

ISLANDS TRUST TASK FORCE ON HOUSING AND ACCOMODATION .
DRAFT REPORT
September 30 1994 .
NOT FINAL - FOR COMMENT AND DISCUSSION

1. CONSTITUTION OF THE TASK FORCE

1.1. THE MANDATE

The Task Force was convened in April 1993 by the Islands Trust with a mandate to "provide advice and recommendations to the Salt Spring Island Trust Committee on the following issues related to housing on Salt Spring Island:

Seasonal cottages;

their use as permanent residences in contravention of existing bylaws;

regulations to meet desirable results regarding the use of season cottages.

Housing Supply mix;

the adequacy of the current housing mix, as regards price, ownership/rental mix, location;

the adequacy of projected housing mix for projected demographics, including identification of a desirable level of diversity; recommendations about ways of maintaining a desirable level of economic diversity.

Tourist accomodation:

the use of the existing housing supply and seasonal cottages for tourist accomodation in contravention of existing bylaws;

recommendations about desirable means of providing for tourist accomodation;

recommendations about regulations to meet the identified desirable goals."

1.2 MEMBERSHIP OF THE TASK FORCE

The members of the Task Force, who were appointed by the Salt Spring Island Trust Committee following advertisements in the Driftwood soliciting participants, were:

David Wood, Chair

Paul Adams

Alice Chartrand

Mike Lambert

Bert Schuurmans

Dick Stubbs

Jonathan Yardley, Co-Chair

Leon Aptekmann

Phyllida Drummond

Tom O'Connor

Mary Small

A few members of the Task Force were obliged, because of the pressure of other responsibilities or as a result of moving off-island, to step down during the term

of our mandate. This report is signed by the members who served on the Task Force for the full term.

1.3. TASK FORCE OPERATING PROCEDURE

The Task Force first met in April 1993. The 18 month term of the Task Force has been spent as follows:

April 1993 - June 1993

Task Force organization; election of Officers; initial discussion of the topics; identification of areas of interest and skills of each member.

June 1993 - September 1993

Task Force divided itself into four working groups:

- Rural Island Character
- Growth and Development
- Tourist Accomodation
- Affordable Housing.

Each group spent the summer of 1993 focussing on one of these issues. The aim of the groups was to try to identify the problems facing Salt Spring in each category, and to seek out ideas and potential solutions. At this stage we decided not to limit our thinking by testing each idea for practicality. We wanted to emphasise creativity and innovation over whether a particular idea was feasible or enforceable.

October 1993 - January 1994

Each working group reported back to the Task Force as a whole. Each issue and every idea brought forward was thoroughly debated, with the object of reaching a consensus, or, when that was not possible, at least a clear and shared understanding of the issues. This process culminated in the preparation of a Draft Interim Report, dated January 27 1994. A presentation of this interim report was made to the Trustees and the Senior Planner in January 1994.

February 1994 - May 1994.

Public Seminars.

In order to get the reaction of ordinary Salt Spring Islanders to the issues and ideas contained in the Interim Report, the Task Force held nine seminars over a three month period to which we invited members of the island population. The criterion for receiving an invitation was simply being known to a member of the Task Force as having a general or particular interest in the issues. There was no attempt to choose a representative sample of the population. Approximately 140 invitations were sent out, and about 80 people attended one or more of the seminars.

Each seminar lasted about 2 hours (7 to 9 in the evening) and spent approximately 45 minutes on each of the three major topics to which we had now limited our discussions: growth and development, tourist accomodation and affordable housing. Notes were taken at these meetings so that we would have a record of all the ideas that were brought forward.

In general the level of the discussion at the seminars was informed, constructive and non-confrontational. The large majority of those attending found them educational and stimulating. For the members of the Task Force they were invaluable in gauging the feelings of a fairly broad cross-section of islanders.

June 1994 - September 1994

Assimilation, discussion and refinement of the ideas gathered from the seminars; integrating them with the ideas from our own interim report into a cohesive set of recommendations; and filtering all ideas and recommendations through our terms of reference from the Islands Trust, which emphasize the need for feasibility and/or enforceability.

A NOTE ON FEASIBILITY AND ENFORCEABILITY

Inevitably the number of recommendations contained in this report is smaller, the ideas are less daring, and the recommendations themselves more specific to our terms of reference, than those either contained in our interim report or discussed at the seminars. This is a direct result of the stated requirement for them to be feasible and enforceable. Nevertheless, after reading the report, many people will object that many of the recommendations meet neither of these tests, and a brief discussion of the Task Force's view of feasibility and enforceability may be in order.

It is our opinion that the simple fact of the existence of a regulation will obtain compliance from the large majority of those affected by it - perhaps as high as 90%. This is because a very high percentage of the population are law abiding people and wish to remain so, even when a new regulation with which they may personally disagree is introduced. However, compliance drops off rapidly in cases where, for some reason, it is widely considered fair game not to comply (e.g. income tax); or where the regulation has a direct effect on their pocketbook *and does not appear to have a negative impact on anyone else* - for example in the use of a cottage as short-term tourist accomodation. We believe that compliance is best achieved in such cases by peer pressure, not by enforcement, and consequently some of our recommendations include self-regulation to help achieve the goals.

It is generally agreed that enforcement is an expensive, cumbersome and ultimately ineffective way of achieving compliance, and particularly so when

applied to the small minority who are not compliant by nature (and who are the only people to whom it ever gets applied). While we generally accept this assessment, we recognize that enforcement must have a role, at least in part to maintain the high level of compliance among the law-abiding sector of the population. We do not accept the argument that, because enforcement will not achieve 100% compliance with a given regulation, the regulation itself is flawed and should not be introduced. The regulation is not flawed if it serves the greater good of the large majority of the population. Enforcement may be one component, along with the general desire of people to stay on the right side of the law and the pressure of their peers, that is required to achieve a high level of compliance. There is no regulation, in any jurisdiction, in any place, that achieves 100% compliance, for the good reason that if there were, it would not require to be legislated in the first place.

NOTE ON GROWTH AND DEVELOPMENT

Two of our Working Groups (Rural Island Character and Growth and Development), and a good deal of our discussion in both the Task Force and the seminars, concentrated on questions of growth and development. We felt that we could not address the specific housing issues of our mandate if we did not have a clear view of the broader stage on which the particular issues were being played out. Clearly some housing issues, like rural density and village and town development, are at least as much growth issues as they are housing questions.

Although we have (sometimes endlessly) discussed these topics we have refrained from including any discussion or recommendations in this report, for two reasons, the first being that we were not asked to do so. Normally this would not be enough to stop us, had it not been for the second reason, which is that these topics are being addressed by the Official Community Plan review process which is now underway. Most members of the Task Force have agreed to bring the understanding they have gained on growth and development from this Task Force to one of the OCP review focus groups now being organized by the Islands Trust.

2. RECOMMENDATIONS OF THE HOUSING AND ACCOMODATIONS TASK FORCE

2.1. HOUSING MIX

The lion's share (92%) of housing units on Salt Spring consists of single family dwellings - 3,050 units according to 1991 census data. The number of multi-family dwellings, such as apartments and duplexes, is almost insignificantly small, providing 80 apartment units in total - about 2.75% of the total. Of the total housing stock, 78% is occupied by the owner and 22% is rented.

While rental units and apartments represent a much smaller percentage of the total on Salt Spring than in the province as a whole, it is fair to say that this mix

is not untypical of rural areas, and has been produced by a market that has been relatively free of government intervention.

Over the past 35 years the economy of Salt Spring has changed dramatically from a resource-based economy dependent on farming, fishing and logging, to one which relies heavily on tourism and retirement income; but in this same period the mix of housing has hardly changed at all. This is at least partly because for the last 20 years the same Official Community Plan has been in effect on Salt Spring and only relatively minor changes have been made in the zoning by-laws. At the same time some of the actions by local government have done more to hamper the creation of an appropriate housing stock than help it. As an example, in 1987 a by-law was passed that removed all unbuild duplex zoning from those areas of the island not served by the Ganges or Maliview sewer systems. In 1991 such zoning was removed from the Maliview area because its sewer was near capacity, so that now the only area where duplexes are still permitted is within the Ganges sewer area. The result has been that very few buildings of this type have been built in the last 7 years, at a time when the demand for lower-cost rental accomodation has been increasing rapidly.

The people who want and need low-cost rental or ownership accomodation include: service industry workers; young families just starting life together; single-parent families; high-school graduates or drop outs starting out in the workforce; mid-life or older people who either by choice or force of circumstance are living a simpler kind of life; and many senior citizens; and others that defy pigeon-holing.

This Task Force has wrestled with the question of just who are the losers when people such as these cannot find suitable and affordable housing on the island. Obviously the people themselves, who are often obliged to leave the island to find accomodation. So too are the businesses in the service sector that need employees, and so, in a very tangible way, is the island community as a whole, for these people are a part of the island fabric that makes Salt Spring the unique place that it is.

2.1.2. Affordable Housing

There is much discussion about what constitutes "affordable" housing, but the generally-accepted definition is that the total cost of accomodation should not exceed 30% of gross household income. However in order for this target to be achieved there must exist some entity ready and able to intervene financially whenever peoples' incomes and their costs of accomodations do not fit the formula.

During the 1960's, 70's and early 80's the federal government assumed this role in Canada, through such schemes as the negative income tax, subsidised housing

through Central Mortgage and Housing Corp., and transfer payments to the provinces for welfare payments and various subsidised types of accomodation. But now in the mid-1990's, while the income support programs still continue, the money for buildings is no longer there. This being the case, it seems very unlikely that we can look to subsidised housing to make a contribution in the foreseeable future, and that that the type of housing that was typically produced by these schemes - townhouse complexes or apartment buildings in which all the residents are to some extent subsidised - will not be a significant part of the solution to our need for affordable housing.

On Salt Spring there are a few subsidised accomodations (Croftonbrook, Pioneer Village); they are provided by the service clubs and other voluntary organizations. New proposals for subsidised housing on the island are few, and face the same rough road that any rezoning application must navigate. There does not appear to be any preferential treatment afforded these projects by the Islands Trust, and many, like the Lions Club proposal for 24 units of seniors housing on Drake Road, fall by the wayside. The very few that successfully negotiate the zoning and funding minefields, as the Salt Spring Community Society project on Ganges hill seems to have done, are likely to be the last of their breed.

This Task Force is forced to the conclusion that creating affordable housing through subsidies provided by some benevolent entity is simply not going to happen in the future to any significant extent. Nevertheless it seems only right that the **Islands Trust give all reasonable assistance and encouragement to proposals for subsidized housing like Pioneer Village and Croftonbrook which may come forward, and that such housing be recognized in the Official Community Plan as a desirable community amenity.**

The Task Force also recommends that the Trust encourage and assist other forms of assisted and self-help housing, for example **Abbeyfield, Habitat for Humanity, or others.**

(Note: These recommendations are carefully worded to support subsidised housing for senior citizens and others (such as veterans) who have made a significant contribution to society. Task Force members could not agree on whether subsidised housing for young people should be encouraged by the Islands Trust. Some members, while recognizing that few subsidised housing applications are likely to come forward, feel they should be supported regardless of who they are being built for. Other members are adamantly opposed to the idea of subsidised housing for all comers, partly out of a fear of making Salt Spring a "subsidised housing heaven". All members of the Task Force strongly support self-help housing (sweat equity) as a way of making housing more affordable, to anyone who is prepared to put out the energy required.)

2.1.3. Alternatives to Subsidised Housing

If subsidisation is not the way, then how will affordable housing be provided on Salt Spring? The Task Force believes that **the key to the question of affordable housing is understanding that there is no one solution, but that there are many answers.**

In the absence of subsidies, the things that can help to make housing affordable include:

- Low total floor area of a dwelling (i.e. small houses)
- Small lot size (i.e. high density)
- A large supply or pool of housing
- Creating second suites in existing buildings
- Innovative building technologies
- Services, (sewer, water, hydro) already in place
- Alternatives to conventional lending system

2.1.3.1. Cottages as Affordable Housing

Cottages are one, perhaps even the most important, potential source of affordable housing that we have been able to identify. (For a full discussion of cottages, see section 2.2 and 2.3 below). Changing the by-law to allow permanent (year round) occupation of cottages, as this Task Force recommends in section 2.2, creates a large pool of potential rental accommodation. We recognise that most of this pool is as yet unbuilt, and that each property owner must decide whether or not to build a cottage and then rent it out. And the economics are ambivalent: an ordinary 600 sq. ft cottage costs \$40,000 to \$70,000 to construct, and returns (at \$750/month) \$9,000 a year - just about enough to service the mortgage.

However, the benefits of having lower rent accommodation spread across the island are clear: there is no danger of the ghettoization that can accompany project-type housing; the landlord is present to better control noise and vandalism (one of the principal complaints we heard from people renting out lower priced accommodation on the island); and control remains in the hands of individual islanders, rather than passing to some larger, albeit benevolent, entity.

2.1.3.2. Secondary Suites

Secondary suites, sometimes called granny suites or in-law suites, are a second self contained dwelling unit within a single family dwelling.

The idea of legalizing secondary suites on Salt Spring has met opposition in the past from those fearful that to do so would increase the potential population of the island (which it would), and from neighbours afraid that it will lower the tone

of the neighbourhood. It has received support from homeowners who need some extra income, and from people looking for a place to rent.

The Task Force **recommends legalizing secondary suites on Salt Spring provided that:**

- i) the owner of the property has his/her permanent residence in the other suite of the dwelling;
- ii) the secondary suite meets the new standards laid down by the provincial government for such suites; and
- iii) the exterior of the building retains the appearance of a single family dwelling (i.e. it does not look like a duplex).

NOTE: To oversee this and other design questions the Task Force would like to see a Design Review Panel established, with the power to recommend that permits not be granted where buildings do not meet the required design criteria.

2.1.3.3. Multi-Use Zoning

Multi use refers to the practice of locating dwelling units above commercial space, usually in urban or village centres - in other words, people living above shops and offices.

Multi-use zoning is in place in Ganges core, but it is not taken advantage of by developers because they can get a better return from second-floor offices than from apartments. And because of the height restrictions in place in Ganges, it is not possible to put a third floor on a building in the core area.

The Task Force **recommends that the height restriction regulations in Ganges and in other village centres be modified to allow a third floor on commercial buildings provided that at least one floor (and two if the developer wishes) are used for residential purposes.**

2.1.3.4. High Density Zoning

Zoning for higher density simply allows more residential units to be built on a given area of land. The purpose is not to allow apartment buildings or other multi-family buildings, but to accommodate smaller houses on small lots, providing for lower cost home ownership.

High density is only possible where municipal sewer and water are available. Accommodating both wells and sewage disposal on small lots, particularly the rocky ones often found on Salt Spring, can create problems of contamination. In order to create lower cost housing the Task Force **recommends that the Trust be**

receptive to high density re-zoning applications where sewer and water exist or can be laid on. In order to increase the chances of this housing being affordable, we recommend that there be an upper limit placed on the size of dwelling that can be built on land rezoned to a high density, of approximately 1200 square feet.

The Task Force recommends that rezoning land to allow medium density single family dwellings (loosely defined as low enough not to require municipal sewer and water, but higher than that allowed under the existing zoning, whatever it may be) should be permitted where:

- the location is one defined in the new OCP as appropriate for higher density development;
- the dwellings are of a moderate size (approximately 2000
- the developer covenants to build some dwellings for sale but to retain a percentage (perhaps 25%) for rental;
- at the option of developer, some community amenity as defined by the OCP, is provided.

2.1.3.5. Liveaboard Homes

Liveaboard homes, also called floating homes and houseboats, are an idea which appeals strongly to the Task Force, but we recognize that the practical difficulties are substantial.

The Task Force likes liveaboards because of their reasonable cost and their style; but we shy away because of the difficulty of finding a good place to moor them on Salt Spring. However, we recommend that the Trust look sympathetically at any proposal for a liveaboard home community provided that:

- they are connected to an effective sewage system; and
- the shoreline is suitable for the use.

2.1.3.6. New Building Technologies

The extent to which the requirements of the Building Code are a factor in making housing unaffordable was discussed extensively both in the public workshops and in the Task Force itself. The weight of evidence appears to support the view that the Building Code does contribute towards increasing the cost of housing, in a number of ways, particularly by not allowing new technologies, or, if they are allowed, requiring expensive duplication, such as the requirement to install a conventional toilet in addition to a composting toilet.

The Task Force recognizes the potential for new building technologies and relaxed regulations to bring down the cost of housing. Because of its climate, population and traditions, Salt Spring is an appropriate place for promising new technologies to be demonstrated. The Task Force recommends that the Islands Trust

cooperate with the LKU to encourage demonstration projects of new building technologies on Salt Spring.

2.2. SEASONAL COTTAGES

The current Official Community Plan (OCP) defines a seasonal cottage as "a self-contained dwelling unit not exceeding 56 square metres in total floor area which is used or intended to be use for temporary occupation by a person or persons having a permanent residence elsewhere and using the cottage primarily in conjunction with recreation...."

The meaning of this, as far as we understand it, is that the seasonal cottage was intended to be used by the owner of the property or his/her guests, who are presumed to have their permanent residence elsewhere, for vacations and other temporary recreational uses, such as a guest cottage. (In accomodation terms, the word 'temporary' means less than 30 days; the by-laws generally use the term 'transient' to mean the same thing. Permanent means longer than 30 days.)

While many cottages may in the past have been used in this way, the large majority of cottages are now used in one of two ways (and sometimes both):

- as permanent rental accomodation, often at a rent that is relatively low due to the size or state of repair of the cottage, or both;
- as temporary accomodation for tourists during the high season (July and August, but steadily expanding to include May, June and September).

Very roughly, there are presently about 350 legal cottages on Salt Spring. Under the present by-laws any property of 1.2 hectares (3 acres) or more, in almost all zones except 'Watershed', has the right to build a cottage. If every property with this right were to excercise it, an additional 3,300 cottages (again, very roughly) could be built.

(NOTE: These figures are at "full subdivision", which means that every piece of property on the island is subdivided to the maximum extent permitted under the current by-laws. The number of new houses that would be created under this scenario is about 4,400, on top of the cottages. For a variety of reasons, full subdivision is unlikely to happen, but as time goes by we will get closer and closer to it.)

To reflect the current and actual uses to which cottages are put, the Task Force **recommends that the definition of seasonal cottages be changed as follows:**

"Cottage" means a self-contained dwelling unit not exceeding 56 square metres in total floor area which is used or intended to be used as a permanent residence; or as temporary accommodation for persons normally residing elsewhere, subject to the conditions contained in section 2.3.1. below.

2.2.1. Use of Cottages as Permanent Primary Residences

The large majority of cottages are rented out as permanent primary residences to people who have no other residence. In some cases some or all of the rental cost is exchanged for labour, and occasionally the cottage is provided as part of the total employment package to a caretaker or domestic worker.

Rents for cottages used as permanent residences are relatively lower than rents for houses on the island. As a result they are generally rented by people at the lower end of the economic scale. Cottage rents are currently in the range of \$400 to \$750 per month, but pressures of supply and demand are driving them up steadily.

2.2.2 Cottages as Tourist Accommodation

The second major use of cottages is as transient accommodation for tourists, rented either by the night or the week. This use represents a minority of existing cottages, but a significant number of the new cottages are built with this use in mind, and an even larger percentage of renovations to existing cottages is for this purpose.

A discussion of the use of cottages for tourist accommodation, together with the Task Force's recommendations, will be found in section 2.3. below.

2.2.3. Minimum Property Size for Cottage

As noted above, cottages are permitted on lots of 1.2 hectares (3 acres) and larger. Cottages which existed on properties larger than 0.6 hectares (1.5 acres) but smaller than 1.2 hectares at the time of adoption of the by-law were grandfathered (i.e. given the right to remain).

Proposals to reduce the minimum lot size required for a cottage have in the past met with strong opposition on the grounds that to do so would increase the overall population density on the island.

A study recently undertaken by the Trust to determine the number of lots and potential population of the island at 'full subdivision' (referred to above) calculated that the island population at full subdivision and at an occupancy of

2,000 people per dwelling unit could be approximately 20,000, if an allowed houses and cottages were built. Many people find numbers like these very disturbing, and react with horror at the idea of allowing even more property owners to build a cottage. They are afraid the rural character of the island cannot survive a population of this size.

The Task Force believes that absolute population is only one factor among many which affect the rural character of the island, and not the most important. The examples of other, much more densely populated, islands shows that rural character can survive population densities much greater than Salt Spring's. It is the distribution of population and pattern of settlement that is the key. Since this is truly a growth and development question we will not comment further, except to note that this Task Force favours investigating the impact on population and density of reducing the minimum lot size on which a cottage is permitted, perhaps to 1.9 acres, if certain safeguards are in place, such as set-backs and design guidelines, to reduce the visual impact of cottages on smaller lots.

2.3 TOURIST ACCOMODATION

2.3.1. Cottages as Tourist Accomodation

As noted above (section 2.2.2.) a substantial number of cottages are used for tourist accomodation, and it is easy to see why: a nicely furnished cottage can rent for \$100 a night or around \$600 a week, almost four times what a long-term rental will bring in. On the down side, the tourist season is between two and five months long, there is a great deal more management time required, and there is the question of what to do with the cottage during the winter months.

This last question is one that faces the resort owners as well, and a common answer, for both resorts and cottages, is to rent them out on a long-term basis from September or October to May or June, thereby providing a supply of reasonably priced accomodation during the winter months. When summer comes the people renting these accomodations have to move out and find somewhere else to live. For some, this is a significant but anticipated inconvenience with which they have learned to cope; for others it creates a major upheaval and serious problems.

There is no doubt that there is a demand among tourists visiting Salt Spring for stand-alone, self-catering cottages. They represent a different experience of the island to staying in a resort, and are different again from bed and breakfasts (which often do not take children) and from hotels and motels.

The objections to cottages being used as tourist accomodation are two. First, the resort owners object to what they see as unfair competition from cottages, and there is no doubt they have a point. Resorts are zoned commercial (C-4 or C-4L) and pay commercial property taxes while cottages are zoned residential and pay

the lower residential rate of tax. The resorts volume of business puts them in the bracket where they must collect GST on their rates; cottages do not. Resorts are large enough to attract the attention of Health Inspectors and other potentially expensive officials; generally speaking individual cottages escape their notice. In several important respects, the playing field is not level.

The second objection to cottages as tourist accommodation comes from neighbours, who do not like the comings and goings, noise and general disruption associated with this use. There can be little argument that people who have bought or rented property in a residential area have a certain right to the quiet enjoyment of it.

Under the by-laws the provision of transient (less than 30 days) accommodation is regarded as a commercial activity, and as such is not permitted in a residential zone. Bed and breakfast operations are clearly commercial activities in residential areas, but are permitted in certain residential areas under the 'Home Occupation' provision of the zoning by-law, which allows certain defined "occupations or professions to be carried on for gain which are clearly incidental and secondary to the use of the dwelling for residential purposes".

It is clear that a continuation of the present uncontrolled proliferation of tourist cottages will lead to increased resentment from the resort operators and more complaints from neighbours. Some form of regulation is required for both bed and breakfasts and tourist cottages if B&Bs and cottages are to make their full contribution to the island economy. Other island businesses welcome B&Bs because they know that people staying at them will use the local restaurants and stores, and are prepared to welcome tourist cottages for the same reasons.

The Task Force recommends that cottages be permitted to be used for transient tourist accommodation where the cottage is the second, third or fourth suite of a bed and breakfast operation. Section 4.6 of Zoning By-Law 123 does not make it clear that breakfast must be provided by a B&B to its transient guests, so it seems petty to insist that it be provided to a cottage. Bed and breakfasts are prohibited from providing other meals. However the cottage should be provided with a kitchen so that guests may prepare their own meals.

The bigger issue, with both B&Bs and tourist cottages, is that of regulation, and this will become even more important as the numbers increase. The Task Force strongly favours self-regulation, and **recommends that the Tourist Accommodation group of the Salt Spring Island Chamber of Commerce establish an inspection and licensing program to regulate the number, location and standards of bed and breakfast and tourist cottage accommodations on the island, and that licensed operations be clearly identified with a sign.**

2.3.2. Stand-alone Houses as Tourist Accomodation.

Some property owners rent out single-family dwellings as tourist accomodation, usually on a weekly basis, but sometimes for shorter periods. These houses are in residential areas which are not zoned for this use. (As noted above, renting property for less than 30 days constitutes a commercial use, which is not permitted under any residential zoning.) The number of properties presently being rented in this way on Salt Spring is estimated to be about 50.

The Task Force **recommends that no changes be made to the by-laws in respect of the use of residential property as tourist accomodation.** We recognize that enforcement of this is and will be a problem, but we hope, once cottages rented as tourist accomodation are licensed, that there will be a movement towards compliance with the new, more clearly-defined situation.

Please note that the Task Force does not intend this recommendation to constitute disapproval of house exchanges or loans.

3. ACKNOWLEDGEMENTS

The members of the Task Force wish to thank the Salt Spring Island Trust Committee of the Islands Trust for the opportunity to participate in the Housing and Accomodation Task Force. It is a timely discussion of a very important topic.

We would also like to thank all those members of the island community who took the time come to the seminars and discuss the issues; those who have made written or verbal submissions, and the many others who have talked about the issues wherever we have met them.

Finally, we would like to thank the planners and office staff of the Salt Spring Islands Trust office for their long-suffering understanding and patience.

SIGNED: