.

Status Date: 01-Aug-2016

New subdivision application submitted to MOTI on July 16, 2016.

POLICIES AND STANDING RESOLUTIONS

Updated: January 25, 2018

No	Meeting Date	Resolution No.	Issue	Policy
1.	October 6, 2010	**GM-082-2010**	Guidelines for the appointment of members to the advisory planning commission	It was **MOVED** and **SECONDED** that the Gambier Island Local Trust Committee endorses the following guidelines for the appointment of members to the advisory planning commission and requests that such guidelines be posted on the Islands Trust website and are used in any posting to solicit expressions of interest from candidates for advisory planning commission membership: "The Gambier Island Local Trust Committee shall make all reasonable efforts, in the consideration of appointments to the advisory planning commission that members are: a. Representative of a broad cross section of the geographical areas of the Gambier Island Local Trust Committee area; b. Representative of a range of backgrounds and expertise that is supportive to each other in the consideration of matters referred to the advisory planning commission; c. Where feasible and practical of a balanced representation of gender and age groups. Consideration shall be given to the following criteria in any appointment: • Previous experience as a member of a Board of Variance; • Experience on a local government council, board, local trust committee, commission or other body; • Experience with other volunteer boards, commissions or committees; • Experience and credential in a planning, design or related profession; • Experience and credentials in a building or design trade; • Educational background; • Length of residency in the local trust area; • Availability, and willingness to travel between local trust areas.
2.	March 26, 2015	**GM-2015-018**		**It was MOVED and SECONDED,** that the Gambier Island Local Trust Committee amend the APC appointment guidelines to allow for representation of members to be weighted to a geographic area subject to a current top priority project.

3.	October 26, 2017	**GM-2017-065**	Development Permit Area)DPA) No. 3: Riparian Areas administration	**It was MOVED and SECONDED** that the Gambier Island Local Trust Committee adopt a Standing Resolution which directs staff to administer Development Permit Area (DPA) No. 3: Riparian Areas in the interim before formal amendments are made to the DPA, as follows: a. The "Designated Area" provisions of Section 12.3.1 of Gambier Island Official Community Plan No. 73 should be used to determine whether or not a proposed development is subject to DPA No. 3: Riparian Areas; b. When development is proposed within the "Designated Area", applicants shall be required to have a Qualified Environmental Professional assess the water feature to determine whether or not it is subject to the Riparian Areas Regulation; c. When development is proposed within the "Designated Area" of a water feature which is determined to be subject to the Riparian Areas Regulation, a DPA No. 3: Riparian Areas Development Permit shall be required; d. When development is proposed within the "Designated Area" of a water feature which is determined not to be subject to the Riparian Areas Regulation, a DPA No. 3: Riparian Areas Development Permit shall not be required.
4.	December 11, 2017	**GM-2017-078**	Adding item to agenda	**GM-2017-078** **It was MOVED and SECONDED** that the Gambier Island Local Trust Committee request staff to add to each agenda "First Nations Activities" under the Reports section.
5.	January 25, 2018	**GM-2018-009**	First Nations Words, Phrases and Place Names	**GM-2018-009** **It was MOVED and SECONDED** that the Gambier Island Local Trust Committee adopt the following standing resolution: a) That staff incorporate First Nations' words, phrases, and place names in Local Trust Committee communications, as appropriate.

Islands Trust

STAFF REPORT

File No.: 3445-30
(SCRD Referral – Twin Creeks
OCP Bylaw No. 711, 2018)

DATE OF MEETING: July 26, 2018

TO: Gambier Island Local Trust Committee

FROM: Sonja Zupanec, Island Planner
Northern Team

SUBJECT: Sunshine Coast Regional District Referral Bylaw No. 711, 2018, Twin Creeks OCP Review

RECOMMENDATION

1. **That the Gambier Island Local Trust Committee request staff to prepare a referral response to the Sunshine Coast Regional District Board to support the approval of Bylaw No. 711, 2018 (Twin Creeks Official Community Plan), and include a copy of the Islands Trust staff report dated July 26, 2018 and the following comments:**

   a) **The Sunshine Coast Regional District is asked to consider amending the following sections of the January 11, 2018 draft Twin Creeks Official Community Plan:**
      i. **Part 3 'Twin Creeks Community The Plan Area'- add to the end of the third paragraph: "The marine portion of the plan area falls within the Gambier Island Local Trust Area of the Islands Trust."; and**
      ii. **Part 18 'Industrial Marine Policies' – amend 7. f) by adding the words "and the Islands Trust" after the word "authorities".**

   b) **Pursuant to Islands Trust Policy Manual 5.9ii (Planning, Regulation and Advocacy Initiatives: Outer Boundary of Islands Trust Area) the Gambier Island Local Trust Committee has reviewed the proposed Bylaw and deems Bylaw No. 711, 2018 to be consistent with the Islands Trust object and policy statement.**

REPORT SUMMARY

The purpose of this report is to provide a recommended referral response to the Sunshine Coast Regional District Board (SCRD) regarding the Twin Creeks Official Community Plan (OCP) bylaw referred to the Gambier Island Local Trust Committee (LTC). The OCP includes 460 hectares of marine area that is within the Gambier Island Local Trust Area (LTA) off the west coast of Gambier Island.

BACKGROUND

The SCRD has commenced the process of updating the Twin Creeks OCP which was originally adopted in 2005. The review began in 2016 with a working group and includes updated vision, goals, objectives, policies and maps. SCRD staff are requesting feedback by **August 10, 2018** on the draft OCP to inform potential amendments during the first step in ongoing consultation on the Plan. A comprehensive background summary, report and Proposed Bylaw from the SCRD Planning Department is included as Attachment 1.

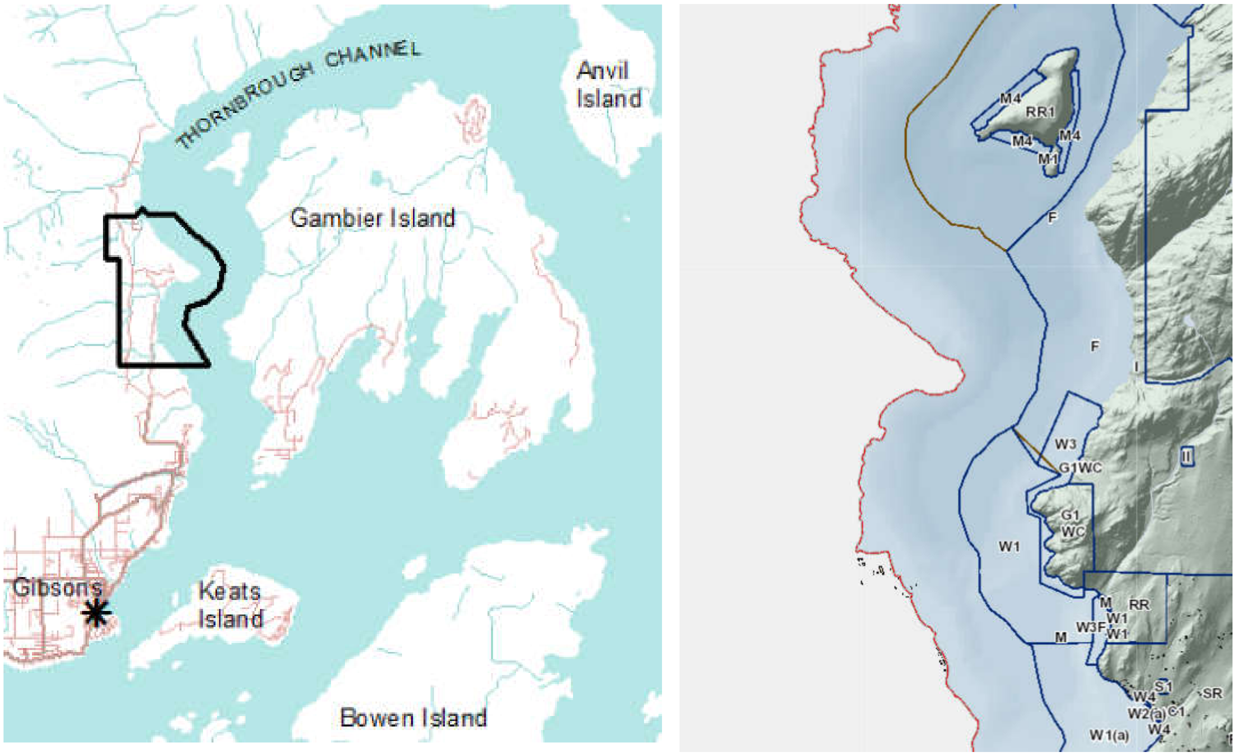

Figure 1. Twin Creeks OCP Area and adjacent marine zoning in the Gambier Land Use Bylaw.

ANALYSIS

Policy/Regulatory

Pursuant to Islands Trust Policy Manual 5.9ii '*Planning, Regulation and Advocacy Initiatives: Outer Boundary of Islands Trust Area*', Policy 2.1, the LTC is to provide advocacy comments based on the object of the Trust, the Islands Trust Policy Statement and any relevant Official Community Plan.

Islands Trust Policy Statement:

The following Islands Trust Policy Statements are relevant to the consideration of the proposed Official Community Plan:

> *3.1.11 Trust Council encourages agents of the government of British Columbia or the Government of Canada, Crown corporations, municipalities, regional districts, non-government organizations, property owners and occupiers to protect environmentally sensitive areas and significant natural sites, features and landforms through voluntary stewardship, acquisitions, conservation covenants and careful management.*

The OCP includes policy directive to protect eelgrass habitats and sensitive coastal ecosystems in the subject marine area.

> *3.3.3 Trust Council encourages government agencies, non-government organizations, property owners and occupiers to protect freshwater bodies, watercourses, wetlands, riparian zones and*

> *aquatic wildlife habitats through voluntary donation, acquisition, conservation covenants and careful management.*

The OCP includes policy directives to protect freshwater habitats and sensitive ecosystems in the upland areas. The OCP area includes four ‘Development Permit Areas’ (DPA) including a Coastal Flooding DPA to address astronomic ties, storm surges, wave run-up and sea level rise.

> *4.5.3 It is the position of Trust Council that development, activity, buildings or structures should not result in a loss of significant marine or coastal habitat, or interfere with natural coastal processes.*
>
> *4.5.4 It is the position of Trust Council that development, activity, buildings or structures should not restrict public access to, from or along the marine shoreline.*
>
> *5.6.1 Trust Council holds that the natural and human heritage of the Trust Area — that is the areas and property of natural, historic, cultural, aesthetic, educational or scientific heritage value25 or character26 — should be identified, preserved, protected and enhanced.*

The OCP supports deep water vessel transportation in the marine area as a significant economic activity. Any expansion or intensification of industrial uses in the marine should address: potential loss of significant marine or coastal habitat or interference with natural coastal processes; maintaining public access to or along the marine shoreline and protection of known or potential archaeological resources.

The Policy Statement is fundamental to the operations of the Islands Trust. It is also used by external agencies such as the regional districts whose jurisdiction coincides with the Islands Trust Area to determine if their plans and policies are compatible with those of Islands Trust.

Official Community Plan:

The proposed marine area does not fall within the Gambier, Keats or Gambier Associated Islands OCP planning areas.

Land Use Bylaw:

The proposed marine area is within an un-zoned portion of the Gambier Island Local Trust Area; however the SCRD currently has marine zoning for this area under Zoning Bylaw No. 310.

Protocols

The Gambier Island Local Trust Committee has a protocol agreement with the SCRD which sets out the principals for cooperation and communication.

Agencies

The proposed bylaw amendment is being referred to several agencies.

First Nations

The proposed bylaw amendment is being referred to the *Sḵwx̱ wú7mesh (Squamish)* Nation.

Rationale for Recommendation

SCRD OCP Bylaw 711, 2018 proposes to reflect the current and proposed land and marine uses in the Twin Creeks Plan area. Staff recommends support of the proposed OCP as indicated on Page 1 of the report.

ALTERNATIVES

The LTC may consider the following alternatives to the staff recommendation:

1. **Request further information**

   The LTC may request further information prior to making a decision. If selecting this alternative, the LTC should describe the specific information needed and the rationale for this request.

2. **Provide additional comments in support or not in support of the proposed bylaw**

   The LTC may provide additional comments to the SCRD Board either in support or non-support of the proposed bylaw.

NEXT STEPS

Staff will forward the LTC resolution to the SCRD Planning Department for consideration.

Submitted and Concurred By:	Sonja Zupanec, MCIP, RPP Island Planner, Acting Regional Planning Manager	July 16, 2018

ATTACHMENTS

1. SCRD Referral Package – Twin Creeks OCP Review June 2018

Sunshine Coast Regional District
1975 Field Road
Sechelt, British Columbia
Canada V0N 3A1

P 604.885.6800
F 604.885.7909
Toll free 1.800.687.5753

info@scrd.ca
www.scrd.ca

July 25, 2018

Islands Trust
700 North Road
Gabriola Island, B.C.
V0R 1X3

Dear: Sonja Zupanec

RE: Twin Creeks Official Community Plan Bylaw No. 711, 2018, review – Referral

The Sunshine Coast Regional District (SCRD) has commenced the process of updating the Twin Creeks Official Community Plan (OCP), originally adopted in 2005. The review of the Twin Creeks OCP began in early 2016. A working group composed of community members and the Electoral Area Director as an ex-officio member, with SCRD staff, was established to provide insight into the vision, goals, objectives and policies which shape the Plan.

Twin Creeks is defined by its well-established forest-related industry, its waterfront industrial land, and its proximity to the industrial area of Hillside – Port Mellon to the north. The primary uses in the area are in the forestry and industrial sectors, with few rural-residential properties.

The OCP identifies a vision, goals, objectives, and policies.

- The vision is the ideal future state for the bylaw area.
- The goals are the desired outcomes once the Plan is fully implemented.
- Objectives are the changes that must take place to realize the goals. Objectives outline what is important to the residents and landowners in the Plan area.
- Policies are the actions that relate directly to achieving the goals and objectives of the Plan. Policies provide specific direction to the Board, the community, and provincial and federal agencies on the future land and surface-of-water use in the Twin Creeks plan area.

The OCP is divided into five Parts:

- Part 1 provides the context, background, vision, and goals for the OCP.
- Part 2 provides the broad framework for the OCP.
- Part 3 covers the land use designations. Each designation contains an overview and information on existing conditions, as well as opportunities and challenges, objectives, and policies.
- Part 4 includes the Development Permit Areas.
- Part 5 provides definitions.

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To support the Plan text, the four maps are included:

- Map 1 – Land Use Designations
- Map 2 – Development Permit Areas
- Map 3 – Transportation Networks and Recreation
- Map 4 – Aggregate

The OCP is organized around the vision and goals. The five goals are:

1. A vibrant and diversified economy.
2. A sustainable forestry industry.
3. A healthy natural environment.
4. Enhanced collaboration with the Squamish (Sḵwx̱wú7mesh) Nation and other jurisdictions.
5. A sustainable mix of land and marine uses.

Once feedback is received, SCRD staff will prepare a report to the Planning and Community Development Committee with recommended next steps and possible amendments.

Please consider this the first step to ongoing consultation on the Plan. We welcome your feedback on how the Plan relates to your organization's mandate; missing or inaccurate information; or any other comments. Please forward any comments or questions to Andrew Allen, Manager Planning and Development, planning.department@scrd.ca, by August 10, 2018.

Attached is a copy of the OCP as well as the staff report describing the highlights of the plan. Updates regarding the review along with a copy of the current OCP can be found here http://www.scrd.ca/Twin-Creeks

Yours truly,

SUNSHINE COAST REGIONAL DISTRICT

DRafael

David Rafael
Senior Planner

Enclosures:

1. Twin Creeks Official Community Plan Bylaw No. 711, 2018

2. Staff report dated December 14. 2017 and titled Twin Creeks Official Community Plan Bylaw No. 711, 2017 for Consideration of First Reading

SUNSHINE COAST REGIONAL DISTRICT STAFF REPORT

TO: Planning and Community Development Committee – December 14, 2017

AUTHOR: David Rafael, Senior Planner and Lesley- Ann Staats, Planner

SUBJECT: TWIN CREEKS OFFICIAL COMMUNITY PLAN BYLAW NO. 711, 2017 FOR CONSIDERATION OF FIRST READING

RECOMMENDATIONS

THAT the report titled Twin Creeks Official Community Plan Bylaw No. 711, 2017 for Consideration of First Reading be received;

AND THAT Twin Creeks Official Community Plan Bylaw No. 711, 2017 be forwarded to the Board for First Reading;

AND THAT pursuant to Section 475 of the *Local Government Act*, Bylaw No. 711, 2017 be referred to the following as part of the early and on-going consultation:

- **i. West Howe Sound Advisory Planning Commission**
- **ii. Sḵwx̱wú7mesh Nation**
- **iii. Ministry of Transportation and Infrastructure**
- **iv. Vancouver Coastal Health Authority**
- **v. Ministry of Forests Lands, Natural Resource Operations and Rural Development**
- **vi. Islands Trust**
- **vii. Agricultural Land Commission**
- **viii. Town of Gibsons**
- **ix. Squamish Lillooet Regional District**
- **x. Metro Vancouver Regional District**
- **xi. School District #46**
- **xii. BC Hydro**

AND FURTHER THAT pursuant to Section 477 of the *Local Government Act*, Bylaw No. 711, 2017 is consistent with the SCRD's 2017-2021 Financial Plan and 2011 Solid Waste Management Plan.

BACKGROUND

The purpose of this report is to introduce the new Twin Creeks Official Community Plan (OCP), recommend the First Reading, and initiate referrals. The new OCP (Attachment A) is intended to replace the existing Twin Creeks OCP, adopted in 2005.

An OCP represents a vision for the future of a community and provides a framework to guide growth and decisions about the use and management of land and water resources. An OCP describes how and where forestry, industrial activity, residential and commercial types of development will occur; it guides the provision of necessary transportation and utility infrastructure; and provides policies concerning environmental, economic and community health and well-being.

The purpose and content of an OCP are formally outlined in the *Local Government Act* as "…a statement of objectives and policies to guide decisions on planning and land use management, within the area covered by the plan, respecting the purposes of local government."

The Review Process

The review of the Twin Creeks OCP began in early 2016. A working group composed of community members and the Electoral Area Director as an ex-officio member, with SCRD Staff supporting, was established to provide insight into the vision, goals, objectives and policies which shape the Plan. The first meeting was held on June 8, 2016. Nine working group meetings and two site visits have been held to date.

Cross-functional inter-departmental opportunities were used in drafting many of the chapters, including Part 3 (Setting the Stage), Part 3 (Land Use Designations), and Part 4 (Development Permit Areas).

DISCUSSION

The Twin Creeks OCP Layout

The OCP identifies a vision, goals, objectives, and policies.

- The vision is the ideal future state we aspire to achieve.
- The goals are the desired outcomes once the Plan is fully implemented.
- Objectives are the changes that must take place to realize the goals. Objectives outline what is important to the residents and landowners in the Plan area.
- Policies are the actions that relate directly to achieving the goals and objectives of the Plan. Policies provide specific direction to the Board, the community, and provincial and federal agencies on the future land and surface-of-water use in the Twin Creeks plan area.

The OCP is divided into five Parts:

- Part 1 provides the context, background, vision, and goals for the OCP.
- Part 2 provides the broad framework for the OCP.
- Part 3 covers the land use designations. Each designation contains an overview and information on existing conditions, as well as opportunities and challenges, objectives, and policies.
- Part 4 includes the Development Permit Areas.
- Part 5 provides definitions.

To support the Plan text, four maps are included:

- Map 1 – Land Use Designations
- Map 2 – Development Permit Areas
- Map 3 – Transportation Networks and Recreation
- Map 4 – Aggregate

What's New

A variety of people are interested in reading OCP's. Generally, planners, developers, land-owners, qualified professionals, architects, and interested citizens use an OCP the most. During drafting, Staff worked to ensure the document would be user-friendly, and easy to follow and implement.

The following parts of the OCP are new:

1. The Vision. The Vision was originally a lengthy, three-paragraph statement. The working group and staff worked together to consolidate the themes into a concise vision statement. The new vision is stated as follows:

   A coastal community with a mix of industrial, forestry, rural, residential, agricultural, and recreational uses in close proximity; where natural assets and cultural heritage are highly valued; and a future where local and diversified economic opportunities are abundant.

2. Sḵwx̱wú7mesh Nation section. This section supports protecting Sḵwx̱wú7mesh Nation heritage and early and ongoing engagement on land use applications.
3. Climate Change and Greenhouse Gas Emission Reduction Targets. This section outlines objectives and policies to reduce greenhouse gas emissions as required by the *Local Government Act.*

4. Under the Land Use Designations section, the following three sections are new:

    a. Marine Land Use Designation is divided into Industrial Marine and General Marine.

    b. Forestry Land Use Designation combines Private Managed Forest Lands and Provincial Forest lands into one section.

    c. Rural-Industrial Land Use Designation is a new buffer area between Industrial designated lands and Residential designated lands. The Rural-Industrial lands are intended to allow a mixed-use of light industrial and residential.

5. Development Permit Areas (DPA's). The original OCP has Geotechnical Assessment Areas, which are areas identified as hazardous, although assessments are not required. The updated hazardous areas are now aligned with Kerr Wood Leidel Associates Ltd. Consulting Engineers 2015 assessment with recommendations on the safe use of these lands. There are three new geotechnical hazard DPA's: Coastal Flooding, Slope Hazards, and Creek Hazards. These DPA's are aligned with other SCRD OCP's.

OCP Goals

The OCP is organized around the vision and goals. The five goals are:

1. A vibrant and diversified economy.
2. A sustainable forestry industry.
3. A healthy natural environment.
4. Enhanced collaboration with the Squamish (S<u>k</u>w<u>x</u>wú7mesh) Nation and other jurisdictions.
5. A sustainable mix of land and marine uses.

Organization and Intergovernmental Implications

As the OCP Bylaw moves toward adoption process referrals are made to ensure the plan is consistent with other plans, studies and requirements of external agencies and groups. Many of the referrals to Provincial ministries and First Nations are prescribed by the *Local Government Act*. Other referrals to the West Howe Sound Advisory Planning Commission and departments within the SCRD are conducted as a matter of effective planning practice.

Staff recommends referring the OCP to the following as part of the early and ongoing consultation process and in order to fulfil legislative requirements:

- West Howe Sound Advisory Planning Commission
- Ministry of Transportation and Infrastructure
- Vancouver Coastal Health
- S<u>k</u>w<u>x</u>wú7mesh Nation

- Ministry of Forests, Lands, Natural Resource Operations and Rural Development
- Islands Trust
- Agricultural Land Commission
- Town of Gibsons
- Squamish Lillooet Regional District
- Metro Vancouver Regional District
- School District #46
- BC Hydro

The plan area is outside SCRD's fire protection and refuse collection service area. Objectives and policies in the plan are consistent with SCRD's current Solid Waste Management Plan.

Financial Implications

The Manager, Financial Service / Deputy Financial Officer has reviewed the OCP and determined that it is consistent with the five-year Financial Plan (2017-2021).

Timeline for next steps or estimated completion date

Upon First Reading, Staff will refer the OCP to organizations to begin the process of early and ongoing consultation. Staff will report back to this Committee with feedback from the consultation.

Communications Strategy

The strategy applied to involve stakeholders and property owners was the establishment of the Twin Creeks OCP Review working group. Referrals to the organizations above will supplement the consultation process. The OCP will be posted on SCRD website. A public information meeting is anticipated to be organized in 2018 Q1.

A public hearing will also be conducted prior to consideration of adoption. Additional engagement opportunities may be explored upon direction from the Board.

STRATEGIC PLAN AND RELATED POLICIES

The OCP review process and the Plan itself reflect many of the strategic priorities outlined within SCRD's Strategic Plan including Enhance Collaboration with the Skwxwú7mesh Nation, Support Sustainable Economic Development, Facilitate Community Development, Ensure Fiscal Sustainability, and Embed Environmental Leadership.

The OCP reflects strategic values of collaboration, environmental leadership, and transparency.

CONCLUSION

This report introduces the new Twin Creeks Official Community Plan, which includes objectives and policies to guide decisions on planning and land use management in the Twin Creeks area. The document was reviewed by a working group that met nine times over a year and a half. New and updated components of the OCP include the vision, a section on the Skwxwú7mesh

Nation, climate change and greenhouse gas reduction targets, some new land use designations, and revised Development Permit Areas. Staff recommends a First Reading of the Bylaw and initiating referrals to begin the process of early and ongoing consultation and to ensure the plan is consistent with other plans, studies and requirements of external agencies and groups.

Attachments

Attachment A – Twin Creeks Official Community Plan Bylaw No. 711, 2017 for First Reading

Reviewed by:			
Manager	X – A. Allen	Finance	X – S. Zacharias
GM	X – I. Hall	Legislative	X – A. Legault
CAO	X – J. Loveys	Solid Waste	X – R. Cooper

SUNSHINE COAST REGIONAL DISTRICT

BYLAW NO. 711

A bylaw to adopt an Official Community Plan for the Twin Creeks Plan Area within Electoral Area F.

The Board of Directors of the Sunshine Coast Regional District, in open meeting assembled, enacts as follows:

PART A – CITATION

1. This bylaw may be cited as the *Twin Creeks Official Community Plan Bylaw No. 711, 2018.*

PART B – APPLICATION

2. This bylaw is applicable to land within the boundaries of the Twin Creeks Official Community Plan area, as shown on Maps 1-4 of Appendix A, attached to and forming part of this bylaw.

PART C – ORGANIZATION

3. The Twin Creeks Official Community Plan is comprised of Appendix A, attached to and forming a part of this bylaw, includes the following parts:

    1. Introduction
    2. Setting the Stage
    3. Land Use Designations
    4. Development Permit Areas
    5. Glossary of Terms

PART D – SEVERABILITY

4. If any section, subsection, sentence, clause or phrase of this bylaw is held to be invalid by a court of competent jurisdiction, that section, subsection, sentence, clause or phrase, as the case may be, will be severed and the validity of the remaining portions of the bylaw will not be affected.

PART E – REPEAL

5. The Twin Creeks Official Community Plan Bylaw No. 545, 2004 and all amendments thereafter are hereby repealed.

PART F – ADOPTION

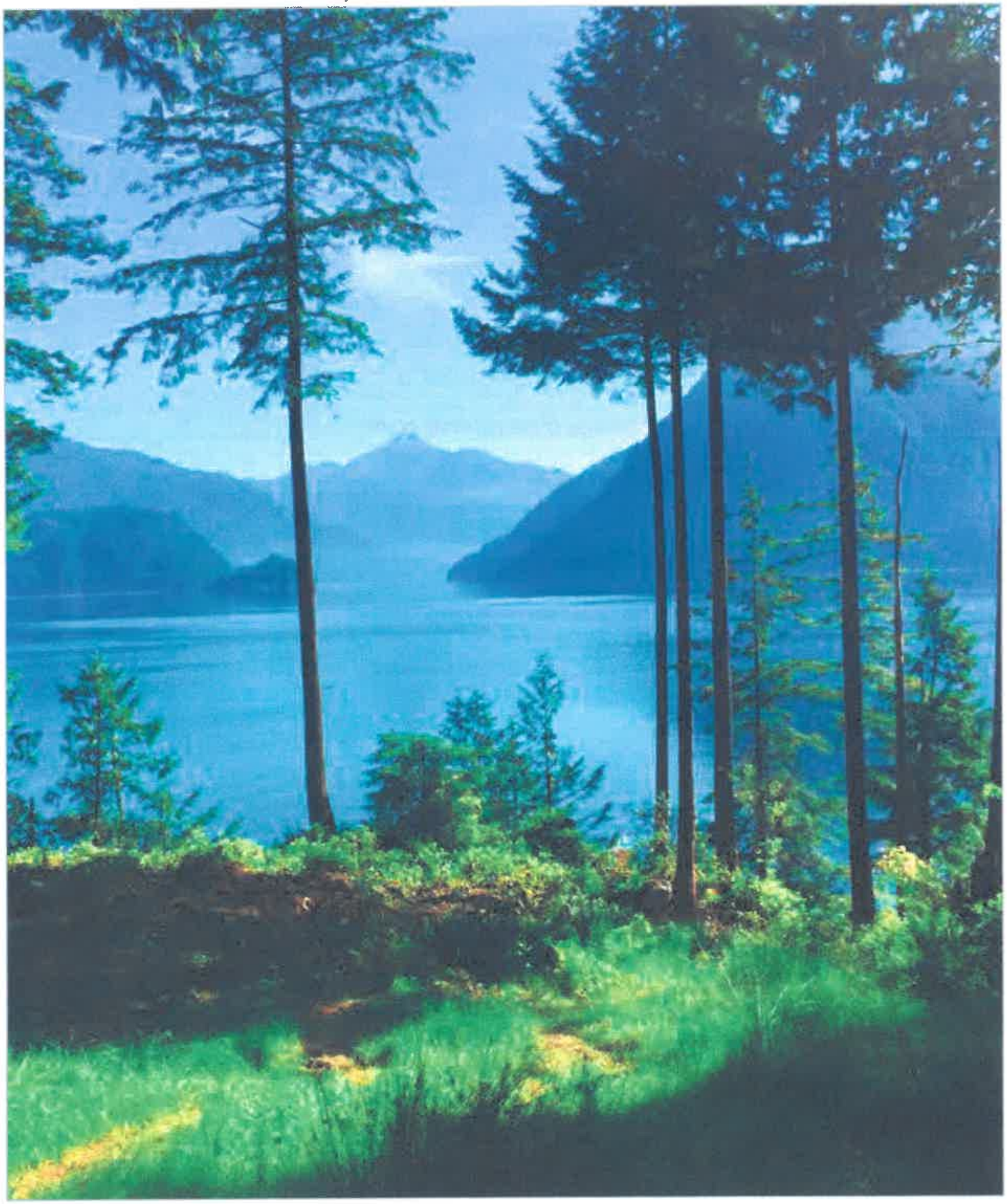
READ A FIRST TIME this	11TH	DAY OF JANUARY ,	2018
PURSUANT TO SECTION 475 OF THE *LOCAL GOVERNMENT ACT* CONSULTATION REQUIREMENTS CONSIDERED this	####	DAY OF MONTH ,	YEAR
READ A SECOND TIME this	####	DAY OF MONTH ,	YEAR
CONSIDERED IN CONJUNCTION WITH THE SUNSHINE COAST REGIONAL DISTRICT FINANCIAL PLAN AND WASTE MANAGEMENT PLANS this	####	DAY OF MONTH ,	YEAR
PUBLIC HEARING HELD PURSUANT TO THE *LOCAL GOVERNMENT ACT* this	####	DAY OF MONTH ,	YEAR
READ A THIRD TIME this	####	DAY OF MONTH ,	YEAR
APPROVED PURSUANT TO SECTION 52 OF THE *TRANSPORTATION ACT* this	####	DAY OF MONTH ,	YEAR
ADOPTED this	####	DAY OF MONTH ,	YEAR

____
Corporate Officer

____
Chair

APPENDIX A

Twin Creeks Official Community Plan
Bylaw No. 711, 2018



Witherby Point. Photo by Jim Green

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Table of Contents

PART ONE: INTRODUCTION

Acknowledgements

1 Sunshine Coast Regional District (SCRD) sincerely appreciates the time and valuable contribution made by community members, the Board, and staff. The Twin Creeks Official Community Plan (OCP) was prepared during the elected term of Ian Winn, Director for Electoral Area F – West Howe Sound and his Alternate Director Kate-Louise Stamford. A review committee was established to assist in guiding the public engagement process and providing insight into the vision, goals, objectives and policies which shape this Plan.

Twin Creeks Official Community Plan Review Committee

Jordan Cosulich	David Rafael, SCRD Senior Planner, Chair
Jim Green	Ken Sneddon
Mark Hiltz	Lesley-Ann Staats, SCRD Planner
Andy Koberwitz	Hugh Willson
Rob Linden	Lisa Wilcox, Sḵwx̱wú7mesh Nation
Jon McRae	Chief Bill Williams, Sḵwx̱wú7mesh Nation
	Director Ian Winn, Member Ex Officio

The review committee and SCRD acknowledge the earlier work completed on the original OCP which provided a foundation for this Plan.

Bylaw Adoption

2 Twin Creeks Official Community Plan Bylaw No. 711, 2017

⇨ Insert Signed Bylaw here

Twin Creeks Community: The Plan Area

3 The Twin Creeks area is a coastal community approximately 10 km north of the Town of Gibsons and approximately 2 km south of the Howe Sound Pulp and Paper Mill at Port Mellon. It extends south to the boundary of the West Howe Sound Official Community Plan area, north to the Hillside – Port Mellon Industrial Area Official Community Plan area, west along the slopes of Mount Elphinstone to include land within the Sechelt Provincial Forest, and east to incorporate part of Thornbrough Channel in Howe Sound.

SCRD acknowledges and respects that the Plan area lies within the territory of the Sḵwx̱wú7mesh (Squamish) Nation.

The Plan area is approximately 1054 hectares in size. The land portion is approximately 594 hectares and the marine portion covers approximately 460 hectares of the area over the water, which extends approximately 750 metres from the shoreline.

Twin Creeks is defined by its well-established forest-related industry, its waterfront industrial land, and its proximity to the industrial area of Hillside to the north.

The primary uses in the area are in the forestry and industrial sectors, with few residential properties and less than 20 residents. At the time the Plan was written, there were less than 20 landowners and the majority of the land was owned by 5 property owners.

What is an Official Community Plan?

4 An Official Community Plan (OCP) represents a vision for the future of the community and provides a framework to guide growth and decisions about the use and management of land and water resources. An OCP describes how and where forestry, industrial activity, residential and commercial types of development will occur; it guides the provision of necessary transportation and utility infrastructure; and provides policies concerning environmental, economic and community health and well-being.

The purpose and content of an OCP are formally outlined in the *Local Government Act* of British Columbia as "…a statement of objectives and policies to guide decisions on planning and land use management, within the area covered by the plan, respecting the purposes of local government."

The *Local Government Act* requires local governments to provide consultation throughout the development of the plan and outlines the adoption procedure for the bylaw respecting the OCP.

Once adopted as a bylaw, an OCP becomes "official" and all future land use decisions made by the Regional District must be consistent with the objectives and policies outlined in the OCP. It is important to note that an OCP is strictly a policy document. In order for an OCP to be effective, several tools are required to implement an OCP's policies and objectives. This includes the use of regulations or guidelines such as those contained in a zoning bylaw, development permits, capital expenditures planning, development cost charges and subdivision control. After adoption, all bylaws enacted or works undertaken by the Regional District, must be consistent with the OCP.

While it provides guidance and an amount of certainty for the community and investors, an OCP is not intended to be a static document. It is a living document and should respond to new, unanticipated conditions and circumstances. As such, following careful consideration by the Regional District Board, policies and land use designations in an OCP may be revised through the adoption of an amending bylaw following the provisions outlined within the *Local Government Act*, including public consultation. OCP's are typically reviewed periodically to assess whether the goals, objectives and policy directions remain valid.

Organization of the Plan

5 The Twin Creeks OCP, referred to simply as the 'Plan', is organized around the vision and goals. It includes text and corresponding maps. The following maps are included:

Map 1 – Land Use Designations

Map 2 – Development Permit Areas

Map 3 – Transportation Networks and Recreation

Map 4 – Aggregates

This Plan identifies a vision, goals, objectives, and policies. The vision is the ideal future state we aspire to achieve. The goals are the desired outcomes once the Plan is fully implemented. Objectives are the changes that must take place to realize the goals. Objectives outline what is important to the residents and landowners in the Plan area. Policies are the actions that relate directly to achieving the goals and objectives of the Plan. Policies provide specific direction to the Board, the community, and provincial and federal agencies on the future land and surface-of-water surface use in the Plan area.

The Plan is divided into Five Parts:

Part 1 provides the context, background, vision, and goals for the OCP.

Part 2 provides the broad framework for the OCP.

Part 3 covers the land use designations. Each designation contains an overview and information on existing conditions, as well as opportunities and challenges, objectives, and policies.

Part 4 includes the Development Permit Areas.

Part 5 provides definitions.

Vision

6 The vision of this Plan is the ideal future state we aspire to achieve.

A coastal community with a mix of industrial, forestry, rural, residential, agricultural, and recreational uses in close proximity;

where natural assets and cultural heritage are highly valued;

and a future where local and diversified economic opportunities are abundant.

Goals

7 The goals are the desired outcomes once this Plan is fully implemented.

1. A vibrant and diversified economy.
2. A sustainable forestry industry.
3. A healthy natural environment.
4. Enhanced collaboration with the Squamish (Skwxwú7mesh) Nation and other jurisdictions.
5. A sustainable mix of land and marine uses.

PART TWO: SETTING THE STAGE

The Planning Process

8 This plan is based on the community's values, concerns, and wishes. A Twin Creeks OCP Review Committee composed of nine residents, two Planners, one Director, and two members of the Sḵwx̱wú7mesh Nation guided the process and provided input into the draft materials. The Committee met eight times over a year to determine what changes needed to be made to the original Plan, which provided a foundation for this Plan. This Plan builds on the work of the original Twin Creeks OCP that was created with the assistance of a public advisory group.

The successful implementation of this Plan is dependent on the collaboration of individuals, organizations, First Nations, and government bodies. Working together, the results of our collaborative efforts will build a strong, sustainable future for the residents that live, work and play around the Twin Creeks area.

Regional Context Statement

9 As a community within the Sunshine Coast Regional District, the Twin Creeks plan area works to achieve regional objectives identified in the Regional Sustainability Plan "We Envision" and the Community Energy and Emissions Plan.

The Plan area is entirely within the Sḵwx̱wú7mesh Nation's territory. SCRD is committed to working with Sḵwx̱wú7mesh Nation to protect cultural and archaeological resources within the Twin Creeks OCP area.

Sḵwx̱wú7mesh Nation

10 The Sḵwx̱wú7mesh Nation has focused most of their attention on portions of their territory that is outside of SCRD's jurisdiction. The Xay Temíxw (Sacred Land) Land Use Plan does not contain specific policies or designations for the Plan area.

Skwxwú7mesh Nation Objectives

1. SCRD will work with the Sḵwx̱wú7mesh Nation to ensure that its heritage is protected under the *Heritage Conservation Act* and through cooperation on the Provincial land use and planning processes.
2. Encourage early and ongoing engagement with the Sḵwx̱wú7mesh Nation for any proposals to amend land use policies in the Twin Creeks OCP.

Skwxwú7mesh Nation Policies

1. Advise applicants and developers to contact the Sḵwx̱wú7mesh Nation early in the application process for consideration of a development.
2. SCRD will refer applications to amend the Twin Creeks OCP and the Zoning Bylaw to the Sḵwx̱wú7mesh Nation for comment.

3. SCRD will collaborate with applicants and the Sḵwx̱wú7mesh Nation to work towards resolving issues before the SCRD Board considers adopting amendments.
4. SCRD will collaborate with the Sḵwx̱wú7mesh Nation in land and marine planning for Howe Sound.

Climate Change and Greenhouse Gas Emission Reduction Targets

11 In 2007, the Province passed the *Greenhouse Gas Reductions Target Act*. The Act establishes targets for the province as a whole: to reduce Greenhouse Gas (GHG) emissions by at least 33% below 2007 levels by 2020 and reduce GHG emissions by 80% in relation to 2007 by 2050.

BC's *Local Government Act* requires all OCPs to set targets for GHG emission reduction, as well as policies and actions to achieve the targets.

In 2009, SCRD partnered with local governments on the Sunshine Coast to develop the Community Energy and Emissions Plan (CEEP) to determine the source and amount of GHG's emitted on the Sunshine Coast. The GHG emission sectors that apply to the Twin Creeks Plan area are Industry, Transportation, Forestry, Rural, Residential, Commercial, and Solid Waste.

As is to be expected in rural communities where the private automobile is the primary mode of transportation, transportation has the highest sector output of GHG emissions (about 65 %) across the Sunshine Coast, followed closely by land use patterns. For the Twin Creeks Plan area, focusing actions and initiatives towards transportation and industrial land use will support the biggest emissions reductions.

Climate Change and Greenhouse Gas Emission Reduction Objectives

The climate change and energy objectives of the OCP are as follows:

1. Reduce greenhouse gas emissions.
2. Increase awareness of the risks of climate change and encourage measures to reduce risks.
3. Integrate considerations related to climate change and energy into relevant procedures, processes, and decision-making by encouraging:
    a. monitoring and managing community energy consumption and generation;
    b. climate change adaptation planning to reduce future impacts on public health, property and the natural environment;
    c. conservation of water and energy;
    d. waste reduction and diversion; and
    e. increasing the energy efficiency of existing and new buildings.
4. Enhance partnerships with federal, provincial, regional and local governments, other public agencies, the Skwxwú7mesh Nation, community organizations, and businesses for the efficient and effective coordination of climate change and energy resiliency plans,

policies and initiatives including greenhouse gas reporting and risk and vulnerability assessment of local climate change impacts.

Climate Change and Greenhouse Gas Emission Reduction Policies

The climate change and energy policies of the OCP are as follows:

1. Continue to work towards a target of 32% reduction in greenhouse gas emissions by 2030 and 39% by 2050, as set out in the Community Energy and Emissions Plan.
2. Support renewable energy and low carbon fuel development proposals and business activities that can sequester carbon or reuse materials.
3. Support development proposals with a district energy system.
4. Protect seagrasses and tidal marshes for sequestering and storing carbon from the atmosphere and oceans.
5. Encourage the development of Waste Management Plans for new commercial and industrial development.

Sustainable Economic Development

12 This Plan supports sustainable economic development activities provided environmental integrity is not compromised. Twin Creeks is suitably located for the resource, industrial, and commercial uses, which are economic generators on the Sunshine Coast. The Plan promotes compatibility between various land uses in adjacent areas. To support economic development, the Plan aims to capitalize on the unique qualities of the area including:

1. Opportunities to develop waterfront industrial lands;
2. Physical attributes that are suitable for a possible transportation transfer point for moving between land and water;
3. Location which is somewhat removed from the more densely developed residential parts of the Sunshine Coast;
4. Accessibility to markets by deep water vessels;
5. A well-established forest-related industry;
6. Proximity to Hillside and Port Mellon industrial area, which provides an opportunity to link into the industrial area to the north.

Temporary Use Permits

13 A Temporary Use Permit (TUP) is a useful tool to allow activities that are not permitted under zoning, to support a development, or test an activity for a temporary term. It may help demonstrate an activity's compatibility with an area and provide support for a rezoning application. Local governments may issue a TUP for periods of up to 3 years, which can be renewed once before a new permit is required. An opportunity for public comment is a legislated requirement before the TUP can be issued. A TUP can set out conditions for each application.

The Plan area is designated as a Temporary Use Permit area for forestry, industrial or commercial uses.

Temporary Use Permit Objective

1. Recognize that Temporary Use Permits for forestry, industrial and commercial use can support economic activity.

Temporary Use Permit Policies

1. A Temporary Use Permit for forestry, industrial or commercial uses may be supported subject to the following criteria:
    a. No permanent structures shall be constructed in conjunction with a temporary use.
    b. All Temporary Use Permit applications must conform to the requirements of Provincial and Federal agencies.
    c. A report completed by a qualified professional(s) shall determine measures to be met to protect the environment, biodiversity, and Species and Ecosystems at Risk.
    d. Financial security may be required to ensure that temporary structures are removed upon expiration of a permit and that the land is restored to a satisfactory condition if it has been altered.
    e. A natural vegetative buffer or berm of 300 metres in width shall be maintained between an asphalt batch plant operation and any dwelling not located on the subject parcel.
    f. Temporary Use Permits shall not be supported for uses such as storage of toxic waste including PCBs, chromium manufacturing and similar high-impact chemical plants, and fish/animal processing plants.

PART THREE: LAND USE DESIGNATIONS

14 Land use designations are shown on the Land Use Designations map (Map 1).

Industrial

15 The Plan recognizes Twin Creek's historic role as a major industrial center and also looks to diversify the industrial land base with new uses that increase local employment and supports the local economy. It is currently comprised of about 100 hectares of land in three separate areas near the mouths of Ouillet Creek, Twin Creeks, and Bear Creek.

The Industrial land use designation is intended to accommodate industrial development and employment centres. The designation is intended to remain flexible for future industrial and commercial land uses. There is support for expanding industrial areas, especially in the Forestry land use designation that, over time, may no longer be required for forestry.

While the present activity is primarily forestry-related industries, the Plan supports a variety of industrial uses. Challenges in expanding the industrial land base include lack of community water and sewage services, topography, road networks, and several relatively narrow parcels. Consolidation of small parcels may provide more industrial opportunities.

Industrial Objectives

1. Provide adequate, serviced industrial land supply.
2. Encourage a flexible and wide variety of industrial uses within the Industrial designation.
3. Recognize the needs of natural resource activities and acknowledge that forestry and extraction activities are important economic contributors to the local economy.
4. Recognize the importance of the Twin Creeks Area to accommodate future industrial growth in West Howe Sound and as a possible future transportation hub with respect to the transfer of goods and associated storage.
5. Recognize that economic development needs to respond to the changing global and regional economy.
6. Protect industrial lands from conflicting rural-residential land uses.

7. Establish sufficient land areas for the development of a diversified economy and employment base to serve local, Canadian and international markets.
8. Protect natural environmental features such as watercourses or habitat areas within industrial areas.
9. Ensure that economic activity is compatible with the surrounding area to minimize conflicts between industry, resource activities and other uses.

Industrial Policies

1. Uses in the Industrial designation include processing, industry, manufacturing and assembly operations, storage, warehousing, and distribution.
2. Prohibited uses that result in significant negative impacts to air or water quality include:
    a. storage or disposal of hazardous, contaminated, biomedical and toxic waste including PCBs;
    b. chromium manufacturing and similar high impact chemical plants;
    c. petrochemical refining and bulk storage, not including auxiliary storage required for industrial operations;
    d. explosives/ammunition manufacturing; and
    e. metal smelting/electroplating.
3. General retail uses will only be permitted within the Industrial designation when they are needed to provide services to area employees.
4. Support auxiliary retail sales for industrial uses.
5. Waterfront lots adjacent to an Industrial designation are designated for marine-dependent industrial uses.
6. Industrial businesses are encouraged to use available technology to reduce/eliminate noise, odours, and other emissions.
7. Support may be given to developing an eco-industrial network to build efficiencies in energy, resource use, and waste management.
8. SCRD may consider the rezoning of partial or entire parcels for refuse disposal uses subject to a comprehensive environmental review.
9. SCRD may consider the rezoning of partial or entire parcels for biodiesel and battery manufacturing uses subject to a comprehensive environmental review.
10. SCRD may consider the rezoning of partial or entire parcels in the Forestry designation to provide new or expanded industrial uses subject to:
11. A comprehensive study demonstrating that the Forestry designation is no longer required;

a. A conceptual plan demonstrating that the development is compatible with surrounding properties, with consideration of impacts such as noise, buffering, on-site stormwater/drainage management and impacts of light;

b. A comprehensive traffic study identifying the potential impacts of increased vehicle volumes, needed improvements to the existing road network to accommodate an increase in traffic and improvements to the road network to access the site. All traffic studies shall be referred to the Province;

c. A report completed by a qualified professional(s) determining measures to protect the environment, biodiversity, and Species and Ecosystems at Risk;

d. A report completed by a qualified professional(s) determining measures to protect development from natural hazards including sea level rise;

e. A report completed by a qualified professional(s) determining adequate water supply and a sewage disposal area is available for the proposed development;

f. Federal and provincial authorities support the proposal; and

g. Environmental compensation, if required, should be provided locally.

12. SCRD may consider rezoning of lands in this designation to allow development of a new marine terminal/deep sea dock with associated upland storage subject to SCRD and other interested agencies having an opportunity to review a conceptual development plan and understand the scope of studies and public consultation that should be provided as part of any rezoning application, including consideration of the following studies or reports:

a. A comprehensive traffic study identifying the potential impacts of increased vehicle volumes, needed improvements to the existing road network to accommodate an increase in traffic and improvements to the road network to access the site. All traffic studies shall be referred to the Province;

b. A report completed by a qualified professional(s) determining measures to protect the environment, biodiversity, and Species and Ecosystems at Risk;

c. A report completed by a qualified professional(s) determining measures to protect development from natural hazards including sea level rise;

d. A report completed by a qualified professional(s) determining adequate water supply and a sewage disposal area is available for the proposed development;

e. Federal and provincial authorities (such as Fisheries and Oceans Canada) support the proposal; and

f. Environmental compensation, if required, should be provided locally.

Sand and Gravel Extraction

16 The management of mineral resources falls primarily under provincial jurisdiction, such as sand and gravel extraction. However, processing activities such as crushing, sorting and cleaning, are subject to local government zoning regulations.

The Provincial Government, through the *Sunshine Coast Aggregate Potential Mapping Project (2002),* identified the parts of the Plan area with primary, secondary and tertiary aggregate potential, as shown on Map 4 – Aggregates. This is the first approximation of aggregate potential and is not a substitution for independent exploration and assessment. It is meant to delineate areas that possess characteristics that are conducive to hosting natural aggregate deposits.

Sand and Gravel Objectives

1. Protect known viable resources from development that may render the resource unviable or inaccessible.
2. Minimize conflicts between extraction activities and adjacent land uses.
3. Minimize the impact of extraction and processing activities on the natural environment and natural assets.
4. Encourage site rehabilitation and reclamation of mined landscapes for subsequent productive use and environmental and aesthetic values.
5. Protect water quality to sustain environmental integrity and domestic consumption.

Sand and Gravel Policies

1. Applications for zoning bylaw amendments or Temporary Use Permits to allow aggregate processing and Provincial referrals for aggregate extraction shall be considered subject to:
    a. A strategy to address impacts of the aggregate extraction proposal:
        i. on the site and on adjacent parcels;
        ii. on existing land uses in the area, with an emphasis on existing on-site industrial activity; and
        iii. the potential for relocation and returning the site to future industrial use;
2. A report completed by a qualified professional(s) determining the feasibility of removing the resource, including impacts of transport by road or barge;
3. A report completed by a qualified professional(s) determining measures to protect the environment, biodiversity, and Species and Ecosystems at Risk, and environmental compensation, if required, should be provided locally;
4. An assessment completed by a qualified professional(s) determining natural hazard protection measures to address sea level rise and flooding; and

5. A site remediation plan to return the site to a usable state (such as for industrial development or revegetation for forestry).
6. Proposed mining operations that drain into residential areas where domestic water licences are on creeks in the drainage area shall:
   a. Define a management strategy for proposed mining operations to protect drinking water; and
   b. Implement Best Management Practices with the goal of achieving zero turbidity, sediment and pathogen input into nearby creeks or streams.

Marine Water

17 The Marine Water designations include the foreshore and surface of the water in Thornbrough Channel, Howe Sound, which extends 750 metres seaward from the shoreline's natural boundary. There are two marine water designations: Industrial Marine and General Marine.

Deep marine water in the area has the potential to support deepwater vessel transportation, which is located adjacent to the industrial uplands. This provides an opportunity for industrial growth in the Plan area. Challenges include balancing the various marine uses such as industry, recreation, and sustenance foraging.

SCRD supports partnering with the Sḵwx̱wú7mesh Nation in developing a Marine Use Plan for Howe Sound. Overall, Howe Sound has seen environmental improvements as some heavy industries (such as the Britannia Mine) have closed and reclamation efforts have taken effect.

Trails BC has developed a Sea to Sky Marine Trail in Howe Sound to support active recreation such as kayaking and stand-up-paddle boarding. Despite the area being home to active log dumps/sorts, the trail route passes through the Twin Creeks area.

Marine seagrasses, such as eelgrass beds, are sensitive, near-shore habitats that provide food and shelter for a wide range of marine species. These coastal marine ecosystems sequester and store carbon from the atmosphere and oceans. Development on the foreshore should be designed to protect marine foreshore health.

Industrial Marine

18 Industrial marine uses contribute to the economic diversity of the Sunshine Coast community. This designation includes the foreshore and surface of the water in Howe Sound, as well as Provincial tenures that are currently being used for industrial activities.

The majority of the foreshore in Thornbrough Channel is licensed for uses related to timber harvesting and processing activities. Provincial tenures have been issued for uses that require a transfer of goods, including storage, between water and land.

The intent of this designation is to recognize its use for log booming and storage and other marine transportation purposes.

Industrial Marine Objectives

1. Retain Industrial Marine areas.
2. Recognize that Industrial Marine areas are vital to resource and industrial activities that take place on the adjacent upland properties.
3. Recognize that Industrial Marine areas pose certain hazards to recreational users and that the general public should take extra care when using these waters.
4. Include the consideration of the industrial nature of the Twin Creeks area in the S<u>k</u>w<u>x</u>wú7mesh Nation Marine Use Plan.

Industrial Marine Policies

1. Uses in the Industrial Marine designation shall include:
    a. log booming and sorting including the storage and maintenance of log booming and sorting equipment;
    b. transfer and storage of forestry and industry related goods;
    c. marine ways;
    d. moorage of marine transportation vessels; and
    e. boat ramp for launching and removing marine craft.
2. Prohibited uses include marine aquaculture.
3. Provincial tenure expansion referrals for marine industrial uses shall be located within the Industrial Marine designation.
4. Support for zoning bylaw amendments may be considered to allow a commercial or industrial marina, marine terminal and services, or deep sea dock subject to:
    a. A comprehensive report prepared to address impacts of the marina/marine terminal/deep-sea dock on existing industrial uses, such as log sorting and booming, with consideration of impacts such as noise, buffering, and impacts of light;
    b. A comprehensive marine assessment completed by a qualified professional(s) that supports the proposal and identifies measures to protect or compensate for impacts to the seabed, seagrasses, marine environment, marine biodiversity, and Species and Ecosystems at Risk;
    c. Environmental compensation, if required, should be provided locally;
    d. A comprehensive traffic study identifying the potential impacts of increased vehicle volumes, needed improvements to the existing road network to accommodate an increase in traffic and improvements to the road network to access the site. All traffic studies shall be referred to the Province;
    e. A report completed by a qualified professional(s) to determining measures to protect development from natural hazards including sea level rise and flooding;

f. A report completed by a qualified professional(s) determining adequate water supply and sewage disposal is available for the proposed development;

g. Federal and provincial authorities (such as Fisheries and Oceans Canada) support the proposal.

5. Provincial tenure referrals for marine development shall include a marine assessment completed by a qualified professional(s) that supports the proposal and identifies measures to protect or compensate for impacts to the seabed, seagrasses, and marine environment.

6. Upon request, SCRD will work with the Skwxwú7mesh Nation on the development of its Marine Use Plan to include reference to the marine industrial considerations of the Twin Creeks area.

7. Support may be provided to fill or dredge the foreshore for the purpose of providing additional industrial use, subject to:

   a. A strategy addressing the impacts of foreshore fill on existing adjacent uses;

   b. A comprehensive marine assessment completed by a qualified professional(s) that supports the proposal and identifies measures to protect or compensate for impacts to the seabed, seagrasses, marine environment, marine biodiversity, and Species and Ecosystems at Risk;

   c. Environmental compensation, if required, should be provided locally.

   d. An assessment completed by a qualified professional(s) determining natural hazard protection measures to address sea level rise and flooding;

   e. A report completed by a qualified professional(s) determining adequate water supply and sewage disposal is identified in the proposal;

   f. Federal and provincial authorities are provided with an opportunity to comment on the proposal.

General Marine

19 The General Marine designation is land and water that is important for public use for foreshore and marine-based recreation and foraging, and marine transportation.

The General Marine designation includes the foreshore and surface of the water in Howe Sound along the Witherby Point properties. The foreshore and water fronting Witherby Beach Road and Rusty Scupper Road is not currently under tenure and is identified for public use.

General Marine Objectives

1. Protect the foreshore and marine environment.

2. Establish areas for public use that is compatible with surrounding industrial uses.

3. Protect marine safety.

4. Maintain public access to the foreshore and marine waters, especially at the end of Rusty Scupper Road.

General Marine Policies

1. The general marine designation shall include the following uses:
    a. a residential private mooring facility
    b. a shared residential private moorage facility
    c. a public boat ramp for launching and removal of marine craft
    d. a park
2. Shared residential private moorages are supported to reduce the cumulative impacts of numerous moorages along the shoreline, even where an upland residential use is not established.
3. Prohibited uses include the installation and use of marine ways.
4. Moorage structures shall be designed to:
    a. maintain public use of and access to foreshore areas
    b. protect aquatic habitats such as eelgrass beds and sponge reefs
    c. preserve the natural environment
5. Activities that prevent public access to the water at the end of Rusty Scupper Road will not be supported.
6. Provincial tenure referrals for marine development shall include a marine assessment completed by a qualified professional(s) that supports the proposal and identifies measures to protect or compensate for impacts to the seabed, seagrasses, and marine environment.

Forestry

20 The majority of land in the Plan area is used for forestry and forestry-related activities and is the primary location on the Sunshine Coast for log sorting. Forestry contributes to the economic viability of the region and provides employment opportunities for Sunshine Coast residents. The management of forestry biomass materials provide a challenge but is also a resource for future economic opportunity.

The Forestry land use designation is identified to protect the land base for sustainable forest management practices. Sustainable forest management practices balance economic benefits with community values and environmental protection.

Forestry designated land is also used for recreation and harvesting of non-timber forest products including fruits, nuts, vegetables, medicinal plants, barks and fibres, mushroom products, and game animals. This designation includes privately managed forest lands and Provincial forest lands.

Privately managed forest lands are regulated by the *Private Managed Forest Land Act* which protects the landowners' right to harvest and use the land for forest management activities.

Forestry on provincial land is regulated by the *Forest and Range Practices Act* and the Province has jurisdiction over provincial land use. Most provincial forest lands in the Plan area is under tenure for timber-harvesting and forest management activities.

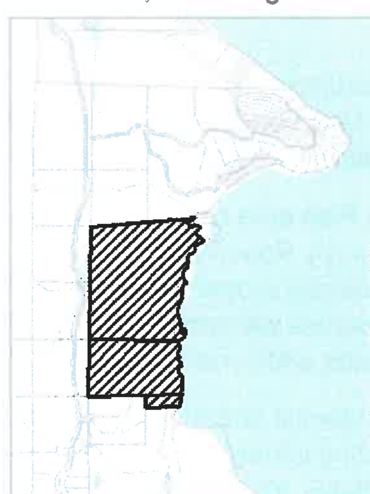
Woodlots that combine private-managed forest land and provincial land have the opportunity to increase an annual allowable cut, which increases the economic viability of the industry.

Forestry Objectives

1. Acknowledge that a sustainable forest industry is an important economic contributor to the local economy.
2. Ensure forest lands are managed on a sustainable yield basis.
3. Protect forest lands and the natural resource land base for its resource value and renewable resource potential.
4. Recognize opportunities for multiple uses of land that do not reduce its primary forestry use.
5. Retain large land holdings for its forestry-related economic value.
6. Protect water quality to sustain environmental integrity and domestic consumption.
7. Protect riparian zones, fish habitat, and species and ecosystems at risk.
8. Maintain public use of provincial land for recreational use and enjoyment.

Forestry Policies

1. Uses for Forestry designated land shall include forest management activities such as growing and harvesting timber and other forest products, forest-based outdoor recreation, restoration and enhancement of the natural environment, and integrated resource management.



2. Auxiliary uses may include log booming, sorting and storage of timber harvested on the same parcel, wood processing of timber harvested on the same parcel, in the forms of sawmills, shake mills and wood chippers, and a dwelling.
3. Compatible land uses that do not reduce its primary forestry use include agriculture, forest or wilderness recreation, outdoor natural science education or research, and non-timber harvesting.
4. Outdoor recreation is permitted on Forestry designated lands unless there are hazards or the need has been identified to protect environmentally sensitive features.

5. The minimum parcel size of newly subdivided lots shall be 100 hectares in order to minimize the potential for fragmentation and alienation of land from the working forest land base.
6. Support for a bylaw amendment may be considered to allow industrial use and 4-hectare minimum parcel sizes on District Lots 1405, 1439, and 1440, (shown on left Figure) subject to a comprehensive study completed by a qualified professional(s) demonstrating that forestry is no longer viable.
7. Forest stewardship plans and operation plans should be shared with SCRD and community groups well in advance of proposed harvest dates to obtain community feedback on proposed operations.
8. Forest management activities shall:
    a. Maintain or improve freshwater quality within the drainage system of watercourses, lakes or wetlands;
    b. Protect the visual integrity and aesthetic appeal of the Plan area;
    c. Protect riparian zones, fish habitat, and species and ecosystems at risk;
    d. Determine the sustainable yield for timber harvesting;
    e. Manage soil erosion and sediment runoff from properties downstream.
9. Forest management activities that drain into residential areas where domestic water licences are on creeks in the drainage area shall:
    a. Define a management strategy for proposed forestry operations to protect drinking water; and
    b. Implement forest practices and Best Management Practices with the goal of achieving zero turbidity, sediment and pathogen input into nearby creeks or streams.

Rural Residential

21 According to the *Local Government Act*, an Official Community Plan must contain statements and land use designations to indicate the location, amount, type and density of residential development to meet anticipated needs for a period of at least 5 years.

The Plan area has very few full-time residents. It contains some residential development in the Witherby Road/Witherby Beach Road area and Latona Road/Port Mellon Highway area. Many residential properties were vacant at the time this Plan was adopted. Developing vacant properties will provide housing that contributes to the 5-year supply and second dwellings may provide additional options for affordable, rental, and workers' housing needs.

Residential and other types of urban development uses are encouraged to locate nearer to existing commercial, institutional and recreational facilities and where services are already available. Within the West Howe Sound Electoral Area, significant contributions to the housing supply are set out in the West Howe Sound OCP. For this reason, the Twin Creeks area is not anticipated to provide a significant contribution to SCRD's overall housing supply.

There may be scope to incorporate new residential as part of mixed-use development and the focus should be on providing housing for workers within Twin Creeks or the Hillside/Port Mellon area. Another form of housing that may be provided within Twin Creeks is caretaker/watchman accommodation auxiliary to industrial development.

Lands within the Rural Residential designation typically have an independent water supply and wastewater is treated and disposed of on-site through ground disposal septic systems. Some properties within the Rural Residential designation are provided with domestic water from surface or groundwater sources.

Challenges in developing in the Rural Residential area is the lack of a community domestic water system or community sewage system. The expansion of a community water or sewer service in the Plan area is not anticipated.

The area is not within an SCRD fire protection area, nor the refuse collection service area.

Rural Residential Objectives

1. Maintain the low-density, rural character of the Rural Residential designation.
2. Support home occupations and auxiliary small-scale employment opportunities that are compatible in scale with rural residential development.
3. Minimize residential conflicts between rural residential development and industrial, forestry, silviculture and resource extraction activities.
4. Encourage a range of housing types and opportunities to address affordable, rental, and worker's housing needs.
5. Protect residential development from hydrological and geotechnical hazards.
6. Protect the supply and quality of groundwater and surface water for domestic consumption and use.
7. Support the consolidation of small parcels on DL 1637.

Rural Residential Policies

1. Uses in the Rural Residential designated land includes residential, home occupations and small-scale commercial, industrial, and agricultural uses.
2. Affordable, rental, and workers' housing needs shall be implemented through zoning allowing a variety of low-density housing types including auxiliary dwellings, secondary suites, mobile homes, temporary accommodation, bed and breakfasts and short-term rentals, subject to parcel sizes and limitations.
3. A minimum parcel size of 4 hectares for subdivision shall be maintained to discourage an increase in residential density in the Plan area.
4. Support the consolidation of small parcels in DL 1637 to a 2000 m^2 minimum to allow each parcel to be serviced with on-site domestic water and sewage treatment.

5. Community water or community sewer systems managed by SCRD for DL 1637 is not supported.
6. Support measures to minimize impacts from adjacent industrial and resource development on the Rural Residential designated land.
7. Establish buffer zones between rural residential development and industrial, forestry, silviculture and resource extraction activities to minimize conflicts.

Rural-Industrial

22 The Rural-Industrial land is intended to be a buffer between the heavy industrial and rural residential lands. The Rural Industrial designated lands support light industrial uses as well as residential uses.

This land use designation provides opportunities for workers to live on site and expand industrial businesses on site. Challenges in the area include the lack of services such as domestic water, sewage treatment, mobile phone reception, and fire protection.

Rural-Industrial Objectives

1. Support an integrated residential community based primarily on enhancing the industrial nature/culture of the surrounding lands.
2. Provide a buffer between Industrial and Residential uses.
3. Encourage light industrial uses with a provision to provide workers housing in the form of sleeping units.
4. Recognize opportunities for small-scale industrial activities as home occupations.

Rural-Industrial Policies

1. Uses in the Rural-Industrial designation include light industry, agriculture, forestry, low-impact recreation, and residential uses.
2. The maximum number of dwellings is two per parcel to limit residential density in a light industrial area.
3. The average size of newly subdivided parcels in the Rural-Industrial designation shall be 4 hectares with a minimum 2-hectare parcel size.
4. Support innovative development proposals that maximizes land for industrial use.
5. Support for bylaw amendments may be considered to increase the Rural Industrial land base subject to:
    a. Measures to prevent conflicts between residential and non-residential uses such as screening and locating dwellings away from industrial uses within the parcel;
    b. A provision for housing for workers in the local Twin Creeks and Hillside area, secured by a legal agreement;

c. A covenant registered on title noting the primary use of the surrounding area as non-residential with elevated noise levels; and

d. Sewage disposal and water supply accepted by SCRD and Provincial authorities.

Agriculture

23 The Agriculture land use designation is identified to protect and enhance the agricultural land base and to provide food security and employment. There are approximately 35 hectares of land in the Agricultural Land Reserve (ALR) which includes District Lot 3498 and a portion of District Lot 1463. The ALR has approximately a 12% slope from north to south, however, there are flat areas in the southern portion of District Lot 3498 below Witherby Beach Road. Cut Creek flows along the west side of the ALR.

The *Agricultural Land Commission Act* and regulations establish activities that are permitted in the ALR and identify those that a local government may regulate or exclude. The Agricultural Land Commission regulations identify farm uses, which includes timber production, harvesting, silviculture and forest protection.

Agriculture Objectives

1. Preserve land in the Agricultural Land Reserve.
2. Maintain a secure and a productive land base for agricultural uses.
3. Encourage farming on agricultural land.

Agriculture Policies

1. Uses in the Agriculture designation include those set out in the *Agricultural Land Commission Act* and SCRD may introduce regulations or exclude specific activities.
2. SCRD does not support the exclusion of lands from the Agricultural Land Reserve except where it is determined by the Agricultural Land Commission that it supports an exchange for other lands of similar size and better agricultural quality to be added to the Agricultural Land Reserve.
3. In order to allow for a broad range of agricultural operations, the minimum size of newly subdivided lots shall be four hectares.
4. SCRD supports agricultural development proposals that promote food production and supply throughout the Plan area.
5. SCRD supports Industrial-agricultural uses in this area, including medical marihuana production facilities, breweries and agricultural product processing. The uses must be approved by the Agricultural Land Commission.

Parks and Recreation

24 There are currently no parks located within the Plan area. There is one beach access located at the end of Rusty Scupper Road, as shown on Map 3. No additional parks are proposed in the Plan area.

Marine trails exist around Bowen Island and along the coast of the Plan area. Marine trail users should use caution when recreating near industrial marine areas for safety.

Parks and Recreation Objectives

1. Acknowledge marine recreation uses, such as the Sea to Sky Marine Trail, are in close proximity to industrial activities in the Twin Creeks area.

Parks and Recreation Policy

2. Respond to referrals and work with trail groups to ensure recreation areas accommodate the industrial nature of the Twin Creeks area to ensure public safety.
3. Support the development of a public trail on DL 1736 on SCRD's Statutory Right of Way to provide a beach access.

Transportation

25 The transportation network is shown on Map 3.

Port Mellon Highway runs through the Plan area linking Hillside/Port Mellon on the north to the rest of the Coast on the south. It is used heavily by large, heavy vehicles and can suffer regular damage.

Some sections of the Port Mellon Highway have been widened on the shoulders to accommodate logging trucks. There are peak use periods linked to the business hours as staff come and go, however, traffic volumes in this area are generally low.

Not all road dedications line up with roads used in the Plan area due to topography.

As development along this section results in increased traffic volumes, developers should contribute to upgrading the roadway in the vicinity of their developments, based on required Traffic Impact Study findings and recommendations.

There are few access roads from the Highway into the properties towards the ocean due to the area's topography and the lack of recent subdivision activity that would allow the Province to require dedication of rights-of-way and development of roads within them. The road network needs to be improved to better serve the land uses within the Plan area.

The Plan area is not serviced by public transit, nor is there infrastructure for alternative transportation such as a park and ride or bicycle infrastructure.

The 2014 Transit Future Plan for the Sunshine Coast supports exploring car or van-pool services in Port Mellon in support of Howe Sound Pulp and Paper and Hillside Industrial Park commuters (in the short-term) and targeted transit service to Port Mellon and Hillside Industrial Park (as a long-term implementation priority).

Transportation Objectives

1. Work cooperatively with the Province to plan a road system that effectively serves existing and future industrial and commercial uses, including forestry-related activities located inside and outside the Plan area.
2. Encourage the location of transportation rights-of-way on lands where feasible to minimize the disruption on forestry uses.
3. Promote improvements to street signage, highway dedication, and safe transportation routes in the Plan area.
4. Encourage clean energy transportation initiatives.

Transportation Policies

1. A detailed road network study should be undertaken to confirm future road requirements to serve the land uses within the Plan area.
2. Collaborate with the Province to acquire the necessary rights-of-way or road widening as land is subdivided or developed along the designated transportation routes, and redeveloping/developing the road as warranted by use and safety factors.
3. Support highway dedication providing public access to District Lots 1405, 1439 and 1440.
4. Support maintenance and upgrades to the Port Mellon Highway as a priority to improve traffic safety and efficiency.
5. Support clean energy transportation initiatives and alternatives to the private automobile such as increasing access to public transit, electrical vehicle charging infrastructure, active transportation corridors for walking and cycling commuters, and park and rides.
6. Collaborate with the Province to address transportation safety issues specifically related to:
    a. undersized culverts under Port Mellon Highway;
    b. deposition of sand and gravel in culverts under Port Mellon Highway;
    c. possible susceptibility of the bridge over Twin Creek to damage from erosion or impact; and
    d. public health and safety issues related to the highway crossings of Bear Creek, Twin Creek and Middle Ouillet Creek.

Utilities and Services

26 Utilities include hard infrastructures such as community water and wastewater systems, hydro infrastructure, telephone and cellular infrastructure, natural gas supply lines, and fibre optics.

These services are essential to community development. The main transmission corridor that serves the Sunshine Coast runs along the western boundary of the Plan area, mainly through the Provincial land.

The main natural gas line runs through Hillside/Port Mellon to the north and turns inland away from the Twin Creeks area, thus, not servicing the Plan area.

Neither community water supply, sewage disposal, refuse collection, nor fire protection is provided by SCRD in the Plan area.

There is an intermittent cellular reception in some areas of the Plan area and no cellular reception in other areas. This proves a challenge for those who live, work and/or play in the area.

Utilities and Services Objectives

1. Maintain environmental qualities and aesthetics by utilizing common utility corridors.
2. Promote the expansion of utilities and services in the Plan area including water supply, fire protection, high-speed internet, cellular phone service, and other technological improvements.
3. Support the development of renewable and green energy production.
4. Promote fire protection.
5. Encourage the location of utility rights-of-way on lands where feasible to minimize the disruption on forestry uses.

Utilities and Services Policies

1. New utility infrastructure is permitted throughout the Plan area subject to impact assessment requirements and community consultation.
2. Support the expansion of utilities and services in the Plan area including water supply, natural gas services, fire protection, high-speed internet, cellular phone service, and other technological improvements.
3. Support the expansion of natural gas to service the industrial designations in the Plan area.
4. To reduce the threat of property damage and spread of wildfires, property and business owners are encouraged to carefully manage vegetation near buildings and structures and coordinate fire protection on a volunteer basis.
5. Require sewage disposal and water supply for proposed developments as acceptable to SCRD and Provincial authorities.

Institutional Uses

27 There are no schools or other public institutional uses in the Plan area. The area is not suitable for institutional because it is not located near any dense residential areas and is primarily an industrial and resource area.

PART FOUR: DEVELOPMENT PERMIT AREAS

28 Development Permit Areas (DPA) outline restrictions on the use of land in each area.

Geotechnical Hazard DPA's, designated under section 488(1)(b) of the *Local Government Act*, are identified for the protection of development from hazardous conditions. Environmentally Sensitive DPA's, designated under section 488(1)(a) of the *Local Government Act*, are identified for the protection of the natural environment, its ecosystems and biological diversity. The following DPA's are mapped:

Geotechnical Hazard Development Permit Areas

1A – Coastal Flooding: sea level rise and coastal flooding

1B – Slope Hazards: landslide and rock falls, erosion and instability of oceanfront slopes

1C – Creek Hazards: flooding, debris flow, and slope instability

Environmental Protection Development Permit Areas

2 – Riparian Areas

29 A development permit is required on all lands identified in Development Permit Areas on Map 2 for the following activities:

1. Subdivision as defined in the *Land Title Act* and *Strata Property Act*;
2. Building permits;
3. Land alteration, which includes, but is not limited to, the removal and deposition of soils and aggregates, paving, removal of trees, and the installation of septic fields; and
4. Building on the foreshore, which includes, but is not limited to, docks and mooring facilities.

Geotechnical Report Requirements

30 The following outlines requirements for geotechnical reports.

1. Development or alteration of land within geotechnical hazard areas as identified on Map 2 shall require a geotechnical report, prepared by a BC registered professional engineer with experience in geotechnical engineering and preferably also with experience in hydraulic engineering.
2. The report shall include an analysis of the land located within the development permit area as well as an analysis of the proposed developments including, but not limited to, building footprint, septic field and land alteration, including tree removal.
3. The geotechnical report will determine the conditions and requirements of the Development Permit and shall certify that the land may be used safely for the use intended.

4. The geotechnical report shall include the signature and seal of a BC registered professional engineer with experience in geotechnical engineering.
5. The geotechnical report shall take into consideration provincial requirements and the *Guidelines for Legislated Landslide for Proposed Residential Development in BC*, from APEGBC, 2010.
6. The report shall include additional field definitions and requirements outlined in specific hazard zones below.

Development Permit Exemptions

31 A development permit is not required for:

1. A proposed construction that involves a structural change, addition, or renovation to existing conforming or lawfully non-conforming buildings or structures, provided that the footprint of the building or structure is not expanded and provided that it does not involve any alteration of land.
2. The planting of native trees, shrubs, or groundcovers for the purpose of enhancing the habitat values and/or soil stability within the DPA.
3. The removal of invasive plants provided there is replanting of native vegetation in its place.
4. A subdivision or rezoning application, where an existing or proposed covenant with reference plan based on a qualified professional's review of the subject DPA, is registered on title or its registration secured by a solicitor's undertaking.
5. Construction commencing on a property within two years of an issued development permit.
6. Construction commencing on a property with a covenant registered on title which outlines development limitations regarding the Development Permit Area.
7. Emergency procedures to prevent, control, or reduce erosion, or other immediate threats to life and property provided they are undertaken in accordance with the provincial *Canada Water Act*, *Canada Wildlife Act*, and the *Fisheries Act*, and are reported to the Regional District.
8. Lands subject to the *Forestry Act*, *Forest and Range Practices Act* or *Private Managed Forest Land Act*; and

In addition to the list above, a geotechnical hazard development permit is not required for:

9. "Low Importance" structures or buildings that represent a low direct or indirect hazard to human life in the event of failure, including low human-occupancy buildings, where it can be shown that collapse is not likely to cause injury or other serious consequences.
10. The removal of up to 2 trees over 20 centimetres, measured at 1.5 metres in height, or 10 square metres of vegetated area per calendar year per lot, provided there is replanting of 4 trees or re-vegetation of the same amount of clearing.

11. Sundeck additions or other projecting features of non-habitable portions of a building within Development Permit Area 1A (Coastal Flooding).

Geotechnical Hazard Development Permit Areas

32 In 2015, Kerr Wood Leidel Associates Ltd. Consulting Engineers (KWL) conducted an inventory of hazardous lands within the Plan area and provided recommendations on the safe use of these lands.

Coastal Flooding – Development Permit Area 1A

33 Coastal flooding includes flooding of lower-lying coastal terrain, which may arise as a result of astronomic tides, storm surges, wave run-up, and sea level rise.

Provincial Guidelines prepared by Ausenco Sandwell in 2011 establish the flood control guidelines.

The Coastal Hazard DPA extends from:

1. the ocean to eight metres Canadian Geodetic Datum; and
2. 15 metres seaward

Objectives

1. Minimize the risk to people and property from coastal flood hazards such as astronomic tides, storm surges, wind and wave run up and set up, and sea level rise.
2. Develop safely and minimize the impacts on or near coastal flood zones.
3. Reduce coastal flood hazards to people and property by carefully managing development and construction practices on or near coastal lands.

Guidelines to Address Objectives

1. A geotechnical report, prepared by a BC registered professional engineer with experience in geotechnical engineering and preferably also with experience in hydraulic engineering, shall include an analysis of the coastal flood hazard including:
    a. An estimation of coastal flood levels for the expected life of the development;
    b. An outline of all protective measures required to achieve the Flood Construction Level (e.g. engineered fill or foundations or coastal bank protection or building envelope design);
    c. For development on areas on properties below 8 metres Canadian Geodetic Datum (CGD) a coastal flood hazard assessment must include estimation of coastal flood levels, consideration of future sea level rise and wave run-up effects as outlined in Provincial Guidelines; and
    d. Mitigation measures.

Slope Hazards – Development Permit Area 1B

34 Slope hazards include slope failure, landslides, rock falls and erosion and instability of oceanfront slopes. Hazards may arise as a result of coastal erosion (e.g. undermining of the toe), poor or mismanaged drainage, gradual weakening, or seismic shaking. This DPA encompasses areas in the Plan where slope hazards have the highest probability to occur.

The potential for open slope failures in the Plan area was identified where there are areas of moderately steep and steep terrain. Potential landslide impact areas were estimated for slopes of 10 metres in height or greater. Impact areas were estimated based on the landslide travel angle details. Open slope crests are mapped where initiation of a landslide may occur.

Slope hazards may occur in other areas not identified in the DPA as a result of changes in land use, land disturbance, or extreme precipitation events.

Seismic-initiated slope hazard (earthquake) areas are not identified as DPA's and need to be considered under current guidelines for assessment of slope hazards developed by APEGBC.

The Coastal Hazard DPA extends from:

1. the future estimated natural boundary to a horizontal distance of at least 3 times the height of the bluff
2. Slopes of 10 metres in height or greater
3. Bluffs higher than 10 metres

Objectives

1. Minimize the risk to people and property from slope hazards such as slope failure/landslide, rock falls, wind and wave run up and set up, coastal erosion (e.g. undermining of the toe), poor or mismanaged drainage, gradual weakening, and seismic shaking.
2. Develop safely and minimize the impacts on or near steep or coastal slopes or bluffs.
3. Reduce slope hazards to people and property by carefully managing development and construction practices on or near steep slopes and high bluffs.

Guidelines to Address Objectives

1. A geotechnical report, prepared by a BC registered professional engineer or professional geoscientist with experience in geotechnical engineering, shall include an analysis of the slope hazard, and as appropriate for the site:
   a. A landslide risk assessment.
   b. Slope profiles with documentation of the limits of slope instability. Consideration shall be given to the limits and types of instability and changes in stability that may be induced by forest clearing. The down-slope impact of forest clearing and land development shall also be considered. Slope stability assessments shall consider potential coastal erosion under conditions of future sea level rise.

c. A detailed stability assessment indicating foreseeable slope failure modes and limiting factors of safety, and stability during seismic events.

d. An assessment of shallow groundwater conditions and the anticipated effects of septic systems and footing drains on local slope stability.

e. A recommendation of required setbacks based on slope height, erosion susceptibility, and stability from the crest of steep slopes and/or toes of steep slopes, and a demonstration of suitability for the proposed use.

f. Appropriate land use mitigation measures, such as restrictions on tree cutting, surface drainage, filling and excavation.

g. If required, the definition of the site-specific rock-fall shadow area, including an indication of the appropriate buffer zone and required protective works.

Creek Hazards – Development Permit Area 1C

35 Creek hazards include flooding, debris floods, debris flow, and slope instability associated with ravine sidewalls. There are three categories within this DPA: creek corridor, ravines, and floodplain. Creeks in the Plan area were examined by the KWL consulting engineers; each creek contains its own set of potential hazards.

Alluvial fans or low channel confinement areas are either current or former deposition zones that provide opportunities for channel avulsions (significant erosion) to occur.

Most Creek Hazard DPA's are also within the Riparian Areas DPA's.

The Creek Hazard DPA is located within:

1. Streams and creeks
2. 30 metres from the streamside natural boundary
3. 30 metres from ravine crests
4. Alluvial fans or areas of low channel confinement, typically at the mouth of a creek

**A Creek Hazard development permit is not required for sundeck additions or other projecting features of non-habitable portions of a building within the Creek Hazards DPA.*

Objectives

1. Minimize the risk to people and property from creek hazards such as flooding, debris floods, debris flow, and slope instability associated with ravine sidewalls.
2. Develop safely and minimize the impacts on or near creek corridors.
3. Reduce creek corridor, ravine and flood hazards to people and property by carefully managing development and construction practices on or near coastal lands.

Guidelines to Address Objectives

1. A geotechnical report, prepared by a BC registered professional engineer or professional geoscientist with experience in geotechnical engineering and preferably also with experience in hydraulic engineering, shall include an analysis of the creek hazard, and as appropriate for the site:

    a. Flood and debris flow hazard assessments shall include a survey of the natural boundary of the creek, and the degree of confinement (e.g. typical cross-sections) and shall consider upstream channels and floodways, debris dams, culverts, sources of debris (channels and eroded banks) and related hydrologic features.

    b. The analysis shall include an estimate of the 200-year return period peak flow and corresponding flood elevation.

    c. Consideration shall be given to the potential for overbank flooding due to blockages in the creek, such as at upstream road crossings, or areas where debris accumulates.

    d. A recommendation of required setbacks from the ravine crests and/or toes of a ravine or other steep slopes, and a demonstration of suitability for the proposed use.

    e. Appropriate land use mitigation measures such as recommendations relating to construction design requirements for the development, on-site stormwater drainage management and other appropriate land use recommendations.

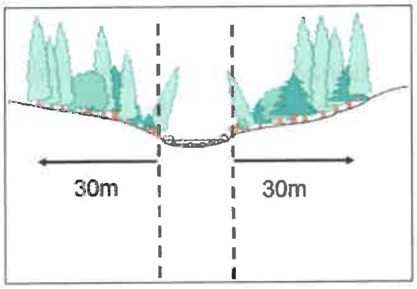
Environmentally Sensitive Development Permit Area

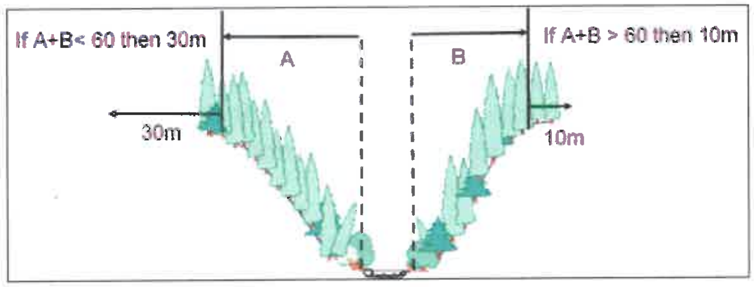
Riparian Areas – Development Permit Area 2

36 Riparian areas link water to land. They border streams, lakes, and wetlands. The blend of the streambed, water, trees, shrubs and grasses in a riparian area provides fish habitat and directly influences it. Riparian Assessment Areas apply to streams, tributaries, wetlands and lakes connected to fish and fish habitat pursuant to the Provincial Riparian Areas Regulation. There is a 30-metre assessment area along watercourses, which must be considered by a Qualified Environmental Professional prior to land alteration and development.

The Riparian Areas DPA is located within:

1. All mapped and un-mapped streams, tributaries, wetlands and lakes connected to fish and fish habitat;
2. 30 metres from the natural boundary of a stream/lake;
3. for a ravine less than 60 metres wide, a strip on both sides of the stream measured from the natural boundary to a point that is 30 metres beyond the top of the ravine bank; and
4. for a ravine 60 metres wide or greater, a strip on both sides of the stream measured from the natural boundary to a point that is 10 metres beyond the top of the ravine bank;





Objectives

1. To protect fish and fish habitat.
2. To protect features, functions and conditions that are vital for maintaining stream health and productivity, including:
    a. Sources of large organic debris, such as fallen trees and tree roots;
    b. Areas for stream channel migration;
    c. Vegetative cover to help moderate water temperature;
    d. Provision of food, nutrients and organic matter to the stream;
    e. Streambank stabilization; and
    f. Buffers for streams from excessive silt and surface run-off pollution.

Guidelines to Address Objectives

1. Development or alteration of land within riparian areas as identified on Map 2 shall require a report, prepared by a qualified environmental professional with experience in assessing impacts on fish habitat, preferably with knowledge of federal and provincial guidelines for the protection of freshwater/marine environments which will include:
    a. An analysis of the proposed development including, but not limited to, building footprint, septic field and land alteration, including vegetation and tree removal.
    b. The determined Streamside Protection and Enhancement Area (SPEA) with an associated map.
    c. Conditions, recommendations and mitigation measures to protect the SPEA.
    d. The signature of the qualified environmental professional.

PART FIVE: GLOSSARY OF TERMS

37 The following is a list of definitions:

"Canadian geodetic datum" also known as the Canadian Geodetic Vertical Datum 2013 (CGVD2013) means the coastal mean sea level for North America, defined by the equipotential surface (W0=62636856,0m2s?2).

"low importance structures or buildings" means low human-occupancy buildings or structures less than 10 square metres in floor area including minor storage buildings that represent low direct or indirect hazard to human life in the event of failure.

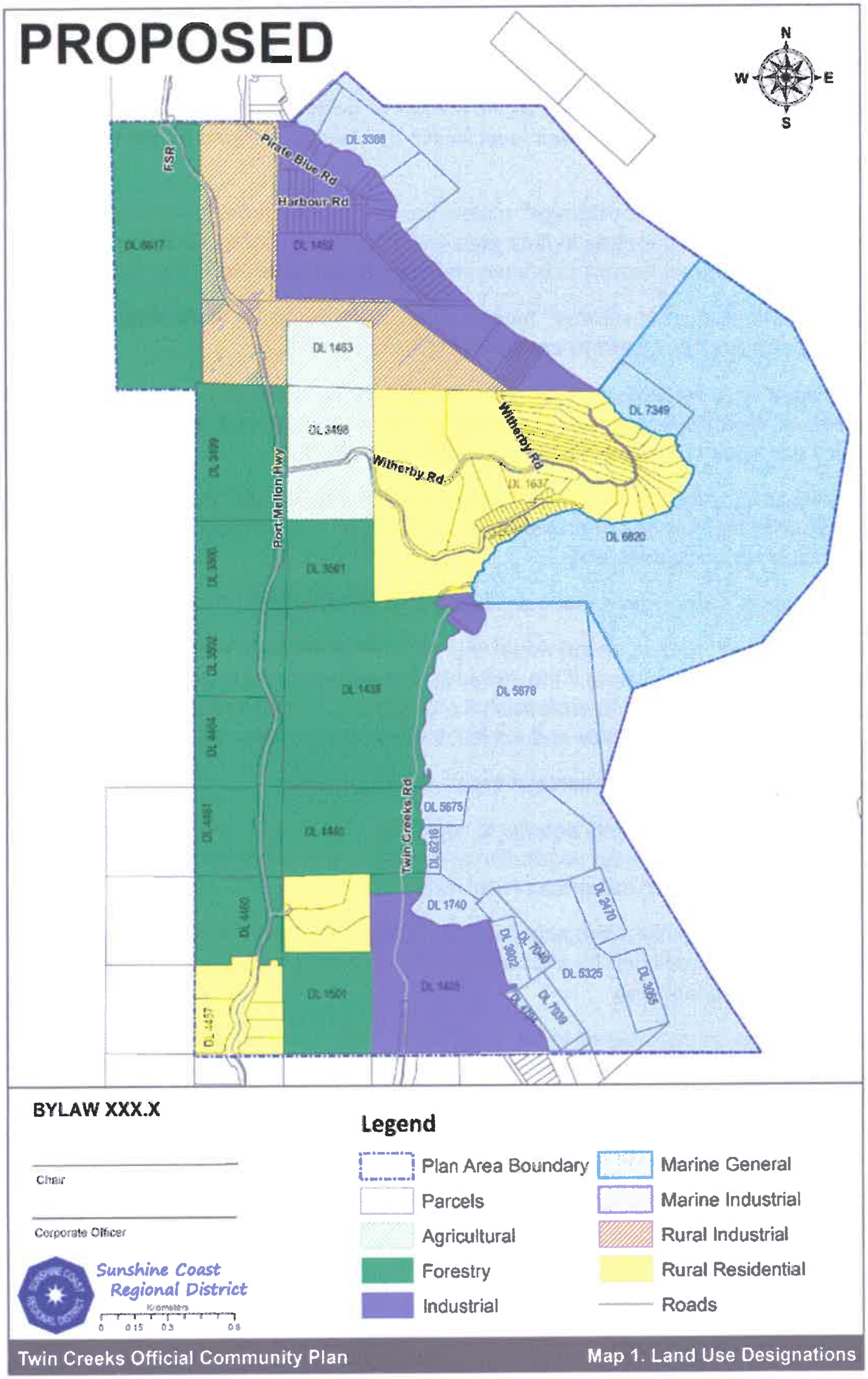
"qualified environmental professional" means an applied scientist or technologist, acting alone or together with another qualified environmental professional, if

1. the individual is registered and in good standing in British Columbia with an appropriate professional organization constituted under an Act, acting under that association's code of ethics and subject to disciplinary action by that association,
2. the individual's area of expertise is recognized in the assessment methods as one that is acceptable for the purpose of providing all or part of an assessment report in respect of that development proposal, and
3. the individual is acting within that individual's area of expertise;

"qualified professional" means an individual who can demonstrate expertise in the relevant subject matter that is to be exercised, if the individual is registered and in good standing in British Columbia with an appropriate professional organization constituted under an Act, acting under that association's code of ethics and subject to disciplinary action by that association.

"streamside protection and enhancement area" means an area

1. adjacent to a stream that links aquatic to terrestrial ecosystems and includes both existing and potential riparian vegetation and existing and potential adjacent upland vegetation that exerts an influence on the stream, and
2. the size of which is determined according to this regulation on the basis of an assessment report provided by a qualified environmental professional in respect of a development proposal, and
3. vegetation must be considered to be "potential" if there is a reasonable ability for regeneration either with assistance through enhancement or naturally, but an area covered by a permanent structure must be considered to be incapable of supporting potential vegetation.


PROPOSED
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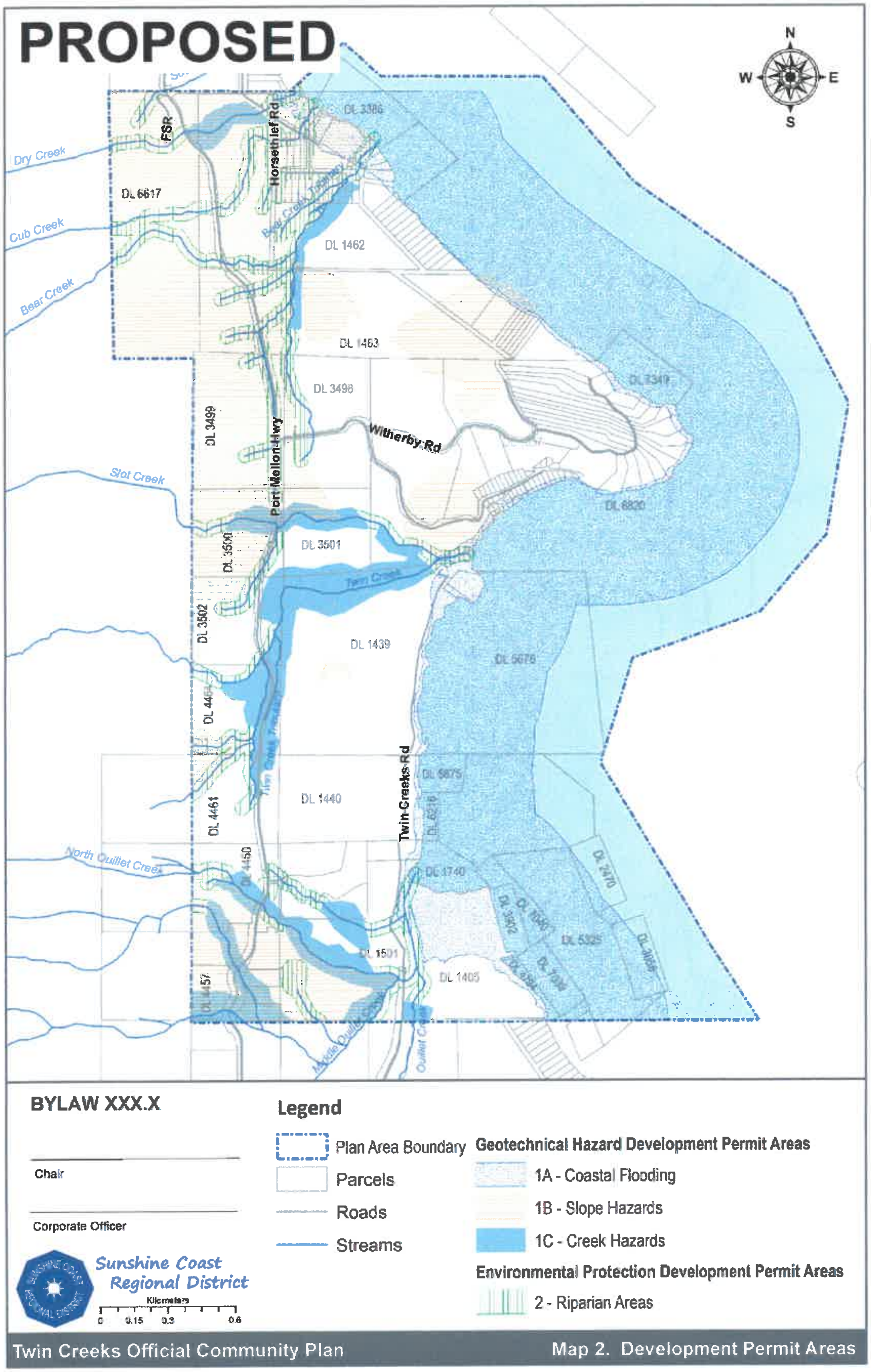
Corporate Officer
Sunshine Coast Regional District
Legend
Plan Area Boundary
Parcels
Agricultural
Forestry
Industrial
Marine General
Marine Industrial
Rural Industrial
Rural Residential
Roads
Twin Creeks Official Community Plan
Map 1. Land Use Designations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Sunshine Coast Regional District
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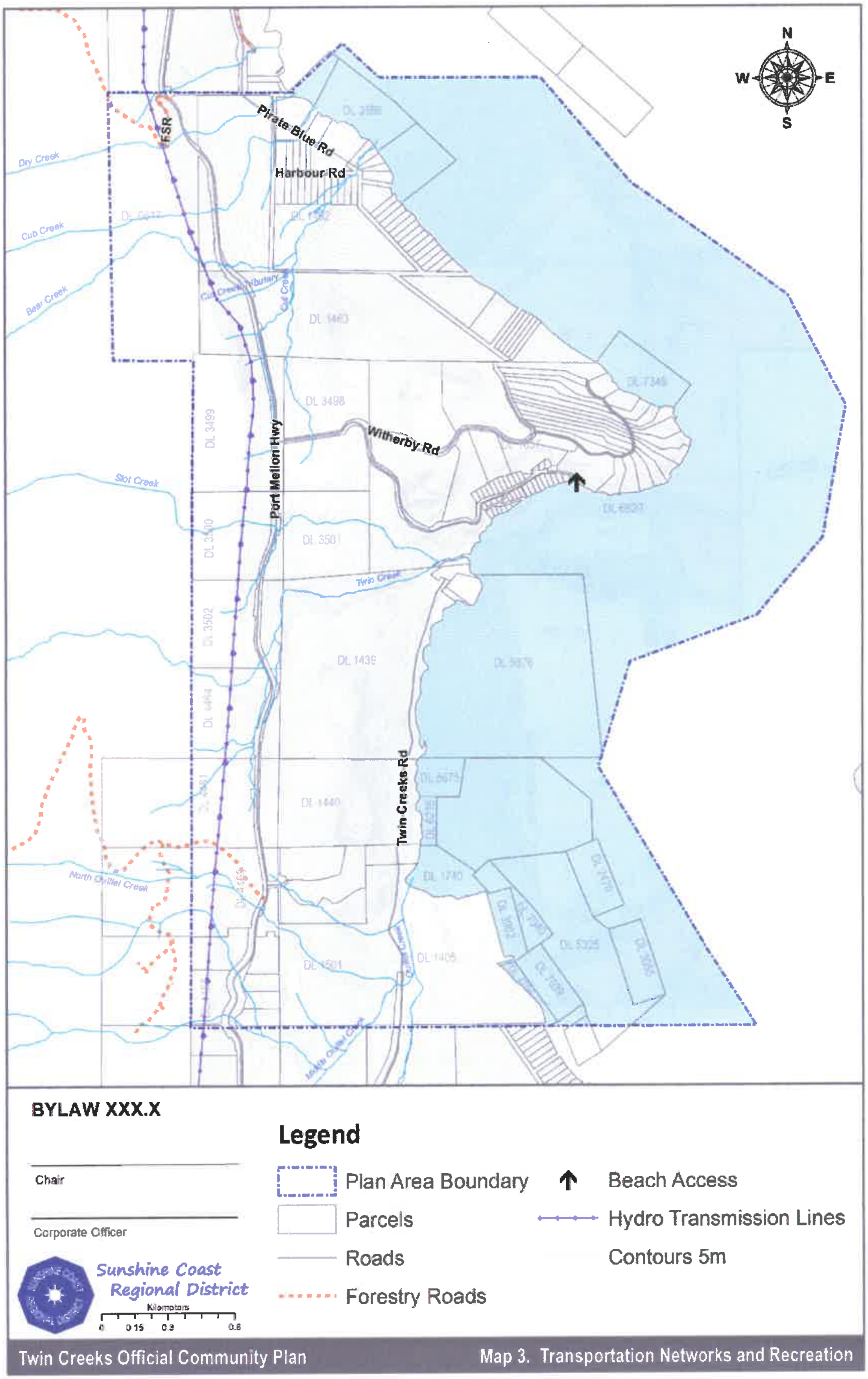
Legend
Plan Area Boundary
Parcels
Roads
Streams
Geotechnical Hazard Development Permit Areas
1A - Coastal Flooding
1B - Slope Hazards
1C - Creek Hazards
Environmental Protection Development Permit Areas
2 - Riparian Areas
Twin Creeks Official Community Plan
Map 2. Development Permit Areas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Twin Creeks Rd
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Corporate Officer
Sunshine Coast Regional District
Kilometers
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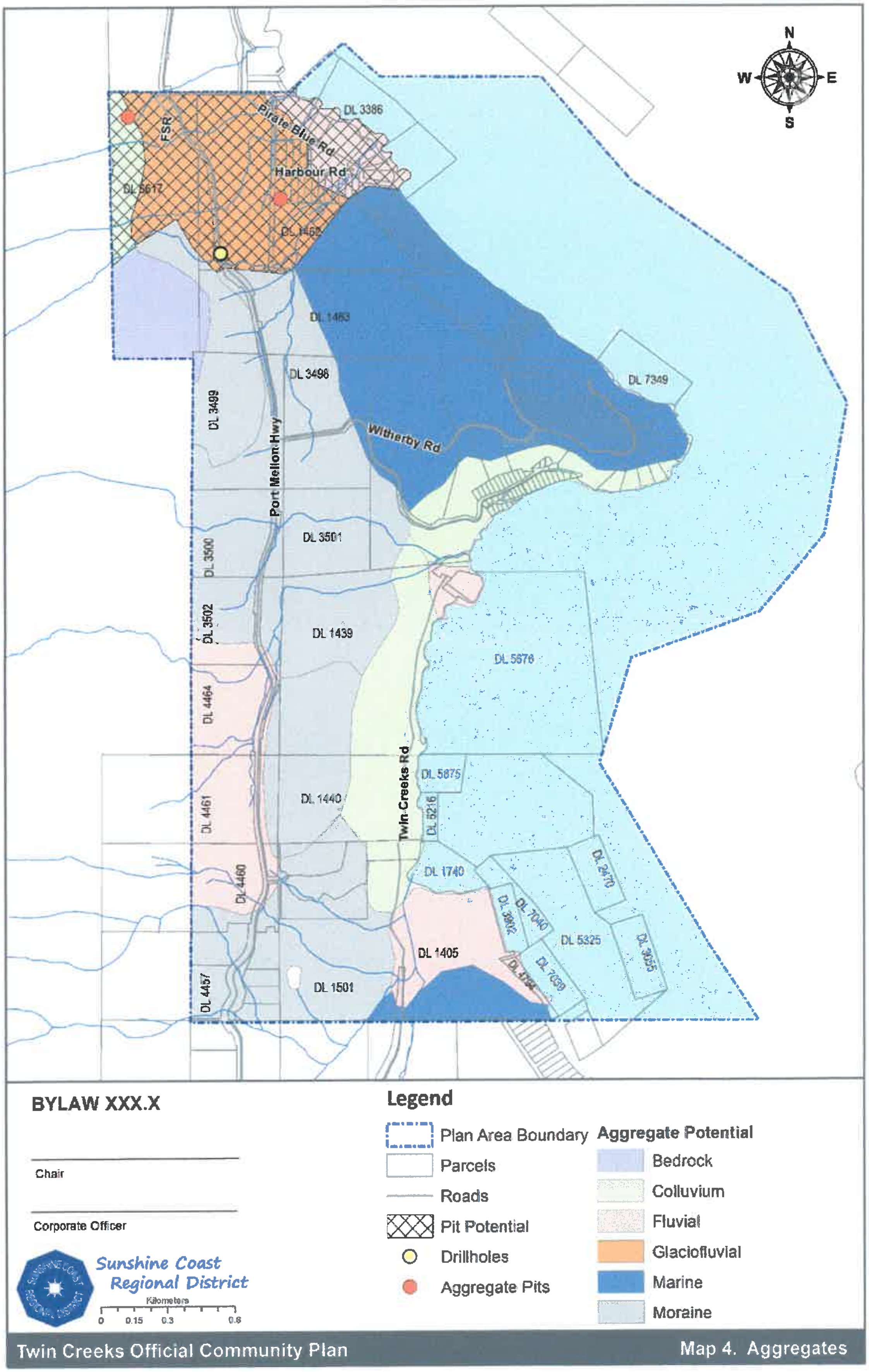
Legend
Plan Area Boundary
Parcels
Roads
Forestry Roads
Beach Access
Hydro Transmission Lines
Contours 5m
Twin Creeks Official Community Plan
Map 3. Transportation Networks and Recreation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DL 4457
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Chair
Corporate Officer
Sunshine Coast Regional District
Kilometers
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Legend
Plan Area Boundary
Parcels
Roads
Pit Potential
Drillholes
Aggregate Pits
Aggregate Potential
Bedrock
Colluvium
Fluvial
Glaciofluvial
Marine
Moraine
Twin Creeks Official Community Plan
Map 4. Aggregates

Islands Trust

STAFF REPORT

File No.: 01-640-30
Housing Needs Assessments

DATE OF MEETING: July 26, 2018

TO: Gambier Island Local Trust Committee

FROM: David Marlor, Director
Local Planning Services

SUBJECT: Housing Needs Assessment Report

RECOMMENDATION

1. That the Gambier Island Local Trust Committee receive the "Housing Needs Assessment, Northern Region of Islands Trust" report prepared by Dillon Consulting dated June 21, 2018; and

2. That the Gambier Island Local Trust Committee request Staff to publish the "Housing Needs Assessment, Northern Region of Islands Trust" report prepared by Dillon Consulting dated June 21, 2018 on the Islands Trust website.

REPORT SUMMARY

The purpose of this report is to provide a Housing Needs Report to the Gambier Island Local Trust Committee and to meet the requirements of the new legislation on Housing Needs Reports.

BACKGROUND

In the 2017/18 Fiscal Year budget, Trust Council approved $40,000 to undertake Housing Needs Assessments for Gabriola, Denman, Gambier, Hornby, Lasqueti, and Thetis islands using similar methodology undertaken on a previous Salt Spring housing needs assessment. This work was undertaken by the Local Planning Committee and the final report was submitted to Trust Council in June 2018.

The Northern Region Housing Needs Assessment (HNA) looks at the population, current housing stock, and present and future housing needs of Gabriola, Hornby, Denman, Thetis, Lasqueti and Gambier and Keats Islands. It is attached as Appendix 1. The report has a general finding that local trust areas in the Northern Region have a short supply of rental housing: "The key housing need for all of the islands was the need for safe, secure, year round affordable accessible appropriate rental accommodation."

The report quantifies the number of affordable housing units identified as needed by the population projections estimated for each island. Note that in this context, a housing unit could refer to a secondary suite, single family dwelling, cottage, or other. It does not necessarily demand creating new lots or increases in density over that provided by existing zoning. Further analysis is required to understand how each island's settlement pattern could accommodate the projected need within the current zoning and policy framework of the Official Community Plans.

The HNA provides statistical analysis of the demographic profile and housing stock on the islands. Qualitative research methods were used to supplement the quantitative data. Interviews with key stakeholders and community surveys offer additional information to assist with interpreting the census data. The limitations of the methodology should be noted. As is often the case with small populations, the census data on some islands is unreliable or has been suppressed by Statistics Canada. A key recommendation of the report is to conduct a separate census for the Islands Trust Area.

RESULTS:

The following themes can be generalized for the entire Northern region; the report provides data and statistical analysis for each island:

- Islands are characterized by an older demographic; there is a higher percentage of seniors living on the islands than regional and provincial averages.
- Islanders are lower income than their regional counterparts; the median incomes are much lower than those of BC and adjacent communities in the region.
- There is disparity between the cost of housing and people's income levels. Median housing costs are much greater than the median incomes overall.
- Renters are vulnerable: A high percentage of renters pay more than 30% of their gross annual income on shelter; many renters therefore do not have housing they can afford.[1]
- Vacation homes: The islands have a high percentage of non-resident property owners – much of the housing is not occupied by "usual residents."
- Unhealthy conditions – a proportion of the housing stock, especially rental units, are subject to mould, inadequate heat, and lack potable water and adequate septic services.
- Insecure tenure – many renters are subject to seasonal evictions as non-resident property owners may rent their homes out, but only to residents for part of the year.
- Lack of housing options – the islands are characterized by low density, rural settlement patterns - the dominant housing form is the single family dwelling. Most rental units on the islands are found in full houses, portions of houses, suites, and cottages. Many people also live in mobile home, travel trailers, and accessory buildings.

Islands Trust Community Housing Strategy
Improving the availability of affordable, accessible, and appropriate housing has been a strategic priority for Islands Trust Council over the 2014-2018 political term. Over the course of the term, this has been largely pursued through the work of Local Planning Committee:

1. June 2013, Local Planning Committee hosted a community housing forum with over 70 participants from across the region. The forum showcased examples of affordable/community housing throughout the Trust Area.
2. Completed a baseline inventory of housing policies and regulations for each LTA across the Trust Area
3. Completed the final report: Community Housing in the Islands Trust Area and advanced through Trust Council 15 recommendations for action.

[1] Canada Mortgage and Housing Corporation (CMHC) and BC Housing define affordable housing as that which does not cost more than 30% of a household's gross annual income.

4. Completed Housing Needs Assessment for the Northern and Southern regions. Islands Trust now has a complete data set identifying housing needs in each region.
5. Established the administrative capacity for the administration of housing agreements by Islands Trust:
    - A housing agreement guide for planners
    - A housing agreement reference list
    - An application guide for affordable housing proponents
    - A roles and responsibilities checklist
    - Housing Agreement Templates
    - Information Brochure (on-going)
    - Monitoring Procedure (for Leg. Clerks or potential new Project Coordinator job)
    - Annual Monitoring Letter Template
    - Monitoring and Enforcing Guide

Trust council has directed staff to update the Community Housing report and consider creating a Trust wide community housing strategy designed to meet the needs identified in the Housing Needs Assessments. Such a strategy could include recommendations for Local Trust Committee land use planning processes, Trust Council advocacy, and communications to be pursued by Trust Council in the 2018-2022 political term.

Provincial Housing Needs Reports Legislation

In Spring 2018 the Provincial Government gave Royal Assent to Bill 18, 2018, amendments to the Local Government Act that requires that local governments, including local trust committees, adopt housing needs reports, update those reports every five years, and consider those reports when undertaking Official Community Plan text or mapping amendments that relate to housing.

Bill 18, 2018 comes into effect on adoption of regulation by the Lieutenant Governor-in-council, which is expected sometime in 2018.

The transitional section of the Bill 18, 2018 states that adoption of a housing needs housing needs report under Section 585.31(3)(a) of the legislation does not apply if a local government, on or after January 2, 2018 and before this section comes into force, receives, by resolution, an interim housing needs report, and publishes the interim housing needs report. Under the transitional section of Bill 18, 2018, this interim housing needs report is deemed to be the first housing needs report.

ALTERNATIVES

1. Not Receive or Publish the Housing Needs Assessment

Not received or publish the "Housing Needs Assessment, Northern Region of Islands Trust" report prepared by Dillon Consulting dated June 21, 2018. In this case, the information will not be available to the public who may wish to engage in developing affordable housing on the island. The Local Trust Committee would have to undertake a housing needs report within three years of the enactment of Bill 18, 2018 (which is expected by regulation this year).

NEXT STEPS

Staff will publish the report to the Islands Trust website, and update staff reports to ensure that consideration of the Housing Needs Assessment is undertaken for Official Community Plan text and mapping amendments that affect housing.

Local Trust Committees can consider making housing a top priority and engaging a community process that considers how land use bylaws and official community plans can be amended to respond to the needs identified in the reports.

Submitted By:	David Marlor, Director of Local Planning Services	July 5, 2018
Concurrence:		

ATTACHMENTS

1. "Housing Needs Assessment, Northern Region of Islands Trust" report prepared by Dillon Consulting dated June 21, 2018

DILLON CONSULTING

HOUSING NEEDS ASSESSMENT

Northern Region of Islands Trust

Final

June212018

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Contents

Appendices

Executive Summary

This Housing Needs Assessment was commissioned by the Islands Trust to better understand the current housing issues, and to provide support for organizations and not-for-profit groups who may wish to pursue the development of affordable housing.

While each island is unique, they share many of the same housing and population characteristics.

Denman Island

Based on the population projections, there could be a need for potentially 165 new residential units in the next 25 years. Based on the fact that 48% of the residents are in Housing Core Needs category, Denman will require up to 80 affordable housing units. This translates into three to four units per year. There are two non-profit community groups on Denman Island working on creating multi-unit affordable housing projects for seniors and working people. Employees are in critical need for affordable secure rental accommodations. One of the indicators is that Encom has provided a parcel of land on their maintenance yard for ferry workers to move recreational vehicles on-site for semi-permanent accommodation.

Gabriola Island

Should the population of Gabriola grow in relation to the region to 5,295 by 2041, it will require an increase in residential units of 686 units or 28 units per year, and with 42.6% of these units needing to be “affordable”. Gabriola would require 12 affordable housing units per year for each of the 25 years.

Supporting this data is the fact that there are over 130 vulnerable people who access the food bank and utilize the social services provided through People for a Healthy Community. In survey identified many illegal and inappropriate housing units on Gabriola, including garden sheds, mobile homes, recreational vehicles, and summer cottages that have no heat, are improperly insulated, and have no running water or potable water.

Gambier and Keats Islands

The available population information for Gambier and Keats Islands is statistically insignificant; the full-time population is scattered among small communities not connected to each other by roads.

Hornby Island

Based on the population projections, there could be a need for potentially 158 residential units in the next 25 years. Based on the 2016 Census, 41% of the total population falls within the no, low and low-moderate income levels. The 2008 Housing Needs on Hornby and Denman Island identified a total housing need of 97 units for renters and seniors. Based on the population growth projected for 158 units and 41% need for affordable rental, Hornby now requires between 65 and 97 affordable housing units. This would require between three and four affordable rental housing units to be constructed each year. The Hornby Island Elder Housing Society currently has 24 people on the waiting list for a senior's residence.

Lasqueti Island

Because the population is so small, the census data is not reliable. Therefore, this study depended on anecdotal and qualitative evidence. It appears that there is a need for more affordable housing. With currently one affordable unit constructed, the community would like to develop more affordable housing. The estimate of affordable housing units required is between four and six for seniors. The other area of housing in demand is larger lots for family and small farm operations. There are limited parcels of land (and limited agricultural land) on the island. Some form of cooperative housing would facilitate young families to live and work on Lasqueti Island. Through the private ferry firm, employee housing is provided for ferry workers in a purchased house at the ferry terminal. Anecdotal information at the stakeholder meeting identified a minimum of 10 people that were currently living in inappropriate accommodations but could not find anything else.

Thetis Island

The population projections for Thetis range from 420 to 477 in the next 25 years. This is could translate into the need for 15 new affordable housing units over the next 25 years. During the stakeholder meetings, the Ferry Captain indicated that there is a shortage of accommodation for ferry workers. As with Lasqueti Island, the population is so small that some of the Census data is unreliable; however, anecdotally, there is a need for affordable housing on Thetis.

All islands face, in addition to the adequacy criteria, the issue of houses in poor repair, improper insulation and heating systems, lack of potable water, and issues of mould. Many homes on the islands were originally constructed as summer cottages and may not have been upgraded sufficiently for year round living. Rental vacancies are absorbed immediately.

Additionally, this report accepts that home ownership is not feasible for everyone even if the house itself seems to be affordable. The new mortgage regulations require a down payment of between 5 and 25% with a risk assessment of the interest rate to ensure the buyer can afford an interest rate 2% higher than their approved rate. Service industry employees working minimum wage or even more would find it very difficult to save the down payment while renting. Furthermore, some people do not aspire to home ownership due to maintenance and ongoing cost issues.

The key housing need for all of the islands was the need for safe, secure,year round affordable accessible appropriate rental accommodation. This is critical for all of the communities.

While this housing needs assessment was not specifically identified as an affordable housing needs assessment, it is clear that affordable, appropriate, accessible housing is required on each island in varying numbers. The provision of affordable housing can be accomplished by a number of actions:

- Local not-for-profit organizations can acquire land through donation and apply for funding to construct affordable housing;
- The Local Trust Committee can strengthen their affordable housing policies and direction in the Official Community Plan (OCP) to support various forms of affordable housing;
- Zoning Bylaws could contain more flexibility for affordable housing; and
- The Local Trust Committee could consider entering into Housing Agreements with individual owners of housing and not-for-profit organizations to ensure affordable housing stays affordable in the long-term.

1.0 Introduction

Housing is a basic need. With the rising costs of living, affordable housing is becoming a significant issue in virtually every community. The Islands Trust has acknowledged that there are housing needs on the northern Gulf Islands and through a Request for Proposals, have selected a consultant to complete this study to quantify the housing needs for each of the northern islands.

Several Local Trustees have identified the lack of affordable rental housing as a concern on their islands. Several islands have housing groups that are trying to fill the housing gaps. Recent changes in mortgage qualification have put home ownership out of reach for many people.

This Housing Needs Assessment was not specifically identified as an affordable housing study, but it became evident very quickly that the issue is not home purchase, but affordable, secure, year round rental accommodation for all demographics and household types.

This study looks at Gabriola, Hornby, Denman, Thetis, Lasqueti and Gambier and Keats Islands in terms of their population, current housing stock, and present and future housing needs.

One of the directions provided by the Islands Trust to the consultants was that this report should mirror the analysis provided in the 2015 Salt Spring Island housing needs analysis, to allow the Islands Trust and housing providers to compare between islands. The Salt Spring Island Affordable Housing Needs Assessment (December 2015) had two purposes:

- To update affordable housing needs data; and
- To be a resource for community and stakeholder engagement.

The scope of work for the Housing Needs Assessment for the Islands Trust Northern Region was to:

- Complete a housing needs assessment for the Northern Region of the Islands Trust;
- Establish baseline information to enable long-term planning needs;
- Provide documentation to support applications for funding; and
- Provide data to guide planning and Bylaw development.

The 2016 Community Housing in the Trust Area Report provided seven recommendations:

1. That Trust Council review the Islands Trust Policy Statement to ensure that it:
    a. Includes clear and well-thought out definition of affordability;
    b. Includes clearly articulated vision, goal and objectives for affordable housing;

    c. Gives affordable housing a greater profile for its role in sustainable communities; and
    d. Includes a reference to affordable housing in its policy direction to Local Trust Committees and municipalities.
2. That Trust Council consider a coordination role for housing needs assessments between the various local Trust Areas to achieve efficiencies, compatibility and allow for consolidation;
3. That Trust Council establish a budget for housing needs assessments to be conducted at the regional level and to be updated with each census;
4. That Trust Council request the Local Planning Committee to commission one or more regional housing needs assessment(s) that follow consistent methodologies and can be updated with each census;
5. That Trust Council allocate a budget to have in-house staff design and implement a program to hold and administer housing agreements on behalf of Local Trust Committees;
6. That Trust Council explore the potential for expanding their advocacy role to senior levels of government for increased funding for affordable housing; and
7. That Trust Council direct staff to explore and report back on the potential for the creation of an affordable housing Land Trust.

The recommendations provided in **Section 10** provide some direction for future housing needs assessments strategies.

1.1 Defining Affordability

In Canada, the majority of the housing stock is provided by the private sector. However, not all members of society have the financial means to participate in the private housing market, nor is the marketplace necessarily able to meet distinct housing needs of some groups; such as, persons with disabilities. In instances when households whose needs cannot be met by the marketplace, local governments, community organizations, non-profit and cooperative groups, and the private sector work together to provide affordable housing solutions.

Generally, affordable housing refers to housing units that are affordable by that section of society whose income is below the median household income. The definition of affordable housing varies; however, Canada Mortgage and Housing Corporation (CMHC) and British Columbia define affordable housing as housing that does not cost more than 30% of a household's annual income, which includes utilities. But this considers only the cost of the housing. Other factors involved in the provision of housing for low and middle income families are physical accessibility and appropriateness. Statistics Canada, in collaboration with the CMHC, has produced the core housing need indicator for the 2016

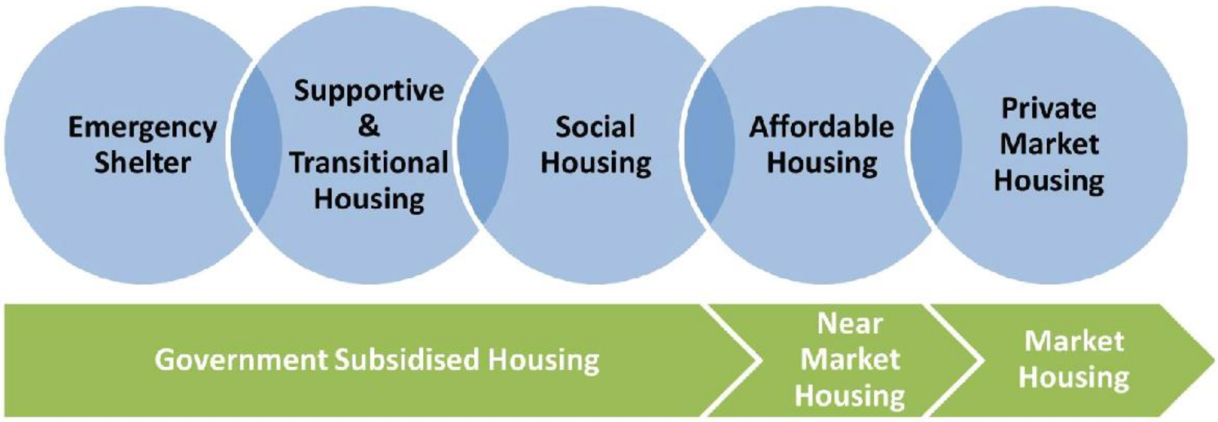
Census. This defined as household in core housing need as one who's dwelling is considered unsuitable, inadequate or unaffordable, and whose income levels are such that they could not afford alternative suitable and adequate housing in their community.

For the purpose of this Housing Needs Assessment, we have used the traditional definition for affordable, but considered the elements of accessibility and appropriateness.

Accessibility is a challenge for the islands where there are steep slopes and driveways, gravel roads and driveways, no sidewalks, no street lights, and often raised bungalows. This causes issues for people who may be infirm or have physical handicaps.

Appropriateness incorporates the type of housing for the residents. A family of five may require three bedrooms. This would also consider the accommodation and the elements of heating system, full kitchen, potable water, sanitary sewer system, and lack of mould and mildew.

The Housing Continuum is a progression of housing from homelessness and emergency shelters to full private market housing.



Affordable housing is provided through not-for-profit organizations, government subsidies and landlords who rent for below market rates. This Housing Needs Assessment provides an indication of what the need for affordable housing is on the Northern Region Islands, but does not provide an action plan to implement the delivery of the housing needed. The biggest concerns of the residents and Trustees are the increased density that generally comes with affordable housing and the means to ensure that the housing remains affordable. To ensure affordable housing stays affordable, the Local Trust Committees could work with the proponents and develop a housing agreement, and could provide more proactive

policies in the Official Community Plan (OCP) to support affordable housing, increased density, appropriate zoning districts, and direction for "partnerships" with the not-for-profit organizations.

1.2 Approach and Assumptions

This assessment has used a combination of primary data (surveys), secondary data (census and past reports) and stakeholder interviews. It is felt that the combination has provided a balanced view of each island and their housing needs.

Census data was gathered at the Designated Place (DPL) geographic level for Denman, Gambier and Keats, Hornby, Lasqueti, and Thetis Islands- a broader census subdivision (CSD) level would have captured too large an area for each of these islands. Gabriola Island census data was gathered at the CSD geographic level, as the area was appropriate for the island, and a greater amount of information was available at this level.

There are some limitations to the study:

- Data limitations: due to the small population of some of the islands being assessed, Statistics Canada data was too unreliable to be published or was supressed due to small numbers;
- Lack of comprehensive: rental market data at an appropriate geographic level for this study; and
- Lack of homelessness: counts and individual island census.
- There is some concern that the census does not capture many of the vulnerable or "cash only" residents and that there is a "ghost" population on each island. These are the people that live on the island, may work jobs for cash, may not complete an income tax application and may reside in illegal residences.

For the purpose of this report, some assumptions have been made:

- The population projections for the islands have been calculated using two methods: the first is a linear projection based on historical population; and the second is a calculation based on a consistent proportion of the BC Stats' Population Extrapolation for Organizational Planning with Less Error (P.E.O.P.L.E.) Sub-provincial population projections for the local health area of each island.
- The census data may not account for people living in informal housing situations that may have been missed during the census count.
- Bylaw enforcement has a list of open flies for illegal suites. Because Bylaw enforcement is conducted on a complaint basis only, while not corroborated by any available data, we have assumed that this reflects 10 to 20% of the actual number of illegal suites.

- The 2016 Federal Census data is available but is not always broken down for the small islands, making it difficult to get the same data for each island.
- Self-reported home value is assumed to be related to the market assessment provided for the purposes of property taxes.

1.2.1 Rounding

Note that, throughout this report, there may be slight variations in totals between tables, as Statistics Canada rounds to a base of 5 for many counts, potentially resulting in variations between totals, depending on the variable.

1.2.2 Residential Units

Throughout this report the reference is made to residential units. A residential unit is defined as a habitable dwelling, which can take the form of: a single detached house, secondary unit, carriage house, apartment unit, or cottage. This does not refer to lots or parcels of land. When the study identifies future need for residential units, often these units can and will be accommodated on existing undeveloped lots that currently exist on every island. This does not automatically require subdivision or rezoning unless the development proposed is to include a multi family housing project.

1.3 Methodology

The Islands Trust Northern Region Housing Needs Assessment follows, where possible, the same methodology used in the Salt Spring Island Housing Needs Assessment (JG Consulting Services Ltd, 2015). This will allow for compatible baseline data across Islands Trust areas. As described in **Section 1.2** above, there were some limitations in the availability of census and other quantitative data for those islands with small populations. This made direct comparison with Salt Spring Island, which has a larger population, difficult. Quantitative data, primarily from the Statistics Canada census and national household survey was supplemented by qualitative interview and focus group data, as well as a community survey.

The methods used in the creation of this report are as follows:

1. **Background review** of existing reports and studies, and demographic analysis for each island using 2016 census data.
2. **Stakeholder consultations** with each island, including people involved in not-for-profit housing organizations, developers, and community groups. The primary concerns and issues from each meeting are summarized in the individual island sections of this report.

3. **Online Survey** was prepared and posted on the Islands Trust website. This was open to the larger community and was used to gather broader community perspectives and anecdotal information.
4. **Data analysis and reporting** based on information gathered through stages 1 and 2, in addition to supplementary data from other sources as available, including Multiple Listing Source (MLS) listings and BC Stats. This analysis describes the 'ideal' housing supply based on current demographics in the Islands Trust Northern Region, the current supply, and identifies gaps in this supply to assist the Island Trust and housing system stakeholders to begin to address needs.

1.3.1 Community Survey

The community survey was used to supplement stakeholder meetings and gain a broader community perspective. The survey was distributed online and paper copies of the survey were also distributed at various locations throughout the Islands. A sample survey with questions used can be found in **Appendix B**. **Table 1** below provides response rates and totals for each island.

Table 1: Community Survey Responses

Island	Number of Responses	% Island Population Responses
Denman Island	102	8.7%
Gabriola Island	404	10.0%
Gambier and Keats Islands	38	15.4%
Hornby Island	37	3.6%
Lasqueti Island	64	16.0%
Thetis Island	81	20.8%
Other	16	n/a
Total	742	10.2%

The response to the survey was significant (with the exception of Hornby Island which only had a 3.6% return). This is calculated as a percentage of the total population. The response rate is higher if we compare it to the adult population only.

1.4 Report Outline

This report looks at each island individually, and then provides a summary and recommendations. The Housing Needs Assessment for each island starts with the 2016 Federal Census data. This is the most current census data available. For some of the data, it is not broken down in the same level of detail for Gambier and Keats, and Lasqueti. In addition, there is little local data to support the census such as a local census or a homelessness count.

The next source of data was the online survey completed by over 750 residents of the Northern Region. Other sources included information provided by stakeholders at island meetings, research local groups have undertaken (such as the employee survey conducted by the Gabriola Chamber of Commerce) and information from groups making applications for funding. This provides an analysis of the housing needs with the key factors being demographics (including household characteristics) and income. Growth projections were prepared for each island, and a summary and recommendations have been provided.

2.0 Population Projections

This section provides the population projections for each island. The projections have been calculated in two ways to provide a range of population for each island.

The first method is a straight line projection based on population figures from the 2006, 2011 and 2016 censuses. This calculates an average of the population of each island over the three federal census years and projects the growth based on the last 10 years. This projection is based on historical population.

The second method for population projections is based on BC Stats' P.E.O.P.L.E. resource (BC Stats 2017). BC Stats does not publish population projections at the individual island levels so the rate of population increase was developed using the local health area (LHA; **Table 2.1**). The second method uses a projection based on the percentage of the health region within which the island is located. This provides a projection based on potential demand. BC Stats' P.E.O.P.L.E. also provides projections for households and tables for each Island were created using the same methodology outlined above.

Table 2.1: Islands Trust Northern Region Local Health Areas

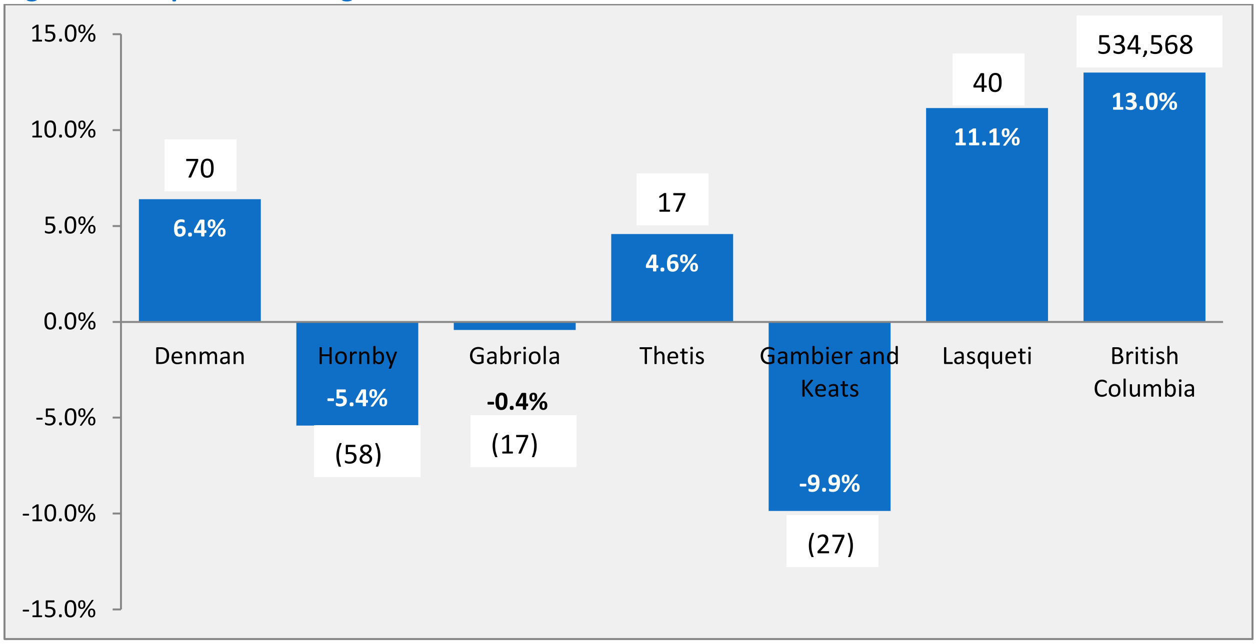
Island	Local Health Area
Denman Island	Courtenay Local Health Area
Gabriola Island	Nanaimo Local Health Area
Gambier and Keats Islands	Sunshine Coast Local Health Area
Hornby Island	Courtenay Local Health Area
Lasqueti Island	Qualicum Local Health Area
Thetis Island	Ladysmith Local Health Area

As projections, these numbers may not represent the actual change in population on the island, due to unforeseen economic circumstances, land use planning policies, and other government policies and regulation. Regardless, the projections provide an indication of regional population pressures on the 25 year horizon. It is noted that based on the limited growth options on each island due to, lack of piped water and sanitary sewer systems, and environmental limitations, the higher growth projections are unlikely to be achieved. However, it provides a high projection that could be achieved if other obstacles were met.

Figure 2.1 illustrates the percentage population change for each island for comparison. More detail on population projections for each island can be found in the following subsections.

It is also noted that outside or off-island market forces influence population changes. For example, if the American dollar is strong compared to the Canadian dollar, the islands may see significant American purchases. Also, the cost of housing in the lower mainland has driven many young families to seek other more affordable locations to live and work. Another market force is homeowners in the lower mainland selling their homes and purchasing less expensive homes on Vancouver Island or the Gulf Islands. These forces are beyond the control of the individual island and the Islands Trust.

Figure 2.1: Population Change 2006 - 2016

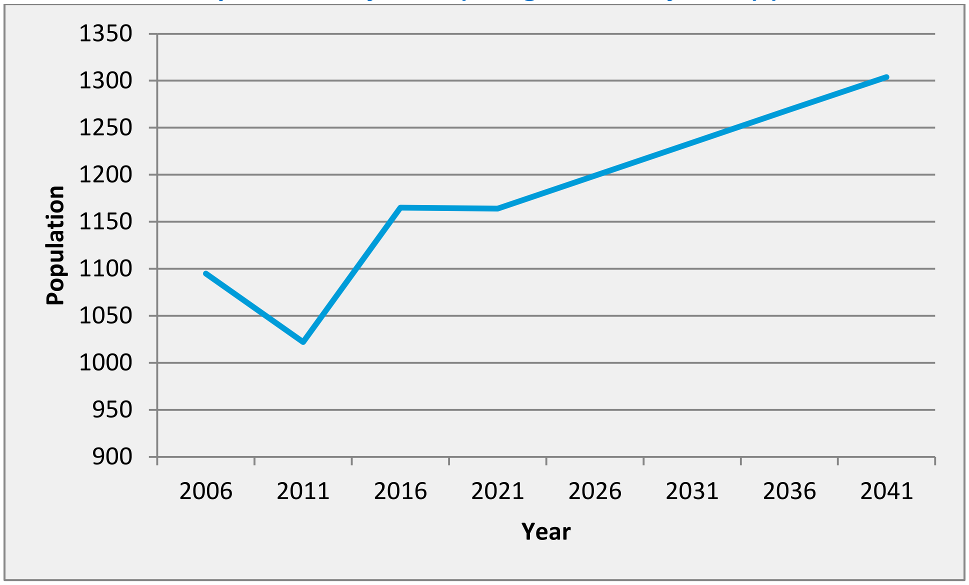


The following sections project the population for each island. There are many ways to calculate population projections. As noted above and to be consistent we have used two methods: historical Straight Line and the BC Stats' P.E.O.P.L.E. projections. These projections will vary; thereby, providing a range of growth potential for each island. The Straight Line projection uses historical data with no assumptions, but projects the historic trend of population. The P.E.O.P.L.E projection makes assumptions based on the larger health region growth and development that may not reflect the unique circumstances of the Gulf Islands in the Northern Region of the Islands Trust.

2.1 Denman Island Population Projections

Based on the straight line historical projection, Denman Island's population could grow to 1,300 people in the 25 year time frame.

Figure 2.2: Denman Island Population Projection (Straight Line Projection) (Statistics Canada 2017a)



Denman Island's 2016 population of 1,170 individuals was 1.8% of the Courtenay LHA population of 64,847. For the purposes of this projection, it is assumed that the Denman Island's portion of the total Courtenay LHA will remain constant throughout the projection period.

Table 2.2: Denman Island Population Projection (BC Stats 2017)

Year	Population	Increase	% Increase	Cumulative # Increase	Cumulative % Increase
2016	1,170				
2021	1,239	69	5.9%	69	5.9%
2026	1,309	70	5.6%	139	11.5%
2031	1,376	67	5.1%	206	16.7%
2036	1,426	50	3.7%	256	20.3%
2041	1,496	69	4.9%	326	25.2%

Based on the P.E.O.P.L.E. projection, over the next 25 years, Denman Island's population could grow by 326 people (a cumulative 25.2% increase). At the island's current average household size of 2.0 (based on the Statistics Canada stats), this would require approximately 163 new housing units over the next 25 years.

In 2016, Denman Island's 590 households represented 2.0% of households in the Courtenay LHA. This household projection finds that there could be an additional 150 households over the next 25 years on Denman Island.

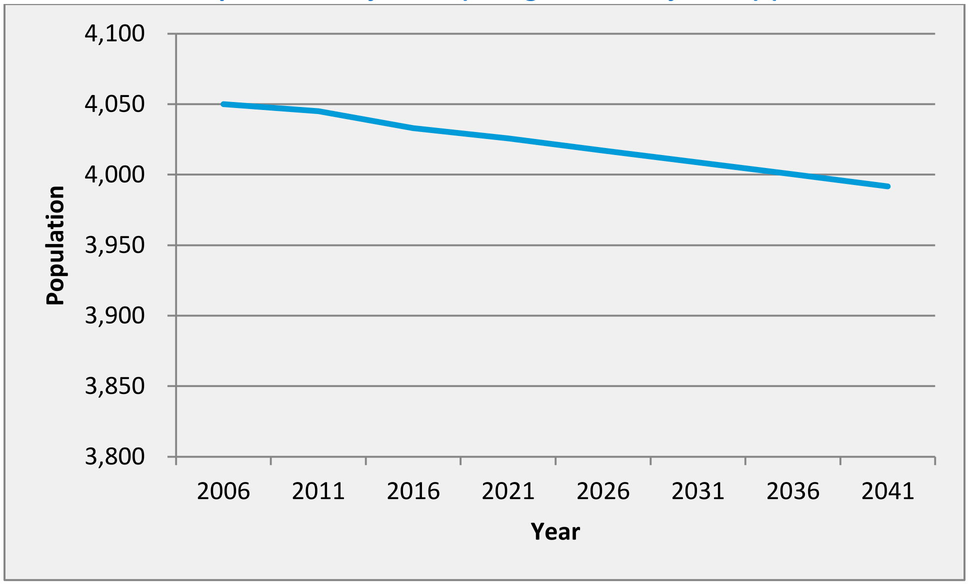
Table 2.3: Denman Island Household Projection (BC Stats 2017)

Year	Population	Increase	% Increase	Cumulative # Increase	Cumulative % Increase
2016	590				
2021	625	35	5.9%	35	5.9%
2026	654	29	4.7%	64	10.6%
2031	682	28	4.3%	92	14.8%
2036	711	29	4.2%	121	19.1%
2041	740	30	4.2%	150	23.2%

2.2 Gabriola Island Population Projections

Based on the straight line historical population, Gabriola's population could decrease from 4,050 in 2016 to approximately 3,990 in 2041 or an increase to 5,312 in 25 years based on the P.E.O.P.L.E. projection.

Figure 2.3: Gabriola Island Population Projection (Straight Line Projection) (Statistics Canada 2017b)



Gabriola Island's 2016 population of 4,033 individuals was 3.6% of the Nanaimo LHA population of 111,462. For the purposes of this projection, it is assumed that Gabriola's portion of the total Nanaimo LHA will remain constant throughout the projection period.

Table 2.4: Gabriola Island Population Projection (BC Stats 2017)

Year	Population	Increase	% Increase	Cumulative # Increase	Cumulative % Increase
2016	4,033				
2021	4,304	271	6.7%	271	6.7%
2026	4,574	270	6.3%	541	13.0%
2031	4,831	257	5.6%	798	18.6%
2036	5,023	192	4.0%	990	22.6%
2041	5,295	272	5.4%	1,262	28.0%

Based on this method, over the next 25 years, Gabriola Island's population could grow by 1,262 people (a cumulative 28% increase). At the island's current average household size of 1.9 (Statistics Canada 2017b), this would require approximately 664 new housing units over the next 25 years.

In 2016, Gabriola Island's 2,140 households represented 4.4% of households in the Nanaimo LHA. This household projection finds that there could be an additional 735 households over the next 25 years on Gabriola Island.

Table 2.5: Gabriola Island Household Projection (BC Stats 2017)

Year	Population	Increase	% Increase	Cumulative # Increase	Cumulative % Increase
2016	2,140				
2021	2,282	142	6.6%	142	6.6%
2026	2,422	140	6.1%	282	12.8%
2031	2,572	150	6.2%	432	19.0%
2036	2,726	154	6.0%	586	25.0%
2041	2,875	149	5.5%	735	30.4%

2.3 Gambier and Keats Islands Population Projections

Gambier and Keats Islands' 2016 population of 247 was 0.8% of the Sunshine Coast LHA population of 29,243. For the purposes of this projection, it is assumed that the Gambier and Keats Islands' portion of the total Sunshine Coast LHA will remain constant throughout the projection period. It should be noted that projections for Gambier and Keats, and any dissemination of Federal Census information is not possible. Due to the small size, Statistics Canada will not provide detailed information due to privacy issues.

Figure 2.4: Gambier and Keats Islands Population Projection (Straight Line Projection) (Statistics Canada 2017c)

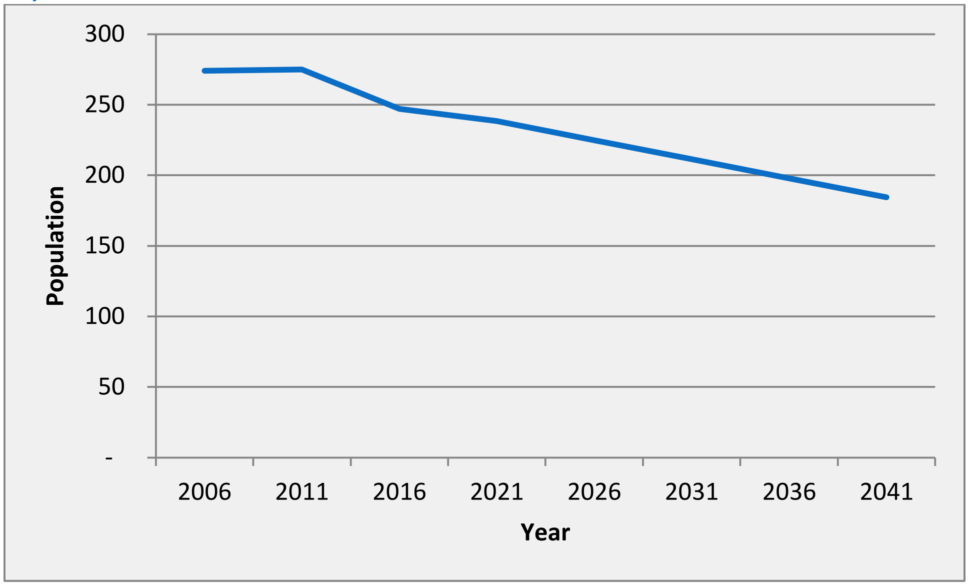


Table 2.6: Gambier and Keats Islands Population Projection (BC Stats 2017)

Year	Population	Increase	% Increase	Cumulative # Increase	Cumulative % Increase
2016	247				
2021	262	15	6.0%	15	6.0%
2026	276	14	5.5%	29	11.5%
2031	290	14	5.0%	43	16.5%
2036	301	11	3.6%	54	20.2%
2041	315	14	4.7%	68	24.9%

Over the next 25 years, Gambier and Keats Island's population could grow by 68 people (a cumulative 24.9% increase). At the Gambier and Keats Island's current average household size of 1.7, this would require approximately 40 new housing units over the next 25 years.

In 2016, Gambier and Keats Island's 145 households represented 1.1% of households in the Sunshine Coast LHA. This household projection finds that there could be an additional 27 households over the next 25 years on Gambier and Keats Islands.

Table 2.7: Gambier and Keats Islands Household Projection (BC Stats 2017)

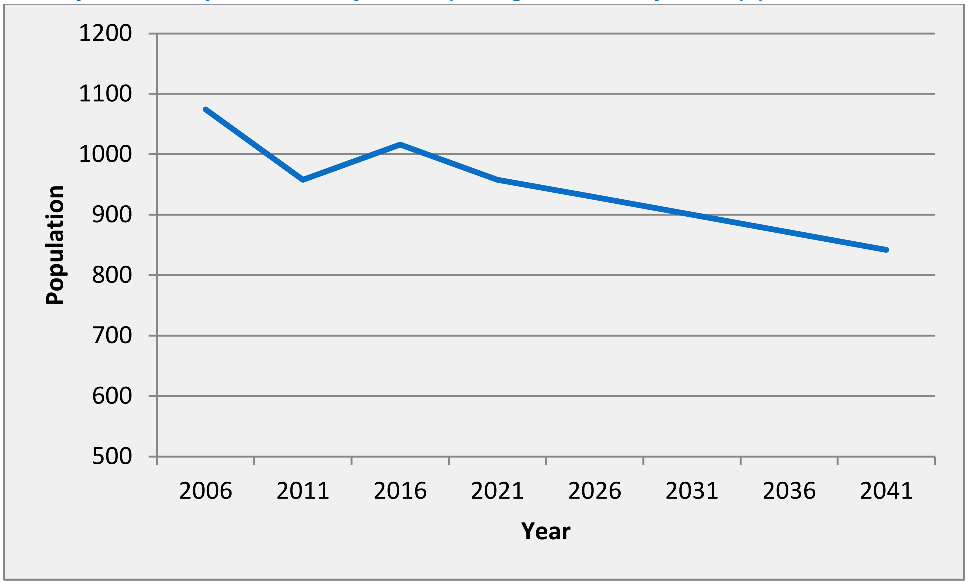
Year	Population	Increase	% increase	Cumulative # Increase	Cumulative % Increase
2016	145				
2021	154	9	6.5%	9	6.5%
2026	160	5	3.5%	15	10.0%
2031	164	4	2.5%	19	12.6%
2036	168	4	2.5%	23	15.1%
2041	172	4	2.6%	27	17.6%

Therefore the population range for Gambier and Keats is 190 to 315 people.

2.4 Hornby Island Population Projections

The historical straight line projection for Hornby Island demonstrates a population reduction over the next 25 years from 1,016 to 850.

Figure 2.5: Hornby Island Population Projection (Straight Line Projection) (Statistics Canada 2017d)



Hornby Island's 2016 population of 1,016 was 1.6% of the Courtenay LHA population of 64,847. For the purposes of this projection, it is assumed that the Hornby Island's proportion of the total Courtenay LHA will remain constant throughout the projection period.

Table 2.8: Hornby Island Population Projection (BC Stats 2017)

Year	Population	Increase	% Increase	Cumulative # Increase	Cumulative % Increase
2016	1,016				
2021	1,076	60	5.9%	60	5.9%
2026	1,136	60	5.6%	120	11.5%
2031	1,195	58	5.1%	179	16.7%
2036	1,238	44	3.7%	222	20.3%
2041	1,299	60	4.9%	283	25.2%

Over the next 25 years, Hornby Island's population could grow by 283 people (a cumulative 25.2% increase). At Hornby Island's current average household size of 1.8, this would require approximately 157 new housing units over the next 25 years. Therefore the population projection range for Hornby Island is between 850 and 1,300 people in the 25 year time frame.

In 2016, Hornby Island's 560 households represented 1.9% of households in the Courtenay LHA. This household projection finds that there could be an additional 143 households over the next 25 years on Hornby Island. This is a significant potential increase, and as with other projections for the islands, will be based on legislation, servicing, water availability and demand.

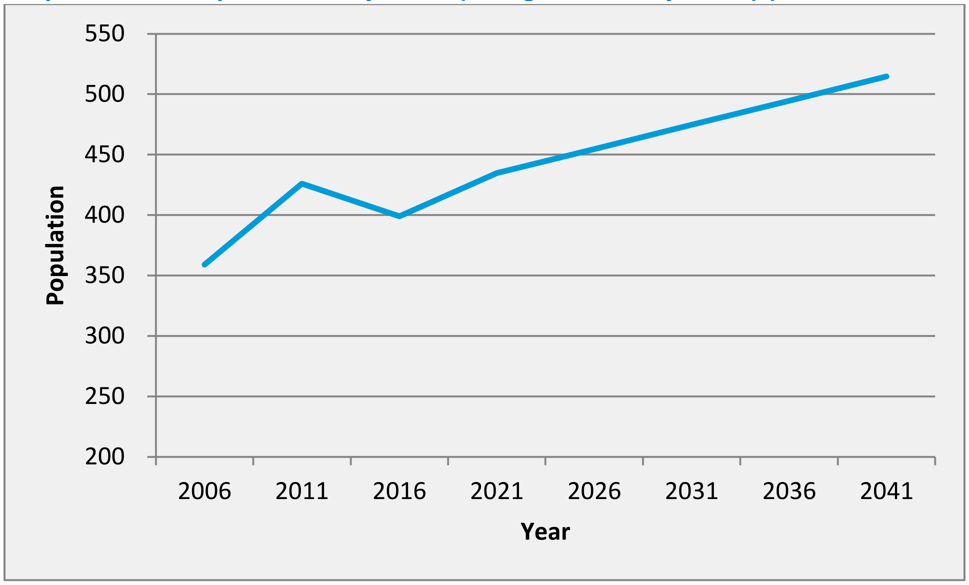
Table 2.9: Hornby Island Household Projection (BC Stats 2017)

Year	Population	Increase	% increase	Cumulative # Increase	Cumulative % Increase
2016	560				
2021	593	33	5.9%	33	5.9%
2026	621	28	4.7%	61	10.6%
2031	647	27	4.3%	87	14.8%
2036	675	27	4.2%	115	19.1%
2041	703	28	4.2%	143	23.2%

2.5 Lasqueti Island Population Projections

Lasqueti stands to support the largest population growth based on the straight line historical population projection. The projection sees a population increase from 399 to approximately 515 people.

Figure 2.6: Lasqueti Island Population Projection (Straight Line Projection) (Statistics Canada 2017e)



Lasqueti Island's 2016 population of 399 was 0.9% of the Qualicum LHA population of 46,513. For the purposes of this projection, it is assumed that the Lasqueti Island's portion of the total Qualicum LHA will remain constant throughout the projection period.

Table 2.10: Lasqueti Island Population Projection (BC Stats 2017)

Year	Population	Increase	% Increase	Cumulative # Increase	Cumulative % Increase
2016	399				
2021	421	22	5.6%	22	5.6%
2026	442	20	4.8%	43	10.4%
2031	459	17	4.0%	60	14.3%
2036	471	12	2.6%	72	16.9%
2041	486	15	3.1%	87	20.0%

Based on the PEOPLE projection, over the next 25 years, Lasqueti Island's population could grow by 87 people (a cumulative 20.0% increase). At Lasqueti Island's current average household size of 1.7, this would require approximately 51.8 new housing units over the next 25 years.

In 2016, Lasqueti Island's 240 households represented 1.1% of households in the Qualicum LHA. This household projection finds that there could be an additional 46 households over the next 25 years on Lasqueti Island.

These various projection models provide a range of growth from 445 to 515 for Lasqueti Island.

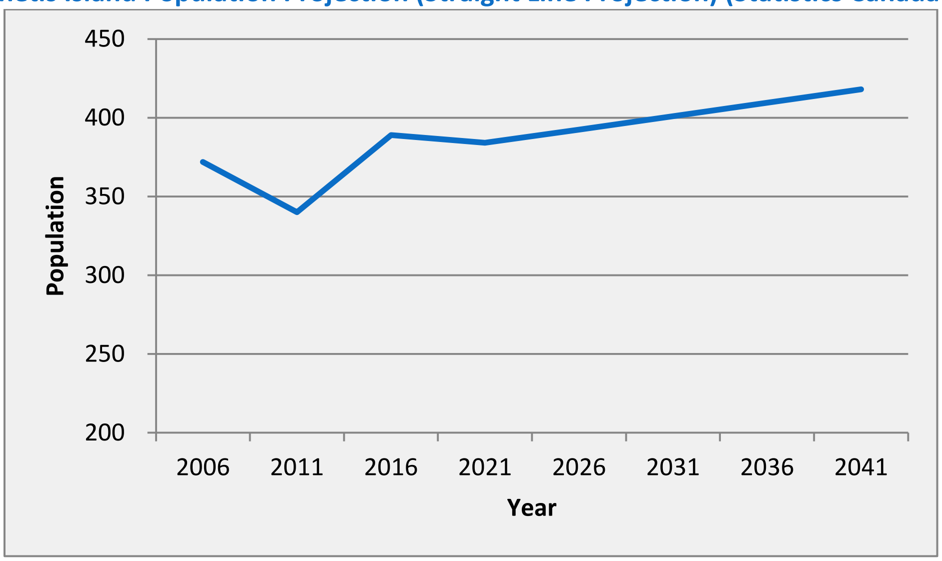
Table 2.11: Lasqueti Island Household Projection (BC Stats 2017)

Year	Population	Increase	% Increase	Cumulative # Increase	Cumulative % Increase
2016	240				
2021	253	13	5.3%	13	5.3%
2026	261	9	3.4%	21	8.8%
2031	270	8	3.2%	30	11.9%
2036	278	8	3.2%	38	15.1%
2041	286	8	2.9%	46	17.9%

2.6 Thetis Island Population Projections

The straight line historical population projection indicates a potential growth from 389 to approximately 420.

Figure 2.7: Thetis Island Population Projection (Straight Line Projection) (Statistics Canada 2017f)



Thetis Island's 2016 population of 389 was 2.1% of the Ladysmith LHA population of 18,618. For the purposes of this projection, it is assumed that the Thetis Island portion of the total Ladysmith LHA will remain constant throughout the projection period.

Table 2.12: Thetis Island Population Projection (BC Stats 2017)

Year	Population	Increase	% Increase	Cumulative # Increase	Cumulative % Increase
2016	389				
2021	411	22	5.7%	22	5.7%
2026	431	20	4.9%	42	10.6%
2031	449	18	4.1%	60	14.8%
2036	462	12	2.8%	73	17.5%
2041	477	15	3.3%	88	20.8%

Over the next 25 years, Thetis Island's population could grow by 88 people (a cumulative 20.8% increase). At the Thetis Island's current average household size of 2.0, this would require approximately 44 new housing units over the next 25 years.

In 2016, Thetis Island's 180 households represented 2.2% of households in the Ladysmith LHA. This household projection finds that there could be an additional 48 households over the next 25 years on Thetis Island.

Therefore the population projection range for Thetis Island is between 420 and 477 people.

Table 2.13: Thetis Island Household Projection (BC Stats 2017)

Year	Population	Increase	% increase	Cumulative # Increase	Cumulative % Increase
2016	180				
2021	192	12	6.4%	12	6.4%
2026	201	10	5.1%	21	11.5%
2031	211	9	4.7%	31	16.2%
2036	220	9	4.3%	40	20.6%
2041	228	8	3.5%	48	24.0%

3.0 Denman Island Housing Needs

Denman Island has a current full-time population of 1,170. It is a single ferry ride from Vancouver Island (Buckley Bay) that runs virtually hourly from 7:00 am to 9:30 pm daily. There are few businesses on island with BC Ferries and the Denman Island Grocery Store being the larger employers. Denman Island has experienced a growth rate of just over one percent per year since 2006. This may reflect new buyers or previously seasonal residents retiring and moving to the island full-time.

Some of the indicator demographics for housing needs include the fact that almost 20% of the population are seniors in the low income brackets and 13% of the population are single parent families. Additionally, over 66% of the renters are paying more than 30% of their gross income on shelter, meeting the definition of unaffordable. If 12.9% of households are currently identified in the Core Housing Needs category, the average household size is 1.9 people and there are a total of 590 households, this would imply that 76 households are in need of more appropriate housing, affecting 144 people on Denman Island.

3.1 Demographics and Population

3.1.1 Population 2016

Demographics and Age

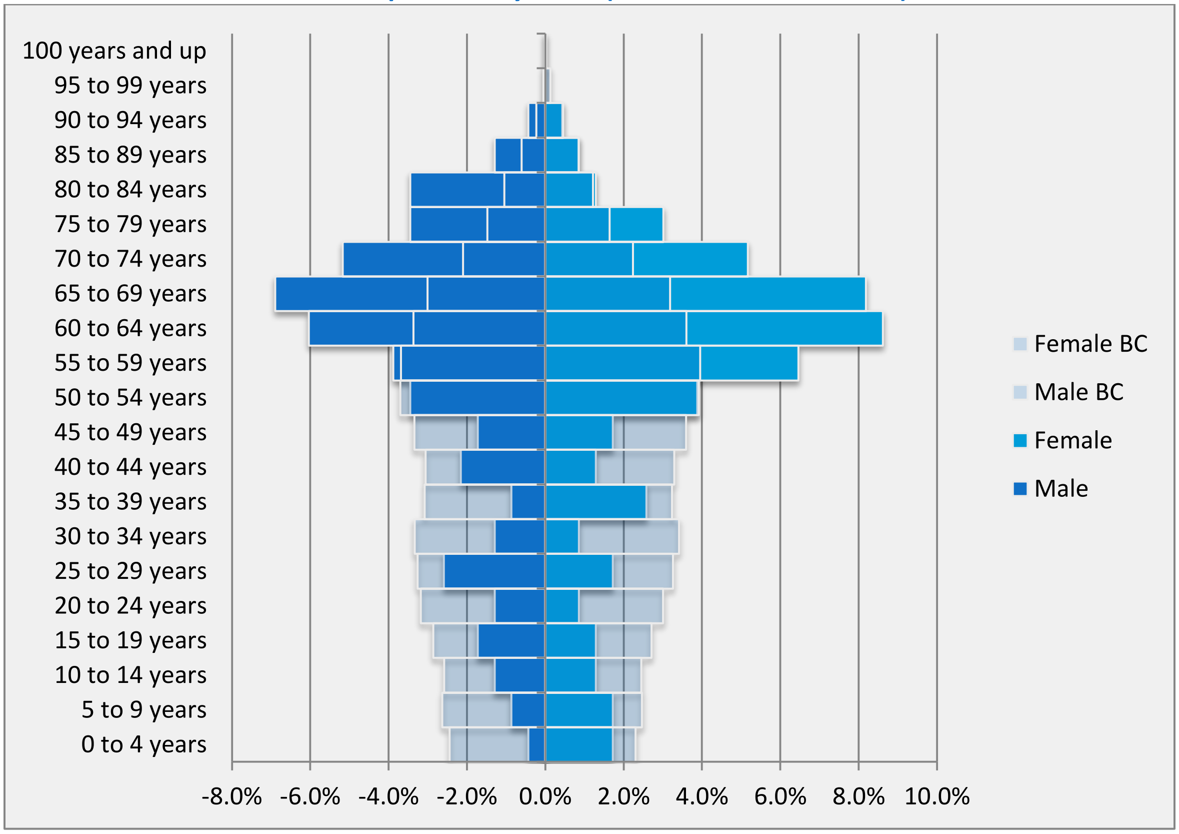
The 2016 Census indicates that the population of Denman Island is 1,170. The population is generally older than the Comox Valley Regional District (CVRD) and the population of BC, with notably higher rates of those between 55 and 74 years than the CVRD or BC, at 49.5% in this age group for Denman, 32.6% for CVRD, and 25.1% for BC. The median age for Denman Island is 61.3, compared to 50.8 for CVRD and 43.0 for BC.

Table 3.1: Denman Island Age Categories, 2016 (Statistics Canada 2017a)

Ages - 2016	Denman	% Total	CVRD	% Total	BC	% Total
0 to 4 years	30	2.6%	2,800	4.2%	220,625	4.7%
5 to 14 years	60	5.1%	6,390	9.6%	470,760	10.1%
15 to 19 years	40	3.4%	3,395	5.1%	258,980	5.6%
20 to 24 years	25	2.1%	2,840	4.3%	287,560	6.2%
25 to 44 years	155	13.2%	13,195	19.8%	1,205,385	25.9%
45 to 54 years	125	10.7%	9,165	13.8%	676,740	14.6%
55 to 64 years	290	24.8%	11,670	17.5%	679,020	14.6%
65 to 74 years	295	25.2%	9,995	15.0%	489,305	10.5%

Ages - 2016	Denman	% Total	CVRD	% Total	BC	% Total
75 to 84 years	115	9.8%	5,060	7.6%	250,480	5.4%
Over 85	35	3.0%	2,000	3.0%	109,190	2.3%
Totals	**1,170**	**100.0%**	**66,510**	**100.0%**	**4,648,045**	**100.0%**
Median Age	**61.3**		**50.8**		**43.0**	

Figure 3.1: 2016 Denman Island Population Pyramid (Statistics Canada 2017a)



Seniors and Retirees

A more detailed breakdown of the population aged 55 and up indicates a current potential need for seniors housing that will be exacerbated as these cohorts continue to age. While Denman Island has proportionally fewer residents aged 55 to 59 years compared to the CVRD and BC, it has a higher proportion of those in the 60 to 74 year age range.

Although Denman has an overall greater proportion of residents aged 55 and above compared to CVRD and BC, there are proportionally fewer Denman residents aged 85 and above. This could indicate that seniors may be ‘aging out’ of the island due to a lack of suitable housing. For example, while Denman

Island's proportion of residents aged 55 and above is 62.8%, compared to CVRD's 42.1% and BC's 32.8%, in the 80 to 84 year age group, Denman has a 5.4% proportion, compared to 7.7% for CVRD and 6.9% for BC. This difference is even more evident in the over 85 age group.

Table 3.2: Denman Island Seniors Ages, 2016 (Statistics Canada 2017a)

Seniors Ages	Denman	% Total	CVRD	% Total	BC	% Total
55 to 59 years	120	16.3%	5,755	19.9%	354,925	23.2%
60 to 64 years	170	23.1%	5,915	19.9%	324,095	21.2%
65 to 69 years	180	24.5%	5,725	20.5%	287,520	18.8%
70 to 74 years	115	15.6%	4,270	15.5%	201,785	13.2%
75 to 79 years	75	10.2%	2,925	10.7%	145,225	9.5%
80 to 84 years	40	5.4%	2,135	7.7%	105,255	6.9%
Over 85	35	4.8%	2,000	5.8%	109,190	7.1%
Totals	**735**	**100.0%**	**28,725**	**100.0%**	**1,527,995**	**100.0%**
% Total Population		**62.8%**		**42.1%**		**32.8%**

3.1.2 Household Characteristics

Household Composition

Denman Island has a lower proportion of families with children (20.3%) than the CVRD (29.5%) and BC (35.5%). The proportion of lone parent families on Denman Island (8.5%) is close to that of the CVRD (9.6%) and BC (10.5%).

Table 3.3: Denman Island Household Composition, 2016 (Statistics Canada 2017a)

Household Composition	Denman	% Total	CVRD	% Total	BC	% Total
Families with children	120	20.3%	8,710	29.5%	668,035	35.5%
Lone parent families	50	8.5%	2,835	9.6%	197,940	10.5%
Families without children	245	41.5%	10,580	35.8%	527,700	28.0%
One person households	200	33.9%	8,730	29.5%	541,915	28.8%
Multiple census family households	10	1.7%	375	1.3%	55,620	3.0%
Two or more person non-census family households	15	2.5%	1,170	4.0%	88,705	4.7%
Total Households	**590**	**100%**	**29,565**	**100%**	**1,881,975**	**100%**

Over the last 10 years, there has been an increase of 70 households on Denman Island (a 13.5% change). At the same time, average household size has been reduced from 2.1 to 1.9, a -9.5% change.

Table 3.4 shows trends in household composition on Denman Island. From 2006 to 2016, there has been an increase in the proportions families with children (33.3%) as well as families without children (32.4%).

There has been no change in the number of lone parent families over the same time period. Meanwhile, the proportion of one person households has increased by 5.3%.

Census data shows a 400% increase in “other family households” in the 2006 to 2016 period; although, this increase could be due to changes in how this category has been defined in each census year. The number of households in this category remains relatively low at 25.

Table 3.4: Denman Island Household Composition, 2006-2016 (Statistics Canada 2006, 2012a, 2017a)

Household Composition	2006	2011	2016	5 Year Change	% Change	10 Year Change	% Change
Families with children	90	90	120	30	33.3%	30	33.3%
Lone parent families	50	35	50	15	42.9%	0	0.0%
Families without children	185	225	245	20	8.9%	60	32.4%
One person households	190	160	200	40	25.0%	10	5.3%
Other family households	5	50	25	-25	-50.0%	20	400.0%
Total Households	**520**	**525**	**590**	**65**	**12.4%**	**70**	**13.5%**
Average Household Size	**2.1**	**2**	**1.9**	**-0.1**	**-5.0%**	**-0.2**	**-9.5%**

Tenure - Rental and Ownership

Over a 10 year period, the proportion of rented homes on Denman Island has been relatively stable, with an increase of 0.8% of the total households renting their home on the island. As is typical of many rural communities, there are proportionally fewer households that rent than own, with 16% of households on Denman Island renting, compared to 23.6% in the CVRD and 31.9% for BC (Statistics Canada 2017a).

There has been a total increase of 70 (11.8%) households on Denman Island in the 2006 to 2016 period. Rental households have increased by 15 (2.5%) over this period, while owned households have increased by 55 (9.2% (Statistics Canada 2017a).

There was a large drop in the number of reported households reported as rented in the 2011 National Household Survey (**Table 3.6**). This may be due to the unreliability of the data from this voluntary survey, as compared to the mandatory 2006 and 2016 household surveys, as 45% of Denman Island residents approached did not return a survey.

Table 3.5: Denman Island Household Tenure, 2016 (Statistics Canada 2017a)

Household Tenure	Denman	% Total	CVRD	% Total	BC	% Total
Rented	95	16.0%	6,980	23.6%	599,360	31.9%
Owned	500	84.0%	22,595	76.4%	1,279,020	68.1%
Total Households	**595**	**100%**	**29,575**	**100%**	**1,878,380**	**100%**

Table 3.6: Denman Island Household Tenure (Rental/Ownership), 2006-2016 (Statistics Canada 2006, 2012a, 2017a)

Household Tenure	2006	% Total	2011	% Total	2016	% Total
Rented	80	15.2%	25	5.2%	95	16.0%
Owned	445	84.8%	460	94.8%	500	84.0%
Total Households	**525**	**100%**	**485**	**100%**	**595**	**100%**

Table 3.7: Denman Island Changes in Household Tenure (Rental/Ownership), 2006-2016 (Statistics Canada 2006, 2012a, 2017a)

Changes in Tenure	Denman 2006-2011	% Total	Gabriola 2011-2016	% Total	Denman 2006-2016	% Total
Rented	-55	-10%	70	14.4%	15	2.5%
Owned	15	3%	40	8.2%	55	9.2%
Change in Total Households	**-40**	**-7.6%**	**110**	**22.7%**	**70**	**11.8%**

Household Sizes

Reflective of the household composition on Denman Island described above, the island has a higher proportion of one person and two person households, at 33.9% and 46.6% respectively, than the CVRD (29.5% and 42.5%) or BC (28.8% and 35.3%). One and two person households account for an 80.5% proportion of all households on Denman Island. The average number of persons per household on Denman Island (2.0) is lower than that of the CVRD (2.2) and BC (2.4).

Table 3.8: Denman Island Household Sizes, 2016 (Statistics Canada 2017a)

Household Size	Denman	% Total	CVRD	% Total	BC	% Total
1 person	200	33.9%	8,730	29.5%	541,910	28.8%
2 persons	275	46.6%	12,560	42.5%	663,770	35.3%
3 persons	60	10.2%	3,825	12.9%	277,690	14.8%
4 persons	40	6.8%	2,975	10.1%	243,125	12.9%
5 or more persons	15	2.5%	1,485	5.0%	155,470	8.3%
# Private households	590	100%	29,570	100%	1,881,970	100%
# Persons in private households	1,160		65,350		4,560,240	
Average # Persons	**2.0**		**2.2**		**2.4**	

3.2 Income 2015

3.2.1 Taxable Income Distribution- Individuals

The 2016 Census provides information on the incomes of respondents for the previous year (2015). Average tax-filer income on Denman Island in 2015 was $62,025, which is 23.6% lower than the CVRD average income and 43.6% lower than BC. The median income for Denman Island is also lower, at $44,629, 30.4% lower than the CVRD median income, and 45.7% lower than BC.

Table 3.9: Denman Island Total Taxable Income, 2015 (Statistics Canada 2017a)

Total Income 2015	Denman	% Total	CVRD	% Total	BC	% Total
Without income	20	1.9%	1,710	3.0%	142,970	3.7%
Under $10,000 (including loss)	175	16.7%	6,860	12.6%	573,315	15.4%
$10,000 to $19,999	265	25.2%	9,990	18.3%	653,915	17.5%
$20,000 to $29,999	190	18.1%	8,420	15.5%	503,290	13.5%
$30,000 to $39,999	120	11.4%	7,185	13.2%	424,330	11.4%
$40,000 to $49,999	85	8.1%	5,820	10.7%	366,220	9.8%
$50,000 to $59,999	65	6.2%	4,330	7.9%	286,310	7.7%
$60,000 to $69,999	35	3.3%	3,360	6.2%	222,975	6.0%
$70,000 to $79,999	20	1.9%	2,510	4.6%	171,625	4.6%
$80,000 to $89,999	15	1.4%	1,745	3.2%	134,090	3.6%
$90,000 to $99,999	15	1.4%	1,150	2.1%	96,825	2.6%
$100,000 and over	50	4.8%	3,090	5.7%	294,475	7.9%
Total Reporting Income	1,050	100%	54,475	100%	3,727,360	100%
Median Income	**$44,629.00**		**$63,397.00**		**$69,995.00**	
Average Income	**$62,025.00**		**$76,711.00**		**$90,354.00**	

3.2.2 Household Income

Household income is used as an indicator of housing affordability, as it includes every person in a dwelling who may be contributing to housing costs. Denman Island has a lower household income than both the CVRD and BC in all economic family compositions.

The disparity between median household incomes on Denman with those in the CVRD and BC is particularly pronounced for families. The median income of lone parent families on Denman Island is 56.6% lower than the CVRD and 79.3% lower than BC as a whole. A similar, although less pronounced, disparity exists between Denman, the CVRD and BC as a whole for couple families with children. Smaller disparities exist for families without children and those not in an economic family.

Table 3.10: Denman Island Median Household Income, 2015 (Statistics Canada 2017a)

Economic Family Composition	Denman	% Total	CVRD	% Total	BC	% Total
Couple families with children	$71,552	11.6%	$103,797	19.1%	$111,736	24.4%
Lone parent families	$28,480	7.8%	$44,587	8.6%	$51,056	9.0%
Families without children	$58,432	38.8%	$74,775	33.3%	$80,788	26.3%
Not in an economic family	$22,208	41.1%	$30,084	39.1%	$31,255	40.2%
All Households	**$44,629**	**100%**	**$63,397**	**100%**	**$69,995**	**100%**

Median household incomes for lone parent families on Denman Island saw a -25.6% change between 2011 and 2016, a -5.1% change per year. During the same period, couple families with children have seen a 25.5% increase in median household incomes. Median household incomes for families without children, and those not in an economic family, have also increased during this time period.

Table 3.11: Denman Island Changes 2011-2016 Median Household Income, 2015 (Statistics Canada 2017a)

Economic Family Composition	2011	2016	Change $	Change %	Avg. %/yr
Couple families with children	$57,030	$71,552	$14,522	25.5%	5.1%
Lone parent families	$38,278	$28,480	-$9,798	-25.6%	-5.1%
Families without children	$40,928	$58,432	$17,504	42.8%	8.6%
Not in an economic family	$20,183	$22,208	$2,025	10.0%	2.0%
All Households	**$40,445**	**$44,629**	**$4,185**	**10.3%**	**2.1%**

Household Income Distribution

Household income distribution can be used to determine an approximate numbers of affordable housing options for different income groups. While the median income of Denman Island is $44,629, there is also a significant proportion (15.3%) of high income households, with $100,000 in income and higher. This proportion of high income households is lower than the CVRD (25.2%) and BC (32.3%).

Table 3.12: Denman Island Household Income Distribution, 2015 (Statistics Canada 2017a)

Total Income 2015	Denman	% Total	CVRD	% Total	BC	% Total
Under $5,000	10	1.7%	370	1.3%	43,415	2.3%
$5,000 to $9,999	10	1.7%	355	1.2%	27,140	1.4%
$10,000 to $14,999	40	6.8%	890	3.0%	55,745	3.0%
$15,000 to $19,999	45	7.6%	1,260	4.3%	77,565	4.1%
$20,000 to $24,999	40	6.8%	1,360	4.6%	78,695	4.2%
$25,000 to $29,999	45	7.6%	1,325	4.5%	72,985	3.9%
$30,000 to $34,999	35	5.9%	1,435	4.9%	78,080	4.1%
$35,000 to $39,999	40	6.8%	1,560	5.3%	78,395	4.2%
$40,000 to $44,999	35	5.9%	1,325	4.5%	76,775	4.1%
$45,000 to $49,999	35	5.9%	1,395	4.7%	75,860	4.0%

Total Income 2015	Denman	% Total	CVRD	% Total	BC	% Total
$50,000 to $59,999	50	8.5%	2,625	8.9%	143,475	7.6%
$60,000 to $69,999	35	5.9%	2,480	8.4%	132,845	7.1%
$70,000 to $79,999	40	6.8%	2,195	7.4%	122,350	6.5%
$80,000 to $89,999	15	2.5%	1,985	6.7%	111,350	5.9%
$90,000 to $99,999	25	4.2%	1,555	5.3%	99,420	5.3%
$100,000 and over	90	15.3%	7,450	25.2%	607,855	32.3%
Total Reporting Income	590	100%	29,575	100%	1,881,965	100%
Median Income	**$44,629.00**		**$63,397.00**		**$69,995.00**	
Average Income	**$62,025.00**		**$76,711.00**		**$90,354.00**	

The most significant changes in Denman Island's household income group distribution have been in the very lowest categories of income earners, with a 73.3% decrease of those in this income range, and the very highest income earners (157.1% increase). This could indicate that the Denman Island is becoming unaffordable for the island's lowest income earners and they are moving off island.

Table 3.13: Denman Household Income Distribution, 2005-2015 (Statistics Canada 2017a)

Household Income	2005 Households	% Total	2010	% Total	2015 Households	% Total	2005-2015	% Change
Under $9,999	75	14.3%	-	0.0%	20	3.4%	-55	-73.3%
$10,000 to $19,999	65	12.4%	10	1.9%	85	14.4%	20	30.8%
$20,000 to $29,999	60	11.4%	120	23.2%	85	14.4%	25	41.7%
$30,000 to $39,999	85	16.2%	90	17.4%	75	12.7%	-10	-11.8%
$40,000 to $49,999	75	14.3%	85	16.4%	70	11.9%	-5	-6.7%
$50,000 to $59,999	50	9.5%	75	14.5%	50	8.5%	0	0.0%
$60,000 to $79,999	60	11.4%	10	1.9%	75	12.7%	15	25.0%
$80,000 to $99,999	25	4.8%	15	2.9%	40	6.8%	15	60.0%
$100,000 and over	35	6.7%	25	4.8%	90	15.3%	55	157.1%
Total Reporting Income	525	100%	518	100%	590	100%	65	12.4%
Median Income	**$37,689**		**$40,445**		**$44,629**		**$6,940**	**18.4%**
Average Income	**$44,673**		**$49,397**		**$62,025**		**$17,352**	**38.8%**

Household Income Groups and Household Income Disparity

For ease of comparison with the 2015 Salt Spring Island Housing Needs Assessment (SS HNA), this report uses the same income group definition categories. **Table 3.14** provides the income range for each category, as defined in relation to Denman Island's median income of $44,629. **Table 3.15** provides a comparison of the proportion of these household income groups between Denman, the CVRD and BC as a whole.

Table 3.14: Denman Island Household Income Groups, 2015 (Statistics Canada 2017a)

Income Groups	Definition	Income Range	Denman	% Total
Little to no income	under $15,000	under $15,000	60	10.2%
Low income	$15,000 to 50% median	$15,000 to $24,999	85	14.4%
Low to moderate income	50% - 80% median	$25,000 to $34,999	80	13.6%
Moderate	80% - 100% median	$35,000 to $44,999	75	12.7%
Moderate to above moderate	100% - 120% median	$45,000 to $59,999	85	14.4%
Above moderate to high	120% - 150% median	$60,000 to $69,999	35	5.9%
High income	150% median +	$70,000 and over	170	28.8%
All Households	**$44,629**			**100%**

Denman Island has a similar proportion of high income earners to the CVRD and BC. There is a greater proportion of little to no income households on Denman Island, at 10.2%, compared to the CVRD (5.5%) and BC (6.7%).

Table 3.15: Denman Island Household Income Groups, 2015 (Denman, CVRD, BC) (Statistics Canada 2017a)

Total Income 2015	Denman	% Total	CVRD	% Total	BC	% Total
Median Income	**$44,629**		**$63,397**		**$69,995**	
Little to no income	60	10.2%	1,615	5.5%	126,300	6.7%
Low income	85	14.4%	3,945	13.3%	307,325	16.3%
Low to moderate income	80	13.6%	5,715	19.3%	374,505	19.9%
Moderate	75	12.7%	2,625	8.9%	132,845	7.1%
Moderate to above moderate	85	14.4%	4,675	15.8%	122,350	6.5%
Above moderate to high	35	5.9%	3,540	12.0%	210,770	11.2%
High income	170	28.8%	7,450	25.2%	607,855	32.3%
Total	**590**	**100%**	**29,565**	**100%**	**1,881,950**	**100%**

3.3 Current Housing Supply

3.3.1 Existing Housing Stock

Structure Type

Table 3.16 illustrates the distribution of occupied dwellings by structure type on Denman Island. The housing supply on Denman Island is almost exclusively single-detached dwellings, which form 96.6% of the total housing supply. This compares to the CVRD proportion of single-detached homes at 68.4% and BC at 44.1%. This lack of diversity in housing supply could be a contributor to a lack of affordable rental and ownership options for a full range of income groups.

Denman Island’s 2016 total of 590 private occupied dwellings represents a 13.9% increase over the 518 reported in the 2011 Census.

Table 3.16: Denman Island Housing by Structure Type, 2016 (Statistics Canada 2017a)

Structure Type	Denman	% Total	CVRD	% Total	BC	% Total
Single-detached house	570	96.6%	20,230	68.4%	830,660	44.1%
Apartment 5+ storeys	-	0.0%	45	0.2%	177,830	9.4%
Movable dwelling	10	1.7%	1,255	4.2%	49,290	2.6%
Semi-detached house	5	0.8%	2,575	8.7%	57,395	3.0%
Row house	-	0.0%	1,540	5.2%	147,830	7.9%
Apartment, duplex	-	0.0%	710	2.4%	230,075	12.2%
Apartment < 5 storeys	5	0.8%	3,185	10.8%	385,140	20.5%
Other single-attached house	-	0.0%	35	0.1%	3,755	0.2%
Total Private Dwellings	**590**	**100%**	**29,575**	**100%**	**1,881,975**	**100%**

Housing Indicators and Tenure

Data for housing indicators was not available at the DPL geographic level for this report.

Age of Housing Stock

Denman Island’s housing stock is generally similar in age to that of the CVRD and BC, with the greatest difference being those homes built in the 1981 to 1990 period, which forms 26.9% of occupied housing on the island being built in that period. Denman Island also has a greater proportion of dwellings built in the 2011 to 2016 period than the CVRD or BC.

Table 3.17: Denman Island Dwelling Age (Statistics Canada 2017a)

Construction Period	Denman	% Total	CVRD	% Total	BC	% Total
1960 or before	55	9.2%	3,660	12.4%	267,560	14.2%
1961 to 1980	145	24.4%	8,070	27.3%	559,485	29.7%
1981 to 1990	160	26.9%	4,900	16.6%	289,565	15.4%
1991 to 2000	120	20.2%	6,330	21.4%	331,865	17.6%
2001 to 2005	35	5.9%	2,030	6.9%	125,335	6.7%
2006 to 2010	25	4.2%	2,915	9.9%	171,945	9.1%
2011 to 2016	55	9.2%	1,660	5.6%	136,210	7.2%
Total	**595**	**100%**	**29,565**	**100%**	**1,881,965**	**100%**

Non-Resident Ownership

Data for the rate of dwellings occupied by usual residents for 2006 was not available at the DPL geographic level for this report.

At 71.2%, Denman Island's rate of dwellings occupied by usual residents is lower than that of the CVRD (92.2%) and BC (91.2%). The percentage of dwellings occupied by the usual residents on Denman Island has decreased by 4% since 2011.

Table 3.18: Denman Island Dwellings Occupied by Usual Residents 2011-2016 (Statistics Canada 2017a, 2012a)

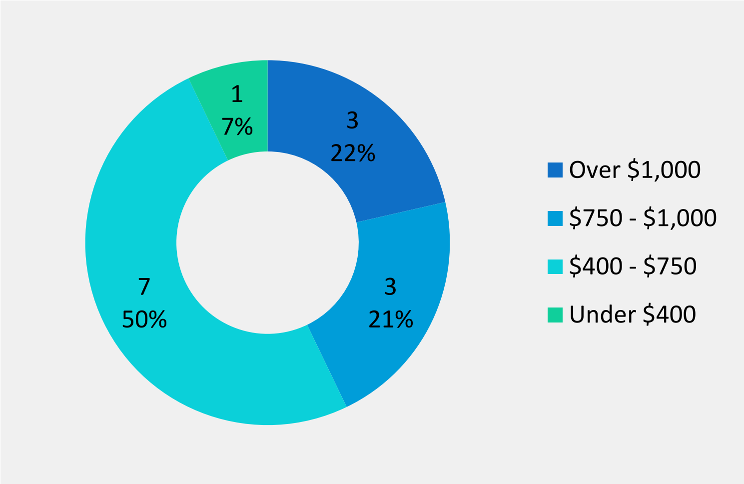
Census Year	Denman	% Total	CVRD	% Total	BC	% Total
2016	689	71.2%	29,573	92.2%	1,881,969	91.2%
2011	518	75.2%	27,885	92.5%	1,764,637	90.7%
% Change 2011-2016		**-4.0%**		**-0.3%**		**0.5%**

3.3.2 Rental Availability and Affordability

Private Market Listings

The CMHC does not conduct rental market surveys for Denman Island and there is no formal inventory of rental properties conducted on the island. The rental housing market is extremely limited on Denman Island. As of January 2018, there were no long-term homes available for rent in public listings on Craigslist, Padmapper or Kijiji. A search on AirBnB found four vacation rental properties available.

Figure 3.2: What is your monthly rent?



While this information is far from a complete picture of the rental market on Denman Island, it paints a picture of a severe lack of affordable housing rental options.

While many respondents to a survey Housing Needs Survey conducted for this assessment reported that their rents were in the affordable ranges, provided in **Section 3.4.1**, there appears to be an overall lack of available units in these price ranges.

The 2016 Census identified the median monthly rental shelter cost for Denman Island as $684. This generally matches with the survey results that indicated that, while 7% pay under $400 per month, 50% of the respondents pay between $400 and $750 with 42% paying over $750 per month.

Social Housing

Denman currently does not have any social housing. In 2008, the OCP review lead to amendments which reflected the need for affordable housing through the creation of a density bank for affordable housing purposes. Also in 2008, the Denman Island Women's Outreach Society (DIWOS) undertook a needs assessment which comprised anecdotal evidence of single mothers and elder women in immediate need of affordable housing. Since then, two community non-profit societies, the Denman Community Land Trust Association and the Denman Housing Association were formed and are working on creating affordable housing projects.

3.3.3 Homeowner Options

Current Listings

Table 3.19 provides MLS listings as of January 29, 2018 to provide an understanding of housing currently available for purchase on Denman Island. The table also includes the income required for ownership, based on an assumption that no more than 30% of income is used for shelter costs, $200/month in costs of ownership, 75% loan, 25 year amortization period and 4% interest.

There were a total of 10 listings on this date, with an average price of $735,300 and median price of $693,500. There is presented as a somewhat limited range of home price categories available on the island, primarily in the mid to high range, with no homes available for moderate income earners and below. All homes listed for purchase on this date were single family homes.

Table 3.19: Denman Island MLS Listings, January 2018

Price Range	# Listed	Average Cost	Income Required
$0 - $149,999	-		
$150,000 - $199,999	-		
$200,000 - $299,999	-		
$300,000 - $399,999	-		
$400,000 - $499,999	1	$437,000	$77,199
$500,000 - $599,999	3	$559,000	$96,518
$600,000 - $699,999	1	$649,000	$110,770
$700,000 - $799,999	1	$738,000	$124,863
$800,000 - $899,999	1	$899,000	$150,358
$900,000 - $999,999	3	$984,333	$163,870
$1,000,000 - $1,499,999	-		
$1,500,000 - $1,999,999	-		
$2,000,000 - $2,499,999	-		
$2,500,000 - $2,999,999	-		
$3,000,000 - $3,499,999	-		
$3,500,000 - $3,999,999	-		
$4,000,000 - $4,499,999	-		
$4,500,000 - $4,999,999	-		
$5,000,000 and up	-		
Total	**10**		
Average $		**$735,300.00**	**$124,436**
Median $		**$693,500.00**	**$117,816**

Census Reported Dwelling Values

Data for median value of dwellings by structure type is not available at the geographic level provided data for Denman Island specifically.

3.4 Housing Affordability

3.4.1 Affordability Targets

Household Type

Housing affordability is defined in **Section 1.1** of this report. Housing is generally considered affordable if it meets suitability and adequacy standards, and does not cost more than 30% of total household income. Based on these assumptions, **Table 3.20** provides affordability for different household groups, based on median incomes of each group as provided in the 2016 Census. The percentage of the total population for each group is also provided, to indicate the ideal percentage of total available housing units available for each household type and income level.

Table 3.20: Denman Island Household Affordability Targets

Household Affordability Targets	Denman	% Population	Median Income	Affordable Rent	Affordable Purchase
Couple families with children	40	11.6%	$71,552	$1,789	$402,000
Lone parent families	10	7.8%	$28,480	$712	$130,000
Families without children	0	38.8%	$58,432	$1,461	$319,000
Not in an economic family	265	41.1%	$22,208	$555	$90,000
All Households (2015)	**590**	**100%**	**$44,629**	**$1,116**	**$232,000**

Income Groups and Ideal Affordable Housing Supply

Table 3.21 provides a detailed breakdown of the ideal number of housing units available for each of the income groups identified in **Table 3.14** above, based on the percentage of the total households each group comprises. Affordable rent and purchase prices have been calculated using the same assumptions and benchmarks as previously identified in this report.

As an illustration of how this table can be used, it indicates that 48.3% of households (all households below moderate income of $40,000) need rental housing $938/month or less. As another example, 10.2% of households can afford a home with a purchase price of $581,000.

Table 3.21: Denman Island Ideal Housing Supply - Rental and Purchase Prices

Income Groups	Income Range	Number	% Households	Average Income	Affordable Rent	Affordable Purchase
Little to no income	Under $5,000	10	1.7%	$5,000	$125	n/a
	$5,000 to $9,999	10	1.7%	$7,500	$188	n/a
	$10,000 to $14,999	40	6.8%	$12,500	$313	$29,000
Low income	$15,000 to $19,999	45	7.6%	$17,500	$438	$60,000
	$20,000 to $24,999	45	7.6%	$22,500	$563	$92,000
Low to moderate income	$25,000 to $29,999	50	8.5%	$27,500	$688	$124,000
	$30,000 to $34,999	45	7.6%	$32,500	$813	$155,000
	$35,000 to $39,999	40	6.8%	$37,500	$938	$187,000
Moderate	$40,000 to $44,999	30	5.1%	$42,500	$1,063	$218,000
	$45,000 to $49,999	30	5.1%	$47,500	$1,188	$250,000
Moderate to above moderate	$50,000 to $59,999	65	11.0%	$55,000	$1,375	$297,000
Above moderate to high	$60,000 to $69,999	40	6.8%	$65,000	$1,625	$360,000
High income	$70,000 to $79,999	30	5.1%	$75,000	$1,875	$424,000
	$80,000 to $89,999	30	5.1%	$85,000	$2,125	$487,000
	$90,000 to $99,999	20	3.4%	$95,000	$2,375	$550,000
	$100,000 +	60	10.2%	$100,000	$2,500	$581,000
Median Income		**590**	**100%**	**$44,629**	**$1,116**	**$232,000**

3.5 Community Perspectives

For a description of methods, please see **Section 1.2 - Approach and Methods**.

3.5.1 Stakeholder/Key Informants Meetings

Key informant interviews were conducted with the following stakeholders:

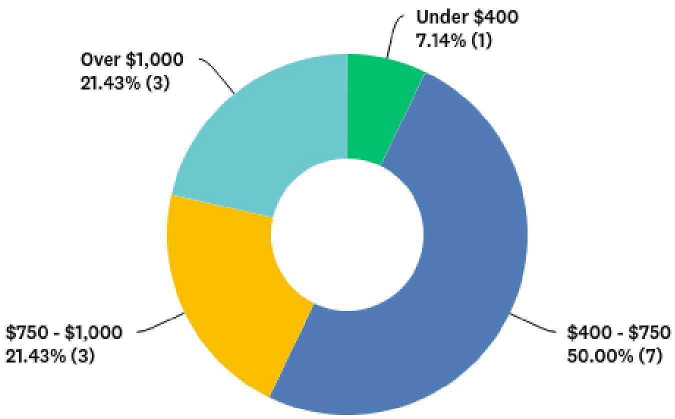
- Bill Engleson, Chair, Hornby Denman Community Health Care Society;

- Steve Carballeira;
- Paige Friesen, Friesen Family Construction Ltd.;
- Alan Friesen, Friesen Family Construction Ltd.;
- Riane DaSilva, Denman Works;
- Anne Davis, Comox Valley Transition Society;
- Miles Drew, Islands Trust Bylaw Enforcement;
- Harlene Holm, Denman Community Land Trust Association;
- David Critchley, Denman Island Local Trustee; and
- Tomas Hajek, Co-Housing Group.

3.5.2 Online Survey

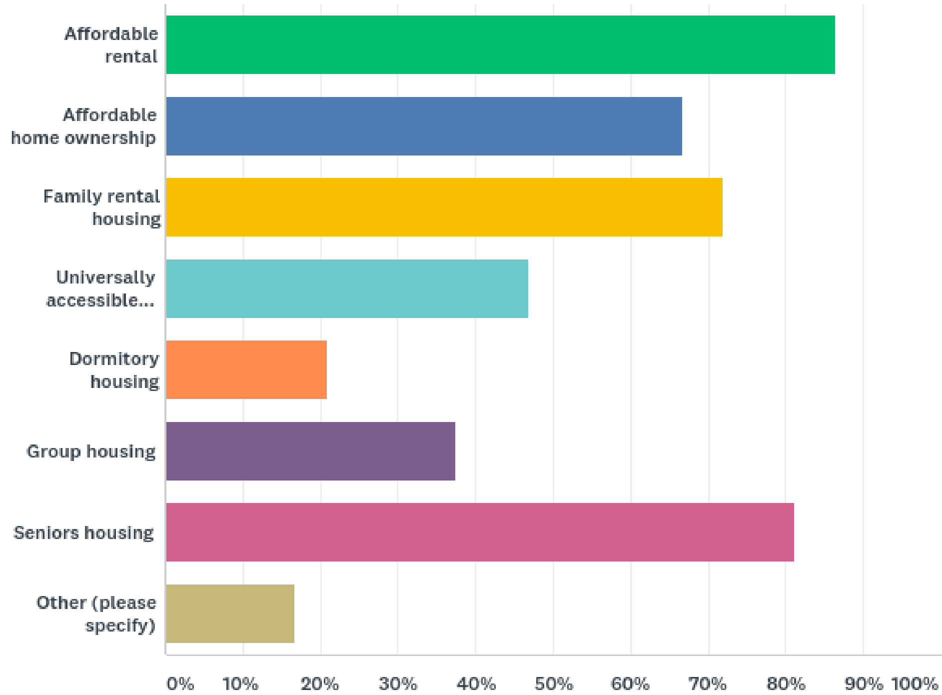
The Denman Island Housing Needs Survey received a total of 102 responses (8.7% of the total population).

Figure 3.3: What is your monthly rent?



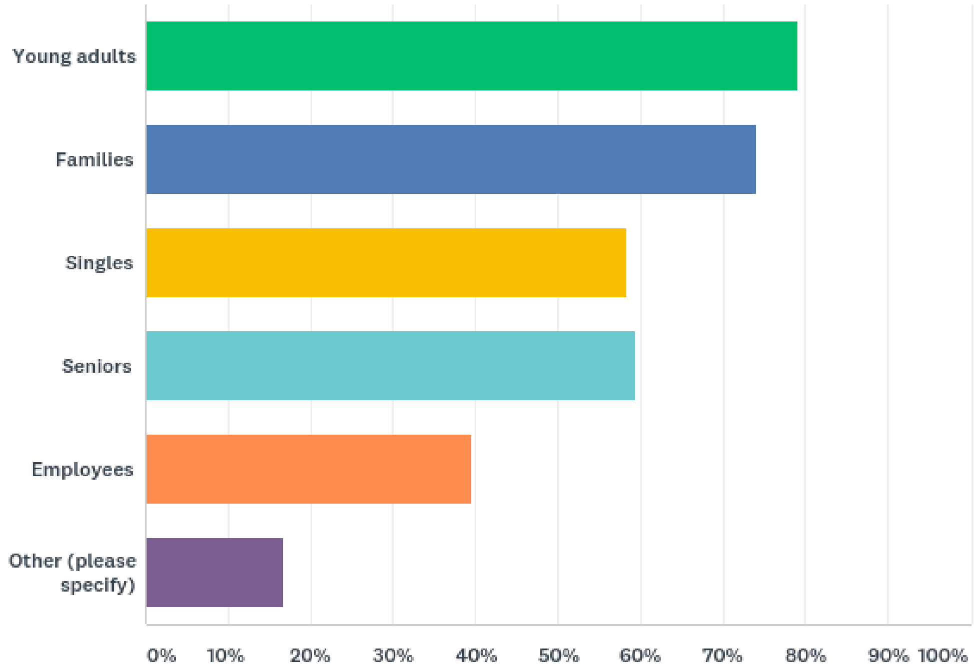
Survey responses showed that rental shelter costs are similar to those reported in the 2016 Census, which identified a median monthly rental shelter cost of $684 for Denman Island. Survey results indicated that 7% pay under $400 per month, 50% of respondents paying between $400 and $750, and 43% paying over $750 per month.

Figure 3.4: What housing supply gaps exist on your Island?



The survey asked people what the housing gaps were on Denman Island, and what groups on their island were unable or had difficulty accessing appropriate housing. The four gaps most often identified were affordable rental, family rental, seniors housing and affordable home ownership. Three of these identified gaps overlap and highlight the primary need for rental accommodation.

Figure 3.5: What groups are not able to access housing on your island?



When asked what groups could not access housing on Denman Island, respondents indicated a full range of demographic groups: young adults, families, seniors, singles and employees. As with the question above, there is overlap between some of these groups.

Figure 3.6: Where do the people that need affordable housing currently live on your island?

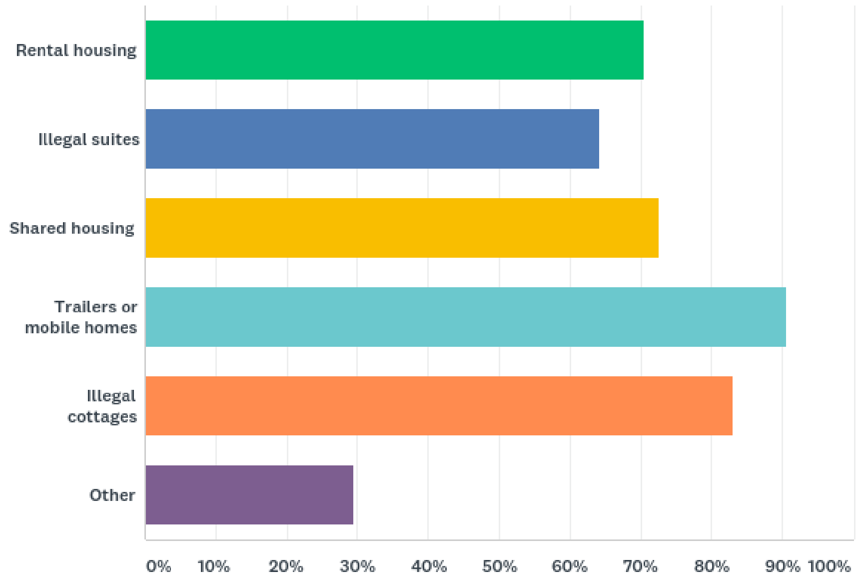
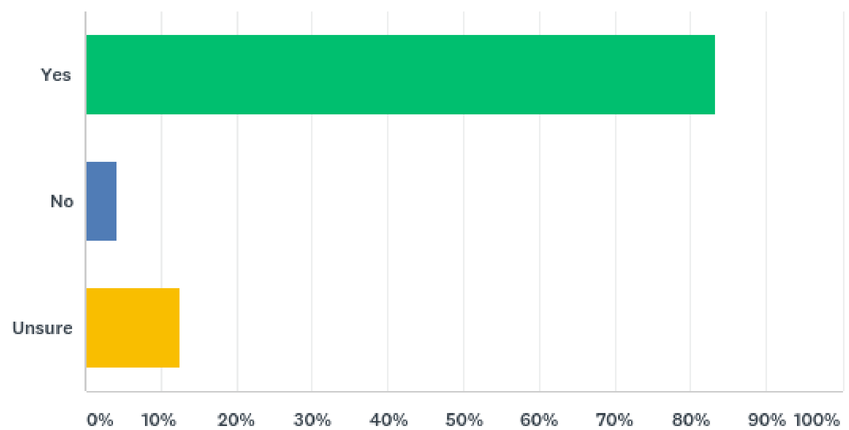
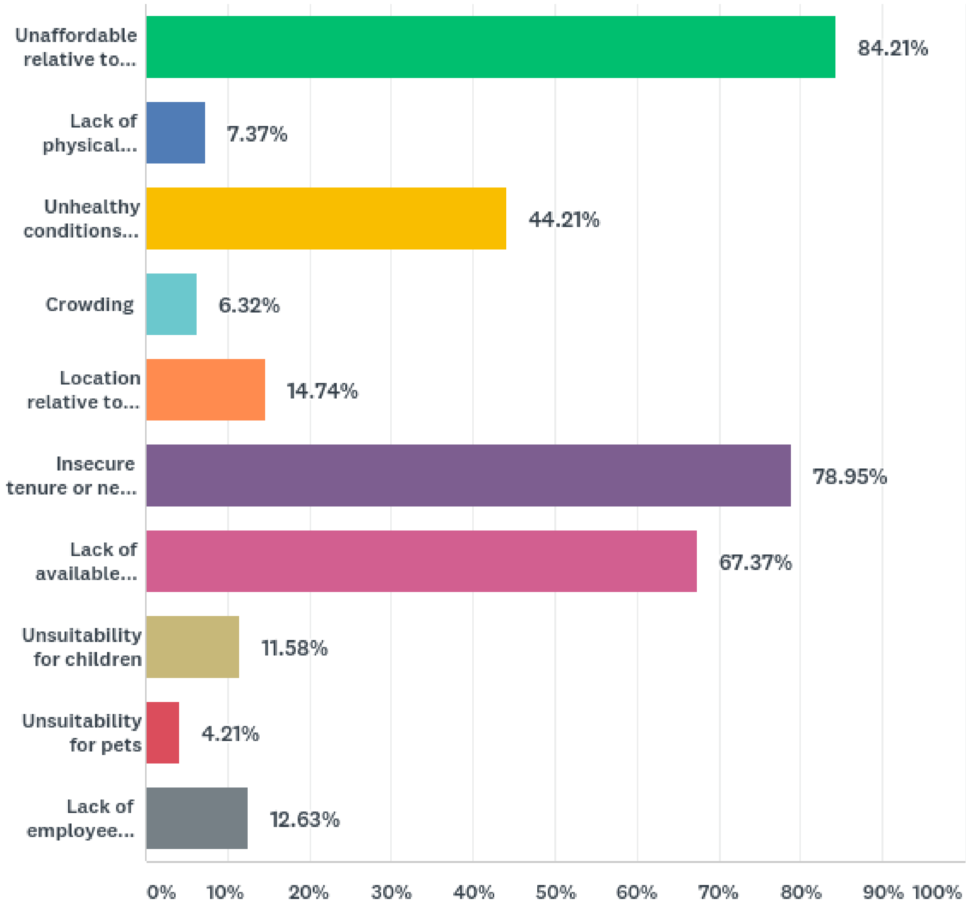


Figure 3.7: Are you aware of people living in illegal and inappropriate housing on your island?



Eighty-three percent of respondents indicated that they are aware of people living in illegal and inappropriate housing on Denman Island. In addition, respondents indicated that those in need of affordable housing are using a range of means to meet housing needs, including rental housing, cottages, shared housing, illegal dwelling units, and trailers or mobile homes. The reliance on illegal suites and cottages indicates the inability of residents to find legal, healthy, affordable housing units.

Figure 3.8: Please select the top three housing challenges faced by your island



The top three housing challenges identified by respondents were “Unaffordable relative to income”, “Insecure tenure” and “Lack of available housing options”. “Unhealthy conditions” was also selected by a large number of respondents.

Additional comments on the surveys identified that the ferry workers have placed mobile homes on the Emcon Services yard because they cannot find temporary housing. Some are forced to share housing, which may not be appropriate depending on the situation. Comments also indicated that many illegal suites and cottages are substandard, do not meet building code, and have issues of inadequate heat, lack of potable water, inadequate sanitary sewer service and mould. Participants at the meeting indicated that the unhealthy living conditions may contribute to other social and health issues; such as, illness and absenteeism from work.

3.6 Affordable Housing Gaps

It is clear that the no, low and even moderate income households have difficulty accessing the housing market. This represents the young adults, seniors and families. While they may be able to rent, there is little secure appropriate rental accommodation available.

The 2016 Census demonstrates that 25.4% of the population, or 150 people, have no or low income. These people are considered vulnerable.

3.7 Conclusion and Recommendations

Based on the population projections, there could be a need for potentially 165 residential units in the next 25 years. The average income is $20,000 below the regional average. Based on the census, 25.4% of the total population falls within the no and low income category, and 38% falls within the no, low and low-moderate income levels. The 2008 Housing Needs on Hornby and Denman Island (Hornby Island Economic Enhancement Corporation, December 2008) identified a total housing need of 68 units for renters and seniors. Based on the population growth projected for 165 units and 48% need for affordable rental, Denman Island now requires up to 80 affordable housing units. This translates into three to four units per year.

4.0 Gabriola Island Housing Needs

Gabriola is the largest and most populated island of the Northern Region Islands Trust Region. Accessed by a vehicle ferry from downtown Nanaimo, there is potential for viable off island employment. This, along with the commercial development on the island and various institutional uses (school, library, etc.), provides significant employment on the island. Gabriola has the highest percentage of permanent residents of the islands of the Northern Region and the largest number of permanently occupied dwellings (71.7%). In addition, there are many people who live on Vancouver Island and come to Gabriola to work, including homecare workers, school teachers, restaurant workers and contractors for example. Many of these people have indicated a desire to live on Gabriola Island and be closer to their jobs but are unable to find appropriate housing on Gabriola Island.

4.1 Demographics and Population

The following information provides a summary of the current population and demographic breakdown as well as the projections for the future.

4.1.1 Population 2016

Demographics and Age

The 2016 Census indicates that the population of Gabriola Island is 4,035. The population is generally older than the Regional District of Nanaimo and the population of BC, with notably higher rates of those between 55 and 74 years than the Nanaimo Regional District (RDN) or BC, at 52.4% in this age group for Gabriola, 32.9% for RDN, and 25.1% for BC. The median age for Gabriola Island is 61.3, compared to 51.1 for RDN and 43.0 for BC.

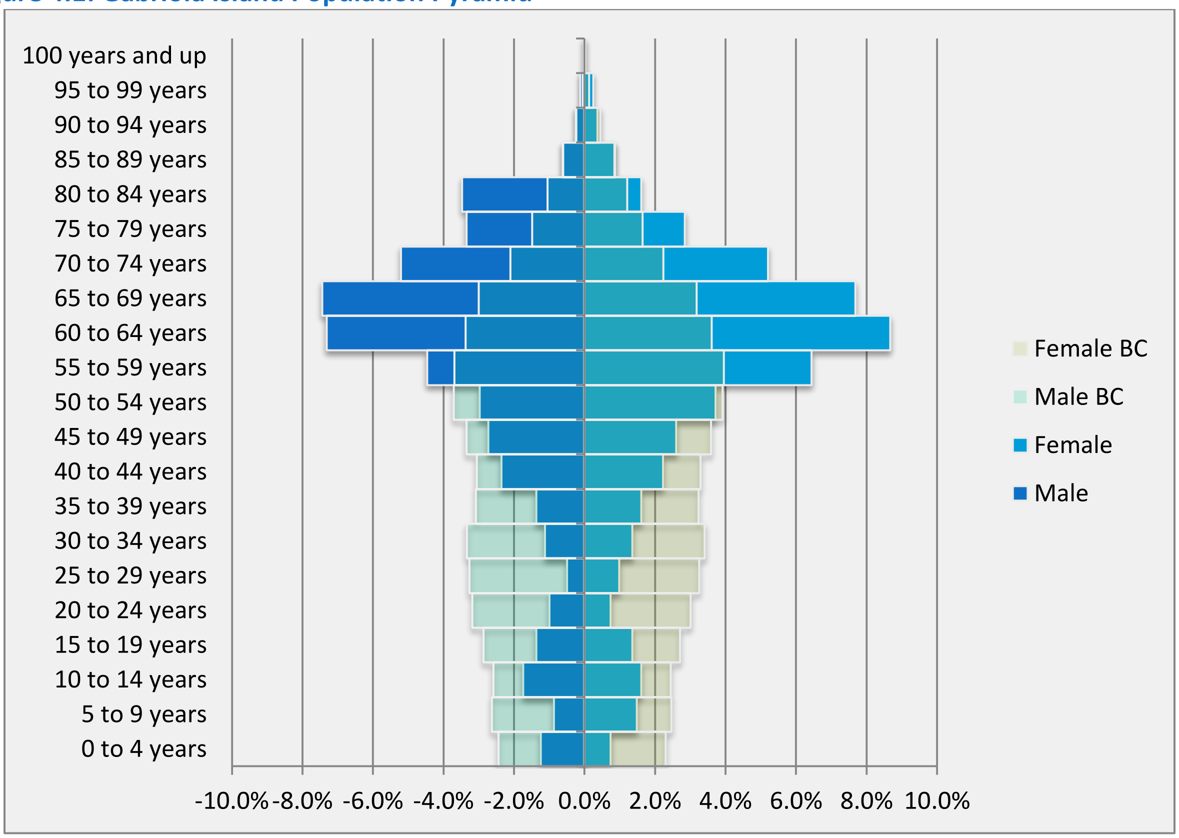
While overall percentages are low, the numbers of school age children support an elementary and middle school, a fact that may attract young families moving to and staying on Gabriola, provided they can find housing. Enrollment between 165 and 170 students has been consistent over the past 10 years[1].

[1] Gabriola Elementary School Administration

Table 4.1: Gabriola Island Age Categories, 2016 (Statistics Canada 2017b)

Ages - 2016	Gabriola	% Total	RDN	% Total	BC	% Total
0 to 4 years	75	1.9%	6,240	4.0%	220,625	4.7%
5 to 14 years	220	5.5%	13,750	8.8%	470,760	10.1%
15 to 19 years	115	2.9%	7,445	4.8%	258,980	5.6%
20 to 24 years	75	1.9%	7,720	5.0%	287,560	6.2%
25 to 44 years	475	11.8%	31,380	20.2%	1,205,385	25.9%
45 to 54 years	475	11.8%	20,100	12.9%	676,740	14.6%
55 to 64 years	1,085	26.9%	26,980	17.3%	679,020	14.6%
65 to 74 years	1,030	25.5%	24,290	15.6%	489,305	10.5%
75 to 84 years	390	9.7%	12,485	8.0%	250,480	5.4%
Over 85	95	2.4%	5,305	3.4%	109,190	2.3%
Totals	**4,035**	**100.0%**	**155,695**	**100.0%**	**4,648,045**	**100.0%**
Median Age	**61.3**		**51.1**		**43.0**	

Figure 4.1: Gabriola Island Population Pyramid



Seniors and Retirees

A more detailed breakdown of the population aged 55 and up indicates a current potential need for seniors housing that will be exacerbated as these cohorts continue to age. While Gabriola Island has proportionally fewer residents aged 55 to 59 years compared to the RDN and BC, it has a higher proportion of those in the 60 to 69 year age range.

Although Gabriola has an overall greater proportion of residents aged 55 and above compared to RDN and BC, there are proportionally fewer Gabriola residents aged 80 and above. This could indicate that seniors may be 'aging out' of the island due to a lack of suitable housing. For example, while Gabriola Island's proportion of residents aged 55 and above is 64.4%, compared to RDN's 44.4% and BC's 32.9%, in the 80 to 84 year age group, Gabriola has a 5.4% proportion, compared to 7.5% for RDN and 6.9% for BC. This difference is even more evident in the over 85 age group. This could reflect the desire to be closer to medical services and other services such as Handy Dart.

Table 4.2: Gabriola Island Seniors Ages (Statistics Canada 2017b)

Seniors Ages	Gabriola	% Total	RDN	% Total	BC	% Total
55 to 59 years	440	16.9%	12,950	18.8%	354,925	23.2%
60 to 64 years	645	24.8%	14,030	20.3%	324,095	21.2%
65 to 69 years	615	23.7%	13,845	20.0%	287,520	18.8%
70 to 74 years	415	16.0%	10,445	15.1%	201,785	13.2%
75 to 79 years	250	9.6%	7,320	10.6%	145,225	9.5%
80 to 84 years	140	5.4%	5,165	7.5%	105,255	6.9%
Over 85	95	3.7%	5,305	7.7%	109,190	7.1%
Totals	**2,600**	**100.0%**	**69,060**	**100.0%**	**1,527,995**	**100.0%**
% Total Population		**64.4%**		**44.4%**		**32.9%**

4.1.2 Household Characteristics

Household Composition

This report uses the statistics for households as they better represent residential dwelling units rather than individuals. Gabriola Island has a much lower proportion of families with children (15.2%) than the RDN (28.2%) and BC (35.5%). In the case of lone parent families, this difference is magnified, with Gabriola Island having close to half of the proportion of lone parent families (5.1%) than RDN (9.8%) or BC (10.5%) do. **Table 4.4** shows trends in household composition on Gabriola Island. While there has been a 10 year overall increase in families with children, the last five years have seen a decrease of 7.1%. Additionally, since the 2006 Census, there has been a 29% decrease in lone parent families on the island. This could be an indication that housing is becoming unaffordable for lower income families on the island, particularly for more vulnerable household groups such as lone parent families. As a corollary to the recent decrease in families on the island, there has been a subsequent increase in families without children and one person households.

Table 4.3: Gabriola Island Household Composition (Statistics Canada 2017b)

Household Composition	Gabriola	% Total	RDN	% Total	BC	% Total
Families with children	325	15.2%	19,445	28.2%	668,035	35.5%
Lone parent families	110	5.1%	6,785	9.8%	197,940	10.5%
Families without children	955	44.6%	25,190	36.6%	527,700	28.0%
One person households	780	36.4%	20,185	29.3%	541,915	28.8%
Multiple census family households	20	0.9%	1,000	1.5%	55,620	3.0%
Two or more person non-census family households	60	2.8%	3,085	4.5%	88,705	4.7%
Total Households	**2,140**	**100%**	**68,905**	**100%**	**1,881,975**	**100%**

Over the last 10 years, there has been an increase of 145 households on Gabriola Island (a 7.3% change). At the same time, average household size has been reduced from 2.0 to 1.9, a 5.0% change.

Finally, there has been a significant decrease (63.6%) in the number of "other households" (multi-family and two or more person non-census family households) on the island over a 10 year period. This could indicate a reduction in housing affordable to those not defined as census families, but living in the same household (roommates), as well as families sharing homes.

Table 4.4: Gabriola Island Household Composition (2006, 2011, 2016 Census)

Household Composition	2006	2011	2016	5 Year Change	% Change	10 Year Change	% Change
Families with children	245	350	325	-25	-7.1%	80	32.7%
Families without children	855	865	955	90	10.4%	100	11.7%
Lone parent families	155	115	110	-5	-4.3%	-45	-29.0%
One person households	675	715	780	65	9.1%	105	15.6%
Other households	220	155	80	-75	-48.4%	-140	-63.6%
Total Households	**1,995**	**2,085**	**2,140**	**55**	**2.6%**	**145**	**7.3%**
Average Household Size	**2.0**	**1.9**	**1.9**	**-**	**0.0%**	**-0.1**	**-5.0%**

Tenure - Rental and Ownership

Over a 10 year period, the proportion of rented homes on Gabriola has been relatively stable, with an increase of 2.4% of the total households renting their home on the island. As is typical of many rural communities, there are proportionally fewer households that rent than own, with 17% of households on

Gabriola Island renting, compared to 26.0% in the RDN and 31.9% for BC. There has been a similar net increase in both rental (3.5%) and owned (3.7%) households on Gabriola Island since 2006.

There was a large drop in the number of reported households reported as rented in the 2011 National Household Survey (**Table 4.6**). This may be due to the unreliability of the data from this voluntary survey, as compared to the mandatory 2006 and 2016 household surveys.

Table 4.5: Gabriola Island Household Tenure (Statistics Canada 2017b)

Household Tenure	Gabriola	% Total	RDN	% Total	BC	% Total
Rented	365	17.0%	17,900	26.0%	599,360	31.9%
Owned	1,780	83.0%	50,930	74.0%	1,279,020	68.1%
Total Households	**2,145**	**100%**	**68,830**	**100%**	**1,878,380**	**100%**

Table 4.6: Gabriola Island Household Tenure (Rental/Ownership) 2006-2016 (Statistics Canada 2006, 2012b, 2017b)

Household Tenure	2006	% Total	2011	% Total	2016	% Total
Rented	290	14.6%	205	9.9%	365	17.0%
Owned	1,700	85.4%	1,870	90.1%	1,780	83.0%
Total Households	**1,990**	**100%**	**2,075**	**100%**	**2,145**	**100%**

Table 4.7: Gabriola Island Changes in Household Tenure (Rental/Ownership) 2006-2016 (Statistics Canada 2006, 2012b, 2017b)

Changes in Tenure	Gabriola 2006-2011	% Total	Gabriola 2011-2016	% Total	Gabriola 2006-2016	% Total
Rented	-85	-4%	160	7.7%	75	3.5%
Owned	170	9%	-90	-4.3%	80	3.7%
Total Households	**85**	**4.3%**	**70**	**3.4%**	**155**	**7.2%**

Household Sizes

Reflective of the household composition on Gabriola Island described above, the island has a higher proportion of one person and two person households, at 36.4% and 49.1% respectively, than the RDN (29.3% and 43.4%) or BC (28.8% and 35.3%). One and two person households account for a 85.5% proportion of all households on Gabriola Island. The average number of persons per household on Gabriola Island (1.9) is lower than that of the RDN (2.2) and BC (2.4).

Table 4.8: Gabriola Island Household Sizes (Statistics Canada 2017b)

Household Size	Gabriola	% Total	RDN	% Total	BC	% Total
1 person	780	36.4%	20,190	29.3%	541,910	28.8%
2 persons	1,050	49.1%	29,880	43.4%	663,770	35.3%

Household Size	Gabriola	% Total	RDN	% Total	BC	% Total
3 persons	175	8.2%	8,775	12.7%	277,690	14.8%
4 persons	95	4.4%	6,635	9.6%	243,125	12.9%
5 or more persons	40	1.9%	3,430	5.0%	155,470	8.3%
# Private households	2,140	100%	68,905	100%	1,881,970	100%
# Persons in private households	4,015		151,630		4,560,240	
Average # Persons	**1.9**		**2.2**		**2.4**	

4.2 Income 2015

The 2016 Census captures income from the previous year, in this case 2015.

4.2.1 Taxable Income Distribution

Average tax-filer income on Gabriola Island is $62,927, which is 23% lower than the RDN average income and 43.6% lower than BC. The median income for Gabriola Island is also lower, at $47,795, 30.4% lower than the RDN median income, and 46.4% lower than BC.

Table 4.9: Total Taxable Income (Statistics Canada 2017b)

Total Income 2015	Gabriola	% Total	RDN	% Total	BC	% Total
Without income	90	2.4%	3,795	2.9%	142,970	3.7%
Under $10,000 (including loss)	555	15.3%	16,560	12.9%	573,315	15.4%
$10,000 to $19,999	855	23.6%	24,000	18.8%	653,915	17.5%
$20,000 to $29,999	585	16.1%	19,880	15.5%	503,290	13.5%
$30,000 to $39,999	440	12.1%	16,400	12.8%	424,330	11.4%
$40,000 to $49,999	350	9.6%	13,495	10.6%	366,220	9.8%
$50,000 to $59,999	215	5.9%	10,015	7.8%	286,310	7.7%
$60,000 to $69,999	155	4.3%	7,490	5.9%	222,975	6.0%
$70,000 to $79,999	135	3.7%	5,475	4.3%	171,625	4.6%
$80,000 to $89,999	100	2.8%	4,080	3.2%	134,090	3.6%
$90,000 to $99,999	60	1.7%	2,925	2.3%	96,825	2.6%
$100,000 and over	180	5.0%	7,570	5.9%	294,475	7.9%
Total Reporting Income	3,630	100%	127,890	100%	3,727,360	100%
Median Income	**$47,795.00**		**$62,349.00**		**$69,995.00**	
Average Income	**$62,927.00**		**$77,868.00**		**$90,354.00**	

4.2.2 Household Income

Household income is used as an indicator of housing affordability, as it includes every person in a dwelling who may be contributing to paying for the housing costs. Gabriola Island has a lower household income than both the RDN and BC in all economic family compositions. The disparity between median

household incomes on Gabriola with those in the RDN and BC is particularly pronounced for families. The median income of lone parent families on Gabriola Island is 30% less than the RDN, and 47.2% less than BC as a whole. A similar disparity between Gabriola, the RDN and the province as a whole exists for couple families with children. Smaller disparities exist for families without children and those not in an economic family.

Table 4.10: Gabriola Island Median Household Income, 2015 (Statistics Canada 2017b)

Economic Family Composition	Gabriola	% Total	RDN	% Total	BC	% Total
Couple families with children	$75,520	10.0%	$104,867	17.6%	$111,736	24.4%
Lone parent families	$34,688	4.8%	$45,102	8.7%	$51,056	9.0%
Families without children	$64,981	42.7%	$74,504	33.5%	$80,788	26.3%
Not in an economic family	$23,536	42.3%	$28,316	40.1%	$31,255	40.2%
All Households	**$47,795**	**100%**	**$62,349**	**100%**	**$69,995**	**100%**

Median household incomes for families on Gabriola Island have declined substantially in the period between the 2011 and 2016 Censuses, averaging -2.6% per year for families with children, and -3.1% per year for lone parent families. Meanwhile, the median income for families with children and those not in an economic family has remained static.

Table 4.11: Gabriola Island Changes 2011-2016 Median Household Income, 2015 (Statistics Canada 2017b)

Economic Family Composition	2011	2016	Change $	Change %	Avg. %/yr
Couple families with children	$86,632	$75,520	-$11,112	-12.8%	-2.6%
Lone parent families	$40,988	$34,688	-$6,300	-15.4%	-3.1%
Families without children	$64,772	$64,981	$209	0.3%	0.1%
Not in an economic family	$23,567	$23,536	-$31	-0.1%	0.0%
All Households	**$48,133**	**$47,795**	**-$338**	**-0.7%**	**-0.1%**

Household Income Distribution

Household income distribution can be used to determine an approximate numbers of affordable housing options for different income groups. While the median income of Gabriola Island is $47,795, there is also a significant proportion (17.2%) of high income households, with $100,000 in income and higher. This proportion of high income households is lower than the RDN (25.6%) and BC (32.3%).

Table 4.12: Gabriola Island Household Income Distribution, 2015 (Statistics Canada 2017b)

Total Income 2015	Gabriola	% Total	RDN	% Total	BC	% Total
Under $5,000	55	2.6%	1,160	1.7%	43,415	2.3%
$5,000 to $9,999	55	2.6%	935	1.4%	27,140	1.4%
$10,000 to $14,999	105	4.9%	2,170	3.1%	55,745	3.0%

Total Income 2015	Gabriola	% Total	RDN	% Total	BC	% Total
$15,000 to $19,999	160	7.5%	3,130	4.5%	77,565	4.1%
$20,000 to $24,999	135	6.3%	3,435	5.0%	78,695	4.2%
$25,000 to $29,999	120	5.6%	2,985	4.3%	72,985	3.9%
$30,000 to $34,999	120	5.6%	3,440	5.0%	78,080	4.1%
$35,000 to $39,999	110	5.1%	3,430	5.0%	78,395	4.2%
$40,000 to $44,999	145	6.8%	3,375	4.9%	76,775	4.1%
$45,000 to $49,999	120	5.6%	3,115	4.5%	75,860	4.0%
$50,000 to $59,999	175	8.2%	5,950	8.6%	143,475	7.6%
$60,000 to $69,999	165	7.7%	5,405	7.8%	132,845	7.1%
$70,000 to $79,999	125	5.8%	4,715	6.8%	122,350	6.5%
$80,000 to $89,999	100	4.7%	4,300	6.2%	111,350	5.9%
$90,000 to $99,999	85	4.0%	3,730	5.4%	99,420	5.3%
$100,000 and over	370	17.2%	17,610	25.6%	607,855	32.3%
Total Reporting Income	2,145		68,900		1,881,965	
Median Income	**$47,795.00**		**$62,349.00**		**$69,995.00**	
Average Income	**$62,927.00**		**$77,868.00**		**$90,354.00**	

The proportions of all household income groups on Gabriola Island earning $39,999 and below have declined since 2005, while the highest income households have seen the most significant increase - 100% in the period between 2005 and 2015.

Table 4.13: Gabriola Household Income Distribution, 2005-2015

Household Income	2005	% Total	2010	% Total	2015	% Total	2005-2015	% Change
Under $9,999	220	11.0%	130	6.3%	110	5.1%	-110	-50.0%
$10,000 to $19,999	295	14.8%	235	11.3%	265	12.4%	-30	-10.2%
$20,000 to $29,999	295	14.8%	225	10.8%	255	11.9%	-40	-13.6%
$30,000 to $39,999	270	13.5%	260	12.5%	230	10.7%	-40	-14.8%
$40,000 to $49,999	190	9.5%	205	9.9%	265	12.4%	75	39.5%
$50,000 to $59,999	125	6.3%	185	8.9%	175	8.2%	50	40.0%
$60,000 to $79,999	235	11.8%	235	11.3%	290	13.5%	55	23.4%
$80,000 to $99,999	180	9.0%	215	10.4%	185	8.6%	5	2.8%
$100,000 and over	185	9.3%	170	8.2%	370	17.2%	185	100%
Total Reporting Income	1,995	100%	2,075	100%	2,145	100%	150	7.5%
Median Income	**$36,703**		**$48,133**		**$47,795**		**$11,092**	**30.2%**
Average Income	**$50,176**		**$61,684**		**$62,927**		**$12,751**	**25.4%**

Household Income Groups and Household Income Disparity

For ease of comparison with the 2015 SS HNA, this report uses the same income group definitions. **Table 4.14** provides the income range for each category, as defined in relation to Gabriola Island's median income of $47,795. **Table 4.15** provides a comparison of the proportion of these household income groups between Gabriola, the RDN and BC as a whole.

Table 4.14: Gabriola Island Household Income Groups, 2015 (Statistics Canada 2017b)

Income Groups	Definition	Income Range	Gabriola	% Total
Little to no income	under $15,000	under $15,000	215	10.6%
Low income	$15,000 to 50% median	$15,000 to $24,999	295	14.6%
Low to moderate income	50% - 80% median	$25,000 to $39,999	350	17.3%
Moderate	80% - 100% median	$40,000 to $49,999	265	13.1%
Moderate to above moderate	100% - 120% median	$50,000 to $59,999	175	8.7%
Above moderate to high	120% - 150% median	$60,000 to $69,999	165	8.2%
High income	150% median +	$70,000 and over	555	27.5%
All Households	**$47,795**		**2,145**	**100%**

Income disparity on Gabriola Island is similar to the disparity found in the RDN and BC, although there are a greater proportion of little to no income households on Gabriola Island, at 10%, compared to the RDN (6.2%) and BC (6.7%).

Table 4.15: Gabriola Island Household Income Groups, 2015 (Gabriola, RDN, BC) (Statistics Canada 2017b)

Total Income 2015	Gabriola	% Total	RDN	% Total	BC	% Total
Median Income	**$47,795**		**$62,349**		**$69,995**	
Little to no income	215	10.0%	4,265	6.2%	126,300	6.7%
Low income	295	13.8%	9,550	13.9%	307,325	16.3%
Low to moderate income	350	16.3%	13,360	19.4%	374,505	19.9%
Moderate	265	12.4%	5,950	8.6%	132,845	7.1%
Moderate to above moderate	175	8.2%	10,120	14.7%	122,350	6.5%
Above moderate to high	165	7.7%	4,300	6.2%	210,770	11.2%
High income	680	31.7%	21,340	31.0%	607,855	32.3%
Total	**2,145**	**100%**	**68,885**	**100%**	**1,881,950**	**100%**

4.3 Current Housing Supply

4.3.1 Existing Housing Stock

The housing supply on Gabriola Island is largely homogenous, dominated by single-detached dwellings, which form 93.4% of the total housing supply. This compares to the RDN proportion of single-detached homes at 65.2%, and BC at 44.1%. This lack of diversity in housing stock is a contributor to a lack of affordable rental and ownership options for a full range of income groups.

Gabriola Island's 2016 total of 2,135 private dwellings represents a 2.9% increase over the 2,075 reported in the 2011 Census.

Structure Type

Table 4.16: Gabriola Island Housing by Structure Type, 2016 (Statistics Canada 2017b)

Structure Type	Gabriola	% Total	RDN	% Total	BC	% Total
Single-detached house	1,995	93.4%	44,910	65.2%	830,660	44.1%
Apartment 5+ storeys	-	0.0%	1,320	1.9%	177,830	9.4%
Movable dwelling	55	2.6%	2,635	3.8%	49,290	2.6%
Semi-detached house	35	1.6%	2,985	4.3%	57,395	3.0%
Row house	-	0.0%	2,940	4.3%	147,830	7.9%
Apartment, duplex	15	0.7%	5,335	7.7%	230,075	12.2%
Apartment < 5 storeys	30	1.4%	8,640	12.5%	385,140	20.5%
Other single-attached house	5	0.2%	145	0.2%	3,755	0.2%
Total Private Dwellings	**2,135**	**100%**	**68,910**	**100%**	**1,881,975**	**100%**

It should be noted that these figures from the census are significantly different from the legally recognized numbers of duplexes and semi-detached houses. Gabriola Island Planners have confirmed that there are only two legally zoned duplexes based on grandfathering of the date of construction. The other semi-detached houses and other attached houses may reflect illegal housing units.

Housing Indicators and Tenure

Tables 4.17 and **4.18** show the total number and proportion of households in core housing need for renters and owners, respectively. A household is in core housing need if it falls below at least one of the three standards of adequacy, suitability or affordability. Adequacy refers to the condition of the home, and whether it requires major repairs according to residents. A suitable home is one that has enough bedrooms for the size and makeup of the household, and an affordable home is one that costs less than 30% of before-tax household income.
(https://www.cmhc-chl.gc.ca/en/hoficlincl/observer/observer_044.cfm).

Table 4.17: Gabriola Island Housing Indicators - Renters (Statistics Canada 2017b)

Households in Rented Dwellings	Gabriola	% Total	RDN	% Total	BC	% Total
Adequacy: major repairs needed	35	9.6%	1,425	8.0%	44,120	7.4%
Suitability: not suitable	15	4.1%	1,105	6.2%	59,485	9.9%
Affordability: 30% or more of household income is spent on shelter costs	190	52.1%	8,550	47.8%	255,960	42.7%
Adequacy, suitability or affordability: major repairs needed, or not suitable, or 30% or more of household income is spent on shelter costs	210	57.5%	9,900	55.3%	315,465	52.6%

Lack of affordable rental housing appears to be a more significant issue on Gabriola Island than in the RDN or BC. The 2016 Census data shows that 52.1% of Gabriola Island households that rent are spending more than 30.0% of household income on shelter costs. This compares to 47.8% of households in the RDN, and 42.7% for BC.

Other indicators are similar or better than in the RDN or BC, with slightly more rental dwellings in need of major repairs, but a lower rate of un-suitable housing on Gabriola as compared to the RDN and BC.

Table 4.18: Gabriola Island Housing Indicators - Owners (Statistics Canada 2017b)

Households in Owned Dwellings	Gabriola	% Total	RDN	% Total	BC	% Total
Adequacy: major repairs needed	150	8.4%	2,510	4.9%	66,915	5.2%
Suitability: not suitable	15	0.8%	670	1.3%	37,540	2.9%
Affordability: 30% or more of household income is spent on shelter costs	355	19.9%	8,070	15.8%	256,250	20.0%
Adequacy, suitability or affordability: major repairs needed, or not suitable, or 30% or more of household income is spent on shelter costs	460	25.8%	10,365	20.4%	332,015	26.0%

Compared to rental households, the rate of households in owned dwellings in core housing need on Gabriola Island were universally lower. While 19.9% of owner households on Gabriola Island report spending 30% or more of household income on shelter, 52.1% of renter households report spending more than 30%. While Gabriola's core housing need rate is similar to that of the RDN and BC for suitability and affordability, the island has a higher rate of dwellings in need of major repairs, at 8.4%, compared to 4.9% in the RDN and 5.2% in BC.

Age of Housing Stock

Gabriola Island's housing stock is generally similar in age to that of the RDN and BC; although, there is a lesser proportion of homes built in 1960 or before, and a greater proportion of homes built between 1991 and 2000. Also notable is that the proportion of homes on the island built since 2011 is lower for Gabriola (4.7%) than the RDN (6.1%) or BC (7.2%).

Table 4.19: Gabriola Island Dwelling Age (Statistics Canada 2017b)

Construction Period	Gabriola	% Total	RDN	% Total	BC	% Total
1960 or before	85	4.0%	7,685	11.2%	267,560	14.2%
1961 to 1980	615	28.7%	19,585	28.4%	559,485	29.7%
1981 to 1990	360	16.8%	11,200	16.3%	289,565	15.4%
1991 to 2000	610	28.5%	14,905	21.6%	331,865	17.6%
2001 to 2005	155	7.2%	4,995	7.2%	125,335	6.7%
2006 to 2010	215	10.0%	6,335	9.2%	171,945	9.1%

2011 to 2016	100	4.7%	4,195	6.1%	136,210	7.2%
Total	**2,140**	**100%**	**68,900**	**100%**	**1,881,965**	**100%**

As noted above, much of the housing constructed in the 1950s and 1960s were cottages for summer vacation use only.

Non-Resident Ownership

At 71.7%, Gabriola Island's rate of dwellings occupied by usual residents is lower than that of the RDN (94.0%) and BC (91.0%). The percentage of dwellings occupied by the usual residents on Gabriola Island has decreased by 1.5% since 2006.

Table 4.20: Gabriola Island Dwellings Occupied by Usual Residents 2006-2016

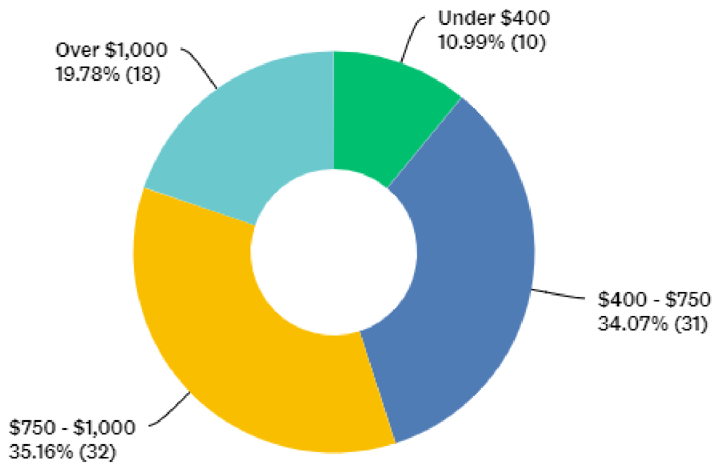
Census Year	Gabriola	% Total	RDN	% Total	BC	% Total
2016	2143	71.7%	68,904	94%	1,881,969	91%
2011	2075	69.9%	64,463	91.2%	1,764,637	90.7%
2006	1998	72.8%	59,870	93.6%	1,642,715	91.9%
% Change 2006-2016		**-1.5%**		**0.0%**		**-0.7%**

4.3.5 Rental Availability and Affordability

Private Market Listings

The CMHC does not conduct rental market surveys for Gabriola Island, and there is no formal inventory of rental properties conducted on the island. The information provided here is not comprehensive, but provides a general 'snapshot' of rental availability and cost on Gabriola. A more complete rental market survey would provide a more accurate picture of rental availability and cost on the island. The information here has been gathered from a variety of sources, including the Gabriola Home Rentals Facebook group, Padmapper.com, and the Gabriola Sounder Classifieds.

Figure 4.2: What is your monthly rent?



A January 2018 search on Padmapper.com shows no long-term rental options for Gabriola Island, while 12 short-term/vacation (AirBnB) rental options are available. These listings range from $1,251 to $3,276 per month for a room, and $2,899 to $5,077 per month for a full home. Similarly, the Gabriola Home Rentals Facebook group has few homes available for rent, with a much greater number of members posting in search of homes to rent than offering.

The online survey asked respondents what their monthly rent was. While this information is far from a complete picture of the rental market on Gabriola Island, it paints a picture of a severe lack of affordable housing rental options. While many respondents to a survey conducted for this assessment reported that their rents were in the affordable ranges (provided in **Section 4.4.1**), there appears to be an overall lack of available units in these price ranges.

Social Housing

There is currently no social housing or assisted living on Gabriola Island. The Gabriola Retirement Village is a private development that provides cottages for rent or purchase at affordable rates. Gabriola Garden Homes is a three storey condominium building originally built by the Lions Club but in the absence of a Housing Agreement, it is a free market development geared to seniors. The Gabriola Housing Society advocates in support of affordable housing in many forms.

4.3.6 Homeowner Options

Current Listings

Table 4.21 provides MLS listings as of January 24, 2018 to provide an understanding of housing currently available for purchase on Gabriola Island. The table also includes the income required for ownership, based on an assumption that no more than 30% of income is used for shelter costs, $200/month in costs of ownership, 75% loan, 25 year amortization period, and 4% interest.

There were a total of 17 listings on this date, with an average price of $1,206,747 and median price of $525,000. A relatively small number of higher priced homes (above $1,000,000) skew the average substantially higher than the median price. While the number of available listings is relatively low, there is presently a range of home price categories available on the island. Also of note is the fact that all of the homes available for purchase on this date were single family dwellings.

Table 4.21: Gabriola Island MLS Listings, January 2018

Price Range	# Listed	Average Cost	Income Required
$0 - $149,999	-		
$150,000 - $199,999	-		
$200,000 - $299,999	1	$275,000	$51,547
$300,000 - $399,999	4	$362,975	$65,477
$400,000 - $499,999	3	$458,633	$80,625
$500,000 - $599,999	1	$525,000	$91,134
$600,000 - $699,999	-		
$700,000 - $799,999	2	$749,500	$126,684
$800,000 - $899,999	1	$899,900	$150,500
$900,000 - $999,999	-		
$1,000,000 - $1,499,999	1	$1,100,000	$182,186
$1,500,000 - $1,999,999	-		
$2,000,000 - $2,499,999	-		
$2,500,000 - $2,999,999	2	$2,644,000	$426,680
$3,000,000 - $3,499,999	-		
$3,500,000 - $3,999,999	1	$3,600,000	$578,064
$4,000,000 - $4,499,999	-		
$4,500,000 - $4,999,999	1	$4,500,000	$720,580
$5,000,000 and up	-		
Total	**17**		
Average $		**$1,206,747.06**	**$199,090**
Median $		**$525,000.00**	**$91,134**

Census Reported Dwelling Values

Dwelling values are self-reported by owners in census data and may be based on their tax assessed value. **Table 4.22** illustrates the median value of dwellings on Gabriola Island. The only structure type represented in this data is single-detached and single-attached houses, which reflects the predominance of single family homes on Gabriola Island. The median total dwelling value Gabriola Island ($375,448) is lower than that of the RDN ($390,750) and BC ($500,874).

Table 4.22: Gabriola Island Median Value by Structure Type, 2016 (Census 2016)

Median Value by Structure Type	Gabriola	RDN	BC
Single-detached House	$375,544	$400,980	$552,543
Apartment building 5+ storeys	$-	$348,641	$478,755
Moveable dwelling	$-	$85,469	$96,346
Semi-detached house	$-	$348,860	$465,907
Row house	$-	$254,185	$420,176
Apartment, duplex	$-	$399,780	$898,875
Apartment building, less than 5 storeys	$-	$230,070	$311,066
Other single-attached house	$300,512	$300,941	$469,666
Total Private Dwellings	**$375,448**	**$390,750**	**$500,874**
Gabriola $ Difference		**-$15,302**	**-$125,426**
Gabriola % Difference		**-4.1%**	**-33.4%**

4.4 Housing Affordability

4.4.1 Affordability Targets

Household Type

Housing affordability is defined in **Section 1.1** of this report. Housing is generally considered affordable if it meets suitability and adequacy standards, and does not cost more than 30% of total household income. Based on these assumptions, **Table 4.23** provides affordability for different household groups, based on median incomes of each group as provided in the 2016 Census. The percentage of the total population for each group is also provided, to indicate the ideal percentage of total available housing units available for each household type and income level.

Affordable purchase price was calculated based on an assumed 4% interest rate, 25 year amortization, and 75% loan-to-value ratio. To allow comparison with the SS HNA, the homeowner monthly shelter costs includes $200 for taxes, insurance and utilities.

Based on these assumptions, **Table 4.23** provides affordability for different household groups, based on median incomes of each group as provided in the 2016 Census. The percentage of the total population for each group is also provided, to indicate the ideal percentage of total available housing units available for each household type and income level.

Table 4.23: Gabriola Island Household Affordability Targets

Household Affordability Targets	Gabriola	% Population	Median Income	Affordable Rent	Affordable Purchase
Couple families with children	230	10.0%	$75,520	$1,888	$427,000
Lone parent families	110	4.8%	$34,688	$867	$169,000
Families without children	980	42.7%	$64,981	$1,625	$360,000
Not in an economic family	970	42.3%	$23,536	$588	$99,000
All Households (2015)	**2290**	**100%**	**$47,795**	**$1,195**	**$252,000**

Income Groups and Ideal Affordable Housing Supply

Table 4.24 provides a detailed breakdown of the ideal number of housing units available for each of the income groups identified in **Table 4.14** above, based on the percentage of the total households each group comprises. Affordable rent and purchase prices have been calculated using the same assumptions and benchmarks as previously identified in this report.

For example, for the "low to moderate" income group, there would ideally be 355 units available at a monthly rent of $813 or lower. As another example, for the "moderate to above moderate" income group, there would ideally be 175 housing units at a purchase price of $297,000 or less. This still requires that these low and moderate income households would need to provide a down payment in the range of $59,400 to $74,250.

As an illustration of how this table can be used, it indicates that 45% of households (all households below moderate income of $40,000) need rental housing $938/month or less. As another example, 11.2% of households can afford a home with a purchase price of $581,000.

Table 4.24: Gabriola Island Ideal Housing Supply - Rental and Purchase Prices

Income Groups	Income Range	#	% Households	Average Income	Affordable Rent	Affordable Purchase
Little to no income	Under $5,000	65	3.0%	$5,000	$125	n/a
	$5,000 to $9,999	50	2.3%	$7,500	$188	n/a
	$10,000 to $14,999	110	5.1%	$12,500	$313	$29,000

Income Groups	Income Range	#	% Households	Average Income	Affordable Rent	Affordable Purchase
Low income	$15,000 to $19,999	165	7.7%	$17,500	$438	$60,000
	$20,000 to $24,999	145	6.8%	$22,500	$563	$92,000
Low to moderate income	$25,000 to $29,999	145	6.8%	$27,500	$688	$124,000
	$30,000 to $34,999	135	6.3%	$32,500	$813	$155,000
	$35,000 to $39,999	150	7.0%	$37,500	$938	$187,000
Moderate	$40,000 to $44,999	155	7.2%	$42,500	$1,063	$218,000
	$45,000 to $49,999	105	4.9%	$47,500	$1,188	$250,000
Moderate to above moderate	$50,000 to $59,999	215	10.0%	$55,000	$1,375	$297,000
Above moderate to high	$60,000 to $69,999	150	7.0%	$65,000	$1,625	$360,000
High income	$70,000 to $79,999	125	5.8%	$75,000	$1,875	$424,000
	$80,000 to $89,999	115	5.4%	$85,000	$2,125	$487,000
	$90,000 to $99,999	75	3.5%	$95,000	$2,375	$550,000
	$100,000 +	240	11.2%	$100,000	$2,500	$581,000
Median Income		**2,145**	**100%**	**$47,795**	**$1,195**	**$252,000**

4.5 Community Perspectives

For a description of methods, please see **Section 1.2 - Approach and Methods**.

4.5.1 Stakeholder/Key Informants Interviews

During the course of this study, both Local Trustees (Heather O'Sullivan and Melanie Mamoser) and the Regional RDN Director (Howard Houle) were interviewed individually. In addition, there was a meeting with the Gabriola Housing Society representatives and a round table of key stakeholders held to capture comments and concerns regarding housing on Gabriola.

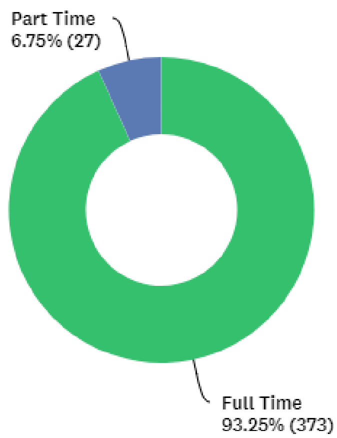
The stakeholder meeting included representatives from the Chamber of Commerce, local realtors, Sustainable Gabriola, employers and People for a Healthy Community. The group recognized that while seniors were a group in need and that this group would continue to grow for the next 20 years, there was a significant need for housing for the employees of the island businesses.

4.5.2 Online Survey

Islands Trust posted the survey on the website and hard copies were provided at People for a Healthy Community for clients to complete on a Food Bank Lunch Social day. There were a total of 404 responses to the Gabriola Island Housing Needs Assessment survey, representing approximately 10% of the total population. The survey results illustrate the fact that housing is an ongoing topic of interest for Gabriola residents. This section provides a summary of input gathered from the community through the survey. Full survey results can be found in **Appendix B**. Of the respondents, 93% were usual residents and 77% of the respondents owned their own homes.

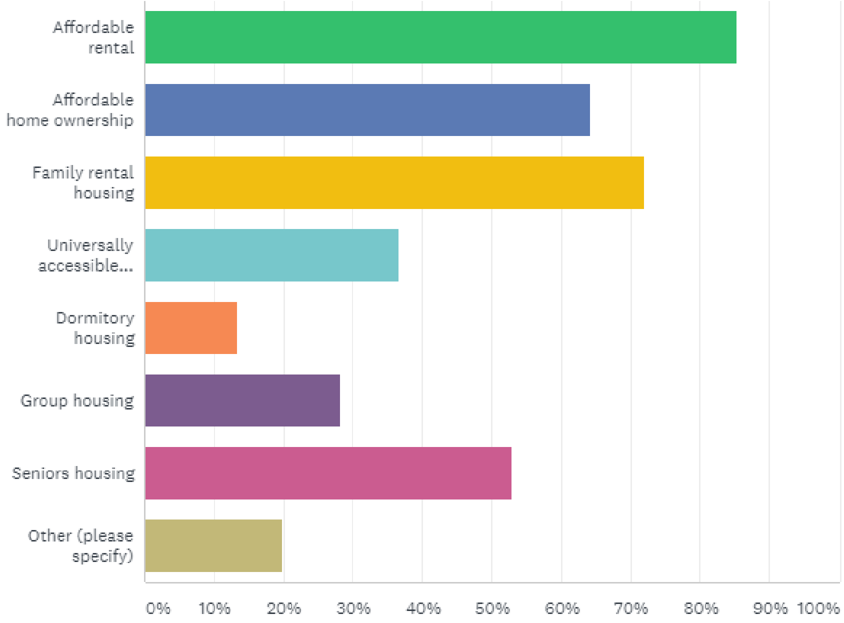
A majority of survey respondents stated that they live on Gabriola island full-time. This percentage (93%) is higher than the number of dwellings occupied by usual residents (71.7%), as indicated in the 2016 Census data.

Figure 4.3: Are you a full-time resident or a part-time / seasonal resident?



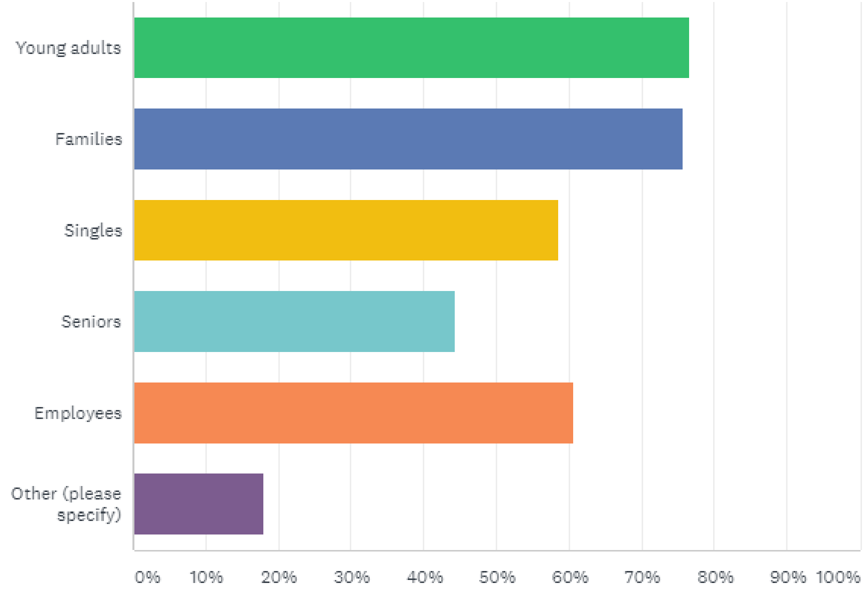
Survey respondents indicated that affordable rental was the top housing gap on Gabriola Island, followed by family rental housing and affordable rental housing. This mirrors the findings of the quantitative analysis above, which illustrated that a much greater proportion of renters on Gabriola Island are in housing that is unaffordable relative to income.

Figure 4.4: What housing supply gaps currently exist on your island? (check all that apply)



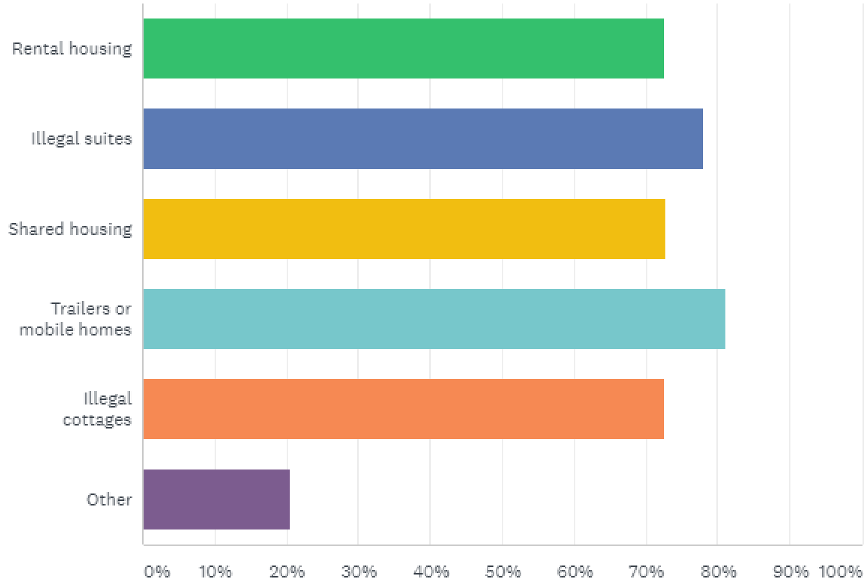
When asked what groups are not able to access housing on Gabriola, survey respondents indicated that housing is not accessible to young adults and families, although respondents indicated that affordability was an issue for many different groups on Gabriola Island.

Figure 4.5: What groups are not able to access housing on your island? (check all that apply)



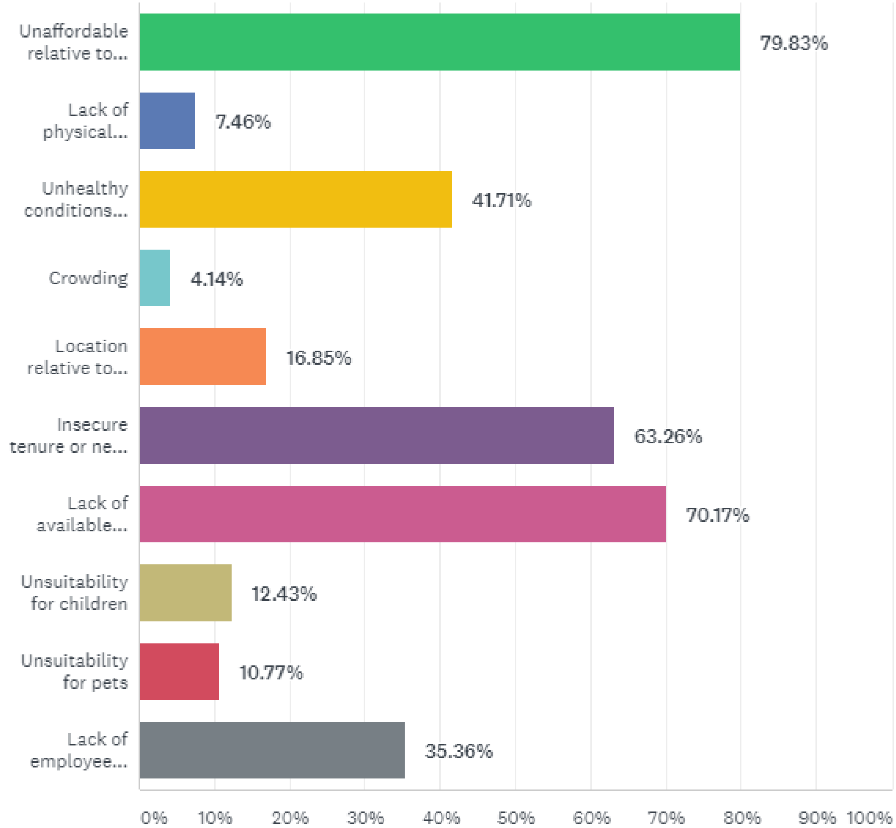
Because rental accommodation is so scarce on Gabriola Island, the survey asked where people who need affordable housing live on Gabriola Island. The survey results indicated residents in need of affordable housing find it by a variety of means. Illegal suites and cottages were high among the responses, indicating that the current housing market is not providing sufficient 'legitimate' housing options. This is reflected in the responses to Question 20 of the survey: Are you aware of people living in illegal and inappropriate housing on your island? 74% of respondents said yes to this question.

Figure 4.6: Where do the people that need affordable housing currently live on your island?



Respondents were asked to select the top three housing challenges faced by people on Gabriola Island. Survey respondents felt that the most important housing challenges faced by Gabriola Island were unaffordability relative to income, lack of available options and insecure tenure or need for frequent moves. This lack of affordability and insecure tenure are reflected by the rental market data above, that indicated very few long-term rental homes available on the island. The majority of available rental homes appear to be targeted to seasonal or vacation rentals.

Figure 4.7: Please select the top three housing challenges faced by your island



4.6 Affordable Housing Gaps

It appears there are four main groups that are unable to access appropriate, affordable, accessible and secure rental housing. These groups are:

- Low income seniors;
- Young singles;
- Families; and
- Older singles.

Gabriola has a significant vulnerable population. With over 150 people each week being served by the Food Bank, many seniors receiving Meals on Wheels, and a number of residents currently on various social and welfare programs, it is evident that there are several vulnerable populations on Gabriola Island. The anecdotal information in the survey and from the stakeholder meetings identified many people who live in tents, in their vehicles and in substandard housing (garden sheds with an extension cord for power with no cooking or bathroom facilities). Quantitative analysis shows 25% of people with low or no income.

Gabriola has never conducted a homelessness count but it would be valuable information to have to assist with the quantification of the housing needs.

There are approximately 650 seniors that currently live alone. One of the assumptions is that over the next 10 years, these people will age to the point where they are unable to live alone and will be in need of assisted living. Assuming that half of these seniors remain on Gabriola, over the next 10 years they will age and begin to need special housing needs. It is assumed that this would transition for the need of 32 seniors housing units per year over the next 10 years. With two 'seniors' developments (the Lions Seniors Facility and the Retirement Cottages) along with services that allow people to age in their own homes such as Meals on Wheels and Homecare services, seniors housing, and services on Gabriola Island have been partially addressed.

The Bylaw Enforcement Office has indicated that there are currently 17 open files of illegal residences. Because Bylaw enforcement is by complaint only, and complaints are approximately 10% of the actual illegal activity, it is assumed that there are an additional 170 illegal housing units on the island. Some of these people are assumed to have been counted in the census (55 semi-detached houses) while others are not captured in the census due to the owners and the tenants avoiding exposure. Many of these people are employed on Gabriola Island in the service industry and often have multiple part-time jobs. Many jobs on Gabriola are not full-time (so the employer does not have to provide benefits) and so people are forced to have multiple part-time jobs to earn a living wage. These people are also vulnerable and are often the people that are forced to move several times a year to accommodate the summer or seasonal rentals.

4.7 Conclusion and Recommendations

Should the population of Gabriola grow in relation to the Region to 5,295 by 2041, it will require an increase in residential units of 686 units or 28 units per year, and with 42.6% of these units needing to be "affordable", Gabriola would require 12 affordable housing units per year. This can be accomplished by a number of actions:

- Local not-for-profit organizations can acquire land through donation and apply for funding to construct affordable housing;

- The Local Trust Committee can strengthen their affordable housing policies and direction in the OCP to support various forms of affordable housing; and
- The Local Trust Committee could consider entering into Housing Agreements with individual owners of housing and not-for-profit organizations to ensure affordable housing stays affordable in the long-term.

5.0 Gambier and Keats Islands Housing Needs

Gambier, Keats and the other islands within the Local Trust Area are accessed by a BC Ferries contracted water taxi originating out of Langdale Terminal. Various private water taxis provide service to points around the community nodes closer to Horseshoe Bay and off the Sunshine Coast. There is no car ferry access to any of the islands in this area. In addition, they have very small populations; as such, much of the census material is not broken down by island. Gambier and Keats Islands are located within the Sunshine Coast Regional District (SCRD).

5.1 Demographics and Population

The following information provides a summary of the current population and demographic breakdown as well as the projections for the future. Gambier and Keats Islands are within the same DPL; therefore, grouped throughout this report.

5.1.1 Population 2016

Demographics and Age

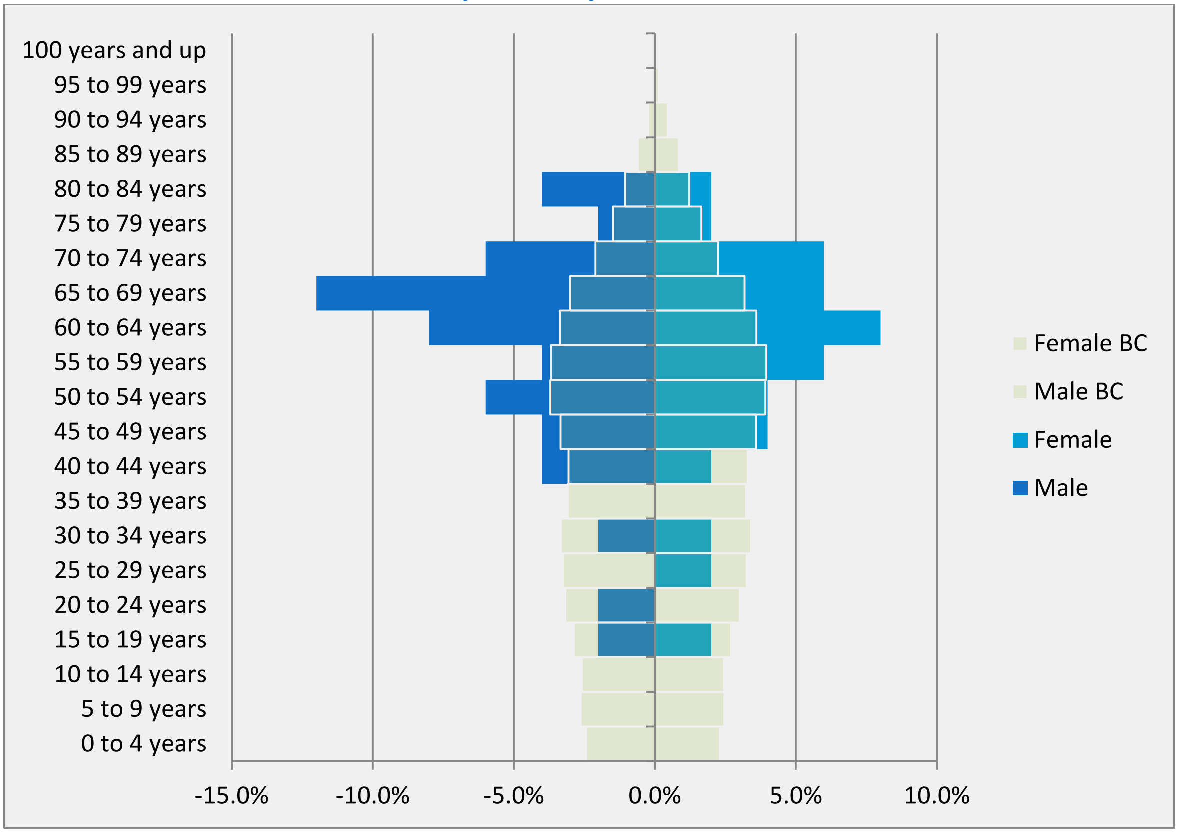
The 2016 Census indicates that the combined population of Gambier and Keats Islands is 240. The population is older than the SCRD and the population of BC, with notably higher rates of those between 55 and 74 years of age. The median age for Gambier and Keats Islands is 61.4 compared to 54.9 for SCRD and 43.0 for BC. **Table 5.1** and **Figure 5.1** illustrate the population of Gambier Island, compared to the SCRD and BC.

Table 5.1: Gambier and Keats Islands Age Categories (Statistics Canada 2017c)

Ages - 2016	Gambier and Keats	% Total	SCRD	% Total	BC	% Total
0 to 4 years	-	0.0%	525	3.7%	220,625	4.7%
5 to 14 years	-	0.0%	1,215	8.5%	470,760	10.1%
15 to 19 years	5	2.1%	705	4.9%	258,980	5.6%
20 to 24 years	5	2.1%	555	3.9%	287,560	6.2%
25 to 44 years	30	12.5%	2,465	17.2%	1,208,030	26.0%
45 to 54 years	35	14.6%	1,885	13.1%	676,740	14.6%
55 to 64 years	65	27.1%	2,810	19.6%	679,020	14.6%
65 to 74 years	75	31.3%	2,655	18.5%	489,305	10.5%
75 to 84 years	20	8.3%	1,135	7.9%	250,480	5.4%

Over 85	5	2.1%	405	2.8%	109,190	2.3%
Totals	**240**	**100.0%**	**14,355**	**100.0%**	**4,650,690**	**100.0%**
Median Age	**61.4**		**54.9**		**43.0**	

Figure 5.1: Gambier and Keats Islands Population Pyramid



Seniors and Retirees

Table 5.2 provides a more detailed breakdown of the senior population on Gambier and Keats Islands. Senior population is defined here as 55 and over. According to the 2016 Census, over 68.8% of Gambier and Keats Islands residents are over the age of 55, higher than the SCRD (48.8%) and BC (32.9%).

Further, when compared to the SCRD and BC, Gambier and Keats Islands has more residents aged 60 to 74 years of age. However, less of the proportion of residents are aged 75 years and above. This could indicate that seniors may be 'aging out' of the island due to a lack of suitable housing.

Table 5.2: Gambier and Keats Islands Seniors Ages (Statistics Canada 2017c)

Senior's Ages	Gambier and Keats	% Total	SCRD	% Total	BC	% Total
55 to 59 years	25	15.2%	1,285	18.3%	354,925	23.2%

Senior's Ages	Gambier and Keats	% Total	SCRD	% Total	BC	% Total
60 to 64 years	40	24.2%	1,525	21.8%	324,095	21.2%
65 to 69 years	45	27.3%	1,495	21.3%	287,520	18.8%
70 to 74 years	30	18.2%	1,160	16.6%	201,785	13.2%
75 to 79 years	10	6.1%	665	9.5%	145,225	9.5%
80 to 84 years	10	6.1%	470	6.7%	105,255	6.9%
Over 85	5	3.0%	405	5.8%	109,190	7.1%
Totals	**165**	**100.0%**	**7,005**	**100.0%**	**1,527,995**	**100.0%**
% Total Population		**68.8%**		**48.8%**		**32.9%**

5.1.2 Household Characteristics

Household Composition

This report uses statistics for households as they better represent residential dwellings units rather than individuals. Gambier and Keats Islands have a much lower proportion of families with children (10.0%) than the SCRD (25.3%) and BC (35.5%). In the case of lone parent families, the composition is similar. **Table 5.3** shows the household composition for Gambier and Keats Islands, compared to SCRD and BC in more detail.

Table 5.3: Gambier and Keats Islands Household Composition (Statistics Canada 2017c)

Household Composition	Gambier and Keats	% Total	SCRD	% Total	BC	% Total
Families with children	15	10.0%	3,540	25.3%	668,035	35.5%
Lone parent families	5	3.3%	1,205	8.6%	197,940	10.5%
Families without children	65	43.3%	5,175	37.0%	527,700	28.0%
One person households	60	40.0%	4,615	33.0%	541,915	28.8%
Multiple census family households	5	3.3%	185	1.3%	55620	3.0%
Two or more person non-census family households	5	3.3%	480	3.4%	88,705	4.7%
Total Households	**150**	**100%**	**13,995**	**100%**	**1,881,975**	**100%**

Table 5.4 shows the trends in household composition on Gambier and Keats Islands over a five year period. There has been an increase of 15 households (11.1%) on Gambier and Keats Islands over this period. The total number of one person households and lone parent families has also increased over the same period. There has been a 33.3% decrease in the number of "other households" (multi-family and two or more person non-census family households) on Gambier and Keats Islands over a five year period. This could indicate a reduction of housing affordability to those not defined as census families, but living in the same household (roommates), as well as families sharing homes.

Table 5.4: Gambier and Keats Islands Household Composition (2011, 2016 Census)

Household Composition	2011	2016	5 Year Change	% Change
Families with children	15	15	0	0.0%
Families without children	5	5	0	0.0%
Lone parent families	55	65	10	18.2%
One person households	50	60	10	20.0%
Other households	15	10	-5	-33.3%
Total Households	**135**	**150**	**15**	**11.1%**
Average Household Size	**1.8**	**1.8**	**0.0**	**0.0%**

Tenure – Rental and Ownership

Table 5.5 shows the breakdown of home ownership compared to rental units on Gambier and Keats Islands, SCRD, and BC. Only 7.1% of all households are rented on Gambier and Keats Islands, compared to 22% in the SCRD and 31.9% in BC. This results in less rental opportunities on Gambier and Keats Islands.

Table 5.5: Gambier and Keats Islands Household Tenure (Statistics Canada 2017c)

Household Tenure	Gambier	% Total	SCRD	% Total	BC	% Total
Rented	10	7.1%	3,080	22.0%	599,360	31.9%
Owned	130	92.9%	10,890	78.0%	1,279,020	68.1%
Total Households	**140**	**100%**	**13,970**	**100%**	**1,878,380**	**100%**

Household tenure data was not available at the census level for 2006 and 2011 on Gambier and Keats Islands; therefore, household tenure over time could not be calculated.

Household Sizes

Table 5.6 shows household size on Gambier and Keats Islands compared to SCRD and BC. Reflective of the household composition, there is a higher proportion of one person (41.4%) and two person (48.3%) households on Gambier and Keats Islands when compared to the SCRD (33% and 42.7%) and BC (28.8% and 35.3%). 89.7% of residents on Gambier and Keats Islands live in one or two person households. The average number of persons per household on Gambier and Keats Islands is 1.7 which is lower than that of the SCRD (2.1) and BC (2.4).

Table 5.6: Gambier and Keats Islands Household Sizes (Statistics Canada 2017c)

Household Size	Gambier and Keats	% Total	SCRD	% Total	BC	% Total
1 person	60	41.4%	4,615	33.0%	541,910	28.8%
2 persons	70	48.3%	5,975	42.7%	663,770	35.3%
3 persons	5	3.4%	1,625	11.6%	277,690	14.8%
4 persons	5	3.4%	1,225	8.8%	243,125	12.9%

Household Size	Gambier and Keats	% Total	SCRD	% Total	BC	% Total
5 or more persons	-	0.0%	555	4.0%	155,470	8.3%
# Private households	145	97%	13,995	100%	1,881,970	100%
# Persons in private households	245		29,370		4,560,240	
Average # Persons	**1.7**		**2.1**		**2.4**	

5.2 Income 2015

The 2016 Census captures the income from the previous year, in this case, 2015. Detailed income information for Gambier and Keats Islands is not available. Statistics Canada is not able to provide this data due to a small population, as privacy issues may result. Only the median incomes were reported at the island level. **Table 5.7** shows the median income for Gambier and Keats Islands compared to SCRD and BC. The median reported income for Gambier and Keats Islands is lower than SCRD and BC.

Table 5.7: Gambier and Keats Islands Median Income (Statistics Canada 2017c)

Total Income 2015	Gambier	SCRD	BC
Median Income	$53,888	$60,279	$69,995

5.3 Current Housing Supply

5.3.1 Existing Housing Stock

Structure Type

The housing supply on Gambier and Keats Islands is 100% single-detached dwellings. This is higher than the SCRD (79.7%) and BC (44.1%). Lack of diversity in housing stock can be a contributor to a lack of affordable rental and ownership options for a full range of income groups and family compositions. This relationship is shown in **Table 5.8.**

Table 5.8: Gambier and Keats Islands Housing by Structure Type, 2016 (Statistics Canada 2017c)

Structure Type	Gambier	% Total	SCRD	% Total	BC	% Total
Single-detached house	140	100.0%	11,150	79.7%	830,660	44.1%
Apartment 5+ storeys	-	0.0%	100	0.7%	177,830	9.4%
Movable dwelling	-	0.0%	505	3.6%	49,290	2.6%
Semi-detached house	-	0.0%	275	2.0%	57,395	3.0%
Row house	-	0.0%	575	4.1%	147,830	7.9%
Apartment, duplex	-	0.0%	490	3.5%	230,075	12.2%
Apartment < 5 storeys	-	0.0%	880	6.3%	385,140	20.5%
Other single-attached house	-	0.0%	20	0.1%	3,755	0.2%
Total Private Dwellings	**140**	**100%**	**13,995**	**100%**	**1,881,975**	**100%**

Housing Indicators and Tenure

Statistics Canada data for housing indicators was not available at the DPL geographic level for this report.

Age of Housing Stock

Table 5.9 shows the period of construction of dwellings on Gambier and Keats Islands, compared to SCRD and BC. Interestingly, construction on Gambier and Keats Islands prior to 2000 mirrored BC. Gambier and Keats Islands experienced five years of no growth between 2001 and 2005 but since has experienced 11.1% growth rates in consecutive census periods.

Table 5.9: Gambier and Keats Islands Dwelling Age (Statistics Canada 2017c)

Construction Period	Gambier	% Total	SCRD	% Total	BC	% Total
1960 or before	20	14.8%	1,360	9.7%	267,560	14.2%
1961 to 1980	35	25.9%	3,825	27.3%	559,485	29.7%
1981 to 1990	25	18.5%	2,375	17.0%	289,565	15.4%
1991 to 2000	25	18.5%	2,985	21.3%	331,865	17.6%
2001 to 2005	0	0.0%	1,180	8.4%	125,335	6.7%
2006 to 2010	15	11.1%	1,415	10.1%	171,945	9.1%
2011 to 2016	15	11.1%	855	6.1%	136,210	7.2%
Total	**135**	**100%**	**13,995**	**100%**	**1,881,965**	**100%**

Non Resident Ownership

Table 5.10 shows the portion of dwellings on Gambier and Keats Islands which are occupied by usual residents. Usual place of residence applies to those who own multiple properties. At 13.1%, Gambier and Keats Islands rate of dwellings occupied by usual residents is much lower than that of the SCRD (80.5%) and BC (91.2%). This indicates that there are a high proportion of vacation properties on Gambier and Keats Islands.

Table 5.10: Gambier and Keats Islands Dwellings Occupied by Usual Residents 2011-2016

Census Year	Gambier	% Total	SCRD	% Total	BC	% Total
2016	143	13.1%	13,995	80.5%	1,881,969	91%
2011	133	14.2%			1,764,637	90.7%
% Change 2011-2016		**-1.1%**				**-0.7%**

5.3.2 Rental Availability and Affordability

Private Market Listings

The CMHC does not conduct rental market surveys for Gambier and Keats Islands, and there is no formal inventory of rental properties conducted on the Gambier and Keats Islands. The rental housing market is extremely limited for Gambier and Keats Islands. As of January 2018, there were no long-term homes available for rent in public listings on Craigslist, Padmapper, or Kijiji. A search on AirBnB found four vacation rental properties available.

While this information is far from a complete picture of the rental market on Gambier and Keats Islands, it begins to paint a picture of a lack of affordable housing rental options. The survey also discussed reported rents; however, there were no responses to the survey from renters on Gambier and Keats Islands.

Social Housing

There is no social housing or supported housing on either Gambier or Keats Islands.

5.3.3 Homeowner Options

Current Listings

Table 5.11 below provides MLS listings as of January 30, 2018 to provide a snapshot of housing currently available for purchase on Gambier and Keats Islands. The table also includes income required for ownership, based on an assumption that no more than 30% of income is used for shelter costs, $200/ month in costs of ownership, 75% loan over a 25 year amortization period, and 4% interest.

There were a total of six listings available on Gambier and Keats Islands, with an average price of $546,500 and a median price of $441,500. While the number of available listings is relatively low, there is presently a range of home price categories available on Gambier and Keats Islands. It is noted that all homes available for purchase on this date were single family dwellings.

Table 5.11: Gambier and Keats Islands MLS Listings, January 2018

Price Range	# Listed	Average Cost	Income Required
$0 - $149,999	-		
$150,000 - $199,999	-		
$200,000 - $299,999	2	$299,000	$55,347
$300,000 - $399,999	1	$385,000	$68,965

Price Range	# Listed	Average Cost	Income Required
$400,000 - $499,999	1	$498,000	$86,859
$500,000 - $599,999	-		
$600,000 - $699,999	-		
$700,000 - $799,999	-		
$800,000 - $899,999	2	$899,000	$150,358
$900,000 - $999,999	-		
$1,000,000 - $1,499,999	-		
$1,500,000 - $1,999,999	-		
$2,000,000 - $2,499,999	-		
$2,500,000 - $2,999,999	-		
$3,000,000 - $3,499,999	-		
$3,500,000 - $3,999,999	-		
$4,000,000 - $4,499,999	-		
$4,500,000 - $4,999,999	-		
$5,000,000 and up	-		
Total	**6**		
Average $		**$546,500.00**	**$94,539**
Median $		**$441,500.00**	**$77,912**

Census Reported Dwelling Values

Data for median value of dwellings by structure type is not available at the geographic level provide data for Gambier and Keats Islands, specifically.

5.4 Housing Affordability

Sufficient Statistics Canada data was not available to complete an analysis of housing affordability by income range. The required statistics were unavailable because of suppression due to low population numbers and confidentiality concerns.

5.5 Community Perspectives

For a description of methods, please see **Section 1.2 - Approach and Methods**.

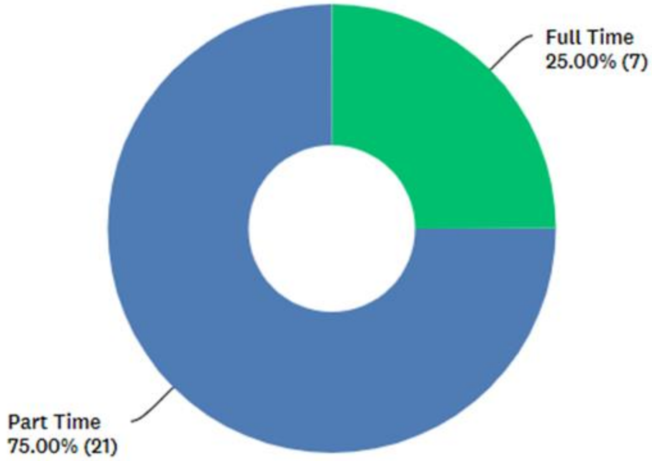
5.5.1 Stakeholder/Key Informants Interviews

No community or stakeholder meeting was held on either Gambier or Keats Islands, but the Local Trustee provided information about the islands, housing and employment.

5.5.2 Online Survey

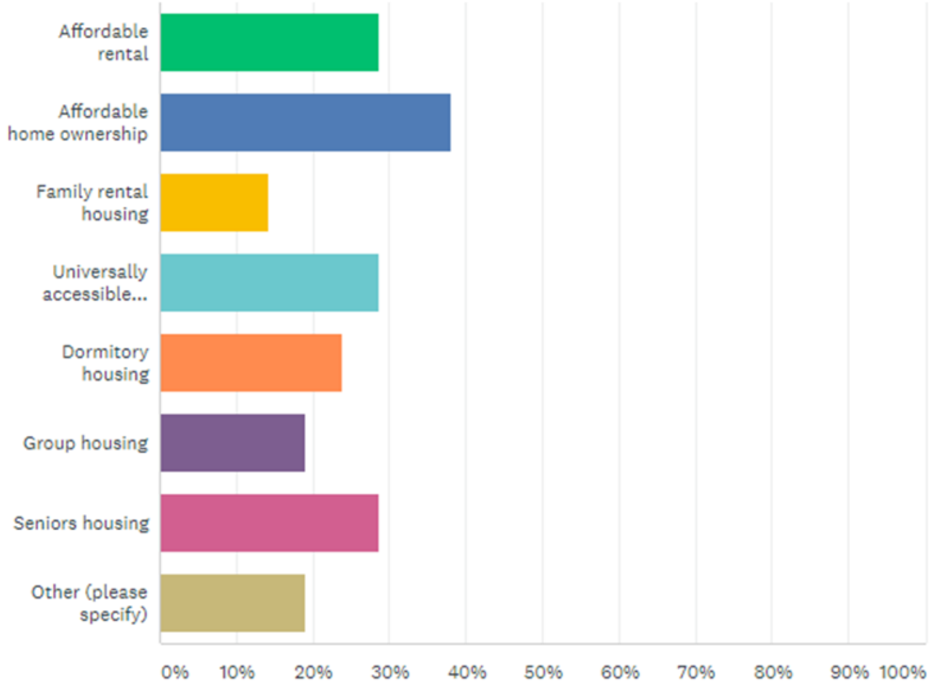
There were a total of 38 responses from Gambier and Keats to the Islands Trust Online Survey. This represents just over 10% of the permanent population. No renters responded to the survey; only home owners. Of the respondents, 25% were full-time residents of the islands.

Figure 5.1: Are you a full-time or part-time / seasonal resident?



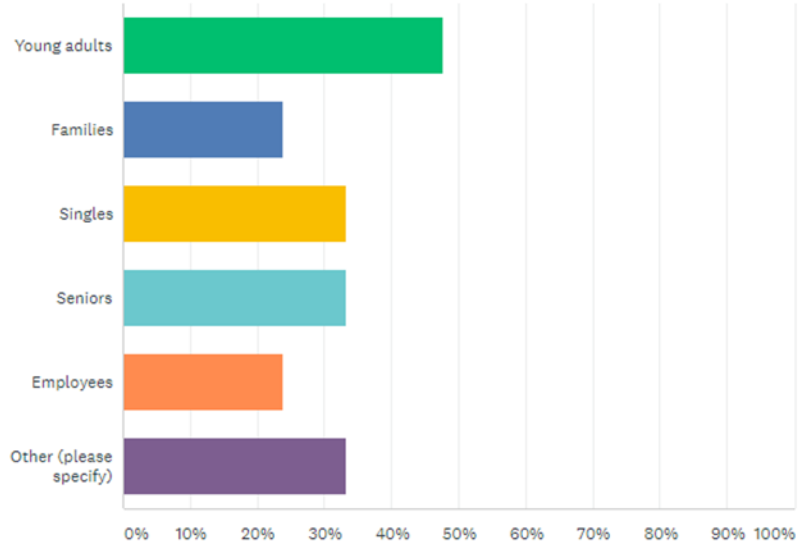
The survey asked people what the housing gaps were on Gambier and Keats Islands. The top two answers by the respondents were affordable home ownership and universally accessible housing. There were some "other" responses which generally stated that the respondent was not aware of any housing gaps. **Figure 5.2** depicts the identified gaps and response rates.

Figure 5.2: What housing supply gaps exist on your island?



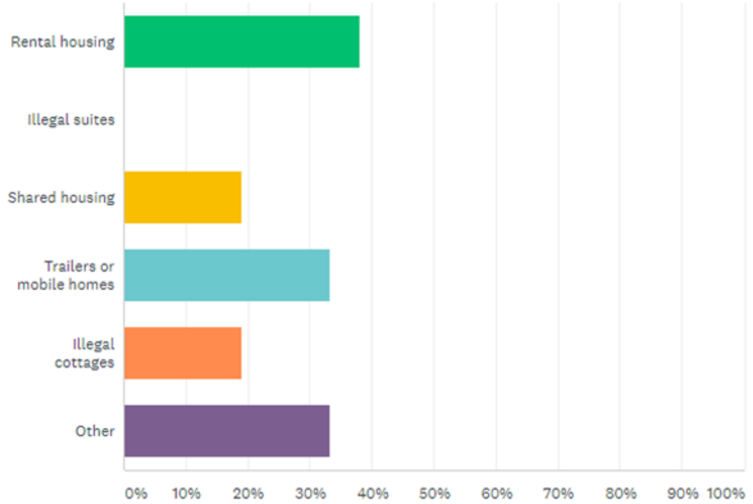
The survey also asked responded to identify groups that might not be able to access housing on Gambier and Keats Islands. **Figure 5.3** illustrates the responses. The respondents clearly identified young adults as the main group unable to access housing.

Figure 5.3: What groups are not able to access housing on your island?



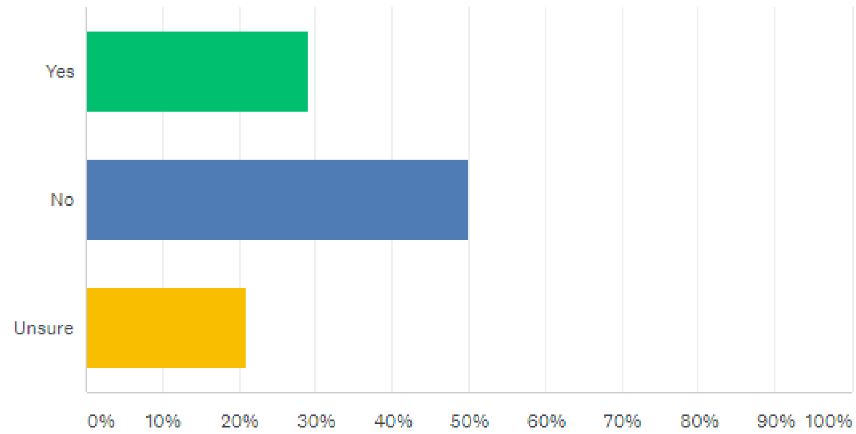
The survey asked where people who need affordable housing lived on Gambier and Keats Islands. The respondents indicated that rental housing, and trailers or mobile homes were the most likely location (**Figure 5.4**).

Figure 5.4: Where do the people that need affordable housing currently live on your island?



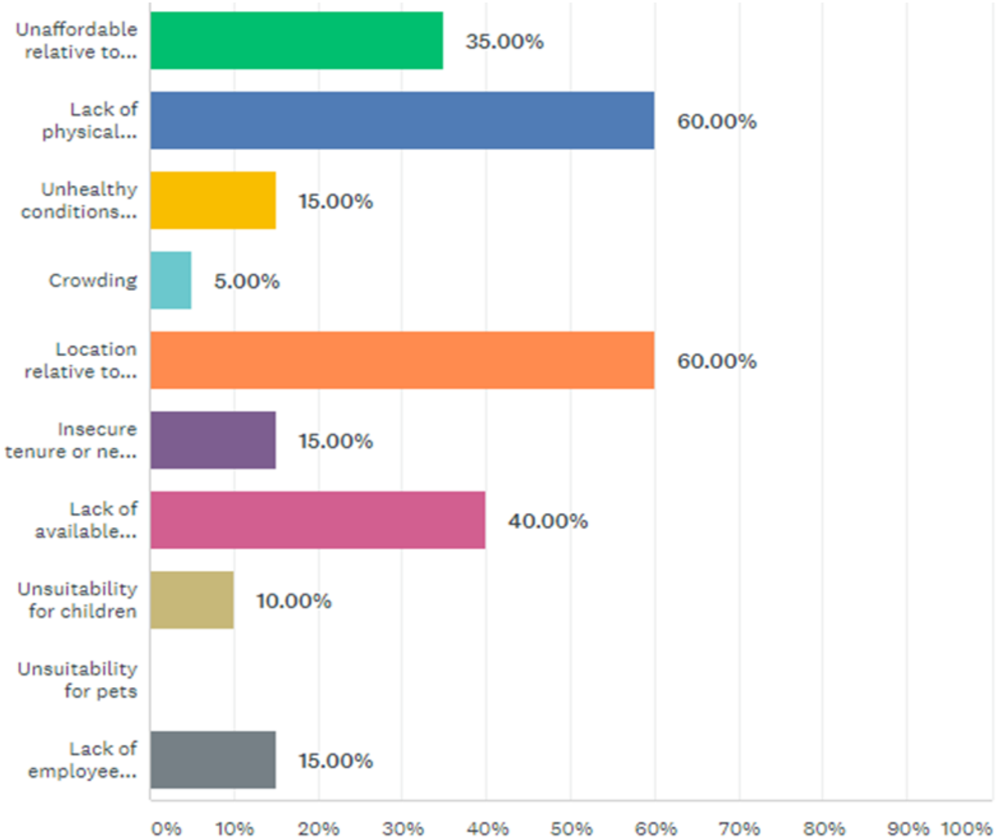
Illegal and inappropriate housing is an indicator that residents are unable to find legal, healthy and affordable dwellings units. Over half of the respondents were aware of people living in illegal and inappropriate housing on Gambier and Keats Islands (**Figure 5.5**).

Figure 5.5: Are you aware of people living in illegal and inappropriate housing on your island?



When asked what the top three housing challenges being faced by Gambier and Keats Islands residents, the responses were different from other islands. The top two responses were lack of physical accessibility and location relative to transportation. With dependence upon the ferry and connectivity to Vancouver and the lower mainland, transportation was a large issue. The third and fourth challenges were that housing was unaffordable relative to income and insecure tenure, and need for frequent moves. This reflects the seasonal nature of rentals and the short-term vacation rentals taking housing out of the market.

Figure 5.6: Please select the top three housing challenges faced by your island.



5.6 Affordable Housing Gaps

5.6.1 Gaps by Income Group

The online survey identified the primary gap of young adults who cannot access housing on Gambier and Keats Islands.

5.6.2 Vulnerable Populations

The survey and Local Trustee did not identify significant vulnerable populations.

5.7 Conclusion and Recommendations

Because of the lack of vehicle ferry to the islands, the lack of connecting roads and other amenities (ie schools, shops, power) and the very high percentage of vacation property ownership, affordable housing is not a high priority in this Local Trust Area at this time.

6.0 Hornby Island Housing Needs

Hornby Island is accessed by two ferries from Buckley Bay (crossing Denman Island) and has one of the highest seasonal resident populations of the Northern Region Islands; only 50.7% of dwellings are occupied by usual residents. The island has local commercial development including visitor accommodation, retail stores, restaurants, wineries and home businesses. There is a community school, and a medical clinic.

Thirty-five percent of the households on Hornby Island have an income of less than $24,999. This represents a less wealthy population than many of the Gulf Islands. There is limited employment on the island, much of it seasonal or part-time. The two ferry routes required to reach Vancouver Island are a barrier to commuting and make it costly to access goods and services not available on Hornby Island.

6.1 Demographics and Population

6.1.1 Population 2016

Demographics and Age

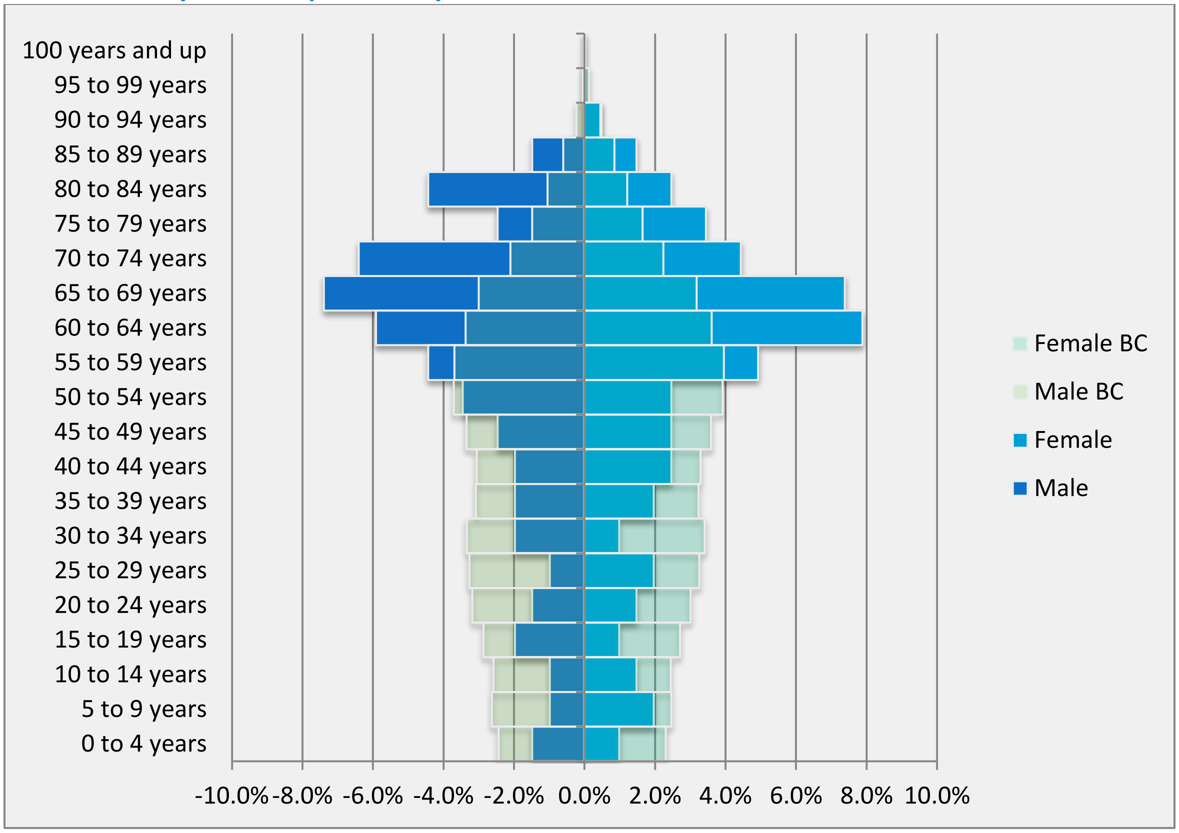
The 2016 Census indicates that the population of Hornby Island is 1,010. As with Gabriola and Denman Islands, the population on Hornby Island is generally older than the CVRD and the population of BC, with notably higher rates of those between 55 and 74 years than CVRD or BC, at 49.5% in this age group for Hornby, 32.6% for CVRD, and 25.1% for BC. The median age for Hornby Island is 61.4, compared to 50.8 for the CVRD and 43.0 for BC. **Table 6.1** illustrates the Hornby Island age characteristics compared to CVRD and BC.

Table 6.1: Hornby Island Age Categories, 2016 (Statistics Canada 2017d)

Ages - 2016	Hornby	% Total	CVRD	% Total	BC	% Total
0 to 4 years	30	3.0%	2,800	4.2%	220,625	4.7%
5 to 14 years	55	5.4%	6,390	9.6%	470,760	10.1%
15 to 19 years	25	2.5%	3,395	5.1%	258,980	5.6%
20 to 24 years	25	2.5%	2,840	4.3%	287,560	6.2%
25 to 44 years	140	13.9%	13,195	19.8%	1,205,385	25.9%
45 to 54 years	100	9.9%	9,165	13.8%	676,740	14.6%
55 to 64 years	240	23.8%	11,670	17.5%	679,020	14.6%
65 to 74 years	260	25.7%	9,995	15.0%	489,305	10.5%
75 to 84 years	105	10.4%	5,060	7.6%	250,480	5.4%
Over 85	30	3.0%	2,000	3.0%	109,190	2.3%

Ages - 2016	Hornby	% Total	CVRD	% Total	BC	% Total
Totals	**1,010**	**100.0%**	**66,510**	**100.0%**	**4,648,045**	**100.0%**
Median Age	**61.4**		**50.8**		**43.0**	

Figure 6.1: Hornby Island Population Pyramid



Seniors and Retirees

A more detailed breakdown of the population aged 55 and up indicates a current potential need for seniors housing that will be exacerbated as these cohorts continue to age. While Hornby Island has proportionally fewer residents aged 55 to 59 years compared to the CVRD and BC, it has a higher proportion of those in the 60 to 74 year age range.

Although Hornby Island has an overall greater proportion of residents aged 55 and above compared to the CVRD and BC, there are proportionally fewer Hornby Island residents aged 85 and above, similar to both Denman and Gabriola Islands. As with Denman and Gabriola Islands, this could indicate that seniors may be ‘aging out’ of Hornby Island due to a lack of suitable housing, and/or lack of required health care and other services. For example, while Hornby Island's proportion of residents aged 55 and above is 62.9%, compared to CVRD's 43.2% and BC's 32.9%, in the over 85 year age group, Hornby Island has a 4.7% proportion, compared to 7.0% for CVRD and 7.1% for BC. **Table 6.2** shows the comparison of seniors' population in more detail.

Table 6.2: Hornby Island Seniors Ages (Statistics Canada 2017d)

Seniors Ages	Hornby	% Total	CVRD	% Total	BC	% Total
55 to 59 years	95	15.0%	5,755	20.0%	354,925	23.2%
60 to 64 years	145	22.8%	5,915	20.6%	324,095	21.2%
65 to 69 years	150	23.6%	5,725	19.9%	287,520	18.8%
70 to 74 years	110	17.3%	4,270	14.9%	201,785	13.2%
75 to 79 years	60	9.4%	2,925	10.2%	145,225	9.5%
80 to 84 years	45	7.1%	2,135	7.4%	105,255	6.9%
Over 85	30	4.7%	2,000	7.0%	109,190	7.1%
Totals	**635**	**100.0%**	**28,725**	**100.0%**	**1,527,995**	**100.0%**
% Total Population		**62.9%**		**43.2%**		**32.9%**

6.1.2 Household Characteristics

Household Composition

This report primarily uses census data gathered for household units, rather than individuals, as household income and composition give a clearer picture of housing affordability, suitability and needs.

Hornby Island has a much higher proportion of one person households (46.4%) than both the CVRD (29.5%) and BC (28.8%). The Hornby Island's proportion of families without children (32.1%) is higher than that of BC (28.0%); although, it is very close to that of the CVRD (35.8%). There are fewer of both families with children and lone parent families on the island, compared to both the CVRD and BC.

Table 6.3: Hornby Island Household Composition (Statistics Canada 2017d)

Household Composition	Hornby	% Total	CVRD	% Total	BC	% Total
Families with children	90	16.1%	8,710	29.5%	668,035	35.5%
Lone parent families	35	6.3%	2,835	9.6%	197,940	10.5%
Families without children	180	32.1%	10,580	35.8%	527,700	28.0%
One person households	260	46.4%	8,730	29.5%	541,915	28.8%
Multiple census family households	5	0.9%	375	1.3%	55620	3.0%
Two or more person non-census family households	25	4.5%	1,170	4.0%	88,705	4.7%
Total Households	**560**	**100%**	**29,565**	**100%**	**1,881,975**	**100%**

Over the last 10 years, there has been a total increase of 10 households on Hornby Island (a 1.8% increase). At the same time, average household size has been reduced from 1.9 to 1.8, a reduction of 5.3%. The greatest 10 year increase in household groups has been in one person households, which have increased by 26.8%, as well as families with children, which have increased by 20.0%. There was also a 50% increase in 'other households', but the relative number is small (10 additional households), and this could be due, in part, to changes in census categories that fall under this grouping (e.g., multiple census family households were not included in the 2011 census data).

Table 6.4: Hornby Island Household Composition (2006, 2011, 2016 Census)

Household Composition	2006	2011	2016	5 Year Change	% Change	10 Year Change	% Change
Families with children	75	90	90	0	0.0%	15	20.0%
Families without children	40	30	35	5	16.7%	-5	-12.5%
Lone parent families	210	165	180	15	9.1%	-30	-14.3%
One person households	205	220	260	40	18.2%	55	26.8%
Other households	20	40	30	-10	-25.0%	10	50.0%
Total Households	**550**	**515**	**560**	**45**	**8.7%**	**10**	**1.8%**
Average Household Size	**1.9**	**1.9**	**1.8**	**-0.1**	**-5.3%**	**-0.1**	**-5.3%**

Tenure - Rental and Ownership

Hornby Island has a 19.7% proportion of renters (80.3% owners), which is a lower proportion of renters than found in the CVRD and BC. Hornby Island's proportion compares to a 23.6%/76.4% renter owner split for the CVRD and a split of 31.9%/68.1% for BC.

It should be noted that the 2011 data used in **Tables 6.5 to 6.7** are taken from the 2011 National Household Survey, which had a non-return rate of approximately 55% for Hornby Island.

Table 6.5: Hornby Island Household Tenure (Statistics Canada 2017d)

Household Tenure	Hornby	% Total	CVRD	% Total	BC	% Total
Rented	115	19.7%	6,980	23.6%	599,360	31.9%
Owned	470	80.3%	22,595	76.4%	1,279,020	68.1%
Total Households	**585**	**100%**	**29,575**	**100%**	**1,878,380**	**100%**

Table 6.6: Hornby Island Household Tenure (Rental/Ownership) 2006-2016 (Statistics Canada 2006, 2012d, 2017d)

Household Tenure	2006	% Total	2011	% Total	2016	% Total
Rented	100	18.2%	105	20.8%	115	19.7%
Owned	450	81.8%	400	79.2%	470	80.3%
Total Households	**550**	**100%**	**505**	**100%**	**585**	**100%**

Table 6.7: Hornby Island Changes in Household Tenure (Rental/Ownership) 2006-2016 (Statistics Canada 2006, 2012d, 2017d)

Changes in Tenure	Hornby 2006-2011	% Total	Hornby 2011-2016	% Total	Hornby 2006-2016	% Total
Rented	5	1%	10	2.0%	15	2.6%
Owned	-50	-9%	70	13.9%	20	3.4%
Total Households	**-45**	**-8.2%**	**80**	**15.8%**	**35**	**6.0%**

Household Sizes

Nearly half of Hornby Island's households (46.4%) are one person households, compared to 29.5% for the CVRD and 28.8% for BC. The proportion of two person households on the Island (39.3%) is lower than that of the CVRD (42.5%), but higher than BC as a whole (35.3%). The average household size for Hornby Island is 1.8, compared to 2.2 for the CVRD and 2.4 for BC.

Table 6.8: Hornby Island Household Sizes (Statistics Canada 2017d)

Household Size	Hornby	% Total	CVRD	% Total	BC	% Total
1 person	260	46.4%	8,730	29.5%	541,910	28.8%
2 persons	220	39.3%	12,560	42.5%	663,770	35.3%
3 persons	45	8.0%	3,825	12.9%	277,690	14.8%
4 persons	25	4.5%	2,975	10.1%	243,125	12.9%
5 or more persons	10	1.8%	1,485	5.0%	155,470	8.3%
# Private households	560	100%	29,570	100%	1,881,970	100%
# Persons in private households	990		65,350		4,560,240	
Average # Persons	**1.8**		**2.2**		**2.4**	

6.2 Income 2015

6.2.1 Taxable Income Distribution

The 2016 Census provides information on the incomes of respondents for the previous year (2015). Average tax-filer income on Hornby Island is $47,006, which is 61.3% of the CVRD average income ($76,711) and 52% of BC's ($90,354). The median income for Hornby Island is also lower, at $35,328, which is 55.7% of the CVRD median income, and 50.5% of BC.

Table 6.9: Hornby Island Total Taxable Income (Statistics Canada 2017d)

Total Income 2015	Hornby	% Total	CVRD	% Total	BC	% Total
Without income	15	1.6%	1,710	3.0%	142,970	3.7%
Under $10,000 (including loss)	125	14.0%	6,860	12.6%	573,315	15.4%
$10,000 to $19,999	235	26.4%	9,990	18.3%	653,915	17.5%

Total Income 2015	Hornby	% Total	CVRD	% Total	BC	% Total
$20,000 to $29,999	175	19.7%	8,420	15.5%	503,290	13.5%
$30,000 to $39,999	130	14.6%	7,185	13.2%	424,330	11.4%
$40,000 to $49,999	80	9.0%	5,820	10.7%	366,220	9.8%
$50,000 to $59,999	35	3.9%	4,330	7.9%	286,310	7.7%
$60,000 to $69,999	40	4.5%	3,360	6.2%	222,975	6.0%
$70,000 to $79,999	15	1.7%	2,510	4.6%	171,625	4.6%
$80,000 to $89,999	5	0.6%	1,745	3.2%	134,090	3.6%
$90,000 to $99,999	5	0.6%	1,150	2.1%	96,825	2.6%
$100,000 and over	35	3.9%	3,090	5.7%	294,475	7.9%
Total Reporting Income	890	100%	54,475	100%	3,727,360	100%
Median Income	**$35,328.00**		**$63,397.00**		**$69,995.00**	
Average Income	**$47,006.00**		**$76,711.00**		**$90,354.00**	

6.2.2 Household Income

Household income is used as an indicator of housing affordability, as it includes every person in a dwelling who may be contributing to paying for the housing costs. Hornby Island has a lower median household income in all economic family compositions than both the CVRD and BC as a whole. For couple families with children on Hornby Island, the median income is $67,840, which compares to $103,797 for the CVRD and $111,736 for BC. Lone parent families on Hornby Island had a median income of $32,192, while the CVRD figure is $44,587 and BC is $51,056.

Table 6.10: Hornby Island Median Household Income, 2015 (Statistics Canada 2017d)

Economic Family Composition	Hornby	% Total	CVRD	% Total	BC	% Total
Couple families with children	$67,840	9.9%	$103,797	19.1%	$111,736	24.4%
Lone parent families	$32,192	5.8%	$44,587	8.6%	$51,056	9.0%
Families without children	$62,848	30.6%	$74,775	33.3%	$80,788	26.3%
Not in an economic family	$21,786	52.9%	$30,084	39.1%	$31,255	40.2%
All Households	**$35,328**	**100%**	**$63,397**	**100%**	**$69,995**	**100%**

Household Income Distribution

Household income distribution can be used to determine approximate numbers of affordable housing options for different income groups. While the median income of Hornby Island is $35,328, there is also a significant proportion (11.6%) of high income households, with $100,000 in income and higher.

Table 6.11: Household Income Distribution, 2015 (Statistics Canada 2017d)

Total Income 2015	Hornby	% Total	CVRD	%Total	BC	% Total
Under $5,000	25	4.5%	370	1.3%	43,415	2.3%
$5,000 to $9,999	25	4.5%	355	1.2%	27,140	1.4%
$10,000 to $14,999	35	6.3%	890	3.0%	55,745	3.0%
$15,000 to $19,999	55	9.8%	1,260	4.3%	77,565	4.1%
$20,000 to $24,999	55	9.8%	1,360	4.6%	78,695	4.2%
$25,000 to $29,999	40	7.1%	1,325	4.5%	72,985	3.9%
$30,000 to $34,999	50	8.9%	1,435	4.9%	78,080	4.1%
$35,000 to $39,999	40	7.1%	1,560	5.3%	78,395	4.2%
$40,000 to $44,999	25	4.5%	1,325	4.5%	76,775	4.1%
$45,000 to $49,999	15	2.7%	1,395	4.7%	75,860	4.0%
$50,000 to $59,999	35	6.3%	2,625	8.9%	143,475	7.6%
$60,000 to $69,999	35	6.3%	2,480	8.4%	132,845	7.1%
$70,000 to $79,999	25	4.5%	2,195	7.4%	122,350	6.5%
$80,000 to $89,999	15	2.7%	1,985	6.7%	111,350	5.9%
$90,000 to $99,999	20	3.6%	1,555	5.3%	99,420	5.3%
$100,000 and over	65	11.6%	7,450	25.2%	607,855	32.3%
Total Reporting Income	560	100.0%	29,575	100.0%	1,881,965	100.0%
Median Income	**$35,328.00**		**$63,397.00**		**$69,995.00**	
Average Income	**$47,006.00**		**$76,711.00**		**$90,354.00**	

Overall, there appears to be a general shift to higher household incomes on Hornby Island, which could be an indication that housing is becoming less affordable for those in middle and lower household income categories. There has been a combined decrease of 1.2% in the income categories $30,000 and below over the 2005 to 2015 period (approximately median income and lower), while there has been a subsequent increase of 214.8% in the combined categories $30,000 and above.

The greatest decline in household income groups on Hornby Island in the 2005 to 2015 period has been in the $40,000 to $49,999 group, which has declined by 55.6%. Households in the $10,000 to $19,999 range also declined by 37.9%. The greatest increase in the same time period has been in the $100,000 group, which has increased by 85.7%.

Table 6.12: Hornby Island Household Income Distribution, 2005-2015

Household Income	2005	% Total	2010	% Total	2015	% Total	2005-2015	% Change
Under $9,999	40	7.3%	-	0.0%	50	8.9%	10	25.0%
$10,000 to $19,999	145	26.4%	50	9.9%	90	16.1%	-55	-37.9%
$20,000 to $29,999	85	15.5%	30	6.0%	95	17.0%	10	11.8%
$30,000 to $39,999	50	9.1%	65	12.9%	90	16.1%	40	80.0%
$40,000 to $49,999	90	16.4%	25	5.0%	40	7.1%	-50	-55.6%
$50,000 to $59,999	45	8.2%	60	11.9%	35	6.3%	-10	-22.2%

Household Income	2005	% Total	2010	% Total	2015	% Total	2005-2015	% Change
$60,000 to $79,999	40	7.3%	115	22.8%	60	10.7%	20	50.0%
$80,000 to $99,999	20	3.6%	-	0.0%	35	6.3%	15	75.0%
$100,000 and over	35	6.4%	-	0.0%	65	11.6%	30	85.7%
Total Reporting Income	550	100.0%	504	100.0%	560	100.0%	10	1.8%
Median Income	**$32,209**		**$48,329**		**$35,328**		**$3,119**	**9.7%**
Average Income	**$42,385**		**$58,778**		**$47,006**		**$4,621**	**10.9%**

Household Income Groups and Household Income Disparity

For ease of comparison with the 2015 SS HNA, this report uses the same income group definitions. **Table 6.13** provides the income range for each category, as defined in relation to Hornby Island's median income of $35,328. **Table 6.14** provides a comparison of the proportion of these household income groups between Hornby Island, the CVRD and BC as a whole.

Table 6.13: Hornby Island Household Income Groups, 2015 (Statistics Canada 2017d)

Income Groups	Definition	Income Range	Hornby	% Total
Little to no income	under $15,000	under $15,000	85	15.2%
Low income	$15,000 to 50% median	$15,000 to $19,999	55	9.8%
Low to moderate income	50% - 80% median	$20,000 to $29,999	95	17.0%
Moderate	80% - 100% median	$30,000 to $34,999	50	8.9%
Moderate to above moderate	100% - 120% median	$35,000 to $44,999	65	11.6%
Above moderate to high	120% - 150% median	$45,000 to $49,999	15	2.7%
High income	150% median +	$50,000 and over	195	34.8%
All Households	**$35,328**		**560**	**100%**

Hornby Island has a similar proportion of those in the high income category (34.8%) to BC (32.3%); although, it has a higher proportion than the CVRD (25.2%). Hornby Island also has a higher proportion of households earning under $15,000, at 15.2%, than both the CVRD (5.5%) and BC (6.7%).

Table 6.14: Hornby Island Household Income Groups, 2015 (Hornby, CVRD, BC) (Statistics Canada 2017d)

Total Income 2015	Hornby	% Total	CVRD	% Total	BC	% Total
Median Income	**$35,328**		**$63,397**		**$69,995**	
Little to no income	85	15.2%	1,615	5.5%	126,300	6.7%
Low income	55	9.8%	3,945	13.3%	307,325	16.3%
Low to moderate income	95	17.0%	5,715	19.3%	374,505	19.9%
Moderate	50	8.9%	2,625	8.9%	132,845	7.1%
Moderate to above moderate	65	11.6%	4,675	15.8%	122,350	6.5%
Above moderate to high	15	2.7%	3,540	12.0%	210,770	11.2%
High income	195	34.8%	7,450	25.2%	607,855	32.3%
Total	**560**	**100%**	**29,565**	**100%**	**1,881,950**	**100%**

6.3 Current Housing Supply

6.3.1 Existing Housing Stock

Structure Type

As with other islands in the Northern Region, the housing supply on Hornby Island is largely homogenous and dominated by single-detached dwellings, which form 91.0% of the total housing supply. This compares to the CVRD proportion of single-detached homes at 68.4% and BC at 44.1%. This lack of diversity in housing stock may contribute to a lack of affordable rental and ownership options for a full range of income groups. However, Hornby Island has a comparatively greater proportion of moveable dwellings than other islands in the Northern Region at 6.3%.

Table 6.15: Hornby Island Housing by Structure Type, 2016 (Statistics Canada 2017d)

Structure Type	Hornby	% Total	CVRD	% Total	BC	% Total
Single-detached house	505	91.0%	20,230	68.4%	830,660	44.1%
Apartment 5+ storeys	-	0.0%	45	0.2%	177,830	9.4%
Movable dwelling	35	6.3%	1,255	4.2%	49,290	2.6%
Semi-detached house	10	1.8%	2,575	8.7%	57,395	3.0%
Row house	-	0.0%	1,540	5.2%	147,830	7.9%
Apartment, duplex	5	0.9%	710	2.4%	230,075	12.2%
Apartment < 5 storeys	-	0.0%	3,185	10.8%	385,140	20.5%
Other single-attached house	-	0.0%	35	0.1%	3,755	0.2%
Total Private Dwellings	**555**	**100%**	**29,575**	**100%**	**1,881,975**	**100%**

Housing Indicators and Tenure

Data for housing indicators was not available at the DPL geographic level for this report.

Age of Housing Stock

Hornby Island's housing stock generally follows the same pattern of construction periods as the CVRD and BC; although, there is a greater proportion of homes built in the 1981 to 1990 period (26.3%) than the CVRD (16.6%) and BC (15.4%). There are also fewer homes built before 1960 than the CVRD or BC.

Table 6.16: Hornby Island Dwelling Age (Statistics Canada 2017d)

Construction Period	Hornby	% Total	CVRD	% Total	BC	% Total
1960 or before	25	4.2%	3660	12.4%	267560	14.2%
1961 to 1980	200	33.9%	8070	27.3%	559485	29.7%
1981 to 1990	155	26.3%	4900	16.6%	289565	15.4%
1991 to 2000	80	13.6%	6330	21.4%	331865	17.6%
2001 to 2005	45	7.6%	2030	6.9%	125335	6.7%
2006 to 2010	45	7.6%	2915	9.9%	171945	9.1%
2011 to 2016	40	6.8%	1660	5.6%	136210	7.2%
Total	**590**	**100%**	**29,565**	**100%**	**1,881,965**	**100%**

Non-Resident Ownership

Hornby Island's proportion of dwellings occupied by usual residents is significantly lower than both the CVRD and BC. There has been a decrease of 6.2% resident homeowners since 2011.

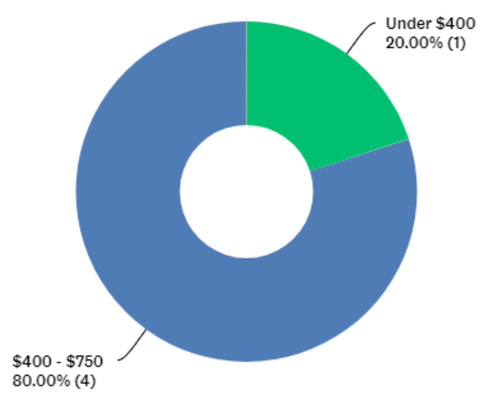
Table 6.17: Hornby Island Dwellings Occupied by Usual Residents 2011-2016

Census Year	Hornby	% Total	CVRD	% Total	BC	% Total
2016	560	50.7%	29,573	92.2%	1,881,969	91%
2011	504	56.9%			1,764,637	90.7%
% Change 2011-2016		**-6.2%**				**-0.7%**

6.3.2 Rental Availability and Affordability

Private Market Listings

Figure 6.2: What is your monthly rent?



The CMHC does not conduct rental market surveys for Hornby Island and there is no formal inventory of rental properties conducted on Hornby Island. The rental housing market is extremely limited on Hornby Island. As of January 2018, there were some short-term rentals available for rent in public listings on Craigslist, Padmapper and Kijiji. A search on AirBnB found three vacation rental properties available. While this information is far from a complete picture of the rental market on Hornby Island, it paints a picture of a lack of affordable housing rental options. Anecdotal evidence and survey results for this assessment confirm this limited market for rental housing. While many respondents to a survey conducted for this assessment reported that their rents were in the affordable ranges provided in **Section 6.4.1**, there appears to be an overall lack of available units in these price ranges.

Social Housing

Hornby Island Elder Housing Society operates 11 rental units for seniors' housing and has a waiting list of over 30 people. Islanders' Secure Land Association is working on a development of 20-30 affordable rental units and has received expressions of interest from over 40 people.

6.3.3 Homeowner Options

Current Listings

Table 6.18 provides MLS listings as of January 30, 2018 to provide an understanding of housing currently available for purchase on Hornby Island. The table also includes the income required for ownership, based on an assumption that no more than 30% of income is used for shelter costs, $200/month in costs of ownership, 75% loan, 25 year amortization period and 4% interest.

There were a total of six listings on this date, with an average price of $601,500 and median price of $514,000. While the number of available listings is relatively low, there is presently a range of home price categories available on the island. All homes available for purchase on this date were single family dwellings.

Table 6.18: Hornby Island MLS Listings, January 2018

Price Range	# Listed	Average Cost	Income Required
$0 - $149,999	-		$8,000
$150,000 - $199,999	-		$8,000
$200,000 - $299,999	1	$269,000	$50,596
$300,000 - $399,999	1	$344,000	$62,473
$400,000 - $499,999	1	$449,000	$79,100
$500,000 - $599,999	1	$579,000	$99,685
$600,000 - $699,999	-		$8,000
$700,000 - $799,999	1	$769,000	$129,772
$800,000 - $899,999	-		$8,000
$900,000 - $999,999	-		$8,000
$1,000,000 - $1,499,999	1	$1,199,000	$197,863
$1,500,000 - $1,999,999	-		$8,000
$2,000,000 - $2,499,999	-		$8,000
$2,500,000 - $2,999,999	-		$8,000
$3,000,000 - $3,499,999	-		$8,000
$3,500,000 - $3,999,999	-		$8,000

Price Range	# Listed	Average Cost	Income Required
$4,000,000 - $4,499,999	-		$8,000
$4,500,000 - $4,999,999	-		$8,000
$5,000,000 and up	-		$8,000
Total	**6**		
Average $		**$601,500.00**	**$103,248**
Median $		**$514,000.00**	**$89,392**

Census Reported Dwelling Values

Data for median value of dwellings by structure type is not available at the geographic level and so data for Hornby Island specifically is not available.

6.4 Housing Affordability

6.4.1 Affordability Targets

Housing affordability is defined in **Section 1.1** of this report. Housing is generally considered affordable if it meets suitability and adequacy standards, and does not cost more than 30% of total household income.

Based on these assumptions, **Table 6.19** provides affordability targets for different household groups, based on median incomes of each group as provided in the 2016 Census. The percentage of the total population for each group is also provided, to indicate the ideal percentage of total available housing units available for each household type and income level.

Affordable purchase price was calculated based on an assumed 4% interest rate, 25 year amortization, and 75% loan-to-value ratio. To allow comparison with the SS HNA, the homeowner monthly shelter costs includes $200 for taxes, insurance and utilities.

Household Type

Table 6.19: Hornby Island Household Affordability Targets

Household Affordability Targets	% Population	Median Income	Affordable Rent	Affordable Purchase
Couple families with children	9.9%	$67,840	$1,696	$378,000
Lone parent families	5.8%	$32,192	$805	$153,000
Families without children	30.6%	$62,848	$1,571	$347,000
Not in an economic family	52.9%	$21,786	$545	$88,000
All Households (2015)	**99%**	**$35,328**	**$883**	**$173,000**

Income Groups and Ideal Affordable Housing Supply

Table 6.20 provides a detailed breakdown of the ideal number of housing units available for each of the income groups identified in **Table 6.14** above, based on the percentage of the total households each group comprises. Affordable rent and purchase prices have been calculated using the same assumptions and benchmarks as previously identified in this report.

As an illustration of how this table can be used, it indicates that 45.6% of households (all households below moderate income of $30,000) need rental housing $688/month or less. As another example, 8.8% of households ($100,000 annual household income and above) can afford a home with a purchase price of $581,000.

Table 6.20: Hornby Island Ideal Housing Supply - Rental and Purchase Prices

Income Groups	Income Range	#	% Households	Average Income	Affordable Rent	Affordable Purchase
Little to no income	Under $5,000	25	4.4%	$5,000	$125	n/a
	$5,000 to $9,999	25	4.4%	$7,500	$188	n/a
	$10,000 to $14,999	35	6.1%	$12,500	$313	$29,000
Low income	$15,000 to $19,999	55	9.6%	$17,500	$438	$60,000
Low to moderate income	$20,000 to $24,999	60	10.5%	$22,500	$563	$92,000
	$25,000 to $29,999	60	10.5%	$27,500	$688	$124,000
Moderate income	$30,000 to $34,999	50	8.8%	$32,500	$813	$155,000
Moderate to above moderate	$35,000 to $39,999	30	5.3%	$37,500	$938	$187,000
	$40,000 to $44,999	20	3.5%	$42,500	$1,063	$218,000
Above moderate to high	$45,000 to $49,999	25	4.4%	$47,500	$1,188	$250,000
High income	$50,000 to $59,999	45	7.9%	$55,000	$1,375	$297,000
	$60,000 to $69,999	35	6.1%	$65,000	$1,625	$360,000
	$70,000 to $79,999	15	2.6%	$75,000	$1,875	$424,000
	$80,000 to $89,999	25	4.4%	$85,000	$2,125	$487,000
	$90,000 to $99,999	15	2.6%	$95,000	$2,375	$550,000
	$100,000 +	50	8.8%	$100,000	$2,500	$581,000
Median Income		**570**	**100%**	**$35,328**	**$883**	**$173,000**

6.5 Community Perspectives

For a description of methods, please see **Section 1.2 - Approach and Methods**.

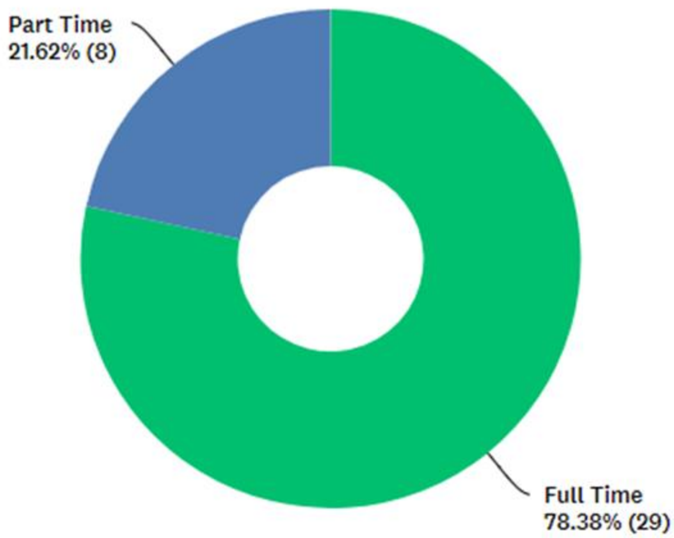
6.5.1 Stakeholder/Key Informants Interviews

On November 10, 2017, a stakeholder meeting was held on Hornby Island with members of the Hornby Island Elder Housing Board, the Local Trustee, the Housing Committee, the Arts Committee and a realtor. The discussion identified the need for more affordable secure rental accommodation and more family housing.

6.5.2 Online Survey

A total of 37 responses were received from the Hornby Island residents to the Islands Trust Housing Needs Survey. This was the lowest response rate by island for the survey. This represents 3.8% of the population of Hornby Island. Of the 37 responses, 78.4% of respondents indicated that they were full-time residents on Hornby Island and 21.6% of respondents are part-time residents (**Figure 6.3**).

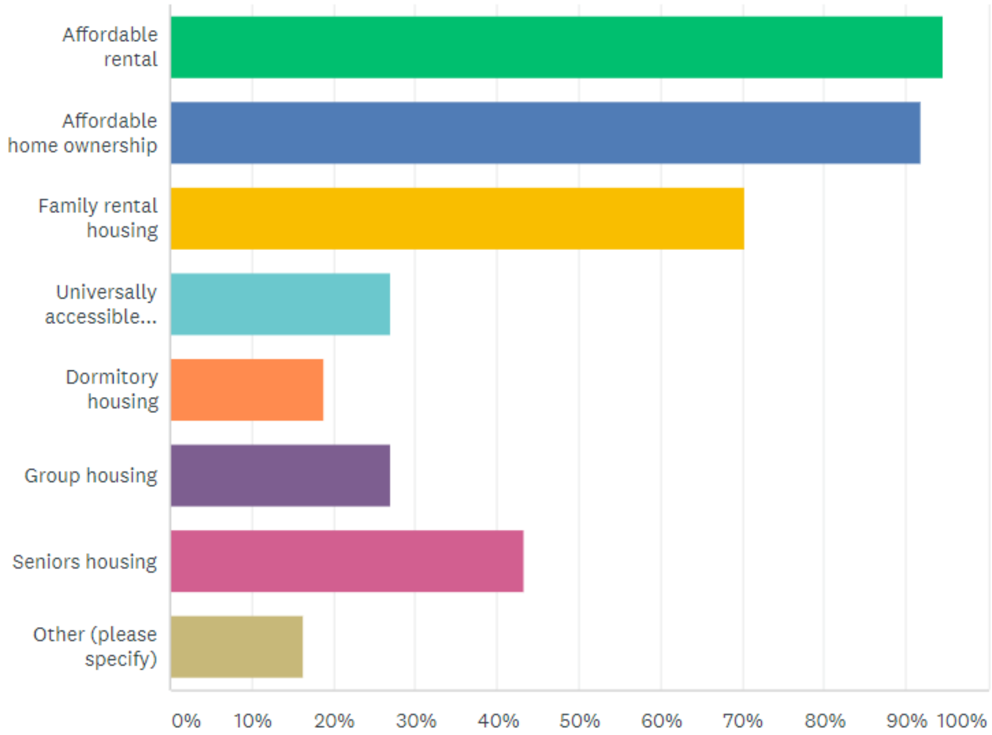
Figure 6.3: Do you live on the island part-time or full-time?



Over 86% of respondents indicated that they own their homes. Of the 14% of renters (five survey responses) the median rent paid on Hornby is $667 per month. Twenty percent of the population reporting in the survey indicated that they pay less than $400 per month. This may reflect the fact that seniors in Hornby Elder Housing may receive subsidies, and other people are living in illegal and/or inappropriate housing.

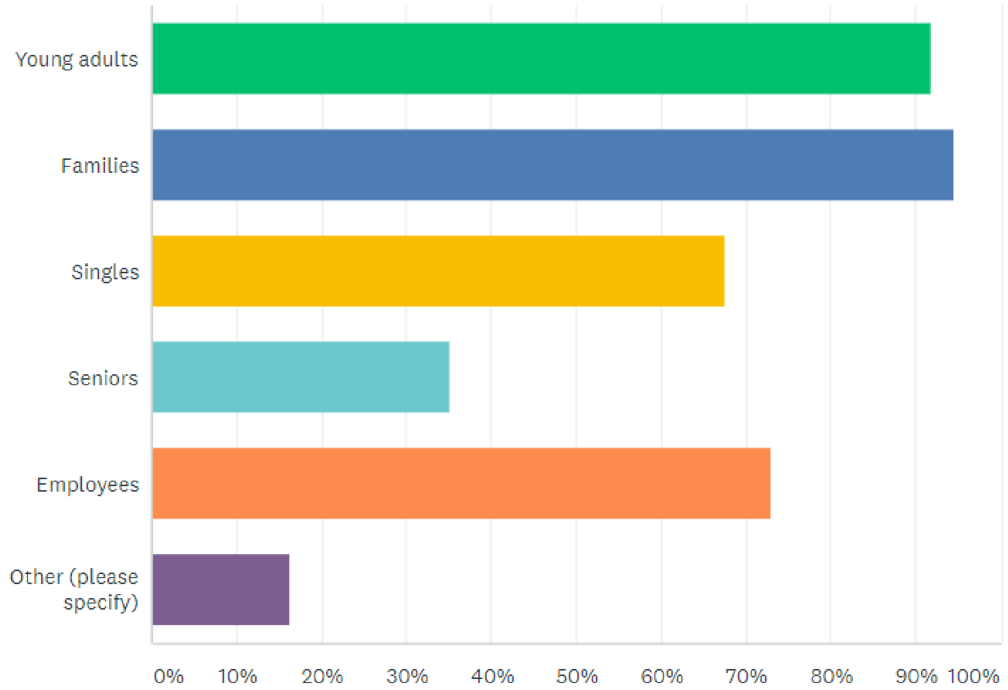
The survey also asked respondents about what the housing gaps may be present on Hornby Island. The top three responses were affordable rental, affordable home ownership and family rental housing. This indicates that respondents feel affordability, both ownership and rental, is a problem on Hornby Island.

Figure 6.4: What housing supply gaps exist on your island?



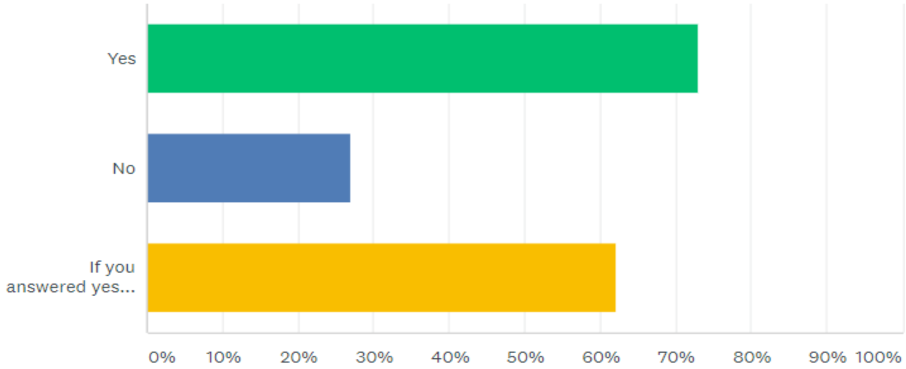
Respondents were asked to identify which demographic groups may not be able to access housing on Hornby Island. Over 90% of respondents indicated that families and young adults were the top two groups that might not be able to access housing on Hornby Island. Other responses included low-income earners.

Figure 6.5: What groups are not able to access housing on your island?



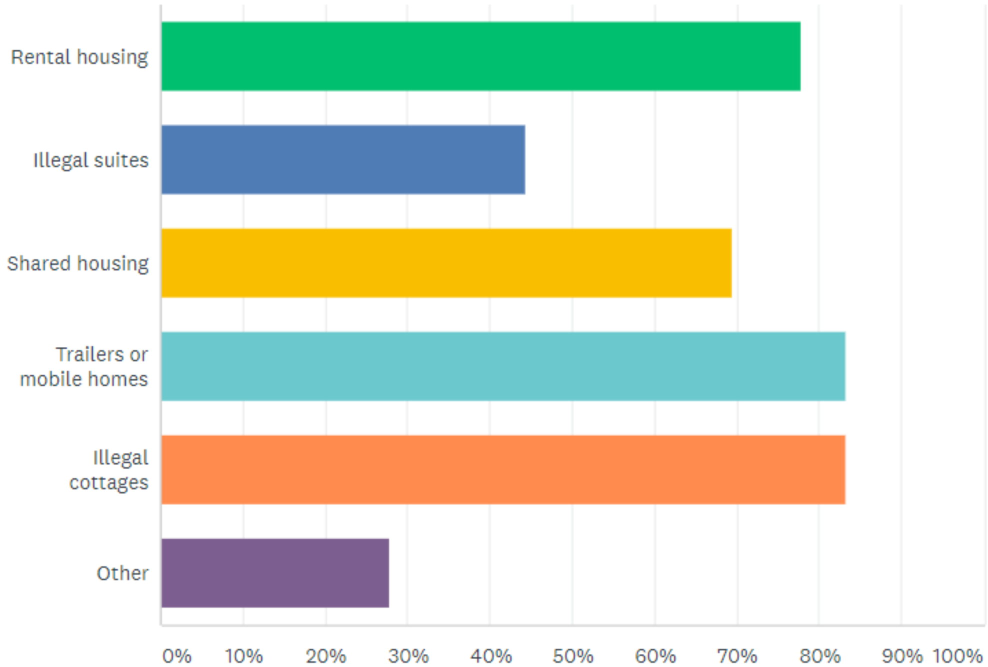
In both survey questions (**Figure 6.4** and **Figure 6.5**), seniors were ranked lower. This could be the result of a perception that there are already adequate seniors housing in Hornby Island. Diving into this deeper, the survey asked respondents if they were aware of any programs to assist seniors living on Hornby Island. Over 70% of respondents indicated that they were aware of programs to assist seniors. The majority of respondents indicated that the Home Assist, Home Support and Better at Home programs helped seniors on Hornby Island.

Figure 6.6: Are you aware of programs to assist seniors?



Respondents were asked to identify where people who need affordable housing live on Hornby Island (**Figure 6.7**). Over 80% of respondents indicated that those in need of affordable housing live in trailers or mobile homes, and illegal cottages. Illegal suites represented 45% of the responses, but it is not clear if this indicates that there are fewer illegal suites on Hornby Island. Also, when asked if there was enough affordable housing available on Hornby Island, overwhelmingly, respondents indicated that there was not enough.

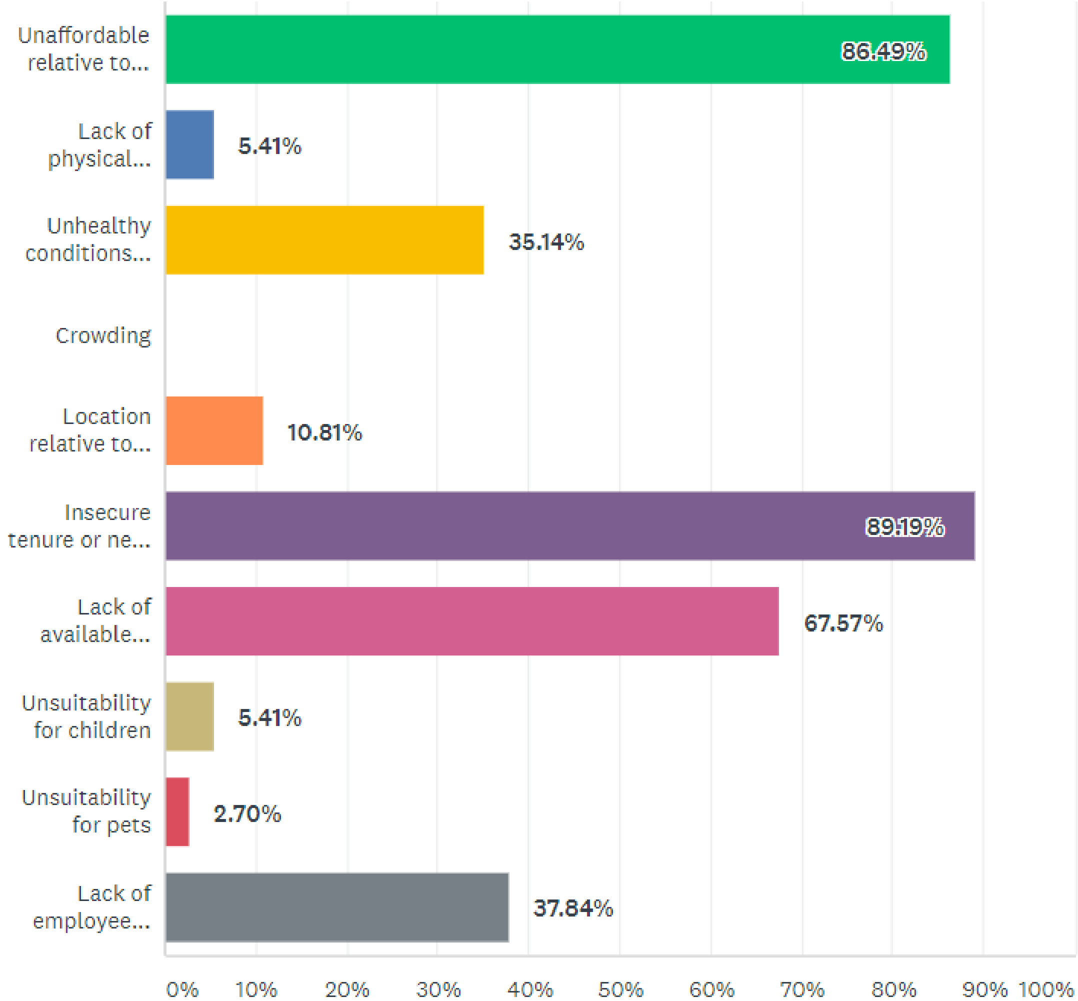
Figure 6.7: Where do the people that need affordable housing currently live on your island?



Finally, the survey asked people to select the top three housing challenges faced by their Island. The Hornby Island responses identified the following three challenges:

1. Unaffordable relative to income – particularly since there is a large percentage of households that earn under $25,000 per year.
2. Uncertain tenure forcing people to move seasonally – often forcing people to share accommodation in the summer months and/or live in tents and campgrounds.
3. Lack of housing options – while Hornby Island has seniors housing, there are no options for other secure rental options.

Figure 6.8: Please select the top three housing challenges faced by your island.



6.6 Affordable Housing Gaps

It appears from the online survey and the census data that the gaps in housing are for the young adults, families and employees. This reflects the lack of affordable, secure, rental accommodation. There has not been a homelessness count on Hornby Island, but 41% of the population have no income or are in the low/moderate income levels.

6.7 Conclusion and Recommendations

Based on the population projections, there could be a need for potentially 158 residential units in the next 25 years. Based on the 2016 Census, 41% of the total population falls within the no, low and low-moderate income levels. The 2008 Housing Needs Assessment on Hornby and Denman Island identified a total housing need of 97 units for renters and seniors. Based on the population growth projected for 158 units and 41% need for affordable rental, Hornby Island now requires between 65 and 97 affordable housing units. This would require between three and four affordable rental housing units to be constructed each year.

7.0 Lasqueti Island Housing Needs

Due to the small total population of Lasqueti Island, there are many statistics that are not tabulated or are not considered reliable for Lasqueti Island. We are not aware of what the median age is because they do not record the data by age category. The important data was gathered from the local Trustee and the stakeholder meeting. The community is supportive and the island does appear to attract young families. The community spirit on Lasqueti Island is strong as demonstrated by the fundraising and construction of a medical clinic. They have one not-for-profit seniors' cottage with plans for more. Lasqueti Island is part of the Powell River Regional District (PRRD).

7.1 Demographics and Population

The population of Lasqueti Island is 399; the population has decreased 6.3% from the previous census period. **Table 7.1** illustrates the population changes over time. Note that detailed population information is not available for Lasqueti Island through Statistics Canada as it is too unreliable to be published.

Table 7.1: Lasqueti Island Population (2006 to 2016) (Statistics Canada 2006, 2012e, 2017e)

Census Year	Lasqueti
2016	399
2011	426
2006	359

7.2 Current Housing Supply

7.2.1 Non-Resident Ownership

Table 7.2 shows the portion of dwellings on Lasqueti Island which is occupied by usual residents. Usual place of residence applies to those who own multiple properties. At 59.0%, Lasqueti Island's rate of dwellings occupied by usual residents is lower than that of the PRRD (82.6%) and BC (91.2%). The percentage of dwellings occupied by usual residents on Lasqueti Island has decreased by 25.5% since 2011.

Table 7.2: Lasqueti Island Dwellings Occupied by Usual Residents 2011-2016 (Statistics Canada 2012e, 2017e)

Census Year	Lasqueti	% Total	PRRD	% Total	BC	% Total
2016	560	50.7%	9,412	92.2%	1,881,969	91%
2011	504	56.9%			1,764,637	90.7%
% Change 2011-2016		**-6.2%**				**-0.7%**

7.2.2 Rental Availability and Affordability

The CMHC does not conduct rental market surveys for Lasqueti Island, and there is no formal inventory of rental properties conducted on Lasqueti Island. The rental housing market is extremely limited on Lasqueti Island. As of January 2018, there were no rental properties available for rent in public listings on Craigslist, Padmapper or Kijiji. A search on AirBnB found three vacation rental properties available. While this information is far from a complete picture of the rental market on Lasqueti Island, it paints a picture of a lack of affordable rental housing options. Anecdotal evidence and survey results from this assessment confirm this limited market for rental housing.

7.2.3 Social Housing

There are currently no social housing programs on Lasqueti Island. However, there is currently one supported single detached cottage currently inhabited by a senior. Lasqueti Island has plans for additional cottages should funding be made available.

7.2.4 Homeowner Options

Table 7.3 provides MLS listings as of January 30, 2018 to provide a snapshot of housing currently available for purchase on Lasqueti Island. The table also includes income required for ownership, which is based on multiple assumptions including: no more than 30% of income is used for shelter costs, $200/ month in costs of ownership, 75% loan over a 25 year amortization period, and 4% interest.

There were a total of seven listings available on Lasqueti Island, with an average price of $841,285 and a median price of $649,900. While the number of listings is relatively low, there is presently a range of home price categories available on Lasqueti Island. It is also important to note that the average listing prices are inflated due to two homes listed at over $1,000,000.

Table 7.3: Lasqueti Island MLS Listings, January 2018

Price Range	# Listed	Average Cost	Income Required
$0 - $149,999	-		
$150,000 - $199,999	-		
$200,000 - $299,999	-		
$300,000 - $399,999	1	$369,000	$66,432
$400,000 - $499,999	1	$459,000	$80,683
$500,000 - $599,999	1	$599,000	$102,852
$600,000 - $699,999	2	$662,000	$112,828
$700,000 - $799,999	-		
$800,000 - $899,999	-		
$900,000 - $999,999	-		
$1,000,000 - $1,499,999	1	$1,139,000	$188,362
$1,500,000 - $1,999,999	1	$1,999,000	$324,544
$2,000,000 - $2,499,999	-		
$2,500,000 - $2,999,999	-		
$3,000,000 - $3,499,999	-		
$3,500,000 - $3,999,999	-		
$4,000,000 - $4,499,999	-		
$4,500,000 - $4,999,999	-		
$5,000,000 and up	-		
Total	**7**		
Average $		**$841,285.71**	**$141,218**
Median $		**$649,900.00**	**$110,912**

7.3 Community Perspectives

For a description of methods, please see **Section 1.2 - Approach and Methods**.

7.3.1 Stakeholder/Key Informants Interviews

A stakeholder meeting was held on Lasqueti Island in addition to an extensive interview with Timothy Peterson, Local Trustee.

Lasqueti Island is not serviced by BC ferries but through a private passenger ferry from French Creek. It was noted during the meetings that Lasqueti Island is the only island that has employee housing for the ferry workers. Years ago, the company purchased a house at the ferry terminal and it has been used as a shared accommodation for ferry workers for years.

The stakeholders indicated that young families who want a rustic rural lifestyle are attracted to Lasqueti Island. They want to farm and raise their children in a natural environment. However, housing is expensive and not available. They try and rent or look at cooperative situations or share accommodations, but that is not what they want to do.

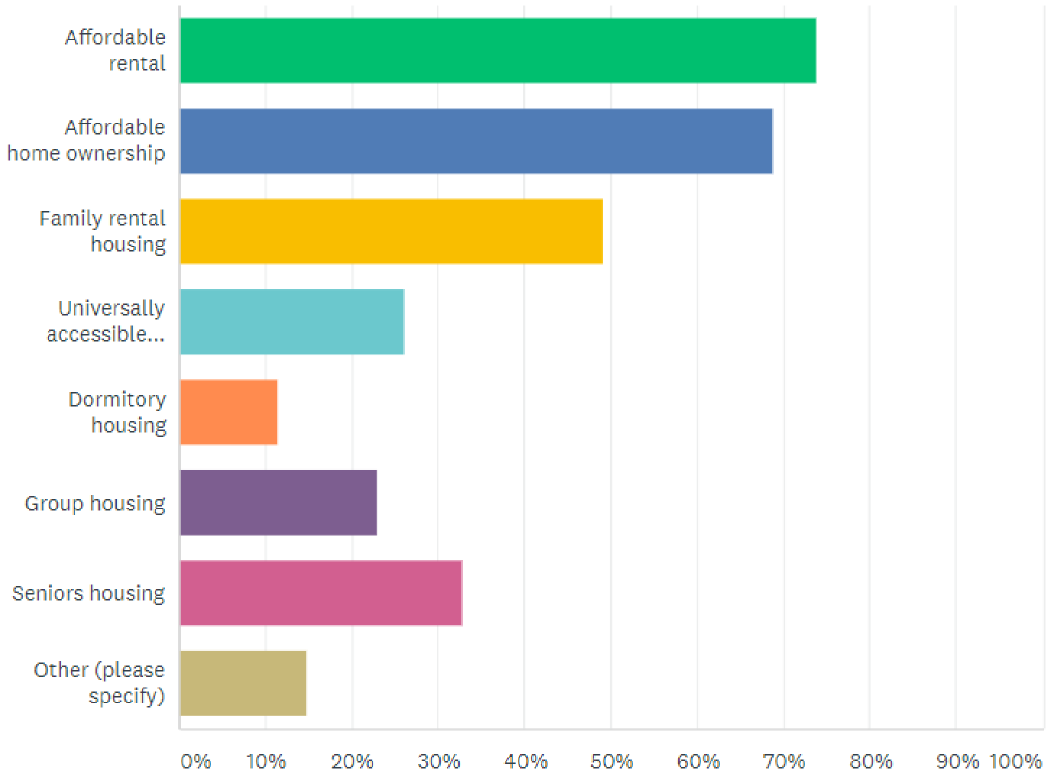
Lasqueti Island has the smallest number of older people. This could be related to the fact that elderly people chose to leave the island, with limited resources as they age.

7.3.2 Online Survey

The online survey received 64 responses, almost 20% of Lasqueti Island population. Almost 83% of the responses were from full-time residents and 17.2% from part-time residents. Of the 64 respondents, 86% owned their home and 14% rented.

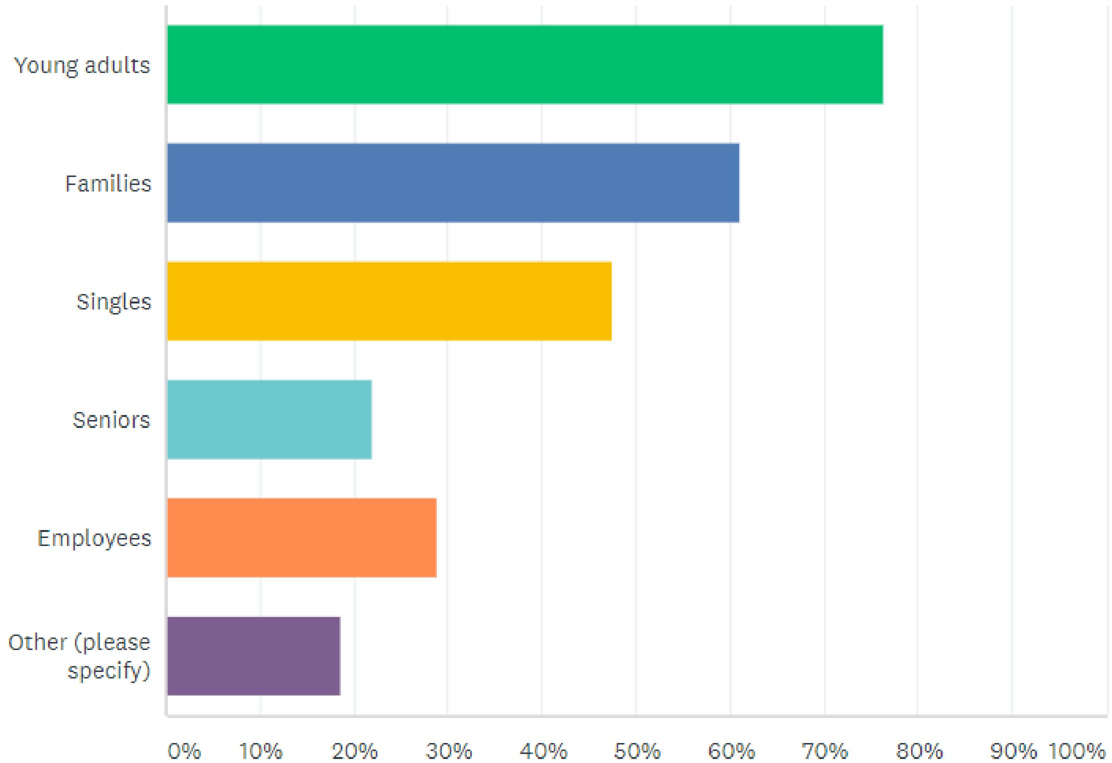
The survey asked respondents to identify existing gaps in the housing supply on Lasqueti Island. Both affordable rental housing and affordable home ownership were the top housing supply gaps identified by respondents. Other responses identified a need for more entry level housing and rental housing.

Figure 7.1: What housing supply gaps exist on your island?



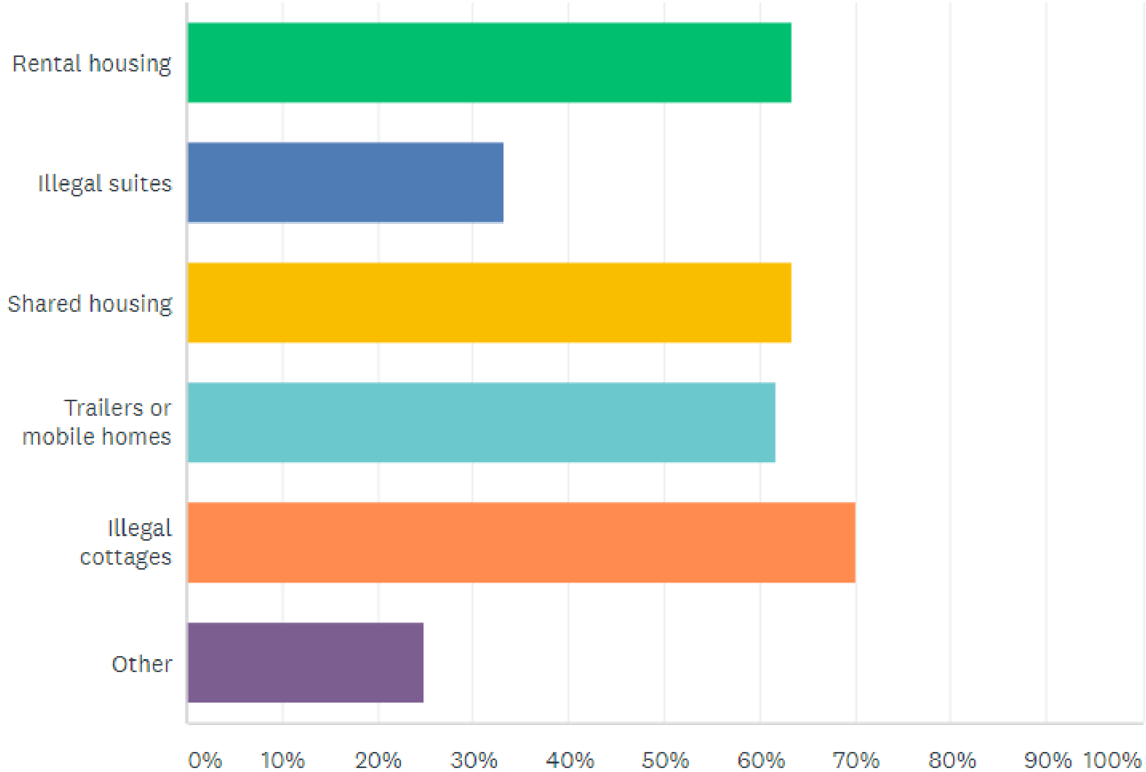
Respondents were asked to identify which groups of people might not be able to access housing on Lasqueti Island. Over 75% of respondents indicated that young adults might not be able to access housing. Second to young adults, it was also identified that families might not be able to access housing on Lasqueti Island. Other responses included low income earners and young families.

Figure 7.2: What groups are not able to access housing on your island?



The survey also asked respondents to identify where people who need affordable housing tend to live on Lasqueti Island. Illegal cottages, rental housing and shared housing were identified as places where people in need of affordable housing live. **Figure 7.3** highlights the responses per housing solution on Lasqueti Island.

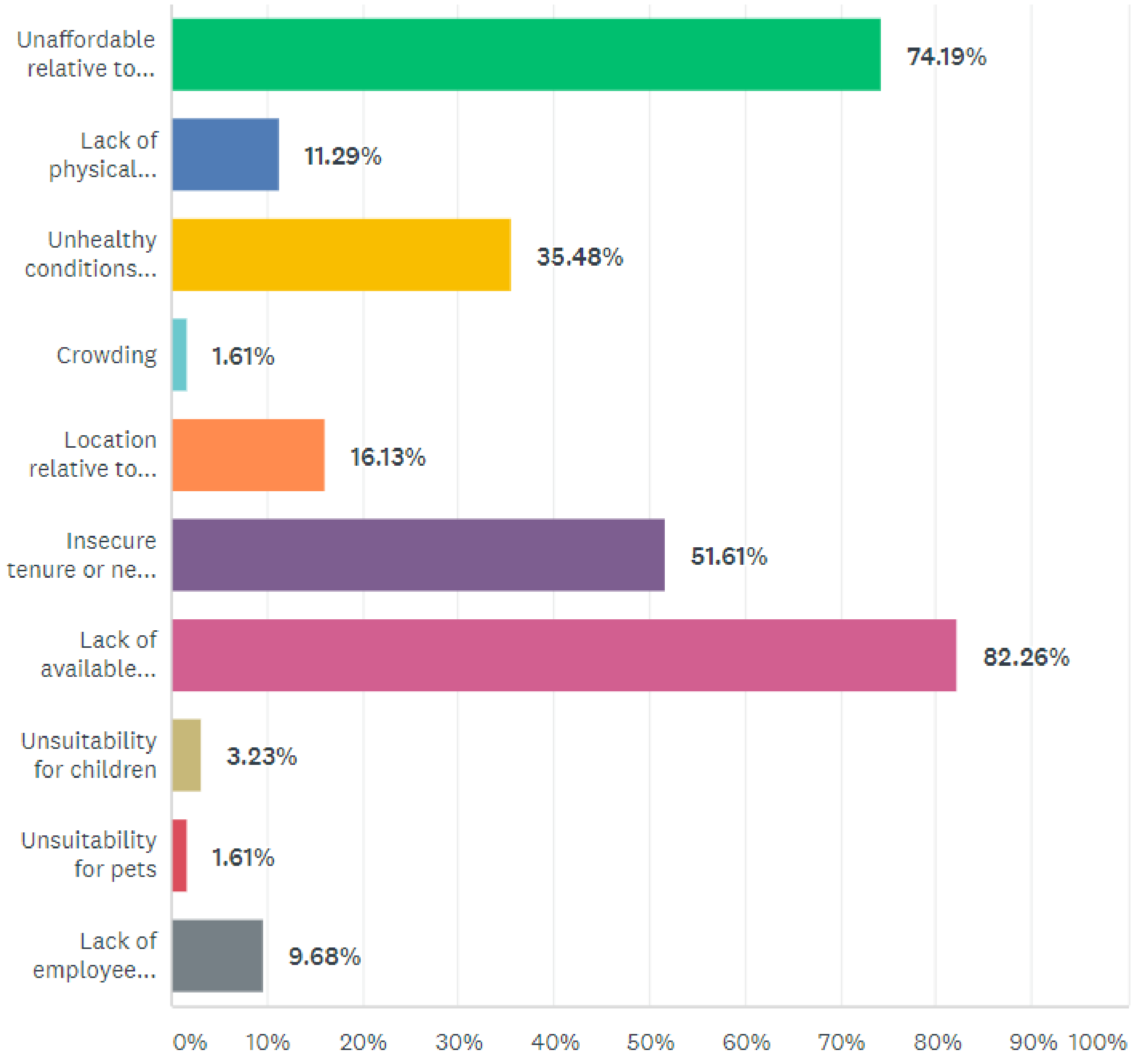
Figure 7.3: Where do the people that need affordable housing currently live on your island?



Sixty-four percent of the respondents acknowledged knowing people who were living in illegal accommodations. During the stakeholder meeting, the participants identified a number of people who were currently looking for housing and were living in tents or "couch surfing" until they could find something more permanent.

Recognizing the lack of rental accommodation and the number of people who are currently living in illegal accommodations, when asked what the top three housing challenges facing Lasqueti Island, the respondents identified lack of available housing options, unaffordable relative to income and insecure tenure (and the need to move frequently). **Figure 7.4** shows the response breakdown.

Figure 7.4: Please select the top three housing challenges faced by your island.



7.4 Affordable Housing Gaps

Based on the stakeholder meeting and the online survey, it appears that the housing gaps on Lasqueti Island are secure, appropriate rental accommodation for young adults and families. The three main challenges for housing are affordability, secure rental and accessibility.

7.5 Conclusion and Recommendations

Because the census data is not reliable, this study must depend on the anecdotal and qualitative evidence. It appears that there is a need for more affordable housing. With currently one affordable unit constructed, the community would like to develop more affordable housing. The estimate of affordable housing units required is between four and six for seniors. The other area of housing in demand is larger lots for family and small farm operations. There are limited parcels of land (and limited agricultural land) on the island. Some form of cooperative housing would facilitate young families to live and work on Lasqueti Island.

8.0 Thetis Island Housing Needs

Thetis Island is accessed by ferry from Chemainus. With a permanent population of 400, Thetis Island is serviced by a marina, pubs and restaurants, and three Christian camps. The camps provide some staff accommodation. Employment is seasonal.

8.1 Demographics and Population

The following information provides a summary of the current population and demographic breakdown as well as the projections for the future.

8.1.1 Population 2016

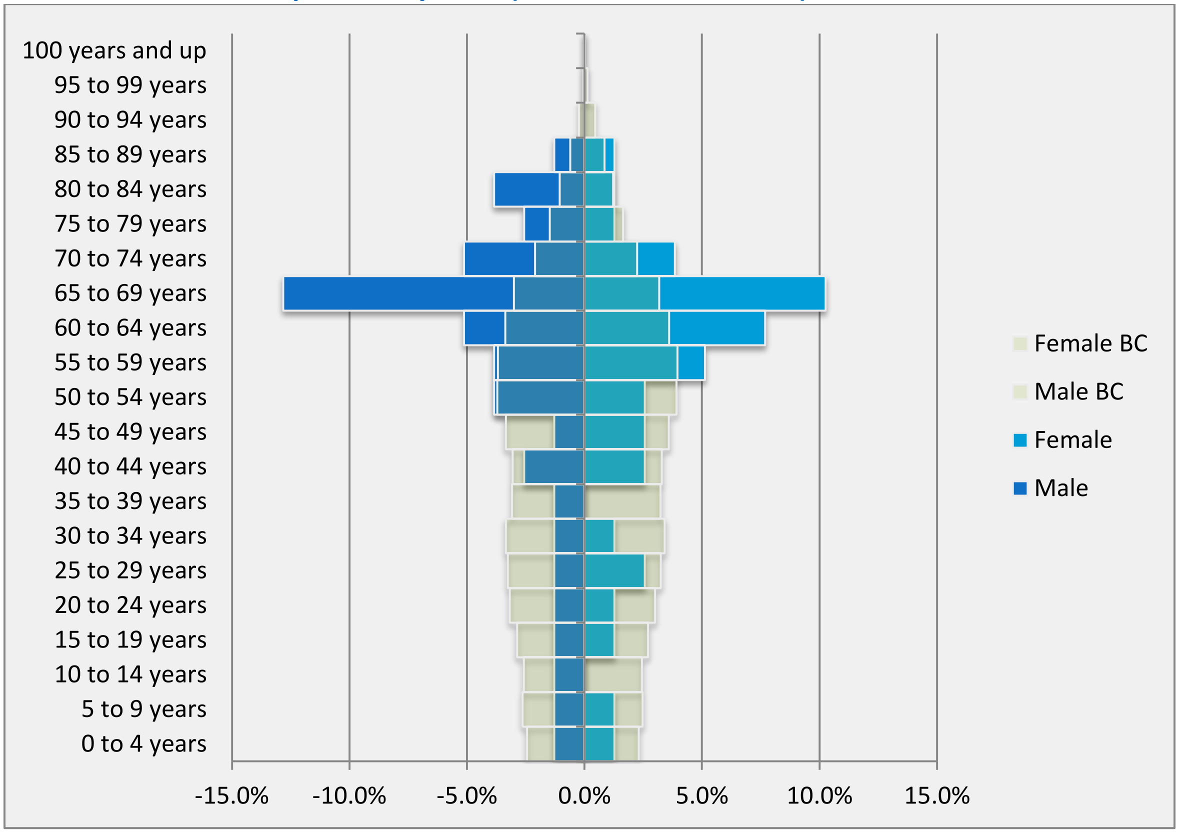
Demographics and Age

The 2016 Census indicates that the population of Thetis Island is 400. The population is generally older than the Cowichan Valley Regional District (CVRD) and the population of BC. The demographic cohort of 65 to 74 years for Thetis Island makes up 31.3% of the total population. This is significantly higher than the CVRD (14.7%) and BC (10.5%). The median age for Thetis Island is 62.9, compared to 49.9 for CVRD and 43.0 for BC. **Table 8.1** and **Figure 8.1** illustrate the demographic comparison in more detail.

Table 8.1: Thetis Island Age Categories, 2016 (Statistics Canada 2017f)

Ages - 2016	Thetis	% Total	CVRD	% Total	BC	% Total
0 to 4 years	10	2.5%	1,900	4.6%	220,625	4.7%
5 to 14 years	20	5.0%	4,390	10.7%	470,760	10.1%
15 to 19 years	15	3.8%	2,275	5.5%	258,980	5.6%
20 to 24 years	10	2.5%	1,855	4.5%	287,560	6.2%
25 to 44 years	50	12.5%	8,050	19.6%	1,213,865	26.1%
45 to 54 years	45	11.3%	5,620	13.7%	676,740	14.5%
55 to 64 years	90	22.5%	7,110	17.3%	679,020	14.6%
65 to 74 years	125	31.3%	6,045	14.7%	489,305	10.5%
75 to 84 years	30	7.5%	2,835	6.9%	250,480	5.4%
Over 85	5	1.3%	940	2.3%	109,190	2.3%
Totals	**400**	**100.0%**	**41,020**	**100.0%**	**4,656,525**	**100.0%**
Median Age	**62.9**		**49.9**		**43.0**	

Figure 8.1: Thetis Island Population Pyramid (Statistics Canada 2017f)



Seniors and Retirees

Table 8.2 provides a more detailed breakdown of the senior population, defined here as 55 and over. According to the 2016 Census, over 62.5% of Thetis Island residents are over the age of 55, compared to 41% for the CVRD and 33% for BC.

Compared to the CVRD and BC, Thetis Island has more residents aged 60 to 74 years. However, 55 to 60 and 75 and above, Thetis Island have fewer residents. This could indicate that seniors may be 'aging out' of the island due to a lack of suitable housing.

Table 8.2: Thetis Island Seniors Ages (Statistics Canada 2017f)

Senior's Ages	Thetis	% Total	CVRD	% Total	BC	% Total
55 to 59 years	35	14.0%	3,505	20.7%	354,925	23.2%
60 to 64 years	55	22.0%	3,605	21.3%	324,095	21.2%
65 to 69 years	85	34.0%	3,650	21.6%	287,520	18.8%
70 to 74 years	40	16.0%	2,395	14.1%	201,785	13.2%

Senior's Ages	Thetis	% Total	CVRD	% Total	BC	% Total
75 to 79 years	15	6.0%	1,685	10.0%	145,225	9.5%
80 to 84 years	15	6.0%	1,150	6.8%	105,255	6.9%
Over 85	5	2.0%	940	5.6%	109,190	7.1%
Totals	**250**	**100.0%**	**16,930**	**100.0%**	**1,527,995**	**100.0%**
% Total Population		**62.5%**		**41.3%**		**32.8%**

8.1.2 Household Characteristics

Household Composition

This report uses statistics for households as they better represent residential dwelling units rather than individuals. Thetis Island has a much lower proportion of families with children (14.3%) than the CVRD (31.4%) and BC (35.5%). In the case of lone parent families, the comparison is similar. **Table 8.3** shows the household composition in more detail.

Table 8.3: Thetis Island Household Composition (Statistics Canada 2017f)

Household Composition	Thetis	% Total	CVRD	% Total	BC	% Total
Families with children	25	14.3%	11,060	31.4%	668,035	35.5%
Lone parent families	10	5.7%	3,820	10.8%	197,940	10.5%
Families without children	90	51.4%	12,730	36.1%	527,700	28.0%
One person households	55	31.4%	9,560	27.1%	541,915	28.8%
Multiple census family households	0	0.0%	725	2.1%	55620	3.0%
Two or more person non-census family households	5	2.9%	1,200	3.4%	88,705	4.7%
Total Households	**175**	**100%**	**35,275**	**100%**	**1,881,975**	**100%**

Table 8.4 shows the trends in household composition on Thetis Island. There has been a 10 year increase of families with children. Additionally, since the 2006 Census, there has been a 20% increase in lone parent families on the Thetis Island.

Over the last 10 years, there has only been an increase of five households on Thetis Island. Over the same timeframe, the average household size has also remained relatively stable.

Finally, there has been a significant decrease (50%) in the number of "other households" (multi-family and two or more person non-census family households) on Thetis Island over a 10 year period. This could indicate a reduction of housing affordability to those not defined as census families, but living in the same household (roommates), as well as families sharing homes.

Table 8.4: Thetis Island Household Composition (2006, 2011, 2016 Census)

Household Composition	2006	2011	2016	5 Year Change	% Change	10 Year Change	% Change
Families with children	10	25	25	0	0.0%	15	150.0%
Families without children	10	5	10	5	100.0%	0	0.0%
Lone parent families	75	70	90	20	28.6%	15	20.0%
One person households	65	55	55	0	0.0%	-10	-15.4%
Other households	10	20	5	-15	-75.0%	-5	-50.0%
Total Households	**170**	**170**	**175**	**5**	**2.9%**	**5**	**2.9%**
Average Household Size	**2.0**	**1.9**	**2.0**	**0.1**	**5.3%**	**0.0**	**0.0%**

Tenure – Rental and Ownership

Table 8.5 shows the breakdown of home ownership compared to rental units on Thetis Island, CVRD and BC. The percentage of households that are rented on Thetis Island (13.5%) is lower than the CVRD (22.3%) and BC (31.9%), resulting in less opportunities for rental units on Thetis Island.

Table 8.5: Thetis Island Household Tenure (Statistics Canada 2017f)

Household Tenure	Thetis	% Total	CVRD	% Total	BC	% Total
Rented	25	13.5%	7,805	22.3%	599,360	31.9%
Owned	160	86.5%	27,250	77.7%	1,279,020	68.1%
Total Households	**185**	**100%**	**35,055**	**100%**	**1,878,380**	**100%**

Over a 10 year period, the proportion of rented homes on Thetis Island has grown from 6.1% of the household stock rented to 13.5% in 2016. Over the same period, the number of owned households has decreased from 93.9% to 86.5%. There was no household tenure information available from the 2011 National Household Survey.

Table 8.6: Thetis Island Household Tenure (Rental/Ownership) 2006-2016 (Statistics Canada 2006, 2012f, 2017f)

Household Tenure	2006	% total	2011	% total	2016	% total
Rented	10	6.1%	-	-	25	13.5%
Owned	155	93.9%	-	-	160	86.5%
Total Households	**165**	**100%**	**-**	**-**	**185**	**100%**

Household Sizes

Reflective of the household composition on Thetis Island, there is a higher proportion of one person (30.6%) and two person households (52.8%) than the CVRD (27.1% and 42.1%) and BC (28.8% and

35.3%). 83.4% of residents on Thetis Island live in one or two person households. The average number of persons per household on Thetis Island (2.0) is lower than that of CVRD (2.3) and BC (2.4).

Table 8.7: Thetis Island Household Sizes (Statistics Canada 2017f)

Household Size	Thetis	% Total	CVRD	% Total	BC	% Total
1 person	55	30.6%	9,555	27.1%	541,910	28.8%
2 persons	95	52.8%	14,850	42.1%	663,770	35.3%
3 persons	15	8.3%	4,705	13.3%	277,690	14.8%
4 persons	15	8.3%	3,935	11.2%	243,125	12.9%
5 or more persons	5	2.8%	2,220	6.3%	155,470	8.3%
# Private households	180	100%	35,270	100%	1,881,970	100%
# Persons in private households	355		81,880		4,560,240	
Average # Persons	**2.0**		**2.3**		**2.4**	

8.2 Income 2015

8.2.1 Taxable Income Distribution- Individuals

The 2016 Census provides information on the incomes of respondents for the previous year (2015). **Table 8.8** depicts the total reported income for Thetis Island, CVRD and BC in 2016. Average tax-filer income on Thetis Island is $61,201, which is 29.7% lower than CVRD and 47.6% lower than BC. The median income for Thetis Island is $57,216 which is also lower than the median for CVRD (13.9%) and BC (22.3%).

Table 8.8: Thetis Island Total Taxable Income (Statistics Canada 2017f)

Total Income 2015	Thetis	% Total	CVRD	% Total	BC	% Total
Without income	10	3.0%	2,495	3.6%	142,970	3.7%
Under $10,000 (including loss)	50	15.4%	9,675	14.4%	573,315	15.4%
$10,000 to $19,999	70	21.5%	12,090	18.0%	653,915	17.5%
$20,000 to $29,999	50	15.4%	9,980	14.9%	503,290	13.5%
$30,000 to $39,999	40	12.3%	8,305	12.4%	424,330	11.4%
$40,000 to $49,999	40	12.3%	6,810	10.1%	366,220	9.8%
$50,000 to $59,999	20	6.2%	5,075	7.6%	286,310	7.7%
$60,000 to $69,999	10	3.1%	4,025	6.0%	222,975	6.0%
$70,000 to $79,999	10	3.1%	3,035	4.5%	171,625	4.6%
$80,000 to $89,999	10	3.1%	2,320	3.5%	134,090	3.6%
$90,000 to $99,999	-	0.0%	1,680	2.5%	96,825	2.6%
$100,000 and over	15	4.6%	4,120	6.1%	294,475	7.9%
Total Reporting Income	325	100%	67,125	100%	3,727,360	100%
Median Income	**$57,216.00**		**$65,191.00**		**$69,995.00**	
Average Income	**$61,201.00**		**$79,411.00**		**$90,354.00**	

8.2.2 Household Income

Household income is used as an indicator of housing affordability, as it includes every person in a dwelling who may be contributing to paying for the housing costs. **Table 8.9** shows the median household income for Thetis Island. The island has a lower household income than both CVRD and BC in all economic family compositions. The disparity between median household incomes on Thetis Island with those in the CVRD and BC is most pronounced for couple families with children. Smaller disparities exist for families without children and those not in an economic family.

Table 8.9: Thetis Island Median Household Income, 2015 (Statistics Canada 2017f)

Economic Family Composition	Thetis	% Total	CVRD	% Total	BC	% Total
Couple families with children	$66,304	12.5%	$105,679	20.3%	$111,736	24.4%
Lone parent families	-	5.0%	$45,605	9.6%	$51,056	9.0%
Families without children	$72,704	47.5%	$75,945	33.5%	$80,788	26.3%
Not in an economic family	$22,208	37.5%	$29,393	36.7%	$31,255	40.2%
All Households	**$57,216**	**100%**	**$65,191**	**100%**	**$69,995**	**100%**

Household Income Distribution

Household income distribution can be used to determine an approximate number of housing options for different income groups. While the median income of Thetis Island is $57,216, over 20% of households report over $100,000 in income. Compared to the CVRD and BC, Thetis Island has a lower median income. CVRD reports a median income of $65,191 and BC $69,995.

Table 8.10: Thetis Island Household Income Distribution, 2015 (Statistics Canada 2017f)

Total Income 2015	Thetis	% Total	CVRD	% Total	BC	% Total
Under $5,000	5	2.9%	530	1.5%	43,415	2.3%
$5,000 to $9,999	5	2.9%	460	1.3%	27,140	1.4%
$10,000 to $14,999	5	2.9%	1,035	2.9%	55,745	3.0%
$15,000 to $19,999	10	5.7%	1,525	4.3%	77,565	4.1%
$20,000 to $24,999	15	8.6%	1,705	4.8%	78,695	4.2%
$25,000 to $29,999	5	2.9%	1,500	4.3%	72,985	3.9%
$30,000 to $34,999	5	2.9%	1,635	4.6%	78,080	4.1%
$35,000 to $39,999	10	5.7%	1,660	4.7%	78,395	4.2%
$40,000 to $44,999	10	5.7%	1,645	4.7%	76,775	4.1%
$45,000 to $49,999	10	5.7%	1,575	4.5%	75,860	4.0%
$50,000 to $59,999	20	11.4%	2,945	8.3%	143,475	7.6%
$60,000 to $69,999	15	8.6%	2,725	7.7%	132,845	7.1%
$70,000 to $79,999	15	8.6%	2,500	7.1%	122,350	6.5%
$80,000 to $89,999	15	8.6%	2,205	6.3%	111,350	5.9%
$90,000 to $99,999	5	2.9%	1,850	5.2%	99,420	5.3%

Total Income 2015	Thetis	% Total	CVRD	% Total	BC	% Total
$100,000 and over	35	20.0%	9,790	27.8%	607,855	32.3%
Total Reporting Income	175	105.7%	35,270	100.0%	1,881,965	100.0%
Median Income	**$57,216.00**		**$65,191.00**		**$69,995.00**	
Average Income	**$61,201.00**		**$79,411.00**		**$90,354.00**	

Table 8.11 highlights household income distribution from 2005 to 2015. Over the 10 year period, the proportion of households reporting less than $39,999 has declined, which the income group $20,000 to $29,999 remaining constant. Reported incomes of $40,000 and higher have increased over 10 years by 50% to 100%. This indicates that the household income on Thetis Island has risen over the 10 year period. Note that no income information was available from the 2011 National Household Survey for Thetis Island.

Table 8.11: Thetis Household Income Distribution, 2005-2015 (Statistics Canada 2006, 2012f, 2017f)

Household Income	2005	% Total	2015	% Total	2005-2015	% Change
Under $9,999	15	8.8%	10	5.7%	-5	-33.3%
$10,000 to $19,999	25	14.7%	15	8.6%	-10	-40.0%
$20,000 to $29,999	20	11.8%	20	11.4%	0	0.0%
$30,000 to $39,999	35	20.6%	15	8.6%	-20	-57.1%
$40,000 to $49,999	10	5.9%	20	11.4%	10	100.0%
$50,000 to $59,999	10	5.9%	20	11.4%	10	100.0%
$60,000 to $79,999	20	11.8%	30	17.1%	10	50.0%
$80,000 to $99,999	10	5.9%	20	11.4%	10	100.0%
$100,000 and over	20	11.8%	35	20.0%	15	75.0%
Total Reporting Income	170	100.0%	175	100.0%	5	2.9%
Median Income	**$37,055**		**$57,216**		**$20,161**	**54.4%**
Average Income	**$49,063**		**$61,201**		**$12,138**	**24.7%**

Household Income Groups and Household Income Disparity

As previously mentioned, for ease of comparison with the 2015 SS HNA, this report is using the same income group definitions. **Table 8.12** provides the income range for each category, as defined in relation to the median income for Thetis Island ($57,216). **Table 8.13** provides a comparison of the proportion of these household income groups between Thetis Island, CVRD and BC as a whole.

Table 8.12: Thetis Island Household Income Groups, 2015 (Statistics Canada 2017f)

Income Groups	Definition	Income Range	Thetis	% Total
Little to no income	under $15,000	under $15,000	15	8.1%
Low income	$15,000 to 50% median	$15,000 to $29,999	30	16.2%
Low to moderate income	50% - 80% median	$30,000 to $44,999	25	13.5%
Moderate	80% - 100% median	$45,000 to $59,999	30	16.2%

Income Groups	Definition	Income Range	Thetis	% Total
Moderate to above moderate	100% - 120% median	$60,000 to $69,999	15	8.1%
Above moderate to high	120% - 150% median	$70,000 to $89,999	30	16.2%
High income	150% median +	$90,000 and over	40	21.6%
All Households	**$57,216**		**185**	**100%**

Income disparity on Thetis Island is similar to that found in the CVRD and across BC as a whole, although there are a greater proportion of little to no income households and a smaller percentage of high income household income groups on Thetis Island compared to CVRD and BC.

Table 8.13: Thetis Island Household Income Groups, 2015 (Thetis, CVRD, BC) (Statistics Canada 2017f)

Total Income 2015	Thetis	% Total	CVRD	% Total	BC	% Total
Median Income	**$57,216**		**$65,191**		**$69,995**	
Little to no income	15	8.1%	2,025	5.7%	126,300	6.7%
Low income	30	16.2%	4,730	13.4%	307,325	16.3%
Low to moderate income	25	13.5%	6,515	18.5%	374,505	19.9%
Moderate	30	16.2%	5,670	16.1%	132,845	7.1%
Moderate to above moderate	15	8.1%	2,500	7.1%	122,350	6.5%
Above moderate to high	30	16.2%	4,055	11.5%	210,770	11.2%
High income	40	21.6%	9,790	27.7%	607,855	32.3%
Total	**185**	**100%**	**35,285**	**100%**	**1,881,950**	**100%**

8.3 Current Housing Supply

8.3.1 Existing Housing Stock

Structure Type

The housing supply on Thetis Island is predominately single-detached dwellings, which form 94.3% percent of the total housing supply. This is higher than the CVRD (73.4%) and BC (44.1%). Lack of diversity in housing stock can be a contributor to a lack of affordable rental and ownership options for a full range of income groups and family compositions. This relationship is shown in **Table 8.14.**

Table 8.14: Thetis Island Housing by Structure Type, 2016 (Statistics Canada 2017f)

Structure Type	Thetis	% Total	CVRD	% Total	BC	% Total
Single-detached house	165	94.3%	25,905	73.4%	830,660	44.1%
Apartment 5+ storeys	-	0.0%	-	0.0%	177,830	9.4%
Movable dwelling	10	5.7%	1,840	5.2%	49,290	2.6%
Semi-detached house	-	0.0%	1,400	4.0%	57,395	3.0%
Row house	-	0.0%	1,535	4.4%	147,830	7.9%

Structure Type	Thetis	% Total	CVRD	% Total	BC	% Total
Apartment, duplex	-	0.0%	1,175	3.3%	230,075	12.2%
Apartment < 5 storeys	-	0.0%	3,275	9.3%	385,140	20.5%
Other single-attached house	-	0.0%	140	0.4%	3,755	0.2%
Total Private Dwellings	**175**	**100%**	**35,270**	**100%**	**1,881,975**	**100%**

Age of Housing Stock

Table 8.15 shows the construction period of dwellings on Thetis Island, compared to CVRD and BC. In general Thetis has fewer dwellings that were constructed prior to 1960 when compared to the CVRD and BC. Similar to other islands in the Islands Trust, Thetis Island experienced increased construction from 1991 to 2000. Construction rates have remained slightly higher on Thetis Island compared to CVRD and BC.

Table 8.15: Thetis Island Dwelling Age, 2016 (Statistics Canada 2017f)

Construction Period	Thetis	% Total	CVRD	% Total	BC	% Total
1960 or before	15	7.7%	6,050	17.2%	267,560	14.2%
1961 to 1980	45	23.1%	10,025	28.4%	559,485	29.7%
1981 to 1990	20	10.3%	5,090	14.4%	289,565	15.4%
1991 to 2000	70	35.9%	7,030	19.9%	331,865	17.6%
2001 to 2005	15	7.7%	1,950	5.5%	125,335	6.7%
2006 to 2010	20	10.3%	3,195	9.1%	171,945	9.1%
2011 to 2016	10	5.1%	1,925	5.5%	136,210	7.2%
Total	**195**	**100%**	**35,265**	**100%**	**1,881,965**	**100%**

Non-Resident Ownership

Table 8.16 shows the portion of dwellings on Thetis Island which are occupied by usual residents. Usual place of residence applies to those who own multiple properties. At 46.4%, Thetis Island's rate of dwellings occupied by usual residents is much lower than that of the CVRD (93.0%) and BC (91.2%). However, the percentage of dwellings occupied by usual residents on Thetis Island has increased by 5.7% since 2011.

Table 8.16: Thetis Island Dwellings Occupied by Usual Residents 2011-2016 (Statistics Canada 2012f, 2017f)

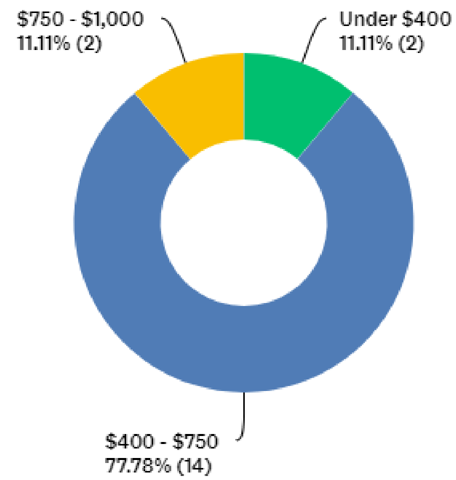
Census Year	Thetis	% Total	CVRD	% Total	BC	% Total
2016	178	46.4%	35,272	93%	1,881,969	91%
2011	166	40.7%			1,764,637	90.7%
% Change 2011-2016		**-1.1%**				**-0.7%**

8.3.2 Rental Availability and Affordability

Private Market Listings

The CMHC does not conduct rental market surveys for Thetis Island, and there is no formal inventory of rental properties conducted on Thetis Island. The rental housing market is extremely limited on Thetis Island. As of January 2018, there were no rentals available for rent in public listings on Craigslist, Padmapper, Kijiji or AirBnB. While this information is far from a complete picture of the rental market on Thetis Island, it paints a picture of a lack of affordable rental housing options. Anecdotal evidence and survey results for this assessment confirm this limited market for rental housing. The majority of respondents indicated that they pay between $400 and $750 for rent on Thetis Island.

Figure 8.2: What is your monthly rent?



Social Housing

There is currently no social or supported housing on Thetis Island.

8.3.3 Homeowner Options

Current Listings

Table 8.17 provides MLS listings as of January 30, 2018 to provide a snapshot of housing currently available for purchase on Thetis Island. The table also includes income required for ownership, based on an assumption that no more than 30% of income is used for shelter costs, $200/ month in costs of ownership, 75% loan over a 25 year amortization period, and 4% interest.

There were a total of seven listings available on Thetis Island, with an average price of $736,957 and a median price $649,900. While the number of available listings is relatively low, there is presently a range of home price categories available on Thetis Island. However, all homes available for purchase on this date were single family dwellings.

Table 8.17: Thetis Island MLS Listings, January 2018

Price Range	# Listed	Average Cost	Income Required
$0 - $149,999	-		
$150,000 - $199,999	-		
$200,000 - $299,999	-		
$300,000 - $399,999	1	$349,000	$63,265
$400,000 - $499,999	1	$420,000	$74,507
$500,000 - $599,999	-		
$600,000 - $699,999	2	$638,400	$109,091
$700,000 - $799,999	-		
$800,000 - $899,999	-		
$900,000 - $999,999	2	$986,950	$164,285
$1,000,000 - $1,499,999	1	$1,139,000	$188,362
$1,500,000 - $1,999,999	-		
$2,000,000 - $2,499,999	-		
$2,500,000 - $2,999,999	-		
$3,000,000 - $3,499,999	-		
$3,500,000 - $3,999,999	-		
$4,000,000 - $4,499,999	-		
$4,500,000 - $4,999,999	-		
$5,000,000 and up	-		
Total	**7**		
Average $		**$736,957.14**	**$124,698**
Median $		**$649,900.00**	**$110,912**

8.4 Housing Affordability

8.4.1 Affordability Targets

Housing affordability is defined in **Section 1.1** of this report. Housing is generally considered affordable if it meets suitability and adequacy standards, and does not cost more than 30% of total household income.

Based on these assumptions, **Table 8.18** provides affordability for different household groups, based on median incomes of each group as provided in the 2016 Census. The percentage of the total population for each group is also provided, to indicate the ideal percentage of total available housing units available for each household type and income level.

To allow comparison with the SS HNA affordable purchase price was calculated based on an assumed 4% interest rate, 25 year amortization, and 75% loan-to-value ratio. The homeowner monthly shelter costs are also included at $200 for taxes, insurance and utilities.

Household Type

Table 8.18: Thetis Island Household Affordability Targets

Household Affordability Targets	% Population	Median Income	Affordable Rent	Affordable Purchase
Couple families with children	12.5%	$66,304	$1,658	$369,000
Lone parent families	5.0%	$-	$-	$(51,000)
Families without children	47.5%	$72,704	$1,818	$409,000
Not in an economic family	37.5%	$22,208	$555	$90,000
All Households (2015)	**100%**	**$57,216**	**$1,430**	**$311,000**

Income Groups and Ideal Affordable Housing Supply

Table 8.19 provides a detailed breakdown of the number of housing units available for each of the income groups previously identified in **Table 8.12**, based on the percentage of the total households within each group. Affordable rent and purchase prices have been calculated using the same assumptions and benchmarks previously used in this report.

It is also important to note that welfare clients received $375 for monthly rent.

As an illustration of how this table can be used, it indicates that 34.2% of households (all households below moderate income of $40,000) need rental housing $938/month or less. Similarly, 13.2% of households can afford a home with a purchase price of $581,000. However, home ownership is not feasible for everyone even if the house itself seems to be affordable. The new mortgage regulations require a down payment of 20% to 25% with a risk assessment of the interest rate to ensure the buyer can afford an interest rate 2% higher than their approved rate. Service industry employees working minimum wage or even more would find it very difficult to save the down payment while renting.

Table 8.19: Thetis Island Ideal Housing Supply - Rental and Purchase Prices (Statistics Canada 2017f)

Income Groups	Income Range	#	% Households	Average Income	Affordable Rent	Affordable Purchase
Little to no income	Under $5,000	5	2.6%	$5,000	$125	n/a
	$5,000 to $9,999	-	0.0%	$7,500	$188	n/a
	$10,000 to $14,999	5	2.6%	$12,500	$313	$29,000
Low income	$15,000 to $19,999	10	5.3%	$17,500	$438	$60,000
	$20,000 to $24,999	15	7.9%	$22,500	$563	$92,000

Income Groups	Income Range	#	% Households	Average Income	Affordable Rent	Affordable Purchase
Low to moderate income	$25,000 to $29,999	5	2.6%	$27,500	$688	$124,000
	$30,000 to $34,999	15	7.9%	$32,500	$813	$155,000
	$35,000 to $39,999	10	5.3%	$37,500	$938	$187,000
Moderate	$40,000 to $44,999	10	5.3%	$42,500	$1,063	$218,000
	$45,000 to $49,999	15	7.9%	$47,500	$1,188	$250,000
Moderate to above moderate	$50,000 to $59,999	25	13.2%	$55,000	$1,375	$297,000
Above moderate to high	$60,000 to $69,999	15	7.9%	$65,000	$1,625	$360,000
High income	$70,000 to $79,999	15	7.9%	$75,000	$1,875	$424,000
	$80,000 to $89,999	10	5.3%	$85,000	$2,125	$487,000
	$90,000 to $99,999	10	5.3%	$95,000	$2,375	$550,000
	$100,000 +	25	13.2%	$100,000	$2,500	$581,000
Median Income		**190**	**100%**	**$57,216**	**$1,430**	**$311,000**

8.5 Community Perspectives

For a description of methods, please see **Section 1.2 - Approach and Methods**.

8.5.1 Stakeholder/Key Informants Interviews

On November 24, 2017, a stakeholder meeting was held with 15 representatives from the community. The attendees discussed the characteristics of the island. While some of the camps provide some staff accommodation for the seasonal workers, other employers do not. There was significant concern from BC Ferries representative. There is no secure, affordable accommodations for the ferry workers who need to remain/reside on Thetis Island, who are on the first ferry (the ferry overnights on Thetis Island). There are 25 BC ferry employees that work the Thetis Ferry. It was estimated that half of the workers would live on Thetis Island if there was affordable and secure rental accommodation. It was also acknowledged that in future, seniors would require either more social services or supported housing if they are to stay on the island. Finally it was noted that as the population ages (current median age is 62.9 years), there will be more demand for maintenance and support services such as yard maintenance and home repair. However, without affordable, appropriate housing, these people will not be attracted to the island.

8.5.2 Online Survey

Eighty-one people (20.8% of the island population) completed the online survey. Interestingly, the responses were fairly evenly split between permanent and non-permanent residents (55% and 45%, respectively). Seventy-nine percent of the respondents owned their homes.

The survey asked respondents to identify gaps in housing supply on Thetis Island. Almost 70% of respondents identified a gap in affordable housing supply. Over 45% of respondents also identified a gap in supply of seniors housing on Thetis Island. Other responses were that there were gaps for low income workers and a need for more rentals. **Figure 8.3** shows the categories and responses.

Figure 8.3: What housing supply gaps exist on your island?

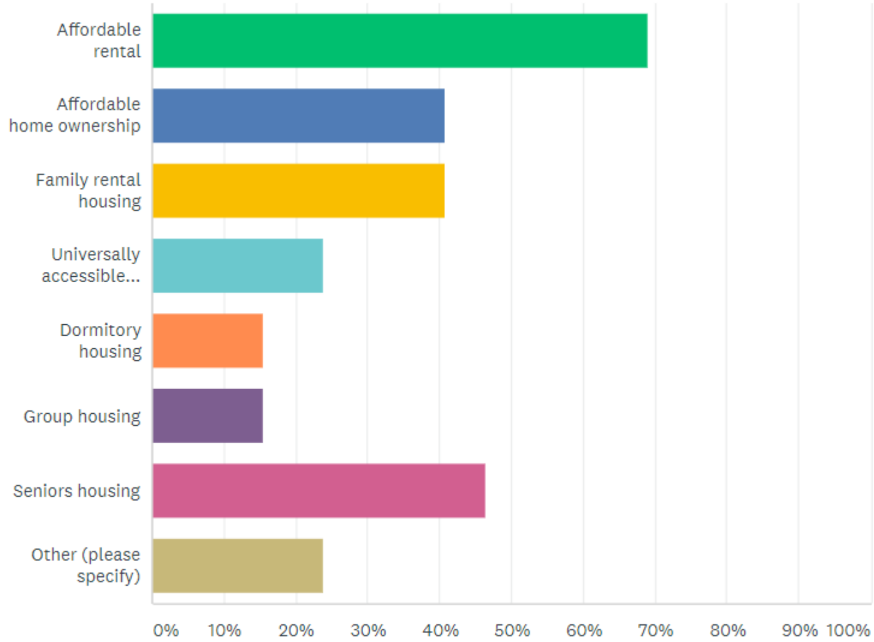
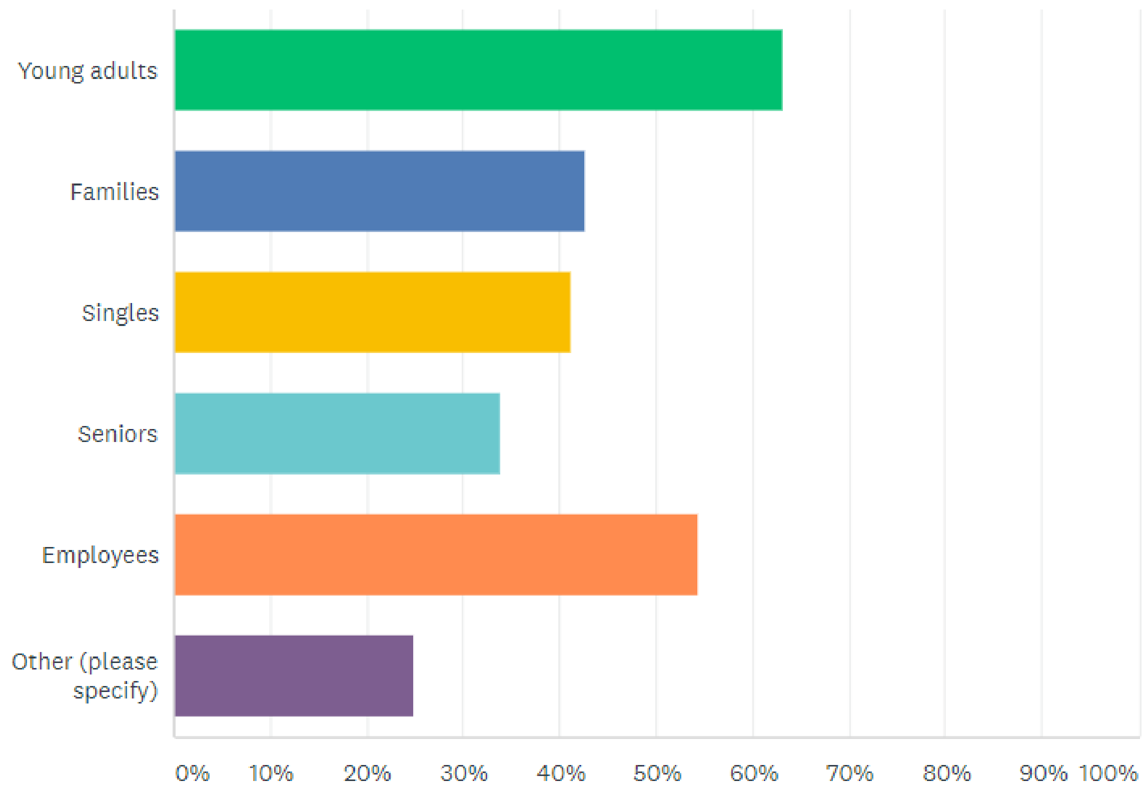


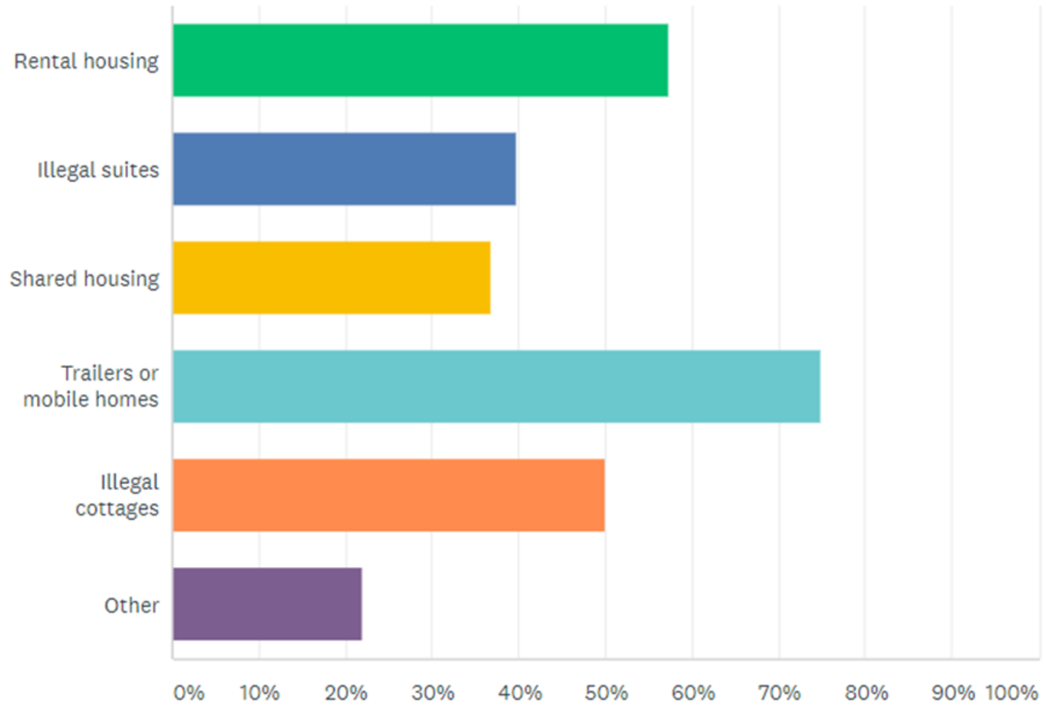
Figure 8.4: What groups are not able to access housing on your island?



From the results of the survey, it appears that the people who need affordable housing live in trailers or mobile homes (assumedly parked on private land), and rental housing and an assortment of illegal solutions including suites and cottages. Sixty percent of the respondents were aware of people living in illegal situations.

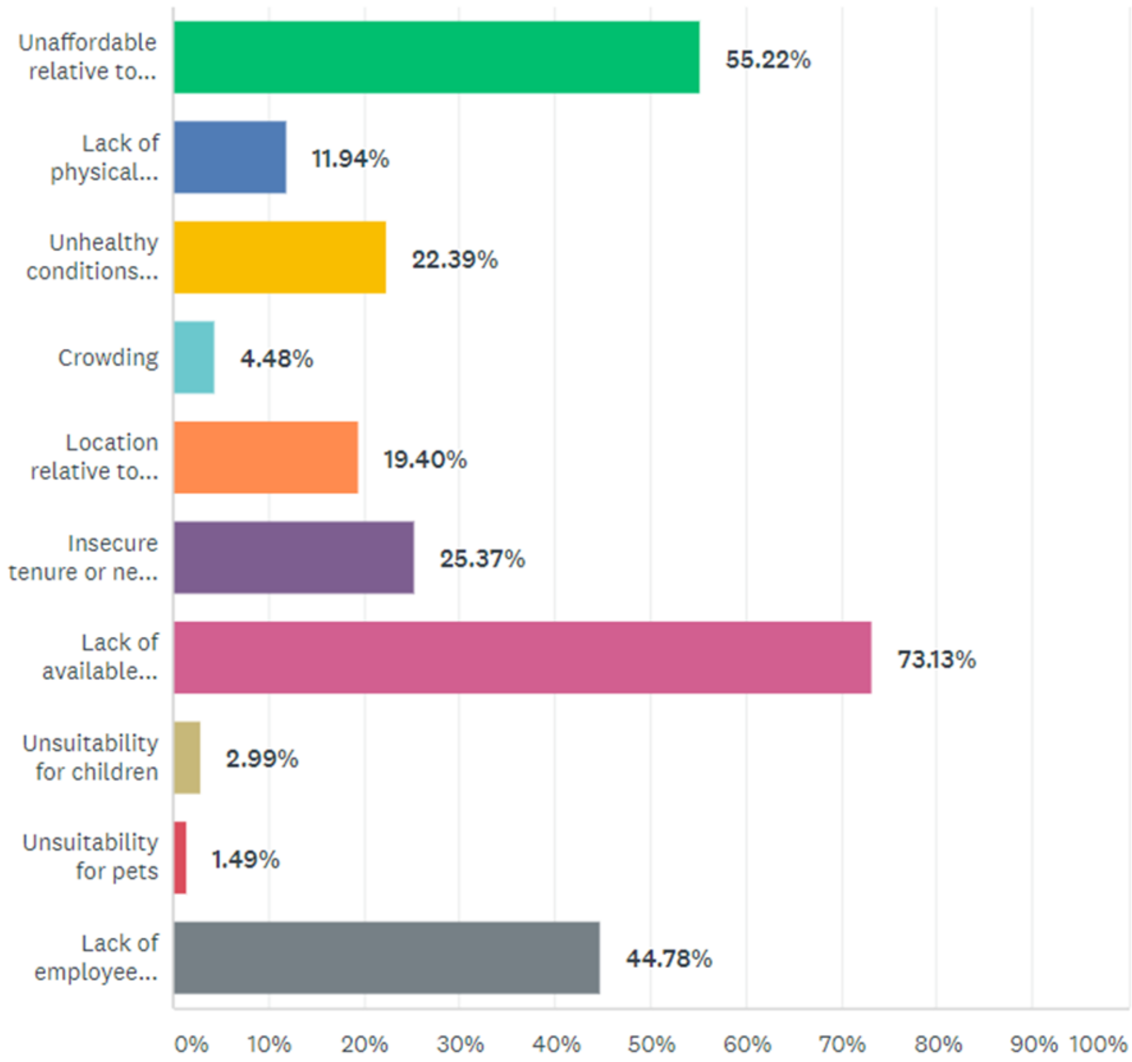
Respondents were also asked to identify groups that may not be able to access appropriate housing on Thetis Island. Over 60% of people indicated that young adults may not be able to access adequate housing. The other group identified was employees. Other responses included vulnerable people and new immigrants. **Figure 8.4** shows the categories and responses.

Figure 8.5: Where do the people that need affordable housing currently live on your island?



When asked what the top housing challenges for housing on Thetis Island were, 73% of survey respondents indicated that was a lack of available housing options available, 55% stated that housing was unaffordable relative to income, and 45% indicated a lack of employee housing.

Figure 8.6: Please select the top three housing challenges faced by your island.



8.6 Affordable Housing Gaps

The people who cannot currently access housing are the young adults, families and employees. The vulnerable population is primarily the employees who take seasonal jobs but cannot find appropriate, affordable housing.

8.7 Conclusion and Recommendations

The population projections for Thetis range from 420 to 477 in the next 25 years. This is an increase of between 20 and 77 people. Using the high projection and assuming the average household size remains at 2.0, this means that the island will require 15 new affordable housing units over the next 25years. This would seem to require units that would accommodate singles and families.

9.0 Summary and Recommendations

The comments received over and over in the surveys, and during the stakeholder meetings were that the top four challenges of the islands in the Northern Region are:

1. Unaffordable relative to income – based on limited employment on the islands, seniors with fixed income and the number of artists and craftspeople, the required rent is more than 30% of the gross income of the potential tenant.
2. Unhealthy conditions – mould, inadequate heat, no potable water, use of outhouses all lead to unhealthy conditions for the tenants.
3. Insecure tenure – because many people rent out their homes when they are not on the islands. These rentals are either for three to six months, or give the tenant a lease for a year and then "evict" the tenant for reasons of family in the late spring. This often requires the tenants to move often more than once a year. These tenants often have service jobs on the islands and have to spend significant time looking for another place to live.
4. Lack of housing options – most rentals on the islands are full houses, portions of a house, or a cottage or an illegal suite in a house. Often a housing option is an individual placing a mobile home or trailer on someone's property. This raises concerns of water and sanitary servicing.

It is recognized that the Islands Trust cannot own property nor can the Local Trust Committee's fetter their decision making by becoming "hands-on" involved with the actual provision of affordable housing. However, the Local Trust Commitees can provide direction and set goals for affordable housing through the OCP's and ensure a clear process and timelines in the Zoning Bylaws for any required rezoning applications.

The recommendations provided here will give direction to any future housing needs strategies. Based on the housing needs identified in this report, it is recommended:

- That each island review their OCP to ensure that there are supportive policies for the development of safe, secure, appropriate, and affordable rental housing.
- That the Islands Trust promote the ability to enter into Housing Agreements with property owners and not-for-profit organizations to ensure housing remains affordable.
- That the Local Trust Committees support the efforts of not-for-profit organizations to increase the amount of safe, secure, appropriate, affordable housing on their islands.
- The Islands Trust and/or the individual Local Trust Committees can consider conducting a local "municipal" census for each island mid-way between federal census years to provide up to date information.

Appendix A

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Appendix B

Survey Summaries

Penny Hawley

Subject: FW: update on gas barge

> -----Original Message-----
> From: Marcin Pachcinski [mailto:Marcin.Pachcinski@metrovancouver.org]
> Sent: Wednesday, July 11, 2018 4:55 PM
> To: Ann Kjerulf; northinfo
> Cc: Tom Pearce
> Subject: FW: update on gas barge
>
> Hello Ann and Northern Office,
>
> I just wanted to share the email attached and below with you so you're in the loop on access issues related to Passage Islanders and the District of West Vancouver. You may recall that the Islands Trust provided a letter in support of access for Passage Island residents (attached for easy reference). I'll leave it to you to share this internally as you see appropriate.
>
> Kind regards,
> Marcin
>
>
> Marcin Pachcinski
> Division Manager , Electoral Area and Environment Parks, Planning and
> Environment t. 604.451.6562 c. 604.240.0882
>
>
>
> -----Original Message-----
> From: Jenny Sandy [redacted]
> Sent: Wednesday, July 11, 2018 4:41 PM
> To: Passage Island
> Cc: Jenny Sandy; James Allan; Jim Bailey; Marcin Pachcinski; Maria
> Harris
> Subject: update on gas barge
>
> Hi folks, I had a conversation today (July 11/18) with Mark Chan - Director of Corporate Services - 606 925-7098 regarding the situation with the gas barge. By way of this email I am updating islanders so we are all working from the same set of facts. (West Van staff please correct me if i get something wrong here - and please pass along to Mark - i don't have his email).
>
> The District of North Vancouver holds the head lease with the province for the water lot lease used by West Vancouver Marina owned by Kazin Equity Limited. Kazin has a sub-lease with Bruce and the gas barge. The District has been working for over a year to resolve significant safety concerns with the marina. They have tried on numerous occasions but the operator has not complied with any deadlines nor seems at all interested in addressing the safety concerns. They have had inspections, notices of default, and used an independent consultant WSP Engineering however the operator/owner has not complied. Therefore the District has terminated the water lease. The operator has then turned to Bruce to terminate his lease by September 30 and he is supposed to remove his barge and everything by that time.
>

> Safety is the top priority for the District but they are also sympathetic to the service that Bruce provides and are willing to try to find a way to be able to keep Bruce in business, for example, by providing a separate lease. The problem is that his fuel tanks are on the upland that Bruce needs but is controlled by Kazin who are not cooperative.
>
> I explained to Mark that besides the gas services, the gas barge, with great thanks to Bruce, provides the only pick-up/drop-off point for islanders using a water taxi to get out to passage. That in the long run, with redevelopment, we would like the District to find a way to get us access. We need a right-of-way or a fully dedicated piece of land where islanders who are using a water taxi can park their car and walk down to a dock to get picked up. He was happy to have a better understanding of our needs.
>
> I'll send this email to everyone but if you are interested in keeping on top of this issue as we work on it let me know as we don't have to bother the whole island with all the nitty gritty details.
>
> cheers,
> Jen Sandy
> [redacted]
>
>
>
>
>
>
> <mime-attachment>
> <Letter regarding Passage Island access - Islands Trust.pdf>

From: Marcin Pachcinski <Marcin.Pachcinski@metrovancouver.org>
Sent: Wednesday, July 11, 2018 10:26 AM
To: 'Jenny Sandy'
Cc: 'James Allan'; Jim Bailey; Tom Pearce
Subject: RE: West Van Access
Attachments: image001.png

Hi Jenny,

Thanks for your email. The District of West Vancouver planning staff with whom Tom Pearce spoke was:

James Allan
Senior Community Planner | District of West Vancouver
604-925-7236 | westvancouver.ca

I've taken the liberty of copying James and other staff on this email so they have a heads up that you will be contacting them about the access issue.

James/Jim: Jenny Sandy is the current president of the Passage Island Homeowners Association and is a property owner on Passage Island.

Kind regards,
Marcin

Marcin Pachcinski
Division Manager , Electoral Area and Environment Parks, Planning and Environment t. 604.451.6562 c. 604.240.0882

<http://www.metrovancouver.org/>

From: Jenny Sandy [redacted]
Sent: Tuesday, July 10, 2018 7:54 PM
To: Marcin Pachcinski
Subject: Fwd: West Van Access

Hi Marcin. Can you give me the name of the planner you work with in west van. I would like to see if they have any info on the situation described in the attached email. Time is of the essence. Thx

Jen Sandy. [redacted]

Begin forwarded message:

From: Wolfgang Strigel <[redacted]>>
Date: July 10, 2018 at 7:32:15 PM PDT
To: Jenny Sandy <[redacted]>>
Subject: West Van Access

Hi Jen,

I just heard from Bruce some disquieting news: he received notice from West Van to vacate the gas barge as of Sep. 28. They are cancelling the water lease. They also want him to pull out the pilings but Bruce told them he's not going anywhere. What happens next is anyone's guess. Bruce thinks they may give the lease to WVYC and WVYC wants to keep Bruce and Race Rocks operating but then there is the question of access on the land as long as the slum lord owns it.
This is a brand new development and I think we have to talk to somebody to make our concerns heard before it is too late. There is Islands Trust, Metro Vancouver, West Van and the WVYC. I am not sure where to start. First we have to get the full story and right now there are just a lot of rumours. PIHA should get involved but I don't know how many people are affected. I am willing to help, let me know what you think.

Cheers,
Wolfgang
[redacted]

Islands Trust

700 North Road, Gabriola Island, BC V0R 1X3
Telephone **250-247-2063** Fax 250-247-7514

Toll Free via Enquiry BC in Vancouver 604.660.2421 Elsewhere in BC **1.800.663.7867**

Email northinfo@islandstrust.bc.ca

Web www.islandstrust.bc.ca

Mayor and Council
District of West Vancouver
750 17th Street
West Vancouver BC V7V 3T3

Dear Mayor and Council:

Re: Passage Island access

I write to you as the Chair of the Gambier Island Local Trust Committee ("Gambier LTC") one of 12 Local Trust Committees in the Islands Trust Area. Passage Island is within the Gambier Local Trust Area and the Gambier LTC has developed both an Official Community Plan and Land Use Bylaws for Passage Island (and other islands). As you are likely aware Passage is also part of Area A of Metro Vancouver for the purposes of all services not provided by Islands Trust.

The owners and residents of Passage Island access the island primarily through Fisherman's Cove in West Vancouver and more specifically through water taxies and other boats that operate out of Race Rocks Yacht Services and the Fisherman's Cove Marine Fuel dock and parking lot. There are not a lot of alternatives given that there is very little protected moorage on Passage and the proximity of Passage Island to Fisherman's Cove.

It has come to the LTC's attention that there may be a proposal to redevelop some or all of the area that residents of Passage Island use to park and access their property. We are unaware of the details so are simply writing to flag at this time the view that any redevelopment should consider and allow for the continued access to Passage by these Islanders.

As I indicated, the Gambier LTC has passed an Official Community Plan that addresses access issues for Passage. We have compiled a list of the Official Community Plan policies that pertain to access/transportation issues specific to Passage Island.

- **1.5 Access and Services**
- **2.3 Plan Goals**
- **3.7.6 Community and Public Service Use Policies**
- **3.7.8 Community and Public Service Use Policies**
- **3.10.7 Transportation Policies**
- **4.1 – Passage Island Background**
- **4.1.3 – Passage Island Objectives**
- **4.1.16 – Passage Island Advocacy Policy**

- **4.1.20 – Passage Island Advocacy Policy**

I write at this time on behalf of the Gambier LTC to request that should the District be considering any redevelopment proposals affecting Passage Islanders that it take into account our OCP policies regarding access for Passage Island and communicate with our staff in that regard as any process unfolds.
Thank you for your kind consideration.

Yours truly.

Susan Morrison.

BRIEFING

To:	Local Trust Committees/Bowen Island Municipality	**For the Meeting of:**	Various
From:	**Trust Programs Committee**	**Date Prepared:**	July 16, 2018
SUBJECT:	**Service Integration**		

PURPOSE: To request input from local trust committees/Bowen Island Municipality about any service integration concerns.

BACKGROUND: The Trust Programs Committee working group has been meeting to consider potential improvements to service delivery by the various government service providers, including the Islands Trust, to Salt Spring Island and the wider Trust area. This work was initiated in response to the incorporation process on Salt Spring Island in 2017, and specifically, to address a critique of the governance model on Salt Spring Island that is characterized by multiple agencies delivering community services in a non-coordinated manner. Trust Council (TC) has tasked the working group with: ***Identifying potential governance or operational changes that could be adopted in order to improve the delivery and integration of all the types of services that are delivered to the Islands Trust Area.***

TPC would like local trust committees and Bowen Island Municipality to create inventories of barriers experienced in engaging service providers and other agencies and to provide those responses to TPC via the Director of Trust Area Services. A suggested resolution for conveying any concerns is as follows:

> That the XX Island LTC/BIM advises Trust Programs Committee that the LTC/BIM has experienced barriers to engaging service providers/other agencies when addressing the following topics:
> 1.
> 2.
> 3.

ATTACHMENT(S):

1. **None.**

FOLLOW-UP: TPC will consider responses received by August 20, 2018 meeting. At its August 20, 2018 meeting, TPC will discuss how to handle responses received after August 20.

Prepared By: **Clare Frater, Director, Trust Area Services**

Reviewed By/Date: **Brian Crumblehulme, TPC Chair**
David Marlor, Director, Local Planning Services