

HOMES FOR ISLANDERS

An Integrated Housing Solutions
Framework for Salt Spring Island





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Salt Spring Island is our home. Like most islanders, we care deeply about the land and community. We are compelled to share what we are learning and promote actions that can strengthen our community and protect this special place.



ABOUT THIS REPORT

Who We Are

Salt Spring Solutions Society is a registered non-profit volunteer-run community organization composed of islanders who care about protecting the remarkable natural environment of our island home while at the same time ensuring we maintain a vibrant, diverse, and equitable community for all. We collaborate on developing agile solutions to the interconnected issues of ecosystem protection, social equity, and climate action within our rural island context.

Why We Created This Framework

In our journey to learn about the existing housing challenges and possible solutions on Salt Spring Island (SSI), we discovered that there are shelves of reports full of local housing recommendations that for one reason or another have never been implemented. One of the striking similarities across the research and reporting is that the issues and solutions are presented in isolated, silo-like fashion by our local governments, with each organization only looking at its own area of responsibility. As far as we can determine, no one has taken an integrated approach that pulls the various threads together—from the organizations that each have some responsibility in the housing portfolio—to weave a comprehensive set of solutions. This report is our best effort to provide an integrated set of recommendations that reaches across those silos.

Our island has unique housing challenges that are important to understand and address. We seek to precisely explain these challenges as baseline information, and then provide a clear set of actions to be taken by the housing organizations that can increase housing equity for our community while better protecting the natural environment and advancing climate action.

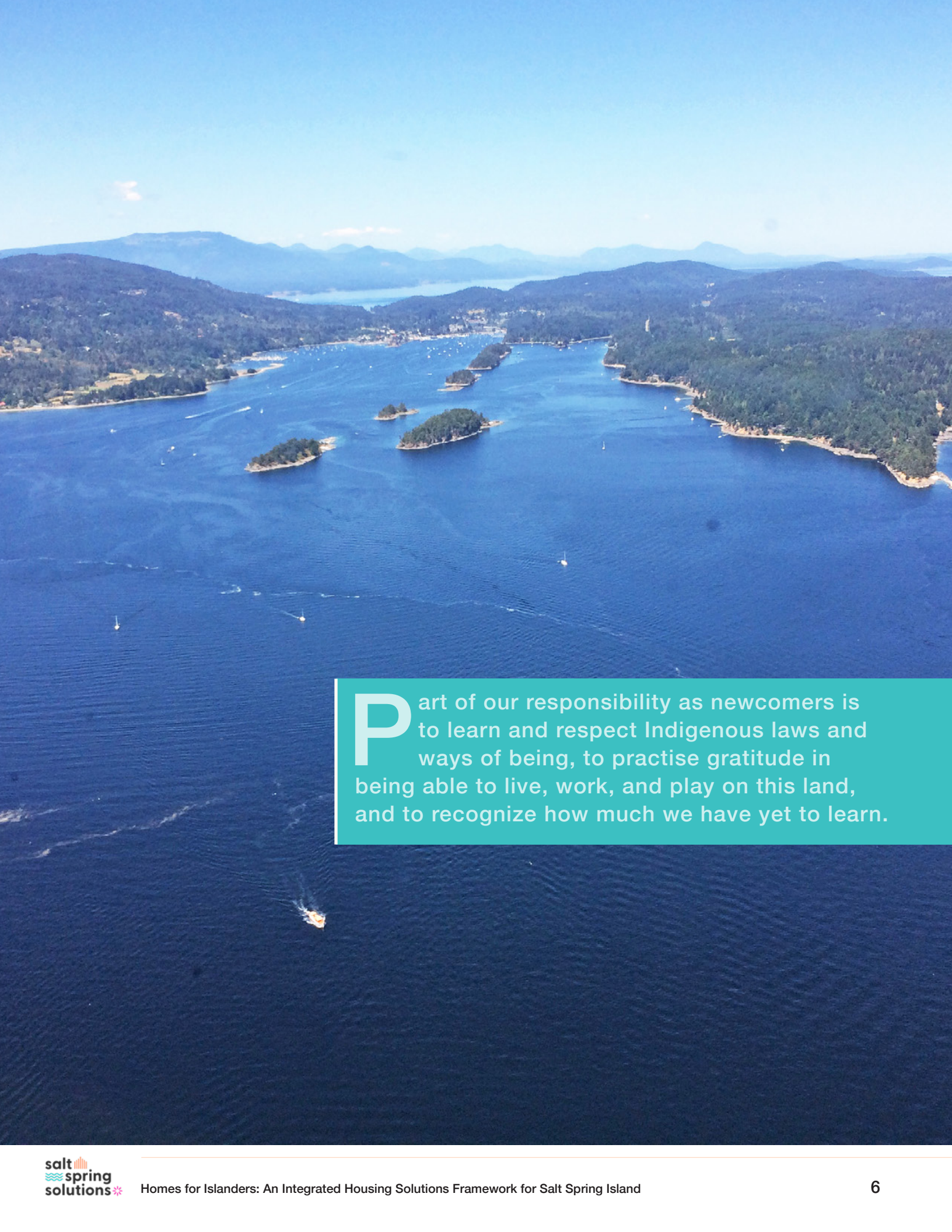
Salt Spring Island is our home. Like most islanders, we care deeply about the land and community. We are compelled to share what we are learning and promote actions that can strengthen our community and protect this special place.

How We Did It

This framework is informed by interviews and discussions with local, regional, and provincial professionals as well as advocates with expertise in rural planning, conservation, growth management, housing, governance, and climate action. We also reviewed locally relevant planning documents and reports, including several created by local governments on SSI, the recently released recommendations report (2022) from the Salt Spring Housing Action Program Task Force, and emerging and best practices for rural planning and housing solutions in British Columbia. See page 58 for a list of references.

Acknowledgements

We are grateful to the many interviewees and subject matter experts from our island, and across the region, province and country, who volunteered their time to share ideas, provide input, and review drafts. We would also like to extend a special thank-you to landscape architect Jessica Gemella and the Regional District of Nanaimo (RDN) for permission to reprint the wonderful illustrations from *Alternative Forms of Rural Development: An Implementation Project for the Regional District of Nanaimo's Regional Growth Strategy* (2012), and to Dexter Robson for his assistance with mapping and analyzing geospatial data.



Part of our responsibility as newcomers is to learn and respect Indigenous laws and ways of being, to practise gratitude in being able to live, work, and play on this land, and to recognize how much we have yet to learn.

TERRITORIAL ACKNOWLEDGEMENT

Salt Spring Solutions respectfully acknowledges that we work and live on the ancestral, traditional, and unceded lands of the SENĆOTEN-speaking and Hul'q'umi'num'-speaking **Coast Salish Peoples**.

Reflections as Newcomers to This Land

In the past five millennia, there were as many as 17 village sites on Salt Spring Island. These villages were likely used in conjunction with seasonal food production, as each family migrated annually through a larger region. The ancient relationship between Indigenous Peoples and the islands was altered significantly by the smallpox epidemic in 1782 and by non-Indigenous settlement. The destructive impacts of these and other colonial activities on the traditional economies and wellbeing of Indigenous communities is particularly evident after 1871 when British Columbia joined the Confederation.

To create effective housing solutions as settlers on this land, we must first acknowledge that Eurocentric models of land use cause far-reaching, harmful impacts on Indigenous communities. From first contact, colonial settlement patterns have been developed in tandem with mercantilism and then capitalism, focused on natural resource extraction and export, and based on values of exclusive ownership and capital (i.e., “this is mine to take”), as opposed to traditional laws of relational reciprocity and viewing land as a relative (i.e., “give more than you take”).

Colonial settlement patterns and policy have also displaced Indigenous communities from their homelands, cutting them off from a life that was highly integrated with the environment and featured a familial connection to land. Today, each First Nation has its own philosophy of land; however, a common understanding passed down from Creation stories is that everything—people, plants, animals, waters, and land—is connected and in constant relationship.

Part of our responsibility as newcomers is to learn and respect Indigenous laws and ways of being, to practise gratitude in being able to live, work, and play on this land, and to recognize how much we have yet to learn.


We recommend two key approaches be taken by land-use planning professionals and policy makers:

1. Prioritize stewardship rather than ownership.
2. Apply a critical lens to which laws or governing bodies can be removed, created, or changed to improve equity and incorporate the Indigenous world-view into land-use planning.



The Next Generation of Stewards

Local children eat their lunch during an outdoor learning day at Xwaaqw'um (Burgoyne Bay Provincial Park).

A group of children are hiking on a dirt trail through a lush forest. The ground is covered with vibrant green ferns. In the foreground, a boy in a green shirt and blue pants is leaning over, examining a plant. Behind him, a girl in a red t-shirt with the word 'PATIENCE' on it is looking towards the camera. Further back, other children with backpacks are visible, some looking at the forest floor. The background is filled with tall, thin trees and dense foliage, with sunlight filtering through the canopy.

We are interested in solutions that have been shown to minimize environmental impacts and greenhouse gas emissions, maximize forest and farmland preservation, make efficient use of existing infrastructure and resources, and improve the diversity, availability, and affordability of long-term homes for local community members.



EXECUTIVE SUMMARY

In 2022 the housing crisis reached critical proportions on Salt Spring Island. And, while we recognize that housing is in crisis across British Columbia, our island faces unique challenges in addressing the problem.

Facing Our Challenges

Our first challenge is that we live, work, and play in a place that is “preserved and protected” by provincial mandate via the *Islands Trust Act*. [1] However, exactly what that means depends entirely on who you ask. But islanders do agree that the local ecosystems and landscape are unique and worth protecting, as is our rural character and small community culture.

Our second challenge is the splintered and siloed nature of the entities that each have partial responsibility for solving the housing crisis. Salt Spring Island is not incorporated as a municipality and Ganges Village is not incorporated as a township. On Salt Spring Island, Islands Trust has land-use planning authority, the Capital Regional District (CRD) is responsible for “affordable housing,” and the ratepayer-funded North Salt Spring Waterworks District (NSSWD) controls potable water supply in and around Ganges Village.

Until these three organizations find ways to work together effectively there will be no improvement to the housing crisis.

Countless reports have been written on housing needs and housing strategies, but none has sufficiently stepped out of its organizational silo to consider the big picture or to examine the complexities of interagency cooperation and problem solving.

This report pulls together and articulates the various threads of responsibility and advocates for housing solutions that

have been implemented with success in other rural communities. We are interested in solutions that have been shown to minimize environmental impacts and greenhouse gas (GHG) emissions, maximize forest and farmland preservation, make efficient use of existing infrastructure and resources, and improve the diversity, availability, and affordability of long-term homes for local community members.

Proposing Solutions

This report is the first step in what we at Salt Spring Solutions hope will be an ongoing and inclusive discussion about addressing a key challenge that is eating away at the core of our community wellbeing. In it we provide recommendations for a housing framework—one that increases long-term housing options through a combination of local actions organized into five strategies:


Strategy 1: Coordinated and Properly Resourced Local Approach to Housing

Strategy 2: Effective Public Education, Engagement, and Dialogue on Housing

Strategy 3: Preservation of Rural Areas and Nature Space through Clustered Housing

Strategy 4: Readyng Ganges Village for More Housing

Strategy 5: Accessory Dwellings for Housing, in the Right Places



Instead of being an exhaustive list of all possible solutions, we have focused on areas where local leadership is necessary and possible.

We are alarmed by the critical lack of housing options in our community for working-class and vulnerable residents. The unhindered development of larger resource-intensive single-family homes is having multiple adverse impacts on our island. Deforestation and soil erosion, loss of green space and wildlife corridors, stressed freshwater resources, increased vehicle trips and greenhouse gas emissions, prevalence of unregulated housing, and destabilization of our island economy and social fabric are some of the existing impacts we anticipate will worsen without proactive, coordinated intervention and persistent leadership on housing.

The above five strategies begin to address these environmental, economic, and social issues by

- being achievable within the existing local, regional and provincial regulatory context;
- supporting smaller-scale housing types that are known to have fewer adverse impacts on the natural environment than typical single-family development;
- supporting efficient use of land, water services and infrastructure;
- not requiring large-scale land clearing of existing forests or harm to sensitive ecosystems;
- being economically viable;
- improving the availability and/or affordability of long-term housing options for a range of household types (single person, couples, families with children, etc.) and incomes;
- being compatible with and/or enhancing island community characteristics, such as self-sufficiency, interdependence, neighbourliness, and low-impact living; and
- supporting increased uptake of transit and/or active transportation.

The opportunity to address the housing crisis on Salt Spring Island has never been more available or likely. Local elections were held in the fall of 2022 and the BC Government (the Province) appointed a new premier shortly thereafter. The candidates who were elected to local office all based their campaigns on addressing the housing crisis, and Premier Eby has stated that the housing crisis is his primary focus. With all three levels of government finally aligned on the issue, now is the time for action.

We believe that Salt Spring Island has the capacity, creativity, and strength of community to take action on local housing issues and to do this in ways that support an inclusive society and healthy island ecosystems. We encourage other islanders and decision makers not to let the scale of the global crisis obscure the power and potential of local solutions that are already at hand.



Salt Spring Island has some unique local considerations that complicate implementation of commonly understood best practices for rural and small-scale housing. This means that our community must employ a greater level of effort, collaboration, and advocacy than places without these complexities to our meet housing goals.

LOCAL CONSIDERATIONS FOR HOUSING

Salt Spring Island (SSI) shares many of the same characteristics and challenges as other small- and medium-size communities in our region that are dealing with the combined housing and climate crises. This is especially true when comparing our community to others within the Islands Trust Area, Sunshine Coast, Desolation Sound, San Juan Islands, and West Coast of Vancouver Island. In this respect, we can learn from comparable communities that have made progress on housing.

However, Salt Spring Island also has some unique local considerations that complicate implementation of commonly understood best practices for rural and small-scale housing. This means that our community must employ a greater level of effort, collaboration, and advocacy than places without these complexities to our meet housing goals. The strategies presented in this report are designed to specifically address the unique housing challenges on Salt Spring Island.

Governance Is a Key Issue

The Islands Trust was formed through provincial legislation in 1974 with a mandate to “preserve and protect the Trust Area and its unique amenities and environment for the benefit of the residents of the Trust Area and of British Columbia in cooperation with [other branches and levels of government].” [1] There has been much debate but little agreement on the interpretation of the mandate over the past 49 years.


Some islanders interpret the mandate as a directive to prioritize preserving and protecting the natural environment by curtailing all or most development. Other islanders interpret the mandate to include the human connections to the land and community as part of what makes the islands unique and therefore also deserving of preservation and protection from undermining forces like soaring real estate prices, gentrification, and displacement.

This lack of clarity on the Islands Trust mandate is embodied at the Islands Trust Council and acts as a barrier in addressing other pressing issues. The Islands Trust’s own governance review, completed in 2022, identified this lack of agreement on the mandate as a fundamental problem that must be resolved before other important work can



What's the Plan?

A hand-drawn placard rests against an Islands Trust sign during a 2019 housing rally outside the Trust’s SSI office.



successfully proceed. [2] Trust Council subsequently voted unanimously to request clarification of its mandate from the provincial government, including a review of the existing governance structure—a request that is currently still unaddressed by the Province. [3]

In 1974, the *Islands Trust Act* intentionally partitioned the local government functions of land-use planning and servicing as a means of slowing and limiting development in the region. [1] Land-use planning is the responsibility of the Islands Trust. The responsibility for servicing is distributed between the Province, multiple regional districts, and various improvement districts. The exact composition of this governance structure and its effectiveness at meeting the needs of island communities varies depending on location.

Salt Spring Island, at 11,798 people, is the largest community within the Trust Area, more than double that of the next most populous community (Gabriola Island at 4,500 people), and accounts for over 30 percent of the total Trust Area population. It is also the largest unincorporated community in British Columbia. [4]

The Islands Trust governance model is not one of representation by population, but rather provides two elected trustees per island, regardless of population. [5] This model means that SSI, with nearly 12,000 residents, has the same political representation at Trust Council as the very small island communities, such as Gambier Island (at 430 people), that don't have year-round local businesses, public schools, a hospital, or numerous other complexities that are integral to SSI's economy, society, and sense of place. This often means that issues that are experienced acutely on SSI, such as the housing crisis, are not approached with the same level of urgency or importance by the majority of Trust Council's 26 elected representatives. This mismatch creates tension on Trust Council and within the local community, and it is further exacerbated by other governance and coordination issues.

Calls for municipal incorporation or other changes to the governance model on SSI occur with regularity, about every five to 10 years. A 2017 referendum on incorporation was unsuccessful. While the vote resolved the incorporation question for the time being, it did not resolve the dysfunction and frustration that inspired the referendum in the first place.

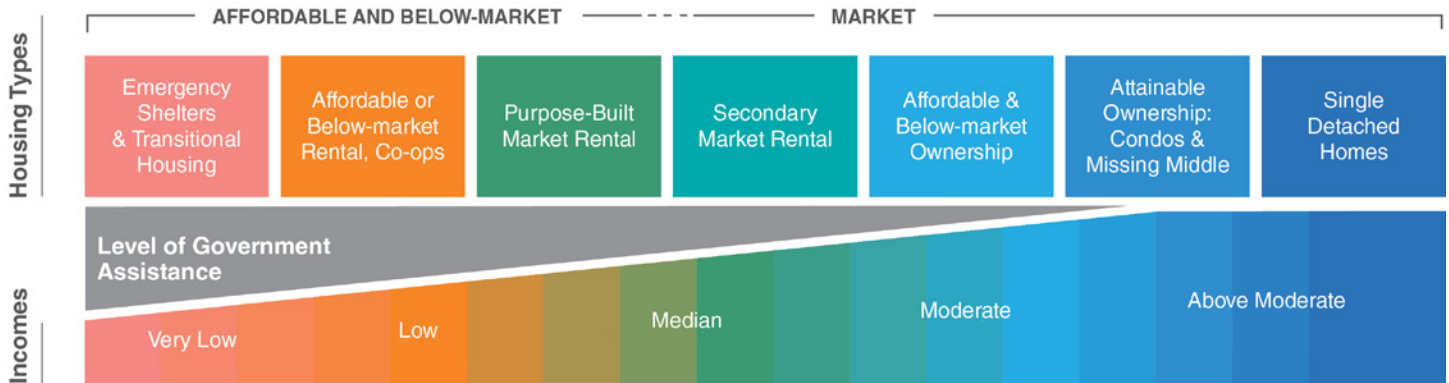
In 2022, islanders voted in favour of creating a Local Community Commission on Salt Spring Island, which will restructure local representation and decision making at the Capital Regional District (CRD) but will not increase local representation at the CRD Board, address governance issues within the Islands Trust, or improve interagency coordination. [6]

Undetermined Leader on Local Housing

Local incorporated governments in communities of similar size to Salt Spring Island usually take on a leadership role in creating and implementing housing solutions. Many jurisdictions engage directly by acquiring, donating, leasing, leveraging, and developing public land for community housing. The Islands Trust, by comparison, cannot own or develop land for housing. Combined with an inconsistent interpretation of its own mandate to guide residential growth, this restriction on land ownership and development significantly limits the Islands Trust's ability to mimic municipal leadership. Nonetheless, the Islands Trust is empowered with significant land-use tools and a mandate to coordinate with other government agencies, which could be more fully exercised to enable creative housing solutions. [1]

The CRD can and does own public land on SSI. Its local assets are limited and rarely leveraged for new community housing development. The CRD also operates important infrastructure, such as the Ganges Harbour Wastewater Treatment Plant and Fulford Water District, but does not have a comprehensive or cohesive servicing reach across the island. Services and infrastructure are managed by a patchwork of improvement districts, private systems, provincial agencies, and the CRD. Servicing, standards, and investments can vary dramatically from one part of the island to another. [7,8]

While the CRD does advocate for subsidized housing projects and has contributed funding to such projects, there continues to be a need for a local housing leader that can strategize and oversee implementation of a coordinated approach that includes land use, servicing, and funding, and that can address needs across the entire housing continuum. [9]



Housing Continuum

The housing continuum describes the spectrum of housing types, from emergency shelter to home ownership, and level of government subsidy typically required for each type of housing. Communities should strive to provide housing options along the entire continuum in step with community needs. The 2020 *Capital Regional District Housing Needs Assessment: Salt Spring Island* identified many gaps and housing needs, including rental housing at all income levels, family housing, seniors' housing, and housing for people at risk of or experiencing homelessness. It is important to note that "affordable housing" refers to the proportion of household income spent on housing (30 percent or less), not housing type. Illustration: City of Victoria (amended)

Rural Subdivision Leads to Sprawl

Private residential development is continuing in the same places where it has been allowed on SSI for the past century—in forested and rural areas away from services. Through the continued subdivision of rural land, the land-use pattern on SSI is characterized increasingly by low-density, car-dependent, single-family home development—otherwise known as “rural sprawl.” The percentage of single-detached homes on SSI (81% of all housing) is twice that of the region, even though we have a very similar high percentage of one- and two-person households. [9,10]

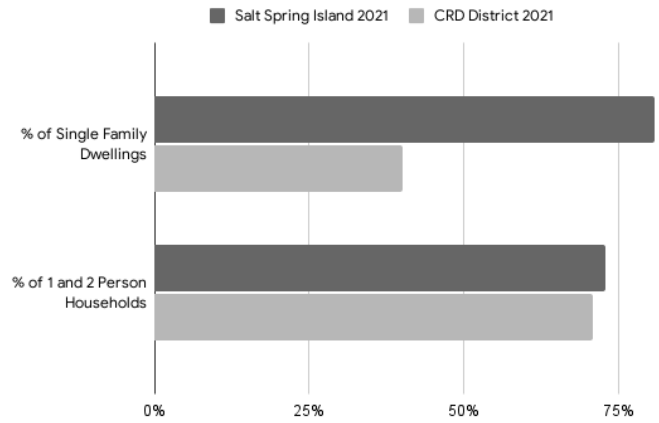
This type of rural housing has the highest impact in terms of land clearing and soil erosion, deforestation and ecosystems loss, water use, stress on servicing (including emergency response), and GHG emissions. This is also the most expensive rural housing type and has become mostly unattainable to members of the local workforce. Although the 2008 *Salt Spring Island Official Community Plan (OCP)* contemplates transferring rural density closer to Ganges Village, this has not been implemented in a significant way since the plan's adoption 15 years ago. [11]



Subdivision Development on SSI

Land clearing and grading for a subdivision development on Salt Spring Island. Photo: Polaris Land Surveying

Salt Spring Island 2021 and CRD District 2021



(right) Detached Dwellings and Household Size

(below) Traditional vs. Clustered Rural Development

This visualization depicts how status quo rural development varies from the clustered rural development advocated for in this report. The former results in sprawl. The latter protects greater amounts of open space and nature space. Illustration: IPS and Gemella Design, 2012



Moratorium on New Water Connections

North Salt Spring Waterworks District (NSSWD) is the largest of numerous water districts on SSI. NSSWD is responsible for the delivery of potable water and the management of the infrastructure that carries it to over 2,100 properties in the north and central areas of the island, including Ganges Village. [12] The NSSWD Board of Trustees, which is elected from among its ratepayers, established a moratorium in 2014 on new connections to its system in response to studies that showed the system did not have enough water supply to service the existing and potential development allowed under the existing standards and land-use regulations. [13]

The implication for community housing solutions is severe: Only one dwelling per property can be connected to the community water system, secondary suites are not allowed, [13] and all other dwellings must be supplied through alternative sources such as groundwater, rainwater catchment, and recycled water. While alternative water systems can be costly for detached homes and accessory dwelling units (ADUs), they are often entirely non-viable as potable water sources for denser housing such as townhomes and apartments due to: limiting site conditions; prohibitive provincial requirements for establishing water utilities; lack of qualified professionals to design, build, and maintain the systems; and cost.

Since 2014 the NSSWD has not provided any alternatives to the moratorium for consideration by the public or its ratepayers. The absence of a proposal for a solution-oriented process to find alternatives highlights the challenge of having a ratepayer-managed water improvement district effectively determining the housing potential of the north half of the island and Ganges Village. The community's social and economic centre serves a multitude of islanders, businesses, and stakeholders who are not represented by the NSSWD Board of Trustees. The negative impacts of prohibiting new housing in and around the village are experienced island-wide, including the continued outward development pressure and perpetuation of sprawl as articulated in the previous section. [14,15]

There is a compounding issue of how much water is required for new housing across the entire island. The *Salt Spring Island Land Use Bylaw 355 (Land Use Bylaw)* establishes a residential water requirement of 1,600 litres per day per dwelling unit, regardless of housing size or type,



Housing for Families

The Salt Spring Commons neighbourhood was completed in 2021 and houses 24 island families, including dozens of school-age children. On SSI, multi-unit townhomes, like those in the Commons, generally use 25 percent less water than detached homes. These water savings can be further increased when conservation measures like rainwater catchment and shared garden space are designed into the development.

and an additional 1,200 litres per day for secondary suites. [16] However, a recent survey of local water systems found that the average daily use on SSI was much lower, at 195 litres per day per household for groundwater users and 436 litres per day for surface water users. [8] This suggests that the regulatory requirement far exceeds actual demand and conservative usage projections. The exceedance could instead be reallocated to supply much needed additional homes.



Lack of Public Education, Community Dialogue, and Justice

One of the greatest barriers to implementing alternative housing solutions on SSI is community opposition led by residents who are concerned about the potential negative impacts of housing and increased population on infrastructure, ecosystems, water resources, and community character. These concerns warrant informed discussions that are seldom resourced or facilitated by local government. [17] In the absence of healthy dialogue and good fact-based public education, community discussion is reduced to passionate opinion articles in the local media and formal delegations at Islands Trust meetings (held during weekday working hours) that only serve to polarize public dialogue and stall important initiatives rather than solve problems.

The specific and limited opportunities for public input on housing solutions also disproportionately elevates the concerns of more affluent home owners and disempowers renters, IBPOC¹ residents, working-class islanders, youth, unhoused community members, and other islanders whose lives are more directly impacted by the housing crisis. [17] This highlights the reality that local decision-making processes are not grounded in either social justice or climate justice. [17,18,19,20]

1 IBPOC: Indigenous Peoples, Black Peoples, and Peoples of Colour. This order is often used to recognize the presence of Indigenous Peoples in a place prior to occupation by non-Indigenous Peoples.

2 The 2008 OCP review was a targeted update of Volume 1 largely focused on integrating climate change and revising policies related to suites and cottages. Most of Volume 1 and the entirety of Volume 2, which contains the Development Permit Area Guidelines, has not been comprehensively reviewed since the 1990s.

Backlog of Inaction Has Increased the Problem

Salt Spring Island last reviewed its OCP in 2008² and, 15 years on, the Islands Trust has chosen to not update the *Land Use Bylaw* to implement most of the plan's approved housing-related policies. Only one of the actions (updating a local Housing Needs Assessment) in the subsequent 2011 *Salt Spring Island Community Affordable Housing Strategy* [21] has been implemented and only because the Province mandated it in 2019.

The more recent housing recommendations provided in the Islands Trust's own 2019 *Affordable Housing in the Islands Trust Area: Strategic Actions for the Islands Trust* [22] have not seen any significant integration into the planning tools on Salt Spring Island. The Salt Spring Island Local Trust Committee's current Housing Action Program appears to be in danger of suffering the same plight if more isn't done to educate and engage with the community and NSSWD to create solutions that will be publicly supported and implemented.

The years of inaction on housing has had significant consequences:

- *Valuable funds, staff and volunteer time, and community expectations were expended on plans that were not implemented and are now out of date.* Updating or replacing them will take more (and increasingly hard-to-find) funding, time, and energy. Such planning efforts would absorb resources that could instead be directed to implementation or other community priorities.
- *The housing needs that previous reports and plans sought to address persist and, in fact, have worsened.* The cost of land and development has increased more substantially than incomes, widening the gap between income and housing. The actual cost of buying and building homes has grown over the last 10 years, even when adjusted for inflation. [4,23,24,25,26] There is greater need and the solutions for meeting those needs are now more expensive.
- *Islands Trust, CRD, and NSSWD's combined failure to act at a sufficient scale and pace has exacerbated the widespread construction and leasing of unregulated housing.* Paired with the real hardship experienced by islanders struggling to find secure housing, this failure has led to public frustration and disillusionment. [14,25,27]

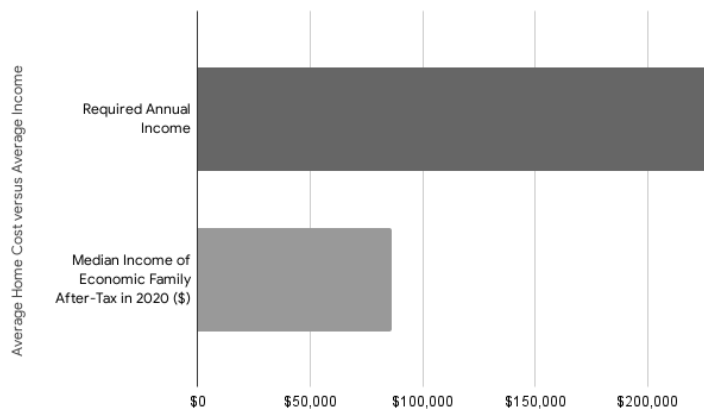


The primary rental market³ is exceptionally limited. [10] The secondary rental market⁴ is more robust but is mostly a shadow market where islanders from a broad range of incomes, occupations, and household compositions are living in homes that do not comply with the zoning and are therefore technically illegal and are undocumented by the government.

Islanders will find ways to shelter themselves, or they will leave or become homeless.

There are serious environmental, safety, justice, and economic implications of not supporting enough legal housing options. And it is important to remember that housing is a human right. [28]

Average Home Cost in 2021 \$1,081,286



The Income–Housing Gap

The Income–Housing Gap is used to describe the difference between housing costs and what a household can afford to spend on housing (usually defined as 30 percent of gross annual household income). In 2021 a household would have typically needed to earn more than \$200,000 annually to afford to purchase a home on SSI. This was way out of reach for most islanders considering the median household income that year was less than \$100,000. This is a massive gap of over \$100,000. Data source: Stats Canada, Census and SSI Foundation.

3 The primary or conventional rental market consists mainly of purpose-built rentals, such as apartments and townhomes usually operated by a non-profit organization or business.

4 The secondary rental market consists mainly of privately owned houses and accessory dwelling units that are rented out by the owners. Over the past several decades, the secondary rental sector has played an increasingly important role in meeting rental housing demand in BC due to a multi-decade decline in the construction of new purpose-built rentals and the conversion of primary rental housing into ownership housing. Secondary rentals can also be a source of income or “mortgage helper” to property owners who may be challenged to afford mortgage payments solely with their vocational incomes.

Growing Senior Population, Declining Workforce, and Unsustainable Solutions

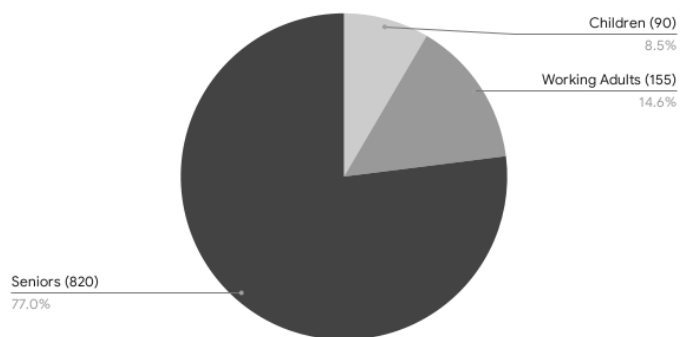
The most recent Census (2016–2021) shows that SSI’s population grew by 1,065 people: approximately eight percent were children, 15 percent were working-age adults, and 77 percent were seniors. This represents a significant difference in demographic proportions from the total population and shows that SSI’s demographic split is trending—quickly—in an unsustainable direction. The decline in working age adults has been trending downward for some time; the total working-age population dropped from 65 percent to 54 percent between 2011 and 2021.

SSI has one of the highest proportional populations of seniors in BC. [4] One of every three people on SSI is a senior, compared to one of every five across the province, and in the last Census SSI’s new resident seniors represented three of every four new residents. A large and growing senior population increases demand on local health care, home support, and transportation and hospitality services. Providing for the needs of one cohort over others is unsustainable, especially with a decreasing working-age population. Many local businesses and organizations have supplemented their workforce by hiring off-island employees or introducing automation and online services. [15] These solutions are not meeting the demand and raise concerns about reduced social interactions, increased loneliness, and increased GHG emissions from more employee commuting.

Also of note is the continued lack of diversity in our housing supply, with few options available that are sized to small households or designed to support aging-in-place and multigenerational living. [10] Most of the island’s senior population lives in car-dependent, detached homes well away from the village centre.

Growing Retired Population, Declining Workforce

Population Growth 2016-2020



A Changing Demographic

To be a sustainable community, our population growth should be balanced across all age groups. Data Source: Stats Canada, Census



One of the biggest challenges for land-use planning in the twenty-first century is finding ways to repair the harm that was done and continues to occur when land, nature, people, and economy are considered in isolation of each other, and when the protection of private property interests comes before ensuring everyone's basic needs are met.



LAND USE AND HOUSING

Land-use planning plays a significant role in determining where, how much, and which type of housing can be constructed in a community, and it contributes to whether a housing development is financially feasible. BC’s *Local Government Act* requires that local governments identify “the approximate location, amount, type and density of residential development required to meet anticipated housing needs,” along with special direction on affordable, rental, and special-needs housing. [29]

Additionally, land-use planning agencies such as the Islands Trust are empowered to establish controls for affordability and tenure and provide incentives for housing development, such as waived fees, accelerated application reviews, relaxed regulations, and increased density. Many local governments proactively initiate, incentivize, and support new housing developments with these and other tools. Indeed, many community housing funders expect local governments to assist with creating “shovel ready” projects by pre-zoning land and removing regulatory barriers as a condition of funding. [30]

Land-use planning on Salt Spring Island began with the dividing and granting of land to non-Indigenous settlers without land sales agreements in the mid-nineteenth century. The subdivision, sale, and development of land continued more or less without regulation until the creation of the Islands Trust and the first issue of the *Land Use Bylaw* in the 1970s. [32] That bylaw effectively enshrined most of the already-developed land uses and set out to reduce real estate speculation and over-development by prohibiting most small-lot (less than one acre) subdivisions and multi-unit housing. The bylaw continued to allow large-lot (usually five or more acres) subdivisions and small-scale tourist accommodations.

Repairing the Damage of Land-Use Planning

Land-use planning is used by local governments in Canada to determine where, how much, and what kind of human development and activities can occur in their communities. This means deciding things like where businesses can operate, how much land should be set aside for schools and housing, how many structures can be built on a given lot, what the maximum building heights should be, and so on.

While land-use planning can be presented as a science that uses consultation and data to inform decisions in order to fulfill community goals, such as reduced GHG emissions or greater protection of nature space, real experiences and history demonstrate that the practice is fraught with limitations, politics, private interests, and inequity. Land-use planning

is a colonial practice introduced by the same governments and institutions that stole Indigenous land and upended Indigenous ways of life to create the British colony of Canada. Land-use planning of the nineteenth and twentieth centuries sought not only to divide the land for individualized ownership and resource extraction by settlers but also to control specific uses and ownership structures of that land into the future.

The ongoing commodification of land as a private asset for wealth instead of as a shared community resource underpins much of the inequity in our society, including the housing crisis. One of the biggest challenges for land-use planning in the twenty-first century is finding ways to repair the harm that was done and continues to occur when land, nature, people, and economy are considered in isolation of each other, and when the protection of private property interests comes before ensuring everyone’s basic needs are met.



Official Community Plans and Land-Use Bylaws

An official community plan is a visionary document that establishes a community's objectives and policies for guiding planning and land-use management over a long period (usually 20 or so years). Bylaws and other policy work that happens after adoption of the plan is expected to be consistent with the plan. [33] Best practice is to review and update an official community plan every five to 10 years to ensure it meets evolving community needs and priorities and incorporates new legislation and best practices. The last comprehensive update of SSI's *OCP* was completed in 2008.

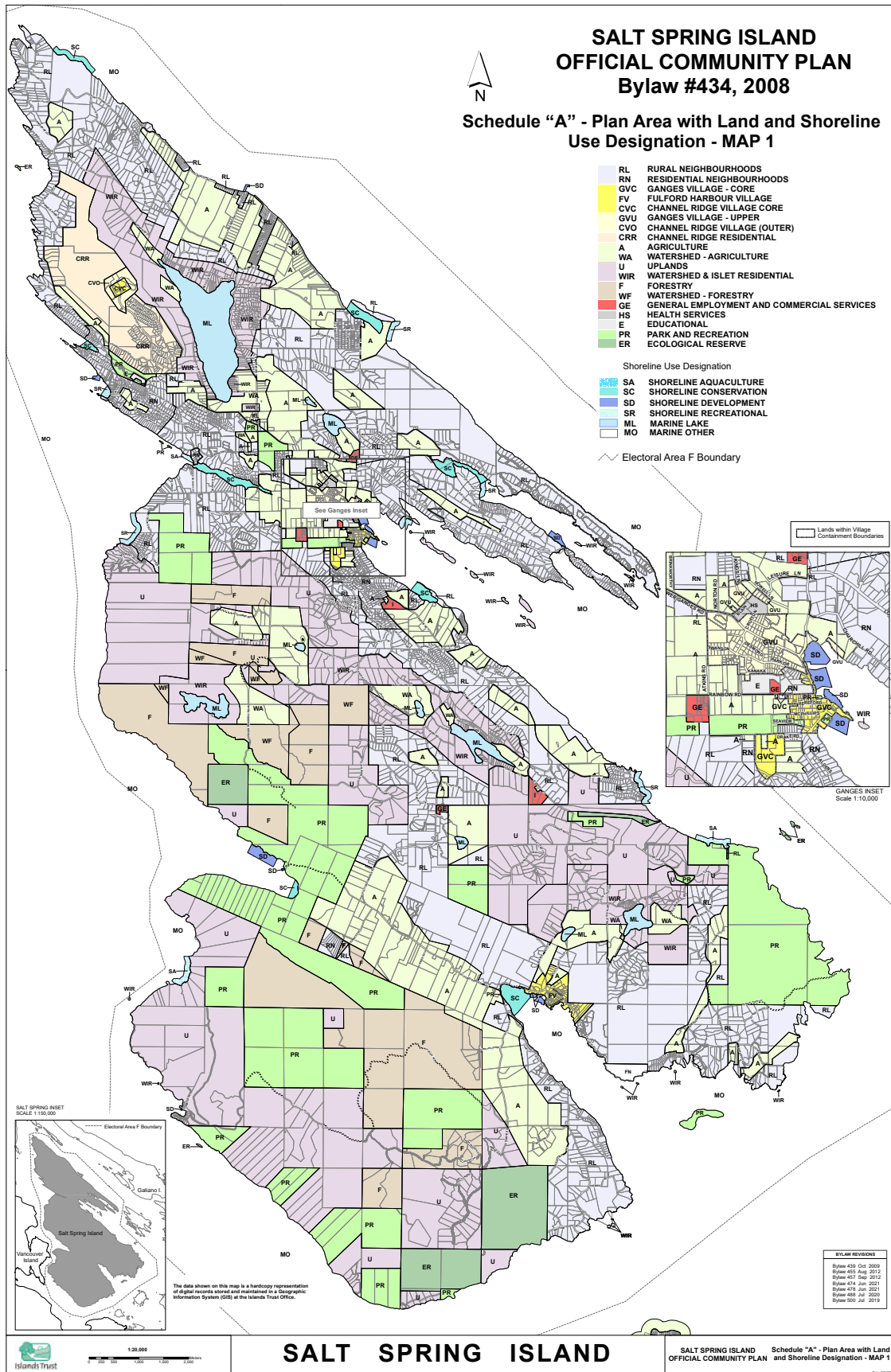
A land-use bylaw, or zoning bylaw, implements a community's official community plan through the establishment of regulations for how land, buildings, and other structures may be used. This can include allowing or prohibiting specific uses and dictating siting, design, and servicing standards and exemptions. [34] The bylaw can be enforced with penalties such as fines and legal notices. Best practice is to review and update land-use bylaws every five to 10 years and to amend them as often as necessary to be consistent with the official community plan.

The last comprehensive update of SSI's *Land Use Bylaw* was in 1999. Although numerous amendments have been adopted since then, the bylaw does not implement a substantial portion of the *OCP*'s housing policies and does not incorporate the advances and best practices in zoning that have come forward in the first quarter of this century.

Despite the 2008 *OCP*'s support of more density and housing options [11] and the many revisions and amendments to the *Land Use Bylaw* over the decades, local zoning continues to prohibit most compact and multi-unit housing and instead allows larger-lot rural subdivision and development away from the village areas and servicing. The result is that there is actually quite a bit of residential development capacity on Salt Spring Island; it is just in the wrong places and of the wrong type to support inclusive housing options, forest protection, reduced GHG emissions, and other community goals.

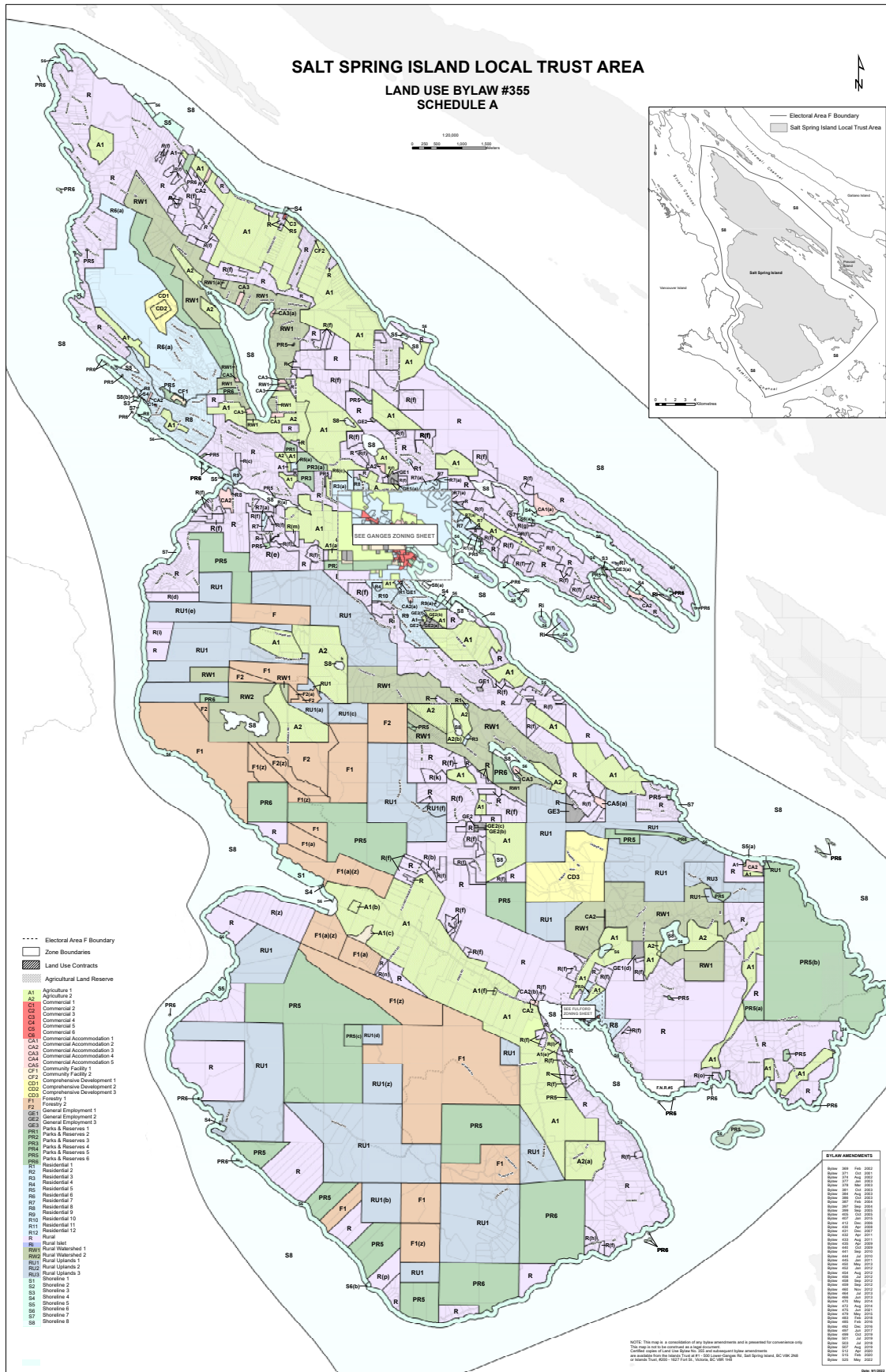
We are essentially allowing the opposite of what our community needs and prohibiting what it needs most critically.

SSI Official Community Plan Land and Shoreline Use Designations (2008)



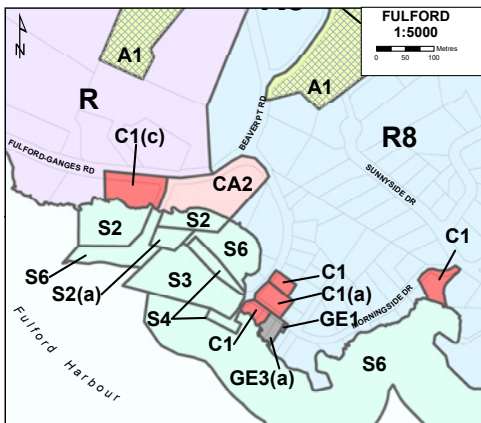
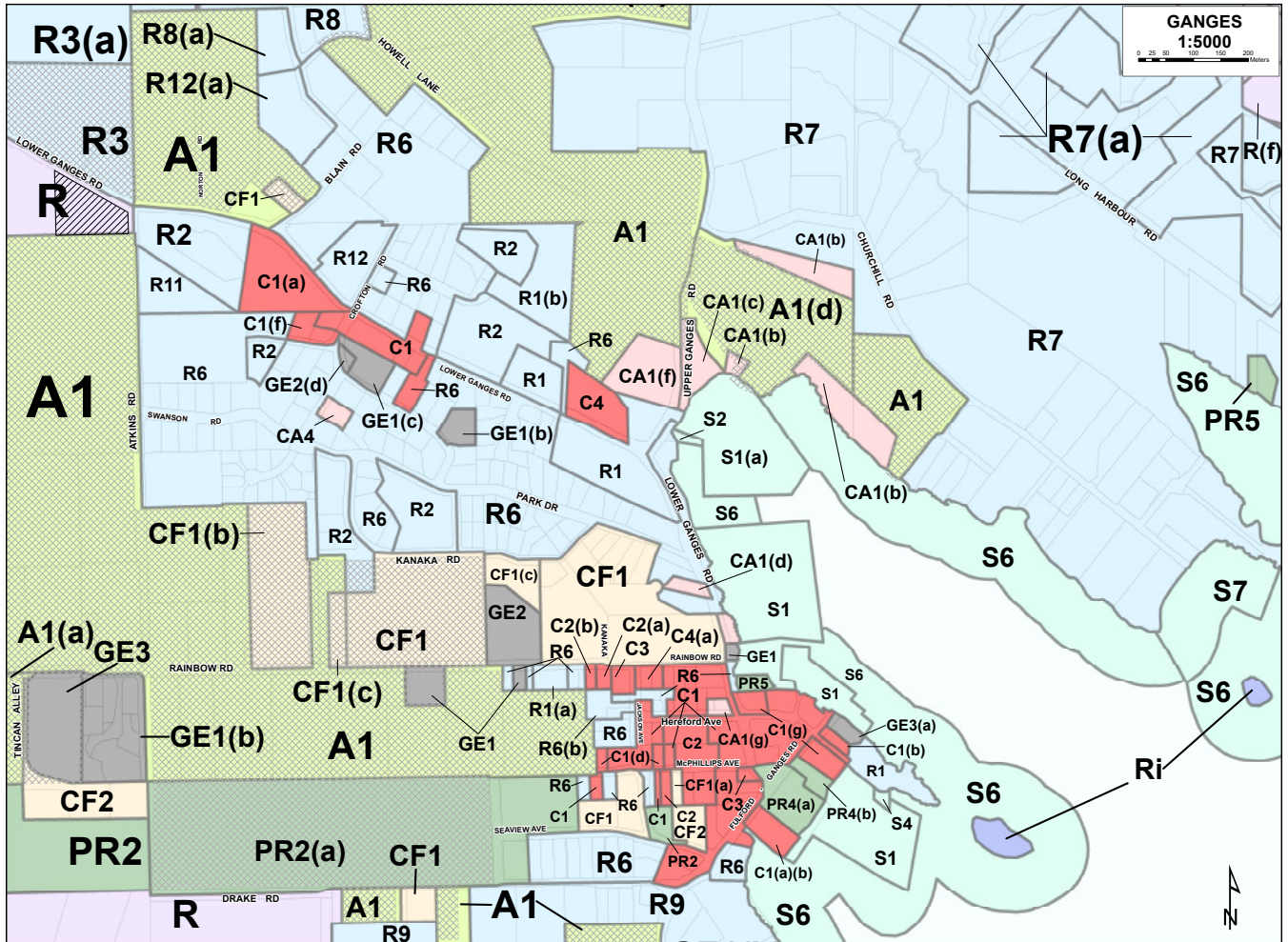
Map: Islands Trust

SSI Land Use Bylaw 355 Zoning (1999)



SSI Land Use Bylaw 355 Zoning (1999) Ganges and Fulford

SALT SPRING ISLAND LAND USE BYLAW #355 GANGES & FULFORD ZONING



NOTE: This map is a consolidation of any bylaw amendments and is presented for convenience only. This map is not to be construed as a legal document. Certified copies of Land Use Bylaw No. 355 and subsequent bylaw amendments are available from the Islands Trust at #1 - 500 Lower-Ganges Rd, Salt Spring Island, BC V8K 2N8 or Islands Trust, #200 - 1627 Forst St., Victoria, BC V8R 1H8

BYLAW AMENDMENTS		
Bylaw 371	Oct	2001
Bylaw 377	Jan	2003
Bylaw 378	Mar	2003
Bylaw 384	Aug	2003
Bylaw 386	Oct	2003
Bylaw 397	Sep	2004
Bylaw 412	Dec	2006
Bylaw 430	Apr	2008
Bylaw 431	Dec	2007
Bylaw 440	Oct	2009
Bylaw 444	Jul	2010
Bylaw 450	May	2013
Bylaw 452	Jan	2012
Bylaw 454	Aug	2012
Bylaw 456	Jul	2012
Bylaw 464	Jul	2013
Bylaw 475	Jun	2021
Bylaw 497	Jun	2017
Bylaw 507	Aug	2019
Bylaw 512	Apr	2020
Bylaw 515	Feb	2020
Bylaw 519	May	2020

- A1 Agriculture 1
- A2 Agriculture 2
- C1 Commercial 1
- C2 Commercial 2
- C3 Commercial 3
- C4 Commercial 4
- C5 Commercial 5
- C6 Commercial 6
- CA1 Commercial Accommodation 1
- CA2 Commercial Accommodation 2
- CA3 Commercial Accommodation 3
- CA4 Commercial Accommodation 4
- CA5 Commercial Accommodation 5
- CF1 Community Facility 1
- CF2 Community Facility 2
- CD1 Comprehensive Development 1
- CD2 Comprehensive Development 2
- CD3 Comprehensive Development 3
- F1 Forestry 1
- F2 Forestry 2
- GE1 General Employment 1
- GE2 General Employment 2
- GE3 General Employment 3
- PR1 Parks & Reserves 1
- PR2 Parks & Reserves 2
- PR3 Parks & Reserves 3
- PR4 Parks & Reserves 4
- PR5 Parks & Reserves 5
- PR6 Parks & Reserves 6
- R1 Residential 1
- R2 Residential 2
- R3 Residential 3
- R4 Residential 4
- R5 Residential 5
- R6 Residential 6
- R7 Residential 7
- R8 Residential 8
- R9 Residential 9
- R10 Residential 10
- R11 Residential 11
- R12 Residential 12
- R Rural
- Ri Rural Islet
- RW1 Rural Watershed 1
- RW2 Rural Watershed 2
- RU1 Rural Uplands 1
- RU2 Rural Uplands 2
- RU3 Rural Uplands 3
- S1 Shoreline 1
- S2 Shoreline 2
- S3 Shoreline 3
- S4 Shoreline 4
- S5 Shoreline 5
- S6 Shoreline 6
- S7 Shoreline 7
- S8 Shoreline 8
- ⊞ Agricultural Land Reserve
- ⊞ Land Use Contract

Date: 7/6/2022

Map: Islands Trust



Many comparable rural communities in BC are actively pivoting to settlement patterns that better protect nature space, make efficient use of infrastructure, and prioritize housing diversity.



MAKING CHOICES FOR HOUSING

The current land-use framework on Salt Spring Island supports large-lot detached home development in rural, forested, and farmland areas away from Ganges Village centre as its primary housing form and defining land-use characteristic. This settlement pattern is well-documented as counter-productive to many commonly held community aspirations: reducing GHG emissions; supporting active transportation; broadening housing equity, choice and affordability; protecting nature space and farmland; reducing wildfire risk; fostering social inclusion and aging-in-place approaches to housing; and many others. [35, 36]

Many comparable rural communities in BC are actively pivoting to settlement patterns that better protect nature space, make efficient use of infrastructure, and prioritize housing diversity. The alternative framework presented in this report recommends an approach for Salt Spring Island that incentivizes clustering compact housing instead of supporting large homes, and protecting more land for habitat, nature space, farming, and wildfire buffering.

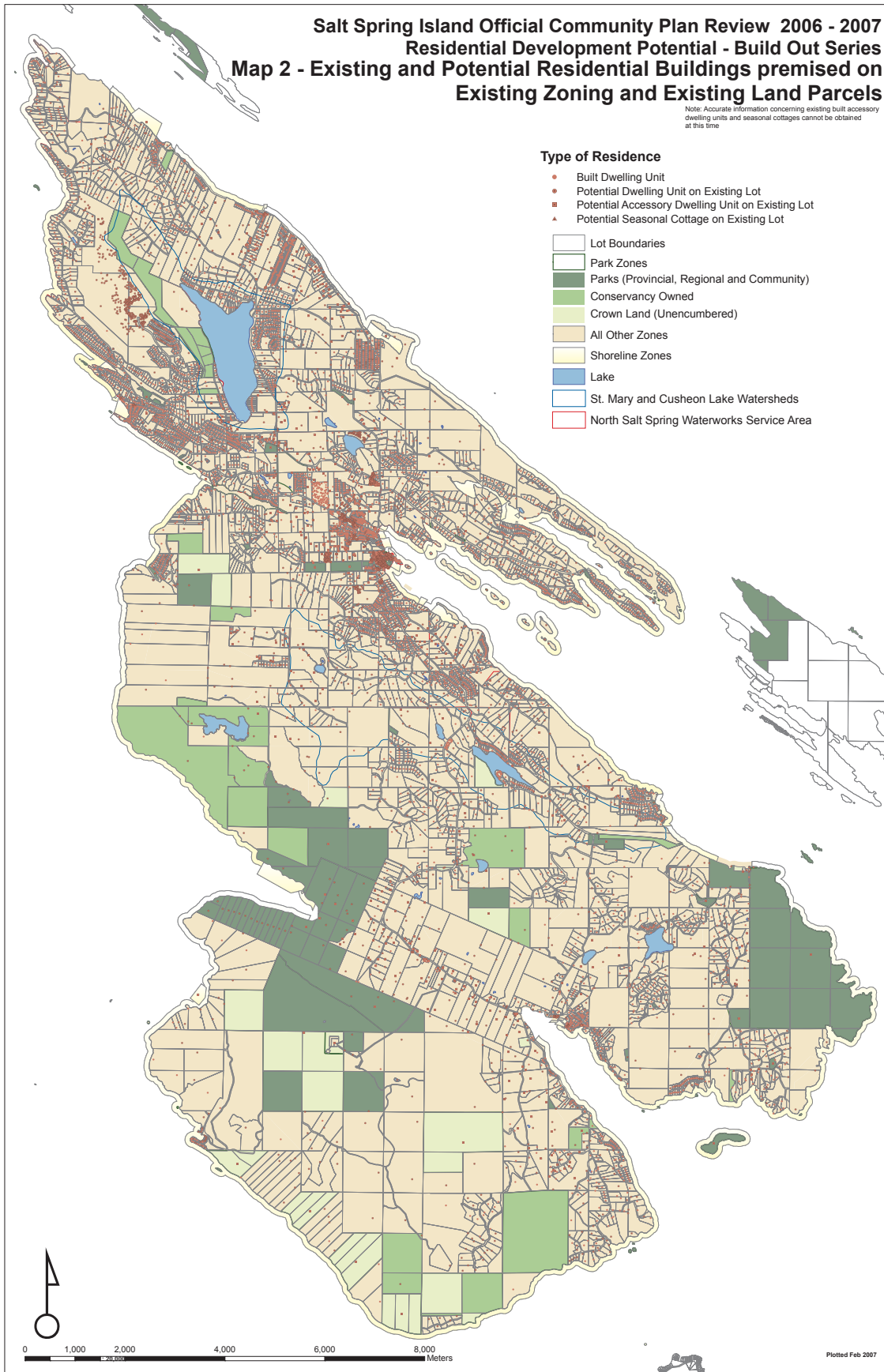
Option 1: Status Quo – Rural Sprawl

If Salt Spring Island continues to grow and develop under the existing regulations, we can expect to see the status quo continue: increased subdivision of land away from village areas, more fragmentation of farmland, and further deforestation, especially in the Rural and Forestry zones. Most of the new housing will be detached homes on large (two-acre and larger) rural lots. This type of housing is financially unattainable to most of the local workforce.

Option 2: Alternative – Clustered Housing

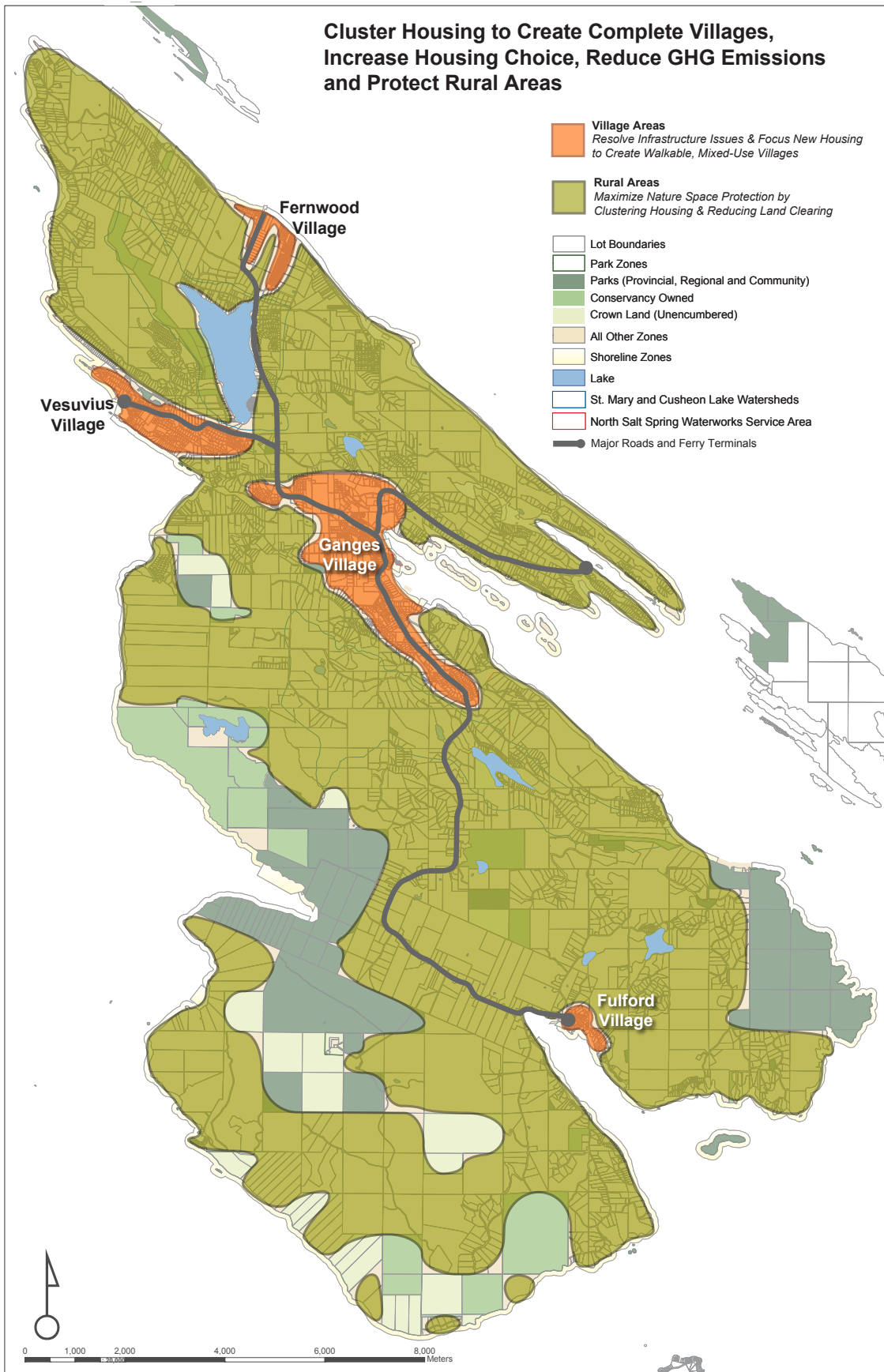
An alternative future land-use pattern for Salt Spring Island is possible if strategies are implemented to cluster housing and enable more residential density in and around village nodes. This would allow for permanent protection of large tracts of nature space and farmland, greater supply and diversity of housing, and more-efficient use of limited infrastructure and services, such as water systems and supply and transit. The strategies in the following section suggest how to shift away from the status quo to this more appropriate land-use approach.

Rural Sprawl: Projected Development under Existing Regulations



This map was created by the Islands Trust during the last OCP update to illustrate the build-out potential under the adopted Land Use Bylaw. While amendments to the bylaw in the past 15 years have altered some of the development potential in rural areas — mostly through the acquisition of new park and conservation lands — most of it remains as shown on this map. A comprehensive update of the Land Use Bylaw has not been undertaken since the adoption of the OCP. Map: Islands Trust

Clustered Housing: Projected Development Using Recommended Strategies





We encourage other islanders and decision makers not to let the scale of the global crisis obscure the power and potential of local solutions that are already at hand.

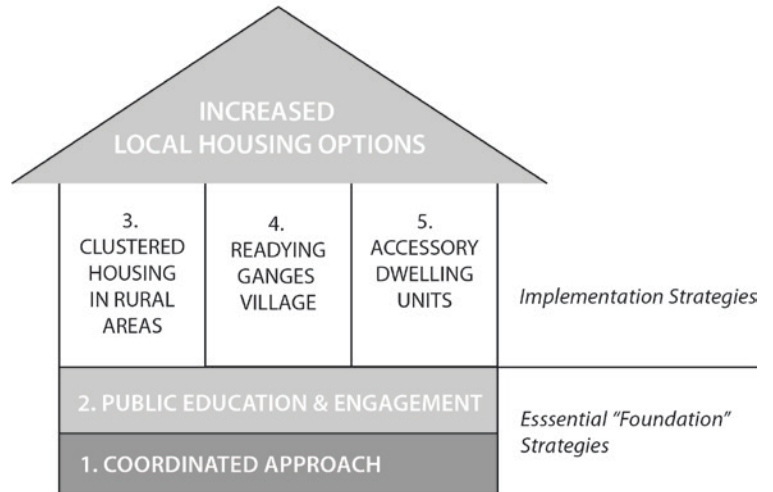
PROPOSED STRATEGIES FOR A NEW HOUSING FRAMEWORK

The following strategies are based on our research of best practices and proven successes in other small, rural communities, along with our understanding of the unique issues that are present on Salt Spring Island. Combined, these key local strategies provide an updated framework for rural development on SSI.

Importantly, this is a framework grounded in and dependent on genuine coordination, public education, and community engagement. These three elements are absolutely foundational in building a strong community and have been absent or minimally realized in recent efforts to address the housing crisis and other complex issues on SSI. By identifying these as key strategies in themselves, and as essential to the implementation of other key strategies, we seek to underscore the importance of prioritizing inclusive and informed community conversations, earning and building trust, and ensuring transparent decision making.

Five Strategies to Increase Long-Term Local Housing Options

1. Coordinated and Properly Resourced Local Approach to Housing
2. Effective Public Education, Engagement, and Dialogue on Housing
3. Preservation of Rural Areas and Nature Space through Clustered Housing
4. Readyng Ganges Village for More Housing
5. Accessory Dwellings for Housing, in the Right Places



Relationship of Strategies

These five strategies fit together to build a solid and integrated framework for solving our housing crisis.



Inside the Strategies

The five strategies are outlined in the following sections.

Objectives describe the need for and intentions of the strategy.

Context provides additional information to detail the conditions that make action necessary and possible.

Actions are listed as recommendations assigned to a specific organization best suited to lead their implementation.

Essential Partners are other organizations whose participation is necessary for success. These partners should be engaged early on by the lead organization to ensure genuine collaboration, commitment, and coordination.

Local Solutions to a Global Housing Crisis

The housing crisis is a global crisis affecting communities large and small around the world. Population growth, income disparity, the concentration of land ownership and wealth, corporate influence, resource depletion, and mass migration caused by violence, poverty, and climate change are some of the factors influencing the global scarcity and rising cost of housing.

In Canada and British Columbia, comprehensive reforms to building codes, taxation rules, and the financial, insurance, and real estate sectors are desperately needed to slow down the escalating cost of housing and exclusivity of home ownership and to incentivize the creation of less expensive and more ecologically sound alternatives. [28,34,37]

While most of the challenges listed above must be addressed systemically on a scale beyond the influence of one small community, there are numerous local actions that can be implemented to make securing a long-term home attainable for more islanders. [21,22,29,30,36,38,39,40,41]

We believe that Salt Spring Island has the capacity, creativity, and strength of community to do this in ways that support an inclusive society and healthy island ecosystems.

We encourage other islanders and decision makers not to let the scale of the global crisis obscure the power and potential of local solutions that are already at hand.

STRATEGY 1

Coordinated and Properly Resourced Local Approach to Housing

Objectives

Salt Spring Island requires a housing strategy and an entity that is resourced and clearly designated as responsible for overseeing a focused and coordinated interagency approach for housing. This is needed to overcome the substantial challenges of our siloed governance and long tradition of creating housing plans that are not implemented, and to direct a solution to the complex servicing issues in Ganges Village.

Context

The implementation of the 2011 *Salt Spring Island Community Affordable Housing Strategy* relied on the creation of a Housing Council that would lead the strategic actions. [21] The majority of the strategic actions, however, were under the authority of the Islands Trust. So, while a non-profit society was created for this purpose, it has no authority to take action or compel government agencies to collaborate, and it is not resourced to find solutions to this limitation. Voluntary implementation of the strategy by the Islands Trust, Capital Regional District (CRD), and other partners has not happened over the 12 years since the strategy was completed. The Islands Trust has also failed to implement most of its own internally developed housing policies and recommendations that are within its legislated powers.

These examples point to a need for a new implementation-focused approach that is properly authorized and resourced, and is both strategic and collaborative. The approach must direct participation and accountability from the Islands Trust, CRD, NSSWD, Island Health, and BC Housing, and cultivate a meaningful, appropriate and ongoing way of engaging with local First Nations to be effective at addressing the housing crisis on SSI.


The CRD's Southern Gulf Islands (SGI) Electoral Area office, which manages CRD services and priorities for Mayne Island, Galiano Island, Saturna Island, and North and South Pender Islands, recently completed the *Southern Gulf Islands Housing Strategy* (2022) and a plan for a Rural



The Big Picture

Stepping back and taking a wider view of the situation on Salt Spring Island has shown that overall coordination and strategy is vital to solving the housing crisis.

Housing Program to implement island-specific housing solutions. [39] The SGI Electoral Area office also engages a local non-profit (through the Community Economic Sustainability Commission) to implement housing actions. A strategy, program, and implementation approach of this nature is sorely needed on SSI and would elevate the long-term effectiveness of the CRD in addressing a broad range of local housing needs. Sharing resources and ideas and



combining advocacy with the CRD's housing efforts in the Southern Gulf Islands could provide mutual benefits for both electoral areas, including more engagement on rural island solutions with BC Housing and other provincial agencies.

Another relevant example of leading practice for housing coordination is in the Cowichan Valley where the Cowichan Valley Regional District (CVRD) created a special tax with voter support to fund a housing strategy and housing coordination service. The CVRD contracts the Cowichan Housing Association to implement the *Cowichan Valley Attainable Housing Strategy*, conduct policy research, strengthen the secondary rental market, support non-profit developers, attract funding for local housing initiatives, advocate to senior governments, and provide other critical housing services that were previously under-resourced or falling through the cracks entirely.

The Islands Trust has a specific mandate to coordinate with other agencies to ensure land use and servicing are planned together. This is another instance of an existing legislative power that could be more fully leveraged to advance housing solutions that require interjurisdictional cooperation.

ACTIONS: CRD

1.1 Establish and resource a local housing entity, with firm commitment from essential partners through a memorandum of understanding or another binding agreement that establishes goals, funding sources, and timelines.

The entity must be sustainability resourced through a new service (tax) or another properly scaled and reliable funding stream.

1.2 Expand the scope of the CRD's proposed Rural Housing Program for the Southern Gulf Islands to include SSI.

While there are differences in the scale and complexity of housing needs between island communities, there are numerous strategic reasons for the SGI and SSI electoral areas to formally collaborate, such as leveraging limited staff expertise, increasing competitiveness for large-scale programmatic funding, and coordinating sustained advocacy to senior levels of government on matters of shared interest.

1.3 Develop a new implementation-focused SSI housing strategy, formally adopted by the essential partners and integrated into their respective plans and priorities, which clearly identifies how implementation will be resourced, phased, monitored, and reported to the community.

The new housing strategy should include an inventory of current and potential housing development sites and specifically identify how new land acquisitions and housing development will be facilitated to provide the number and types of housing units specified in the current (2020) *Capital Regional District Housing Needs Assessment: Salt Spring Island*. The strategy development process should include genuine and inclusive community engagement carried out by external communications and public engagement professionals.

ACTION: Islands Trust

1.4 Hire or identify an experienced housing planner who can coordinate directly with the CRD on the actions above and strategically advance internal Islands Trust policies and regulations to overcome previous implementation barriers.

Essential Partners:

BC Housing
Capital Regional District
Island Health
Islands Trust
Local First Nations
Local non-profit housing organizations
North Salt Spring Waterworks District



Housing Affordability Requires Coordination and Advocacy at Every Level of Government

Coordination is required across all levels of government and the private sector to apply an affordability lens to all legislation and work that impacts housing, real estate, and community development. Major reforms are needed to the financial and insurance sectors, building codes, and provincial and federal government taxation—all of which currently allow for and incentivize the development of single-family homes and conventional home ownership but present major barriers that penalize or prohibit the creation of smaller housing (under 600 square feet), rentals, and innovative ownership structures. Better affordability controls that are less complicated and costly to administer than third-party housing agreements are overdue, as are more sophisticated tools for managing short-term vacation rentals like AirBnB accommodations and funding programs specific to rural housing. [18,28,39]

All of these province-wide changes and innovations require advocacy that is best led by organizations with demonstrated influence, such as the Union of British Columbia Municipalities and professional associations and advocacy groups working at this scale. Coordinated and sustained regional advocacy from the regional CRD Board and Trust Council will reinforce other efforts and ensure the challenges of island communities are understood and considered.

Some examples of suggested major reforms:

- Establish predevelopment and capital funding programs that are tailored to smaller community housing projects (fewer than 24 units) and rural contexts where development costs are often higher and increased density is less feasible.
- Amend the national and provincial building codes and remove financing barriers to constructing homes under 600 square feet.
- Use appropriate legislative and taxation tools for creating and protecting workforce housing and tempering private real estate speculation in tourism destinations.
- Include SSI in the provincial *Speculation and Vacancy Tax Regulation* or in an adapted version of the tax that accounts for unique conditions in the Trust Area.
- Revise provincial water legislation to enable, incentivize, and reduce the cost of alternative potable water systems and small rural water utilities.

A recently formed Southern Gulf Islands Housing Coalition representing non-profit housing providers from the five Southern Gulf Islands (including SSI) spent several months in 2022 exploring how a regional housing entity could bolster non-market housing projects. It is advisable that the Islands Trust and CRD support this type of regional collaboration between island communities while also pursuing improved means for local housing coordination and implementation on SSI.

STRATEGY 2

Effective Public Education, Engagement, and Dialogue on Housing

Objectives

The Salt Spring Island community needs better ways to learn about and discuss important, complex, and controversial issues. History demonstrates that our local government processes fall short in facilitating informed, inclusive, and constructive community engagement. At worst, this can create barriers to making progress on many important issues, including housing. It is imperative that we find ways to redirect, reform, or supplement the current public process to improve our community's capacity to problem-solve together.

Context

Good community planning prioritizes fact finding and solid research, information sharing, public education, and meaningful engagement. [17,18,44] Without all of these components, efforts to change regulations affecting housing or review housing projects are likely to be hampered by inaccurate or incomplete information and public opposition.

Opposition to housing solutions is often based on valid concerns, such as environmental and infrastructure impacts and neighbourhood compatibility. Leaving these concerns unaddressed and not providing the public with opportunities for information sharing and conversation until late in the process is an oft-repeated mistake by our local governments. Instead of an informed and inclusive community dialogue process that builds a better understanding of the facts and the real-world trade-offs involved in addressing a problem, we experience an opaque and inaccessible public input process that is usually dominated by hearsay, misinformation, and a few very vocal interest groups. [17,18]

A recent example of the hazards of skipping public education and engagement is the roll-out of the Salt Spring Island Local Trust Committee's Housing Action Program (HAP). While the HAP's terms of reference specify early and extensive public education and engagement with multiple stakeholders including local First Nations, no funding was invested by the Islands Trust for these activities. The public was mostly unaware of the program, and useful research that could have helped alleviate community concerns or identify best practices was not shared. There were no



Inclusive Engagement

This age-friendly engagement event was hosted by the CRD and designed for local and visiting families. It was held on a weekend in Centennial Park where families usually gather and had fun activities to engage young children and solicit input from participants of all ages. Dozens of families and children participated and had fun!

meaningful opportunities for exchanging ideas, and the public discourse around proposed Bylaw 530 for accessory dwelling units (ADUs) was, in the end, dominated by polarized and warring narratives. The outcomes are that significant staff and volunteer time have been expended, the community has been divided unnecessarily and, as a result, many relationships have been damaged, the process continues to be protracted, and little progress has been made to address the worsening housing crisis. This feeds a continued decline of public faith in government.

While research, information sharing, and community engagement may be perceived by some as expensive and time-consuming endeavours, skipping these essential steps actually decreases public trust and results in more work and cost. It is demonstrable that best practice public engagement investments, when properly scoped and resourced, result in more constructive processes and timely outcomes. Improving the public process on SSI will require our local governments to identify adequate resources and shuffle priorities, and require interested community groups to show up as partners and participate in dialogue.

ACTIONS: Islands Trust, CRD, and NSSWD

2.1 Educate elected officials and staff on public education and engagement best practices and current methods.

2.2 Develop and resource a Public Education and Engagement Policy.

Essential Partners:

Businesses

Capital Regional District

Community groups

Islands Trust

Local First Nations

North Salt Spring Waterworks District

Professional external communications and engagement advisors

Residents of all demographics

Developing a Policy for Public Education and Engagement

Without a policy to standardize local government's approach to public education and engagement, the various efforts come across as randomly chosen, the process is unclear, and the results are not trusted by the public. Inconsistent processes are easily derailed and undermined.

A consistent policy-based approach allows community members and decision makers to hear a variety of perspectives, manage differences, build understanding regarding trade-offs, and establish direction for moving forward on complex issues. It fosters confidence and trust in local government, builds a stronger community through common understanding and shared aspirations, and allows local government to correct misinformation and address hidden obstacles or unknown consequences early in the process.

Key considerations for policy development:

- Use external professional communications and engagement assistance to develop a Public Education and Engagement Policy, which will include direction on best practices and appropriate resourcing. Many local governments in BC have already done this work and could provide examples of policies to draw from.

- Use external professional communications and engagement assistance to inform the community that policy development is underway, what the policy is expected to achieve, that the public will be asked for their opinion, and to set a target date for completion.
- It will be important during policy development to ask the public as well as the local Indigenous communities for their opinions on how they want to be engaged in the future on community issues and projects so that the policy can also reflect these desires.
- The Islands Trust and CRD must ensure that voices from all demographics and communities are heard when developing the policy. This will mean using unconventional ways to engage the different microcosms of our community when and where they can most effectively participate. For example, members of the workforce are usually best engaged outside of standard business hours.
- Once a policy is developed it must be shared with the community. It will guide all future public education and engagement and should be reviewed and updated every three to five years to keep pace with technology and other changes.

STRATEGY 3

Preservation of Rural Areas and Nature Space through Clustered Housing

Objectives

Unchecked residential sprawl is changing Salt Spring Island from a rural community characterized by farms, forests, homesteads, village nodes, and diverse households into a subdivided patchwork of private, affluent estates. Private residential development typically maximizes private views and interests without equal consideration of natural systems or broader community needs, including attainable housing. Instead of continuing to accept the status quo as an entitlement, Salt Spring Island must limit this kind of growth on undeveloped land and incentivize investment that protects nature space, water resources, and farmland, and allows households of varying incomes to live across the island.

Context

Due to zoning that was established soon after the formation of the Islands Trust, the easiest properties to subdivide and develop on SSI are in rural areas. Most of this land is located away from services and was traditionally farmland or forest. As population growth and development pressure continue, a massive generational transfer of wealth as real estate is underway, and without adequate growth management strategies in place, residential sprawl is accelerating.

The impacts allowable under our existing regulations are devastating: increased deforestation and ecosystem destruction, loss of large agricultural properties, huge amounts of potable water being used for landscaping and other non-essential amenities rather than sustaining people, new road building, large home construction, increasing GHG emissions, escalating real estate prices, and further strain on services. This is the most expensive, environmentally detrimental and socially exclusive form of housing we can build. It also breaks from historical rural development where structures were clustered on large parcels for economic efficiency and social benefit, allowing for the remaining acreage to be left as contiguous nature space or farmland. As residential subdivisions of rural land multiply, forests and farmland shrink and become fragmented. [41,44]



Forest or Ocean View?

This is one of several large lots on Mount Erskine recently clear-cut and marketed as view lots for single-family homes. Previously, lots on Trustee's Way were entirely forested and contiguous with protected park and conservation lands. Conservation-minded development standards and clustered housing principals seek to prevent this kind of incremental deforestation while allowing for compact and diverse housing forms such as small detached homes and accessory dwellings.

Fortunately, there are regulatory and legal tools available to manage and incentivize responsible rural development that supports smaller-scale clustered housing, along with long-term protection of nature space and farmland. *Conservation communities* and *homeplate zoning*⁵ are terms used to describe some of these tools or, more accurately, suites of tools.

⁵ A development type called *eco-village* has frequently been discussed at local housing meetings and forums as a desirable approach for living more lightly on the land while housing more people. Both conservation communities and homeplate zoning could support this type of development along with other clustered housing approaches.

Regulatory Tools for Conservation-Oriented Housing

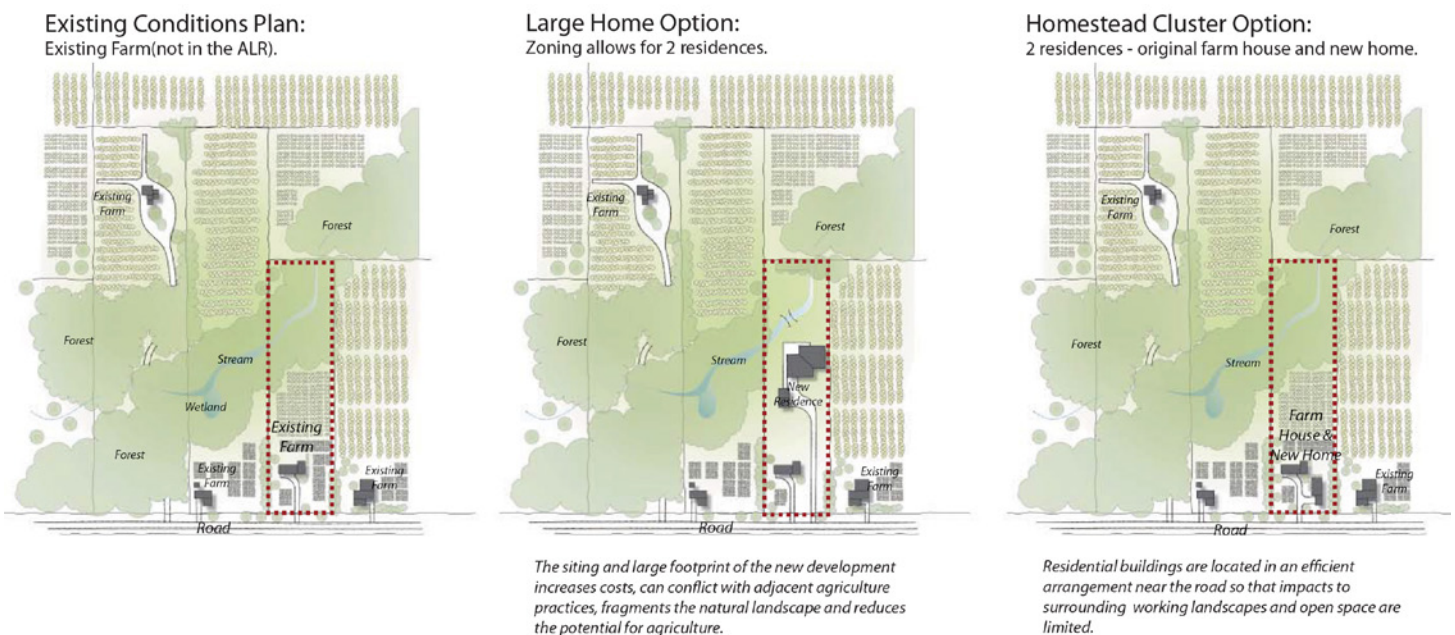
A Salt Spring Island-specific toolkit for responsible rural development could include:

- Land stewardship zoning and conservation communities:** Smaller parcel size and/or additional density is granted if all of the permitted density on the parent parcel is combined on a smaller portion of the land (usually 40 percent or less) in the form of low-impact development and the remainder of the land (usually 60 percent or more) stays contiguous and is protected in perpetuity through covenants, inclusion in the Agricultural Land Reserve, or other mechanisms. This is a good way of protecting nature space and farmland protection on large rural parcels (more than 20 acres). [40,41,44,36]



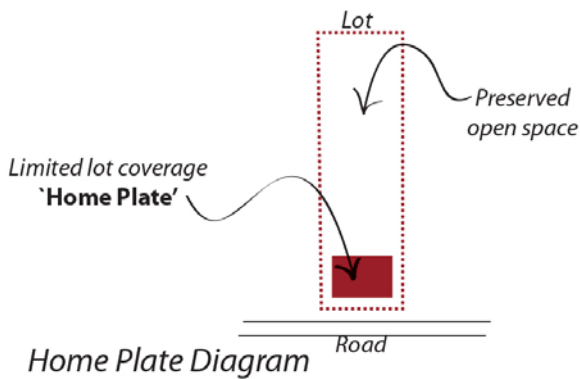
Roberts Creek Cohousing

Compact homes on small lots are clustered together at the Roberts Creek Cohousing community on the Sunshine Coast to reduce costs, increase opportunities for social interaction, and protect large areas of the site for nature space. Photo: Mobius Architecture



Large Homes vs. Clustered Housing
Illustration: IPS and Gemella Design, 2012

- **Homeplate zoning:** Flexibility of dwelling type and size within compact, maximum total floor area on a singular parcel is allowed in exchange for a land covenant on a large portion of the land (more than 50 percent) allowing only eco-forestry, permaculture, organic farming, or conservation. This achieves similar outcomes as a conservation community without subdividing the land and is a good way of incentivizing land protection on smaller rural parcels (less than 20 acres) although it could also be applied to larger lots. [40,41,42,44]



Homeplate Zoning

Illustration: IPS and Gemella Design, 2012



Lopez Island Community Land Trust

This award-winning land trust neighbourhood on Lopez Island employs homeplate principles where higher-density housing is clustered on a smaller portion of a single lot instead of spreading a similar amount of density across the entire site. Additional measures such as passive solar design, photo-voltaic solar power, bioswales, and shared food gardens further reduce the ecological footprint of the development and improve the quality of life for residents. Photo: Lopez Island Community Land Trust

- **Rural development permit areas:** These provide guidelines for the form and character of development on individual rural properties with important nature space where more intense housing is proposed. Guidelines can address considerations such as building siting, maximum buildable area of structures, landscape buffers and setbacks from sensitive areas, and tree protection. [36] A development permit area for wildfire should also be considered as a tool for reducing wildfire risk and damage associated with rural development at the wildland-human interface.

- **Eco-density bonuses:** Additional density is granted on rural properties where water supply and environmental conditions are met and a covenant granted to ensure the affordability of the additional units. This is a good way to incentivize affordability in perpetuity and create permanent rental homes island-wide. [22,30,31,40,42,44]

- **Density transfers:** These allow for density to be moved from areas of the island where development would have more adverse impacts (such as on forested mountain sides or away from emergency services) to areas where it could be better supported (such as closer to transit and schools). The art of a successful density transfer program is to make it financially and politically viable by pre-zoning the recipient areas, offering incentives, and allowing easy inclusion of new donor and recipient areas into the program. [41,44]

- **Maximum house size:** Limit the size of private, detached homes to less than 2,000 square feet to encourage efficient use of resources and compact living and limit land clearing. The size cap should include exceptions for shared housing solutions, such as rooming houses and multi-unit dwellings.

- **Proof of potable water:** Proof of a sustainable, potable water supply that is sufficient for the planned use is essential for all rural housing solutions.

ACTIONS: Islands Trust

3.1 Create a public education and engagement program to educate islanders and other stakeholders about the impacts of SSI's current land-use pattern and the benefits of compact development alternatives in rural areas.

3.2 Update the *OCP* and *Land Use Bylaw* to enable and incentivize more compact, clustered development, increase contiguous land protection in rural areas, and cap detached housing size.

Policies and zoning regulations should support feasible implementation of conservation communities and homeplate zoning and create new rural development permit areas, density bonusing, and density transfer mechanisms. The revisions should be based on best practices, clearly articulate the criteria for allowance, and remove barriers to implementation inherent in the current rezoning-centric model. Simplicity and adaptability are often the key to ensuring that policies and bylaws remain useful over time as needs and circumstances change.

3.3 Engage with the CRD, SSI Conservancy, Islands Trust Conservancy, SSI Farmland Trust, and other interested organizations to inform best practices and establish a coordinated approach for negotiating and administering covenants for housing affordability and land protection.

ACTIONS: CRD

3.4 Create agency capacity to negotiate and administer housing agreements.

3.5 Update priorities and policies for acquiring new local and regional parks to be ready for opportunities that may become available through conservation communities. The CRD should also develop a clear policy for how to use or transfer density from all CRD-owned properties (including parkland) on SSI to support more community housing in appropriate locations.

3.6 Allocate resources from the Regional Housing Trust Fund to support the development of rural-scale, covenant-restricted affordable housing on private and non-profit owned land.

ACTIONS: Islands Trust and NSSWD

3.7 Make water supply research, mapping, and recommendations from the SSI Watershed Protection Alliance Technical Working Group publicly available as a means of informing public discussion and land-use policy development. Provide clear direction and public education on which areas of the island can accommodate more density based on the latest mapping of water supply and best available data.

3.8 Proactively share research on actual domestic water use and non-revenue water use (system leaks) with the public.

3.9 Provide sustained advocacy to the Province to lower proof-of-water requirements to reflect actual usage and provide support for more housing.

ACTION: Conservancies, Land Trusts, and Interested Organizations

3.10 Create agency capacity and external partnerships to participate in the design and implementation of homeplate zoning and conservation community regulations in alignment with missions such as the protection of watersheds and farmland and/or the provision of community housing.

Essential Partners:

Capital Regional District

Islands Trust

Islands Trust Conservancy

Local First Nations

North Salt Spring Waterworks District

Other relevant water systems

Residents and property owners in rural areas

Salt Spring Island Conservancy

Salt Spring Island Farmland Trust

Salt Spring Island Watershed Protection Alliance

Conservation Community on Cortes Island

Weyerhaeuser (formerly MacMillan Bloedel) owned 250 acres of land located at the heart of one of Cortes Island's residential areas. The forest was slated to be logged. A group of local residents and business owners joined together to acquire the land in order to transform it into a residential conservation community. The group identified three key priorities for Siskin Lane: conservation, public access, and community building.

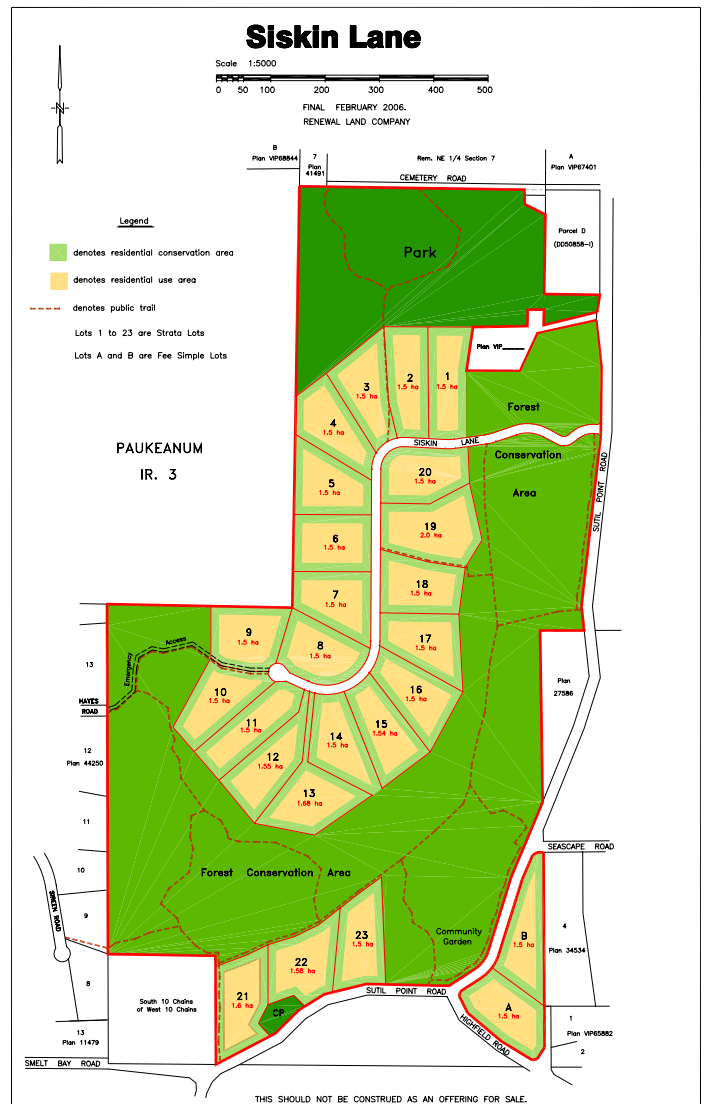
Siskin Lane was developed on 250 acres, originally zoned to be divided into 25 equal parcels of 10 acres each. Using Cortes Island's Forest Land Stewardship zoning, which allows properties of this kind to be reconfigured to preserve the majority of the nature lands and concentrate development in one area, the project team reduced the size of the lots to 2.5 acres and clustered them in one corner of the property.

As the land situated along the main road was determined to be of high value for conservation, a new road was created into the subdivision. The land surrounding the development was placed into trust with The Land Conservancy of BC.

Further conservation requirements were placed on the development of individual lots. Each residential lot had a conservation ring of forest designated around its perimeter, with up to a maximum of 25 percent permitted to be taken down. In the centre of the lots, up to 75 percent may be removed for residential use. This preserved a conservation buffer between lots and prevented owners from clear-cutting their properties. The maximum size for all buildings was limited to 5,000 square feet.

A significant goal of the project was creating public access with a network of trails. These were not all new; many were already in use by the community, while others were added based on community feedback. In addition, a portion of the land was donated to the community to become Cemetery Road Park. The trails outside the public park were granted a statutory right-of-way to guarantee public access in perpetuity with no risk of land owner liability.

In response to concerns about rising housing costs, affordability, and lack of housing options for local residents, the project team prioritized the lots for full-time, local residents.



Siskin Lane Neighbourhood on Cortes Island
Illustration: The Renewable Land Company

STRATEGY 4

Readying Ganges Village for More Housing

Objectives

There are many reasons why more housing and higher-density, mixed-use development on Salt Spring Island should be focused near the social and economic heart of our community, Ganges Village. There are also a multitude of challenges to implementing what initially appears as a common-sense solution. Nonetheless, the eventual benefits of having a walkable, socially inclusive and economically vital village should compel local government agencies to prioritize this work as an intergovernmental collaboration and address the challenges proactively.

Context

Research and lived experience from around the world and throughout human history shows that directing growth and higher-density housing closer to services and infrastructure is one of the best ways to efficiently use land and public assets, protect nature space and farmland, reduce car travel and GHG emissions, promote social inclusion and vibrancy, support local businesses, and so on.

Best practices for rural community planning in North America [44] provide a template for making this happen:

- Establish a growth boundary around the town centre area within which infrastructure investment is then prioritized to support higher-density housing and businesses.
- Identify areas outside the village boundary for nature space and farmland protection and limit residential uses to those areas that are designed to safeguard ecosystems and watersheds and constrain infrastructure.
- Create rules and incentives, and secure funding, to focus development within the growth boundary and protect nature space and farmland in perpetuity outside of the growth boundary.

Unfortunately, this proven template doesn't work for Ganges Village in today's context. There are five overarching issues that must be attended to before parcel-specific planning practices such as zoning and development permit areas



Friday Harbor

Friday Harbor on San Juan Island shares many characteristics with Ganges Village, including being the largest town and economic centre of its region. Urban growth boundaries around every town in the San Juan Islands focus residential density and infrastructure investment into the existing populated areas and protect the rural areas outside the boundary from overdevelopment.

should be contemplated. These issues are summarized below along with recommended actions.

Aspirations for “more density” or “more apartments” in Ganges Village need to be tempered with a realistic understanding and proactive approach to address the fundamental challenges that underlay planning the village area. This work can and should be done.

Issue 1: Outdated Planning Processes and Reconciliation

Many local First Nations have strong connections to the unceded territory that is Shiya'hwt in the Hul'q'umi'num' language, or SYOWT in the SENĆOŦEN language, and locally known as Ganges Village. These connections to the village site and the adjacent land and waters predate the arrival of non-Indigenous settlers. The establishment of the settler village was a colonial act that displaced Indigenous communities, destroyed well-established Indigenous food systems, and significantly disrupted their ways of life.

[32] Very little has been done in the past century to fully acknowledge this displacement and build new, respectful relationships between local First Nations and non-Indigenous islanders.

In 2022, the Islands Trust's Ganges Village planning effort was put on hold after requests from local First Nations to be included in the planning process were not responded to in a timely and respectful way. This underscores the need for the Islands Trust and other groups involved in land-use planning, management, and development activities to revisit and improve how, when, and why they engage with First Nations.

To foster the much-needed transformative change in these relationships, local government will have to reshape SSI planning processes with reconciliation at the core. [45] Planning the future of Ganges Village is an opportunity to invite dialogue and explore how to do things differently. Part of this requires letting go of any predetermined outcomes and welcoming new and less familiar ways of planning.

ACTION: Islands Trust and CRD

4.1 Proactively and respectfully engage with local First Nations to explore how to work better together, with the goal of centring reconciliation in all community planning work, and understanding that this is transformative work that will require time and new resources.

This process and its outcomes should be accessible to all community members to foster understanding and build trust and public support for change.

Issue 2: No Community Water Service for Multi-unit Housing

The 2014 North Salt Spring Waterworks District (NSSWD) moratorium on new water connections only allows for one detached home per lot to connect to the community water system. [12] This effectively prohibits the development of suites, apartments, townhomes, and any other multi-unit housing in and around Ganges Village. NSSWD's own data shows that existing multi-unit housing in the district (mostly townhomes) consumes 25 percent less water than detached housing. [8] The moratorium also inadvertently incentivizes the development of detached single-family homes as the nearly singular housing form within the district and increases pressure for more housing development into rural areas outside the district.

While there is public enthusiasm and proven systems for using rainwater harvesting as a potable water supply for multi-unit housing, and while recent changes to provincial guidelines have removed some regulatory barriers, this approach is not logically or financially feasible on a project-by-project basis within the village. Further changes to provincial legislation and regulations and the creation of a community approach to collecting and managing rainwater as a potable supply is required to make this a realistic solution for multi-unit housing. [46,47]

Groundwater can be an option for some multi-unit housing projects in the village but this approach presents many challenges, including the ability of wells to meet projected demand, potential salt water intrusion and long-term overdraw on aquifers, and the often prohibitive expenses and logistics of meeting provincially legislated water utility requirements. [46] Dragonfly Commons is a local workforce housing proposal that was stalled for many years due to the challenges of establishing a groundwater utility despite having a well that performs above the projected demand of the project.

Recycled greywater is another water solution that is easy to champion but harder to implement. Current provincial rules only allow recycled greywater to be used for "low-risk purposes" such as irrigating lawns and flushing toilets. Integrating this solution for some non-potable indoor uses, as was accomplished locally for the Croftonbrook affordable housing projects, can reduce demand on the potable water supply but cannot replace it. As an emerging water solution, recycled greywater systems for multi-unit housing are costly and require specialized professionals to design, build, and maintain the systems.

From a climate action perspective, it is prudent that our local leaders and government agencies advocate for

legislation changes and new standards that remove barriers to alternative water solutions and reduce the cost of these systems, especially for much-needed community housing.

In the meantime, the local responsibility for resolving the water servicing issue in Ganges Village rests largely with NSSWD. The organization's inability to find alternatives to the moratorium points to the inadequacy of the improvement district model to resolve this predicament on its own. NSSWD has reported substantial non-metered use (operational uses and leaks in the system that are not on individually metered properties) [8] and participated in a provincially funded study that recommended consolidating NSSWD and CRD systems to create a more effective island-wide system that would be eligible for infrastructure funding, among other benefits. [48]

Addressing aging infrastructure and the moratorium that is exacerbating the housing crisis are clearly in the public interest. It is imperative that the Islands Trust, CRD, and NSSWD work together to shift our community from paralysis to problem-solving on these water infrastructure and management issues.



Shifting the Burden

The recently completed Croftonbrook neighbourhood in Ganges Village provides much-needed subsidized homes to islanders. Potable water for the project is supplied by groundwater. Other water needs are supplied by recycled greywater, rainwater, and a connection to a community system for fire suppression purposes only. Implementing this multi-source system was expensive and challenging for the small non-profit developer and ultimately increased the cost of the project. Future non-market, multi-unit housing will be similarly burdened or entirely impossible if on-site groundwater is not viable or other actions are not taken. Photo: Saywell Contracting Ltd.

ACTIONS: NSSWD

4.2 Actively pursue alternatives to the water moratorium for community housing in Ganges Villages and for non-market housing and ADUs district-wide, with a goal of enabling changes before April 2024 (the 10-year anniversary of the moratorium).

The process should be transparent and accessible to ratepayers and the public and undertaken in collaboration with the CRD and Islands Trust to ensure the best outcomes for the community. Given the complexity of this work, it is expected that NSSWD will need to do the following:

- Secure funding through innovation, housing, or infrastructure funding programs and retain qualified professional support.
- Create or strengthen partnerships with the CRD, Islands Trust, Province, and community groups.
- Embrace new approaches such as a “Solutions Lab” to reframe and problem-solve the water supply issue for community housing, looking at all the options currently available to NSSWD along with options that have not yet been identified.

4.3 Properly resource the replacement of decaying infrastructure and allocate resources for better leak monitoring, resolution, and reporting to significantly reduce system leaks and increase public confidence in system management.

A leak reduction plan and scheduled progress reporting should be made available for ratepayer and public review and discussion. Water saved through leak reduction and operational improvements should be reallocated to support accessory dwelling units, non-market housing, and multi-unit community housing.

ACTION: NSSWD and CRD

4.4 Hold a joint public meeting to share the findings of the 2020 *Salt Spring Island Water Service Optimization Study* and clarify what steps each organization has taken since the completion of the study to address the issues it identified. Provide opportunities for ratepayers and the general public to learn, ask questions, and weigh in. Outline the process ahead, including how the organizations intend to work together to consolidate servicing or alternative approaches that address NSSWD's significant funding and governance issues.

ACTION: NSSWD and Islands Trust

4.5 Coordinate to revise and adopt proof-of-water requirements and system capacity assumptions based on actual use to support more compact housing, and prioritize water services for ADUs, non-market housing, and multi-unit community housing in and near Ganges Village.

ACTION: NSSWD, CRD, and Islands Trust

4.6 Create and implement a regional interagency strategy for sustained advocacy to Vancouver Island Health Authority and the Province to revise requirements and standards to remove the barriers for rainwater harvesting for multi-unit potable supply, multi-unit water utilities, composting toilets, and greywater recycling as standard practices.

Issue 3: Sewer System Capacity

Multi-unit housing projects in the Ganges Village area are required to connect to a community sewer service that conveys, treats, and disposes of liquid waste. These developments are primarily serviced by the Ganges Village Sewer District operated by the CRD. The capacity of the existing system is limited. Solutions such as prioritizing service for non-market housing and expanding the treatment capacity should be actively pursued to allow for more housing within the village area.

ACTIONS: CRD

4.7 Prioritize remaining sewer service capacity for non-market housing, ADUs, and multi-unit community housing in and near Ganges Village.

4.8 Expand the treatment capacity of the Ganges Harbour Wastewater Treatment Plant and associated infrastructure, and develop infrastructure for repurposing treated greywater for non-potable uses in Ganges Village.

The plan should include a financial strategy that does not unfairly place the financial burden on existing ratepayers.

Issue 4: Sea-Level Rise

The *Salt Spring Island Climate Action Plan 2.0 (CAP 2.0)* identifies areas of Ganges Village that will be impacted by sea-level rise and storm-related flooding within the coming decades. These climate change impacts will initially affect the business district closest to the waterfront and Centennial Park but are expected to affect other low-lying areas within the village area. [49] New climate modelling since the release of *CAP 2.0* indicates that these impacts will be experienced sooner than previously anticipated. [50]

How we mitigate these impacts on existing development and where we locate new development to minimize future impacts should be a major planning consideration—especially for housing. Common-sense thinking of “seek higher ground” means we should consider directing growth towards Rainbow Road, Drake Road, Upper Ganges Road, and near the schools.

ACTION: Islands Trust, CRD, and Transition Salt Spring Society

4.9 Map projected sea-level rise in Ganges Village and the alternative development areas for future village growth. Facilitate public education and dialogue to inform a revised village boundary and incremental phasing plan that can be implemented with available planning and financial tools and public support.

ACTION: Islands Trust, CRD, and Ministry of Transportation and Infrastructure

4.10 Coordinate planning and prioritize infrastructure investments to support residential development in future village growth areas located outside the projected sea-level rise zone, such as Drake Road.

Issue 5: Agricultural Land Reserve

Many of the parcels best suited for multi-unit development in and near Ganges Village are within the Agricultural Land Reserve (ALR) and cannot be developed for multi-unit housing or mixed-use projects. Their inclusion in the ALR is a legacy of the farming operations that existed in these locations when the ALR was created rather than a reflection of the best use of this land for our community today. Salt Spring Island has an abundance of uncultivated farmland in areas and on properties that are more appropriate for farm use.

The ALR properties near Ganges Village are discontinuous, relatively small, expensive to purchase, and unlikely to be transitioned back into active farm use. These properties are more likely to be purchased and developed into private single-family estates. With limited available and undeveloped land outside of the projected sea-level rise zone, these properties are valuable locations for higher-density community housing. Removing these properties from the ALR and including other arable properties in the ALR, or establishing a special non-farm use agreement for ALR lands within Ganges Village, should be pursued by local government.



ALR Land in Ganges Village

This six-acre property on Jackson Avenue is located in Ganges Village. Neighbouring properties include a gas station, office complex, medical clinic, and our community's performing arts centre. The property is adjacent to a park and across the street from multiple schools. While it is an ideal location for multi-unit community housing, ALR regulations only permit one primary home.

ACTIONS: Islands Trust

4.11 Catalogue all ALR properties in Ganges Village to accurately document their size, location, adjacencies, historical and current uses, soil and terrain types, market, and multi-unit housing potential.

Use this information to compare the benefits of retaining these parcels for agriculture or multi-unit housing.

4.12 Engage the Agricultural Land Commission in developing an approach for removing all or most ALR lands in Ganges Village from the reserve, potentially in exchange for designating new ALR lands outside of the village area, or conditionally allowing multi-unit housing as a special non-farm use.

4.13 Establish a comprehensive and innovative interagency planning process for Ganges Village.

The process will be unlike those previously undertaken within the Islands Trust region. It will require long-term engagement and investment from all local governments and others, including CRD and Islands Trust, First Nations, NSSWD, community groups, and the Province.

Essential Partners:

Capital Regional District

Community groups

Islands Trust

Local First Nations

North Salt Spring Waterworks District

Province of BC

Residents, property owners, and businesses in and near Ganges

STRATEGY 5

Accessory Dwellings for Housing, in the Right Places

Objectives

Although Salt Spring Island is widely known as an idyllic place to spend a weekend in a cozy cabin, a yurt in the forest, or a tiny home on an agricultural property, these and other types of accessory dwelling units (ADUs) are mostly prohibited as long-term residences. The well-documented benefits of ADUs as a private-sector housing solution, coupled with the common knowledge that many islanders live full time in illegal ADUs, provides a strong case for legalizing and guiding this type of rural infill housing.

Context

Many early homesteads and family properties had one or more small dwellings in addition to a larger “primary” house. Islanders have lived in cabins, above barns and garages, and in secondary suites for generations. These accessory dwellings housed adult children or elderly family members, farmworkers or other employees, or were leased for rental income. All of these housing needs still exist today on SSI and could be met, at least in part, with legal ADUs.

ADUs are a unique housing solution because they are funded, built, and managed by individual property owners, usually home owners who reside on the same property. The property owner is motivated by a beneficial exchange, such as generating income to help pay their mortgage or housing extended family or community members. For others, the motivation is being able to grow old on their property (“age in place”) by moving into the smaller dwelling and renting out the larger house, or by housing an on-site caregiver in the ADU. [30,39,42,44,51,52]

There are many other benefits of ADUs:

- Allow private property owners to participate in addressing the housing crisis with islanders helping islanders; no new land or government funding is required.
- Maintain the existing character of the neighbourhood while gradually increasing density, and reduce sprawl by making use of already developed residential land, infrastructure, and services.
- Require fewer resources to build and maintain than larger detached homes, and are easier to finance and less expensive to build than multi-unit housing like townhomes and apartments.



Part of the Solution

Cabins and small clustered homes have a long history of being used to affordably house working class residents and their families. Many rural and resource towns relied entirely on this type of housing for their workforce. Although Salt Spring Island shares this history, most of the island's cabins are no longer legally available for year-round occupancy while short-term rentals and seasonal occupancy is widely allowed.

- Respond to decreasing household size and increasing demand for small dwellings; smaller dwellings tend to rent for less than larger dwellings.
- Allow empty nesters and those with inadequate incomes who have large homes to trade surplus space for income or on-site support that could help them remain in their homes, and provides prospective home owners with income that could help them qualify for a mortgage.
- Support multi-generational and communal living, informal companionship and child care, increased safety, and shared maintenance.

Anecdotal information suggests that illegal ADUs occupied as full-time dwellings are pervasive on Salt Spring Island. [25,27] Everyone seems to know several people who live in illegal ADUs. Those who own or rent illegal ADUs often do so with the knowledge that a bylaw infraction notice could result in a forced eviction. This creates housing insecurity

—a precarious situation that discourages tenants from advocating for their rights as they don’t want to be “found out” and lose their homes.

Long-term rental of most ADUs became illegal through zoning changes several decades ago, while at the same time the development of seasonal cottages and other tourist accommodations continued as an allowed use. Several attempts to reprioritize suites, cottages, and other ADUs for long-term rentals have been made in the past 20 years. [22,40,42] Many policies in the *OCP* support suites and ADUs as long-term rental housing. A secondary suites bylaw was approved in 2013 but was undermined almost entirely by the 2014 NSSWD moratorium that considers new suites or ADUs additional density—equating them with new single-family homes. The most recent effort to legalize ADUs was initiated in 2021 as part of the Salt Spring Local Trust Committee’s Housing Action Program. Proposed Bylaw 530 contemplated permitting ADUs for long-term housing across the island.

Addressing Community Concerns

Many islanders have expressed concerns that legalizing ADUs on Salt Spring Island will contribute to overpopulation, stress freshwater resources, negatively impact the natural environment, create unaffordable rents, and be misused as short-term rentals. While these are legitimate concerns, the experience of other small communities where ADUs are legalized for long-term housing demonstrates there are more benefits than detriments and that concerns can be addressed.

Overpopulation

In BC communities that are comparable to SSI, the uptake of ADUs on properties where they are allowed is under 10 percent. [51] Given the high cost of construction, legalizing ADUs for long-term occupancy is more about creating a path for legalizing existing ADUs and allowing modest unit increases, especially for multi-generational living, than for creating a lot of new housing stock. It is an important home owner-initiated and -funded solution.⁶

Water and Wastewater

The permit process requires that potable water and wastewater are addressed prior to the issuance of a building permit for an ADU. ADUs will only be permitted if an applicant can demonstrate provision of enough potable water and proper wastewater treatment. In addition to this safeguard, data gathered by Salt Spring Island Watershed Protection Alliance shows that we are requiring that substantially more quantity is available on each residential property than is typically being used. [8]

Sensitive Ecosystems

The same setbacks, development permit area guidelines, and provincial and federal regulations that safeguard ecologically sensitive areas—like wetlands, shorelines, and community well capture areas—from potential impacts from single-family homes also apply to ADUs.

⁶ Many communities in BC are actively trying to increase the uptake and development of ADUs by permitting strata conversion for individual ownership. This provides a higher financial return to the property owner, removes the potential deterrent of rental management, and increases entry-level home ownership opportunities.

Affordability of Rental Housing

The rental vacancy rate on SSI has been less than one percent for many years. Scarcity is as much an issue as cost. Rental housing is needed for people of all income levels who cannot afford the \$1,081,286 average price tag for local home ownership.⁷

The cost of renting is also escalating exponentially. The scarcity of rental and entry-level home ownership options on SSI means that landlords can charge ever-higher rents when higher-income earners are competing with lower-income earners for the few available rental units.

While privately owned ADUs can be rented at any rate someone is willing to pay, there are two factors that help to regulate that amount:

1. The compact size of an ADU usually means the market rent will be lower than for a larger home in the same area.
2. The Province regulates rent increases. If a renter began renting an ADU in 2018 for a market price of \$850 per month, the maximum rent they could charge

in 2023 is \$925 if all permitted annual rent increases were realized. [53] This is lower than if the rent had increased at the rate of inflation (resulting in \$1044 per month) [24] or matched the rent escalation documented on SSI (resulting in \$1147 per month) [54] over the same time period. While this is an imperfect affordability control, renters with stable, long-term housing will eventually pay below-market rent, whereas renters who do not have stable housing will confront market pricing every time they move.

Short-Term Rentals

Currently, short-term rentals in ADUs are widely enabled on SSI by zoning regulations while long-term occupancy is not. This needs to be flipped to allow more legal long-term homes for locals. Zoning and business licensing can be used to better regulate short-term rentals (STRs) without preventing long-term occupancy. [55] Best practices from comparable communities should be shared with local government staff, the public, and accommodation operators and be integrated into a local approach to curb nightly rentals and promote housing for islanders.

ACTIONS: Islands Trust

5.1 Provide public education on the impacts and benefits of rental and strata-titled ADUs and best practices for addressing community concerns like proof-of-water availability and unsanctioned short-term rentals.

Facilitate additional community meetings and consultation with First Nations to share information, discuss concerns and solutions, and identify areas of agreement and compromise.

5.2 Integrate recommendations from the Housing Action Program Task Force⁸ into proposed Bylaw 530 or an equivalent ADU bylaw, and renew effort to permit long-term occupancy of ADUs and tourist accommodations in all residential zones.

Consider phasing in the bylaw or limiting the number of ADUs to garner broad community support. Monitor and report annually on ADU uptake.

5.3 Explore creating a density bonus program to conditionally allow through a housing agreement additional ADUs that achieve high ecological or energy standards or that maintain affordability.

5.4 Update zoning regulations to modernize and limit short-term accommodation uses in line with best practices from comparable communities and the 2020 STR Toolkit (*Regulating Short Term Rentals: A Toolkit for Local Canadian Governments*) [55].

This should be done in tandem with a new CRD-led business licensing system for short-term rentals.

⁷ On SSI, to afford the average 2021 sale price for a non-waterfront, single-family home (\$1,081,286), a household requires a gross annual income of \$228,000. [25] This is \$158,500 more than—or over three times—the 2020 median household income of \$69,500. [4]

⁸ Recommendations from August 30, 2022.

ACTIONS: CRD

5.5 Resource a business licensing system for short-term rentals in line with best practices from comparable communities and the 2020 STR Toolkit.

Include early consultation with short-term rental operators and the public. This should be done in tandem with a new Islands Trust–led zoning update to modernize and limit short-term rentals.

5.6 Resource internal capacity for managing private housing agreements for ADUs with affordability controls.

Include early consultation with potential agreement holders and the public to confirm interest, issues, and incentives for uptake.

5.7 Identify funding for capital grants and other incentives for private development of ADUs under housing agreements.

ACTION: Salt Spring Island Watershed Protection Alliance

5.8 Provide recommendations for where ADUs can be best located based on available water supply information.

ACTIONS: NSSWD

5.9 Revise policies to define ADUs, including secondary suites, as an intensification of an existing water service instead of a new hook-up. Include measures to ensure quantity thresholds are not exceeded.

5.10 Remove barriers to legalizing ADUs, including secondary suites, within the NSSWD.

5.11 Explore innovative policies and practices for encouraging water conservation, developing alternative sources of non-potable water, and restricting treated domestic water for interior uses only.

Essential Partners:

Capital Regional District

Islands Trust

North Salt Spring Waterworks District

Residents and property owners

Salt Spring Island Watershed Protection Alliance

Summary of Strategies

Strategy 1: Coordinated and Properly Resourced Local Approach to Housing

Actions	Initiator
1.1 Establish and resource a local housing entity.	CRD
1.2 Expand the scope of the CRD's proposed Rural Housing Program for the Southern Gulf Islands to include SSI.	CRD
1.3 Develop an implementation-focused SSI housing strategy.	CRD
1.4 Hire or identify an experienced housing planner to overview housing work and coordinate with the CRD and other partners.	Islands Trust

Strategy 2: Effective Public Education, Engagement, and Dialogue on Housing

Actions	Initiator
2.1 Educate elected officials and staff on public education and engagement best practices and current methods.	Islands Trust, CRD, NSSWD
2.2 Develop and resource a Public Education and Engagement Policy.	Islands Trust, CRD, NSSWD

Strategy 3: Preservation of Rural Areas and Nature Space through Clustered Housing

Actions	Initiator
3.1 Create a public education and engagement program about the benefits of compact development.	Islands Trust
3.2 Update the <i>OCP</i> and <i>Land Use Bylaw</i> to enable and incentivize more compact, clustered development, increase contiguous land protection in rural areas, and cap detached housing size.	Islands Trust
3.3 Engage with appropriate partners to establish a coordinated approach for covenants for housing affordability and land protection.	Islands Trust
3.4 Create agency capacity to negotiate and administer housing agreements.	CRD
3.5 Update priorities and policies for acquiring new local and regional parks to be ready for opportunities that may become available through conservation communities and to clarify how to use or transfer densities from CRD-owned properties.	CRD
3.6 Allocate resources from the Regional Housing Trust Fund to support the development of rural-scale, covenant-restricted affordable housing.	CRD
3.7 Make water supply research and mapping publicly available and provide clear direction on where density can best be accommodated by water resources.	Islands Trust and NSSWD
3.8 Proactively share research on actual domestic water use and non-revenue water use (system leaks) with the public.	Islands Trust and NSSWD
3.9 Provide sustained advocate to the Province to lower proof-of-water requirements to reflect actual usage and provide support for more housing.	Islands Trust and NSSWD
3.10 Create agency capacity and external partnerships to participate in design and implementation of homeplate zoning and conservation community regulations.	Conservancies, Land Trusts, and Interested Organizations

Strategy 4: Readyng Ganges Village for More Housing

Actions	Initiator
4.1 Proactively and respectfully engage with local First Nations to explore how to work better together.	Islands Trust and CRD
4.2 Actively pursue alternatives to the water moratorium for community housing in Ganges Villages and for non-market housing and ADUs district-wide.	NSSWD
4.3 Allocate resources for better leak monitoring, resolution, and reporting to significantly reduce system leaks and increase public confidence in system management.	NSSWD
4.4 Hold a joint public meeting to share the findings of the 2020 Water Service Optimization Study and outline the process ahead.	NSSWD and CRD
4.5 Coordinate to revise and adopt proof-of-water requirements and system capacity assumptions based on actual use and prioritize water services for compact and non-market housing in and near Ganges Village.	NSSWD and Islands Trust
4.6 Create and implement a regional interagency strategy for sustained advocacy to revise requirements and standards for alternative water supply and conservation practices.	NSSWD, CRD, and Islands Trust
4.7 Prioritize remaining sewer service capacity for non-market housing, ADUs, and multi-unit community housing in and near Ganges Village.	CRD
4.8 Expand the processing capacity of the Ganges Wastewater Treatment Plant and associated infrastructure, and develop infrastructure for repurposing treated grey-water for non-potable uses in Ganges Village.	CRD
4.9 Map and plan for projected sea level rise in Ganges Village and alternative development areas for future village growth.	Islands Trust, CRD, and Transition Salt Spring
4.10 Coordinate planning and prioritize infrastructure investments to support residential development in future village growth areas located outside the projected sea-level rise zone.	Islands Trust, CRD, and MOTI
4.11 Catalogue all ALR properties in Ganges Village.	Islands Trust
4.12 Engage the Agricultural Land Commission in developing an approach for removing all or most ALR in Ganges Village from the reserve.	Islands Trust
4.13 Establish a comprehensive and innovative interagency planning process for Ganges Village.	Islands Trust



Strategy 5: Accessory Dwellings for Housing, in the Right Places


Actions	Initiator
5.1 Provide public information and education on the impacts and benefits of ADUs.	Islands Trust
5.2 Integrate recommendations from the Housing Action Program Task Force in the proposed Bylaw 530 for ADUs or equivalent, and renew effort to permit long-term occupancy of ADUs and tourist accommodations in all residential zones.	Islands Trust
5.3 Explore creating a density bonus program to conditionally allow through a housing agreement additional ADUs that achieve high ecological or energy standards or that maintain affordability.	Islands Trust
5.4 Update zoning regulations to modernize and limit short-term accommodation uses.	Islands Trust
5.5 Resource a business licensing system for short-term rentals in line with best practices.	CRD
5.6 Resource internal capacity for managing private housing agreements for ADUs with affordability controls.	CRD
5.7 Identify funding for capital grants and other incentives for private development of ADUs under housing agreements.	CRD
5.8 Provide recommendations for where ADUs can be best located based on available water supply information.	SSIWPA
5.9 Revise policies to define ADUs as an intensification of an existing water service instead of a new hook-up.	NSSWD
5.10 Remove barriers to legalizing ADUs within the NSSWD.	NSSWD
5.11 Explore innovative policies and practices for encouraging water conservation, developing alternative sources of non-potable water, and restricting treated domestic water for interior uses only.	NSSWD



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