

ADOPTED

Mayne Island Local Trust Committee Minutes of Community Housing Workshop

Date: October 28, 2024
Location: Mayne Island Agricultural Hall
430 Fernhill Road, Mayne Island, BC

Members Present: Tobi Elliott, Chair
David Maude, Local Trustee
Jeanine Dodds, Local Trustee

Staff Present: Narissa Chadwick, Island Planner
Lisa Millard, Meeting Administrator/Recorder (electronic)

Others Present: Justine Starke, Manager of Southern Gulf Islands Service Delivery for the Capital Regional District

There were approximately thirteen (13) members of the public present

1. WELCOME

Chair Elliott opened the workshop at 1:30 p.m. She acknowledged that the gathering was held in territory of the Coast Salish First Nations and welcomed attendees and speakers.

2. COMMUNITY WORKSHOP ON HOUSING OPTIONS

Island Planner Chadwick provided a presentation and highlighted the following:

- Elements of affordable housing within the Local Trust Area include permitted land uses, funding, ownership models, governmental regulations, and community housing groups
- Local Trust Committee looks at Official Community Plan policies to align with zoning that can support housing
- The Housing Action Plan looks at expanding flexible housing options, adapting zoning to allow housing in areas that currently don't allow it, increasing areas where secondary suites are allowed, permitting additional dwelling units on smaller lots, expanding permissions to rezone non-market housing, allowing rezoning for modular home villages and increasing opportunities for non-profit housing societies
- Suitable land analysis mapping takes into consideration environmentally sensitive areas, water availability, and steep slopes
- Islands Trust regulates land use and works in collaboration with other agencies and governments that have authorities around housing development and regulations
- Zoning amendments can be made to support a variety of approaches to housing including cooperative housing, collective ownership, and strata ownership

Justine Starke, Manager of Southern Gulf Islands Service Delivery for the Capital Regional District provided a presentation and spoke to the following:

- Community Economic Sustainability Commission has identified the need for affordable housing as one of the biggest obstacles to the economic future of the Gulf Islands and is working to develop a housing strategy for Southern Gulf Islands
- There is a shortage of housing for the diversity of the population and the demographic makeup of the community
- Bringing in tradespeople and supplies and having to build water and sewer systems creates higher building costs
- Capital Regional District has created a rural housing program
- It is necessary to work across jurisdictions to bring a whole government approach to solutions. This involves advocacy to the province to elevate the interests of small rural communities
- Need to support non-profit sector's efforts to build affordable housing subsidized with government funding, controlled by a housing agreement, with rent tied to the income of the residents
- Capital Regional District Rural Housing Program, in partnership with the Southern Gulf Islands Tourism, has provided funding for a coordinator to support groups that are trying to deliver housing to navigate the different government agencies and administer the deliverables of the program
- Capital Regional District is developing an accessory dwelling unit incentive program that would be combined with the provincial government's secondary suite incentive program
- Capital Regional District will be providing funding for pre-development and infrastructure costs to the non-profit housing sector
- Each government can go further by working within their own authority and then moving the work to the next level of authority

The following comments were noted:

- Bare land strata consists of individually owned dwellings on one property with a shared strata ownership of the land
- There has been no uptake on building additional units or secondary suites due to increased costs associated with new building code standards, provincial incentives require a five-year rental period at below market rental rates, and the requirement to complete an owner builder course to build a dwelling yourself
- Pre-fabricated and modular homes can be considered a viable alternative until changes to legislation allow tiny homes or different standards of alternative dwelling units
- Building code should have a standardized affordable cottage in a simple design
- Regional exceptions to the building code can be requested and local governments can advocate for these exceptions
- Many seniors want to downsize to small homes and stay on the island
- Amenity zoning could be created in suitable areas to allow communities of smaller homes and the process is to first amend the Official Community Plan to support the zoning and then an applicant would apply to rezone a parcel of land
- Suitability for increased density would be based on water and septic capacity and consideration of other environmental factors

- If zoning allows a greater number of units those units might not be specifically designated for one demographic, such as seniors, so that the zoning does not need to be changed for other demographics in the future
- Many people would consider selling their existing home to move to smaller, single level housing and this would create more housing stock
- A growth threshold analysis was completed and factors to consider regarding growth are demographic shifts and potential loss of community unless ways to support housing for service workers is found
- Suitable land analysis gathers data showing areas that are more suited for higher density as well as areas that are less suitable

Habitat for Humanity Director of Land Development and Safety & Facilities Coordinator David Gregory provided a presentation and highlighted the following:

- Habitat for Humanity is a not-for-profit organization offering home ownership held by two mortgages with payment amounts set at maximum of 30% of resident's income
- Ownership allows families to build home equity
- Mortgage qualification criteria includes citizenship or permanent residency, ability to make payments, and provision of up to five-hundred hours of work
- Challenges include raising funds, lack of government support, and land donations
- Land donors receive a tax receipt
- Have had discussions with a barging company about potential to bring homes onto the Gulf Islands but require zoning and property for said homes
- Zoning and property are both necessary in order to bring a Habitat for Humanity project to the Gulf Islands

Mayne Island School Parent Advisory Council (PAC) Members Lauren Underhill and Jackie Peterson spoke to the success of a project undertaken to provide housing for teachers and highlighted the following:

- Capital Regional District owned an old building on the school property and the School District allowed rental housing in the building
- To renovate the building the PAC received a grant-in-aid from the Regional District, hired a project manager, and undertook a fundraising campaign while local builders, architects, and building supply companies contributed expertise and materials
- Regional District owns the building and holds the rental funds for maintenance and upgrades
- Successes of the project include cooperation between the School and Regional Districts, infrastructure was already in place, land did not need to be acquired, and the community was committed and involved

Deborah Goldman of the Mayne Island Housing Society provided a presentation and highlighted the following:

- A group of community members began talking about housing needs and formed a society which subsequently attained charitable status
- Society was offered a donation of three acres of land that was originally part of a ten acre parcel and the other six acres were retained by the property owner
- A covenant and housing agreement providing affordable rental housing was developed and it is attached to the land in perpetuity

- Covenants also speak to protecting ecological aspects of the property
- Applied to rezone the land for multifamily use for ten dwelling units
- Funding for affordable non market-rental housing is dependant on governmental and other agency grants, pre-development funding, and reduced mortgage rates
- Society has explored ways to keep costs low including use of modular construction
- Not-for-profit society does not need to build profit margins into budget
- Rental rates will depend on the rental model of the organization that provides the capital funding
- There will be an income maximum limit to qualify for rent geared to income which will change annually and income limits for units rented at market rates
- Building model will be cluster housing featuring duplexes and triplexes
- The Mayne Island Housing Society has hired a Housing Navigator and the role will focus on:
 - encouraging owners of vacant homes to rent their homes
 - encouraging home owners to create additional housing units
 - keeping current on funding programs and availability
 - familiarity with land use bylaws and processes that can help landowner navigate process of rezoning to build additional dwelling units
 - developing web based information portal for residents
 - providing rental property management services and property checks
 - management of tenant relations and dispute resolution

3. CLOSING

The community workshop ended at 4:00 p.m.

Tobi Elliott, Chair

Certified Correct:

Lisa Millard, Meeting Administrator/Recorder