Lasqueti Island Local Trust Committee
Regular Meeting Agenda

Date: July 23, 2018
Time: 11:00 am
Location: Judith Fisher Centre
#1 China Cloud Bay Road
Lasqueti Island, BC

Pages

1. CALL TO ORDER 11:00 AM - 11:00 AM

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

2. APPROVAL OF AGENDA 11:00 AM - 11:05 AM

3. TOWN HALL AND QUESTIONS 11:05 AM - 11:20 AM

4. COMMUNITY INFORMATION MEETING - None

5. PUBLIC HEARING - None

6. MINUTES 11:20 AM - 11:30 AM

6.1 Local Trust Committee Adopted Minutes dated June 4, 2018 for Adoption 3 - 12

6.2 Section 26 Resolutions-Without-Meeting Report dated July 16, 2018 13 - 13

6.3 Advisory Planning Commission Minutes dated June 4, 2018 for Receipt 14 - 17

7. BUSINESS ARISING FROM MINUTES 11:30 AM - 11:40 AM

7.1 Follow-up Action List dated July 16, 2018 18 - 18

8. DELEGATIONS - None

9. CORRESPONDENCE - None

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

10. APPLICATIONS AND REFERRALS - None

11.	**LOCAL TRUST COMMITTEE PROJECTS**	11:40 AM - 12:55 PM	
	11.1 Subdivision Regulation Review - Staff Report		19 - 34
	11.2 Comprehensive Official Community Plan and Land Use Bylaw Review - Staff Report		35 - 37
	BREAK -- 12:55 - 1:25		
12.	**REPORTS**	1:25 PM - 1:40 PM	
	12.1 Work Program Reports		
	12.1.1 Top Priorities Report dated July 16, 2018		38 - 38
	12.1.2 Projects List Report dated July 16, 2018		39 - 39
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	12.3 Trustee and Local Expense Report - None		
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	12.5 Local Trust Committee Webpage		
	12.6 Chair's Report		
	12.7 Trustee Reports		
	12.8 Electoral Area Director's Report		
	12.9 Trust Conservancy Report dated May, 2018		43 - 44
13.	**NEW BUSINESS**	1:40 PM - 2:10 PM	
	13.1 Regulation of Cannabis Production and Retail Sales and Non-Medical Cannabis Retail Licensing Application Fees - Staff Report		45 - 50
	13.2 Housing Needs Assessment - Staff Report		51 - 191
	13.3 Service Integration Barriers - Briefing		192 - 192
14.	**UPCOMING MEETINGS**		
	14.1 Next Regular Meeting Scheduled for Monday, September 24, 2018 at 11:00 am at the Judith Fisher Centre, #1 China Cloud Bay Road, Lasqueti Island, BC		
15.	**TOWN HALL**	2:10 PM - 2:20 PM	
16.	**CLOSED MEETING - None**		
17.	**ADJOURNMENT**	2:20 PM - 2:20 PM	

Lasqueti Island Local Trust Committee
Minutes of Regular Meeting

Date: June 4, 2018
Location: Judith Fisher Centre
#1 China Cloud Bay Road
Lasqueti Island, BC

Members Present: Laura Busheikin, Chair
Susan Morrison, Local Trustee
Timothy Peterson, Local Trustee
Staff Present: Sonja Zupanec, Island Planner
Ann Kjerulf, Regional Planning Manager
Dave Olsen, Recorder
Others Present: There were six (6) members of the public in attendance.

1. CALL TO ORDER

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

Chair Busheikin called the meeting to order at 11:06 am. She acknowledged that the meeting was being held in territory of the Coast Salish First Nations and introduced the Staff and Trustees.

2. APPROVAL OF AGENDA

The following additions to the agenda were presented for consideration:

13.1 New Business: Water Specialist Visit

By general consent the agenda was adopted as amended.

3. TOWN HALL AND QUESTIONS

Chair Busheikin introduced the Town Hall by encouraging everyone to speak to issues and inspire the Trustees to make the changes that are advocated.

Public Correspondence and the Local Trust Committee (LTC) Website

Members of the public noted the following:

- That many emails to the Trustees have been written without any response being received.
- This meeting has a letter in the agenda package regarding correspondence.
- It was requested that everything be available through the LTC's website.
- The letter from subdivision applicant Aileen Collins does not appear under their application.
- Freedom of Information Requests to see correspondence seems overkill.
- Staff's objectivity is being questioned because information is not showing up on the LTC website.

- Chair Busheikin agreed that the website was intended to host all publicly available information and asked that phone calls be made to staff before FOI requests are made.
- Staff responded that a piece of correspondence that is sent to all the Trustees is considered public unless there is a reason for it not to be made public. If staff receive correspondence related to a project or an application, it appears on the website under that project or application, otherwise it only appears in the agenda package.
- Staff answered a query from Trustees about correspondence received, noting that it is scanned and sent to Islands Trust office staff and the originals are kept on file.

Photos of Community Information Meeting Posters

- A member of the public noted that in the minutes of the CIM, someone made a request for photos of the comments recorded on the various Station Posters to be posted online. It has been 5 weeks and 2 days since the meeting and they still are not available.
    - Chair Busheikin noted that she also took photos and contacted the planner about them.
    - Staff responded that they have the photos but don't have a Project Charter to create a place to post them.

APC Binders

- A member of the public stated that for a whole term, he asked for an APC binder but never received it.
    - Trustees offered to make a motion to provide the binder; staff indicated that the binders are here and offered to provide a binder.

Political Process

- A member of the public asked who is in charge, staff or trustees?
    - Chair Busheikin responded that the LTC is politically in charge. We ask staff to support us in making decisions. Staff are in charge of their workload; they may have three or more islands to work on. Overall, the process flows from the trustees to the staff.

April LTC Minutes

- A member of the public requested that the minutes of April be amended on page 1, under Town Hall, 3rd bullet under OCP Review: remove "By request of Camino Cochrane," and begin the bullet with "David Slik".

Lasqueti Community Association (LCA) Annual General Meeting

- The Chair and President of the LCA (Andrew Fall) reported on the LCA AGM meeting that was recently held. The membership voted to create an OCP Advisory Steering Committee. There is a desire to have Town Hall Meetings on hot topics; people will also form research groups and come back with options after reading other OCPs. The third piece is coordination with the LTC; the LCA can get at the issues and interests, but we need the LTC to help fit this information into the OCP.

- The Trustees responded that the LCA can refer back to LTC as things go along, to help with wording. Issues that are not clear could be referred back to the LTC or staff. We would want the Islands Trust Policy Statements to be known.

- Chair Busheikin stated that the *Islands Trust Act* and *Local Government Act* limit what could be done.

Discussion ensued and the following was noted:

- The LCA can do community planning; it can be broad, but at some point, there will be a filtering, because only certain items can be put into the Official Community Plan.
- Photos of Community Information Meeting posters have been posted to the Lasqueti Hotwire page on Facebook.
- At the LCA meeting, it was pointed out that only seven people were at the last LTC meeting; LTC meetings are only held during staff hours. In 2018, all meetings are scheduled to be held on Mondays, which may restrict others from attending.
  - The Trustees responded that two of us are members of the Executive Council and that Thursday is the day the nurse works in the health centre where we hold our meetings.
  - Chair Busheikin added that we are both ethically and legally required to encourage the public to attend.

Medical Marijuana

- A member of the public asked where the zoning regulations for medical marijuana are to be found?
  - The Trustees responded that there are none; any one with a license is grandfathered in. There is no zoning specific to marijuana production on Lasqueti.

4. COMMUNITY INFORMATION MEETING - None

5. PUBLIC HEARING - None

6. MINUTES

6.1 Local Trust Committee Minutes dated April 23, 2018 for Adoption

The following amendments to the minutes were presented for consideration:

- On Page 1, **3. Town Hall and Questions**, the 3rd bullet under OCP Review: remove “By request of Camino Cochrane,” and begin the bullet with “David Slik”.
- On Page 6, **12.9 Trust Fund Board Report dated January, 2018**, change second line from “agreement to frame the campaign” to “agreement to work together to fundraise for the campaign”.
- On Page 7, **13.4 Connectivity,** in the second bullet change “There is $17 million” to “There is possibly $17 million”.

By general consent the minutes were adopted as amended.

6.2 Local Trust Committee Special Meeting Minutes dated April 28, 2018

By general consent the minutes were adopted.

6.3 Section 26 Resolutions-Without-Meeting Report dated May 24, 2018

Received for information.

6.4 Advisory Planning Commission Minutes - None

7. BUSINESS ARISING FROM MINUTES

7.1 Follow-up Action List dated May 24, 2018

Trustees asked staff for an update regarding the public barge ramp.

Staff advised that the Ministry of Transportation and Infrastructure (MOTI) is aware of the situation and that zoning does not supersede Provincial regulations.

Trustees responded by asking staff if they could look into how the LTC could support the current use of the public barge ramp.

Staff advised that they could provide a comprehensive analysis with options if the LTC makes this a project and then a top priority.

8. DELEGATIONS - None

9. CORRESPONDENCE

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

9.1 Correspondence Received from C.Hunt dated April 28, 2018

Received for information

10. APPLICATIONS AND REFERRALS – None

10.1 LA-DVP-2018.1 (Fern Road Consulting (Cash & Ross))

Staff introduced the item by noting that Planner Cox was not available for this meeting. Currently, the Land Use Bylaw (LUB) requires a 5:1 lot width-to-depth ratio and this development would result in a 6.3:1 ratio, which is why this has been brought to this meeting. Staff read the report and noted that a copy of the Development Variance Permit (DVP) report was distributed to neighbouring properties.

Trustees noted that on page 3 of the Report, in the second paragraph, there is a typo referring to Gambier Island.

Staff advised that the typo was not an issue with respect to being able to move forward with this today.

Trustees expressed concern regarding the map that was included in the report, since it looked like a property line was drawn through an existing structure.

Staff advised that there can be some variation in the aerial photo overlay compared to what is on the ground.

Chair Busheikin invited comments and questions from the public.

Members of the public noted the following:

- This issue is set up as if the house is over the property line; the relevant issue is that the septic tank is over the property line.
- Mr. Cash does not need an adjustment that gives him more waterfront property.
- May 23 notification was not very long ago; it would be wise to wait longer.
- This could be referred to the APC so an evening meeting would allow more people to attend.

Trustees responded that almost two weeks have passed since the notification.

Chair Busheikin noted that she assumed that the Block B neighbour is in agreement with this application and questioned the need to refer it to the APC.

Members of the public further noted that:

- This seems to be fixing one non-compliance with another non-compliance.
- It has only recently been made public.
- One variation was to have the variance around just the septic field; with this, there is more property being transferred.

Trustees asked staff if both parties are in agreement and whether an application needs both parties to sign?

Staff affirmed that both parties signed and are in agreement.

Trustees added that this is not an island issue; local residents are aware and we have assurance from staff that all parties are in agreement.

Staff added that no new lots are being created and this application is not incentivizing more development. Staff advised that the subdivision could not be approved by MOTI unless the LTC approves it first.

LA-2018-026
It was MOVED and SECONDED
that the Lasqueti Island Local Trust Committee approve issuance of Development Variance Permit LA- DVP-2018.1 to vary the required subdivision lot depth to width ratio, as per Section 3.11(5) of the Lasqueti Island Land Use Bylaw No. 78, 2005, from 5:1 to 6.3:1 for BLOCK B, OF THE FRACTIONAL SOUTH EAST 1⁄4 SECTION 9, LASQUETI ISLAND, NANAIMO DISTRICT PID: 017-312-183.

CARRIED

Staff noted that the application could expire; the applicant works with MOTI to meet their requirements. The contact in MOTI is the District Development Approving Officer in Nanaimo.

Chair Busheikin also advised that the public could always call staff with further questions.

11. LOCAL TRUST COMMITTEE PROJECTS

11.1 Lasqueti OCP Review Project - for Discussion

Staff began the discussion by advising that they were in a holding pattern and were not doing post Community Information Meeting analysis until a Project Charter was endorsed for this project.

LA-2018-027
It was MOVED and SECONDED
that the Lasqueti Island Local Trust Committee ask staff to prepare a Project Charter to look at a comprehensive OCP/LUB review for a future meeting.

CARRIED

Chair Busheikin asked staff if they had any more questions.

Staff responded that they could now prepare a workplan for submission for budget approval for this project.

LA-2018-028
It was MOVED and SECONDED
that the Lasqueti Island Local Trust Committee request staff to post photos from the CIM of April 28, 2018 to the Lasqueti webpage.

CARRIED

12. REPORTS

12.1 Work Program Reports

12.1.1 Top Priorities Report dated May 24, 2018 – Received for information

12.1.2 Projects List Report dated May 24, 2018

LA-2018-029
It was MOVED and SECONDED
that the Lasqueti Island Local Trust Committee request staff to research and report on options to make current barge ramp usages legally conforming, and add this to the LTC Projects List

CARRIED

A member of the public noted that he believes it is legal to move goods from a barge to another truck, but not to the ground.

Trustees responded that the law is currently being broken and we want to change that; we are not interested in the sales aspect.

12.2 Applications Report dated May 24, 2018 – Received for information

12.3 Trustee and Local Expense Report dated March, 2018 – Received for information

12.4 Adopted Policies and Standing Resolutions – Received for information

12.5 Local Trust Committee Webpage

Trustees asked if the photos from the CIM are on our webpage; staff confirmed that they are.

12.6 Chair's Report

Chair Busheikin reported on the following:

- The Provincial Government is now making it mandatory that housing needs assessments be done in each jurisdiction; this will help solutions to be put into place more easily.
- She attended the Baines Sound Ecosystem Forum, which focused on how to work together to support the sustainability of the marine environment there. It was held over two days with members of three different First Nations attending as well. Three working groups all came up with similar ideas for next steps; there is a resolution coming to Trust Council regarding sponsorship; resources are needed to make the next steps possible.

12.7 Trustee Reports

Trustee Peterson reported on the following:

- He and Trustee Morrison went to the Local Planning Committee Meeting at Trust Council and received the Housing Assessment Report; a few points require more investigation.
- The use of housing agreements may create a way forward for more affordable housing.
- The issue of rainwater collection, which is currently not considered potable, needs to change, but there is no way to do that legally.
- He also attended the Lasqueti Community Association meeting; there was lots of discussion and he was happy to see a Steering Committee struck for the OCP Review.
- Unfortunately the timing of the friendship gathering fell through on the Tla'amin side; many weekends are busy so we are considering a Wednesday this summer.

Trustee Morrison reported on the following:

- She is teleconferencing in to some meetings now that she is living full-time on Lasqueti again.
- The new chair of the Agricultural Land Reserve lives on Quadra Island.
- She attended the Islands Trust Act Amendments Session and the Strategic Plan Session of Trust Council.
- Several issues were brought up by trustees, including anchorage and pipelines to the coast.

12.8 Electoral Area Director's Report – None

12.9 Trust Fund Board Report – None

Trustee Morrison reported on the following:

- The Board met last week and is looking at implementing its 10-year plan.

- The name has just been changed to Islands Trust Conservancy Board by the BC Legislature; the original request for this change was made in 1996.

13. NEW BUSINESS – Water Specialist

Trustee Morrison introduced this item by reporting that 50 people came to the January meeting with the IT Freshwater Specialist who was very helpful regarding wells and made suggestions for the Pete's Lake system.

LA-2018-030
It was MOVED and SECONDED
that the Lasqueti Island Local Trust Committee request staff to schedule another session on Lasqueti with the Freshwater Specialist.

CARRIED

14. UPCOMING MEETINGS

14.1 Next Regular Meeting Scheduled for Monday, July 23, 2018 at 11:00 am at the Judith Fisher Centre, #1 China Cloud Bay Road, Lasqueti Island, BC

15. TOWN HALL

OCP/LUB Expenses

- A member of the public asked what the $4,000 was spent on for the Lasqueti OCP/LUB line item in the Trustee expense report.
  - Staff responded that it was spent on draft reports that were made for the Shoreline Protection Project.

First Nations Referral

- A member of the public pointed out that in the Resolutions Without Meeting Report on page 18, the third resolution only has the TLa'amin Nation listed in the referral. He understood that they have a treaty with the BC and Federal Governments, but noted that other First Nations also express an interest in Lasqueti even if they don't have a treaty.
  - Staff responded that they asked the LTC to only refer to the Tla'amin Nation because this bylaw change is a minor revision and other First Nations agreed to defer to the Tla'amin Nation for comment.

Trustees attending non-LTC Community Meetings

- A member of the public noted that on page 5 of the minutes of the recent Special Meeting, it reported that "[t]he Trustees responded that … they could not comment unless it is an official IT meeting with the proper notice given."

Discussion ensued and the following was noted:

- If two trustees are there, they cannot talk with each other.
- If only one Trustee is there, s/he can participate fully.
- There are limitations; giving opinions can give the impression that their minds are not open.
- The minutes are a summary; they are not the place for someone to point to for Trustees to take direction from.

- The response was made in the context of Lisa Johnson's preceding question; it is not reflective of how we must act at meetings.

Obligations of Staff

- A member of the public asked that if the LTC passes a motion to oblige the staff to do something; can the staff not do it?
    - Chair Busheikin responded that staff have an obligation unless it violates a law or is unethical. Every now and then, staff will research the request and it may not be directed to the appropriate ministry, etc.; common sense also comes into it.
    - Staff gave an example regarding the Denman LTC's request to change a covenant; it turned out that the change would have no material affect but would have cost the applicant $2,000.00. It was brought back to the LTC and they rescinded the motion to save the applicant the cost.

Lasqueti's Potential Build Out Number

- A member of the public reported that 1,236 is the potential build out number for Lasqueti.

In Camera Meetings

- A member of the public asked why portions of some meetings are *in camera.*
    - Chair Busheikin responded that the Community Charter spells out when and why meetings go *in camera*.
    - Trustees added that it is a law designed to protect the privacy of individuals.

16. CLOSED MEETING

16.1 Motion to Close the Meeting

LA-2018-031
It was MOVED and SECONDED
that the meeting be closed to the public in accordance with the Community Charter, Part 4, Division 3, s.90(1)(a) for the purpose of considering appointments to the Advisory Planning Commission, s.90(1)(d) for adoption of in-camera minutes dated April 23, 2018 AND that the recorder and staff attend the meeting.

CARRIED

The LTC closed the meeting at 12:35pm

16.2 Recall to Order

By general consent the LTC reconvened in open meeting at 12:46pm to Rise and Report.

16.3 Rise and Report

Chair Busheikin reported that Sue Kristinsson and Tom Weinerth have been appointed to the Advisory Planning Commission (APC) and that Jessica Dawe's resignation from the APC has been accepted.

17. ADJOURNMENT

By general consent the meeting was adjourned at 12:48 pm.

____
Laura Busheikin, Chair

Certified Correct:

____
Dave Olsen, Recorder

Print Date: July 16, 2018

Resolutions Without Meeting

Lasqueti Island

Resolution #	Action	Resolution Desciption	Resolution Date
2018-10	In Favour	"That Lasqueti Island Local Trust Committee Bylaw No. 96, cited as "Lasqueti Island Local Trust Committee Advisory Planning Commission Bylaw, 2018", be adopted".	13-Jun-2018

Minutes of the Lasqueti Island Advisory Planning Commission

Date of Meeting: **Monday, June 4, 2018**

Location: **Judith Fischer Centre**
#1 China Cloud Bay Road, Lasqueti Island, BC

APC Members Present:
Andrew Fall, Chair
Nadine Simpson, Deputy Chair
Peter Johnston, Secretary
Lisa Johnson
Peter Johnston
Doane Grinnel
Shelley Garside
Colin Ewan

Staff Present:
Sonja Zupanec, Island Planner
Ann Kjerulf, Regional Planning Manager
Dave Olsen, Recorder

Others Present:
Trustee Tim Peterson
One (1) member of the Public

1. CALL TO ORDER

Acting Chair Zupanec called the meeting to order at 2:32 pm.

2. APPROVAL OF AGENDA

By general consent, the agenda was approved.

3. ELECTION OF CHAIRPERSON, SECRETARY AND DEPUTY CHAIRPERSON

Acting Chair Zupanec introduced the item by making suggestions on process and members were given some time to consider who they would like to fill these positions.

Andrew Fall was nominated as Chair, which he accepted. He was then elected by acclamation.

Chair Fall asked for nominations for Secretary. Peter Johnston was nominated; he accepted. He was elected by acclamation.

Chair Fall recommended reviewing all Executive positions after a year.

Chair Fall called for nominations for Deputy Chair. Nadine Simpson was nominated; she accepted. She was elected by acclamation.

Discussion followed regarding appropriate meeting behaviour and it was noted that anyone could bring issues related to this to the attention of the Chair, who would then inform the LTC and Staff. It was also noted that any Commissioner can approach the LTC or Staff directly with concerns about bullying, harassment or issues with meeting procedures.

Staff informed the Commissioners of the process that the LTC would take if a complaint were to be raised with them. It was noted that APC meetings are subject to the same workplace health and safety requirements as LTC meetings.

4. MINUTES

4.1 Lasqueti Island Advisory Planning Commission Draft Minutes dated December 5, 2017

Discussion ensued regarding the timeliness of the current process and the following was noted:

- Although a draft copy of the APC minutes goes into the next LTC agenda package, it is months after the meeting that the minutes are approved or amended.
- We would like the LTC to change the process so that we can see them within a week.
- It is difficult to approve minutes from 6 months ago with any accuracy.
- The APC has already moved that a copy be sent to the APC at the same time that they are sent to the Islands Trust staff but it has not been addressed by the LTC.

Staff responded with the following:

- That the minute-taker has to submit draft minutes within a week.
- Primarily, the formatting is reviewed by Islands Trust staff.
- Then the minutes are sent to a planner or a Legislative Clerk to review for defamatory material.
- Only then do they become part of the next LTC agenda package.
- Once the APC minutes have been vetted and are on the LTC agenda, they can be sent to the APC at the same time.

Secretary Johnston asked if it would be advantageous to have the APC also vet the minutes prior to inclusion in the LTC agenda package.

Staff confirmed that the LTC would need to receive them at the same time.

The following amendments to the minutes were presented for consideration:

- On Page 3, change “Community” to “Committee” in the phrase: “Chair Fall continued by stating that at the September 12th Community Meeting”.

- On Page 4 change “is” to “has” in the phrase: “The Highlands OCP is a one-page description…”.

By general consent the minutes of the Advisory Planning Commission meeting of December 5, 2017 were adopted.

5. REFERRAL FROM THE LASQUETI LOCAL TRUST COMMITTEE REGARDING PROPOSED BYLAW 95 – SUBDIVISION REGULATIONS

5.1 Planner Zupanec Presentation

Chair Fall introduced Planner Zupanec, who then presented the referral .

The following options were suggested as referral responses:
- Approval Recommended for Reasons Outlined Below
- Approval Recommended Subject to Conditions Outlined Below
- Interests Unaffected by Bylaw Approval
- Not Recommended Due to Reason Outlined Below

Staff continued by explaining the rationale for the Bylaw adjustment and the following was noted:
- That the map entitled Schedule C was also updated to read minimum parcel size for each Subdivision District (A, B, and C).
- Staff then pointed out that property owners could voluntarily change their property district to ensure no further subdivision can occur but there has been no uptake on this to date.
- The Land Use Bylaw (LUB) divides the island into various zones.
- A new subdivision cannot result in split zoned lots; one lot cannot have more than one zone.

Chair Fall asked for discussion before making a motion.

Secretary Johnston stated that he didn’t see any downside to the changes proposed.

Staff explained that cluster subdivisions with 1 acre lots would no longer be possible.

Chair Fall suggested that this Bylaw is simply fixing an error.

LA-APC-2018-001
It was MOVED and SECONDED,
that the APC recommend Approval of Proposed Bylaw 95.
Chair Fall noted that under section 3.11(1) the phrase “outside the Agricultural Land Reserve” could be removed so that the Bylaw also applies to ALR land.

Staff responded that the LTC took out the minimum for the Agricultural Land Reserve; that the Agricultural Land Commission (ALC) ultimately has decision-making power on subdivision approvals in the ALR.

Chair Fall noted that under the current wording, the Bylaw does not apply to land in the ALR. If the Bylaw did apply to ALR land, then, as unlikely as it may be, the ALC could not subdivide into parcels below this minimum.

LA-APC-2018-002
It was MOVED and SECONDED,
that the words "outside the Agricultural Land Reserve" be removed from section 3.11 (1) of Proposed Bylaw 95.

CARRIED

LA-APC-2018-003
It was MOVED and SECONDED,
that the words "outside the Agricultural Land Reserve" be removed from section 3.11 (3)) of Proposed Bylaw 95.

CARRIED

Staff commented that the rules may be different inside the ALR, but the APC can still make the recommendation.

The question was then called on the amended motion, which now reads:

LA-APC-2018-001
It was MOVED and SECONDED,
that the APC recommend Approval of Proposed Bylaw 95 Subject to Conditions Outlined Below:

1. that the words "outside the Agricultural Land Reserve" be removed from section 3.11 (1) of Proposed Bylaw 95.
2. that the words "outside the Agricultural Land Reserve" be removed from section 3.11 (3) of Proposed Bylaw 95.

CARRIED

6. ADJOURNMENT

By general consent, the meeting was adjourned at 3:17 pm.

____
Andrew Fall, Chair

Certified Correct:

____
Dave Olsen, Recorder

Islands Trust

Print Date: July 16, 2018

Follow Up Action Report

Lasqueti Island

28-Mar-2018

Activity	Responsibility	Target Date	Status
Subdivision Regulation Review: -by RWM: staff to bring back draft bylaw 95 with amendments to remove section 1 re: subdivision of the ALR and replace section 6 to retain existing 1:5 ratio; -staff to prepare a draft project charter for a subdivision review project that to review conservation based and cluster subdivision options.	Sonja Zupanec		On Going

04-Jun-2018

Activity	Responsibility	Target Date	Status
LA-DVP-2018.1 (Fern Road Consulting (Cash and Ross)) approved as presented. Notify applicant and issue permit.	Becky McErlean Ian Cox	15-Jun-2018	On Going
LTC resolution requesting staff to prepare a draft project charter for a comprehensive OCP/LUB review. Staff to post photos of CIM flip charts to project page.	Sonja Zupanec		On Going
LTC resolution requesting Islands Trust freshwater specialist to return to Lasqueti Island this summer to conduct a well water workshop.	William Shulba		On Going

STAFF REPORT

File No.: LA-6480-05
Proposed Bylaw No. 95

DATE OF MEETING: July 23, 2018

TO: Lasqueti Island Local Trust Committee

FROM: Sonja Zupanec, Island Planner
Local Planning Services

SUBJECT: Proposed Bylaw 95 - Subdivision Regulations

RECOMMENDATION

1. **That Lasqueti Island Local Trust Committee Bylaw No. 95, cited as "Lasqueti Island Land Use Bylaw No. 78, 2005, Amendment No. 1, 2017", be amended by inserting the following text as subsection 3.11(1) and renumbering subsequent sections accordingly:**

    a. **(1) The minimum area of a parcel that is created by subdivision wholly or partially within the Agricultural Land Reserve is 8 hectares.**

2. **That Lasqueti Island Local Trust Committee Bylaw No. 95, cited as "Lasqueti Island Land Use Bylaw No. 78, 2005, Amendment No. 1, 2017", be read a second time as amended.**

3. **That the Lasqueti Island Local Trust Committee request staff to schedule a community information meeting and public hearing on separate dates for Bylaw No. 95, cited as "Lasqueti Island Land Use Bylaw No. 78, 2005, Amendment No. 1, 2017".**

REPORT SUMMARY

The purpose of this report is to review referral submissions for Proposed Bylaw No. 95; recommend one amendment prior to consideration of second reading and recommend advancing to a community information meeting and public hearing. Proposed Bylaw No. 95 addresses the minimum lot size requirements for each subdivision district consistent with the Lasqueti Island Official Community Plan.

BACKGROUND

The following resolutions were passed on February 19, 2018:

LA-2018-009 It was MOVED and SECONDED,
that Lasqueti Island Local Trust Committee Bylaw No. 95, cited as "Lasqueti Island Land Use Bylaw No. 78, 2005, Amendment No. 1, 2017", be read a first time.
CARRIED

LA-2018-010 It was MOVED and SECONDED,
that the Lasqueti Island Local Trust Committee has reviewed the Islands Trust Policy Statement Directives Only Checklist and determined that Bylaw No. 95, cited as "Lasqueti Island Land Use Bylaw No. 78, 2005, Amendment No. 1, 2017" is not contrary to or at variance with the Islands Trust Policy Statement.
CARRIED

LA-2018-011lt was MOVED and SECONDED,
that Lasqueti Island Local Trust Committee Bylaw No. 95, cited as "Lasqueti Island Land Use Bylaw No. 78, 2005, Amendment No. 1, 2017", be referred to the following for comment: First Nations with an interest in Lasqueti Island, Agricultural Land Commission, BC Assessment Authority, Ministry of Agriculture, Islands Trust Fund, School District 69, Ministry of Transportation and Infrastructure, Powell River Regional District and the Lasqueti Island Advisory Planning Commission.
CARRIED

ANALYSIS

Consultation

Of the seven referrals sent out to select agencies, three responses have been received (Attachments 2-4) as well as recommendations from the Lasqueti Island Advisory Planning Commission (Attachment 5). Additional referral responses will continue to be collected and brought forward as part of a future Community Information Meeting and Public Hearing.

Referrals

Ministry of Agriculture: recommends support for Proposed Bylaw No. 95 with suggestions for clarity around agriculture zoning on Lasqueti Island. As re-zoning of land in the Agricultural Land Reserve (ALR) to a specific agriculture zone is outside the scope of this project, planning staff recommend this be deferred to the comprehensive OCP/LUB review project. Staff also recommends re-instating the 8 hectare minimum lot size for subdivision of a lot partially or wholly within the ALR, as per the draft bylaw which was presented to the LTC in February 2018. Eight hectares (19.7 acres) is the largest subdivision parcel size on Lasqueti for non-crown land and intended to preserve large tracts of land from increased parcelization. Applying this to the ALR would have the same result, insuring agricultural viability and options on large contiguous parcels are a priority on the island versus enabling 4 hectare lot subdivisions. Ministry of Agriculture staff confirmed that a 4 hectare minimum lot size may be unsupportable by the Agricultural Land Commission (ALC) and set unrealistic expectations of property owners that subdivision applications within the ALR would be approved.

qathet Regional District (formerly Powell River RD): recommends support for Proposed Bylaw No. 95 and recommends future amendments to the Land Use Bylaw to recognize and permit community service and facility uses (fire hall, recycling centre) on lands currently zoned 'Land Based' (LB). Planning staff recommend a community service zoning review be included as an in-scope deliverable of the comprehensive OCP/LUB review project.

Ministry of Transportation and Infrastructure: no changes or objections to the proposed bylaw.

Lasqueti Island Advisory Planning Commission: recommended support for Proposed Bylaw No. 95 and recommended removing the references to the Agricultural Land Commission in subsections 3.11(1) and 3.11(3) of Proposed Bylaw No. 95. If the LTC concurs with the planning staff recommendation to re-instate the minimum parcel size in the ALR, the ALC references should not be removed from the Proposed Bylaw.

Rationale for Recommendation

Staff recommends Bylaw No. 95 be amended to include the minimum lot area for land in the ALR as part of this subdivision regulation review project. This would ensure the subdivision regulations of Lasqueti Island enable minimum lot sizes that preserve the integrity of the ALR and clearly establish minimum lot sizes outside of the ALR. Staff recommend the amended bylaw be given second reading and advanced to a community information meeting and public hearing to solicit broader community input as per the recommendation included on Page 1 of the report.

ALTERNATIVES

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

1. **Request further information**

   The LTC may request further information prior to making a decision. If selecting this alternative, the LTC should describe the specific information needed and the rationale for this request. Recommended wording for the resolution is as follows:

   That the Lasqueti Island Local Trust Committee request staff to prepare a supplemental report addressing (insert here) prior to further LTC consideration of Proposed Bylaw No. 95.

NEXT STEPS

Staff can coordinate a community information meeting and public hearing date for fall 2018.

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

ATTACHMENTS

1. Proposed Bylaw No. 95
2. Ministry of Agriculture Referral Response
3. qathet (Powell River) Regional District Referral Response
4. Ministry of Transportation and Infrastructure Referral Response
5. Lasqueti Advisory Planning Commission Recommendations

PROPOSED

LASQUETI ISLAND LOCAL TRUST COMMITTEE
BYLAW NO. 95

A BYLAW TO AMEND LASQUETI ISLAND LAND USE BYLAW NO. 78, 2005

The Lasqueti Island Local Trust Committee, being the Trust Committee having jurisdiction in respect of the Lasqueti Island Local Trust Area under the *Islands Trust Act,* enacts as follows:

1. Citation:

   This bylaw may be cited for all purposes as "Lasqueti Island Land Use Bylaw No. 78, 2005, Amendment No. 1, 2017".

2. Lasqueti Island Local Trust Committee Bylaw No. 78, cited as "Lasqueti Island Land Use Bylaw No. 78, 2005" is amended as shown on Schedule 1, attached to and forming part of this bylaw:

READ A FIRST TIME THIS	10TH	DAY OF	MAY	, 2018
READ A SECOND TIME THIS	______	DAY OF	_________	, 2018
PUBLIC HEARING HELD THIS	______	DAY OF	_________	, 2018
READ A THIRD TIME THIS	______	DAY OF	_________	, 201X

APPROVED BY THE EXECUTIVE COMMITTEE OF THE ISLANDS TRUST THIS

______ DAY OF _________ , 201X

ADOPTED THIS ______ DAY OF _________ , 201X

___________________________ ___________________________

Chair **Secretary**

Lasqueti Island Local Trust Committee

Bylaw No. 95

Schedule 1

1. Schedule "A" of Lasqueti Island Land Use Bylaw No. 78 cited as "Lasqueti Island Land Use Bylaw No. 78, 2005" is amended as follows:

    a. Part 3 – GENERAL PROVISIONS, Section 3.11 SUBDIVISION REGULATIONS, is deleted in its entirety and replaced with:

"3.11 **Subdivision Regulations**

Parcel Area and Frontage

(1) The minimum area of a parcel that is created by subdivision outside of the Agricultural Land Reserve is:

(a) in Subdivision District A designated in Schedule C: 4 hectares.
(b) in Subdivision District B designated in Schedule C: 8 hectares.
(c) in Subdivision District C designated in Schedule C: 65 hectares.

(2) The minimum parcel areas specified in 3.11(1) do not apply:

(a) to the consolidation of two or more parcels into a single parcel;
(b) to a subdivision that adjusts the boundary between two parcels, and if a boundary adjustment subdivision would increase the area of any parcel to the point where the new parcels created could, taken together, be subdivided into more parcels than would be permitted under this Bylaw without the boundary adjustment, the applicant must grant a covenant complying with Section 2.6 in respect of every such parcel, prohibiting further subdivision of the parcel;
(c) if the parcel is being dedicated to the Crown or designated as an ecological reserve under the Ecological Reserve Act; or
(d) if the parcel being created is to be used as a park; for ambulance or fire protection facilities; or solely for the unattended equipment necessary for the operation of a community water system or a community sewer system, and the applicant grants a covenant complying with Section 2.6 limiting the use of the parcel to the specific use that makes it eligible for this exception.

(3) No *parcel* outside of the Agricultural Land Reserve having an area less than 4 hectares may be subdivided under Section 514 of the *Local Government Act* to provide a *residence* for a relative of the owner.

(5) The frontage on a highway of any parcel created by subdivision must be at least 10 percent of its perimeter, and in no case may the frontage be less than 20 metres.

Information Note*: The Local Trust Committee has jurisdiction to exempt a lot or a subdivision from the minimum highway frontage requirement.*

Highway Standards

Information Note: For information on the standards for roads in new subdivisions, see the

Letter of Agreement between the Islands Trust and the Ministry of Transportation and Highways, dated October 20, 1992 and amended July 18, 1996.

Parcel Shape

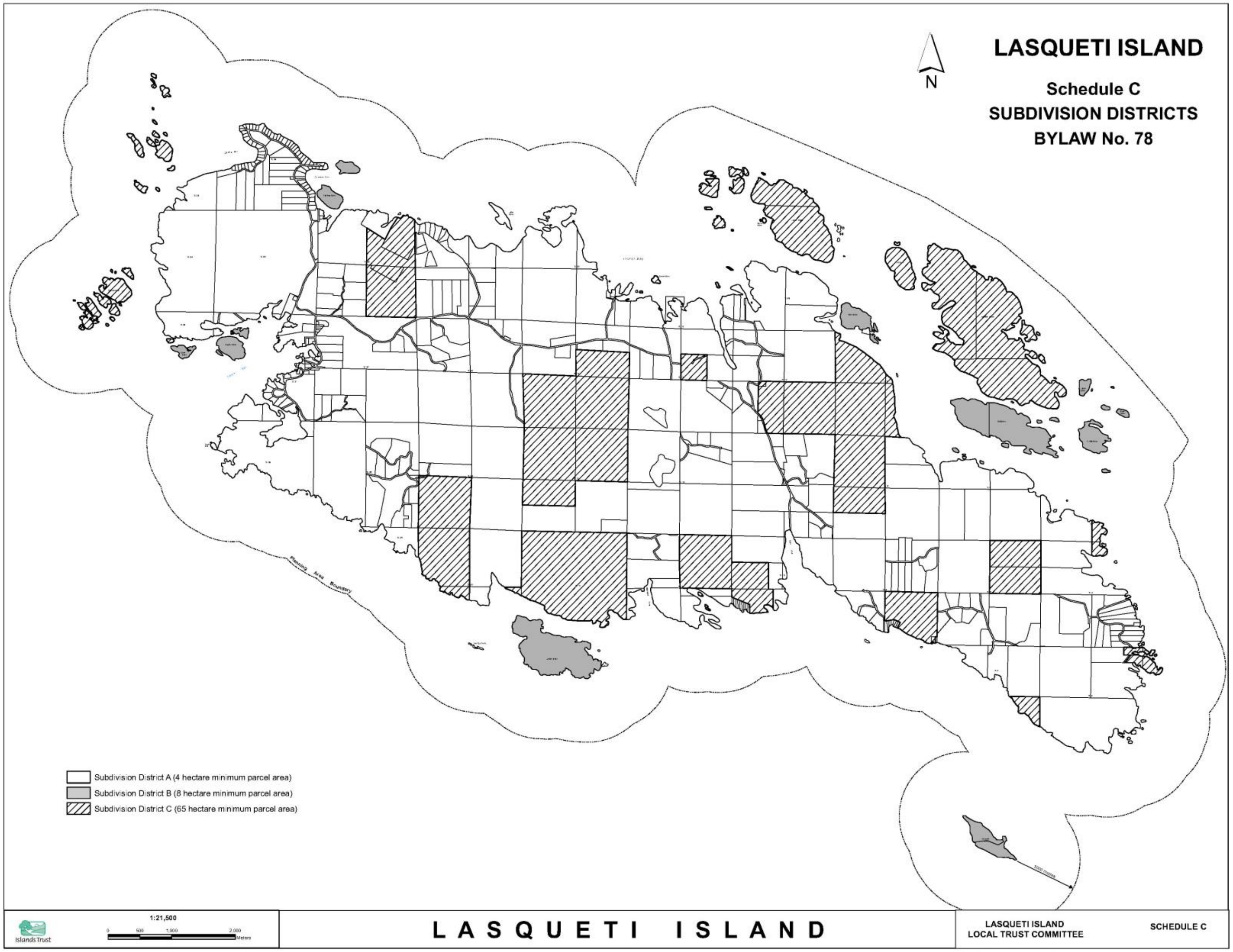
(6) No parcel having a depth greater than five times its width may be created by subdivision, and for this purpose the width of a panhandle parcel shall be measured at the point where the panhandle connects with the main portion of the parcel.

Boundary Adjustment Subdivisions

(7) A subdivision that adjusts the boundary between two parcels and thereby creates a *parcel* lying in two or more *zones* is prohibited."

2. Schedule "C" of Lasqueti Island Land Use Bylaw No. 78 cited as "Lasqueti Island Land Use Bylaw No. 78, 2005" is deleted and replaced with Plan 1 attached to and forming part of this Bylaw.

Lasqueti Island Local Trust Committee
Bylaw No. 95
Plan 1



LA-BL-95

BYLAW REFERRAL FORM
RESPONSE SUMMARY

- [ ] **Approval Recommended for Reasons Outlined Below**
- [x] **Approval Recommended Subject to Conditions Outlined Below**
- [ ] **Interests Unaffected by Bylaw**
- [ ] **Approval Not Recommended Due to Reason Outlined Below**

Bylaw No. 95 does not specifically correlate with the Ministry of Agriculture interests however below are suggestions on providing better clarity around agriculture zoning on Lasqueti Island.

The Lasqueti Island Local Trust Committee Land Use Bylaw 78, 2005 does not have a single "agriculture" zone that includes all ALR land which would provide greater clarity to the general public, local government staff, and elected officials that the intended use within the ALR is *agriculture,* and more effectively establishes the ALC's jurisdiction with respect to land uses within the ALR. Furthermore, a single agriculture zone can help reduce expectations that uses not permitted under the ALCA and Regulation will be allowed on specific properties in the ALR.

The lack of a single zone for properties in the ALR creates confusion with respect to subdivision potential and minimum lot sizes. Zoning in District A, which may include land within the ALR, in which case the 4 hectares minimum lot size might be an expectation. The ALC does not prescribe minimum lot sizes realizing different farm operations require parcel sizes reflective of their specific production type. The use of minimum lot sizes without the ALR specific zone denoted could create unrealistic expectations with respect to subdivision.

The Ministry of Agriculture is willing to participate in discussions around the creation of an ALR specific land use zone for property in the ALR in future zoning bylaw amendments for areas within the Island's Trust jurisdiction.

Lasqueti Island Local Trust Area	Bylaw No. 95
(Island)	(Bylaw Number)
Jill Hatfield	Jill Hatfield P.Ag. Regional Agrologist
(Signature)	(Name and Title)
July 6, 2018	BC Ministry of Agriculture
(Date)	(Agency)

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POWELL RIVER
REGIONAL DISTRICT

Report Date: June 12, 2018

Author: Laura Roddan

Meeting Date: June 21, 2018

REQUEST FOR DECISION REPORT

TO: Committee of the Whole

FROM: Laura Roddan, Manager of Planning Services

IN COLLABORATION WITH: Mike Wall & Ryan Thoms

SUBJECT: Bylaw Referral – Lasqueti Island Local Trust Committee

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ACTION/RECOMMENDATION

1. **THAT** the Committee recommend the Board advise the Lasqueti Island Local Trust Committee that the Powell River Regional District supports proposed *Bylaw No. 95 to amend Lasqueti Island Land Use Bylaw No. 78, 2005*; and

2. **THAT** the Committee recommend the Board advise the Lasqueti Island Local Trust Committee that the Powell River Regional District requests future amendments to *Lasqueti Island Land Use Bylaw No. 78, 2005* be initiated to recognize and permit community service and facility uses (fire halls, recycling centers) on lands zoned Land Based (LB).

PURPOSE/SUMMARY

To consider recommendations to the Lasqueti Island Local Trust Committee regarding proposed *Bylaw No. 95 to amend Lasqueti Island Land Use Bylaw No. 78, 2005* and future amendments to the bylaw.

BACKGROUND

On November 20, 1998, the Powell River Regional District Board and the Lasqueti Island Local Trust Committee signed a Protocol Agreement that sets out the following principles regarding interagency relations:

1) *Recognition of each others' jurisdictions and capabilities with a commitment to promoting a spirit of partnership through joint legislative, policy, program and communication initiatives;*

2) *Coordination of planning, servicing and growth management activities that is responsive to the needs of the local trust area and the electoral area of which they are a part;*

3) *Respect for the legislated 'preserve and protect' object of the Islands Trust, the servicing function of the Regional District Board and the respective land use planning authority of both Parties;*

4) *Cooperation through sharing of information and notification of significant initiatives that may impact the other Party and through regular liaison.*

STRATEGIC PRIORITY

Bylaw Referral – Lasqueti Island Local Trust Committee

DISCUSSION

On May 24, 2018, a bylaw referral package was received from the Lasqueti Island Local Trust Committee regarding proposed *Bylaw No. 95 to amend Lasqueti Island Land Use Bylaw No. 78, 2005.* Bylaw No. 95 responds to the provincial requirement for the Lasqueti Island Trust Committee to ensure consistency between local government bylaws.

Proposed *Bylaw No. 95 to amend Lasqueti Island Land Use Bylaw No. 78, 2005,* corrects the wording of the minimum lot size regulations for subdivision by: replacing Section 3.11 Subdivision Regulations; and replacing Schedule C Subdivision Districts. This amendment will ensure consistency between *Lasqueti Island Official Community Plan Bylaw No. 77, 2005* and *Lasqueti Island Land Use Bylaw No. 78, 2005.* A copy of the amending bylaw is attached to this report as Appendix A.

In reviewing the bylaw referral, the need for further amendments to *Lasqueti Island Land Use Bylaw No. 78, 2005* has been identified. Under the current bylaw, properties containing the Lasqueti Island Fire Hall and the Lasqueti Island Recycling Centre are zoned Land Based (LB). These properties contain community facilities and the properties are leased by the Powell River Regional District to deliver community services to residents of Lasqueti Island. Under the current bylaw, Land Based (LB) regulations do not recognize or permit community services and facilities.

This bylaw referral provides an opportunity for the Board to request future amendments to *Lasqueti Island Land Use Bylaw No. 78, 2005* to recognize and permit community services and facilities (fire halls, recycling centers) on lands zoned Land Based (LB). Planning staff have confirmed that the Lasqueti Island Local Trust Committee will be initiating a broader review and update of *Lasqueti Island Official Community Plan Bylaw No. 77, 2005* and *Lasqueti Island Land Use Bylaw No. 78, 2005* in the near future. This would be an opportune time to request that this matter be addressed.

FINANCIAL IMPLICATIONS

Not applicable.

PUBLIC AND/OR STAKEHOLDER ENGAGEMENT

This is a Lasqueti Island Local Trust Committee referral. Public consultation and stakeholder engagement is the responsibility of the Lasqueti Island Local Trust Committee.

CONCLUSION

In conclusion, staff is recommending support for proposed Bylaw No. 95 and request for future amendments to recognize and permit community service and facility uses (fire halls and recycling centers) on lands zoned Land Based (LB).

Laura Roddan
Manager of Planning Services

Concurrence: Al Radke
Chief Administrative Officer

Our file: 2018-03471
Your file:
Date: June 21, 2018

BRITISH COLUMBIA
Ministry of Transportation and Infrastructure

Islands Trust
700 North Road
Gabriola Island, BC
V0R 1X3

Attention: Sonja Zupanec, Island Planner

The Ministry of Transportation and Infrastructure (MoTI) has received and reviewed your referral of May 24, 2018 to amend the Lasqueti Island Land Use Bylaw No. 78 (LUB) by correcting the wording of the minimum lot size regulations for subdivision.

The proposal does not fall within Section 52 of the Transportation Act and will not require Ministry of Transportation and Infrastructure formal approval. The Ministry has no objections to the proposal.

Thank you for the opportunity to comment. If you or the proponent has any questions, please contact me at (250) 751-7089 or by email at Bryce.Pirozzini@gov.bc.ca.

Sincerely,

Bryce Pirozzini

District Development Technician

Ministry of Transportation and Infrastructure
Vancouver Island District
Mailing Address:
Suite 301 – 2100 Labieux Road
Nanaimo, BC V9T 6E9
Telephone: (250) 751-3246
Facsimile: (250) 751-3289

Minutes of the Lasqueti Island Advisory Planning Commission

Date of Meeting:	**Monday, June 4, 2018**
Location:	**Judith Fischer Centre** **#1 China Cloud Bay Road, Lasqueti Island, BC**
APC Members Present:	**Andrew Fall, Chair** **Nadine Simpson, Deputy Chair** **Peter Johnston, Secretary** **Lisa Johnson** **Peter Johnston** **Doane Grinnel** **Shelley Garside** **Colin Ewan**
Staff Present:	**Sonja Zupanec, Island Planner** **Ann Kjerulf, Regional Planning Manager** **Dave Olsen, Recorder**
Others Present:	**Trustee Tim Peterson** **One (1) member of the Public**

1. CALL TO ORDER

Acting Chair Zupanec called the meeting to order at 2:32 pm.

2. APPROVAL OF AGENDA

By general consent, the agenda was approved.

3. ELECTION OF CHAIRPERSON, SECRETARY AND DEPUTY CHAIRPERSON

Acting Chair Zupanec introduced the item by making suggestions on process and members were given some time to consider who they would like to fill these positions.

Andrew Fall was nominated as Chair, which he accepted. He was then elected by acclamation.

Chair Fall asked for nominations for Secretary. Peter Johnston was nominated; he accepted. He was elected by acclamation.

Chair Fall recommended reviewing all Executive positions after a year.

Chair Fall called for nominations for Deputy Chair. Nadine Simpson was nominated; she accepted. She was elected by acclamation.

Discussion followed regarding appropriate meeting behaviour and it was noted that anyone could bring issues related to this to the attention of the Chair, who would then inform the LTC and Staff. It was also noted that any Commissioner can approach the LTC or Staff directly with concerns about bullying, harassment or issues with meeting procedures.

Staff informed the Commissioners of the process that the LTC would take if a complaint were to be raised with them. It was noted that APC meetings are subject to the same workplace health and safety requirements as LTC meetings.

4. MINUTES

4.1 Lasqueti Island Advisory Planning Commission Draft Minutes dated December 5, 2017

Discussion ensued regarding the timeliness of the current process and the following was noted:

- Although a draft copy of the APC minutes goes into the next LTC agenda package, it is months after the meeting that the minutes are approved or amended.
- We would like the LTC to change the process so that we can see them within a week.
- It is difficult to approve minutes from 6 months ago with any accuracy.
- The APC has already moved that a copy be sent to the APC at the same time that they are sent to the Islands Trust staff but it has not been addressed by the LTC.

Staff responded with the following:

- That the minute-taker has to submit draft minutes within a week.
- Primarily, the formatting is reviewed by Islands Trust staff.
- Then the minutes are sent to a planner or a Legislative Clerk to review for defamatory material.
- Only then do they become part of the next LTC agenda package.
- Once the APC minutes have been vetted and are on the LTC agenda, they can be sent to the APC at the same time.

Secretary Johnston asked if it would be advantageous to have the APC also vet the minutes prior to inclusion in the LTC agenda package.

Staff confirmed that the LTC would need to receive them at the same time.

The following amendments to the minutes were presented for consideration:

- On Page 3, change “Community” to “Committee” in the phrase: “Chair Fall continued by stating that at the September 12th Community Meeting”.

- On Page 4 change “is” to “has” in the phrase: “The Highlands OCP is a one-page description…”.

By general consent the minutes of the Advisory Planning Commission meeting of December 5, 2017 were adopted.

5. REFERRAL FROM THE LASQUETI LOCAL TRUST COMMITTEE REGARDING PROPOSED BYLAW 95 – SUBDIVISION REGULATIONS

5.1 Planner Zupanec Presentation

Chair Fall introduced Planner Zupanec, who then presented the referral.

The following options were suggested as referral responses:

- Approval Recommended for Reasons Outlined Below
- Approval Recommended Subject to Conditions Outlined Below
- Interests Unaffected by Bylaw Approval
- Not Recommended Due to Reason Outlined Below

Staff continued by explaining the rationale for the Bylaw adjustment and the following was noted:

- That the map entitled Schedule C was also updated to read minimum parcel size for each Subdivision District (A, B, and C).
- Staff then pointed out that property owners could voluntarily change their property district to ensure no further subdivision can occur but there has been no uptake on this to date.
- The Land Use Bylaw (LUB) divides the island into various zones.
- A new subdivision cannot result in split zoned lots; one lot cannot have more than one zone.

Chair Fall asked for discussion before making a motion.

Secretary Johnston stated that he didn’t see any downside to the changes proposed.

Staff explained that cluster subdivisions with 1 acre lots would no longer be possible.

Chair Fall suggested that this Bylaw is simply fixing an error.

LA-APC-2018-001
It was MOVED and SECONDED,
that the APC recommend Approval of Proposed Bylaw 95.
Chair Fall noted that under section 3.11(1) the phrase “outside the Agricultural Land Reserve” could be removed so that the Bylaw also applies to ALR land.

Staff responded that the LTC took out the minimum for the Agricultural Land Reserve; that the Agricultural Land Commission (ALC) ultimately has decision-making power on subdivision approvals in the ALR.

Chair Fall noted that under the current wording, the Bylaw does not apply to land in the ALR. If the Bylaw did apply to ALR land, then, as unlikely as it may be, the ALC could not subdivide into parcels below this minimum.

LA-APC-2018-002
It was MOVED and SECONDED,
that the words "outside the Agricultural Land Reserve" be removed from section 3.11 (1) of Proposed Bylaw 95.

CARRIED

LA-APC-2018-003
It was MOVED and SECONDED,
that the words "outside the Agricultural Land Reserve" be removed from section 3.11 (3)) of Proposed Bylaw 95.

CARRIED

Staff commented that the rules may be different inside the ALR, but the APC can still make the recommendation.

The question was then called on the amended motion, which now reads:

LA-APC-2018-001
It was MOVED and SECONDED,
that the APC recommend Approval of Proposed Bylaw 95 Subject to Conditions Outlined Below:

1. that the words "outside the Agricultural Land Reserve" be removed from section 3.11 (1) of Proposed Bylaw 95.
2. that the words "outside the Agricultural Land Reserve" be removed from section 3.11 (3) of Proposed Bylaw 95.

CARRIED

6. ADJOURNMENT

By general consent, the meeting was adjourned at 3:17 pm.

____
Andrew Fall, Chair

Certified Correct:

____
Dave Olsen, Recorder

STAFF REPORT

File No.: LA-6500-20 (OCP/LUB Review)

DATE OF MEETING: July 23, 2018

TO: Lasqueti Island Local Trust Committee

FROM: Sonja Zupanec, Island Planner
Northern Team

SUBJECT: OCP/LUB Review Draft Project Charter

RECOMMENDATION

1. **That the Lasqueti Island Local Trust Committee endorse the OCP/LUB Review Project Charter dated July 2018.**

2. **That the Lasqueti Island Local Trust Committee request staff to prepare a work plan and budget for the OCP/LUB Review Project and request funding confirmation from the Director of Administrative Services for the 2018/19 fiscal year.**

3. **That the Lasqueti Island Local Trust Committee refer the July 2018 Staff Report regarding the OCP/LUB Review Project to the Lasqueti Island Advisory Planning Commission (APC) for input regarding the development of a communications and engagement strategy to guide the project, and that staff and one trustee attend the meeting.**

REPORT SUMMARY

The purpose of this report is to present a draft Project Charter for endorsement and recommend that the LTC solicit Advisory Planning Commission (APC) input on a communications and engagement strategy.

BACKGROUND

The following resolutions were passed by the LTC at the June 4, 2018 regular business meeting pertaining to this project:

LA-2018-027 It was MOVED and SECONDED
that the Lasqueti Island Local Trust Committee ask staff to prepare a Project Charter to look at a comprehensive OCP/LUB review for a future meeting.
CARRIED

A draft project charter is included as Attachment 1 of this report.

LA-2018-028 It was MOVED and SECONDED
that the Lasqueti Island Local Trust Committee request staff to post photos from the Community Information Meeting (CIM) of April 28, 2018 to the Lasqueti webpage.
CARRIED

The flip chart notes from the April CIM have been posted to the webpage and used by planning staff to inform the development of the draft project charter.

ANALYSIS

Draft Project Charter

In order to initiate the project, staff has prepared a draft project charter (Attachment 1) for LTC endorsement. The draft project charter incorporates LTC direction, community input and prioritizes intergovernmental collaboration with Tla'amin First Nation and the Islands Trust Conservancy goals as overarching considerations for the project.

Budget Work Plan

In order to initiate work on the project, the project charter must be endorsed by the LTC and a budget for 2018/2019 must be approved by the Director of Administrative Services. For the current fiscal 2018/2019 budget, the development of a comprehensive communications and engagement strategy is the primary deliverable to guide the multi-year project. Additional budget approvals will be required as the project advances.

Advisory Planning Commission Referral

The APC can assist the LTC by providing recommendations on specific elements of a communications and engagement strategy for the project. This may include:

- engagement objectives;
- stakeholder identification;
- engagement phases; and
- Communications and consultation methods.

Staff can incorporate APC recommendations into a draft communications and engagement strategy for LTC consideration in fall 2018.

NEXT STEPS

Upon LTC endorsement of the Project Charter, staff can prepare a budget work plan for Director's approval. Once the 2018/2019 budget is approved staff can prepare a referral to the APC to solicit input on considerations for the communications/engagement strategy. Recommendations can be forwarded to the LTC in the fall of 2018.

Submitted and Concurrence By:	Sonja Zupanec, RPP, MCIP Island Planner, Acting Regional Planning Manager	July 13, 2018

ATTACHMENTS

1. Draft Project Charter – OCP/LUB Review Project, July 2018

OCP/LUB Review Project Charter *DRAFT* v 1.0

Lasqueti Island Local Trust Committee

Date: July 2018

Purpose To review and update the Lasqueti Official Community Plan (OCP) policies and Land Use Bylaw (LUB) regulations, in a manner which supports the Object of the Islands Trust, strengthens relations with First Nations and addresses community land use planning priorities.

Background The LTC identified a "Comprehensive OCP/LUB Review" as a top priority project and held an early community information meeting in April 2018 to gather ideas on the scope of the project. Support for the Islands Trust's "preserve and protect mandate", including a focus on strengthening relations with Tla'amin Nation and other Nations, is an overarching priority for this review.

Objectives

- Develop an Engagement and Communication Strategy to prioritize consultation methodology .
- Strengthen relations with First Nations and incorporate Nation perspectives and recognition of Tla'amin Treaty rights into policy/regulatory options.
- Ensure proposed policy/regulatory changes are consistent with the Local Government Act, Object of the Islands Trust and Islands Trust Policy Statement, with focus on protection of sensitive ecosystems and biodiversity.
- Ensure proposed policy/regulatory changes address Islands Trust Conservancy 'Regional Conservation Plan 2018 -2027' goals and priorities.

In Scope

First Nations Relations and Perspectives

- Establish opportunities for inter-governmental collaboration for effective decision making respecting Treaty and First Nations rights throughout the OCP/LUB review.

Protection of the Environment and Sensitive Ecosystems:

- Consider updated policies and regulations to protect sensitive ecosystems, biodiversity, shorelines and freshwater resources.

Increasing Housing Options and Aging at Home:

- Review housing policies and regulations; consider cluster and density transfer provisions.
- Consider incorporating 'Aging at Home' 2016 report recommendations and 'Housing Needs Assessment' 2018 report recommendations.

Food Security:

- Update agricultural land designations and zoning to ensure protection of the Agricultural Land Reserve and consistency with provincial ALC regulations.

Community Services and Village Planning:

- Consider updates to OCP designations, density provisions, zoning.

Public Trails, Beach Access, Marine Zoning

- Consider public trail and beach access planning.
- Consider marine zoning updates and new regulations for docks and marine structures.

Workplan Overview

Deliverable/Milestone	Date
LTC endorses project charter; referral to APC for comment on communication/engagement strategy considerations.	July –October 2018
Develop Engagement and Communication Strategy for LTC endorsement, incorporating Tla'amin Nation intergovernmental consultation.	2018/2019
Initiate broad community consultation on review topics.	2019
Development of draft bylaws.	2020
Community consultation and early referrals of draft bylaws.	2020
Legislative process for proposed bylaws.	2021
Adoption of proposed bylaws and development of communications materials.	Spring/Summer 2022

Project Team

Island Planner	Project Manager/ Planner
Regional Planning Manager	Project Sponsor
Legislative Clerk	Legislative Process/ Bylaw Review
Islands Trust Communications Specialist / Planner 2	Communications / Graphic Support
Tla'amin First Nation	Intergovernmental Collaboration
Advisory Planning Commission/ Community Groups	Community Representatives

RPM Approval:

Date:

LTC Endorsement:

Resolution #

Budget

Budget Source: Lasqueti OCP/LUB Review Project

Fiscal	Item	Cost
2018-2019	Communication and Engagement Strategy	$2,000
2019-2020	Topic Consultation/Legal Review	$8,000 (pending budget approval)
2020-2021 2021-2022	Legislative Process (community information meetings; public hearing; advertising)	$1,000 (pending budget approval)
	Total	**$11,000**

Top Priorities

Lasqueti Island

No.	Description	Activity	R/Initiated	Responsibility	Target Date
1	Review of Lasqueti subdivision regulations	-review minimum and minimum average parcel size regulations for each subdivision district	23-Oct-2017	Sonja Zupanec	
2	OCP/LUB Review	A comprehensive review of the Lasqueti Island Official Community Plan and Land Use Bylaw.	08-Jan-2018	Sonja Zupanec	
3	Community to Community Forum	Establish relationships with First Nations that have interests in the Lasqueti Local Trust Area.	09-Jun-2016	Sonja Zupanec	31-Mar-2017

Projects

Lasqueti Island

Description	Activity	R/Initiated
Lasqueti OCP Update	1. adding policy requiring all marinas applying for rezoning or a development permit to provide pump out facilities; and 2. adding advocacy policy encouraging neighbouring local governments to require that marinas servicing vessels traveling within the Trust Area install pump-out facilities when applying for rezoning or a development permit (Recommendations from Trust Council to all LTCs) 3.Update with Intertidal zone policies using specific recommendations from the Greenshores Project 4. Update with policies and applicable regulations to support Food Security (Trust Council 2010)	
Aging at home implementation project	-targeted OCP and LUB review -review options to implement Aging at Home on Lasqueti report recommendations #3, 4,5,6,7,9, and 11. -on projects list pending completion of Northern Housing Needs Assessment (spring 2018)	23-Oct-2017
Marine Shoreline Protection Project	Targeted OCP/LUB review and First Nations engagement; Review policies and regulations to support eelgrass and forage fish habitat protection; Work with Coastal Douglas-fir Conservation Partnership to draft recommendations regarding land use planning tools that will effectively conserve Coastal Douglas-fir forest ecosystems	08-Jan-2018
Upland to barge ramp permitted uses	Ã‚Â research and report back on options to make the current uses associated with the barge ramp legal.	04-Jun-2018

Islands Trust

Print Date: July 16, 2018

Applications

Subdivision

File Number	Applicant Name	Date Received	Purpose
LA-SUB-2014.1	Collings, Aileen	18-Mar-2014	Boundary Adjustment and then a 9 lot strata subdivision

Planner: Teresa Rittemann

Planning Status

Status Date: 10-Jul-2018

No change in status.

Status Date: 09-Jan-2018

PLA received from MOTI.

Status Date: 21-Nov-2017

Amended subdivision plan received. Proposal shows dimensions and lot frontage and depth-width ratio requirements. Revised referral report sent to MOTI.

File Number	Applicant Name	Date Received	Purpose
LA-SUB-2016.1	Mystic Ridge Farm	29-Feb-2016	PID: 004-248-163 Create three residential lots

Planner: Sonja Zupanec

Planning Status

Status Date: 10-Jan-2017

Final approval letter sent on August 23, 2016.

Status Date: 09-May-2016

Email to MOTI to confirm that applicant has submitted confirmation that conditions re: ALC and sewage have been met and non-conformity siting demonstrated on sketched plan. Waiting for final plan of subdivision prior to letter from IT that application meets Lasqueti bylaws.

Status Date: 18-Mar-2016

Referral response sent to MOTI; copied to LTC and applicant/owner. Waiting for final plan of subdivision and confirmation of conditions met prior to final approval letter.

File Number	Applicant Name	Date Received	Purpose

Applications

LA-SUB-2018.1	Fern Road Consulting	02-Jan-2018	PIDs: 017-115-736 (Cash) Civic address 2 Grant Road, Lasqueti Island BC 017-312-183 (Ross) Lot line adjustment

Planner: Sonja Zupanec

Planning Status

Status Date: 18-Jun-2018

DVP approved by LA LTC June 4 - awaiting PLR (Preliminary Layout Review - formerly PLA)

Status Date: 04-Jun-2018

LTC must approve DVP for lot depth/width ratio before SUB can proceed.

Updated: May 23, 2017

Lasqueti Island Local Trust Committee

POLICIES AND STANDING RESOLUTIONS

No	Meeting Date	Resolution No.	Issue	Policy
1.	July 11, 2013	LA-2013-020	APC member Agenda Package	It was **MOVED** and **SECONDED,** that on request by an Advisory Planning Commission member, that they receive a Lasqueti Island Local Trust Committee Agenda package at no charge.
2.	February 28, 2017	LA-2017-006	APC to also act as TAC	**It was MOVED and SECONDED,** that the Lasqueti Island Local Trust Committee make a Standing Resolution to request the APC to undertake the function of a Transportation Advisory Committee.

ISLANDS TRUST FUND
A Conservancy for Canada's Islands in the Salish Sea

Trust Fund Board Report
to Local Trust Committees
and Bowen Island Municipality
May 2018

Islands Trust Fund Name Change
The TFB is thrilled to have received notice that the name change to Islands Trust Conservancy has been approved. Staff has prepared a Name Change Implementation Plan that outlines a two-staged approach to implement the name change over the next few months.

Medicine Beach Nature Sanctuary Management Plan
The TFB received and approved an updated management plan for the Medicine Beach Nature Sanctuary. The TFB requested that an article be submitted to the Pender Post to provide community awareness about the management issues for this popular location.

Approval of Parks Canada – Sidney Island Forest Restoration Proposal
The TFB reviewed information and provided support in principle for Parks Canada's Sidney Island Forest Restoration Proposal, which includes eradication of fallow deer.

2017-2018 Annual Report Submission
The TFB approved text for inclusion in the 2017-2018 Annual Report for approval by Trust Council and submission to the Minister of Municipal Affairs and Housing.

Summary of Current Island-by-Island Activities

Denman
Staff are finalizing the revised management plan for Morrison Marsh Nature Reserve, to be completed by July 2018. Invasive species removal and trail clearing, sign installation, tree caging for forest restoration continues at all three TFB nature reserves on Denman.

Gabriola
Construction of a boardwalk around a large western red cedar tree at Elder Cedar

S'ul-hween X'pey Nature Reserve is now complete and volunteers have mulched the area with woodchips.

Gambier

Staff visited Keats Island to view the proposed Sandy Beach Nature Reserve. Restoration continues at Brigade Bay Bluffs and Long Bay Wetland Nature Reserves protecting and planting tree seedlings.

Lasqueti

The Salish View campaign continues, in partnership with the Lasqueti Island Nature Conservancy (LINC). A news release has been issued, and with a recent grant awarded to LINC, the campaign is 40 per cent of the way to a $250,000 goal.

Thetis

Staff are negotiating a conservation covenant for Fairyslipper Forest Nature Reserve with the Thetis Island Nature Conservancy and the Cowichan Community Land Trust. Ecological information is in the process of being collected to inform the covenant baseline report and the management plan for the protected area.

Please feel free to contact members of the Trust Fund Board or Islands Trust Fund staff for more details.

Tony Law, Chair tlaw@islandstrust.bc.ca
Islands Trust Fund itfmail@islandstrust.bc.ca

Islands Trust

STAFF REPORT

File No.: 6500-20
(LTC Cannabis Regulation)

DATE OF MEETING: July 23, 2018

TO: Lasqueti Island Local Trust Committee

FROM: Ann Kjerulf, Regional Planning Manager
Northern Team

COPY: David Marlor, Director of Local Planning Services

SUBJECT: Regulation of Cannabis Production and Retail Sales and Non-Medical Cannabis Retail License Application Fees

RECOMMENDATION

1. **That the Lasqueti Island Local Trust Committee adopt the following standing resolution with respect to the processing of non-medical cannabis retail license applications:**

- Proposed or amended licenses for non-medical cannabis retail establishments require an application to the local trust committee.
- The application process shall comprise a public consultation component, which includes at least one notification to neighbours, one public meeting, posting of public notices and one advertisement in a local periodical.
- The public consultation process shall be determined by the local trust committee after initial review of the proposal.
- However, as a minimum, the local trust committee will mail or otherwise deliver a notice to all owners and residents of properties within a 500 metre radius of the subject property where the establishment is proposed at least 10 days before adoption of a resolution providing comment on the application. The required notice shall include the following information:
    - Name of the applicant and a description of the proposal in general terms
    - The location of the proposed establishment and the subject site
    - The place where, and date and time when, both a public meeting will be held and a resolution of the local trust committee considered.
    - The name and contact information of the Islands Trust planning staff member who can provide copies of the proposed or amended license application
    - How public comments may be submitted to the local trust committee.

2. **That the Lasqueti Island Local Trust Committee request that staff prepare a draft bylaw to amend the fees bylaw to specify a fee of [$ amount] for Liquor Control and Licensing Branch non-medical cannabis retail applications and a fee of $825 for Liquor Control and Licensing Branch liquor license applications.**

REPORT SUMMARY

This report provides information to local trust committees regarding the proposed *Cannabis Act* and describes options for the regulation of non-medical cannabis retail sales. The Lasqueti Island Local Trust Committee (LTC) is asked to consider:

- Adopting a standing resolution to process Liquor Control and Licensing Branch (LCLB) non-medical cannabis retail applications;
- Amending the LTC fees bylaw to include a specific fee for the processing of LCLB applications;
- As an option, reviewing its land use regulations applicable to cannabis production and retail sales.

BACKGROUND

Regulatory Framework

Cannabis Act

The proposed *Cannabis Act*[1] would provide a framework for the production, distribution, sale and possession of cannabis, which would be jointly regulated by federal, provincial and local governments across Canada. Under the *Cannabis Act*, the federal government's primary responsibilities would include licensing both medical and non-medical cannabis producers, regulating the industry (advertising, marketing, and promotion), and determining health and safety standards (e.g. potency and ingredients). Provinces and territories would license and oversee the distribution and retail sale of cannabis.[2]

Until the adoption of the *Cannabis Act*, the *Access to Cannabis for Medical Purposes Regulation (ACMPR)* released 2016[3] remains the authority for lawful cannabis production and possession; cannabis may be grown by registered persons or licensed producers for medical purposes; and retail distribution of cannabis in dispensaries and storefronts is illegal.[4]

The *Cannabis Act* includes a broad definition of cannabis:

- Any part of the cannabis plant, other than mature stalks that do not contain leaves, flowers or seeds, the cannabis plant fibre, or the plant root.
- Any substance or mixture of substances that contains or has on it any part of a cannabis plant.
- Any substance that is identical to any phytocannabinoid produced by, or found in, such a plant, regardless of how the substance was obtained.

Marihuana is a form of cannabis. "Cannabis" is preferable to "marihuana" for the regulatory context.[5]

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[1] Proposed *Cannabis Act*. http://www.parl.ca/DocumentViewer/en/42-1/bill/C-45/third-reading
[2] FCM. 2018. Municipal Guide to Cannabis Legalization. https://fcm.ca/Documents/issues/Cannabis-Guide-EN.pdf
[3] The *Access to Cannabis for Medical Purposes Regulation* replaced the *Marihuana for Medical Purposes Regulation.*
[4] FCM. 2018. Municipal Guide to Cannabis Legalization. https://fcm.ca/Documents/issues/Cannabis-Guide-EN.pdf
[5] IBID.

BC Cannabis Control and Licensing Act

The *BC Cannabis Control and Licensing Act (BCCLA)*, proclaimed on May 31, 2018, establishes provincial control over the sale, supply and possession of non-medical cannabis, and establishes licensing of private cannabis retailers, including registration and training requirements for those who will work in cannabis retail. The *Act* outlines restrictions on the possession, personal cultivation and consumption of cannabis by adults and prohibitions for minors.

The *BCCLA* requires notification to the local government or Indigenous nation for the area in which a retail establishment is proposed to be located or is located.

Upon receipt of notification, the applicable local government or Indigenous nation must take into account any prescribed criteria and, in the prescribed circumstances, gather the views of residents by one or more of the following methods:

a) By receiving written comments in response to a public notice of the application;
b) By conducting a public hearing in respect of the application;
c) By holding a referendum;
d) By using another method the local government or Indigenous nation considers appropriate.

The BCCLA further states that a licence must not be issued or amended unless the local government or Indigenous nation for the area gives a recommendation that the licence be issued or amended.[6]

In BC, the wholesale distribution of non-medical cannabis will be solely through the Liquor Distribution Branch (LDB). The LDB will be the operator of government-run retail stores and the Liquor Control and Licensing Branch (LCLB) will be responsible for licensing and monitoring the retail sector using a mixed public/private model.

Local Government Land Use Authority

Local governments have delegated authority from the Province, through the *Local Government Act (LGA)*, to regulate, through zoning regulations, the location, size, and siting of cannabis businesses.

LTCs may have previously amended their bylaws to provide regulations for the location, size or siting of cannabis (marihuana) production facilities. The Gabriola Island Land Use Bylaw (LUB) for example, stipulates:

- Permitted uses in the Agriculture (AG) zone include: "Indoor production of medical marihuana licenced under the *Marihuana for Medical Purposes Regulation* on lots in the Agricultural Land Reserve".
- The maximum *height of buildings* in the Agricultural Land Reserve used exclusively for a Medical Marihuana Production Facility licenced under the Marihuana for Medical Purposes Regulation is 15.0 metres (49 feet); and
- The minimum setback for buildings, structures and fencing used for the indoor production of medical marihuana licenced under the *Marihuana for Medical Purposes Regulation* is 30 metres (98.4 feet) from any lot line and 150 meters (492.13 feet) from any school or park.

Notably, "the production of marihuana in accordance with the *Marihuana for Medical Purposes Regulations"* is a permitted farm use in the ALR under the *Agricultural Land Reserve (ALR) Use, Subdivision and Procedure Regulation.* Hence, cannabis production on land within the ALR cannot be prohibited by local governments.

[6] *Cannabis Control and Licensing Act*. https://www.leg.bc.ca/parliamentary-business/legislation-debates-proceedings/41st-parliament/3rd-session/bills/progress-of-bills

ANALYSIS

Issues and Opportunities

Land Use (Zoning) Authority

Local trust committees are responsible for good governance through land use regulation. This involves consideration for the types and locations of land uses in their communities, and specific regulations to mitigate the potential for land use conflict. It is up to individual LTCs to determine to what extent land use regulation is needed and what, if any, amendments should be undertaken to their LUBs.

In accordance with the proposed *Cannabis Act*, LTCs have the ability to regulate the location, size, and siting of cannabis production and retail sales. This may occur in a variety of ways:

1. <u>Permissive zoning</u>

   Cannabis retail sales would theoretically be permitted in all zones where retail uses are permitted (including home occupations allowing retail) if the applicable Land Use Bylaw permits retail sales and the definition of retail sales is liberal or absent.

   Similarly, liberal LUB regulations may allow cannabis production anywhere agriculture is permitted (depending on the LUB definition of agriculture and in which zones agriculture is permitted). Cannabis production is, as noted earlier, an outright permitted use in the ALR.

2. <u>Prohibitive Zoning</u>

   Cannabis retail sales could be prohibited in all zones if the applicable Land Use Bylaw included a regulation such as "Cannabis retail sales are prohibited in all zones" and a distinct definition of "cannabis retail sales".

   Cannabis production could be prohibited outside the ALR (although the federal government will retain exclusive authority to license producers).

3. <u>Discretionary Zoning</u>

   Cannabis retail sales may be permitted in select zones (e.g. commercial zones) and/or a minimum distance from other cannabis retail sales establishments or other land uses (e.g. dwellings, schools, parks, museums, libraries, or medical facilities).

   Cannabis production could be limited to select zones (e.g. industrial zones). Within the ALR, LTCs may regulate the siting and size of cannabis production facilities.

The LTC should consider whether or not it would like to pursue LUB amendments to strengthen its regulatory control with respect to the zoning and siting of cannabis retail sales or cannabis production facilities outside the ALR. This may occur through a resolution to add an LUB review project to the projects list or top priorities list.

Fees Bylaw

LTCs have the ability to charge fees for processing applications for LCLB non-medical cannabis retail licenses or license amendments. This requires that LTCs include an applicable fee in their LTC fees bylaws. Staff note that the majority of LTCs currently require an $825 fee for "Liquor Control Licensing Branch" applications, with the exception of Hornby ($750), Gabriola ($850) and Lasqueti (no fee).

The application fees collected for review of LCLB applications are used to offset staff time and any news advertising in relation to the review of the applications. Generally, the fees collected for LCLB applications are insufficient to cover the costs of processing applications where the views of residents are gathered, prior to the LTC making a recommendation to the LCLB.

Staff recommend that each LTC enact a distinct and higher fee for LCLB cannabis retail applications, in anticipation of a high degree of public interest and corresponding staff resources and costs to process these applications. Staff note, for reference, that the Regional District of Nanaimo has amended its fees bylaw to include a fee of $4,000 for processing non-medical cannabis license applications.

Staff can proceed with the preparation of a draft bylaw to amend the LTC fees bylaw; this would require minimal staff time. Such a bylaw amendment would require three readings, and approval by the Executive Committee prior to final adoption. No public hearing would be required.

As an aside, LTCs may consider whether or not there are other application fees which are either absent or require adjustment and could be included in a fees bylaw amendment. Specifically, the Lasqueti Island LTC should update its fees bylaw to also include a liquor license application fee as none currently exists. The standard fee across the Islands Trust is $825.

Consultation Requirements

The *BCCLA* does impose a responsibility onto local governments and Indigenous nations to consider applications referred by the Liquor Control and Licensing Branch (LCLB) in accordance the *BCCLA*. In doing this, each LTC should turn its mind to the “prescribed criteria”, and option to gather the views of local residents under “prescribed circumstances”.

The evaluation criteria and/or a policy for considering such applications may be formalized through the adoption of a standing resolution. Staff have recommended the following standing resolution, which may be amended (either prior to initial adoption or from time to time):

- Proposed or amended licenses for non-medical cannabis retail establishments require an application to the local trust committee.
- The application process shall comprise a public consultation component, which includes at least one notification to neighbours, one public meeting, posting of public notices and one advertisement in a local periodical.
- The public consultation process shall be determined by the local trust committee after initial review of the proposal.
- However, as a minimum, the local trust committee will mail or otherwise deliver a notice to all owners and residents of properties within a 200 metre radius of the subject property where the establishment is proposed at least 10 days before adoption of a resolution providing comment on the application. The required notice shall include the following information:
    - Name of the applicant and a description of the proposal in general terms
    - The location of the proposed establishment and the subject site
    - The place where, and date and time when, both a public meeting will be held and a resolution of the local trust committee considered.
    - The name and contact information of the Islands Trust planning staff member who can provide copies of the proposed or amended license application
    - How public comments may be submitted to the local trust committee.

RATIONALE FOR RECOMMENDATION

Local trust committees may be referred cannabis license applications. Because a consultation process is not specifically prescribed through provincial legislation or LTC bylaws, staff are recommending that LTCs adopt a standing resolution to deal with these types of applications. LTCs would have the flexibility to readily amend such a standing resolution over time to adapt to their community's unique needs. Furthermore, because of the likelihood that these applications will attract significant public interest and involve significant staff resources to process, staff are recommending that LTCs amend their fees bylaws to include a specific fee for LCLB cannabis retail applications, which is distinct from and higher than liquor license applications.

ALTERNATIVES

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

1. **Adopt an Amended Standing Resolution**

   Should the LTC wish to proceed with a standing resolution, it may adopt an amended resolution in lieu of the recommended resolution.

2. **Proceed with Land Use Bylaw Amendments**

   The LTC may wish to pursue amendments to its LUB. This would require that a project be added to the projects list or top priorities list and for the project to be scoped and funded. Staff still recommend that a standing resolution be passed to address applications which may be received prior to adoption of LUB amendments. Should the LTC wish to pursue an LUB review project, the following resolution may be passed:

   That the Lasqueti Island Local Trust Committee add to its [Projects/Top Priorities List], "Review of land use regulations for cannabis production and retail sales".

3. **Request further information**

NEXT STEPS

A standing resolution adopted by the LTC would take effect immediately. Fees bylaw amendments would require preparation of an administrative bylaw amendment, three readings, and approval by the Executive Committee prior to adoption.

Submitted By:	Ann Kjerulf, MCIP, RPP Regional Planning Manager	June 12, 2018

REFERENCES

- Proposed *Cannabis Act*. http://www.parl.ca/DocumentViewer/en/42-1/bill/C-45/third-reading
- Municipal Guide to Cannabis Legalization. https://fcm.ca/Documents/issues/Cannabis-Guide-EN.pdf
- *Access to Cannabis for Medical Purposes Regulation* http://laws.justice.gc.ca/eng/regulations/SOR-2016-230/page-1.html
- *Cannabis Control and Licensing Act*. https://www.leg.bc.ca/parliamentary-business/legislation-debates-proceedings/41st-parliament/3rd-session/bills/progress-of-bills

STAFF REPORT

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

DATE OF MEETING: July 23, 2018

TO: Lasqueti Island Local Trust Committee

FROM: David Marlor, Director
Local Planning Services

SUBJECT: Housing Needs Assessment Report

RECOMMENDATION

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

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

REPORT SUMMARY

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

BACKGROUND

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

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

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

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

RESULTS:

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

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

Islands Trust Community Housing Strategy

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

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

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

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

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

Provincial Housing Needs Reports Legislation

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

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

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

ALTERNATIVES

1. **Not Receive or Publish the Housing Needs Assessment**

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

NEXT STEPS

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

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

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

ATTACHMENTS

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

DILLON CONSULTING

HOUSING NEEDS ASSESSMENT

Northern Region of Islands Trust

Final

June212018

Commercial Confidentiality Statement

Contents

Appendices

Executive Summary

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

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

Denman Island

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

Gabriola Island

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

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

Gambier and Keats Islands

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

Hornby Island

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

Lasqueti Island

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

Thetis Island

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

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

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

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

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

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

1.0 Introduction

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

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

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

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

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

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

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

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

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

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

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

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

1.1 Defining Affordability

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

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

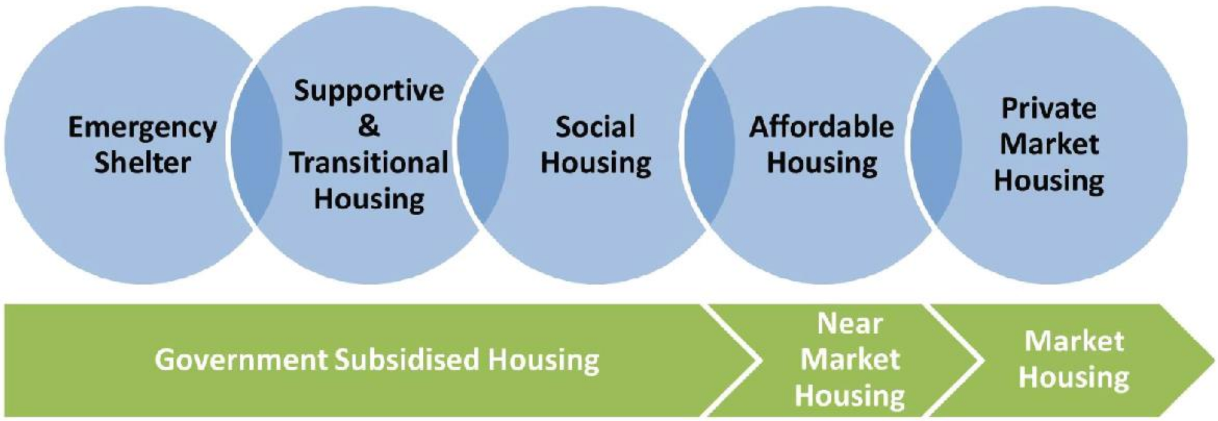
Census. This defined as household in core housing need as one who's dwelling is considered unsuitable, inadequate or unaffordable, and whose income levels are such that they could not afford alternative suitable and adequate housing in their community.

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

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

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

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



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

1.2 Approach and Assumptions

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

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

There are some limitations to the study:

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

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

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

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

1.2.1 Rounding

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

1.2.2 Residential Units

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

1.3 Methodology

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

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

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

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

1.3.1 Community Survey

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

Table 1: Community Survey Responses

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

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

1.4 Report Outline

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

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

2.0 Population Projections

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

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

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

Table 2.1: Islands Trust Northern Region Local Health Areas

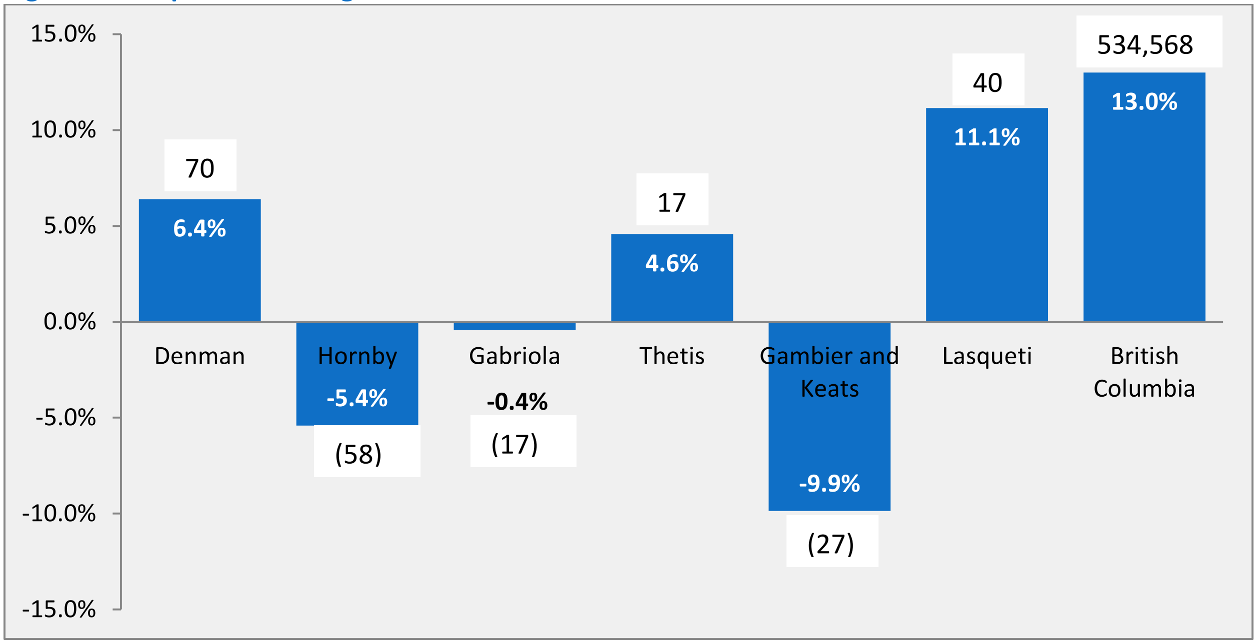
Island	Local Health Area
Denman Island	Courtenay Local Health Area
Gabriola Island	Nanaimo Local Health Area
Gambier and Keats Islands	Sunshine Coast Local Health Area
Hornby Island	Courtenay Local Health Area
Lasqueti Island	Qualicum Local Health Area
Thetis Island	Ladysmith Local Health Area

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

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

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

Figure 2.1: Population Change 2006 - 2016

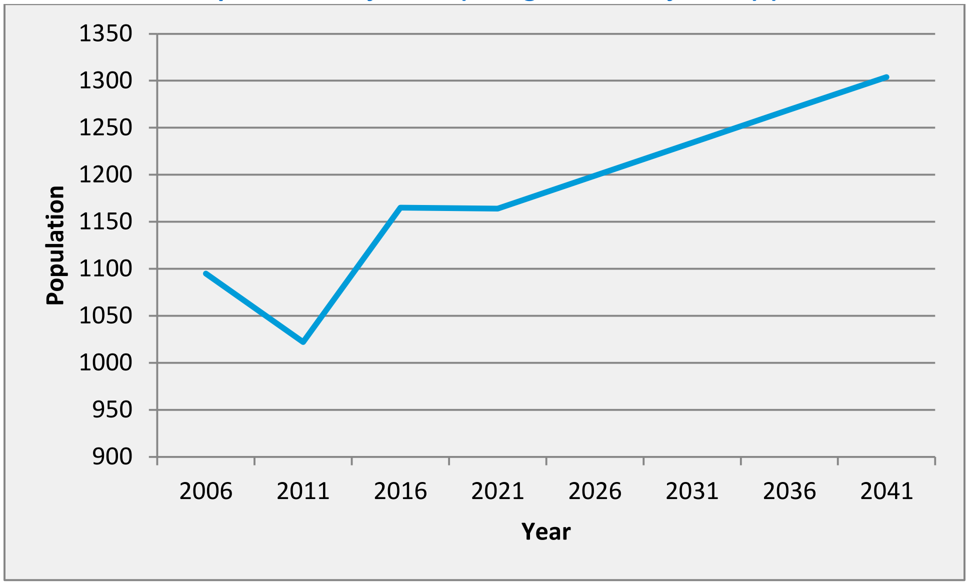


The following sections project the population for each island. There are many ways to calculate population projections. As noted above and to be consistent we have used two methods: historical Straight Line and the BC Stats' P.E.O.P.L.E. projections. These projections will vary; thereby, providing a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

2.1 Denman Island Population Projections

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

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



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

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

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

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

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

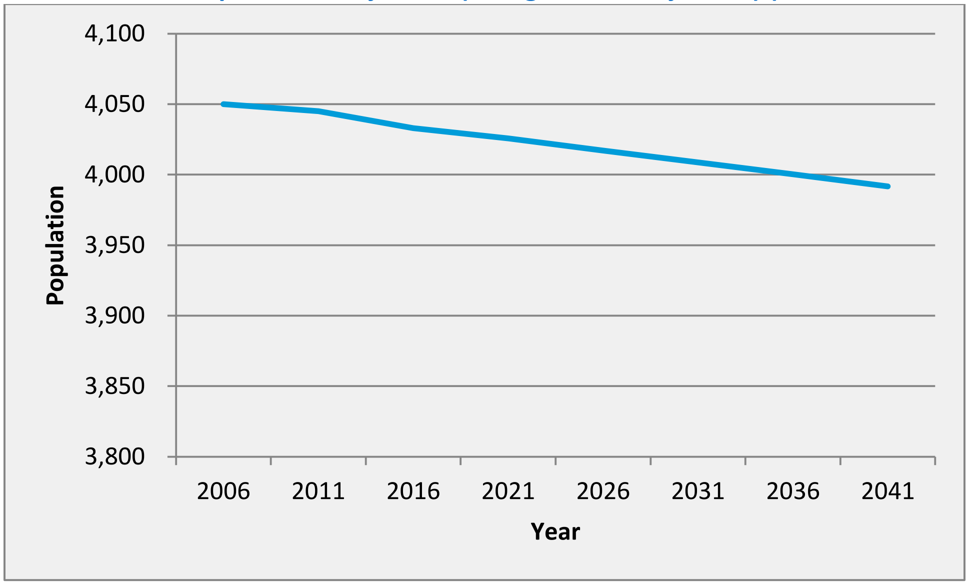
Table 2.3: Denman Island Household Projection (BC Stats 2017)

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

2.2 Gabriola Island Population Projections

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

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



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

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

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

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

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

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

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

2.3 Gambier and Keats Islands Population Projections

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

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

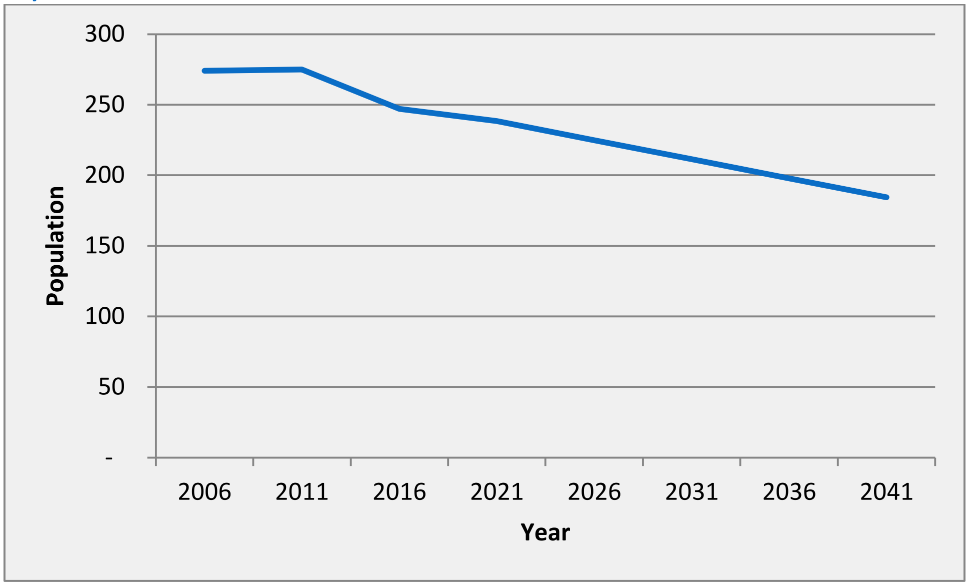


Table 2.6: Gambier and Keats Islands Population Projection (BC Stats 2017)

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

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

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

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

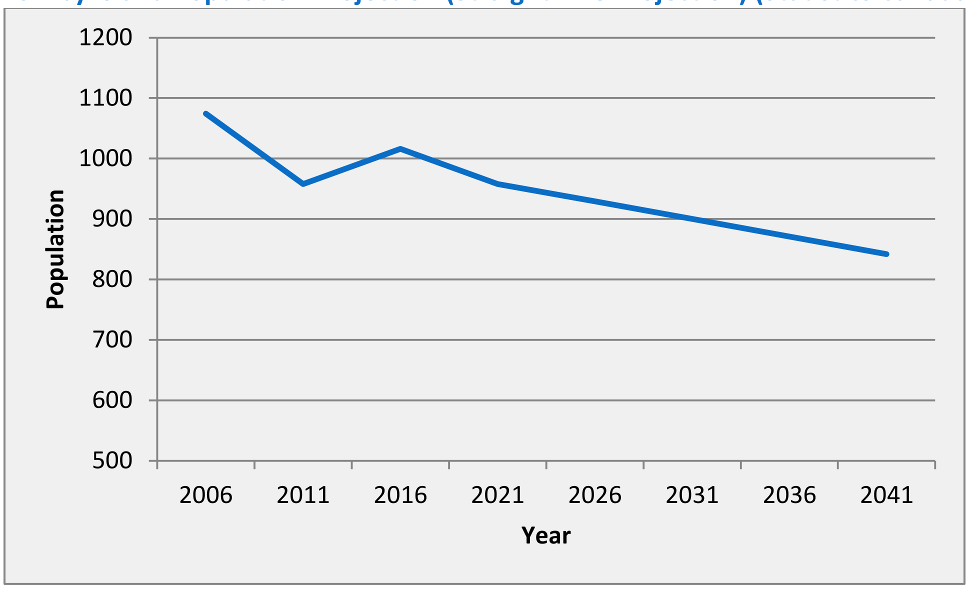
Year	Population	Increase	% increase	Cumulative # Increase	Cumulative % Increase
2016	145				
2021	154	9	6.5%	9	6.5%
2026	160	5	3.5%	15	10.0%
2031	164	4	2.5%	19	12.6%
2036	168	4	2.5%	23	15.1%
2041	172	4	2.6%	27	17.6%

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

2.4 Hornby Island Population Projections

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

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



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

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

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

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

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

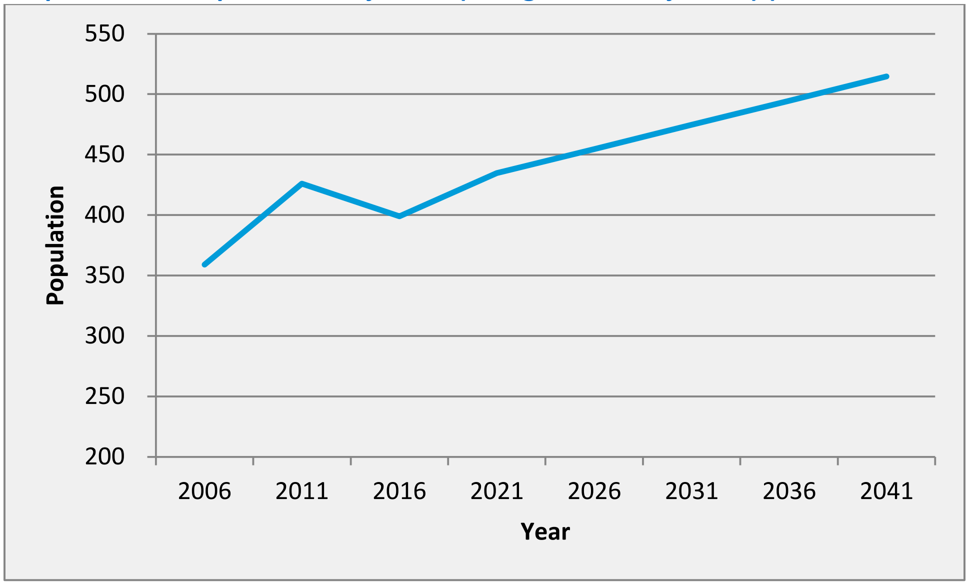
Table 2.9: Hornby Island Household Projection (BC Stats 2017)

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

2.5 Lasqueti Island Population Projections

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

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



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

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

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

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

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

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

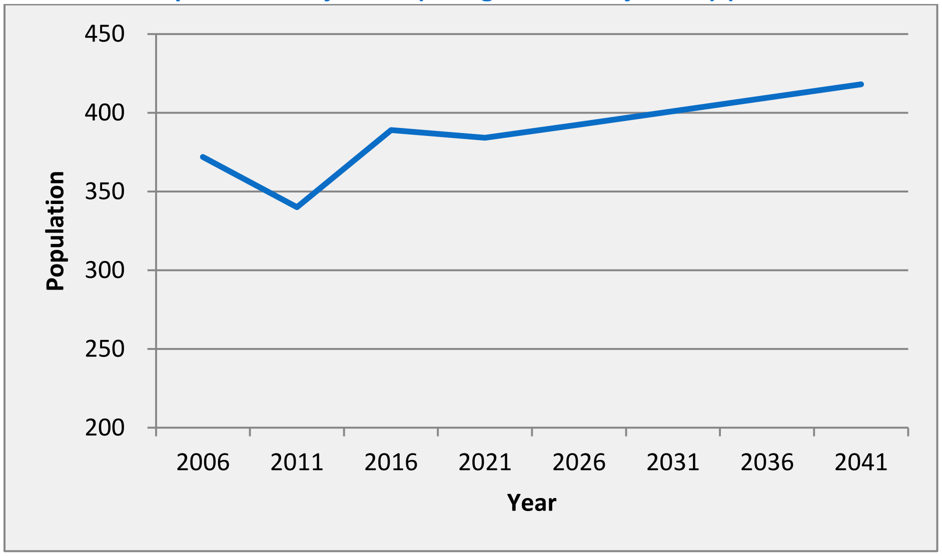
Table 2.11: Lasqueti Island Household Projection (BC Stats 2017)

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

2.6 Thetis Island Population Projections

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

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



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

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

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

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

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

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

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

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

3.0 Denman Island Housing Needs

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

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

3.1 Demographics and Population

3.1.1 Population 2016

Demographics and Age

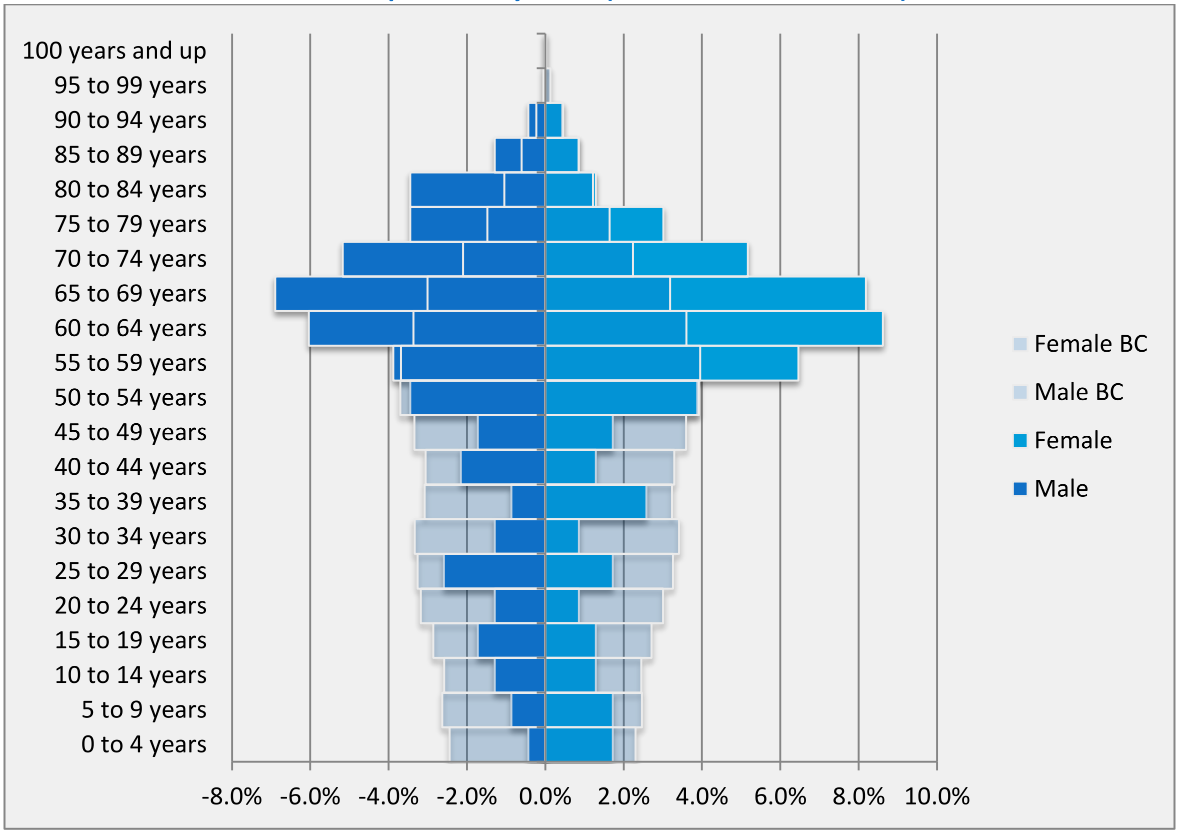
The 2016 Census indicates that the population of Denman Island is 1,170. The population is generally older than the Comox Valley Regional District (CVRD) and the population of BC, with notably higher rates of those between 55 and 74 years than the CVRD or BC, at 49.5% in this age group for Denman, 32.6%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

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

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

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

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



Seniors and Retirees

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

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

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

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

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

3.1.2 Household Characteristics

Household Composition

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

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

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

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

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

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

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

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

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

Tenure - Rental and Ownership

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

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

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

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

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

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

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

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

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

Household Sizes

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

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

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

3.2 Income 2015

3.2.1 Taxable Income Distribution- Individuals

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

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

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

3.2.2 Household Income

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

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

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

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

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

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

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

Household Income Distribution

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

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

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

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

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

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

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

Household Income Groups and Household Income Disparity

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

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

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

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

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

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

3.3 Current Housing Supply

3.3.1 Existing Housing Stock

Structure Type

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

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

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

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

Housing Indicators and Tenure

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

Age of Housing Stock

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

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

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

Non-Resident Ownership

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

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

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

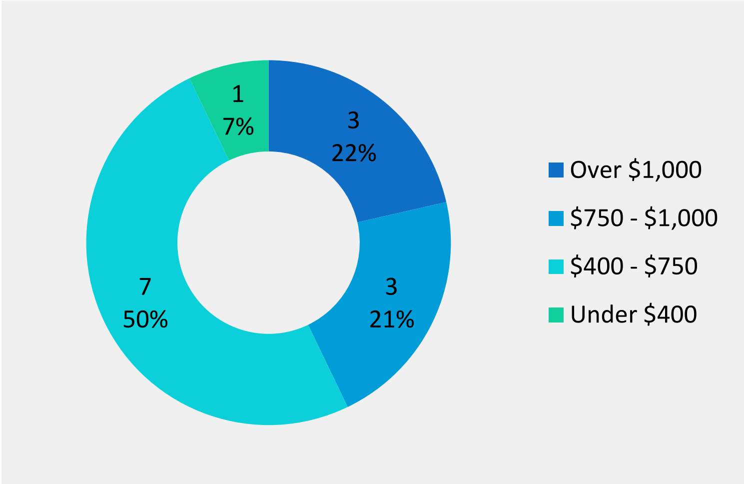
Census Year	Denman	% Total	CVRD	% Total	BC	% Total
2016	689	71.2%	29,573	92.2%	1,881,969	91.2%
2011	518	75.2%	27,885	92.5%	1,764,637	90.7%
% Change 2011-2016		**-4.0%**		**-0.3%**		**0.5%**

3.3.2 Rental Availability and Affordability

Private Market Listings

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

Figure 3.2: What is your monthly rent?



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

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

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

Social Housing

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

3.3.3 Homeowner Options

Current Listings

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

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

Table 3.19: Denman Island MLS Listings, January 2018

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

Census Reported Dwelling Values

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

3.4 Housing Affordability

3.4.1 Affordability Targets

Household Type

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

Table 3.20: Denman Island Household Affordability Targets

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

Income Groups and Ideal Affordable Housing Supply

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

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

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

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

3.5 Community Perspectives

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

3.5.1 Stakeholder/Key Informants Meetings

Key informant interviews were conducted with the following stakeholders:

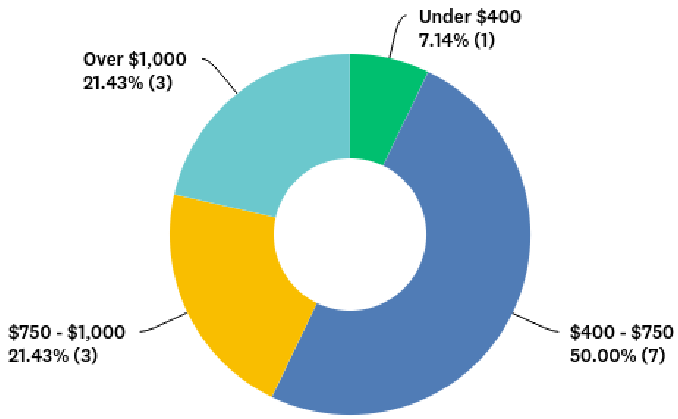
- Bill Engleson, Chair, Hornby Denman Community Health Care Society;

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

3.5.2 Online Survey

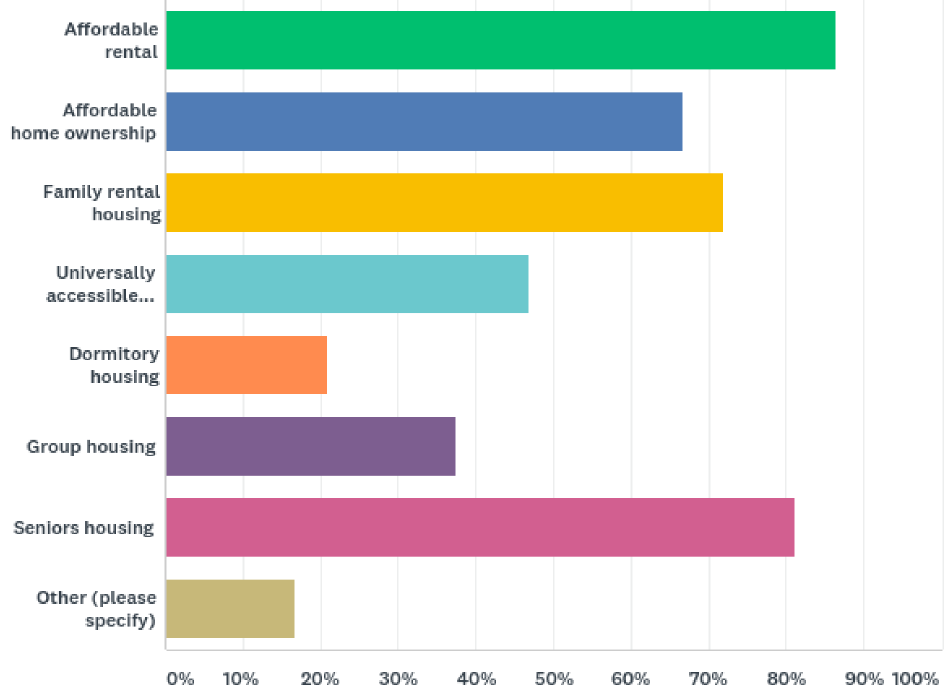
The Denman Island Housing Needs Survey received a total of 102 responses (8.7% of the total population).

Figure 3.3: What is your monthly rent?



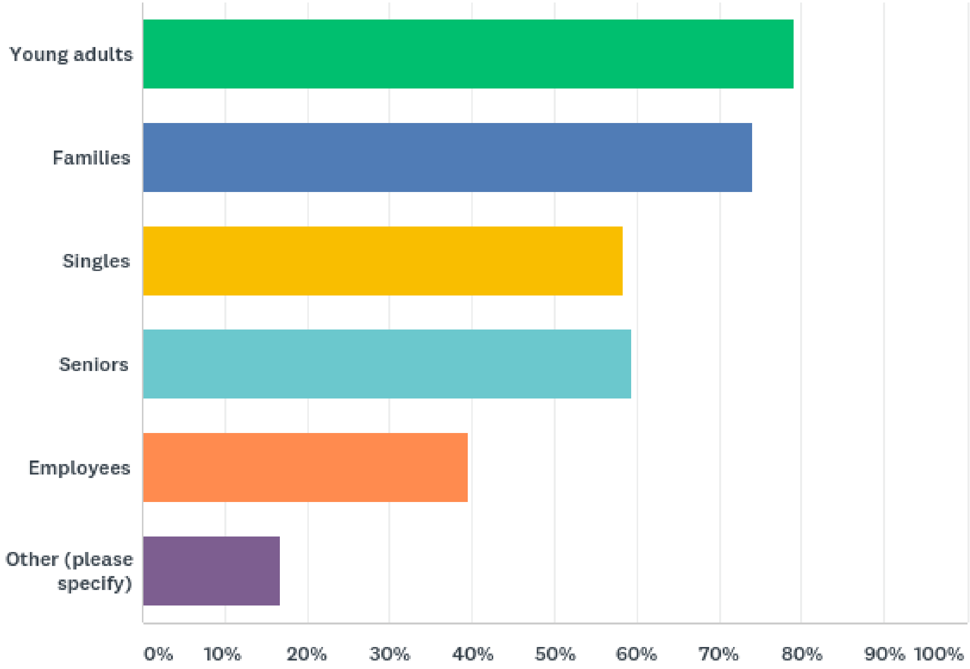
Survey responses showed that rental shelter costs are similar to those reported in the 2016 Census, which identified a median monthly rental shelter cost of $684 for Denman Island. Survey results indicated that 7% pay under $400 per month, 50% of respondents paying between $400 and $750, and 43% paying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

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



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

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



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

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

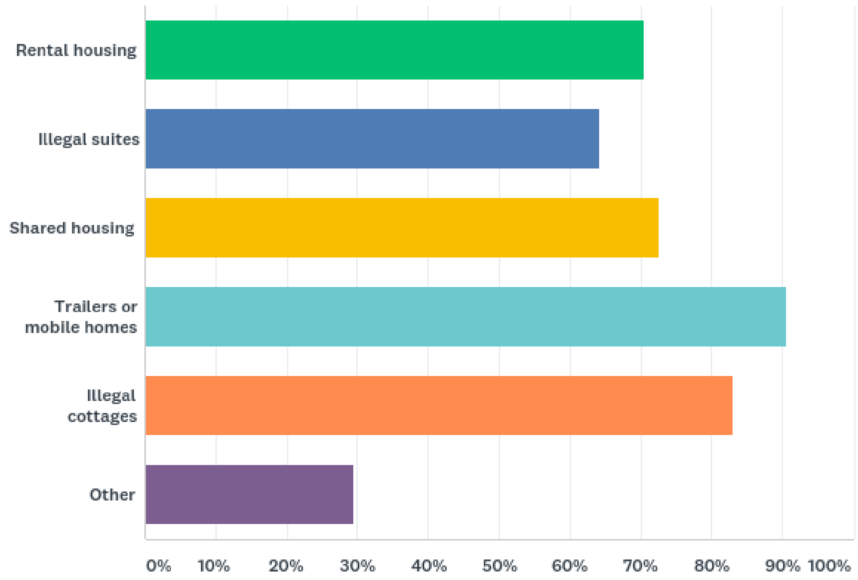
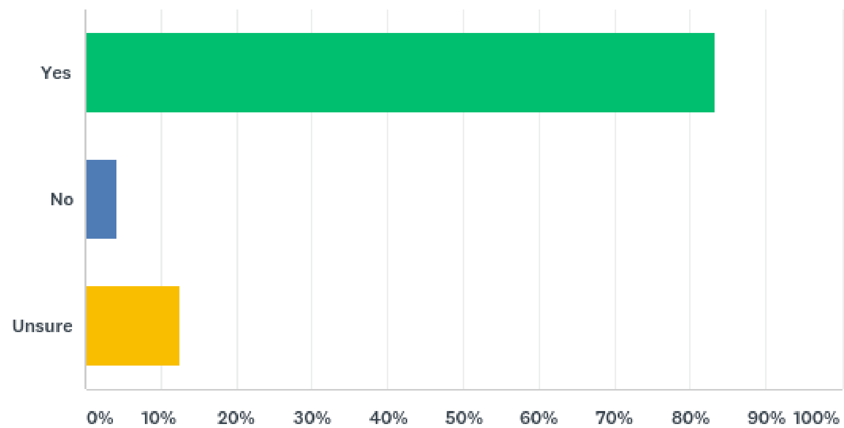
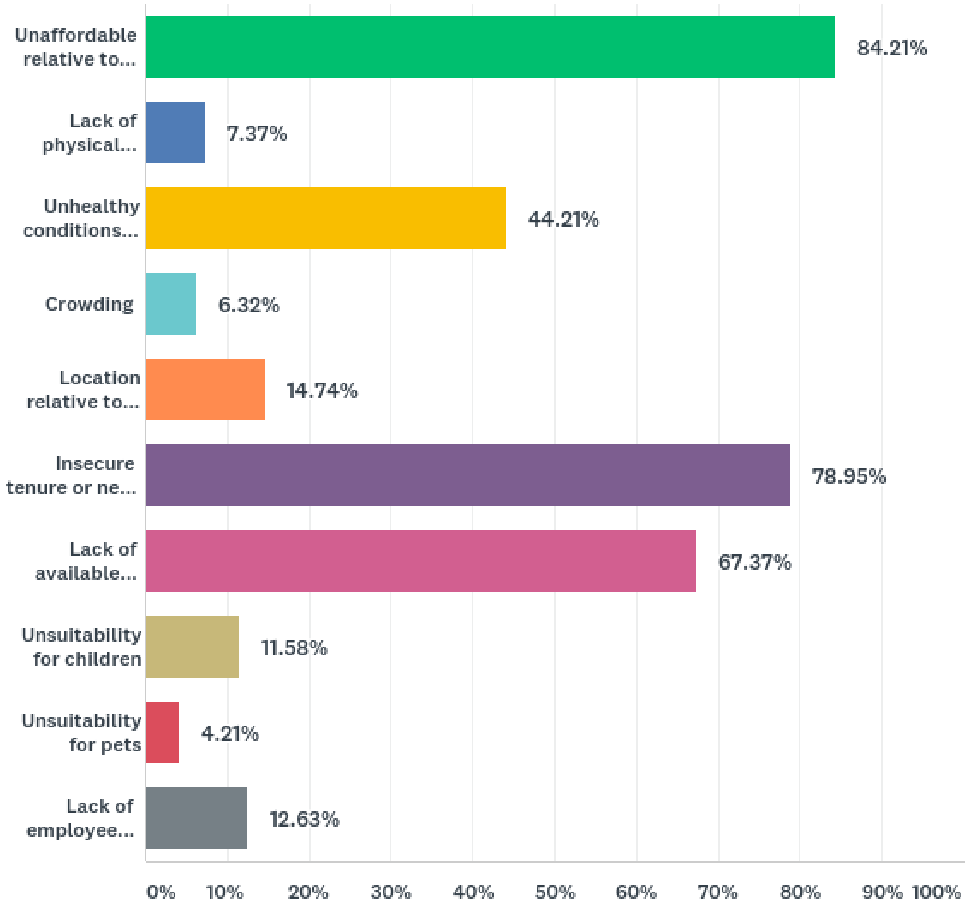


Figure 3.7: Are you aware of people living in illegal and inappropriate housing on your island?



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

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



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

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

3.6 Affordable Housing Gaps

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

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

3.7 Conclusion and Recommendations

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

4.0 Gabriola Island Housing Needs

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

4.1 Demographics and Population

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

4.1.1 Population 2016

Demographics and Age

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

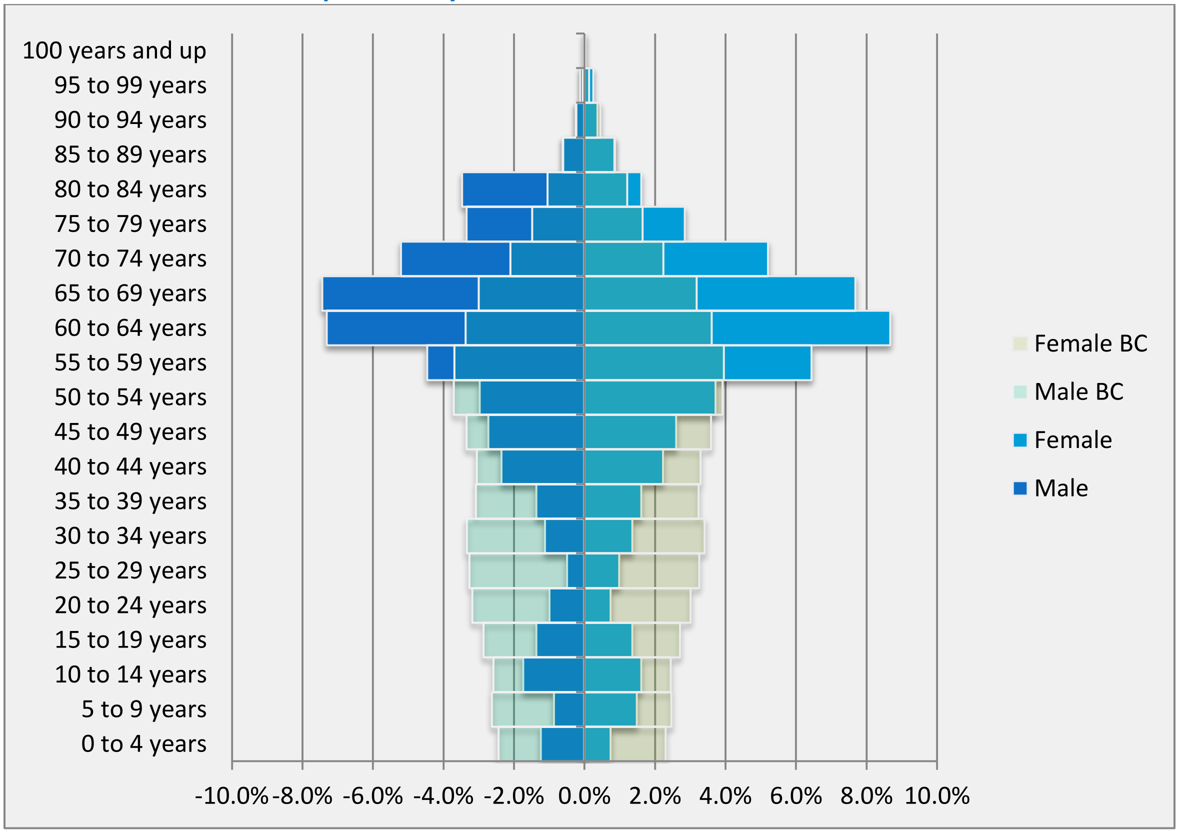
While overall percentages are low, the numbers of school age children support an elementary and middle school, a fact that may attract young families moving to and staying on Gabriola, provided they can find housing. Enrollment between 165 and 170 students has been consistent over the past 10 years[1].

[1] Gabriola Elementary School Administration

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

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

Figure 4.1: Gabriola Island Population Pyramid



Seniors and Retirees

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

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

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

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

4.1.2 Household Characteristics

Household Composition

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

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

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

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

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

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

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

Tenure - Rental and Ownership

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

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

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

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

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

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

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

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

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

Household Sizes

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

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

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

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

4.2 Income 2015

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

4.2.1 Taxable Income Distribution

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

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

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

4.2.2 Household Income

Household income is used as an indicator of housing affordability, as it includes every person in a dwelling who may be contributing to paying for the housing costs. Gabriola Island has a lower household income than both the RDN and BC in all economic family compositions. The disparity between median household incomes on Gabriola with those in the RDN and BC is particularly pronounced for families. The median income of lone parent families on Gabriola Island is 30% less than the RDN, and 47.2% less than BC as a whole. A similar disparity between Gabriola, the RDN and the province as a whole exists for couple families with children. Smaller disparities exist for families without children and those not in an economic family.

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

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

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

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

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

Household Income Distribution

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

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

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

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

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

Table 4.13: Gabriola Household Income Distribution, 2005-2015

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

Household Income Groups and Household Income Disparity

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

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

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

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

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

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

4.3 Current Housing Supply

4.3.1 Existing Housing Stock

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

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

Structure Type

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

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

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

Housing Indicators and Tenure

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

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

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

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

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

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

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

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

Age of Housing Stock

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

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

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

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

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

Non-Resident Ownership

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

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

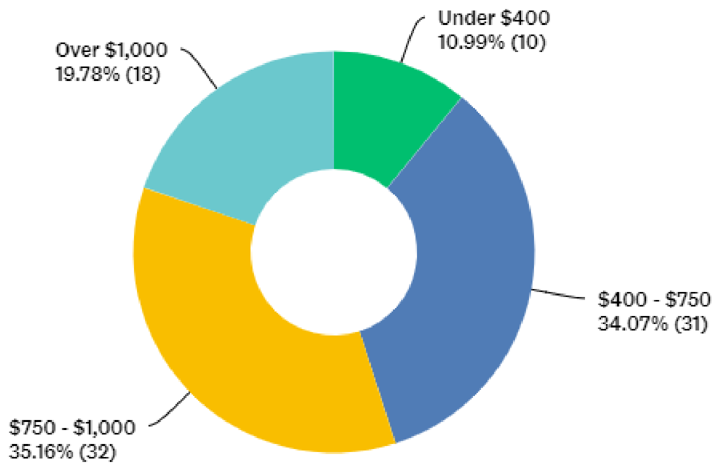
Census Year	Gabriola	% Total	RDN	% Total	BC	% Total
2016	2143	71.7%	68,904	94%	1,881,969	91%
2011	2075	69.9%	64,463	91.2%	1,764,637	90.7%
2006	1998	72.8%	59,870	93.6%	1,642,715	91.9%
% Change 2006-2016		**-1.5%**		**0.0%**		**-0.7%**

4.3.5 Rental Availability and Affordability

Private Market Listings

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

Figure 4.2: What is your monthly rent?



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

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

Social Housing

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

4.3.6 Homeowner Options

Current Listings

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

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

Table 4.21: Gabriola Island MLS Listings, January 2018

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

Census Reported Dwelling Values

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

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

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

4.4 Housing Affordability

4.4.1 Affordability Targets

Household Type

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

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

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

Table 4.23: Gabriola Island Household Affordability Targets

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

Income Groups and Ideal Affordable Housing Supply

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

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

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

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

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

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

4.5 Community Perspectives

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

4.5.1 Stakeholder/Key Informants Interviews

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

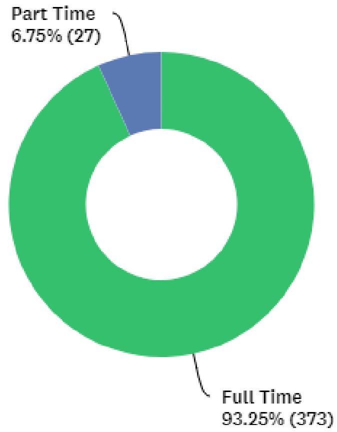
The stakeholder meeting included representatives from the Chamber of Commerce, local realtors, Sustainable Gabriola, employers and People for a Healthy Community. The group recognized that while seniors were a group in need and that this group would continue to grow for the next 20 years, there was a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

4.5.2 Online Survey

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

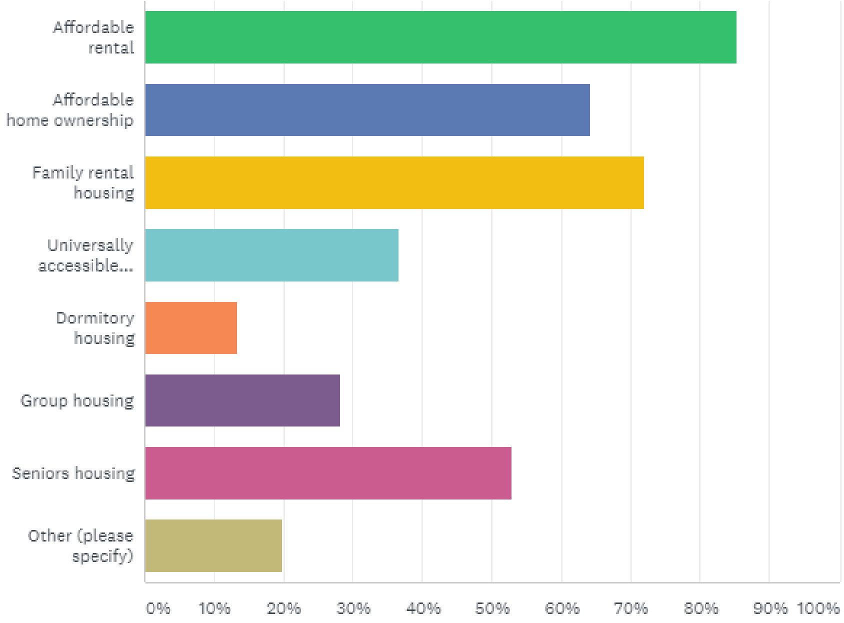
A majority of survey respondents stated that they live on Gabriola island full-time. This percentage (93%) is higher than the number of dwellings occupied by usual residents (71.7%), as indicated in the 2016 Census data.

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



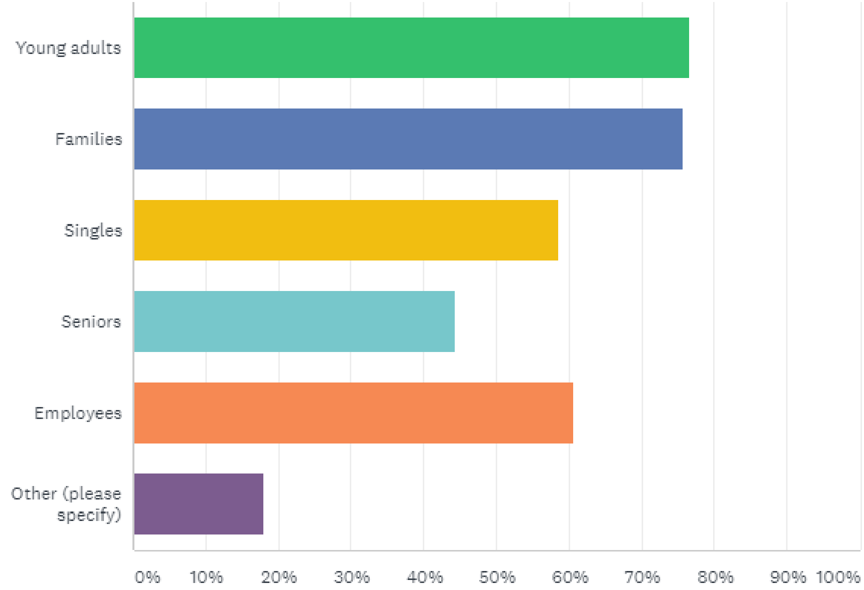
Survey respondents indicated that affordable rental was the top housing gap on Gabriola Island, followed by family rental housing and affordable rental housing. This mirrors the findings of the quantitative analysis above, which illustrated that a much greater proportion of renters on Gabriola Island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

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



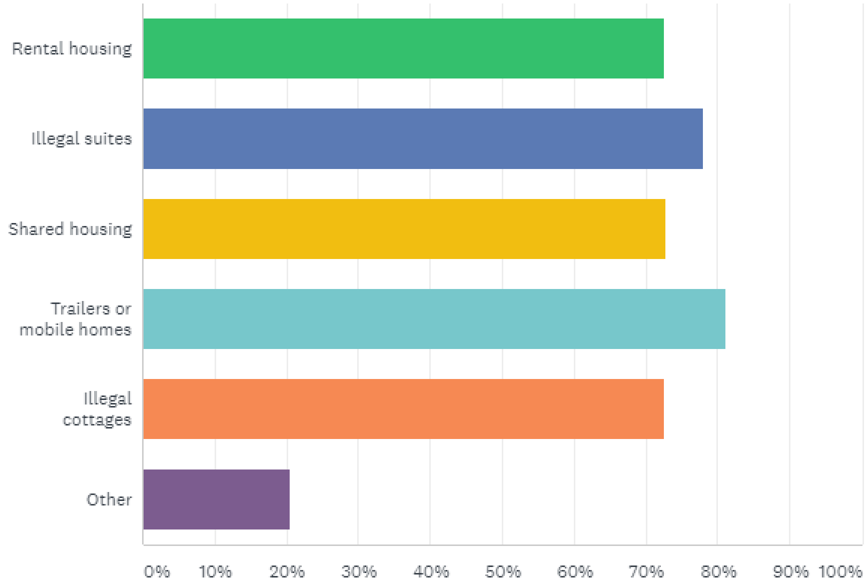
When asked what groups are not able to access housing on Gabriola, survey respondents indicated that housing is not accessible to young adults and families, although respondents indicated that affordability was an issue for many different groups on Gabriola Island.

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



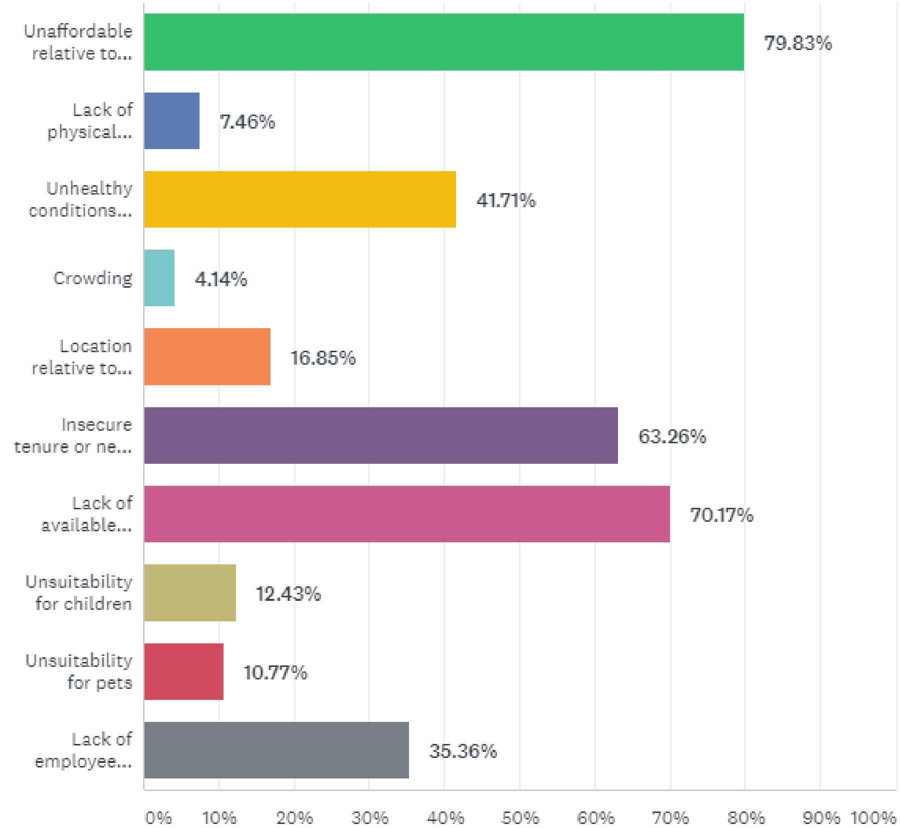
Because rental accommodation is so scarce on Gabriola Island, the survey asked where people who need affordable housing live on Gabriola Island. The survey results indicated residents in need of affordable housing find it by a variety of means. Illegal suites and cottages were high among the responses,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

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



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

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



4.6 Affordable Housing Gaps

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

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

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

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

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

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

4.7 Conclusion and Recommendations

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

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

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

5.0 Gambier and Keats Islands Housing Needs

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

5.1 Demographics and Population

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

5.1.1 Population 2016

Demographics and Age

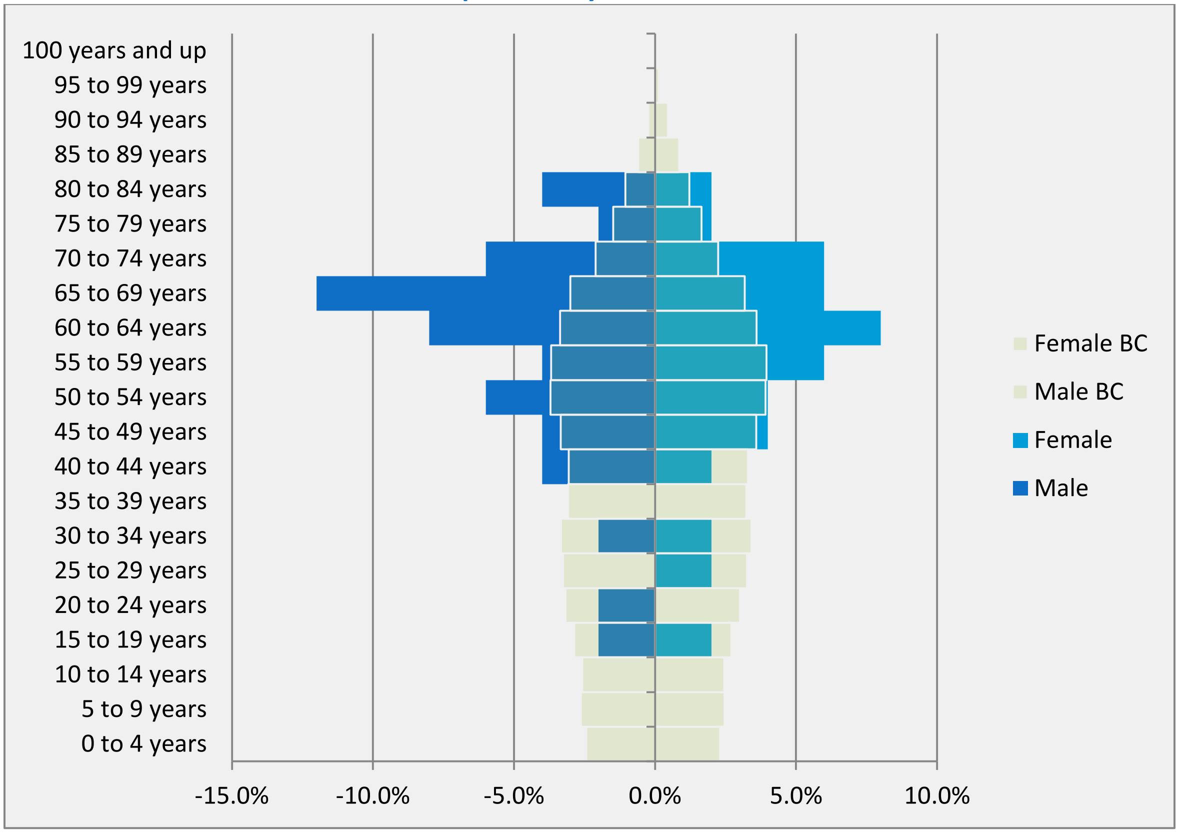
The 2016 Census indicates that the combined population of Gambier and Keats Islands is 240. The population is older than the SCRD and the population of BC, with notably higher rates of those between 55 and 74 years of age. The median age for Gambier and Keats Islands is 61.4 compared to 54.9 for SCRD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

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

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

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

Figure 5.1: Gambier and Keats Islands Population Pyramid



Seniors and Retirees

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

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

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

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

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

5.1.2 Household Characteristics

Household Composition

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

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

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

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

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

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

Tenure – Rental and Ownership

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

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

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

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

Household Sizes

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

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

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

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

5.2 Income 2015

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

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

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

5.3 Current Housing Supply

5.3.1 Existing Housing Stock

Structure Type

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

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

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

Housing Indicators and Tenure

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

Age of Housing Stock

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

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

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

Non Resident Ownership

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

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

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

5.3.2 Rental Availability and Affordability

Private Market Listings

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

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

Social Housing

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

5.3.3 Homeowner Options

Current Listings

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

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

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

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

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

Census Reported Dwelling Values

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

5.4 Housing Affordability

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

5.5 Community Perspectives

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

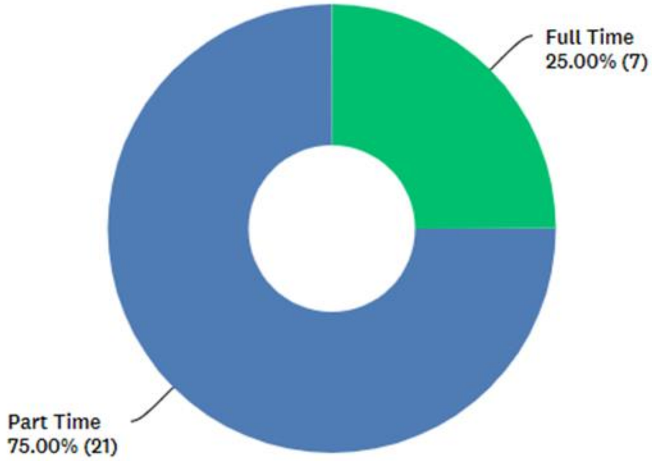
5.5.1 Stakeholder/Key Informants Interviews

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

5.5.2 Online Survey

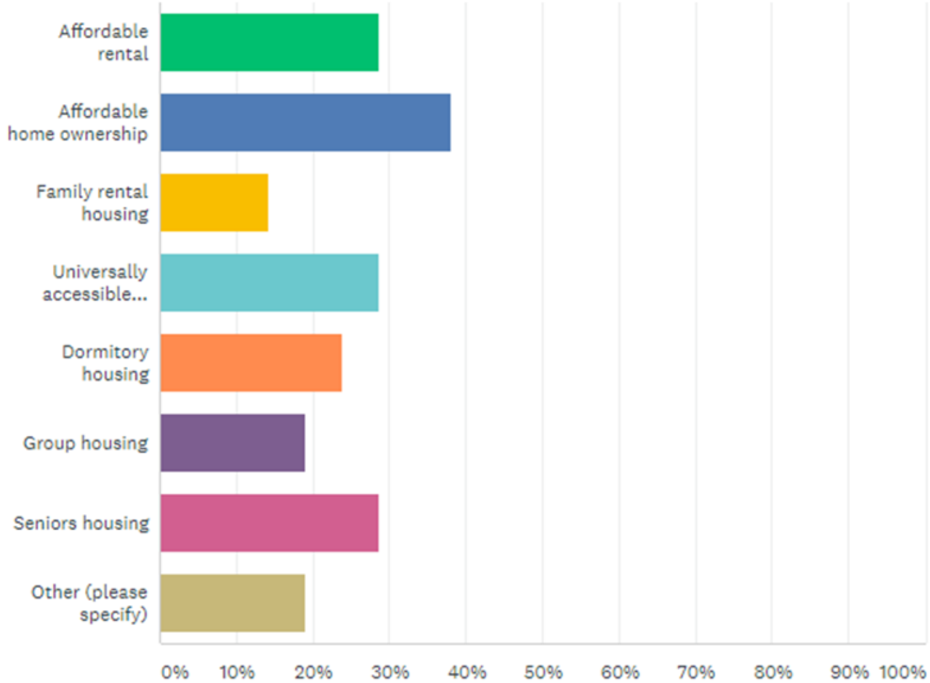
There were a total of 38 responses from Gambier and Keats to the Islands Trust Online Survey. This represents just over 10% of the permanent population. No renters responded to the survey; only home owners. Of the respondents, 25% were full-time residents of the islands.

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



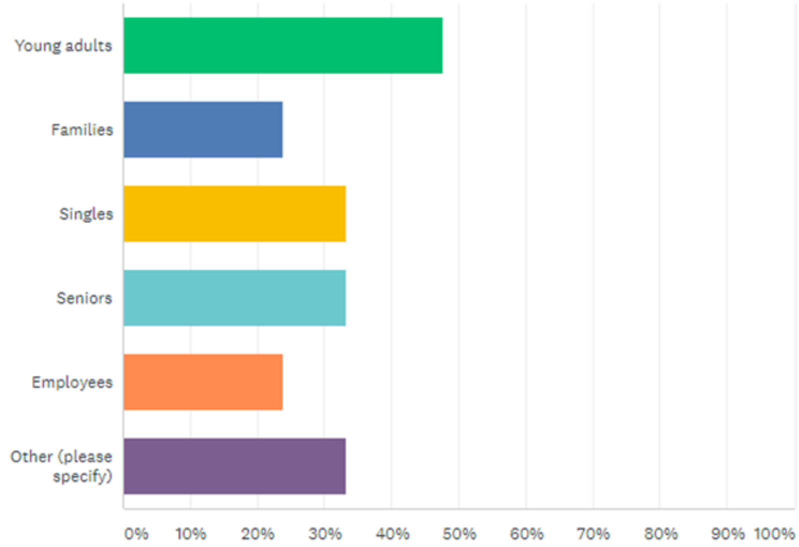
The survey asked people what the housing gaps were on Gambier and Keats Islands. The top two answers by the respondents were affordable home ownership and universally accessible housing. There were some "other" responses which generally stated that the respondent was not aware of any housing gaps. **Figure 5.2** depicts the identified gaps and response rates.

Figure 5.2: What housing supply gaps exist on your island?



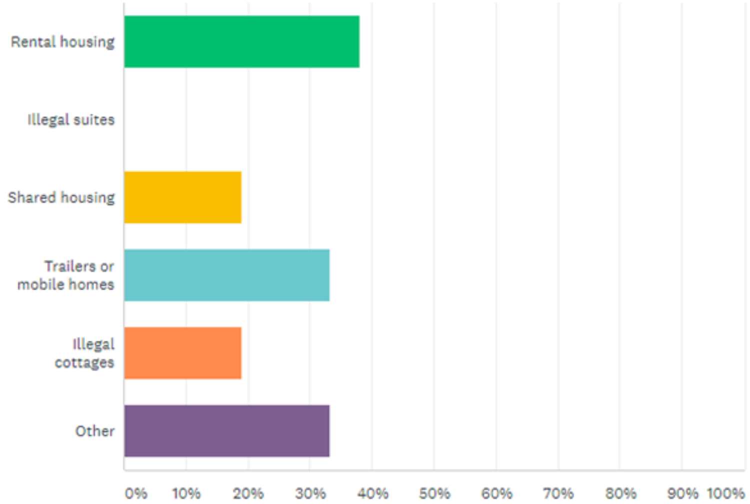
The survey also asked responded to identify groups that might not be able to access housing on Gambier and Keats Islands. **Figure 5.3** illustrates the responses. The respondents clearly identified young adults as the main group unable to access housing.

Figure 5.3: What groups are not able to access housing on your island?



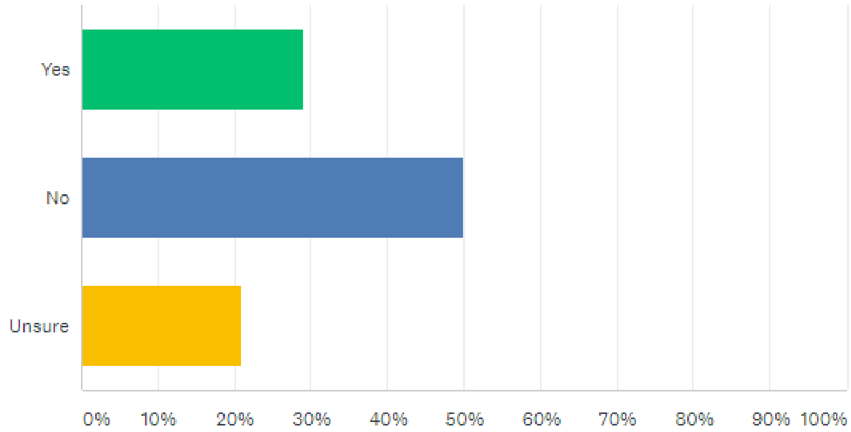
The survey asked where people who need affordable housing lived on Gambier and Keats Islands. The respondents indicated that rental housing, and trailers or mobile homes were the most likely location (**Figure 5.4**).

Figure 5.4: Where do the people that need affordable housing currently live on your island?



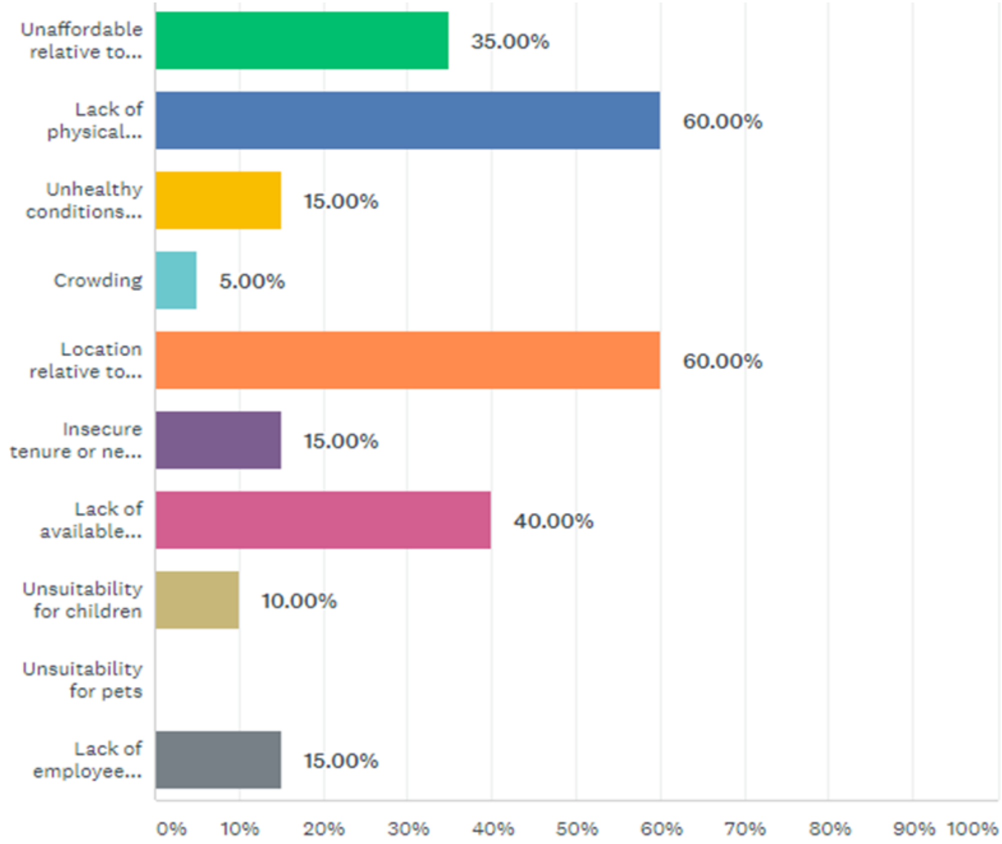
Illegal and inappropriate housing is an indicator that residents are unable to find legal, healthy and affordable dwellings units. Over half of the respondents were aware of people living in illegal and inappropriate housing on Gambier and Keats Islands (**Figure 5.5**).

Figure 5.5: Are you aware of people living in illegal and inappropriate housing on your island?



When asked what the top three housing challenges being faced by Gambier and Keats Islands residents, the responses were different from other islands. The top two responses were lack of physical accessibility and location relative to transportation. With dependence upon the ferry and connectivity to Vancouver and the lower mainland, transportation was a large issue. The third and fourth challenges were that housing was unaffordable relative to income and insecure tenure, and need for frequent moves. This reflects the seasonal nature of rentals and the short-term vacation rentals taking housing out of the market.

Figure 5.6: Please select the top three housing challenges faced by your island.



5.6 Affordable Housing Gaps

5.6.1 Gaps by Income Group

The online survey identified the primary gap of young adults who cannot access housing on Gambier and Keats Islands.

5.6.2 Vulnerable Populations

The survey and Local Trustee did not identify significant vulnerable populations.

5.7 Conclusion and Recommendations

Because of the lack of vehicle ferry to the islands, the lack of connecting roads and other amenities (ie schools, shops, power) and the very high percentage of vacation property ownership, affordable housing is not a high priority in this Local Trust Area at this time.

6.0 Hornby Island Housing Needs

Hornby Island is accessed by two ferries from Buckley Bay (crossing Denman Island) and has one of the highest seasonal resident populations of the Northern Region Islands; only 50.7% of dwellings are occupied by usual residents. The island has local commercial development including visitor accommodation, retail stores, restaurants, wineries and home businesses. There is a community school, and a medical clinic.

Thirty-five percent of the households on Hornby Island have an income of less than $24,999. This represents a less wealthy population than many of the Gulf Islands. There is limited employment on the island, much of it seasonal or part-time. The two ferry routes required to reach Vancouver Island are a barrier to commuting and make it costly to access goods and services not available on Hornby Island.

6.1 Demographics and Population

6.1.1 Population 2016

Demographics and Age

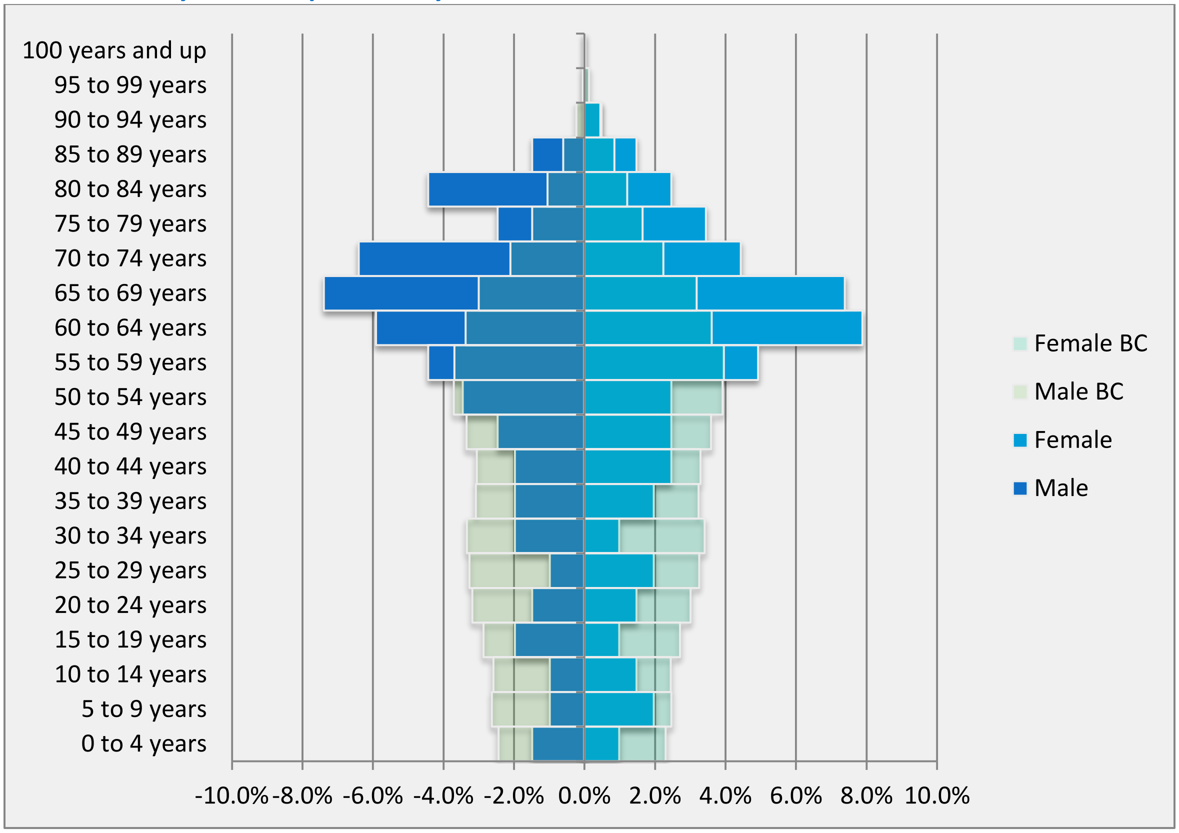
The 2016 Census indicates that the population of Hornby Island is 1,010. As with Gabriola and Denman Islands, the population on Hornby Island is generally older than the CVRD and the population of BC, with notably higher rates of those between 55 and 74 years than CVRD or BC, at 49.5% in this age group for Hornby, 32.6% for CVRD, and 25.1% for BC. The median age for Hornby Island is 61.4, compared to 50.8 for the CVRD and 43.0 for BC. **Table 6.1** illustrates the Hornby Island age characteristics compared to CVRD and BC.

Table 6.1: Hornby Island Age Categories, 2016 (Statistics Canada 2017d)

Ages - 2016	Hornby	% Total	CVRD	% Total	BC	% Total
0 to 4 years	30	3.0%	2,800	4.2%	220,625	4.7%
5 to 14 years	55	5.4%	6,390	9.6%	470,760	10.1%
15 to 19 years	25	2.5%	3,395	5.1%	258,980	5.6%
20 to 24 years	25	2.5%	2,840	4.3%	287,560	6.2%
25 to 44 years	140	13.9%	13,195	19.8%	1,205,385	25.9%
45 to 54 years	100	9.9%	9,165	13.8%	676,740	14.6%
55 to 64 years	240	23.8%	11,670	17.5%	679,020	14.6%
65 to 74 years	260	25.7%	9,995	15.0%	489,305	10.5%
75 to 84 years	105	10.4%	5,060	7.6%	250,480	5.4%
Over 85	30	3.0%	2,000	3.0%	109,190	2.3%

Ages - 2016	Hornby	% Total	CVRD	% Total	BC	% Total
Totals	**1,010**	**100.0%**	**66,510**	**100.0%**	**4,648,045**	**100.0%**
Median Age	**61.4**		**50.8**		**43.0**	

Figure 6.1: Hornby Island Population Pyramid



Seniors and Retirees

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

Although Hornby Island has an overall greater proportion of residents aged 55 and above compared to the CVRD and BC, there are proportionally fewer Hornby Island residents aged 85 and above, similar to both Denman and Gabriola Islands. As with Denman and Gabriola Islands, this could indicate that seniors may be ‘aging out’ of Hornby Island due to a lack of suitable housing, and/or lack of required

health care and other services. For example, while Hornby Island's proportion of residents aged 55 and above is 62.9%, compared to CVRD's 43.2% and BC's 32.9%, in the over 85 year age group, Hornby Island has a 4.7% proportion, compared to 7.0% for CVRD and 7.1% for BC. **Table 6.2** shows the comparison of seniors' population in more detail.

Table 6.2: Hornby Island Seniors Ages (Statistics Canada 2017d)

Seniors Ages	Hornby	% Total	CVRD	% Total	BC	% Total
55 to 59 years	95	15.0%	5,755	20.0%	354,925	23.2%
60 to 64 years	145	22.8%	5,915	20.6%	324,095	21.2%
65 to 69 years	150	23.6%	5,725	19.9%	287,520	18.8%
70 to 74 years	110	17.3%	4,270	14.9%	201,785	13.2%
75 to 79 years	60	9.4%	2,925	10.2%	145,225	9.5%
80 to 84 years	45	7.1%	2,135	7.4%	105,255	6.9%
Over 85	30	4.7%	2,000	7.0%	109,190	7.1%
Totals	**635**	**100.0%**	**28,725**	**100.0%**	**1,527,995**	**100.0%**
% Total Population		**62.9%**		**43.2%**		**32.9%**

6.1.2 Household Characteristics

Household Composition

This report primarily uses census data gathered for household units, rather than individuals, as household income and composition give a clearer picture of housing affordability, suitability and needs.

Hornby Island has a much higher proportion of one person households (46.4%) than both the CVRD (29.5%) and BC (28.8%). The Hornby Island's proportion of families without children (32.1%) is higher than that of BC (28.0%); although, it is very close to that of the CVRD (35.8%). There are fewer of both families with children and lone parent families on the island, compared to both the CVRD and BC.

Table 6.3: Hornby Island Household Composition (Statistics Canada 2017d)

Household Composition	Hornby	% Total	CVRD	% Total	BC	% Total
Families with children	90	16.1%	8,710	29.5%	668,035	35.5%
Lone parent families	35	6.3%	2,835	9.6%	197,940	10.5%
Families without children	180	32.1%	10,580	35.8%	527,700	28.0%
One person households	260	46.4%	8,730	29.5%	541,915	28.8%
Multiple census family households	5	0.9%	375	1.3%	55620	3.0%
Two or more person non-census family households	25	4.5%	1,170	4.0%	88,705	4.7%
Total Households	**560**	**100%**	**29,565**	**100%**	**1,881,975**	**100%**

Over the last 10 years, there has been a total increase of 10 households on Hornby Island (a 1.8% increase). At the same time, average household size has been reduced from 1.9 to 1.8, a reduction of 5.3%. The greatest 10 year increase in household groups has been in one person households, which have increased by 26.8%, as well as families with children, which have increased by 20.0%. There was also a 50% increase in 'other households', but the relative number is small (10 additional households), and this could be due, in part, to changes in census categories that fall under this grouping (e.g., multiple census family households were not included in the 2011 census data).

Table 6.4: Hornby Island Household Composition (2006, 2011, 2016 Census)

Household Composition	2006	2011	2016	5 Year Change	% Change	10 Year Change	% Change
Families with children	75	90	90	0	0.0%	15	20.0%
Families without children	40	30	35	5	16.7%	-5	-12.5%
Lone parent families	210	165	180	15	9.1%	-30	-14.3%
One person households	205	220	260	40	18.2%	55	26.8%
Other households	20	40	30	-10	-25.0%	10	50.0%
Total Households	**550**	**515**	**560**	**45**	**8.7%**	**10**	**1.8%**
Average Household Size	**1.9**	**1.9**	**1.8**	**-0.1**	**-5.3%**	**-0.1**	**-5.3%**

Tenure - Rental and Ownership

Hornby Island has a 19.7% proportion of renters (80.3% owners), which is a lower proportion of renters than found in the CVRD and BC. Hornby Island's proportion compares to a 23.6%/76.4% renter owner split for the CVRD and a split of 31.9%/68.1% for BC.

It should be noted that the 2011 data used in **Tables 6.5 to 6.7** are taken from the 2011 National Household Survey, which had a non-return rate of approximately 55% for Hornby Island.

Table 6.5: Hornby Island Household Tenure (Statistics Canada 2017d)

Household Tenure	Hornby	% Total	CVRD	% Total	BC	% Total
Rented	115	19.7%	6,980	23.6%	599,360	31.9%
Owned	470	80.3%	22,595	76.4%	1,279,020	68.1%
Total Households	**585**	**100%**	**29,575**	**100%**	**1,878,380**	**100%**

Table 6.6: Hornby Island Household Tenure (Rental/Ownership) 2006-2016 (Statistics Canada 2006, 2012d, 2017d)

Household Tenure	2006	% Total	2011	% Total	2016	% Total
Rented	100	18.2%	105	20.8%	115	19.7%
Owned	450	81.8%	400	79.2%	470	80.3%
Total Households	**550**	**100%**	**505**	**100%**	**585**	**100%**

Table 6.7: Hornby Island Changes in Household Tenure (Rental/Ownership) 2006-2016 (Statistics Canada 2006, 2012d, 2017d)

Changes in Tenure	Hornby 2006-2011	% Total	Hornby 2011-2016	% Total	Hornby 2006-2016	% Total
Rented	5	1%	10	2.0%	15	2.6%
Owned	-50	-9%	70	13.9%	20	3.4%
Total Households	**-45**	**-8.2%**	**80**	**15.8%**	**35**	**6.0%**

Household Sizes

Nearly half of Hornby Island's households (46.4%) are one person households, compared to 29.5% for the CVRD and 28.8% for BC. The proportion of two person households on the Island (39.3%) is lower than that of the CVRD (42.5%), but higher than BC as a whole (35.3%). The average household size for Hornby Island is 1.8, compared to 2.2 for the CVRD and 2.4 for BC.

Table 6.8: Hornby Island Household Sizes (Statistics Canada 2017d)

Household Size	Hornby	% Total	CVRD	% Total	BC	% Total
1 person	260	46.4%	8,730	29.5%	541,910	28.8%
2 persons	220	39.3%	12,560	42.5%	663,770	35.3%
3 persons	45	8.0%	3,825	12.9%	277,690	14.8%
4 persons	25	4.5%	2,975	10.1%	243,125	12.9%
5 or more persons	10	1.8%	1,485	5.0%	155,470	8.3%
# Private households	560	100%	29,570	100%	1,881,970	100%
# Persons in private households	990		65,350		4,560,240	
Average # Persons	**1.8**		**2.2**		**2.4**	

6.2 Income 2015

6.2.1 Taxable Income Distribution

The 2016 Census provides information on the incomes of respondents for the previous year (2015). Average tax-filer income on Hornby Island is $47,006, which is 61.3% of the CVRD average income ($76,711) and 52% of BC's ($90,354). The median income for Hornby Island is also lower, at $35,328, which is 55.7% of the CVRD median income, and 50.5% of BC.

Table 6.9: Hornby Island Total Taxable Income (Statistics Canada 2017d)

Total Income 2015	Hornby	% Total	CVRD	% Total	BC	% Total
Without income	15	1.6%	1,710	3.0%	142,970	3.7%
Under $10,000 (including loss)	125	14.0%	6,860	12.6%	573,315	15.4%
$10,000 to $19,999	235	26.4%	9,990	18.3%	653,915	17.5%

Total Income 2015	Hornby	% Total	CVRD	% Total	BC	% Total
$20,000 to $29,999	175	19.7%	8,420	15.5%	503,290	13.5%
$30,000 to $39,999	130	14.6%	7,185	13.2%	424,330	11.4%
$40,000 to $49,999	80	9.0%	5,820	10.7%	366,220	9.8%
$50,000 to $59,999	35	3.9%	4,330	7.9%	286,310	7.7%
$60,000 to $69,999	40	4.5%	3,360	6.2%	222,975	6.0%
$70,000 to $79,999	15	1.7%	2,510	4.6%	171,625	4.6%
$80,000 to $89,999	5	0.6%	1,745	3.2%	134,090	3.6%
$90,000 to $99,999	5	0.6%	1,150	2.1%	96,825	2.6%
$100,000 and over	35	3.9%	3,090	5.7%	294,475	7.9%
Total Reporting Income	890	100%	54,475	100%	3,727,360	100%
Median Income	**$35,328.00**		**$63,397.00**		**$69,995.00**	
Average Income	**$47,006.00**		**$76,711.00**		**$90,354.00**	

6.2.2 Household Income

Household income is used as an indicator of housing affordability, as it includes every person in a dwelling who may be contributing to paying for the housing costs. Hornby Island has a lower median household income in all economic family compositions than both the CVRD and BC as a whole. For couple families with children on Hornby Island, the median income is $67,840, which compares to $103,797 for the CVRD and $111,736 for BC. Lone parent families on Hornby Island had a median income of $32,192, while the CVRD figure is $44,587 and BC is $51,056.

Table 6.10: Hornby Island Median Household Income, 2015 (Statistics Canada 2017d)

Economic Family Composition	Hornby	% Total	CVRD	% Total	BC	% Total
Couple families with children	$67,840	9.9%	$103,797	19.1%	$111,736	24.4%
Lone parent families	$32,192	5.8%	$44,587	8.6%	$51,056	9.0%
Families without children	$62,848	30.6%	$74,775	33.3%	$80,788	26.3%
Not in an economic family	$21,786	52.9%	$30,084	39.1%	$31,255	40.2%
All Households	**$35,328**	**100%**	**$63,397**	**100%**	**$69,995**	**100%**

Household Income Distribution

Household income distribution can be used to determine approximate numbers of affordable housing options for different income groups. While the median income of Hornby Island is $35,328, there is also a significant proportion (11.6%) of high income households, with $100,000 in income and higher.

Table 6.11: Household Income Distribution, 2015 (Statistics Canada 2017d)

Total Income 2015	Hornby	% Total	CVRD	%Total	BC	% Total
Under $5,000	25	4.5%	370	1.3%	43,415	2.3%
$5,000 to $9,999	25	4.5%	355	1.2%	27,140	1.4%
$10,000 to $14,999	35	6.3%	890	3.0%	55,745	3.0%
$15,000 to $19,999	55	9.8%	1,260	4.3%	77,565	4.1%
$20,000 to $24,999	55	9.8%	1,360	4.6%	78,695	4.2%
$25,000 to $29,999	40	7.1%	1,325	4.5%	72,985	3.9%
$30,000 to $34,999	50	8.9%	1,435	4.9%	78,080	4.1%
$35,000 to $39,999	40	7.1%	1,560	5.3%	78,395	4.2%
$40,000 to $44,999	25	4.5%	1,325	4.5%	76,775	4.1%
$45,000 to $49,999	15	2.7%	1,395	4.7%	75,860	4.0%
$50,000 to $59,999	35	6.3%	2,625	8.9%	143,475	7.6%
$60,000 to $69,999	35	6.3%	2,480	8.4%	132,845	7.1%
$70,000 to $79,999	25	4.5%	2,195	7.4%	122,350	6.5%
$80,000 to $89,999	15	2.7%	1,985	6.7%	111,350	5.9%
$90,000 to $99,999	20	3.6%	1,555	5.3%	99,420	5.3%
$100,000 and over	65	11.6%	7,450	25.2%	607,855	32.3%
Total Reporting Income	560	100.0%	29,575	100.0%	1,881,965	100.0%
Median Income	**$35,328.00**		**$63,397.00**		**$69,995.00**	
Average Income	**$47,006.00**		**$76,711.00**		**$90,354.00**	

Overall, there appears to be a general shift to higher household incomes on Hornby Island, which could be an indication that housing is becoming less affordable for those in middle and lower household income categories. There has been a combined decrease of 1.2% in the income categories $30,000 and below over the 2005 to 2015 period (approximately median income and lower), while there has been a subsequent increase of 214.8% in the combined categories $30,000 and above.

The greatest decline in household income groups on Hornby Island in the 2005 to 2015 period has been in the $40,000 to $49,999 group, which has declined by 55.6%. Households in the $10,000 to $19,999 range also declined by 37.9%. The greatest increase in the same time period has been in the $100,000 group, which has increased by 85.7%.

Table 6.12: Hornby Island Household Income Distribution, 2005-2015

Household Income	2005	% Total	2010	% Total	2015	% Total	2005-2015	% Change
Under $9,999	40	7.3%	-	0.0%	50	8.9%	10	25.0%
$10,000 to $19,999	145	26.4%	50	9.9%	90	16.1%	-55	-37.9%
$20,000 to $29,999	85	15.5%	30	6.0%	95	17.0%	10	11.8%
$30,000 to $39,999	50	9.1%	65	12.9%	90	16.1%	40	80.0%
$40,000 to $49,999	90	16.4%	25	5.0%	40	7.1%	-50	-55.6%
$50,000 to $59,999	45	8.2%	60	11.9%	35	6.3%	-10	-22.2%

Household Income	2005	% Total	2010	% Total	2015	% Total	2005-2015	% Change
$60,000 to $79,999	40	7.3%	115	22.8%	60	10.7%	20	50.0%
$80,000 to $99,999	20	3.6%	-	0.0%	35	6.3%	15	75.0%
$100,000 and over	35	6.4%	-	0.0%	65	11.6%	30	85.7%
Total Reporting Income	550	100.0%	504	100.0%	560	100.0%	10	1.8%
Median Income	**$32,209**		**$48,329**		**$35,328**		**$3,119**	**9.7%**
Average Income	**$42,385**		**$58,778**		**$47,006**		**$4,621**	**10.9%**

Household Income Groups and Household Income Disparity

For ease of comparison with the 2015 SS HNA, this report uses the same income group definitions. **Table 6.13** provides the income range for each category, as defined in relation to Hornby Island's median income of $35,328. **Table 6.14** provides a comparison of the proportion of these household income groups between Hornby Island, the CVRD and BC as a whole.

Table 6.13: Hornby Island Household Income Groups, 2015 (Statistics Canada 2017d)

Income Groups	Definition	Income Range	Hornby	% Total
Little to no income	under $15,000	under $15,000	85	15.2%
Low income	$15,000 to 50% median	$15,000 to $19,999	55	9.8%
Low to moderate income	50% - 80% median	$20,000 to $29,999	95	17.0%
Moderate	80% - 100% median	$30,000 to $34,999	50	8.9%
Moderate to above moderate	100% - 120% median	$35,000 to $44,999	65	11.6%
Above moderate to high	120% - 150% median	$45,000 to $49,999	15	2.7%
High income	150% median +	$50,000 and over	195	34.8%
All Households	**$35,328**		**560**	**100%**

Hornby Island has a similar proportion of those in the high income category (34.8%) to BC (32.3%); although, it has a higher proportion than the CVRD (25.2%). Hornby Island also has a higher proportion of households earning under $15,000, at 15.2%, than both the CVRD (5.5%) and BC (6.7%).

Table 6.14: Hornby Island Household Income Groups, 2015 (Hornby, CVRD, BC) (Statistics Canada 2017d)

Total Income 2015	Hornby	% Total	CVRD	% Total	BC	% Total
Median Income	**$35,328**		**$63,397**		**$69,995**	
Little to no income	85	15.2%	1,615	5.5%	126,300	6.7%
Low income	55	9.8%	3,945	13.3%	307,325	16.3%
Low to moderate income	95	17.0%	5,715	19.3%	374,505	19.9%
Moderate	50	8.9%	2,625	8.9%	132,845	7.1%
Moderate to above moderate	65	11.6%	4,675	15.8%	122,350	6.5%
Above moderate to high	15	2.7%	3,540	12.0%	210,770	11.2%
High income	195	34.8%	7,450	25.2%	607,855	32.3%
Total	**560**	**100%**	**29,565**	**100%**	**1,881,950**	**100%**

6.3 Current Housing Supply

6.3.1 Existing Housing Stock

Structure Type

As with other islands in the Northern Region, the housing supply on Hornby Island is largely homogenous and dominated by single-detached dwellings, which form 91.0% of the total housing supply. This compares to the CVRD proportion of single-detached homes at 68.4% and BC at 44.1%. This lack of diversity in housing stock may contribute to a lack of affordable rental and ownership options for a full range of income groups. However, Hornby Island has a comparatively greater proportion of moveable dwellings than other islands in the Northern Region at 6.3%.

Table 6.15: Hornby Island Housing by Structure Type, 2016 (Statistics Canada 2017d)

Structure Type	Hornby	% Total	CVRD	% Total	BC	% Total
Single-detached house	505	91.0%	20,230	68.4%	830,660	44.1%
Apartment 5+ storeys	-	0.0%	45	0.2%	177,830	9.4%
Movable dwelling	35	6.3%	1,255	4.2%	49,290	2.6%
Semi-detached house	10	1.8%	2,575	8.7%	57,395	3.0%
Row house	-	0.0%	1,540	5.2%	147,830	7.9%
Apartment, duplex	5	0.9%	710	2.4%	230,075	12.2%
Apartment < 5 storeys	-	0.0%	3,185	10.8%	385,140	20.5%
Other single-attached house	-	0.0%	35	0.1%	3,755	0.2%
Total Private Dwellings	**555**	**100%**	**29,575**	**100%**	**1,881,975**	**100%**

Housing Indicators and Tenure

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

Age of Housing Stock

Hornby Island's housing stock generally follows the same pattern of construction periods as the CVRD and BC; although, there is a greater proportion of homes built in the 1981 to 1990 period (26.3%) than the CVRD (16.6%) and BC (15.4%). There are also fewer homes built before 1960 than the CVRD or BC.

Table 6.16: Hornby Island Dwelling Age (Statistics Canada 2017d)

Construction Period	Hornby	% Total	CVRD	% Total	BC	% Total
1960 or before	25	4.2%	3660	12.4%	267560	14.2%
1961 to 1980	200	33.9%	8070	27.3%	559485	29.7%
1981 to 1990	155	26.3%	4900	16.6%	289565	15.4%
1991 to 2000	80	13.6%	6330	21.4%	331865	17.6%
2001 to 2005	45	7.6%	2030	6.9%	125335	6.7%
2006 to 2010	45	7.6%	2915	9.9%	171945	9.1%
2011 to 2016	40	6.8%	1660	5.6%	136210	7.2%
Total	**590**	**100%**	**29,565**	**100%**	**1,881,965**	**100%**

Non-Resident Ownership

Hornby Island's proportion of dwellings occupied by usual residents is significantly lower than both the CVRD and BC. There has been a decrease of 6.2% resident homeowners since 2011.

Table 6.17: Hornby Island Dwellings Occupied by Usual Residents 2011-2016

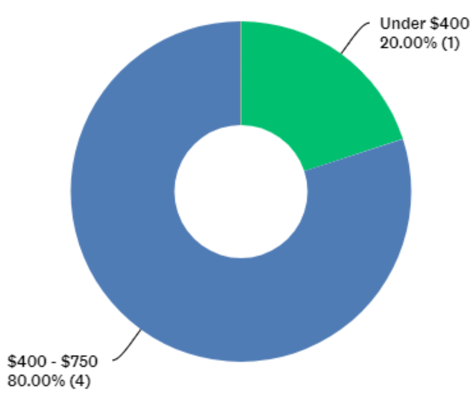
Census Year	Hornby	% Total	CVRD	% Total	BC	% Total
2016	560	50.7%	29,573	92.2%	1,881,969	91%
2011	504	56.9%			1,764,637	90.7%
% Change 2011-2016		**-6.2%**				**-0.7%**

6.3.2 Rental Availability and Affordability

Private Market Listings

The CMHC does not conduct rental market surveys for Hornby Island and there is no formal inventory of rental properties conducted on Hornby Island. The rental housing market is extremely limited on Hornby Island. As of January 2018, there were some short-term rentals available for rent in public listings on Craigslist, Padmapper and Kijiji. A search on AirBnB found three vacation rental properties available. While this information is far from a complete picture of the rental market on Hornby Island, it paints a picture of a lack of affordable housing rental options. Anecdotal evidence and survey results for this assessment confirm this limited market for rental housing. While many respondents to a

Figure 6.2: What is your monthly rent?



survey conducted for this assessment reported that their rents were in the affordable ranges provided in **Section 6.4.1**, there appears to be an overall lack of available units in these price ranges.

Social Housing

Hornby Island Elder Housing Society operates 11 rental units for seniors' housing and has a waiting list of over 30 people. Islanders' Secure Land Association is working on a development of 20-30 affordable rental units and has received expressions of interest from over 40 people.

6.3.3 Homeowner Options

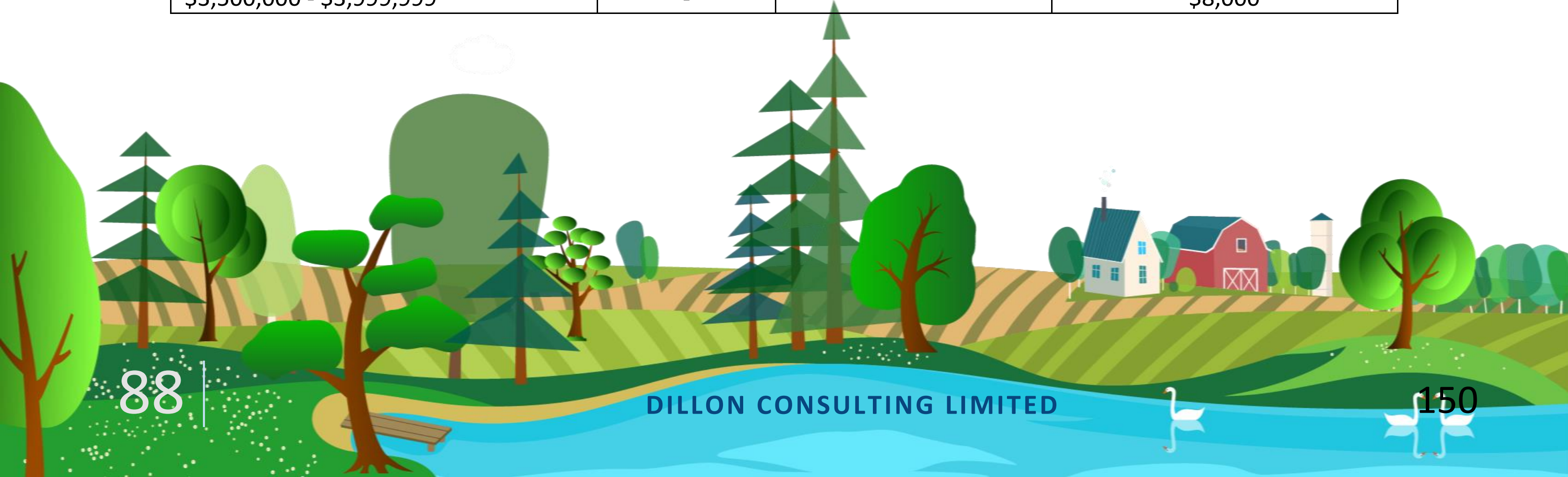
Current Listings

Table 6.18 provides MLS listings as of January 30, 2018 to provide an understanding of housing currently available for purchase on Hornby Island. The table also includes the income required for ownership, based on an assumption that no more than 30% of income is used for shelter costs, $200/month in costs of ownership, 75% loan, 25 year amortization period and 4% interest.

There were a total of six listings on this date, with an average price of $601,500 and median price of $514,000. While the number of available listings is relatively low, there is presently a range of home price categories available on the island. All homes available for purchase on this date were single family dwellings.

Table 6.18: Hornby Island MLS Listings, January 2018

Price Range	# Listed	Average Cost	Income Required
$0 - $149,999	-		$8,000
$150,000 - $199,999	-		$8,000
$200,000 - $299,999	1	$269,000	$50,596
$300,000 - $399,999	1	$344,000	$62,473
$400,000 - $499,999	1	$449,000	$79,100
$500,000 - $599,999	1	$579,000	$99,685
$600,000 - $699,999	-		$8,000
$700,000 - $799,999	1	$769,000	$129,772
$800,000 - $899,999	-		$8,000
$900,000 - $999,999	-		$8,000
$1,000,000 - $1,499,999	1	$1,199,000	$197,863
$1,500,000 - $1,999,999	-		$8,000
$2,000,000 - $2,499,999	-		$8,000
$2,500,000 - $2,999,999	-		$8,000
$3,000,000 - $3,499,999	-		$8,000
$3,500,000 - $3,999,999	-		$8,000



Price Range	# Listed	Average Cost	Income Required
$4,000,000 - $4,499,999	-		$8,000
$4,500,000 - $4,999,999	-		$8,000
$5,000,000 and up	-		$8,000
Total	**6**		
Average $		**$601,500.00**	**$103,248**
Median $		**$514,000.00**	**$89,392**

Census Reported Dwelling Values

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

6.4 Housing Affordability

6.4.1 Affordability Targets

Housing affordability is defined in **Section 1.1** of this report. Housing is generally considered affordable if it meets suitability and adequacy standards, and does not cost more than 30% of total household income.

Based on these assumptions, **Table 6.19** provides affordability targets for different household groups, based on median incomes of each group as provided in the 2016 Census. The percentage of the total population for each group is also provided, to indicate the ideal percentage of total available housing units available for each household type and income level.

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

Household Type

Table 6.19: Hornby Island Household Affordability Targets

Household Affordability Targets	% Population	Median Income	Affordable Rent	Affordable Purchase
Couple families with children	9.9%	$67,840	$1,696	$378,000
Lone parent families	5.8%	$32,192	$805	$153,000
Families without children	30.6%	$62,848	$1,571	$347,000
Not in an economic family	52.9%	$21,786	$545	$88,000
All Households (2015)	**99%**	**$35,328**	**$883**	**$173,000**

Income Groups and Ideal Affordable Housing Supply

Table 6.20 provides a detailed breakdown of the ideal number of housing units available for each of the income groups identified in **Table 6.14** above, based on the percentage of the total households each group comprises. Affordable rent and purchase prices have been calculated using the same assumptions and benchmarks as previously identified in this report.

As an illustration of how this table can be used, it indicates that 45.6% of households (all households below moderate income of $30,000) need rental housing $688/month or less. As another example, 8.8% of households ($100,000 annual household income and above) can afford a home with a purchase price of $581,000.

Table 6.20: Hornby Island Ideal Housing Supply - Rental and Purchase Prices

Income Groups	Income Range	#	% Households	Average Income	Affordable Rent	Affordable Purchase
Little to no income	Under $5,000	25	4.4%	$5,000	$125	n/a
	$5,000 to $9,999	25	4.4%	$7,500	$188	n/a
	$10,000 to $14,999	35	6.1%	$12,500	$313	$29,000
Low income	$15,000 to $19,999	55	9.6%	$17,500	$438	$60,000
Low to moderate income	$20,000 to $24,999	60	10.5%	$22,500	$563	$92,000
	$25,000 to $29,999	60	10.5%	$27,500	$688	$124,000
Moderate income	$30,000 to $34,999	50	8.8%	$32,500	$813	$155,000
Moderate to above moderate	$35,000 to $39,999	30	5.3%	$37,500	$938	$187,000
	$40,000 to $44,999	20	3.5%	$42,500	$1,063	$218,000
Above moderate to high	$45,000 to $49,999	25	4.4%	$47,500	$1,188	$250,000
High income	$50,000 to $59,999	45	7.9%	$55,000	$1,375	$297,000
	$60,000 to $69,999	35	6.1%	$65,000	$1,625	$360,000
	$70,000 to $79,999	15	2.6%	$75,000	$1,875	$424,000
	$80,000 to $89,999	25	4.4%	$85,000	$2,125	$487,000
	$90,000 to $99,999	15	2.6%	$95,000	$2,375	$550,000
	$100,000 +	50	8.8%	$100,000	$2,500	$581,000
Median Income		**570**	**100%**	**$35,328**	**$883**	**$173,000**

6.5 Community Perspectives

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

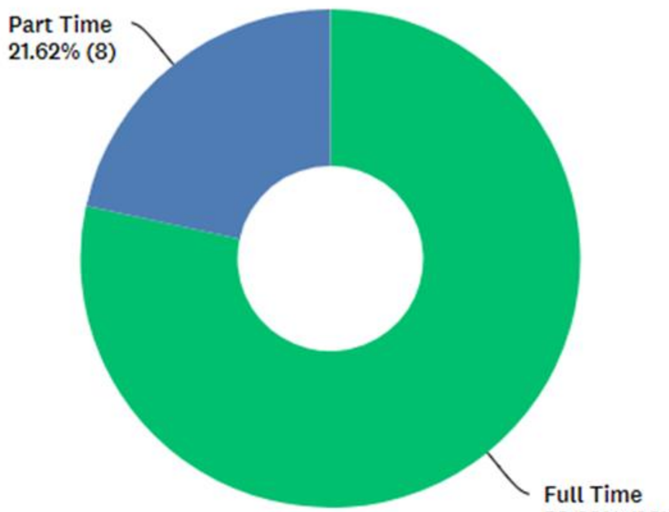
6.5.1 Stakeholder/Key Informants Interviews

On November 10, 2017, a stakeholder meeting was held on Hornby Island with members of the Hornby Island Elder Housing Board, the Local Trustee, the Housing Committee, the Arts Committee and a realtor. The discussion identified the need for more affordable secure rental accommodation and more family housing.

6.5.2 Online Survey

A total of 37 responses were received from the Hornby Island residents to the Islands Trust Housing Needs Survey. This was the lowest response rate by island for the survey. This represents 3.8% of the population of Hornby Island. Of the 37 responses, 78.4% of respondents indicated that they were full-time residents on Hornby Island and 21.6% of respondents are part-time residents (**Figure 6.3**).

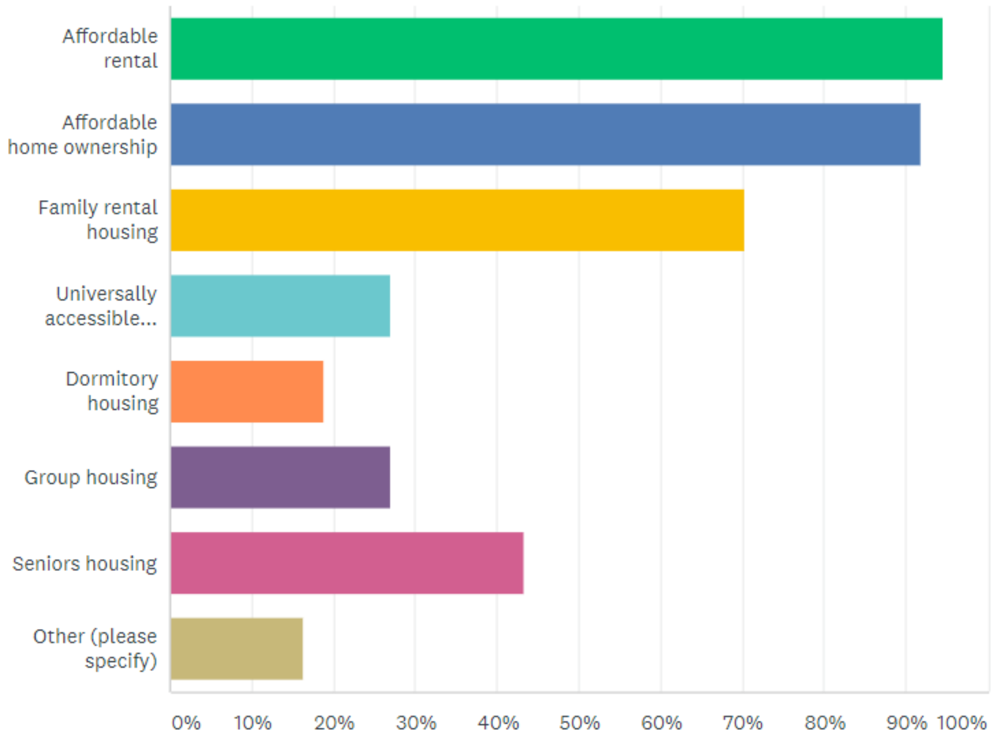
Figure 6.3: Do you live on the island part-time or full-time?



Over 86% of respondents indicated that they own their homes. Of the 14% of renters (five survey responses) the median rent paid on Hornby is $667 per month. Twenty percent of the population reporting in the survey indicated that they pay less than $400 per month. This may reflect the fact that seniors in Hornby Elder Housing may receive subsidies, and other people are living in illegal and/or inappropriate housing.

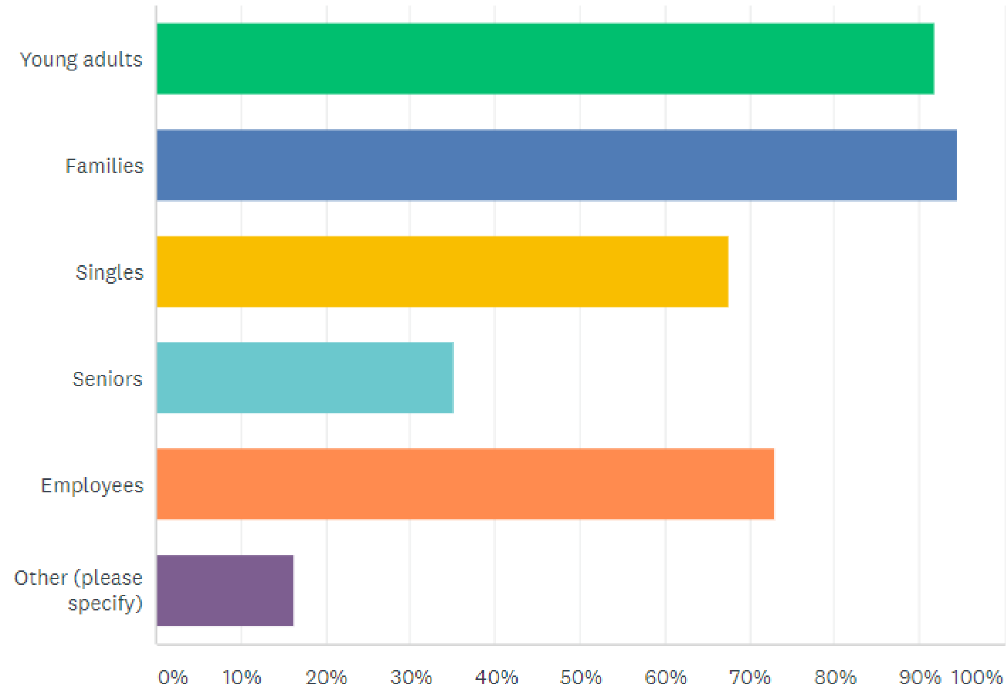
The survey also asked respondents about what the housing gaps may be present on Hornby Island. The top three responses were affordable rental, affordable home ownership and family rental housing. This indicates that respondents feel affordability, both ownership and rental, is a problem on Hornby Island.

Figure 6.4: What housing supply gaps exist on your island?



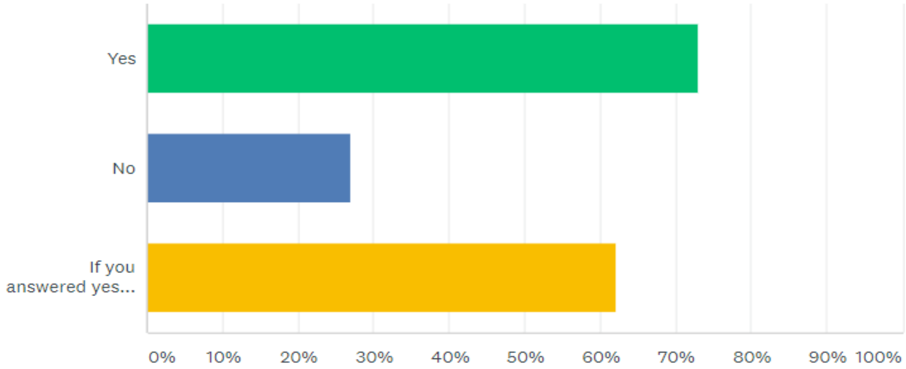
Respondents were asked to identify which demographic groups may not be able to access housing on Hornby Island. Over 90% of respondents indicated that families and young adults were the top two groups that might not be able to access housing on Hornby Island. Other responses included low-income earners.

Figure 6.5: What groups are not able to access housing on your island?



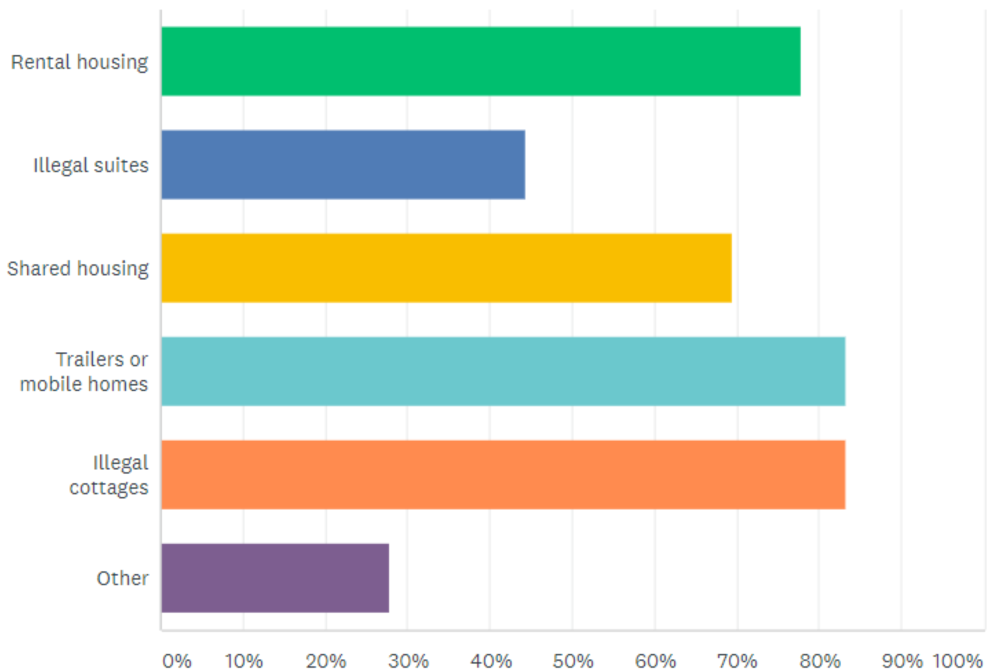
In both survey questions (**Figure 6.4** and **Figure 6.5**), seniors were ranked lower. This could be the result of a perception that there are already adequate seniors housing in Hornby Island. Diving into this deeper, the survey asked respondents if they were aware of any programs to assist seniors living on Hornby Island. Over 70% of respondents indicated that they were aware of programs to assist seniors. The majority of respondents indicated that the Home Assist, Home Support and Better at Home programs helped seniors on Hornby Island.

Figure 6.6: Are you aware of programs to assist seniors?



Respondents were asked to identify where people who need affordable housing live on Hornby Island (**Figure 6.7**). Over 80% of respondents indicated that those in need of affordable housing live in trailers or mobile homes, and illegal cottages. Illegal suites represented 45% of the responses, but it is not clear if this indicates that there are fewer illegal suites on Hornby Island. Also, when asked if there was enough affordable housing available on Hornby Island, overwhelmingly, respondents indicated that there was not enough.

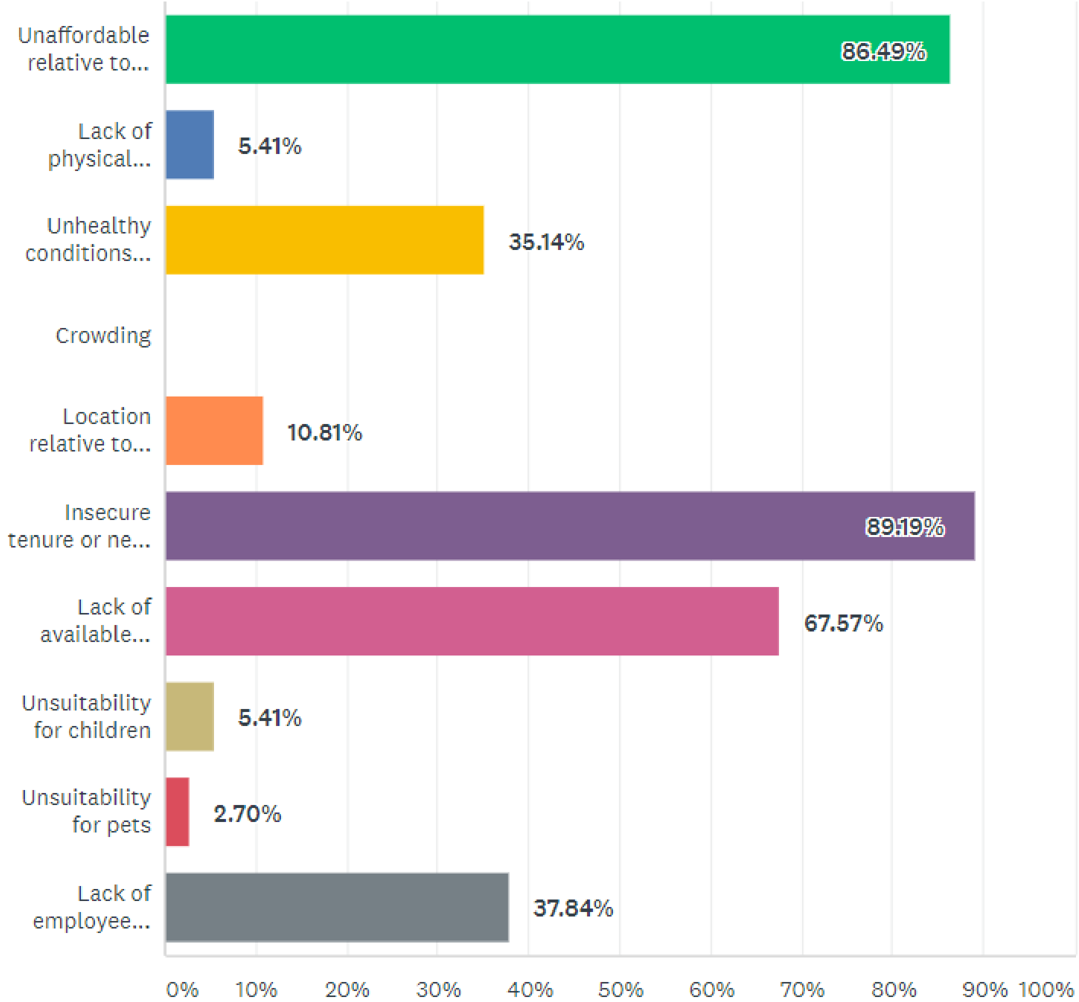
Figure 6.7: Where do the people that need affordable housing currently live on your island?



Finally, the survey asked people to select the top three housing challenges faced by their Island. The Hornby Island responses identified the following three challenges:

1. Unaffordable relative to income – particularly since there is a large percentage of households that earn under $25,000 per year.
2. Uncertain tenure forcing people to move seasonally – often forcing people to share accommodation in the summer months and/or live in tents and campgrounds.
3. Lack of housing options – while Hornby Island has seniors housing, there are no options for other secure rental options.

Figure 6.8: Please select the top three housing challenges faced by your island.



6.6 Affordable Housing Gaps

It appears from the online survey and the census data that the gaps in housing are for the young adults, families and employees. This reflects the lack of affordable, secure, rental accommodation. There has not been a homelessness count on Hornby Island, but 41% of the population have no income or are in the low/moderate income levels.

6.7 Conclusion and Recommendations

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

7.0 Lasqueti Island Housing Needs

Due to the small total population of Lasqueti Island, there are many statistics that are not tabulated or are not considered reliable for Lasqueti Island. We are not aware of what the median age is because they do not record the data by age category. The important data was gathered from the local Trustee and the stakeholder meeting. The community is supportive and the island does appear to attract young families. The community spirit on Lasqueti Island is strong as demonstrated by the fundraising and construction of a medical clinic. They have one not-for-profit seniors' cottage with plans for more. Lasqueti Island is part of the Powell River Regional District (PRRD).

7.1 Demographics and Population

The population of Lasqueti Island is 399; the population has decreased 6.3% from the previous census period. **Table 7.1** illustrates the population changes over time. Note that detailed population information is not available for Lasqueti Island through Statistics Canada as it is too unreliable to be published.

Table 7.1: Lasqueti Island Population (2006 to 2016) (Statistics Canada 2006, 2012e, 2017e)

Census Year	Lasqueti
2016	399
2011	426
2006	359

7.2 Current Housing Supply

7.2.1 Non-Resident Ownership

Table 7.2 shows the portion of dwellings on Lasqueti Island which is occupied by usual residents. Usual place of residence applies to those who own multiple properties. At 59.0%, Lasqueti Island's rate of dwellings occupied by usual residents is lower than that of the PRRD (82.6%) and BC (91.2%). The percentage of dwellings occupied by usual residents on Lasqueti Island has decreased by 25.5% since 2011.

Table 7.2: Lasqueti Island Dwellings Occupied by Usual Residents 2011-2016 (Statistics Canada 2012e, 2017e)

Census Year	Lasqueti	% Total	PRRD	% Total	BC	% Total
2016	560	50.7%	9,412	92.2%	1,881,969	91%
2011	504	56.9%			1,764,637	90.7%
% Change 2011-2016		**-6.2%**				**-0.7%**

7.2.2 Rental Availability and Affordability

The CMHC does not conduct rental market surveys for Lasqueti Island, and there is no formal inventory of rental properties conducted on Lasqueti Island. The rental housing market is extremely limited on Lasqueti Island. As of January 2018, there were no rental properties available for rent in public listings on Craigslist, Padmapper or Kijiji. A search on AirBnB found three vacation rental properties available. While this information is far from a complete picture of the rental market on Lasqueti Island, it paints a picture of a lack of affordable rental housing options. Anecdotal evidence and survey results from this assessment confirm this limited market for rental housing.

7.2.3 Social Housing

There are currently no social housing programs on Lasqueti Island. However, there is currently one supported single detached cottage currently inhabited by a senior. Lasqueti Island has plans for additional cottages should funding be made available.

7.2.4 Homeowner Options

Table 7.3 provides MLS listings as of January 30, 2018 to provide a snapshot of housing currently available for purchase on Lasqueti Island. The table also includes income required for ownership, which is based on multiple assumptions including: no more than 30% of income is used for shelter costs, $200/ month in costs of ownership, 75% loan over a 25 year amortization period, and 4% interest.

There were a total of seven listings available on Lasqueti Island, with an average price of $841,285 and a median price of $649,900. While the number of listings is relatively low, there is presently a range of home price categories available on Lasqueti Island. It is also important to note that the average listing prices are inflated due to two homes listed at over $1,000,000.

Table 7.3: Lasqueti Island MLS Listings, January 2018

Price Range	# Listed	Average Cost	Income Required
$0 - $149,999	-		
$150,000 - $199,999	-		
$200,000 - $299,999	-		
$300,000 - $399,999	1	$369,000	$66,432
$400,000 - $499,999	1	$459,000	$80,683
$500,000 - $599,999	1	$599,000	$102,852
$600,000 - $699,999	2	$662,000	$112,828
$700,000 - $799,999	-		
$800,000 - $899,999	-		
$900,000 - $999,999	-		
$1,000,000 - $1,499,999	1	$1,139,000	$188,362
$1,500,000 - $1,999,999	1	$1,999,000	$324,544
$2,000,000 - $2,499,999	-		
$2,500,000 - $2,999,999	-		
$3,000,000 - $3,499,999	-		
$3,500,000 - $3,999,999	-		
$4,000,000 - $4,499,999	-		
$4,500,000 - $4,999,999	-		
$5,000,000 and up	-		
Total	**7**		
Average $		**$841,285.71**	**$141,218**
Median $		**$649,900.00**	**$110,912**

7.3 Community Perspectives

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

7.3.1 Stakeholder/Key Informants Interviews

A stakeholder meeting was held on Lasqueti Island in addition to an extensive interview with Timothy Peterson, Local Trustee.

Lasqueti Island is not serviced by BC ferries but through a private passenger ferry from French Creek. It was noted during the meetings that Lasqueti Island is the only island that has employee housing for the ferry workers. Years ago, the company purchased a house at the ferry terminal and it has been used as a shared accommodation for ferry workers for years.

The stakeholders indicated that young families who want a rustic rural lifestyle are attracted to Lasqueti Island. They want to farm and raise their children in a natural environment. However, housing is expensive and not available. They try and rent or look at cooperative situations or share accommodations, but that is not what they want to do.

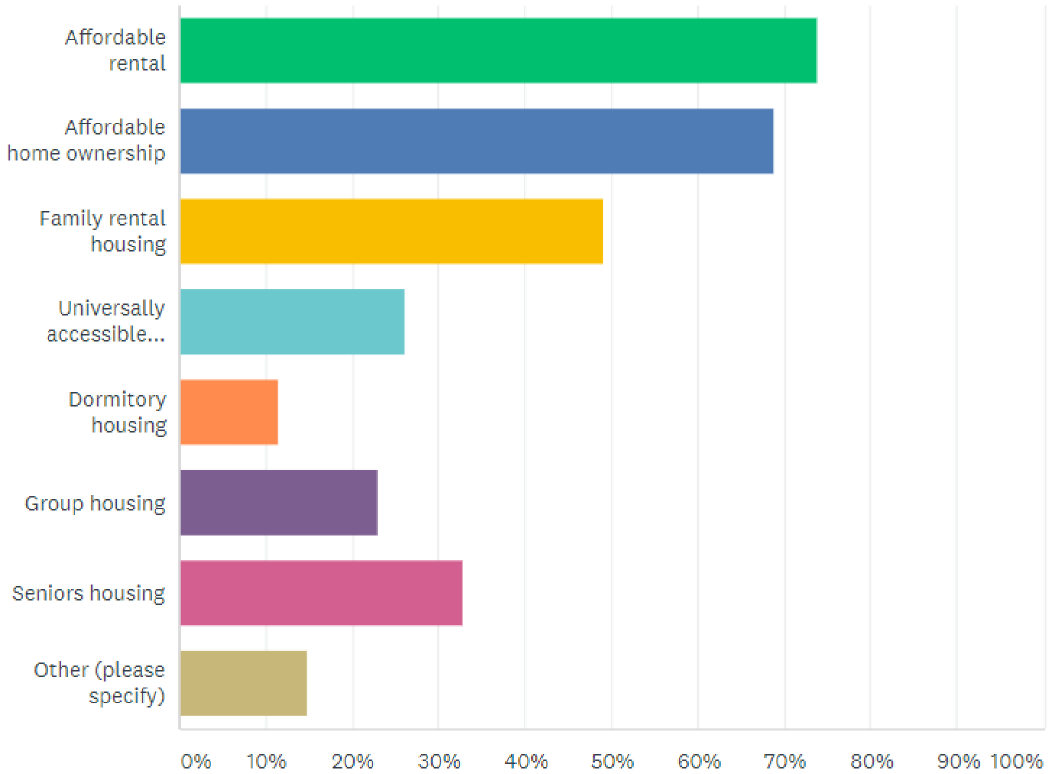
Lasqueti Island has the smallest number of older people. This could be related to the fact that elderly people chose to leave the island, with limited resources as they age.

7.3.2 Online Survey

The online survey received 64 responses, almost 20% of Lasqueti Island population. Almost 83% of the responses were from full-time residents and 17.2% from part-time residents. Of the 64 respondents, 86% owned their home and 14% rented.

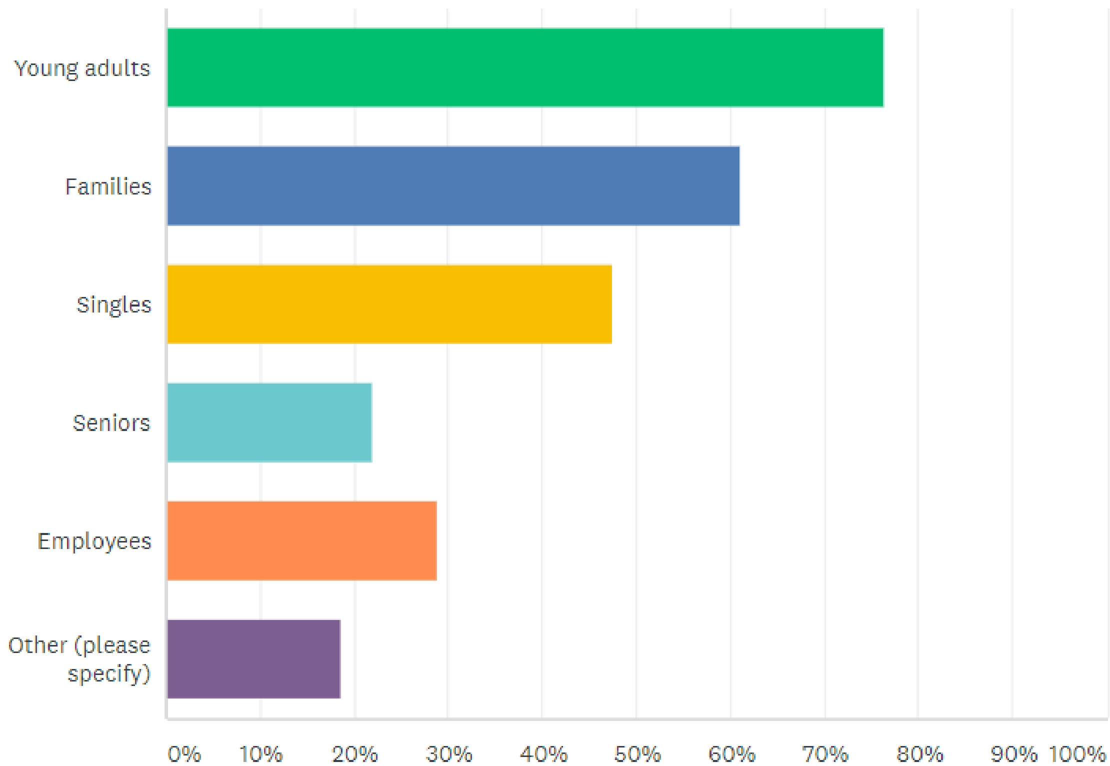
The survey asked respondents to identify existing gaps in the housing supply on Lasqueti Island. Both affordable rental housing and affordable home ownership were the top housing supply gaps identified by respondents. Other responses identified a need for more entry level housing and rental housing.

Figure 7.1: What housing supply gaps exist on your island?



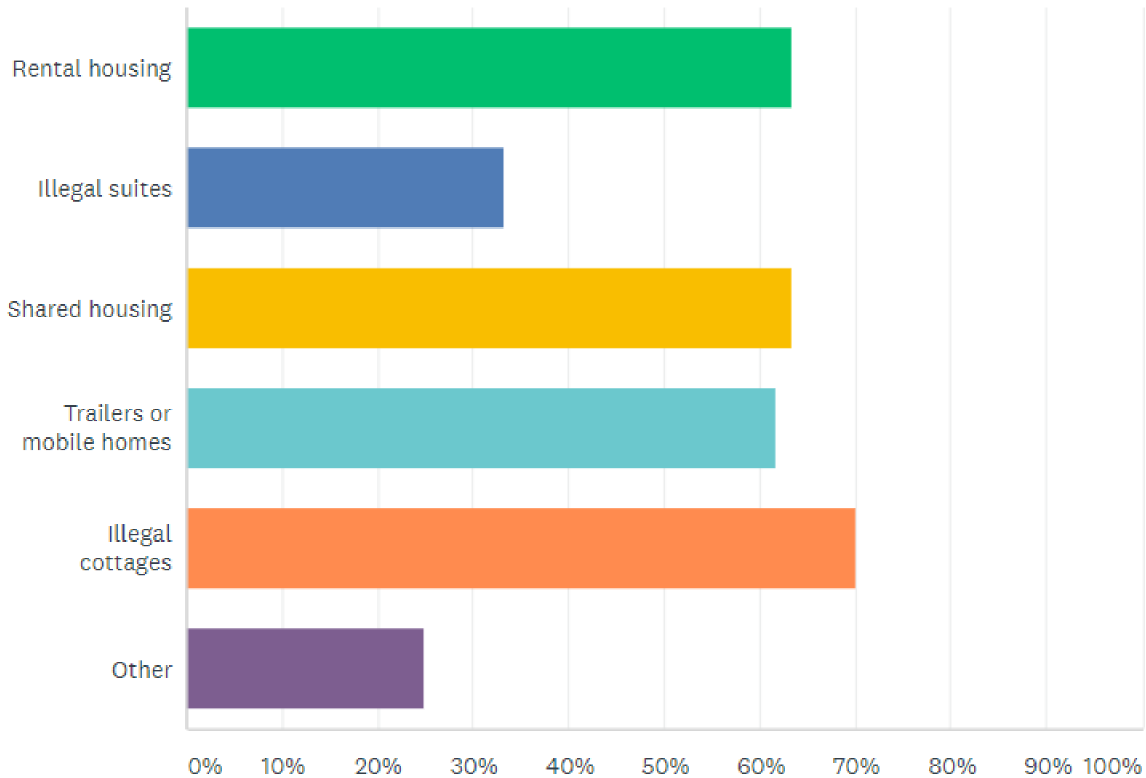
Respondents were asked to identify which groups of people might not be able to access housing on Lasqueti Island. Over 75% of respondents indicated that young adults might not be able to access housing. Second to young adults, it was also identified that families might not be able to access housing on Lasqueti Island. Other responses included low income earners and young families.

Figure 7.2: What groups are not able to access housing on your island?



The survey also asked respondents to identify where people who need affordable housing tend to live on Lasqueti Island. Illegal cottages, rental housing and shared housing were identified as places where people in need of affordable housing live. **Figure 7.3** highlights the responses per housing solution on Lasqueti Island.

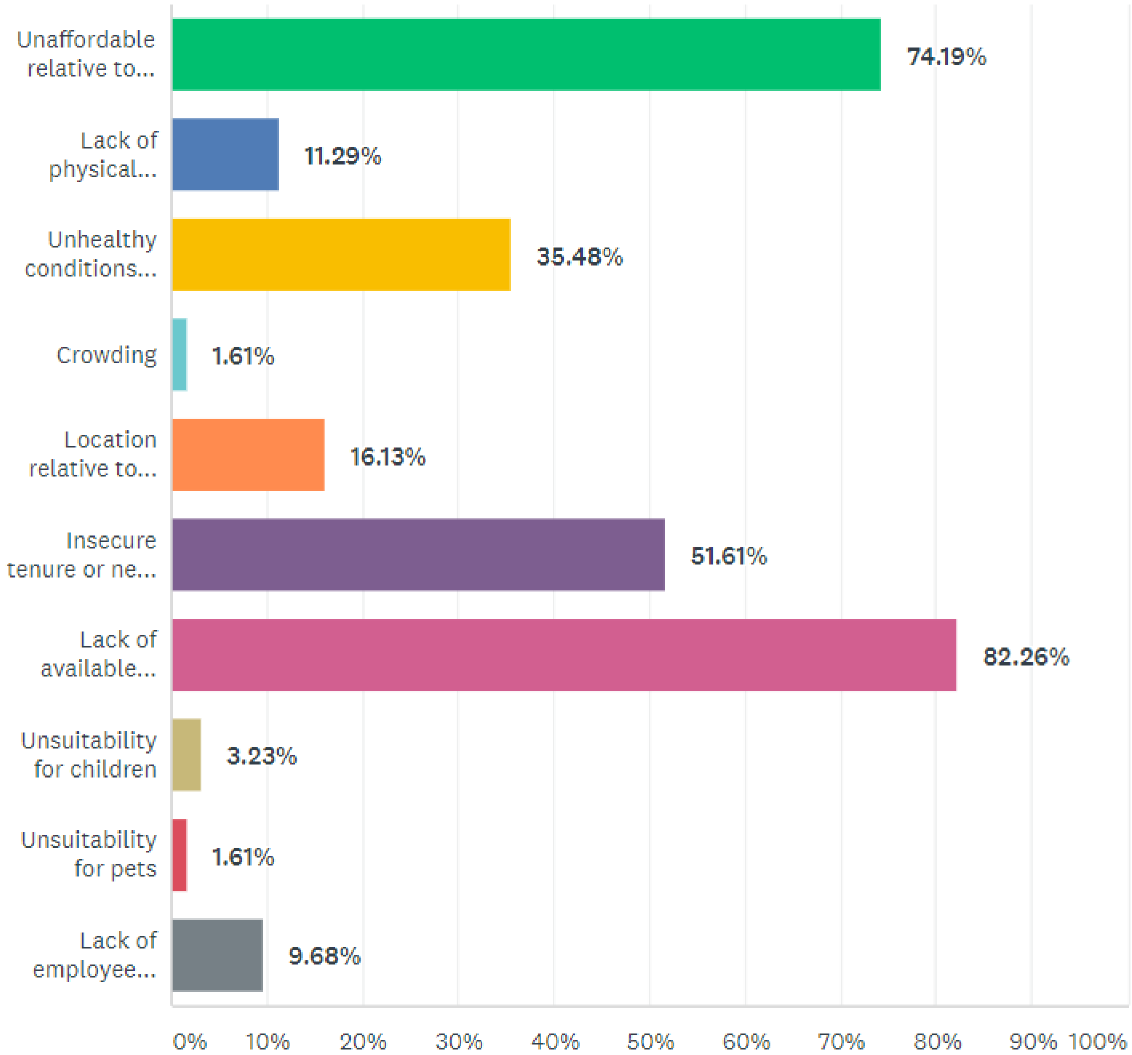
Figure 7.3: Where do the people that need affordable housing currently live on your island?



Sixty-four percent of the respondents acknowledged knowing people who were living in illegal accommodations. During the stakeholder meeting, the participants identified a number of people who were currently looking for housing and were living in tents or “couch surfing” until they could find something more permanent.

Recognizing the lack of rental accommodation and the number of people who are currently living in illegal accommodations, when asked what the top three housing challenges facing Lasqueti Island, the respondents identified lack of available housing options, unaffordable relative to income and insecure tenure (and the need to move frequently). **Figure 7.4** shows the response breakdown.

Figure 7.4: Please select the top three housing challenges faced by your island.



7.4 Affordable Housing Gaps

Based on the stakeholder meeting and the online survey, it appears that the housing gaps on Lasqueti Island are secure, appropriate rental accommodation for young adults and families. The three main challenges for housing are affordability, secure rental and accessibility.

7.5 Conclusion and Recommendations

Because the census data is not reliable, this study must depend on the anecdotal and qualitative evidence. It appears that there is a need for more affordable housing. With currently one affordable unit constructed, the community would like to develop more affordable housing. The estimate of affordable housing units required is between four and six for seniors. The other area of housing in demand is larger lots for family and small farm operations. There are limited parcels of land (and limited agricultural land) on the island. Some form of cooperative housing would facilitate young families to live and work on Lasqueti Island.

8.0 Thetis Island Housing Needs

Thetis Island is accessed by ferry from Chemainus. With a permanent population of 400, Thetis Island is serviced by a marina, pubs and restaurants, and three Christian camps. The camps provide some staff accommodation. Employment is seasonal.

8.1 Demographics and Population

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

8.1.1 Population 2016

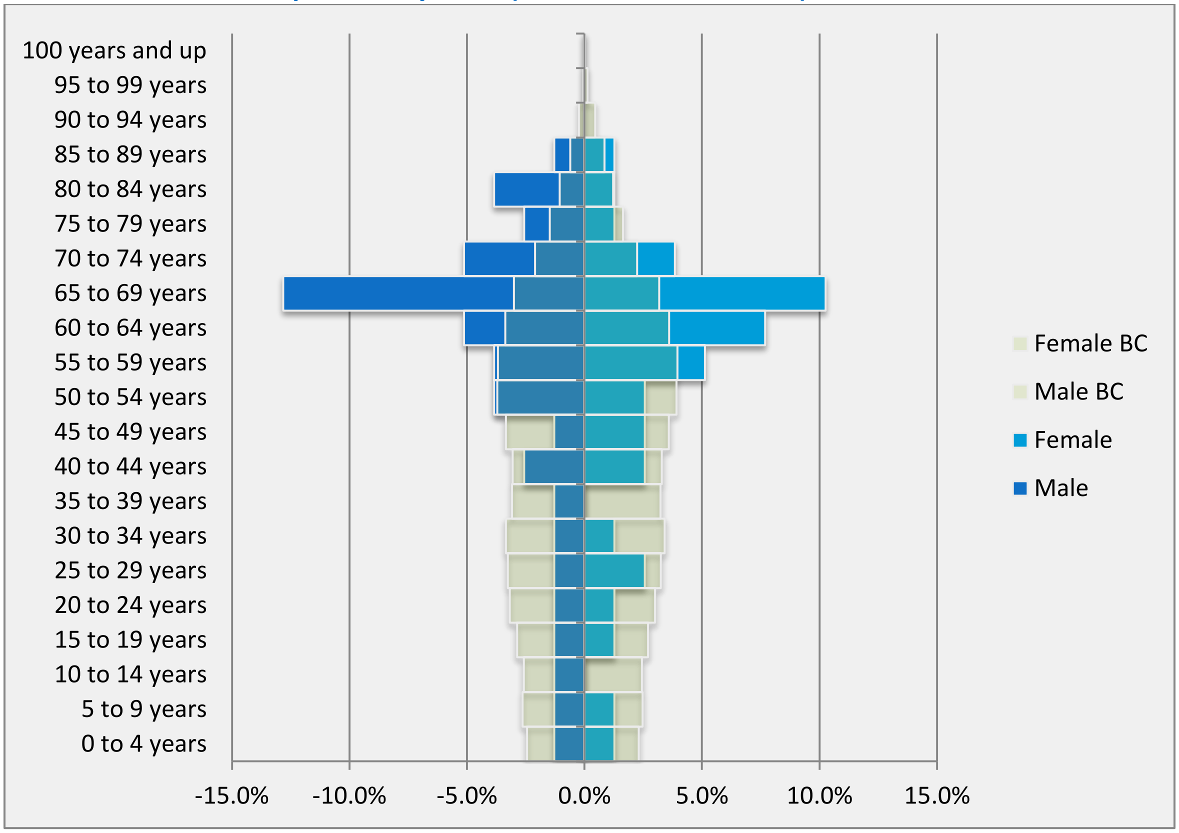
Demographics and Age

The 2016 Census indicates that the population of Thetis Island is 400. The population is generally older than the Cowichan Valley Regional District (CVRD) and the population of BC. The demographic cohort of 65 to 74 years for Thetis Island makes up 31.3% of the total population. This is significantly higher than the CVRD (14.7%) and BC (10.5%). The median age for Thetis Island is 62.9, compared to 49.9 for CVRD and 43.0 for BC. **Table 8.1** and **Figure 8.1** illustrate the demographic comparison in more detail.

Table 8.1: Thetis Island Age Categories, 2016 (Statistics Canada 2017f)

Ages - 2016	Thetis	% Total	CVRD	% Total	BC	% Total
0 to 4 years	10	2.5%	1,900	4.6%	220,625	4.7%
5 to 14 years	20	5.0%	4,390	10.7%	470,760	10.1%
15 to 19 years	15	3.8%	2,275	5.5%	258,980	5.6%
20 to 24 years	10	2.5%	1,855	4.5%	287,560	6.2%
25 to 44 years	50	12.5%	8,050	19.6%	1,213,865	26.1%
45 to 54 years	45	11.3%	5,620	13.7%	676,740	14.5%
55 to 64 years	90	22.5%	7,110	17.3%	679,020	14.6%
65 to 74 years	125	31.3%	6,045	14.7%	489,305	10.5%
75 to 84 years	30	7.5%	2,835	6.9%	250,480	5.4%
Over 85	5	1.3%	940	2.3%	109,190	2.3%
Totals	**400**	**100.0%**	**41,020**	**100.0%**	**4,656,525**	**100.0%**
Median Age	**62.9**		**49.9**		**43.0**	

Figure 8.1: Thetis Island Population Pyramid (Statistics Canada 2017f)



Seniors and Retirees

Table 8.2 provides a more detailed breakdown of the senior population, defined here as 55 and over. According to the 2016 Census, over 62.5% of Thetis Island residents are over the age of 55, compared to 41% for the CVRD and 33% for BC.

Compared to the CVRD and BC, Thetis Island has more residents aged 60 to 74 years. However, 55 to 60 and 75 and above, Thetis Island have fewer residents. This could indicate that seniors may be 'aging out' of the island due to a lack of suitable housing.

Table 8.2: Thetis Island Seniors Ages (Statistics Canada 2017f)

Senior's Ages	Thetis	% Total	CVRD	% Total	BC	% Total
55 to 59 years	35	14.0%	3,505	20.7%	354,925	23.2%
60 to 64 years	55	22.0%	3,605	21.3%	324,095	21.2%
65 to 69 years	85	34.0%	3,650	21.6%	287,520	18.8%
70 to 74 years	40	16.0%	2,395	14.1%	201,785	13.2%

Senior's Ages	Thetis	% Total	CVRD	% Total	BC	% Total
75 to 79 years	15	6.0%	1,685	10.0%	145,225	9.5%
80 to 84 years	15	6.0%	1,150	6.8%	105,255	6.9%
Over 85	5	2.0%	940	5.6%	109,190	7.1%
Totals	**250**	**100.0%**	**16,930**	**100.0%**	**1,527,995**	**100.0%**
% Total Population		**62.5%**		**41.3%**		**32.8%**

8.1.2 Household Characteristics

Household Composition

This report uses statistics for households as they better represent residential dwelling units rather than individuals. Thetis Island has a much lower proportion of families with children (14.3%) than the CVRD (31.4%) and BC (35.5%). In the case of lone parent families, the comparison is similar. **Table 8.3** shows the household composition in more detail.

Table 8.3: Thetis Island Household Composition (Statistics Canada 2017f)

Household Composition	Thetis	% Total	CVRD	% Total	BC	% Total
Families with children	25	14.3%	11,060	31.4%	668,035	35.5%
Lone parent families	10	5.7%	3,820	10.8%	197,940	10.5%
Families without children	90	51.4%	12,730	36.1%	527,700	28.0%
One person households	55	31.4%	9,560	27.1%	541,915	28.8%
Multiple census family households	0	0.0%	725	2.1%	55620	3.0%
Two or more person non-census family households	5	2.9%	1,200	3.4%	88,705	4.7%
Total Households	**175**	**100%**	**35,275**	**100%**	**1,881,975**	**100%**

Table 8.4 shows the trends in household composition on Thetis Island. There has been a 10 year increase of families with children. Additionally, since the 2006 Census, there has been a 20% increase in lone parent families on the Thetis Island.

Over the last 10 years, there has only been an increase of five households on Thetis Island. Over the same timeframe, the average household size has also remained relatively stable.

Finally, there has been a significant decrease (50%) in the number of "other households" (multi-family and two or more person non-census family households) on Thetis Island over a 10 year period. This could indicate a reduction of housing affordability to those not defined as census families, but living in the same household (roommates), as well as families sharing homes.

Table 8.4: Thetis Island Household Composition (2006, 2011, 2016 Census)

Household Composition	2006	2011	2016	5 Year Change	% Change	10 Year Change	% Change
Families with children	10	25	25	0	0.0%	15	150.0%
Families without children	10	5	10	5	100.0%	0	0.0%
Lone parent families	75	70	90	20	28.6%	15	20.0%
One person households	65	55	55	0	0.0%	-10	-15.4%
Other households	10	20	5	-15	-75.0%	-5	-50.0%
Total Households	**170**	**170**	**175**	**5**	**2.9%**	**5**	**2.9%**
Average Household Size	**2.0**	**1.9**	**2.0**	**0.1**	**5.3%**	**0.0**	**0.0%**

Tenure – Rental and Ownership

Table 8.5 shows the breakdown of home ownership compared to rental units on Thetis Island, CVRD and BC. The percentage of households that are rented on Thetis Island (13.5%) is lower than the CVRD (22.3%) and BC (31.9%), resulting in less opportunities for rental units on Thetis Island.

Table 8.5: Thetis Island Household Tenure (Statistics Canada 2017f)

Household Tenure	Thetis	% Total	CVRD	% Total	BC	% Total
Rented	25	13.5%	7,805	22.3%	599,360	31.9%
Owned	160	86.5%	27,250	77.7%	1,279,020	68.1%
Total Households	**185**	**100%**	**35,055**	**100%**	**1,878,380**	**100%**

Over a 10 year period, the proportion of rented homes on Thetis Island has grown from 6.1% of the household stock rented to 13.5% in 2016. Over the same period, the number of owned households has decreased from 93.9% to 86.5%. There was no household tenure information available from the 2011 National Household Survey.

Table 8.6: Thetis Island Household Tenure (Rental/Ownership) 2006-2016 (Statistics Canada 2006, 2012f, 2017f)

Household Tenure	2006	% total	2011	% total	2016	% total
Rented	10	6.1%	-	-	25	13.5%
Owned	155	93.9%	-	-	160	86.5%
Total Households	**165**	**100%**	**-**	**-**	**185**	**100%**

Household Sizes

Reflective of the household composition on Thetis Island, there is a higher proportion of one person (30.6%) and two person households (52.8%) than the CVRD (27.1% and 42.1%) and BC (28.8% and

35.3%). 83.4% of residents on Thetis Island live in one or two person households. The average number of persons per household on Thetis Island (2.0) is lower than that of CVRD (2.3) and BC (2.4).

Table 8.7: Thetis Island Household Sizes (Statistics Canada 2017f)

Household Size	Thetis	% Total	CVRD	% Total	BC	% Total
1 person	55	30.6%	9,555	27.1%	541,910	28.8%
2 persons	95	52.8%	14,850	42.1%	663,770	35.3%
3 persons	15	8.3%	4,705	13.3%	277,690	14.8%
4 persons	15	8.3%	3,935	11.2%	243,125	12.9%
5 or more persons	5	2.8%	2,220	6.3%	155,470	8.3%
# Private households	180	100%	35,270	100%	1,881,970	100%
# Persons in private households	355		81,880		4,560,240	
Average # Persons	**2.0**		**2.3**		**2.4**	

8.2 Income 2015

8.2.1 Taxable Income Distribution- Individuals

The 2016 Census provides information on the incomes of respondents for the previous year (2015). **Table 8.8** depicts the total reported income for Thetis Island, CVRD and BC in 2016. Average tax-filer income on Thetis Island is $61,201, which is 29.7% lower than CVRD and 47.6% lower than BC. The median income for Thetis Island is $57,216 which is also lower than the median for CVRD (13.9%) and BC (22.3%).

Table 8.8: Thetis Island Total Taxable Income (Statistics Canada 2017f)

Total Income 2015	Thetis	% Total	CVRD	% Total	BC	% Total
Without income	10	3.0%	2,495	3.6%	142,970	3.7%
Under $10,000 (including loss)	50	15.4%	9,675	14.4%	573,315	15.4%
$10,000 to $19,999	70	21.5%	12,090	18.0%	653,915	17.5%
$20,000 to $29,999	50	15.4%	9,980	14.9%	503,290	13.5%
$30,000 to $39,999	40	12.3%	8,305	12.4%	424,330	11.4%
$40,000 to $49,999	40	12.3%	6,810	10.1%	366,220	9.8%
$50,000 to $59,999	20	6.2%	5,075	7.6%	286,310	7.7%
$60,000 to $69,999	10	3.1%	4,025	6.0%	222,975	6.0%
$70,000 to $79,999	10	3.1%	3,035	4.5%	171,625	4.6%
$80,000 to $89,999	10	3.1%	2,320	3.5%	134,090	3.6%
$90,000 to $99,999	-	0.0%	1,680	2.5%	96,825	2.6%
$100,000 and over	15	4.6%	4,120	6.1%	294,475	7.9%
Total Reporting Income	325	100%	67,125	100%	3,727,360	100%
Median Income	**$57,216.00**		**$65,191.00**		**$69,995.00**	
Average Income	**$61,201.00**		**$79,411.00**		**$90,354.00**	

8.2.2 Household Income

Household income is used as an indicator of housing affordability, as it includes every person in a dwelling who may be contributing to paying for the housing costs. **Table 8.9** shows the median household income for Thetis Island. The island has a lower household income than both CVRD and BC in all economic family compositions. The disparity between median household incomes on Thetis Island with those in the CVRD and BC is most pronounced for couple families with children. Smaller disparities exist for families without children and those not in an economic family.

Table 8.9: Thetis Island Median Household Income, 2015 (Statistics Canada 2017f)

Economic Family Composition	Thetis	% Total	CVRD	% Total	BC	% Total
Couple families with children	$66,304	12.5%	$105,679	20.3%	$111,736	24.4%
Lone parent families	-	5.0%	$45,605	9.6%	$51,056	9.0%
Families without children	$72,704	47.5%	$75,945	33.5%	$80,788	26.3%
Not in an economic family	$22,208	37.5%	$29,393	36.7%	$31,255	40.2%
All Households	**$57,216**	**100%**	**$65,191**	**100%**	**$69,995**	**100%**

Household Income Distribution

Household income distribution can be used to determine an approximate number of housing options for different income groups. While the median income of Thetis Island is $57,216, over 20% of households report over $100,000 in income. Compared to the CVRD and BC, Thetis Island has a lower median income. CVRD reports a median income of $65,191 and BC $69,995.

Table 8.10: Thetis Island Household Income Distribution, 2015 (Statistics Canada 2017f)

Total Income 2015	Thetis	% Total	CVRD	% Total	BC	% Total
Under $5,000	5	2.9%	530	1.5%	43,415	2.3%
$5,000 to $9,999	5	2.9%	460	1.3%	27,140	1.4%
$10,000 to $14,999	5	2.9%	1,035	2.9%	55,745	3.0%
$15,000 to $19,999	10	5.7%	1,525	4.3%	77,565	4.1%
$20,000 to $24,999	15	8.6%	1,705	4.8%	78,695	4.2%
$25,000 to $29,999	5	2.9%	1,500	4.3%	72,985	3.9%
$30,000 to $34,999	5	2.9%	1,635	4.6%	78,080	4.1%
$35,000 to $39,999	10	5.7%	1,660	4.7%	78,395	4.2%
$40,000 to $44,999	10	5.7%	1,645	4.7%	76,775	4.1%
$45,000 to $49,999	10	5.7%	1,575	4.5%	75,860	4.0%
$50,000 to $59,999	20	11.4%	2,945	8.3%	143,475	7.6%
$60,000 to $69,999	15	8.6%	2,725	7.7%	132,845	7.1%
$70,000 to $79,999	15	8.6%	2,500	7.1%	122,350	6.5%
$80,000 to $89,999	15	8.6%	2,205	6.3%	111,350	5.9%
$90,000 to $99,999	5	2.9%	1,850	5.2%	99,420	5.3%

Total Income 2015	Thetis	% Total	CVRD	% Total	BC	% Total
$100,000 and over	35	20.0%	9,790	27.8%	607,855	32.3%
Total Reporting Income	175	105.7%	35,270	100.0%	1,881,965	100.0%
Median Income	**$57,216.00**		**$65,191.00**		**$69,995.00**	
Average Income	**$61,201.00**		**$79,411.00**		**$90,354.00**	

Table 8.11 highlights household income distribution from 2005 to 2015. Over the 10 year period, the proportion of households reporting less than $39,999 has declined, which the income group $20,000 to $29,999 remaining constant. Reported incomes of $40,000 and higher have increased over 10 years by 50% to 100%. This indicates that the household income on Thetis Island has risen over the 10 year period. Note that no income information was available from the 2011 National Household Survey for Thetis Island.

Table 8.11: Thetis Household Income Distribution, 2005-2015 (Statistics Canada 2006, 2012f, 2017f)

Household Income	2005	% Total	2015	% Total	2005-2015	% Change
Under $9,999	15	8.8%	10	5.7%	-5	-33.3%
$10,000 to $19,999	25	14.7%	15	8.6%	-10	-40.0%
$20,000 to $29,999	20	11.8%	20	11.4%	0	0.0%
$30,000 to $39,999	35	20.6%	15	8.6%	-20	-57.1%
$40,000 to $49,999	10	5.9%	20	11.4%	10	100.0%
$50,000 to $59,999	10	5.9%	20	11.4%	10	100.0%
$60,000 to $79,999	20	11.8%	30	17.1%	10	50.0%
$80,000 to $99,999	10	5.9%	20	11.4%	10	100.0%
$100,000 and over	20	11.8%	35	20.0%	15	75.0%
Total Reporting Income	170	100.0%	175	100.0%	5	2.9%
Median Income	**$37,055**		**$57,216**		**$20,161**	**54.4%**
Average Income	**$49,063**		**$61,201**		**$12,138**	**24.7%**

Household Income Groups and Household Income Disparity

As previously mentioned, for ease of comparison with the 2015 SS HNA, this report is using the same income group definitions. **Table 8.12** provides the income range for each category, as defined in relation to the median income for Thetis Island ($57,216). **Table 8.13** provides a comparison of the proportion of these household income groups between Thetis Island, CVRD and BC as a whole.

Table 8.12: Thetis Island Household Income Groups, 2015 (Statistics Canada 2017f)

Income Groups	Definition	Income Range	Thetis	% Total
Little to no income	under $15,000	under $15,000	15	8.1%
Low income	$15,000 to 50% median	$15,000 to $29,999	30	16.2%
Low to moderate income	50% - 80% median	$30,000 to $44,999	25	13.5%
Moderate	80% - 100% median	$45,000 to $59,999	30	16.2%

Income Groups	Definition	Income Range	Thetis	% Total
Moderate to above moderate	100% - 120% median	$60,000 to $69,999	15	8.1%
Above moderate to high	120% - 150% median	$70,000 to $89,999	30	16.2%
High income	150% median +	$90,000 and over	40	21.6%
All Households	**$57,216**		**185**	**100%**

Income disparity on Thetis Island is similar to that found in the CVRD and across BC as a whole, although there are a greater proportion of little to no income households and a smaller percentage of high income household income groups on Thetis Island compared to CVRD and BC.

Table 8.13: Thetis Island Household Income Groups, 2015 (Thetis, CVRD, BC) (Statistics Canada 2017f)

Total Income 2015	Thetis	% Total	CVRD	% Total	BC	% Total
Median Income	**$57,216**		**$65,191**		**$69,995**	
Little to no income	15	8.1%	2,025	5.7%	126,300	6.7%
Low income	30	16.2%	4,730	13.4%	307,325	16.3%
Low to moderate income	25	13.5%	6,515	18.5%	374,505	19.9%
Moderate	30	16.2%	5,670	16.1%	132,845	7.1%
Moderate to above moderate	15	8.1%	2,500	7.1%	122,350	6.5%
Above moderate to high	30	16.2%	4,055	11.5%	210,770	11.2%
High income	40	21.6%	9,790	27.7%	607,855	32.3%
Total	**185**	**100%**	**35,285**	**100%**	**1,881,950**	**100%**

8.3 Current Housing Supply

8.3.1 Existing Housing Stock

Structure Type

The housing supply on Thetis Island is predominately single-detached dwellings, which form 94.3% percent of the total housing supply. This is higher than the CVRD (73.4%) and BC (44.1%). Lack of diversity in housing stock can be a contributor to a lack of affordable rental and ownership options for a full range of income groups and family compositions. This relationship is shown in **Table 8.14.**

Table 8.14: Thetis Island Housing by Structure Type, 2016 (Statistics Canada 2017f)

Structure Type	Thetis	% Total	CVRD	% Total	BC	% Total
Single-detached house	165	94.3%	25,905	73.4%	830,660	44.1%
Apartment 5+ storeys	-	0.0%	-	0.0%	177,830	9.4%
Movable dwelling	10	5.7%	1,840	5.2%	49,290	2.6%
Semi-detached house	-	0.0%	1,400	4.0%	57,395	3.0%
Row house	-	0.0%	1,535	4.4%	147,830	7.9%

Structure Type	Thetis	% Total	CVRD	% Total	BC	% Total
Apartment, duplex	-	0.0%	1,175	3.3%	230,075	12.2%
Apartment < 5 storeys	-	0.0%	3,275	9.3%	385,140	20.5%
Other single-attached house	-	0.0%	140	0.4%	3,755	0.2%
Total Private Dwellings	**175**	**100%**	**35,270**	**100%**	**1,881,975**	**100%**

Age of Housing Stock

Table 8.15 shows the construction period of dwellings on Thetis Island, compared to CVRD and BC. In general Thetis has fewer dwellings that were constructed prior to 1960 when compared to the CVRD and BC. Similar to other islands in the Islands Trust, Thetis Island experienced increased construction from 1991 to 2000. Construction rates have remained slightly higher on Thetis Island compared to CVRD and BC.

Table 8.15: Thetis Island Dwelling Age, 2016 (Statistics Canada 2017f)

Construction Period	Thetis	% Total	CVRD	% Total	BC	% Total
1960 or before	15	7.7%	6,050	17.2%	267,560	14.2%
1961 to 1980	45	23.1%	10,025	28.4%	559,485	29.7%
1981 to 1990	20	10.3%	5,090	14.4%	289,565	15.4%
1991 to 2000	70	35.9%	7,030	19.9%	331,865	17.6%
2001 to 2005	15	7.7%	1,950	5.5%	125,335	6.7%
2006 to 2010	20	10.3%	3,195	9.1%	171,945	9.1%
2011 to 2016	10	5.1%	1,925	5.5%	136,210	7.2%
Total	**195**	**100%**	**35,265**	**100%**	**1,881,965**	**100%**

Non-Resident Ownership

Table 8.16 shows the portion of dwellings on Thetis Island which are occupied by usual residents. Usual place of residence applies to those who own multiple properties. At 46.4%, Thetis Island's rate of dwellings occupied by usual residents is much lower than that of the CVRD (93.0%) and BC (91.2%). However, the percentage of dwellings occupied by usual residents on Thetis Island has increased by 5.7% since 2011.

Table 8.16: Thetis Island Dwellings Occupied by Usual Residents 2011-2016 (Statistics Canada 2012f, 2017f)

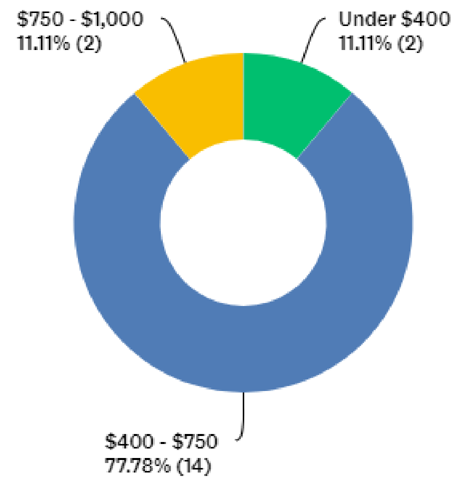
Census Year	Thetis	% Total	CVRD	% Total	BC	% Total
2016	178	46.4%	35,272	93%	1,881,969	91%
2011	166	40.7%			1,764,637	90.7%
% Change 2011-2016		**-1.1%**				**-0.7%**

8.3.2 Rental Availability and Affordability

Private Market Listings

The CMHC does not conduct rental market surveys for Thetis Island, and there is no formal inventory of rental properties conducted on Thetis Island. The rental housing market is extremely limited on Thetis Island. As of January 2018, there were no rentals available for rent in public listings on Craigslist, Padmapper, Kijiji or AirBnB. While this information is far from a complete picture of the rental market on Thetis Island, it paints a picture of a lack of affordable rental housing options. Anecdotal evidence and survey results for this assessment confirm this limited market for rental housing. The majority of respondents indicated that they pay between $400 and $750 for rent on Thetis Island.

Figure 8.2: What is your monthly rent?



Social Housing

There is currently no social or supported housing on Thetis Island.

8.3.3 Homeowner Options

Current Listings

Table 8.17 provides MLS listings as of January 30, 2018 to provide a snapshot of housing currently available for purchase on Thetis Island. The table also includes income required for ownership, based on an assumption that no more than 30% of income is used for shelter costs, $200/ month in costs of ownership, 75% loan over a 25 year amortization period, and 4% interest.

There were a total of seven listings available on Thetis Island, with an average price of $736,957 and a median price $649,900. While the number of available listings is relatively low, there is presently a range of home price categories available on Thetis Island. However, all homes available for purchase on this date were single family dwellings.

Table 8.17: Thetis Island MLS Listings, January 2018

Price Range	# Listed	Average Cost	Income Required
$0 - $149,999	-		
$150,000 - $199,999	-		
$200,000 - $299,999	-		
$300,000 - $399,999	1	$349,000	$63,265
$400,000 - $499,999	1	$420,000	$74,507
$500,000 - $599,999	-		
$600,000 - $699,999	2	$638,400	$109,091
$700,000 - $799,999	-		
$800,000 - $899,999	-		
$900,000 - $999,999	2	$986,950	$164,285
$1,000,000 - $1,499,999	1	$1,139,000	$188,362
$1,500,000 - $1,999,999	-		
$2,000,000 - $2,499,999	-		
$2,500,000 - $2,999,999	-		
$3,000,000 - $3,499,999	-		
$3,500,000 - $3,999,999	-		
$4,000,000 - $4,499,999	-		
$4,500,000 - $4,999,999	-		
$5,000,000 and up	-		
Total	**7**		
Average $		**$736,957.14**	**$124,698**
Median $		**$649,900.00**	**$110,912**

8.4 Housing Affordability

8.4.1 Affordability Targets

Housing affordability is defined in **Section 1.1** of this report. Housing is generally considered affordable if it meets suitability and adequacy standards, and does not cost more than 30% of total household income.

Based on these assumptions, **Table 8.18** provides affordability for different household groups, based on median incomes of each group as provided in the 2016 Census. The percentage of the total population for each group is also provided, to indicate the ideal percentage of total available housing units available for each household type and income level.

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

Household Type

Table 8.18: Thetis Island Household Affordability Targets

Household Affordability Targets	% Population	Median Income	Affordable Rent	Affordable Purchase
Couple families with children	12.5%	$66,304	$1,658	$369,000
Lone parent families	5.0%	$-	$-	$(51,000)
Families without children	47.5%	$72,704	$1,818	$409,000
Not in an economic family	37.5%	$22,208	$555	$90,000
All Households (2015)	**100%**	**$57,216**	**$1,430**	**$311,000**

Income Groups and Ideal Affordable Housing Supply

Table 8.19 provides a detailed breakdown of the number of housing units available for each of the income groups previously identified in **Table 8.12**, based on the percentage of the total households within each group. Affordable rent and purchase prices have been calculated using the same assumptions and benchmarks previously used in this report.

It is also important to note that welfare clients received $375 for monthly rent.

As an illustration of how this table can be used, it indicates that 34.2% of households (all households below moderate income of $40,000) need rental housing $938/month or less. Similarly, 13.2% of households can afford a home with a purchase price of $581,000. However, home ownership is not feasible for everyone even if the house itself seems to be affordable. The new mortgage regulations require a down payment of 20% to 25% with a risk assessment of the interest rate to ensure the buyer can afford an interest rate 2% higher than their approved rate. Service industry employees working minimum wage or even more would find it very difficult to save the down payment while renting.

Table 8.19: Thetis Island Ideal Housing Supply - Rental and Purchase Prices (Statistics Canada 2017f)

Income Groups	Income Range	#	% Households	Average Income	Affordable Rent	Affordable Purchase
Little to no income	Under $5,000	5	2.6%	$5,000	$125	n/a
	$5,000 to $9,999	-	0.0%	$7,500	$188	n/a
	$10,000 to $14,999	5	2.6%	$12,500	$313	$29,000
Low income	$15,000 to $19,999	10	5.3%	$17,500	$438	$60,000
	$20,000 to $24,999	15	7.9%	$22,500	$563	$92,000

Income Groups	Income Range	#	% Households	Average Income	Affordable Rent	Affordable Purchase
Low to moderate income	$25,000 to $29,999	5	2.6%	$27,500	$688	$124,000
	$30,000 to $34,999	15	7.9%	$32,500	$813	$155,000
	$35,000 to $39,999	10	5.3%	$37,500	$938	$187,000
Moderate	$40,000 to $44,999	10	5.3%	$42,500	$1,063	$218,000
	$45,000 to $49,999	15	7.9%	$47,500	$1,188	$250,000
Moderate to above moderate	$50,000 to $59,999	25	13.2%	$55,000	$1,375	$297,000
Above moderate to high	$60,000 to $69,999	15	7.9%	$65,000	$1,625	$360,000
High income	$70,000 to $79,999	15	7.9%	$75,000	$1,875	$424,000
	$80,000 to $89,999	10	5.3%	$85,000	$2,125	$487,000
	$90,000 to $99,999	10	5.3%	$95,000	$2,375	$550,000
	$100,000 +	25	13.2%	$100,000	$2,500	$581,000
Median Income		**190**	**100%**	**$57,216**	**$1,430**	**$311,000**

8.5 Community Perspectives

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

8.5.1 Stakeholder/Key Informants Interviews

On November 24, 2017, a stakeholder meeting was held with 15 representatives from the community. The attendees discussed the characteristics of the island. While some of the camps provide some staff accommodation for the seasonal workers, other employers do not. There was significant concern from BC Ferries representative. There is no secure, affordable accommodations for the ferry workers who need to remain/reside on Thetis Island, who are on the first ferry (the ferry overnights on Thetis Island). There are 25 BC ferry employees that work the Thetis Ferry. It was estimated that half of the workers would live on Thetis Island if there was affordable and secure rental accommodation. It was also acknowledged that in future, seniors would require either more social services or supported housing if they are to stay on the island. Finally it was noted that as the population ages (current median age is 62.9 years), there will be more demand for maintenance and support services such as yard maintenance and home repair. However, without affordable, appropriate housing, these people will not be attracted to the island.

8.5.2 Online Survey

Eighty-one people (20.8% of the island population) completed the online survey. Interestingly, the responses were fairly evenly split between permanent and non-permanent residents (55% and 45%, respectively). Seventy-nine percent of the respondents owned their homes.

The survey asked respondents to identify gaps in housing supply on Thetis Island. Almost 70% of respondents identified a gap in affordable housing supply. Over 45% of respondents also identified a gap in supply of seniors housing on Thetis Island. Other responses were that there were gaps for low income workers and a need for more rentals. **Figure 8.3** shows the categories and responses.

Figure 8.3: What housing supply gaps exist on your island?

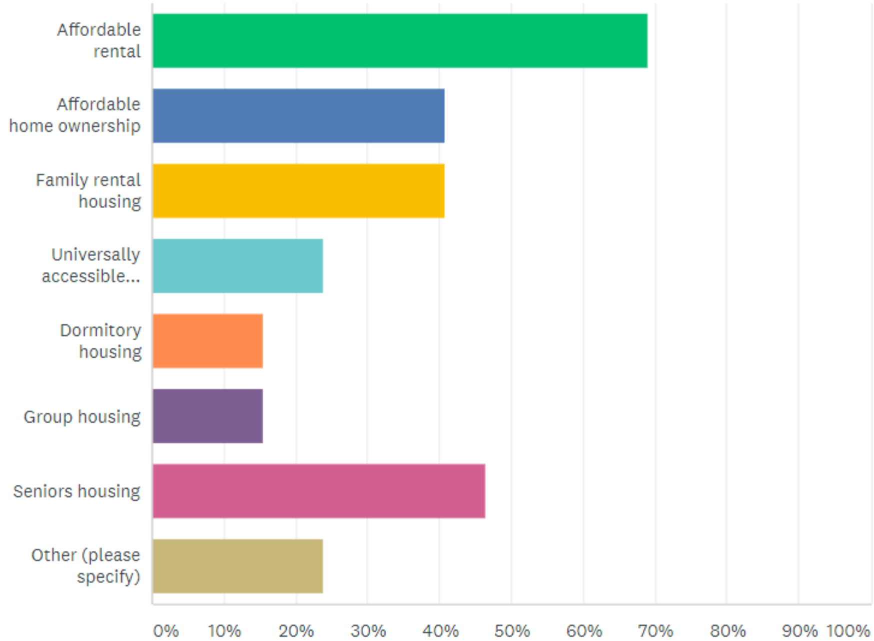
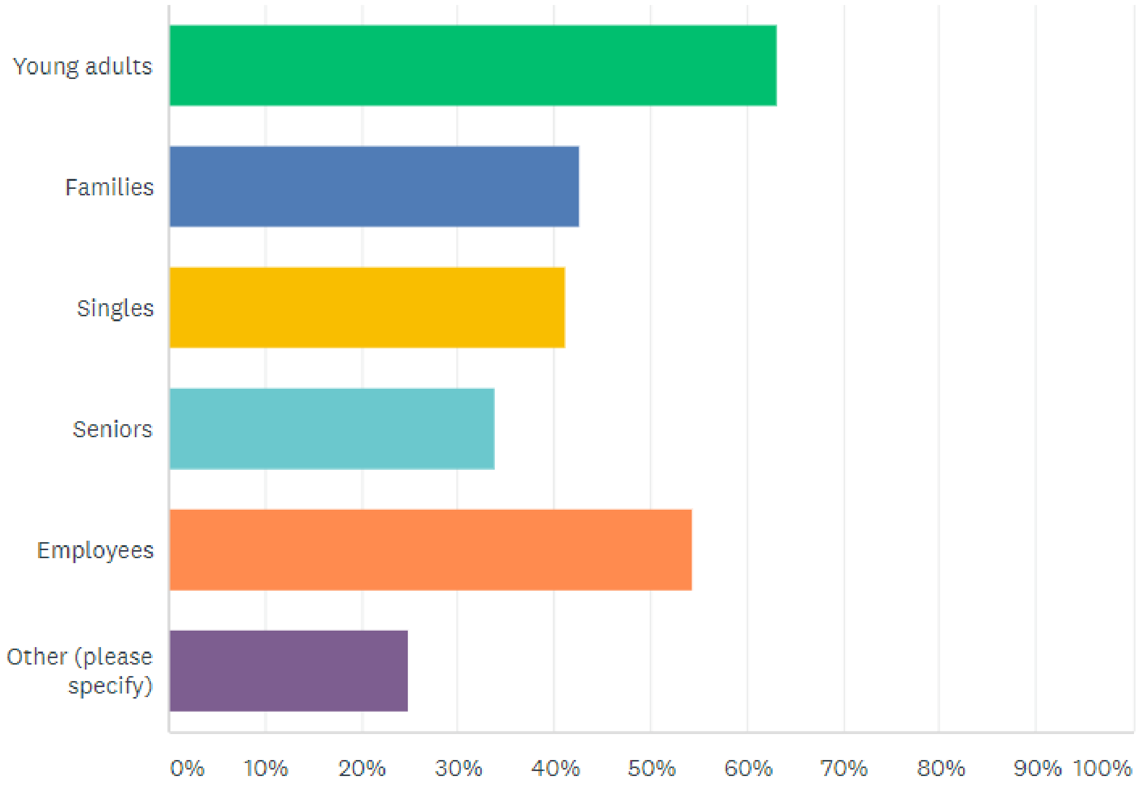


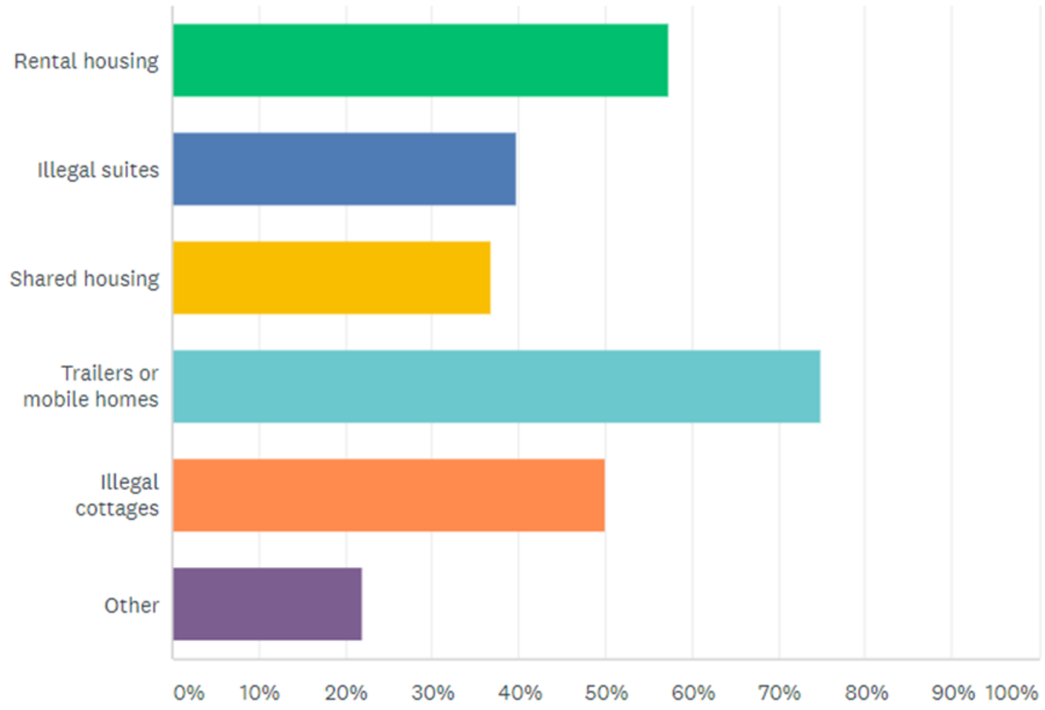
Figure 8.4: What groups are not able to access housing on your island?



From the results of the survey, it appears that the people who need affordable housing live in trailers or mobile homes (assumedly parked on private land), and rental housing and an assortment of illegal solutions including suites and cottages. Sixty percent of the respondents were aware of people living in illegal situations.

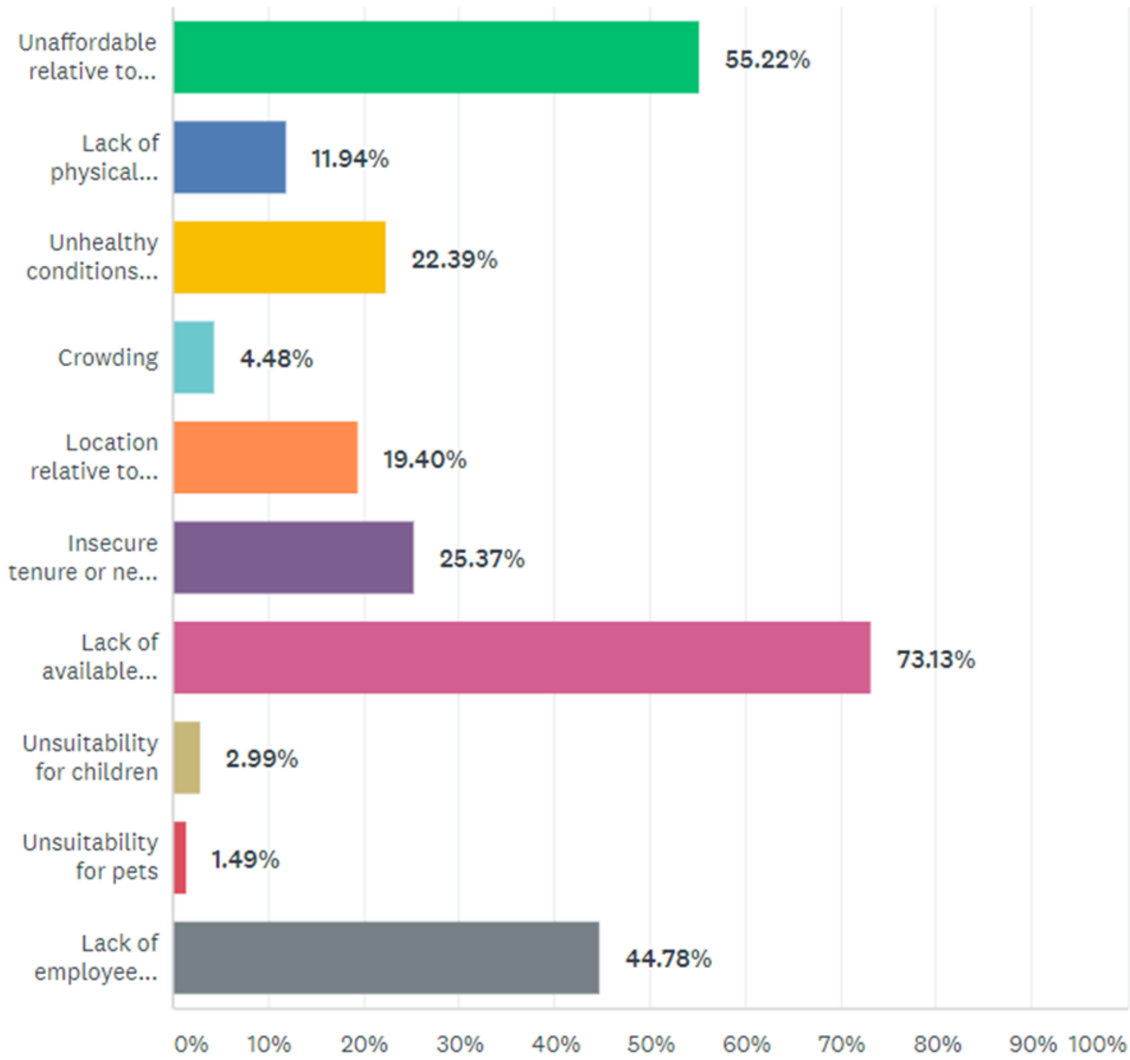
Respondents were also asked to identify groups that may not be able to access appropriate housing on Thetis Island. Over 60% of people indicated that young adults may not be able to access adequate housing. The other group identified was employees. Other responses included vulnerable people and new immigrants. **Figure 8.4** shows the categories and responses.

Figure 8.5: Where do the people that need affordable housing currently live on your island?



When asked what the top housing challenges for housing on Thetis Island were, 73% of survey respondents indicated that was a lack of available housing options available, 55% stated that housing was unaffordable relative to income, and 45% indicated a lack of employee housing.

Figure 8.6: Please select the top three housing challenges faced by your island.



8.6 Affordable Housing Gaps

The people who cannot currently access housing are the young adults, families and employees. The vulnerable population is primarily the employees who take seasonal jobs but cannot find appropriate, affordable housing.

8.7 Conclusion and Recommendations

The population projections for Thetis range from 420 to 477 in the next 25 years. This is an increase of between 20 and 77 people. Using the high projection and assuming the average household size remains at 2.0, this means that the island will require 15 new affordable housing units over the next 25years. This would seem to require units that would accommodate singles and families.

9.0 Summary and Recommendations

The comments received over and over in the surveys, and during the stakeholder meetings were that the top four challenges of the islands in the Northern Region are:

1. Unaffordable relative to income – based on limited employment on the islands, seniors with fixed income and the number of artists and craftspeople, the required rent is more than 30% of the gross income of the potential tenant.
2. Unhealthy conditions – mould, inadequate heat, no potable water, use of outhouses all lead to unhealthy conditions for the tenants.
3. Insecure tenure – because many people rent out their homes when they are not on the islands. These rentals are either for three to six months, or give the tenant a lease for a year and then "evict" the tenant for reasons of family in the late spring. This often requires the tenants to move often more than once a year. These tenants often have service jobs on the islands and have to spend significant time looking for another place to live.
4. Lack of housing options – most rentals on the islands are full houses, portions of a house, or a cottage or an illegal suite in a house. Often a housing option is an individual placing a mobile home or trailer on someone's property. This raises concerns of water and sanitary servicing.

It is recognized that the Islands Trust cannot own property nor can the Local Trust Committee's fetter their decision making by becoming "hands-on" involved with the actual provision of affordable housing. However, the Local Trust Commitees can provide direction and set goals for affordable housing through the OCP's and ensure a clear process and timelines in the Zoning Bylaws for any required rezoning applications.

The recommendations provided here will give direction to any future housing needs strategies. Based on the housing needs identified in this report, it is recommended:

- That each island review their OCP to ensure that there are supportive policies for the development of safe, secure, appropriate, and affordable rental housing.
- That the Islands Trust promote the ability to enter into Housing Agreements with property owners and not-for-profit organizations to ensure housing remains affordable.
- That the Local Trust Committees support the efforts of not-for-profit organizations to increase the amount of safe, secure, appropriate, affordable housing on their islands.
- The Islands Trust and/or the individual Local Trust Committees can consider conducting a local "municipal" census for each island mid-way between federal census years to provide up to date information.

Appendix A

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Appendix B

Survey Summaries

BRIEFING

To:	Local Trust Committees/Bowen Island Municipality	**For the Meeting of:**	Various
From:	**Trust Programs Committee**	**Date Prepared:**	July 16, 2018
SUBJECT:	**Service Integration**		

PURPOSE: To request input from local trust committees/Bowen Island Municipality about any service integration concerns.

BACKGROUND: The Trust Programs Committee working group has been meeting to consider potential improvements to service delivery by the various government service providers, including the Islands Trust, to Salt Spring Island and the wider Trust area. This work was initiated in response to the incorporation process on Salt Spring Island in 2017, and specifically, to address a critique of the governance model on Salt Spring Island that is characterized by multiple agencies delivering community services in a non-coordinated manner. Trust Council (TC) has tasked the working group with: ***Identifying potential governance or operational changes that could be adopted in order to improve the delivery and integration of all the types of services that are delivered to the Islands Trust Area.***

TPC would like local trust committees and Bowen Island Municipality to create inventories of barriers experienced in engaging service providers and other agencies and to provide those responses to TPC via the Director of Trust Area Services. A suggested resolution for conveying any concerns is as follows:

> That the XX Island LTC/BIM advises Trust Programs Committee that the LTC/BIM has experienced barriers to engaging service providers/other agencies when addressing the following topics:
> 1.
> 2.
> 3.

ATTACHMENT(S):

1. **None.**

FOLLOW-UP: TPC will consider responses received by August 20, 2018 meeting. At its August 20, 2018 meeting, TPC will discuss how to handle responses received after August 20.

Prepared By: **Clare Frater, Director, Trust Area Services**

Reviewed By/Date: **Brian Crumblehulme, TPC Chair**
David Marlor, Director, Local Planning Services