



Regional Planning Committee Revised Agenda

Date: Friday, May 9, 2025
Time: 10:00 am - 3:00 pm
Location: Electronic Zoom Meeting

Pages

1. **CALL TO ORDER**
2. **ELECTION OF REGIONAL PLANNING COMMITTEE CHAIR**
3. **AGENDA**
 - 3.1 **Review of the Agenda**

Late items, new items and re-ordering of the agenda
 - 3.2 **Approval of Agenda**
4. **PUBLIC COMMENT PERIOD**
5. **DELEGATIONS**

None.
6. **CORRESPONDENCE**
 - 6.1 **2025-02-25 Stewart Brands, The Act and Mandate, and response from ITC Board Chair Gauvreau** 5 - 9
 - 6.2 **2025-03-17 Alix Hodson Deggan, Gabriola Water Budget Study** 10 - 11
7. **ADMINISTRATIVE COORDINATION**
 - 7.1 **Draft Minutes of Previous Meetings**

For review and approval

 - 7.1.1 **Regional Planning Committee Draft Minutes of January 20, 2025** 12 - 17
 - 7.1.2 **Regional Planning Committee Draft Minutes of February 7, 2025** 18 - 28
 - 7.2 **Resolutions Without Meeting**

None.
 - 7.3 **Follow up Action List** 29 - 30

For review

8. BUSINESS - WORK PROGRAM ITEMS

- 8.1 Monitor Progress of Protection of Ecosystem Health in All Land Use Planning Decisions - Presentation**
- 8.2 Freshwater Sustainability Strategy Update - Verbal**
- 8.3 Bylaw Compliance and Enforcement Policy Review Draft Policy 5.5.1 and Best Practices Manual - Request For Decision** 31 - 79
1. That Regional Planning Committee review and endorse draft Bylaw Compliance and Enforcement Policy 5.5.1.
2. That Regional Planning Committee request staff revise the draft Bylaw Compliance and Enforcement Best Practices Manual to harmonize it with draft Bylaw Compliance and Enforcement Policy 5.5.1.
- 8.4 Housing Strategic Action Plan**
- 8.4.1 Housing Strategic Action Plan and Housing Toolkit - Request For Decision** 80 - 107
1. That Regional Planning Committee request staff make minor updates to the Housing Options Toolkit identified in the Request For Decision of May 9, 2025.
2. That Regional Planning Committee request staff to schedule a future presentation for Local Trust Committees initiating major projects or housing projects for presentation at regular or special Local Trust Committee meetings.
3. That Regional Planning Committee request staff to revise the Housing Strategic Action Plan as recommended in the Request For Decision of May 9, 2025 and to forward the revised Plan to Trust Council for endorsement.
- 8.4.2 Tiny Homes on Wheels Enablement Project - Final Report** 108 - 168
- 8.4.3 Tiny Homes on Wheels Enablement Project - AVICC Presentation** 169 - 180
- 8.4.3.1 *Tiny Homes on Wheels Enablement Project - AVICC Presentation Report*** 181 - 183
- 8.4.4 Housing Needs Reports - Request For Decision** 184 - 541
1. That Regional Planning Committee request staff to forward the Housing Needs Report, dated April 2025, to Local Trust Committees, as per the business case approved by Trust Council.

9. BUSINESS - OTHER

- 9.1 2024/25 Annual Report: Approval of Regional Planning Committee Section - Request For Decision** 542 - 545
1. That Regional Planning Committee approves the attached text for inclusion in the 2024-25 Annual Report for approval by Trust Council and submission to the Minister of Housing and Municipal Affairs.

10. BUSINESS - NEW

10.1	Crown Tenure Application Referrals - Briefing	546 - 554
11.	WORK PROGRAM	555 - 558
	For review and referral to Trust Council before each quarterly TC meeting	
11.1	Work Plan Updates - Request For Decision	559 - 566
	1. That Regional Planning Committee recommend to Trust Council, via the Executive Committee, that the Regional Planning Committee's top three priorities be:	
	1. Improve bylaw enforcement policies and procedures	
	2. Update and implement the Freshwater Sustainability Strategy	
	3. Monitor progress of protection of ecosystem health in all land use planning decisions	
	2. That Regional Planning Committee request staff to report back on Trust Council policies, held by the Director of Planning Services, to address Trust Council's key initiative to review, and where appropriate, amend, combine or rescind policies.	
	3. To request staff to draft business cases to address the following Trust Council key initiatives:	
	a. Map eelgrass and kelp forests	
	b. Develop a growth management planning framework that includes data on growth trends and projections, geological and hydrological capacities, infrastructure, and development rates.	
	c. Conduct an independent review of the Freshwater Sustainability Strategy by a qualified external party and that the scope include, but not be limited to:	
	- Assessing the effectiveness and outcomes of the strategy to date,	
	- Identifying areas of strength and opportunities for improvement,	
	- Evaluating alignment with Trust Council strategic objectives and other key initiatives.	
12.	NEXT MEETING	
	The next regular business meeting is on Friday, July 18, 2025 from 10 a.m. to 3 p.m.	
13.	CLOSED MEETING	
	If desired:	
	That the meeting be closed to the public in accordance with the Community Charter, Part 4, Division 3, s.90, (quote the pertinent section here, for example, (1)(a) personal information about...) and that the recorder and staff [attend/not attend] the meeting.	
14.	RISE AND REPORT	
	If desired	

15. ADJOURNMENT

*Approximate time is provided for the convenience of the public only and is subject to change without notice.

From: Emily Bryant
Sent: Wednesday, February 26, 2025 11:24 AM
To: itcmail; Executive Admin; Rob Kroeker
Subject: FW: The Act and Mandate

Follow Up Flag: Follow up
Flag Status: Completed

Hello Everyone,

Please see the below correspondence for the Conservancy, Executive Committee, and Regional Planning Committee.

Thank you,

Emily Bryant (she, her, hers)
Planning Team Assistant
Islands Trust | T 250-405-5163

From: Stewart Brands <[REDACTED]>
Sent: Tuesday, February 25, 2025 3:48 PM
To: Emily Bryant <ebryant@islandstrust.bc.ca>
Subject: Re: The Act and Mandate

Hi Emily,

Comments regarding no cost Protective Covenant for landowners with 5 acres or more would be directed to the Planning Committee

The Islands' Conservancy, and the Trust Executive so that a counter force, in complete harmony with the Trust Act, be adopted.

This being available to landowners would be the most effective use of property tax dollars given that the increased pressure to downsize and attack the natural habitats is exponentially growing.

This is accurately documented both in the exponential growth of the Planning budget over 3 decades and the rise of downsized lots.

Your comments are welcome,
Stewart Brannnds.

On Wed, Jul 31, 2024 at 5:30 PM Emily Bryant <ebryant@islandstrust.bc.ca> wrote:

Hi Stewart,

Thank you for contacting the Islands Trust.

It sounds like your comments are related to the work being done on the Islands Trust Policy Statement. Islands Trust staff set up an email mailbox to collect community feedback on this project, the email address is: Islands2050@islandstrust.bc.ca If you would like to have your thoughts considered as part of this project, I would suggest that you forward your email to that address.

Would you also like to direct your comments to a particular committee for consideration and response? I could also ensure it is seen by one of the Local Trust Committees for a specific Island, or one of the other committees?

For a list of all the committees and for more information about our governance structure, please refer to this page:

<https://islandstrust.bc.ca/about-us/governance/>

Please let me know how I can further direct your email, so that I can ensure that it is seen by the right people.

Thank you,

Emily Bryant (she, her, hers)

Planning Team Assistant

Islands Trust | T 250-405-5163

From: Stewart Brands <[REDACTED]>
Sent: Thursday, July 25, 2024 7:46 PM
To: SouthInfo <SouthInfo@islandstrust.bc.ca>
Subject: The Act and Mandate

Hello,

The Trust en-Acted Mandate was created to preserve the unique Rain Forest natural habitats of the semi -arid Gulf Islands.

The Act should then state in harmony with the intent to preserve that the intrinsic Rain Forest natural habitat with its botanical and animal life are the only majority of indigenous species present on the islands.

The natural habitat denizens, which pre-existed here before humans came, are the indigenous species.

The Islands' Trust Act was created because this is a fact.

Therefore, it should properly and clearly be stated within the wording of the Mandate that the Rain Forests and their natural habitats contain the only indigenous species of the Gulf Islands.

There are no humans who are indigenous to the Gulf Islands since all species of life pre-existed humans on the islands.

There are First Nations of humans but no indigenous humans on the Gulf Islands.

So the Mandate with its wording to preserve should be defined so as to make clear the preserving and protecting of the Rain Forest, its aquifers and its indigenous species'.

The rain Forest is a synergistic amalgam of all the indigenous species.

The Act promotes the protection of a synergistic amalgam of the Islands' indigenous species and that the Rain Forests contain the only indigenous land species.

Let me know your ideas, Stewart Brands



March 10, 2025

File No. 0110-20-ITC

Stewart Brands

Sent by email to: [REDACTED]

Dear Stewart:

Thank you again for reaching out and sharing your ideas with us. Your dedication to conservation is clear, and we value the passion and historical perspective you bring, especially with your long-standing involvement in habitat protection since the 1970s.

We appreciate the thoughtful points you've raised about balancing development support with resources for conservation. Your suggestion about making Protective Covenants cost-free to encourage greater participation in habitat preservation has been noted.

That said, I want to be upfront about our current capacity. While we do our best to engage meaningfully with everyone, our team manages a variety of responsibilities, and there are limits to how frequently and deeply we can respond to individual emails. Please know that your ideas are important, and I will pass them along to the Islands Trust Conservancy Board for review.

You're also welcome to share your thoughts more broadly through Trust Council or at Local Trust Committee meetings, as these offer formal avenues for public discussion, and as always, please feel free to email me.

If you'd like to stay connected with conservation efforts and upcoming projects, I encourage you to subscribe to our newsletter, *The Heron*, at <https://islandstrust.bc.ca/subscribe/>.

Your enthusiasm and experience contribute meaningfully to conservation initiatives on Galiano and beyond. Thank you again, Stewart, for your commitment to protecting the islands' natural habitats.

Warm regards,

Lisa Gauvreau
Chair, Islands Trust Conservancy
lgauvreau@islandstrust.bc.ca

Ec: Executive Committee
Regional Planning Committee

From: Alix Hodson Deggan <[REDACTED]>
Sent: Monday, March 17, 2025 1:40 PM
To: Executive Admin
Subject: Water Budget Study Gabriola

Executive Committee, Islands Trust
Attention: Laura Patrick, Chairperson of the Executive Committee,
Congratulations Laura on your appointment!

To: EC Council

Gabriola Island is receiving a \$50,000 Water Budget Study(WBS)not counting staff time. Will this study be used, or like so many others commissioned in the past, archived and shelved?

For this study to be authentic the data used must include projections for the future and calculations based on:

(1) climate change consequences *

*As David Rappaport, environmental ecologist who pioneered the field of eco-system health, says: You can't use historic climate data to project likely future scenarios...the impacts of climate change are increasingly unpredictable — phenomena, atmospheric rivers, heat domes and fire infernos generating their own unique weather systems — means we are living in a world of growing uncertainty.(Driftwood, Oct. 2024).

(2) increases in the number of users; due to development authorized in current zoning.

(3) groundwater and aquifer resilience, capacity and resupply.

(4) groundwater risk of contamination by concentrated sewage from septic systems in densely populated areas(i.e. village area on Gabriola Island).

And **these studies** must be current (limited to the last 3 years)* and not just reliant on historical data, as is often the case.

In addition to the OW well records (test wells), that are often situated in the sparsely populated areas, we need data derived from several wells located in the more densely populated "at risk" zones. The data records from the wells in developed areas would be more representative of the actual demands and stress that is being placed on the groundwater supply and the aquifer system.

How will this study be used:

1. Will the information gained be integrated into land-use planning and lead to the drafting of new "Directive" policies in the Trust Policy Statement and OCP to protect the groundwater supply, recharge areas and ecosystems?

Water Budget Study Gabriola

2. Will the “WBS” inform and direct Trust Council and the staff’s land-use decisions by limiting density increases in groundwater recharge areas, aquifer and watershed regions and ecosystem stressed areas?

CONCLUSION:

If the various projects in the “WBS” do not address future demands, climate change and utilize current and authentic data in their calculations for water availability, then the information derived from this study will not be reliable or useful and will once again be shelved.

The “WBS” must be the first step in the process of developing new TPS and OCP directives and policies that enforce the protection of groundwater, aquifers and watersheds.

In the absence of clear, definitive and precisely worded freshwater protection regulations, any new development or density increases will further exacerbate the water problems of the Trust Islands while continuing to erode the health of the ecosystem.

Please place this letter in the Trust records.

Thankyou,
Alix Hodson Deggan,
Gabriola Island, BC.



Regional Planning Committee Minutes of a Special Meeting

Date: January 20, 2025
Location: Electronic Meeting

Members Present: Laura Patrick, Salt Spring Island Local Trustee, Chair
Sam Borthwick, Denman Island Local Trustee, Vice Chair
Mairead Boland, Saturna Island Local Trustee
Aaron Campbell, North Pender Island Local Trustee
Tobi Elliott, Executive Committee Representative
David Graham, Denman Island Local Trustee
Peter Luckham, Thetis Island Local Trustee (Ex Officio)

Member Regrets: Mikaila Lironi, Lasqueti Island Local Trustee

Staff Present: Stefan Cermak, Director, Planning Services
Robert Kojima, Regional Planning Manager
Warren Dingman, Bylaw Compliance and Enforcement Manager
Rob Kroeker, Planning Services Administrative Assistant / Recorder

Others Present: None.

1. CALL TO ORDER

Chair Patrick called the meeting to order at 10:01 a.m. and acknowledged that participants of the meeting were attending all across the territories of the Coast Salish peoples.

2. AGENDA

2.1 Review of the Agenda

The following new item was presented for consideration:

- Discussion of Minutes of the September 4, 2024 Regional Planning Committee meeting

2.2 Approval of the Agenda

By general consent the Regional Planning Committee approved the agenda as amended.

3. PUBLIC COMMENT PERIOD

No members of the public were present.

4. BUSINESS – WORK PROGRAM ITEMS

4.1 Bylaw Compliance and Enforcement Policy Review Draft Manual and Policy 5.5.1 – Request For Decision

Regional Planning Manager Kojima introduced the request for decision, noting that the Regional Planning Committee is reviewing the latest version of the Bylaw Compliance and Enforcement Best Practices Manual, and the additions to Trust Council Policy 5.5.1 that were guided by the Ombudsperson's report. Committee discussion included:

- add the Bylaw Enforcement Pathway flowchart to the Best Practices Manual table of contents under Steps to Compliance
- Trust Council Policy 5.5.1 Bylaw Compliance and Enforcement is the core policy, and should be worked through first
- review from the perspective of an island resident navigating the bylaw process
- the plain language Best Practices Manual should be carefully aligned to Trust Council Policy 5.5.1
- changes to the policy will be tracked and adopted by resolution at the conclusion of the meeting's editing process
- the Ombudsperson's report suggests that policy should be clear and easy to follow
- does Trust Council Policy 5.5.1 set out legal authority for entering property per the Ombudsperson's report?

Director Cermak explained that in policy documents, sources of legal authority are generally not quoted. He noted that section D of the policy contains references and links to the sources of authority for the policy. Committee discussion continued:

- the opportunity for the respondent to be heard and participate throughout the investigative process is a key element of administrative fairness
- under conditions when the bylaws themselves are problematic or are unclear, how will enforcement be approached?
- some Regional Districts exercise discretion and state in policy documents that not all bylaw infractions will be investigated
- enforcement or non-enforcement of certain bylaws is a regular constituent question
- it is not reasonable to expect investigation for every concern
- Local Trust Committees can raise a complaint, close a file, and use discretion to handle contraventions of a minor nature or minimal impact or not in the public interest to enforce

Director Cermak noted that Bylaw Enforcement produces reports twice a year at minimum about the number and type of bylaw contraventions, and Trustees can monitor the proportion of certain bylaw contraventions through this reporting. He said that prioritization for bylaw amendments are up to Local Trust Committees and the work program they decide on. Committee discussion continued:

- roles and responsibilities are presented differently in Trust Council Policy 5.5.1 than in the plain language Best Practices Manual
- describing Trustees as a liaison is not appropriate for their limited involvement with regard to bylaw enforcement processes
- the plain language Best Practices Manual states that Trustees are liaisons, but elsewhere on p. 17 that they will not be involved in bylaw enforcement process
- under Trustee role, the liaison language can be replaced with: providing oversight through the Local Trust Committee and giving direction to Bylaw Enforcement to be more responsive to community concerns
- under Local Trust Committee role, clarify that they enact bylaws and ensure that the bylaws reflect community values
- ensure that it is clear what Trustees can and cannot do for the public
- the determination letter does not appear in the Definitions section of Trust Council Policy 5.5.1

Manager Dingman explained that the determination letter is where the investigating Bylaw Compliance and Enforcement Officer lays out their findings regarding contraventions. He noted that discussion with the respondent about the contravention has already occurred by the time this letter is issued. Committee discussion continued:

- is the objective of Trust Council Policy 5.5.1 to provide guidance or achieve compliance?
- the objective of the policy is to establish clear procedures, expectations and standards for the bylaw enforcement and compliance program
- frivolous, repeat, or vexatious complaints should be defined where receiving and validating a complaint is addressed in section 2
- new language regarding file opening is more definite and removes the word “may”
- section 2.5 regarding initiating investigations without a complaint must be very clear, addressing discretion and priority
- add that investigations without a complaint are initiated by a Bylaw Compliance and Enforcement Officer to protect staff
- section 3 Investigation and Progressive Enforcement is very long
- section 3.6 on unique circumstances does not fit in the preceding step-by-step description
- the Ombudsperson’s report suggests that equitable enforcement takes unique circumstances into account
- standardize capitalization of respondent and complainant throughout the documents
- what is the role of planning staff in investigating bylaw contraventions?

Manager Dingman said that planning staff provide interpretations of bylaws for some files. Manager Kojima noted that it does not occur on every file, but relies on Bylaw Compliance and Enforcement Officers to bring forward issues encountered during investigation. Committee discussion continued:

- the policy is not explicit on the process of involvement of planning staff in files

- the insight and perspective of Planners is valuable and different from Bylaw Compliance and Enforcement Officers
- this warrants a collaborative approach to draw from Planners' different familiarity with the islands
- planners support community needs, and bylaw enforcement is concerned with legal opinions and defensibility
- there is benefit to moving standing resolutions into a well-crafted Local Trust Committee Bylaw Enforcement Policy
- Local Trust Committees could request for potentially contentious issues resulting from investigations to be flagged earlier by managers
- a definition of the notice letter should be added to the Trust Council Policy 5.5.1's definitions

Director Cermak pointed out that in section 4.1, a change has been made to clarify that investigations will focus exclusively on the specific alleged bylaw contraventions outlined in the complaint unless other observations pose an immediate risk to public health, safety, or the environment. Committee discussion continued:

- reference to section 4.2 on entry without notice should be added to clarify section 4.1
- legal review of these documents is desirable to ensure the legal validity of policy wording changes
- the *Local Government Act* and case law provides legal authority for site inspections

The meeting recessed for lunch at 12:00 p.m. Trustee Campbell left the meeting at 12:00 p.m.

The meeting resumed at 12:30 p.m.

Regional Planning Committee proceeded to discuss section 5 of Trust Council Policy 5.5.1, Closing Investigations. Committee discussion continued:

- what is an example of section 5.1.4, closing a file when the contravention is minor or not in the public interest to enforce?

Manager Dingman cited the example of small sheds in setbacks, where resources do not exist to pursue the contravention in court. He referenced farm stands, which often have community support, and can be not in the public interest to pursue unless they present a hazard such as by their siting. Committee discussion continued:

- the role of the screening officer is a check and balance in the Bylaw Enforcement Notice system
- the staff member who serves as a screening officer is established in Local Trust Committees' Bylaw Enforcement Notice Bylaws
- the importance of the screening officer role is such that it is surprising that it is not robustly addressed in Trust Council Policy 5.5.1
- transparency and clarity are sought for members of the public reading the policy

DRAFT

- the screening officer role should be added to Trust Council Policy 5.5.1 section 10
- the documents should see consistent use of the full title of bylaw officers, which is Bylaw Compliance and Enforcement Officer
- is section 6 Discretion and Priority of Investigation sufficient to describe how discretion will be utilized?
- contraventions of Land Use Bylaws and other bylaws are listed as a final priority for investigation
- could this catch-all priority be removed for clarity?

Director Cermak suggested that removing this priority implies that there is no priority to investigate contraventions of the bylaws. He said that the priorities for investigation as written is the order in which resources are assigned. Committee discussion continued:

- some jurisdictions state that there are not resources to address all contraventions, therefore a priority list shows how choices to enforce are made
- discretion is defined in the Ombudsperson's report as the power to choose between courses of action using professional judgment
- a new section on fair investigative approaches and conduct could treat discretion more fully
- the Ombudsperson's guidance is to consider the specific circumstances of the case
- move section 3.6 into a new section titled Investigative Approach and Conduct of Bylaw Compliance and Enforcement Officers
- add principles of accountability, impartiality, integrity, protection, respectfulness and service to complement the required skills of Bylaw Compliance and Enforcement Officers
- the table of policy amendments captured today provides guidance to staff who are empowered to refine precise wording
- the policy is still in draft form and amendments do not need to be moved to be adopted

RPC 2025-001

It was **MOVED** and **SECONDED**,

that Regional Planning Committee request staff to make the following changes to the Bylaw Compliance and Enforcement draft Trust Council Policy 5.5.1 as documented in the notes of the January 20, 2025 Regional Planning Committee meeting.

CARRIED

The Regional Planning Committee did not discuss the proposed addition to the agenda regarding Minutes of the September 4, 2024 Regional Planning Committee meeting.

5. NEXT MEETING

The next scheduled meeting of the Regional Planning Committee is February 7, 2025.

6. ADJOURNMENT

By general consent the meeting adjourned at 1:20 p.m.

Laura Patrick, Chair

Certified Correct:

Rob Kroeker, Planning Services Administrative Assistant / Recorder

Minutes are not official until adopted at a subsequent meeting.

DRAFT



Regional Planning Committee Minutes of a Regular Meeting

Date: February 7, 2025
Location: Electronic Meeting

Members Present: Laura Patrick, Salt Spring Island Local Trustee, Chair
Mairead Boland, Saturna Island Local Trustee
Aaron Campbell, North Pender Island Local Trustee
Tobi Elliott, Executive Committee Representative
Mikaila Lironi, Lasqueti Island Local Trustee
David Graham, Denman Island Local Trustee

Member Regrets: Peter Luckham, Thetis Island Local Trustee (Ex Officio)
Sam Borthwick, Denman Island Local Trustee, Vice Chair

Staff Present: Stefan Cermak, Director, Planning Services
Warren Dingman, Bylaw Compliance and Enforcement Manager
Robert Kojima, Regional Planning Manager
William Shulba, Senior Freshwater Specialist
Rob Kroeker, Planning Services Administrative Assistant / Recorder

Others Present: None.

1. CALL TO ORDER

Chair Patrick called the meeting to order at 10:01 a.m. and acknowledged that participants of the meeting were attending all across the home and territories of the Coast Salish peoples.

2. AGENDA

2.1 Review of the Agenda

Director Cermak reported that Senior Freshwater Specialist Shulba is engaged until the afternoon. It was proposed to discuss agenda item 7.3 at the end of the meeting.

2.2 Approval of the Agenda

By general consent the Regional Planning Committee approved the agenda as presented.

3. PUBLIC COMMENT PERIOD

No members of the public were present.

4. DELEGATIONS

None.

5. CORRESPONDENCE

None.

6. ADMINISTRATIVE COORDINATION

6.1 Draft Minutes of Previous Meeting

6.1.1 Regional Planning Committee Draft Minutes of November 8, 2024

By general consent the Regional Planning Committee Minutes of November 8, 2024, were adopted as presented.

6.2 Resolutions Without Meeting (RWM)

The Resolution Without Meeting was presented for information.

7. BUSINESS – WORK PROGRAM ITEMS

7.1 Regional Planning Committee Minutes of Sept. 4, 2024 - Discussion

Trustee Elliott introduced the discussion, indicating that as the liaison to Executive Committee, her role is to ensure the flowthrough of information is accurate. She noted that at the September 4, 2024 Regional Planning Committee meeting, discussion of several documents of the Bylaw Enforcement Review project was concluded by an unclear decision to forward documents still in draft form. Committee discussion included:

- the minutes did not capture a decision to forward documents to Executive Committee by general consent
- it is important to be articulate about what action is being sought
- Chairs and Vice-chairs should check carefully whether material is ready to be forwarded
- the November 8, 2024 Regional Planning Committee meeting addressed the committee's Terms of Reference and discussed referring documents only with clear instructions
- the September 4, 2024 minutes are correct and general consent was not sought
- Trust Council Policy 2.2.2 Council Meeting Preparation is useful to review

7.2 Approval to Submit a Grant Application to the Watershed Security Fund - Briefing

Director Cermak introduced the briefing, stating that Executive Committee has confirmed the authority of Regional Planning Committee to pass a resolution requesting staff to apply for the grant. Committee discussion included:

- the Watershed Security Fund grant is significant, involving 2 staff positions and \$400,000

- its significance provoked questions regarding Regional Planning Committee's authority to authorize staff to make an application
- Policy 6.5.4 Grants and Donations Administration deserves review to make clear who should make pertinent decisions on grants and under what conditions
- grant applications are occasionally required to have council approval, or strengthened by a resolution
- grant applications may affect budgets or require matching funds
- other jurisdictions have made grant application processes in line with procurement approvals, requiring reporting on status
- alignment with the budget and Strategic Plan is captured by approval processes

RPC 2025-002

It was MOVED and SECONDED,

That RPC recommend that Trust Council request staff to revise policy 6.5.4 "Grants and Donations Administration" to develop clear guidance for staff and Trust bodies when applying for external grant funding opportunities by aligning approval limits with procurement policies and to establish clear approval and reporting processes.

CARRIED

7.4 Housing Action Plan Tiny Homes On Wheels Project Management Report - Briefing

Trustee Boland introduced the report, indicating that she serves as Chair of the Steering Committee for the Tiny Homes On Wheels Enablement Project. She said that the Steering Committee recently reviewed a technical panel charter, an agenda for a technical panel workshop, and confirmed workshop invitees. Committee discussion included:

- the technical panel invitees have relevant building, planning, and servicing expertise for tiny homes on wheels
- completion of the project is targeted for Mar. 31, 2025 with the delivery of the final report
- the original contract for the Project Manager was \$16,000 with \$4,000 allocated for project expenses
- more hours are required for the Project Manager to meet the project Steering Committee's request for expanding the scope and duration of a technical panel workshop
- Reallocation of \$3,000 of the expenses budget is requested to compensate the Project Manager for increased time spent on the project
- the overall budget of \$20,000 does not need to be increased

RPC 2025-003

It was MOVED and SECONDED,

that Regional Planning Committee approves amending the services contract of the Project Manager of the Tiny Homes on Wheels project from \$16,000 to \$19,000 to support the scope approved by the Tiny Homes on Wheels Steering Committee.

CARRIED

The Committee next discussed agenda item 6.3.

6.3 Follow-up Action List

The Follow-up Action List was presented by Director Cermak. Committee discussion included:

- discussion of a staff-led online education session on housing challenges and solutions was deferred in favour of tiny homes on wheels work
- a Trustee expressed interest in having this education session
- the suitable land analysis tool was not shown to Trustees in sufficient depth during the rollout of the Housing Options Toolkit
- Gabriola has scheduled a Special Meeting with a walkthrough of the suitable land analysis tool as part of their Official Community Plan review
- a Trustee expressed the expectation at Trust Council to have the Housing Options Toolkit returned at the Trust Council level
- there is interest in an education session for all Trustees on the full suite of tools in the Housing Options Toolkit
- community feedback on housing and visioning for Official Community Plans is linked to the Housing Options Toolkit on topics like housing forms
- the Toolkit, Policy Statement and Official Community Plan + Land Use Bylaw reviews are living documents in the changing realms of housing and policy
- staff could cross-reference helpful material from the Housing Options Toolkit to guide policy crafting in Committee of the Whole
- a Trustee expressed the desire for a workshop connecting policy options from Tool 3 of the Housing Options Toolkit with the Policy Statement
- the Toolkit should be returned to Regional Planning Committee for updates before a workshop is crafted
- housing strategy implementation is a top priority for Regional Planning Committee
- the housing issue requires more urgent treatment than returning a workshop to Trust Council in a year's time
- could the Housing Options Toolkit be returned to Regional Planning Committee for updating in May, and then taken to Trust Council in June?

RPC 2025-004

It was MOVED and SECONDED,

that Regional Planning Committee request staff to update the Islands Trust Housing Options Toolkit and Housing Strategic Action Plan for the May Regional Planning Committee meeting, and provide options for a presentation for Trustees at a future date.

CARRIED

By general consent item 1 from February 2022 is removed from the Regional Planning Committee's Follow-up Action List.

Regional Planning Committee paused discussion of the agenda item 6.3 to address agenda item 7.5, due to the scheduled availability of presenter Brendan Dawe at 11:00 a.m.

7.5 Housing Action Plan Needs Assessment Update - Presentation

Director Cermak introduced the presentation from Brendan Dawe, Vice President of Urbanics Consulting. Committee discussion included:

- there is a lack of forecasting data for housing needs that is specific to the Gulf Islands
- retirees being such a high proportion of survey respondents presents a bias for the dataset
- there is a need for assessment processes tailored to rural communities
- the Housing Advisory Planning Commission on Denman Island has conducted meetings engaging diverse community members on their housing experiences
- the information resulting from the above community work on Denman is not reflected in a provincially mandated, data driven housing survey
- available data does not reflect the reality of people living in ad hoc situations
- housing situations on island can be hidden and unlawful
- the provincial methodology for assessing housing needs struggles to reach the most vulnerable community members
- potential engagements with community groups for the report could be made more robust with local knowledge
- when is the Housing Needs Assessment report released to the public?
- reports should be brought out to Local Trust Committees in advance so that Trustees can review prior to public release

The Committee resumed discussion of agenda item 6.3.

Committee discussion continued:

- is there an update on when Regional Planning Committee can expect an implementation plan for the Freshwater Sustainability Strategy?

Director Cermak explained that with very minimal planning support for the Senior Freshwater Specialist, the grant application addressed in agenda item 7.2 is intended to obtain the dedicated resources necessary to craft a comprehensive implementation plan. Committee discussion continued:

- initial work on the Freshwater Sustainability Strategy was undertaken in 2020
- this places current work halfway through an intended ten-year timeframe
- an independent review or audit of project status could clarify what's been accomplished
- an example was given of the Freshwater Atlas which had a co-op student assigned
- a Trustee found what was delivered by the Freshwater Atlas to be unclear
- a concern is the scale of the project relative to limited Islands Trust resources
- the grant application for \$400,000 may address this concern

- should the original Freshwater Sustainability Strategy plan be reviewed, and elements of it culled?
- a review could take place after water balance reporting on Gabriola is delivered in June
- community members want evidence that further development or intensification of land use is supported by groundwater availability
- the Salt Spring Island Watershed Protection Alliance is an example of discontinued work on watershed management initiatives
- attention must be paid to ensure water-related work is accurate and meeting residents' needs
- even with grant success, evaluation about proceeding appropriately is sought

Regional Planning Committee recessed for lunch at 11:57 a.m.

The meeting resumed at 12:30 p.m. Senior Freshwater Specialist Shulba joined the meeting for discussion of agenda item 7.3.

7.3 Fiscal Year 2025/26 Business Cases – Request For Decision

Director Cermak introduced the request for decision, explaining that the business case covers \$5,000 the purchase of annual software maintenance for Freshwater Sustainability Strategy aquifer conceptualization software, and \$12,000 for contractor services to complete the Freshwater Atlas. Committee discussion included:

- this modelling has been used on Salt Spring adjudicate a groundwater license and inform work on a multi-family water system
- interested parties will get the tools to explore watershed data and make informed requests of Islands Trust staff
- what's the utility for islands with less data and mapping than Salt Spring?

Senior Freshwater Specialist Shulba explained that Denman and Hornby Islands were the demonstration case of aquifer conceptualization work in 2017. He gave the example that machine learning of well drilling data can potentially provide preliminary information for the depth of producing fractures for wells. He stated that a goal for the Freshwater Atlas is to be able to generate a report of freshwater related data per parcel. Committee discussion continued:

- there is a long duration of time between funding requests and deliverables
- are there existing examples to assist Trustees to see what will be delivered?
- this initiative is a communications tool to the public
- would it be possible to have examples of the types of images that will be produced to articulate its usefulness to the Trust Area and the Province?
- example modelling would help Trustees make the case that this work is contributing to advancing Trust Council's strategic plan
- financial discussions need good supporting evidence
- Trustees want to be able to advocate for the work with the clearest possible supporting information

- an earlier alert to process challenges for the Freshwater Sustainability Strategy is desired to set expectations for Regional Planning Committee
- the business case should be clear that \$5,000 is an annual software maintenance fee
- care should be taken in promising data about predicting well fractures
- is this work subsidizing development by supplying detailed data?
- there is concern around providing information at the parcel level
- intent must be carefully considered as to whether development decisions could be made upon this material
- if choices in spending have to be made, should information such as assessing the groundwater level be privileged?
- visual representation is requested to support the business case
- previous work such as the Salt Spring cross-section described by Senior Freshwater Specialist Shulba is suitable

RPC 2025-005

It was MOVED and SECONDED,

that Regional Planning Committee request staff to include visual representation of the aquifer conceptualization models to enhance the business case for the Freshwater Atlas.

CARRIED

RPC 2025-006

It was MOVED and SECONDED,

that Regional Planning Committee forward to Financial Planning Committee for inclusion in the Fiscal Year 2025-26 budget a business case for Freshwater Atlas (\$17,000).

CARRIED

Director Cermak discussed bringing the Freshwater Atlas to Regional Planning Committee for review before it is posted online so that the committee can help develop supporting communication materials. He said that July was a likely time for the return of this deliverable, and if an audit of the project is desired by Regional Planning Committee, this would be an appropriate time.

RPC 2025-007

It was MOVED and SECONDED,

that Regional Planning Committee request staff to report back in July 2025 the status of the Freshwater Atlas.

CARRIED

Committee discussion continued:

- a benchmark should be established before the grant resources become available, if the application is successful
- an external review of the Freshwater Sustainability Strategy is due given that the halfway mark of the proposed timeline for the project has arrived

- early priorities of the strategy such as convening a technical panel have been set aside in favour of project work
- the grant result should be known by May

RPC 2025-008

It was MOVED and SECONDED,

that Regional Planning Committee include in the May Regional Planning Committee agenda the discussion of a mid term independent review of the 10 year Freshwater Strategic Plan and accomplishments to date.

CARRIED

7.6 Bylaw Compliance and Enforcement Policy Review Draft Manual and Trust Council Policy 5.5.1 – Request For Decision

Regional Planning Manager Kojima indicated that Regional Planning Committee is resuming work from their last meeting at section 6 of the draft Trust Council Policy 5.5.1, on the topic of closing bylaw investigations. Committee discussion included:

- adding cultural heritage sites to the priority of investigation items captured in section 7, Priority of Investigation
- where and how should Islands Trust be specific about cultural heritage protection?
- a Trustee suggested to flag work in cultural heritage sites for further discussion at Trust Council
- standard practice upon a disturbance is to notify the appropriate First Nation as well as the Heritage Branch
- a new point in section 3 is added to describe notifying local Nations if work is discovered that involves potential cultural heritage impacts
- is there a standard reference for the principles and techniques of mediation?

Manager Dingman explained that Bylaw Officers have completed additional mediation and negotiation courses since the review project was undertaken. He has found that the majority of complainants do not wish to be involved in mediation between parties, or neighbours talk on their own without Islands Trust facilitation. Committee discussion continued:

- it is good to have this mediation policy despite its lack of utilization
- some municipalities explicitly state they will avoid involvement in civil disputes
- as a policy, should Islands Trust be involved in a civil dispute?
- if there is a confirmed bylaw contravention then attempts are made to work towards compliance
- fencelines are an example of civil disputes, whereas structures in setbacks are a matter that Islands Trust will take up
- Islands Trust is not obliged to mediate a private dispute
- personal or vexatious disputes are covered in a new addition to Policy 5.5.1

Director Cermak explained that hosting information on the conduct review process in Trust Council Policy 5.5.1 replaces work on Trust Council Policy 7.1.2 Handling of Administrative Fairness Complaints. Committee discussion continued:

- if respondents are not satisfied with Bylaw Officer Conduct Review process (section 9), an escalation pathway is described with the administrative fairness complaint stream
- an information tree could demonstrate the review process better than a list
- the Best Practices Manual may be a better home for a visual depiction of the above process
- advice of the Ombudsperson was that policy should be clear to read, as well as public-oriented manuals
- the Guiding Principles section should address administrative fairness principles specifically
- a point will be added to Guiding Principles to state that Islands Trust will address and take seriously any complaint about behaviour or administration
- community members who have been through the bylaw enforcement process should be sought to review the plain language Bylaw Compliance and Enforcement Best Practices Manual
- public engagement should occur at some point in the review process, such as a focus group

Director Cermak advised that public consultation would require requesting Trust Council to amend the Project Charter. Committee discussion continued:

- review by the Ombudsperson's office is next after Trust Council review and approval of the edited documents
- the Bylaw Enforcement Notice and Dispute Adjudication system (section 10) explanation is brief, but thoroughly considered in the plain language Manual
- Local Trust Committee Enforcement Policies (section 12) are new and enshrine direction for enforcement previously done by standing resolution
- Local Trust Committee Bylaw Enforcement Policies are a discretionary document outlining community enforcement priorities
- is there divergence between Trust Council Policy 5.5.1 and Local Trust Committee Bylaw Enforcement Policies?

Manager Kojima said that in the example of entry to properties by bylaw enforcement, Trust Council Policy 5.5.1 is in line with legislation by stating that entry can occur during reasonable hours. He explained that the Local Trust Committee can state their further discretionary preferences by adopting a Local Trust Committee Bylaw Enforcement Policy. Committee discussion continued:

- Trust Council grants discretionary authority to cancel debt by Director of Planning Services and Bylaw Compliance and Enforcement Manager
- are staff put in a difficult position by cancelling debts?
- the debts cancelled are typically small amounts when there is compliance on the property

- the issue of cancelling debt is flagged for further discussion at Executive Committee
- edit section 15, Frivolous Repeat or Vexatious Complaints, so that it is clear that the complaint and not the complainant is declared vexatious
- complaints that form part of a pattern of conduct that amounts to an abuse of the complaint process may not be acted upon
- staff should be protected from verbal abuse or inappropriate patterns of conduct
- section 16 Local Trust Committees, Trust Council, and Trustees should be titled to reflect that this is information about roles

RPC 2025-009

It was MOVED and SECONDED,

that Regional Planning Committee request staff to make amendments to Trust Council Policy 5.5.1 as recorded in the February 7 2025 Regional Planning Committee meeting amendments table.

CARRIED

8. BUSINESS - OTHER

None.

9. BUSINESS – NEW

None.

10. WORK PROGRAM

Received for information.

11. NEXT MEETING

The next scheduled meeting of the Regional Planning Committee is May 9, 2025.

12. CLOSED MEETING

The Committee did not close the meeting.

13. RISE AND REPORT

As the Committee did not close the meeting, there was no need for the Committee to discuss this option.

14. ADJOURNMENT

By general consent the meeting adjourned at 3:23 p.m.

DRAFT

Laura Patrick, Chair

Certified Correct:

Rob Kroeker, Planning Services Administrative Assistant / Recorder

Minutes are not official until adopted at a subsequent meeting.

Follow Up Action Report

Regional Planning Committee

24-Aug-2022

Progress	Activity	Responsibility	Dates	Status
0%	1 that Regional Planning Committee request staff to create a Freshwater Sustainability Strategy Frequently Asked Questions document.	Morgana van Niekerk William Shulba	Target: 31-Dec-2025	In Progress

16-Feb-2024

Progress	Activity	Responsibility	Dates	Status
45%	1 Staff to develop a Freshwater Sustainability Strategy implementation plan that defines the roles and responsibilities of the Regional Planning Committee, Trust Programs Committee, Trust Council and key staff, and that is operationalized through multi-year work plans, budget requests, and program-specific implementation plans.	Stefan Cermak William Shulba	Target: 30-Nov-2025	In Progress
50%	2 Staff to provide information about the implications for LTCs regarding Item 4 of the Short Term Rental Opportunities and Challenges staff report (end of legal non-conforming status).	Warren Dingman	Target: 30-Jul-2025	In Progress

05-Dec-2024

Progress	Activity	Responsibility	Dates	Status
100%	1 Trust Council Direction: Staff to work with Regional Planning Committee to review their budget requests and provide any reductions for incorporation into the March budget. No business cases at time of request. Subsequent issue identified and business case submitted.	Stefan Cermak	Target: 31-Jan-2025	Completed

Follow Up Action Report

Regional Planning Committee

07-Feb-2025

Progress	Activity	Responsibility	Dates	Status
100%	1 Staff to include in the May RPC agenda the discussion of a mid term independent review of the 10 year Freshwater Strategic Plan and accomplishments to date.	Rob Kroeker Stefan Cermak William Shulba	Target: 09-May-2025	Completed
0%	2 Staff to report back about the status of the Freshwater Atlas at the July 2025 RPC meeting.	Stefan Cermak William Shulba	Target: 18-Jul-2025	In Progress
0%	3 Staff to update the Islands Trust Housing Options Toolkit and Housing Strategic Action Plan for the May 2025 RPC meeting, and provide options for a presentation for Trustees at a later date.	Robert Kojima Stefan Cermak	Target: 09-May-2025	In Progress
0%	4 RPC recommend that Trust Council request staff to revise policy 6.5.4 "Grants and Donations Administration" to develop clear guidance for staff and Trust bodies when applying for external grant funding opportunities by aligning approval limits with procurement policies and to establish clear approval and reporting processes.	Stefan Cermak	Target: 17-Jun-2025	In Progress



REQUEST FOR DECISION

To: Regional Planning Committee

For the Meeting of: May 9, 2025

From: Planning Services

Date Prepared: April 29, 2025

SUBJECT: Bylaw Compliance & Enforcement Policy Review – Draft Policy 5.5.1 and Manual

RECOMMENDATIONS:

1. That Regional Planning Committee review and endorse draft Bylaw Compliance and Enforcement Policy 5.5.1.
2. That the Regional Planning Committee request staff revise the draft Bylaw Compliance and Enforcement Best Practices Manual to harmonize it with draft Bylaw Compliance and Enforcement Policy 5.5.1.

DIRECTOR of PLANNING SERVICES COMMENTS: The proposed work advances Trust Council’s Strategic Plan key initiatives.

1. PURPOSE

To bring back draft Trust Council Bylaw Compliance and Enforcement Policy (Policy 5.5.1) and the draft Bylaw Compliance and Enforcement Best Practices Manual for further review by the Regional Planning Committee.

2. BACKGROUND

In September 2023, Trust Council directed that “the recommendations from the Office of Ombudsperson Report titled: ‘Voluntary Consultation on Bylaw Enforcement Policies and Practices within the Islands Trust’, dated August 2023, be implemented, and that staff develop an associated work plan and project charter and refer to the Regional Planning Committee.” The project charter was subsequently amended by Trust Council to also include development of “a Local Trust Committee Bylaw Compliance and Enforcement Policy Template”.

Trust Council Policy 5.5.1 (Bylaw Compliance and Enforcement) provides direction to staff on bylaw enforcement processes, procedures, and communications. The Regional Planning Committee has been reviewing and updating this policy. Many Local Trust Committees (LTC) have also adopted specific policies by means of standing resolutions to provide specifics of how LTC bylaws are to be enforced, prioritized, and reviewed within respective local trust areas.

Regional Planning Committee Resolutions

At the January 20, 2025 special meeting, RPC worked through part of revised Policy 5.5.1 and made a number of revisions:

RPC 2025-001**It was MOVED and SECONDED,**

that Regional Planning Committee request staff to make the following changes to the Bylaw Compliance and Enforcement draft Trust Council Policy 5.5.1 as documented in the notes of the January 20, 2025 Regional Planning Committee meeting.

At the February 7, 2025 meeting, RPC reviewed the remaining sections of Policy 5.5.1 and directed further revisions:

RPC 2025-009**It was MOVED and SECONDED,**

that Regional Planning Committee request staff to make amendments to Trust Council Policy 5.5.1 as recorded in the February 7 2025 Regional Planning Committee meeting amendments table.

Staff have incorporated the revisions made by RPC at the last meeting into Policy 5.5.1. Two versions of the revised policy are also attached, one clean version and a blacklined version comparing the current and revised policies (Attachments 1 and 2 respectively).

Overall changes made to Policy 5.5.1 include:

- Establishment of Guiding Principles
- Roles and Responsibilities section
- Expanded definitions
- Clear and detailed policies for:
 - Commencing investigations
 - Conducting investigations
 - Conduct during investigations
 - Site inspection process and principles
 - Closing investigations
- Prioritization of investigative resources
- Review of conduct
- Content of local trust committee enforcement policies
- Dealing with frivolous and vexatious complaints

RPC is requested to review the changes, and if satisfied endorse the draft policy for referral to the Ombudspersons Office for review and then to Trust Council.

Best Practices Manual

The draft Best Practices Manual is attached (Attachment 3). The version reviewed at the earlier meeting included the following changes to improve readability:

1. Acronyms removed
2. Staff-oriented instructions removed
3. Revised for plain language
4. Addition of a section for Appeal of Bylaw Compliance and Enforcement Officers Decisions:
5. Appeal of Bylaw Enforcement Officer Decisions - For discretionary decisions of a BEO, appeals may be considered by the Director of Planning Services. In considering appeals of interpretation of regulations, the Director may convene a review panel consisting of the Director and Regional Planning Managers. Such requests must be made in writing, outlining reasons for the appeal such as error of fact, omissions, or new evidence.

6. Review of conduct of Bylaw Enforcement Officers – complaints regarding the conduct or behaviour of a BEO shall be reviewed by the Director, Planning Services. Such requests must be made in writing, outlining reasons for the review request. If the complainant is not satisfied with the Director’s response, a formal administrative fairness complaint may be submitted.

As the Manual is intended as a public document that provides a plain language summary of bylaw enforcement policies and procedures, significant portions of the Manual are derived from and summarize policies and procedures established in Policy 5.5.1. Once RPC has endorsed the revisions to Policy 5.5.1, staff should be requested to make changes to the Manual make it consistent with the Policy changes. RPC may also wish to provide direction on any other changes to the Manual.

3. NEXT STEPS

Once RPC has completed its review, staff will submit documents to the Ombudspersons Office for comment.

Following review by the Ombudspersons Office, staff anticipate bringing the documents back to RPC for final review and forwarding to Trust Council.

Following endorsement by Trust Council, staff will implement changes by reviewing and updating letter templates, posting the Manual, and implementing training for officers.

4. ATTACHMENT(S):

- 1) **Draft TC Policy 5.5.1 - Bylaw Compliance and Enforcement Policy**
- 2) **Draft TC Policy 5.5.1 - Bylaw Compliance and Enforcement Policy – Blacklined Version**
- 3) **Draft Bylaw Compliance and Enforcement Best Practices Manual**
- 4) **Project Charter v.3**

Prepared By: Robert Kojima, Regional Planning Manager

Reviewed By/Date: Warren Dingman, Manager of Bylaw Compliance and Enforcement

Reviewed By/Date: Stefan Cermak, Director Planning Services / April 29, 2025



Policy:	5.5.1
Approved By:	Trust Council
Approval Date:	March 11, 1995
Amendment Date(s):	June 6, 1997; June 6, 1998; June 13, 2003; December 5, 2003; December 10, 2004; June 17, 2005; March 10, 2006; March 13, 2019, December 2, 2021: XXXX, 2025
Policy Holder:	Director of Planning Services

BYLAW COMPLIANCE AND ENFORCEMENT

Purpose

The purpose of the bylaw compliance and enforcement program is to support the object of the Islands Trust to preserve and protect the Trust Area and its unique amenities and environment for the benefit of residents of the Trust Area and of the province generally by ensuring compliance with local trust committee bylaws.

Guiding Principles

The following principles are intended to align with the mandate of the Islands Trust, adhere to the best practices outlined by the BC Office of the Ombudsperson, and ensure procedural fairness in all enforcement actions:

1. **Fairness and Impartiality:** Apply bylaws consistently, ensuring decisions are unbiased and equitable for diverse island communities.
2. **Transparency and Communication:** Provide clear, accessible information about enforcement policies, processes, and outcomes with understandable and meaningful reasons for the decision(s) made throughout the bylaw investigation and enforcement process to foster trust and understanding.
3. **Focus on Education and Compliance:** Emphasize public education and voluntary compliance with bylaws.
4. **Procedural Fairness:** Ensure timely notification of alleged infractions, offer opportunities to Respondents to be heard throughout the process, and guarantee unbiased decision-making.
5. **Proportionality and Discretion:** Tailor enforcement actions to the severity and context of the infraction, with a focus on voluntary compliance.
6. **Efficiency:** Prioritize significant violations that impact environmental sustainability or community safety, while streamlining processes for minor cases.
7. **Engagement and Inclusivity:** Collaborate with island communities to ensure enforcement practices reflect local values and consider marginalized populations.
8. **Accountability and Oversight:** Regularly review enforcement activities and maintain oversight to uphold public confidence and encourage local trust committees to update and align bylaws and to identify opportunities to make bylaws clear and coherent.
9. **Respect for Privacy:** Safeguard the confidentiality of Complainants and individuals involved in enforcement actions, in compliance with privacy laws.
10. **Administrative Fairness:** Ensure that standards of conduct complaints are addressed in a fair, equitable, and timely manner in accordance with the principles of administrative fairness.

Roles and Responsibilities

Islands Trust Council provides overall policy direction, approves budgets, and reviews performance through regular reporting.

Executive Committee provides oversight of enforcement across all local trust areas, and approving funding for litigation when requested by local trust committees.

Local trust committees (LTC) adopt and amend bylaws and are authorized to direct enforcement of their bylaws, ensuring that bylaws reflect community values through adoption of specific LTC enforcement policies and direction to staff on significant cases and potential litigation.

Local Trustees represent the interests and concerns of their constituents and may be asked to provide information to Complainants or Respondents, but are not directly involved in bylaw enforcement investigations.

Members of the public and Complainants are encouraged to submit accurate complaints in good faith, engage respectfully with staff, and uphold the confidentiality of enforcement processes.

Bylaw Compliance and Enforcement Officers (Officers) are responsible for investigating complaints, communicating clearly with Respondents, determining if there is a contravention, and applying progressive enforcement actions proportionally, with an emphasis on education and compliance.

The Manager of Bylaw Compliance and Enforcement (Manager) is responsible for the overall administration of the bylaw enforcement program, including supervising bylaw compliance and enforcement officers, ensuring adherence to policies and procedures, and providing expertise on complex or sensitive cases. The Manager coordinates with other departments, ensures alignment with legal and regulatory requirements, and reports on enforcement activities to senior management and elected officials.

Senior Management ensures staff have the resources and training needed for effective enforcement, facilitates communication among interested and affected parties, oversees adherence to policy, and reviews complaints regarding the conduct of Bylaw Compliance and Enforcement Officers.

Planners and Regional Planning Managers assist in the interpretation of bylaws and ensuring consistency with planning objectives. They support enforcement officers by providing information on the intent and application of bylaws, and contribute to resolving compliance issues by providing compliance options to Respondents and local trust committees.

Legal Counsel supports local trust committees and staff by providing legal opinions on interpretation, advice on potential litigation, and representation in cases of litigation.

A. Definitions

1. *Bylaw Notice* means a ticket, with penalty, issued under the *Local Government Bylaw Notice Enforcement Act*.
2. *Determination Letter* means written decision provided to respondents on the outcome of an investigation summarizing supporting evidence, actions to achieve voluntary compliance, consequences of non-compliance, and information on the Respondent's rights to respond or dispute the determination.
3. *Discretion in Administrative Decision-making* means the application of the power to choose between two or more possible courses of action using professional judgment and expertise
4. *Frivolous complaint* means a complaint not having any serious purpose or value, often lacking in merit.
5. *Long-form information* means a complaint sworn before a Provincial Court judge by a bylaw

compliance and enforcement officer.

6. *Notice Letter* means a written document sent to a Respondent once an investigation file is opened summarizing the potential violation and providing contact information for the assigned officer.
7. *Respondent* means those responding to allegations of bylaw contraventions.
8. *Vexatious complaint* means a complaint made solely for retaliatory or in bad faith intended to cause harassment, or otherwise forms part of a pattern of conduct by the Complainant that amounts to an abuse of the complaint process.

B. Policy

1. OBJECTIVE

- 1.1 The objective of this policy to establish clear procedures, expectations and standards for Islands Trust's bylaw compliance and enforcement program. The goal of the bylaw compliance and enforcement program is to achieve bylaw compliance through a combination of education, mediation and enforcement techniques. Bylaw compliance is primarily sought through an attempt to achieve voluntary compliance by a commitment to corrective action as soon as reasonably possible, and the cessation of unlawful activity.

2. COMMENCING INVESTIGATIONS

- 2.1 Complaint-based investigations are commenced as follows:
 - 2.1.1 Complaints must be made in writing by email, through an on-line complaint form or portal, by mail, or delivered in-person.
 - 2.1.2 Anonymous complaints are not accepted.
 - 2.1.3 Complaints meeting the definition of a frivolous, repeat, or vexatious are not accepted.
 - 2.1.4 All written complaints will be acknowledged in writing and recorded.
- 2.2 Where a written complaint has not been received, investigations may be commenced in one or more of the following circumstances:
 - 2.2.1 By direction of a local trust committee;
 - 2.2.2 Bylaw contraventions appear to occur in setbacks from water bodies or in development permit areas;
 - 2.2.3 Bylaw contraventions appear to cause health and safety issues;
 - 2.2.4 Bylaw contraventions appear to occur as part of a building permit process or other permitting process administered by a local government or Islands Trust siting and use permit applications;
 - 2.2.5 A referral is received from a permitting agency that identifies alleged bylaw contraventions; or
 - 2.2.6 Advertising of unlawful uses;.

3. INVESTIGATION AND PROGRESSIVE ENFORCEMENT

- 3.1 After receiving a complaint, it will be reviewed to determine whether or not it potentially falls within the local trust committee's jurisdiction.
- 3.2 A complaint that does not fall within the jurisdiction of a local trust committee may be

- referred to another agency with jurisdiction or the Complainant may be directed to the agency with jurisdiction.
- 3.3 If a complaint that involves potential impacts to cultural heritage, all First Nations with rights and title in the consultative areas database will be notified.
 - 3.4 If the Manager determines that there is no potential violation, the Complainant will be informed and given the opportunity to provide more information.
 - 3.5 If the Manager determines that there is a potential violation, a file is opened, and the Respondent will receive a Notice Letter, providing a summary of the issue, contact details of the assigned officer, and encouraging the Respondent to contact the officer. The Complainant will be notified that a file has been opened.
 - 3.6 The Officer will investigate the potential violation, including:
 - 3.6.1 Reviewing all relevant bylaws, policies, and procedures.
 - 3.6.2 Arranging a site inspection. Site inspections will be conducted in accordance with the policies in Section 4 below.
 - 3.6.3 Hearing from the Respondent and potentially from the Complainant.
 - 3.6.4 Reviewing evidence gathered from a site inspection and relevant bylaws.
 - 3.6.5 Reviewing all relevant infraction and legal history.
 - 3.6.6 Consulting with the Manager, planners, and Regional Planning Manager.
 - 3.6.7 Reporting potentially problematic, inconsistent or contentious issues to the LTC.
 - 3.6.8 Seeking legal advice where required.
 - 3.7 Based on the outcome of the investigation, the officer will make a determination if there is a contravention.
 - 3.8 Respondents will be notified in writing of the determination of an investigation. A Determination letter will include:
 - 3.8.1 The purpose of the letter, referencing any relevant investigations or prior communications.
 - 3.8.2 The Respondent's name, address, and the property address involved.
 - 3.8.3 Specific bylaw regulation(s) violated and summarize supporting evidence, including facts and documentation.
 - 3.8.4 Outline actions to achieve voluntary compliance, along with reasonable deadlines and monitoring processes.
 - 3.8.5 Potential consequences of non-compliance and information on the Respondent's rights to respond or dispute the determination.
 - 3.8.6 The Officer's contact details and any resources to assist with compliance.
 - 3.8.7 Copies of supporting evidence.
 - 3.9 A Respondent may request that a determination of a contravention be reviewed by the Manager.
 - 3.10 Complainants may request a review of a file by the Manager where the investigation has determined that there is no contravention.
 - 3.11 If either a Respondent or Complainant is not satisfied with the review of a determination by the Manager, a written complaint may be submitted to the Director of Planning Services. The Director may make a determination singly or in consultation with the relevant Regional Planning Manager and planner.
 - 3.12 Voluntary compliance may involve a Respondent requesting time to comply; or requesting that enforcement be paused, subject to local trust committee policies, while proceeding with an application that would have a reasonable likelihood of success in legalizing the contravention.
 - 3.13 Where a local trust committee has adopted a Bylaw Enforcement Notification Bylaw, and voluntarily compliance is not forthcoming within a reasonable time, or there is an immediate threat to health or safety or the natural environment, or an LTC has adopted a relevant enforcement policy, an officer may issue a Bylaw Warning Notice or a Bylaw Violation Notice.

- 3.14 Where Bylaw Enforcement Notices have proven ineffective in achieving compliance, or where a local trust committee has not adopted a Bylaw Enforcement Notification Bylaw, or where a contravention is considered sufficiently egregious, an officer may recommend that a local trust committee undertake legal action to achieve compliance.
- 3.15 Complainants can request information about an open bylaw enforcement file at any time. The Complainant will be updated by the Bylaw Compliance and Enforcement Officer if:
 - 3.15.1 The file is put on hold, along with the reason for this action.
 - 3.15.2 The local trust committee has made a decision regarding the file.
 - 3.15.3 The file has moved to litigation at which time the identity of the Complainant may become public information.
 - 3.15.4 The file is closed.

4. INVESTIGATIVE APPROACH AND CONDUCT

- 4.1 Bylaw Compliance and Enforcement Officers, staff, and managers will uphold principles of accountability, impartiality, integrity, protection, respectfulness and service, to complement the required skills, education, and behavioral competencies listed in job profiles and within the Oath of Employment.
- 4.2 Bylaw Compliance and Enforcement Officers, staff, and managers shall develop, maintain, and apply skills such as control of non-verbal communications, active listening, and building rapport with constituents.
- 4.3 When determining the appropriate and fair investigative approach and enforcement actions, the Officer should consider each person's unique circumstances. This includes:
 - 4.3.1 Conducting investigations with an understanding of the specific context and circumstances of the individual or property owner involved.
 - 4.3.2 Respecting cultural differences, provide accommodations for individuals with disabilities, and ensure accessibility for those facing language barriers during the investigative process.
 - 4.3.3 Ensuring investigations are proportionate to the nature of the complaint and violation, considering factors such as the person's ability to comply, any hardships they may face, and their willingness to cooperate.
 - 4.3.4 Exercising discretion when determining the scope and approach to an investigation, providing flexibility such as extended timelines or alternative solutions when warranted by an individual's circumstances.
 - 4.3.5 Ensuring investigations will be free from bias or discrimination based on race, gender, age, disability, socio-economic status, or other protected characteristics.

5. SITE INSPECTIONS

- 5.1 **Entry with Notice:** When entry onto private property is required to investigate a bylaw complaint, officers will provide prior written notice to the property owner or occupier, except in cases described below. Notice will include the purpose of the visit, applicable authority under provincial legislation, bylaws and policies, and proposed timing.

Entry will occur only during reasonable hours, with efforts to minimize disruption and ensure respect for the property and its occupants. Investigations will focus exclusively on the specific alleged bylaw contraventions outlined in the complaint unless other observations pose an immediate risk to public health, safety, or the environment. Officers should answer reasonable questions related to the purpose of the visit and the bylaw complaint investigation process.

- 5.2 **Entry without Notice:** In exceptional circumstances, where prior notice is not feasible or where immediate entry is required to address urgent concerns about health, safety, or the environment, officers may enter property as authorized under the *Local Government Act*. Officers will document the justification for entry without notice, specifying the urgency and applicable legal authority, and will notify the property owner or occupier as soon as practicable following the visit.
- 5.3 **Legal Compliance and Fairness:** Property entries will comply with the *Charter of Rights and Freedoms*, applicable provincial legislation, and local trust committee bylaws and policies. To ensure fairness, investigations will be limited to the specific subject matter of the complaint except where the officer observes issues that pose a risk to health, safety or the environment.
- 5.4 **Documentation:** Bylaw Compliance and Enforcement Officers will maintain records of all property entries, including notice provided (or reasons for its omission), observations made, and actions taken.
- 5.5 **Reasonableness and Accountability:** Property entry practices will aim to balance enforcement needs with respect for individual privacy and property rights. Officers will act reasonably and proportionately, prioritizing voluntary compliance and education wherever possible.

6. CLOSING INVESTIGATIONS

- 6.1 Bylaw investigation files will be closed in the following circumstances:
- 6.1.1 It is determined that no contravention exists;
 - 6.1.2 Compliance has been achieved;
 - 6.1.3 On direction of a local trust committee; or
 - 6.1.4 If the Director of Planning Services concurs with the Manager that the contravention is of a minor nature, impacts are minimal, or it is not in the public interest to enforce.
 - 6.1.5 Complainants may request that the closing of a file be reviewed by another Bylaw Compliance and Enforcement Officer or the Manager.
- 6.2 Respondents, Complainants and the local trust committee will be notified in writing when a file has been closed and the reason for closing the file.
- 6.3 Bylaw investigation files will not be reopened once closed. If a similar complaint is made a new investigation will be commenced.

7. PRIORITY OF INVESTIGATION

- 7.1 As bylaw enforcement resources are limited, investigations will be prioritized as follows:
- 7.1.1 By specific direction of a local trust committee;
 - 7.1.2 Where there are health and safety concerns;
 - 7.1.3 Where adverse environmental impact that could result in irreversible damage if not prevented in a timely fashion; and
 - 7.1.4 Other contraventions of land use bylaws and other bylaws.

8. VOLUNTARY COMPLIANCE AND MEDIATION

- 8.1 Efforts to gain compliance should be conducted using the principles and techniques employed in mediation in a process to:
- 8.1.1 Provide full information and exchange of information;

- 8.1.2 Confirm facts;
- 8.1.3 Explore opportunities for compliance;
- 8.1.4 Negotiate a timeline for compliance;
- 8.1.5 Reach compliance solutions.

9. REVIEWING THE CONDUCT OF BYLAW COMPLIANCE AND ENFORCEMENT OFFICERS

- 9.1 A person concerned about the conduct of a Bylaw Compliance and Enforcement Officer, who is unable to resolve the concern with the officer or informally with the Manager, may submit a written complaint to the Manager.
- 9.2 If the person is not satisfied with the response of the Manager, or the complaint involves the Manager, a review may be requested by submitting a request in writing to the Director of Planning Services.
- 9.3 Complaints may be submitted by email or mail, setting out the issue or concern, providing any evidence, and any remedies requested. Complaints will be recorded, and confidentiality and privacy protected.
- 9.4 Written complaints will be acknowledged within 10 business days, and acknowledgements will include information about who will be reviewing the complaint, contact information, a summary of the review process, and an estimated timeline.
- 9.5 Complaints will receive a preliminary assessment, the reviewing staff person will contact the Complainant to obtain any additional information, and seek early resolution where possible.
- 9.6 Assessment of complaints will be guided by principles of administrative fairness, as outlined in Policy 7.1.1 (Administrative Fairness Principles) and be conducted in a fair, timely and impartial manner.
- 9.7 Investigation of complaints should: define the issue or concern, gather evidence, maintain confidentiality, notify all affected persons, hear from all relevant persons, adhere to a timeline, and include an assessment of any risks. All steps in the investigation shall be documented, including all evidence gathered and considered.
- 9.8 The staff member conducting the investigation shall provide a written summary of the issues raised by the Complainant, how the investigation was conducted, the evidence considered, analysis in the context of standards and policies, the conclusion, reasons for the conclusion, and any actions taken or proposed to be taken.
- 9.9 The Complainant should be given an opportunity to comment on preliminary conclusions, and be given any information about appeal of the conclusions.
- 9.10 The written summary and conclusions shall be provided to the Complainant, affected staff member(s), and shall be filed.
- 9.11 Resolution of complaints may include:
 - 9.11.1 A more detailed explanation of the officer's actions;
 - 9.11.2 Reconsideration of a decision, cancellation of a penalty, or closing of a file;

- 9.11.3 Recommended changes to policies and procedures;
- 9.11.4 Acknowledgement of an error and an apology; and
- 9.11.5 A conclusion that the officer's conduct was proper.

- 9.12 If the Respondent is not satisfied with the Director's response, a formal administrative fairness complaint may be submitted.
- 9.13 The Director may determine that a person who makes repeated, unfounded and vexatious complaints about the conduct of an officer or Manager be notified that no further submissions will be accepted from them on the subject of a specific investigation, and will be directed to other avenues, including but not limited to, the Office of the Ombudsperson.

10. BYLAW ENFORCEMENT NOTICES AND DISPUTE ADJUDICATION

- 10.1 Local trust committees wishing to establish a Bylaw Enforcement Notice and Dispute Adjudication system must adopt a Bylaw Enforcement Notification (BEN) Bylaw which:
 - 10.1.1 Designates the bylaw contraventions that may be dealt with by a bylaw notice;
 - 10.1.2 Establishes the amount of the administrative penalty for each contravention;
 - 10.1.3 Sets the period within which a recipient may pay the administrative penalty or dispute a bylaw notice/request a review;
 - 10.1.4 Establishes a bylaw notice dispute adjudication system; and
 - 10.1.5 Establishes and designates screening officers.

11. LEGAL ACTION

- 11.1 If unlawful activity does not cease or if compliance is not achieved, a Bylaw Compliance and Enforcement Officer may make recommendations to the local trust committee, including taking civil action or closing the investigation without compliance.
- 11.2 Immediate legal action may be recommended to local trust committees if impacts of unlawful activity pose serious risk to persons or the environment.
- 11.3 *Offence Act* prosecutions may be recommended to the local trust committees under the following conditions:
 - 11.3.1 *Offence Act* prosecutions are to be used only for serious land use permit contraventions;
 - 11.3.2 A long-form information may be sworn only after approval by a local trust committee;
 - 11.3.3 Executive Committee has approved legal funding for the prosecution; and
 - 11.3.4 The long-form information has been reviewed and prepared by legal counsel.

12. LOCAL TRUST COMMITTEE ENFORCEMENT POLICIES

- 12.1 Local trust committees may adopt discretionary enforcement policies or procedures applying within a Local Trust Area. LTC policies should be consistent with Trust Council Policy and the legislated authority of the LTC. In adopting an enforcement policy, an LTC should consider the following:
 - 12.1.1 Prioritizing or deferring enforcement based on scarce resources, the impacts of certain types of contraventions, and community priorities;

- 12.1.2 Establishing procedures and timing for property inspections;
- 12.1.3 Enforcement of types of contraventions without complaint;
- 12.1.4 The length of time for Respondents to comply, timing for issuing of Bylaw Warning Notices, and timing for issuance of Bylaw Violation Notices;
- 12.1.5 Discretion in closing files, including the nature and urgency of the complaint or alleged contravention, the circumstances of the Respondent, and the impact of the contravention on the Complainant and community;
- 12.1.6 Regular reporting to the LTC on open files; and
- 12.1.7 Communications between trustees and the Manager.

13. BYLAW NOTICE DEBT

- 13.1 Debts incurred as the result of default on bylaw notices are payable to Trust Council and they may be cancelled if the Director of Planning Services and the Manager of Bylaw Compliance and Enforcement concur that contraventions on the subject property no longer exist, and/or it is not in the interest of Islands Trust to pursue the debt.

14. CONFIDENTIALITY

- 14.1 Information in regards to a Complainant is kept confidential. However, confidentiality cannot be guaranteed should litigation proceed or where a request for information is received under the *Freedom of Information and Protection of Privacy Act*.

15. FRIVOLOUS, REPEAT, OR VEXATIOUS COMPLAINTS

- 15.1 A complaint that is made in bad faith or for vexatious and retaliatory purposes may not be acted upon if the Director of Planning Services and the Manager of Bylaw Compliance and Enforcement concur that it meets the definition of a vexatious complaint.
- 15.2 Complaints that form a pattern of conduct by a Complainant that amounts to an abuse of the complaint process may not be acted upon.
- 15.3 The Manager may refuse to open a file for a complaint considered to be frivolous or repeat complaint about the same issue.
- 15.4 In any of the above instances, the Complainant will be notified that no further submissions will be accepted from them on the subject of the complaint, the reason for it, may be advised of the circumstances under which it may be reconsidered, and that this does not prevent the Complainant from making complaints on different matters.

16. LOCAL TRUST COMMITTEES, TRUST COUNCIL, AND TRUSTEES ROLES

- 16.1 The local trust committee will be notified when a bylaw investigation file is opened, the notification will include the type of contravention and the street name where it is alleged to be occurring, but the name and address of the Complainant and alleged violator will not be included in the notification.
- 16.2 Local trust committees will be notified when a bylaw investigation file has been closed.
- 16.3 Trustees may make a written complaint alleging a bylaw contravention.

- 16.4 Local trust committees and trustees will not be involved in the investigation of a complaint, the preparation of bylaw enforcement reports, the issuance of Bylaw Notices, or in the adjudication process.
- 16.5 Local trust committees may request reports about specific investigations or about general enforcement activity in the Local Trust Area.
- 16.6 Trust Council will be informed of the volume and type of bylaw enforcement files bi-annually.

17. BEST PRACTICES MANUAL

- 17.1 The Manager of Bylaw Compliance and Enforcement will maintain a public Best Practices Manual that outlines practices, processes and procedures in accordance with the administrative fairness principles outlined in the BC Ombudsperson's report ["Bylaw Enforcement: Best Practices Guide for Local Governments"](#), March, 2016 or in subsequent updated versions of the same reference material.

C. Legislated References

16. [Islands Trust Act](#)
17. [Local Government Act](#)
18. [Offence Act](#)

D. Attachments/Links to Supporting Forms, Documents, Websites, Related Policies and Procedures

- Local Trust Committee Bylaw Compliance and Enforcement Policy Template ([attached](#))
- [BC Ombudsperson's report "Bylaw Enforcement: Best Practices Guide for Local Governments", March, 2016](#)
- [Best Practices Manual](#)
- [BC Local Government Bylaws>Bylaw Enforcement](#)
- Local Trust Committee Compliance and Enforcement Policy Template



Policy:	5.5.1
Approved By:	Trust Council
Approval Date:	March 11, 1995
Amendment Date(s):	June 6, 1997; June 6, 1998; June 13, 2003; December 5, 2003; December 10, 2004; June 17, 2005; March 10, 2006; March 13, 2019, December 2, 2021: <u>XXXX, 2025</u>
Policy Holder:	Director of ~~Local~~ Planning Services

BYLAW COMPLIANCE AND ENFORCEMENT

Purpose

The purpose of the bylaw compliance and enforcement program is to support the object of the Islands Trust to preserve and protect the ~~trust area~~ Trust Area and its unique amenities and environment for the benefit of residents of the ~~trust area~~ Trust Area and of the province generally by ensuring compliance with ~~Local Trust Committees' Bylaws~~ local trust committee bylaws.

Guiding Principles

The following principles are intended to align with the mandate of the Islands Trust, adhere to the best practices outlined by the BC Office of the Ombudsperson, and ensure procedural fairness in all enforcement actions:

1. **Fairness and Impartiality:** Apply bylaws consistently, ensuring decisions are unbiased and equitable for diverse island communities.
2. **Transparency and Communication:** Provide clear, accessible information about enforcement policies, processes, and outcomes with understandable and meaningful reasons for the decision(s) made throughout the bylaw investigation and enforcement process to foster trust and understanding.
3. **Focus on Education and Compliance:** Emphasize public education and voluntary compliance with bylaws.
4. **Procedural Fairness:** Ensure timely notification of alleged infractions, offer opportunities to Respondents to be heard throughout the process, and guarantee unbiased decision-making.
5. **Proportionality and Discretion:** Tailor enforcement actions to the severity and context of the infraction, with a focus on voluntary compliance.
6. **Efficiency:** Prioritize significant violations that impact environmental sustainability or community safety, while streamlining processes for minor cases.
7. **Engagement and Inclusivity:** Collaborate with island communities to ensure enforcement practices reflect local values and consider marginalized populations.
8. **Accountability and Oversight:** Regularly review enforcement activities and maintain oversight to uphold public confidence and encourage local trust committees to update and align bylaws and to identify opportunities to make bylaws clear and coherent.
9. **Respect for Privacy:** Safeguard the confidentiality of Complainants and individuals involved in enforcement actions, in compliance with privacy laws.
10. **Administrative Fairness:** Ensure that standards of conduct complaints are addressed in a fair, equitable, and timely manner in accordance with the principles of administrative fairness.

Roles and Responsibilities

Islands Trust Council provides overall policy direction, approves budgets, and reviews performance through regular reporting.

Executive Committee provides oversight of enforcement across all local trust areas, and approving funding for litigation when requested by local trust committees.

Local trust committees (LTC) adopt and amend bylaws and are authorized to direct enforcement of their bylaws, ensuring that bylaws reflect community values through adoption of specific LTC enforcement policies and direction to staff on significant cases and potential litigation.

Local Trustees represent the interests and concerns of their constituents and may be asked to provide information to Complainants or Respondents, but are not directly involved in bylaw enforcement investigations.

Members of the public and Complainants are encouraged to submit accurate complaints in good faith, engage respectfully with staff, and uphold the confidentiality of enforcement processes.

Bylaw Compliance and Enforcement Officers (Officers) are responsible for investigating complaints, communicating clearly with Respondents, determining if there is a contravention, and applying progressive enforcement actions proportionally, with an emphasis on education and compliance.

The Manager of Bylaw Compliance and Enforcement (Manager) is responsible for the overall administration of the bylaw enforcement program, including supervising bylaw compliance and enforcement officers, ensuring adherence to policies and procedures, and providing expertise on complex or sensitive cases. The Manager coordinates with other departments, ensures alignment with legal and regulatory requirements, and reports on enforcement activities to senior management and elected officials.

Senior Management ensures staff have the resources and training needed for effective enforcement, facilitates communication among interested and affected parties, oversees adherence to policy, and reviews complaints regarding the conduct of Bylaw Compliance and Enforcement Officers.

Planners and Regional Planning Managers assist in the interpretation of bylaws and ensuring consistency with planning objectives. They support enforcement officers by providing information on the intent and application of bylaws, and contribute to resolving compliance issues by providing compliance options to Respondents and local trust committees.

Legal Counsel supports local trust committees and staff by providing legal opinions on interpretation, advice on potential litigation, and representation in cases of litigation.

A. Definitions

1. *"Bylaw Notice* means a ticket, with penalty, issued under the *Local Government Bylaw Notice Enforcement Act*.
2. *Determination Letter* means written decision provided to respondents on the outcome of an investigation summarizing supporting evidence, actions to achieve voluntary compliance, consequences of non-compliance, and information on the Respondent's rights to respond or dispute the determination.
3. *Discretion in Administrative Decision-making* means the application of the power to choose between two or more possible courses of action using professional judgment and expertise
4. *Frivolous complaint* means a complaint not having any serious purpose or value, often lacking in merit.
- 1-5. *Long-form information*" means a complaint sworn before a Provincial Court judge by a bylaw

compliance and enforcement officer.

6. Notice Letter means a written document sent to a Respondent once an investigation file is opened summarizing the potential violation and providing contact information for the assigned officer.
7. Respondent means those responding to allegations of bylaw contraventions.
8. Vexatious complaint means a complaint made solely for retaliatory or in bad faith intended to cause harassment, or otherwise forms part of a pattern of conduct by the Complainant that amounts to an abuse of the complaint process.

B. Policy

~~1.~~ COMPLIANCE

~~1.1~~ Compliance is sought

~~1.~~ OBJECTIVE

- 1.1 The objective of this policy is to establish clear procedures, expectations and standards for Islands Trust's bylaw compliance and enforcement program. The goal of the bylaw compliance and enforcement program is to achieve bylaw compliance through a combination of education, mediation and enforcement techniques. Bylaw compliance is primarily sought through an attempt to achieve voluntary compliance. ~~Voluntary compliance is indicated~~ by a commitment to corrective action as soon as reasonably possible, and the cessation of unlawful activity.

~~16.~~ ~~2.~~ BEST PRACTICES MANUAL

- 2.1 The Bylaw Compliance and Enforcement Manager will maintain a best practices operating manual in accordance with the administrative fairness principles outlined in the BC Ombudsperson's report "Bylaw Enforcement: Best Practices Guide for Local Governments", March, 2016.

2. ~~3.~~ COMMENCING INVESTIGATIONS

3.1 Bylaw

- 2.1 Complaint-based investigations are commenced as follows:
 - 2.1.1 Complaints must be made in writing by email, through an on-line complaint form or portal, by mail, or delivered in-person.
 - 2.1.2 Anonymous complaints are not accepted.
 - 2.1.3 Complaints meeting the definition of a frivolous, repeat, or vexatious are not accepted.
 - 2.1.4 All written complaints will be acknowledged in writing and recorded.

- ~~2.1.2~~ 2.2 Where a written complaint has not been received, investigations may be commenced and an investigation file opened in one or more of the following circumstances:

- ~~3.1.1~~ 3.1.1 in response to written complaints of an alleged contravention made by any person;

3.1.2 bylaw

- ~~2.2.1~~ 2.2.1 By direction of a local trust committee;

- ~~2.1.12.2.2~~ 2.2.2 Bylaw contraventions appear to occur in setbacks from water bodies or in development permit areas;

- ~~2.1.22.2.3~~ 3.1.3 bylaw Bylaw contraventions appear to cause health and safety issues;

- ~~2.1.32.2.4~~ 3.1.4 bylaw Bylaw contraventions appear to occur as part of a building

permit process or other permitting process administered by a local government or the Islands Trust siting and use permit applications;

~~2.2.5 3.1.5~~ a referral is received from a permitting agency that identifies alleged ~~land use~~ bylaw contraventions ~~associated; or~~

2.2.6 Advertising of unlawful uses.

3. INVESTIGATION AND PROGRESSIVE ENFORCEMENT

3.1 After receiving a complaint, it will be reviewed to determine whether or not it potentially falls within the local trust committee's jurisdiction.

3.2 A complaint that does not fall within the jurisdiction of a local trust committee may be referred to another agency with the permit jurisdiction or the Complainant may be directed to the agency with jurisdiction.

3.3 If a complaint that involves potential impacts to cultural heritage, all First Nations with rights and title in the consultative areas database will be notified.

3.4 If the Manager determines that there is no potential violation, the Complainant will be informed and given the opportunity to provide more information.

3.5 If the Manager determines that there is a potential violation, a file is opened, and the Respondent will receive a Notice Letter, providing a summary of the issue, contact details of the assigned officer, and encouraging the Respondent to contact the officer. The Complainant will be notified that a file has been opened.

3.6 The Officer will investigate the potential violation, including:

3.6.1 Reviewing all relevant bylaws, policies, and procedures.

3.6.2 Arranging a site inspection. Site inspections will be conducted in accordance with the policies in Section 4 below.

3.6.3 Hearing from the Respondent and potentially from the Complainant.

3.6.4 Reviewing evidence gathered from a site inspection and relevant bylaws.

3.6.5 Reviewing all relevant infraction and legal history.

3.6.6 Consulting with the Manager, planners, and Regional Planning Manager.

3.6.7 Reporting potentially problematic, inconsistent or contentious issues to the LTC.

3.6.8 Seeking legal advice where required.

3.7 Based on the outcome of the investigation, the officer will make a determination if there is a contravention.

3.8 Respondents will be notified in writing of the determination of an investigation. A Determination letter will include:

3.8.1 The purpose of the letter, referencing any relevant investigations or prior communications.

3.8.2 The Respondent's name, address, and the property address involved.

3.8.3 Specific bylaw regulation(s) violated and summarize supporting evidence, including facts and documentation.

3.8.4 Outline actions to achieve voluntary compliance, along with reasonable deadlines and monitoring processes.

3.8.5 Potential consequences of non-compliance and information on the Respondent's rights to respond or dispute the determination.

3.8.6 The Officer's contact details and any resources to assist with compliance.

3.8.7 Copies of supporting evidence.

~~2.2.3.9~~ A Respondent may request; that a determination of a contravention be reviewed by the Manager.

~~3.1.6~~ advertisements exist for apparently unlawful uses;

~~3.1.7~~ a Local Trust Committee directs staff to commence an investigation.

3.10 4. Complainants may request a review of a file by the Manager where the

investigation has determined that there is no contravention.

- 3.11 If either a Respondent or Complainant is not satisfied with the review of a determination by the Manager, a written complaint may be submitted to the Director of Planning Services. The Director may make a determination singly or in consultation with the relevant Regional Planning Manager and planner.
- 3.12 Voluntary compliance may involve a Respondent requesting time to comply; or requesting that enforcement be paused, subject to local trust committee policies, while proceeding with an application that would have a reasonable likelihood of success in legalizing the contravention.
- 3.13 Where a local trust committee has adopted a Bylaw Enforcement Notification Bylaw, and voluntarily compliance is not forthcoming within a reasonable time, or there is an immediate threat to health or safety or the natural environment, or an LTC has adopted a relevant enforcement policy, an officer may issue a Bylaw Warning Notice or a Bylaw Violation Notice.
- 3.14 Where Bylaw Enforcement Notices have proven ineffective in achieving compliance, or where a local trust committee has not adopted a Bylaw Enforcement Notification Bylaw, or where a contravention is considered sufficiently egregious, an officer may recommend that a local trust committee undertake legal action to achieve compliance.
- 3.15 Complainants can request information about an open bylaw enforcement file at any time. The Complainant will be updated by the Bylaw Compliance and Enforcement Officer if:
 - 3.15.1 The file is put on hold, along with the reason for this action.
 - 3.15.2 The local trust committee has made a decision regarding the file.
 - 3.15.3 The file has moved to litigation at which time the identity of the Complainant may become public information.
 - 3.15.4 The file is closed.

4. INVESTIGATIVE APPROACH AND CONDUCT

- 4.1 Bylaw Compliance and Enforcement Officers, staff, and managers will uphold principles of accountability, impartiality, integrity, protection, respectfulness and service, to complement the required skills, education, and behavioral competencies listed in job profiles and within the Oath of Employment.
- 4.2 Bylaw Compliance and Enforcement Officers, staff, and managers shall develop, maintain, and apply skills such as control of non-verbal communications, active listening, and building rapport with constituents.
- 4.3 When determining the appropriate and fair investigative approach and enforcement actions, the Officer should consider each person's unique circumstances. This includes:
 - 4.3.1 Conducting investigations with an understanding of the specific context and circumstances of the individual or property owner involved.
 - 4.3.2 Respecting cultural differences, provide accommodations for individuals with disabilities, and ensure accessibility for those facing language barriers during the investigative process.
 - 4.3.3 Ensuring investigations are proportionate to the nature of the complaint and violation, considering factors such as the person's ability to comply, any hardships they may face, and their willingness to cooperate.
 - 4.3.4 Exercising discretion when determining the scope and approach to an investigation, providing flexibility such as extended timelines or alternative solutions when warranted by an individual's circumstances.
 - 4.3.5 Ensuring investigations will be free from bias or discrimination based on race, gender, age, disability, socio-economic status, or other protected characteristics.

5. SITE INSPECTIONS

5.1 Entry with Notice: When entry onto private property is required to investigate a bylaw complaint, officers will provide prior written notice to the property owner or occupier, except in cases described below. Notice will include the purpose of the visit, applicable authority under provincial legislation, bylaws and policies, and proposed timing.

Entry will occur only during reasonable hours, with efforts to minimize disruption and ensure respect for the property and its occupants. Investigations will focus exclusively on the specific alleged bylaw contraventions outlined in the complaint unless other observations pose an immediate risk to public health, safety, or the environment. Officers should answer reasonable questions related to the purpose of the visit and the bylaw complaint investigation process.

5.2 Entry without Notice: In exceptional circumstances, where prior notice is not feasible or where immediate entry is required to address urgent concerns about health, safety, or the environment, officers may enter property as authorized under the *Local Government Act*. Officers will document the justification for entry without notice, specifying the urgency and applicable legal authority, and will notify the property owner or occupier as soon as practicable following the visit.

5.3 Legal Compliance and Fairness: Property entries will comply with the *Charter of Rights and Freedoms*, applicable provincial legislation, and local trust committee bylaws and policies. To ensure fairness, investigations will be limited to the specific subject matter of the complaint except where the officer observes issues that pose a risk to health, safety or the environment.

5.4 Documentation: Bylaw Compliance and Enforcement Officers will maintain records of all property entries, including notice provided (or reasons for its omission), observations made, and actions taken.

5.5 Reasonableness and Accountability: Property entry practices will aim to balance enforcement needs with respect for individual privacy and property rights. Officers will act reasonably and proportionately, prioritizing voluntary compliance and education wherever possible.

3.6. CLOSING INVESTIGATIONS

3.16.1 4.1 —Bylaw investigation files ~~can~~will be closed in ~~one or more of~~ the following circumstances:

3.1.16.1.1 4.1.1 —~~if it is determined that~~ no contravention ~~existed~~exists;

3.1.26.1.2 4.1.2 —~~if compliance~~Compliance has been achieved;

3.1.36.1.3 4.1.3 —~~on~~On direction of a ~~Local Trust Committee~~local trust committee;

or

3.1.46.1.4 4.1.4 —~~if~~if the Director of ~~Local~~ Planning Services concurs with the ~~Bylaw Compliance and Enforcement~~ Manager that the contravention is of a minor ~~character and does not suit~~nature, impacts are minimal, or it is not in the public interest to enforce.

6.1.5 5. —Complainants may request that the closing of a file be reviewed by another Bylaw Compliance and Enforcement Officer or the Manager.

6.2 Respondents, Complainants and the local trust committee will be notified in writing when

- a file has been closed and the reason for closing the file.
- 6.3 Bylaw investigation files will not be reopened once closed. If a similar complaint is made a new investigation will be commenced.

4.7. PRIORITY OF INVESTIGATION

5.1 The workload for

4.17.1 As bylaw enforcement resources are limited, investigations will be prioritized as follows:

- 4.1.17.1.1** ~~5.1.1~~ By specific direction of a ~~Local Trust Committee~~ local trust committee;
- 4.1.27.1.2** ~~5.1.2~~ Where there are health and safety ~~issues;~~ concerns;
- 4.1.37.1.3** ~~5.1.3~~ Where adverse environmental impact that could result in irreversible damage if not prevented in a timely fashion; and
- 4.1.47.1.4** ~~5.1.4~~ Other contraventions of land use bylaws and other bylaws.

5.8. 6. VOLUNTARY COMPLIANCE AND MEDIATION

6.1 Bylaw investigation efforts

5.18.1 Efforts to gain compliance should be conducted using the principles and techniques employed in mediation ~~in a process to:~~

6.2 ~~Persons alleged to have committed contraventions and complainants may be invited to participate in a process designed to:~~

- 5.1.18.1.1** ~~6.2.1~~ provide Provide full information and exchange of information;
- 5.1.28.1.2** ~~6.2.2~~ confirm Confirm facts;
- 5.1.38.1.3** ~~6.2.3~~ explore Explore opportunities for compliance;
- 5.1.48.1.4** ~~6.2.4~~ negotiate Negotiate a timeline for compliance;
- 5.1.58.1.5** ~~6.2.5~~ reach a Reach compliance ~~solutions~~ solutions.

9. 7. REVIEWING THE CONDUCT OF BYLAW COMPLIANCE AND ENFORCEMENT OFFICERS

9.1 A person concerned about the conduct of a Bylaw Compliance and Enforcement Officer, who is unable to resolve the concern with the officer or informally with the Manager, may submit a written complaint to the Manager.

9.2 If the person is not satisfied with the response of the Manager, or the complaint involves the Manager, a review may be requested by submitting a request in writing to the Director of Planning Services.

9.3 Complaints may be submitted by email or mail, setting out the issue or concern, providing any evidence, and any remedies requested. Complaints will be recorded, and confidentiality and privacy protected.

9.4 Written complaints will be acknowledged within 10 business days, and acknowledgements will include information about who will be reviewing the complaint, contact information, a summary of the review process, and an estimated timeline.

9.5 Complaints will receive a preliminary assessment, the reviewing staff person will contact the Complainant to obtain any additional information, and seek early resolution where possible.

- 9.6 Assessment of complaints will be guided by principles of administrative fairness, as outlined in Policy 7.1.1 (Administrative Fairness Principles) and be conducted in a fair, timely and impartial manner.
- 9.7 Investigation of complaints should: define the issue or concern, gather evidence, maintain confidentiality, notify all affected persons, hear from all relevant persons, adhere to a timeline, and include an assessment of any risks. All steps in the investigation shall be documented, including all evidence gathered and considered.
- 9.8 The staff member conducting the investigation shall provide a written summary of the issues raised by the Complainant, how the investigation was conducted, the evidence considered, analysis in the context of standards and policies, the conclusion, reasons for the conclusion, and any actions taken or proposed to be taken.
- 9.9 The Complainant should be given an opportunity to comment on preliminary conclusions, and be given any information about appeal of the conclusions.
- 9.10 The written summary and conclusions shall be provided to the Complainant, affected staff member(s), and shall be filed.
- 9.11 Resolution of complaints may include:
- 9.11.1 A more detailed explanation of the officer's actions;
 - 9.11.2 Reconsideration of a decision, cancellation of a penalty, or closing of a file;
 - 9.11.3 Recommended changes to policies and procedures;
 - 9.11.4 Acknowledgement of an error and an apology; and
 - 9.11.5 A conclusion that the officer's conduct was proper.
- 9.12 If the Respondent is not satisfied with the Director's response, a formal administrative fairness complaint may be submitted.
- 9.13 The Director may determine that a person who makes repeated, unfounded and vexatious complaints about the conduct of an officer or Manager be notified that no further submissions will be accepted from them on the subject of a specific investigation, and will be directed to other avenues, including but not limited to, the Office of the Ombudsperson.

10. BYLAW ENFORCEMENT NOTICES AND DISPUTE ADJUDICATION

- 10.1 Local trust committees wishing to establish a Bylaw Enforcement Notice and Dispute Adjudication system must adopt a Bylaw Enforcement Notification (BEN) Bylaw which:
- 10.1.1 Designates the bylaw contraventions that may be dealt with by a bylaw notice;
 - 10.1.2 Establishes the amount of the administrative penalty for each contravention;
 - 10.1.3 Sets the period within which a recipient may pay the administrative penalty or dispute a bylaw notice/request a review;
 - 10.1.4 Establishes a bylaw notice dispute adjudication system; and
 - 10.1.5 Establishes and designates screening officers.

6.11. LEGAL ACTION

- 7.1 If unlawful activity does not cease or if compliance is not achieved, a bylaw enforcement officer may:-

- ~~7.1.1~~ ~~issue a bylaw violation notice; or~~
- ~~6.111.1~~ ~~7.1.2~~ ~~Bylaw Compliance and Enforcement Officer may~~ make recommendations to the ~~Local Trust Committee on how to proceed~~local trust committee, including taking civil action or closing the investigation without compliance.
- ~~6.211.2~~ ~~7.2~~ Immediate legal action may be recommended to ~~Local Trust Committees or bylaw violation notices issued~~local trust committees if impacts of unlawful activity ~~riskpose~~ serious ~~harm~~risk to persons or the environment.
- ~~6.311.3~~ ~~7.3~~ ~~Offence Act~~ prosecutions may be recommended to the ~~Local Trust Committees~~local trust committees under the following conditions:
- ~~6.3.111.3.1~~ ~~7.3.1~~ Offence Act prosecutions are to be used only for serious land use permit contraventions;
- ~~6.3.211.3.2~~ ~~7.3.2~~ A long-form information may be sworn only after approval by a local trust committee; ~~and~~
- ~~6.3.311.3.3~~ ~~7.3.3~~ Executive Committee has approved legal funding for the prosecution; and
- ~~6.3.411.3.4~~ ~~7.3.4~~ The long-form information has been reviewed and prepared by legal counsel.

12. 8. LOCAL TRUST COMMITTEE ENFORCEMENT POLICIES

- 12.1 Local trust committees may adopt discretionary enforcement policies or procedures applying within a Local Trust Area. LTC policies should be consistent with Trust Council Policy and the legislated authority of the LTC. In adopting an enforcement policy, an LTC should consider the following:
- 12.1.1 Prioritizing or deferring enforcement based on scarce resources, the impacts of certain types of contraventions, and community priorities;
- 12.1.2 Establishing procedures and timing for property inspections;
- 12.1.3 Enforcement of types of contraventions without complaint;
- 12.1.4 The length of time for Respondents to comply, timing for issuing of Bylaw Warning Notices, and timing for issuance of Bylaw Violation Notices;
- 12.1.5 Discretion in closing files, including the nature and urgency of the complaint or alleged contravention, the circumstances of the Respondent, and the impact of the contravention on the Complainant and community;
- 12.1.6 Regular reporting to the LTC on open files; and
- 12.1.7 Communications between trustees and the Manager.

7.13. BYLAW NOTICE DEBT

- ~~7.113.1~~ ~~8.1~~ Debts incurred as the result of default on bylaw notices are payable to Trust Council and they may be cancelled if the Director of ~~Local~~ Planning Services and the Manager of Bylaw Compliance and Enforcement ~~Manager~~ concur that contraventions on the subject property no longer exist, and /or it is not in the interest of Islands Trust to pursue the debt.

8.14. 9. CONFIDENTIALITY

- ~~8.114.1~~ ~~9.1~~ Information in regards to a ~~complainant~~Complainant is kept confidential. However, confidentiality cannot be guaranteed should litigation proceed ~~against the~~

~~violate~~ or where a request for information is received under the *Freedom of Information and Protection of Privacy Act*.

15. ~~10.~~ FRIVOLOUS, REPEAT, OR VEXATIOUS COMPLAINTS

- 15.1 A complaint that is made in bad faith or for vexatious and retaliatory purposes may not be acted upon if the Director of Planning Services and the Manager of Bylaw Compliance and Enforcement concur that it meets the definition of a vexatious complaint.
- 15.2 Complaints that form a pattern of conduct by a Complainant that amounts to an abuse of the complaint process may not be acted upon.
- 15.3 The Manager may refuse to open a file for a complaint considered to be frivolous or repeat complaint about the same issue.
- 15.4 In any of the above instances, the Complainant will be notified that no further submissions will be accepted from them on the subject of the complaint, the reason for it, may be advised of the circumstances under which it may be reconsidered, and that this does not prevent the Complainant from making complaints on different matters.

15.16. LOCAL TRUST COMMITTEES, TRUST COUNCIL, AND TRUSTEES ROLES

10.1 — Trustees

- 16.1 The local trust committee will be immediately advised notified when a bylaw investigation file is opened indicating, the notification will include the type and area where the of contravention and the street name where it is alleged to occur be occurring, but names the name and addresses address of the complainant Complainant and alleged violator will not be communicated included in the notification.

- 16.2 10.2 — Local trust committees will be notified when a bylaw investigation file has been closed.

- 16.2 16.3 Trustees may make a written complaint alleging a bylaw contravention.

- 16.3 16.4 10.3 — Local Trust Committees trust committees and trustees are will not to be involved in the investigation of a complaint or, the preparation of bylaw enforcement reports, the issuance of Bylaw Notices, or in the adjudication process.

- 10.4 — Local Trust Committees may make bylaw enforcement policies to direct compliance and enforcement in regards to specific issues.

- 16.4 16.5 10.5 — Local Trust Committees trust committees may request reports about specific investigations or about general enforcement activity in the Local Trust Area.

- 16.5 16.6 10.6 — Trust Council will be informed of the volume and type of bylaw enforcement files bi- annually.

17. BEST PRACTICES MANUAL

- 17.1 The Manager of Bylaw Compliance and Enforcement will maintain a public Best

Practices Manual that outlines practices, processes and procedures in accordance with the administrative fairness principles outlined in the BC Ombudsperson's report "Bylaw Enforcement: Best Practices Guide for Local Governments", March, 2016 or in subsequent updated versions of the same reference material.

C. Legislated References

1. ~~Islands Trust Act~~

2. ~~Offence Act~~

1. ~~Islands Trust Act~~

2. ~~Local Government Act~~

3. ~~Offence Act~~

C.D. Attachments/Links to Supporting Forms, Documents, Websites, Related Policies and Procedures

- BC Ombudsperson's report "Bylaw Enforcement: Best Practices Guide for Local Governments", March, 2016

BC Local Government Bylaws>Bylaw Enforcement

- Local Trust Committee Bylaw Compliance and Enforcement Policy Template (attached)
- BC Ombudsperson's report "Bylaw Enforcement: Best Practices Guide for Local Governments", March, 2016
- Best Practices Manual
- BC Local Government Bylaws>Bylaw Enforcement
- Local Trust Committee Compliance and Enforcement Policy Template



Islands Trust

Bylaw Compliance & Enforcement

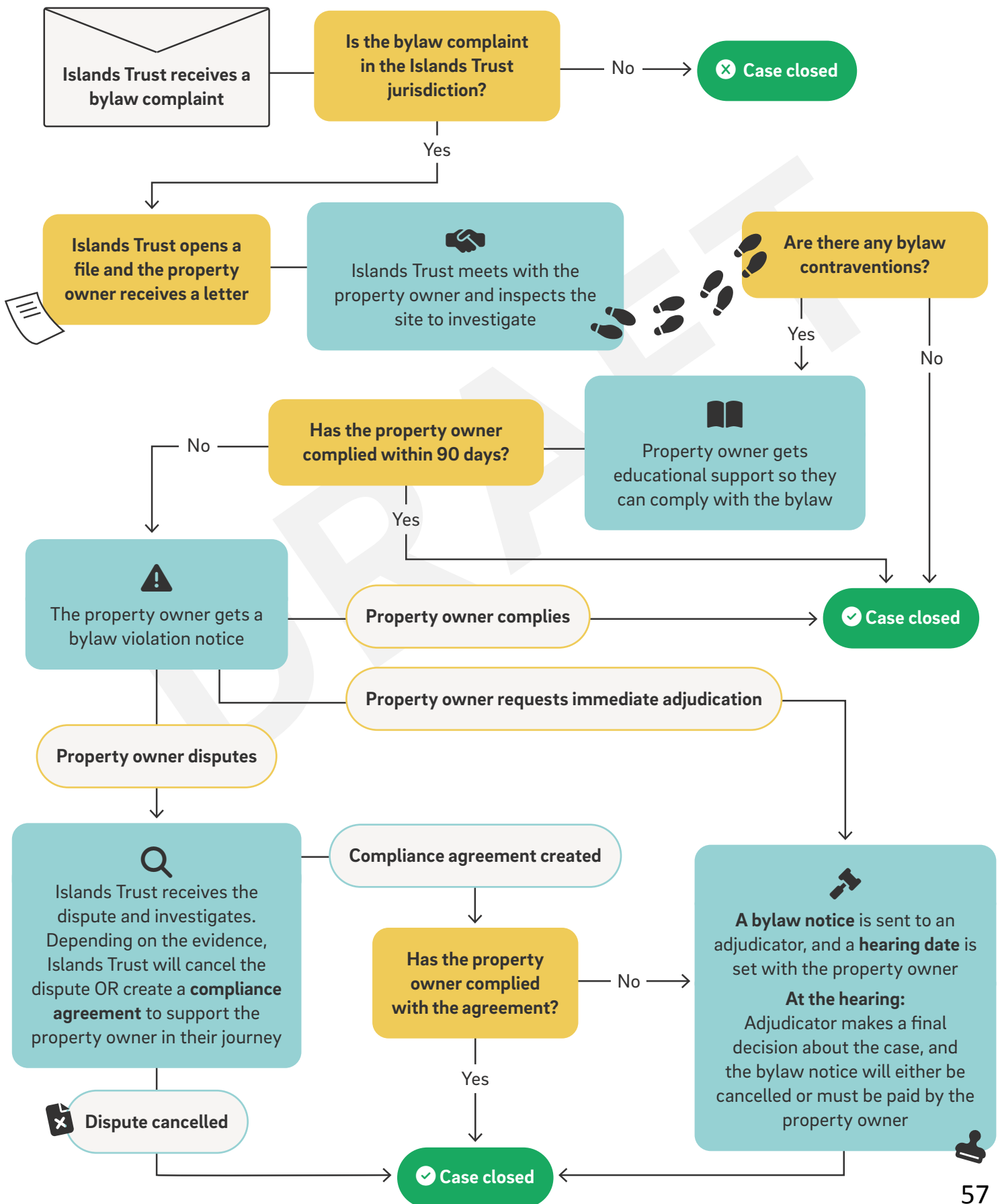
Best Practices Manual

December 2024

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Bylaw Enforcement Pathway: Steps to Compliance



Definitions

Adjudicator means an independent party whom the Province of British Columbia appoints to decide if a Bylaw Violation Notice will be upheld or cancelled.

Bylaw Notice means a ticket, with penalty, issued under the *Local Government Bylaw Notice Enforcement Act*.

Complaints a report of an alleged contravention made by any person.

Complainant a person who has made an official complaint.

Disputant means a respondent who has been given a Bylaw Violation Notice, and disputed it.

Local government refers to municipalities and regional districts which provide services to local communities. In this document, the local government referred to is Islands Trust.

Ombudsperson Office is an independent, impartial office of the provincial legislature that investigates complaints about unfair administrative actions by public authorities. It is meant to uphold transparency and accountability within public institutions by offering a free, accessible service for individuals who feel they have been treated unjustly by public agencies. The office does not have the power to enforce decisions but can recommend corrective actions.

Respondent means those responding to allegations of bylaw contraventions.

Screening Officer is an Islands Trust staff member appointed to review a disputed Bylaw Violation Notice.

Vexatious Complaints are frivolous, repeat or false complaints, or ones made in bad faith, that are meant to harass, annoy, irritate, or are for retaliatory purposes.

Guiding Principles

The guiding principles for bylaw enforcement align with the Islands Trust's mandate and ensure procedural fairness, transparency, and community trust. Bylaws must be applied fairly and impartially, with consistent, unbiased decisions that reflect the diverse needs of island communities. Transparency is essential, with clear and accessible communication about enforcement policies, processes, and outcomes. The emphasis is on education and voluntary compliance. Procedural fairness is upheld by providing timely notice of alleged infractions and opportunities for individuals to be heard throughout the process, with decisions made impartially. Enforcement actions should be proportional to the severity and context of the infraction, using discretion and prioritizing cooperation. Engaging with island communities ensures that enforcement practices consider community needs and reflect local values. Accountability is maintained through regular review and oversight of enforcement activities, encouraging trust committees to keep bylaws current, clear, and coherent. Respecting privacy is critical, with all parties' identities protected in accordance with applicable laws. Addressing complaints promptly and equitably ensures administrative fairness.

Roles and Responsibilities

Effective bylaw enforcement within Islands Trust requires ongoing communication and cooperation between trustees and staff. While trustees provide the legislative framework and policy direction, staff members carry out these policies through direct enforcement and support roles.

Trustees

- **Community Representation:** Trustees represent the interests and concerns of their constituents in matters related to bylaws and their enforcement, acting as a liaison between the community and enforcement officers.
- **Policy Development and Approval:** Trustees of Islands Trust are primarily involved in governance aspects, including setting policies that guide bylaw enforcement. They approve bylaws that regulate land use and community planning within the Islands Trust Area.
- **Strategic Oversight:** Trustees oversee the general strategic direction of Islands Trust, ensuring that bylaw enforcement aligns with the broader goals of conservation and sustainable community development.

Staff

- **Bylaw Compliance and Enforcement Officers:** These are specialized staff responsible for the practical aspects of enforcing the bylaws approved by trustees. Their duties include investigating complaints, gathering evidence, and ensuring compliance through education and regulation.
- **Planning Staff** are not directly involved in enforcement, but play a critical role in interpreting the bylaws and providing recommendations to both the public and enforcement officers. They ensure that the enforcement practices align with the planning objectives set by trustees.
- **Administrative Support:** This includes staff members who assist in the administration of bylaw enforcement, such as processing complaints, maintaining records, and supporting communication between the public, trustees, and enforcement officers.

Are you concerned about something on your property and want to get more information? Your Trustee can be a first point of contact in this conversation, without starting enforcement.

What is the purpose of the Islands Trust Bylaw Compliance & Enforcement program?

The Islands Trust works to preserve and protect the special environment and qualities of the Trust Area for the benefit of its residents and the province. The Bylaw Compliance and Enforcement program exists to support this goal and ensure public safety. This guide helps residents understand how the Islands Trust ensures people follow local bylaws. The goal is to encourage voluntary compliance with bylaws through education, mediation, and enforcement when necessary.

The Bylaw Compliance & Enforcement team looks into potential violations of land use rules set by local trust committees. The regulations are found in local trust committees' Land Use Bylaws; in Development Permit Areas within Official Community Plans; and in the Salt Spring Island Soil Deposit and Removal Bylaw. Islands Trust has the legal authority to enforce these rules under laws like the *Islands Trust Act* and the *Local Government Act of BC*.

The Islands Trust has a policy, [Policy 5.5.1 Bylaw Compliance & Enforcement](#), that guides how bylaw investigations are handled. It explains how complaints are processed, prioritized, and resolved, aiming to do so fairly and effectively. Local trust committees adopt bylaws authorizing enforcement and may adopt bylaw enforcement policies specific to their communities.

The Manager of Bylaw Compliance and Enforcement follows best practices based on principles of fairness, as outlined in the report: [BC Ombudsperson's report "Bylaw Enforcement: Best Practices Guide for Local Governments", March, 2016](#).

What initiates a Bylaw Compliance & Enforcement case file?

Like all local governments in British Columbia, Islands Trust uses a complaint-based Bylaw Compliance and Enforcement process. This means that almost all case files result from complaints made by individuals in the community. Anyone can submit a complaint – you don't have to live in the area or be a resident.

As listed in [Trust Council Policy 5.5.1 Section 5.1](#), this system gives priority to those bylaw infractions of greatest concern to island communities:

1. When directed by a local trust committee
2. Health and safety issues
3. Environmental impacts that could cause irreversible harm if not addressed quickly
4. Contraventions of land use bylaws and other bylaws

Once a complaint has been made, Islands Trust cannot decline to open a case file or decline to conduct an investigation because a complainant has changed their mind. Complainants are not victims of the offence and cannot “withdraw” their complaint.

In some cases, a Bylaw Compliance and Enforcement Officer can start an investigation even without a complaint. This happens when:

- Violations may cause health or safety risks
- Violations occur near water bodies
- Violations happen in development permit areas
- Violations are found during the building permit process
- Another agency refers a case involving land use issues
- Unlawful uses are advertised
- A local trust committee requests an investigation

Please review

How can complaints be sent to the Islands Trust?

Anyone who wants to make a complaint can:

- Fill out the Bylaw Compliance & Enforcement Complaint form on the Islands Trust website: <https://islandstrust.bc.ca/mapping-resources/report-a-concern/>
- Send an email to bylawenforcement@islandstrust.bc.ca
- Mail or drop off a letter to any Islands Trust office
- Complete a complaint form at any Islands Trust office

Complaints must be in writing, but staff can help by writing down the information for anyone who needs assistance.

Confidentiality

Anyone making a complaint must provide their or her name to the Islands Trust. Anonymous complaints are not accepted. The Islands Trust will try to keep the complainant's information confidential, but confidentiality cannot be guaranteed during legal proceedings or if a Freedom of Information request is made.

Islands Trust also receives referrals from other agencies (like regional districts) when they get a complaint that falls under Islands Trust's responsibility.

What is not a complaint?

Sometimes, people reach out to Islands Trust with questions about the Land Use Bylaw or Official Community Plan, not to report illegal activity. They may be planning something on their property and want to know if it is allowed. In these cases, a case file is not opened.

If a complaint or person is labeled “vexatious”, Islands Trust will send a written notice explaining any limits on communication, why those limits are in place, and when they might be reconsidered. These limits don’t stop necessary contact with staff on other unrelated matters.

Questions regarding bylaw infractions can be sent to bylawenforcement@islandstrust.bc.ca

When are Bylaw Compliance and Enforcement case files closed?

Case files are closed if:

- If no contravention exists
- On direction of a local trust committee
- As directed by Trust Council or local trust committee policies
- If the Director of Planning Services concurs with the Bylaw Compliance and Enforcement Manager that the contravention is minor and does not suit the public interest to enforce
- If compliance has been achieved

How is compliance achieved?

Ideally, bylaw compliance is voluntary, and primarily sought through a combination of education, mediation, and enforcement techniques. If voluntary compliance does not occur, the Bylaw Compliance and Enforcement Officer may proceed with a bylaw compliance and enforcement process.

Bylaw Compliance and Enforcement Process

The compliance and enforcement process at Islands Trust has several steps. Staff work with people involved (Respondents) and encourage them to follow the rules before deciding if there is a bylaw violation. The process starts with discussions and education about the bylaws. If necessary, it moves to a verbal warning, then a written warning, and penalties are only applied if the person still does not comply.

All written complaints sent to the Bylaw Compliance & Enforcement office are acknowledged and recorded, whether they lead to an investigation or not.

First, staff review the complaint to see if it falls under the local trust area's bylaws. If no violation is found, the complainant will be asked to provide more information, or informed that no violation exists.

Some complaints are more urgent than others are, so not all will receive the same level of attention. Complaints are prioritized based on the following:

1. Direction from a Local Trust Committee
2. Health and safety concerns
3. Environmental damage that could cause lasting harm
4. Violations of land use and other bylaws

If a complaint falls outside of Islands Trust's authority, it may be referred to another agency. The goal is to handle referrals quickly, with a "no wrong door" approach, meaning everyone is here to help, no matter which agency is involved.

If there is a possible violation, a new case file is opened.

A New File Has Been Opened

After a new file is opened, both the Complainant and the person involved (Respondent) will be notified in writing. The Respondent will receive a Notice Letter with the contact details of the Bylaw Compliance and Enforcement Officer (the Officer) and will be asked to get in touch. The Officer will also follow up with the Complainant to confirm details and ask more questions.

The Officer will then investigate the extent of the apparent or potential violation and what may be required to achieve compliance with the bylaw. These are the steps the Officer takes when investigating:

1. The Officer will review all relevant compliance and enforcement policies that have been adopted by the local trust committees or Trust Council.

2. Typically, the Officer will conduct a site inspection of the property to meet with the Respondent, and gain an awareness and visual understanding of the property and the neighbourhood.
3. The Officer will take photos of the property and any possible violations, and gather details about what has been built or what is happening on the property that might have led to a complaint by asking questions and investigating. Bylaw Officers have the legal right to inspect, and local trust committees set policies on how much notice must be given to the Respondent before an inspection. The Officer is there to gather information only, not to make a decision, and Respondents will receive a written response regarding the case.
4. Based on evidence collected and a review of the relevant bylaws, the Bylaw Compliance and Enforcement Officer will determine if there is, or has been, a contravention. If there is no contravention to the local trust committee bylaws then the Respondent and the Complainant will be notified and the case file will be closed. If a contravention exists, the Respondent will be asked to cease the activity, land use, or construction immediately.
5. If an administrative application such as a land use variance application has been submitted by the Respondent and there is a reasonable likelihood of success, the Bylaw Compliance and Enforcement Officer will refrain from enforcement during the application process.
6. The Officer may issue a Bylaw Violation Warning Notice or a Bylaw Violation Notice in local trust areas where a Bylaw Enforcement Notification bylaw has been adopted by the local trust committee. This Notice clearly explains what the violation is, and the timeline for compliance. The Officer is available to provide more information to the Respondent so they can achieve compliance without penalties.
7. Voluntary compliance is always the goal. The Officer will attempt to support the Respondent to achieve voluntary compliance with educational resources, and negotiations.

The Officer may consult with the Manager of Bylaw Compliance and Enforcement, Islands Trust planners, and the Director of Planning Services or seek legal advice when necessary.

Bylaw Compliance and Enforcement Officers are committed to a professional and respectful approach. Here is what they do:

- Interact with the public in a respectful and non-confrontational way
- Work within their authority; while they cannot issue stop work orders or tell property owners what they can do, they can request a pause on work while they review the regulations and investigate.
- Take time to carefully review all evidence before making a determination. They do not make on-the-spot decisions to ensure fairness and avoid any perception of bias.

Communications with Complainants

When a Complainant completes an [online complaint form](#), they receive an automatic response, which thanks them for their complaint and advises them that they will be contacted shortly with an update.

Once the complaint has been received and reviewed by the Manager, Complainants are advised if a new bylaw file is opened. If a file already exists for the property and contravention, they will be advised that their information has been added to the file. Contact information for the investigating Bylaw Compliance and Enforcement Officer is shared.

If the Complainant has provided an email address, they will be notified of a new file being opened by email. If they have only provided a mailing address, they will be notified by mail.

Complainants can request information about an open bylaw enforcement file at any time. They will be updated by the Bylaw Compliance and Enforcement Officer if:

- a. A file is put on hold, along with the reason for this action
- b. A Local Trust Committee makes a decision regarding the file
- c. A file has moved to litigation at which time the identity of the complainant may become public information
- d. A file is closed

Communications with Respondents

When a file is opened, a **notice letter** will be sent to the Respondent.

Once a Bylaw Compliance and Enforcement Officer has confirmed that a contravention of a bylaw has occurred or is occurring, the Officer will send a **determination letter** to the Respondent. The letter must be clear and easy to read and must include:

- A **reason** the letter is being sent that outline the problem, using a statement of what has been observed
- An **explanation** of how the bylaw has been contravened by quoting the bylaw and the sections that are being violated, and the definitions of words from the bylaw
- Outline of the **solutions** available to comply with the bylaw
- Explanation of the possible **consequences** of not complying
- A reasonable **deadline** that has been negotiated with the Respondent for taking next step or fully complying

Communications with Trustees

A local trust committee or any individual local trustee will not be involved in any aspect of the investigation of a complaint or the preparation of any Bylaw Compliance and Enforcement report. Upon opening a case file, local trustees are advised of the general nature of the complaint, the name of the street (not the complete address), and the case file number. The local trust committee will only be kept informed about the status of an investigation if they request updates. Local trust committees may request Bylaw Compliance and Enforcement staff to report on specific issues. The reports will be presented to the local trust committee at a subsequent meeting.

While local trustees can't be involved in any investigations, they are able to file a bylaw violation complaint just as any member of the public.

Communications with Potential Property Buyers and Real Estate Agents

Potential property buyers, Real Estate Agents, or the public can contact the Islands Trust Bylaw Compliance & Enforcement office to ask if there are any Bylaw Compliance & Enforcement issues associated with a specific property. Staff can share limited information regarding whether an open bylaw file exists for the subject property.

Islands Trust does not provide information about previous complaints or investigations. That information would require a [Freedom of Information request, which can be made here](#).

When Compliance is not achieved

If bylaw compliance isn't achieved, the Bylaw Compliance and Enforcement Officer will take the appropriate next steps which could include issuing a Bylaw Violation Notice, sending a Notice of Debt letter, sending a demand letter via lawyers, or recommending legal action to the local trust committee.

If legal action is necessary, the Manager of Bylaw Compliance and Enforcement will present a staff report to the local trust committee and Executive Committee, who then decide whether or not legal proceedings should occur.

Appealing Decisions Made by a Bylaw Compliance and Enforcement Officer

For discretionary decisions of a Bylaw Compliance and Enforcement Officer, appeals may be considered by the Director, Planning Services. In considering appeals of interpretation of regulations, the Director may convene a review panel consisting of the Director and Regional Planning Managers. Such requests must be made in writing, outlining reasons for the appeal such as error of fact, omissions, or new evidence.

Reviewing the Conduct of Bylaw Compliance and Enforcement Officers

Respondents can request a review of the conduct of a Bylaw Compliance and Enforcement Officer by submitting a request in writing to the Director of Planning Services. If the Respondent is not satisfied with the Director's response, a formal [administrative fairness complaint](#) may be submitted.

WHAT IS BIAS?

Bias in decision making is generally understood as a pre-existing leaning or predisposition toward one side or another or a particular result.

Bias can creep into complaint resolution and investigations when decision makers rely on their personal belief systems, prior knowledge of a person, or personal relationship with a party or service user, rather than focusing exclusively on the information and evidence related to the complaint. It is important that staff who are handling complaints be aware of any personal biases that may be affecting how they respond to concerns from service users.

From the Ombudsperson Complaints Handling Guide

Public access to records

As Bylaw Compliance & Enforcement files contain confidential information and pertain to law enforcement, a member of the public is required to submit a Freedom of Information and Protection of Privacy [request](#) in order to obtain any information from a file.

Freedom of Information requests are an important mechanism of transparency that ensures public access to Islands Trust records. Islands Trust staff will assist members of the public to refine their request and procure relevant documents to their request.

Bylaw Enforcement Notices and Dispute Adjudication System

Overview of the Local Government Bylaw Notice Enforcement Act

In October 2003, the Province of British Columbia enacted legislation providing an alternative approach for processing and resolving minor bylaw contraventions: the [Local Government Bylaw Notice Enforcement Act](#). The Act also provides direction, with the [Bylaw Notice Enforcement Regulation](#). Under the Act, local governments may establish a Bylaw Enforcement Notice and

Dispute Adjudication system, which replaces the provincial court as the venue for resolving disputes of bylaw contraventions.

This legislation aims to create a straightforward, affordable system to enforce bylaw violations. It features a simple ticket process for enforcement and a way for an independent adjudicator to handle ticket disputes.

Implementation Bylaw - Please Review

Section 3 of the Act allows local governments to issue notices with penalties for bylaw violations. To do this, they must first pass a bylaw that establishes a Bylaw Enforcement Notice and Dispute Adjudication (BEN) system. This bylaw will:

- Designate the bylaw contraventions that may be dealt with by a bylaw notice
- Establish the amount of the administrative penalty for each contravention
- Set the period within which a recipient may pay the administrative penalty or dispute a bylaw notice/request a review
- Establish a bylaw notice dispute adjudication system to resolve bylaw notice disputes

EXAMPLE:

The Galiano Island Local Trust Committee Bylaw Enforcement Notification Bylaw No. 228, 2011.

This bylaw lists the administrative penalties that apply to bylaw contraventions in the Galiano Local Trust Area, as well as policies for disputing Bylaw Violation Notices, Screening Officers, and other features of the adjudication process described below in detail.

Implementation - Please Review

When establishing a Bylaw Enforcement Notification Bylaw, local governments, including Islands Trust, should consider the following:

- Appointment of a Screening Officer: Define their powers, duties, and functions.
- Compliance Agreements: Allow the Screening Officer to enter into agreements and reduce penalties if warranted.
- Adjudication Process: Set a fee for filing adjudication requests and establish grounds for canceling penalty notices.
- Response Periods: Determine timelines for responses to Screening Officer decisions.

Records Management

Islands Trust administers and preserves all records related to the Bylaw Enforcement Notification system in compliance with provincial legislation. These records include:

- Bylaw Violation Notices and Warning Notices.
- Records of paid administrative penalties.
- Adjudicator decisions and documents related to collection efforts for unpaid penalties

Islands Trust Areas that have adopted a Bylaw Enforcement Notification Bylaw:

Ballenas-Winchelsea Island Local Trust Area — Bylaw 34 (adopted 2019)

Denman Island Local Trust Area — Bylaw 232 (adopted 2019)

Gabriola Island Local Trust Area — Bylaw 263 (adopted 2012)

Galiano Island Local Trust Area — Bylaw 228 (adopted 2012)

Gambier Island Local Trust Area — Bylaw 116 (adopted 2013)

Hornby Island Local Trust Area — Bylaw 159 (adopted 2020)

Mayne Island Local Trust Area — Bylaw 156 (adopted 2016)

North Pender Island Local Trust Area — Bylaw 188 (adopted 2011)

Salt Spring Island Local Trust Area — Bylaw 446 (adopted 2012)

South Pender Island Local Trust Area (adopted 2019)

Thetis Island Local Trust Area — Bylaw 90 (adopted 2011)

Islands Trust Areas that have not adopted a Bylaw Enforcement Notification Bylaw:

Lasqueti Island Local Trust Area

Saturna Island Local Trust Area

Bylaw Violation Notices

Warning Notices

Warning notices serve as an informal tool following an investigation by a Bylaw Compliance and Enforcement Officer. They should:

- Be issued with a compliance deadline of no less than 45 days.
- Precede formal Bylaw Violation Notices, accompanied by a determination letter with a 90-day compliance deadline.

Bylaw Violation Notices

A violation notice is a formal enforcement tool. This type of notice assigns an administrative penalty, the amount of the penalty is listed in the Bylaw Enforcement Notification bylaw of the Local Trust Area.

In local trust areas where Bylaw Enforcement Notification bylaw have been adopted, a Bylaw Violation Notice may be issued after any of the following:

- A verbal warning
- A demand letter
- A warning notice
- Exceptional circumstances as outlined by the Bylaw Compliance and Enforcement Manager

Notices must include the respondent's name, contravention details, penalty amounts, and dispute options.

The penalty notice may be delivered by personal delivery or by mailing it to the person responsible for the contravention. If mailed, the local government may presume that the person received it on the seventh day after mailing. In the event that the intended recipient claims not to have received the notice, the Bylaw Compliance and Enforcement Officer must verify the address and reissue a copy of the Bylaw Violation Notice.

The penalty notice informs the respondent of the bylaw contravention, the penalty for the contravention; and how to pay the penalty or dispute the notice.

A Bylaw Violation Notice must contain the:

- Name of the Respondent
- Specific bylaw contravention alleged to have occurred and the location
- Amount of the penalty
- Amount of a discount for early payment
- Amount of a surcharge for late payment
- Consequences of failing to respond to the notice
- Payment options
- Dispute options

Bylaw Violation Notices must be written within six months of the occurrence of a contravention.

Although the *Local Government Bylaw Notice Enforcement Act* requires that the above information is included on a penalty notice, local governments may organize or supplement this information as they see fit. The penalty notice may also be electronically generated or hand written on a pre-printed form.

The following is considered when issuing a Bylaw Violation Notice:

- Will the notice encourage the person to follow the bylaw? The goal is to get compliance. If the officer believes issuing the notice will help, it may be the right step.
- The notice cannot be issued more than six months after the violation is said to have happened.
- The officer should be able to explain why the notice was considered an effective way to enforce the rules in each case.

Please review

Once the Bylaw Violation Notice is received or is presumed to have been received, it becomes legally effective. There are four possible scenarios:

1. The Respondent does not respond: if the Respondent doesn't respond within 28 days, a late fee is added. The total penalty, including the late fee, is due immediately and can be collected by Islands Trust.
2. The Respondent claims that the Bylaw Violation Notice was not received: if, within 21 days, the Respondent claims they did not receive the Bylaw Violation Notice, a copy of the original notice will be reissued and sent to them.
3. The Respondent pays the Bylaw Violation Notice: if the penalty is paid within 14 days of receiving the notice, a discount may be applied. After 14 days, the full penalty amount is due. A late fee is added after 28 days. Payment can be made by cash, cheque, or money order to Islands Trust, with instructions provided on the Bylaw Violation Notice.
4. The Respondent disputes the Bylaw Violation Notice.

Dispute Process for Bylaw Violation Notices

The person named (Disputant) in the notice has 14 days to request a dispute. After 14 days, they can only dispute it if the Bylaw Compliance and Enforcement Manager grants an exception. The process starts when the Respondent asks to dispute the notice, and the Bylaw Compliance and Enforcement Manager will then arrange for adjudication. If the due date falls on a weekend or public holiday, it will be extended to the next business day.

The Dispute Adjudication system is used to resolve disputes about whether a bylaw violation occurred as stated in the notice or whether the terms of a compliance agreement were followed. A challenge to the validity of the local government bylaw, or a claim that enforcement of the bylaw infringed on the Charter Rights of the disputant, is not within the jurisdiction of the adjudicator. This must be initiated as a separate matter in the Supreme Court of British Columbia.

Parties involved in the process of disputing a notice include:

1. **The Disputant:** the individual disputing the notice.
2. **The Bylaw Compliance & Enforcement Officer:** the Islands Trust employee authorized to issue the notice.
3. **The Adjudicator:** the independent adjudicator with authority to determine if the notice is dismissed or upheld.
4. **The Screening Officer:** is an employee of Islands Trust designated as a Screening Officer under the relevant Local Trust Committee's Bylaw Enforcement Notification bylaw. Screening Officers provide a first opportunity to respond to a Bylaw Violation Notice dispute in an informal setting. A Screening Officer may conduct the review based on discussion or correspondence with the disputant, and can explain the process and potential consequences of formal dispute adjudication. Each Local Trust Committee that has adopted a Bylaw Enforcement Notification bylaw has also developed a Screening Officer policy in order to provide guidelines during the Bylaw Violation Notice screening process. Screening Officers are required to provide recipients with a fair opportunity to be heard.

More information about detailed information regarding the local government dispute adjudication system can be found in the [Local Government Toolkit for Bylaw Dispute Adjudication](#). The [Local Government Bylaw Notice Enforcement Act](#) and the [Bylaw Notice Enforcement Regulation](#) govern this process.

1 Step One in the Dispute Procedure

A recipient of a Bylaw Violation Notice notifies Islands Trust in writing that they are disputing the Bylaw Violation Notice by:

- Completing and submitting the Adjudication Request Form that is on the bottom of the Bylaw Violation Notice. Forms can be delivered or mailed to any of the Islands Trust offices on Salt Spring Island, Gabriola Island or Victoria.
- Online at [disputing a bylaw violation notice](#).
- A letter or email indicating that they wish to dispute the Bylaw Violation Notice can be sent to bylawenforcement@islandstrust.bc.ca, or mailed to any Islands Trust office:
 - Victoria Office: 200 – 1627 Fort Street, Victoria, BC, V8R 1H8
 - Salt Spring Office: 121 McPhillips Ave, Salt Spring Island, BC V8K 2T6
 - Northern Office: 700 North Road, Gabriola Island, BC, V0R 1X3

2 Step Two in the Dispute Procedure

The Screening Officer will review the Bylaw Violation Notice, including possible discussions with the issuing Bylaw Compliance and Enforcement Officer. The Screening Officer will review the dispute request and may:

- **Cancel** the notice; or
- **Confirm** the notice and either:
 - › refer it to an **adjudicator** unless the request for dispute adjudication is withdrawn; or
 - › enter into a [compliance agreement](#) ↓ with the person.

3 Step Three in the Dispute Procedure

The Bylaw Violation Notice has now been cancelled or confirmed by the Screening Officer. If the Bylaw Violation Notice is confirmed, Screening Officer will discuss their decision with the disputant by phone, in person, or in writing, and may offer a Compliance Agreement with the recipient to subsequently reduce or cancel the penalty when the terms of the agreement are fulfilled.

4 Step Four in the Dispute Procedure

If the Bylaw Violation Notice has been confirmed, and the disputant wants a formal dispute adjudication, the Screening Officer will request an Issuing Officer Report and create a Screening Officer Report. The dispute process will now move to a Formal Dispute Adjudication, where evidence is presented and the adjudicator decides if an offence did or did not occur.

A Compliance Agreement includes:

- Acknowledgment of the bylaw violation and acceptance of responsibility
- Remedies or future actions to be taken within a certain timeframe
- A way to verify compliance with the agreement
- Possible penalty reduction or waiver if the terms of the agreement are met
- The duration of the compliance agreement

If a recipient of a Bylaw Violation Notice fulfills all terms of a compliance agreement, their penalty is considered fully paid.

If the Screening Officer believes that the terms have not been fulfilled, they can cancel the compliance agreement and must notify the recipient of that fact by regular mail. The recipient then has 14 days of receiving that notice to either pay the penalty or ask an adjudicator to determine compliance. If neither action is taken within that time, the full penalty plus a late fee is immediately due to Islands Trust.

Dispute Adjudication

In accordance with local the *Local Government Act*, Islands Trust runs its own Dispute Adjudication System by working with the Ministry of Attorney General, which provides adjudicators experienced in local government land use bylaws. Once a Disputant confirms they want a formal hearing, the Manager will coordinate with all parties to set a date. Islands Trust will submit a package to support its case, which usually includes the Bylaw Violation Notice, the request to dispute, and reports from the Issuing and Screening Officers. This package, along with any evidence from the disputant, must be sent to both the disputant and the adjudicator at least one week before the hearing.

Adjudicators

The Adjudicator must proceed on the basis that the bylaw is legally valid. The Adjudicator has no discretion to reduce or waive the penalty amount. The Adjudicator also has no jurisdiction to deal with challenges to the bylaw or claims of infringements of rights under the Charter of Rights and Freedoms.

An Adjudicator may not be an employee or an elected official of a municipality and may not hear a matter if they are reasonably thought to have a bias or an interest in relation to the outcome of that matter.

Adjudication Procedures

Section 18 of the *Local Government Bylaw Notice Enforcement Act* provides direction in regards to Adjudication Procedures.

The Adjudicator must provide the parties to the dispute with an opportunity to be heard:

- In person or by an agent
- In writing (including by fax or email)
- By video conference, audio conference, telephone or other electronic means

Section 19 of the *Local Government Bylaw Notice Enforcement Act* states that “Hearings must be open to the public”. Islands Trust provides a space for members of the public to watch adjudication proceedings at the Islands Trust Southern Office, 200–1627 Fort St, Victoria. Members of the public can request this information by contacting Islands Trust: information@islandstrust.bc.ca.

Evidence

The technical and legal rules of evidence do not apply and an Adjudicator may accept any evidence they consider credible, trustworthy and relevant to the dispute, including the evidence of any person. The Adjudicator may accept evidence in any manner, such as orally, in writing or electronically.

Determination

The Adjudicator will determine if:

1. The contravention identified in the Bylaw Violation Notice occurred as alleged, the notice is confirmed, and the penalty set out in the notice is immediately due and payable.
2. The contravention identified in the Bylaw Violation Notice did not occur as alleged, the notice is cancelled.

If the Disputant fails to appear, the Adjudicator must order that the Bylaw Violation Notice be upheld. The penalty is immediately due and payable to the local trust committee. The full amount of the penalty is due, not the reduced amount that would be available to those paying within 14 days of the original bylaw violation notice.

Notice of Adjudication Outcomes

An Adjudicator resolving a dispute about a Bylaw Violation Notice or a compliance agreement must send their written decision to Islands Trust:

- Within one business day for in-person or telephone hearings.
- Within five business days after receiving the dispute materials for written hearings.

The adjudicator’s decision must be in writing and should include:

- The name of the Disputant
- The facts relating to the penalty notice
- A summary of the Screening Officer’s decision
- The issues raised by the parties

- A summary of the evidence provided by each party in support of each issue
- The Adjudicator's assessment of each issue
- The Adjudicator's final decision

The decision is sent from the Adjudicator to Islands Trust. The disputant will receive the decision of the Adjudicator when Islands Trust receives it.

Cost

Islands Trust is responsible for the administrative work and costs of the dispute adjudication system. Islands Trust charges an administrative fee of \$25, payable by a disputant who is unsuccessful in a dispute adjudication. The fee is added to the debt only when and if the disputant is unsuccessful. If the disputant is successful, no fee is charged.

Judicial Review

The determination of an adjudicator is final and conclusive and is not open to review in a court except on a question of law or lack of jurisdiction. If a failed disputant or the Islands Trust believes that the adjudicator exceeded their authority, or made an error at law, disputant person or Islands Trust may seek relief in the Supreme Court of British Columbia under the *Judicial Review Procedure Act*. An application for judicial review must be made within 30 days of the adjudication decision.

Referenced Documents & Resources

- [BC Ombudsperson's report "Bylaw Enforcement: Best Practices Guide for Local Governments", March, 2016](#)
<https://bcombudsperson.ca/guide/bylaw-enforcement-best-practices-guide-for-local-governments/>
- [Bylaw Compliance & Enforcement Complaint form](#)
<https://islandstrust.bc.ca/mapping-resources/report-a-concern/>
- [Dispute a bylaw violation notice](#)
<https://islandstrust.bc.ca/island-planning/general-resources/bylaw-compliance-and-enforcement/dispute-adjudication-form/>
- [Policy 5.5.1 Bylaw Compliance & Enforcement](#)
<https://islandstrust.bc.ca/document/policy-5-5-1-bylaw-compliance-and-enforcement/>
- [Freedom of Information request](#)
<https://islandstrust.bc.ca/about-us/accountability/freedom-of-information-requests/>
- [Trust Council Policy 5.5.1 Section 5.1](#)
<https://islandstrust.bc.ca/document/policy-5-5-1-bylaw-compliance-and-enforcement/>
- Bylaw Violation Notice can be sent to bylawenforcement@islandstrust.bc.ca, or mailed to any Islands Trust office:
 - Victoria Office: 200 – 1627 Fort Street, Victoria, BC, V8R 1H8
 - Salt Spring Office: 121 McPhillips Ave, Salt Spring Island, BC V8K 2T6
 - Northern Office: 700 North Road, Gabriola Island, BC, V0R 1X3

Purpose: To resolve bylaw enforcement matters efficiently and with minimal conflict by reviewing and amending Islands Trust Bylaw Enforcement policies and procedures to be administratively fair, reasonable and transparent with the aim of restoring public confidence.

Background: Islands Trust Council requested that the Office of the Ombudsperson undertake a review of enforcement policies and practices and provide recommendations at the March 2023 Trust Council meeting. In August 2023 the Office of the Ombudsperson's Consultation and Training Team submitted the 'Voluntary Consultation on Bylaw Enforcement Policies and Practices within the Islands Trust' report. At the September 2023 Trust Council meeting directed that the recommendations of the report be implemented, that staff develop a work and project charter and was referred to the Regional Planning Committee.

Deliverables

- Revisions to Bylaw Compliance and Enforcement Policy 5.5.1
- Revisions to the Handling of Administrative Fairness Complaints Policy 7.1.2
- Revisions to Bylaw and Enforcement Best Practices and Procedures Manual ('the Manual')
- A public Bylaw Complaints and Enforcement document
- Updates and revisions to Bylaw Enforcement forms, templates and documents
- Training and information for Bylaw Enforcement Officers and other relevant staff
- Communications team work with planning staff to post regular Bylaw Compliance Review project updates to Islands Trust website.
- Development and review of an LTC Bylaw Enforcement Policy
-

In Scope

- Review the Report, compile recommendations
- Review current Trust Council policies
- Review the Manual
- Compile and review all LTC bylaw enforcement standing resolutions and policies
- Review selected policies of other relevant local governments
- Report to RPC with proposed revisions for direction
- Provide regular updates and recommended revisions to Trust Council
- Implement changes to policies and practices
- A legal review of draft documents

Out of Scope

- Amendments to bylaws
- Public consultation
- Referrals to LTCs
- External consultants

IAP2 Public

Engagement Level:

- ☒ Inform
- ☐ Consult
- ☐ Involve
- ☐ Collaborate

Workplan Overview

Deliverable/Milestone	Target Date
Draft Project Charter to RPC for review and endorsement	Feb 2024
RFD to Trust Council	Mar 2024

<i>RPC review of preliminary policy revisions</i>	May 2024
<i>Briefing to Trust Council</i>	June 2024
<i>Draft policies and manual to RPC for review and changes</i>	Sept 2024
<i>Referral of draft revisions to Ombudsperson's office for comment</i>	Sept 2024
<i>Briefing to Trust Council</i>	Sept 2024
<i>Final RPC review and referral to Trust Council</i>	Nov 2024
<i>Endorsement by Trust Council</i>	Dec 2024
<i>Implementation</i>	Jan – Mar 2025

Project Team	
<i>Stefan Cermak, DPS</i>	Project Champion
<i>Robert Kojima, RPM</i>	Project Manager
<i>Warren Dingman, Manager C & E</i>	Project Manager
	RPC Planner
<i>David Marlor, DLS</i>	Advisor
Director Approval: <i>Stefan Cermak</i> Date: 05-17-2024	RPC Endorsement: Resolution #: 2024-001 Date: 05-24-2024

Budget		
Budget Sources: N/A – no budget has been assigned		
*legal review included in scope by RPC 02-16-2024		
Fiscal	Item	Est. Staff hours*
2023-24	Project initiation	20
2024-25	- Preliminary analysis and review	40
	- Drafting of policy revisions	50
	- Final policy	20
	- Updates to manuals and templates	40
	- Implementation	40
	- Contingency	40
	Total	250

*excludes any admin support, attendance at RPC/TC meetings, staff receiving training



REQUEST FOR DECISION

To: Regional Planning Committee **For the Meeting of:** May 9, 2025

From: Robert Kojima, Regional Planning Manager **Date Prepared:** April 24, 2025

SUBJECT: Housing Strategic Action Plan and Housing Toolkit

RECOMMENDATION:

1. That the Regional Planning Committee request staff make minor updates to the Housing Options Toolkit identified in the RFD of May 9, 2025.
2. That the Regional Planning Committee request staff to schedule a future presentation for local trust committees initiating major projects or housing projects for presentations at regular or special LTC meetings.
3. That the Regional Planning Committee request staff to revise the Housing Strategic Action Plan as recommended in the RFD of May 9, 2025 and to forward the revised Plan to Trust Council for endorsement.

1 PURPOSE: To provide Regional Planning Committee with updates to the Housing Options Toolkit, Housing Strategic Action Plan, and options for further work.

2 BACKGROUND:

The Regional Planning Committee (RPC) has been overseeing implementation of the Islands Trust Housing Action Plan since its adoption by Trust Council in December of 2023. An update was provided to Trust Council at the September 2024 meeting, and the implementation of actions related to enabling Tiny Homes on Wheels (THoW) was prioritised. At the February meeting the RPC adopted the following resolution:

RPC-2025-004

It was MOVED and SECONDED

that Regional Planning Committee request staff to update the Islands Trust Housing Options Toolkit and Housing Strategic Action Plan for the May Regional Planning Committee meeting, and provide options for a presentation for Trustees at a future date.

CARRIED

Staff have reviewed the Housing Options Toolkit and the Housing Strategic Action Plan, and have provided options for updates to the documents, and for further significant changes to the Toolkit and Housing Strategic Action Plan that would need dedicated resources.

Housing Options Toolkit

The Toolkit was completed in January 2024 and is posted, along with related housing information, on the Islands Trust website at: <https://islandstrust.bc.ca/programs/housing-affordability/>.

The Toolkit is intended to be regularly reviewed and updated, and such work would fall under the purview of the Regional Planning Team; however, currently there is no planner assigned from the Regional Planning Team to support RPC projects (the Regional Planning Team is short 0.4 FTE).

In reviewing the Toolkit, staff have identified a number of relatively minor operational updates that could be completed this year without allocation of further resources:

- Remove references to 'Part 2' of the Toolkit from the Introduction as there is no indication that Part 2 will be undertaken.
- Draft the methodology for the Suitable Land Analysis (Tool 4)
- Update references to Housing Needs Reports in Tool 6 (Housing Action Plan), Tool 7 (Bibliography), Tool 8 (Baseline Report)
- Review and Update Work Plan templates based on experience with LTC projects
- Review and update Housing Action Plan template, also based on several current LTC examples.

Specifically for Tool 3 (the Zoning and Policy Options Table), staff recommend revising it to:

- Review and expand references to THoWs to include new information from recent THoWs report
- Include reference to STVRs, particularly in relation to provincial legislation

More significant updates may be undertaken subject to resource availability:

- Update the Housing Affordability Profiles to incorporate Housing Need Reports and Census data (Tool 9)
- Review and Update the Baseline Report (Tool 8) to incorporate amendments to bylaws made this term.

Finally, RPC should review the attached Zoning and Policy Options Table and provide staff with direction on any other updates or changes it considers warranted.

Options for presentation to Trustees: RPC has requested options on a presentation for trustees (on the Housing Options Toolkit), options include:

- Schedule a zoom session for all trustees, these sessions have been used in past, although attendance has been mixed.
- Target LTCs initiating major projects or housing projects for presentations at regular or special LTC meetings. This would focus on those LTCs that are in the midst of, or initiating, housing projects and provide opportunities for detailed deliberation.
- Add a memo to all LTC agendas summarizing updates to the toolkit and providing links. This would provide all trustees with access to the updated Toolkit.
- A presentation at Trust Council as a regular trustee training session. This would be an opportunity for all trustees to hear the same information, but would likely be limited in time and may not be scheduled until a future Trust Council.

Housing Strategic Action Plan

Staff have reviewed the 'Action List' table from the Housing Strategic Action Plan (attached) and have made updates to note actions that have been completed since the list was last updated in January 2024 using track changes. Completed actions include:

- Housing needs reports
- Communications material for property owners
- Creation of housing related definitions for model LUB
- Engagement Framework

Of the remaining actions, as there are currently no dedicated staff resources nor funding for this fiscal year, staff recommend that RPC consider updating the Action List for 'on-going' actions to the following statuses:

Actions Targeted for Completion in 2025/26

Staff are recommending that the following operational actions be completed in this fiscal year, as resources permit:

#10 Suitable Land Analysis

Staff intend to complete the tool with the support of Information Systems and to draft the methodology for the Toolkit

#18 – ToR and Water Management Plan Templates

There are a number of examples and staff intend to convert to templates this year

Actions Anticipated for Completion in the next Fiscal Year

These are actions for which there are currently no staff resources, but could be undertaken next fiscal year:

#1 Update Housing Affordability Profiles

Using Housing Needs Report and other data, dependant on dedicated staff resources

#5 – ITPS affordable housing vision

Anticipated to initiate implementation upon completion of Policy Statement Review, dependant on dedicated staff resources, and as directed by Trust Council.

On-going Actions

These are actions which are intended to repeated have no completion in the short to medium term and part of most housing related actions:

#22 – Work with FNs to address interests –

Revise in table to state that this is on-going and integral to all processes, as there are currently no funding or resources for this as a specific housing initiative.

#24 – work with RDs on affordable housing strategies

Revise in table to specify on-going with no specific timeline. These initiatives are dependant upon RDs.

Advocacy Actions

Staff recommend that the following advocacy actions be referred to Trust Programs Committee for consideration as part of the advocacy program:

#25 - advocate for unplumbed sewage disposal

#26 - Advocate to Province for changes at the Provincial and regional level to support tiny homes on wheels

#28 -#30 – Provincial Advocacy actions

Deferred: the following are actions for which no staff resources are currently available, nor funding, or which are otherwise not feasible in the short-term:

#11 - Incorporate new data on social and economic implications of housing location into suitable land analysis

This data is not currently available and the suitable land analysis is based on existing datasets. Growth management framework is identified in the new strategic plan, so datasets could become available that are appropriate for incorporation into the Suitable Land Analysis.

#12- Undertake work with First Nations to identify and incorporate indigenous interests into suitable land analysis

Similarly, Indigenous datasets are not currently available, nor is there funding to assist Nations to create or share datasets. There is potential to incorporate datasets through future work with Nations on initiatives such designation of Heritage Conservation Areas that could prove appropriate for incorporation into the Suitable Land Analysis.

#15, #19 – Part 2 of Housing Toolkit

There are currently no staff resources (or funding) to undertake Part 2 of the Toolkit. If RPC were to prioritize this and obtain funding, it could be future action.

#16 – Request Technical services fund for pre-development professional reports

There is no current fund, nor direction to develop a business case for one.

#20 – Co-ordinate with RDs to administer housing agreements

There are no current initiatives on the part of RDs to do so in a comprehensive way, staff would work with RD staff on a case-by-case basis if an opportunity arose.

#21 – Request Trust Council to hold land

Currently no direction to develop a request to Trust Council, and is not identified in the Strategic Plan.

#23 Roundtables

Currently no funding, lack of staff resources to support further initiative. The THoWs initiative was completed last fiscal and did involve establishment of steering and technical committees.

Staff recommend that RPC direct staff to make revisions to the Housing Strategic Action Plan, and recommend to Trust Council that the Action Plan be approved as amended.

3 NEXT STEPS

1. Staff will make changes to the Toolkit and the Housing Strategic Action Plan
2. Staff will forward the revised Housing Strategic Action Plan to Trust Council for endorsement
3. Staff will schedule a trustee presentation on the Housing Option Toolkit at a future date

4 ATTACHMENT(S):

1. Zoning and Policy Options Table (Tool 3) of the Housing Options Toolkit
2. Housing Strategic Action Plan (with updates)

RESPONSE OPTIONS

Alternatives:

1. That Regional Planning Committee receive for information.

2. That Regional Planning Committee request staff report back with further information

Prepared By: Robert Kojima, Regional Planning Manager

Reviewed By/Date: Stefan Cermak, Director Planning Services / April 28, 2025

TOOL 3 - Zoning and Policy Options Table

ZONING OPTIONS TO ADDRESS HOUSING NEEDS	
OPTION	DESCRIPTION
ZONING – REVIEW OF EXISTING	
Review and amend existing land zoned for affordable and/or multi-family development	Review all existing lands zoned for affordable, seniors or similar housing and amend the zoning to be less specific or restrictive where housing either hasn't been developed or has not been developed to full zoned potential. Housing providers have said that flexibility in form is key (single large building, rowhouses, detached cottages, etc) to adapt to changing market and funding conditions during lag between zoning approval and construction start. Zoned density should be maintained, but form should be flexible.
Review existing undeveloped or under-developed land zoned commercial/industrial	Review existing undeveloped or underdeveloped commercial zones, to potentially permit residential or mixed uses.
Review existing definitions to remove "un-variable" restrictions	If a regulation (such as a floor area limit for cottages) is included in the definition of a term, then it can't be varied through a development variance permit. Such restrictions could be removed from the definitions section of the land use bylaw and added to the main body of document so they could be varied. This can enable greater flexibility for land owners.
ZONING – FORM/USE	
Secondary Suites	Permit secondary suites in some, or all, residential zones or areas of the island. Secondary suites are self-contained dwelling units that are separated from the principal unit but within the same building, whether below, above or adjoined to the principal residence on the side.

ZONING OPTIONS TO ADDRESS HOUSING NEEDS

OPTION	DESCRIPTION
Cottages/Detached Accessory Dwelling Units (ADUs)	Permit secondary Accessory Dwelling Units in some, or all residential zones or areas of the island. An ADU is a small detached dwelling and may take the form of a suite within an accessory building ("carriage house"), or in a stand-alone structure on the lot ("cottage"/"garden suite") or on a lane ("laneway house") for full-time residential use.
Alternative Dwelling Units (AltDUs)	Permit alternative dwelling units that do not presently comply with BC Building Code, such as tiny homes on wheels, yurts, and recreational vehicles, as either principal or accessory dwelling units. LTCs should be aware that regional districts with building permitting authority are unlikely to be supportive of such a policy change, and consequently inspection and a permitting of such units may not be possible.
Single-Family Dwelling Variations	There are a range of residential forms that don't fall neatly into single-family zoning or multi-family. These include duplexes, rooming houses, boarding houses and flex housing. ¹ LTCs may wish to consider supporting these forms in zoning.
Manufactured / Tiny Home / RV Communities	Zone suitable land for a serviced manufactured home, tiny home, or residential RV community. Clustering these types of units can resolve issues with septic, potable water and provide other services and amenities.
Small-Scale Multi-Unit Housing (Market)	Permit the construction of multiple dwelling units on a single residential lot. The term "Small-Scale Multi-Unit Housing" generally describes duplexes, triplexes, houseplexes, townhouses and rowhouses. Permitting these housing forms may also require amendments to lot coverage, setback and height limits to create sufficient buildable area to accommodate these housing types.
Multi-Family Dwelling Units (Market)	Permit the construction of larger multi-family residential developments such as apartments and condominiums in appropriate locations. Can be for purchase or rental. See "Residential Rental Tenure Zoning" below.

¹ Housing that can be easily adapted to meet the present and future needs of occupants as family size and care needs evolve.

ZONING OPTIONS TO ADDRESS HOUSING NEEDS

OPTION	DESCRIPTION
Multi-Family Dwelling Units (Affordable)	Permit the construction of multiple dwelling units on a single lot, only if undertaken by a government or non-profit organization and/or with rent/purchase/resale price controlled by housing agreement.
Zone for unit numbers, not housing type	Rather than specifying the type of dwelling units that are permitted in a residential zone (single-family dwelling, secondary suite, accessory dwelling unit, etc), LTCs could instead zone simply for a maximum number of dwelling units, thereby leaving it up to the land owner to determine the appropriate mix for their circumstances. Eg. multiple units in one building, or several one-unit buildings. Concerns about intensity of use on the land can be managed through other regulations, such as lot coverage, impervious surface coverage, and total floor area maximums.
Permit principal residential use of currently non-residential lots	Permit under-used or unviable commercial or other-zoned properties to be used as principal residential.
Permit the conversion of commercial accommodation to residential use	Consider rezoning existing built commercial accommodation units for residential use in coordination with regulating STVRs. TUPs could also be used in some situations.
ZONING – DENSITY	
ADUs/AltDUs/Secondary Suites permitted in non-residential zones	Permit non-residential zones to have some accessory housing where it is not currently permitted, or increase the number of units where it is already allowed. Educational, institutional, health care, commercial, industrial, even some park zones, could all accommodate housing. Consider removing the requirement in current bylaws that accessory dwellings may only be occupied by owners or employees of that associated business.
Multi-Family Density Bonus	In suitable areas the LTC could introduce density bonus regulations that establish a base permitted density, as well as a provision for additional density in exchange for creation of affordable housing.

ZONING OPTIONS TO ADDRESS HOUSING NEEDS

OPTION	DESCRIPTION
Subdivision Density Bonus	In suitable areas the LTC could introduce density bonus regulations that establish a base permitted lot density, as well as a provision for additional density in exchange for the creation of affordable housing or cluster housing that preserves unique amenities and the environment.
Flexible Zoning Model	Establish zoning that permits additional dwellings on a lot within a maximum total combined floor area for all dwellings.
Increase Density	If the LTC determines through a build-out analysis that the current zoning does not permit sufficient new residential it could consider increasing the number of permitted residential units that can be built in certain areas or forms; it can upzone land in suitable areas to allow either small-scale multi-unit housing/multi-family development and/or greater density through subdivision.
ZONING – CONSERVATION DENSITY	
Conservation Density Bonus/ Homeplate Zoning Model²	Allow for flexibility of number of dwellings and/or dwelling type and size within maximum homeplate or total floor area (e.g., 500m ²) in exchange for conservation covenant.
Ecovillage Zoning Model³	Allow existing subdividable properties to be developed according to conservation design principles as a strata development with flexible dwelling types and sizes while placing large portions of property in a conservation covenant. Incorporate the ecological building principles of the Eco-Density Bonus and maintain full protection of the most sensitive ecosystems through DPAs.
Eco-Density Bonus⁴	Encourage ecological and energy and efficient water homes by allowing a provision to add a dwelling unit if the owner builds to a higher ecological standard (e.g., solar panels, rainwater harvesting, ecological building

² Proposed in *Salt Spring Island Housing Action Task Force, Summary of Recommendations, 2021*

³ Ibid

⁴ Ibid

ZONING OPTIONS TO ADDRESS HOUSING NEEDS

OPTION	DESCRIPTION
	materials, grey water recycling, net zero energy, solar hot water, etc.). These provisions will help reduce the operating costs and ecological impacts of dwellings.
ZONING – SIZE, SITING AND MISCELLANEOUS	
Mixed-Use Zoning	Permit residential use above ground-floor commercial uses. Height/storey limits could be raised to permit two storeys of residential above ground-floor commercial/industrial in specific locations.
Floor Area/Footprint Limits	Limit the size of permitted dwellings in order to discourage undesirable forms of residential development and commercial accommodation uses in residential zones.
Reduced Setbacks	Where zoning permits more than one dwelling unit on a residential lot, LTCs should review their lot line setback requirements to ensure that they allow for a sufficient building area without needing a variance permit.
Reduce Automobile Parking Requirements	Excessive automobile parking requirements mean land that could otherwise be used to provide housing is instead used to house cars. In a rural island context, reducing automobile parking requirements will have the most benefit in village areas close to jobs and services, particularly on small lots where zoning allows for secondary suites, accessory dwelling units, or small-scale multi-unit housing. Larger multi-family housing projects can also benefit from reduced parking requirements.
ZONING – TENURE	
Residential Rental Tenure Zoning	Section 481.1 of the <i>Local Government Act</i> allows local governments to introduce zoning that requires all or some portion of multi-family housing in a zone to be occupied only under residential rental tenure. LTCs could consider introducing such zoning in one or more areas of the island.

ZONING OPTIONS TO ADDRESS HOUSING NEEDS

OPTION	DESCRIPTION
Strata Subdivision of ADUs	Review and reconsider regulations that restrict secondary suites/ADUs from becoming separate real estate entities through building strata subdivision. This has been proposed as a way to encourage entry-level home ownership.
Remove Owner-Occupancy Restrictions	Where zoning allows for secondary suites, accessory dwelling units, alternative dwelling units or small-scale multi-unit housing, there should be no requirement that the owner of one or more units must live on the property. Such restrictions impede maximum residential rental opportunities.
ZONING – WORKFORCE HOUSING	
Require Workforce Housing as a Condition of new/amended Commercial/ Industrial/Institutional Zoning	Commercial/Industrial/Institutional zoning could be amended to require the provision of a certain number of workforce housing units as a condition of new development.
On-Site Workforce Housing	Ensure all commercial zones permit on-site workforce housing.
Off-Site Workforce Housing	Identify and zone locations for off-site workforce housing.
ZONING – SENIORS HOUSING	
Zone for multi-family seniors housing	Similar to general multi-family zoning, LTCs can zone to permit larger developments exclusively for elderly people, provided such is a defined use in the land use bylaw.
Accommodate Aging in Place	Introduce sufficiently flexible residential zoning provisions so that elderly people can stay on their properties longer. The mechanisms to do this are largely addressed elsewhere in this options document in secondary suites, ADUs, AltDUs and flexible housing/zoning.

ZONING OPTIONS TO ADDRESS HOUSING NEEDS

OPTION	DESCRIPTION
ZONING – AGRICULTURE	
Consistency with Agricultural Land Commission (ALC) regulations	Ensure that land in the ALR is zoned to permit residential use in a manner consistent with current ALC regulations.
Consider additional density for non-ALR farmland	For large working farms the LTC could consider granting additional dwelling units for farmworker use, or allowing additional dwelling units for such occupancy in return for restrictions on future subdivision potential.

OCP POLICY OPTIONS TO ADDRESS HOUSING NEED

OPTION	POLICY SUPPORT
GENERAL POLICY	
Suitable Land	As per Local Government Act Section 473(1), an official community plan (OCP) must include statements and map designations respecting the approximate location, amount, type and density of residential development required to meet anticipated housing needs over a period of at least twenty (20) years. An official community plan must include housing policies respecting affordable housing, rental housing and special needs housing.

OCP POLICY OPTIONS TO ADDRESS HOUSING NEED	
OPTION	POLICY SUPPORT
	An LTC must consider the most recent housing needs report when developing or amending an OCP. OCPs should also contain policies to direct residential growth based on: • Freshwater availability; • Limiting disturbance of sensitive ecosystems; • Proximity to social/economic/transportation services; and • Other criteria the community identifies as important. Areas suitable, or not suitable, for additional residential growth, can be mapped and included as OCP schedules.
Growth/Population Limits	Some island OCPs contain population/growth limits. LTCs seeking to expand available housing options should be mindful of these policies and may have to amend such if warranted.
DEFINITIONS	
Affordable Housing	OCPs and LUBs across the Trust Area should contain a consistent definition of affordable housing. This definition should not be so restrictive as to preclude the mixing of market and non-market units, as BC Housing-backed projects often require some measure of market-rate housing to subsidize the non-market units.
Other Definitions	LTCs should strive for consistency in OCP housing-related definitions across the Islands Trust Area.
ZONING – FORM/USE	
Secondary Suites	Introduction of secondary suite zoning should not contravene, and ideally be supported by, OCP policy. Such policy could be brief and simple ("The LTC may introduce zoning to permit secondary suites in residential

OCP POLICY OPTIONS TO ADDRESS HOUSING NEED

OPTION	POLICY SUPPORT
	zones") or more detailed that addresses specific community concerns that arise during the community planning process or identifies the land use designations where the use could be permitted.
Cottages/Detached Accessory Dwelling Units (ADUs)	Introduction of zoning that permits ADUs should not contravene, and ideally be supported by, OCP policy. Such policy could be brief and simple ("The LTC may introduce zoning to permit accessory dwelling units in the following land use designations") or more detailed to address specific community concerns that arise during the community planning process or identifies the land use designations where the use could be permitted.
Alternative Dwelling Units (AltDUs)	Introduction of AltDU zoning should not contravene, and ideally be supported by, OCP policy. Such policy could be brief and simple ("The LTC may introduce zoning to permit alternative dwelling units in the following land use designations") or more detailed to addresses specific community concerns that arise during the community planning process or identify the land use designations where the use could be permitted. Because most AltDU forms are not permanent, LTCs may not wish to permit them outright, and instead introduce policies to guide either rezoning applications or TUP applications where AltDUs are proposed. LTCs should be aware that regional districts with building permitting authority are unlikely to be supportive of such a policy change and inspection and permitting may not be possible.
Single-Family Dwelling Variations	Introduction of zoning that permit SFD-like forms should not contravene, and ideally be supported by, OCP policy. Such policy could be brief and simple ("The LTC may introduce zoning to permit [insert desired housing form here] in the following land use designations") or more detailed to address specific community concerns that arise during the community planning process or identify the land use designations where the use could be permitted.
Manufactured/Tiny Home/ RV Communities	If an LTC is to consider proactively zoning land for this use, the OCP should have supportive policies that establish the criteria by which suitable land will be identified. Alternatively, if an LTC does not wish to proactively zone for this use the OCP should include supportive and guiding policies in the event that a rezoning or TUP application for such a use is received.
Small-Scale Multi-Unit Housing (Market)	If an LTC wishes to proactively zone areas of the island for market-rate small-scale multi-unit housing, the OCP should contain supportive policies that establish the criteria by which suitable land will be identified.

OCP POLICY OPTIONS TO ADDRESS HOUSING NEED

OPTION	POLICY SUPPORT
	Alternatively, if an LTC does not wish to proactively zone for this use, the OCP should include guiding policies in the event that a rezoning or TUP application for such a use is made.
Multi-Family Dwelling Units (Market)	If an LTC wishes to proactively zone areas of the island for market-rate multi-family dwelling units, the OCP should contain supportive policies that establish the criteria by which suitable land will be identified. Alternatively, if an LTC does not wish to proactively zone for this use, the OCP should include guiding policies in the event that a rezoning or TUP application for such a use is made.
Multi-Family Dwelling Units (Affordable)	LTCs may wish to proactively zone for this use, or at least ensure that rezoning applications for this use have a high probability of success. As such, the OCP should have supportive policies that establish the criteria by which suitable locations will be identified. Alternatively, if an LTC does not wish to proactively zone for this use the OCP should include guiding policies in the event that a rezoning application for such a use is made. These should include land use designations where such a use will be considered and general expectations around housing affordability. Staff recommend that affordable housing be permitted in most land use designations. This will remove the need for an OCP amendment when an application is received, thus speeding the rezoning process.
Zone for unit numbers, not housing type	If LTCs intend to proactively zone to encourage maximum dwelling unit numbers rather than specific housing types in residential zones, OCPs should be reviewed to ensure that it is encouraged by policy, or at least not discouraged.
Permit principal residential use of currently non-residential lots	Introduction of zoning that permits commercial zoned lots to be used for principal residential use should not contravene, and ideally be supported by, OCP policy.
Permit the conversion of commercial accommodation to residential use	Allowing residential use of commercial-accommodation-zoned land should not contravene, and ideally be supported by, OCP policy.

OCP POLICY OPTIONS TO ADDRESS HOUSING NEED	
OPTION	POLICY SUPPORT
ZONING – DENSITY	
ADUs/AltDUs/Secondary Suites permitted in non-residential zones	Introduction of this zoning permission should not contravene, and ideally be supported by, OCP policy. Such policy could be brief and simple (“The LTC may introduce zoning to permit ADUs/AltDUs/Secondary Suites in non-residential land use designations as accessory uses to non-residential uses”) or more detailed to address specific community concerns that arise during the community planning process
Multi-Family Density Bonus	If LTCs plan to proactively rezone specific island areas to allow multi-family zoning with a provision for additional unit density contingent on a specified provision of affordable housing, the OCP should have supportive policies that establish the criteria by which suitable land will be identified and guidance regarding the market/non-market unit mix and affordability expectations.
Subdivision Density Bonus	If LTCs plan to proactively rezone specific Island areas to allow increased lot density with a provision for additional lot density contingent on a specified provision of lots for affordable housing, the OCP should have supportive policies that establish the criteria by which suitable land will be identified and guidance regarding the market/non-market unit mix and affordability expectations.
Affordable Housing Amenity Zoning – Multi-Family	LTCs can identify areas (land use designations) where they would be willing to entertain rezoning applications for multi-family development contingent on the provision of affordable housing. The OCP should have clear guidelines about the community’s amenity expectations.
Affordable Housing Amenity Zoning – Subdivision	LTCs can identify areas (land use designations) where they would be willing to entertain rezoning applications for increased lot density contingent on the provision of land for affordable housing. The OCP should have clear guidelines about the community’s amenity expectations.
Flexible Zoning Model	Introduction of this zoning permission should not contravene, and ideally be supported by, OCP policy. Such policy could be brief and simple (“The LTC may introduce flexible housing zones”) or more detailed to address specific community concerns that arise during the community planning process
Increase Density	If the LTC plans to proactively rezone specific areas of the Island to allow increased lot density it would have to ensure that those areas are in an OCP land use designation with the appropriate maximum lot density.

OCP POLICY OPTIONS TO ADDRESS HOUSING NEED	
OPTION	POLICY SUPPORT
ZONING – CONSERVATION DENSITY	
Conservation Density Bonus/ Homeplate Zoning Model	Because of the expectation that portions of a property developed under a homeplate zoning model would set aside land for conservation, forestry or farming, use of such a zoning provision would likely only come via rezoning application where the terms of the corresponding covenants could be negotiated. As such, an LTC wishing to support this option should ensure that its OCP contains guiding policies to assist staff and LTCs in navigating such an application.
Ecovillage Zoning Model	Because of the expectation that portions of a property developed under an ecovillage zoning model would set aside land for conservation, forestry or farming, use of such a zoning provision would likely only come via rezoning application where the terms of the corresponding covenants could be negotiated. As such, an LTC wishing to support this option should ensure that its OCP contains guiding policies to assist staff and LTCs in navigating such an application.
Eco-Density Bonus	Because of the expectation that the green building provisions of the zoning would have to be controlled by covenant, use of such a zoning provision would likely only come via rezoning application where the terms of the corresponding covenants could be negotiated. As such, an LTC wishing to pursue this option should ensure that its OCP contains guiding policies to assist staff and LTCs in navigating such an application.
ZONING – SIZE, SITING AND MISCELLANEOUS	
Mixed-Use Zoning	Introduction of zoning that permits residential use above commercial, or where height/storey limits are lifted for residential use above commercial should not contravene, and ideally be supported by, OCP policies.
Floor Area/Footprint Limits	Introduction of zoning that limits residential floor areas or footprints should not contravene, and ideally be supported by, OCP policies.
Reduced Setbacks	LTCs should ensure that OCP policies do not impede reducing lot line setbacks to encourage housing options.

OCP POLICY OPTIONS TO ADDRESS HOUSING NEED	
OPTION	POLICY SUPPORT
Reduce Automobile Parking Requirements	Where an LTC is not prepared to proactively reduce parking requirements in its land use bylaw, its OCP should at least be amended to include policies that describe the conditions under which it would consider reducing parking requirements during a development application process.
TENURE	
Residential Rental Tenure Zoning	OCPs should contain a policy acknowledging that LTCs could exercise this power under the Local Government Act.
Strata Subdivision of ADUs	If LTCs wish to entertain strata subdivision of ADUs from the principal dwelling on a lot, then OCPs should contain policies to guide decisions when such an application is received. Such policy could be brief and simple ("The LTC may consider strata subdivision of an accessory dwelling unit from a principal dwelling unit on a lot") or more detailed that addresses specific community concerns that arise during the community planning process
Remove Owner-Occupancy Restrictions	LTCs should review their OCPs to ensure that policies regarding secondary suites, accessory dwelling units, alternative dwelling units and small-scale multi-unit housing do not encourage owner-occupancy restrictions.
WORKFORCE HOUSING	
Require Workforce Housing as a Condition of Commercial/Industrial/Institutional Zoning	If LTCs wish to proactively zone commercial/industrial/institutional areas to require workforce housing for new development, such zoning should not contravene, and ideally be supported by, OCP policies.
Seasonal Workers Housing	If LTCs wish to proactively zone land to permit seasonal worker housing, such zoning should not contravene, and ideally be supported by, OCP policies.

OCP POLICY OPTIONS TO ADDRESS HOUSING NEED

OPTION	POLICY SUPPORT
	More likely such a use would be established by rezoning/TUP application, in which case the OCP should include guiding policies in the event that an application for such a use is made. These should include land use designations where such a use will be considered and guidance about housing form and servicing.
SENIORS HOUSING	
Zone for multi-family seniors housing	If LTCs wish to proactively zone land to permit multi-family senior's housing, such zoning should not contravene, and ideally be supported by, OCP policies. More likely such a use would be established by rezoning/TUP application, in which case the OCP should include guiding policies in the event that an application for such a use is made. These should include land use designations where such a use will be considered and guidance about housing form and servicing.
Accommodate Aging in Place	See policy rows above about ADUs, AltDUs, and flexible housing/zoning.
AGRICULTURAL/FARM LAND	
Consistency with Agricultural Land Commission (ALC) regulations	Most OCPs likely already contain a policy that ALR land will be regulated in a manner consistent with the ALC's policies and regulations. Regardless, LTCs may wish to revisit those policies to ensure that any zoning changes that amend residential use of ALR land are consistent with OCP policy.
Consider additional density for non-ALR farmland	If LTCs intend to amend the zoning of large non-ALR farms, such a change should be consistent with OCP policy. Such a policy could consider minimum lots sizes and other criteria by which land could be considered for such a zoning change.
Consider if any ALR land should be considered for exclusion for residential purposes	If there is ALR land that is determined to be suitable for additional residential development this land could/should be identified in the OCP as a candidate for a future ALR exclusion application by the LTC.

OCP POLICY OPTIONS TO ADDRESS HOUSING NEED

OPTION	POLICY SUPPORT
DENSITY TRANSFER	
Density Transfer Mechanism	OCPs should contain policies to guide the transfer of latent residential development potential away from areas where such development is undesirable (sensitive ecosystems, groundwater recharge areas, car-dependent areas, etc) and toward areas where development is more desirable. These policies should be clear and easy for landowners to engage.

ADMINISTRATIVE POLICY OPTIONS TO ADDRESS HOUSING NEED

OPTION	DESCRIPTION
Application Processing	LTCs could request extra resources for land use applications for affordable housing projects.



Islands Trust Housing Strategic Action Plan

Context

The Islands Trust Area is located within Coast Salish Territory, in the treaty lands and territories of 27 First Nations. The Islands Trust is committed to working towards building strong relationships and foundations for collaborative governance with Indigenous governing bodies.

The Islands Trust has a mandate to preserve and protect the Trust Area and its unique amenities and environment for the benefit of the residents of the Trust Area and of British Columbia in cooperation with municipalities, regional districts, improvement districts, First Nations, other persons and organizations and the government of British Columbia. The Islands Trust preserves and protects the islands in the context of many complex challenges including: climate change, lack of affordable housing, freshwater limitations, many species at risk, development and tourism pressures.

The Islands Trust Policy Statement¹ identifies goals and policies that guide the work of the Islands Trust. Specifically, it guides the development of official community plans (OCPs) and regulatory bylaws by local trust committees (LTCs) and island municipalities and provides specific directives to all LTCs and island municipalities in support of affordable housing policy goals.

Availability of affordable, appropriate, and adequate housing for all individuals and families is an important part of healthy communities in the Trust Area. Many communities in the Trust Area are experiencing a shortage of safe, secure, and affordable housing. More and more often, island workers are needing to commute from off-island locations, seniors are finding it challenging to age in place, and many people do not have secure housing. The Islands Trust Council has declared that a housing equity and workforce shortage crisis exists on many of the islands within the Islands Trust Area. Strengthening housing affordability is an Islands Trust Council priority.

While Islands Trust and local trust committees cannot tackle these issues alone, local trust committees can regulate use and density, ensuring new housing is located in appropriate locations, can regulate short-term rentals, and can coordinate with other levels of government to foster safe, secure, and affordable housing. Meeting the diverse housing needs of Trust Area communities requires an integrated and collaborative approach with communities, First Nations, federal, provincial, and regional governments, and non-governmental organizations.

In the spring of 2019, the Province introduced legislation requiring local governments, including LTCs, to prepare housing needs reports to better understand current and future housing needs in their communities. Local governments and LTCs must consider their most recent housing needs report when developing or amending an OCP. More recently, the Province has begun introducing new housing legislation to address short-term rentals and deliver more small-scale, multi-unit housing for people,

¹ Note the Policy Statement Amendment project is underway to adapt the Policy Statement to current and future challenges and opportunities, and to reflect its commitments related to reconciliation, climate change, and affordable housing.



including townhomes, triplexes and laneway homes, and fix outdated zoning rules to help build more homes faster. Housing needs reports will now be required to consider 5 and 20 year housing needs.

This action plan supports the Trust Council Strategic Plan. The Trust Council Strategic Plan represents the priorities of Trust Council and the Islands Trust and provides a framework to guide decision-making and allocate resources.

Objectives of the Housing Strategic Action Plan

Through a review of information and consultation the following have been identified as key objectives for the Housing Strategic Action Plan. These objectives are intended to guide Housing Strategic Action Plan actions by providing a focus for how the Islands Trust will achieve its housing goals as described in the Policy Statement²:

Goal: To Sustain Island Character and Healthy Communities: "...The health of a community is influenced by numerous factors such as economic security, education, social support systems, the cleanliness and safety of the environment, and the availability of such necessities as educational and social services, transportation, affordable food and housing".

Directive Policy: "5.8.6 Local trust committees and island municipalities shall, in their official community plans and regulatory bylaws, address their community's current and projected housing requirements and the long-term needs for educational, institutional, community and health-related facilities and services, as well as the cultural and recreational facilities and services."

These objectives include both objectives that the Islands Trust can implement as well as objectives that require partnership and advocacy. The discussion under each objective provides more information about the objective and why it is needed, in addition to identifying some of the actions to be undertaken. The Islands Trust Housing Action List table provides a full list of actions for the Housing Strategic Actions Plan.

Objectives Internal to the Islands Trust

A) Identify and Communicate Housing Need and Activities

Identifying housing need is the starting point for implementing policies and actions related to housing in every LTC. Housing needs assessments are a legislated requirement (every 5 years) and a critical component of understanding housing needs. The Islands Trust 2020 LTC Housing Profiles provide a snapshot of housing need. Communication identifying the unique nature of the housing crisis in island communities is critical to facilitating more focussed and specific attention to these needs by regional districts, the Province and the federal government as well as those who own property and live in the Islands Trust Area. Communications should consider each audience in the

² <https://islandstrust.bc.ca/document/islands-trust-policy-statement-bylaw-no-17/>.



Islands Trust Area and include information about housing needs, activities being done to address need and actions individuals can take.

B) Develop Trust-wide consistency in housing policy and project processes

Consistency is important in order to ensure the goals of the organization area being implemented throughout the Trust Area. In addition, it can provide efficiencies for resourcing and predictability for all people involved in housing policy and projects. Articulating a vision for housing affordability in the updated Islands Trust Policy Statement is a key element that will support consistency.

C) Identify Suitable Land for Additional Housing and Density Using Best Available Environmental And Social Impact Data

Housing options related to increasing affordability may involve increasing density or redirecting growth to preferred areas. Suitable land for density increase is land that has a reliable source of potable water, is less ecologically sensitive than others and is close to community services and amenities. Data is needed to support mechanisms to identify suitable land.

D) Support Local Trust Committee Land-Use Policy Reviews and Updates

Regulating land use is the primary tool the Islands Trust has to help meet housing need. OCP policies should be flexible enough to support a diversity of housing in a diversity of locations. Creative solutions may be necessary, including the development of housing for workers and volunteers in areas that are not currently zoned for such housing. Land use regulations implement OCP policies, e.g., pre-zoning land to support a specific type of housing (e.g., rental) or to increase density. Both OCP policy and subsequent land use bylaw (LUB) zoning changes must be in accordance with the Islands Trust Policy Statement. These policies can all work together to create housing solutions especially when reviewed on a regular basis.

E) Streamline and Support Processes for Non Profit-Led Rezoning Applications

Because of the limited scale of development, providing multi-family affordable housing is generally the purview of not-for-profit community organizations with government support, rather than the private sector. These organizations have identified challenges with moving through the pre-development phase. A number of recent housing studies have identified steps the Islands Trust can take to support an increase in multi-family affordable housing zoning, including a need to streamline and support the processes for non-profit-led rezoning applications.

F) Support Housing Affordability Through Housing Agreements

Housing agreements are the tool used to protect the affordability of different types of housing. The Islands Trust has several housing agreements for various multi-family developments.



Actions Requiring Partnership and Advocacy

G) Collaborate with Indigenous Nations

As discussed above, the Islands Trust Area is located within Coast Salish Territory, in the treaty lands and territories of 27 First Nations. The Islands Trust is committed to working towards building strong relationships and foundations for collaborative governance with Indigenous governing bodies including in the area of housing.

H) Develop Partnerships to Improve Existing Housing and to Deliver New Housing

The unique and multi-agency governance structure of the Islands Trust requires focussed co-ordination, particularly with regional districts to support programs that are beyond regulating land use but serve the Islands Trust mandate (e.g., education, providing infrastructure, providing subsidies for housing related supports). Such coordination has been limited to date.

I) Advocate for Policy and Process Changes That Will Address Housing Challenges on the Islands

Housing challenges on the islands are unique and require unique solutions. There are a number of external policy and process changes that would support housing needs in the Islands Trust Area that require policy change by a number of agencies.

J) Advocate for Funding to Support Housing Needs on the Islands

Addressing housing need in the Islands Trust Area requires staff resources and funding. Because of the uniqueness of the Islands Trust, it can be difficult to access some of the existing funding mechanisms available to other local governments.

Islands Trust Housing Strategic Action Plan - Action List

The Islands Trust Housing Action List table provides the full list of Housing Strategy actions under each of these objectives.

Colour Legend: Internal to Islands Trust Advocacy and Partnerships

ACTION		TIMING ^{3,4}	COMMENTS
Objective A) Identify and Communicate Housing Need and Activities			
1	Updates to Housing Profiles for all LTCs when new data available from: -Census (release Feb 2026, 2030, etc.) -Housing Needs Reports (every 5 yrs, 2024, 2029, etc.)	Q3 of 24/25 Ongoing	Housing Profiles for each LTC created as part of Housing Options Toolkit Part 1 and provide snapshot of housing need. <u>Housing Needs Reports Completed</u>
2	Updates to Housing Needs Reports every 5 years (2024, 2029 etc)	Q1 of 24/25 <u>Ongoing Completed</u>	~~Required, business case supported by RPC and advanced to Financial Planning Committee. Next update needs to include data about housing impacts on businesses and community services. Needs assessments were undertaken for the Northern and Southern Islands in 2018, and for Salt Spring and Bowen Island in 2020. All of these have used 2016 census data. Reports completed April 2025~~
3	Improve the Housing Affordability webpage to facilitate easy access to the housing toolkit tools and LTC project work and support awareness of housing affordability advocacy	Q3 of 23/24 <u>Completed</u>	~~Funding has been identified for 2023/2024~~ <u>Webpage updated</u>
4	Communicate to property owners what housing actions (e.g., secondary suites etc.) can be taken under existing bylaws and constraints that are beyond an LTC's authority to address, e.g. Building Code	Q4 of 23/24 <u>Completed</u>	~~Funding has been identified for 2023/2024~~ <u>Communications material completed</u>
Objective B) Develop Trust-Wide Consistency in Housing Policy and Project Processes			
5	Islands Trust Policy Statement amendments to provide affordable housing vision	Q3 of 26/27	As part of the Policy Statement amendment project, which is underway, anticipated to be completed in late 2026.

³ If "ongoing" is indicated then this is action that is intended to be repeated at the appropriate time interval. If a date is identified that is the planned for end date of the first action.

⁴ Note: Q1 =Apr-Jun; Q2=July-Sept; Q3=Oct-Dec; Q4=Mar-May

ACTION		TIMING ^{3,4}	COMMENTS
6	Trust Council to prioritize funding business cases resulting in meeting Housing Strategic Action Plan goals especially those that result in effective and/or innovative bylaws increasing housing options (OCP and LUBs) and updates to older zoning provisions	Q4 of 24/25 ~~On-going~~ <u>Completed</u>	~~Funding needs to be prioritized by Trust Council and RPC and LTCs have to initiate business cases or minor projects. It may be helpful to set goals for % of funding requests approved.~~ <u>Funding for LTC projects have been provided by Trust Council.</u>
7	Draft consistent definitions of affordable housing and other housing-related terms.	Q4 of 23/24 ~~On-going~~ <u>Completed</u>	~~Once drafted, LTCs need to prioritize updating definitions.~~ <u>Standard definitions completed, being incorporated in new and updated LUBs</u>
8	Create Housing Toolkit for Planners and LTCs to include recommended process for LTC housing projects and list of land use planning options to address housing need	Completed	Part 1 of Housing Options Toolkit work completed, additional new actions to create "Part 2" Tools 11-16 included as part of this table
9	Create a model engagement framework for LTCs that will educate and effectively engage communities in affordable housing discussions	Q3 of 24/25 ~~On-going~~ <u>Completed</u>	~~On-going. RPC priority.~~ <u>Framework document completed</u>
Objective C) Identify Suitable Land for Additional Housing and Density Using Best Available Environmental And Social Impact Data			
10	Undertake suitable land (for development) analysis using existing evidence-based mapping data	Q4 24/25 On-going	~~Suitable land analysis initiative on-going. Will be prioritized for LTCs with approved projects.~~ <u>Current data available: saltwater intrusion; aquifer contamination potential; groundwater aquifer vulnerability; groundwater availability assessments (southern islands only); sensitive ecosystems. Draft completed and presented to LTCs with on-going major projects. Revisions and updated on-going</u>
11	Incorporate new data on social and economic implications of housing location into suitable land analysis	Q4 23/24 Q4 24/25	Apply for and secure funding Pilot approach
12	Undertake work with First Nations to identify and incorporate indigenous interests into suitable land analysis	Q4 23/24 Q4 24/25	Apply for and secure funding Pilot approach
Objective D) Support Local Trust Committee Land-Use Policy Review and Update			
13	Encourage (through communications from staff) LTCs to update OCPs to facilitate the development of housing to address housing needs, could include development of policies that will encourage and facilitate land donation to regional districts or non-profits	Q2 24/25 ~~On-going~~ <u>Completed</u>	Part 1 of Housing Options Toolkit work completed to support this work. Several LTCs are undertaking Housing Projects, however up to LTCs to prioritize

ACTION		TIMING ^{3,4}	COMMENTS
14	Encourage LTCs (through communications from staff) to create opportunities through zoning for housing forms that address housing needs	Q2 24/25 ~~On-going~~ Completed	Part 1 of Housing Options Toolkit work completed to support this work. Several LTCs are undertaking Housing Projects, however up to LTCs to prioritize
Objective E) Streamline and Support Processes for Non Profit-Led Rezoning Applications			
15	Develop communications materials on pre-development steps and costs for community organizations and affordable housing application process (Tools 11, 12)	Q4 24/25	Part 2 of Housing Options Toolkit action. Identified by several Island Housing groups as a priority.
16	Resource a technical services fund (available to LTCs) to commission professional reports for site-specific affordable housing projects or a granting function to support pre-development costs for affordable housing where a non-profit has made an application	Q4 25/26	A potential future business case, however applications are inconsistent in terms of timing.
17	Convene pre-development meetings to assess feasibility for all proposed multi-family re-zoning applications	Completed	This guidance has been incorporated into the Housing Options Toolkit Part 1. This should be a practice for any significant application
18	Terms of Reference and Water Management Plan Template including proof of water guidance (Tools 14-16)	Q4 24/25	Part 2 of Toolkit action. Identified by several Island Housing groups as a priority.
Objective F) Housing Affordability Through Housing Agreements and Land Acquisition			
19	Adopt revised Housing Agreement template for multi-family developments	Q4 25/26	Part 2 of Toolkit action (Tool 13). Identified by several Island Housing groups as a second-tier priority.
20	Co-ordinate with Regional Districts (RDs) to develop a simple program to administer housing agreements	Q4 25/26	RDs would need to have a funded service.
21	Trust Council to identify if there are specific circumstances where they want to hold land for housing in a manner consistent with its mandate	Q1 24/25	Trust Council and RDs can hold land. Legislative amendment may be required.
Objective G) Collaborate with Indigenous Nations			
22	Work with Indigenous Nations to address their interests	Q4 23/24 Ongoing	Begin conversations in Q4 of 23/24
Objective H) Develop Partnerships to Improve Existing and Deliver New Housing			
23	Establish regional interagency cooperation such as round tables to coordinate servicing and zoning requirements, and remove funding and legislative barriers, in support of the development of affordable housing	Q3 24/25 Q2 25/26	First roundtable proposed to be staff focused with IT staff, RD staff and NGOs, and some housing leaders Second roundtable proposed to build off work of first roundtable and be for elected officials-

ACTION		TIMING ^{3,4}	COMMENTS
24	Work with Regional Districts to facilitate the development and implementation of affordable housing strategies for the islands	Q4 23/24 Ongoing	First step would be to reach out to regional districts to understand their planning workplan and timelines. CRD has a Southern Gulf Island strategy
Objective I) Advocate for Policy Changes That Will Address Housing Challenges On the Islands			
25	Advocate to Island Health to develop support and guidance for unplumbed sewage disposal such as composting toilets and alternative water solutions such as graywater recycling and rainwater catchment	Q3 24/25	In accordance with Islands Trust advocacy policies. May extend beyond Island Health if provincial regulations are the obstacle.
26	Advocate to Province for changes at the Provincial and regional level to support tiny homes on wheels	Q1 24/25	~~In accordance with Islands Trust advocacy policies. Advocacy for changes to BCBC is on-going from many jurisdictions. THoWs report presented at AVICC, resolution endorsed~~
27	Advocate to Province to enable improvement districts to access infrastructure grants	Q3 23/24 <u>Completed</u>	~~In accordance with Islands Trust advocacy policies. Advocacy initiative with RDs. Staff level also. Report RPC, placed in abeyance~~
Objective J) Advocate for Funding to Support Housing Needs on the Islands			
28	Advocate for the provincial government to fund growth-limits assessment like groundwater availability studies to support “preserve and protect” mandate.	Q4 24/25	In accordance with Islands Trust advocacy policies, potential actions include letter writing, UBCM resolutions.
29	Advocate for BC Housing and CMHC to incorporate a low density, rural framework within capital funding programs	Q2 24/25	In accordance with Islands Trust advocacy policies, potential actions include letter writing, UBCM resolutions.
30	Advocate for ongoing provincial funding to help address housing need in the Islands Trust (e.g. staff capacity, funding to build housing and supports like septic and water catchment systems, housing authority (explore use of Municipal and Regional District Tax from vacation rentals)	Q4 24/25	In accordance with Islands Trust advocacy policies, potential actions include letter writing, UBCM resolutions.
General			
31	Monitor regulatory changes on a regular basis and make updates to this plan as necessary	Q4 23/24 ~~Ongoing~~ <u>Completed</u>	Review of provincial regulations as released in spring 2024. <u>Memo distributed to LTCs.</u>



Islands Trust

Preserving and protecting over 450 islands and surrounding waters in the Salish Sea

Tiny Homes on Wheels Enablement Project Final Report

Prepared by: Simon Reid Consulting (Nanaimo, BC)

Date: March 31st, 2025

Acknowledgement

As the Principal of Simon Reid Consulting, I respectfully acknowledge that this report was prepared on the traditional territories of the Snuneymuxw First Nation, the Stz'uminus First Nation, and the Snaw-naw-as (Nanoose First Nation), encompassing the areas around Departure Bay and Downtown Nanaimo. I honor the Treaty of 1854 and express my gratitude for the Snuneymuxw people's enduring wisdom and stewardship of this land. I further acknowledge their generosity in welcoming settlers, and recognize the profound impact of subsequent actions that have disrupted their communities and ways of life. I remain committed to learning from and respecting the ongoing relationship between the Snuneymuxw, Stz'uminus and Snaw-naw-as Nations and their ancestral lands.

I offer this report with deep respect and gratitude.

- Simon Reid

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1. Executive Summary

The *Tiny Homes on Wheels (THOWs) Enablement Project* was initiated by the Islands Trust and developed in collaboration with the Regional District of Nanaimo (RDN) to address the growing interest in, and challenges surrounding, the integration of THOWs as a viable housing option.

The Islands Trust was established by the Province of British Columbia in 1974, through the Islands Trust Act. The Islands Trust operates with 12 Local Trust Committees who are responsible for maintaining and updating official community plans and land use bylaws. Adjacent regional districts have responsibilities for services such as parks, solid waste and recycling, utilities and - most importantly for this project - building inspection and permitting.

Recognizing the existing regulatory ambiguity and the potential of THOWs to contribute to affordable housing solutions, this project aimed to develop a regulatory framework that facilitates their responsible development and integration into the Islands Trust Area. While the research and findings in this report are focused on the Trust Area, the information contained herein is relevant to other jurisdictions.

The core objectives of the project were to develop a clear regulatory framework, establish appropriate building standards and inspection protocols, address planning and siting considerations, explore alternative designations for THOWs, and provide recommendations for addressing insurance and servicing challenges.

The project employed a multi-faceted approach, combining research, analysis, and expert consultation. A key component was the Technical Panel Workshop, held on March 12, 2025 in Nanaimo, which brought together experts to clarify the regulatory landscape and develop actionable recommendations.

A significant challenge identified was the typical designation of THOWs as Recreational Vehicles (RVs) under CSA standards (Z240RV and Z241). This designation fails to recognize THOWs as potential permanent dwellings, leading to regulatory ambiguity and limitations on occupancy. The project recommends developing a distinct THOWs designation, aligning construction standards with CSA Z240MH and the intent of the BC Building Code (securing the dwelling to a foundation), and implementing standardized inspection protocols.

This report addressed critical aspects of Tiny Homes on Wheels, including planning and siting, wastewater solutions, insurance challenges, and affordability. Key recommendations include amending zoning bylaws, establishing servicing standards, promoting public education, enabling specialized insurance policies, and further researching THOWs' potential in addressing the housing affordability crisis.

A Regulatory Framework Roadmap was created, outlining prioritized recommendations and actionable implementation steps, emphasizing the formation of a cross-functional THOWs Implementation Working Group and the drafting of templated bylaws that can be customized by local governments. Future research should focus on affordability, economic impacts, sustainability, social equity, financing, and community integration.

The recommendations presented in this report provide a clear pathway for the Islands Trust and the RDN to address the challenges and opportunities associated with THOWs, contributing to housing affordability, diversity, and sustainability within the region.

Key recommendations include:

1. Developing a new designation for THOWs, distinct from RVs.
2. Amending zoning bylaws to explicitly permit THOWs.
3. Establishing THOWs construction standards aligned with CSA Z240MH and the BC Building Code.
4. Implementing standardized inspection protocols.
5. Developing clear servicing standards.
6. Addressing insurance challenges through enabling specialized policies and third-party certifications.
7. Creating templated bylaws and planning guidelines.
8. Promoting public education and engagement.
9. Exploring alternative wastewater and “off grid” solutions.
10. Providing education for building officials.

The project concludes that the responsible integration of THOWs requires an ongoing, collaborative approach involving local governments, industry professionals, and community members. This multi-disciplinary approach is crucial to the success of the next phases of work.

This project represents a significant step towards the responsible enablement of THOWs, providing a framework for local governments to address the growing demand for more affordable housing solutions while ensuring the safety and well-being of their communities.

2. Introduction

2.1 Project Background and Purpose

The THOWs Enablement Project was initiated to address the growing interest in, and regulatory challenges surrounding, the integration of THOWs as a viable housing option within the Islands Trust Area, while engaging the broader Regional District of Nanaimo (RDN). Recognizing the existing regulatory ambiguity and the potential of THOWs to contribute to affordable housing solutions, the Islands Trust and the RDN embarked on a collaborative effort to develop a comprehensive regulatory framework.

The project stemmed from the acknowledgment that current building codes, zoning bylaws, and servicing standards are primarily designed for conventional, foundation-based dwellings, leaving THOWs in a precarious regulatory limbo. Typically designated as Recreational Vehicles (RVs) under CSA standards (Z240RV/Z241), THOWs face limitations on occupancy and struggle to meet the requirements for permanent residency.

To guide this project, a Steering Committee (Appendix A) was established, comprising representatives from diverse jurisdictions:

- Islands Trust:
 - Mairead Boland (Chair, Saturna Island Local Trustee)
 - Laura Patrick (Salt Spring Island Local Trustee)
 - Tobi Elliott (Gabriola Island Local Trustee)
 - Aaron Campbell (North Pender Island Local Trustee)
- Regional District of Nanaimo (RDN):
 - Vanessa Craig (Electoral Area Director, Area B).
- Capital Regional District (CRD):
 - Paul Brent (Southern Gulf Islands Electoral Area Director).
- Strathcona Regional District (SRD):
 - Mark Vonesch (Electoral Area Director, Area B - Cortes Island).
- Regional District of Okanagan-Similkameen (RDOS):
 - Adrienne Fedrigo (Electoral Area Director and Chair of Tiny Home Builder's Association).

Guided by the Steering Committee Terms of Reference (Appendix B), this committee provided strategic oversight and direction, ensuring alignment with the strategic goals of participating organizations. The diverse composition of the Steering Committee reflects the broad interest in this project and the hope that its outcomes would have a much wider reach beyond the Islands Trust Area.

The project's primary purpose is to enable the responsible integration of THOWs as a legitimate, sustainable, and affordable housing option. This includes exploring alternative

designations, establishing building standards, developing inspection protocols, and amending planning regulations to accommodate THOWs.

2.2 Islands Trust Context

The Islands Trust was established by the Province of British Columbia in 1974, through the Islands Trust Act. The Islands Trust operates with 12 Local Trust Committees who are responsible for maintaining and updating official community plans and land use bylaws. Regional districts have responsibilities for services such as parks, solid waste and recycling, utilities and - most importantly for this project - building inspection and permitting.

The Islands Trust Area (Figure 1), characterized by its unique island communities and commitment to preserving ecological integrity, faces distinct housing challenges. The region's diverse landscapes, limited infrastructure, and growing population necessitate innovative housing solutions that balance environmental sustainability with community needs. The Islands Trust Housing Strategic Action Plan (January 2024) underscored the urgency of addressing housing affordability and diversity.

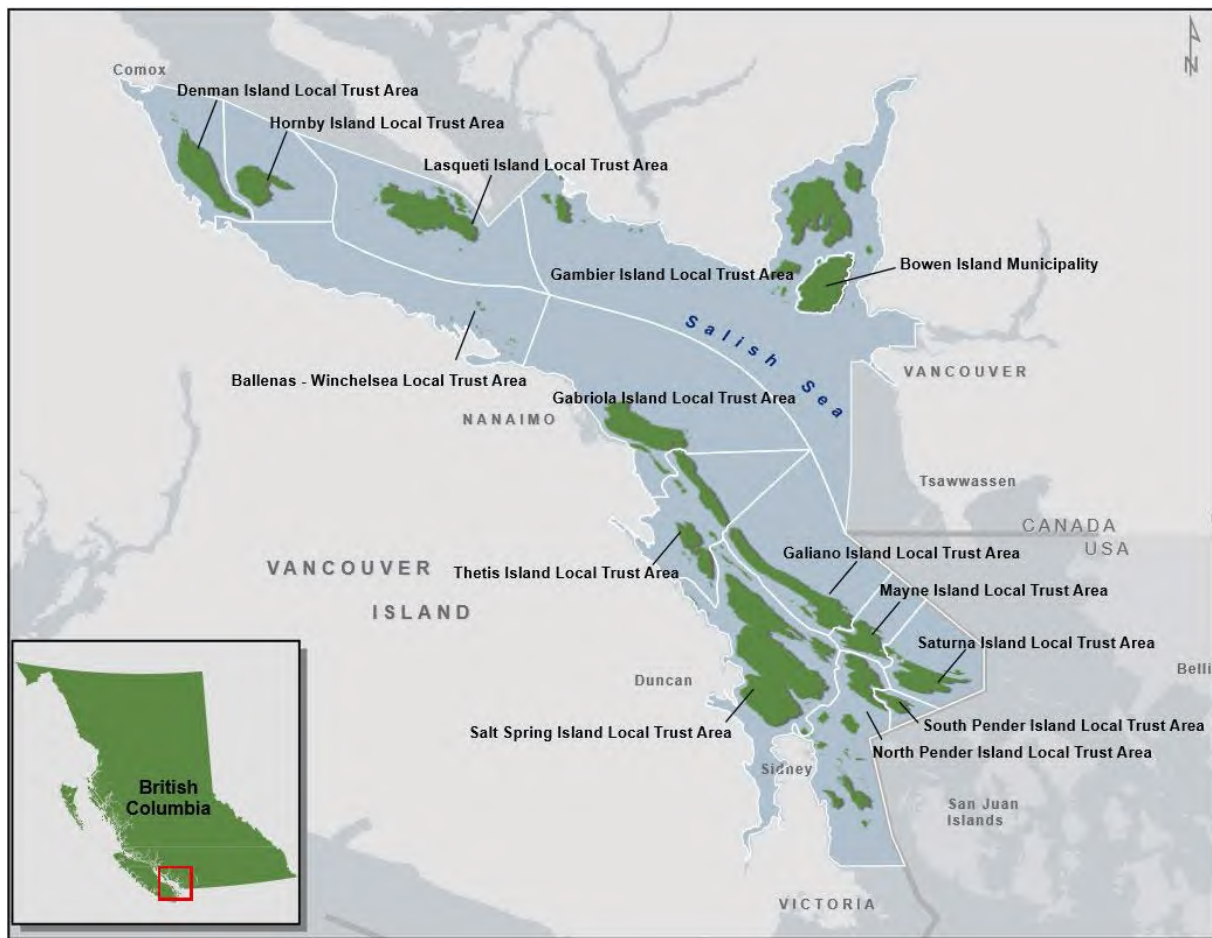


Figure 1: "The Islands Trust Area" (source: <https://islandstrust.bc.ca/about-us/overview-of-islands-trust/>)

The context of the Islands Trust necessitates a regulatory approach that is sensitive to the region's environmental and social fabric. Any proposed framework must consider the ecological footprint of THOWs, the availability of servicing infrastructure, and the potential impacts on community character. Given the varying bylaws and community needs across the Islands Trust Area, the project aims to provide flexible, adaptable guidelines that can be tailored to local contexts.

2.3 Project Objectives and Scope

The core objectives of the THOWs Enablement Project are to:

1. Analyse the current THOWs building standards landscape.
2. Develop a clear and consistent regulatory framework for THOWs.
3. Establish appropriate building standards and inspection protocols.
4. Identify and address planning and siting considerations.
5. Explore alternative designations for THOWs beyond RVs.
6. Provide recommendations for addressing insurance and servicing challenges.

The scope of the project encompasses an analysis of existing regulations, a review of best practices, and the development of actionable recommendations. It focuses on THOWs as a distinct housing type, acknowledging their unique characteristics and requirements. The project aims to create a regulatory roadmap that facilitates the responsible development of THOWs as both primary and secondary dwellings.

2.4 Methodology

The methodology employed in this project involved a multi-faceted approach, combining research, analysis, and expert consultation. Key components of the methodology included:

- Regulatory Review: An in-depth analysis of current building standards (Appendix C), zoning bylaws, and servicing standards at the provincial and local levels.
- Technical Panel Workshop: A crucial component of the project was the Technical Panel Workshop held on March 12, 2025, in Nanaimo. This workshop convened a diverse and multidisciplinary group of experts, including:
 - Building code specialists
 - Land use planners
 - Construction professionals
 - Connected services experts (utilities, waste management)

This diverse composition ensured a comprehensive review of the regulatory landscape and the development of practical, implementable recommendations.

Guided by the Technical Panel Charter (Appendix E), the workshop aimed to:

- Clarify the current regulatory landscape.
- Identify key challenges and opportunities for THOWs development.

- Develop actionable recommendations for enabling the development of THOWs.
- Create a roadmap for implementation of the recommendations.
- Stakeholder Engagement: Communication and consultation with stakeholders, including local government staff, industry professionals, and adjacent organizational bodies (such as Small Housing BC).
- Report Development: The compilation of findings and recommendations into a comprehensive final report.

The Technical Panel Workshop, driven by a comprehensive agenda (Appendix F), served as a critical platform for collaborative problem-solving and knowledge sharing. The workshop's outcomes, as detailed in the workshop minutes (Appendix G), have been instrumental in shaping the recommendations presented in this report.

3. Defining Tiny Homes on Wheels (THOWs)

3.1 Current Definitions and Designations

For the purposes of this project, THOWs are defined as small, moveable, permanent dwellings built on a trailer chassis. This simple definition is based on the BC Housing definition of “...a tiny house as: a ground-oriented permanent dwelling that is detached, moveable and non-motorized, small in size (less than 500 square feet) and using a compact design.”¹ but does not get involved in stipulating square footage limits so as not to complicate planning and zoning considerations within the Trust Area or limit construction designs that are rapidly evolving in the THOWs industry.

The absence of a standardized definition creates regulatory challenges. Currently, THOWs are typically designated as Recreational Vehicles (RVs) under CSA standards (Z240RV/Z241), which are designed for temporary recreational use, not permanent residences. This designation leads to occupancy limitations and conflicts with zoning bylaws and building codes designed for traditional dwellings. Alternatively, some builders use the CSA A277 standard for modular homes, which aligns better with the BC Building Code, but lacks formal recognition for THOWs. The lack of international standards and conflicting industry definitions (e.g., ASTM's 400 sq ft limit) further complicates matters, hindering the development of clear regulations.

3.2 Overview of the Existing Regulatory Landscape

The regulatory landscape for THOWs is fragmented, involving provincial and local regulations. At the provincial level, the BC Building Code, Motor Vehicle Act, and Technical Safety BC's electrical safety regulations apply. Locally, zoning bylaws (often with minimum square footage requirements), servicing standards, and Islands Trust/RDN bylaws impact THOWs. Relevant CSA standards include Z240RV (RVs) and Z241 (park trailers), Z240MH (manufactured homes), and A277 (modular homes). Health authority regulations address water and sewage. The variability of local regulations necessitates a flexible, yet consistent, regulatory approach.

3.3 Key Challenges and Issues

The current regulatory landscape presents several challenges:

- Regulatory Ambiguity: Need for clear designation of THOWs vs. RVs.
- Building Code Discrepancies: Conflicts between RV standards and BC Building Code.
- Zoning Restrictions: Minimum size requirements for THOWs and RV parking limitations.
- Inspection Gaps: Absence of standardized THOWs inspection protocols.
- Insurance Challenges: Insurer uncertainty due to mobile designation.



- Utility Hookups: Infrastructural challenges for connecting to services.
- Community Acceptance: Resistance due to property value and "nuisance" concerns.
- Affordability: Maintaining THOWs affordability under regulations.
- Environmental Sustainability: Energy efficiency and responsible waste management.
- Site-Built Tiny Home Inspection: Difficulty for local governments.

Addressing these issues requires a collaborative effort to develop a clear, consistent, and adaptable regulatory framework.

4. Building Standards and Inspection Protocols

4.1 Comparison of Existing Standards (CSA, BC Building Code)

The divergence between existing standards for RVs and permanent dwellings presents a significant challenge for the integration of THOWs. Here's a comparative overview:

Feature	CSA Z240/Z241 (RVs/Park Trailer Mobile Homes)	CSA Z240MH (Manufactured Moveable Homes)	CSA A277 (Modular Homes)	BC Building Code (Permanent Dwellings)
Purpose	Temporary recreational use	Permanent or semi-permanent residential use, designed for wheeled transport	Modular, pre-fabricated homes	Permanent residential structures
Structural Integrity	Designed for mobility; less stringent requirements for occupancy	Designed for transport and permanent occupancy; more stringent than RVs	Designed to meet BC building code, and be transportable	Rigorous requirements for foundations, walls, roofs, and floors to withstand loads
Insulation & Energy Efficiency	Minimal insulation; limited energy efficiency considerations	Moderate insulation, designed for permanent occupancy	Higher than RV's, but variable.	Stringent requirements for insulation, air tightness, and energy-efficient systems
Plumbing & Electrical	Mobile systems; may not meet residential code requirements	Meets residential codes, but may have specialized connections	Meets residential codes, but may have specialized connections	Comprehensive standards for potable water, wastewater disposal, and electrical safety
Fire Safety	Basic fire safety measures; may lack adequate fire separation and egress	Meets residential codes, with some adaptations for transport	Meets residential codes, but may have specialized systems	Strict requirements for fire separation, smoke alarms, egress, and fire-resistant materials
Ventilation	Limited ventilation; may not meet indoor air quality standards	Meets residential codes, with some adaptations for transport	Meets residential codes, but may have specialized systems	Comprehensive ventilation requirements for indoor air quality and moisture control

Inspection	Focus on vehicle safety; limited inspection of residential systems	Factory and third-party inspection, with some local government oversight	Third party inspection, and local government permits	Multi-stage inspections by local building officials
Foundation Requirements	No foundation requirements; designed for mobility	Requires foundation per manufacturer's specifications and local government permit	Requires foundation per local government permit	Mandatory foundation requirements based on soil conditions and structural loads
Loft and Staircase Requirements	May use ladders	Must have code-compliant staircases	Must have code compliant staircases	Must have code compliant staircases

A more thorough examination of the current building codes that impact THOWs can be found in Appendix C.

4.2 Analysis of Current Inspection Gaps

The current inspection landscape for THOWs is characterized by significant gaps and inconsistencies. Key issues include:

- **Lack of Standardized Protocols:** There is no standardized inspection protocol specifically designed for THOWs. This leads to variations in inspection practices and uncertainty for THOWs builders, residents, financiers and insurers.
- **Focus on RV Standards:** Inspections often focus on RV standards (CSA Z240RV/Z241), which do not adequately address the permanent residential aspects of THOWs.
- **Foundation and Servicing:** The inspection of foundation connections and utility hookups (water, sewer, electrical) is often overlooked or inconsistently applied.
- **Third-Party Certification:** While third-party certifications like Intertek and QAI ensure compliance with CSA standards, they do not replace the need for local government inspections of site-specific installations.
- **Site-Built THOWs:** Site-built THOWs pose a unique challenge, as they lack the standardized construction and certification processes of factory-built THOWs.
- **NOAH Certification:** NOAH certification is viewed as problematic by RDN inspection services due to a lack of compliance with Canadian Standards (see Appendix H).
- **Misinformation:** There is a lack of clear and consistent information available to building officials regarding THOWs construction and inspection.

These inspection gaps create challenges for regulatory compliance and hinder the responsible development of THOWs.

4.3 Technical Panel Recommendations

4.3.1 Proposed THOWs Construction Standards

Based on the Technical Panel Workshop and the analysis of existing standards, the following recommendations are proposed for THOWs building standards:

1. Alignment with CSA Z240MH and BC Building Code: THOWs should at least be built to CSA Z240MH standards, with an emphasis on meeting the intent of the BC Building Code.
2. Foundation Requirements: THOWs intended for permanent occupancy should be affixed to foundations to ensure stability and compliance. It should be noted that a foundation, in the context of THOWs, refers to temporary foundation methods that prioritize reversibility, minimizing disturbance to the existing landscape. Methods for affixing to a foundation, as outlined by the Technical Panel, include welding or bolting to helical piles, blocking and lashing to securing points, and other special fasteners. Specifically, these methods for affixing to a temporary foundation involve surface-mounted foundation systems that avoid the need for extensive excavation or grading. Ultimately, THOWs require engineered, removable foundation systems designed for temporary placement, offering flexibility and minimal site impact. This helps meet inspection protocols and enables, but doesn't guarantee, financing and insurability.
3. Utility Connections: THOWs should be equipped with standardized utility connections (water, sewer, electrical) that meet local servicing standards.
4. Egress and Staircases: THOWs must have code compliant staircases and egress.
5. Third-Party Certification: THOWs should ideally undergo third-party certification by recognized organizations like Intertek or QAI to ensure compliance with CSA standards.
6. Clear Distinction: A clear regulatory distinction must be made between THOWs and Recreational Vehicles.
7. Self-Builders: Self-builders of THOWs must adhere to the same CSA Z240MH standard and undergo documentation and inspection processes (including obtaining a building permit prior to construction commencement).

4.3.2 Recommended Inspection Processes

To address the current inspection gaps, the following inspection processes are recommended:

1. Standardized Inspection Checklist: Develop a standardized inspection checklist for THOWs, covering all aspects of construction, foundation, and servicing. This checklist would be owned by the local area inspection department.

2. Multi-Stage Inspections: Implement multi-stage inspections, including pre-foundation, framing, plumbing, electrical, and final inspections, unless otherwise provided by a third-party inspection service.
3. Foundation Inspection: Require a structural engineer's report verifying the foundation's compliance with the CSA Z240MH standard.
4. Utility Connection Inspections: Conduct inspections of utility connections to ensure compliance with servicing standards.
5. Education and Training: Provide education and training to building officials on THOWs construction and inspection processes.
6. Pre-Approved Plans: Explore the development of pre-approved THOWs plans to streamline the inspection process.
7. Collaboration: Foster collaboration between local building departments and third-party certification organizations.
8. Site Built Homes: Site built homes will have to have photo documentation of every stage of the build, if not inspected on-site, or will not be able to be approved for occupancy by local inspection departments.

By implementing these recommendations, local governments can ensure the safety and compliance of THOWs, while also facilitating their integration as a viable housing option.

5. Planning and Siting Considerations

5.1 Review of Current Local Government Planning Challenges

Integrating Tiny Homes on Wheels (THOWs) into municipal planning is challenging due to zoning bylaws and development regulations designed for traditional dwellings. Minimum square footage requirements and RV designations exclude THOWs from permanent housing options. The lack of THOWs-specific provisions creates regulatory uncertainty. Density and lot siting restrictions, along with community resistance based on property value and "nuisance" concerns, further complicate integration. Amending Official Community Plans (OCPs) is also necessary for zoning bylaw changes, adding another layer of complexity.

5.2 Best Practices for THOWs Integration

Successful THOWs integration requires proactive strategies. Zoning bylaws must be amended to explicitly permit THOWs in designated areas, with clear guidelines for placement, occupancy, and servicing. Consistent THOWs designation, distinct from RVs, is essential. Flexible regulations accommodating THOWs design variations, while ensuring safety and servicing, are needed. Designating areas for THOWs communities or parks with shared amenities is beneficial. Public education and pilot projects can address community concerns. Alternative strategies like density swaps should be explored. Templated bylaws that can be customized by local governments, including THOWs designations, will aid local trust committees.

5.3 Infrastructure and Servicing Requirements (Water, Sewer, Electrical)

Adequate infrastructure and servicing are crucial for THOWs integration. This includes safe potable water connections (municipal or approved wells), approved sewage disposal (septic or municipal), and code-compliant electrical hookups. Clear standards for utility connections, ensuring permanence and safety, are essential. Transparent inspection and approval processes are needed for builders', owners' and insurers' benefits. Effective waste management solutions for THOWs communities are critical. Compliance with local health authority regulations for water and sewage is mandatory, while enabling innovative solutions, such as bulk water purchases, is important collaborative work between local governments and local health authorities. Engaging Registered Onsite Wastewater Professionals for wastewater system design and innovation is recommended. Backflow preventers are required for rainwater/city water systems.

5.4 Technical Panel Recommendations

5.4.1 Zoning Options for THOWs

The Technical Panel recommended exploring various zoning options for THOWs, including:

1. Primary Dwellings: Allow THOWs as primary dwellings in designated residential zones, subject to compliance with building codes and servicing standards.
2. Secondary Dwellings: Permit THOWs as secondary dwellings or accessory dwelling units (ADUs) on existing residential lots.
3. THOWs Parks: Establish dedicated THOWs parks or communities with shared amenities and infrastructure.
4. Interim Temporary Permits: Utilize temporary use permits as a provisional solution while working towards full bylaw compliance.

5.4.2 Planning Tools and Guidelines

To facilitate THOWs integration, the Technical Panel recommended developing the following planning tools and guidelines:

1. Templated Bylaws: Develop templated bylaws, that can be customized by local governments, that include clear definitions and regulations for THOWs.
2. Planning Guidelines: Create planning guidelines that address siting considerations, servicing requirements, and community integration.
3. Flexible Regulations: Develop flexible regulations related to density and lot size, allowing for the integration of THOWs in various contexts.
4. Public Education: Develop public education materials to address community concerns and promote understanding of THOWs.
5. Owner Checklists: Provide checklists to aid potential THOWs owners with the requirements of local governments.
6. Building Official Education: Provide education for building officials, to inform them of the differences between RVs and THOWs.

6. Regulatory Designations, Servicing and Insurance

6.1 Exploring Alternative THOWs Designations

The typical designation of THOWs as RVs presents a significant regulatory hurdle. This designation, based on CSA standards (Z240RV/Z241), fails to capture the essence of THOWs as potential permanent dwellings. It leads to limitations on occupancy periods, hinders access to conventional financing and home insurance, and creates ambiguity in zoning and building code applications. Therefore, exploring alternative designations is crucial for the responsible integration of THOWs.

A more suitable designation would recognize the unique characteristics of THOWs as small, moveable residential structures that can meet building code standards and provide long-term housing solutions. This alternative designation should facilitate clear regulatory pathways, enabling THOWs to be treated as legitimate dwellings rather than temporary vehicles. It should be noted that the existing, catch-all “Other Movable Dwelling” designation, that encompasses things from Float Homes to Travel Trailers, is not suitable for THOWs.

The Technical Panel explored the designation of “Certified Tiny Home on Wheels”, however this designation conflicts with CSA protocols. The designations of “Legal Tiny Home on Wheels” and “Mobile Home on Wheels” were also proposed, but no final determination was made by the Technical Panel, necessitating further exploration in the next phases of work.

6.2 Water and Wastewater Management Solutions

Effective water and wastewater management is essential for the sustainable integration of THOWs. This requires addressing the challenges associated with connecting THOWs to essential utilities while ensuring compliance with health and safety standards.

For potable water, options include connections to municipal water systems or approved private wells. Wastewater management can involve septic systems or connections to municipal sewer lines. Innovative solutions like composting toilets and greywater systems, provided they meet regulatory requirements, should also be considered.

Clear standards for utility connections, inspection, and approval are necessary. Collaboration with local health authorities and Registered Onsite Wastewater Professionals (ROWPs) is crucial to ensure the safety and sustainability of water and wastewater systems.

6.3 Analysis of Insurance Considerations

Insurance coverage for THOWs is a significant challenge due to their designation as RVs and the perceived risks associated with mobile dwellings. While local area governments

cannot enable insurance policies, they can partner with providers to facilitate insurers' understandings for THOWs in the Trust Area as insurers often hesitate to provide full coverage leaving THOWs residents vulnerable. The challenges of obtaining insurance directly affect the ability of THOWs owners to obtain traditional financing.

To address this issue, a comprehensive analysis of insurance challenges and potential solutions is needed. This includes:

- Risk Assessment: Developing a standardized risk assessment framework that considers the unique characteristics of THOWs, including their construction standards, foundation connections, and utility hookups.
- Policy Development: Working with insurers to develop specialized insurance policies tailored to THOWs, recognizing their compliance with building codes and safety standards.
- Documentation and Certification: Emphasizing the importance of thorough documentation and third-party certification to demonstrate the quality and safety of THOWs construction.
- Partnerships: Establishing partnerships with insurers and industry associations to promote THOWs insurance and address coverage gaps so that current specialized insurance solutions for THOWs become more standardized such as for traditional homes.

6.4 Technical Panel Recommendations

6.4.1 Proposed THOWs Designations and Water/Wastewater Solutions

Research during this project, along with the work of the Technical Panel, came up with the following recommendations for THOWs designations and addressing water and wastewater solutions for THOWs:

1. Designation: Developing a new designation for THOWs that reflects their status as small, moveable residential structures, distinct from RVs.
2. Local Compliance Guidelines: Establishing clear guidelines for utility connections, emphasizing compliance with local servicing standards and health authority regulations.
3. Approved Systems: Promoting the use of approved alternative wastewater systems, such as composting toilets and greywater systems, where appropriate.
4. Professional Inspections: Requiring inspections by qualified professionals to ensure the safety and functionality of water and wastewater systems.
5. Potable Water Materials: That potable water certified materials are used with regard to off-grid potable water harvesting and rainwater catchment, such as roofing and conveyance materials.

6.4.2 Recommendations for Improved THOWs Insurability

1. Standardized Insurance Framework: Developing a standardized risk assessment framework for THOWs, considering factors such as construction standards, foundation connections, and utility hookups.
2. Third Party Certifications: Encouraging the use of third-party certifications (e.g., Intertek, QAI) to demonstrate compliance with building codes and safety standards.
3. Partnerships: Facilitating partnerships between THOWs builders, insurers, and industry associations to develop specialized insurance policies.
4. Insurance Education: Providing educational resources to THOWs residents on insurance options and risk mitigation strategies.
5. Correlative Standardization: That financial institutions who will loan for and insure a CSA Z240MH should insure a tiny home on wheels that meet this standard, as described in this report.

THOWs insurance is currently offered through specific underwriters, however, coverage is variable depending on the nature of construction, foundation attachments and professional assurances. Valuations for insurance purposes also require specialized attention by insurers, as the process for determining valuations for THOWs differs significantly from the process for traditional homes.

7. Affordability, Economic Impact, Housing and Environmental Considerations

7.1 Market Affordability Analysis and Economic Impacts of THOWs

THOWs have been extensively studied for their affordability and economic impacts, with widely accepted conclusions, as outlined below.

THOWs offer the potential for increased housing affordability, particularly in areas like the Islands Trust, with lower upfront costs compared to conventional homes. However, long-term affordability is influenced by factors like land acquisition, utility connections, and insurance. Regulatory barriers, including zoning restrictions and RV classifications under the BC Building Code, present significant challenges to their integration.

While THOWs can support local economies by providing worker housing and creating jobs, municipalities express concerns about infrastructure strain and property tax revenue. Land availability and servicing requirements are crucial considerations. BC Housing's research¹ highlights the need to address these regulatory and infrastructural hurdles to realize THOWs' potential.

7.2 Housing Needs Assessment

Local governments should conduct a Housing Needs Assessment to determine how THOWs fit into their local housing mix. This assessment should consider the specific needs of various demographics, the availability of land and infrastructure, and the potential economic and social impacts of THOWs integration. Understanding these factors will ensure that THOWs are integrated in a way that aligns with the community's overall housing strategy and contributes to its long-term sustainability.

7.3 Environmental and Off-Grid Considerations

THOWs offer a significantly smaller environmental footprint compared to conventional homes, due to their reduced size, resource consumption, and potential for off-grid living. This translates to lower infrastructural needs, reducing the environmental impact of development. Promoting energy efficiency and responsible waste management in THOWs development is essential for maximizing these environmental benefits.

The integration of off-grid technologies can further enhance the environmental sustainability of THOWs. Solar panels can provide renewable energy, reducing reliance on traditional electricity grids. Rainwater harvesting systems and bulk purchased water can supplement or replace municipal water supplies, conserving water resources. Composting toilets and greywater recycling systems can minimize wastewater discharge and reduce the strain on sewage systems.

However, the implementation of off-grid systems requires careful planning and consideration. Local governments should develop clear guidelines and regulations for off-grid THOWs, ensuring compliance with health and safety standards. This includes standards for solar panel installation, rainwater harvesting, greywater recycling, and composting toilet systems.

The reduced infrastructural needs of THOWs, particularly those utilizing off-grid systems, can also translate to cost savings for local governments. This can free up resources for other essential services and contribute to overall community sustainability.

Furthermore, THOWs can promote a culture of sustainable living by encouraging residents to adopt energy-efficient practices and minimize their environmental impact. Education and awareness programs can play a crucial role in promoting sustainable living practices within THOWs communities.

8. Regulatory Framework Roadmap

8.1 Prioritized Recommendations

The Tiny Homes on Wheels Enablement Project has identified several critical areas requiring regulatory reform to facilitate the responsible integration of THOWs. Based on the analysis of existing regulations, best practices, and the outcomes of the Technical Panel Workshop, the following prioritized recommendations are proposed:

1. Develop a Distinct THOWs Designation: Establish a new regulatory designation for THOWs, separate from Recreational Vehicles (RVs) and Park Trailers, reflecting their status as small, moveable residential structures. This designation should facilitate clear regulatory pathways and enable THOWs to be treated as legitimate dwellings.
2. Amend Zoning Bylaws: Amend zoning bylaws to explicitly permit THOWs in designated areas, establishing clear guidelines for placement, occupancy, and servicing. This includes addressing minimum square footage requirements and allowing for flexible siting options.
3. Establish THOWs Construction Standards: Develop and adopt construction standards for THOWs, aligning with CSA Z240MH and the intent of the BC Building Code. This ensures structural integrity, fire safety, and energy efficiency.
4. Implement Standardized Inspection Protocols: Develop and implement standardized inspection protocols for THOWs, covering all aspects of construction, foundation, and servicing. This includes multi-stage inspections and clear processes for utility hookups.
5. Develop Servicing Standards: Establish clear and consistent servicing standards for THOWs, including water, sewer, and electrical connections. This includes collaboration with local health authorities and Registered Onsite Wastewater Professionals.
6. Address Insurance Challenges: Develop strategies to address insurance challenges, including the development of specialized insurance policies and the promotion of third-party certifications.
7. Create Templated Bylaws and Guidelines: Develop templated bylaws that can be customized by local governments, and planning guidelines that provide clear definitions, regulations, and best practices for THOWs integration by local governments.
8. Promote Public Education and Engagement: Conduct public engagement initiatives to address community concerns and build awareness for THOWs.
9. Explore Alternative Wastewater Solutions: Approve the use of alternative wastewater solutions when appropriate, such as composting toilets.
10. Educate Building Officials: Take the opportunity to inform building officials of the applicability of CSA Z240MH construction standards to THOWs, and their appropriate designation, once agreed upon and finalized.

11. Engage the Province: THOWs enablement requires the engagement of the BC Provincial Government. Currently, there are challenges with Provincial bodies being aware of the current state of the art for THOWs, hindering their wider adoption.

8.2 Actionable Implementation Steps

To translate these recommendations into action, the following implementation steps are proposed:

1. Formation of a Cross-functional THOWs Implementation Working Group: Establish a multi-disciplinary working group comprising representatives from the Islands Trust, the Regional District of Nanaimo (RDN), building officials, planners, industry professionals, and community members. This group will oversee the implementation of the recommendations and engage more stakeholders, including the Province of BC.
2. Drafting of Templated Bylaws and Guidelines: Develop draft templated bylaws that can be customized by local governments, and planning guidelines based on the prioritized recommendations. This includes defining THOWs, establishing zoning regulations, and outlining servicing standards.
3. Public Consultation and Feedback: Conduct public consultations to gather feedback on the draft bylaws and guidelines. This includes workshops, surveys, and online forums.
4. Revision and Adoption of Bylaws and Guidelines: Revise the draft bylaws and guidelines at the local government level based on public feedback and adopt them through the appropriate legislative processes.
5. Development of Inspection Protocols and Checklists: Develop standardized inspection protocols and checklists for THOWs, ensuring clarity and consistency in the inspection process.
6. Training and Education Programs: Develop and deliver training and education programs for building officials, planners, and industry professionals on THOWs construction, inspection, and regulation.
7. Collaboration with Insurance Providers: Engage with insurance providers to develop specialized insurance policies for THOWs.
8. Development of Public Education Materials: Develop public education materials, including brochures, websites, and videos, to inform the public about THOWs and address community concerns.
9. Pilot Projects: Initiate pilot projects to demonstrate the feasibility and benefits of THOWs integration in selected communities.
10. Ongoing Monitoring and Evaluation: Establish a system for ongoing monitoring and evaluation of the implemented regulations and guidelines, making adjustments as needed.

8.3 Proposed Implementation Phases

The successful implementation of the THOWs regulatory framework necessitates a phased approach, ensuring that each stage builds upon the previous one. Given the critical nature of housing affordability in the Trust Area, and the relatively straightforward pathway for enabling THOWs, a rapid rollout is proposed. The proposed phases will necessitate quick action from all stakeholders and will require a very capable and dynamic cross-functional THOWs Implementation Working Group, that is clearly aligned and effectively led.

1. Initial Phase: The initial phase will focus on foundational activities. This includes the formation of the cross-functional THOWs Implementation Working Group, which will serve as the central coordinating body, and the drafting of templated bylaws that can be customized by local governments, and planning guidelines based on the prioritized recommendations. Concurrent with these activities, initial public consultations will be conducted to gather early feedback and identify potential areas for refinement. The development of standardized inspection protocols and checklists will also be a priority during this phase, laying the groundwork for consistent and effective enforcement.
2. Second Phase: The second phase will focus on the refinement and adoption of the bylaws and guidelines. This will involve a thorough review of public feedback, followed by revisions and the formal adoption of the regulatory framework through the appropriate legislative processes. Training and education programs will be developed and delivered to building officials, planners, and industry professionals, ensuring they have the necessary knowledge and skills to implement the new regulations. Collaboration with insurance providers will be initiated to develop specialized insurance policies for THOWs, addressing a critical barrier to their widespread adoption. Public education materials will be developed and disseminated to inform the public about THOWs and address any concerns.
3. Final Phase: The final phase will focus on the practical application and evaluation of the regulatory framework. Pilot projects will be initiated in selected communities to demonstrate the feasibility and benefits of THOWs integration, providing valuable data and insights for future refinements. An ongoing monitoring and evaluation system will be established to track the effectiveness of the implemented regulations and guidelines, making adjustments as needed. This phase will also include amendments to official community plans to support the new regulations.

9. Conclusions and Next Steps

9.1 Summary of Key Outcomes

The Tiny Homes on Wheels Enablement Project has successfully developed a comprehensive regulatory framework roadmap, designed to facilitate the responsible integration of THOWs as a viable housing option within the Islands Trust Area. Through rigorous analysis of existing regulations, best practices research, and the valuable insights from the Technical Panel Workshop, this project has addressed critical challenges and opportunities associated with enabling the development of THOWs in the Trust Area, and has provided a solid foundation for the next stages of work.

Key achievements of this project include:

1. Established Regulatory Framework Roadmap: The project has outlined a clear regulatory pathway for THOWs, proposing a distinct THOWs designation (separate from RVs and Park Trailers) and recommending amendments to zoning bylaws. While the designation has been explored, further work by the cross-functional THOWs Implementation Working Group is necessary to finalize and implement these proposals.
2. Developed Key Relationships: The project has fostered strong relationships between the Islands Trust, the RDN, and industry professionals, which will be fundamental to the next phases of work.
3. Clarified Need for Cross-functional THOWs Implementation Working Group: THOWs enablement efforts to date have focused on research and planning aspects and the project recommended that a diverse group of local government representatives along with building, inspection, servicing and planning professionals, as well as community members, be struck immediately to tackle the important implementation work that lies ahead. Many constituents are counting on this Implementation Working Group to deliver more secure and affordable housing solutions in a timely manner.
4. Identified Construction Standards: The project has recommended construction standards for THOWs, aligning them with CSA Z240MH and the intent of the BC Building Code, to ensure safety, durability, and energy efficiency.
5. Drove Industry Responsiveness: The project has demonstrated industry responsiveness in supporting THOWs enablement within the Trust Area.
6. Attracted External Interest: The project has attracted significant attention from jurisdictions outside the Islands Trust Area, indicating the broader relevance of its findings.

7. Recommended Templated Bylaws and Planning Guidelines: The project has recommended the development of templated bylaws that can be customized by local governments, and planning guidelines to provide local governments with practical tools for THOWs regulation. The actual drafting of these bylaws will be the responsibility of Islands Trust and RDN staff.
8. Proposed Inspection Checklists: The project has proposed the creation of inspection checklists, which would still need to be developed.
9. Identified Servicing Standards: The project has recommended clear servicing standards for THOWs, including water, sewer, and electrical connections, to address infrastructural challenges.
10. Recommended Strategies for Insurance Challenges: The project has explored and recommended strategies to address insurance challenges, including the development of specialized insurance policies and the promotion of third-party certifications. However, obtaining insurance for THOWs cannot be guaranteed.
11. Recommended Public Education and Engagement: The project recommends the initiation of public education and engagement initiatives to foster understanding of THOWs and address community concerns.

It is important to note that while this project has achieved its goal of developing the regulatory framework roadmap, the implementation of the framework requires further work by the cross-functional THOWs Implementation Working Group.

These outcomes collectively provide a roadmap for the responsible integration of THOWs, contributing to housing affordability and diversity within the region.

9.2 Future Considerations

Further research and strategic considerations are crucial for successful implementation and long-term sustainability.

- Existing THOWs Risk Assessment:
 - A critical priority is addressing the existing stock of THOWs within the Trust Area, which may vary significantly in construction quality and compliance.
 - The 2021 Census data for the Gulf Islands (Galiano, Mayne, North and South Pender Islands, Saturna) identified 90 occupied 'movable dwellings,' a category that includes mobile homes and other movable dwellings such as houseboats and recreational vehicles. This figure suggests a notable existing presence of potentially unpermitted and unregulated dwellings that require assessment.

- Local governments must conduct thorough risk assessments to evaluate the safety and suitability of these existing THOWs.
- The cross-functional THOWs Implementation Working Group should collaborate with local governments to develop policies for regulating and legalizing existing THOWs, balancing safety concerns with the need for affordable housing solutions.
- It is vital to distinguish between "enabling THOWs development" (new builds) and addressing the policy and risk assessment related to existing THOWs.
- This project does not purport to provide risk assessment guidelines, which must be determined by local governments.
- Provincial Engagement:
 - Continuous engagement with the Province of BC is essential for aligning local regulations with provincial building codes and standards.
 - Collaboration with the Province will ensure consistent and effective THOWs integration across the region.
- Long-Term Monitoring:
 - Establish a long-term monitoring program to observe the effects of the bylaw changes.
- Industry Regulation and Legalization:
 - A comprehensive approach to regulating and legalizing the THOWs industry is needed, including establishing clear standards for manufacturers, builders, and installers.
- Environmental Sustainability:
 - Explore strategies to enhance the environmental sustainability of THOWs, including the use of renewable energy, water conservation measures, and sustainable building materials.
- Social Equity and Inclusion:
 - Examine the potential impacts of THOWs integration on social equity and inclusion, ensuring that THOWs are accessible to diverse populations.
- Community Integration:
 - Explore strategies for integrating THOWs into existing communities, including considerations for site design, landscaping, and shared amenities.
- Off-Grid Solutions:
 - Research off-grid solutions and the regulatory hurdles they pose.
- Financing and Lending Options:
 - Investigate innovative financing and lending options for THOWs, addressing the current challenges associated with accessing capital.

Appendix A: Steering Committee: Background and Members

Written by: Mairead Boland, Tobi Elliott, Vanessa Craig and Laura Patrick

Date: April 3, 2025

Introduction

This background describes the origin, and sets the context for the project.

The Tiny Homes On Wheels (THOWs) Enablement Project began in September 2024 at the direction of Islands Trust Council, to address the regulatory challenges of Tiny Homes on Wheels as a viable and legal housing option within the Islands Trust Area.

Geographic Location and Jurisdiction

The Islands Trust was established by the Province of BC in 1974, to protect the island communities, culture and environment for the benefit of the island residents and the province. The mandate of the Islands Trust is described in the Islands Trust Act:

https://www.bclaws.gov.bc.ca/civix/document/id/complete/statreg/96239_01

The Islands Trust respectfully acknowledges that the lands and waters that encompass the Islands Trust Area have been home to Indigenous Peoples since time immemorial. We are committed to reconciliation and to working together to preserve and protect this ecologically, culturally, and spiritually significant region in the Salish Sea.

The Islands Trust Area covers over 400 islands located in the territories of 26 Coast Salish Nations, from Denman Island in the north, to Saturna Island in the south. Thirteen autonomous Local Trust Committees (LTCs) have jurisdiction over land use planning and zoning. Eight Regional Districts have jurisdiction over services such as parks, solid waste/recycling, utilities, and—most importantly for this project—building inspection and permitting.

Map of the Trust area and associated Regional Districts.

<https://islandstrust.bc.ca/document/regional-districts/>

Rural Housing Context

Similar to rural communities all over British Columbia, communities in the Trust Area struggle with a lack of diverse housing stock and are experiencing severe shortages of housing for essential workers. Many are insecurely housed in unsafe, or unstable housing, but all too often these arrangements are the only options available.

There is a strong need for housing alternatives, including small-scale designs that are sustainable, low-impact, and in keeping with the character of the islands. Tiny homes, as moveable housing units, are one solution. The Tiny Homes on Wheels (THOWs) project was conceived

The Tiny Homes on Wheels (THOWs) project was conceived “to explore the barriers to legal occupancy of tiny homes on wheels and the associated siting and use regulations” (Dec 2024 Trust Council resolution) - so that those who choose or need to “live tiny” can live safely and legally.

Previous Advocacy

A previous resolution put forward by the Union of British Columbia Municipalities (UBCM) in September 2022, requested that the Province work with local governments “to review the BC Building Code to address barriers such as, but not limited to, egress, headroom and window and door size, and to recognize, allow and provide building requirements for tiny homes.” The Province responded that “The Building Code has no limit on how small a house can be built, provided it meets the minimum standard for the protection of people and protection of the environment. ... Several manufacturers in BC have successfully designed and installed tiny homes that meet the safety standards of the Building Code ... Tiny homes on wheels have unique considerations such as connections to potable water, utilities, and sewage disposal.”

The full text of the UBCM motion and response is here:

<https://www.ubcm.ca/convention-resolutions/resolutions/resolutions-database/tiny-homes>

The unique regulatory challenges of enabling THOWs as an option for rural and small communities are still unaddressed.

Convening a Technical Working Group

The Islands Trust’s Housing Action Plan was adopted in December 2023, which included an action to advocate to the Province regarding tiny homes. A working group of the Islands Trust Regional Planning Committee formed to assess the challenges and develop a proposal.

The Working group concluded that three key areas should be addressed if THOWs were to become a viable solution:

- Consider tiny homes as an allowable dwelling unit in land use policies and regulations,
- Address tiny homes through the provincial Building Code,
- Investigate ways to regulate and legalize this housing form, and its associated industry.

The working group proposed that multidisciplinary Technical Panels be convened to review current regulatory requirements, building standards and agree to actions that would enable THOWs in rural areas, including the Trust Area.

This proposal to convene technical roundtables with building and permitting authorities (Regional Districts) and Islands Trust staff was timely for the Regional District of Nanaimo, as the RDN Board had previously given direction to investigate the question of legalizing tiny homes. The THOWs Enablement project was approved and assigned a modest budget by Trust Council at its September 2024 meeting.

Governance

A Steering Committee comprising four Trustees from across the Trust area, and four representatives from Regional Districts with interest in the project, was formed (Terms of Reference is attached as Appendix B. The geographical spread of interest lends further weight to the importance of finding a path to enable the responsible integration of THOWs as a legitimate, sustainable and affordable housing option. A project manager was engaged (Nov 2024) and the Steering Committee provided oversight and direction, and ensured the project's outcomes would be practical and implementable.

The Steering Committee:

- Islands Trust:
 - Mairead Boland, Chair, Saturna Island Local Trustee
 - Laura Patrick, Salt Spring Island Local Trustee
 - Tobi Elliott, Gabriola Island Local Trustee
 - Aaron Campbell, North Pender Island Local Trustee
- Area B (Gabriola, DeCourcy, Mudge island), Regional District of Nanaimo:
 - Vanessa Craig, Electoral Area Director
- Capital Regional District:
 - Paul Brent, Southern Gulf Islands Electoral Area Director
- Area B (Cortes Island), Strathcona Regional District:
 - Mark Vonesch, Electoral Area Director
- Regional District of Okanagan-Similkameen:
 - Adrienne Fedrigo, Electoral Area Director and Chair of Tiny Home Builder's Association

The Steering committee met throughout Winter 2024-2025, and approved a project charter for the Technical Panel's work in early February 2025. (Technical Panel Charter found in Appendix F).

Summary of Project Execution and Outcomes:

The charter for the Technical Panel describes the goals and the diverse disciplines it was hoped would participate. Building code, land use planning, construction, and connected services in a rural setting, all were addressed in a one-day workshop on March 12, 2025.

Next Steps:

The hope is that this project will inspire many local governments to collaborate on next steps towards the goal of making THOWs a safe and legal option of housing, particularly for rural communities. As there is keen interest across the Province, we hope this project gains momentum, that it can be a useful reference to all local governments, and that we can collaborate in the next stages of developing and implementing tangible solutions.

Appendix B: Steering Committee Terms of Reference

Steering Committee Terms of Reference

December 2024

Section 1: Introduction

The Islands Trust, recognizing the urgent need for affordable housing solutions within its jurisdiction, has initiated a project to explore potential modifications to building codes and siting and use regulations that would enable the development of Tiny Homes on Wheels. A steering committee was established to oversee this project (November 2024) and the participants are listed below. This Terms of Reference document (ToR) outlines the purpose, scope, responsibilities, and expectations of the Steering Committee.

Section 2: Purpose

The Steering Committee will oversee the project by playing a crucial role in:

- Providing strategic direction and oversight for the project.
 - Reviewing and approving project plans, budgets, and timelines.
 - Making key decisions regarding the project's scope, priorities, and deliverables.
 - Ensuring alignment with the Islands Trust's overall goals and policies.
 - Monitoring project progress and addressing any issues or challenges that may arise.
 - Providing input on the development of recommendations and policies related to Tiny Home development in the Trust Area.
 - Facilitate communication and collaboration among stakeholders.
 - Members of the Steering Committee will inform their organizations with respect to this project.
- by
- Providing regular updates on project progress and key decisions
 - Presenting the final project report and recommendations
 - Seeking guidance and direction on key strategic issues and policy considerations

Section 3: Scope

In specific terms, The Steering Committee's scope of work covers the following:

1. Reviewing and Approving Project Plans: Reviewing and approving the project's work plan, budget, and timelines, as well as ongoing changes thereto.
2. Providing Strategic Guidance: Providing strategic input on the project's direction, priorities, and decision-making. Also providing reasonable and appropriate prior work(s) to further inform the project's context.

3. Overseeing Project Progress: Monitoring the project's progress and ensuring it is on track to meet its objectives.
4. Making Key Decisions: Making critical decisions related to the project, such as the selection of the technical panel members and the approval of recommendations.
5. Resolving Issues: Addressing any issues or challenges that may arise during the project, whether they be related to content, people or procedures of the project.
6. Ensuring Stakeholder Engagement: Facilitating communication and collaboration with key stakeholders across Islands Trust, the Regional District of Nanaimo and other interested jurisdictions.
7. Reviewing and Approving Final Report: Reviewing and approving the final project report and its detailed recommendations.
8. Approving Key Documents:
 - a. Steering Committee Terms of Reference Document: December 20, 2024
 - b. Technical Panel Terms of Reference Document: expected January 17, 2025
 - c. Final Project Report and Recommendations: expected March 28, 2025

Section 4: Steering Committee Membership

The Steering Committee will be composed of the following members:

- Mairead Boland (Chair), *Islands Trust Saturna Trustee*
- Tobi Elliott, *Islands Trust Gabriola Trustee*
- Aaron Campbell, *Islands Trust North Pender Trustee*
- Laura Patrick, *Islands Trust Saltspring Trustee*
- Vanessa Craig, *Electoral Area Director, Area B (Gabriola), RDN*
- Paul Brent, *Southern Gulf Islands Electoral Area Director, CRD*
- Adrienne Fedrigo, *Electoral Area Director, Regional District of Okanagan-Similkameen, Chair of Tiny Home Builder's Association*
- Mark Vonesch, *Electoral Area Director, Area B (Cortes Island), SRD*

Section 5: Roles and Responsibilities

- Chair:
 - o Oversees the Steering Committee's activities.
 - o Sets the agenda for meetings.
 - o Facilitates discussions and decision-making.

- o Ensures that the Steering Committee adheres to its Terms of Reference.
- **Committee Members:**
 - o Regularly attend and participate in Steering Committee meetings.
 - o Provide input and expertise on project decisions and recommendations.
 - o Make informed decisions based on available information and sound judgment.
 - o Foster a collaborative and inclusive environment among committee members and stakeholders.
 - o Adhere to the Islands Trust's governance policies and procedures.
- **Project Team:** In addition, the Steering Committee will have the benefit of an outside consultant, Simon Reid, who will provide project management, meeting facilitation and final report creation services. Assisting Simon will be Robert Kroeker, Islands Trust Planning Services Administrative Assistant, who will provide meeting co-ordination, minute taking and document management services. Simon will be managed by the Steering Committee to ensure that:
 - o Regular updates on project progress are provided to the Steering Committee
 - o Documents and reports are prepared and presented to the Steering Committee
 - o Project budgets and resources are properly managed
 - o Co-ordination between the Technical Panel and other stakeholders is being properly managed

Section 6: Meeting Schedule

The Steering Committee will meet approximately four times throughout the project (beginning on December 20, 2024), with the frequency and format of meetings determined by the Committee's needs and the project's progress. Meetings may be held in person or virtually.

Section 7: Decision-Making

Decisions of the Steering Committee shall be made by consensus or by a majority vote. In the event of a tie, the Chair shall have the casting vote.

Section 8: Reporting to the Steering Committee

The Project Manager will provide regular updates to the Steering Committee on the project's progress, including:

- **Progress Reports:** Written progress reports on a monthly basis preceding Steering Committee meetings (key milestones achieved, challenges encountered and solutions implemented, changes to project scope or timeline).
- **Financial Reports:** Financial reports on a monthly basis preceding Steering Committee meetings.
- **Risk Reports:** [FREQUENCY] updates on identified risks and mitigation strategies.

Section 9: Meeting Minutes

Meeting minutes for the Steering Committee will be produced starting at the December 20, 2024 meeting, now that all roles and responsibilities have been finalized.

Section 10: Evaluation

The effectiveness of the Steering Committee will be evaluated through:

- Self-Assessment: Regular self-assessments by the Committee members.
- Project Manager Feedback: Feedback from the Project Manager on the Committee's performance.
- External Evaluation: Potential external evaluation of the project's overall success and the Committee's contribution.

Section 11: Terms of Reference Duration

These Terms of Reference shall remain in effect until the completion of the project or until they are amended or revoked by the Islands Trust.

Appendix C: Analysis of Current BC Building Codes for THOWs

C.1 Introduction

This appendix provides an analysis of the applicability of several CSA standards to THOWs within the British Columbia context. The standards under consideration are CSA Z240RV, CSA Z240MH, CSA Z241RV, and CSA A277MH. This analysis will examine these standards in relation to the British Columbia Building Code (BCBC) and explore their implications for the construction and regulation of tiny homes on wheels. The analysis is based on a review of the standards themselves, the BCBC, relevant local government bylaws, and interpretations provided by industry experts and stakeholders. The primary goal is to identify how these standards intersect with the BCBC, where gaps and challenges exist, and how these factors affect the development and acceptance of tiny homes on wheels as a viable housing option in British Columbia. A clear understanding of these regulatory complexities is crucial for informing future policy development and promoting safe, sustainable, and affordable housing solutions.

C.2 CSA Z240RV and CSA Z241RV: Recreational Vehicle Standards

CSA Z240RV and CSA Z241RV are standards developed for recreational vehicles and park model trailers, respectively. These standards are designed with a focus on mobility and temporary habitation, and their applicability to tiny homes on wheels is a complex issue.

- CSA Z240RV: Standard for Recreational Vehicles
CSA Z240RV establishes requirements for a wide range of recreational vehicles, including travel trailers, fifth-wheel trailers, and motorhomes. These vehicles are primarily intended for temporary, recreational, or seasonal use. The standard emphasizes safety aspects related to their mobile nature, such as requirements for propane systems, electrical systems during travel, and vehicle dynamics. However, tiny homes on wheels, while sharing the characteristic of mobility, often differ significantly in their intended use from typical recreational vehicles. Many tiny home owners seek to use their dwellings as year-round residences, blurring the line between recreational and residential use. This distinction creates a fundamental challenge when applying CSA Z240RV to tiny homes. The standard lacks comprehensive requirements for long-term habitability. For example, it may not adequately address insulation, ventilation requirements for continuous occupancy, moisture control, and the durability of materials intended for permanent residency. Furthermore, the application of CSA Z240RV to tiny homes can lead to conflicts with the BCBC. The BCBC is designed for permanent dwellings and sets out requirements for structural integrity, fire safety, and health and safety that may exceed or differ from those in CSA Z240RV. This discrepancy creates confusion for both builders and regulators. Local authorities, faced with the challenge of regulating these unique structures, often default to CSA Z240RV due to the presence of wheels, even when

the intended use is clearly residential. This can result in the application of inappropriate standards and inconsistent regulatory approaches across the province.

- CSA Z241RV: Standard for Park Model Trailers

CSA Z241RV governs park model trailers, which are larger recreational units designed for placement in designated parks. While offering more living space than typical RVs, park model trailers are still intended for recreational or seasonal use. These units often have restrictions on the use of permanent foundations and are subject to specific zoning and land-use regulations within park settings. Tiny homes on wheels, conversely, are often intended for use on a variety of land parcels, including private lots, and their owners may seek to establish them as permanent residences. The restrictions on foundation type and land use associated with CSA Z241RV make it an unsuitable standard for tiny homes intended for permanent occupancy.

A central issue is the BCBC's inadequate handling of the distinction between recreational and residential use in the context of tiny homes on wheels. This lack of clarity leaves a regulatory gap, forcing local authorities to make ad-hoc decisions and leading to a patchwork of regulations.

C.3 CSA Z240MH and CSA A277MH: Manufactured Home Standards

CSA Z240MH and CSA A277MH are standards related to manufactured homes, which are factory-built structures designed for permanent residential use. These standards offer a more comprehensive framework for regulating tiny homes intended for full-time living.

- CSA Z240MH: Standard for Manufactured Homes

CSA Z240MH sets out detailed requirements for the design and construction of manufactured homes, covering all aspects of a dwelling, including structural systems, electrical systems, plumbing, and heating, ventilation, and air conditioning (HVAC) systems. These standards are designed to ensure the safety, durability, and long-term habitability of manufactured homes.

For high-quality tiny homes on wheels designed for permanent residential use, CSA Z240MH offers a potentially relevant framework. It provides a robust set of requirements that address the same concerns as the BCBC, such as structural integrity, fire safety, and health and safety. Adhering to these standards can provide a pathway for demonstrating that a tiny home is built to a level of quality suitable for residential use.

However, applying CSA Z240MH to tiny homes on wheels also presents challenges. One significant issue is the standard's requirements for foundations, which are typically designed for site-built or manufactured homes intended to be placed on a permanent location. Tiny homes on wheels, by definition, are designed to be mobile, and traditional foundation requirements may not be appropriate for their construction. Additionally, the definition of a "manufactured home" in the BCBC and

related regulations may not encompass the diversity of designs and construction methods used for tiny homes on wheels, excluding many such structures from this regulatory pathway.

- CSA A277MH: Procedure for Certification of Prefabricated Buildings
CSA A277MH establishes a procedure for certifying prefabricated buildings, including manufactured homes, to ensure compliance with applicable standards. This certification process can provide assurance to both regulators and consumers that a factory-built structure meets the necessary safety and quality requirements. For tiny home manufacturers, CSA A277MH certification could be a valuable tool for demonstrating compliance with residential standards. By obtaining certification under this standard, manufacturers can provide evidence that their tiny homes are constructed to a high level of quality and safety. A key challenge, however, lies in adapting the certification process to the unique characteristics of tiny homes on wheels. As mentioned earlier, the interpretation of "foundation" in relation to these structures needs clarification. Furthermore, there needs to be a clear process for how a movable dwelling can be certified under a standard intended for structures that are typically placed on permanent foundations.

C.4 Gaps, Challenges, and BCBC Interface

The current regulatory framework in British Columbia presents several gaps and challenges for tiny homes on wheels. The BCBC lacks specific provisions tailored to these structures, leading to ambiguity in their designation as either recreational vehicles or dwellings. This ambiguity results in inconsistent enforcement across different local jurisdictions.

One of the most significant gaps is the absence of clear guidelines for infrastructure connections, such as electrical, plumbing, and sewage, for movable dwellings. This creates difficulties for tiny home owners seeking to connect their homes to essential services, as local requirements vary widely.

These gaps contribute to several challenges. Conflicting interpretations of existing regulations by local authorities create uncertainty for builders and homeowners, making it difficult to obtain building permits and occupancy approvals. This regulatory uncertainty also leads to challenges in obtaining insurance for tiny homes on wheels, further hindering their acceptance as a viable housing option.

The interface between the BCBC and CSA standards is also problematic. In the absence of specific provincial guidance, local governments often default to applying CSA Z240RV standards, which, as discussed earlier, are not designed for permanent residency. In some cases, local authorities may even disregard the issue, leaving tiny homes on wheels in a regulatory void. This lack of consistent provincial direction results in a fragmented and often contradictory regulatory landscape for tiny homes on wheels in British Columbia.

Appendix D: Technical Panel Member Bios

Gord Baird (Victoria, BC)

International Rainwater Designer & Installer, ARCSA Accredited Professional

Gord brings extensive expertise in integrated regenerative systems, including rainwater harvesting, greywater systems, and waste management. His background in policy analysis and technical research, coupled with his hands-on experience in building Eco-Sense, provided valuable insights into sustainable infrastructure and regulatory considerations. His ability to address both technical and governance aspects was crucial for developing practical THOWs recommendations.

Lexie Boekenkruger (Nanaimo, BC)

Manager, Building Inspection Services, Regional District of Nanaimo

With a background in Architectural and Building Technology from BCIT, Lexie brings crucial expertise in building codes and inspection to the panel. Her experience in managing building inspection services at the RDN provided valuable insights into the practical application of building regulations for THOWs. Her knowledge of construction standards and compliance was essential for ensuring the safety and feasibility within the recommendations.

Lisa Grant, MCIP/RPP (Nanaimo, BC)

General Manager of Development and Emergency Services, Regional District of Nanaimo

With 15 years of public sector experience, including her role as Director of Development Services for the City of Port Coquitlam, Lisa brings extensive planning expertise to the panel. Her Master of Planning from Dalhousie University and her experience in both municipal and regional district governments in BC provided valuable insights into regional planning and development considerations for THOWs.

Robert Kojima (Victoria, BC)

Regional Planning Manager, Islands Trust

As the Regional Planning Manager, Robert provided essential expertise in planning principles and the specific regulatory context of the Islands Trust. His deep understanding of Official Community Plans and local land use regulations was crucial for the panel's work. His contributions were vital in ensuring the THOWs recommendations aligned with the unique needs and constraints of the Trust Area, and his ability to navigate the complex regulatory environment was invaluable.

Paul Nash (Delta, BC)

General Manager, Mint Tiny Homes

Paul brought valuable industry perspective to the panel, drawing on his extensive experience in manufacturing and commercial development. His knowledge of building

codes, coupled with his understanding of tiny home construction, provided practical insights into THOWs discussions. His collaborative approach and ability to bridge industry practices with regulatory considerations were instrumental in shaping the panel's recommendations.

Pamela Robertson (Gibsons, BC)

Founder & CEO, Sunshine Tiny Homes

A pioneer in the Canadian tiny home movement, Pamela brought extensive industry knowledge and advocacy to the panel. As a past president and current member of the Tiny Home Alliance of Canada, she provided valuable insights into international building codes and industry best practices. Her expertise was crucial in shaping the panel's understanding of the THOWs landscape and developing practical recommendations. Her passion for accessible housing solutions was a driving force in the panel's work.

Brad Smith (Victoria, BC)

Island Planner, Islands Trust

Working closely with the Regional Planning Manager, Brad provided valuable expertise on bylaws and THOWs designations. His contributions complemented the strategic planning work, offering detailed insights into the practical application of regulations. His knowledge of specific Islands Trust bylaws and his ability to analyze THOWs-related designations were essential for developing clear and actionable recommendations for the Trust Area.

Mike Turner (Chemainus, BC)

Registered Onsite Wastewater Practitioner - Installer (IN), Planner (PL), ASTTBC

Mike designs onsite wastewater systems for residential and commercial properties. His ASTTBC certifications and experience with septic systems provided vital expertise on THOWs wastewater management. His deep understanding of the Islands Trust context, coupled with his broad knowledge of housing and construction, was key for developing practical and locally relevant recommendations.

Lisa Zosiak (Nanaimo, BC)

Senior Housing Planner, Regional District of Nanaimo

Lisa brought valuable planning expertise to the panel, drawing on her experience as a community and urban planner in Maple Ridge, BC. Her insights were particularly helpful in addressing affordability issues related to THOWs development. Her understanding of housing dynamics and her contributions to the panel's discussions on accessible housing options were essential for developing equitable recommendations.

Appendix E: Technical Panel Charter

Technical Panel Charter

Section 1: INTRODUCTION

The Islands Trust is committed to exploring innovative solutions to address the critical shortage of affordable housing within its jurisdiction. This includes investigating the potential of Tiny Homes on Wheels (THOWs) as a viable housing option. To facilitate this exploration, a Technical Panel has been established to provide expert analysis and recommendations regarding required designations, siting, planning and building codes. This Charter outlines the purpose, scope, responsibilities, and operating procedures of this Technical Panel.

Section 2: PURPOSE

The primary purpose of the Technical Panel is to provide expert advice to the Steering Committee regarding the enablement of THOWs within the Islands Trust Area. The Panel will focus on identifying and addressing regulatory barriers, exploring potential code modifications or exemptions, and developing practical solutions to facilitate the safe and appropriate integration of THOWs as a reasonable accommodation in the Islands Trust Area.

Specifically, the Panel will:

- Analyze existing building codes, regulations, and zoning bylaws relevant to THOWs, including the British Columbia Building Code and related standards.
- Identify potential barriers to THOWs development
- Propose strategies to mitigate barriers, and identify potential agencies who would assist and/or lead.
- Develop clear and actionable recommendations for code modifications, alternative compliance pathways, or alternative regulatory approaches.
- Consider the unique characteristics of THOWs, such as their mobility, size, and potential for low-impact and off-grid systems.
- Ensure that recommendations are practical and feasible, and that affordability and accessible housing values are central to the recommendations.
- Ensure that recommendations support the mandate of the Islands Trust, including the protection of the natural environment and community well-being.

Section 3: SCOPE

The Technical Panel's scope of work encompasses the following:

1. Code and Regulatory Analysis: A detailed review of relevant codes, regulations, and bylaws, focusing on their applicability to THOWs. This includes identifying potential conflicts, gaps, and opportunities for modification.

2. Technical Discussions and Deliberations: Facilitated discussions and knowledge sharing among panel members to explore technical solutions and address specific challenges related to

THOWs construction, safety, siting and zoning considerations, servicing and integration. Anticipate 2 virtual meetings, and 1 in-person meeting between Feb 1st and March 31st, 2025.

3. Development of Recommendations: Formulating specific, actionable, and well-justified recommendations for the Steering Committee regarding code modifications, alternative compliance pathways, or alternative regulatory frameworks.

4. Consideration of Key Issues: Explore and address key issues such as:

- Zoning and land use considerations
- Site planning and integration
- Requirements for services (water, sewer, power)
- Certification options and BC Building Code compliance
- Structural integrity and safety
- Electrical, plumbing, and mechanical systems
- Insurability
- Explore option to request a “Local Government Variance” under Section 7 of the BC Building Act
(https://www2.gov.bc.ca/assets/gov/farming-natural-resources-and-industry/construction-industry/building-codes-and-standards/guides/baguide_sectionb1_june2016.pdf p. 6)
- Energy efficiency and sustainability
- Mobility and transportability

5. Collaboration and Communication: Working collaboratively with the Steering Committee and other stakeholders to ensure effective communication and alignment.

Section 4: PANEL MEMBERSHIP

The Technical Panel will be composed of experts in relevant fields, including (but not limited to):

- Tiny Home Construction and Building Science
- Plumbing, Water and Wastewater Management
- Building Code Compliance
- Planning and Zoning

Panel members have been selected based on their expertise, experience, and locality in relation to the Islands Trust Area. The Steering Committee will be responsible for the final confirmation of the Panel Members. To date, conversations with the following individuals have been held and these individuals have confirmed their interest and ability to be involved in the Technical Panel on March 12th:

1. Tiny Home Construction and Building Science:

- Paul Nash, General Manager, Mint Tiny House Company (Delta, BC): Large-scale Tiny Home builder
- Pamela Robertson, CEO, Sunshine Tiny Homes (Port Mellon, BC): Mid-sized Tiny Home builder

2. Plumbing, Water and Wastewater Management:

- Mike Turner, Owner, Turner Designs (Ladysmith, BC): Water and wastewater designer and engineer

- Gord Baird, Eco-Sense and Councillor, District of Highlands (Victoria, BC), and Chair, CRD Regional Water Supply Commission (Victoria, BC), and Chair, JDF Water Distribution Commission (Victoria, BC)

3. Building Code Compliance, and Planning and Zoning:

- Lisa Grant, General Manager, Development & Emergency Services, RDN (Nanaimo, BC)
- Lexie Boekenkruger, Superintendent, Building Inspection Services, RDN (Nanaimo, BC)
- Lisa Zosiak, Senior Housing Planner, RDN (Nanaimo, BC)
- Robert Kojima, Regional Planning Manager, Islands Trust (Victoria, BC)
- Brad Smith, Island Planner, Islands Trust (Victoria, BC)

* Given that there are no material issues regarding Fire Safety as a stand alone issue in enabling the development of THOWs in the Trust Area, we have not sought out an independent expert on Fire Safety. Project management recommends that other members of the Technical Panel be relied upon to speak to Fire Safety issues, if needs be.

Section 5: ROLES AND RESPONSIBILITIES

- *Panel Members:*
 - Actively participate in panel meetings and discussions.
 - Contribute their expertise and knowledge to the analysis and development of recommendations.
 - Review and provide feedback on draft reports and recommendations.
 - Adhere to the project timeline and deliverables.
- *Project Manager (Simon Reid):*
 - Facilitate panel meetings and discussions.
 - Provide administrative and logistical support to the panel.
 - Coordinate communication between the panel and the Steering Committee.
 - Prepare meeting minutes and other documentation.
 - Ensure the project stays on track and within budget.
 - Prepare and deliver final report with recommendations to the Steering Committee.

Section 6: MEETING SCHEDULE

The Technical Panel will meet in person at 10am on Thursday March 12th at the Marriott Courtyard in downtown Nanaimo. Additional virtual meetings , though not expected, may be required, to be held on an “as needed” basis (in person or virtually), between February 1st and March 28th, 2025.

Section 7: DELIVERABLES

The Technical Panel will provide the following deliverables to the Steering Committee:

- *Analysis Report:* A report analyzing existing building codes, regulations, and current and potential zoning options relevant to THOWs.

- **Recommendations Report:** A comprehensive report outlining specific recommendations to enable and regulate THOWs, including but not limited to:
 - o Acceptable BC Building code alternatives that meet the Code's Functional Objectives
 - o BC Building Code potential amendments
 - o Policy and zoning options
 - o Amendments to land use bylaws
 - o Siting and use
 - o Alternative compliance pathways
 - o Alternative regulatory approaches, such as requesting a local government variation under section 7 of the BC Building Act
- **Meeting Minutes:** Detailed minutes of all Technical Panel meetings.

Section 8: REPORTING TO THE STEERING COMMITTEE

The Project Manager will provide regular updates to the Steering Committee on the Technical Panel's progress, as defined in the Steering Committee Terms of Reference.

Section 9: DECISION-MAKING

The Technical Panel will strive to reach consensus on its recommendations. If consensus cannot be reached, differing viewpoints will be documented and presented to the Steering Committee for consideration. The Steering Committee will make the final decisions regarding recommendations.

Section 10: TIMELINE

The Technical Panel's work will be conducted according to the project timeline established by the Steering Committee (as outlined in the original proposal and subject to updates), as follows:

Activity	Date	Format
Pre-workshop Interview (1hr)	December 17th, 2024 to March 7th, 2025	Video call
Technical Panel Workshop (10am to 4pm)	March 12th, 2025	In Person Workshop
Final Report Interview (1hr)	March 19th, 2025 to March 26th, 2025	Video call

Section 11: CHARTER DURATION

This Charter shall remain in effect until the completion of the project or until it is amended or revoked by the Steering Committee.

Appendix F: Technical Panel Workshop Agenda

Date: Wednesday March 12th, 2025

Time: 10:00am - 4:00pm (Lunch: Noon - 1:00pm)

Location: Master Boardroom, Marriott Courtyard, 100 Gordon St, Nanaimo, BC

Objective: To explore and recommend the regulatory framework required to enable the development of Tiny Homes on Wheels in the Islands Trust Area.

AGENDA

10:00 AM - 10:15 AM: Welcome & Introductions

- Welcome and Opening Remarks (Project Overview, Goals, and Expected Outcomes)
- Introductions of Technical Panel Members
- Review of Workshop Agenda and Objectives

10:15 AM - 11:00 AM: Defining THOWs: Current Status & Challenges

- Presentation: Overview of THOWs:
 - Current Definitions and Designations
 - Existing Regulatory Landscape
 - Current Challenges: Designation, Building Standards, Planning, Inspection, Insurance
- Open Discussion:
 - Clarifying Panel Members' Understanding of THOWs
 - Identifying Key Issues and Concerns from Each Professional Perspective

11:00 AM - 12:00 PM: Building Standards & Inspection Protocols

- Review:
 - Comparison of CSA Standards (Z240/Z241) vs. BC Building Code for Homes, ADUs, Manufactured Homes
 - Best Practices in THOWs Construction and Materials
 - Current Inspection Gaps and Challenges
- Breakout Groups:
 - Group 1: Building Standards - Developing Recommendations for THOWs Construction Standards (Potential alignment with BC Building Code/ADU/Manufactured Home standards).

- Group 2: Inspection Protocols - Designing a Comprehensive Inspection Process for THOWs (Integration with existing municipal processes).
- Report Back & Discussion:
 - Each group presents their findings.
 - Open discussion to refine recommendations and identify potential solutions.

12:00 PM - 1:00 PM: Lunch Break

1:00 PM - 2:00 PM: Planning & Siting Considerations

- Review:
 - Current Municipal Planning Challenges for THOWs (Zoning, Minimum Size, Density, Infrastructure)
 - Best Practices for Integrating THOWs into Community Plans
 - Siting Considerations: Water, Sewer, Electrical Connections
- Open Discussion:
 - Exploring Zoning Options for THOWs (Primary, Secondary, or Dedicated THOWs Parks Use Cases)
 - Addressing Infrastructure and Servicing Requirements
 - Discussing how to create planning tools that enable THOWs.

2:00 PM - 3:00 PM: Designation, Water, and Insurance

- Review:
 - Exploring Alternative Designations for THOWs (Beyond "RV/Mobile Home")
 - Water experts introduction on safe water connection and waste water disposal
 - Insurance Challenges and Potential Solutions (Risk Assessment, Policy Development)
- Breakout Groups:
 - Group 1: Designation & Water - Developing a clear designation for THOWs and water/wastewater solutions.
 - Group 2: Insurance - Identifying Strategies to Improve THOWs Insurability (Documentation, Certification, Partnerships).
- Report Back & Discussion:
 - Each group presents their findings.
 - Open discussion to refine recommendations and identify potential solutions.

3:00 PM - 3:45 PM: Developing a Regulatory Framework Roadmap

- Facilitated Discussion:
 - Prioritizing Key Recommendations from the Day's Discussions
 - Identifying Actionable Steps for Implementing the Regulatory Framework
 - Developing a Timeline for Implementation

- Discussion and recommendations of key accountabilities for each step.

3:45 PM - 4:00 PM: Wrap-Up & Next Steps

- Summary of Key Outcomes and Action Items
- Discussion of Follow-Up Interviews and Communication
- Thank You and Closing Remarks

Post-Workshop Activities:

- Finalization of recommendations and report completion will be coordinated remotely by Simon Reid (Project Manager), with the assistance of Rob Kroeker (Project Assistant), for submission to the Steering Committee by March 28th.

Appendix G: Technical Panel Workshop Minutes

Tiny Homes on Wheels Technical Panel Workshop Minutes of a Meeting

Date: March 12, 2025

Location: Saysutshun Room, Courtyard Marriott, 100 Gordon St, Nanaimo, BC

Members Present: Robert Kojima, Regional Planning Manager, Islands Trust
Brad Smith, Island Planner, Islands Trust
Pamela Robertson, Founder, Sunshine Tiny Homes
Gord Baird, Councillor, District of Highlands and Chair, CRD Regional Water Supply Commission
Lisa Zosiak, Housing Planner, RDN
Mike Turner, Owner, Turner Designs
Lisa Grant, General Manager, Development and Emergency Services, RDN
Lexie Boekenkruger, Superintendent, Building Inspection Services, RDN

Member Regrets: Everett Hann, Building Inspector, RDN

Staff Present: Simon Reid, Project Manager, Simon Reid Consulting
Rob Kroeker, Planning Services Administrative Assistant, Islands Trust / Recorder

CALL TO ORDER

- Project Manager Simon Reid called the meeting to order at 10:10 a.m.
- He expressed gratitude that the workshop was occurring in the home and territory of the Snuneymuxw, Snaw-naw-as, and Stz'uminus people, upon whose ancestral lands we live, work and gather.
- He spoke to the uncertain regulatory landscape for tiny homes on wheels in the Islands Trust Area and jurisdictions along the south coast of BC, referencing building standards, inspection and servicing, zoning, and bylaw compliance as key themes of the workshop.

INTRODUCTIONS

The workshop participants introduced themselves, speaking to their experience and naming goals for the day's work, including:

- Education to foster understanding and address misinformation around tiny homes.
- Learning and providing knowledge towards tackling the underhousing problem and provisional dwellings.
- To add clarity regarding underhousing from a planning perspective, with awareness of the challenges elected officials face in tackling this problem while

balancing health and safety concerns.

- Breaking down all the reasons why enablement won't work, in order to find a solution with a diverse group of experts working in alignment.
- To view tiny homes as a permanent structure under existing regulations and satisfy regulatory compliance from a servicing perspective.
- Using the lens of affordability as a driver for this initiative, and considering whether tiny homes on wheels are an accessible solution for low-income households or geared towards middle-income households.
- Ascertaining how local governments around BC are treating tiny homes on wheels, and if allowed, under what circumstances?
- Understanding how tiny homes on wheels can be approved within existing permit processes, with provincial regulations currently discouraging their approval.
- Working collaboratively with other jurisdictions towards solutions and seek guidance from one another to move forward in a similar way.
- Recognizing what affordability looks like in rural areas versus municipalities with high densities of housing.
- Taking the opportunity to work together with the tiny home building industry and categorize tiny homes on wheels as something that can be permitted, so that residents can be assured their dwellings are legal, and can procure financing and insurance.

Following introductions, the workshop proceeded by screening a video exploring the features and building standards of a recent model tiny home on wheels. Project Manager Reid explained that the purpose was to establish a common understanding of the current standards employed in tiny home building.

1. **Defining Tiny Homes on Wheels (THOWs): Current Status and Challenges**

Project Manager Reid introduced the topic, beginning by encouraging the Technical Panel to consider the definition of a tiny home on wheels by discussing the characteristics that determine, or exclude, dwellings from this category. Technical Panel discussion included:

Defining Tiny Homes on Wheels

- Standards not applicable to tiny homes on wheels include the CSA Z241 Park Model Trailers designation, and the CSA Z240 RV Series designation of units primarily designed as temporary living quarters.
- 10 years ago, builders found a standard that fit moveable tiny homes, the CSA Z240 standard. Since then, many design and build to the CSA Z240 MH standard, with units on wheels but satisfying the BC Building Code and permitting standards. This is something the Tiny Homes Builders Association is trying to help builders meet across Canada.
- Has there been discussion in the building industry about the CSA A277 standard for modular homes? In the last decade, a shift has occurred from using RV designation to new park models which are the same layout and plans as A277 offerings.
- The Implementation Guide for Small Scale Multi Unit Housing (Bill 44) explicitly states that recreational vehicles are not to be used as full-time residences.
- Two major challenges identified by building departments are tiny home lofts with ladders

and ensuring proper foundations.

- The Tiny Homes Builders Association has had conversations with CSA to address these issues with CSA Z240 MH Series, producing units built with egress and staircases to code. Non-compliant staircases are generally certified as RV.
- Intertek (international) and QAI (BC) provide a high level of CSA certification inspection that many builders comply with.
- Builders are inspected randomly and frequently for certification, and adhere to stringent standards.
- There are even higher inspection standards such as Washington State Labor and Industries (L&I) and every unit sold into WA that is 10-12 ft wide needs their stamp. Safety standards are robust such as a 4x4 roof beam, which is often wood and must be metal by WA L&I standards.
- Inspection of the foundation and servicing connections will be required, and building construction is assured with certification such as with mobile homes.
- Intertek standards bring tiny home builders close to passive housing, with higher standards compared to that of the manufactured home industry.
- One of the challenges is communicating what's being achieved in building standards: egress for fire safety, wall thickness, and legal staircases are elements that are not in typical marketing material.
- Tiny home builder standards generally far exceed the building standards of recreational vehicles. *Differentiating from recreational vehicles is an imperative for the industry.*

Inspection Protocols

- A checklist or guideline that specifies standards is useful, such as the City of Fresno, CA Development and Resource Management Department guidelines for tiny homes, which demonstrate how this guidance is communicated in other jurisdictions.
- The foundation challenge is easily solvable with helical piles, which are environmentally friendly compared to poured concrete, requiring only two piles on each end for a load-bearing foundation.
- Companies that do helical pile installation provide engineering reporting to municipalities. The piles are bolted or welded to the tiny home frame.
- Tiny homes on a foundation can in theory get building permits and approvals, and zoning is not the obstacle, as it can be amended.
- The issue is that there is a political reluctance to allow something with no inspection regime established. It should be safely sited, connected to a wastewater system, and provided with potable water.
- If the CSA standard can be assured for models with Intertek certification, it could be acceptable if an engineer is willing to say that the unit meets the intent of the building code.
- *Site-built tiny homes without certification will be a concern of local governments.*
- NOAH certification is viewed as problematic by RDN inspection services.
- Pre-approved plans, such as the City of Vancouver's approach with laneway houses, could improve uptake across builders and help with municipal certification and inspection after vetting.
- If the wheels of a tiny home are left on, but code requirements are met for safety, it should not be problematic from a local government perspective.

- The ALC views wheels on mobile homes favorably as they are seen as more temporary and it could be moved for agricultural activities.
- Challenges from a local government perspective are singularly built tiny homes or homes not built to exacting code-compliant standards. *The benefit of a building permit being issued is preferable to pathways for alternative solutions in design.*
- No applications for tiny homes on wheels are received by the RDN to date, perhaps because of misinformation about permissibility.
- It is likely that approvals could be granted based on the CSA Z240 MH standard, and a foundation or tie downs or helical piles, as wheeling the home on to the site will not be sufficient.
- Temporary Use Permits are addressing use in many regions as a provisional solution. The intention with Temporary Use Permits is that the unit eventually comes into compliance.
- Other jurisdictions such as Grand Forks have permission specifically for tiny homes on wheels written into their bylaws, and their work could be potentially replicated.

Are Tiny Homes on Wheels Named Properly?

- Tiny homes on wheels nomenclature has been around for a decade and is well entrenched.
- The word “tiny”: what are the stipulations and is it meaningful and approvable?
- The popular understanding of tiny homes begets unclear terms. One tiny home definition comes from the ASTM International Committee for Tiny Houses: 400 sq ft or less is put forward as the standard.
- The building industry struggles with this: some are dogmatic about a 30 ft size for tiny homes, but Mint Tiny Homes makes 12x44 ft homes similarly. If Mint moved away from the tiny home vernacular, how would consumers find their products as they search?
- Builders see that if planning officials and building inspection staff do not fully grasp the standards applied to tiny homes versus that of RVs, then it is a challenge to explain those differences while marketing to purchasers.
- The term “manufactured home” has a stigma attached to it from past building practices.
- The tiny home name seems fixed, but what matters for local government staff is whether it complies with certification, potable water, wastewater system, and foundation, and siting, and those elements are critical over terminology.
- What is the intent of the BC Building Code and what is trying to be achieved by its provisions? Local government staff are necessarily risk averse.
- Local governments are concerned with building code compliance and the CSA standard that tiny homes on wheels are certified under, and not the fact that they are on wheels and moveable.
- What about calling them “certified” or “legal” tiny homes on wheels to fulfill marketing and assurance needs? Builders report that the CSA Group may ask them to remove such wording.

2. Building Standards and Inspection Protocols

Following this discussion, the participants formed breakout groups to assess key issues.

Breakout Group 1 discussed Building Standards. Their key question was: What are the building standards to aim for and what should the tiny home building industry be held to account on?

Breakout Group 2 discussed Inspection Protocols. Their key question was:

What questions and standards need to be settled for inspecting tiny homes on wheels?

Breakout Group 1, Building Standards:

- Assurances of Intertek and QAI resolve questions around the build through CSA standard compliance, using one of the CSA Z240 or A277 standards. The CSA Z240 MH standard is “double tagged”, having to go through two certification processes.
- Intertek and QAI are the third-party liability holders and verifiers who inspect and pass units based on CSA standards.
- Certification through Intertek is robust, and the main aspect is to ensure that needs for potable water, wastewater, siting, health and safety are met.
- A checklist supplied by local governments could provide guidance to potential owners regarding the above elements.
- *If a self-builder wishes to approach tiny homes without an initial building permit, there is a pathway for them to reach the requisite certification to the appropriate CSA standard, but it will be challenging and must be documented rigorously from the start of the build.*
- *A self-builder may be better served to build a small residential building under the residential building code and go through alternative solutions of the ADU pathway from a dwelling standpoint. It would then require the same inspections as for standard construction.*

Breakout Group 2, Inspection Protocols:

- Certification covers everything within the building to the appropriate CSA standard. External to the tiny home is where inspection hurdles are, such as servicing, siting, water, and locking it to a foundation acceptable to the permitting body.
- A structural engineer acceptable to a local government could produce a report regarding how the tiny home is anchored to the ground to a satisfactory degree for a building permit.
- A design and filing for wastewater servicing with the health authority is required, on the accountability of a Registered Onsite Wastewater Professional.
- Municipal water service is covered by municipal permitting. For an onsite well, a single dwelling does not need a well permit, but a second dwelling will trigger a need for a well technician or hydrogeologist assessing safety and flow per hour.
- Regarding foundation solutions such as helical piles, reliance can be placed on the structural engineer to meet requirements. A load rating for each pile and a geological survey are performed to design a helical pile foundation.
- The foundation technique could affect the affordability of tiny homes, with four piles for a secure foundation, if not load bearing, costing roughly \$6,000.
- *Site-built tiny homes bring more challenges, with individual builds difficult to certify.*
- Whose responsibility would it be to inspect and certify a tiny home that is already built? In one case, Mint Tiny Homes connected with home buyers from a builder that had gone under, and finished some partly built homes, finding that certification with Intertek in this case was prohibitively costly and difficult.
- *In light of the above, for completed site-built homes, there is no realistic path to be certified, as one would have to have photo documentation of every phase of the house being built. The path is to start correctly within the approval process, even if site-built.*

After this exercise, the workshop paused for lunch from 12:45 p.m. to 1:30 p.m.

AFTERNOON SESSION

3. Planning & Siting Considerations

Project Manager Reid introduced the topic, with reference to the case of a family with multigenerational living aspirations experiencing bylaw enforcement upon their recently installed tiny home. Technical Panel discussion included:

- A community's Official Community Plan sets out its vision and values.
- The zoning bylaws and servicing regulations host specifics regarding how one's property is used in its current state.
- Development permits are regulatory and specific in guiding development in areas with environmental sensitivity, or for form and character.
- Zoning bylaws and servicing regulations pinpoint where and how a tiny home on wheels can be utilized.
- Zoning considerations are at the discretion of each local government. Even within a regional district, there can be vast differences between electoral areas.
- Depending on how the bylaw is crafted, a tiny home on a foundation may meet the zoning bylaw definition of a dwelling and therefore go through the building permitting process.
- One potential tool could be a density swap of a smaller primary house footprint for an additional tiny home on a lot.
- If a local government wanted to permit tiny homes on wheels as a form of occupancy, it might look specifically at defining a tiny home on wheels in its bylaws and then making it a permitted use in the zoning bylaw.
- Zoning bylaw amendments might also require an Official Community Plan amendment in order for those two to be congruent.
- If a tiny house could be built on a trailer that is certified to a CSA standard, meets the BC Building Code, and is affixed to a foundation, will it be approved by local government? Zoning regulations and definitions must be met.
- For example, a cottage on North Pender Island is defined as a dwelling with limited floor area that is on a lot where there is another dwelling. A provision in the zoning bylaw would have to allow for a cottage, or a tiny home on wheels.
- The Province is pushing municipalities to allow more secondary suites and to densify (Bill 44). But for land to be suitable, is there a proper buildable footprint with proper access and egress, septic fields, development permit areas in effect, and other ameliorating concerns?
- A health and safety perspective is critical when reviewing projects as part of the permit process, with access for emergency services being a top priority in rural areas.
- Many Islands Trust Area lots are on small water systems and will not accept intensifying use or hookups, and a patchwork of allowed areas on the islands may result.
- *There is a risk tolerance question for elected officials. Saturna Island Local Trust Committee for instance accepts risk in that they have amended their bylaws to allow living in a recreational vehicle, as long as it is serviced.* Perhaps this is a time-limited issue while efforts go into building non-market and other affordable modes of housing.
- Most local governments allow ADUs, but some have seen inquiries for tiny home cooperative villages with more intensive land use, and in a rural area there are considerations around that intensity.
- Minimum sizes for ADUs have been traded for size maximums in many regulatory jurisdictions.

- Does a certified tiny home put on a helical pile foundation become a building by definition? Due diligence needs to be applied to ascertain if the local zoning regulation allows a secondary dwelling from a density perspective.
- Sprawl is costly, and the provincial government wants growth and density in the right places to be sustainable long term from a servicing perspective. Something that can be moved on and off the lot easily may be a desirable option to address these concerns.
- Flexibility exists in zoning bylaws and local regulations to suit each community, and location- specific guidance will be mandatory.

Best Practices for Integrating Tiny Homes on Wheels into Bylaws:

- There is a drive to get this to work, in one jurisdiction, for a benchmark model on zoning, inspection, and servicing.
- The initial hurdle of categorical rejection on the basis of being a tiny home on wheels is the hurdle to surpass, and once it is demonstrated conclusively in a jurisdiction, then more may follow suit through bylaw amendments.
- *In the case of Islands Trust, each Local Trust Committee has unfettered authority to amend its bylaws.*
- *If a land use bylaw needed to be amended, direction to planning staff from the Local Trust Committee could occur to examine amendments which enable tiny homes on wheels.*
- Each individual Local Trust Committee's land use bylaw(s) would need an amendment, and each must be looked at separately in its own context, because for instance some LTCs' bylaws are less specific about what constitutes a dwelling.
- A model (templated) bylaw including a definition of tiny homes on wheels could be designed for each Local Trust Committee to have a place to begin this discussion.
- A model or pilot project could demonstrate a pathway for other jurisdictions to follow.
- For a pilot project, integration between RDN building inspection and planning services under the same local government is a conducive environment. On the southern Gulf Islands, Islands Trust would require collaboration with CRD Building Inspection, which is an authority external to Islands Trust not currently involved in this project.
- *There is a need for education of building officials, through channels such as the Building Officials' Association of BC, their Annual Conference, and Lunch + Learns, to familiarize inspectors and officials with the issues related to tiny homes on wheels.*
- *Planners have a peer learning network through the Planning Institute of BC. RPPs are members, and this could present an excellent opportunity to present how tiny homes on wheels can meet requirements.*
- The need for more housing, rentals, and affordability, creates a situation where municipalities and local governments may be able to identify suitable areas.
- If tiny homes on wheels can be approved, then local governments can demonstrate how this will help meet community housing needs in their Housing Needs Reports and OCPs.
- The Islands Trust Housing Options Toolkit is a good example of a framework provided to Local Trust Committees, and then they can discuss and prioritize as it suits their constituencies.

4. Designation, Water, and Insurance

- Registered Onsite Wastewater Professionals and Island Health manage wastewater, up to a certain literage for ROWPs.

- Inspection responsibility was shifted from health authorities to these professionals in 2005.
- The health authority seeks assurance that any system installed will not be a detriment to health and that it meets the parameters of the Sewerage System Standard Practices Manual. After design and installation, a permit is given for two years while it is reviewed, approved, and filed by the health authority, and if there are issues with the system, responsibility is assumed by the wastewater professional.
- Whether the structure in question is a tiny home or a mansion, the health authority wants to know that a system is adequate and is the responsibility of a wastewater professional to design appropriately with regard to riparian zones, setbacks, and wells.
- ROWP tests flows, soil samples, percolation tests, sites septic components and other elements of servicing.
- Wastewater systems including composting toilets and grey water are part of Sewerage System Standard Practices Manual since 2016.
- Potable water: if there is a chlorinated municipal source, then it is a matter of ensuring you meet plumbing codes for service, which is certified through plumbing inspection.
- Dealing with a non-municipal source such as well or rainwater and if it is a sole source, proof of potable water with a test will be required.
- Two dwellings (including a part-time or recreational cottage) sharing a single water source is considered a small water system and necessitates interface with the Drinking Water Protection Regulation and Drinking Water Officer's Guide. The health authority gives an operating permit and testing regime.
- A single dwelling will be subject to the regulations of local government. *Water systems for tiny homes on wheels do not have to come through the main dwelling's system.*
- A key consideration is that potable water certified materials are used with regard to off-grid potable water harvesting and rainwater catchment, such as roofing and conveyance materials.
- If the house is connected to municipal water and the smaller dwelling is an independent rainwater harvesting system that is not connected, a back flow preventer is required.
- City water is easier because of chlorination, but meeting code comes down to proper horizontal separation of pipes.

5. Developing a Regulatory Framework Roadmap

- Tiny homes on wheels are to be certified under the CSA Z240 MH standard or CSA A277 modular home standard.
- CSA Z240 MH definition: a home built on a steel frame, subject to third party inspection.
- CSA A277 definition: a modular home built to planned standards requiring BC Building Code compliance.
- By meeting the BC Building Code, tiny homes on wheels are brought into standard local government approval processes, and then consideration is given to site-specific elements: preliminary work for siting, servicing, and geohazards in the normal course of receiving a building permit.
- Prescriptive guidance for foundation and tie-down options is required.
- *From an inspection standpoint, the willingness to inspect tiny homes on wheels and issue permits will require an educational and outreach effort to building officials and departments.*
- When these prerequisites are in place, zoning authorities such as Local Trust

Committees can review local bylaws and definitions therein to ensure that tiny homes on wheels are permitted by zoning; or amend zoning bylaws and OCPs if necessary.

- Local governments should consider directing staff to draft standard provisions that could be applied when considering zoning bylaw amendments.
- Persistent misinformation and confusion around tiny homes on wheels can be informed by local governments providing verified information.
- Engagement between industry and local government is required, discovering pinch points and demonstrating a path to which builders can respond.
- Advocacy with provincial decision-makers and communication of successes is critical.
- Meeting certification standards and being within the permitting process means it is easier to access traditional lending for tiny homes on wheels.
- A builder reports that financing is often done through RV loans at a higher rate from less conventional lenders. Financial institutions who will loan for and insure a CSA Z240 MH should insure a tiny home on wheels as described.
- It is important to understand the distinction between “certifiable” or “legal” tiny homes on wheels versus site-built or DIY tiny homes, which could also be viewed as “increased liability” tiny homes.
- There is recognition that RVs and other such ad hoc dwellings are being used in the Islands Trust Area and elsewhere, but already-built dwellings will be extraordinarily difficult to be certified by Intertek or QAI under the CSA standards identified.

6. Next Steps and Task Assignment

- This project is completed at the end of March, with the final report produced by March 28 to submit to the Tiny Homes on Wheels Project Steering Committee.
- There will be one more round of discussion for Technical Panel members with the Project Manager. He will solicit any suggested changes to the final report.

ADJOURNMENT

The workshop adjourned at 3:50 p.m.

Certified Correct:

Rob Kroeker

Rob Kroeker, Planning Services Administrative Assistant / Recorder

Appendix H: NOAH Remote Inspection Information

The National Organization of Alternative Housing (NOAH) Inspections is a prominent third-party inspection service designed to ensure the safety and code compliance of tiny homes, particularly those built on trailers (THOWs). NOAH provides a remote inspection process, leveraging technology to streamline the verification of construction standards. This system has gained traction within the North American tiny home community, offering builders and owners a means of demonstrating the quality and integrity of their dwellings.

NOAH's inspection process typically involves a combination of document review, photographic and video evidence, and, in some cases, virtual or on-site inspections. Builders submit detailed plans, specifications, and construction documentation to NOAH, which are then reviewed by certified inspectors. The use of digital tools allows for the efficient transmission and evaluation of this information, reducing the need for extensive travel and on-site assessments. This remote capability is particularly advantageous for builders located in remote areas or those seeking to minimize inspection costs.

The NOAH inspection covers a range of critical building components, including structural integrity, electrical systems, plumbing, heating, ventilation, and fire safety. Inspectors verify that the construction adheres to relevant building codes and industry standards, ensuring the safety and habitability of the tiny home. Upon successful completion of the inspection, NOAH issues a certification, which serves as a testament to the home's compliance with established standards. This certification can be valuable for insurance purposes, financing applications, and resale transactions.

A significant aspect of the NOAH system is its focus on American National Standards Institute (ANSI) standards, specifically ANSI A119.5 for recreational park trailers and ANSI 119.2 for recreational vehicles. These standards are widely recognized and accepted in the United States, providing a framework for the safe construction and operation of recreational vehicles and park model tiny homes.

However, it is crucial to note that NOAH certifications, being primarily based on ANSI standards, are not directly applicable or compliant with Canadian building codes and regulations. Canada has its own set of national and provincial building codes, which may differ significantly from ANSI standards. For example, the National Building Code of Canada (NBCC) and provincial variations like the British Columbia Building Code (BCBC) establish specific requirements for structural design, electrical systems, plumbing, and fire safety.

Consequently, while a NOAH certification may indicate a high level of construction quality, it does not guarantee compliance with Canadian regulations. Tiny home builders and owners in Canada must ensure that their dwellings meet the requirements of the applicable Canadian building codes and obtain necessary permits and approvals from local

authorities. Reliance on NOAH certification alone may lead to regulatory issues and potential safety hazards.

In summary, the NOAH remote inspection system offers a valuable service for verifying the quality and code compliance of tiny homes within the American context. However, due to the divergence between ANSI and Canadian building standards, NOAH certifications are not a substitute for compliance with Canadian regulations. Builders and owners in Canada must prioritize adherence to national and provincial building codes to ensure the safety and legality of their tiny homes.

Appendix I: References and Research Sources

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Photo credit: Sunshine Tiny Homes

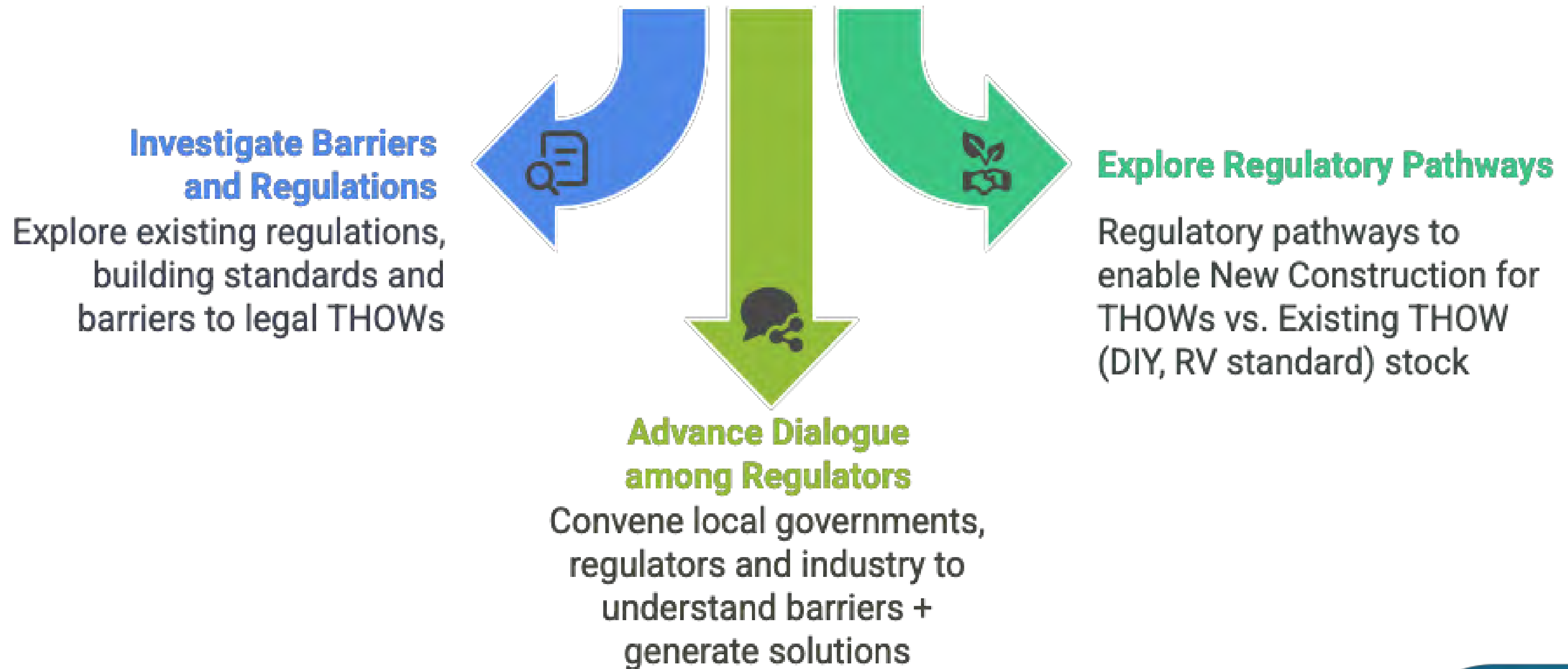
Tiny Homes on Wheels in the Trust Area Project

*Presented by Tobi Elliott, Vanessa Craig,
Lisa Grant and Lexie Boekenkruger*

12/04/2025



Tiny Homes on Wheels (THOW) as Housing Options in the Trust Area



Tiny Homes on Wheels in the Trust Area (& beyond!)



Islands Trust

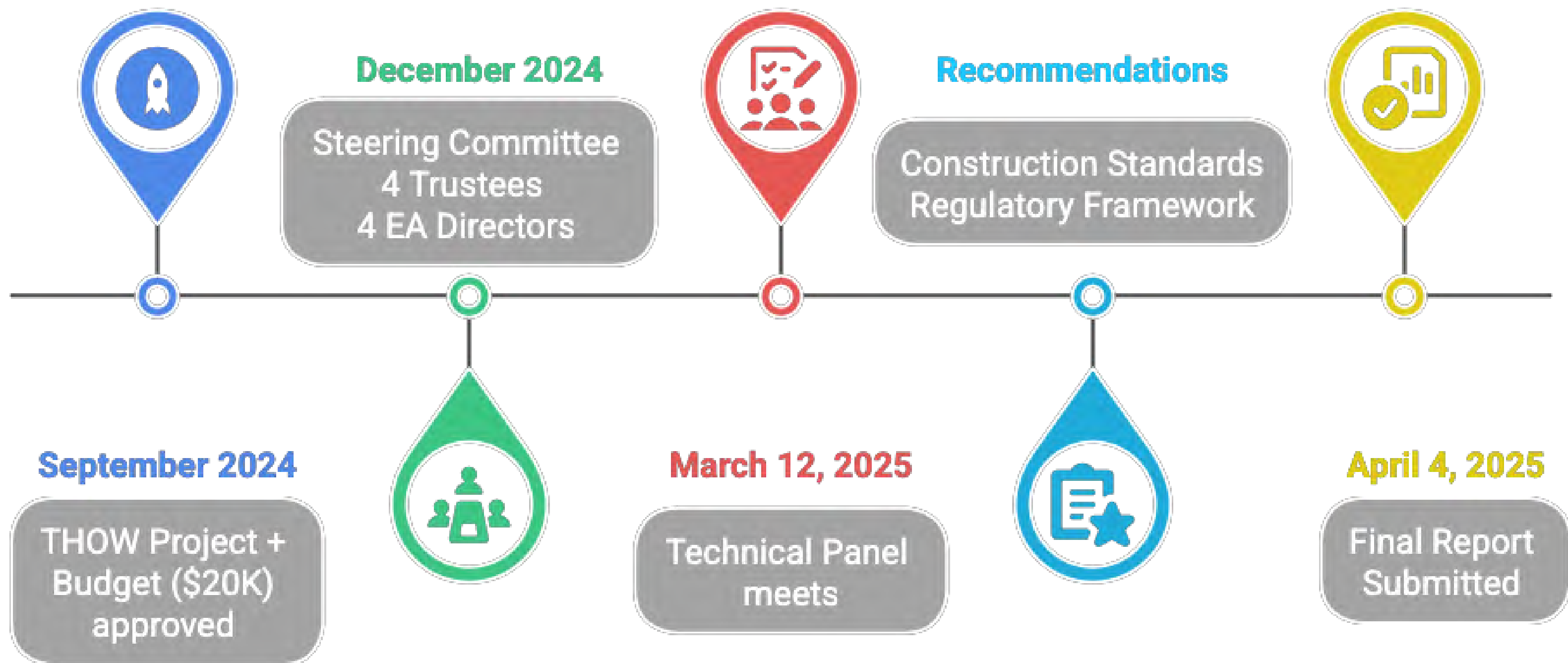
Regulatory Context required Partnership & Collaboration





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Governance & Oversight



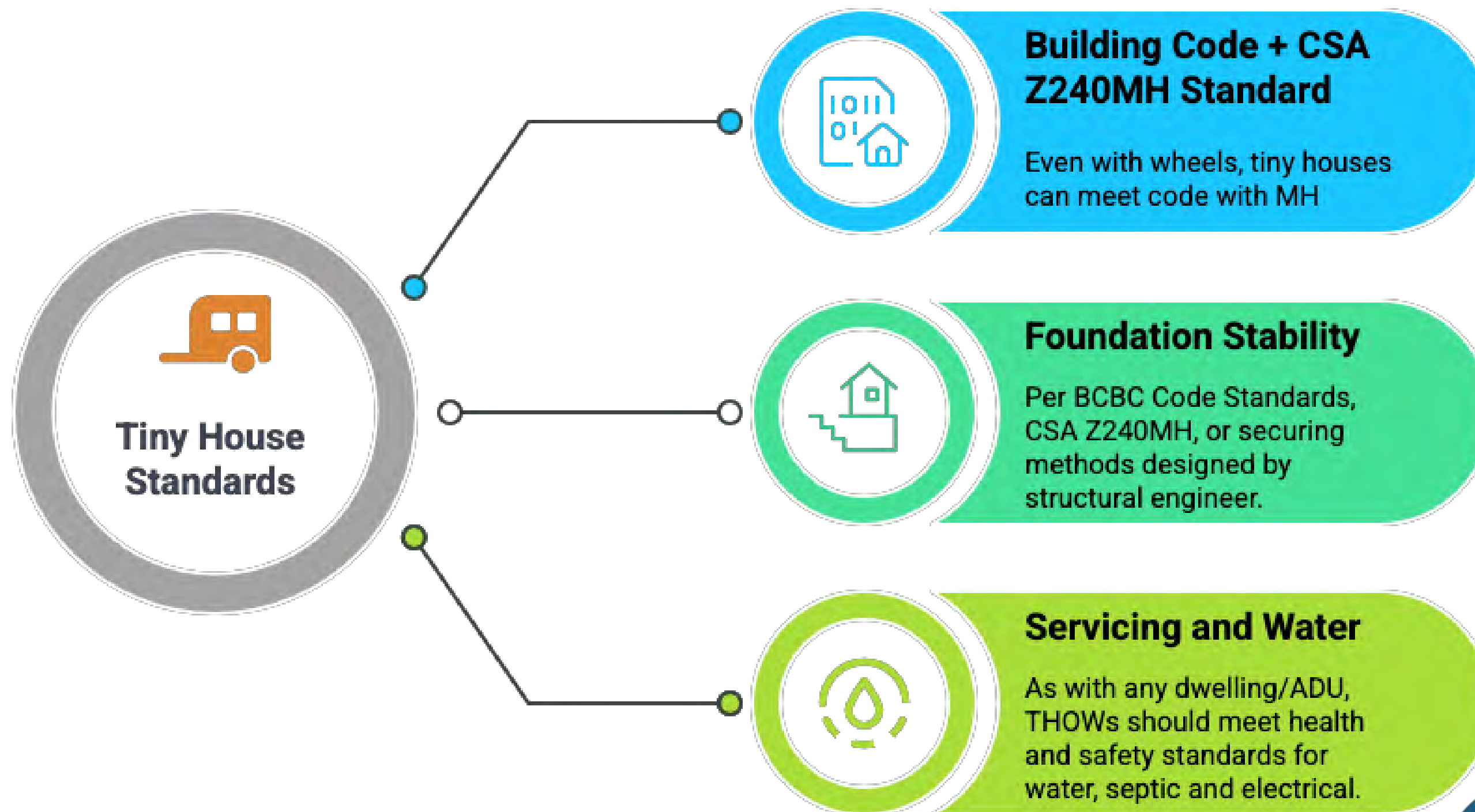
Project Timeline & Funding

Name	Region	Roles	Area of Expertise
Lexie Boekenkruger	Regional District of Nanaimo	Manager, Building Inspection Services	BC Building Code, Architectural and Building Technology
Lisa Grant	Regional District of Nanaimo	General Manager of Development and Emergency Services	MCIP/RPP, Planning and Development Services
Lisa Zosiak	Regional District of Nanaimo	Senior Housing Planner	Community and Urban Planning, Affordable Housing
Robert Kojima	Islands Trust - Southern Gulf Islands	Regional Planning Manager (South office)	Planning, Zoning, Islands Trust Area Planning environment
Brad Smith	Islands Trust	Island Planner	Islands Trust bylaws, analysis of THOW-related designations
Gord Baird	Capital Regional District, Highlands District	Chair of CRD Water Commission, Electoral Area Director (Highlands), Eco-Sense Design	ARCSA Accredited Professional, International Rainwater Designer & Installer
Paul Nash	Delta, BC	General Manager, [SEP] Mint Tiny Homes	Tiny Home Manufacturer and Installer
Pamela Robertson	Gibsons, BC	Sunshine Tiny Homes, Founder & CEO	Tiny Home Manufacturer and Installer. Tiny Home Builders' Alliance of Canada
Mike Turner	Chemainus, BC	Registered Onsite Wastewater Practitioner, Installer (IN), Planner (PL). ASTTBC certification	Designs onsite wastewater systems for residential and commercial properties, familiar with Trust Area

Panel of Technical Experts



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New Construction Compliance Pathway



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Mint Tiny Homes



“We realized how close we were.”

- RDN Building Inspection re: Tiny Home Industry

Lightbulb Moment!

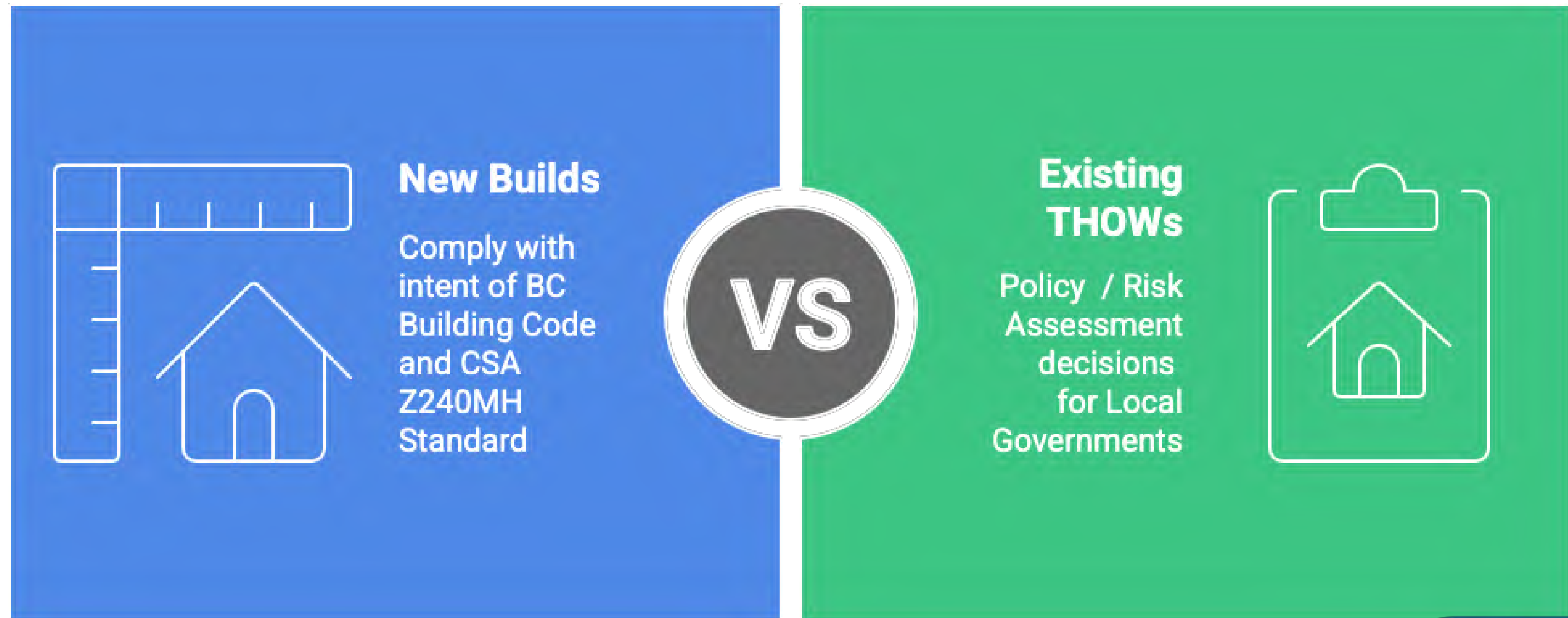


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How to Address Existing Tiny Homes on Wheels?

Two Regulatory Pathways to Legalizing Tiny Homes on Wheels



New Builds vs. Existing Tiny Homes on Wheels



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1

Engagement + Dialogue

Dialogue between
Tiny Home Industry
+ Building Officials
re: CSA Z240 MH



2

Policy and Risk Assessment

Develop policies and
evaluate risk to
address existing
THOWs



3

Inspection Protocols

Establish Inspection
Protocols for THOW
compliance



4

Zoning and Bylaws

Potentially amend
zoning to permit
THOWs / Accessory
Dwelling Units



Research Considerations and Further Work



Islands Trust



Next Steps:

**Coalition with diverse regional representation
Union of BC Municipalities Convention 2025**



Islands Trust

Report on AVICC Presentation, April 12 2024

Tobi Elliott, Vice Chair, Gabriola Trustee

The THOW Steering Committee met on April 4, 2025 to receive and discuss the “Final Report on THOW Enablement Project in the Trust Area” (Reid). SC members also reviewed materials prepared by Trustee Elliott and Director Craig for a presentation sharing the project’s results at the Association of Vancouver Island Coastal Communities (AVICC) Convention 2025, April 12-14, 2025, in Nanaimo.

The THOW presentation was part of a 3-part panel on **Community Housing Solutions**: “As calls for affordable housing expand to calls for attainable housing options in rural areas, Tiny Homes on Wheels (THOWs) are being explored as more than a boutique niche. Many local governments are interested in learning how to safely regulate tiny homes on wheels as legal dwellings in their communities. In September 2024, Islands Trust Council funded an initiative to convene technical working groups of planners, building experts, industry, and waste/water servicing professionals to develop options for a regulatory framework to regulate and enable THOWs through appropriate certification, zoning, tenure and servicing in the Islands Trust area. The Regional District of Nanaimo and Islands Trust presented their initial findings, barriers, potential models and recommendations.” https://avicc.ca/wp-content/uploads/2025/04/2025-Program_FINAL.pdf

A slideshow presentation featuring the key milestones and goals of the project, as well as critical findings, was presented by (left to right): **Director Vanessa Craig** (Regional District of Nanaimo Director, Electoral Area B, RDN Chair), **Lexie Boekenkruger** (Manager of Building Inspection Services, RD Nanaimo), **Lisa Grant** (GM of Development and Emergency Services, RD Nanaimo) and **Trustee Tobi Elliott**. Both RDN staff had participated in the Technical working group, and presented their key findings at AVICC in a panel discussion. Presentation slides available here: <https://avicc.ca/agm-convention/2025-nanaimo-april-11-13/2025-convention-presentations/>



Trustee Elliott introduced the THOW project framework, goals and objectives. Director Craig introduced the panel of technical experts. General Manager Grant and Manager Boekenkruger shared key findings from the panel. Trustee Elliott shared briefly about the National Model Code Committees and how the THOW Project findings might feed into their process for Housing Supply (see **Background on Canadian Building Harmonization Codes Committees**).

Key Finding 1: As some tiny home manufacturers have achieved conformity with the CSA Z240MH standard, the RDN Building permitting department is able to issue a building permit for new built MH tiny homes, even with wheels, if secured to ground.

- RDN staff welcomed the opportunity to join the group to address tiny home regulations proactively. Their typical involvement with tiny homes is often reactive, addressing complaints about THOWs through bylaw enforcement or requests to legalize existing units, which is more challenging. This initiative allowed them to be part of the development of solutions, with time for discussion and finding common ground.
- The technical panel included tiny home manufacturers (Mint Tiny Homes, Sunshine Tiny Homes), planners and siting and servicing professionals.
- Land use regulations for tiny homes can be flexible, allowing local governments to create their own zoning bylaws. But the RDN lacks flexibility with the building code and the BC Building Act.
- A key moment for RDN staff was realizing how close the tiny home manufacturers are to meeting the CSA Z240 MH (mobile home) standard. Meeting this standard allows for the RDN to issue building permits for tiny homes.
- Discussion on foundation: tying down tiny homes to foundations has been a challenge, but there are multiple solutions, including traditional tie-downs, meeting building code requirements, or alternative methods approved by a structural engineer. Tiny homes on wheels can meet code requirements if properly tied down.
- Discussions with the industry highlighted their ability to innovate faster compared to the pace of BC Building Code changes. Manufacturers realized they are close to meeting the CSA Z240 MH standard and can make changes more readily than amendments to BCBC.
- Achieving this standard will offer benefits for clients/THOW dwellers, such as cheaper interest rates and the ability to obtain insurance. Meeting the MH standard also helps tiny homes qualify as full-time residences and receiving a building permit.
- There was excitement about finding solutions for purpose-built THOWs not yet on properties. The conversations during the day led to substantial progress.

Key Finding 2: The potential for local governments to develop policy options for non-MH, site-built tiny homes, and those built to the CSA Z240 RV standard. Depending on the risk tolerance for local governments vs demonstrated housing need, policy options for local governments could endorse RV or self-built tiny homes as dwellings if they met certain health and safety standards. Each local government needs to consider their tolerance for risk, balanced against community housing needs. The other piece of work is to build political will and support for government to act.

- Manager Grant acknowledged that there are a number of existing units built to the RV standard that people have already moved on to lots. Policy options could be developed for local governments related to tiny homes that are self-built or CSA Z240 RV designation; such policies would need to be developed by individual local governments depending on the approach.
- The discussion about broader tiny home legalization needs to involve elected officials and address policy risks.

- Discussion around the previous experience with secondary suites. The Province had previously developed a program in 2014 to support local governments in legalizing or recognizing illegal secondary suites. Legalizing secondary suites provided benefits such as cost recovery for servicing, understanding service impacts, and ensuring basic health and safety.
- The Regional District of Nanaimo (RDN)'s current regulatory approach to conformity has three categories:
- **Conforming:** Able to issue a basic building permit.
- **Recognize:** Meets basic safety aspects with some inspection.
- **Unrecognized:** Does not meet safety standards and is not recognized.
- These categories can inform a policy risk discussion with elected officials. The goal is to allow staff to move forward with assurance that basic life, health, and safety standards are met.

Finding 3: Education and awareness needed for Building Inspection professionals. Could be expanded through the Building Official Professionals Organization.

Next steps/Follow Up:

Approximately 6 Directors/Counsellors connected with Director Craig and Trustee Elliott for copies of the report following AVICC.

What forms of advocacy needs to happen, where should it be directed?

- UBCM: Planning for Union of BC Municipalities will occur over the next six weeks. Need messaging to spread the word among other local governments
- Connect with Capital Regional District and others who are interested in next steps
- Support RDN staff to promote through the Building Inspectors Professional Association and planning institute
- Send THOW report to the Director of Building Safety and Standards (Ministry of Housing, BC) to inform their work on the next code update (2030), currently working through committee discussions. We had been invited to share our research and what was discovered through this project around regulating tiny homes. See <https://cbhcc-cchcc.ca/en/code-priorities/>

Background on Canadian Building Harmonization Codes Committees

The Canadian Board for Harmonized Construction codes cycle runs on 5 years. The next code update for 2030 scopes in efforts to increase housing supply, including tiny homes. Proposed changes to the National Model Codes provisions are developed by the National Model Code Committees (NMCCs) in accordance with the CBHCC's approved work plan. For more information on the code development process, visit the [Code development process](#) page. The mandate for the current NMCC code development committee on Housing Supply is to:

"Support efforts to increase housing supply by considering innovative construction methodologies, enabling additional construction options for housing, and supporting densification efforts. The areas of focus for this priority include requirements for tiny homes, building relocation, modular construction, and the consideration of single egress construction in certain circumstances.

REQUEST FOR DECISION

To: Regional Planning Committee **For the Meeting of:** May 9, 2025
From: Director, Planning Services **Date Prepared:** April 28, 2025
SUBJECT: Housing Needs Reports

RECOMMENDATION: That Regional Planning Committee request staff to forward the Housing Needs Report, dated April 2025, to local trust committees, as per the business case approved by Trust Council.

CHIEF ADMINISTRATIVE OFFICER COMMENTS: Completion of the Housing Needs Reports meets both legislative requirements and actions within Trust Council's Housing Strategic Action Plan. The reports will assist local trust committees incorporate housing policies that reflect the specific needs revealed in this report.

1 PURPOSE:

This interim Housing Needs Report (IHNR)(Attachment 1) is prepared pursuant to section 790 of the Local Government Act and amends all existing Local Trust Committee Housing Needs Reports (HNR). A regular HNR is required to be received by December 31, 2028, and will supersede this interim report.

2 BACKGROUND:

The Housing Statutes (Residential Development) Amendment Act (Bill 44) received Royal Assent on Nov. 30, 2023; Order in Council was adopted December 7, 2023. The Act and Regulations required all local trust committees (LTC) to update their Housing Needs Reports to align with the new requirements. All LTCs were required to complete an Interim Housing Needs Report by January 1, 2025. The attached report was received April 2025 with written approval from the province accepting the minor delay.

The Interim Housing Needs Report must include:

- The number of housing units required to meet current and anticipated need for the next 5 and 20 years, as calculated using the "HNR Method" provided in the Provincial Regulation;
- A statement about the need for housing in close proximity to transportation infrastructure that supports walking, bicycling, public transit or other alternative forms of transportation; and,
- A description of the actions taken since receiving the previous HNR.

When a Housing Needs Report is complete, a local government is required to receive the report at an open public meeting and to publish the report on an internet site that is publicly and freely accessible.

LTCs must consider the INHR when updating Official Community Plans. However, LTCs are unique in the province in that they are the only local governments (equivalent) that are not required to adopt an official community plan and land use bylaw to incorporate HNR findings. This exemption is similar to the province exempting the Islands Trust area from minimum density requirements (except for Bowen Island Municipality when the island municipality population exceeds 5,000).

Procurement Process

On December 20, 2023, the Islands Trust received an announcement that it has been awarded \$127,000 to update all Housing Needs Reports. Trust Council approved the business case to be funded with the provincial grant for the April 1, 2024 – March 31, 2025 fiscal period. After a competitive procurement process, a contract was signed on October 2, 2024. The contract was amended November 27, 2024 to include conducting a public questionnaire, and conducting interviews with various partners.

Housing Needs Assessment - 2025

The projected number of new housing units needed within the next 5 and 20 years is presented in Table 1 below.

Table 1 Housing Needs Projections

	5-YEAR PROJECTION	20-YEAR PROJECTION
BALLENAS-WINCHELSEA	0	0
DENMAN	109	359
GABRIOLA	367	1,196
GALIANO	132	426
GAMBIER	27	83
HORNBY	102	339
LASQUETI	55	156
MAYNE	110	330
NORTH PENDER	208	643
SALT SPRING	821	2525
SATURNA	44	143
SOUTH PENDER	24	75
THETIS	29	86
STUDY AREA TOTAL	2,028	6,361

All HNRs conducted in the province are required to follow a provincially regulated methodology thus it is not surprising to find projections matching or similar to other results. For example, the numbers are consistent to results for Bowen Island Municipality (5-year projection is 374; 20-year projection is 1,393) which has a similar population to Gabriola Island. The numbers also align with results for Cowichan Valley Regional District Electoral Area G (Saltair/Gulf Islands) which includes the Thetis Local Trust Area. In 2021, Area G reported 920 households, 170 of which were on Thetis Island (approximately 18.5%). Thetis Island Local Trust Area housing need projections were similarly about 18.5% of Area G projections.

The IHNR includes a housing needs questionnaire. The questionnaire resulted in 893 responses which is high response rate but is not a scientific survey. The contractor met with an initial kick off team to get input although there was no follow up to refine the questions. Ultimately, the questionnaire was drafted based on previous surveys throughout the Islands Trust area and was not designed to address specific local trust committee policy projects.

The IHNR was informed by engagement with a few community groups including: Hornby Island Medical Clinic, Comox Valley Transition Society, Friend of the Gulf Islands Society, and Hornby Island Housing Society. The INHR was also informed by the contractor's review of a number of documents from the W̱sáneč Lands Trust Society and the Stqeeey' Learning Society.

Overall, local trust committees may incorporate housing policies that reflect the specific needs revealed in this report. However, while the report meets the provincially legislated requirements, insights from the questionnaire and interviews with community groups are limited. Staff will consider and assess lessons learned in the development of the interim report to inform potential improvements for the 2028 HNR to more fully reflect unique island circumstances.

3 IMPLICATIONS OF RECOMMENDATION

ORGANIZATIONAL:

Local trust committees may incorporate housing policies that reflect the specific needs revealed in this report.

FINANCIAL:

In December 2023, The Islands Trust received funding (\$127,000) from the Ministry of Housing to support updates to its Housing Needs Reports. Those funds were used to complete the IHNR.

LTCs are required to update HNRs by December 31, 2028 and every 5 years thereafter. The next HNRs are expected to be more aligned with Statistics Canada data and be less affected by the anomalies from Covid-19.

POLICY:

Updating Housing Needs Reports is an action within the Islands Trust Housing Strategic Plan, adopted by Islands Trust Council in December 2023. The INHR completes that action.

IMPLEMENTATION/COMMUNICATIONS:

After the INHR is received by the Regional Planning Committee, LTCs will be sent a briefing with links to the INHR posted online.

Due to the unique situation of RPC receiving a report relevant to individual LTCs, staff will send communications to all Trustees advising them that the report is within the RPC agenda package and how to view the agenda package. Staff will post the INHR online in a publicly and freely accessible site (<https://islandstrust.bc.ca/programs/housing-affordability/>) after the RPC meeting.

FIRST NATIONS:

The IHNR authors stated that First Nations insights were developed from review of a number of documents from local First Nations groups including from the W̓sáneć Lands Trust Society and the Stqeeye' Learning Society on Salt Spring Island.

Survey responses show that 6 of 893 survey responses are members of a First Nation whose territory includes islands in the Islands Trust Area.

4 RELEVANT POLICY(S):

- a. [Policy 6.2.1 Priority Setting/Review Guidelines](#)
- b. [Policy 6.5.3 Procurement](#)
- c. [Policy 6.7.1 Work Program, Follow-up Action List and Priorities Matrix](#)

5 ATTACHMENT(S):

- a. Islands Trust Housing Needs Assessment, April 2025, prepared by Urbanics Consultants

RESPONSE OPTIONS**Recommendation:**

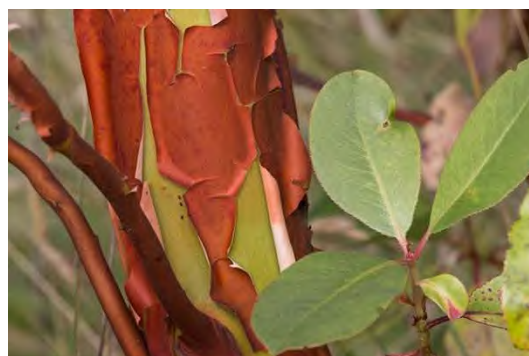
That staff forward the INHR to local trust committees.

Alternative:

That RPC forward the INHR to Trust Council.

Prepared By: **Stefan Cermak, Director, Planning Services**

Reviewed By/Date: **Rueben Bronee, CAO / May 1, 2025**



ISLANDS TRUST Housing Needs Assessment

ISLANDS TRUST

Housing Needs Assessment

British Columbia

Prepared for:

Islands Trust
4 – 121 McPhillips Ave
Salt Spring Island

Date:

April 2025

Prepared by:

Urbanics Consultants Ltd.
2368-666 Burrard Street
Vancouver, B.C. Canada V6C 2X8

Executive Summary

The Islands Trust Housing Needs Assessment was prepared by Urbanics Consultants Ltd. Housing needs have been assessed for each of the Trust areas participating, including all areas except Bowen Island. This report aims to provide a comprehensive analysis of housing needs in the Islands Trust Areas.

The study is undertaken to meet the requirements of the British Columbia Housing Needs Assessment regulations, using the methodology provided by the Province in the summer of 2024

Key Findings

	5-YEAR PROJECTION	20-YEAR PROJECTION
BALLENAS-WINCHELSEA	0	0
DENMAN	109	359
GABRIOLA	367	1,196
GALIANO	132	426
GAMBIER	27	83
HORNBY	102	339
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THETIS	29	86
STUDY AREA TOTAL	2,028	6,361

The key findings are the assessed housing needs of each area under study, including housing needed to address deficits in homelessness, households experiencing extreme unaffordability (Extreme Core Housing Need), projected population changes, achieving a healthy rental vacancy rate, as well as a buffering 'demand factor' provided by the province for municipalities. These projections provide a province-wide comparison of housing needs for all

regions and municipalities. In the case of subject Islands Trust Areas, the total is 6,361 units between 2021 and 2041.

This housing need is primarily driven by population growth projections, based on the Province's projections on fertility, mortality, in-migration, out-migration and household formation over the coming decades for regional districts. While these projects are based on apportionment of regional districts down to island values, an alternate population projection has been provided in Section 4 based on more fine-grained demographic analysis.

The report additionally includes information assembled with the assistance of the Islands Trust on efforts to implement the findings of the previous housing needs assessment, key areas of housing need for seniors, renters, families, affordability, homelessness and near-homelessness and those with special needs, as well as information on the benefits of having housing near transportation infrastructure that supports walking, bicycling, public transit, and other alternative modes of transportation.

Thetis	20 Year	0	2.21	16.92	66.18	0.34		86
South Pender	20 Year	0	1.16	20.5	52.6	0.25		75
Saturna	20 Year	3.06	2.16	52.7	84.53	0.92		143
Salt Spring	20 Year	119.76	57.35	384.09	1947.96	16.06		2525
North Pender	20 Year	10.52	12.7	132.58	484.64	2.85	10.52	643
Mayne	20 Year	0	6.79	38.52	283.65	1.42		330
Lasqueti	20 Year	13.75	1.48	85	54.75	0.92	13.75	156
Hornby	20 Year	12	5.87	97.41	221.8	1.93		339
Gambier	20 Year	0	14.26	28.93	39.6	0.5		83
Galiano	20 Year	18.96	6.89	134.84	262.98	2.1	18.96	426
Gabriola	20 Year	43.72	26.94	231.81	889.14	4.52	0	1,196
Denman	20 Year	6.04	7.12	98.67	246.23	1.42		359
Ballenas-Wincheisea	20 Year				0.37			0
	Component	A. Extreme Core Housing Need	B. Persons Experiencing Homelessness	C. Suppressed Household Formation	D. Anticipated Growth	E. Rental Vacancy Rate Adjustment		Total New Units – 20 years

Table 1: Housing Needs Summary

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1. Introduction

Urbanics Consultants Ltd. has been retained by the Islands Trust to create a housing needs report for the non-incorporated Islands Trust Areas of the Strait of Georgia. This report will provide an analysis of the housing needs of the trust areas under the structure provided by new provincial regulations issued in 2024 for 5-year housing needs assessments.

The Consultant crafted this report from study and analysis of data provided by BC Stats, Statistics Canada, CMHC, and the Islands Trust, as well as information provided by the community and stakeholders.

The core of the study is an examination of the housing needs of the Islands, using the methodology created by the Provincial government in 2024. This study examines housing needs over the period 2021-2026 and 2021-2041 based on data provided by the Census, CMHC, BC Stats, and other sources.

This methodology combines 6 parameters:

- Households in Extreme Core Housing Need (spending more than half their income on housing)
- Regional counts of homeless residents
- Estimates of the number of households not created due to high housing costs (estimated by comparing household formation rates by age and tenure to 2006)
- Anticipated household growth drawn from BC Stats municipal and regional population forecasts.
- An adjustment to incorporate a number of units equivalent to the number of units required to achieve a healthy 3% rental vacancy rate.

- The “demand buffer” also referred to as ‘additional local demand,’ a ratio calculated by the Province for each municipality. (does not apply to Islands Trust areas)

Table 2: Housing Needs Summary

	5-YEAR PROJECTION	20-YEAR PROJECTION
BALLENAS-WINCHELSEA	0	0
DENMAN	109	359
GABRIOLA	367	1,196
GALIANO	132	426
GAMBIER	27	83
HORNBY	102	339
LASQUETI	55	156
MAYNE	110	330
NORTH PENDER	208	643
SALT SPRING	821	2525
SATURNA	44	143
SOUTH PENDER	24	75
THETIS	29	86
STUDY AREA TOTAL	2,028	6,361

As part of the housing needs assessment process, the consultants have assembled information from statistics, stakeholders, surveyed members of the public, local government and First Nations to develop insights about key areas of local need, including housing for seniors, homeless residents, past housing needs assessments, clean transportation, family housing, affordable housing, accessible housing and housing for residents with special needs.

Study Limitations

As with all studies of this sort, a number of forecasts and assumptions regarding the state of the economy, the state of future competitive influences, and population projections have had to be made. These forecasts are made with great care and are based on the most recent and reliable information available. Nonetheless, the following concerns should be kept in mind.

Data Sources

Data and statistics for the report were sourced from a variety of government sources(federal, provincial, regional, municipal). One of the key limitations of this study is that Census data reflects 2021 conditions. These are now 3 years out of date and will be replaced by new data in 2026-2027 when a new Census is conducted. Census statistics for Housing Needs Reports are generally drawn from the ‘population in private households’ which is a subset of the total population figure readers may be more familiar with. Additionally, Census data is subject to random rounding up or down, so any figures from the Census should be read as plus or minus 10.

Scale

It is unfortunate that for smaller jurisdictions the full set of data that might otherwise be available for major metropolitan areas is unavailable. The survey size of some communities and some populations may suggest greater hesitance in interpreting results, especially for small cross-tabulations, which are only drawn from 25% of Census returns. CMHC does not provide annual rental market data for urban areas with less than 10,000 residents, and for excluded areas the provincial 2021 rental vacancy rate has been used. Many Islands Trust Areas are quite limited in population and data quality suffers from these effects.

Covid-19

2021 was perhaps the most peculiar year in living memory for demographics. The Covid-19 Pandemic had massively changed economic activity 2020-2022. Pandemic response had injected large amounts of public money into the economy, including the Canada Emergency Response Benefit (CERB) funds paid to out-of-work residents. The Canada Emergency Wage Subsidy (CEWS) kept businesses afloat with money they may have not earned without the pandemic. Shrunk employment for 2020 tended to disproportionately affect lower income households, biasing income statistics upward from normal-year levels and reducing the effects of poverty compared to years before or since.

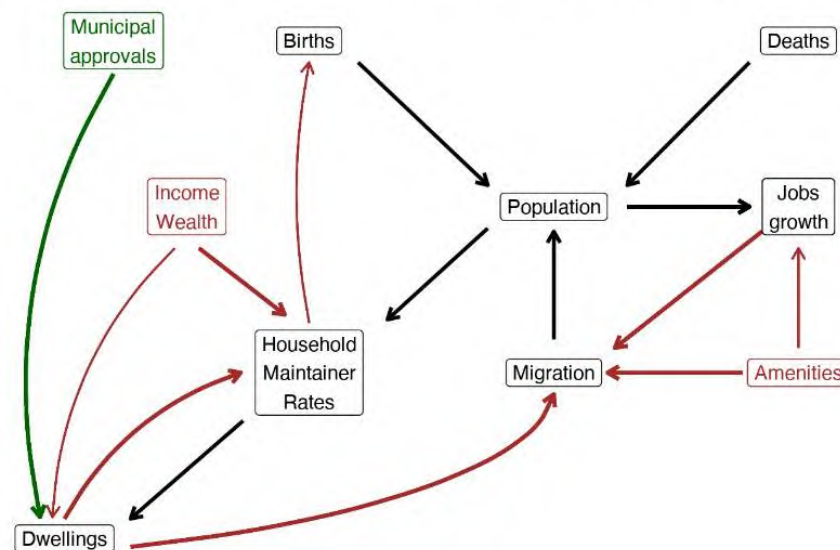
Methodology

The methodology for calculating housing needs is one provided by the province. It is not a market-based measure, and its outputs do not imply that anyone will be able to afford and build the housing estimated to be needed. It does include a 'demand factor' for municipalities, however this multiplier is a black-box number provided by the province with minimal explanation other than that it is supposed to reflect housing demand. The housing needs methodology is, though, multi-faceted, and does include concerns such as homelessness, suppressed household formation, rental vacancy rates, and projected growth.

Population projections are a tricky tool to use for forward planning purposes. In this case, population projections are for municipalities an average of regional and municipal growth rates, while for unincorporated areas they are apportioned from regional estimates. The Province's population projection system, P.E.O.P.L.E estimates future growth rates in part from past migration rates, a practice that tends to bake past planning decisions into future growth projections in any jurisdiction where planning decisions may have constrained growth.

Figure 1: Population Model Circularity

Population and housing growth model with missing pathways and policy lever



Source: Bergmann, Jens von & Nathan Lauster, <https://doodles.mountainmath.ca/posts/2022-04-26-planning-for-scarcity/>

Report Structure

1. Introduction

The Introduction provides the headline findings, overall objectives for the study, the methodology, and key limitations.

2. Community Context

This section examines some basic geographic and demographic facts about the community being examined.

3. Housing Needs Projections

This section provides the calculations of housing need as required by the Province.

4. Previous Report Implementation

This section describes efforts to implement the previously most recent housing needs report.

5. Alternative Population Projections

Provides an alternative population projection more grounded in the specific demographics of the 2021 Census for the Islands Trust Areas.

6. Key Areas of Local Need

Identifies key housing concerns within the community from findings from the analyses, stakeholder consultations, and surveys.

Appendix 1: Additional Demographic & Housing Statistics

This provides additional tables and charts portraying the overall demographics of the community and housing statistics.

Appendix 2: Community Survey

Provides a brief summary of engagement exercises and key takeaways from the community survey.

2. Community Context

Location

The Islands Trust includes 14 Local Trust Areas, groups of Islands in the Strait of Georgia, of which 13 are included in this study¹: Each island trust area is group around a main island as well as numerous surrounding islands and collectively represent more than 30,000 residents.

- Ballenas-Winchelsea Islands
- Denman Island
- Gabriola Island
- Galiano Island
- Gambier Island
- Hornby Island
- Lasqueti Island
- Mayne Island
- North Pender Island
- Salt Spring Island
- Saturna Island
- South Pender Island
- Thetis Island

The Islands Trust is a unique government structure in British Columbia, crossing the jurisdictional lines of multiple regional districts in order to preserve and protect the unique environment and amenities of the Islands. The islands are possessed of wonderful natural amenities including a warmer, dryer climate, delightful scenery, and their location in many cases in the exurban ‘human watersheds’ of the Lower Mainland, Nanaimo, and Greater Victoria means that they are subject to intensive economic pressure for development, notably in the form of retirement homes, vacation homes, second homes, and just general living.

¹ Bowen Island has opted to conduct their own Assessment

In the context of post-war suburbanization, increasing affluence, and reduced relative travel costs, this led to increasing demands for the subdivision and development of the islands both as places for living as well as places for rest, relaxation, and tourism. Historically, much of the islands had been parcelled out through pre-emption, ensuring that there was substantial private land ownership as well as economic interest in potential development.

Figure 2: Islands Trust Region



Source: Islands Trust

As such, the Islands Trust has had a goal of moderating development since its creation in 1974. However, moderating the physical change of the community does change the underlying economic desirability of the location, and in many cases can enhance it. In this situation, the Islands have increasingly been caught between conflicting goals – high construction costs, attractive real estate and access to the larger metropolitan economics have led to steadily increasing rents and purchase prices, while the policy goal to preserve open space, avoid further ecological impact, and preserve the charm and character of island communities inhibit the economic feedback that restrains those costs.

The geography of the islands has further housing market impacts. A key constraint is supply, trades and other labour access. This is driven by two

factors – the high cost of on-islands living and the requirements for off island labour and supplies to be transported by ferry. Not only does this raise the direct cost of island construction, service and maintenance, it requires visiting construction and maintenance workers to spend substantial time in transit, reducing overall labour productivity substantially. For example, to build or renovate a house on Hornby Island requires two ferries to get from Vancouver Island and can including wait and buffer time consume 3-4 hours of a typical workday. These conditions limit the ability of the housing market to respond to demand to live in island communities.

Demographics

As noted in the 2021 Islands Trust Census Profile, the population of the Islands Trust Areas in 2021 was 30,510, or 26,254 outside of the study area. This is a 16.4% increase over the population found in the 2016 Census and was the largest census population gain since the 1996 Census proportionately. Since 2021 the population of the islands has grown further at a continuingly rapid pace compared to historical rates of growth, to nearly 31,000 inside the study area², an 11% growth between 2021 and 2024. This sort of pace of growth is a great strain on communities across Canada, and creates new housing needs that old systems of housing provision are not necessarily equipped to support.

Across the study area in 2021 per Statistics Canada:

- 9% of the population are under 15 years old (14% BC-wide)
- 52% of the population are 15-64 ('working age') (65% BC-wide)
- 39% of the population are 65 or older (20% BC-wide)
- The median age is 60 and is highest on South Pender and Saturna (64.6) and lowest on Lasqueti Island Trust Area (52.9). For BC overall the median age is 42.9

Study area population is apportioned among 12,862 households (2.0 people per household), including 8,076 families (2.4 people per family). Of those 12,862

² Modelling via Sitewise Analytics

households, 10,677 (84%) are owner-occupied, compared to 16% that are renter occupied.³ Of families, 1,835 are married and common-law couples with children and 869 are one-parent families.

An uncommonly high percentage of study area households are 2 person (73%) compared to BC overall (55%), while larger households are comparatively less common, reflecting the large population of older adults.

Islanders in the study area have an average individual income of \$51,694, with a median individual income of \$35,716, compared to BC overall where the average individual income is \$54,450 and the median is \$40,792. Households have average incomes of \$92,749 (median \$67,461) compared to \$108,600 (median \$85,505) seen in BC Overall. 1,149 residents were below the low-income measure, and 4,252 residents were below the low income cutoff

There are overall 17,875 private dwellings in the study area of which 12,861 are occupied by usual residents (72%), with 5,014 dwellings unoccupied or occupied by temporary residents.

For study area occupied dwellings, 11,507 are single detached houses, or 89% of the occupied dwellings stock. There are additionally 231 semi-detached houses, 195 row houses, 284 duplex units, 115 apartments (all under 5 storeys) 469 movable dwellings and 15 'other single-attached houses'. Overall density is 25 dwellings per square kilometer.

Some key considerations for the housing needs of the communities include the condition of the housing itself

- 9% of study area households require major repairs (6% province wide). This is sometimes referred to as adequacy.
- Only 5% of the housing stock in the area was built between 2016 and 2021, compared to 9% province-wide
- 19% of dwellings have 1 or fewer bedrooms, similar to BC overall.

³ Some stakeholders engaged are of the view that many rental households are under counted by Statistics Canada given informal or irregular rental relationships.

- 2% of households have more than 1 resident per room, compared to 3% in BC overall
- 5% of households have unsuitable housing, which is defined by the census as having enough bedrooms for the size and composition of the household. This compares to 6% of households in BC

Population mobility is an under-discussed feature of local demographics. 41% of 2021 residents had moved in the last 5 years, including 11% of residents who moved locally, 23% who moved from elsewhere in BC, 5% who moved elsewhere in Canada, and 2% who moved from abroad. This is a similar rate of moving to BC overall (44%).

The top five occupation categories in the study area were:

- Sales and service occupations;
- Occupations in education ,law, and social community and government services;
- Business, finance and administration;
- Art culture, recreation and sport

However, the top five industries were

- Construction
- Professional, scientific and technical services
- Retail
- Health care and social assistance
- Education

Of the 10,976 workers in study area, fully 35% worked at home (23% BC-wide), 20% had no fixed workplace (15% BC wide) and 45% worked at a usual location (62% BC-wide). 84% of workers worked in their own census subdivision (electoral area or municipality), compared to only 55% BC wide. 79% of

commuting residents commute by car, while 3% take transit, 8% walk, 3% cycle, and 3% travel by other methods. Among these commuting residents fully 56% work within 15 minutes of their homes, compared to only 32% BC-wide.

In terms of top-most education for those 15 and over:

- 9% of residents have no diploma, certificate or degree (13% BC-wide)
- 25% have a high school diploma or equivalent (29% BC-wide)
- 66% have a post secondary certification (57% BC-wide)
 - 8% have a apprenticeship or trades certification (8% BC-wide)
 - 18% have a non-university certificate or diploma (17% BC-wide)
 - 2% have a university certificate or diploma below Bachelors (4% BC-wide)
 - 37% have a bachelor's degree or higher (29% BC-wide)

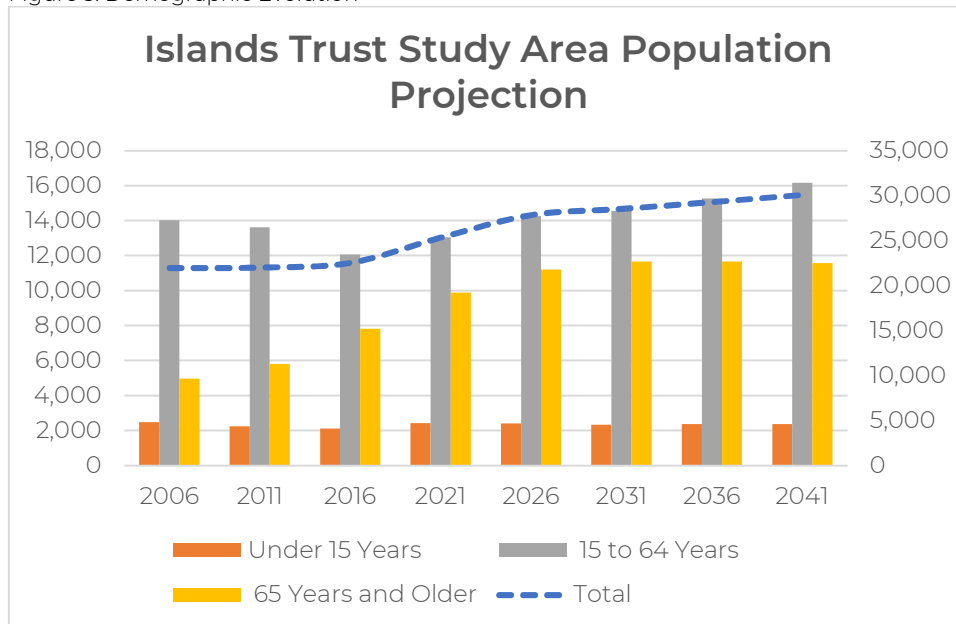
In Section 5, demographic projections have been provided by the consultant with a finer degree of accuracy than those used in the BC HNR method.

Over the period 2006 to 2021, the Islands Trust Areas have seen several common phenomena:

- Declining proportion of youth
- Increasing proportion of senior citizens
- Increasing overall population, especially between 2016 and 2021

These are typical demographic patterns seen in communities across Canada and British Columbia, however they present challenges as the existing housing stock may not be suitable for declining family sizes or increasing populations of senior residents.

Figure 3: Demographic Evolution



Source: BC Stats P.E.O.P.L.E. Projection, Urbanics Consultants

Note: Projection Constructed from Regional Data and Trust Area Existing Population Cohorts.

BC Stats population projections are an important component of housing needs projections⁴. The Trust Areas for this study are anticipated to see some population growth, expanding the population base by a total of 19% between 2021 and 2041 (0.87 % per annum). This is compared to BC at a rate of 38% (1.6% per annum average). The figures used for the housing needs projections themselves are based on cruder apportionments of regional district growth per the BC HNR method, however they tend to show stronger growth based on regional district demographic characteristics.

The over 65 population is projected to grow until 2031 while the under 15 age group will hold steady. The 15-64 age cohorts are anticipated to grow by 24% in that time, continuing to increase indefinitely. These estimates largely assume that demographic patterns remain relatively similar now into the future. While demographic factors are largely outside policy control, they are still affected by planning choices.

⁴ For Unincorporated, HNA Method population growth is apportioned by current population share of regional district population

Table 3: BC Stats Population Projection for Trust Areas

Population Projection	2021	2026	2031	2036	2041
Under 15 years old	2,430 (10%)	2,397 (9%)	2,332 (8%)	2,370 (8%)	2,362 (8%)
15 to 64 years old	13,050 (51%)	14,252 (51%)	14,549 (51%)	15,257 (52%)	16,169 (54%)
65 years and older	9,880 (39%)	11,205 (40%)	11,653 (41%)	11,660 (40%)	11,566 (38%)
Total	25,345	27,853	28,536	29,288	30,096
Population growth rate					
5-year growth rate		9.90%	2.45%	2.64%	2.76%
Annual average growth rate 2021 to 2041	0.86 %				

Additional Demographics

Please refer to Appendix 1 for additional demographic and housing statistics from the 2021 Census, BC Assessment, BC Housing, among other data sources.

3. Housing Needs Projections

Assessed Housing Needs

The following tables calculate the 20-year and 5-year housing need by the methods specified by the Province in the summer of 2024.

They were created by the consultants based upon the Province's 2024 Housing Needs Assessment Methodology.

It is built from six components:

- Supply of units to reduce Extreme Core Housing Need
- Supply of units to reduce homelessness
- Supply of units to address suppressed household formation
- Supply of units needed to meet household growth over the next 5 to 20 years.
- Supply of units needed to meet at least a 3% vacancy rate.
- Supply of units needed to meet local demand (municipalities only)

Like all models, this method is a compromise between several goals and constraints (such as accuracy, detail, data availability, and suitability for widespread use and further) that leave it necessarily imperfect. But it is designed to take account of both social variables (such as homelessness, population growth estimates) as well as variables that reflect market demand such as rental vacancy rates.

The model does not directly deal with economic viability, which is a weakness. As such, the cost of construction or level of prices and rents are not incorporated. Under this scenario, it is possible for the model to generate numbers for required new housing that might not be buildable under present costs for current market rents and prices.

Due to limits on data availability, some categories are based on taking the region-wide estimate and portioning it out to each town, city, village, trust or electoral area by population. In some cases, this may result in unintuitive or unreasonable estimates, especially where Regional Districts are internally diverse or where small population sizes create potential for outliers. Results should be interpreted considering these limitations.

First calculated is the 20-year estimate, and then the 5-year estimate, based on the province's weighting of each sub-category's importance for immediate address. For example, half the units for addressing homelessness are supposed to be delivered in 5 years, while only a quarter of the units expected for 20 years to address rental vacancy rates are supposed to be delivered in 5 years. Units to account for population growth are based on 5-and 20-year growth estimates, while all other categories of 20-year housing need are expected to be 25% delivered in 5 years.

The estimates are for the period 2021 to 2041, which is to align with the Census. They are at this point three years out of date, however they still provide an insight into housing needs in the area, and newer data will not be available for the 2026 Census until as late as 2028. For many purposes, 2021 is an 'odd' year, with incomes, prices, and economic activity strongly affected by the Covid-19 pandemic and associated responses. Some figures, such as Core Housing Need, were strongly affected by income support policies, and may not be comparable. Census population figures are based on population in private households rather than the total population, including collective households.

Extreme Core Housing Need

The method allots one unit per household currently in "Extreme Core Housing Need", the condition of spending 50% income for housing. This rate is based on the average over the last four censuses.

Homelessness

One unit is allotted per homeless resident of the respective regional district. This is drawn from the report "2021 Estimate of the Homeless Population in British Columbia". Island Trust Area Counts are based on their population share of their respective regional districts.

Suppressed Household Formation

This measure is intended to incorporate the tendency of high housing costs to reduce household formation. Examples could include an adult child living with parents who would move out if housing were cheaper, a couple cohabitating earlier in their relationship than they would otherwise to save money, an estranged couple remaining in the same housing lacking alternative options, room mates and other less conventional living arrangements. This measure is calculated by comparing

Projected Household Growth

Household growth projections are drawn from BC Stats regional district projections and then scaled down by population for each island. These forecasts make use of the PEOPLE model used by BC Stats for population forecasting, based on the expected future fertility and mortality rates of existing demographics with an adjustment for net migration largely based on past patterns.

Rental Vacancy

A small adjustment is made to the housing needs totals to reflect the extent that there needs to be somewhat more rental units than rental households to ensure the smooth functioning of the rental housing market. 3% is used here as a target rental vacancy rate.

Local Demand

For municipalities, the Province has provided a 'local demand factor' ratio by which some of the preceding factors are multiplied to pad out housing needs requirements. This does not apply in unincorporated areas being considered in this study.

Ballenas-Winchelsea Island Trust Area

Part A: Extreme Core Housing Need

The following table shows total owner and renter households in the four previous census years (Step 1).

Table 4: Ballenas-Winchelsea Island Trust Area Households by Tenure
BALLENAS-WINCHELSEA ISLAND TRUST AREA

TOTAL HOUSEHOLDS	2006	2011	2016	2021
OWNERS				0
RENTERS				0

The below table shows the total number and proportion of owners with a mortgage⁵ and renter households in Extreme Core Housing Need (ECHN) in the four previous Censuses. Extreme Core Housing Need corresponds to a situation where households are obliged to spend 50% or more of pre-tax income for shelter costs (rent/mortgage plus utilities and taxes).

Table 5: Ballenas-Winchelsea Island Trust Area Extreme Core Housing Need
BALLENAS-WINCHELSEA ISLAND TRUST AREA

EXTREME CORE HOUSING NEED	2006	2006%	2011	2011%	2016	2016%	2021	2021%	Average Rate
OWNERS WITH A MORTGAGE							0	0.00%	0.00%
RENTERS							0	0.00%	0.00%

These are combined in the next table to represent the number of units necessary to provide replacement housing for households in Extreme Core Housing Need. This is based on the average rate over the previous four censuses, however here it is based on the available census data.

Table 6: Ballenas-Winchelsea Island Trust Area ECHN Rates
BALLENAS-WINCHELSEA ISLAND TRUST AREA

TOTAL HOUSEHOLDS	2021 HOUSEHOLDS	AVERAGE ECHN RATE	HOUSEHOLDS IN ECHN
OWNERS	1	n/a	n/a
OWNERS WITH A MORTGAGE	1	0.00%	0.00
RENTERS	0	0.00%	0.00
TOTAL NEW UNITS TO MEET ECHN - 20 YEARS			0.00

⁵ Data on owners with a mortgage is not available for Censuses before 2021

As shown in the above table, no households in the Ballenas-Winchelsea Trust Area are expected to be in extreme core housing need.

Part B: Homelessness

The following table apportions the homeless population of the Nanaimo Regional District by the population of Ballenas-Winchelsea Island Trust Area. This figure is based on regional need rather than homelessness rates specific to Ballenas-Winchelsea Island Trust Area.

Table 7: Ballenas-Winchelsea Island Trust Area Homelessness

BALLENAS-WINCHELSEA ISLAND TRUST AREA

REGIONAL POPULATION	Local Population		Regional PEH	Proportional Local PEH
	#	% of region		
166,165	1	0.00%	996	0.01
TOTAL NEW UNITS TO HOMELESSNESS NEEDS - 20 YEARS				0.01

*Note: PEH refers to People Experiencing Homelessness.

As shown above, Ballenas-Winchelsea Island Trust Area does not require additional units to address the regional homelessness issue.

Part C: Suppressed Household Formation.

Often household size is taken as a given in demographic estimates, however the number of people per household is sensitive to the cost and availability of households. In a community undergoing housing stress there will be unusually large numbers of adult children living with their parents, unusually large numbers of roommates, unusually large numbers of couples cohabitating earlier in their relationships than they might otherwise or couples staying in dysfunctional relationships due to housing costs and availability.

This figure is calculated based on 2006 census data, assumed to be a time when housing pressures were less intense to calculate a baseline level of household headship rates by renter/owner status and age cohort. This is then

compared to present population household headship rates to estimate how many households would have formed if the housing had been available.

Table 8: Ballenas-Winchelsea Trust Area Supressed Households

BALLENAS-WINCHELSEA ISLAND TRUST AREA

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2021 Potential Households		2021 Actual Households		2021 Suppressed Households		
	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 TO 24 YEARS							
25 TO 34 YEARS							
35 TO 44 YEARS							
45 TO 54 YEARS							
55 TO 64 YEARS							
65 TO 74 YEARS							
75 YEARS AND OVER							
TOTAL NEW UNITS TO MEET SUPPRESSED HOUSING NEED - 20 YEARS							0

A positive number would suggest that household formation rates have fallen, while a negative one would suggest they have increased. The data above suggests that the housing market has continued to plateau compared to 2006. According to this estimate, the Ballenas-Winchelsea Island Trust Area does not require additional units to address suppressed household formation over 20 years.

Part D: Anticipated Household Growth

This segment is based on BC Stats P.E.O.P.L.E. model of population growth, used by the Province for planning purposes. This statistic is drawn from BC Stats Household projections. BC Stats projections were harmonized with Statistics Canada in 2022 and are based on a model using age and sex cohort data to estimate future population change from expected births, deaths, and

migration. This is supplemented with data on employment, residential building permits, community plans and other indicators of housing availability.

As such it is important to note that this is *not an independent variable*. The amount of housing permitted in the past will shape population growth and shape this model's projection of future household growth. Because this data is so dependent on past policy outcomes, it should not be used solely to inform housing needs.

The figure used by the province is a combination of two scenarios, one based on municipal growth projections, and one based on regional projections. As local cities and towns necessarily exist in regional housing markets, this approach reduces the impact of local specifics. For Islands Trust Areas, this figure is based purely on regional growth projections allocated by population share.

The first table will show the 20-year population projection for Nanaimo Regional District.

Table 9: Regional Growth Rate

BALLENAS-WINCHELSEA ISLAND TRUST AREA

REGIONAL DISTRICT PROJECTIONS	2021	2041	Regional Growth Rate
HOUSEHOLDS	72,275	103,456	37.44%

For Islands Trust Areas, the regional population forecast growth rate is multiplied by the current Island Trust Area population.

Table 10: Ballenas-Winchelsea Island Trust Area Projected Growth

BALLENAS-WINCHELSEA ISLAND TRUST AREA

GROWTH SCENARIOS	Regional Growth Rate	Households		New Units
		2021	2041	
REGIONALLY BASED HOUSEHOLD GROWTH	37.44%	1	1.37	0.37
TOTAL NEW UNITS TO MEET HOUSEHOLD GROWTH NEEDS - 20 YEARS				0.37

Here the province estimates that Ballenas-Winchelsea Trust Area does not require additional units to accommodate projected population growth, subject to the methodological limitations described above.

Part E: Rental Vacancy

Rental vacancy rates are a reliable indicator of limited housing supply, and it is often held that a 3% vacancy rate is a 'balanced' level. When vacancy rates are below 3%, they suggest that there are more potential households seeking tenancies than there are available tenancies, and that rent will tend to rise. When vacancy rates are above 3%, rents will tend to moderate as landlords have a harder time attracting tenants.

Rental vacancy rate data is drawn from the CMHC's Primary Rental Market 2021 Vacancy Rate data, which is based on a survey of purpose-built rental landlords. As this data is collected only for population centres above 2,500, where this data is not available rental vacancy rate is assumed to be the provincial average (1.4%). Though this figure is drawn from purpose-built rentals only, it is assumed that the whole market, including rented condominium units, rented houses, and other small-scale residential land-lording operations follow similar trends. As such the vacancy rate is compared to the total number of rental households. Where vacancy rates already exceed 3%, this is treated as a need for 0 new units.

Table 11: Ballenas-Winchelsea Island Trust Area Vacancy
BALLENAS-WINCHELSEA ISLAND TRUST AREA

	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
TARGET VACANCY RATE				
LOCAL VACANCY RATE				
TOTAL NEW UNITS TO ACHIEVE 3% VACANCY RATE - 20 YEARS				

For these purposes, the local rental vacancy rate in Ballenas-Winchelsea Island Trust Area is assumed to be the provincial average, as CMHC does not collect

rental market data for rural areas. Based on this estimate, no additional units are required to bring the vacancy rate to healthy levels over the next 20 years.

While adjusting for the rental vacancy rate in this manner assumes a static 'vacancy' over 20 years does not correspond well to market dynamics, this measure adds relatively little to the overall estimation for the most part.

Total Assessed Housing Need

Under the Province's formula, the assessed housing need is as follows, summing all previously discussed factors:

Table 12: Housing Need Total

BALLENAS-WINCHELSEA ISLAND TRUST AREA

COMPONENT	5 Year Need	20 Year Need
A. EXTREME CORE HOUSING NEED		
B. PERSONS EXPERIENCING HOMELESSNESS		
C. SUPPRESSED HOUSEHOLD FORMATION		
D. ANTICIPATED GROWTH	0.12	0.37
E. RENTAL VACANCY RATE ADJUSTMENT		
F. ADDITIONAL LOCAL DEMAND		
TOTAL NEW UNITS – 5 YEARS		
TOTAL NEW UNITS – 20 YEARS		0

The 5-year need calculation is for most purposes $\frac{1}{4}$ of the 20-year calculation, however, to address homelessness it is expected that those units will be 50% delivered in 5 years, while the 5-year projected growth adjustment is based on BC Stats 5-year growth projection.

As can be seen above, the largest part of the housing needs assessment is in the 'Anticipated Growth' figure. This means that if Ballenas-Winchelsea Island Trust Area sees population growth at the rate of the Nanaimo Regional District overall this will require 0 new homes, reflecting RDN regional demographics and past migration patterns.

Denman Island Trust Area

Part A: Extreme Core Housing Need

The following table shows total owner and renter households in the four previous census years (Step 1).

Table 13: Denman Island Trust Area Households by Tenure

DENMAN ISLAND TRUST AREA

TOTAL HOUSEHOLDS	2006	2011	2016	2021
OWNERS	445	455	600	570
RENTERS	85	40	90	85

The below table shows the total number and proportion of owners with a mortgage⁶ and renter households in Extreme Core Housing Need (ECHN) in the four previous Censuses. Extreme Core Housing Need corresponds to a situation where households are obliged to spend 50% or more of pre-tax income for shelter costs (rent/mortgage plus utilities and taxes).

Table 14: Denman Island Trust Area Extreme Core Housing Need

DENMAN ISLAND TRUST AREA

EXTREME CORE HOUSING NEED	2006	2006%	2011	2011%	2016	2016%	2021	2021%	Average Rate
OWNERS WITH A MORTGAGE	n/a	n/a	n/a	n/a	n/a	n/a	0	0.00%	0.00%
RENTERS	10	11.76%	0	0.00%	15	16.67%	0	0.00%	7.11%

These are combined in the next table to represent the number of units necessary to provide replacement housing for households in Extreme Core Housing Need. This is based on the average rate over the previous four censuses.

⁶ Data on owners with a mortgage is not available for Censuses before 2021

Table 15: Denman Island Trust Area ECHN Rates

DENMAN ISLAND TRUST AREA

TOTAL HOUSEHOLDS	2021 HOUSEHOLDS	AVERAGE ECHN RATE	HOUSEHOLDS IN ECHN
OWNERS	570	n/a	n/a
OWNERS WITH A MORTGAGE	570	0.00%	0.00
RENTERS	85	7.11%	6.04
TOTAL NEW UNITS TO MEET ECHN - 20 YEARS			6.04

As shown in the above table, there are just over 6 units worth of assessed housing needs to address Extreme Core Housing Need over 20 years.

Part B: Homelessness

The following table apportions the homeless population of the Comox Valley Regional District by the population of Denman Island Trust Area. This figure is based on regional need rather than homelessness rates specific to Denman Island Trust Area.

Table 16: Denman Island Trust Area Homelessness

DENMAN ISLAND TRUST AREA

REGIONAL POPULATION	Local Population		Regional PEH	Proportional Local PEH
	#	% of region		
71,115	1,340	1.88%	378	7.12
TOTAL NEW UNITS TO HOMELESSNESS NEEDS - 20 YEARS				7.12

*Note: PEH refers to People Experiencing Homelessness.

As shown above, about 7 units are required to address Denman Island Trust Area's share of regional homelessness, assuming as the Provincial methodology does 1 unit per person.

Part C: Suppressed Household Formation.

Often-times household size is taken as a given in demographic estimates, however the number of people per household is sensitive to the cost and availability of households. In a community undergoing housing stress there will

be unusually large numbers of adult children living with their parents, unusually large numbers of roommates, unusually large numbers of couples cohabitating earlier in their relationships than they might otherwise or couples staying in dysfunctional relationships due to housing costs and availability.

This figure is calculated based on 2006 census data, assumed to be a time when housing pressures were less intense to calculate a baseline level of household headship rates by renter/owner status and age cohort. This is then compared to present population household headship rates to estimate how many households would have formed if the housing had been available.

Table 17: Denman Island Trust Area Suppressed Households

DENMAN ISLAND TRUST AREA

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2021 Potential Households		2021 Actual Households		2021 Suppressed Households		
	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 TO 24 YEARS	0.00	7.89	-	-	0.00	7.89	7.89
25 TO 34 YEARS	15.71	23.57	35	10	-19.29	13.57	0.00
35 TO 44 YEARS	55.15	33.94	55	-	0.15	33.94	34.09
45 TO 54 YEARS	63.03	7.88	50	20	13.03	-12.12	0.91
55 TO 64 YEARS	135.00	12.27	115	20	20.00	-7.73	12.27
65 TO 74 YEARS	240.00	0.00	205	25	35.00	-25.00	10.00
75 YEARS AND OVER	148.50	0.00	115	-	33.50	0.00	33.50
TOTAL NEW UNITS TO MEET SUPPRESSED HOUSING NEED - 20 YEARS							98.67

A negative number suggests that household formation rates have increased for a given cohort, while a positive number suggests they have fallen. Household formation rates have fallen for 15–24-year-olds, 35- to 44-year-olds, and 55 and over age ranges, while rising for 25–34-year-olds.

By this estimate, there are a shortfall of about 99 units to address suppressed household formation over 20 years.

Part D: Anticipated Household Growth

This segment is based on BC Stats P.E.O.P.L.E model of population growth, used by the Province for planning purposes. This statistic is drawn from BC Stats Household projections. BC Stats projections were harmonized with Statistics Canada in 2022 and are based on a model using age and sex cohort data to estimate future population change from expected births, deaths, and migration. This is supplemented with data on employment, residential building permits, community plans and other indicators of housing availability.

As such it is important to note that this is *not an independent variable*. The amount of housing permitted in the past will shape population growth and shape this model's projection of future household growth. Because this data is so dependent on past policy outcomes, it should not be used solely to inform housing needs.

The figure used by the province is a combination of two scenarios, one based on municipal growth projections, and one based on regional projections. As local cities and towns necessarily exist in regional housing markets, this approach reduces the impact of local specifics. For Islands Trust Areas, this figure is based purely on regional growth projections allocated by population share.

The first table will show the 20-year population projection for Comox Valley Regional District

Table 18: Regional Growth Rate

DENMAN ISLAND TRUST AREA

REGIONAL DISTRICT PROJECTIONS	2021	2041	Regional Growth Rate
HOUSEHOLDS	31,950	43,961	37.59%

For Islands Trust Areas, Regional District Growth rate is multiplied by the area's current population.

Table 19: Denman Island Trust Area Projected Growth
DENMAN ISLAND TRUST AREA

GROWTH SCENARIOS	Regional Growth Rate	Households		New Units
		2021	2041	
REGIONALLY BASED HOUSEHOLD GROWTH	37.59%	655	901.23	246.23
TOTAL NEW UNITS TO MEET HOUSEHOLD GROWTH NEEDS - 20 YEARS				246.23

Here the province estimates that Denman Island Trust Area will require roughly 246 units to accommodate projected population growth, subject to the methodological limitations described above.

Part E: Rental Vacancy

Rental vacancy rates are a reliable indicator of limited housing supply, and it is often held that a 3% vacancy rate is a 'balanced' level. When vacancy rates are below 3%, they suggest that there are more potential households seeking tenancies than there are available tenancies, and that rent will tend to rise. When vacancy rates are above 3%, rents will tend to moderate as landlords have a harder time attracting tenants.

Rental vacancy rate data is drawn from the CMHC's Primary Rental Market 2021 Vacancy Rate data, which is based on a survey of purpose-built rental landlords. As this data is collected only for population centres above 2,500, where this data is not available rental vacancy rates are assumed to be the provincial average (1.4%). Though this figure is drawn from purpose-built rentals only, it is assumed that the whole market, including rented condominium units, rented houses, and other small-scale residential land-lording operations follow similar trends. As such the vacancy rate is compared to the total number of rental households. Where vacancy rates already exceed 3%, this is treated as a need for 0 new units.

Table 20: Denman Island Trust Area Vacancy
DENMAN ISLAND TRUST AREA

	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
TARGET VACANCY RATE	3.00%	97.00%	85	87.63
LOCAL VACANCY RATE	1.40%	98.60%	85	86.21
TOTAL NEW UNITS TO ACHIEVE 3% VACANCY RATE - 20 YEARS				1.42

For these purposes, the local rental vacancy rate in Denman Island Trust Area is assumed to be the provincial average, as CMHC does not collect rental market data for Islands Trust Areas. Under this estimate, approximately 1 unit is needed over the coming 20 years to bring the vacancy rate to healthy levels.

Total Assessed Housing Need

Under the Province's formula, the assessed housing need is as follows, summing all previously discussed factors:

Table 21: Denman Island Trust Area Housing Need Total
DENMAN ISLAND TRUST AREA

COMPONENT	5 Year Need	20 Year Need
A. EXTREME CORE HOUSING NEED	1.51	6.04
B. PERSONS EXPERIENCING HOMELESSNESS	3.56	7.12
C. SUPPRESSED HOUSEHOLD FORMATION	24.67	98.67
D. ANTICIPATED GROWTH	79.19	246.23
E. RENTAL VACANCY RATE ADJUSTMENT	0.36	1.42
F. ADDITIONAL LOCAL DEMAND		
TOTAL NEW UNITS – 5 YEARS	109	
TOTAL NEW UNITS – 20 YEARS		359

The 5-year need calculation is for most purposes $\frac{1}{4}$ of the 20-year calculation, however, to address homelessness it is expected that those units will be 50%

delivered in 5 years, while the 5-year projected growth adjustment is based on BC Stats 5-year growth projection.

As can be seen above, the largest part of the housing needs assessment is in the 'Anticipated Growth' figure, accounting for more than two-thirds of all units. This is based on Comox Valley regional growth projections.

The implication is that the household count should be increased by 17% over the next five years and 54% over the next twenty years over 2021 levels.

Gabriola Island Trust Area

Part A: Extreme Core Housing Need

The following table shows total owner and renter households in the four previous census years (Step 1).

Table 22: Gabriola Island Trust Area Households by Tenure

GABRIOLA ISLAND TRUST AREA

TOTAL HOUSEHOLDS	2006	2011	2016	2021
OWNERS	325	390	335	375
RENTERS	135	55	105	95

The below table shows the total number and proportion of owners with a mortgage⁷ and renter households in Extreme Core Housing Need (ECHN) in the four previous Censuses. Extreme Core Housing Need corresponds to a situation where households are obliged to spend 50% or more of pre-tax income for shelter costs (rent/mortgage plus utilities and taxes).

⁷ Data on owners with a mortgage is not available for Censuses before 2021

Table 23 Gabriola Island Trust Area Extreme Core Housing Need

GABRIOLA ISLAND TRUST AREA

EXTREME CORE HOUSING NEED	2006	2006%	2011	2011%	2016	2016%	2021	2021%	Average Rate
OWNERS WITH A MORTGAGE	n/a	n/a	n/a	n/a	n/a	n/a	0	0.00%	0.00%
RENTERS	85	29.31%	20	9.76%	60	16.44%	25	9.26%	16.19%

These are combined in the next table to represent the number of units necessary to provide replacement housing for households in Extreme Core Housing Need. This is based on the average rate over the previous four censuses.

Table 24: Gabriola Island Trust Area ECHN Rates

GABRIOLA ISLAND TRUST AREA

TOTAL HOUSEHOLDS	2021 HOUSEHOLDS	AVERAGE ECHN RATE	HOUSEHOLDS IN ECHN
OWNERS	2,105	n/a	n/a
OWNERS WITH A MORTGAGE	2,105	0.00%	0.00
RENTERS	270	16.19%	43.72
TOTAL NEW UNITS TO MEET ECHN - 20 YEARS			43.72

As shown in the above table, there are just about 44 units worth of assessed housing needs to address Extreme Core Housing Need over 20 years.

Part B: Homelessness

The following table apportions the homeless population of the Nanaimo Regional District by the population of Gabriola Island Trust Area. This figure is based on regional need rather than homelessness rates specific to Gabriola Island Trust Area.

Table 25: Gabriola Island Trust Area Homelessness
GABRIOLA ISLAND TRUST AREA

REGIONAL POPULATION	Local Population		Regional PEH	Proportional Local PEH
	#	% of region		
166,165	4,495	2.71%	996	26.94
TOTAL NEW UNITS TO HOMELESSNESS NEEDS - 20 YEARS				26.94

*Note: PEH refers to People Experiencing Homelessness.

As shown above, about 27 units are required to address Gabriola's share of regional homelessness, assuming as the Provincial methodology does 1 unit per person.

Part C: Suppressed Household Formation.

Often-times household size is taken as a given in demographic estimates, however the number of people per household is sensitive to the cost and availability of households. In a community undergoing housing stress there will be unusually large numbers of adult children living with their parents, unusually large numbers of roommates, unusually large numbers of couples cohabitating earlier in their relationships than they might otherwise or couples staying in dysfunctional relationships due to housing costs and availability.

This figure is calculated using 2006 census data, assumed to be a time when housing pressures were less intense to calculate a baseline level of household headship rates by renter/owner status and age cohort. This is then compared to present population household headship rates to estimate how many households would have formed if the housing had been available.

Table 26: Gabriola Island Trust Area Suppressed Households

GABRIOLA ISLAND TRUST AREA

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2021 Potential Households		2021 Actual Households		2021 Suppressed Households		
	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 TO 24 YEARS	0.00	7.78	-	-	0.00	7.78	7.78
25 TO 34 YEARS	30.66	30.66	20	25	10.66	5.66	16.32
35 TO 44 YEARS	143.64	85.28	130	50	13.64	35.28	48.92
45 TO 54 YEARS	258.70	28.05	230	25	28.70	3.05	31.75
55 TO 64 YEARS	534.39	63.49	510	75	24.39	-11.51	12.88
65 TO 74 YEARS	772.97	35.68	790	65	-17.03	-29.32	0.00
75 YEARS AND OVER	526.27	22.88	410	25	116.27	-2.12	114.15
TOTAL NEW UNITS TO MEET SUPPRESSED HOUSING NEED - 20 YEARS							231.81

Negative numbers would suggest that household formation rates have increased, while positive numbers would suggest they have fallen. As above, household maintainer rates have fallen for most cohorts except 65 to 74 year olds. By this estimate, there are a shortfall of about 232 units to address suppressed household formation over 20 years.

Part D: Anticipated Household Growth

This segment is based on BC Stats P.E.O.P.L.E. model of population growth, used by the Province for planning purposes. This statistic is drawn from BC Stats Household projections. BC Stats projections were harmonized with Statistics Canada in 2022 and are based on a model using age and sex cohort data to estimate future population change from expected births, deaths, and migration. This is supplemented with data on employment, residential building permits, community plans and other indicators of housing availability.

As such it is important to note that this is *not an independent variable*. The amount of housing permitted in the past will shape population growth and

shape this model's projection of future household growth. Because this data is so dependent on past policy outcomes, it should not be used solely to inform housing needs.

The figure used by the province is a combination of two scenarios, one based on municipal growth projections, and one based on regional projections. As local cities and towns necessarily exist in regional housing markets, this approach reduces the impact of local specifics. For Islands Trust Areas, this figure is based purely on regional growth projections allocated by population share.

The first table will show the 20-year population projection for the Nanaimo Regional District.

Table 27: Regional Growth Rate

GABRIOLA ISLAND TRUST AREA

REGIONAL DISTRICT PROJECTIONS	2021	2041	Regional Growth Rate
HOUSEHOLDS	75,275	103,456	37.44%

For Islands Trust Areas, population is projected by multiplying the regional projected growth rate by the Island Trust Area population.

Table 28: Gabriola Island Trust Area Projected Growth

GABRIOLA ISLAND TRUST AREA

GROWTH SCENARIOS	Regional Growth Rate	Households		New Units
		2021	2041	
REGIONALLY BASED HOUSEHOLD GROWTH	37.44%	2,375	3,264.14	889.14
TOTAL NEW UNITS TO MEET HOUSEHOLD GROWTH NEEDS - 20 YEARS				889.14

Here the province estimates that Gabriola Island Trust Area will require slightly more than 889 units to accommodate projected population growth, subject to the methodological limitations described above.

Part E: Rental Vacancy

Rental vacancy rates are a reliable indicator of limited housing supply, and it is often held that a 3% vacancy rate is a 'balanced' level. When vacancy rates are below 3%, they suggest that there are more potential households seeking tenancies than there are available tenancies, and that rent will tend to rise. When vacancy rates are above 3%, rents will tend to moderate as landlords have a harder time attracting tenants.

Rental vacancy rate data is drawn from the CMHC's Primary Rental Market 2021 Vacancy Rate data, which is based on a survey of purpose-built rental landlords. As this data is collected only for population centres above 2,500, where this data is not available rental vacancy rates are assumed to be the provincial average (1.4%). Though this figure is drawn from purpose-built rentals only, it is assumed that the whole market, including rented condominium units, rented houses, and other small-scale residential land-lording operations follow similar trends. As such the vacancy rate is compared to the total number of rental households. Where vacancy rates already exceed 3%, this is treated as a need for 0 new units.

Table 29: Gabriola Island Trust Area Vacancy

GABRIOLA ISLAND TRUST AREA

	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
TARGET VACANCY RATE	3.00%	97.00%	270	278.35
LOCAL VACANCY RATE	1.40%	98.60%	270	273.83
TOTAL NEW UNITS TO ACHIEVE 3% VACANCY RATE - 20 YEARS				4.52

For these purposes, the local rental vacancy rate in Gabriola Island Trust Area is assumed to be the provincial average, as CMHC does not collect rental market data for rural areas, regrettably. Under this estimate, approximately 5 units are needed over the coming 20 years to bring the vacancy rate to healthy levels.

Total Assessed Housing Need

Under the Province's formula, the assessed housing need is as follows, summing all previously discussed factors:

Table 30: Gabriola Island Trust Area Housing Need Total
GABRIOLA ISLAND TRUST AREA

COMPONENT	5 Year Need	20 Year Need
A. EXTREME CORE HOUSING NEED	10.93	43.72
B. PERSONS EXPERIENCING HOMELESSNESS	13.47	26.94
C. SUPPRESSED HOUSEHOLD FORMATION	57.95	231.81
D. ANTICIPATED GROWTH	283.83	889.14
E. RENTAL VACANCY RATE ADJUSTMENT	1.13	4.52
F. ADDITIONAL LOCAL DEMAND	0.00	0.00
TOTAL NEW UNITS – 5 YEARS	367	
TOTAL NEW UNITS – 20 YEARS		1,196

The 5-year need calculation is for most purposes $\frac{1}{4}$ of the 20-year calculation, however, to address homelessness it is expected that those units will be 50% delivered in 5 years, while the 5-year projected growth adjustment is based on BC Stats 5-year growth projection.

As can be seen above, the largest part of the housing needs assessment is in the 'Anticipated growth' figure, drawing from regional district population forecasts to suggest a growth of 889 households in need of accommodation under current demographic patterns.

The implication is that the dwelling stock must be increased by 15% over the next five years and 50% over the next twenty years over the current census household count.

Galiano Island Trust Area

Part A: Extreme Core Housing Need

The following table shows total owner and renter households in the four previous census years (Step 1).

Table 31: Galiano Island Trust Area Households by Tenure

GALIANO ISLAND TRUST AREA

TOTAL HOUSEHOLDS	2006	2011	2016	2021
OWNERS	535	490	455	575
RENTERS	130	90	130	125

The below table shows the total number and proportion of owners with a mortgage⁸ and renter households in Extreme Core Housing Need (ECHN) in the four previous Censuses. Extreme Core Housing Need corresponds to a situation where households are obliged to spend 50% or more of pre-tax income for shelter costs (rent/mortgage plus utilities and taxes).

Table 32: Galiano Island Trust Area Extreme Core Housing Need

GALIANO ISLAND TRUST AREA

EXTREME CORE HOUSING NEED	2006	2006%	2011	2011%	2016	2016%	2021	2021%	Average Rate
OWNERS WITH A MORTGAGE	n/a	n/a	n/a	n/a	n/a	n/a	0	0.00%	0.00%
RENTERS	20	15.38%	20	22.22%	30	23.08%	0	0.00%	15.17%

These are combined in the next table to represent the number of units necessary to provide replacement housing for households in Extreme Core Housing Need. This is based on the average rate over the previous four censuses.

⁸ Data on owners with a mortgage is not available for Censuses before 2021

Table 33: Galiano Island Trust Area ECHN Rates

GALIANO ISLAND TRUST AREA

TOTAL HOUSEHOLDS	2021 HOUSEHOLDS	AVERAGE ECHN RATE	HOUSEHOLDS IN ECHN
OWNERS	575	n/a	n/a
OWNERS WITH A MORTGAGE	575	0.00%	0.00
RENTERS	125	15.17%	18.96
TOTAL NEW UNITS TO MEET ECHN - 20 YEARS			18.96

As shown in the above table, there are just about 19 units worth of assessed housing needs to address Extreme Core Housing Need over 20 years.

Part B: Homelessness

The following table apportions the homeless population of the Capital Regional District by the population of Galiano Island Trust Area. This figure is based on regional need rather than homelessness rates specific to Galiano Island Trust Area.

Table 34: Galiano Island Trust Area Homelessness

GALIANO ISLAND TRUST AREA

REGIONAL POPULATION	Local Population		Regional PEH	Proportional Local PEH
	#	% of region		
406,075	1,370	0.34%	2043	6.89
TOTAL NEW UNITS TO HOMELESSNESS NEEDS - 20 YEARS				6.89

*Note: PEH refers to People Experiencing Homelessness.

As shown above, about 7 units are required to address Galiano Island Trust Area's share of regional homelessness, assuming as the Provincial methodology does 1 unit per person.

Part C: Suppressed Household Formation.

Often household size is taken as a given in demographic estimates, however the number of people per household is sensitive to the cost and availability of households. In a community undergoing housing stress there will be unusually

large numbers of adult children living with their parents, unusually large numbers of roommates, unusually large numbers of couples cohabitating earlier in their relationships than they might otherwise or couples staying in dysfunctional relationships due to housing costs and availability.

This figure is calculated based on 2006 census data, assumed to be a time when housing pressures were less intense to calculate a baseline level of household headship rates by renter/owner status and age cohort. This is then compared to present population household headship rates to estimate how many households would have formed if the housing had been available.

Table 35: Galiano Island Trust Area Suppressed Households

GALIANO ISLAND TRUST AREA

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2021 Potential Households		2021 Actual Households		2021 Suppressed Households		
	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 TO 24 YEARS	0.00	8.57	-	-	0.00	8.57	8.57
25 TO 34 YEARS	14.55	18.18	10	10	4.55	8.18	12.73
35 TO 44 YEARS	40.00	15.00	55	25	-15.00	-10.00	0.00
45 TO 54 YEARS	105.00	38.68	90	10	15.00	28.68	43.68
55 TO 64 YEARS	127.78	21.90	115	25	12.78	-3.10	9.68
65 TO 74 YEARS	246.71	29.61	210	30	36.71	-0.39	36.32
75 YEARS AND OVER	119.77	14.09	95	15	24.77	-0.91	23.86
TOTAL NEW UNITS TO MEET SUPPRESSED HOUSING NEED - 20 YEARS							134.84

A positive number would suggest that household formation rates have fallen, while a negative one would suggest they have increased. As above, household maintainer rates have fallen for all cohorts except 35-44-year-olds, primarily driven by homeownership households.

By this estimate, there are a shortfall of about 135 units to address suppressed household formation over 20 years.

Part D: Anticipated Household Growth

This segment is based on BC Stats P.E.O.P.L.E. model of population growth, used by the Province for planning purposes. This statistic is drawn from BC Stats Household projections. BC Stats projections were harmonized with Statistics Canada in 2022 and are based on a model using age and sex cohort data to estimate future population change from expected births, deaths, and migration. This is supplemented with data on employment, residential building permits, community plans and other indicators of housing availability.

As such it is important to note that this is *not an independent variable*. The amount of housing permitted in the past will shape population growth and shape this model's projection of future household growth. Because this data is so dependent on past policy outcomes, it should not be used solely to inform housing needs.

The figure used by the province is a combination of two scenarios, one based on municipal growth projections, and one based on regional projections. As local cities and towns necessarily exist in regional housing markets, this approach reduces the impact of local specifics. For Islands Trust Areas, this figure is based purely on regional growth projections allocated by population share.

The first table will show the 20-year population projection for Capital Regional District.

Table 36: Regional Growth Rate

GALIANO ISLAND TRUST AREA

REGIONAL DISTRICT PROJECTIONS	2021	2041	Regional Growth Rate
HOUSEHOLDS	185,205	254,785	37.57%

For Islands Trust Areas, the regional population forecast growth rate is multiplied by the current Island Trust Area population.

Table 37: Galiano Island Trust Area Projected Growth
GALIANO ISLAND TRUST AREA

GROWTH SCENARIOS	Regional Growth Rate	Households		New Units
		2021	2041	
REGIONALLY BASED HOUSEHOLD GROWTH	37.57%	700	962.98	262.98
TOTAL NEW UNITS TO MEET HOUSEHOLD GROWTH NEEDS - 20 YEARS				262.98

Here the province estimates that Galiano Island Trust Area will require about 2363 units to accommodate projected population growth, subject to the methodological limitations described above.

Part E: Rental Vacancy

Rental vacancy rates are a reliable indicator of limited housing supply, and it is often held that a 3% vacancy rate is a 'balanced' level. When vacancy rates are below 3%, they suggest that there are more potential households seeking tenancies than there are available tenancies, and that rent will tend to rise. When vacancy rates are above 3%, rents will tend to moderate as landlords have a harder time attracting tenants.

Rental vacancy rate data is drawn from the CMHC's Primary Rental Market 2021 Vacancy Rate data, which is based on a survey of purpose-built rental landlords. As this data is collected only for population centres above 2,500, where this data is not available rental vacancy rate is assumed to be the provincial average (1.4%). Though this figure is drawn from purpose-built rentals only, it is assumed that the whole market, including rented condominium units, rented houses, and other small-scale residential land-lording operations follow similar trends. As such the vacancy rate is compared to the total number of rental households. Where vacancy rates already exceed 3%, this is treated as a need for no new units.

Table 38: Galiano Island Trust Area Vacancy
GALIANO ISLAND TRUST AREA

	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
TARGET VACANCY RATE	3.00%	97.00%	125	128.87
LOCAL VACANCY RATE	1.40%	98.60%	125	126.77
TOTAL NEW UNITS TO ACHIEVE 3% VACANCY RATE - 20 YEARS				2.10

For these purposes, the local rental vacancy rate in Galiano Island Trust Area is assumed to be the provincial average, as CMHC does not collect rental market data for rural areas. Under this estimate, approximately 2 units are needed over the coming 20 years to bring the vacancy rate to healthy levels.

While adjusting for the rental vacancy rate in this manner assumes a static 'vacancy' over 20 years does not correspond well to market dynamics, this measure adds relatively little to the overall estimation for the most part.

Total Assessed Housing Need

Under the Province's formula, the assessed housing need is as follows, summing all previously discussed factors:

Table 39: Housing Need Total

GALIANO ISLAND TRUST AREA

COMPONENT	5 Year Need	20 Year Need
A. EXTREME CORE HOUSING NEED	4.74	18.96
B. PERSONS EXPERIENCING HOMELESSNESS	3.45	6.89
C. SUPPRESSED HOUSEHOLD FORMATION	33.71	134.84
D. ANTICIPATED GROWTH	89.49	262.98
E. RENTAL VACANCY RATE ADJUSTMENT	0.53	2.10
F. ADDITIONAL LOCAL DEMAND	4.74	18.96
TOTAL NEW UNITS – 5 YEARS	132	
TOTAL NEW UNITS – 20 YEARS		426

The 5-year need calculation is for most purposes $\frac{1}{4}$ of the 20-year calculation, however, to address homelessness it is expected that those units will be 50% delivered in 5 years, while the 5-year projected growth adjustment is based on BC Stats 5-year growth projection.

As can be seen above, the largest part of the housing needs assessment is in the 'Anticipated Growth' figure. This means that if Galiano Island Trust Area sees population growth at the rate of the whole Regional District of Capital Regional District overall this will require 263 new homes.

The implication is that the dwelling stock must be increased by 19% over the next five years and 61% over the next twenty years over the current census household count.

Gambier Island Trust Area

Part A: Extreme Core Housing Need

The following table shows total owner and renter households in the four previous census years (Step 1).

Table 40: Gambier Island Trust Area Households by Tenure

GAMBIER ISLAND TRUST AREA

TOTAL HOUSEHOLDS	2006	2011	2016	2021
OWNERS	120	110	130	105
RENTERS	25	15	10	30

The below table shows the total number and proportion of owners with a mortgage⁹ and renter households in Extreme Core Housing Need (ECHN) in the four previous Censuses. Extreme Core Housing Need corresponds to a situation where households are obliged to spend 50% or more of pre-tax income for shelter costs (rent/mortgage plus utilities and taxes).

Table 41: Gambier Island Trust Area Extreme Core Housing Need

GAMBIER ISLAND TRUST AREA

EXTREME CORE HOUSING NEED	2006	2006%	2011	2011%	2016	2016%	2021	2021%	Average Rate
OWNERS WITH A MORTGAGE	n/a	n/a	n/a	n/a	n/a	n/a	0	0.00%	0.00%
RENTERS	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%

These are combined in the next table to represent the number of units necessary to provide replacement housing for households in Extreme Core Housing Need. This is based on the average rate over the previous four censuses.

⁹ Data on owners with a mortgage is not available for Censuses before 2021

Table 42: Gambier Island Trust Area ECHN Rates

GAMBIER ISLAND TRUST AREA

TOTAL HOUSEHOLDS	2021 HOUSEHOLDS	AVERAGE ECHN RATE	HOUSEHOLDS IN ECHN
OWNERS	105	n/a	n/a
OWNERS WITH A MORTGAGE	105	0.00%	0.00
RENTERS	30	0.00%	0.00
TOTAL NEW UNITS TO MEET ECHN - 20 YEARS			0.00

As shown in the above table, no households in the Gambier Trust Area are expected to be in extreme core housing need.

Part B: Homelessness

The following table apportions the homeless population of the Sunshine Coast Regional District by the population of Gambier Island Trust Area. This figure is based on regional need rather than homelessness rates specific to Gambier Island Trust Area.

Table 43: Gambier Island Trust Area Homelessness

GAMBIER ISLAND TRUST AREA

REGIONAL POPULATION	Local Population		Regional PEH	Proportional Local PEH
	#	% of region		
31,510	220	0.70%	2043	14.26
TOTAL NEW UNITS TO HOMELESSNESS NEEDS - 20 YEARS				14.26

*Note: PEH refers to People Experiencing Homelessness.

As shown above, about 14 units are required to address Gambier Island's share of regional homelessness, assuming as the Provincial methodology does 1 unit per person.

Part C: Suppressed Household Formation.

Often household size is taken as a given in demographic estimates, however the number of people per household is sensitive to the cost and availability of households. In a community undergoing housing stress there will be unusually large numbers of adult children living with their parents, unusually large numbers of roommates, unusually large numbers of couples cohabitating earlier in their relationships than they might otherwise or couples staying in dysfunctional relationships due to housing costs and availability.

This figure is calculated based on 2006 census data, assumed to be a time when housing pressures were less intense to calculate a baseline level of household headship rates by renter/owner status and age cohort. This is then compared to present population household headship rates to estimate how many households would have formed if the housing had been available.

Table 44: Gambier Island Trust Area Supressed Households

GAMBIER ISLAND TRUST AREA

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2021 Potential Households		2021 Actual Households		2021 Suppressed Households		
	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 TO 24 YEARS	0.00	0.00	10	-	-10.00	0.00	0.00
25 TO 34 YEARS	0.00	0.00	-	-	0.00	0.00	0.00
35 TO 44 YEARS	7.14	10.71	-	10	7.14	0.71	7.86
45 TO 54 YEARS	0.00	0.00	10	-	-10.00	0.00	0.00
55 TO 64 YEARS	43.21	7.86	30	-	13.21	7.86	21.07
65 TO 74 YEARS	32.14	0.00	40	-	-7.86	0.00	0.00
75 YEARS AND OVER	9.00	0.00	15	-	-6.00	0.00	0.00
TOTAL NEW UNITS TO MEET SUPPRESSED HOUSING NEED - 20 YEARS							28.93

A positive number would suggest that household formation rates have fallen, while a negative one would suggest they have increased. As above, household

maintainer rates have not fallen for most cohorts. They have fallen for those aged 35 to 44, 65 to 55 and 64 years and older, which a curious pattern and may reflect the division of the area.

By this estimate, there are a shortfall of about 29 units to address suppressed household formation over 20 years.

Part D: Anticipated Household Growth

This segment is based on BC Stats P.E.O.P.L.E. model of population growth, used by the Province for planning purposes. This statistic is drawn from BC Stats Household projections. BC Stats projections were harmonized with Statistics Canada in 2022 and are based on a model using age and sex cohort data to estimate future population change from expected births, deaths, and migration. This is supplemented with data on employment, residential building permits, community plans and other indicators of housing availability.

As such it is important to note that this is *not an independent variable*. The amount of housing permitted in the past will shape population growth and shape this model's projection of future household growth. Because this data is so dependent on past policy outcomes, it should not be used solely to inform housing needs.

The figure used by the province is a combination of two scenarios, one based on municipal growth projections, and one based on regional projections. As local cities and towns necessarily exist in regional housing markets, this approach reduces the impact of local specifics. For Islands Trust Areas, this figure is based purely on regional growth projections allocated by population share.

The first table will show the 20-year population projection for Sunshine Coast Regional District.

Table 45: Regional Growth Rate

GAMBIER ISLAND TRUST AREA

REGIONAL DISTRICT PROJECTIONS	2021	2041	Regional Growth Rate
HOUSEHOLDS	14,935	19,316	29.33%

For Islands Trust Areas, the regional population forecast growth rate is multiplied by the current Trust Area population.

Table 46: Gambier Island Trust Area Projected Growth

GAMBIER ISLAND TRUST AREA

GROWTH SCENARIOS	Regional Growth Rate	Households		New Units
		2021	2041	
REGIONALLY BASED HOUSEHOLD GROWTH	29.33%	135	174.60	39.60
TOTAL NEW UNITS TO MEET HOUSEHOLD GROWTH NEEDS - 20 YEARS				39.60

Here the province estimates that Gambier Island Trust Area will require about 40 units to accommodate projected population growth, subject to the methodological limitations described above.

Part E: Rental Vacancy

Rental vacancy rates are a reliable indicator of limited housing supply, and it is often held that a 3% vacancy rate is a 'balanced' level. When vacancy rates are below 3%, they suggest that there are more potential households seeking tenancies than there are available tenancies, and that rent will tend to rise. When vacancy rates are above 3%, rents will tend to moderate as landlords have a harder time attracting tenants.

Rental vacancy rate data is drawn from the CMHC's Primary Rental Market 2021 Vacancy Rate data, which is based on a survey of purpose-built rental landlords. As this data is collected only for population centres above 2,500, where this data is not available rental vacancy rate is assumed to be the provincial average (1.4%). Though this figure is drawn from purpose-built rentals only, it is assumed that the whole market, including rented condominium units, rented houses, and other small-scale residential land-

lording operations follow similar trends. As such the vacancy rate is compared to the total number of rental households. Where vacancy rates already exceed 3%, this is treated as a need for 0 new units.

Table 47: Gambier Island Trust Area Vacancy

GAMBIER ISLAND TRUST AREA

	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
TARGET VACANCY RATE	3.00%	97.00%	30	30.93
LOCAL VACANCY RATE	1.40%	98.60%	30	30.43
TOTAL NEW UNITS TO ACHIEVE 3% VACANCY RATE - 20 YEARS				0.50

For these purposes, the local rental vacancy rate in Gambier Island Trust Area is assumed to be the provincial average, as CMHC does not collect rental market data for rural areas. Under this estimate, approximately 1 unit is needed over the coming 20 years to bring the vacancy rate to healthy levels.

While adjusting for the rental vacancy rate in this manner assumes a static 'vacancy' over 20 years does not correspond well to market dynamics, this measure adds relatively little to the overall estimation for the most part.

Total Assessed Housing Need

Under the Province's formula, the assessed housing need is as follows, summing all previously discussed factors:

Table 48: Housing Need Total

GAMBIER ISLAND TRUST AREA

COMPONENT	5 Year Need	20 Year Need
A. EXTREME CORE HOUSING NEED	0.00	0.00
B. PERSONS EXPERIENCING HOMELESSNESS	7.13	14.26
C. SUPPRESSED HOUSEHOLD FORMATION	7.23	28.93
D. ANTICIPATED GROWTH	12.81	39.60
E. RENTAL VACANCY RATE ADJUSTMENT	0.13	0.50
F. ADDITIONAL LOCAL DEMAND		
TOTAL NEW UNITS – 5 YEARS	27	
TOTAL NEW UNITS – 20 YEARS		83

The 5-year need calculation is for most purposes $\frac{1}{4}$ of the 20-year calculation, however, to address homelessness it is expected that those units will be 50% delivered in 5 years, while the 5-year projected growth adjustment is based on BC Stats 5-year growth projection.

As can be seen above, the largest part of the housing needs assessment is in the 'Anticipated Growth' figure. This means that if Gambier Island Trust Area sees population growth at the rate of the Regional District of Sunshine Coast Regional District overall this will require 40 new homes, reflecting SCRD regional demographics and past migration patterns.

The implication is that the dwelling stock must be increased by 20% over the next five years and 61% over the next twenty years over the current census household count.

Hornby Island Trust Area

Part A: Extreme Core Housing Need

The following table shows total owner and renter households in the four previous census years (Step 1).

Table 49: Hornby Island Trust Area Households by Tenure

HORNBY ISLAND TRUST AREA

TOTAL HOUSEHOLDS	2006	2011	2016	2021
OWNERS	450	395	475	475
RENTERS	100	125	115	115

The below table shows the total number and proportion of owners with a mortgage¹⁰ and renter households in Extreme Core Housing Need (ECHN) in the four previous Censuses. Extreme Core Housing Need corresponds to a situation where households are obliged to spend 50% or more of pre-tax income for shelter costs (rent/mortgage plus utilities and taxes).

Table 50: Hornby Island Trust Area Extreme Core Housing Need

HORNBY ISLAND TRUST AREA

EXTREME CORE HOUSING NEED	2006	2006%	2011	2011%	2016	2016%	2021	2021%	Average Rate
OWNERS WITH A MORTGAGE	n/a	n/a	n/a	n/a	n/a	n/a	0	0.00%	0.00%
RENTERS	20	20.00%	0	0.00%	25	21.74%	0	0.00%	10.43%

These are combined in the next table to represent the number of units necessary to provide replacement housing for households in Extreme Core Housing Need. This is based on the average rate over the previous four censuses.

¹⁰ Data on owners with a mortgage is not available for Censuses before 2021

Table 51: Hornby Island Trust Area ECHN Rates

HORNBY ISLAND TRUST AREA

TOTAL HOUSEHOLDS	2021 HOUSEHOLDS	AVERAGE ECHN RATE	HOUSEHOLDS IN ECHN
OWNERS	475	n/a	n/a
OWNERS WITH A MORTGAGE	475	0.00%	0.00
RENTERS	115	10.43%	12.00
TOTAL NEW UNITS TO MEET ECHN - 20 YEARS			12.00

As shown in the above table, there are just about 12 units worth of assessed housing needs to address Extreme Core Housing Need over 20 years.

Part B: Homelessness

The following table apportions the homeless population of the Comox Valley Regional District by the population of Hornby Island Trust Area. This figure is based on regional need rather than homelessness rates specific to Hornby Island Trust Area.

Table 52: Hornby Island Trust Area Homelessness

HORNBY ISLAND TRUST AREA

REGIONAL POPULATION	Local Population		Regional PEH	Proportional Local PEH
	#	% of region		
71,115	1,105	1.55%	378	5.87
TOTAL NEW UNITS TO HOMELESSNESS NEEDS - 20 YEARS				5.87

*Note: PEH refers to People Experiencing Homelessness.

As shown above, about 6 units are required to address Hornby Island Trust Area's share of regional homelessness, assuming as the Provincial methodology does 1 unit per person.

Part C: Suppressed Household Formation.

Often household size is taken as a given in demographic estimates, however the number of people per household is sensitive to the cost and availability of

households. In a community undergoing housing stress there will be unusually large numbers of adult children living with their parents, unusually large numbers of roommates, unusually large numbers of couples cohabitating earlier in their relationships than they might otherwise or couples staying in dysfunctional relationships due to housing costs and availability.

This figure is calculated based on 2006 census data, assumed to be a time when housing pressures were less intense to calculate a baseline level of household headship rates by renter/owner status and age cohort. This is then compared to present population household headship rates to estimate how many households would have formed if the housing had been available.

Table 53: Hornby Island Trust Area Suppressed Households

HORNBY ISLAND TRUST AREA

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2021 Potential Households		2021 Actual Households		2021 Suppressed Households		
	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 TO 24 YEARS	0.00	0.00	-	-	0.00	0.00	0.00
25 TO 34 YEARS	10.77	26.92	15	-	-4.23	26.92	22.69
35 TO 44 YEARS	22.50	15.00	25	15	-2.50	0.00	0.00
45 TO 54 YEARS	45.92	12.86	15	30	30.92	-17.14	13.78
55 TO 64 YEARS	88.67	8.44	90	25	-1.33	-16.56	0.00
65 TO 74 YEARS	181.09	28.59	160	30	21.09	-1.41	19.69
75 YEARS AND OVER	182.08	19.17	160	-	22.08	19.17	41.25
TOTAL NEW UNITS TO MEET SUPPRESSED HOUSING NEED - 20 YEARS							97.41

A positive number would suggest that household formation rates have fallen, while a negative one would suggest they have increased. These numbers show mixed results, with household maintainer rates having fallen for 25 to 34 year olds, 45 to 54 year olds, and those over 65, while rising for 35-44 year olds and 55-64 year olds.

By this estimate, there are a shortfall of about 97 units to address suppressed household formation over 20 years.

Part D: Anticipated Household Growth

This segment is based on BC Stats P.E.O.P.L.E. model of population growth, used by the Province for planning purposes. This statistic is drawn from BC Stats Household projections. BC Stats projections were harmonized with Statistics Canada in 2022 and are based on a model using age and sex cohort data to estimate future population change from expected births, deaths, and migration. This is supplemented with data on employment, residential building permits, community plans and other indicators of housing availability.

As such it is important to note that this is *not an independent variable*. The amount of housing permitted in the past will shape population growth and shape this model's projection of future household growth. Because this data is so dependent on past policy outcomes, it should not be used solely to inform housing needs.

The figure used by the province is a combination of two scenarios, one based on municipal growth projections, and one based on regional projections. As local cities and towns necessarily exist in regional housing markets, this approach reduces the impact of local specifics. For Islands Trust Areas, this figure is based purely on regional growth projections allocated by population share.

The first table will show the 20-year population projection for Comox Valley Regional District.

Table 54: Regional Growth Rate

HORNBY ISLAND TRUST AREA

REGIONAL DISTRICT PROJECTIONS	2021	2041	Regional Growth Rate
HOUSEHOLDS	31,950	43,961	37.59%

For Islands Trust Areas, the regional population forecast growth rate is multiplied by the current Islands Trust Area population.

Table 55: Hornby Island Trust Area Projected Growth
HORNBY ISLAND TRUST AREA

GROWTH SCENARIOS	Regional Growth Rate	Households		New Units
		2021	2041	
REGIONALLY BASED HOUSEHOLD GROWTH	37.59%	590	811.80	221.80
TOTAL NEW UNITS TO MEET HOUSEHOLD GROWTH NEEDS - 20 YEARS				221.80

Here the province estimates that Hornby Island Trust Area will require about 222 units to accommodate projected population growth, subject to the methodological limitations described above.

Part E: Rental Vacancy

Rental vacancy rates are a reliable indicator of limited housing supply, and it is often held that a 3% vacancy rate is a 'balanced' level. When vacancy rates are below 3%, they suggest that there are more potential households seeking tenancies than there are available tenancies, and that rent will tend to rise. When vacancy rates are above 3%, rents will tend to moderate as landlords have a harder time attracting tenants.

Rental vacancy rate data is drawn from the CMHC's Primary Rental Market 2021 Vacancy Rate data, which is based on a survey of purpose-built rental landlords. As this data is collected only for population centres above 2,500, where this data is not available rental vacancy rate is assumed to be the provincial average (1.4%). Though this figure is drawn from purpose-built rentals only, it is assumed that the whole market, including rented condominium units, rented houses, and other small-scale residential land-lording operations follow similar trends. As such the vacancy rate is compared to the total number of rental households. Where vacancy rates already exceed 3%, this is treated as a need for no new units.

Table 56: Hornby Island Trust Area Vacancy
HORNBY ISLAND TRUST AREA

	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
TARGET VACANCY RATE	3.00%	97.00%	115	118.56
LOCAL VACANCY RATE	1.40%	98.60%	115	116.63
TOTAL NEW UNITS TO ACHIEVE 3% VACANCY RATE - 20 YEARS				1.93

For these purposes, the local rental vacancy rate in Hornby Island Trust Area is assumed to be the provincial average, as CMHC does not collect rental market data for rural areas. Under this estimate, approximately 2 units are needed over the coming 20 years to bring the vacancy rate to healthy levels.

While adjusting for the rental vacancy rate in this manner assumes a static 'vacancy' over 20 years does not correspond well to market dynamics, this measure adds relatively little to the overall estimation for the most part.

Total Assessed Housing Need

Under the Province's formula, the assessed housing need is as follows, summing all previously discussed factors:

Table 57: Housing Need Total

HORNBY ISLAND TRUST AREA

COMPONENT	5 Year Need	20 Year Need
A. EXTREME CORE HOUSING NEED	3.00	12.00
B. PERSONS EXPERIENCING HOMELESSNESS	2.94	5.87
C. SUPPRESSED HOUSEHOLD FORMATION	24.35	97.41
D. ANTICIPATED GROWTH	71.34	221.80
E. RENTAL VACANCY RATE ADJUSTMENT	0.48	1.93
F. ADDITIONAL LOCAL DEMAND		
TOTAL NEW UNITS – 5 YEARS	102	
TOTAL NEW UNITS – 20 YEARS		339

The 5-year need calculation is for most purposes $\frac{1}{4}$ of the 20-year calculation, however, to address homelessness it is expected that those units will be 50% delivered in 5 years, while the 5-year projected growth adjustment is based on BC Stats 5-year growth projection.

As can be seen above, the largest part of the housing needs assessment is in the 'Anticipated Growth' figure, reflecting high expected growth in Regional District communities based on demographically normal levels of births, deaths, and past migration patterns projected into the future.

The implication is that the dwelling stock must be increased by 17% over the next five years and 57% over the next twenty years over the current census household count.

Lasqueti Islands Trust Area

Part A: Extreme Core Housing Need

The following table shows total owner and renter households in the four previous census years (Step 1).

Table 58: Lasqueti Islands Trust Area Households by Tenure

LASQUETI ISLANDS TRUST AREA

TOTAL HOUSEHOLDS	2006	2011	2016	2021
OWNERS	180	185	140	245
RENTERS	25	65	10	55

The below table shows the total number and proportion of owners with a mortgage¹¹ and renter households in Extreme Core Housing Need (ECHN) in the four previous Censuses. Extreme Core Housing Need corresponds to a situation where households are obliged to spend 50% or more of pre-tax income for shelter costs (rent/mortgage plus utilities and taxes).

Table 59: Lasqueti Islands Trust Area Extreme Core Housing Need

LASQUETI ISLANDS TRUST AREA

EXTREME CORE HOUSING NEED	2006	2006%	2011	2011%	2016	2016%	2021	2021%	Average Rate
OWNERS WITH A MORTGAGE	n/a	n/a	n/a	n/a	n/a	n/a	0	0.00%	0.00%
RENTERS	0	0.00%	0	0.00%	10	100.00%	0	0.00%	25.00%

These are combined in the next table to represent the number of units necessary to provide replacement housing for households in Extreme Core Housing Need. This is based on the average rate over the previous four censuses.

¹¹ Data on owners with a mortgage is not available for Censuses before 2021

Table 60: Lasqueti Islands Trust Area ECHN Rates

LASQUETI ISLANDS TRUST AREA

TOTAL HOUSEHOLDS	2021 HOUSEHOLDS	AVERAGE ECHN RATE	HOUSEHOLDS IN ECHN
OWNERS	245	n/a	n/a
OWNERS WITH A MORTGAGE	245	0.00%	0.00
RENTERS	55	25.00%	13.75
TOTAL NEW UNITS TO MEET ECHN - 20 YEARS			13.75

As shown in the above table, there are just about 14 units worth of assessed housing needs to address Extreme Core Housing Need over 20 years.

Part B: Homelessness

The following table apportions the homeless population of the qathet Regional District by the population of Lasqueti Islands Trust Area. This figure is based on regional need rather than homelessness rates specific to Lasqueti Islands Trust Area.

Table 61: Lasqueti Islands Trust Area Homelessness

LASQUETI ISLANDS TRUST AREA

REGIONAL POPULATION	Local Population		Regional PEH	Proportional Local PEH
	#	% of region		
21,065	520	2.47%	60	1.48
TOTAL NEW UNITS TO HOMELESSNESS NEEDS - 20 YEARS				1.48

*Note: PEH refers to People Experiencing Homelessness.

As shown above, about 2 units are required to address Lasqueti Islands Trust Area's share of regional homelessness, assuming as the Provincial methodology does 1 unit per person.

Part C: Suppressed Household Formation.

Often household size is taken as a given in demographic estimates, however the number of people per household is sensitive to the cost and availability of

households. In a community undergoing housing stress there will be unusually large numbers of adult children living with their parents, unusually large numbers of roommates, unusually large numbers of couples cohabitating earlier in their relationships than they might otherwise or couples staying in dysfunctional relationships due to housing costs and availability.

This figure is calculated based on 2006 census data, assumed to be a time when housing pressures were less intense to calculate a baseline level of household headship rates by renter/owner status and age cohort. This is then compared to present population household headship rates to estimate how many households would have formed if the housing had been available.

Table 62: Lasqueti Islands Trust Area Suppressed Households

LASQUETI ISLANDS TRUST AREA

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2021 Potential Households		2021 Actual Households		2021 Suppressed Households		
	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 TO 24 YEARS	0.00	0.00	-	-	-	-	-
25 TO 34 YEARS	16.67	10.00	-	10	16.67	-	16.67
35 TO 44 YEARS	22.50	0.00	30	10	-7.50	-10.00	-
45 TO 54 YEARS	43.75	8.75	45	-	-1.25	8.75	7.50
55 TO 64 YEARS	100.00	13.33	55	15	45.00	-1.67	43.33
65 TO 74 YEARS	65.00	0.00	95	-	-30.00	-	-
75 YEARS AND OVER	52.50	0.00	20	15	32.50	-15.00	17.50
TOTAL NEW UNITS TO MEET SUPPRESSED HOUSING NEED - 20 YEARS							85.00

A positive number would suggest that household formation rates have fallen, while a negative one would suggest they have increased. As noted above, household leadership rates have fallen for 25-34 year olds, 45-64 year olds, and those over 75.

By this estimate, there are a shortfall of about 85 units to address suppressed household formation over 20 years.

Part D: Anticipated Household Growth

This segment is based on BC Stats P.E.O.P.L.E. model of population growth, used by the Province for planning purposes. This statistic is drawn from BC Stats Household projections. BC Stats projections were harmonized with Statistics Canada in 2022 and are based on a model using age and sex cohort data to estimate future population change from expected births, deaths, and migration. This is supplemented with data on employment, residential building permits, community plans and other indicators of housing availability.

As such it is important to note that this is *not an independent variable*. The amount of housing permitted in the past will shape population growth and shape this model's projection of future household growth. Because this data is so dependent on past policy outcomes, it should not be used solely to inform housing needs.

The figure used by the province is a combination of two scenarios, one based on municipal growth projections, and one based on regional projections. As local cities and towns necessarily exist in regional housing markets, this approach reduces the impact of local specifics. For Islands Trust Areas, this figure is based purely on regional growth projections allocated by population share.

The first table will show the 20-year population projection for qathet Regional District.

Table 63: Regional Growth Rate

LASQUETI ISLANDS TRUST AREA

REGIONAL DISTRICT PROJECTIONS	2021	2041	Regional Growth Rate
HOUSEHOLDS	40,980	50,987	24.42%

For Islands Trust Areas, the regional population forecast growth rate is multiplied by the current Islands Trust Area population.

Table 64: Lasqueti Islands Trust Area Projected Growth
LASQUETI ISLANDS TRUST AREA

GROWTH SCENARIOS	Regional Growth Rate	Households		New Units
		2021	2041	
REGIONALLY BASED HOUSEHOLD GROWTH	18.25%	300	354.75	54.75
TOTAL NEW UNITS TO MEET HOUSEHOLD GROWTH NEEDS - 20 YEARS				54.75

Here the province estimates that Lasqueti Islands Trust Area will require about 55 units to accommodate projected population growth, subject to the methodological limitations described above.

Part E: Rental Vacancy

Rental vacancy rates are a reliable indicator of limited housing supply, and it is often held that a 3% vacancy rate is a 'balanced' level. When vacancy rates are below 3%, they suggest that there are more potential households seeking tenancies than there are available tenancies, and that rent will tend to rise. When vacancy rates are above 3%, rents will tend to moderate as landlords have a harder time attracting tenants.

Rental vacancy rate data is drawn from the CMHC's Primary Rental Market 2021 Vacancy Rate data, which is based on a survey of purpose-built rental landlords. As this data is collected only for population centres above 2,500, where this data is not available rental vacancy rate is assumed to be the provincial average (1.4%). Though this figure is drawn from purpose-built rentals only, it is assumed that the whole market, including rented condominium units, rented houses, and other small-scale residential land-lording operations follow similar trends. As such the vacancy rate is compared to the total number of rental households. Where vacancy rates already exceed 3%, this is treated as a need for 0 new units.

Table 65: Lasqueti Islands Trust Area Vacancy
LASQUETI ISLANDS TRUST AREA

	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
TARGET VACANCY RATE	3.00%	97.00%	115	56.70
LOCAL VACANCY RATE	1.40%	98.60%	55	55.78
TOTAL NEW UNITS TO ACHIEVE 3% VACANCY RATE - 20 YEARS				0.92

For these purposes, the local rental vacancy rate in Lasqueti Islands Trust Area is assumed to be the provincial average, as CMHC does not collect rental market data for rural areas. Under this estimate, approximately 1 unit is needed over the coming 20 years to bring the vacancy rate to healthy levels.

While adjusting for the rental vacancy rate in this manner assumes a static 'vacancy' over 20 years does not correspond well to market dynamics, this measure adds relatively little to the overall estimation for the most part.

Total Assessed Housing Need

Under the Province's formula, the assessed housing need is as follows, summing all previously discussed factors:

Table 66: Housing Need Total

LASQUETI ISLANDS TRUST AREA

COMPONENT	5 Year Need	20 Year Need
A. EXTREME CORE HOUSING NEED	3.44	13.75
B. PERSONS EXPERIENCING HOMELESSNESS	0.74	1.48
C. SUPPRESSED HOUSEHOLD FORMATION	21.25	85
D. ANTICIPATED GROWTH	29.06	54.75
E. RENTAL VACANCY RATE ADJUSTMENT	0.23	0.92
F. ADDITIONAL LOCAL DEMAND	3.44	13.75
TOTAL NEW UNITS – 5 YEARS	55	
TOTAL NEW UNITS – 20 YEARS		156

The 5-year need calculation is for most purposes $\frac{1}{4}$ of the 20-year calculation, however, to address homelessness it is expected that those units will be 50% delivered in 5 years, while the 5-year projected growth adjustment is based on BC Stats 5-year growth projection.

As can be seen above, the largest part of the housing needs assessment is in the 'Anticipated Growth' figure. This means that if Lasqueti Islands Trust Area sees population growth at the rate of the qathet Regional District overall this will require 54 new homes, reflecting qathet Regional District regional demographics and past migration patterns.

The implication is that the dwelling stock must be increased by 18% over the next five years and 52% over the next twenty years over the current census household count.

Mayne Island Trust Area

Part A: Extreme Core Housing Need

The following table shows total owner and renter households in the four previous census years (Step 1).

Table 67: Mayne Island Trust Area Households by Tenure

MAYNE ISLAND TRUST AREA

TOTAL HOUSEHOLDS	2006	2011	2016	2021
OWNERS	505	520	455	670
RENTERS	85	50	40	85

The below table shows the total number and proportion of owners with a mortgage¹² and renter households in Extreme Core Housing Need (ECHN) in the four previous Censuses. Extreme Core Housing Need corresponds to a situation where households are obliged to spend 50% or more of pre-tax income for shelter costs (rent/mortgage plus utilities and taxes).

Table 68: Mayne Island Trust Area Extreme Core Housing Need

MAYNE ISLAND TRUST AREA

EXTREME CORE HOUSING NEED	2006	2006%	2011	2011%	2016	2016%	2021	2021%	Average Rate
OWNERS WITH A MORTGAGE	n/a	n/a	n/a	n/a	n/a	n/a	0	0.00%	0.00%
RENTERS	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%

These are combined in the next table to represent the number of units necessary to provide replacement housing for households in Extreme Core Housing Need. This is based on the average rate over the previous four censuses.

¹² Data on owners with a mortgage is not available for Censuses before 2021

Table 69: Mayne Island Trust Area ECHN Rates

MAYNE ISLAND TRUST AREA

TOTAL HOUSEHOLDS	2021 HOUSEHOLDS	AVERAGE ECHN RATE	HOUSEHOLDS IN ECHN
OWNERS	670	n/a	n/a
OWNERS WITH A MORTGAGE	670	0.00%	0.00
RENTERS	85	0.00%	0.00
TOTAL NEW UNITS TO MEET ECHN - 20 YEARS			0.00

As shown in the above table, no households in the Mayne Trust Area are expected to be in extreme core housing need.

Part B: Homelessness

The following table apportions the homeless population of the Capital Regional District by the population of Mayne Island Trust Area. This figure is based on regional need rather than homelessness rates specific to Mayne Island Trust Area.

Table 70: Mayne Island Trust Area Homelessness

MAYNE ISLAND TRUST AREA

REGIONAL POPULATION	Local Population		Regional PEH	Proportional Local PEH
	#	% of region		
406,075	1,350	0.33%	2043	6.79
TOTAL NEW UNITS TO HOMELESSNESS NEEDS - 20 YEARS				6.79

*Note: PEH refers to People Experiencing Homelessness.

As shown above, about 7 units are required to address Mayne Island Trust Area's share of regional homelessness, assuming as the Provincial methodology does 1 unit per person.

Part C: Suppressed Household Formation.

Often household size is taken as a given in demographic estimates, however the number of people per household is sensitive to the cost and availability of

households. In a community undergoing housing stress there will be unusually large numbers of adult children living with their parents, unusually large numbers of roommates, unusually large numbers of couples cohabitating earlier in their relationships than they might otherwise or couples staying in dysfunctional relationships due to housing costs and availability.

This figure is calculated based on 2006 census data, assumed to be a time when housing pressures were less intense to calculate a baseline level of household headship rates by renter/owner status and age cohort. This is then compared to present population household headship rates to estimate how many households would have formed if the housing had been available.

Table 71: Mayne Island Trust Area Suppressed Households

MAYNE ISLAND TRUST AREA

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2021 Potential Households		2021 Actual Households		2021 Suppressed Households		
	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 TO 24 YEARS	0.00	12.67	-	-	0.00	12.67	12.67
25 TO 34 YEARS	0.00	0.00	25	30	-25.00	-30.00	0.00
35 TO 44 YEARS	37.89	23.68	50	10	-12.11	13.68	1.58
45 TO 54 YEARS	57.07	22.20	60	-	-2.93	22.20	19.27
55 TO 64 YEARS	170.00	10.00	155	20	15.00	-10.00	5.00
65 TO 74 YEARS	168.29	16.83	200	10	-31.71	6.83	0.00
75 YEARS AND OVER	167.07	17.59	180	10	-12.93	7.59	0.00
TOTAL NEW UNITS TO MEET SUPPRESSED HOUSING NEED - 20 YEARS							38.52

A positive number would suggest that household formation rates have fallen, while a negative one would suggest they have increased. As shown above, household formation rates have fallen for those aged 35-64, while having risen for seniors.

By this estimate, there are a shortfall of about 39 units to address suppressed household formation over 20 years.

Part D: Anticipated Household Growth

This segment is based on BC Stats P.E.O.P.L.E. model of population growth, used by the Province for planning purposes. This statistic is drawn from BC Stats Household projections. BC Stats projections were harmonized with Statistics Canada in 2022 and are based on a model using age and sex cohort data to estimate future population change from expected births, deaths, and migration. This is supplemented with data on employment, residential building permits, community plans and other indicators of housing availability.

As such it is important to note that this is *not an independent variable*. The amount of housing permitted in the past will shape population growth and shape this model's projection of future household growth. Because this data is so dependent on past policy outcomes, it should not be used solely to inform housing needs.

The figure used by the province is a combination of two scenarios, one based on municipal growth projections, and one based on regional projections. As local cities and towns necessarily exist in regional housing markets, this approach reduces the impact of local specifics. For Islands Trust Areas, this figure is based purely on regional growth projections allocated by population share.

The first table will show the 20-year population projection for Capital Regional District.

Table 72: Regional Growth Rate

MAYNE ISLAND TRUST AREA

REGIONAL DISTRICT PROJECTIONS	2021	2041	Regional Growth Rate
HOUSEHOLDS	40,980	50,987	24.42%

For Islands Trust Areas, the regional population forecast growth rate is multiplied by the current Islands Trust Area population.

Table 73: Mayne Island Trust Area Projected Growth
MAYNE ISLAND TRUST AREA

GROWTH SCENARIOS	Regional Growth Rate	Households		New Units
		2021	2041	
REGIONALLY BASED HOUSEHOLD GROWTH	37.57%	755	1,038.65	283.65
TOTAL NEW UNITS TO MEET HOUSEHOLD GROWTH NEEDS - 20 YEARS				283.65

Here the province estimates that Mayne Island Trust Area will require about 284 units to accommodate projected population growth, subject to the methodological limitations described above.

Part E: Rental Vacancy

Rental vacancy rates are a reliable indicator of limited housing supply, and it is often held that a 3% vacancy rate is a 'balanced' level. When vacancy rates are below 3%, they suggest that there are more potential households seeking tenancies than there are available tenancies, and that rent will tend to rise. When vacancy rates are above 3%, rents will tend to moderate as landlords have a harder time attracting tenants.

Rental vacancy rate data is drawn from the CMHC's Primary Rental Market 2021 Vacancy Rate data, which is based on a survey of purpose-built rental landlords. As this data is collected only for population centres above 2,500, where this data is not available rental vacancy rate is assumed to be the provincial average (1.4%). Though this figure is drawn from purpose-built rentals only, it is assumed that the whole market, including rented condominium units, rented houses, and other small-scale residential land-lording operations follow similar trends. As such the vacancy rate is compared to the total number of rental households. Where vacancy rates already exceed 3%, this is treated as a need for 0 new units.

Table 74: Mayne Island Trust Area Vacancy
MAYNE ISLAND TRUST AREA

	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
TARGET VACANCY RATE	3.00%	97.00%	85	87.63
LOCAL VACANCY RATE	1.40%	98.60%	85	86.21
TOTAL NEW UNITS TO ACHIEVE 3% VACANCY RATE - 20 YEARS				1.42

For these purposes, the local rental vacancy rate in Mayne Island Trust Area is assumed to be the provincial average, as CMHC does not collect rental market data for rural areas. Under this estimate, approximately 1 unit is needed over the coming 20 years to bring the vacancy rate to healthy levels.

While adjusting for the rental vacancy rate in this manner assumes a static 'vacancy' over 20 years does not correspond well to market dynamics, this measure adds relatively little to the overall estimation for the most part.

Total Assessed Housing Need

Under the Province's formula, the assessed housing need is as follows, summing all previously discussed factors:

Table 75: Housing Need Total

MAYNE ISLAND TRUST AREA

COMPONENT	5 Year Need	20 Year Need
A. EXTREME CORE HOUSING NEED	0.00	0.00
B. PERSONS EXPERIENCING HOMELESSNESS	3.40	6.79
C. SUPPRESSED HOUSEHOLD FORMATION	9.63	38.52
D. ANTICIPATED GROWTH	96.52	283.65
E. RENTAL VACANCY RATE ADJUSTMENT	0.36	1.42
F. ADDITIONAL LOCAL DEMAND		
TOTAL NEW UNITS – 5 YEARS	110	
TOTAL NEW UNITS – 20 YEARS		330

The 5-year need calculation is for most purposes $\frac{1}{4}$ of the 20-year calculation, however, to address homelessness it is expected that those units will be 50% delivered in 5 years, while the 5-year projected growth adjustment is based on BC Stats 5-year growth projection.

As can be seen above, the largest part of the housing needs assessment is in the 'Anticipated Growth' figure. This means that if Mayne Island Trust Area sees population growth at the rate of the Capital Regional District overall this will require 284 new homes, reflecting CRD regional demographics and past migration patterns.

The implication is that the dwelling stock must be increased by 15% over the next five years and 43% over the next twenty years over the current census dwelling count.

North Pender Island Trust Area

Part A: Extreme Core Housing Need

The following table shows total owner and renter households in the four previous census years (Step 1).

Table 76: North Pender Island Trust Area Households by Tenure

NORTH PENDER ISLAND TRUST AREA

TOTAL HOUSEHOLDS	2006	2011	2016	2021
OWNERS	880	910	905	1,120
RENTERS	110	135	135	170

The below table shows the total number and proportion of owners with a mortgage¹³ and renter households in Extreme Core Housing Need (ECHN) in the four previous Censuses. Extreme Core Housing Need corresponds to a situation where households are obliged to spend 50% or more of pre-tax income for shelter costs (rent/mortgage plus utilities and taxes).

Table 77: North Pender Island Trust Area Extreme Core Housing Need

NORTH PENDER ISLAND TRUST AREA

EXTREME CORE HOUSING NEED	2006	2006%	2011	2011%	2016	2016%	2021	2021%	Average Rate
OWNERS WITH A MORTGAGE	n/a	n/a	n/a	n/a	n/a	n/a	0	0.00%	0.00%
RENTERS	15	13.64%	0	0.00%	15	11.11%	0	0.00%	6.19%

These are combined in the next table to represent the number of units necessary to provide replacement housing for households in Extreme Core Housing Need. This is based on the average rate over the previous four censuses.

¹³ Data on owners with a mortgage is not available for Censuses before 2021

Table 78: North Pender Island Trust Area ECHN Rates

NORTH PENDER ISLAND TRUST AREA

TOTAL HOUSEHOLDS	2021 HOUSEHOLDS	AVERAGE ECHN RATE	HOUSEHOLDS IN ECHN
OWNERS	1,120	n/a	n/a
OWNERS WITH A MORTGAGE	1,120	0.00%	0.00
RENTERS	170	6.19%	10.52
TOTAL NEW UNITS TO MEET ECHN - 20 YEARS			10.52

As shown in the above table, there are just about 11 units worth of assessed housing needs to address Extreme Core Housing Need over 20 years.

Part B: Homelessness

The following table apportions the homeless population of the Capital Regional District by the population of North Pender Island Trust Area. This figure is based on regional need rather than homelessness rates specific to North Pender Island Trust Area.

Table 79: North Pender Island Trust Area Homelessness

NORTH PENDER ISLAND TRUST AREA

REGIONAL POPULATION	Local Population		Regional PEH	Proportional Local PEH
	#	% of region		
406,075	2,525	0.62%	2043	12.70
TOTAL NEW UNITS TO HOMELESSNESS NEEDS - 20 YEARS				12.70

*Note: PEH refers to People Experiencing Homelessness.

As shown above, about 13 units are required to address North Pender Island Trust Area's share of regional homelessness, assuming as the Provincial methodology does 1 unit per person.

Part C: Suppressed Household Formation.

Often household size is taken as a given in demographic estimates, however the number of people per household is sensitive to the cost and availability of

households. In a community undergoing housing stress there will be unusually large numbers of adult children living with their parents, unusually large numbers of roommates, unusually large numbers of couples cohabitating earlier in their relationships than they might otherwise or couples staying in dysfunctional relationships due to housing costs and availability.

This figure is calculated based on 2006 census data, assumed to be a time when housing pressures were less intense to calculate a baseline level of household headship rates by renter/owner status and age cohort. This is then compared to present population household headship rates to estimate how many households would have formed if the housing had been available.

Table 80: North Pender Island Trust Area Suppressed Households

NORTH PENDER ISLAND TRUST AREA

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2021 Potential Households		2021 Actual Households		2021 Suppressed Households		Total
	Owner	Renter	Owner	Renter	Owner	Renter	
15 TO 24 YEARS	25.50	0.00	-	-	25.50	-	25.50
25 TO 34 YEARS	38.18	23.86	25	30	13.18	- 6.14	7.05
35 TO 44 YEARS	87.57	0.00	110	20	-22.43	-20.00	-
45 TO 54 YEARS	134.49	39.04	115	25	19.49	14.04	33.53
55 TO 64 YEARS	216.67	22.22	225	50	- 8.33	-27.78	-
65 TO 74 YEARS	496.90	0.00	405	35	91.90	-35.00	56.90
75 YEARS AND OVER	234.00	15.60	240	-	- 6.00	15.60	9.60
TOTAL NEW UNITS TO MEET SUPPRESSED HOUSING NEED - 20 YEARS							132.60

A positive number would suggest that household formation rates have fallen, while a negative one would suggest they have increased. As above, household maintainer rates have changed in a mixed manner since 2006. Household maintainer rates have fallen for most cohorts except 35-44 year olds and 55 to 64 year olds

By this estimate, there are a shortfall of about 133 units to address suppressed household formation over 20 years.

Part D: Anticipated Household Growth

This segment is based on BC Stats P.E.O.P.L.E. model of population growth, used by the Province for planning purposes. This statistic is drawn from BC Stats Household projections. BC Stats projections were harmonized with Statistics Canada in 2022 and are based on a model using age and sex cohort data to estimate future population change from expected births, deaths, and migration. This is supplemented with data on employment, residential building permits, community plans and other indicators of housing availability.

As such it is important to note that this is *not an independent variable*. The amount of housing permitted in the past will shape population growth and shape this model's projection of future household growth. Because this data is so dependent on past policy outcomes, it should not be used solely to inform housing needs.

The figure used by the province is a combination of two scenarios, one based on municipal growth projections, and one based on regional projections. As local cities and towns necessarily exist in regional housing markets, this approach reduces the impact of local specifics. For Islands Trust Areas, this figure is based purely on regional growth projections allocated by population share.

The first table will show the 20-year population projection for Capital Regional District.

Table 81: Regional Growth Rate

NORTH PENDER ISLAND TRUST AREA

REGIONAL DISTRICT PROJECTIONS	2021	2041	Regional Growth Rate
HOUSEHOLDS	185,205	254,785	37.57%

For Islands Trust Areas, the regional population forecast growth rate is multiplied by the current Island Trust Area population.

Table 82: North Pender Island Trust Area Projected Growth

NORTH PENDER ISLAND TRUST AREA

GROWTH SCENARIOS	Regional Growth Rate	Households		New Units
		2021	2041	
REGIONALLY BASED HOUSEHOLD GROWTH	37.57%	1,290	1,774.64	484.64
TOTAL NEW UNITS TO MEET HOUSEHOLD GROWTH NEEDS - 20 YEARS				484.64

Here the province estimates that North Pender Island Trust Area will require about 485 units to accommodate projected population growth, subject to the methodological limitations described above.

Part E: Rental Vacancy

Rental vacancy rates are a reliable indicator of limited housing supply, and it is often held that a 3% vacancy rate is a 'balanced' level. When vacancy rates are below 3%, they suggest that there are more potential households seeking tenancies than there are available tenancies, and that rent will tend to rise. When vacancy rates are above 3%, rents will tend to moderate as landlords have a harder time attracting tenants.

Rental vacancy rate data is drawn from the CMHC's Primary Rental Market 2021 Vacancy Rate data, which is based on a survey of purpose-built rental landlords. As this data is collected only for population centres above 2,500, where this data is not available rental vacancy rate is assumed to be the provincial average (1.4%). Though this figure is drawn from purpose-built rentals only, it is assumed that the whole market, including rented condominium units, rented houses, and other small-scale residential land-lording operations follow similar trends. As such the vacancy rate is compared to the total number of rental households. Where vacancy rates already exceed 3%, this is treated as a need for 0 new units.

Table 83: North Pender Island Trust Area Vacancy
NORTH PENDER ISLAND TRUST AREA

	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
TARGET VACANCY RATE	3.00%	97.00%	170	175.26
LOCAL VACANCY RATE	1.40%	98.60%	170	172.41
TOTAL NEW UNITS TO ACHIEVE 3% VACANCY RATE - 20 YEARS				2.85

For these purposes, the local rental vacancy rate in North Pender Island Trust Area is assumed to be the provincial average, as CMHC does not collect rental market data for rural areas. Under this estimate, approximately 3 units are needed over the coming 20 years to bring the vacancy rate to healthy levels.

While adjusting for the rental vacancy rate in this manner assumes a static 'vacancy' over 20 years does not correspond well to market dynamics, this measure adds relatively little to the overall estimation for the most part.

Total Assessed Housing Need

Under the Province's formula, the assessed housing need is as follows, summing all previously discussed factors:

Table 84: Housing Need Total

NORTH PENDER ISLAND TRUST AREA

COMPONENT	5 Year Need	20 Year Need
A. EXTREME CORE HOUSING NEED	2.63	10.52
B. PERSONS EXPERIENCING HOMELESSNESS	6.35	12.70
C. SUPPRESSED HOUSEHOLD FORMATION	33.15	132.58
D. ANTICIPATED GROWTH	164.91	484.64
E. RENTAL VACANCY RATE ADJUSTMENT	0.71	2.85
F. ADDITIONAL LOCAL DEMAND	2.63	10.52
TOTAL NEW UNITS – 5 YEARS	208	
TOTAL NEW UNITS – 20 YEARS		643

The 5-year need calculation is for most purposes $\frac{1}{4}$ of the 20-year calculation, however, to address homelessness it is expected that those units will be 50% delivered in 5 years, while the 5-year projected growth adjustment is based on BC Stats 5-year growth projection.

As can be seen above, the largest part of the housing needs assessment is in the 'Anticipated Growth' figure. This means that if North Pender Island Trust Area sees population growth at the rate of the Capital Regional District overall this will require 485 new homes, reflecting CRD regional demographics and past migration patterns. ¹

The implication is that the dwelling stock must be increased by 16% over the next five years and 50% over the next twenty years over the current census household count.

Salt Spring Island Trust Area

Part A: Extreme Core Housing Need

The following table shows total owner and renter households in the four previous census years (Step 1).

Table 85: Salt Spring Island Trust Area Households by Tenure

SALT SPRING ISLAND TRUST AREA

TOTAL HOUSEHOLDS	2006	2011	2016	2021
OWNERS	3,600	3,860	3,720	4,225
RENTERS	790	820	1,160	960

The below table shows the total number and proportion of owners with a mortgage¹⁴ and renter households in Extreme Core Housing Need (ECHN) in the four previous Censuses. Extreme Core Housing Need corresponds to a situation where households are obliged to spend 50% or more of pre-tax income for shelter costs (rent/mortgage plus utilities and taxes).

Table 86: Salt Spring Island Trust Area Extreme Core Housing Need

SALT SPRING ISLAND TRUST AREA

EXTREME CORE HOUSING NEED	2006	2006%	2011	2011%	2016	2016%	2021	2021%	Average Rate
OWNERS WITH A MORTGAGE	n/a	n/a	n/a	n/a	n/a	n/a	0	0.00%	0.00%
RENTERS	95	12.03%	115	14.02%	180	15.52%	80	8.33%	12.48%

These are combined in the next table to represent the number of units necessary to provide replacement housing for households in Extreme Core Housing Need. This is based on the average rate over the previous four censuses.

¹⁴ Data on owners with a mortgage is not available for Censuses before 2021

Table 87: Salt Spring Island Trust Area ECHN Rates

SALT SPRING ISLAND TRUST AREA

TOTAL HOUSEHOLDS	2021 HOUSEHOLDS	AVERAGE ECHN RATE	HOUSEHOLDS IN ECHN
OWNERS	4,225	n/a	n/a
OWNERS WITH A MORTGAGE	4,225	0.00%	0.00
RENTERS	960	12.48%	119.76
TOTAL NEW UNITS TO MEET ECHN - 20 YEARS			119.76

As shown in the above table, there are just about 120 units worth of assessed housing needs to address Extreme Core Housing Need over 20 years.

Part B: Homelessness

The following table apportions the homeless population of the Capital Regional District by the population of Salt Spring Island Trust Area. This figure is based on regional need rather than homelessness rates specific to Salt Spring Island Trust Area.

Table 88: Salt Spring Island Trust Area Homelessness

SALT SPRING ISLAND TRUST AREA

REGIONAL POPULATION	Local Population		Regional PEH	Proportional Local PEH
	#	% of region		
406,075	11,400	2.81%	2043	57.35
TOTAL NEW UNITS TO HOMELESSNESS NEEDS - 20 YEARS				57.35

*Note: PEH refers to People Experiencing Homelessness.

As shown above, about 57 units are required to address Salt Spring Island Trust Area's share of regional homelessness, assuming as the Provincial methodology does 1 unit per person.

Part C: Suppressed Household Formation.

Often household size is taken as a given in demographic estimates, however the number of people per household is sensitive to the cost and availability of households. In a community undergoing housing stress there will be unusually large numbers of adult children living with their parents, unusually large numbers of roommates, unusually large numbers of couples cohabitating earlier in their relationships than they might otherwise or couples staying in dysfunctional relationships due to housing costs and availability.

This figure is calculated based on 2006 census data, assumed to be a time when housing pressures were less intense to calculate a baseline level of household headship rates by renter/owner status and age cohort. This is then compared to present population household headship rates to estimate how many households would have formed if the housing had been available.

Table 89: Salt Spring Island Trust Area Suppressed Households

SALT SPRING ISLAND TRUST AREA

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2021 Potential Households		2021 Actual Households		2021 Suppressed Households		
	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 TO 24 YEARS	0.00	39.86	10	15	-10.00	24.86	14.86
25 TO 34 YEARS	185.56	179.37	125	135	60.56	44.37	104.93
35 TO 44 YEARS	457.91	135.02	395	125	62.91	10.02	72.94
45 TO 54 YEARS	568.01	182.85	585	180	-16.99	2.85	0.00
55 TO 64 YEARS	1053.36	177.30	980	220	73.36	-42.70	30.66
65 TO 74 YEARS	1401.07	119.75	1,270	205	131.07	-85.25	45.82
75 YEARS AND OVER	997.07	47.80	860	70	137.07	-22.20	114.88
TOTAL NEW UNITS TO MEET SUPPRESSED HOUSING NEED - 20 YEARS							384.09

A positive number would suggest that household formation rates have fallen, while a negative one would suggest they have increased. As above, household maintainer rates have fallen for nearly all cohorts, with the only exception

being 45–54-year-olds. This suggests a difficult housing market compared to 2006.

By this estimate, there are a shortfall of about 384 units to address suppressed household formation over 20 years.

Part D: Anticipated Household Growth

This segment is based on BC Stats P.E.O.P.L.E. model of population growth, used by the Province for planning purposes. This statistic is drawn from BC Stats Household projections. BC Stats projections were harmonized with Statistics Canada in 2022 and are based on a model using age and sex cohort data to estimate future population change from expected births, deaths, and migration. This is supplemented with data on employment, residential building permits, community plans and other indicators of housing availability.

As such it is important to note that this is *not an independent variable*. The amount of housing permitted in the past will shape population growth and shape this model's projection of future household growth. Because this data is so dependent on past policy outcomes, it should not be used solely to inform housing needs.

The figure used by the province is a combination of two scenarios, one based on municipal growth projections, and one based on regional projections. As local cities and towns necessarily exist in regional housing markets, this approach reduces the impact of local specifics. For Islands Trust Areas, this figure is based purely on regional growth projections allocated by population share.

The first table will show the 20-year population projection for Capital Regional District.

Table 90: Regional Growth Rate

SALT SPRING ISLAND TRUST AREA

REGIONAL DISTRICT PROJECTIONS	2021	2041	Regional Growth Rate
HOUSEHOLDS	185,205	254,785	37.57%

For Islands Trust Areas, the regional population forecast growth rate is multiplied by the current Island Trust Area population.

Table 91: Salt Spring Island Trust Area Projected Growth

SALT SPRING ISLAND TRUST AREA

GROWTH SCENARIOS	Regional Growth Rate	Households		New Units
		2021	2041	
REGIONALLY BASED HOUSEHOLD GROWTH	37.57%	5,185	7,132.96	1,947.96
TOTAL NEW UNITS TO MEET HOUSEHOLD GROWTH NEEDS - 20 YEARS				1,947.96

Here the province estimates that Salt Spring Island Trust Area will require about 1,948 units to accommodate projected population growth, subject to the methodological limitations described above.

Part E: Rental Vacancy

Rental vacancy rates are a reliable indicator of limited housing supply, and it is often held that a 3% vacancy rate is a 'balanced' level. When vacancy rates are below 3%, they suggest that there are more potential households seeking tenancies than there are available tenancies, and that rent will tend to rise. When vacancy rates are above 3%, rents will tend to moderate as landlords have a harder time attracting tenants.

Rental vacancy rate data is drawn from the CMHC's Primary Rental Market 2021 Vacancy Rate data, which is based on a survey of purpose-built rental landlords. As this data is collected only for population centres above 2,500, where this data is not available rental vacancy rate is assumed to be the provincial average (1.4%). Though this figure is drawn from purpose-built rentals only, it is assumed that the whole market, including rented condominium units, rented houses, and other small-scale residential land-lording operations follow similar trends. As such the vacancy rate is compared to the total number of rental households. Where vacancy rates already exceed 3%, this is treated as a need for 0 new units.

Table 92: Salt Spring Island Trust Area Vacancy
SALT SPRING ISLAND TRUST AREA

	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
TARGET VACANCY RATE	3.00%	97.00%	960	989.69
LOCAL VACANCY RATE	1.40%	98.60%	960	973.63
TOTAL NEW UNITS TO ACHIEVE 3% VACANCY RATE - 20 YEARS				16.06

For these purposes, the local rental vacancy rate in Salt Spring Island Trust Area is assumed to be the provincial average, as CMHC does not collect rental market data for rural areas. Under this estimate, approximately 2 units are needed over the coming 20 years to bring the vacancy rate to healthy levels.

While adjusting for the rental vacancy rate in this manner assumes a static 'vacancy' over 20 years does not correspond well to market dynamics, this measure adds relatively little to the overall estimation for the most part.

Total Assessed Housing Need

Under the Province's formula, the assessed housing need is as follows, summing all previously discussed factors:

Table 93: Housing Need Total

SALT SPRING ISLAND TRUST AREA

COMPONENT	5 Year Need	20 Year Need
A. EXTREME CORE HOUSING NEED	29.94	119.76
B. PERSONS EXPERIENCING HOMELESSNESS	28.68	57.35
C. SUPPRESSED HOUSEHOLD FORMATION	96.02	384.09
D. ANTICIPATED GROWTH	662.83	1,947.96
E. RENTAL VACANCY RATE ADJUSTMENT	4.02	16.06
F. ADDITIONAL LOCAL DEMAND		
TOTAL NEW UNITS – 5 YEARS	821	
TOTAL NEW UNITS – 20 YEARS		2,525

The 5-year need calculation is for most purposes $\frac{1}{4}$ of the 20-year calculation, however, to address homelessness it is expected that those units will be 50% delivered in 5 years, while the 5-year projected growth adjustment is based on BC Stats 5-year growth projection.

As can be seen above, the largest part of the housing needs assessment is in the 'Anticipated Growth' figure. This means that if Salt Spring Island Trust Area sees population growth at the rate of the Capital Regional District overall this will require 1,948 new homes, reflecting CRD regional demographics and past migration patterns.

The implication is that the dwelling stock must be increased by 15% over the next five years and 49% over the next twenty years over the current census household count.

Saturna Island Trust Area

Part A: Extreme Core Housing Need

The following table shows total owner and renter households in the four previous census years (Step 1).

Table 94: Saturna Island Trust Area Households by Tenure

SATURNA ISLAND TRUST AREA

TOTAL HOUSEHOLDS	2006	2011	2016	2021
OWNERS	140	135	145	170
RENTERS	50	15	45	55

The below table shows the total number and proportion of owners with a mortgage¹⁵ and renter households in Extreme Core Housing Need (ECHN) in the four previous Censuses. Extreme Core Housing Need corresponds to a situation where households are obliged to spend 50% or more of pre-tax income for shelter costs (rent/mortgage plus utilities and taxes).

Table 95: Saturna Island Trust Area Extreme Core Housing Need

SATURNA ISLAND TRUST AREA

EXTREME CORE HOUSING NEED	2006	2006%	2011	2011%	2016	2016%	2021	2021%	Average Rate
OWNERS WITH A MORTGAGE	n/a	n/a	n/a	n/a	n/a	n/a	0	0.00%	0.00%
RENTERS	0	0.00%	0	0.00%	10	22.22%	0	0.00%	5.56%

These are combined in the next table to represent the number of units necessary to provide replacement housing for households in Extreme Core Housing Need. This is based on the average rate over the previous four censuses.

¹⁵ Data on owners with a mortgage is not available for Censuses before 2021

Table 96: Saturna Island Trust Area ECHN Rates

Saturna ISLAND TRUST AREA

TOTAL HOUSEHOLDS	2021 HOUSEHOLDS	AVERAGE ECHN RATE	HOUSEHOLDS IN ECHN
OWNERS	170	n/a	n/a
OWNERS WITH A MORTGAGE	170	0.00%	0.00
RENTERS	55	5.56%	3.06
TOTAL NEW UNITS TO MEET ECHN - 20 YEARS			3.06

As shown in the above table, there are just about 3 units worth of assessed housing needs to address Extreme Core Housing Need over 20 years.

Part B: Homelessness

The following table apportions the homeless population of the Capital Regional District by the population of Saturna Island Trust Area. This figure is based on regional need rather than homelessness rates specific to Saturna Island Trust Area.

Table 97: Saturn Island Trust Area Homelessness

SATURNA ISLAND TRUST AREA

REGIONAL POPULATION	Local Population			
	#	% of region	Regional PEH	Proportional Local PEH
406,075	430	0.11%	2043	2.16
TOTAL NEW UNITS TO HOMELESSNESS NEEDS - 20 YEARS				2.16

*Note: PEH refers to People Experiencing Homelessness.

As shown above, about 2 units are required to address Salt Spring Island Trust Area's share of regional homelessness, assuming as the Provincial methodology does 1 unit per person.

Part C: Suppressed Household Formation

Often household size is taken as a given in demographic estimates, however the number of people per household is sensitive to the cost and availability of households. In a community undergoing housing stress there will be unusually large numbers of adult children living with their parents, unusually large numbers of roommates, unusually large numbers of couples cohabitating earlier in their relationships than they might otherwise or couples staying in dysfunctional relationships due to housing costs and availability.

This figure is calculated based on 2006 census data, assumed to be a time when housing pressures were less intense to calculate a baseline level of household headship rates by renter/owner status and age cohort. This is then compared to present population household headship rates to estimate how many households would have formed if the housing had been available.

Table 98: Saturna Island Trust Area Suppressed Households

SATURNA ISLAND TRUST AREA

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2021 Potential Households		2021 Actual Households		2021 Suppressed Households		Total
	Owner	Renter	Owner	Renter	Owner	Renter	
15 TO 24 YEARS	0.00	0.00	-	-	-	-	0
25 TO 34 YEARS	0.00	35.00	-	10.00	-	25.00	25
35 TO 44 YEARS	12.00	0.00	15.00	10.00	-3.00	-10.00	0
45 TO 54 YEARS	12.86	32.14	15.00	20.00	-2.14	12.14	10
55 TO 64 YEARS	38.41	0.00	35.00	-	3.41	-	3.41
65 TO 74 YEARS	76.15	0.00	70.00	10.00	6.15	-10.00	0
75 YEARS AND OVER	54.29	0.00	40.00	-	14.29	-	14.29
TOTAL NEW UNITS TO MEET SUPPRESSED HOUSING NEED - 20 YEARS							52.70

A positive number would suggest that household formation rates have fallen, while a negative one would suggest they have increased. As above, the most significant decline in household maintainer rates is seen among 25-34-year-

olds, followed by seniors aged 75 and older, and those in the 55-64-year-old age cohorts. Other age cohorts appear largely unaffected by these changes. This suggests a difficult housing market compared to 2006.

By this estimate, there are a shortfall of about 53 units to address suppressed household formation over 20 years.

Part D: Anticipated Household Growth

This segment is based on BC Stats P.E.O.P.L.E. model of population growth, used by the Province for planning purposes. This statistic is drawn from BC Stats Household projections. BC Stats projections were harmonized with Statistics Canada in 2022 and are based on a model using age and sex cohort data to estimate future population change from expected births, deaths, and migration. This is supplemented with data on employment, residential building permits, community plans and other indicators of housing availability.

As such it is important to note that this is *not an independent variable*. The amount of housing permitted in the past will shape population growth and shape this model's projection of future household growth. Because this data is so dependent on past policy outcomes, it should not be used solely to inform housing needs.

The figure used by the province is a combination of two scenarios, one based on municipal growth projections, and one based on regional projections. As local cities and towns necessarily exist in regional housing markets, this approach reduces the impact of local specifics. For Islands Trust Areas, this figure is based purely on regional growth projections allocated by population share.

The first table will show the 20-year population projection for Capital Regional District.

Table 99: Regional Growth Rate

SATURNA ISLAND TRUST AREA

REGIONAL DISTRICT PROJECTIONS	2021	2041	Regional Growth Rate
HOUSEHOLDS	185,205	254,785	37.57%

For Islands Trust Areas, the regional population forecast growth rate is multiplied by the current Island Trust Area population.

Table 100: Saturna Island Trust Area Projected Growth

SATURNA ISLAND TRUST AREA

GROWTH SCENARIOS	Regional Growth Rate	Households		New Units
		2021	2041	
REGIONALLY BASED HOUSEHOLD GROWTH	37.57%	225	309.53	84.53
TOTAL NEW UNITS TO MEET HOUSEHOLD GROWTH NEEDS - 20 YEARS				84.53

Here the province estimates that Saturna Island Trust Area will require about 85 units to accommodate projected population growth, subject to the methodological limitations described above.

Part E: Rental Vacancy

Rental vacancy rates are a reliable indicator of limited housing supply, and it is often held that a 3% vacancy rate is a 'balanced' level. When vacancy rates are below 3%, they suggest that there are more potential households seeking tenancies than there are available tenancies, and that rent will tend to rise. When vacancy rates are above 3%, rents will tend to moderate as landlords have a harder time attracting tenants.

Rental vacancy rate data is drawn from the CMHC's Primary Rental Market 2021 Vacancy Rate data, which is based on a survey of purpose-built rental landlords. As this data is collected only for population centres above 2,500, where this data is not available rental vacancy rate is assumed to be the provincial average (1.4%). Though this figure is drawn from purpose-built rentals only, it is assumed that the whole market, including rented condominium units, rented houses, and other small-scale residential land-lording operations follow similar trends. As such the vacancy rate is compared to the total number of rental households. Where vacancy rates already exceed 3%, this is treated as a need for 0 new units.

Table 101: Saturna Island Trust Area Vacancy

SATURNA ISLAND TRUST AREA

	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
TARGET VACANCY RATE	3.00%	97.00%	55	56.70
LOCAL VACANCY RATE	1.40%	98.60%	55	973.63
TOTAL NEW UNITS TO ACHIEVE 3% VACANCY RATE - 20 YEARS				0.92

For these purposes, the local rental vacancy rate in Saturna Island Trust Area is assumed to be the provincial average, as CMHC does not collect rental market data for rural areas. Under this estimate, approximately 1 unit is needed over the coming 20 years to bring the vacancy rate to healthy levels.

While adjusting for the rental vacancy rate in this manner assumes a static 'vacancy' over 20 years does not correspond well to market dynamics, this measure adds relatively little to the overall estimation for the most part.

Total Assessed Housing Need

Under the Province's formula, the assessed housing need is as follows, summing all previously discussed factors:

Table 102: Housing Need Total

SATURNA ISLAND TRUST AREA

COMPONENT	5 Year Need	20 Year Need
A. EXTREME CORE HOUSING NEED	0.77	3.06
B. PERSONS EXPERIENCING HOMELESSNESS	1.08	2.16
C. SUPPRESSED HOUSEHOLD FORMATION	13.18	52.70
D. ANTICIPATED GROWTH	28.76	84.53
E. RENTAL VACANCY RATE ADJUSTMENT	0.23	0.92
F. ADDITIONAL LOCAL DEMAND		
TOTAL NEW UNITS – 5 YEARS	44	
TOTAL NEW UNITS – 20 YEARS		143

The 5-year need calculation is for most purposes $\frac{1}{4}$ of the 20-year calculation, however, to address homelessness it is expected that those units will be 50% delivered in 5 years, while the 5-year projected growth adjustment is based on BC Stats 5-year growth projection.

As can be seen above, the largest part of the housing needs assessment is in the 'Anticipated Growth' figure. This means that if Saturna Island Trust Area sees population growth at the rate of the Capital Regional District overall this will require 85 new homes, reflecting CRD regional demographics and past migration patterns.

The implication is that the dwelling stock must be increased by 20% over the next five years and 65% over the next twenty years over the current census household count.

South Pender Island Trust Area

Part A: Extreme Core Housing Need

The following table shows total owner and renter households in the four previous census years (Step 1).

Table 103: South Pender Island Trust Area Households by Tenure

SOUTH PENDER ISLAND TRUST AREA

TOTAL HOUSEHOLDS	2006	2011	2016	2021
OWNERS	105	165	125	125
RENTERS	20	0	0	15

The below table shows the total number and proportion of owners with a mortgage¹⁶ and renter households in Extreme Core Housing Need (ECHN) in the four previous Censuses. Extreme Core Housing Need corresponds to a situation where households are obliged to spend 50% or more of pre-tax income for shelter costs (rent/mortgage plus utilities and taxes).

Table 104: South Pender Island Trust Area Extreme Core Housing Need

SOUTH PENDER ISLAND TRUST AREA

EXTREME CORE HOUSING NEED	2006	2006%	2011	2011%	2016	2016%	2021	2021%	Average Rate
OWNERS WITH A MORTGAGE	n/a	n/a	n/a	n/a	n/a	n/a	0	0.00%	0.00%
RENTERS	0	0.00%	0	n/a	0	n/a	0	0.00%	0.00%

These are combined in the next table to represent the number of units necessary to provide replacement housing for households in Extreme Core Housing Need. This is based on the average rate over the previous four censuses.

¹⁶ Data on owners with a mortgage is not available for Censuses before 2021

Table 105: South Pender Island Trust Area ECHN Rates

SOUTH PENDER ISLAND TRUST AREA

TOTAL HOUSEHOLDS	2021 HOUSEHOLDS	AVERAGE ECHN RATE	HOUSEHOLDS IN ECHN
OWNERS	125	n/a	n/a
OWNERS WITH A MORTGAGE	125	0.00%	0.00
RENTERS	15	0.00%	0.00
TOTAL NEW UNITS TO MEET ECHN - 20 YEARS			0.00

As shown in the above table, no households in the South Pender Trust Area are expected to be in extreme core housing need.

Part B: Homelessness

The following table apportions the homeless population of the Capital Regional District by the population of South Pender Island Trust Area. This figure is based on regional need rather than homelessness rates specific to South Pender Island Trust Area.

Table 106: South Pender Island Trust Area Homelessness

SOUTH PENDER ISLAND TRUST AREA

REGIONAL POPULATION	Local Population		Regional PEH	Proportional Local PEH
	#	% of region		
406,075	230	0.06%	2043	1.16
TOTAL NEW UNITS TO HOMELESSNESS NEEDS - 20 YEARS				1.16

*Note: PEH refers to People Experiencing Homelessness.

As shown above, about 1 unit is required to address South Pender Island Trust Area's share of regional homelessness, assuming as the Provincial methodology does 1 unit per person.

Part C: Suppressed Household Formation

Often household size is taken as a given in demographic estimates, however the number of people per household is sensitive to the cost and availability of

households. In a community undergoing housing stress there will be unusually large numbers of adult children living with their parents, unusually large numbers of roommates, unusually large numbers of couples cohabitating earlier in their relationships than they might otherwise or couples staying in dysfunctional relationships due to housing costs and availability.

This figure is calculated based on 2006 census data, assumed to be a time when housing pressures were less intense to calculate a baseline level of household headship rates by renter/owner status and age cohort. This is then compared to present population household headship rates to estimate how many households would have formed if the housing had been available.

Table 107: South Pender Island Trust Area Suppressed Households

SOUTH PENDER ISLAND TRUST AREA

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2021 Potential Households		2021 Actual Households		2021 Suppressed Households		Total
	Owner	Renter	Owner	Renter	Owner	Renter	
15 TO 24 YEARS	0.00	0.00	-	-	-	-	0
25 TO 34 YEARS	0.00	0.00	-	-	-	-	0
35 TO 44 YEARS	4.00	4.00	-	-	4.00	4.00	8
45 TO 54 YEARS	0.00	0.00	10.00	-	-10.00	-	0
55 TO 64 YEARS	18.42	10.53	30.00	-	-11.58	10.53	0
65 TO 74 YEARS	73.50	0.00	70.00	-	3.50	-	3.5
75 YEARS AND OVER	24.00	0.00	15.00	-	9.00	-	9
TOTAL NEW UNITS TO MEET SUPPRESSED HOUSING NEED - 20 YEARS							20.50

A positive number would suggest that household formation rates have fallen, while a negative one would suggest they have increased. As above, the most significant decline in household maintainer rates is seen among seniors aged 75 years and older, followed by 65-75-year-old cohorts, and 35-44-year-old

cohorts. Other age cohorts appear largely unaffected by these changes. This suggests a difficult housing market compared to 2006.

By this estimate, there are a shortfall of about 21 units to address suppressed household formation over 20 years.

Part D: Anticipated Household Growth

This segment is based on BC Stats P.E.O.P.L.E. model of population growth, used by the Province for planning purposes. This statistic is drawn from BC Stats Household projections. BC Stats projections were harmonized with Statistics Canada in 2022 and are based on a model using age and sex cohort data to estimate future population change from expected births, deaths, and migration. This is supplemented with data on employment, residential building permits, community plans and other indicators of housing availability.

As such it is important to note that this is *not an independent variable*. The amount of housing permitted in the past will shape population growth and shape this model's projection of future household growth. Because this data is so dependent on past policy outcomes, it should not be used solely to inform housing needs.

The figure used by the province is a combination of two scenarios, one based on municipal growth projections, and one based on regional projections. As local cities and towns necessarily exist in regional housing markets, this approach reduces the impact of local specifics. For Islands Trust Areas, this figure is based purely on regional growth projections allocated by population share.

The first table will show the 20-year population projection for Capital Regional District.

Table 108: Regional Growth Rate

SOUTH PENDER ISLAND TRUST AREA

REGIONAL DISTRICT PROJECTIONS	2021	2041	Regional Growth Rate
HOUSEHOLDS	185,205	254,785	37.57%

For Islands Trust Areas, the regional population forecast growth rate is multiplied by the current Island Trust Area population.

Table 109: South Pender Island Trust Area Projected Growth
SOUTH PENDER ISLAND TRUST AREA

GROWTH SCENARIOS	Regional Growth Rate	Households		New Units
		2021	2041	
REGIONALLY BASED HOUSEHOLD GROWTH	37.57%	140	192.60	52.60
TOTAL NEW UNITS TO MEET HOUSEHOLD GROWTH NEEDS - 20 YEARS				52.60

Here the province estimates that South Pender Island Trust Area will require about 53 units to accommodate projected population growth, subject to the methodological limitations described above.

Part E: Rental Vacancy

Rental vacancy rates are a reliable indicator of limited housing supply, and it is often held that a 3% vacancy rate is a 'balanced' level. When vacancy rates are below 3%, they suggest that there are more potential households seeking tenancies than there are available tenancies, and that rent will tend to rise. When vacancy rates are above 3%, rents will tend to moderate as landlords have a harder time attracting tenants.

Rental vacancy rate data is drawn from the CMHC's Primary Rental Market 2021 Vacancy Rate data, which is based on a survey of purpose-built rental landlords. As this data is collected only for population centres above 2,500, where this data is not available rental vacancy rate is assumed to be the provincial average (1.4%). Though this figure is drawn from purpose-built rentals only, it is assumed that the whole market, including rented condominium units, rented houses, and other small-scale residential land-lording operations follow similar trends. As such the vacancy rate is compared to the total number of rental households. Where vacancy rates already exceed 3%, this is treated as a need for 0 new units.

Table 110: South Pender Island Trust Area Vacancy
SOUTH PENDER ISLAND TRUST AREA

	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
TARGET VACANCY RATE	3.00%	97.00%	15	15.46
LOCAL VACANCY RATE	1.40%	98.60%	15	15.21
TOTAL NEW UNITS TO ACHIEVE 3% VACANCY RATE - 20 YEARS				0.25

For these purposes, the local rental vacancy rate in South Pender Island Trust Area is assumed to be the provincial average, as CMHC does not collect rental market data for rural areas. Based on this estimate, no additional units are required to bring the vacancy rate to healthy levels over the next 20 years.

While adjusting for the rental vacancy rate in this manner assumes a static 'vacancy' over 20 years does not correspond well to market dynamics, this measure adds relatively little to the overall estimation for the most part.

Total Assessed Housing Need

Under the Province's formula, the assessed housing need is as follows, summing all previously discussed factors:

Table 111: Housing Need Total

SOUTH PENDER ISLAND TRUST AREA

COMPONENT	5 Year Need	20 Year Need
A. EXTREME CORE HOUSING NEED	0.00	0.00
B. PERSONS EXPERIENCING HOMELESSNESS	0.58	1.16
C. SUPPRESSED HOUSEHOLD FORMATION	5.13	20.50
D. ANTICIPATED GROWTH	17.90	52.60
E. RENTAL VACANCY RATE ADJUSTMENT	0.06	0.25
F. ADDITIONAL LOCAL DEMAND		
TOTAL NEW UNITS – 5 YEARS	24	
TOTAL NEW UNITS – 20 YEARS		75

The 5-year need calculation is for most purposes $\frac{1}{4}$ of the 20-year calculation, however, to address homelessness it is expected that those units will be 50% delivered in 5 years, while the 5-year projected growth adjustment is based on BC Stats 5-year growth projection.

As can be seen above, the largest part of the housing needs assessment is in the 'Anticipated Growth' figure. This means that if South Pender Island Trust Area sees population growth at the rate of the Capital Regional District overall this will require 53 new homes, reflecting CRD regional demographics and past migration patterns.

The implication is that the dwelling stock must be increased by 17% over the next five years and 52% over the next twenty years over the current census household count.

Thetis Island Trust Area

Part A: Extreme Core Housing Need

The following table shows total owner and renter households in the four previous census years (Step 1).

Table 112: Thetis Island Trust Area Households by Tenure

THETIS ISLAND TRUST AREA

TOTAL HOUSEHOLDS	2006	2011	2016	2021
OWNERS	140	135	145	170
RENTERS	50	15	45	55

The below table shows the total number and proportion of owners with a mortgage¹⁷ and renter households in Extreme Core Housing Need (ECHN) in the four previous Censuses. Extreme Core Housing Need corresponds to a situation where households are obliged to spend 50% or more of pre-tax income for shelter costs (rent/mortgage plus utilities and taxes).

Table 113: Thetis Island Trust Area Extreme Core Housing Need

THETIS ISLAND TRUST AREA

EXTREME CORE HOUSING NEED	2006	2006%	2011	2011%	2016	2016%	2021	2021%	Average Rate
OWNERS WITH A MORTGAGE	n/a	n/a	n/a	n/a	n/a	n/a	0	0.00%	0.00%
RENTERS	0	0.00%	0	n/a	0	0.00%	0	0.00%	0.00%

These are combined in the next table to represent the number of units necessary to provide replacement housing for households in Extreme Core Housing Need. This is based on the average rate over the previous four censuses.

¹⁷ Data on owners with a mortgage is not available for Censuses before 2021

Table 114: Thetis Island Trust Area ECHN Rates

THETIS ISLAND TRUST AREA

TOTAL HOUSEHOLDS	2021 HOUSEHOLDS	AVERAGE ECHN RATE	HOUSEHOLDS IN ECHN
OWNERS	16	n/a	n/a
OWNERS WITH A MORTGAGE	160	0.00%	0.00
RENTERS	20	0.00%	0.00
TOTAL NEW UNITS TO MEET ECHN - 20 YEARS			0.00

As shown in the above table, no households in the Thetis Island Trust Area are expected to be in extreme core housing need.

Part B: Homelessness

The following table apportions the homeless population of the Cowichan Valley Regional District by the population of Thetis Island Trust Area. This figure is based on regional need rather than homelessness rates specific to Thetis Island Trust Area.

Table 115: Thetis Island Trust Area Homelessness

THETIS ISLAND TRUST AREA

REGIONAL POPULATION	Local Population		Regional PEH	Proportional Local PEH
	#	% of region		
87,330	360	0.41%	535	2.21
TOTAL NEW UNITS TO HOMELESSNESS NEEDS - 20 YEARS				2.21

*Note: PEH refers to People Experiencing Homelessness.

As shown above, about 2 units are required to address Thetis Island Trust Area's share of regional homelessness, assuming as the Provincial methodology does 1 unit per person.

Part C: Suppressed Household Formation

Often household size is taken as a given in demographic estimates, however the number of people per household is sensitive to the cost and availability of households. In a community undergoing housing stress there will be unusually large numbers of adult children living with their parents, unusually large numbers of roommates, unusually large numbers of couples cohabitating earlier in their relationships than they might otherwise or couples staying in dysfunctional relationships due to housing costs and availability.

This figure is calculated based on 2006 census data, assumed to be a time when housing pressures were less intense to calculate a baseline level of household headship rates by renter/owner status and age cohort. This is then compared to present population household headship rates to estimate how many households would have formed if the housing had been available.

Table 116: Thetis Island Trust Area Suppressed Households

THETIS ISLAND TRUST AREA

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2021 Potential Households		2021 Actual Households		2021 Suppressed Households		Total
	Owner	Renter	Owner	Renter	Owner	Renter	
15 TO 24 YEARS	0.00	0.00	-	-	-	-	0
25 TO 34 YEARS	0.00	0.00	-	-	-	-	0
35 TO 44 YEARS	8.33	8.33	10.00	-	-1.67	8.33	6.67
45 TO 54 YEARS	30.00	0.00	30.00	-	-	-	0
55 TO 64 YEARS	50.00	0.00	50.00	10.00	-	-10.00	0
65 TO 74 YEARS	69.00	0.00	50.00	10.00	19.00	-10.00	9
75 YEARS AND OVER	20.42	5.83	25.00	-	-4.58	5.83	1.25
TOTAL NEW UNITS TO MEET SUPPRESSED HOUSING NEED - 20 YEARS							16.92

A positive number would suggest that household formation rates have fallen, while a negative one would suggest they have increased. As above, the most significant decline in household maintainer rates is seen among seniors in the

65-74-year-old cohort, followed by the 35-44-year-old cohort. Other age cohorts appear largely unaffected by these changes. This suggests a difficult housing market compared to 2006.

By this estimate, there are a shortfall of about 17 units to address suppressed household formation over 20 years.

Part D: Anticipated Household Growth

This segment is based on BC Stats P.E.O.P.L.E. model of population growth, used by the Province for planning purposes. This statistic is drawn from BC Stats Household projections. BC Stats projections were harmonized with Statistics Canada in 2022 and are based on a model using age and sex cohort data to estimate future population change from expected births, deaths, and migration. This is supplemented with data on employment, residential building permits, community plans and other indicators of housing availability.

As such it is important to note that this is *not an independent variable*. The amount of housing permitted in the past will shape population growth and shape this model's projection of future household growth. Because this data is so dependent on past policy outcomes, it should not be used solely to inform housing needs.

The figure used by the province is a combination of two scenarios, one based on municipal growth projections, and one based on regional projections. As local cities and towns necessarily exist in regional housing markets, this approach reduces the impact of local specifics. For Islands Trust Areas, this figure is based purely on regional growth projections allocated by population share.

The first table will show the 20-year population projection for Cowichan Valley Regional District.

Table 117: Regional Growth Rate

THETIS ISLAND TRUST AREA

REGIONAL DISTRICT PROJECTIONS	2021	2041	Regional Growth Rate
HOUSEHOLDS	37,290	48,258	29.41%

For Islands Trust Areas, the regional population forecast growth rate is multiplied by the current Island Trust Area population.

Table 118: Thetis Island Trust Area Projected Growth

THETIS ISLAND TRUST AREA

GROWTH SCENARIOS	Regional Growth Rate	Households		New Units
		2021	2041	
REGIONALLY BASED HOUSEHOLD GROWTH	29.41%	225	291.18	66.18
TOTAL NEW UNITS TO MEET HOUSEHOLD GROWTH NEEDS - 20 YEARS				66.18

Here the province estimates that Thetis Island Trust Area will require about 66 units to accommodate projected population growth, subject to the methodological limitations described above.

Part E: Rental Vacancy

Rental vacancy rates are a reliable indicator of limited housing supply, and it is often held that a 3% vacancy rate is a 'balanced' level. When vacancy rates are below 3%, they suggest that there are more potential households seeking tenancies than there are available tenancies, and that rent will tend to rise. When vacancy rates are above 3%, rents will tend to moderate as landlords have a harder time attracting tenants.

Rental vacancy rate data is drawn from the CMHC's Primary Rental Market 2021 Vacancy Rate data, which is based on a survey of purpose-built rental landlords. As this data is collected only for population centres above 2,500, where this data is not available rental vacancy rate is assumed to be the provincial average (1.4%). Though this figure is drawn from purpose-built rentals only, it is assumed that the whole market, including rented condominium units, rented houses, and other small-scale residential land-lording operations follow similar trends. As such the vacancy rate is compared to the total number of rental households. Where vacancy rates already exceed 3%, this is treated as a need for 0 new units.

Table 119: Thetis Island Trust Area Vacancy
THETIS ISLAND TRUST AREA

	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
TARGET VACANCY RATE	3.00%	97.00%	20	20.62
LOCAL VACANCY RATE	1.40%	98.60%	20	20.28
TOTAL NEW UNITS TO ACHIEVE 3% VACANCY RATE - 20 YEARS				0.34

For these purposes, the local rental vacancy rate in Thetis Island Trust Area is assumed to be the provincial average, as CMHC does not collect rental market data for rural areas. Based on this estimate, no additional units are required to bring the vacancy rate to healthy levels over the next 20 years.

While adjusting for the rental vacancy rate in this manner assumes a static 'vacancy' over 20 years does not correspond well to market dynamics, this measure adds relatively little to the overall estimation for the most part.

Total Assessed Housing Need

Under the Province's formula, the assessed housing need is as follows, summing all previously discussed factors:

Table 120: Housing Need Total

THETIS ISLAND TRUST AREA

COMPONENT	5 Year Need	20 Year Need
A. EXTREME CORE HOUSING NEED	0.00	0.00
B. PERSONS EXPERIENCING HOMELESSNESS	1.10	2.21
C. SUPPRESSED HOUSEHOLD FORMATION	4.23	16.92
D. ANTICIPATED GROWTH	23.15	66.18
E. RENTAL VACANCY RATE ADJUSTMENT	0.09	0.34
F. ADDITIONAL LOCAL DEMAND		
TOTAL NEW UNITS – 5 YEARS	29	
TOTAL NEW UNITS – 20 YEARS		86

The 5-year need calculation is for most purposes $\frac{1}{4}$ of the 20-year calculation, however, to address homelessness it is expected that those units will be 50% delivered in 5 years, while the 5-year projected growth adjustment is based on BC Stats 5-year growth projection.

As can be seen above, the largest part of the housing needs assessment is in the 'Anticipated Growth' figure. This means that if Thetis Island Trust Area sees population growth at the rate of the Cowichan Valley Regional District overall this will require 86 new homes, reflecting CVRD regional demographics and past migration patterns.

The implication is that the dwelling stock must be increased by 17% over the next five years and 49% over the next twenty years over the current census household count.

4. Alternative Population Projections

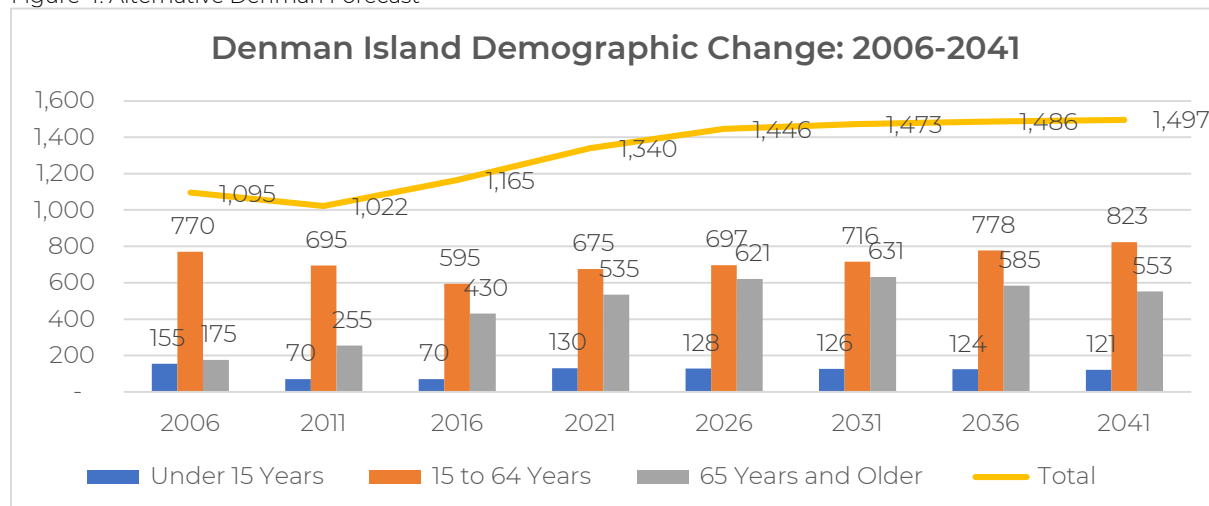
The BC HNR Method uses a somewhat crude method apportioning regional district population forecasts to unincorporated areas in proportion to current population. The Consultants have created an alternative population forecast that uses the BC Stats forecast but breaks down the growth rate of the Regional forecast by age cohort and then applies this to the existing age structure of the Islands Trust areas reported in the 2021 Census.

Denman Island

Table 121: Alternative Denman Forecast

Population Estimate				
	Under 15 Years	15 to 64 Years	65 Years and Older	Total
2006	155	770	175	1,095
2011	70	695	255	1,022
2016	70	595	430	1,165
2021	130	675	535	1,340
2026	128	697	621	1,446
2031	126	716	631	1,473
2036	124	778	585	1,486
2041	121	823	553	1,497
Growth Rate 2021-2041	-7%	22%	3%	12%

Figure 4: Alternative Denman Forecast

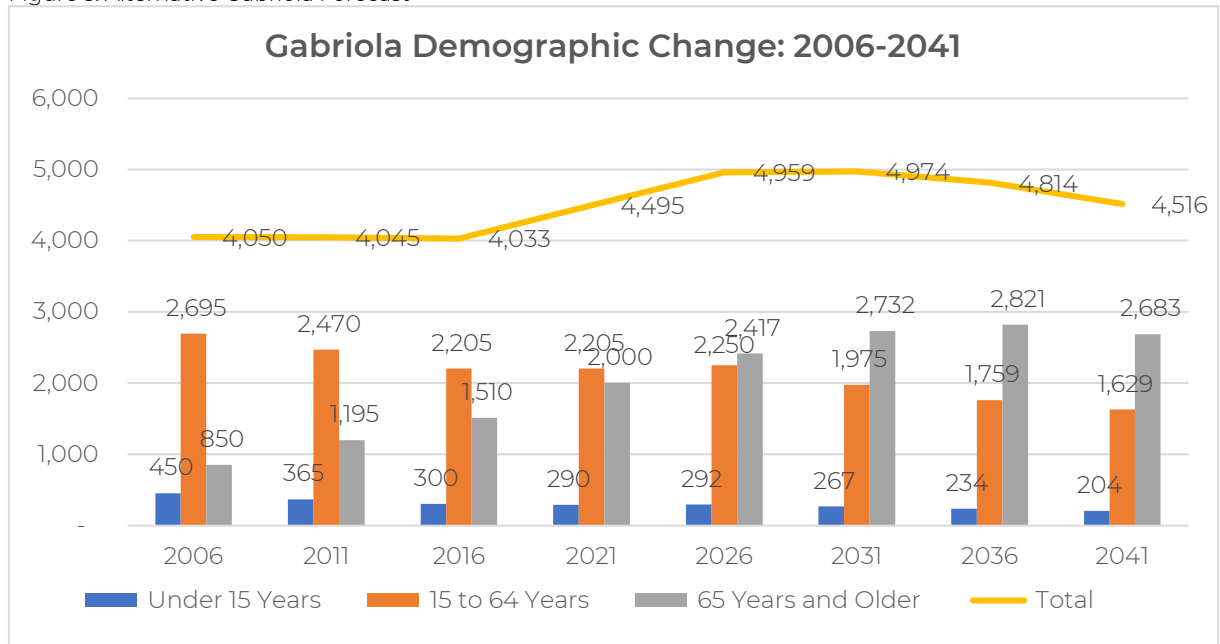


Gabriola

Table 122: Gabriola Alternate Population Forecast

Population Estimate				
	Under 15 Years	15 to 64 Years	65 Years and Older	Total
2006	450	2,695	850	4,050
2011	365	2,470	1,195	4,045
2016	300	2,205	1,510	4,033
2021	290	2,205	2,000	4,495
2026	292	2,250	2,417	4,959
2031	267	1,975	2,732	4,974
2036	234	1,759	2,821	4,814
2041	204	1,629	2,683	4,516
Growth Rate 2021-2041	-30%	-26%	34%	0%

Figure 5: Alternative Gabriola Forecast

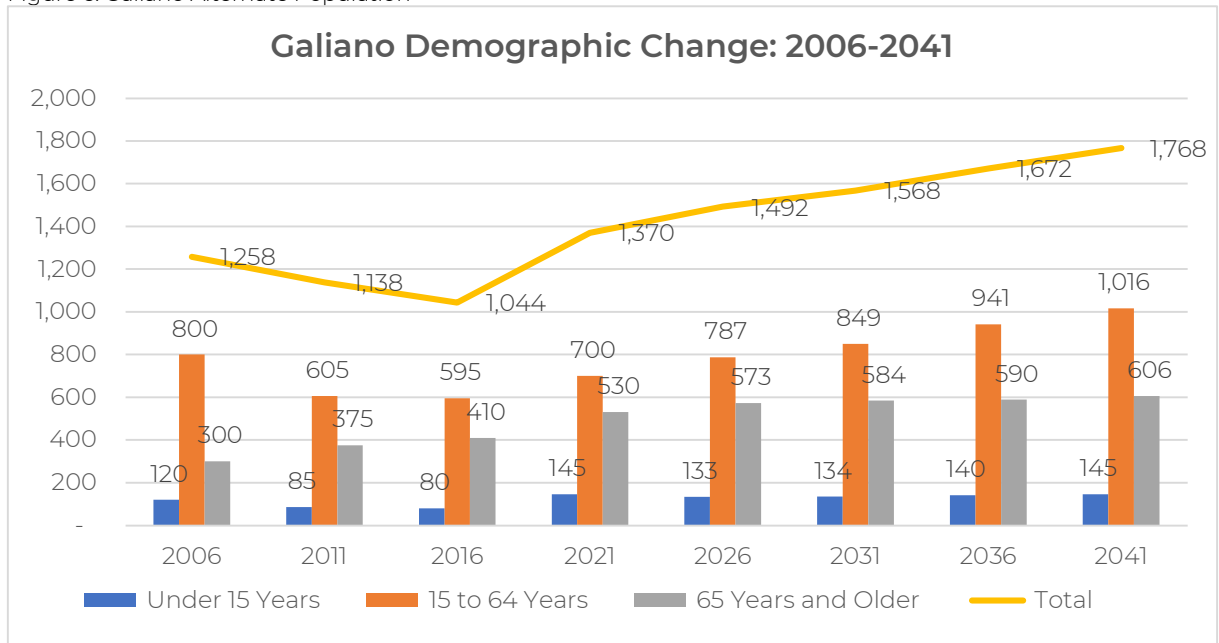


Galiano

Table 123: Galiano Alternate Population

Population Estimate				
	Under 15 Years	15 to 64 Years	65 Years and Older	Total
2006	120	800	300	1,258
2011	85	605	375	1,138
2016	80	595	410	1,044
2021	145	700	530	1,370
2026	133	787	573	1,492
2031	134	849	584	1,568
2036	140	941	590	1,672
2041	145	1,016	606	1,768
Growth Rate 2021-2041	0%	45%	14%	29%

Figure 6: Galiano Alternate Population

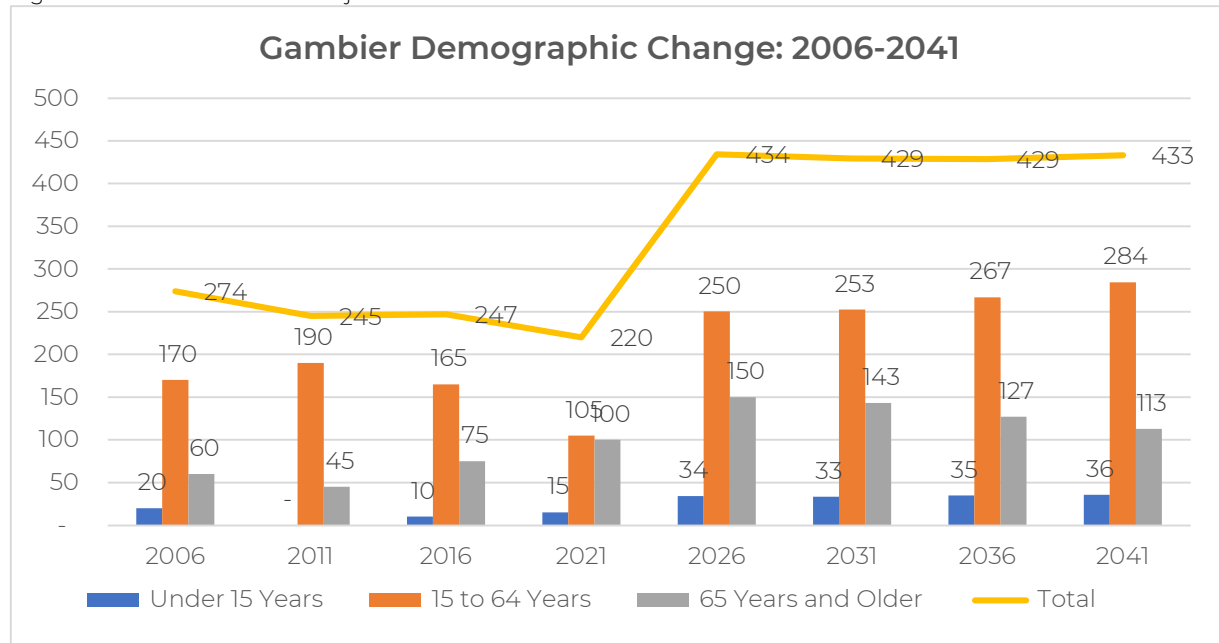


Gambier

Table 124: Gambier Alternate Projection

Population Estimate				
	Under 15 Years	15 to 64 Years	65 Years and Older	Total
2006	20	170	60	274
2011	-	190	45	245
2016	10	165	75	247
2021	15	105	100	220
2026	34	250	150	434
2031	33	253	143	429
2036	35	267	127	429
2041	36	284	113	433
Growth Rate 2021-2041	139%	171%	13%	97%

Figure 7: Gambier Alternate Projection

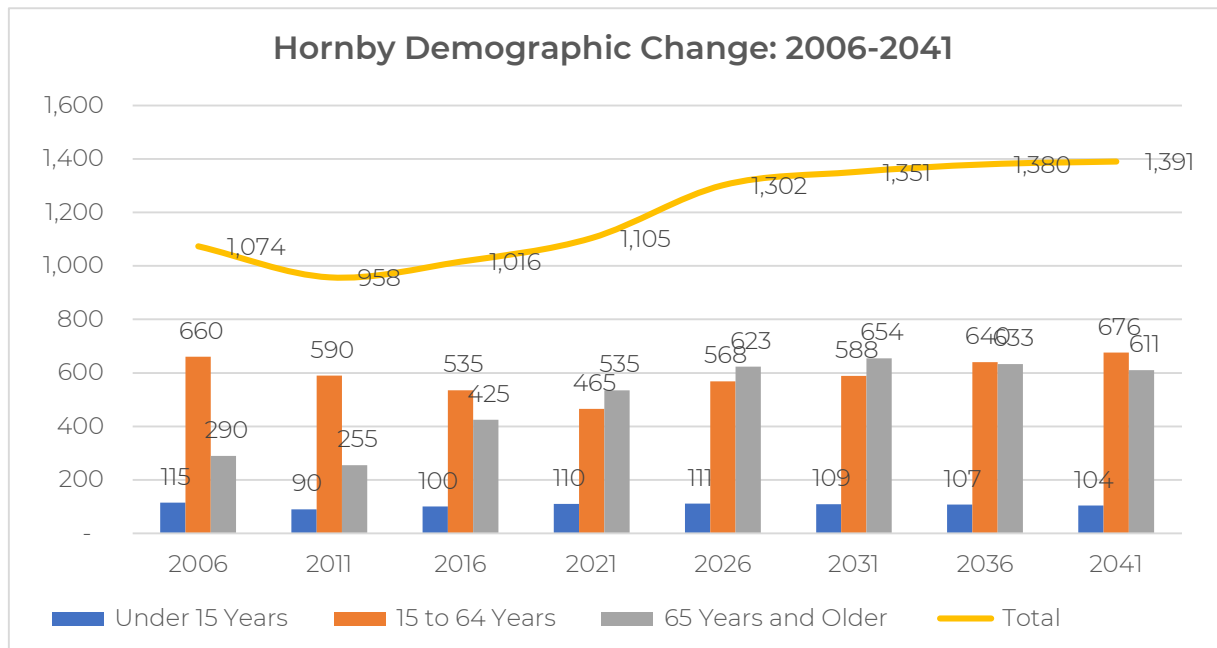


Hornby Island

Table 125: Alternate Hornby Population Projection

Population Estimate				
	Under 15 Years	15 to 64 Years	65 Years and Older	Total
2006	115	660	290	1,074
2011	90	590	255	958
2016	100	535	425	1,016
2021	110	465	535	1,105
2026	111	568	623	1,302
2031	109	588	654	1,351
2036	107	640	633	1,380
2041	104	676	611	1,391
Growth Rate 2021- 2041	-5%	45%	14%	26%

Figure 8: Alternate Hornby Population Projection

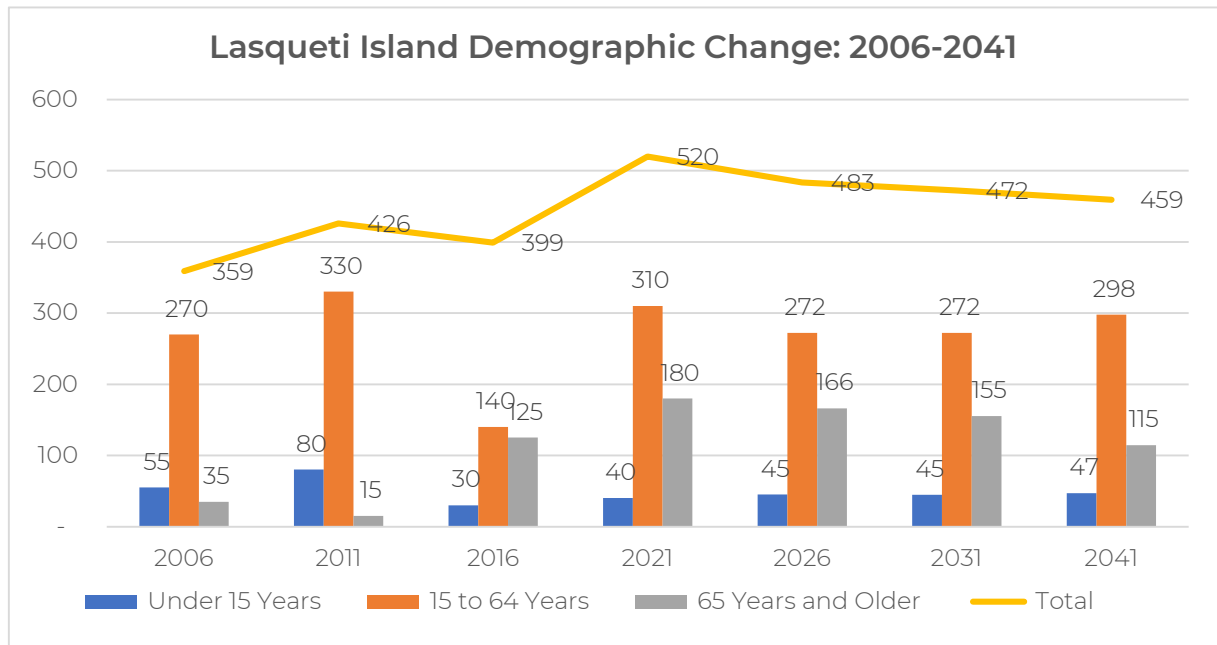


Lasqueti Island

Table 126: Alternate Lasqueti Population Projection

Population Estimate				
	Under 15 Years	15 to 64 Years	65 Years and Older	Total
2006	55	270	35	359
2011	80	330	15	426
2016	30	140	125	399
2021	40	310	180	520
2026	45	272	166	483
2031	45	272	155	472
2036	46	288	135	470
2041	47	298	115	459
Growth Rate 2021- 2041	17%	-4%	-36%	-12%

Figure 9: Alternate Lasqueti Population Projection

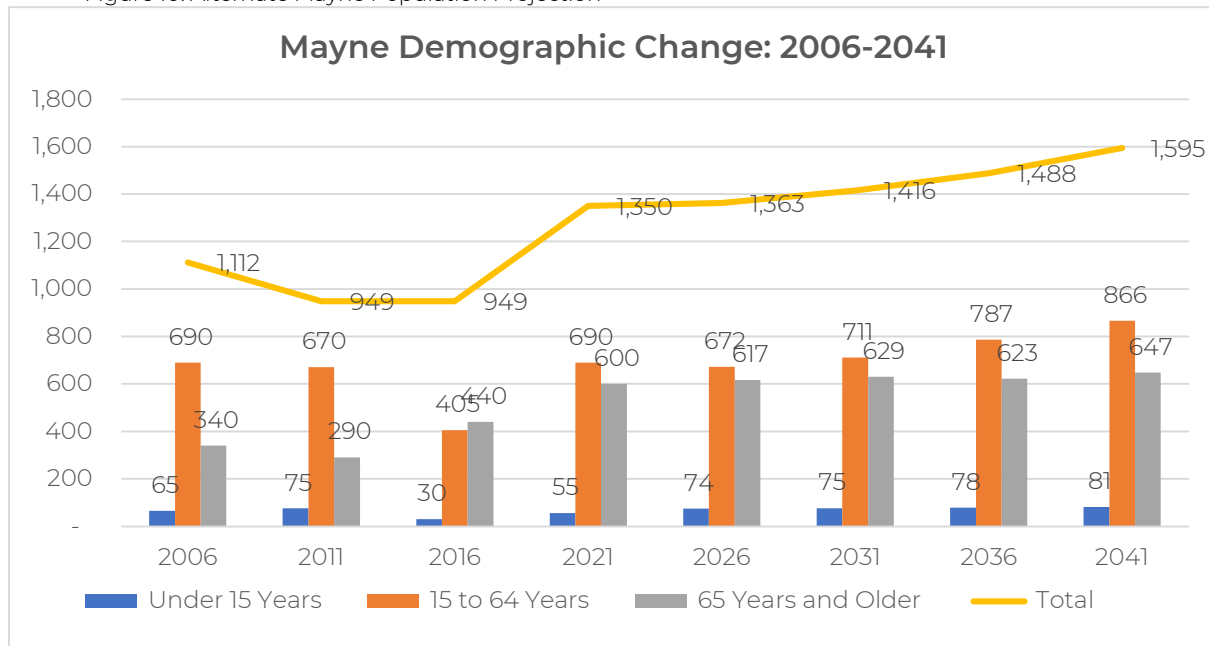


Mayne Island

Table 127: Alternate Mayne Population Projection

Population Estimate				
	Under 15 Years	15 to 64 Years	65 Years and Older	Total
2006	65	690	340	1,112
2011	75	670	290	949
2016	30	405	440	949
2021	55	690	600	1,350
2026	74	672	617	1,363
2031	75	711	629	1,416
2036	78	787	623	1,488
2041	81	866	647	1,595
Growth Rate 2021-2041	48%	26%	8%	18%

Figure 10: Alternate Mayne Population Projection

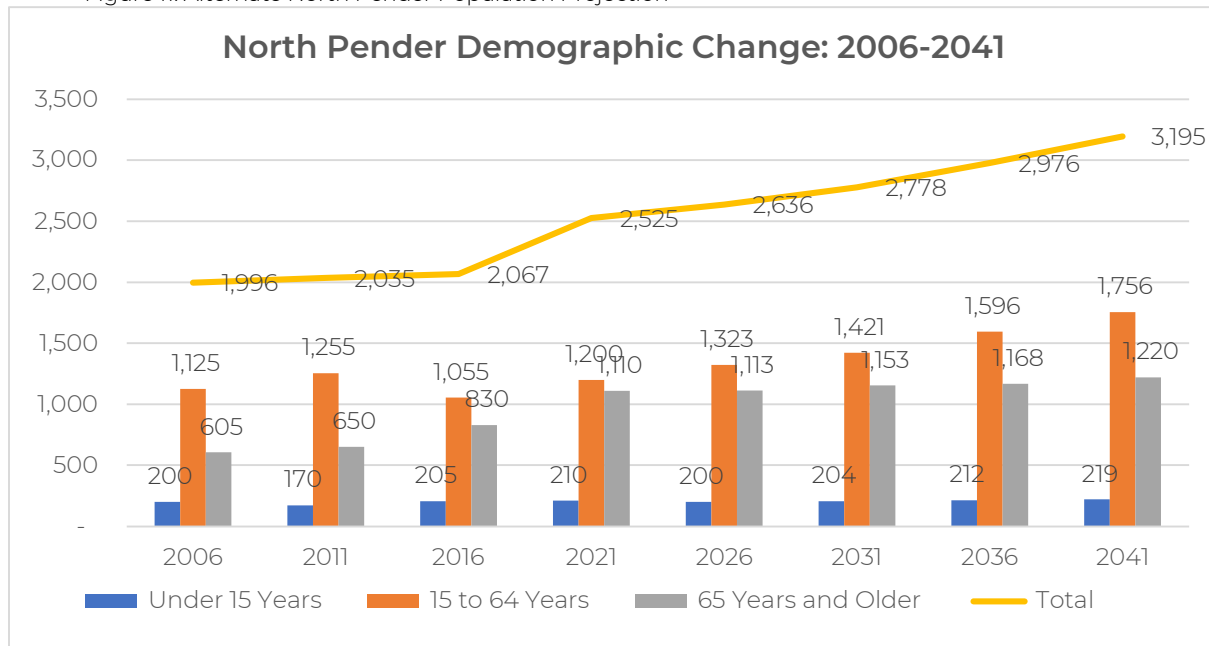


North Pender Island

Table 128: Alternate North Pender Population Projection

Population Estimate				
	Under 15 Years	15 to 64 Years	65 Years and Older	Total
2006	200	1,125	605	1,996
2011	170	1,255	650	2,035
2016	205	1,055	830	2,067
2021	210	1,200	1,110	2,525
2026	200	1,323	1,113	2,636
2031	204	1,421	1,153	2,778
2036	212	1,596	1,168	2,976
2041	219	1,756	1,220	3,195
Growth Rate 2021-2041	4%	46%	10%	27%

Figure 11: Alternate North Pender Population Projection

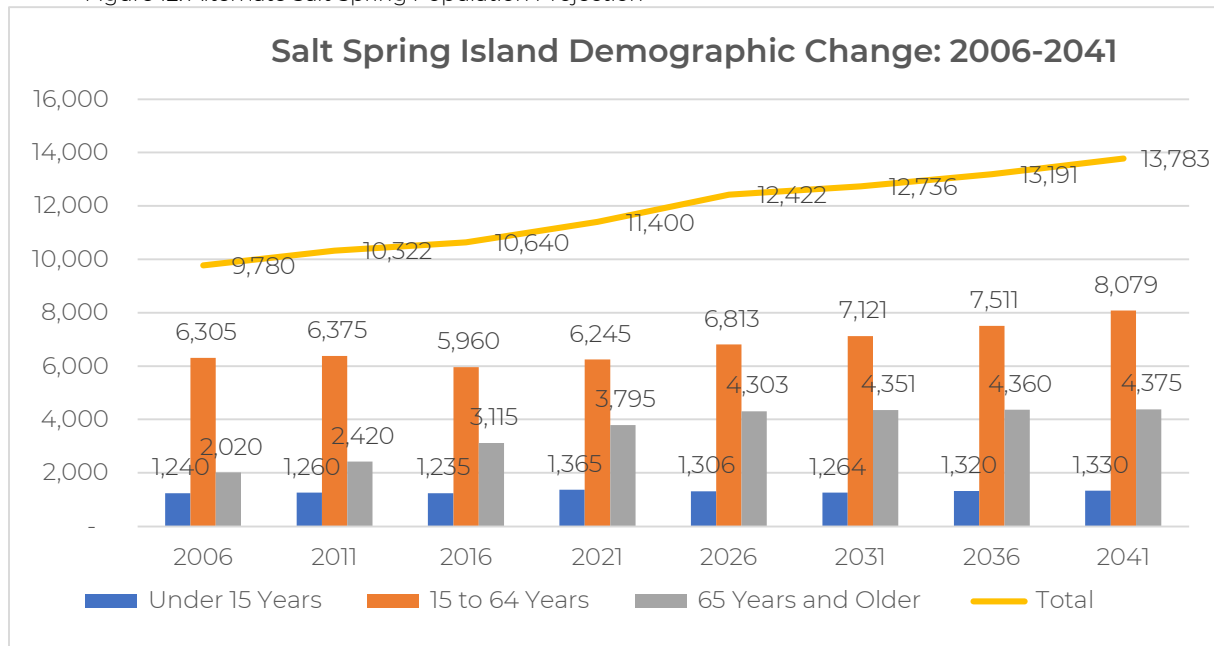


Salt Spring Island

Table 129: Alternate Salt Spring Population Projection

Population Estimate				
	Under 15 Years	15 to 64 Years	65 Years and Older	Total
2006	1,240	6,305	2,020	9,780
2011	1,260	6,375	2,420	10,322
2016	1,235	5,960	3,115	10,640
2021	1,365	6,245	3,795	11,400
2026	1,306	6,813	4,303	12,422
2031	1,264	7,121	4,351	12,736
2036	1,320	7,511	4,360	13,191
2041	1,330	8,079	4,375	13,783
Growth Rate 2021-2041	-3%	29%	15%	21%

Figure 12: Alternate Salt Spring Population Projection

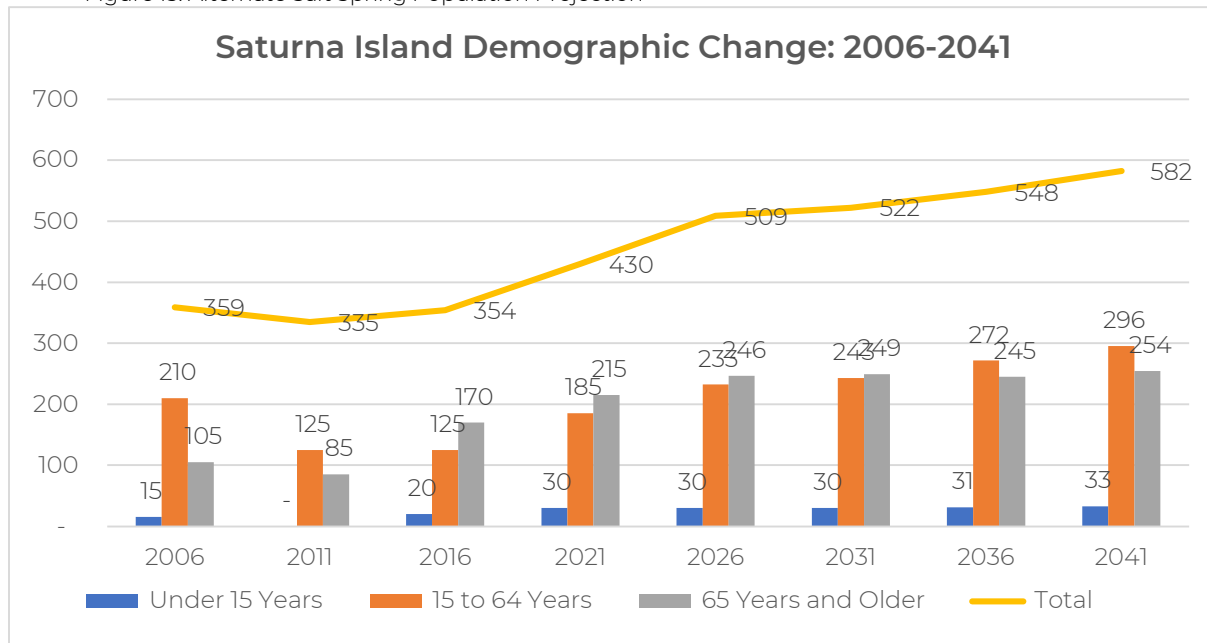


Saturna Island

Table 130: Alternate Saturna Population Projection

Population Estimate				
	Under 15 Years	15 to 64 Years	65 Years and Older	Total
2006	15	210	105	359
2011	-	125	85	335
2016	20	125	170	354
2021	30	185	215	430
2026	30	233	246	509
2031	30	243	249	522
2036	31	272	245	548
2041	33	296	254	582
Growth Rate 2006-2041	8%	60%	18%	35%

Figure 13: Alternate Salt Spring Population Projection

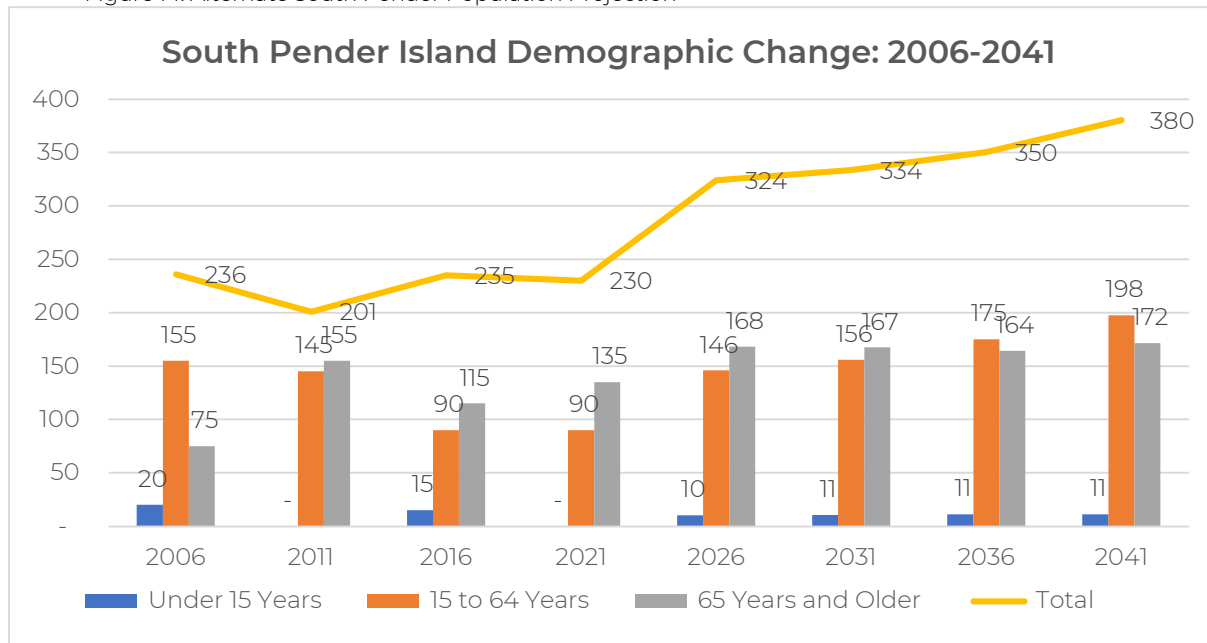


South Pender Island

Table 131: Alternate South Pender Population Projection

Population Estimate				
	Under 15 Years	15 to 64 Years	65 Years and Older	Total
2006	20	155	75	236
2011	-	145	155	201
2016	15	90	115	235
2021	-	90	135	230
2026	10	146	168	324
2031	11	156	167	334
2036	11	175	164	350
2041	11	198	172	380
Growth Rate 2021-2041		120%	27%	65%

Figure 14: Alternate South Pender Population Projection

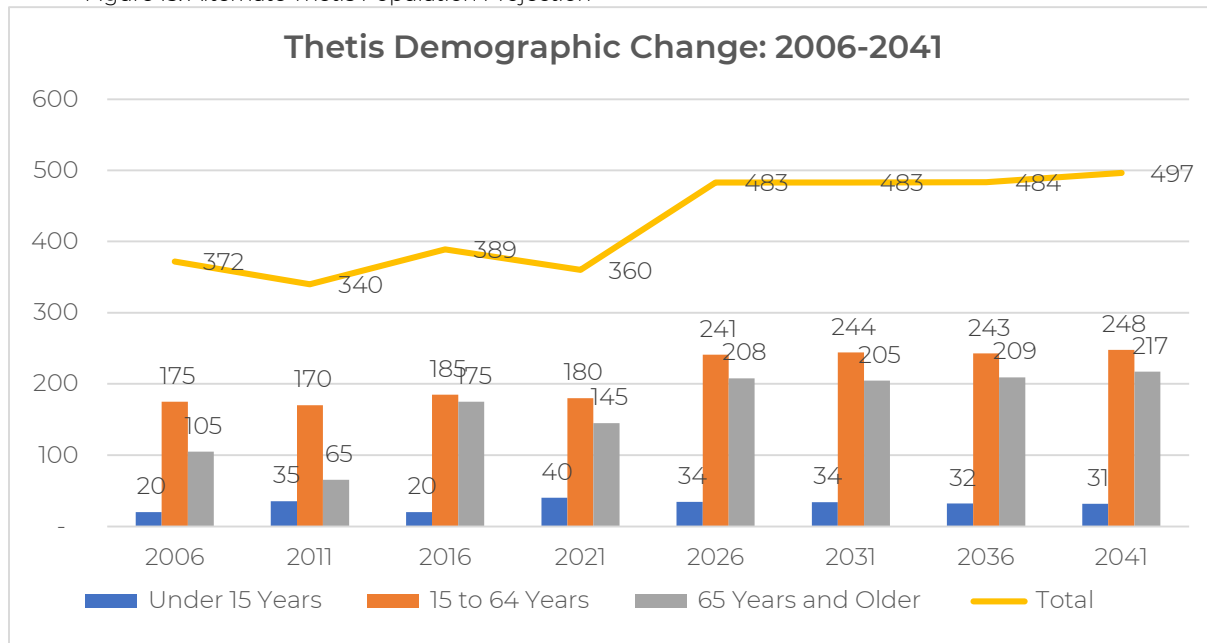


Thetis Island

Table 132: Alternate Thetis Population Projection

Population Estimate				
	Under 15 Years	15 to 64 Years	65 Years and Older	Total
2006	20	175	105	372
2011	35	170	65	340
2016	20	185	175	389
2021	40	180	145	360
2026	34	241	208	483
2031	34	244	205	483
2036	32	243	209	484
2041	31	248	217	497
Growth Rate 2021-2041	-21%	38%	50%	38%

Figure 15: Alternate Thetis Population Projection



5. Previous Report Implementation

The following are actions taken by the local government, since receiving the most recent Housing Needs Report, to reduce housing needs.

Islands Trust Housing Strategic Action Plan

In December 2023, the Islands Trust council brought forward a Strategic Action Plan with an eye towards ameliorating the shortage of safe, secure and affordable housing on the islands in the context of regional goals

The key components of the plan include efforts to, among other things:

- Bring consistency to processes across different trust areas
- Identify lands for housing subject to social and environmental impact
- Establish local trust area land use reviews
- Procedural streamlining for non-profit lead projects
- Establish Affordable housing agreements
- Collaboration with the 27 First Nations of the Trust Area
- Collaborate with associated government entities such as the Province, Health Authorities, Regional Districts.

Housing Options Toolkit

The Islands Trust created a Housing Options Toolkit in 2024 to consolidate documents and facilitate enhanced project timelines in order to guide policy change and bring housing policy and information together in one place. This includes project timeline planes, zoning options, housing profiles for most local trust areas, and other tools

Previous Report

The 2018 Report by Dillon Consulting for the Northern Islands as well as the 2018 and 2020 CRD Report for the Southern Gulf islands identified the following housing needs for each Trust Area:

Table 133: Previous Housing Need Reports

	PREVIOUS	CURRENT (2021-2041)
BALLENAS-WINCHELSEA		0
DENMAN	165	359
GABRIOLA	686	1,196
GALIANO		426
GAMBIER	0	83
HORNBY	158	339
LASQUETI	14-16	156
MAYNE		330
NORTH PENDER		643
SALT SPRING	302	2525
SATURNA		143
SOUTH PENDER		75
THETIS	15	86
STUDY AREA TOTAL		6,361

6. Key Areas of Local Need

Commonalities

Both in examination of the statistics as well as in engagement with community members some key features of local need underlay the housing problem in island communities.

A large factor in all housing issues is the cost of construction. The construction cost crisis that has expanded across Canada writ-large is especially acute in the Islands for several reasons that stakeholders have helpfully identified:

- Labour and material often must come in by ferry or boat, adding time and expense especially for smaller islands.
- Expensive communities with limited ongoing construction have limited local construction work force, compounding the ferry-access problem. Ferries can consume substantial portions of the workday in waiting and travel time.
- Sentiment that local land use planning is difficult to work with, creating project uncertainty and extended timelines for housing projects
- Senior government estimates that they can ‘make their investment’ go farther in supporting non-market housing projects off island where more people can be served for lower construction costs.

All of these factors combine to make the solution to affordable housing, rental housing, senior housing, family housing, homelessness, and workforce housing all the more difficult to address.

Housing & Transportation

The following speaks to policy from the participating governments regarding housing needs in proximity to transportation infrastructure that supports walking, bicycling, public transit, or other alternative forms of transportation.

Islands Trust

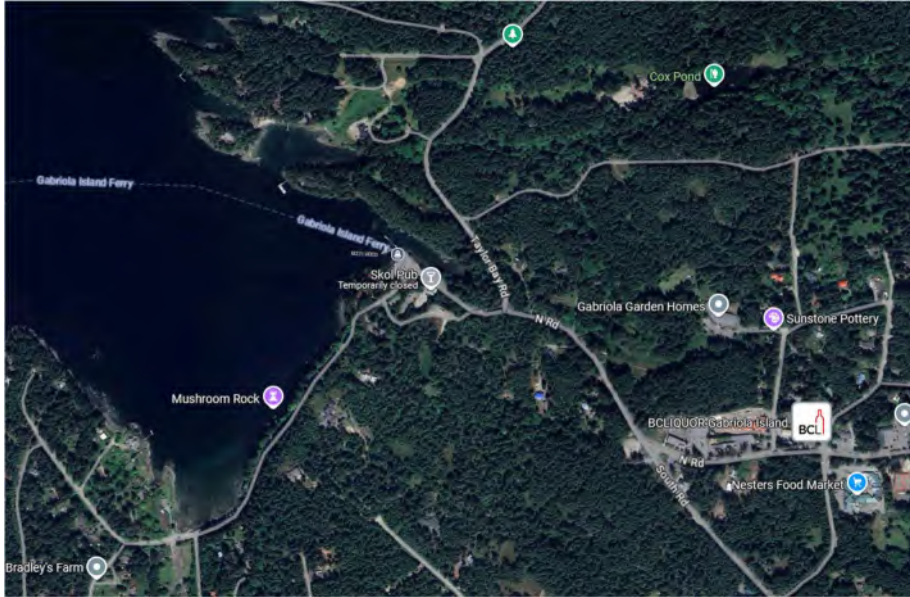
The Islands Trust communities are unique in British Columbia for their reliance on public transportation in the form of BC Ferries. BC Ferries is the connection, either directly or indirectly, for all of the islands, as supplemented by private boats, water taxis, and float planes. As such, public transportation is a mandatory part of life for island communities in a way that it isn't for the rest of the Province.

It should be noted that car-free or car light living is an opportunity to sustain housing growth while limiting the impact on the environment and quality of life that comes with increasing numbers of cars. Additionally, in so far as a household is able to drive less or have fewer cars, this is a substantial reduction in the overall cost of living¹⁸.

Under these conditions, ferry terminals (as well as water taxi-docks) form natural communities and are naturally locations about which housing can be co-located with transportation in the Gulf Islands. Given the necessary wait times for ferry service, these locations have a greater potential commercial base due to captive clientele than would be strictly justified by local commercial demand, which enhances the potential for housing development. Many of these locations already enjoy some level of more intensive development. However, some ferry terminals remain limited to a handful of businesses around the waiting area, such as Gabriola listed below.

¹⁸ A study conducted by RateHub, based on Statistics Canada and commercial data found an average annual cost of \$16,440 per year <https://www.ratehub.ca/blog/what-is-the-total-cost-of-owning-a-car/>

Figure 16: Gabriola Island Terminal



Gabriola Island Ferry Terminal, which evinces limited development

Source: Google Maps

By way of comparison, Bowen Island, though outside the area of concern of this study, has seen meaningful new housing development in the Snug Cove area, leveraging the available ferry service to Horseshoe Bay as well as the hub of the Island's Translink supported bus routes.

Bus Service on the islands is either absent or extremely limited, however in so far as schedules can be coordinated with the ferry services that is necessary to enter or exit the island, the utility of the local bus networks is magnified. Cars are inherently inconvenient and costly to transport by ferry and bus services can leverage that fact to provide greater car-free living opportunities.

Despite rural roads, and low densities, many of the islands are in terms of actual usage quite walkable. Islanders show an willingness to walk that is greater than province wide in many (though not all) trust areas. This can be leveraged to support the growth of non-car transportation facilitating housing through the location of housing near existing service/business centres as well as through the provision of better walking infrastructure.

Policy Comments

The following data is from the last two Census regarding commuting by foot, by bicycle and by transit in the study area. Transit, for Census purposes,

includes bus, train, passenger ferry and other modes, however data is self-reported.

Table 134: Main Mode of Commuting for the Employed Labour Force age 15 Years and Over with a Usual Place of Work or No Fixed Workplace

	FOOT (2021)	BIKE (2021)	TRANSIT (2021)	TOTAL COMMUTERS	TOTAL SUSTAINABLE MODE SHARE
DENMAN	15	0	0	315	4.7%
GABRIOLA	85	65	55	1,025	20.0%
GALIANO	35	0	20	380	14.5%
GAMBIER	30	0	0	70	4.3%
HORNBY	40	25	0	295	22.0%
LASQUETI	10	10	0	105	19.0%
MAYNE	25	30	15	445	15.7%
NORTH PENDER	45	20	30	650	14.6%
SALT SPRING	305	70	100	3,475	13.7%
SATURNA	15	0	10	120	20.8%
SOUTH PENDER	0	0	0	60	0.0%
THETIS	0	0	0	75	0.0%
AREA TOTAL	605	220	230	7,015	15.0%
BRITISH COLUMBIA	121,550	36,790	174,045	1,873,690	17.7%

Source: Census, 2021, Urbanics Consultants Ltd.

These do not reflect total use of walking (foot), cycling, and transit to get around the community, however they do reflect a widely available statistic that is useful for comparisons, and tends to reflect the overall attractiveness of non-car transportation in each area. Walking is the most common non-car means of getting around according to Census Data, while cycling and transit draw-even. Notably, on Gabriola, Hornby, Lasqueti, and Saturna foot, bike and transit mode share exceeds the provincial average, while on Thetis and South Pender trust areas the census did not report any usage. Islands Trust Areas, understandably have limited opportunities for walking or cycling given their rural nature, however these can be supported and enhanced.

Housing in proximity to alternative transportation can take several forms. These include:

- Locating housing near ferry terminals and bus stops (where available)
- Locating housing near sidewalks, multi-use pathways, biking infrastructure and community trails

- Locating housing near to employment, near to commercial amenities, and near to public services such that a walking trip can be carried out within a general '15 minute' walking or cycling area.

Where this requires infrastructure or service, it is important infrastructure or service be of sufficient quality to be useable and safe to the public. This requires that residents not feel uncomfortable crossing the street, or riding a bike, that the bus comes often enough to be useful for daily transportation.

The importance of locating housing close to alternative transportation lies in several benefits:

- The reduction of infrastructure burden from parking, roadways, runoff, and other sources
- Reduced traffic
- Improved safety from reduced vehicle travel
- Accessibility through reduced need for vehicle use
- Public Health and wellbeing from increased activity

Housing placed with alternative transportation in mind benefits the public by reducing the cost of infrastructure. A resident living within walking or cycling distance is one that may not need to drive to work, reducing traffic congestion and wear and tear on the roads, reducing demand for parking at public and private amenities as well as job sites. A multi-use pathway requires much less space and lower maintenance than a two-lane roadway, so that even if usage might be much less, the overall burden on the public can be reduced.

Additionally, the burden of water runoff is reduced. Multi-use pathways require much less hard-surface pavement per user and divert less rainfall and snowmelt out of the soil, reducing the strain on of stormwater management requirements such as sewers, culverts, ditches, and drains.

With respect to safety, a walker or cyclist or transit rider is another vehicle not on the road. According to Transport Canada there are 257.1 injuries per billion vehicle kilometres on British Columbia roads. Generally, safety statistics for bus

riders are much better due to large vehicles that are professionally driven. Pedestrians and cyclist safety is a concern; however, it can be improved with better infrastructure and tend to improve with greater usage. Additionally, locating housing to make cycling or walking easier tends to shorten trips, reducing exposure to hazard.

Accessibility can be improved through making walking, cycling, and transportation more attractive to residents of new homes. For starters, many disabilities preclude driving. Users of wheelchairs benefit from better sidewalks and multi-use pathways. Residents who need to drive benefit from reduced overall traffic congestion. Developments in the last decade have brought a revolution in availability and cost of small electric powered or assisted vehicles, such as e-bikes, scooters, and other devices that provide many of the benefits of walking and cycling without the same discomforts and difficulties. Such devices can and do extend the range (both in distance as well as time-of-year) where non-car transportation is viable and should not be overlooked.

Lastly, locating housing to encourage pedestrianism and cycling encourage more physical activity, which can reduce the burden on the healthcare system as well as improve mood and fitness. Pedestrians and cyclists are found to be good potential customers by many businesses, as they can better interact with the street front.

The best way to help pedestrians, cyclists, and transit riders is make it easier to build infill housing in existing communities which already have shops, public services, schools, and places of work.

Affordable Housing

Housing affordability afflicts (as of 2021) between no reported census returns and 20 percent (South Pender), with further core housing need afflicting up to 18 percent of residents of Lasqueti and extreme core housing need afflicting up to 5.6 percent of households on Hornby Island.

	SPENDING > 30% OF INCOME ON HOUSING (%)	CORE HOUSING NEED (%)	EXTREME CORE HOUSING NEED (%)
DENMAN	15.9	16.7	5.6
GABRIOLA	13.7	11.7	2.8
GALIANO	11.9	9.0	4.5
GAMBIER	0.0	0.0	0.0
HORNBY	8.7	13.0	5.2
LASQUETI	18.2	17.9	0.0
MAYNE	16.6	10.3	2.8
NORTH PENDER	13.2	7.6	1.6
SALT SPRING	18.8	6.0	3.1
SATURNA	9.3	0.0	0.0
SOUTH PENDER	20.0	0.0	0.0
THETIS	11.8	8.8	0.0

These households are below the 'affordability standard' when housing costs (rent, mortgage, taxes, utilities) exceed more than 30% pre-tax household income. While average rents or mortgage payments in much of the Islands are not comparatively high, they reflect both poor outside access and past market conditions – rents and mortgage payments which are not available on today's real estate market. Across many communities, core housing needs have fallen substantially since 2006, however many of households remain in housing that is not affordable for their needs.

An unusual feature of the islands housing conditions reported by stakeholders is that there is a particular level of homeowner housing need that is not seen in other communities, particularly on more remote islands. Due to the large numbers of seniors on the islands and the high costs of maintenance and renovation work, functional housing affordability issues are reported to be in excess of measured housing costs, with substantial maintenance deficits in many cases.

Dedicated affordable housing is difficult to achieve in the Islands due to high costs of construction, limited available land, and the overall remoteness of island communities. CRD Islands Trust Areas as of 2024 had, about 412 units of supported housing in some form or another, according to the BC Housing Registry. This included:

- 50 Emergency Shelter or Homeless Housing Units
 - 50 units in Salt Spring Island (suppressed for privacy)
 - 0 Units in the other CRD Gulf Islands
- 86 Transitional Supported and Assisted Living Units
 - 86 located on Salt Spring Island
 - Subtypes were suppressed for privacy
- 135 Independent Social Housing Units
 - 85 Low Income Family Units on Salt Spring Island
 - 40 Independent Seniors Units on Salt Spring Island
 - Other Southern Gulf Islands units suppressed for privacy
- 141 Rental Assistance in Private Market
 - 20 Rent Assist Families in Salt Spring Island
 - 71 Rent Assist Seniors in Salt Spring Island
 - 34 Canada Housing benefit recipients in Salt Spring Island
 - Other categories in Southern Gulf Islands Supressed for Privacy

Rental Housing

Renters are less common in Islands Trust Areas than in BC overall (33%), comprising between 22% and 9% of households, with the most renters on Saturna and the fewest on Thetis, proportionally. Average Renter housing costs range between \$580 in Denman and \$1,118 in Salt Spring and are generally lower than BC Overall (\$1,492). This pattern somewhat reflects the level of development and accessibility of the various Island Areas, with Salt

Spring affording the deepest local economy and the best access to the wider province, while locations like Denman or Gambier are more 'out of the way' and more disconnected from wider economic opportunities. It should be noted that these rents are 'rents currently paid' and as such reflect the lingering influence of past rental markets from when such leases were signed, rather than the leases available on the present market. Engagement with stakeholders and review of local rental listings sights suggest that current market rents are substantially more

Stakeholders report that in many areas there is a sort of double acting effect on rental markets from the tourist season. Rental units become scarce during the high season when there is the most seasonal work available, both due to worker demand as well as tourist demand. There were additional anecdotes of seasonable homelessness driven by this effect as renters and even some low-income homeowners make way for visitors either through eviction, through casual understandings with landlords, or through sublease.

Housing shortfalls tend to afflict rental households to a greater degree than others and this is no exception in the Islands. The share of households experiencing unsuitable housing (housing undersized for household size and composition), inadequate housing (housing under-maintained) or unaffordable housing (housing taking up more than 30% of household income) is higher for rental households across the board. Rates of 'core housing need' based on these three qualifications are up to 41% (Gabriola Island) though there are smaller island communities where this is not the case.

Over time rents have increased, though not necessarily faster than the 28% general inflation recorded by the Bank of Canada between 2006 and 2021 or the 52% rental inflation seen in BC overall under Census counts. Rents recorded by the census have decreased in Denman between 2006 and 2021 by 14% though this reflects a low sample size, held steady on Galiano, while increasing 93% in the Gambier Island Area and up to 188% on Lasqueti. Salt Spring, with the largest census sample size has seen 16% increases in average rents paid between 2006 and 2021, below that seen in the Capital Region (49%) and BC (52%). While these numbers are based on sample sizes that are small in most cases, they tell a story at some variance against stakeholder evidence that rental housing is considerably dearer.

Special Needs Housing

A small number of households in the region are in special needs housing supported by BC Housing. Special needs housing is an important part of any community and can be accommodated provided there is access to suitable workforce and supportive services. This is a challenge in small island communities, and is likely to be unviable especially in smaller trust areas.

Seniors Housing

Seniors housing is a growing issue in the Islands, where the population 65 years and older has grown substantially. Senior citizens constitute between 35 to 50 percent of the population of the study area islands trust areas. Many seniors are owners of homes that they find increasingly difficult and expensive to maintain, amplified by island trades access issues and dedicated seniors housing is difficult to find. This problem is only expected to grow, as the detailed population forecasts suggest that most island communities will see growing or stable senior populations over the coming 20 years. Expanding the supply of dedicated seniors housing as well as senior-suitable housing (such as single level or step free access) will be important for accommodating an aging population.

Seniors housing enables seniors to remain in the community, important for many long-term residents and their social networks. However, seniors housing must overcome many of the wider barriers to housing need in the Islands Trust, including high costs and limited available land and lengthy permitting processes. There has been some success, notably on Hornby Island in assembling new seniors housing development with public assistance, however stakeholders described the great length and difficulty of assembling the project, and the concern from senior government that funding could go further in other communities. All of this speaks to the need to provide a smooth pathway for seniors housing development.

BC Housing notes that more than 100 seniors housing units are supported by BC Housing in Islands Trust Areas, particularly Salt Spring Island, as well as an undisclosed number of households receiving other assistance.

Family Housing

Families with children constitute a small percentage of island residents. The number youth under 15 has tended to decline over time, and constitutes as few as 3% of residents on South Pender Island (0-15 youths total due to census rounding) to a high of 12% on Salt Spring, where 25% of households are census families with children . However, between 2016 and 2021 general population growth saw an increase in the absolute number of youths and families. In most islands this population is expected to remain stable over the coming 20 years. This is downstream of declining birth rates but is also downstream of the increasing relative expense of raising children in the region and British Columbia overall. BC Housing notes that an undisclosed number of families live in a number of units supported by the Province

Few families in Islands Trust Areas are in core housing need, with all but a few households in core housing need comprising one and two person households. However, a number of families are reported in core housing need. In general, three (3)or more person households are not represented in affordability, suitability, or adequacy statistics, however this is a case where care should be taken regarding small sample sizes

Shelters and Homelessness

Homelessness is a deeply considered problem in the Islands Trust areas, and is widely seen by stakeholders as exceeding the official counts. In particular, a sort of seasonal-homelessness of impoverished property owners was described by some stakeholders, suggesting that in some communities people were moving out of their own homes and into RVs and other less than appropriate accommodations in order to rent out their homes to visitors. BC Housing reports supporting homeless individuals in Salt Spring, and more widely.

Homelessness is a wide phenomenon, much wider than open unsheltered 'rough sleeping' or shelter residency, including a great deal of 'hidden homelessness' such as those who live temporarily with friends and family ('couch-surfing'), living in RVs, cars, informal houses, and other improvised dwellings.

Addressing homelessness is often conceived of shelters, and non-profit affordable housing, but for the most part, homelessness arises from someone who was participating in the housing market finding themselves unable to participate due to some intersection of rising housing costs and personal misfortune. It's also widely assumed that homeless residents 'come from elsewhere' and move to a given jurisdiction due to its superior qualities as a place to be homeless. When this is studied, it usually found that homelessness is generated locally by high housing costs. As such, if wide housing cost growth can be restrained, this will manifest as lower rates of homelessness.

Workforce Housing

Workforce housing is a bit of an odd term, given that 'the workforce' comprises the most households in a given community. Workforce housing is for island communities an absolutely key concern, exacerbated by specific features of the islands – inherently long outside travel times, and the high cost of local housing options, and the large number of retirees and other community members outside the work force who, while often sustaining the island economies financially are not in a position to provide day-to-day work needed to provide local services. Much of the region sees substantial tourist demand, which creates difficulties for workers, especially but not limited to seasonal workers to sustain themselves in quality year-round housing. Ensuring that short-term rental and vacation home regulations strike a balance between the economic benefits these activities and investments can have for a community and ensuring an adequate supply of housing for working members of the community is a key objective.

A Salt Spring Island median household income (\$77,500 in 2020) can sustain a monthly affordable rent of no more than \$1,940, which is higher than the median shelter cost of all Islands Trust Areas with available data. However, a median household income on Lasqueti Island can only sustain \$840 per month in housing cost. While this is higher than the average shelter cost recorded on Lasqueti by about 50% (\$548), it does not leave much room for supporting any housing expenses that may arise, nor does it support a high standard of maintenance. In particular, the more remote Northern Gulf Islands such as Lasqueti and Hornby seem to have low income, resulting from their relatively remoteness from tourism and labour markets on Vancouver Island or

the Mainland. However, it is also the case that the average composition of rents includes both more and less expensive units, and that many households are multi-earner. It is also worth noting that these represent current rents rather than turnover rents and are not necessarily available on the open market today.

Appendix 1: Additional Demographic & Housing Statistics

This data is from Statistics Canada Census data (2006-2021) and National Household Survey (2011) unless otherwise specified. Where data is suppressed for privacy reasons by Statistics Canada, an 'x' appears.

Denman Island

Local Economy

Table 135: Local Labour Force by Industry (NAICS Codes)

Labour Force by Industry, 2021	Denman	CVRD	BC	Denman	CVRD	BC
Total labour force	600	34,115	2,657,275			
Industry - not applicable	15	610	54,165			
All industries	585	33,505	2,603,110	100.0%	100.0%	100.0%
11 Agriculture; forestry; fishing and hunting	75	1,820	69,390	13.2%	5.4%	2.4%
21 Mining; quarrying; and oil and gas extraction	10	375	27,375	1.8%	1.1%	1.0%
22 Utilities	0	155	15,605	0.0%	0.5%	0.5%
23 Construction	50	3,405	255,045	8.8%	10.2%	8.9%
31-33 Manufacturing	20	1,040	164,770	3.5%	3.1%	5.8%
Goods producing industries	155	6,795	532,185	27.2%	20.3%	18.6%
41 Wholesale trade	10	575	85,960	1.8%	1.7%	3.0%
44-45 Retail trade	35	4,470	333,160	6.1%	13.3%	11.7%
48-49 Transportation and warehousing	40	1,340	154,540	7.0%	4.0%	5.4%
51 Information and cultural industries	10	425	77,280	1.8%	1.3%	2.7%
52 Finance and insurance	0	745	101,425	0.0%	2.2%	3.6%
53 Real estate and rental and leasing	10	535	64,995	1.8%	1.6%	2.3%
54 Professional; scientific and technical services	50	2,390	257,400	8.8%	7.1%	9.0%
55 Management of companies and enterprises	0	30	6,200	0.0%	0.1%	0.2%
56 Admin & support; waste mgmt & remediation	50	1,450	124,530	8.8%	4.3%	4.4%
61 Educational services	45	2,310	211,500	7.9%	6.9%	7.4%
62 Health care and social assistance	90	4,970	344,345	15.8%	14.8%	12.1%
71 Arts; entertainment and recreation	40	925	71,705	7.0%	2.8%	2.5%
72 Accommodation and food services	25	2,330	210,570	4.4%	7.0%	7.4%
81 Other services (except public administration)	10	1,470	126,430	1.8%	4.4%	4.4%

91 Public administration	0	2,750	153,665	0.0%	8.2%	5.4%
Services producing industries	415	26,715	2,323,705	72.8%	79.7%	81.4%

Blue areas correspond to a larger share of workforce in the Island Trust Area than in the corresponding regional district. Red highlights areas with a larger share of the workforce than both BC and the corresponding regional district.

Table 136: Employment by Major Sector

Major Economic Sectors	Denman				CVRD				BC			
	2006	2011	2016	2021	2006	2011	2016	2021	2006	2011	2016	2021
Tourism	50 (10%)	70 (14%)	45 (9%)	75 (13%)	3,495 (12%)	3,450 (11%)	3,810 (12%)	3,680 (11%)	287,875 (13%)	298,780 (13%)	332,215 (14%)	359,555 (13%)
Business finance and management	35 (7%)	0 (0%)	30 (6%)	10 (2%)	1,400 (5%)	1,330 (4%)	1,325 (4%)	1,310 (4%)	137,740 (6%)	149,075 (6%)	153,115 (6%)	172,620 (6%)
Public services	130 (27%)	195 (40%)	120 (23%)	185 (32%)	8,955 (31%)	11,245 (36%)	10,620 (34%)	11,635 (35%)	582,185 (27%)	672,880 (29%)	691,225 (28%)	849,645 (30%)
Manufacturing and innovation	195 (40%)	150 (31%)	225 (44%)	205 (36%)	7,615 (27%)	7,545 (24%)	8,145 (26%)	9,030 (27%)	612,080 (28%)	596,340 (26%)	645,350 (27%)	773,980 (27%)
Trade services	50 (10%)	70 (14%)	75 (15%)	85 (15%)	5,700 (20%)	6,500 (21%)	6,130 (20%)	6,385 (19%)	454,725 (21%)	475,490 (21%)	493,640 (20%)	573,660 (20%)
Other services	25 (5%)	0 (0%)	20 (4%)	10 (2%)	1,280 (4%)	1,370 (4%)	1,345 (4%)	1,470 (4%)	109,485 (5%)	112,745 (5%)	112,330 (5%)	126,430 (4%)
Total	485	485	515	570	28,445	31,440	31,375	33,510	2,184,090	2,305,310	2,427,875	2,855,890

Table 137: Employment sector by tenure

	Denman, 2021					
	Total	Owner	Renter	Total %	Owner %	Renter %
Tourism	75	75	0	100%	100%	0%
Business finance and management	10	10	0	100%	100%	0%
Public services	185	155	25	100%	84%	14%
Manufacturing and innovation	205	195	10	100%	95%	5%
Trade services	85	55	30	100%	65%	35%
Other services	10	10	0	100%	100%	0%
	570	500	65	100%	88%	11%

Education

Table 138 : Education Levels

Education Level, 2021	Denman	CVRD	BC
No certificate, diploma or degree	110 (9%)	7,840 (13%)	565,665 (13%)
Secondary (high) school diploma or equivalency certificate	285 (23%)	18,820 (31%)	1,238,000 (29%)
Postsecondary certificate, diploma or degree	820 (67%)	34,545 (56%)	2,396,755 (57%)
Apprenticeship or trades certificate or diploma	110 (9%)	6,225 (10%)	323,635 (8%)
College, CEGEP or other non-university certificate or diploma	215 (18%)	12,725 (21%)	711,810 (17%)
University certificate or diploma below bachelor level	20 (2%)	1,830 (3%)	161,600 (4%)
University certificate, diploma or degree at bachelor level or above	480 (40%)	13,760 (22%)	1,199,710 (29%)

Commute

Table 139: Commute Destination by Area

Commuting Status	Denman	CVRD	BC
Commute within census subdivision (CSD) of residence	115 (66%)	8,325 (41%)	1,324,470 (65%)
Commute to a different census subdivision (CSD) within census division (CD) of residence	25 (14%)	8,780 (44%)	638,830 (31%)
Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	35 (20%)	2,725 (14%)	77,850 (4%)
Commute to a different province or territory	0 (0%)	280 (1%)	8,915 (0%)

Table 140: Commuting Destination by Tenure

Commuting Status by Tenure, Denman	Owner	Renter
Commute within census subdivision (CSD) of residence	105 (68%)	10 (40%)
	25	0

Commute to a different census subdivision (CSD) within census division (CD) of residence	(16%)	(0%)
Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	25 (16%)	15 (60%)
Commute to a different province or territory	0 (0%)	0 (0%)

Demographics

Table 141: Long Term Population

Denman Population	1996	2001	2006	2011	2016	2021
Total	1048	1015	1,100	1,015	1,095	1,340
5-year growth rate		-3.15%	8.37%	-7.73%	7.88%	22.37%
5-year change		-33	85	-85	80	245

Table 142: Age Breakdown

Denman Population	2006	2011	2016	2021
Under 15 years old	155 (14%)	70 (7%)	70 (6%)	125 (9%)
15 to 64 years old	770 (70%)	695 (68%)	595 (54%)	710 (51%)
65 years and older	175 (16%)	255 (25%)	430 (39%)	555 (40%)
Total	1,095	1,015	1,095	1,390
Population growth rate				
5-year growth rate		-7.31%	7.88%	26.94%
Annual average growth rate 2006 to 2021	1.60%			

CVRD Population	2006	2011	2016	2021
Under 15 years old	9,415 (16%)	9,030 (14%)	9,170 (14%)	9,930 (14%)
15 to 64 years old	38,420 (66%)	40,635 (65%)	40,000 (61%)	41,925 (58%)
65 years and older	10,230 (18%)	12,795 (20%)	16,185 (25%)	20,585 (28%)
Total	58,065	62,460	65,355	72,445
Population growth rate				
5-year growth rate		7.57%	4.63%	10.85%
Annual average growth rate 2006 to 2021	1.49%			

Figure 17: Population Composition

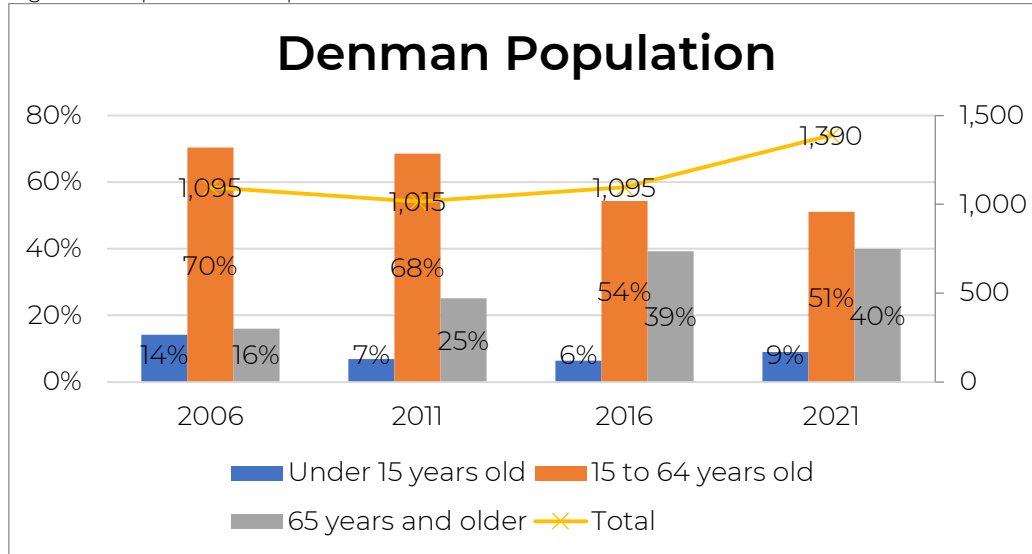


Table 143: Household Size

Household Size, Denman	2006	2011	2016	2021
1 person	185 (35%)	80 (16%)	220 (37%)	230 (35%)
2 persons	220 (42%)	350 (71%)	290 (49%)	270 (41%)
3 persons	40 (8%)	50 (10%)	50 (8%)	80 (12%)
4 persons	65 (12%)	0 (0%)	30 (5%)	65 (10%)
5 or more persons	20 (4%)	0 (0%)	10 (2%)	15 (2%)
Total - Private households by household size	530	495	590	655
Number of persons in private households	1100	1015	1095	1340
Average household size	2.1	2.0	1.9	2.0

Table 144: Households by type

Private Households by Household Type	Denman	CVRD	BC
One-census-family households	400 (61%)	20,630 (65%)	1,270,210 (62%)
Without children in a census family	260 (40%)	11,335 (35%)	571,815 (28%)
With children in a census family	145 (22%)	9,300 (29%)	698,400 (34%)

Multiple-census-family households	10 (2%)	485 (2%)	61,885 (3%)
Non-census-family households	250 (38%)	10,825 (34%)	709,745 (35%)
One-person households	230 (35%)	9,340 (29%)	600,425 (29%)
Two-or-more person non-census-family households	15 (2%)	1,485 (5%)	109,315 (5%)
Total - Private households by household type	655	31,950	2,041,830

Household Income

Table 145: Household Income (2020)

Household Income (2020)	Denman		CVRD		BC	
	#	%	#	%	#	%
Under \$5,000	0	0%	255	1%	30,435	1%
\$5,000 to \$9,999	0	0%	125	0%	13,340	1%
\$10,000 to \$14,999	20	3%	285	1%	19,155	1%
\$15,000 to \$19,999	20	3%	680	2%	41,945	2%
\$20,000 to \$24,999	75	11%	1,335	4%	82,295	4%
\$25,000 to \$29,999	30	5%	1,095	3%	63,840	3%
\$30,000 to \$34,999	35	5%	1,145	4%	64,805	3%
\$35,000 to \$39,999	30	5%	1,335	4%	75,450	4%
\$40,000 to \$44,999	45	7%	1,280	4%	73,365	4%
\$45,000 to \$49,999	25	4%	1,295	4%	73,380	4%
\$50,000 to \$59,999	70	11%	2,935	9%	145,085	7%
\$60,000 to \$69,999	45	7%	2,345	7%	139,485	7%
\$70,000 to \$79,999	45	7%	2,440	8%	130,800	6%
\$80,000 to \$89,999	25	4%	2,115	7%	122,210	6%
\$90,000 to \$99,999	40	6%	2,045	6%	113,390	6%
\$100,000 to \$124,999	35	5%	3,930	12%	235,925	12%
\$125,000 to \$149,999	35	5%	2,545	8%	178,470	9%
\$150,000 to \$199,999	35	5%	2,665	8%	222,145	11%
\$200,000 and over	35	5%	2,095	7%	216,315	11%
Total - Household total income groups in 2021 for private households	655	100%	31,950	100%	2,041,830	100%
Under \$30,000	145	22%	3,775	12%	251,010	12%
\$30,000 to \$59,999	205	31%	7,990	25%	432,085	21%
\$60,000 to \$99,999	155	24%	8,945	28%	505,885	25%

\$100,000 and over	140	21%	11,235	35%	852,855	42%

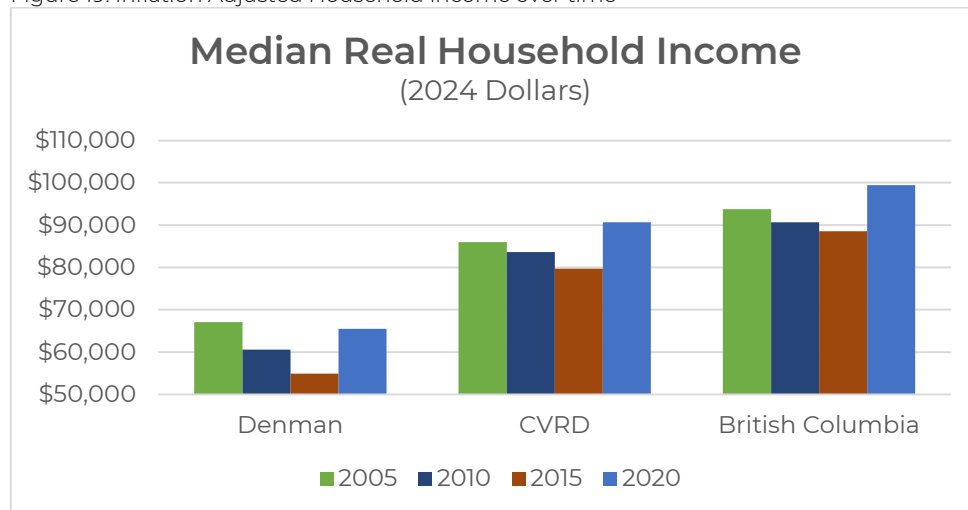
Table 146: Household Income by Household Type

Median Total Household Income (2020)				% of BC Med Income	
	Denman	CVRD	BC	Denman	CVRD
Economic families					
Couple-only family	\$77,500	\$87,000	\$93,000	83%	94%
Couple-with-children family	\$95,000	\$126,000	\$138,000	69%	91%
Lone-parent family	\$55,200	\$65,000	\$70,500	78%	92%
Family income	\$77,500	\$96,000	\$107,000	72%	90%
1-person households	\$31,400	\$40,000	\$43,200	73%	93%
2-or-more person households	\$77,500	\$96,000	\$108,000	72%	89%
Median household income	\$59,200	\$77,500	\$85,000	70%	91%

Figure 18: Income Over Time

Median Total Household Income Over Time				
	2005	2010	2015	2020
Nominal Income				
Denman	\$44,601	\$43,832	\$43,406	\$56,000
CVRD	\$57,198	\$60,523	\$62,992	\$77,500
British Columbia	\$62,372	\$65,555	\$69,979	\$85,000
2024 Dollars (via Bank of Canada)				
Denman	\$67,049	\$60,593	\$54,917	\$65,509
CVRD	\$85,986	\$83,667	\$79,697	\$90,660
British Columbia	\$93,764	\$90,623	\$88,537	\$99,433

Figure 19: Inflation Adjusted Household Income over time



Housing Stock

Table 147: Housing Stock Growth

Private Dwelling Types	Denman		Ave. Annual Rate of Growth	CVRD		Ave. Annual Rate of Growth
	2016	2021		2016	2021	
Total private dwellings	832	881	1.15%	32,076	34,412	1.42%
Occupied by usual residents	592	695	3.26%	29,573	31,939	1.55%
Vacant dwellings or dwellings occupied by temporary residents	240	186	-4.97%	2,503	2,473	-0.24%

Table 148: Dwellings by Typology over time

Occupied Private Dwelling Units by Type	2006	2011	2016	2021	Change 2006-2021	% Change	2021 % composition
Total occupied private dwellings	530	495	590	655	125	24	
Single-detached house	510	495	575	635	125	25	97
Semi-detached, row house and duplex	10	0	10	15	5	50	2
Semi-detached or double house	10	0	10	10	0	0	2
Row house	0	0	0	0	0		0
Apartment/flat in a duplex	0	0	0	10	10		2
Apartment in a building that has five or more storeys	0	0	0	0	0		0
Apartment in a building that has fewer than five storeys	0	0	0	0	0		0
Movable dwelling	0	0	10	10	10		2

Table 149: Occupied Dwellings by number of bedrooms

Occupied Private Dwellings by No. of Bedrooms	2011	2011 (% of total)	2016	2016 (% of total)	2021	2021(% of total)
Total occupied private dwellings	495		590		655	
No bedrooms	0	0	0	0	15	2
1 bedroom	125	25	100	17	145	22

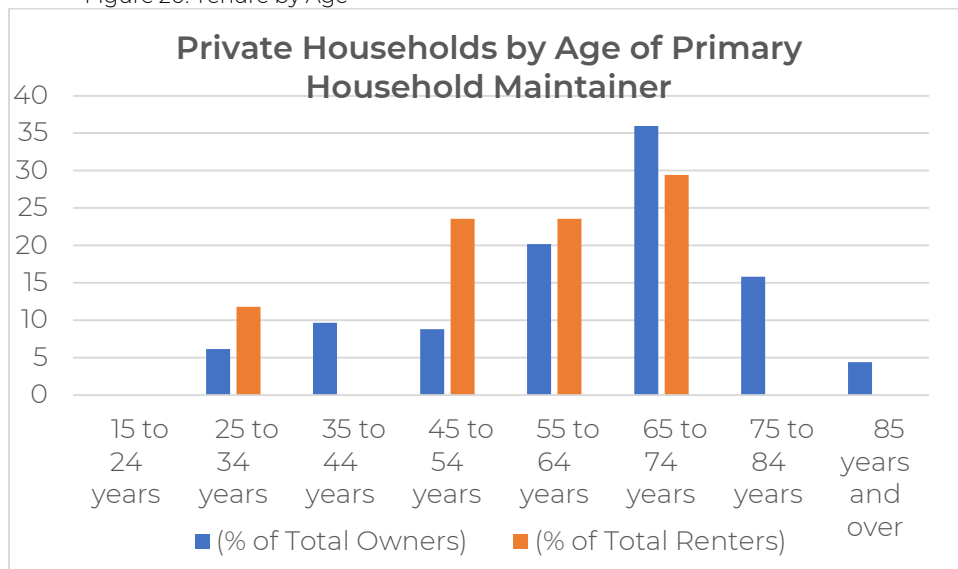
2 bedrooms	110	22	260	44	215	33
3 bedrooms	180	36	165	28	210	32
4 or more bedrooms	80	16	60	10	70	11

Tenure

Table 150: Dwellings by Tenure

Dwellings	2006	2011	2016	2021
Denman				
Owners	445	455	495	570
Renters	85	45	90	85
Others (Band Housing)	0	0	0	0
Total occupied dwellings	530	495	590	655
Ownership Rate	84%	92%	84%	87%
CVRD				
Owners	19,690	21,670	22,595	24,690
Renters	5,625	6,215	6,980	30
Others (Band Housing)	0	10	0	7225
Total occupied dwellings	25,320	27,885	29,575	31,950
Ownership Rate	78%	78%	76%	77%
British Columbia				
Owners	1,145,050	1,234,710	1,279,025	1,363,185
Renters	494,000	525,000	599,360	669,455
Others (Band Housing)	4,105	4,925	3,590	9,190
Total occupied dwellings	1,643,145	1,764,630	1,881,965	2,041,830
Ownership Rate	70%	70%	68%	67%

Figure 20: Tenure by Age



Suitability & Adequacy

Table 151: Suitability

Suitability Standards	Denman	CVRD	BC
Total - Private households by housing below standards	630	30,950	1,915,755
Below the suitability standard (not suitable)	45	695	86,655
% below the suitability standard (not suitable)	7	2	5

Table 152: Private Households by housing below adequacy standards (state of repair)

Private households by housing below standards	Denman Total	Owner	Renter	CVRD Total	Owner	Renter
Total	630	545	85	30,950	23,975	6,975
Below the adequacy standard (major repairs needed)	95	80	0	1,215	920	300
% below the adequacy standard (major repairs needed)	15	15	0	4	4	4

Table 153: Dwellings by period of construction

Dwellings by Period of Construction	Total	% of total	Owner	% of total	Renter	% of total
Occupied private dwellings	655		570		85	
1960 or before	80	12	65	81	15	19
1961 to 1980	125	19	110	88	20	16
1981 to 1990	125	19	115	92	0	0
1991 to 2000	130	20	105	81	20	15
2001 to 2005	40	6	35	88	0	0
2006 to 2010	40	6	35	88	10	25
2011 to 2016	60	9	45	75	15	25
2016 to 2021	55	8	55	100	0	0

Shelter costs to Income Ratios

Table 154: Household composition by Extreme Core Housing Need

Household Composition by Housing Standard	Total	Owner	Renter
Total private households by housing below standards	630	545	85
Household in extreme core housing need (STIR greater than 50% but less than 100%)	35	25	0
1 person household	0	0	0
2 persons household	0	0	0
3 persons household	0	0	0
4 persons household	0	0	0
5 or more persons household	0	0	0

Table 155: Core Housing Need by household size and tenure

Denman, 2021	Total	Percentage	Owner	Percentage	Renter	Percentage
Household not in core housing need	525	83	470	86	55	65
Household in core housing need	105	17	75	14	30	35
1 person household	45	7	25	5	15	18
2 persons household	20	3	20	4	0	0
3 persons household	30	5	0	0	0	0
4 persons household	0	0	0	0	0	0
5 or more persons household	0	0	0	0	0	0

Table 156: Households below affordability standard

Denman, 2021	Total	Percentage	Owner	Percentage	Renter	Percentage
Total - Private households by housing below standards	630	100	545	100	85	100
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	100	16	72	13	25	29
1 person household	35	6	25	5	15	18
2 persons household	35	6	35	6	0	0
3 persons household	0	0	0	0	0	0
4 persons household	0	0	0	0	0	0
5 or more persons household	0	0	0	0	0	0

Table 157: Housing Affordability by jurisdiction

Denman	Total	Owner	Renter
Total - Private households by housing below standards	630	545	85
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	100	72	25
% Below the affordability standard	16	13	29

CVRD	Total	Owner	Renter
Total - Private households by housing below standards	30,950	23,975	6,975
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	5,265	3,030	2,235
% Below the affordability standard	17	13	32
British Columbia	Total	Owner	Renter
Total - Private households by housing below standards	1,915,755	1,291,130	624,625
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	385,570	199,355	186,215
% Below the affordability standard	20	15	30

Table 158: Core housing by tenure and household size

Core Housing by Tenure	Total	Owner	Renter
Household not in core housing need	525	470	55
Household in core housing need	105	75	30
1 person household	45	25	15
2 persons household	20	20	0
3 persons household	30	0	0
4 persons household	0	0	0
5 or more persons household	0	0	0

Table 159: Shelter costs by tenure

Denman	Total	Owner	Renter
Average monthly shelter cost (\$)	\$ 880	\$ 928	\$ 580
CVRD			
Average monthly shelter cost (\$)	\$ 1,250	\$ 1,253	\$ 1,240
British Columbia			
Average monthly shelter cost (\$)	\$ 1,596	\$ 1,654	\$ 1,492

Table 160: Shelter cost to income ratios

Shelter-cost-to-income ratios	Denman	CVRD	BC
Owner and Tenant Households with Incomes > \$0 , in non-farm, non-reserve private dwellings by shelter-cost-to-income ratio	630	30,950	1,915,755
Spending <30% of Income on Shelter Costs	530	25,685	1,530,185
Spending 30% or more of Income on Shelter Costs	100	5,265	385,570
Owner Households in Non-Farm Non-Reserve Private Dwellings	545	24,330	1,353,695
Owner Households with a Mortgage	225	12,890	773,665
Owner Households Spending 30% or more of Income on Shelter Costs	13%	13%	15%
Average Monthly Shelter Costs for Owned Dwellings (\$)	\$928	\$1,253	\$1,654

Median Value of Dwellings (\$)	\$645,000	\$650,000	\$785,000
Tenant Households in Non-Farm Non-Reserve Private Dwellings	85	6,975	624,625
Tenant Households in Subsidized Housing	23.5%	11.0%	11.8%
Tenant Households Spending 30% or more of Income on Shelter Costs	29%	32%	30%
Average Monthly Shelter Costs for Rented Dwellings (\$)	\$580	\$1,240	\$1,492

Core Housing Need

Table 161: Core Housing Need over time

Core Housing Need				
	2006	2011	2016	2021
Unaffordable Housing (%)	18.8	17.5	24.8	15.9
Inadequate Housing (%)	15.6	4.1	11.9	15.1
Unsuitable Housing (%)	10.4	0.0	6.4	7.1
Core Housing Need (%)	25.0	10.3	19.3	16.7
Extreme Core Housing Need (%)	12.5	4.1	7.3	5.6
Number of Households In Core Need	120	50	105	105
Extreme Core Housing Need (Count)	60	20	40	35

Table 162: Comparative Core Housing Need

Core Housing Need									
Households	Denman			CVRD			British Columbia		
	Total	Owners	Tenants	Total	Owners	Tenants	Total	Owners	Tenants
Total Households	630	545	85	30,950	23,975	6,975	1,915,755	1,291,130	624,625
Share	100%	87%	13%	100%	77%	23%	100%	67%	33%
Below Suitability Standard	45	35	-	695	375	315	86,655	36,330	50,325
Rate	7%	6%	0%	2%	2%	5%	5%	3%	8%
Below Adequacy Standard	95	80	-	1,215	920	300	74,035	49,250	24,785
Rate	15%	15%	0%	4%	4%	4%	4%	4%	4%
Below Affordability Standard	100	72	25	5,265	3,030	2,235	385,570	199,355	186,215
Rate	16%	13%	29%	17%	13%	32%	20%	15%	30%
Below All Three Standards	-	-	-	-	-	-	1,665	560	1,105
Rate	0%	0%	0%	0%	0%	0%	0%	0%	0%

In Core Housing Need	105	75	30	2,715	1,180	1,540	257,090	102,850	154,240
<i>Rate</i>	17%	14%	35%	9%	5%	22%	13%	8%	25%
Extreme Core Housing Need	35	25	-	1,580	805	775	134,625	64,795	69,825
<i>Rate</i>	6%	5%	0%	5%	3%	11%	7%	5%	11%

Table 163: Rental Housing by Household Size

Core Housing Need by Household Size			
	Total	Owners	Renters
Household in core housing need	105	75	30
1 person household	45	25	15
2 persons household	20	20	-
3 persons household	30	-	-
4 persons household	-	-	-
5 or more persons household	-	-	-

Housing Market Characteristics

Table 164: Monthly Shelter Cost of Rented Dwellings

Rented Dwellings: Monthly Shelter Cost			
2021	Denman	CVRD	BC
Median	\$ 670	\$ 1,180	\$ 1,370
Average	\$ 580	\$ 1,240	\$ 1,492
2016- Average	\$ 725	\$ 951	\$ 1,149
2011- Average	\$ 598	\$ 938	\$ 1,075
2006-Average	\$ 675	\$ 809	\$ 980
Percentage Increase 2006-2021	-14%	53%	52%

Gabriola Island

Local Economy

Table 165: Local Labour Force by Industry (NAICS Codes)

Labour Force by Industry, 2021	Gabriola	RDN	BC	Gabriola	RDN	BC
Total labour force	1,770	78,990	2,657,275			
Industry - not applicable	45	1,565	54,165			
All industries	1,720	77,425	2,603,110	100.0%	100.0%	100.0%
11 Agriculture; forestry; fishing and hunting	45	1,690	69,390	2.6%	5.5%	2.4%
21 Mining; quarrying; and oil and gas extraction	20	565	27,375	1.2%	1.8%	1.0%
22 Utilities	0	235	15,605	0.0%	0.8%	0.5%
23 Construction	155	3,845	255,045	9.0%	12.5%	8.9%
31-33 Manufacturing	55	2,375	164,770	3.2%	7.7%	5.8%
Goods producing industries	275	8,710	532,185	15.9%	28.2%	18.6%
41 Wholesale trade	25	375	85,960	1.4%	1.2%	3.0%
44-45 Retail trade	210	3,635	333,160	12.1%	11.8%	11.7%
48-49 Transportation and warehousing	80	1,535	154,540	4.6%	5.0%	5.4%
51 Information and cultural industries	50	240	77,280	2.9%	0.8%	2.7%
52 Finance and insurance	40	705	101,425	2.3%	2.3%	3.6%
53 Real estate and rental and leasing	30	600	64,995	1.7%	1.9%	2.3%
54 Professional; scientific and technical services	185	1,565	257,400	10.7%	5.1%	9.0%
55 Management of companies and enterprises	0	20	6,200	0.0%	0.1%	0.2%
56 Admin & support; waste mgmt & remediation	120	1,305	124,530	6.9%	4.2%	4.4%
61 Educational services	125	1,915	211,500	7.2%	6.2%	7.4%
62 Health care and social assistance	180	3,305	344,345	10.4%	10.7%	12.1%
71 Arts; entertainment and recreation	105	1,275	71,705	6.1%	4.1%	2.5%
72 Accommodation and food services	120	3,030	210,570	6.9%	9.8%	7.4%
81 Other services (except public administration)	100	1,480	126,430	5.8%	4.8%	4.4%
91 Public administration	85	1,140	153,665	4.9%	3.7%	5.4%
Services producing industries	1,455	22,125	2,323,705	84.1%	71.8%	81.4%

Blue areas correspond to a larger share of workforce in the Island Trust Area than in the corresponding regional district. Red highlights areas with a larger share of the workforce than both BC and the corresponding regional district.

Table 166: Employment by Major Sector

Major Economic Sectors	Gabriola				RDN				BC			
	2006	2011	2016	2021	2006	2011	2016	2021	2006	2011	2016	2021
Tourism	365 (18%)	255 (14%)	265 (16%)	275 (16%)	8,775 (13%)	9,520 (14%)	3,875 (15%)	4,545 (15%)	287,875 (13%)	298,780 (13%)	332,215 (14%)	359,555 (13%)
Business finance and management	125 (6%)	80 (4%)	110 (7%)	70 (4%)	3,970 (6%)	3,715 (5%)	1,165 (5%)	1,325 (4%)	137,740 (6%)	149,075 (6%)	153,115 (6%)	172,620 (6%)
Public services	415 (21%)	565 (31%)	440 (26%)	510 (29%)	18,665 (28%)	21,005 (30%)	5,870 (23%)	7,900 (26%)	582,185 (27%)	672,880 (29%)	691,225 (28%)	849,645 (30%)
Manufacturing and innovation	650 (33%)	550 (31%)	505 (30%)	460 (27%)	16,920 (26%)	15,990 (23%)	8,050 (32%)	10,040 (33%)	612,080 (28%)	596,340 (26%)	645,350 (27%)	773,980 (27%)
Trade services	355 (18%)	280 (16%)	305 (18%)	315 (18%)	14,220 (22%)	15,220 (22%)	4,975 (20%)	5,545 (18%)	454,725 (21%)	475,490 (21%)	493,640 (20%)	573,660 (20%)
Other services	80 (4%)	65 (4%)	60 (4%)	100 (6%)	3,495 (5%)	3,500 (5%)	1,165 (5%)	1,480 (5%)	109,485 (5%)	112,745 (5%)	112,330 (5%)	126,430 (4%)
Total	1,990	1,795	1,685	1,730	66,045	68,950	25,100	30,835	2,184,090	2,305,310	2,427,875	2,855,890

Table 167: Employment sector by tenure

Major Economic Sectors by Tenure, 2021	Gabriola		
	Total	Owner	Renter
Tourism	275 (100%)	230 (84%)	35 (13%)
Business finance and management	70 (100%)	70 (100%)	0 (0%)
Public services	510 (100%)	445 (87%)	65 (13%)
Manufacturing and innovation	460 (100%)	410 (89%)	50 (11%)
Trade services	315 (100%)	270 (86%)	35 (11%)
Other services	100 (100%)	85 (85%)	10 (10%)
Total	1,730	1,510	195

Education

Table 168 : Education Levels

Education Level, 2021	Gabriola	RDN	BC
No certificate, diploma or degree	445 (11%)	18,960 (13%)	565,665 (13%)
Secondary (high) school diploma or equivalency certificate	985 (23%)	44,065 (30%)	1,238,000 (29%)
Postsecondary certificate, diploma or degree	2,780 (66%)	81,685 (56%)	2,396,755 (57%)
Apprenticeship or trades certificate or diploma	335 (8%)	14,595 (10%)	323,635 (8%)
College, CEGEP or other non-university certificate or diploma	765 (18%)	28,205 (19%)	711,810 (17%)
University certificate or diploma below bachelor level	115 (3%)	6,655 (5%)	161,600 (4%)
University certificate, diploma or degree at bachelor level or above	1,565 (37%)	32,230 (22%)	1,199,710 (29%)

Commute

Table 169: Commute Destination by Area

Commuting Status	Gabriola	RDN	BC
Commute within census subdivision (CSD) of residence	495 (74%)	14,525 (71%)	1,324,470 (65%)
Commute to a different census subdivision (CSD) within census division (CD) of residence	120 (18%)	3,540 (17%)	638,830 (31%)
Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	40 (6%)	1,990 (10%)	77,850 (4%)
Commute to a different province or territory	15 (2%)	360 (2%)	8,915 (0%)

Table 170: Commuting Destination by Tenure

Commuting Status by Tenure, Gabriola	Owner	Renter
Commute within census subdivision (CSD) of residence	420 (72%)	75 (100%)
	115	0

Commute to a different census subdivision (CSD) within census division (CD) of residence	(20%)	(0%)
Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	40 (7%)	0 (0%)
Commute to a different province or territory	10 (2%)	0 (0%)

Demographics

Table 171: Long Term Population

Gabriola Population	1996	2001	2006	2011	2016	2021
Total	3479	3520	4,000	4,025	4,015	4,495
5-year growth rate		1.18%	13.64%	0.63%	-0.25%	11.96%
5-year change		41	480	25	-10	480

Table 172: Age Breakdown

Gabriola Population	2006	2011	2016	2021
Under 15 years old	450 (11%)	365 (9%)	300 (7%)	290 (6%)
15 to 64 years old	2,695 (67%)	2,470 (61%)	2,205 (55%)	2,205 (49%)
65 years and older	850 (21%)	1,195 (30%)	1,510 (38%)	1,995 (44%)
Total	4,000	4,025	4,015	4,500
Population growth rate				
5-year growth rate		0.63%	-0.25%	12.08%
Annual average growth rate 2006 to 2021	0.79%			

RDN Population	2006	2011	2016	2021
Under 15 years old	19,735 (15%)	19,010 (13%)	7,025 (14%)	21,520 (13%)
15 to 64 years old	88,750 (65%)	91,645 (64%)	31,400 (63%)	97,835 (57%)
65 years and older	27,255 (20%)	32,300 (23%)	11,765 (23%)	51,015 (30%)
Total	135,740	142,955	50,195	170,365
Population growth rate				
5-year growth rate		5.32%	-64.89%	239.41%
Annual average growth rate 2006 to 2021	1.53%			

Figure 21: Population Composition

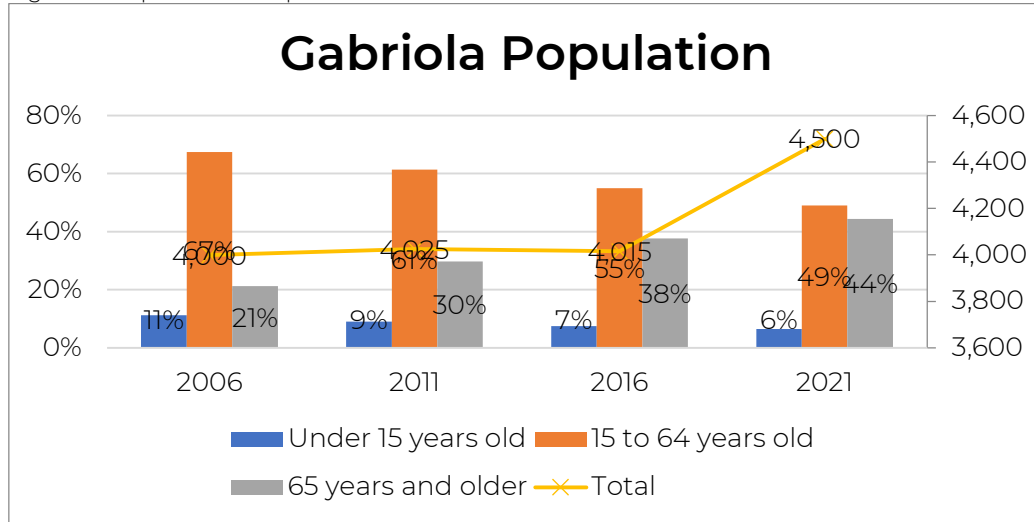


Table 173: Household Size

Household Size, Gabriola	2006	2011	2016	2021
1 person	675 (34%)	715 (34%)	750 (35%)	860 (36%)
2 persons	920 (46%)	995 (48%)	1080 (50%)	1155 (49%)
3 persons	200 (10%)	210 (10%)	190 (9%)	220 (9%)
4 persons	125 (6%)	80 (4%)	95 (4%)	95 (4%)
5 or more persons	60 (3%)	70 (3%)	30 (1%)	50 (2%)
Total - Private households by household size	1995	2075	2145	2375
Number of persons in private households	3995	4030	4015	4495
Average household size	2.0	1.9	1.9	1.9

Table 174: Households by type

Private Households by Household Type	Gabriola	RDN	BC
One-census-family households	1,415 (60%)	16,165 (66%)	1,270,210 (62%)
Without children in a census family	1,055 (44%)	9,255 (38%)	571,815 (28%)
With children in a census family	365 (15%)	6,910 (28%)	698,400 (34%)
Multiple-census-family households	0	400	61,885

	(0%)	(2%)	(3%)
Non-census-family households	950 (40%)	8,030 (33%)	709,745 (35%)
One-person households	860 (36%)	6,950 (28%)	600,425 (29%)
Two-or-more person non-census-family households	95 (4%)	1,080 (4%)	109,315 (5%)
Total - Private households by household type	2,375	24,595	2,041,830

Household Income

Table 175: Household Income (2020)

Household Income (2020)	Gabriola		RDN		BC	
	#	%	#	%	#	%
Under \$5,000	35	1%	180	1%	30,435	1%
\$5,000 to \$9,999	0	0%	130	1%	13,340	1%
\$10,000 to \$14,999	50	2%	190	1%	19,155	1%
\$15,000 to \$19,999	50	2%	570	2%	41,945	2%
\$20,000 to \$24,999	215	9%	1,215	5%	82,295	4%
\$25,000 to \$29,999	100	4%	910	4%	63,840	3%
\$30,000 to \$34,999	110	5%	880	4%	64,805	3%
\$35,000 to \$39,999	135	6%	1,075	4%	75,450	4%
\$40,000 to \$44,999	125	5%	1,060	4%	73,365	4%
\$45,000 to \$49,999	170	7%	1,010	4%	73,380	4%
\$50,000 to \$59,999	195	8%	2,120	9%	145,085	7%
\$60,000 to \$69,999	160	7%	1,800	7%	139,485	7%
\$70,000 to \$79,999	190	8%	1,630	7%	130,800	6%
\$80,000 to \$89,999	160	7%	1,600	7%	122,210	6%
\$90,000 to \$99,999	100	4%	1,510	6%	113,390	6%
\$100,000 to \$124,999	215	9%	2,910	12%	235,925	12%
\$125,000 to \$149,999	120	5%	2,065	8%	178,470	9%
\$150,000 to \$199,999	105	4%	2,215	9%	222,145	11%
\$200,000 and over	135	6%	1,530	6%	216,315	11%
Total - Household total income groups in 2021 for private households	2,375	100%	24,595	100%	2,041,830	100%
Under \$30,000	450	19%	3,195	13%	251,010	12%
\$30,000 to \$59,999	735	31%	6,145	25%	432,085	21%
\$60,000 to \$99,999	610	26%	6,540	27%	505,885	25%
\$100,000 and over	575	24%	8,720	35%	852,855	42%

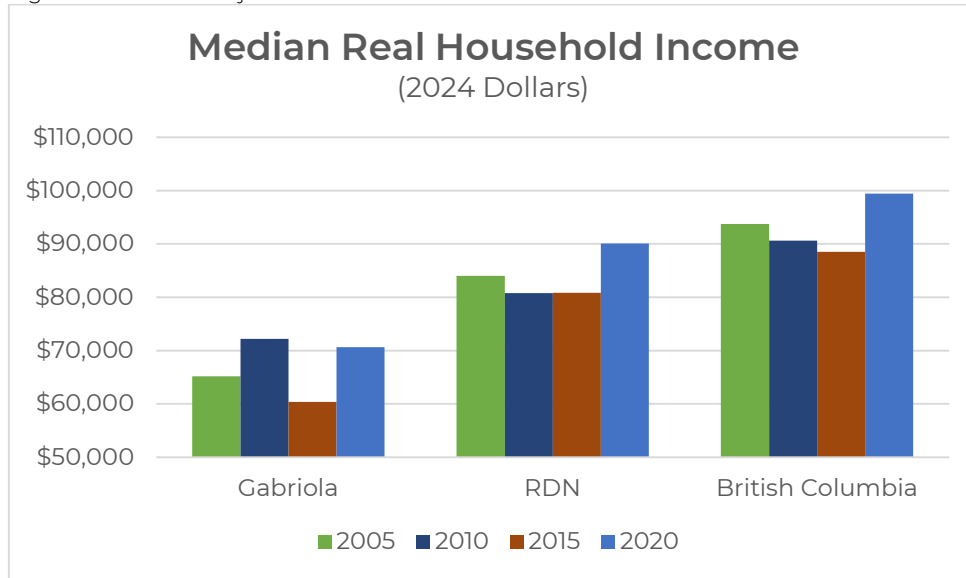
Table 176: Household Income by Household Type

Median Total Household Income (2020)				% of BC Med Income	
	Gabriola	RDN	BC	Gabriola	RDN
Economic families					
Couple-only family	\$76,000	\$86,000	\$93,000	82%	92%
Couple-with-children family	\$102,000	\$129,000	\$138,000	74%	93%
Lone-parent family	\$56,000	\$64,500	\$70,500	79%	91%
Family income	\$78,500	\$94,000	\$107,000	73%	88%
1-person households	\$34,400	\$39,600	\$43,200	80%	92%
2-or-more person households	\$78,000	\$95,000	\$108,000	72%	88%
Median household income	\$60,400	\$76,000	\$85,000	71%	89%

Figure 22: Income Over Time

Median Total Household Income Over Time				
	2005	2010	2015	2020
Nominal Income				
Gabriola	\$43,359	\$52,229	\$47,718	\$60,400
RDN	\$55,903	\$58,419	\$63,871	\$77,000
British Columbia	\$62,372	\$65,555	\$69,979	\$85,000
2024 Dollars (via Bank of Canada)				
Gabriola	\$65,182	\$72,201	\$60,373	\$70,656
RDN	\$84,039	\$80,758	\$80,810	\$90,075
British Columbia	\$93,764	\$90,623	\$88,537	\$99,433

Figure 23: Inflation Adjusted Household Income over time



Housing Stock

Table 177: Housing Stock Growth

Private Dwelling Types	Gabriola		Ave. Annual Rate of Growth	RDN		Ave. Annual Rate of Growth
	2016	2021		2016	2021	
Total private dwellings	2,987	3,062	0.50%	73,622	80,056	1.69%
Occupied by usual residents	2,143	2,375	2.08%	68,904	75,273	1.78%
Vacant dwellings or dwellings occupied by temporary residents	844	687	-4.03%	4,718	4,783	0.27%

Table 178: Dwellings by Typology over time

Occupied Private Dwelling Units by Type	2006	2011	2016	2021	Change 2006-2021	% Change	2021 % composition
Total occupied private dwellings	1,995	2,075	2,145	2,375	380	19	
Single-detached house	1,860	1,920	2,000	2,215	355	19	93

Semi-detached, row house and duplex	55	35	65	100	45	82	4
Semi-detached or double house	40	35	45	40	0	0	2
Row house	0	0	0	40	40		2
Apartment/flat in a duplex	15	0	20	40	25	167	2
Apartment in a building that has five or more storeys	0	0	0	0	0		0
Apartment in a building that has fewer than five storeys	20	35	45	0	-20	-100	0
Movable dwelling	35	65	35	65	30	86	3

Table 179: Occupied Dwellings by number of bedrooms

Occupied Private Dwellings by No. of Bedrooms	2011	2011 (% of total)	2016	2016 (% of total)	2021	2021(% of total)
Total occupied private dwellings	2075		2145		2375	
No bedrooms	20	0	20	1	20	1
1 bedroom	250	12	340	16	395	17
2 bedrooms	875	42	820	38	950	40
3 bedrooms	695	33	755	35	760	32
4 or more bedrooms	225	11	205	10	255	11

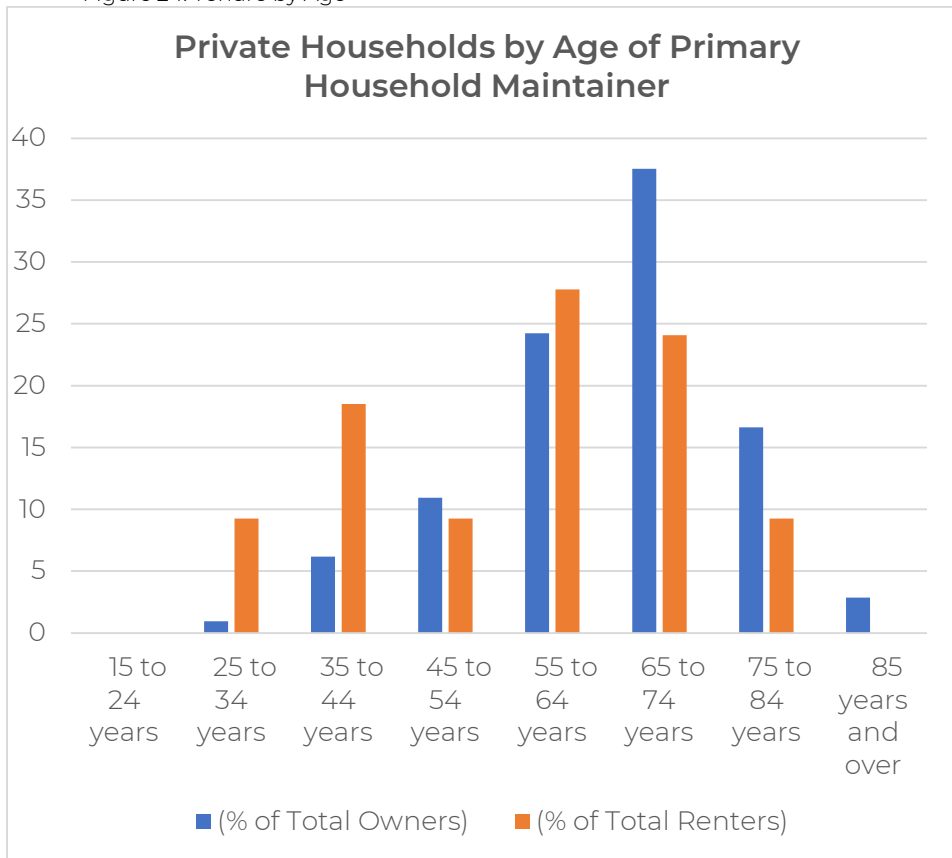
Tenure

Table 180: Dwellings by Tenure

Dwellings	2006	2011	2016	2021
Gabriola				
Owners	1,700	1,875	1,780	2,105
Renters	295	205	365	270
Others (Band Housing)	0	0	0	0
Total occupied dwellings	1,995	2,075	2,145	2,375
Ownership Rate	85%	90%	83%	89%
RDN				
Owners	45,555	49,865	17,890	19,635
Renters	14,305	14,420	4,530	70
Others (Band Housing)	10	180	40	4890
Total occupied dwellings	59,875	64,465	22,450	24,595
Ownership Rate	76%	77%	80%	80%

British Columbia				
Owners	1,145,050	1,234,710	1,279,025	1,363,185
Renters	494,000	525,000	599,360	669,455
Others (Band Housing)	4,105	4,925	3,590	9,190
Total occupied dwellings	1,643,145	1,764,630	1,881,965	2,041,830
Ownership Rate	70%	70%	68%	67%

Figure 24: Tenure by Age



Suitability & Adequacy

Table 181: Suitability

Suitability Standards	Gabriola	RDN	BC
Total - Private households by housing below standards	2,305	23,400	1,915,755
Below the suitability standard (not suitable)	60	495	86,655
% below the suitability standard (not suitable)	3	2	5

Table 182: Private Households by housing below adequacy standards (state of repair)

Private households by housing below standards	Gabriola Total	Owner	Renter	RDN Total	Owner	Renter
Total	2,305	2,055	255	23,400	18,700	4,700
Below the adequacy standard (major repairs needed)	180	145	40	1,165	945	215
% below the adequacy standard (major repairs needed)	8	7	16	5	5	5

Table 183: Dwellings by period of construction

Dwellings by Period of Construction	Total	% of total	Owner	% of total	Renter	% of total
Occupied private dwellings	2,375		2105		270	
1960 or before	105	4	65	62	35	33
1961 to 1980	685	29	575	84	105	15
1981 to 1990	340	14	290	85	50	15
1991 to 2000	610	26	570	93	35	6
2001 to 2005	195	8	185	95	10	5
2006 to 2010	185	8	170	92	15	8
2011 to 2016	115	5	105	91	10	9
2016 to 2021	145	6	145	100	0	0

Shelter costs to Income Ratios

Table 184: Household composition by Extreme Core Housing Need

Household Composition by Housing Standard	Total	Owner	Renter
Total private households by housing below standards	2305	2055	255
Household in extreme core housing need (STIR greater than 50% but less than 100%)	65	40	25
1 person household	50	40	0
2 persons household	0	0	0
3 persons household	0	0	0
4 persons household	0	0	0
5 or more persons household	0	0	0

Table 185: Core Housing Need by household size and tenure

Gabriola, 2021	Total	Percentage	Owner	Percentage	Renter	Percentage
Household not in core housing need	2035	88	1890	92	145	57
Household in core housing need	270	12	160	8	105	41
1 person household	160	7	100	5	60	24
2 persons household	80	3	50	2	40	16
3 persons household	0	0	0	0	0	0
4 persons household	0	0	0	0	0	0
5 or more persons household	0	0	0	0	0	0

Table 186: Households below affordability standard

Gabriola, 2021	Total	Percentage	Owner	Percentage	Renter	Percentage
Total - Private households by housing below standards	2305	100	2055	100	255	100
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	315	14	210	10	110	43
1 person household	150	7	90	4	60	24
2 persons household	125	5	95	5	30	12
3 persons household	25	1	15	1	0	0
4 persons household	0	0	0	0	0	0
5 or more persons household	0	0	0	0	0	0

Table 187: Housing Affordability by jurisdiction

Gabriola	Total	Owner	Renter
Total - Private households by housing below standards	2,305	2,055	255
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	315	210	110
% Below the affordability standard	14	10	43
RDN	Total	Owner	Renter
Total - Private households by housing below standards	23,400	18,700	4,700
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	3,375	2,065	1,310
% Below the affordability standard	14	11	28
British Columbia	Total	Owner	Renter
Total - Private households by housing below standards	1,915,755	1,291,130	624,625
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	385,570	199,355	186,215
% Below the affordability standard	20	15	30

Table 188: Core housing by tenure and household size

Core Housing by Tenure	Total	Owner	Renter
Household not in core housing need	2035	1890	145
Household in core housing need	270	160	105
1 person household	160	100	60
2 persons household	80	50	40

3 persons household	0	0	0
4 persons household	0	0	0
5 or more persons household	0	0	0

Table 189: Shelter costs by tenure

Gabriola	Total	Owner	Renter
Average monthly shelter cost (\$)	\$ 832	\$ 813	\$ 980
RDN			
Average monthly shelter cost (\$)	\$ 1,149	\$ 1,150	\$ 1,151
British Columbia			
Average monthly shelter cost (\$)	\$ 1,596	\$ 1,654	\$ 1,492

Table 190: Shelter cost to income ratios

Shelter-cost-to-income ratios	Gabriola	RDN	BC
Owner and Tenant Households with Incomes > \$0 , in non-farm, non-reserve private dwellings by shelter-cost-to-income ratio	2,305	23,400	1,915,755
Spending <30% of Income on Shelter Costs	1,990	20,025	1,530,185
Spending 30% or more of Income on Shelter Costs	315	3,375	385,570
Owner Households in Non-Farm Non-Reserve Private Dwellings	2,095	19,280	1,353,695
Owner Households with a Mortgage	860	9,865	773,665
Owner Households Spending 30% or more of Income on Shelter Costs	10%	11%	15%
Average Monthly Shelter Costs for Owned Dwellings (\$)	\$813	\$1,150	\$1,654
Median Value of Dwellings (\$)	\$576,000	\$650,000	\$785,000
Tenant Households in Non-Farm Non-Reserve Private Dwellings	255	4,700	624,625
Tenant Households in Subsidized Housing	0.0%	11.9%	11.8%
Tenant Households Spending 30% or more of Income on Shelter Costs	43%	28%	30%
Average Monthly Shelter Costs for Rented Dwellings (\$)	\$980	\$1,151	\$1,492

Core Housing Need

Table 191: Core Housing Need over time

Core Housing Need	2006	2011	2016	2021
Unaffordable Housing (%)	23.9	18.5	22.4	13.7

Inadequate Housing (%)	9.2	5.0	8.5	7.8
Unsuitable Housing (%)	3.5	2.8	1.5	2.6
Core Housing Need (%)	26.2	11.6	15.2	11.7
Extreme Core Housing Need (%)	10.4	2.5	6.7	2.8
Number of Households In Core Need	480	230	305	270
Extreme Core Housing Need (Count)	190	50	135	65

Table 192: Comparative Core Housing Need

Core Housing Need									
Households	Gabriola			RDN			British Columbia		
	Total	Owners	Tenants	Total	Owners	Tenants	Total	Owners	Tenants
Total Households	2,305	2,055	255	23,400	18,700	4,700	1,915,755	1,291,130	624,625
Share	100%	89%	11%	100%	80%	20%	100%	67%	33%
Below Suitability Standard	60	45	20	495	270	230	86,655	36,330	50,325
Rate	3%	2%	8%	2%	1%	5%	5%	3%	8%
Below Adequacy Standard	180	145	40	1,165	945	215	74,035	49,250	24,785
Rate	8%	7%	16%	5%	5%	5%	4%	4%	4%
Below Affordability Standard	315	210	110	3,375	2,065	1,310	385,570	199,355	186,215
Rate	14%	10%	43%	14%	11%	28%	20%	15%	30%
Below All Three Standards	-	-	-	-	-	-	1,665	560	1,105
Rate	0%	0%	0%	0%	0%	0%	0%	0%	0%
In Core Housing Need	270	160	105	1,780	905	875	257,090	102,850	154,240
Rate	12%	8%	41%	8%	5%	19%	13%	8%	25%
Extreme Core Housing Need	65	40	25	1,025	590	435	134,625	64,795	69,825
Rate	3%	2%	10%	4%	3%	9%	7%	5%	11%

Table 193: Rental Housing by Household Size

Core Housing Need by Household Size			
	Total	Owners	Renters
Household in core housing need	270	160	105
1 person household	160	100	60

2 persons household	80	50	40
3 persons household	-	-	-
4 persons household	-	-	-
5 or more persons household	-	-	-

Housing Market Characteristics

Table 194: Monthly Shelter Cost of Rented Dwellings

Rented Dwellings: Monthly Shelter Cost			
2021	Gabriola	RDN	BC
Median	\$ 930	\$ 1,250	\$ 1,370
Average	\$ 980	\$ 1,151	\$ 1,492
2016- Average	\$ 811	\$ 982	\$ 1,149
2011- Average	\$ 777	\$ 979	\$ 1,075
2006-Average	\$ 842	\$ 875	\$ 980
Percentage Increase 2006-2021	16%	32%	52%

Galiano Island

Local Economy

Table 195: Local Labour Force by Industry (NAICS Codes)

Labour Force by Industry, 2021	Galiano	CRD	BC	Galiano	CRD	BC
Total labour force	1,920	223,285	2,657,275			
Industry - not applicable	30	3,340	54,165			
All industries	1,895	219,940	2,603,110	100.0%	100.0%	100.0%
11 Agriculture; forestry; fishing and hunting	30	2,720	69,390	4.6%	1.2%	2.4%
21 Mining; quarrying; and oil and gas extraction	0	445	27,375	0.0%	0.2%	1.0%
22 Utilities	0	700	15,605	0.0%	0.3%	0.5%

23 Construction	70	17,700	255,045	10.7%	8.0%	8.9%
31-33 Manufacturing	25	7,655	164,770	3.8%	3.5%	5.8%
Goods producing industries	125	29,220	532,185	19.1%	13.3%	18.6%
41 Wholesale trade	20	3,390	85,960	3.1%	1.5%	3.0%
44-45 Retail trade	45	24,850	333,160	6.9%	11.3%	11.7%
48-49 Transportation and warehousing	15	7,750	154,540	2.3%	3.5%	5.4%
51 Information and cultural industries	25	3,930	77,280	3.8%	1.8%	2.7%
52 Finance and insurance	0	5,995	101,425	0.0%	2.7%	3.6%
53 Real estate and rental and leasing	20	4,465	64,995	3.1%	2.0%	2.3%
54 Professional; scientific and technical services	75	21,450	257,400	11.5%	9.8%	9.0%
55 Management of companies and enterprises	0	290	6,200	0.0%	0.1%	0.2%
56 Admin & support; waste mgmt & remediation	55	10,170	124,530	8.4%	4.6%	4.4%
61 Educational services	55	17,865	211,500	8.4%	8.1%	7.4%
62 Health care and social assistance	50	31,405	344,345	7.6%	14.3%	12.1%
71 Arts; entertainment and recreation	40	5,845	71,705	6.1%	2.7%	2.5%
72 Accommodation and food services	70	15,895	210,570	10.7%	7.2%	7.4%
81 Other services (except public administration)	35	8,860	126,430	5.3%	4.0%	4.4%
91 Public administration	25	28,565	153,665	3.8%	13.0%	5.4%
Services producing industries	530	190,725	2,323,705	80.9%	86.7%	81.4%

Blue areas correspond to a larger share of workforce in the Island Trust Area than in the corresponding regional district. Red highlights areas with a larger share of the workforce than both BC and the corresponding regional district.

Table 196: Employment by Major Sector

Major Economic Sectors	Galiano				CRD				BC			
	2006	2011	2016	2021	2006	2011	2016	2021	2006	2011	2016	2021
Tourism	145 (21%)	120 (26%)	70 (12%)	135 (21%)	25,645 (14%)	24,930 (13%)	28,540 (14%)	25,670 (12%)	287,875 (13%)	298,780 (13%)	332,215 (14%)	359,555 (13%)
Business finance and management	25 (4%)	20 (4%)	10 (2%)	20 (3%)	11,010 (6%)	10,860 (6%)	10,690 (5%)	10,750 (5%)	137,740 (6%)	149,075 (6%)	153,115 (6%)	172,620 (6%)
Public services	110 (16%)	125 (27%)	160 (28%)	185 (28%)	69,515 (37%)	77,235 (40%)	78,715 (39%)	88,705 (40%)	582,185 (27%)	672,880 (29%)	691,225 (28%)	849,645 (30%)
Manufacturing and innovation	285 (41%)	155 (33%)	200 (35%)	200 (31%)	39,315 (21%)	39,190 (20%)	41,035 (20%)	49,970 (23%)	612,080 (28%)	596,340 (26%)	645,350 (27%)	773,980 (27%)
Trade services	95 (14%)	40 (9%)	100 (18%)	80 (12%)	33,075 (18%)	34,320 (18%)	35,080 (17%)	35,990 (16%)	454,725 (21%)	475,490 (21%)	493,640 (20%)	573,660 (20%)
Other services	35	10	25	35	8,880	8,210	8,695	8,860	109,485	112,745	112,330	126,430

	(5%)	(2%)	(4%)	(5%)	(5%)	(4%)	(4%)	(4%)	(5%)	(5%)	(5%)	(4%)
Total	695	470	565	655	187,440	194,745	202,755	219,945	2,184,090	2,305,310	2,427,875	2,855,890

Table 197: Employment sector by tenure

Major Economic Sectors by Tenure, 2021	Galiano		
	Total	Owner	Renter
Tourism	135 (100%)	105 (78%)	30 (22%)
Business finance and management	20 (100%)	20 (100%)	0 (0%)
Public services	185 (100%)	145 (78%)	30 (16%)
Manufacturing and innovation	200 (100%)	180 (90%)	15 (8%)
Trade services	80 (100%)	65 (81%)	15 (19%)
Other services	35 (100%)	3 (9%)	0 (0%)
Total	655	518	90

Education

Table 198 : Education Levels

Education Level, 2021	Galiano	CRD	BC
No certificate, diploma or degree	385 (14%)	36,285 (10%)	565,665 (13%)
Secondary (high) school diploma or equivalency certificate	950 (34%)	98,055 (28%)	1,238,000 (29%)
Postsecondary certificate, diploma or degree	1,480 (53%)	219,445 (62%)	2,396,755 (57%)
Apprenticeship or trades certificate or diploma	310 (11%)	25,265 (7%)	323,635 (8%)
College, CEGEP or other non-university certificate or diploma	525 (19%)	63,520 (18%)	711,810 (17%)
University certificate or diploma below bachelor level	65	11,170	161,600

	(2%)	(3%)	(4%)
University certificate, diploma or degree at bachelor level or above	575	119,490	1,199,710
	(20%)	(34%)	(29%)

Commute

Table 199: Commute Destination by Area

Commuting Status	Galiano	CRD	BC
Commute within census subdivision (CSD) of residence	225 (88%)	51,195 (41%)	1,324,470 (65%)
Commute to a different census subdivision (CSD) within census division (CD) of residence	10 (4%)	70,070 (56%)	638,830 (31%)
Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	20 (8%)	2,465 (2%)	77,850 (4%)
Commute to a different province or territory	0 (0%)	505 (0%)	8,915 (0%)

Table 200: Commuting Destination by Tenure

Commuting Status by Tenure, Galiano	Owner	Renter
Commute within census subdivision (CSD) of residence	180 (90%)	50 (83%)
Commute to a different census subdivision (CSD) within census division (CD) of residence	10 (5%)	0 (0%)
Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	10 (5%)	10 (17%)
Commute to a different province or territory	0 (0%)	0 (0%)

Demographics

Table 201: Long Term Population

Galiano Population	1996	2001	2006	2011	2016	2021
Total	1025	1071	1,220	1,065	1,080	1,370
5-year growth rate		4.49%	13.91%	-12.70%	1.41%	26.85%
5-year change		46	149	-155	15	290

Table 202: Age Breakdown

Galiano Population	2006	2011	2016	2021
Under 15 years old	120	85	80	135

15 to 64 years old	(10%) 800 (66%)	(8%) 605 (57%)	(7%) 595 (55%)	(10%) 715 (51%)
65 years and older	300 (25%)	375 (35%)	410 (38%)	545 (39%)
Total	1,215	1,065	1,080	1,395
Population growth rate				
5-year growth rate		-12.35%	1.41%	29.17%
Annual average growth rate 2006 to 2021	0.93%			

CRD Population	2006	2011	2016	2021
Under 15 years old	48,135 (14%)	47,155 (13%)	49,755 (13%)	52,380 (13%)
15 to 64 years old	230,820 (69%)	241,825 (69%)	246,670 (66%)	263,425 (63%)
65 years and older	57,455 (17%)	62,080 (18%)	76,455 (21%)	99,645 (24%)
Total	336,405	351,060	372,875	415,455
Population growth rate				
5-year growth rate		4.36%	6.21%	11.42%
Annual average growth rate 2006 to 2021	1.42%			

Figure 25: Population Composition

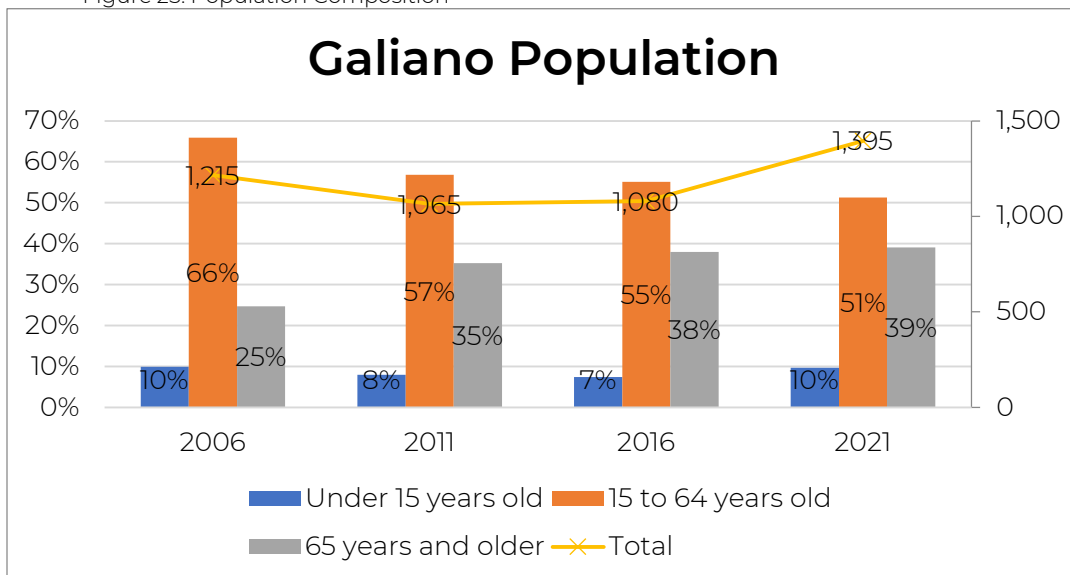


Table 203: Household Size

Household Size, Galiano	2006	2011	2016	2021
1 person	310 (47%)	245 (42%)	240 (41%)	290 (41%)
2 persons	255 (38%)	265 (45%)	260 (44%)	270 (39%)
3 persons	50 (8%)	40 (7%)	40 (7%)	60 (9%)
4 persons	30 (5%)	20 (3%)	30 (5%)	50 (7%)
5 or more persons	20 (3%)	0 (0%)	10 (2%)	30 (4%)
Total - Private households by household size	665	585	585	700
Number of persons in private households	1215	1065	1075	1375
Average household size	1.8	1.8	1.8	2.0

Table 204: Households by type

Private Households by Household Type	Galiano	CRD	BC
One-census-family households	350 (50%)	108,335 (58%)	1,270,210 (62%)
Without children in a census family	235 (34%)	55,825 (30%)	571,815 (28%)
With children in a census family	110 (16%)	52,510 (28%)	698,400 (34%)
Multiple-census-family households	20 (3%)	3,435 (2%)	61,885 (3%)
Non-census-family households	330 (47%)	73,440 (40%)	709,745 (35%)
One-person households	290 (41%)	62,450 (34%)	600,425 (29%)
Two-or-more person non-census-family households	45 (6%)	10,990 (6%)	109,315 (5%)
Total - Private households by household type	700	185,205	2,041,830

Household Income

Table 205: Household Income (2020)

Household Income (2020)	Galiano		CRD		BC	
	#	%	#	%	#	%
Under \$5,000	20	3%	2,260	1%	30,435	1%
\$5,000 to \$9,999	0	0%	920	0%	13,340	1%
\$10,000 to \$14,999	0	0%	1,600	1%	19,155	1%
\$15,000 to \$19,999	25	4%	3,920	2%	41,945	2%
\$20,000 to \$24,999	55	8%	6,975	4%	82,295	4%
\$25,000 to \$29,999	15	2%	5,575	3%	63,840	3%
\$30,000 to \$34,999	30	4%	5,835	3%	64,805	3%
\$35,000 to \$39,999	30	4%	6,855	4%	75,450	4%
\$40,000 to \$44,999	30	4%	7,010	4%	73,365	4%
\$45,000 to \$49,999	25	4%	6,840	4%	73,380	4%
\$50,000 to \$59,999	80	11%	13,745	7%	145,085	7%
\$60,000 to \$69,999	75	11%	13,600	7%	139,485	7%
\$70,000 to \$79,999	40	6%	12,435	7%	130,800	6%
\$80,000 to \$89,999	20	3%	11,605	6%	122,210	6%
\$90,000 to \$99,999	25	4%	10,535	6%	113,390	6%
\$100,000 to \$124,999	75	11%	21,850	12%	235,925	12%
\$125,000 to \$149,999	25	4%	15,760	9%	178,470	9%
\$150,000 to \$199,999	60	9%	19,785	11%	222,145	11%
\$200,000 and over	50	7%	18,105	10%	216,315	11%
Total - Household total income groups in 2021 for private households	700	100%	185,205	100%	2,041,830	100%
Under \$30,000	115	16%	21,250	11%	251,010	12%
\$30,000 to \$59,999	195	28%	40,285	22%	432,085	21%
\$60,000 to \$99,999	160	23%	48,175	26%	505,885	25%
\$100,000 and over	210	30%	75,500	41%	852,855	42%

Table 206: Household Income by Household Type

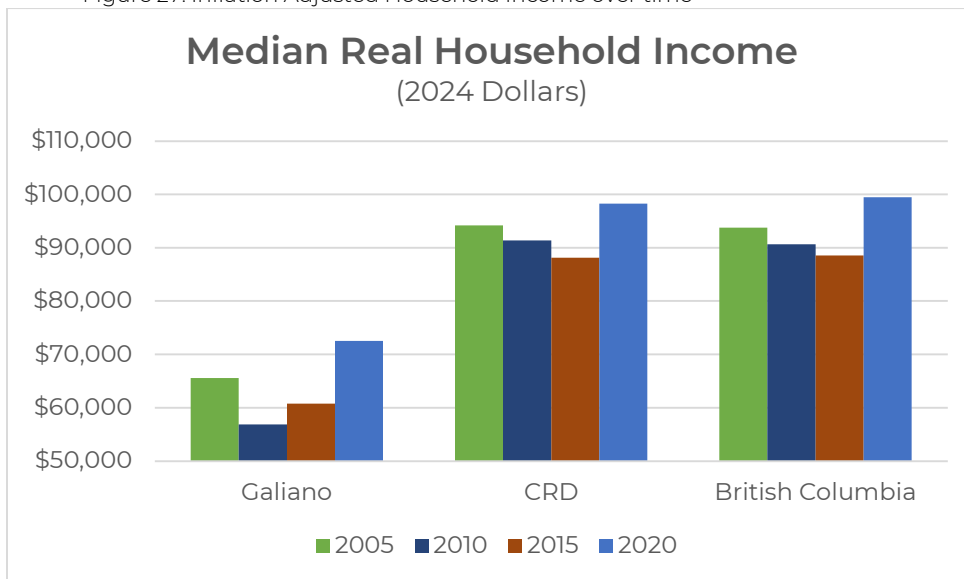
Median Total Household Income (2020)				% of BC Med Income	
	Galiano	CRD	BC	Galiano	CRD
Economic families					
Couple-only family	\$76,500	\$100,000	\$93,000	82%	108%
Couple-with-children family	\$85,000	\$146,000	\$138,000	62%	106%
Lone-parent family	\$50,400	\$73,000	\$70,500	71%	104%
Family income	\$79,000	\$111,000	\$107,000	74%	104%

1-person households	\$33,200	\$45,600	\$43,200	77%	106%
2-or-more person households	\$80,000	\$111,000	\$108,000	74%	103%
Median household income	\$58,800	\$84,000	\$85,000	69%	99%

Figure 26: Income Over Time

Median Total Household Income Over Time				
	2005	2010	2015	2020
Nominal Income				
Galiano	\$43,623	\$41,117	\$48,028	\$62,000
CRD	\$62,639	\$66,072	\$69,642	\$84,000
British Columbia	\$62,372	\$65,555	\$69,979	\$85,000
2024 Dollars (via Bank of Canada)				
Galiano	\$65,578	\$56,840	\$60,765	\$72,528
CRD	\$94,165	\$91,338	\$88,111	\$98,263
British Columbia	\$93,764	\$90,623	\$88,537	\$99,433

Figure 27: Inflation Adjusted Household Income over time



Housing Stock

Table 207: Housing Stock Growth

Private Dwelling Types	Galiano		Ave. Annual Rate of Growth	CRD		Ave. Annual Rate of Growth
	2016	2021		2016	2021	
Total private dwellings	1,170	1,216	0.77%	183,562	198,435	1.57%
Occupied by usual residents	564	726	5.18%	170,157	185,206	1.71%
Vacant dwellings or dwellings occupied by temporary residents	606	490	-4.16%	13,405	13,229	-0.26%

Table 208: Dwellings by Typology over time

Occupied Private Dwelling Units by Type	2006	2011	2016	2021	Change 2006-2021	% Change	2021 % composition
Total occupied private dwellings	670	585	590	700	30	4	
Single-detached house	575	505	565	630	55	10	90
Semi-detached, row house and duplex	25	0	20	40	15	60	6
Semi-detached or double house	0	0	10	20	20		3
Row house	25	0	0	0	-25	-100	0
Apartment/flat in a duplex	0	0	10	20	20		3
Apartment in a building that has five or more storeys	0	0	0	0	0		0
Apartment in a building that has fewer than five storeys	10	25	10	0	-10	-100	0
Movable dwelling	65	0	0	35	-30	-46	5

Table 209: Occupied Dwellings by number of bedrooms

Occupied Private Dwellings by No. of Bedrooms	2011	2011 (% of total)	2016	2016 (% of total)	2021	2021(% of total)
Total occupied private dwellings	585		585		700	
No bedrooms	0	0	10	2	0	0

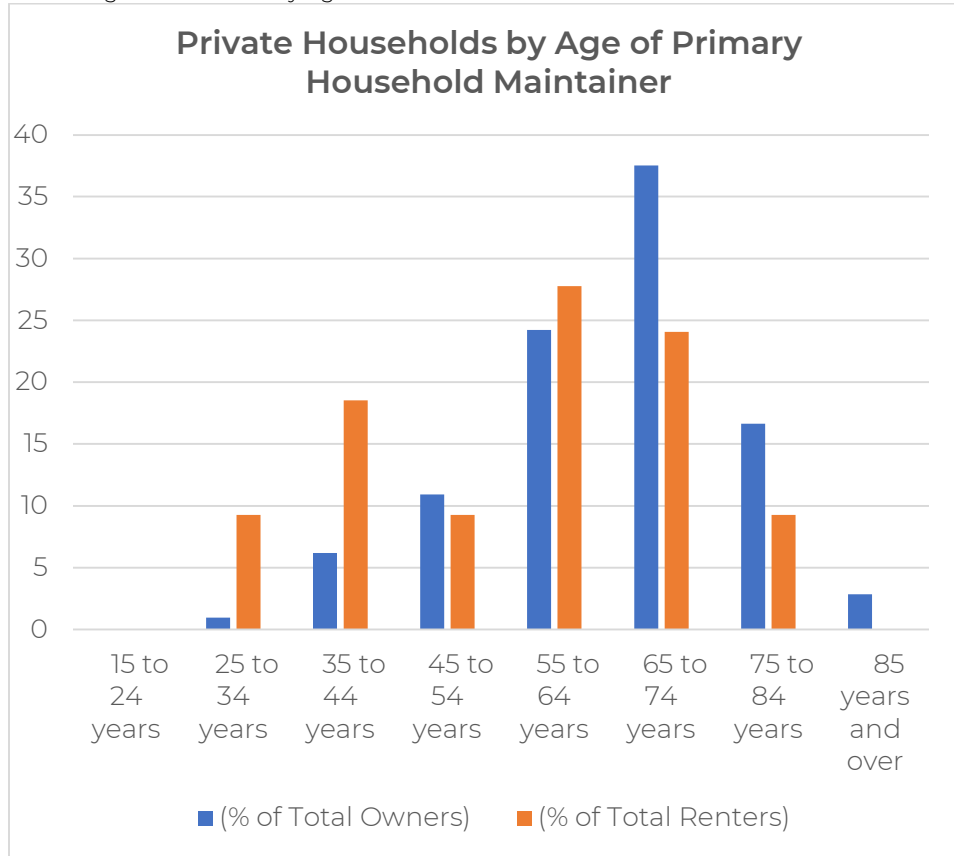
1 bedroom	90	15	145	25	170	24
2 bedrooms	205	35	205	35	270	39
3 bedrooms	210	36	130	22	185	26
4 or more bedrooms	65	11	95	16	75	11

Tenure

Table 210: Dwellings by Tenure

Dwellings	2006	2011	2016	2021
Galiano				
Owners	665	490	455	575
Renters	540	90	130	125
Others (Band Housing)	130	0	0	0
Total occupied dwellings	665	585	585	700
Ownership Rate	100%	84%	78%	82%
CRD				
Owners	99,985	106,035	107,780	116,530
Renters	52,370	54,470	62,265	255
Others (Band Housing)	185	130	115	68420
Total occupied dwellings	152,530	160,635	170,155	185,205
Ownership Rate	66%	66%	63%	63%
British Columbia				
Owners	1,145,050	1,234,710	1,279,025	1,363,185
Renters	494,000	525,000	599,360	669,455
Others (Band Housing)	4,105	4,925	3,590	9,190
Total occupied dwellings	1,643,145	1,764,630	1,881,965	2,041,830
Ownership Rate	70%	70%	68%	67%

Figure 28: Tenure by Age



Suitability & Adequacy

Table 211: Suitability

Suitability Standards	Galiano	CRD	BC
Total - Private households by housing below standards	670	176,580	1,915,755
Below the suitability standard (not suitable)	40	5315	86,655
% below the suitability standard (not suitable)	6	3	5

Table 212: Private Households by housing below adequacy standards (state of repair)

Private households by housing below standards	Galiano Total	Owner	Renter	CRD Total	Owner	Renter
Total	670	550	120	176,580	111,885	64,695
Below the adequacy standard (major repairs needed)	55	50	0	6,310	3,990	2,320
% below the adequacy standard (major repairs needed)	8	9	0	4	4	4

Table 213: Dwellings by period of construction

Dwellings by Period of Construction	Total	% of total	Owner	% of total	Renter	% of total
Occupied private dwellings	700		575		125	
1960 or before	65	9	40	62	20	31

1961 to 1980	235	34	195	83	45	19
1981 to 1990	155	22	145	94	15	10
1991 to 2000	125	18	100	80	30	24
2001 to 2005	45	6	30	67	10	22
2006 to 2010	25	4	25	100	0	0
2011 to 2016	25	4	25	100	0	0
2016 to 2021	15	2	15	100	0	0

Shelter costs to Income Ratios

Table 214: Household composition by Extreme Core Housing Need

Household Composition by Housing Standard	Total	Owner	Renter
Total private households by housing below standards	670	550	120
Household in extreme core housing need (STIR greater than 50% but less than 100%)	30	20	0
1 person household	20	0	0
2 persons household	0	0	0
3 persons household	0	0	0
4 persons household	0	0	0
5 or more persons household	0	0	0

Table 215: Core Housing Need by household size and tenure

Galiano, 2021	Total	Percentage	Owner	Percentage	Renter	Percentage
Household not in core housing need	605	90	505	92	100	83
Household in core housing need	60	9	45	8	15	13
1 person household	30	4	20	4	0	0
2 persons household	20	3	15	3	0	0
3 persons household	0	0	0	0	0	0
4 persons household	0	0	0	0	0	0
5 or more persons household	0	0	0	0	0	0

Table 216: Households below affordability standard

Galiano, 2021	Total	Percentage	Owner	Percentage	Renter	Percentage
Total - Private households by housing below standards	670	100	550	100	120	100
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	80	12	60	11	15	13
1 person household	45	7	30	5	0	0
2 persons household	25	4	20	4	0	0
3 persons household	0	0	0	0	0	0
4 persons household	0	0	0	0	0	0
5 or more persons household	0	0	0	0	0	0

Table 217: Housing Affordability by jurisdiction

Galiano	Total	Owner	Renter
Total - Private households by housing below standards	670	550	120
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	80	60	15
% Below the affordability standard	12	11	13
CRD	Total	Owner	Renter
Total - Private households by housing below standards	176,580	111,885	64,695
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	37,780	16,200	21,585
% Below the affordability standard	21	14	33
British Columbia	Total	Owner	Renter
Total - Private households by housing below standards	1,915,755	1,291,130	624,625
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	385,570	199,355	186,215
% Below the affordability standard	20	15	30

Table 218: Core housing by tenure and household size

Core Housing by Tenure	Total	Owner	Renter
Household not in core housing need	605	505	100
Household in core housing need	60	45	15
1 person household	30	20	0
2 persons household	20	15	0
3 persons household	0	0	0
4 persons household	0	0	0
5 or more persons household	0	0	0

Table 219: Shelter costs by tenure

Galiano	Total	Owner	Renter
Average monthly shelter cost (\$)	\$ 960	\$ 1,000	\$ 780
CRD			
Average monthly shelter cost (\$)	\$ 1,568	\$ 1,640	\$ 1,444
British Columbia			
Average monthly shelter cost (\$)	\$ 1,596	\$ 1,654	\$ 1,492

Table 220: Shelter cost to income ratios

Shelter-cost-to-income ratios	Galiano	CRD	BC
Owner and Tenant Households with Incomes > \$0 , in non-farm, non-reserve private dwellings by shelter-cost-to-income ratio	670	176,580	1,915,755

Spending <30% of Income on Shelter Costs	590	138,800	1,530,185
Spending 30% or more of Income on Shelter Costs	80	37,780	385,570
Owner Households in Non-Farm Non-Reserve Private Dwellings	575	114,220	1,353,695
Owner Households with a Mortgage	215	63,825	773,665
Owner Households Spending 30% or more of Income on Shelter Costs	11%	14%	15%
Average Monthly Shelter Costs for Owned Dwellings (\$)	\$1,000	\$1,640	\$1,654
Median Value of Dwellings (\$)	\$650,000	\$850,000	\$785,000
Tenant Households in Non-Farm Non-Reserve Private Dwellings	120	64,695	624,625
Tenant Households in Subsidized Housing	0.0%	11.4%	11.8%
Tenant Households Spending 30% or more of Income on Shelter Costs	13%	33%	30%
Average Monthly Shelter Costs for Rented Dwellings (\$)	\$780	\$1,444	\$1,492

Core Housing Need

Table 221: Core Housing Need over time

Core Housing Need				
	2006	2011	2016	2021
Unaffordable Housing (%)	29.8	15.2	27.8	11.9
Inadequate Housing (%)	14.9	19.0	10.2	8.2
Unsuitable Housing (%)	3.3	5.7	2.8	6.0
Core Housing Need (%)	27.3	10.5	15.0	9.0
Extreme Core Housing Need (%)	9.9	5.7	6.5	4.5
Number of Households In Core Need	165	55	80	60
Extreme Core Housing Need (Count)	60	30	35	30

Table 222: Comparative Core Housing Need

Core Housing Need									
Households	Galiano			CRD			British Columbia		
	Total	Owners	Tenants	Total	Owners	Tenants	Total	Owners	Tenants
Total Households	670	550	120	176,580	111,885	64,695	1,915,755	1,291,130	624,625
Share	100%	82%	18%	100%	63%	37%	100%	67%	33%
Below Suitability Standard	40	35	-	5,315	1,845	3,470	86,655	36,330	50,325

Rate	6%	6%	0%	3%	2%	5%	5%	3%	8%
Below Adequacy Standard	55	50	-	6,310	3,990	2,320	74,035	49,250	24,785
Rate	8%	9%	0%	4%	4%	4%	4%	4%	4%
Below Affordability Standard	80	60	15	37,780	16,200	21,585	385,570	199,355	186,215
Rate	12%	11%	13%	21%	14%	33%	20%	15%	30%
Below All Three Standards	-	-	-	115	15	95	1,665	560	1,105
Rate	0%	0%	0%	0%	0%	0%	0%	0%	0%
In Core Housing Need	60	45	15	22,330	6,685	15,645	257,090	102,850	154,240
Rate	9%	8%	13%	13%	6%	24%	13%	8%	25%
Extreme Core Housing Need	30	20	-	12,080	4,350	7,725	134,625	64,795	69,825
Rate	4%	4%	0%	7%	4%	12%	7%	5%	11%

Table 223: Rental Housing by Household Size

Core Housing Need by Household Size			
	Total	Owners	Renters
Household in core housing need	60	45	15
1 person household	30	20	-
2 persons household	20	15	-
3 persons household	-	-	-
4 persons household	-	-	-
5 or more persons household	-	-	-

Housing Market Characteristics

Table 224: Monthly Shelter Cost of Rented Dwellings

Rented Dwellings: Monthly Shelter Cost			
2021	Galiano	CRD	BC
Median	\$ 840	\$ 1,350	\$ 1,370
Average	\$ 780	\$ 1,444	\$ 1,492
2016- Average	\$ 674	\$ 1,113	\$ 1,149

2011- Average	\$ 952	\$ 1,070	\$ 1,075
2006-Average	\$ 782	\$ 970	\$ 980
Percentage Increase 2006-2021	0%	49%	52%

Gambier Island

Local Economy

Table 225: Local Labour Force by Industry (NAICS Codes)

Labour Force by Industry, 2021	Gambier	SCRD	BC	Gambier	SCRD	BC
Total labour force	105	15,010	2,657,275			
Industry - not applicable	0	260	54,165			
All industries	105	14,750	2,603,110	100.0%	100.0%	100.0%
11 Agriculture; forestry; fishing and hunting	0	415	69,390	0.0%	2.8%	2.4%
21 Mining; quarrying; and oil and gas extraction	0	175	27,375	0.0%	1.2%	1.0%
22 Utilities	0	85	15,605	0.0%	0.6%	0.5%
23 Construction	35	1,805	255,045	50.0%	12.2%	8.9%
31-33 Manufacturing	0	730	164,770	0.0%	5.0%	5.8%
Goods producing industries	35	3,210	532,185	50.0%	21.8%	18.6%
41 Wholesale trade	0	260	85,960	0.0%	1.8%	3.0%
44-45 Retail trade	0	1,715	333,160	0.0%	11.6%	11.7%
48-49 Transportation and warehousing	10	695	154,540	14.3%	4.7%	5.4%
51 Information and cultural industries	0	285	77,280	0.0%	1.9%	2.7%
52 Finance and insurance	0	360	101,425	0.0%	2.4%	3.6%
53 Real estate and rental and leasing	0	350	64,995	0.0%	2.4%	2.3%
54 Professional; scientific and technical services	10	1,485	257,400	14.3%	10.1%	9.0%
55 Management of companies and enterprises	0	40	6,200	0.0%	0.3%	0.2%
56 Admin & support; waste mgmt & remediation	0	765	124,530	0.0%	5.2%	4.4%
61 Educational services	0	935	211,500	0.0%	6.3%	7.4%
62 Health care and social assistance	0	1,775	344,345	0.0%	12.0%	12.1%
71 Arts; entertainment and recreation	0	465	71,705	0.0%	3.2%	2.5%

72 Accommodation and food services	15	1,120	210,570	21.4%	7.6%	7.4%
81 Other services (except public administration)	0	650	126,430	0.0%	4.4%	4.4%
91 Public administration	0	625	153,665	0.0%	4.2%	5.4%
Services producing industries	35	11,525	2,323,705	50.0%	78.2%	81.4%

Blue areas correspond to a larger share of workforce in the Island Trust Area than in the corresponding regional district. Red highlights areas with a larger share of the workforce than both BC and the corresponding regional district.

Table 226: Employment by Major Sector

Major Economic Sectors	Gambier				SCRD				BC			
	2006	2011	2016	2021	2006	2011	2016	2021	2006	2011	2016	2021
Tourism	50 (30%)	0 (0%)	20 (17%)	15 (21%)	1,620 (12%)	1,785 (13%)	1,925 (14%)	1,870 (13%)	287,875 (13%)	298,780 (13%)	332,215 (14%)	359,555 (13%)
Business finance and management	0 (0%)	0 (0%)	15 (13%)	0 (0%)	815 (6%)	645 (5%)	665 (5%)	750 (5%)	137,740 (6%)	149,075 (6%)	153,115 (6%)	172,620 (6%)
Public services	55 (33%)	0 (0%)	15 (13%)	0 (0%)	3,440 (25%)	3,820 (27%)	3,850 (27%)	4,185 (28%)	582,185 (27%)	672,880 (29%)	691,225 (28%)	849,645 (30%)
Manufacturing and innovation	50 (30%)	35 (100%)	55 (48%)	45 (64%)	4,690 (34%)	4,090 (29%)	4,230 (30%)	4,610 (31%)	612,080 (28%)	596,340 (26%)	645,350 (27%)	773,980 (27%)
Trade services	0 (0%)	0 (0%)	10 (9%)	10 (14%)	2,590 (19%)	3,105 (22%)	2,895 (20%)	2,670 (18%)	454,725 (21%)	475,490 (21%)	493,640 (20%)	573,660 (20%)
Other services	10 (6%)	0 (0%)	0 (0%)	0 (0%)	725 (5%)	510 (4%)	635 (4%)	650 (4%)	109,485 (5%)	112,745 (5%)	112,330 (5%)	126,430 (4%)
Total	165	35	115	70	13,880	13,955	14,200	14,735	2,184,090	2,305,310	2,427,875	2,855,890

Table 227: Employment sector by tenure

Major Economic Sectors by Tenure, 2021	Gambier		
	Total	Owner	Renter
Tourism	15 (100%)	0 (0%)	0 (0%)
Business finance and management	0 (0%)	0 (0%)	0 (0%)
Public services	0 (0%)	0 (0%)	0 (0%)
Manufacturing and innovation	45 (100%)	45 (100%)	0 (0%)
Trade services	10	10	0

Other services	(100%) 0 (0%)	(100%) 0 (0%)	(0%) 0 (0%)
Total	70	55	0

Education

Table 228 : Education Levels

Education Level, 2021	Gambier	SCRD	BC
No certificate, diploma or degree	10 (5%)	3,185 (11%)	565,665 (13%)
Secondary (high) school diploma or equivalency certificate	50 (24%)	8,155 (29%)	1,238,000 (29%)
Postsecondary certificate, diploma or degree	145 (71%)	16,385 (59%)	2,396,755 (57%)
Apprenticeship or trades certificate or diploma	25 (12%)	2,920 (11%)	323,635 (8%)
College, CEGEP or other non-university certificate or diploma	45 (22%)	5,520 (20%)	711,810 (17%)
University certificate or diploma below bachelor level	0 (0%)	1,155 (4%)	161,600 (4%)
University certificate, diploma or degree at bachelor level or above	75 (37%)	6,785 (24%)	1,199,710 (29%)

Commute

Table 229: Commute Destination by Area

Commuting Status	Gambier	SCRD	BC
Commute within census subdivision (CSD) of residence	0 (0%)	3,385 (43%)	1,324,470 (65%)
Commute to a different census subdivision (CSD) within census division (CD) of residence	35 (100%)	3,675 (47%)	638,830 (31%)
Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	0 (0%)	750 (10%)	77,850 (4%)
Commute to a different province or territory	0 (0%)	35 (0%)	8,915 (0%)

Table 230: Commuting Destination by Tenure

Commuting Status by Tenure, Gambier	Owner	Renter
Commute within census subdivision (CSD) of residence	0 (0%)	0 (0%)
Commute to a different census subdivision (CSD) within census division (CD) of residence	25 (100%)	10 (100%)
Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	0 (0%)	0 (0%)
Commute to a different province or territory	0 (0%)	0 (0%)

Demographics

Table 231: Long Term Population

Galiano Population		2001	2006	2011	2016	2021
Total		215	250	240	250	220
5-year growth rate			16.28%	-4.00%	4.17%	-12.00%
5-year change			35	-10	10	-30

Table 232: Age Breakdown

Gambier Population	2006	2011	2016	2021
Under 15 years old	20 (8%)	0 (0%)	10 (4%)	15 (7%)
15 to 64 years old	170 (68%)	190 (81%)	165 (66%)	105 (48%)
65 years and older	60 (24%)	45 (19%)	75 (30%)	100 (45%)
Total	250	235	250	220
Population growth rate				
5-year growth rate		-6.00%	6.38%	-12.00%
Annual average growth rate 2006 to 2021		-0.85%		

SCRD Population	2006	2011	2016	2021
Under 15 years old	4,000 (15%)	3,685 (13%)	3,510 (12%)	3,810 (12%)
15 to 64 years old	17,790 (66%)	17,685 (63%)	17,290 (59%)	17,660 (55%)
65 years and older	5,365 (20%)	6,700 (24%)	8,570 (29%)	10,695 (33%)
Total	27,160	28,070	29,370	32,170

Population growth rate			
5-year growth rate		3.35%	4.63%
Annual average growth rate 2006 to 2021		1.13%	

Figure 29: Population Composition

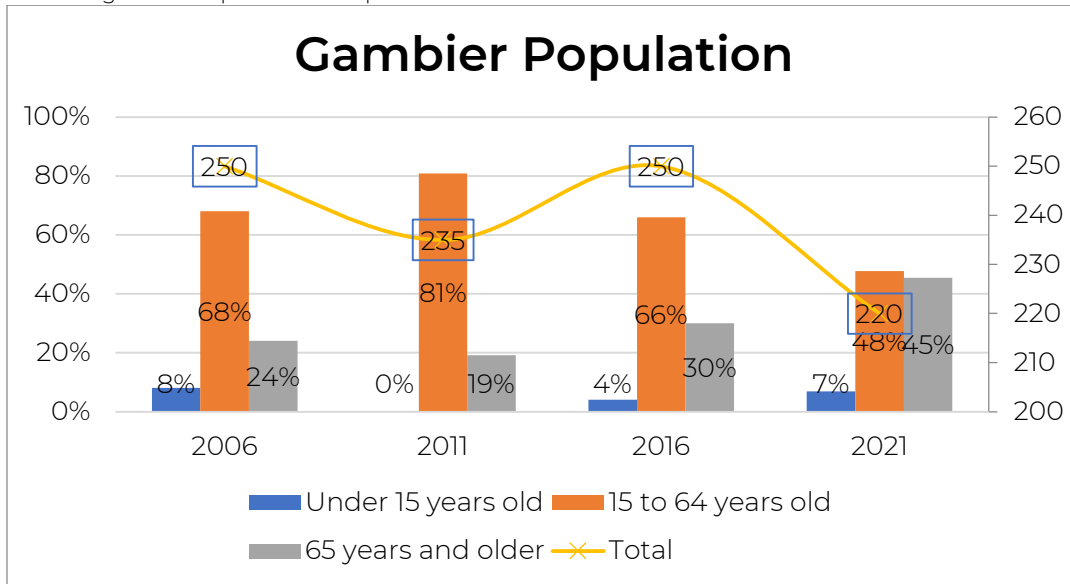


Table 233: Household Size

Household Size, Gambier	2006	2011	2016	2021
1 person	65 (45%)	30 (23%)	45 (33%)	65 (50%)
2 persons	65 (45%)	85 (65%)	80 (59%)	55 (42%)
3 persons	0 (0%)	0 (0%)	10 (7%)	10 (8%)
4 persons	15 (10%)	0 (0%)	0 (0%)	0 (0%)
5 or more persons	0 (0%)	0 (0%)	0 (0%)	0 (0%)
Total - Private households by household size	145	130	135	130
Number of persons in private households	250	240	250	215
Average household size	1.8	1.8	1.8	1.7

Table 234: Households by type

Private Households by Household Type	Gambier	SCRD	BC

One-census-family households	60 (46%)	9,135 (61%)	1,270,210 (62%)
Without children in a census family	50 (38%)	5,465 (37%)	571,815 (28%)
With children in a census family	10 (8%)	3,665 (25%)	698,400 (34%)
Multiple-census-family households	0 (0%)	245 (2%)	61,885 (3%)
Non-census-family households	70 (54%)	5,550 (37%)	709,745 (35%)
One-person households	65 (50%)	4,965 (33%)	600,425 (29%)
Two-or-more person non-census-family households	0 (0%)	585 (4%)	109,315 (5%)
Total - Private households by household type	130	14,935	2,041,830

Household Income

Table 235: Household Income (2020)

Household Income (2020)	Gambier		SCRD		BC	
	#	%	#	%	#	%
Under \$5,000	x		170	1%	30,435	1%
\$5,000 to \$9,999	x		90	1%	13,340	1%
\$10,000 to \$14,999	x		160	1%	19,155	1%
\$15,000 to \$19,999	x		400	3%	41,945	2%
\$20,000 to \$24,999	x		815	5%	82,295	4%
\$25,000 to \$29,999	x		610	4%	63,840	3%
\$30,000 to \$34,999	x		580	4%	64,805	3%
\$35,000 to \$39,999	x		575	4%	75,450	4%
\$40,000 to \$44,999	x		630	4%	73,365	4%
\$45,000 to \$49,999	x		695	5%	73,380	4%
\$50,000 to \$59,999	x		1,195	8%	145,085	7%
\$60,000 to \$69,999	x		1,085	7%	139,485	7%
\$70,000 to \$79,999	x		1,040	7%	130,800	6%
\$80,000 to \$89,999	x		910	6%	122,210	6%
\$90,000 to \$99,999	x		850	6%	113,390	6%
\$100,000 to \$124,999	x		1,670	11%	235,925	12%
\$125,000 to \$149,999	x		1,170	8%	178,470	9%

\$150,000 to \$199,999	x		1,215	8%	222,145	11%
\$200,000 and over	x		1,070	7%	216,315	11%
Total - Household total income groups in 2021 for private households	x		14,935	100%	2,041,830	100%
Under \$30,000			2,245	15%	251,010	12%
\$30,000 to \$59,999			3,675	25%	432,085	21%
\$60,000 to \$99,999			3,885	26%	505,885	25%
\$100,000 and over			5,125	34%	852,855	42%

Note, Data Suppressed for Gambier ('x')

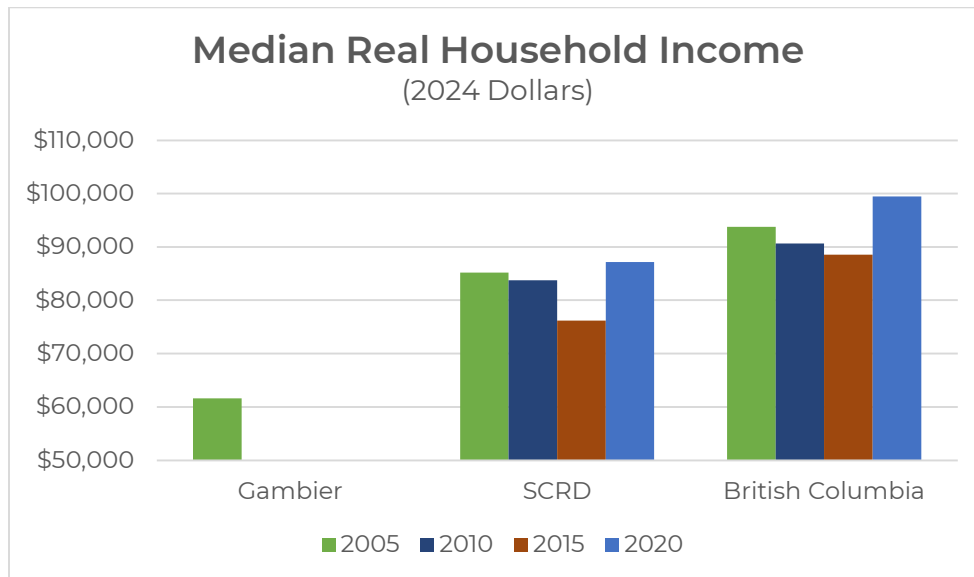
Table 236: Household Income by Household Type

Median Total Household Income (2020)				% of BC Med Income	
	Gambier	SCRD	BC	Gambier	SCRD
Economic families					
Couple-only family	\$89,000	\$87,000	\$93,000	96%	94%
Couple-with-children family	\$146,000	\$127,000	\$138,000	106%	92%
Lone-parent family	x	\$65,000	\$70,500		92%
Family income	\$99,000	\$94,000	\$107,000	93%	88%
1-person households	\$37,600	\$38,400	\$43,200	87%	89%
2-or-more person households	\$103,000	\$95,000	\$108,000	95%	88%
Median household income	\$72,000	\$74,000	\$85,000	85%	87%

Figure 30: Income Over Time

Median Total Household Income Over Time				
	2005	2010	2015	2020
Nominal Income				
Gambier	\$40,958	x	x	x
SCRD	\$56,683	\$60,560	\$60,192	\$74,500
British Columbia	\$62,372	\$65,555	\$69,979	\$85,000
2024 Dollars (via Bank of Canada)				
Gambier	\$61,572			
SCRD	\$85,212	\$83,718	\$76,155	\$87,150
British Columbia	\$93,764	\$90,623	\$88,537	\$99,433

Figure 31: Inflation Adjusted Household Income over time



Housing Stock

Table 237: Housing Stock Growth

Private Dwelling Types	Gambier		Ave. Annual Rate of Growth	SCRD		Ave. Annual Rate of Growth
	2016	2021		2016	2021	
Total private dwellings	1,092	593	-11.50%	17,379	17,982	0.68%
Occupied by usual residents	143	215	8.50%	13,995	14,935	1.31%
Vacant dwellings or dwellings occupied by temporary residents	949	378	-16.81%	3,384	3,047	-2.08%

Table 238: Dwellings by Typology over time

Occupied Private Dwelling Units by Type	2006	2011	2016	2021	Change 2006-2021	% Change	2021 % composition
Total occupied private dwellings	145	125	140	130	-15	-10	
Single-detached house	140	125	135	120	-20	-14	92
Semi-detached, row house and duplex	0	0	0	10	10		8

Semi-detached or double house	0	0	0	0	0		0
Row house	0	0	0	0	0		0
Apartment/flat in a duplex	0	0	0	0	0		0
Apartment in a building that has five or more storeys	0	0	0	0	0		0
Apartment in a building that has fewer than five storeys	0	0	0	0	0		0
Movable dwelling	0	0	0	0	0		0

Table 239: Occupied Dwellings by number of bedrooms

Occupied Private Dwellings by No. of Bedrooms	2011	2011 (% of total)	2016	2016 (% of total)	2021	2021(% of total)
Total occupied private dwellings	130		135		130	
No bedrooms	0	0	0	0	0	0
1 bedroom	20	15	15	11	35	27
2 bedrooms	40	31	45	33	55	42
3 bedrooms	60	46	40	30	25	19
4 or more bedrooms	0	0	30	22	15	12

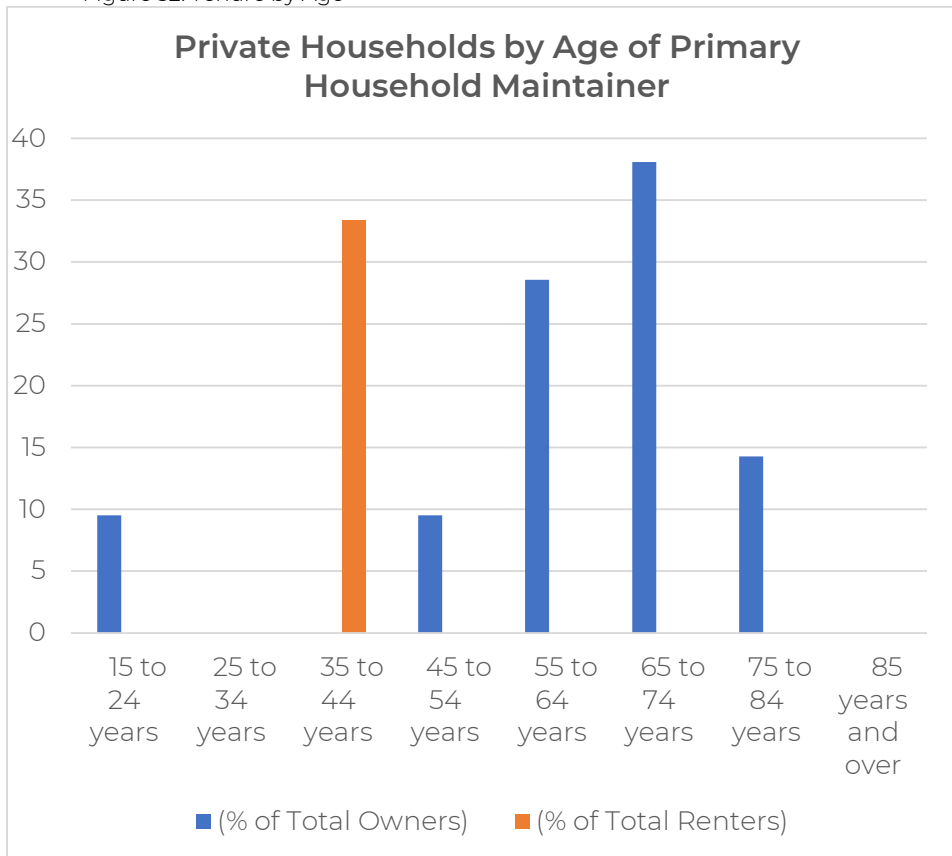
Tenure

Table 240: Dwellings by Tenure

Dwellings	2006	2011	2016	2021
Gambier				
Owners	120	110	130	105
Renters	25	20	10	30
Others (Band Housing)	0	0	0	0
Total occupied dwellings	145	130	135	130
Ownership Rate	83%	85%	96%	81%
SCRD				
Owners	9,825	10,435	10,890	11,910
Renters	2,330	2,325	3,075	70
Others (Band Housing)	30	75	25	2955
Total occupied dwellings	12,185	12,840	13,995	14,935
Ownership Rate	81%	81%	78%	80%
British Columbia				
Owners	1,145,050	1,234,710	1,279,025	1,363,185

Renters	494,000	525,000	599,360	669,455
Others (Band Housing)	4,105	4,925	3,590	9,190
Total occupied dwellings	1,643,145	1,764,630	1,881,965	2,041,830
Ownership Rate	70%	70%	68%	67%

Figure 32: Tenure by Age



Suitability & Adequacy

Table 241: Suitability

Suitability Standards	Gambier	SCRD	BC
Total - Private households by housing below standards	130	14,175	1,915,755
Below the suitability standard (not suitable)	x	330	86,655
% below the suitability standard (not suitable)		2	5

Table 242: Private Households by housing below adequacy standards (state of repair)

Private households by housing below standards	Gambier Total	Owner	Renter	SCRD Total	Owner	Renter
Total	130	100	25	14,175	11,400	2,770
Below the adequacy standard (major repairs needed)	x	x	x	495	365	130
% below the adequacy standard (major repairs needed)				3	3	5

Table 243: Dwellings by period of construction

Dwellings by Period of Construction	Total	% of total	Owner	% of total	Renter	% of total
Occupied private dwellings	130		105		30	
1960 or before	25	19	10	40	15	60
1961 to 1980	20	15	20	100	0	0
1981 to 1990	35	27	35	100	0	0
1991 to 2000	25	19	20	80	0	0
2001 to 2005	10	8	10	100	0	0
2006 to 2010	10	8	10	100	0	0
2011 to 2016	0	0	0		0	
2016 to 2021	0	0	0		0	

Shelter costs to Income Ratios

Table 244: Household composition by Extreme Core Housing Need

Household Composition by Housing Standard	Total	Owner	Renter
Total private households by housing below standards	130	100	25
Household in extreme core housing need (STIR greater than 50% but less than 100%)	x	x	x
1 person household	x	x	x
2 persons household	x	x	x
3 persons household	x	x	x
4 persons household	x	x	x
5 or more persons household	x	x	x

Table 245: Households below affordability standard

Gambier, 2021	Total	Percent age	Own er	Percent age	Rent er	Percent age
Total - Private households by housing below standards	130	100	100	100	25	100
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	20	15	x		x	
1 person household	x		x		x	
2 persons household	x		x		x	
3 persons household	x		x		x	
4 persons household	x		x		x	
5 or more persons household	x		x		x	

Table 246: Housing Affordability by jurisdiction

Gambier	Total	Owner	Renter
Total - Private households by housing below standards	130	100	25
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	20	x	x
% Below the affordability standard	15		
SCRD	Total	Owner	Renter
Total - Private households by housing below standards	14,175	11,400	2,770
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	2,610	1,650	960
% Below the affordability standard	18	14	35
British Columbia	Total	Owner	Renter
Total - Private households by housing below standards	1,915,755	1,291,130	624,625
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	385,570	199,355	186,215
% Below the affordability standard	20	15	30

Table 247: Shelter costs by tenure

Gambier	Total	Owner	Renter
Average monthly shelter cost (\$)	\$ 520	\$ 490	\$ 640
SCRD			
Average monthly shelter cost (\$)	\$ 1,306	\$ 1,288	\$ 1,382
British Columbia			
Average monthly shelter cost (\$)	\$ 1,596	\$ 1,654	\$ 1,492

Table 248: Shelter cost to income ratios

Shelter-cost-to-income ratios	Gambier	SCRD	BC
Owner and Tenant Households with Incomes > \$0 , in non-farm, non-reserve private dwellings by shelter-cost-to-income ratio	130	14,175	1,915,755
Spending <30% of Income on Shelter Costs	110	11,565	1,530,185
Spending 30% or more of Income on Shelter Costs	20	2,610	385,570
Owner Households in Non-Farm Non-Reserve Private Dwellings	105	11,665	1,353,695
Owner Households with a Mortgage	20	5,520	773,665
Owner Households Spending 30% or more of Income on Shelter Costs		14%	15%
Average Monthly Shelter Costs for Owned Dwellings (\$)	\$490	\$1,288	\$1,654
Median Value of Dwellings (\$)	\$695,000	\$800,000	\$785,000
Tenant Households in Non-Farm Non-Reserve Private Dwellings	25	2,770	624,625
Tenant Households in Subsidized Housing	0.0%	9.7%	11.8%

Tenant Households Spending 30% or more of Income on Shelter Costs		35%	30%
Average Monthly Shelter Costs for Rented Dwellings (\$)	\$640	\$1,382	\$1,492

Core Housing Need

Table 249: Core Housing Need over time

Core Housing Need				
	2006	2011	2016	2021
Unaffordable Housing (%)	18.5	x	x	15.4
Inadequate Housing (%)	18.5	x	x	x
Unsuitable Housing (%)	0.0	x	x	x
Core Housing Need (%)	33.3	x	x	x
Extreme Core Housing Need (%)	7.4	x	x	x
Number of Households In Core Need	45	x	x	x
Extreme Core Housing Need (Count)	10	x	x	x

Table 250: Comparative Core Housing Need

Core Housing Need									
Households	Gambier			SCRD			British Columbia		
	Total	Owners	Tenants	Total	Owners	Tenants	Total	Owners	Tenants
Total Households	130	100	25	14,175	11,400	2,770	1,915,755	1,291,130	624,625
Share	100%	77%	19%	100%	80%	20%	100%	67%	33%
Below Suitability Standard	x	x	x	330	225	110	86,655	36,330	50,325
Rate				2%	2%	4%	5%	3%	8%
Below Adequacy Standard	x	x	x	495	365	130	74,035	49,250	24,785
Rate				3%	3%	5%	4%	4%	4%
Below Affordability Standard	20	x	x	2,610	1,650	960	385,570	199,355	186,215
Rate	15%			18%	14%	35%	20%	15%	30%
Below All Three Standards	x	x	x	-	-	-	1,665	560	1,105
Rate				0%	0%	0%	0%	0%	0%
In Core Housing Need	x	x	x	1,475	820	655	257,090	102,850	154,240
Rate				10%	7%	24%	13%	8%	25%
Extreme Core Housing Need	x	x	x	920	545	380	134,625	64,795	69,825

Rate				6%	5%	14%	7%	5%	11%

Housing Market Characteristics

Table 25I: Monthly Shelter Cost of Rented Dwellings

Rented Dwellings: Monthly Shelter Cost			
2021	Gambier	SCRD	BC
Median	x	\$ 73,800	\$ 1,370
Average	\$ 640	\$ 1,382	\$ 1,492
2016- Average	\$ -	\$ 1,031	\$ 1,149
2011- Average	\$ 1,041	\$ 1,071	\$ 1,075
2006-Average	\$ 331	\$ 900	\$ 980
Percentage Increase 2006-2021	93%	54%	52%

Hornby Island

Local Economy

Table 252: Local Labour Force by Industry (NAICS Codes)

Labour Force by Industry, 2021	Hornby	CVRD	BC	Hornby	CVRD	BC
Total labour force	485	34,115	2,657,275			
Industry - not applicable	0	610	54,165			
All industries	480	33,505	2,603,110	100.0%	100.0%	100.0%
11 Agriculture; forestry; fishing and hunting	45	1,820	69,390	9.7%	5.4%	2.4%
21 Mining; quarrying; and oil and gas extraction	0	375	27,375	0.0%	1.1%	1.0%
22 Utilities	0	155	15,605	0.0%	0.5%	0.5%
23 Construction	70	3,405	255,045	15.1%	10.2%	8.9%
31-33 Manufacturing	15	1,040	164,770	3.2%	3.1%	5.8%
Goods producing industries	130	6,795	532,185	28.0%	20.3%	18.6%
41 Wholesale trade	10	575	85,960	2.2%	1.7%	3.0%
44-45 Retail trade	35	4,470	333,160	7.5%	13.3%	11.7%
48-49 Transportation and warehousing	0	1,340	154,540	0.0%	4.0%	5.4%
51 Information and cultural industries	10	425	77,280	2.2%	1.3%	2.7%
52 Finance and insurance	0	745	101,425	0.0%	2.2%	3.6%
53 Real estate and rental and leasing	0	535	64,995	0.0%	1.6%	2.3%
54 Professional; scientific and technical services	20	2,390	257,400	4.3%	7.1%	9.0%
55 Management of companies and enterprises	0	30	6,200	0.0%	0.1%	0.2%
56 Admin & support; waste mgmt & remediation	45	1,450	124,530	9.7%	4.3%	4.4%
61 Educational services	25	2,310	211,500	5.4%	6.9%	7.4%
62 Health care and social assistance	55	4,970	344,345	11.8%	14.8%	12.1%
71 Arts; entertainment and recreation	25	925	71,705	5.4%	2.8%	2.5%
72 Accommodation and food services	55	2,330	210,570	11.8%	7.0%	7.4%
81 Other services (except public administration)	45	1,470	126,430	9.7%	4.4%	4.4%
91 Public administration	10	2,750	153,665	2.2%	8.2%	5.4%
Services producing industries	335	26,715	2,323,705	72.0%	79.7%	81.4%

Blue areas correspond to a larger share of workforce in the Island Trust Area than in the corresponding regional district. Red highlights areas with a larger share of the workforce than both BC and the corresponding regional district.

Table 253: Employment by Major Sector

Major Economic Sectors	Hornby				CVRD				BC			
	2006	2011	2016	2021	2006	2011	2016	2021	2006	2011	2016	2021
Tourism	75 (15%)	85 (19%)	120 (22%)	90 (19%)	3,495 (12%)	3,450 (11%)	3,810 (12%)	3,680 (11%)	287,875 (13%)	298,780 (13%)	332,215 (14%)	359,555 (13%)
Business finance and management	10 (2%)	0 (0%)	20 (4%)	0 (0%)	1,400 (5%)	1,330 (4%)	1,325 (4%)	1,310 (4%)	137,740 (6%)	149,075 (6%)	153,115 (6%)	172,620 (6%)
Public services	130 (26%)	80 (18%)	155 (28%)	135 (29%)	8,955 (31%)	11,245 (36%)	10,620 (34%)	11,635 (35%)	582,185 (27%)	672,880 (29%)	691,225 (28%)	849,645 (30%)
Manufacturing and innovation	185 (37%)	185 (41%)	140 (26%)	150 (32%)	7,615 (27%)	7,545 (24%)	8,145 (26%)	9,030 (27%)	612,080 (28%)	596,340 (26%)	645,350 (27%)	773,980 (27%)
Trade services	85 (17%)	105 (23%)	90 (17%)	45 (10%)	5,700 (20%)	6,500 (21%)	6,130 (20%)	6,385 (19%)	454,725 (21%)	475,490 (21%)	493,640 (20%)	573,660 (20%)
Other services	10 (2%)	0 (0%)	20 (4%)	45 (10%)	1,280 (4%)	1,370 (4%)	1,345 (4%)	1,470 (4%)	109,485 (5%)	112,745 (5%)	112,330 (5%)	126,430 (4%)
Total	495	455	545	465	28,445	31,440	31,375	33,510	2,184,090	2,305,310	2,427,875	2,855,890

Table 254: Employment sector by tenure

Major Economic Sectors by Tenure, 2021	Hornby		
	Total	Owner	Renter
Tourism	90 (100%)	75 (83%)	15 (17%)
Business finance and management	0 (0%)	0 (0%)	0 (0%)
Public services	135 (100%)	105 (78%)	30 (22%)
Manufacturing and innovation	150 (100%)	120 (80%)	30 (20%)
Trade services	45 (100%)	15 (33%)	20 (44%)
Other services	45 (100%)	30 (67%)	15 (33%)
Total	465	345	110

Education

Table 255 : Education Levels

Education Level, 2021	Hornby	CVRD	BC
No certificate, diploma or degree	125 (13%)	7,840 (13%)	565,665 (13%)
Secondary (high) school diploma or equivalency certificate	305 (31%)	18,820 (31%)	1,238,000 (29%)
Postsecondary certificate, diploma or degree	565 (57%)	34,545 (56%)	2,396,755 (57%)
Apprenticeship or trades certificate or diploma	65 (7%)	6,225 (10%)	323,635 (8%)
College, CEGEP or other non-university certificate or diploma	180 (18%)	12,725 (21%)	711,810 (17%)
University certificate or diploma below bachelor level	10 (1%)	1,830 (3%)	161,600 (4%)
University certificate, diploma or degree at bachelor level or above	305 (31%)	13,760 (22%)	1,199,710 (29%)

Commute

Table 256: Commute Destination by Area

Commuting Status	Hornby	CVRD	BC
Commute within census subdivision (CSD) of residence	170 (83%)	8,325 (41%)	1,324,470 (65%)
Commute to a different census subdivision (CSD) within census division (CD) of residence	20 (10%)	8,780 (44%)	638,830 (31%)
Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	15 (7%)	2,725 (14%)	77,850 (4%)
Commute to a different province or territory	0 (0%)	280 (1%)	8,915 (0%)

Table 257: Commuting Destination by Tenure

Commuting Status by Tenure, Hornby	Owner	Renter
Commute within census subdivision (CSD) of residence	115 (85%)	55 (100%)
Commute to a different census subdivision (CSD) within census division (CD) of residence	10 (7%)	0 (0%)

Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	10 (7%)	0 (0%)
Commute to a different province or territory	0 (0%)	0 (0%)

Demographics

Table 258: Long Term Population

Hornby Population	1996	2001	2006	2011	2016	2021
Total	989	965	1,065	935	1,055	1,105
5-year growth rate		-2.43%	10.36%	-12.21%	12.83%	4.74%
5-year change		-24	100	-130	120	50

Table 259: Age Breakdown

Hornby Population	2006	2011	2016	2021
Under 15 years old	115 (11%)	90 (10%)	100 (9%)	110 (9%)
15 to 64 years old	660 (62%)	590 (63%)	535 (51%)	575 (47%)
65 years and older	290 (27%)	255 (27%)	425 (40%)	540 (44%)
Total	1,065	940	1,055	1,225
Population growth rate				
5-year growth rate		-11.74%	12.23%	16.11%
Annual average growth rate 2006 to 2021		0.94%		

CVRD Population	2006	2011	2016	2021
Under 15 years old	9,415 (16%)	9,030 (14%)	9,170 (14%)	9,930 (14%)
15 to 64 years old	38,420 (66%)	40,635 (65%)	40,000 (61%)	41,925 (58%)
65 years and older	10,230 (18%)	12,795 (20%)	16,185 (25%)	20,585 (28%)
Total	58,065	62,460	65,355	72,445
Population growth rate				
5-year growth rate		7.57%	4.63%	10.85%
Annual average growth rate 2006 to 2021		1.49%		

Figure 33: Population Composition

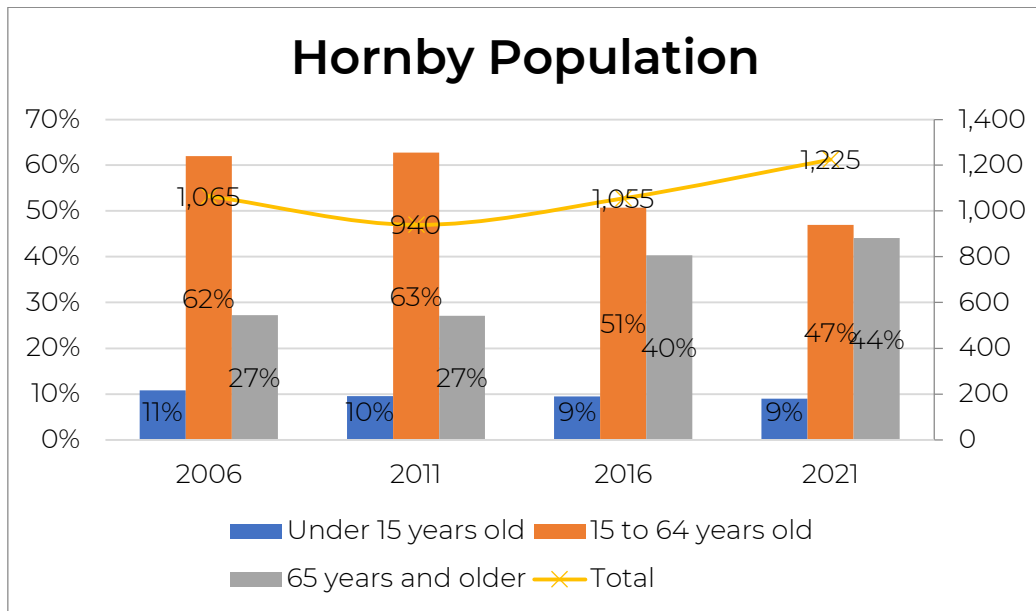


Table 260: Household Size

Household Size, Hornby	2006	2011	2016	2021
1 person	205 (37%)	225 (43%)	250 (42%)	255 (43%)
2 persons	235 (43%)	215 (41%)	250 (42%)	250 (42%)
3 persons	65 (12%)	65 (12%)	40 (7%)	30 (5%)
4 persons	25 (5%)	25 (5%)	40 (7%)	40 (7%)
5 or more persons	15 (3%)	0 (0%)	10 (2%)	25 (4%)
Total - Private households by household size	550	525	590	595
Number of persons in private households	1065	940	1055	1110
Average household size	1.9	1.8	1.8	1.9

Table 261: Households by type

Private Households by Household Type	Hornby	CVRD	BC
One-census-family households	300 (50%)	20,630 (65%)	1,270,210 (62%)
Without children in a census family	205 (34%)	11,335 (35%)	571,815 (28%)

With children in a census family	90 (15%)	9,300 (29%)	698,400 (34%)
Multiple-census-family households	10 (2%)	485 (2%)	61,885 (3%)
Non-census-family households	285 (48%)	10,825 (34%)	709,745 (35%)
One-person households	255 (43%)	9,340 (29%)	600,425 (29%)
Two-or-more person non-census-family households	25 (4%)	1,485 (5%)	109,315 (5%)
Total - Private households by household type	595	31,950	2,041,830

Household Income

Table 262: Household Income (2020)

Household Income (2020)	Hornby		CVRD		BC	
	#	%	#	%	#	%
Under \$5,000	0	0%	255	1%	30,435	1%
\$5,000 to \$9,999	0	0%	125	0%	13,340	1%
\$10,000 to \$14,999	20	3%	285	1%	19,155	1%
\$15,000 to \$19,999	30	5%	680	2%	41,945	2%
\$20,000 to \$24,999	50	8%	1,335	4%	82,295	4%
\$25,000 to \$29,999	60	10%	1,095	3%	63,840	3%
\$30,000 to \$34,999	45	8%	1,145	4%	64,805	3%
\$35,000 to \$39,999	60	10%	1,335	4%	75,450	4%
\$40,000 to \$44,999	35	6%	1,280	4%	73,365	4%
\$45,000 to \$49,999	30	5%	1,295	4%	73,380	4%
\$50,000 to \$59,999	55	9%	2,935	9%	145,085	7%
\$60,000 to \$69,999	40	7%	2,345	7%	139,485	7%
\$70,000 to \$79,999	0	0%	2,440	8%	130,800	6%
\$80,000 to \$89,999	30	5%	2,115	7%	122,210	6%
\$90,000 to \$99,999	20	3%	2,045	6%	113,390	6%
\$100,000 to \$124,999	35	6%	3,930	12%	235,925	12%
\$125,000 to \$149,999	20	3%	2,545	8%	178,470	9%
\$150,000 to \$199,999	40	7%	2,665	8%	222,145	11%
\$200,000 and over	20	3%	2,095	7%	216,315	11%
Total - Household total income groups in 2021 for private households	595	100%	31,950	100%	2,041,830	100%
Under \$30,000	160	27%	3,775	12%	251,010	12%

\$30,000 to \$59,999	225	38%	7,990	25%	432,085	21%
\$60,000 to \$99,999	90	15%	8,945	28%	505,885	25%
\$100,000 and over	115	19%	11,235	35%	852,855	42%

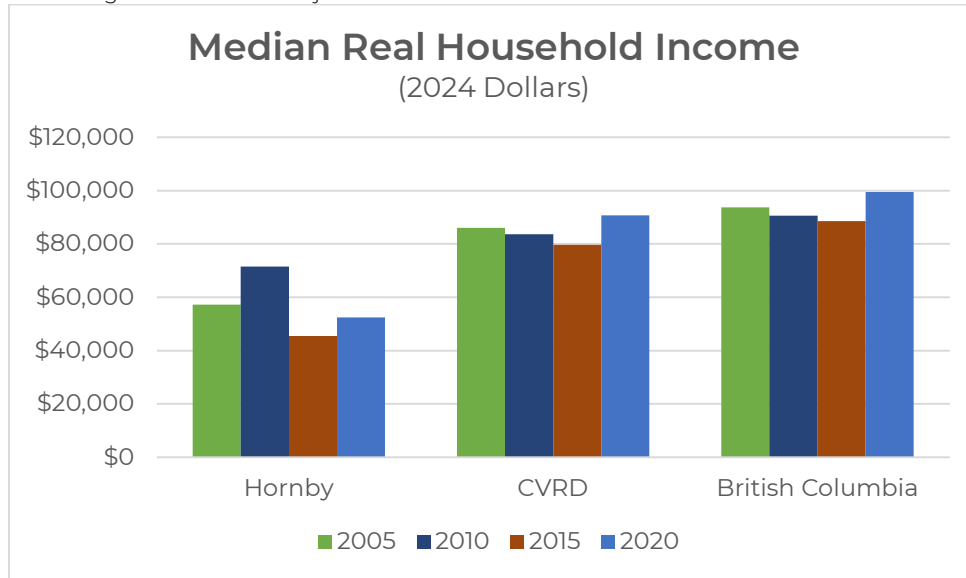
Table 263: Household Income by Household Type

Median Total Household Income (2020)				% of BC Med Income	
	Hornby	CVRD	BC	Hornby	CVRD
Economic families					
Couple-only family	\$74,000	\$87,000	\$93,000	80%	94%
Couple-with-children family	\$98,000	\$126,000	\$138,000	71%	91%
Lone-parent family	\$44,000	\$65,000	\$70,500	62%	92%
Family income	\$71,000	\$96,000	\$107,000	66%	90%
1-person households	\$26,000	\$40,000	\$43,200	60%	93%
2-or-more person households	\$70,500	\$96,000	\$108,000	65%	89%
Median household income	\$47,200	\$77,500	\$85,000	56%	91%

Figure 34: Income Over Time

Median Total Household Income Over Time				
	2005	2010	2015	2020
Nominal Income				
Hornby	\$38,049	\$51,694	\$35,891	\$44,800
CVRD	\$57,198	\$60,523	\$62,992	\$77,500
British Columbia	\$62,372	\$65,555	\$69,979	\$85,000
2024 Dollars (via Bank of Canada)				
Hornby	\$57,199	\$71,462	\$45,409	\$52,407
CVRD	\$85,986	\$83,667	\$79,697	\$90,660
British Columbia	\$93,764	\$90,623	\$88,537	\$99,433

Figure 35: Inflation Adjusted Household Income over time



Housing Stock

Table 264: Housing Stock Growth

Private Dwelling Types	Hornby		Ave. Annual Rate of Growth	CVRD		Ave. Annual Rate of Growth
	2016	2021		2016	2021	
Total private dwellings	1,104	1,117	0.23%	32,076	32,076	0.00%
Occupied by usual residents	560	654	3.15%	29,573	29,573	0.00%
Vacant dwellings or dwellings occupied by temporary residents	544	463	-3.17%	2,503	2,503	0.00%

Table 265: Dwellings by Typology over time

Occupied Private Dwelling Units by Type	2006	2011	2016	2021	Change 2006-2021	% Change	2021 % composition
Total occupied private dwellings	545	525	585	595	50	9	
Single-detached house	505	490	520	540	35	7	91

Semi-detached, row house and duplex	10	0	25	15	5	50	3
Semi-detached or double house	10	0	15	15	5	50	3
Row house	0	0	0	0	0		0
Apartment/flat in a duplex	0	0	10	15	15		3
Apartment in a building that has five or more storeys	0	0	0	0	0		0
Apartment in a building that has fewer than five storeys	10	0	0	0	-10	-100	0
Movable dwelling	0	0	40	40	40		7

Table 266: Occupied Dwellings by number of bedrooms

Occupied Private Dwellings by No. of Bedrooms	2011	2011 (% of total)	2016	2016 (% of total)	2021	2021(% of total)
Total occupied private dwellings	525		585		595	
No bedrooms	0	0	30	5	15	3
1 bedroom	90	17	105	18	200	34
2 bedrooms	190	36	230	39	185	31
3 bedrooms	155	30	170	29	130	22
4 or more bedrooms	40	8	45	8	65	11

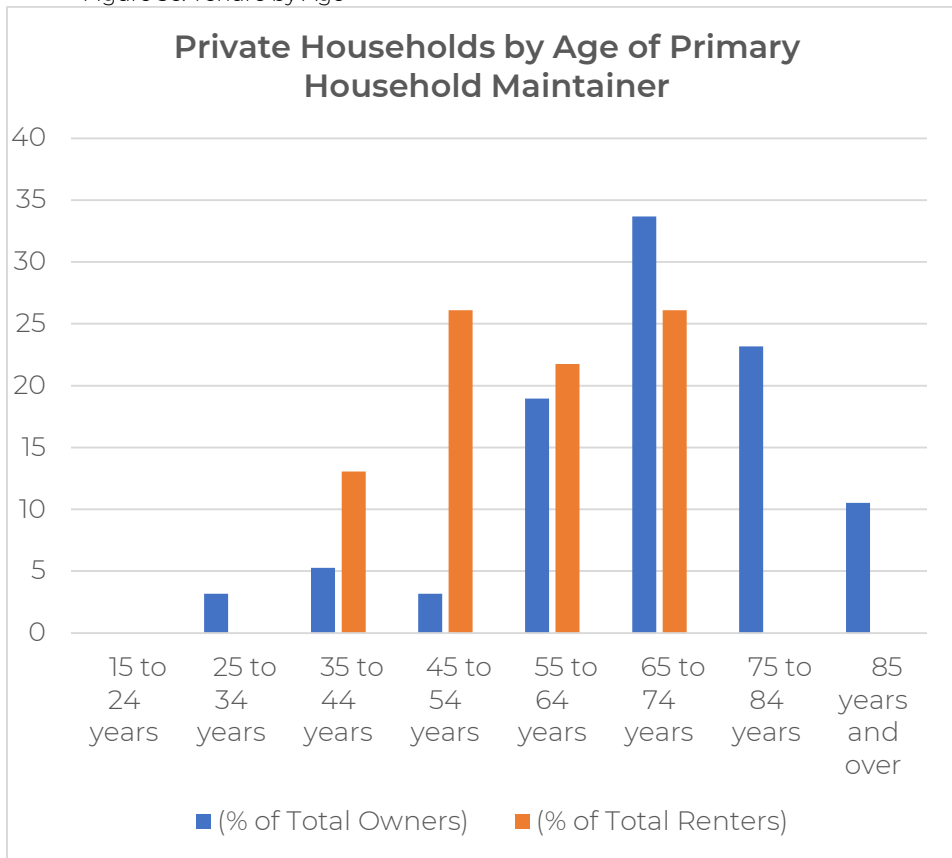
Tenure

Table 267: Dwellings by Tenure

Dwellings	2006	2011	2016	2021
Hornby				
Owners	445	400	475	475
Renters	100	125	115	115
Others (Band Housing)	0	0	0	0
Total occupied dwellings	550	525	590	595
Ownership Rate	81%	76%	81%	80%
CVRD				
Owners	19,690	21,670	22,595	24,690
Renters	5,625	6,215	6,980	30
Others (Band Housing)	0	10	0	7225
Total occupied dwellings	25,320	27,885	29,575	31,950
Ownership Rate	78%	78%	76%	77%

British Columbia				
Owners	1,145,050	1,234,710	1,279,025	1,363,185
Renters	494,000	525,000	599,360	669,455
Others (Band Housing)	4,105	4,925	3,590	9,190
Total occupied dwellings	1,643,145	1,764,630	1,881,965	2,041,830
Ownership Rate	70%	70%	68%	67%

Figure 36: Tenure by Age



Suitability & Adequacy

Table 268: Suitability

Suitability Standards	Hornby	CVRD	BC
Total - Private households by housing below standards	575	30,950	1,915,755
Below the suitability standard (not suitable)	25	695	86,655
% below the suitability standard (not suitable)	4	2	5

Table 269: Private Households by housing below adequacy standards (state of repair)

Private households by housing below standards	Hornby Total	Owner	Renter	CVRD Total	Owner	Renter
Total	575	455	115	30,950	23,975	6,975
Below the adequacy standard (major repairs needed)	60	60	0	1,215	920	300
% below the adequacy standard (major repairs needed)	10	13	0	4	4	4

Table 270: Dwellings by period of construction

Dwellings by Period of Construction	Total	% of total	Owner	% of total	Renter	% of total
Occupied private dwellings	595		475		115	
1960 or before	55	9	45	82	10	18
1961 to 1980	140	24	125	89	20	14
1981 to 1990	150	25	115	77	40	27
1991 to 2000	95	16	70	74	25	26
2001 to 2005	45	8	30	67	10	22
2006 to 2010	40	7	40	100	0	0
2011 to 2016	30	5	20	67	0	0
2016 to 2021	35	6	30	86	0	0

Shelter costs to Income Ratios

Table 271: Household composition by Extreme Core Housing Need

Household Composition by Housing Standard	Total	Owner	Renter
Total private households by housing below standards	575	455	115
Household in extreme core housing need (STIR greater than 50% but less than 100%)	30	0	20
1 person household	15	0	0
2 persons household	0	0	0
3 persons household	0	0	0
4 persons household	0	0	0
5 or more persons household	0	0	0

Table 272: Core Housing Need by household size and tenure

Hornby, 2021	Total	Percentage	Owner	Percentage	Renter	Percentage
Household not in core housing need	495	86	410	90	90	78
Household in core housing need	75	13	50	11	35	30
1 person household	40	7	25	5	15	13
2 persons household	30	5	0	0	0	0
3 persons household	0	0	0	0	0	0
4 persons household	0	0	0	0	0	0
5 or more persons household	0	0	0	0	0	0

Table 273: Households below affordability standard

Hornby, 2021	Total	Percent age	Owner	Percent age	Renter	Percent age
Total - Private households by housing below standards	575	100	455	100	115	100
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	50	9	30	7	20	17
1 person household	30	5	20	4	0	0
2 persons household	15	3	0	0	0	0
3 persons household	0	0	0	0	0	0
4 persons household	0	0	0	0	0	0
5 or more persons household	0	0	0	0	0	0

Table 274: Housing Affordability by jurisdiction

Hornby	Total	Owner	Renter
Total - Private households by housing below standards	575	455	115
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	50	30	20
% Below the affordability standard	9	7	17
CVRD	Total	Owner	Renter
Total - Private households by housing below standards	30,950	23,975	6,975
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	5,265	3,030	2,235
% Below the affordability standard	17	13	32
British Columbia	Total	Owner	Renter
Total - Private households by housing below standards	1,915,755	1,291,130	624,625
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	385,570	199,355	186,215
% Below the affordability standard	20	15	30

Table 275: Core housing by tenure and household size

Core Housing by Tenure	Total	Owner	Renter
Household not in core housing need	495	410	90
Household in core housing need	75	50	35
1 person household	40	25	15
2 persons household	30	0	0
3 persons household	0	0	0
4 persons household	0	0	0
5 or more persons household	0	0	0

Table 276: Shelter costs by tenure

Hornby	Total	Owner	Renter
Average monthly shelter cost (\$)	\$ 672	\$ 610	\$ 920
CVRD			
Average monthly shelter cost (\$)	\$ 1,250	\$ 1,253	\$ 1,240
British Columbia			
Average monthly shelter cost (\$)	\$ 1,596	\$ 1,654	\$ 1,492

Table 277: Shelter cost to income ratios

Shelter-cost-to-income ratios	Hornby	CVRD	BC
Owner and Tenant Households with Incomes > \$0 , in non-farm, non-reserve private dwellings by shelter-cost-to-income ratio			
	575	30,950	1,915,755
Spending <30% of Income on Shelter Costs	525	25,685	1,530,185
Spending 30% or more of Income on Shelter Costs	50	5,265	385,570
Owner Households in Non-Farm Non-Reserve Private Dwellings			
	470	24,330	1,353,695
Owner Households with a Mortgage	100	12,890	773,665
Owner Households Spending 30% or more of Income on Shelter Costs	7%	13%	15%
Average Monthly Shelter Costs for Owned Dwellings (\$)	\$610	\$1,253	\$1,654
Median Value of Dwellings (\$)	\$600,000	\$650,000	\$785,000
Tenant Households in Non-Farm Non-Reserve Private Dwellings			
	115	6,975	624,625
Tenant Households in Subsidized Housing	0.0%	11.0%	11.8%
Tenant Households Spending 30% or more of Income on Shelter Costs	17%	32%	30%
Average Monthly Shelter Costs for Rented Dwellings (\$)	\$920	\$1,240	\$1,492

Core Housing Need

Table 278: Core Housing Need over time

Core Housing Need				
	2006	2011	2016	2021
Unaffordable Housing (%)	31.1	22.0	19.4	8.7
Inadequate Housing (%)	16.0	14.0	18.5	10.4
Unsuitable Housing (%)	1.9	0.0	7.4	4.3
Core Housing Need (%)	36.8	18.0	23.1	13.0

Extreme Core Housing Need (%)	10.4	0.0	10.2	5.2
Number of Households In Core Need	195	90	125	75
Extreme Core Housing Need (Count)	55	0	55	30

Table 279: Comparative Core Housing Need

Core Housing Need									
<i>Households</i>	Hornby			CVRD			British Columbia		
	Total	Owners	Tenants	Total	Owners	Tenants	Total	Owners	Tenants
Total Households	575	455	115	30,950	23,975	6,975	1,915,755	1,291,130	624,625
Share	100%	79%	20%	100%	77%	23%	100%	67%	33%
Below Suitability Standard	25	-	-	695	375	315	86,655	36,330	50,325
Rate	4%	0%	0%	2%	2%	5%	5%	3%	8%
Below Adequacy Standard	60	60	-	1,215	920	300	74,035	49,250	24,785
Rate	10%	13%	0%	4%	4%	4%	4%	4%	4%
Below Affordability Standard	50	30	20	5,265	3,030	2,235	385,570	199,355	186,215
Rate	9%	7%	17%	17%	13%	32%	20%	15%	30%
Below All Three Standards	-	-	-	-	-	-	1,665	560	1,105
Rate	0%	0%	0%	0%	0%	0%	0%	0%	0%
In Core Housing Need	75	50	35	2,715	1,180	1,540	257,090	102,850	154,240
Rate	13%	11%	30%	9%	5%	22%	13%	8%	25%
Extreme Core Housing Need	30	-	20	1,580	805	775	134,625	64,795	69,825
Rate	5%	0%	17%	5%	3%	11%	7%	5%	11%

Table 280: Rental Housing by Household Size

Core Housing Need by Household Size			
	Total	Owners	Renters
Household in core housing need	75	50	35
1 person household	40	25	15
2 persons household	30	-	-
3 persons household	-	-	-

4 persons household	-	-	-
5 or more persons household	-	-	-

Housing Market Characteristics

Table 281: Monthly Shelter Cost of Rented Dwellings

Rented Dwellings: Monthly Shelter Cost			
2021	Hornby	CVRD	BC
Median	\$ 700	\$ 1,180	\$ 1,370
Average	\$ 920	\$ 1,240	\$ 1,492
2016- Average	\$ 637	\$ 951	\$ 1,149
2011- Average	\$ 332	\$ 938	\$ 1,075
2006-Average	\$ 544	\$ 809	\$ 980
Percentage Increase 2006-2021	69%	53%	52%

Lasqueti Island

Local Economy

Table 282: Local Labour Force by Industry (NAICS Codes)

Labour Force by Industry, 2021	Lasqueti	qRD	BC	Lasqueti	qRD	BC
Total labour force	290	9,275	2,657,275			
Industry - not applicable	0	195	54,165			
All industries	285	9,080	2,603,110	100.0%	100.0%	100.0%
11 Agriculture; forestry; fishing and hunting	40	500	69,390	14.8%	5.5%	2.4%
21 Mining; quarrying; and oil and gas extraction	0	120	27,375	0.0%	1.3%	1.0%
22 Utilities	0	70	15,605	0.0%	0.8%	0.5%
23 Construction	40	965	255,045	14.8%	10.6%	8.9%
31-33 Manufacturing	0	525	164,770	0.0%	5.8%	5.8%
Goods producing industries	80	2,180	532,185	29.6%	24.0%	18.6%
41 Wholesale trade	10	130	85,960	3.7%	1.4%	3.0%
44-45 Retail trade	25	1,185	333,160	9.3%	13.1%	11.7%
48-49 Transportation and warehousing	15	490	154,540	5.6%	5.4%	5.4%
51 Information and cultural industries	0	100	77,280	0.0%	1.1%	2.7%
52 Finance and insurance	0	185	101,425	0.0%	2.0%	3.6%
53 Real estate and rental and leasing	0	140	64,995	0.0%	1.5%	2.3%
54 Professional; scientific and technical services	40	485	257,400	14.8%	5.3%	9.0%
55 Management of companies and enterprises	0	10	6,200	0.0%	0.1%	0.2%
56 Admin & support; waste mgmt & remediation	15	365	124,530	5.6%	4.0%	4.4%
61 Educational services	30	550	211,500	11.1%	6.1%	7.4%
62 Health care and social assistance	20	1,595	344,345	7.4%	17.6%	12.1%
71 Arts; entertainment and recreation	15	260	71,705	5.6%	2.9%	2.5%
72 Accommodation and food services	0	615	210,570	0.0%	6.8%	7.4%
81 Other services (except public administration)	20	410	126,430	7.4%	4.5%	4.4%
91 Public administration	0	380	153,665	0.0%	4.2%	5.4%
Services producing industries	190	6,900	2,323,705	70.4%	76.0%	81.4%

Blue areas correspond to a larger share of workforce in the Island Trust Area than in the corresponding regional district. Red highlights areas with a larger share of the workforce than both BC and the corresponding regional district.

Table 283: Employment by Major Sector

Major Economic Sectors	Lasqueti				qRD				BC			
	2006	2011	2016	2021	2006	2011	2016	2021	2006	2011	2016	2021
Tourism	10 (5%)	0 (0%)	10 (7%)	15 (6%)	920 (10%)	915 (11%)	985 (11%)	975 (11%)	287,875 (13%)	298,780 (13%)	332,215 (14%)	359,555 (13%)
Business finance and management	0 (0%)	0 (0%)	0 (0%)	0 (0%)	325 (4%)	400 (5%)	300 (3%)	335 (4%)	137,740 (6%)	149,075 (6%)	153,115 (6%)	172,620 (6%)
Public services	10 (5%)	85 (39%)	35 (25%)	65 (24%)	2,485 (28%)	2,490 (29%)	2,710 (31%)	2,960 (33%)	582,185 (27%)	672,880 (29%)	691,225 (28%)	849,645 (30%)
Manufacturing and innovation	120 (63%)	125 (57%)	85 (61%)	120 (44%)	3,100 (35%)	2,595 (30%)	2,530 (29%)	2,595 (29%)	612,080 (28%)	596,340 (26%)	645,350 (27%)	773,980 (27%)
Trade services	40 (21%)	0 (0%)	10 (7%)	50 (19%)	1,720 (19%)	1,740 (20%)	1,795 (20%)	1,805 (20%)	454,725 (21%)	475,490 (21%)	493,640 (20%)	573,660 (20%)
Other services	10 (5%)	10 (5%)	0 (0%)	20 (7%)	395 (4%)	470 (5%)	470 (5%)	410 (5%)	109,485 (5%)	112,745 (5%)	112,330 (5%)	126,430 (4%)
Total	190	220	140	270	8,945	8,610	8,790	9,080	2,184,090	2,305,310	2,427,875	2,855,890

Table 284: Employment sector by tenure

Major Economic Sectors by Tenure, 2021	Lasqueti		
	Total	Owner	Renter
Tourism	15 (100%)	15 (100%)	0 (0%)
Business finance and management	0 (0%)	0 (0%)	0 (0%)
Public services	65 (100%)	60 (92%)	0 (0%)
Manufacturing and innovation	120 (100%)	95 (79%)	20 (17%)
Trade services	50 (100%)	50 (100%)	0 (0%)
Other services	20 (100%)	20 (100%)	0 (0%)
Total	270	240	20

Education

Table 285: Education Levels

Education Level, 2021	Lasqueti	qRD	BC
No certificate, diploma or degree	65 (13%)	3,020 (16%)	565,665 (13%)
Secondary (high) school diploma or equivalency certificate	165 (34%)	5,740 (31%)	1,238,000 (29%)
Postsecondary certificate, diploma or degree	255 (53%)	9,690 (53%)	2,396,755 (57%)
Apprenticeship or trades certificate or diploma	45 (9%)	2,455 (13%)	323,635 (8%)
College, CEGEP or other non-university certificate or diploma	60 (12%)	3,605 (20%)	711,810 (17%)
University certificate or diploma below bachelor level	0 (0%)	660 (4%)	161,600 (4%)
University certificate, diploma or degree at bachelor level or above	145 (30%)	2,965 (16%)	1,199,710 (29%)

Commute

Table 286: Commute Destination by Area

Commuting Status	Lasqueti	qRD	BC
Commute within census subdivision (CSD) of residence	45 (82%)	3,900 (71%)	1,324,470 (65%)
Commute to a different census subdivision (CSD) within census division (CD) of residence	0 (0%)	1,215 (22%)	638,830 (31%)
Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	10 (18%)	335 (6%)	77,850 (4%)
Commute to a different province or territory	0 (0%)	15 (0%)	8,915 (0%)

Table 287: Commuting Destination by Tenure

Commuting Status by Tenure, Lasqueti	Owner	Renter
Commute within census subdivision (CSD) of residence	40 (80%)	10 (100%)
Commute to a different census subdivision (CSD) within census division (CD) of residence	0 (0%)	0 (0%)

Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	10 (20%)	0 (0%)
Commute to a different province or territory	0 (0%)	0 (0%)

Demographics

Table 288: Long Term Population

Lasqueti Population	1996	2001	2006	2011	2016	2021
Total	379	365	360	425	295	520
5-year growth rate		-3.69%	-1.37%	18.06%	-30.59%	76.27%
5-year change		-14	-5	65	-130	225

Table 289: Age Breakdown

Lasqueti Population	2006	2011	2016	2021
Under 15 years old	55 (15%)	80 (19%)	30 (10%)	55 (11%)
15 to 64 years old	270 (74%)	330 (78%)	140 (47%)	280 (56%)
65 years and older	35 (10%)	15 (4%)	125 (42%)	160 (32%)
Total	365	425	295	500
Population growth rate				
5-year growth rate		16.44%	-30.59%	69.49%
Annual average growth rate 2006 to 2021	2.12%			

qRD Population	2006	2011	2016	2021
Under 15 years old	2,970 (15%)	2,645 (14%)	2,525 (13%)	2,610 (12%)
15 to 64 years old	12,625 (66%)	12,670 (65%)	11,800 (60%)	12,090 (56%)
65 years and older	3,600 (19%)	4,230 (22%)	5,285 (27%)	6,800 (32%)
Total	19,200	19,545	19,615	21,495
Population growth rate				
5-year growth rate		1.80%	0.36%	9.58%

Annual average growth rate 2006 to 2021

0.76%

Figure 37: Population Composition

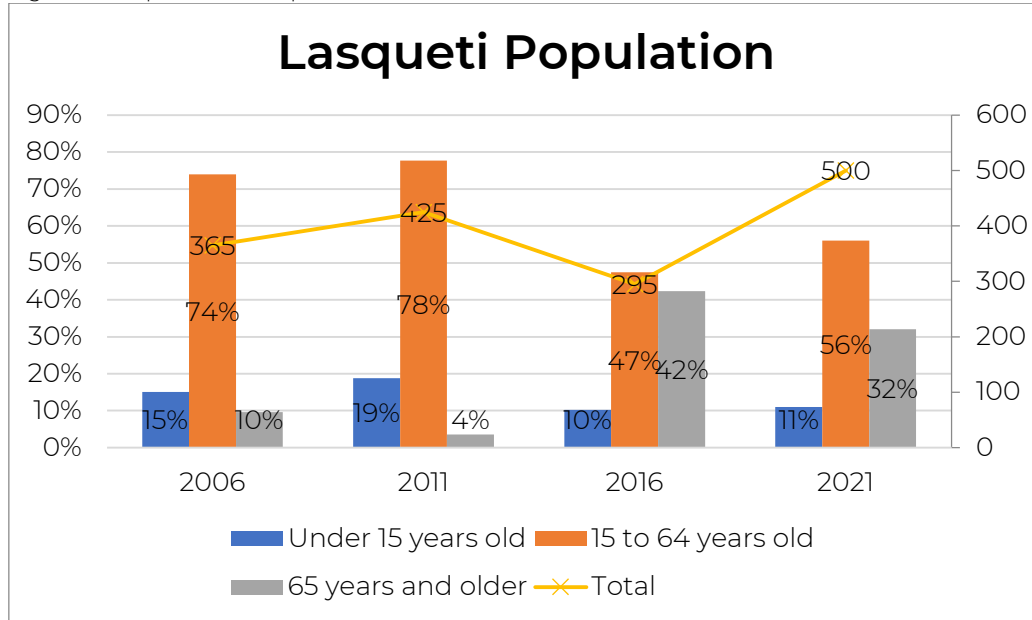


Table 290: Household Size

Household Size, Lasqueti	2006	2011	2016	2021
1 person	105 (51%)	150 (61%)	45 (30%)	145 (48%)
2 persons	65 (32%)	35 (14%)	85 (57%)	110 (37%)
3 persons	25 (12%)	50 (20%)	0 (0%)	30 (10%)
4 persons	15 (7%)	0 (0%)	25 (17%)	10 (3%)
5 or more persons	0 (0%)	0 (0%)	0 (0%)	0 (0%)
Total - Private households by household size	205	245	150	300
Number of persons in private households	360	425	295	520
Average household size	1.8	1.8	2.0	1.7

Table 291: Households by type

Private Households by Household Type	Lasqueti	qRD	BC
One-census-family households	140	6,075	1,270,210

Without children in a census family	(47%) 90	(60%) 3,515	(62%) 571,815
With children in a census family	(30%) 55	(35%) 2,555	(28%) 698,400
	(18%)	(25%)	(34%)
Multiple-census-family households	0 (0%)	95 (1%)	61,885 (3%)
Non-census-family households	155 (52%)	3,885 (39%)	709,745 (35%)
One-person households	145 (48%)	3,520 (35%)	600,425 (29%)
Two-or-more person non-census-family households	15 (5%)	365 (4%)	109,315 (5%)
Total - Private households by household type	300	10,055	2,041,830

Household Income

Table 292: Household Income (2020)

Household Income (2020)	Lasqueti		qRD		BC	
	#	%	#	%	#	%
Under \$5,000	0	0%	105	1%	30,435	1%
\$5,000 to \$9,999	0	0%	35	0%	13,340	1%
\$10,000 to \$14,999	0	0%	95	1%	19,155	1%
\$15,000 to \$19,999	0	0%	330	3%	41,945	2%
\$20,000 to \$24,999	75	25%	705	7%	82,295	4%
\$25,000 to \$29,999	25	8%	465	5%	63,840	3%
\$30,000 to \$34,999	25	8%	490	5%	64,805	3%
\$35,000 to \$39,999	20	7%	515	5%	75,450	4%
\$40,000 to \$44,999	0	0%	480	5%	73,365	4%
\$45,000 to \$49,999	0	0%	480	5%	73,380	4%
\$50,000 to \$59,999	20	7%	1,015	10%	145,085	7%
\$60,000 to \$69,999	0	0%	820	8%	139,485	7%
\$70,000 to \$79,999	20	7%	740	7%	130,800	6%
\$80,000 to \$89,999	15	5%	600	6%	122,210	6%
\$90,000 to \$99,999	0	0%	560	6%	113,390	6%
\$100,000 to \$124,999	20	7%	1,005	10%	235,925	12%
\$125,000 to \$149,999	0	0%	650	6%	178,470	9%
\$150,000 to \$199,999	0	0%	525	5%	222,145	11%
\$200,000 and over	0	0%	430	4%	216,315	11%

Total - Household total income groups in 2021 for private households	300	100%	10,055	100%	2,041,830	100%
Under \$30,000	100	33%	1,735	17%	251,010	12%
\$30,000 to \$59,999	65	22%	2,980	30%	432,085	21%
\$60,000 to \$99,999	35	12%	2,720	27%	505,885	25%
\$100,000 and over	20	7%	2,610	26%	852,855	42%

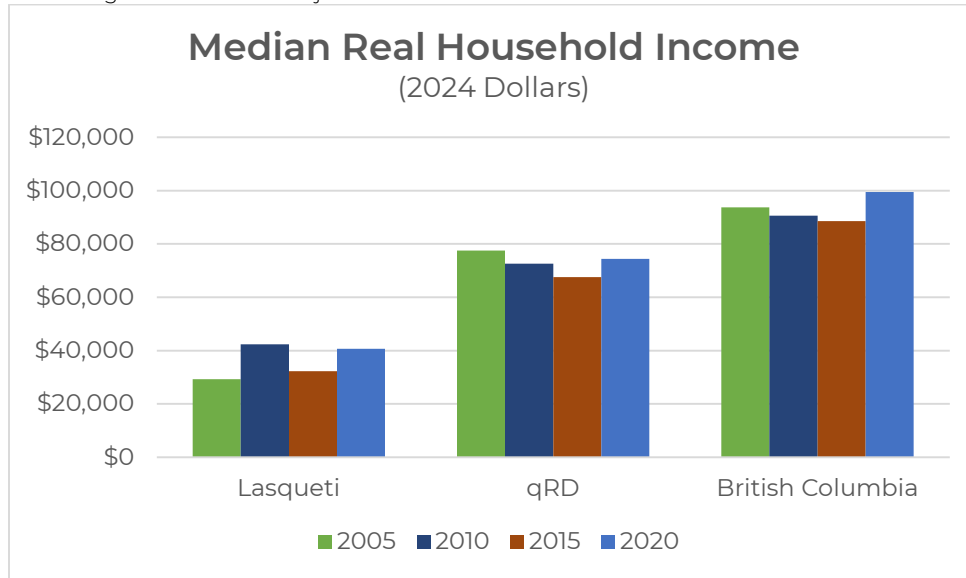
Table 293: Household Income by Household Type

Median Total Household Income (2020)				% of BC Med Income	
	Lasqueti	qRD	BC	Lasqueti	qRD
Economic families					
Couple-only family	\$56,800	\$76,000	\$93,000	61%	82%
Couple-with-children family	\$64,500	\$118,000	\$138,000	47%	86%
Lone-parent family	\$0	\$58,800	\$70,500	0%	83%
Family income	\$50,000	\$84,000	\$107,000	47%	79%
1-person households	\$23,200	\$33,600	\$43,200	54%	78%
2-or-more person households	\$51,600	\$84,000	\$108,000	48%	78%
Median household income	\$33,600	\$64,000	\$85,000	40%	75%

Figure 38: Income Over Time

Median Total Household Income Over Time				
	2005	2010	2015	2020
Nominal Income				
Lasqueti	\$19,467	\$30,592	\$25,549	\$34,800
qRD	\$51,575	\$52,520	\$53,412	\$63,600
British Columbia	\$62,372	\$65,555	\$69,979	\$85,000
2024 Dollars (via Bank of Canada)				
Lasqueti	\$29,265	\$42,290	\$32,325	\$40,709
qRD	\$77,533	\$72,604	\$67,577	\$74,399
British Columbia	\$93,764	\$90,623	\$88,537	\$99,433

Figure 39: Inflation Adjusted Household Income over time



Housing Stock

Table 294: Housing Stock Growth

Private Dwelling Types	Lasqueti		Ave. Annual Rate of Growth	qRD		Ave. Annual Rate of Growth
	2016	2021		2016	2021	
Total private dwellings	407	506	4.45%	11,400	11,921	0.90%
Occupied by usual residents	240	294	4.14%	9,412	10,057	1.33%
Vacant dwellings or dwellings occupied by temporary residents	167	212	4.89%	1,988	1,864	-1.28%

Table 295: Dwellings by Typology over time

Occupied Private Dwelling Units by Type	2006	2011	2016	2021	Change 2006-2021	% Change	2021 % composition
Total occupied private dwellings	205	245	150	300	95	46	
Single-detached house	195	245	120	275	80	41	92
Semi-detached, row house and duplex	10	0	0	0	-10	-100	0

Semi-detached or double house	10	0	0	0	-10	-100	0
Row house	0	0	0	0	0		0
Apartment/flat in a duplex	0	0	0	0	0		0
Apartment in a building that has five or more storeys	0	0	0	0	0		0
Apartment in a building that has fewer than five storeys	0	0	0	0	0		0
Movable dwelling	0	0	30	20	20		7

Table 296: Occupied Dwellings by number of bedrooms

Occupied Private Dwellings by No. of Bedrooms	2011	2011 (% of total)	2016	2016 (% of total)	2021	2021(% of total)
Total occupied private dwellings	245		145		300	
No bedrooms	0	0	0	0	10	3
1 bedroom	70	29	50	34	175	58
2 bedrooms	75	31	65	45	50	17
3 bedrooms	25	10	35	24	55	18
4 or more bedrooms	0	0	0	0	15	5

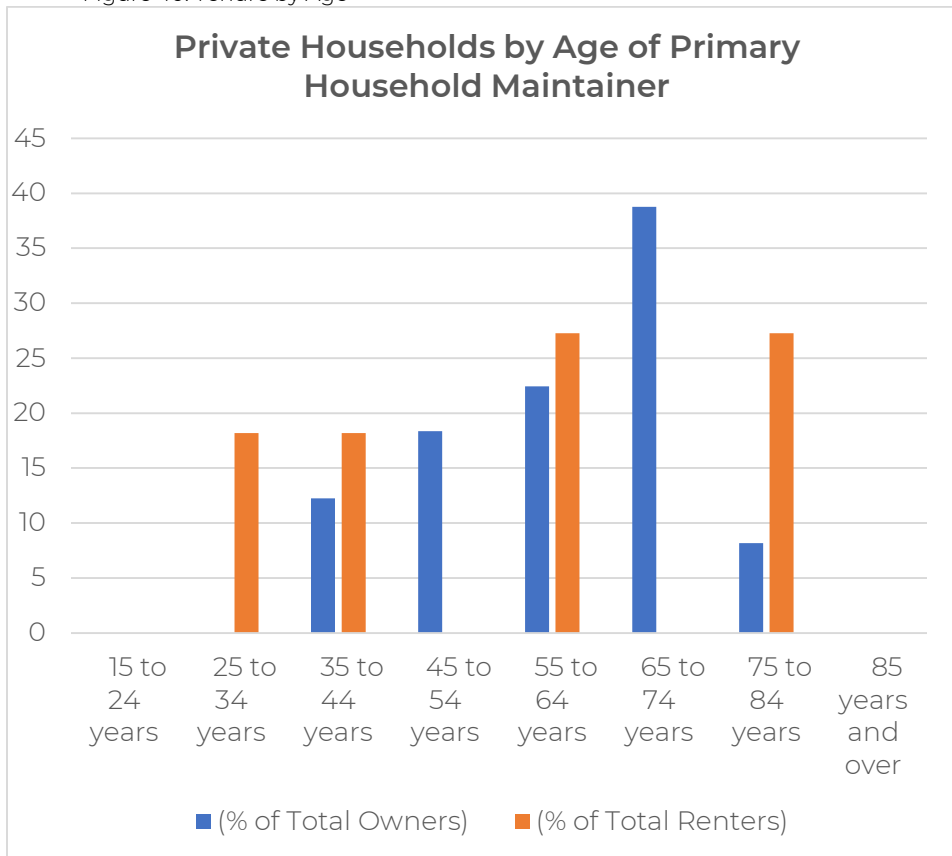
Tenure

Table 297: Dwellings by Tenure

Dwellings	2006	2011	2016	2021
Lasqueti				
Owners	175	185	140	245
Renters	30	60	10	55
Others (Band Housing)	0	0	0	0
Total occupied dwellings	205	245	150	300
Ownership Rate	85%	76%	93%	82%
qRD				
Owners	6,890	7,125	7,245	7,755
Renters	1,795	1,970	2,120	90
Others (Band Housing)	90	65	45	2215
Total occupied dwellings	8,775	9,160	9,415	10,055
Ownership Rate	79%	78%	77%	77%
British Columbia				
Owners	1,145,050	1,234,710	1,279,025	1,363,185

Renters	494,000	525,000	599,360	669,455
Others (Band Housing)	4,105	4,925	3,590	9,190
Total occupied dwellings	1,643,145	1,764,630	1,881,965	2,041,830
Ownership Rate	70%	70%	68%	67%

Figure 40: Tenure by Age



Suitability & Adequacy

Table 298: Suitability

Suitability Standards	Lasqueti	qRD	BC
Total - Private households by housing below standards	275	9,515	1,915,755
Below the suitability standard (not suitable)	30	250	86,655
% below the suitability standard (not suitable)	11	3	5

Table 299: Private Households by housing below adequacy standards (state of repair)

Private households by housing below standards	Lasqueti Total	Owner	Renter	qRD Total	Owner	Renter

Total	275	225	50	9,515	7,410	2,100
Below the adequacy standard (major repairs needed)	40	40	0	625	505	120
% below the adequacy standard (major repairs needed)	15	18	0	7	7	6

Table 300: Dwellings by period of construction

Dwellings by Period of Construction	Total	% of total	Owner	% of total	Renter	% of total
Occupied private dwellings	300		245		55	
1960 or before	10	3	10	100	0	0
1961 to 1980	50	17	35	70	15	30
1981 to 1990	60	20	50	83	10	17
1991 to 2000	70	23	65	93	10	14
2001 to 2005	25	8	20	80	0	0
2006 to 2010	35	12	30	86	0	0
2011 to 2016	45	15	35	78	10	22
2016 to 2021	10	3	10	100	0	0

Shelter costs to Income Ratios

Table 301: Household composition by Extreme Core Housing Need

Household Composition by Housing Standard	Total	Owner	Renter
Total private households by housing below standards	275	225	50
Household in extreme core housing need (STIR greater than 50% but less than 100%)	0	0	0
1 person household	0	0	0
2 persons household	0	0	0
3 persons household	0	0	0
4 persons household	0	0	0
5 or more persons household	0	0	0

Table 302: Core Housing Need by household size and tenure

Lasqueti, 2021	Total	Percentage	Owner	Percentage	Renter	Percentage
Household not in core housing need	225	82	180	80	50	100
Household in core housing need	50	18	45	20	0	0
1 person household	20	7	0	0	0	0
2 persons household	15	5	15	7	0	0
3 persons household	0	0	0	0	0	0
4 persons household	0	0	0	0	0	0
5 or more persons household	0	0	0	0	0	0

Table 303: Households below affordability standard

Lasqueti, 2021	Total	Percentage	Owner	Percentage	Renter	Percentage
Total - Private households by housing below standards	275	100	225	100	50	100

Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	50	18	40	18	0	0
1 person household	30	11	20	9	0	0
2 persons household	0	0	0	0	0	0
3 persons household	0	0	0	0	0	0
4 persons household	0	0	0	0	0	0
5 or more persons household	0	0	0	0	0	0

Table 304: Housing Affordability by jurisdiction

Lasqueti	Total	Owner	Renter
Total - Private households by housing below standards	275	225	50
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	50	40	0
% Below the affordability standard	18	18	0
qRD	Total	Owner	Renter
Total - Private households by housing below standards	9,515	7,410	2,100
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	1,470	855	615
% Below the affordability standard	15	12	29
British Columbia	Total	Owner	Renter
Total - Private households by housing below standards	1,915,755	1,291,130	624,625
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	385,570	199,355	186,215
% Below the affordability standard	20	15	30

Table 305: Core housing by tenure and household size

Core Housing by Tenure	Total	Owner	Renter
Household not in core housing need	225	180	50
Household in core housing need	50	45	0
1 person household	20	0	0
2 persons household	15	15	0
3 persons household	0	0	0
4 persons household	0	0	0
5 or more persons household	0	0	0

Table 306: Shelter costs by tenure

Lasqueti	Total	Owner	Renter
Average monthly shelter cost (\$)	\$ 548	\$ 576	\$ 440
qRD			

Average monthly shelter cost (\$)	\$ 988	\$ 988	\$ 987
British Columbia			
Average monthly shelter cost (\$)	\$ 1,596	\$ 1,654	\$ 1,492

Table 307: Shelter cost to income ratios

Shelter-cost-to-income ratios	Lasqueti	qRD	BC
Owner and Tenant Households with Incomes > \$0 , in non-farm, non-reserve private dwellings by shelter-cost-to-income ratio	275	9,515	1,915,755
Spending <30% of Income on Shelter Costs	225	8,045	1,530,185
Spending 30% or more of Income on Shelter Costs	50	1,470	385,570
Owner Households in Non-Farm Non-Reserve Private Dwellings	230	7,495	1,353,695
Owner Households with a Mortgage	60	3,425	773,665
Owner Households Spending 30% or more of Income on Shelter Costs	18%	12%	15%
Average Monthly Shelter Costs for Owned Dwellings (\$)	\$576	\$988	\$1,654
Median Value of Dwellings (\$)	\$348,000	\$476,000	\$785,000
Tenant Households in Non-Farm Non-Reserve Private Dwellings	50	2,100	624,625
Tenant Households in Subsidized Housing	0.0%	12.6%	11.8%
Tenant Households Spending 30% or more of Income on Shelter Costs	0%	29%	30%
Average Monthly Shelter Costs for Rented Dwellings (\$)	\$440	\$987	\$1,492

Core Housing Need

Table 308: Core Housing Need over time

Core Housing Need	2006	2011	2016	2021
Unaffordable Housing (%)	12.2	16.7	0.0	18.2
Inadequate Housing (%)	26.8	42.9	36.4	14.5
Unsuitable Housing (%)	19.5	0.0	9.1	10.9
Core Housing Need (%)	46.3	28.6	42.9	17.9
Extreme Core Housing Need (%)	4.9	7.1	0.0	0.0
Number of Households In Core Need	95	60	45	50
Extreme Core Housing Need (Count)	10	15	0	0

Table 309: Comparative Core Housing Need

Core Housing Need									
Households	Lasqueti			qRD			British Columbia		
	Total	Owners	Tenants	Total	Owners	Tenants	Total	Owners	Tenants
Total Households	275	225	50	9,515	7,410	2,100	1,915,755	1,291,130	624,625
Share	100%	82%	18%	100%	78%	22%	100%	67%	33%
Below Suitability Standard	30	30	-	250	120	130	86,655	36,330	50,325
Rate	11%	13%	0%	3%	2%	6%	5%	3%	8%
Below Adequacy Standard	40	40	-	625	505	120	74,035	49,250	24,785
Rate	15%	18%	0%	7%	7%	6%	4%	4%	4%
Below Affordability Standard	50	40	-	1,470	855	615	385,570	199,355	186,215
Rate	18%	18%	0%	15%	12%	29%	20%	15%	30%
Below All Three Standards	-	-	-	-	-	-	1,665	560	1,105
Rate	0%	0%	0%	0%	0%	0%	0%	0%	0%
In Core Housing Need	50	45	-	1,070	535	530	257,090	102,850	154,240
Rate	18%	20%	0%	11%	7%	25%	13%	8%	25%
Extreme Core Housing Need	-	-	-	385	215	175	134,625	64,795	69,825
Rate	0%	0%	0%	4%	3%	8%	7%	5%	11%

Table 310: Rental Housing by Household Size

Core Housing Need by Household Size			
	Total	Owners	Renters
Household in core housing need	50	45	-
1 person household	20	-	-
2 persons household	15	15	-
3 persons household	-	-	-
4 persons household	-	-	-
5 or more persons household	-	-	-

Housing Market Characteristics

Table 311: Monthly Shelter Cost of Rented Dwellings

Rented Dwellings: Monthly Shelter Cost			
2021	Lasqueti	qRD	BC
Median	\$ 400	\$ 890	\$ 1,370
Average	\$ 440	\$ 987	\$ 1,492
2016- Average	F	\$ 777	\$ 1,149
2011- Average	\$ 316	\$ 751	\$ 1,075
2006-Average	\$ 153	\$ 694	\$ 980
Percentage Increase 2006-2021	188%	42%	52%

Mayne Island

Local Economy

Table 312: Local Labour Force by Industry (NAICS Codes)

Labour Force by Industry, 2021	Mayne	CRD	BC	Mayne	CRD	BC
Total labour force	660	0	2,657,275			
Industry - not applicable	0	0	54,165			
All industries	650	0	2,603,110	100.0%	100.0%	100.0%
11 Agriculture; forestry; fishing and hunting	25	2,720	69,390	3.8%	1.2%	2.4%
21 Mining; quarrying; and oil and gas extraction	0	445	27,375	0.0%	0.2%	1.0%
22 Utilities	10	700	15,605	1.5%	0.3%	0.5%
23 Construction	115	17,700	255,045	17.7%	8.0%	8.9%
31-33 Manufacturing	15	7,655	164,770	2.3%	3.5%	5.8%
Goods producing industries	165	29,220	532,185	25.4%	13.3%	18.6%
41 Wholesale trade	0	3,390	85,960	0.0%	1.5%	3.0%
44-45 Retail trade	100	24,850	333,160	15.4%	11.3%	11.7%
48-49 Transportation and warehousing	20	7,750	154,540	3.1%	3.5%	5.4%
51 Information and cultural industries	35	3,930	77,280	5.4%	1.8%	2.7%
52 Finance and insurance	0	5,995	101,425	0.0%	2.7%	3.6%
53 Real estate and rental and leasing	0	4,465	64,995	0.0%	2.0%	2.3%
54 Professional; scientific and technical services	85	21,450	257,400	13.1%	9.8%	9.0%
55 Management of companies and enterprises	0	290	6,200	0.0%	0.1%	0.2%
56 Admin & support; waste mgmt & remediation	45	10,170	124,530	6.9%	4.6%	4.4%
61 Educational services	45	17,865	211,500	6.9%	8.1%	7.4%
62 Health care and social assistance	35	31,405	344,345	5.4%	14.3%	12.1%
71 Arts; entertainment and recreation	25	5,845	71,705	3.8%	2.7%	2.5%
72 Accommodation and food services	60	15,895	210,570	9.2%	7.2%	7.4%
81 Other services (except public administration)	20	8,860	126,430	3.1%	4.0%	4.4%
91 Public administration	15	28,565	153,665	2.3%	13.0%	5.4%
Services producing industries	485	190,725	2,323,705	74.6%	86.7%	81.4%

Blue areas correspond to a larger share of workforce in the Island Trust Area than in the corresponding regional district. Red highlights areas with a larger share of the workforce than both BC and the corresponding regional district.

Table 313: Employment by Major Sector

Major Economic Sectors	Mayne				CRD				BC			
	2006	2011	2016	2021	2006	2011	2016	2021	2006	2011	2016	2021
Tourism	55 (10%)	20 (5%)	55 (15%)	120 (18%)	25,645 (14%)	24,930 (13%)	28,540 (14%)	25,670 (12%)	287,875 (13%)	298,780 (13%)	332,215 (14%)	359,555 (13%)
Business finance and management	45 (8%)	0 (0%)	50 (14%)	0 (0%)	11,010 (6%)	10,860 (6%)	10,690 (5%)	10,750 (5%)	137,740 (6%)	149,075 (6%)	153,115 (6%)	172,620 (6%)
Public services	160 (30%)	165 (40%)	65 (18%)	150 (23%)	69,515 (37%)	77,235 (40%)	78,715 (39%)	88,705 (40%)	582,185 (27%)	672,880 (29%)	691,225 (28%)	849,645 (30%)
Manufacturing and innovation	150 (28%)	145 (35%)	105 (29%)	240 (37%)	39,315 (21%)	39,190 (20%)	41,035 (20%)	49,970 (23%)	612,080 (28%)	596,340 (26%)	645,350 (27%)	773,980 (27%)
Trade services	85 (16%)	50 (12%)	90 (25%)	120 (18%)	33,075 (18%)	34,320 (18%)	35,080 (17%)	35,990 (16%)	454,725 (21%)	475,490 (21%)	493,640 (20%)	573,660 (20%)
Other services	45 (8%)	30 (7%)	0 (0%)	20 (3%)	8,880 (5%)	8,210 (4%)	8,695 (4%)	8,860 (4%)	109,485 (5%)	112,745 (5%)	112,330 (5%)	126,430 (4%)
Total	540	410	365	650	187,440	194,745	202,755	219,945	2,184,090	2,305,310	2,427,875	2,855,890

Table 314: Employment sector by tenure

Major Economic Sectors by Tenure, 2021	Mayne		
	Total	Owner	Renter
Tourism	120 (100%)	110 (92%)	15 (13%)
Business finance and management	0 (0%)	0 (0%)	0 (0%)
Public services	150 (100%)	135 (90%)	15 (10%)
Manufacturing and innovation	240 (100%)	195 (81%)	40 (17%)
Trade services	120 (100%)	95 (79%)	25 (21%)
Other services	20 (100%)	15 (75%)	0 (0%)
Total	650	550	95

Education

Table 315: Education Levels

Education Level, 2021	Mayne	CRD	BC
No certificate, diploma or degree	115 (9%)	36,285 (10%)	565,665 (13%)
Secondary (high) school diploma or equivalency certificate	360 (28%)	98,055 (28%)	1,238,000 (29%)
Postsecondary certificate, diploma or degree	815 (63%)	219,445 (62%)	2,396,755 (57%)
Apprenticeship or trades certificate or diploma	120 (9%)	25,265 (7%)	323,635 (8%)
College, CEGEP or other non-university certificate or diploma	220 (17%)	63,520 (18%)	711,810 (17%)
University certificate or diploma below bachelor level	40 (3%)	11,170 (3%)	161,600 (4%)
University certificate, diploma or degree at bachelor level or above	440 (34%)	119,490 (34%)	1,199,710 (29%)

Commute

Table 316: Commute Destination by Area

Commuting Status	Mayne	CRD	BC
Commute within census subdivision (CSD) of residence	260 (83%)	51,195 (41%)	1,324,470 (65%)
Commute to a different census subdivision (CSD) within census division (CD) of residence	40 (13%)	70,070 (56%)	638,830 (31%)
Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	15 (5%)	2,465 (2%)	77,850 (4%)
Commute to a different province or territory	0 (0%)	505 (0%)	8,915 (0%)

Table 317: Commuting Destination by Tenure

Commuting Status by Tenure, Mayne	Owner	Renter
Commute within census subdivision (CSD) of residence	210 (81%)	50 (100%)
Commute to a different census subdivision (CSD) within census division (CD) of residence	35 (13%)	0 (0%)

Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	15 (6%)	0 (0%)
Commute to a different province or territory	0 (0%)	0 (0%)

Demographics

Table 318: Long Term Population

Mayne Population	1996	2001	2006	2011	2016	2021
Total	890	870	1,100	1,035	875	1,350
5-year growth rate		-2.25%	26.44%	-5.91%	-15.46%	54.29%
5-year change		-20	230	-65	-160	475

Table 319: Age Breakdown

Mayne Population	2006	2011	2016	2021
Under 15 years old	65 (6%)	75 (7%)	30 (3%)	85 (7%)
15 to 64 years old	690 (63%)	670 (64%)	405 (46%)	645 (49%)
65 years and older	340 (31%)	290 (28%)	440 (50%)	580 (44%)
Total	1,100	1,040	875	1,305
Population growth rate				
5-year growth rate		-5.45%	-15.87%	49.14%
Annual average growth rate 2006 to 2021	1.15%			

CRD Population	2006	2011	2016	2021
Under 15 years old	48,135 (14%)	47,155 (13%)	49,755 (13%)	52,380 (13%)
15 to 64 years old	230,820 (69%)	241,825 (69%)	246,670 (66%)	263,425 (63%)
65 years and older	57,455 (17%)	62,080 (18%)	76,455 (21%)	99,645 (24%)
Total	336,405	351,060	372,875	415,455
Population growth rate				
5-year growth rate		4.36%	6.21%	11.42%

Annual average growth rate 2006 to 2021

1.42%

Figure 41: Population Composition

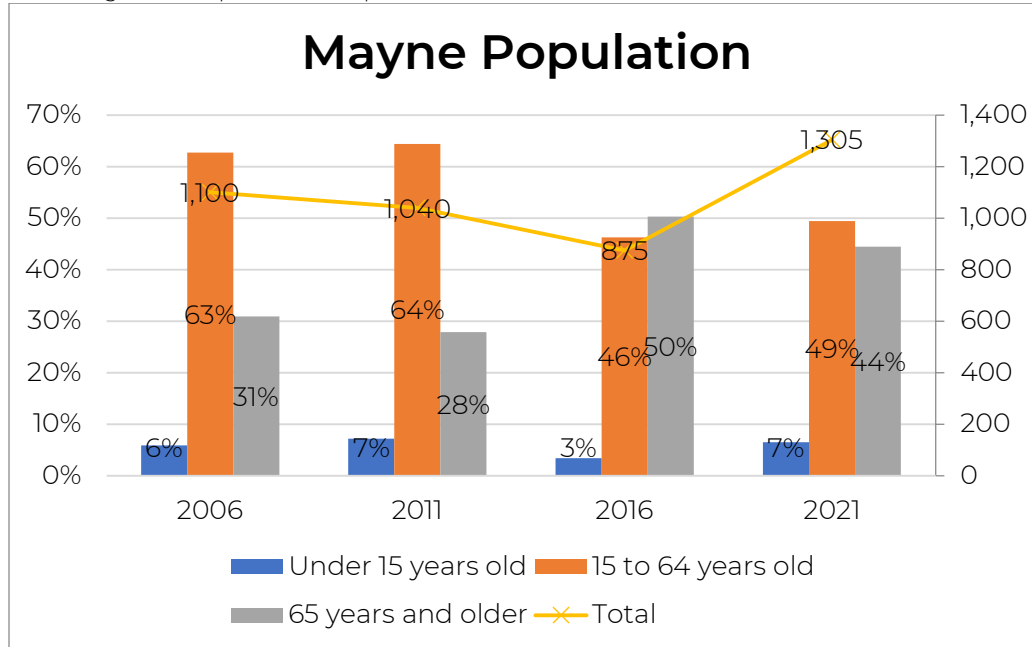


Table 320: Household Size

Household Size, Mayne	2006	2011	2016	2021
1 person	220 (38%)	210 (37%)	175 (35%)	320 (42%)
2 persons	285 (49%)	310 (55%)	270 (55%)	310 (41%)
3 persons	40 (7%)	0 (0%)	40 (8%)	105 (14%)
4 persons	35 (6%)	25 (4%)	10 (2%)	20 (3%)
5 or more persons	10 (2%)	0 (0%)	0 (0%)	0 (0%)
Total - Private households by household size	585	565	495	755
Number of persons in private households	1100	1035	875	1345
Average household size	1.9	1.8	1.8	1.8

Table 321: Households by type

Private Households by Household Type	Mayne	CRD	BC

One-census-family households	415 (55%)	108,335 (58%)	1,270,210 (62%)
Without children in a census family	290 (38%)	55,825 (30%)	571,815 (28%)
With children in a census family	125 (17%)	52,510 (28%)	698,400 (34%)
Multiple-census-family households	0 (0%)	3,435 (2%)	61,885 (3%)
Non-census-family households	345 (46%)	73,440 (40%)	709,745 (35%)
One-person households	320 (42%)	62,450 (34%)	600,425 (29%)
Two-or-more person non-census-family households	25 (3%)	10,990 (6%)	109,315 (5%)
Total - Private households by household type	755	185,205	2,041,830

Household Income

Table 322: Household Income (2020)

Household Income (2020)	Mayne		CRD		BC	
	#	%	#	%	#	%
Under \$5,000	0	0%	2,260	1%	30,435	1%
\$5,000 to \$9,999	0	0%	920	0%	13,340	1%
\$10,000 to \$14,999	0	0%	1,600	1%	19,155	1%
\$15,000 to \$19,999	30	4%	3,920	2%	41,945	2%
\$20,000 to \$24,999	30	4%	6,975	4%	82,295	4%
\$25,000 to \$29,999	65	9%	5,575	3%	63,840	3%
\$30,000 to \$34,999	20	3%	5,835	3%	64,805	3%
\$35,000 to \$39,999	15	2%	6,855	4%	75,450	4%
\$40,000 to \$44,999	40	5%	7,010	4%	73,365	4%
\$45,000 to \$49,999	60	8%	6,840	4%	73,380	4%
\$50,000 to \$59,999	85	11%	13,745	7%	145,085	7%
\$60,000 to \$69,999	35	5%	13,600	7%	139,485	7%
\$70,000 to \$79,999	50	7%	12,435	7%	130,800	6%
\$80,000 to \$89,999	75	10%	11,605	6%	122,210	6%
\$90,000 to \$99,999	40	5%	10,535	6%	113,390	6%
\$100,000 to \$124,999	80	11%	21,850	12%	235,925	12%
\$125,000 to \$149,999	30	4%	15,760	9%	178,470	9%
\$150,000 to \$199,999	15	2%	19,785	11%	222,145	11%

\$200,000 and over	50	7%	18,105	10%	216,315	11%
Total - Household total income groups in 2021 for private households	755	100%	185,205	100%	2,041,830	100%
Under \$30,000	125	17%	21,250	11%	251,010	12%
\$30,000 to \$59,999	220	29%	40,285	22%	432,085	21%
\$60,000 to \$99,999	200	26%	48,175	26%	505,885	25%
\$100,000 and over	175	23%	75,500	41%	852,855	42%

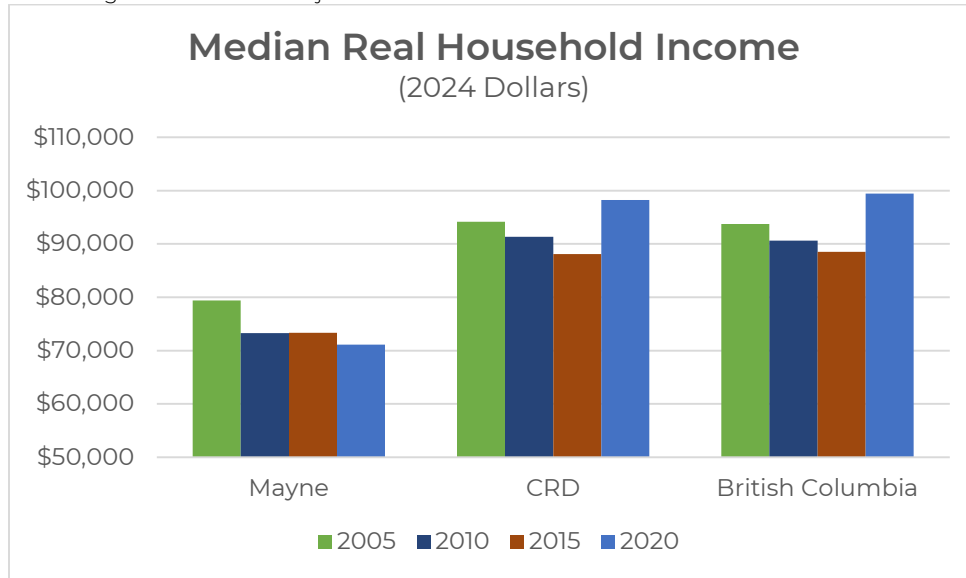
Table 323: Household Income by Household Type

Median Total Household Income (2020)				% of BC Med Income	
	Mayne	CRD	BC	Mayne	CRD
Economic families					
Couple-only family	\$79,500	\$100,000	\$93,000	85%	108%
Couple-with-children family	\$92,000	\$146,000	\$138,000	67%	106%
Lone-parent family	\$69,000	\$73,000	\$70,500	98%	104%
Family income	\$81,000	\$111,000	\$107,000	76%	104%
1-person households	\$36,800	\$45,600	\$43,200	85%	106%
2-or-more person households	\$80,000	\$111,000	\$108,000	74%	103%
Median household income	\$61,200	\$84,000	\$85,000	72%	99%

Figure 42: Income Over Time

Median Total Household Income Over Time				
	2005	2010	2015	2020
Nominal Income				
Mayne	\$52,807	\$53,005	\$57,972	\$60,800
CRD	\$62,639	\$66,072	\$69,642	\$84,000
British Columbia	\$62,372	\$65,555	\$69,979	\$85,000
2024 Dollars (via Bank of Canada)				
Mayne	\$79,385	\$73,274	\$73,346	\$71,124
CRD	\$94,165	\$91,338	\$88,111	\$98,263
British Columbia	\$93,764	\$90,623	\$88,537	\$99,433

Figure 43: Inflation Adjusted Household Income over time



Housing Stock

Table 324: Housing Stock Growth

Private Dwelling Types	Mayne		Ave. Annual Rate of Growth	CRD		Ave. Annual Rate of Growth
	2016	2021		2016	2021	
Total private dwellings	1,211	1,292	1.30%	183,562	198,435	1.57%
Occupied by usual residents	517	706	6.43%	170,157	185,206	1.71%
Vacant dwellings or dwellings occupied by temporary residents	694	586	-3.33%	13,405	13,229	-0.26%

Table 325: Dwellings by Typology over time

Occupied Private Dwelling Units by Type	2006	2011	2016	2021	Change 2006-2021	% Change	2021 % composition
Total occupied private dwellings	590	570	495	755	165	28	
Single-detached house	570	555	490	735	165	29	97

Semi-detached, row house and duplex	10	0	0	0	-10	-100	0
Semi-detached or double house	0	0	0	0	0		0
Row house	0	0	0	0	0		0
Apartment/flat in a duplex	10	0	0	0	-10	-100	0
Apartment in a building that has five or more storeys	0	0	0	0	0		0
Apartment in a building that has fewer than five storeys	0	0	0	0	0		0
Movable dwelling	15	0	0	20	5	33	3

Table 326: Occupied Dwellings by number of bedrooms

Occupied Private Dwellings by No. of Bedrooms	2011	2011 (% of total)	2016	2016 (% of total)	2021	2021(% of total)
Total occupied private dwellings	570		495		755	
No bedrooms	0	0	0	0	15	2
1 bedroom	60	11	75	15	155	21
2 bedrooms	165	29	160	32	250	33
3 bedrooms	270	47	210	42	275	36
4 or more bedrooms	65	11	50	10	70	9

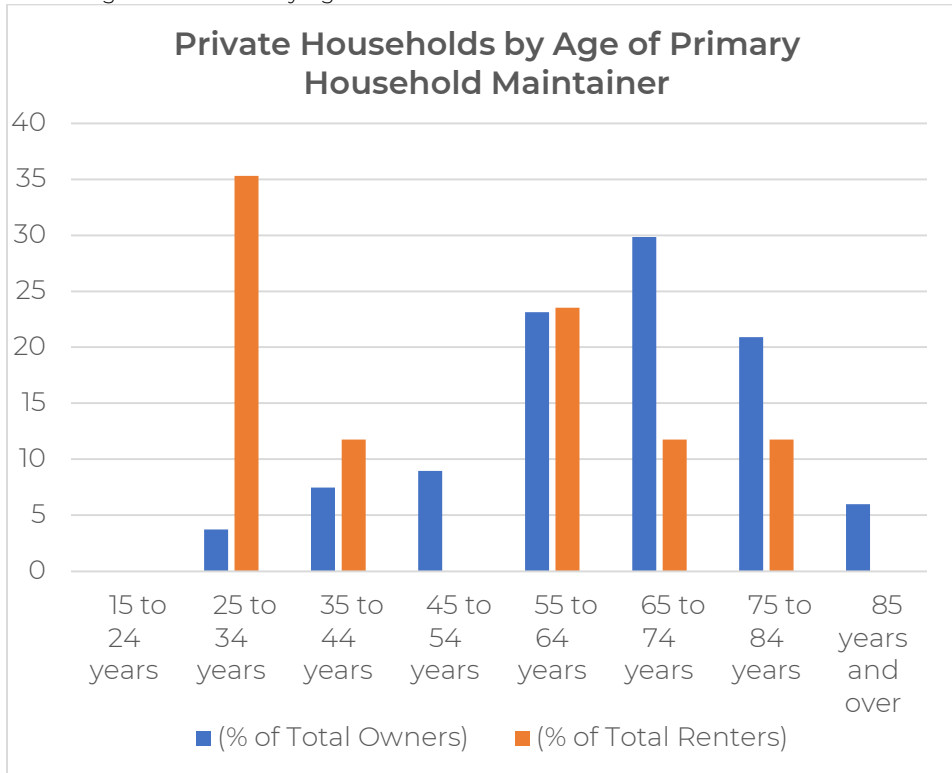
Tenure

Table 327: Dwellings by Tenure

Dwellings	2006	2011	2016	2021
Mayne				
Owners	505	520	455	670
Renters	85	50	40	85
Others (Band Housing)	0	0	0	0
Total occupied dwellings	585	565	495	755
Ownership Rate	86%	92%	92%	89%
CRD				
Owners	99,985	106,035	107,780	116,530
Renters	52,370	54,470	62,265	255
Others (Band Housing)	185	130	115	68420
Total occupied dwellings	152,530	160,635	170,155	185,205
Ownership Rate	66%	66%	63%	63%

British Columbia				
Owners	1,145,050	1,234,710	1,279,025	1,363,185
Renters	494,000	525,000	599,360	669,455
Others (Band Housing)	4,105	4,925	3,590	9,190
Total occupied dwellings	1,643,145	1,764,630	1,881,965	2,041,830
Ownership Rate	70%	70%	68%	67%

Figure 44: Tenure by Age



Suitability & Adequacy

Table 328: Suitability

Suitability Standards	Mayne	CRD	BC
Total - Private households by housing below standards	725	176,580	1,915,755
Below the suitability standard (not suitable)	40	5315	86,655
% below the suitability standard (not suitable)	6	3	5

Table 329: Private Households by housing below adequacy standards (state of repair)

Private households by housing below standards	Mayne Total	Owner	Renter	CRD Total	Owner	Renter
Total	725	640	85	176,580	111,885	64,695
Below the adequacy standard (major repairs needed)	65	50	0	6,310	3,990	2,320

% below the adequacy standard (major repairs needed)	9	8	0	4	4	4

Table 330: Dwellings by period of construction

Dwellings by Period of Construction	Total	% of total	Owner	% of total	Renter	% of total
Occupied private dwellings	755		670		85	
1960 or before	75	10	70	93	10	13
1961 to 1980	235	31	205	87	30	13
1981 to 1990	140	19	110	79	25	18
1991 to 2000	140	19	135	96	10	7
2001 to 2005	35	5	35	100	0	0
2006 to 2010	40	5	30	75	10	25
2011 to 2016	10	1	10	100	0	0
2016 to 2021	80	11	80	100	0	0

Shelter costs to Income Ratios

Table 331: Household composition by Extreme Core Housing Need

Household Composition by Housing Standard	Total	Owner	Renter
Total private households by housing below standards	725	640	85
Household in extreme core housing need (STIR greater than 50% but less than 100%)	20	0	0
1 person household	0	0	0
2 persons household	0	0	0
3 persons household	0	0	0
4 persons household	0	0	0
5 or more persons household	0	0	0

Table 332: Core Housing Need by household size and tenure

Mayne, 2021	Total	Percentage	Owner	Percentage	Renter	Percentage
Household not in core housing need	655	90	585	91	70	82
Household in core housing need	75	10	55	9	0	0
1 person household	50	7	35	5	0	0
2 persons household	0	0	0	0	0	0
3 persons household	0	0	0	0	0	0
4 persons household	0	0	0	0	0	0
5 or more persons household	0	0	0	0	0	0

Table 333: Households below affordability standard

Mayne, 2021	Total	Percentage	Owner	Percentage	Renter	Percentage
Total - Private households by housing below standards	725	100	640	100	85	100
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	120	17	100	16	25	29
1 person household	55	8	45	7	0	0

2 persons household	50	7	45	7	0	0
3 persons household	0	0	0	0	0	0
4 persons household	0	0	0	0	0	0
5 or more persons household	0	0	0	0	0	0

Table 334: Housing Affordability by jurisdiction

Mayne	Total	Owner	Renter
Total - Private households by housing below standards	725	640	85
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	120	100	25
% Below the affordability standard	17	16	29
CRD	Total	Owner	Renter
Total - Private households by housing below standards	176,580	111,885	64,695
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	37,780	16,200	21,585
% Below the affordability standard	21	14	33
British Columbia	Total	Owner	Renter
Total - Private households by housing below standards	1,915,755	1,291,130	624,625
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	385,570	199,355	186,215
% Below the affordability standard	20	15	30

Table 335: Core housing by tenure and household size

Core Housing by Tenure	Total	Owner	Renter
Household not in core housing need	655	585	70
Household in core housing need	75	55	0
1 person household	50	35	0
2 persons household	0	0	0
3 persons household	0	0	0
4 persons household	0	0	0
5 or more persons household	0	0	0

Table 336: Shelter costs by tenure

Mayne	Total	Owner	Renter
Average monthly shelter cost (\$)	\$ 1,008	\$ 1,036	\$ 800
CRD			
Average monthly shelter cost (\$)	\$ 1,568	\$ 1,640	\$ 1,444
British Columbia			
Average monthly shelter cost (\$)	\$ 1,596	\$ 1,654	\$ 1,492

Table 337: Shelter cost to income ratios

Shelter-cost-to-income ratios	Mayne	CRD	BC
Owner and Tenant Households with Incomes > \$0 , in non-farm, non-reserve private dwellings by shelter-cost-to-income ratio	725	176,580	1,915,755
Spending <30% of Income on Shelter Costs	605	138,800	1,530,185
Spending 30% or more of Income on Shelter Costs	120	37,780	385,570
Owner Households in Non-Farm Non-Reserve Private Dwellings	660	114,220	1,353,695
Owner Households with a Mortgage	300	63,825	773,665
Owner Households Spending 30% or more of Income on Shelter Costs	16%	14%	15%
Average Monthly Shelter Costs for Owned Dwellings (\$)	\$1,036	\$1,640	\$1,654
Median Value of Dwellings (\$)	\$576,000	\$850,000	\$785,000
Tenant Households in Non-Farm Non-Reserve Private Dwellings	85	64,695	624,625
Tenant Households in Subsidized Housing	0.0%	11.4%	11.8%
Tenant Households Spending 30% or more of Income on Shelter Costs	29%	33%	30%
Average Monthly Shelter Costs for Rented Dwellings (\$)	\$800	\$1,444	\$1,492

Core Housing Need

Table 338: Core Housing Need over time

Core Housing Need				
	2006	2011	2016	2021
Unaffordable Housing (%)	17.0	23.8	15.6	16.6
Inadequate Housing (%)	0.0	6.9	7.3	9.0
Unsuitable Housing (%)	2.8	0.0	0.0	5.5
Core Housing Need (%)	16.8	12.7	5.3	10.3
Extreme Core Housing Need (%)	4.7	0.0	0.0	2.8
Number of Households In Core Need	90	65	25	75
Extreme Core Housing Need (Count)	25	0	0	20

Table 339: Comparative Core Housing Need

Core Housing Need

<i>Households</i>	Mayne			CRD			British Columbia		
	Total	Owners	Tenants	Total	Owners	Tenants	Total	Owners	Tenants
Total Households	725	640	85	176,580	111,885	64,695	1,915,755	1,291,130	624,625
Share	100%	88%	12%	100%	63%	37%	100%	67%	33%
Below Suitability Standard	40	35	-	5,315	1,845	3,470	86,655	36,330	50,325
Rate	6%	5%	0%	3%	2%	5%	5%	3%	8%
Below Adequacy Standard	65	50	-	6,310	3,990	2,320	74,035	49,250	24,785
Rate	9%	8%	0%	4%	4%	4%	4%	4%	4%
Below Affordability Standard	120	100	25	37,780	16,200	21,585	385,570	199,355	186,215
Rate	17%	16%	29%	21%	14%	33%	20%	15%	30%
Below All Three Standards	-	-	-	115	15	95	1,665	560	1,105
Rate	0%	0%	0%	0%	0%	0%	0%	0%	0%
In Core Housing Need	75	55	-	22,330	6,685	15,645	257,090	102,850	154,240
Rate	10%	9%	0%	13%	6%	24%	13%	8%	25%
Extreme Core Housing Need	20	-	-	12,080	4,350	7,725	134,625	64,795	69,825
Rate	3%	0%	0%	7%	4%	12%	7%	5%	11%

Table 340: Rental Housing by Household Size

Core Housing Need by Household Size			
	Total	Owners	Renters
Household in core housing need	75	55	-
1 person household	50	35	-
2 persons household	-	-	-
3 persons household	-	-	-
4 persons household	-	-	-
5 or more persons household	-	-	-

Housing Market Characteristics

Table 341: Monthly Shelter Cost of Rented Dwellings

Rented Dwellings: Monthly Shelter Cost			
2021	Mayne	CRD	BC
Median	\$ 800	\$ 1,350	\$ 1,370
Average	\$ 800	\$ 1,444	\$ 1,492
2016- Average	\$ 769	\$ 1,113	\$ 1,149
2011- Average	\$ 1,072	\$ 1,070	\$ 1,075
2006-Average	\$ 617	\$ 970	\$ 980
Percentage Increase 2006-2021	30%	49%	52%

North Pender Island

Local Economy

Table 342: Local Labour Force by Industry (NAICS Codes)

Labour Force by Industry, 2021	North Pender	CRD	BC	North Pender	CRD	BC
Total labour force	1,065	223,285	2,657,275			
Industry - not applicable	15	3,340	54,165			
All industries	1,050	219,940	2,603,110	100.0%	100.0%	100.0%
11 Agriculture; forestry; fishing and hunting	30	2,720	69,390	2.9%	1.2%	2.4%
21 Mining; quarrying; and oil and gas extraction	0	445	27,375	0.0%	0.2%	1.0%
22 Utilities	0	700	15,605	0.0%	0.3%	0.5%
23 Construction	160	17,700	255,045	15.5%	8.0%	8.9%
31-33 Manufacturing	15	7,655	164,770	1.4%	3.5%	5.8%
Goods producing industries	205	29,220	532,185	19.8%	13.3%	18.6%
41 Wholesale trade	0	3,390	85,960	0.0%	1.5%	3.0%
44-45 Retail trade	115	24,850	333,160	11.1%	11.3%	11.7%
48-49 Transportation and warehousing	40	7,750	154,540	3.9%	3.5%	5.4%
51 Information and cultural industries	40	3,930	77,280	3.9%	1.8%	2.7%
52 Finance and insurance	10	5,995	101,425	1.0%	2.7%	3.6%
53 Real estate and rental and leasing	25	4,465	64,995	2.4%	2.0%	2.3%
54 Professional; scientific and technical services	140	21,450	257,400	13.5%	9.8%	9.0%
55 Management of companies and enterprises	0	290	6,200	0.0%	0.1%	0.2%
56 Admin & support; waste mgmt & remediation	85	10,170	124,530	8.2%	4.6%	4.4%
61 Educational services	60	17,865	211,500	5.8%	8.1%	7.4%
62 Health care and social assistance	105	31,405	344,345	10.1%	14.3%	12.1%
71 Arts; entertainment and recreation	70	5,845	71,705	6.8%	2.7%	2.5%
72 Accommodation and food services	65	15,895	210,570	6.3%	7.2%	7.4%
81 Other services (except public administration)	25	8,860	126,430	2.4%	4.0%	4.4%
91 Public administration	50	28,565	153,665	4.8%	13.0%	5.4%
Services producing industries	830	190,725	2,323,705	80.2%	86.7%	81.4%

Blue areas correspond to a larger share of workforce in the Island Trust Area than in the corresponding regional district. Red highlights areas with a larger share of the workforce than both BC and the corresponding regional district.

Table 343: Employment by Major Sector

Major Economic Sectors	North Pender				CRD				BC			
	2006	2011	2016	2021	2006	2011	2016	2021	2006	2011	2016	2021
Tourism	180 (21%)	215 (26%)	125 (14%)	175 (17%)	25,645 (14%)	24,930 (13%)	28,540 (14%)	25,670 (12%)	287,875 (13%)	298,780 (13%)	332,215 (14%)	359,555 (13%)
Business finance and management	40 (5%)	0 (0%)	45 (5%)	35 (3%)	11,010 (6%)	10,860 (6%)	10,690 (5%)	10,750 (5%)	137,740 (6%)	149,075 (6%)	153,115 (6%)	172,620 (6%)
Public services	180 (21%)	165 (20%)	285 (31%)	300 (29%)	69,515 (37%)	77,235 (40%)	78,715 (39%)	88,705 (40%)	582,185 (27%)	672,880 (29%)	691,225 (28%)	849,645 (30%)
Manufacturing and innovation	270 (31%)	205 (25%)	295 (32%)	345 (33%)	39,315 (21%)	39,190 (20%)	41,035 (20%)	49,970 (23%)	612,080 (28%)	596,340 (26%)	645,350 (27%)	773,980 (27%)
Trade services	190 (22%)	240 (29%)	150 (16%)	155 (15%)	33,075 (18%)	34,320 (18%)	35,080 (17%)	35,990 (16%)	454,725 (21%)	475,490 (21%)	493,640 (20%)	573,660 (20%)
Other services	15 (2%)	0 (0%)	25 (3%)	25 (2%)	8,880 (5%)	8,210 (4%)	8,695 (4%)	8,860 (4%)	109,485 (5%)	112,745 (5%)	112,330 (5%)	126,430 (4%)
Total	875	825	925	1,035	187,440	194,745	202,755	219,945	2,184,090	2,305,310	2,427,875	2,855,890

Table 344: Employment sector by tenure

Major Economic Sectors by Tenure, 2021	North Pender		
	Total	Owner	Renter
Tourism	175 (100%)	125 (71%)	45 (26%)
Business finance and management	35 (100%)	30 (86%)	10 (29%)
Public services	300 (100%)	235 (78%)	50 (17%)
Manufacturing and innovation	345 (100%)	315 (91%)	35 (10%)
Trade services	155 (100%)	145 (94%)	10 (6%)
Other services	25 (100%)	15 (60%)	10 (40%)
Total	1,035	865	160

Education

Table 345: Education Levels

Education Level, 2021	North Pender	CRD	BC
No certificate, diploma or degree	230 (10%)	36,285 (10%)	565,665 (13%)
Secondary (high) school diploma or equivalency certificate	590 (26%)	98,055 (28%)	1,238,000 (29%)
Postsecondary certificate, diploma or degree	1,485 (64%)	219,445 (62%)	2,396,755 (57%)
Apprenticeship or trades certificate or diploma	195 (8%)	25,265 (7%)	323,635 (8%)
College, CEGEP or other non-university certificate or diploma	455 (20%)	63,520 (18%)	711,810 (17%)
University certificate or diploma below bachelor level	65 (3%)	11,170 (3%)	161,600 (4%)
University certificate, diploma or degree at bachelor level or above	775 (34%)	119,490 (34%)	1,199,710 (29%)

Commute

Table 346: Commute Destination by Area

Commuting Status	North Pender	CRD	BC
Commute within census subdivision (CSD) of residence	360 (81%)	51,195 (41%)	1,324,470 (65%)
Commute to a different census subdivision (CSD) within census division (CD) of residence	45 (10%)	70,070 (56%)	638,830 (31%)
Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	30 (7%)	2,465 (2%)	77,850 (4%)
Commute to a different province or territory	10 (2%)	505 (0%)	8,915 (0%)

Table 347: Commuting Destination by Tenure

Commuting Status by Tenure, North Pender	Owner	Renter
Commute within census subdivision (CSD) of residence	300 (80%)	55 (85%)
Commute to a different census subdivision (CSD) within census division (CD) of residence	35 (9%)	10 (15%)

Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	30 (8%)	0 (0%)
Commute to a different province or territory	10 (3%)	0 (0%)

Demographics

Table 348: Long Term Population

North Pender Population	1996	2001	2006	2011	2016	2021
Total	1695	1795	1,930	2,075	2,090	2,525
5-year growth rate		5.90%	7.52%	7.51%	0.72%	20.81%
5-year change		100	135	145	15	435

Table 349: Age Breakdown

North Pender Population	2006	2011	2016	2021
Under 15 years old	200 (10%)	170 (8%)	205 (10%)	205 (8%)
15 to 64 years old	1,125 (58%)	1,255 (60%)	1,055 (51%)	1,230 (50%)
65 years and older	605 (31%)	650 (31%)	830 (40%)	1,035 (42%)
Total	1,930	2,075	2,085	2,465
Population growth rate				
5-year growth rate		7.51%	0.48%	18.23%
Annual average growth rate 2006 to 2021	1.64%			

CRD Population	2006	2011	2016	2021
Under 15 years old	48,135 (14%)	47,155 (13%)	49,755 (13%)	52,380 (13%)
15 to 64 years old	230,820 (69%)	241,825 (69%)	246,670 (66%)	263,425 (63%)
65 years and older	57,455 (17%)	62,080 (18%)	76,455 (21%)	99,645 (24%)
Total	336,405	351,060	372,875	415,455
Population growth rate				
5-year growth rate		4.36%	6.21%	11.42%

Annual average growth rate 2006 to 2021

1.42%

Figure 45: Population Composition

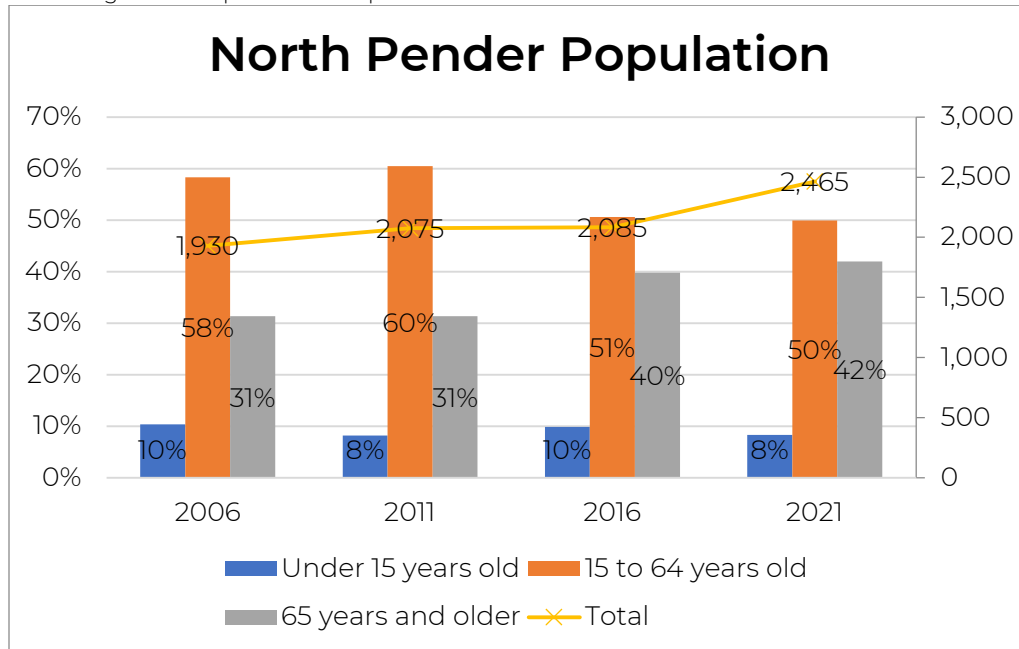


Table 350: Household Size

Household Size, North Pender	2006	2011	2016	2021
1 person	295 (30%)	305 (29%)	305 (29%)	415 (32%)
2 persons	535 (54%)	515 (50%)	560 (54%)	660 (51%)
3 persons	100 (10%)	155 (15%)	75 (7%)	105 (8%)
4 persons	50 (5%)	50 (5%)	60 (6%)	80 (6%)
5 or more persons	15 (2%)	0 (0%)	35 (3%)	30 (2%)
Total - Private households by household size	995	1040	1040	1290
Number of persons in private households	1930	2075	2090	2520
Average household size	2.0	2.0	2.0	2.0

Table 351: Households by type

Private Households by Household Type	North Pender	CRD	BC
One-census-family households	810	108,335	1,270,210

Without children in a census family	(63%) 620	(58%) 55,825	(62%) 571,815
With children in a census family	(48%) 195	(30%) 52,510	(28%) 698,400
	(15%)	(28%)	(34%)
Multiple-census-family households	10 (1%)	3,435 (2%)	61,885 (3%)
Non-census-family households	470 (36%)	73,440 (40%)	709,745 (35%)
One-person households	415 (32%)	62,450 (34%)	600,425 (29%)
Two-or-more person non-census-family households	50 (4%)	10,990 (6%)	109,315 (5%)
Total - Private households by household type	1,290	185,205	2,041,830

Household Income

Table 352: Household Income (2020)

Household Income (2020)	North Pender		CRD		BC	
	#	%	#	%	#	%
Under \$5,000	20	2%	2,260	1%	30,435	1%
\$5,000 to \$9,999	0	0%	920	0%	13,340	1%
\$10,000 to \$14,999	0	0%	1,600	1%	19,155	1%
\$15,000 to \$19,999	35	3%	3,920	2%	41,945	2%
\$20,000 to \$24,999	55	4%	6,975	4%	82,295	4%
\$25,000 to \$29,999	55	4%	5,575	3%	63,840	3%
\$30,000 to \$34,999	40	3%	5,835	3%	64,805	3%
\$35,000 to \$39,999	70	5%	6,855	4%	75,450	4%
\$40,000 to \$44,999	85	7%	7,010	4%	73,365	4%
\$45,000 to \$49,999	50	4%	6,840	4%	73,380	4%
\$50,000 to \$59,999	120	9%	13,745	7%	145,085	7%
\$60,000 to \$69,999	115	9%	13,600	7%	139,485	7%
\$70,000 to \$79,999	115	9%	12,435	7%	130,800	6%
\$80,000 to \$89,999	70	5%	11,605	6%	122,210	6%
\$90,000 to \$99,999	75	6%	10,535	6%	113,390	6%
\$100,000 to \$124,999	120	9%	21,850	12%	235,925	12%
\$125,000 to \$149,999	100	8%	15,760	9%	178,470	9%
\$150,000 to \$199,999	95	7%	19,785	11%	222,145	11%
\$200,000 and over	50	4%	18,105	10%	216,315	11%

Total - Household total income groups in 2021 for private households	1,290	100%	185,205	100%	2,041,830	100%
Under \$30,000	165	13%	21,250	11%	251,010	12%
\$30,000 to \$59,999	365	28%	40,285	22%	432,085	21%
\$60,000 to \$99,999	375	29%	48,175	26%	505,885	25%
\$100,000 and over	365	28%	75,500	41%	852,855	42%

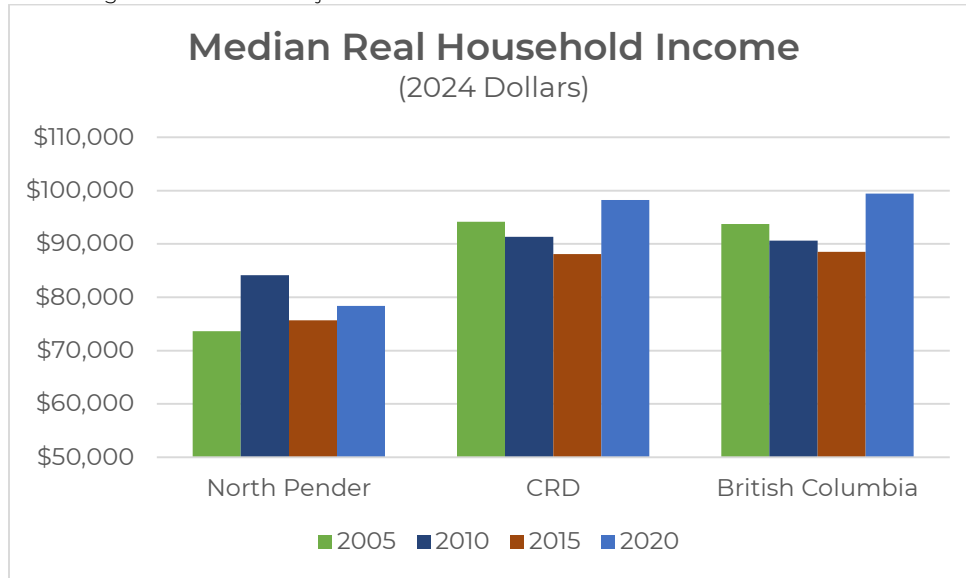
Table 353: Household Income by Household Type

Median Total Household Income (2020)				% of BC Med Income	
	North Pender	CRD	BC	North Pender	CRD
Economic families					
Couple-only family	\$82,000	\$100,000	\$93,000	88%	108%
Couple-with-children family	\$114,000	\$146,000	\$138,000	83%	106%
Lone-parent family	\$54,000	\$73,000	\$70,500	77%	104%
Family income	\$87,000	\$111,000	\$107,000	81%	104%
1-person households	\$40,000	\$45,600	\$43,200	93%	106%
2-or-more person households	\$88,000	\$111,000	\$108,000	81%	103%
Median household income	\$68,500	\$84,000	\$85,000	81%	99%

Figure 46: Income Over Time

Median Total Household Income Over Time				
	2005	2010	2015	2020
Nominal Income				
North Pender	\$49,001	\$60,882	\$59,793	\$67,000
CRD	\$62,639	\$66,072	\$69,642	\$84,000
British Columbia	\$62,372	\$65,555	\$69,979	\$85,000
2024 Dollars (via Bank of Canada)				
North Pender	\$73,663	\$84,163	\$75,650	\$78,377
CRD	\$94,165	\$91,338	\$88,111	\$98,263
British Columbia	\$93,764	\$90,623	\$88,537	\$99,433

Figure 47: Inflation Adjusted Household Income over time



Housing Stock

Table 354: Housing Stock Growth

Private Dwelling Types	North Pender		Ave. Annual Rate of Growth	CRD		Ave. Annual Rate of Growth
	2016	2021		2016	2021	
Total private dwellings	1,711	1,768	0.66%	183,562	198,435	1.57%
Occupied by usual residents	1,035	1,261	4.03%	170,157	185,206	1.71%
Vacant dwellings or dwellings occupied by temporary residents	676	507	-5.59%	13,405	13,229	-0.26%

Table 355: Dwellings by Typology over time

Occupied Private Dwelling Units by Type	2006	2011	2016	2021	Change 2006-2021	% Change	2021 % composition
Total occupied private dwellings	990	1,040	1,035	1,290	300	30	
Single-detached house	950	1,025	1,000	1,235	285	30	96

Semi-detached, row house and duplex	15	0	0	0	-15	-100	0
Semi-detached or double house	0	0	0	0	0		0
Row house	0	0	0	0	0		0
Apartment/flat in a duplex	15	0	0	0	-15	-100	0
Apartment in a building that has five or more storeys	0	0	0	0	0		0
Apartment in a building that has fewer than five storeys	0	0	0	0	0		0
Movable dwelling	15	0	25	50	35	233	4

Table 356: Occupied Dwellings by number of bedrooms

Occupied Private Dwellings by No. of Bedrooms	2011	2011 (% of total)	2016	2016 (% of total)	2021	2021(% of total)
Total occupied private dwellings	1045		1040		1290	
No bedrooms	0	0	0	0	15	1
1 bedroom	140	13	110	11	190	15
2 bedrooms	500	48	415	40	460	36
3 bedrooms	310	30	420	40	480	37
4 or more bedrooms	100	10	95	9	145	11

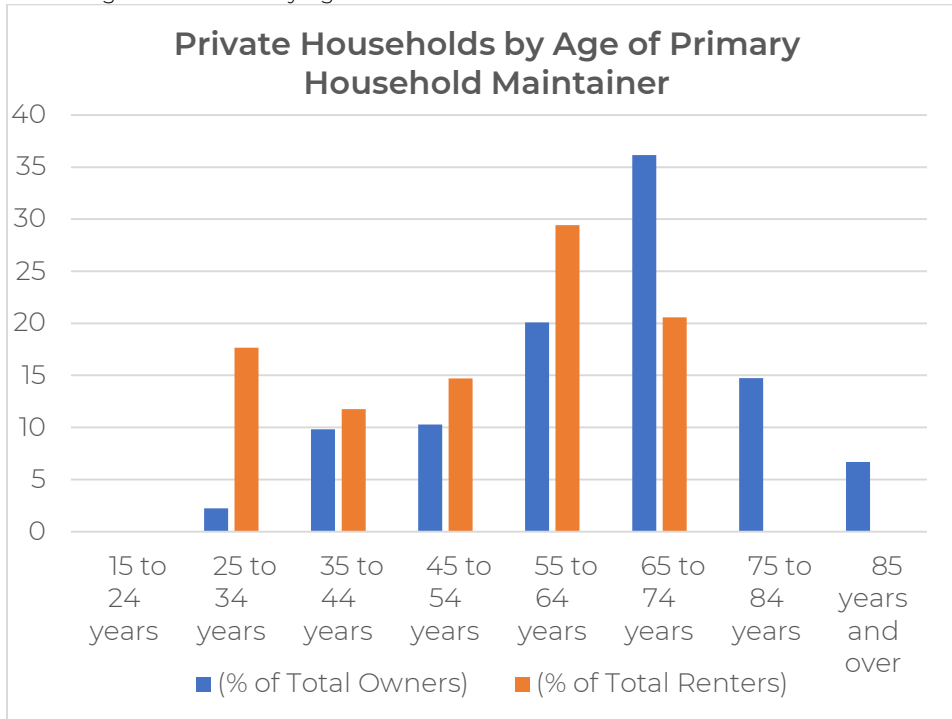
Tenure

Table 357: Dwellings by Tenure

Dwellings	2006	2011	2016	2021
North Pender				
Owners	885	910	905	1,120
Renters	110	130	135	170
Others (Band Housing)	0	0	0	0
Total occupied dwellings	995	1,040	1,040	1,290
Ownership Rate	89%	88%	87%	87%
CRD				
Owners	99,985	106,035	107,780	116,530
Renters	52,370	54,470	62,265	255
Others (Band Housing)	185	130	115	68420
Total occupied dwellings	152,530	160,635	170,155	185,205
Ownership Rate	66%	66%	63%	63%

British Columbia				
Owners	1,145,050	1,234,710	1,279,025	1,363,185
Renters	494,000	525,000	599,360	669,455
Others (Band Housing)	4,105	4,925	3,590	9,190
Total occupied dwellings	1,643,145	1,764,630	1,881,965	2,041,830
Ownership Rate	70%	70%	68%	67%

Figure 48: Tenure by Age



Suitability & Adequacy

Table 358: Suitability

Suitability Standards	North Pender	CRD	BC
Total - Private households by housing below standards	1,250	176,580	1,915,755
Below the suitability standard (not suitable)	50	5315	86,655
% below the suitability standard (not suitable)	4	3	5

Table 359: Private Households by housing below adequacy standards (state of repair)

Private households by housing below standards	North Pender			CRD		
	Total	Owner	Renter	Total	Owner	Renter
Total	1,250	1,075	175	176,580	111,885	64,695

Below the adequacy standard (major repairs needed)	115	95	0	6,310	3,990	2,320
% below the adequacy standard (major repairs needed)	9	9	0	4	4	4

Table 360: Dwellings by period of construction

Dwellings by Period of Construction	Total	% of total	Owner	% of total	Renter	% of total
Occupied private dwellings	1,290		1120		170	
1960 or before	130	10	110	85	20	15
1961 to 1980	405	31	330	81	75	19
1981 to 1990	235	18	200	85	30	13
1991 to 2000	265	21	240	91	20	8
2001 to 2005	95	7	80	84	15	16
2006 to 2010	70	5	65	93	0	0
2011 to 2016	40	3	35	88	0	0
2016 to 2021	65	5	65	100	0	0

Shelter costs to Income Ratios

Table 361: Household composition by Extreme Core Housing Need

Household Composition by Housing Standard	Total	Owner	Renter
Total private households by housing below standards	1250	1075	175
Household in extreme core housing need (STIR greater than 50% but less than 100%)	20	0	0
1 person household	0	0	0
2 persons household	0	0	0
3 persons household	0	0	0
4 persons household	0	0	0
5 or more persons household	0	0	0

Table 362: Core Housing Need by household size and tenure

North Pender, 2021	Total	Percentage	Owner	Percentage	Renter	Percentage
Household not in core housing need	1155	92	1020	95	135	77
Household in core housing need	95	8	55	5	40	23
1 person household	60	5	35	3	25	14
2 persons household	25	2	0	0	0	0
3 persons household	0	0	0	0	0	0
4 persons household	0	0	0	0	0	0
5 or more persons household	0	0	0	0	0	0

Table 363: Households below affordability standard

North Pender, 2021	Total	Percentage	Owner	Percentage	Renter	Percentage
Total - Private households by housing below standards	1250	100	1075	100	175	100
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	165	13	100	9	60	34

1 person household	65	5	35	3	30	17
2 persons household	70	6	40	4	30	17
3 persons household	20	2	0	0	0	0
4 persons household	0	0	0	0	0	0
5 or more persons household	0	0	0	0	0	0

Table 364: Housing Affordability by jurisdiction

North Pender	Total	Owner	Renter
Total - Private households by housing below standards	1,250	1,075	175
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	165	100	60
% Below the affordability standard	13	9	34
CRD	Total	Owner	Renter
Total - Private households by housing below standards	176,580	111,885	64,695
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	37,780	16,200	21,585
% Below the affordability standard	21	14	33
British Columbia	Total	Owner	Renter
Total - Private households by housing below standards	1,915,755	1,291,130	624,625
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	385,570	199,355	186,215
% Below the affordability standard	20	15	30

Table 365: Core housing by tenure and household size

Core Housing by Tenure	Total	Owner	Renter
Household not in core housing need	1155	1020	135
Household in core housing need	95	55	40
1 person household	60	35	25
2 persons household	25	0	0
3 persons household	0	0	0
4 persons household	0	0	0
5 or more persons household	0	0	0

Table 366: Shelter costs by tenure

North Pender	Total	Owner	Renter
Average monthly shelter cost (\$)	\$ 959	\$ 938	\$ 1,090
CRD			
Average monthly shelter cost (\$)	\$ 1,568	\$ 1,640	\$ 1,444
British Columbia			

Average monthly shelter cost (\$)	\$ 1,596	\$ 1,654	\$ 1,492

Table 367: Shelter cost to income ratios

Shelter-cost-to-income ratios	North Pender	CRD	BC
Owner and Tenant Households with Incomes > \$0 , in non-farm, non-reserve private dwellings by shelter-cost-to-income ratio	1,250	176,580	1,915,755
Spending <30% of Income on Shelter Costs	1,085	138,800	1,530,185
Spending 30% or more of Income on Shelter Costs	165	37,780	385,570
Owner Households in Non-Farm Non-Reserve Private Dwellings	1,115	114,220	1,353,695
Owner Households with a Mortgage	375	63,825	773,665
Owner Households Spending 30% or more of Income on Shelter Costs	9%	14%	15%
Average Monthly Shelter Costs for Owned Dwellings (\$)	\$938	\$1,640	\$1,654
Median Value of Dwellings (\$)	\$600,000	\$850,000	\$785,000
Tenant Households in Non-Farm Non-Reserve Private Dwellings	175	64,695	624,625
Tenant Households in Subsidized Housing	0.0%	11.4%	11.8%
Tenant Households Spending 30% or more of Income on Shelter Costs	34%	33%	30%
Average Monthly Shelter Costs for Rented Dwellings (\$)	\$1,090	\$1,444	\$1,492

Core Housing Need

Table 368: Core Housing Need over time

Core Housing Need				
	2006	2011	2016	2021
Unaffordable Housing (%)	16.0	16.0	15.1	13.2
Inadequate Housing (%)	6.4	5.8	3.5	9.2
Unsuitable Housing (%)	4.8	6.3	2.5	4.0
Core Housing Need (%)	17.1	10.7	8.0	7.6
Extreme Core Housing Need (%)	6.4	6.3	2.5	1.6
Number of Households In Core Need	160	110	80	95
Extreme Core Housing Need (Count)	60	65	25	20

Table 369: Comparative Core Housing Need

Core Housing Need									
Households	North Pender			CRD			British Columbia		
	Total	Owners	Tenants	Total	Owners	Tenants	Total	Owners	Tenants
Total Households	1,250	1,075	175	176,580	111,885	64,695	1,915,755	1,291,130	624,625
Share	100%	86%	14%	100%	63%	37%	100%	67%	33%
Below Suitability Standard	50	35	20	5,315	1,845	3,470	86,655	36,330	50,325
Rate	4%	3%	11%	3%	2%	5%	5%	3%	8%
Below Adequacy Standard	115	95	-	6,310	3,990	2,320	74,035	49,250	24,785
Rate	9%	9%	0%	4%	4%	4%	4%	4%	4%
Below Affordability Standard	165	100	60	37,780	16,200	21,585	385,570	199,355	186,215
Rate	13%	9%	34%	21%	14%	33%	20%	15%	30%
Below All Three Standards	-	-	-	115	15	95	1,665	560	1,105
Rate	0%	0%	0%	0%	0%	0%	0%	0%	0%
In Core Housing Need	95	55	40	22,330	6,685	15,645	257,090	102,850	154,240
Rate	8%	5%	23%	13%	6%	24%	13%	8%	25%
Extreme Core Housing Need	20	-	-	12,080	4,350	7,725	134,625	64,795	69,825
Rate	2%	0%	0%	7%	4%	12%	7%	5%	11%

Table 370: Rental Housing by Household Size

Core Housing Need by Household Size			
	Total	Owners	Renters
Household in core housing need	95	55	40
1 person household	60	35	25
2 persons household	25	-	-
3 persons household	-	-	-
4 persons household	-	-	-
5 or more persons household	-	-	-

Housing Market Characteristics

Table 371: Monthly Shelter Cost of Rented Dwellings

Rented Dwellings: Monthly Shelter Cost			
2021	North Pender	CRD	BC
Median	\$ 920	\$ 1,350	\$ 1,370
Average	\$ 1,090	\$ 1,444	\$ 1,492
2016- Average	\$ 879	\$ 1,113	\$ 1,149
2011- Average	\$ 1,092	\$ 1,070	\$ 1,075
2006-Average	\$ 819	\$ 970	\$ 980
Percentage Increase 2006-2021	33%	49%	52%

Salt Spring Island

Local Economy

Table 372: Local Labour Force by Industry (NAICS Codes)

Labour Force by Industry, 2016	Salt Spring	CRD	BC	Salt Spring	CRD	BC
Total labour force	5,290	205,935	2,471,670			
Industry - not applicable	80	3,160	43,805			
All industries	5,205	202,775	2,427,860	100.0%	100.0%	100.0%
11 Agriculture; forestry; fishing and hunting	280	2,300	65,210	5.4%	1.1%	2.7%
21 Mining; quarrying; and oil and gas extraction	25	630	25,925	0.5%	0.3%	1.1%
22 Utilities	15	500	12,450	0.3%	0.2%	0.5%
23 Construction	445	13,935	199,985	8.6%	6.9%	8.2%
31-33 Manufacturing	180	7,055	157,560	3.5%	3.5%	6.5%
Goods producing industries	945	24,420	461,130	18.2%	12.0%	19.0%
41 Wholesale trade	65	3,785	82,105	1.3%	1.9%	3.4%
44-45 Retail trade	570	23,515	283,135	11.0%	11.6%	11.7%
48-49 Transportation and warehousing	260	7,780	128,400	5.0%	3.8%	5.3%
51 Information and cultural industries	75	4,215	67,225	1.4%	2.1%	2.8%
52 Finance and insurance	75	6,180	93,805	1.4%	3.0%	3.9%
53 Real estate and rental and leasing	115	4,305	54,990	2.2%	2.1%	2.3%
54 Professional; scientific and technical services	505	17,115	196,670	9.7%	8.4%	8.1%
55 Management of companies and enterprises	10	205	4,320	0.2%	0.1%	0.2%
56 Admin & support; waste mgmt & remediation	385	9,280	109,100	7.4%	4.6%	4.5%
61 Educational services	475	16,620	173,820	9.1%	8.2%	7.2%
62 Health care and social assistance	565	27,450	270,855	10.9%	13.5%	11.2%
71 Arts; entertainment and recreation	290	5,675	57,940	5.6%	2.8%	2.4%
72 Accommodation and food services	525	18,650	207,050	10.1%	9.2%	8.5%
81 Other services (except public administration)	225	8,695	112,330	4.3%	4.3%	4.6%
91 Public administration	115	24,865	125,000	2.2%	12.3%	5.1%
Services producing industries	4,255	178,335	1,966,745	81.8%	88.0%	81.0%

Blue areas correspond to a larger share of workforce in the Island Trust Area than in the corresponding regional district. Red highlights areas with a larger share of the workforce than both BC and the corresponding regional district.

Table 373: Employment by Major Sector

Major Economic Sectors	Salt Spring				CRD				BC			
	2006	2011	2016	2021	2006	2011	2016	2021	2006	2011	2016	2021
Tourism	780 (15%)	805 (16%)	890 (17%)	715 (13%)	25,645 (14%)	24,930 (13%)	28,540 (14%)	25,670 (12%)	287,875 (13%)	298,780 (13%)	332,215 (14%)	359,555 (13%)
Business finance and management	200 (4%)	300 (6%)	200 (4%)	210 (4%)	11,010 (6%)	10,860 (6%)	10,690 (5%)	10,750 (5%)	137,740 (6%)	149,075 (6%)	153,115 (6%)	172,620 (6%)
Public services	1225 (24%)	1390 (27%)	1555 (30%)	1,665 (30%)	69,515 (37%)	77,235 (40%)	78,715 (39%)	88,705 (40%)	582,185 (27%)	672,880 (29%)	691,225 (28%)	849,645 (30%)
Manufacturing and innovation	1630 (32%)	1585 (31%)	1435 (28%)	1,865 (33%)	39,315 (21%)	39,190 (20%)	41,035 (20%)	49,970 (23%)	612,080 (28%)	596,340 (26%)	645,350 (27%)	773,980 (27%)
Trade services	1000 (20%)	745 (15%)	895 (17%)	920 (17%)	33,075 (18%)	34,320 (18%)	35,080 (17%)	35,990 (16%)	454,725 (21%)	475,490 (21%)	493,640 (20%)	573,660 (20%)
Other services	275 (5%)	255 (5%)	225 (4%)	200 (4%)	8,880 (5%)	8,210 (4%)	8,695 (4%)	8,860 (4%)	109,485 (5%)	112,745 (5%)	112,330 (5%)	126,430 (4%)
Total	5,110	5,080	5,200	5,575	187,440	194,745	202,755	219,945	2,184,090	2,305,310	2,427,875	2,855,890

Table 374: Employment sector by tenure

Major Economic Sectors by Tenure, 2021	Salt Spring		
	Total	Owner	Renter
Tourism	715 (100%)	585 (82%)	120 (17%)
Business finance and management	210 (100%)	180 (86%)	30 (14%)
Public services	1,665 (100%)	1305 (78%)	355 (21%)
Manufacturing and innovation	1865 (100%)	1565 (84%)	300 (16%)
Trade services	920 (100%)	750 (82%)	170 (18%)
Other services	200 (100%)	170 (85%)	30 (15%)
Total	5,575	4,555	1,005

Education

Table 375 : Education Levels

Education Level, 2021	Salt Spring	CRD	BC
No certificate, diploma or degree	770 (8%)	36,285 (10%)	565,665 (13%)
Secondary (high) school diploma or equivalency certificate	2,595 (26%)	98,055 (28%)	1,238,000 (29%)
Postsecondary certificate, diploma or degree	6,675 (66%)	219,445 (62%)	2,396,755 (57%)
Apprenticeship or trades certificate or diploma	815 (8%)	25,265 (7%)	323,635 (8%)
College, CEGEP or other non-university certificate or diploma	1,840 (18%)	63,520 (18%)	711,810 (17%)
University certificate or diploma below bachelor level	235 (2%)	11,170 (3%)	161,600 (4%)
University certificate, diploma or degree at bachelor level or above	3,785 (38%)	119,490 (34%)	1,199,710 (29%)

Commute

Table 376: Commute Destination by Area

Commuting Status	Salt Spring	CRD	BC
Commute within census subdivision (CSD) of residence	2,320 (91%)	51,195 (41%)	1,324,470 (65%)
Commute to a different census subdivision (CSD) within census division (CD) of residence	105 (4%)	70,070 (56%)	638,830 (31%)
Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	110 (4%)	2,465 (2%)	77,850 (4%)
Commute to a different province or territory	15 (1%)	505 (0%)	8,915 (0%)

Table 377: Commuting Destination by Tenure

Commuting Status by Tenure, Salt Spring	Owner	Renter
Commute within census subdivision (CSD) of residence	1,855 (90%)	470 (96%)
Commute to a different census subdivision (CSD) within census division (CD) of residence	80 (4%)	20 (4%)

Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	110 (5%)	0 (0%)
Commute to a different province or territory	15 (1%)	0 (0%)

Demographics

Table 378: Long Term Population

Salt Spring Population	1996	2001	2006	2011	2016	2021
Total	9,247	9,255	9,570	10,050	10,310	11,400
5-year growth rate		0.09%	3.40%	5.02%	2.59%	10.57%
5-year change		8	315	480	260	1,090

Table 379: Age Breakdown

Salt Spring Population	2006	2011	2016	2021
Under 15 years old	1,240 (13%)	1,260 (13%)	1,235 (12%)	1,360 (12%)
15 to 64 years old	6,305 (66%)	6,375 (63%)	5,960 (58%)	6,330 (54%)
65 years and older	2,020 (21%)	2,420 (24%)	3,115 (30%)	4,105 (35%)
Total	9,570	10,050	10,310	11,795
Population growth rate				
5-year growth rate		5.02%	2.59%	14.40%
Annual average growth rate 2006 to 2021	1.40%			

CRD Population	2006	2011	2016	2021
Under 15 years old	48,135 (14%)	47,155 (13%)	49,755 (13%)	52,380 (13%)
15 to 64 years old	230,820 (69%)	241,825 (69%)	246,670 (66%)	263,425 (63%)
65 years and older	57,455 (17%)	62,080 (18%)	76,455 (21%)	99,645 (24%)
Total	336,405	351,060	372,875	415,455
Population growth rate				
5-year growth rate		4.36%	6.21%	11.42%

Annual average growth rate 2006 to 2021

1.42%

Figure 49: Population Composition

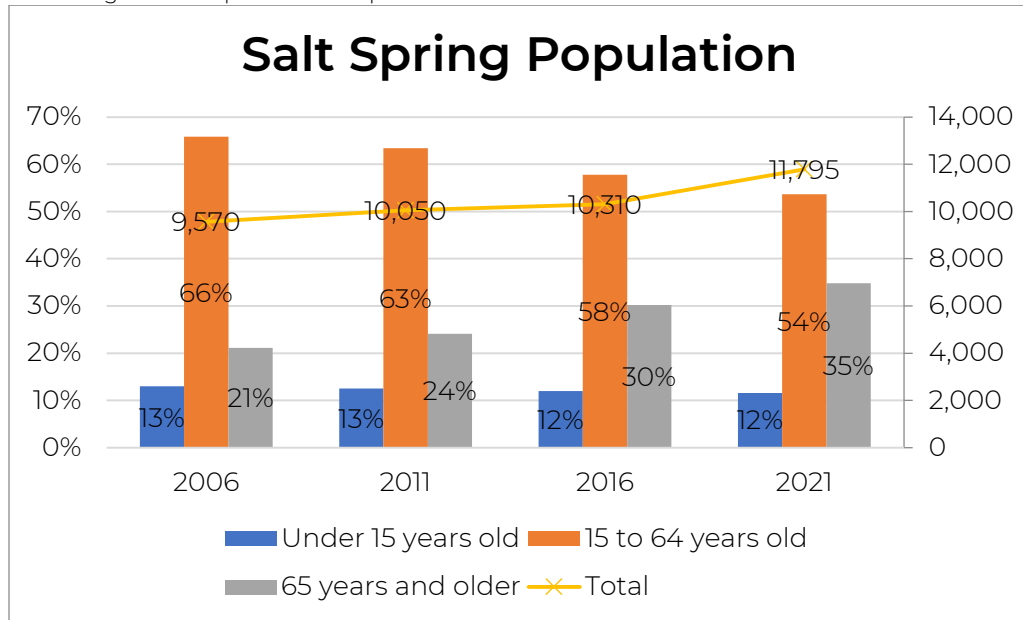


Table 380: Household Size

Household Size, Salt Spring	2006	2011	2016	2021
1 person	1375 (31%)	1490 (32%)	1620 (33%)	1625 (31%)
2 persons	1825 (42%)	1950 (42%)	2030 (42%)	2155 (42%)
3 persons	570 (13%)	630 (13%)	580 (12%)	635 (12%)
4 persons	385 (9%)	410 (9%)	425 (9%)	465 (9%)
5 or more persons	245 (6%)	200 (4%)	225 (5%)	300 (6%)
Total - Private households by household size	4395	4675	4885	5185
Number of persons in private households	9570	10055	10395	11405
Average household size	2.2	2.1	2.1	2.2

Table 381: Households by type

Private Households by Household Type	Salt Spring	CRD	BC
One-census-family households	3,210	108,335	1,270,210

Without children in a census family	(62%) 1,905	(58%) 55,825	(62%) 571,815
With children in a census family	(37%) 1,305	(30%) 52,510	(28%) 698,400
	(25%)	(28%)	(34%)
Multiple-census-family households	140 (3%)	3,435 (2%)	61,885 (3%)
Non-census-family households	1,835 (35%)	73,440 (40%)	709,745 (35%)
One-person households	1,625 (31%)	62,450 (34%)	600,425 (29%)
Two-or-more person non-census-family households	210 (4%)	10,990 (6%)	109,315 (5%)
Total - Private households by household type	5,185	185,205	2,041,830

Household Income

Table 382: Household Income (2020)

Household Income (2020)	Salt Spring		CRD		BC	
	#	%	#	%	#	%
Under \$5,000	90	2%	2,260	1%	30,435	1%
\$5,000 to \$9,999	30	1%	920	0%	13,340	1%
\$10,000 to \$14,999	85	2%	1,600	1%	19,155	1%
\$15,000 to \$19,999	140	3%	3,920	2%	41,945	2%
\$20,000 to \$24,999	240	5%	6,975	4%	82,295	4%
\$25,000 to \$29,999	200	4%	5,575	3%	63,840	3%
\$30,000 to \$34,999	185	4%	5,835	3%	64,805	3%
\$35,000 to \$39,999	195	4%	6,855	4%	75,450	4%
\$40,000 to \$44,999	215	4%	7,010	4%	73,365	4%
\$45,000 to \$49,999	220	4%	6,840	4%	73,380	4%
\$50,000 to \$59,999	370	7%	13,745	7%	145,085	7%
\$60,000 to \$69,999	375	7%	13,600	7%	139,485	7%
\$70,000 to \$79,999	325	6%	12,435	7%	130,800	6%
\$80,000 to \$89,999	275	5%	11,605	6%	122,210	6%
\$90,000 to \$99,999	255	5%	10,535	6%	113,390	6%
\$100,000 to \$124,999	565	11%	21,850	12%	235,925	12%
\$125,000 to \$149,999	460	9%	15,760	9%	178,470	9%
\$150,000 to \$199,999	465	9%	19,785	11%	222,145	11%
\$200,000 and over	500	10%	18,105	10%	216,315	11%

Total - Household total income groups in 2021 for private households	5,185	100%	185,205	100%	2,041,830	100%
Under \$30,000	785	15%	21,250	11%	251,010	12%
\$30,000 to \$59,999	1,185	23%	40,285	22%	432,085	21%
\$60,000 to \$99,999	1,230	24%	48,175	26%	505,885	25%
\$100,000 and over	1,990	38%	75,500	41%	852,855	42%

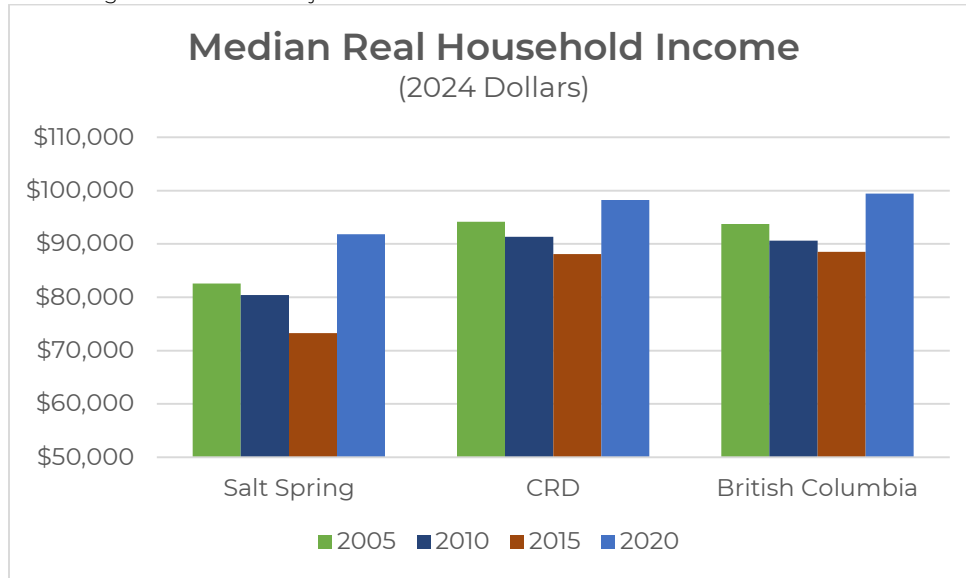
Table 383: Household Income by Household Type

Median Total Household Income (2020)				% of BC Med Income	
	Salt Spring	CRD	BC	Salt Spring	CRD
Economic families					
Couple-only family	\$95,000	\$100,000	\$93,000	102%	108%
Couple-with-children family	\$119,000	\$146,000	\$138,000	86%	106%
Lone-parent family	\$61,600	\$73,000	\$70,500	87%	104%
Family income	\$97,000	\$111,000	\$107,000	91%	104%
1-person households	\$39,200	\$45,600	\$43,200	91%	106%
2-or-more person households	\$100,000	\$111,000	\$108,000	93%	103%
Median household income	\$77,500	\$84,000	\$85,000	91%	99%

Figure 50: Income Over Time

Median Total Household Income Over Time				
	2005	2010	2015	2020
Nominal Income				
Salt Spring	\$54,937	\$58,161	\$57,933	\$78,500
CRD	\$62,639	\$66,072	\$69,642	\$84,000
British Columbia	\$62,372	\$65,555	\$69,979	\$85,000
2024 Dollars (via Bank of Canada)				
Salt Spring	\$82,587	\$80,402	\$73,297	\$91,829
CRD	\$94,165	\$91,338	\$88,111	\$98,263
British Columbia	\$93,764	\$90,623	\$88,537	\$99,433

Figure 51: Inflation Adjusted Household Income over time



Housing Stock

Table 384: Housing Stock Growth

Private Dwelling Types	Salt Spring		Ave. Annual Rate of Growth	CRD		Ave. Annual Rate of Growth
	2016	2021		2016	2021	
Total private dwellings	6,050	6,281	0.75%	183,562	198,435	1.57%
Occupied by usual residents	4,884	5,195	1.24%	170,157	185,206	1.71%
Vacant dwellings or dwellings occupied by temporary residents	1,166	1,086	-1.41%	13,405	13,229	-0.26%

Table 385: Dwellings by Typology over time

Occupied Private Dwelling Units by Type	2006	2011	2016	2021	Change 2006-2021	% Change	2021 % composition
Total occupied private dwellings	4,395	4,675	4,880	5,185	790	18	
Single-detached house	3,795	3,935	3,950	4,260	465	12	82

Semi-detached, row house and duplex	455	570	595	490	35	8	9
Semi-detached or double house	180	240	170	170	-10	-6	3
Row house	125	115	175	60	-65	-52	1
Apartment/flat in a duplex	150	215	250	170	20	13	3
Apartment in a building that has five or more storeys	0	0	0	0	0		0
Apartment in a building that has fewer than five storeys	35	60	75	180	145	414	3
Movable dwelling	105	95	255	250	145	138	5

Table 386: Occupied Dwellings by number of bedrooms

Occupied Private Dwellings by No. of Bedrooms	2011	2011 (% of total)	2016	2016 (% of total)	2021	2021(% of total)
Total occupied private dwellings	4680		4880		5185	
No bedrooms	55	0	60	1	65	1
1 bedroom	485	10	745	15	680	13
2 bedrooms	1655	35	1720	35	1660	32
3 bedrooms	1550	33	1565	32	1755	34
4 or more bedrooms	935	20	790	16	1020	20

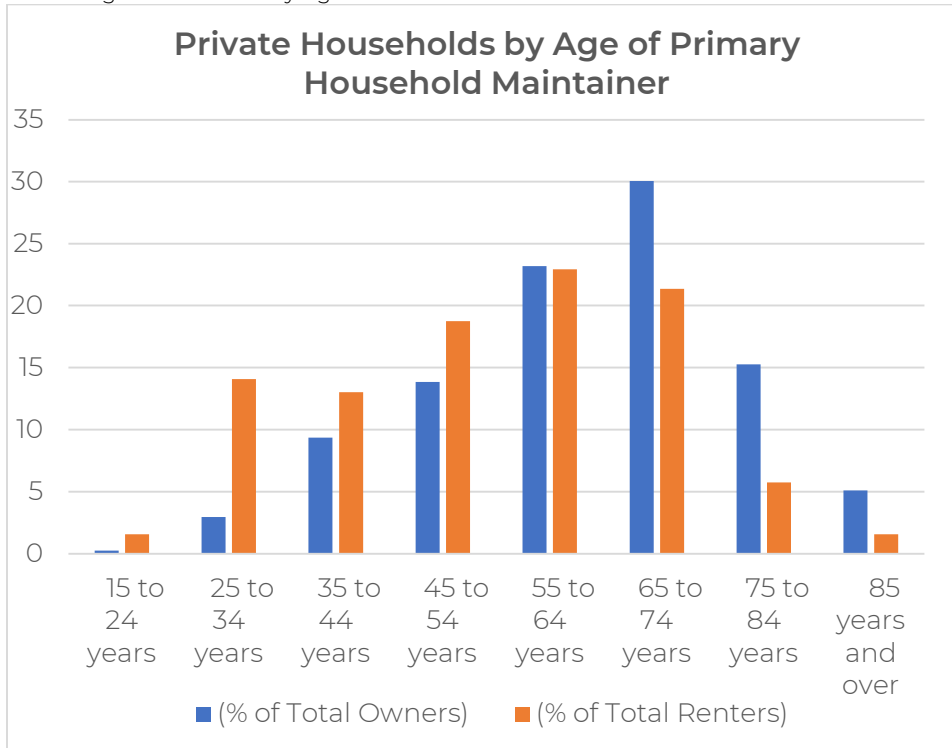
Tenure

Table 387: Dwellings by Tenure

Dwellings	2006	2011	2016	2021
Salt Spring				
Owners	3,600	3,860	3,720	4,225
Renters	795	820	1,160	960
Others (Band Housing)	0	0	0	0
Total occupied dwellings	4,395	4,675	4,885	5,185
Ownership Rate	82%	83%	76%	81%
CRD				
Owners	99,985	106,035	107,780	116,530
Renters	52,370	54,470	62,265	255
Others (Band Housing)	185	130	115	68420
Total occupied dwellings	152,530	160,635	170,155	185,205
Ownership Rate	66%	66%	63%	63%

British Columbia				
Owners	1,145,050	1,234,710	1,279,025	1,363,185
Renters	494,000	525,000	599,360	669,455
Others (Band Housing)	4,105	4,925	3,590	9,190
Total occupied dwellings	1,643,145	1,764,630	1,881,965	2,041,830
Ownership Rate	70%	70%	68%	67%

Figure 52: Tenure by Age



Suitability & Adequacy

Table 388: Suitability

Suitability Standards	Salt Spring	CRD	BC
Total - Private households by housing below standards	4,885	176,580	1,915,755
Below the suitability standard (not suitable)	235	5315	86,655
% below the suitability standard (not suitable)	5	3	5

Table 389: Private Households by housing below adequacy standards (state of repair)

Private households by housing below standards	Salt Spring Total	Owner	Renter	CRD Total	Owner	Renter
Total	4,885	3,995	890	176,580	111,885	64,695

Below the adequacy standard (major repairs needed)	380	270	110	6,310	3,990	2,320
% below the adequacy standard (major repairs needed)	8	7	12	4	4	4

Table 390: Dwellings by period of construction

Dwellings by Period of Construction	Total	% of total	Owner	% of total	Renter	% of total
Occupied private dwellings	5,185		4,225		960	
1960 or before	555	11	410	74	140	25
1961 to 1980	1,515	29	1,215	80	300	20
1981 to 1990	1,070	21	885	83	185	17
1991 to 2000	1,010	19	830	82	180	18
2001 to 2005	335	6	275	82	60	18
2006 to 2010	265	5	230	87	35	13
2011 to 2016	195	4	180	92	15	8
2016 to 2021	240	5	200	83	40	17

Shelter costs to Income Ratios

Table 391: Household composition by Extreme Core Housing Need

Household Composition by Housing Standard	Total	Owner	Renter
Total private households by housing below standards	4885	3995	890
Household in extreme core housing need (STIR greater than 50% but less than 100%)	150	70	80
1 person household	80	30	45
2 persons household	30	0	20
3 persons household	20	0	0
4 persons household	0	0	0
5 or more persons household	0	0	0

Table 392: Core Housing Need by household size and tenure

Salt Spring, 2021	Total	Percentage	Owner	Percentage	Renter	Percentage
Household not in core housing need	4585	94	3850	96	745	84
Household in core housing need	290	6	140	4	145	16
1 person household	180	4	80	2	100	11
2 persons household	55	1	25	1	30	3
3 persons household	35	1	25	1	20	2
4 persons household	0	0	0	0	0	0
5 or more persons household	0	0	0	0	0	0

Table 393: Households below affordability standard

Salt Spring, 2021	Total	Percentage	Owner	Percentage	Renter	Percentage
Total - Private households by housing below standards	4885	100	3995	100	890	100

Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	920	19	620	16	305	34
1 person household	490	10	265	7	225	25
2 persons household	300	6	215	5	85	10
3 persons household	150	3	130	3	25	3
4 persons household	90	2	65	2	25	3
5 or more persons household	35	1	35	1	0	0

Table 394: Housing Affordability by jurisdiction

Salt Spring	Total	Owner	Renter
Total - Private households by housing below standards	4,885	3,995	890
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	920	620	305
% Below the affordability standard	19	16	34
CRD	Total	Owner	Renter
Total - Private households by housing below standards	176,580	111,885	64,695
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	37,780	16,200	21,585
% Below the affordability standard	21	14	33
British Columbia	Total	Owner	Renter
Total - Private households by housing below standards	1,915,755	1,291,130	624,625
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	385,570	199,355	186,215
% Below the affordability standard	20	15	30

Table 395: Core housing by tenure and household size

Core Housing by Tenure	Total	Owner	Renter
Household not in core housing need	4585	3850	745
Household in core housing need	290	140	145
1 person household	180	80	100
2 persons household	55	25	30
3 persons household	35	25	20
4 persons household	0	0	0
5 or more persons household	0	0	0

Table 396: Shelter costs by tenure

Salt Spring	Total	Owner	Renter
Average monthly shelter cost (\$)	\$ 1,288	\$ 1,326	\$ 1,118

CRD			
Average monthly shelter cost (\$)	\$ 1,568	\$ 1,640	\$ 1,444
British Columbia			
Average monthly shelter cost (\$)	\$ 1,596	\$ 1,654	\$ 1,492

Table 397: Shelter cost to income ratios

Shelter-cost-to-income ratios	Salt Spring	CRD	BC
Owner and Tenant Households with Incomes > \$0 , in non-farm, non-reserve private dwellings by shelter-cost-to-income ratio	4,885	176,580	1,915,755
Spending <30% of Income on Shelter Costs	3,965	138,800	1,530,185
Spending 30% or more of Income on Shelter Costs	920	37,780	385,570
Owner Households in Non-Farm Non-Reserve Private Dwellings	4,130	114,220	1,353,695
Owner Households with a Mortgage	1,860	63,825	773,665
Owner Households Spending 30% or more of Income on Shelter Costs	16%	14%	15%
Average Monthly Shelter Costs for Owned Dwellings (\$)	\$1,326	\$1,640	\$1,654
Median Value of Dwellings (\$)	\$800,000	\$850,000	\$785,000
Tenant Households in Non-Farm Non-Reserve Private Dwellings	890	64,695	624,625
Tenant Households in Subsidized Housing	10.1%	11.4%	11.8%
Tenant Households Spending 30% or more of Income on Shelter Costs	34%	33%	30%
Average Monthly Shelter Costs for Rented Dwellings (\$)	\$1,118	\$1,444	\$1,492

Core Housing Need

Table 398: Core Housing Need over time

Core Housing Need				
	2006	2011	2016	2021
Unaffordable Housing (%)	25.2	27.4	27.5	18.8
Inadequate Housing (%)	9.3	8.9	6.3	7.8
Unsuitable Housing (%)	6.4	4.4	4.7	4.8
Core Housing Need (%)	23.1	12.5	11.7	6.0
Extreme Core Housing Need (%)	8.0	6.1	7.1	3.1
Number of Households In Core Need	935	515	525	290

Extreme Core Housing Need (Count)	325	250	320	150

Table 399: Comparative Core Housing Need

Core Housing Need									
Households	Salt Spring			CRD			British Columbia		
	Total	Owners	Tenants	Total	Owners	Tenants	Total	Owners	Tenants
Total Households	4,885	3,995	890	176,580	111,885	64,695	1,915,755	1,291,130	624,625
Share	100%	82%	18%	100%	63%	37%	100%	67%	33%
Below Suitability Standard	235	150	85	5,315	1,845	3,470	86,655	36,330	50,325
Rate	5%	4%	10%	3%	2%	5%	5%	3%	8%
Below Adequacy Standard	380	270	110	6,310	3,990	2,320	74,035	49,250	24,785
Rate	8%	7%	12%	4%	4%	4%	4%	4%	4%
Below Affordability Standard	920	620	305	37,780	16,200	21,585	385,570	199,355	186,215
Rate	19%	16%	34%	21%	14%	33%	20%	15%	30%
Below All Three Standards	-	-	-	115	15	95	1,665	560	1,105
Rate	0%	0%	0%	0%	0%	0%	0%	0%	0%
In Core Housing Need	290	140	145	22,330	6,685	15,645	257,090	102,850	154,240
Rate	6%	4%	16%	13%	6%	24%	13%	8%	25%
Extreme Core Housing Need	150	70	80	12,080	4,350	7,725	134,625	64,795	69,825
Rate	3%	2%	9%	7%	4%	12%	7%	5%	11%

Table 400: Rental Housing by Household Size

Core Housing Need by Household Size			
	Total	Owners	Renters
Household in core housing need	290	140	145
1 person household	180	80	100
2 persons household	55	25	30
3 persons household	35	25	20
4 persons household	-	-	-
5 or more persons household	-	-	-

Housing Market Characteristics

Table 401: Monthly Shelter Cost of Rented Dwellings

Rented Dwellings: Monthly Shelter Cost			
2021	Salt Spring	CRD	BC
Median	\$ 1,040	\$ 1,350	\$ 1,370
Average	\$ 1,118	\$ 1,444	\$ 1,492
2016- Average	\$ 1,006	\$ 1,113	\$ 1,149
2011- Average	\$ 985	\$ 1,070	\$ 1,075
2006-Average	\$ 962	\$ 970	\$ 980
Percentage Increase 2006-2021	16%	49%	52%

Saturna Island

Local Economy

Table 402: Local Labour Force by Industry (NAICS Codes)

Labour Force by Industry, 2021	Saturna	CRD	BC	Saturna	CRD	BC
Total labour force	165	223,285	2,657,275			
Industry - not applicable	10	3,340	54,165			
All industries	155	219,940	2,603,110	100.0%	100.0%	100.0%
11 Agriculture; forestry; fishing and hunting	0	2,720	69,390	0.0%	1.2%	2.4%
21 Mining; quarrying; and oil and gas extraction	0	445	27,375	0.0%	0.2%	1.0%
22 Utilities	0	700	15,605	0.0%	0.3%	0.5%
23 Construction	15	17,700	255,045	11.1%	8.0%	8.9%
31-33 Manufacturing	0	7,655	164,770	0.0%	3.5%	5.8%
Goods producing industries	15	29,220	532,185	11.1%	13.3%	18.6%
41 Wholesale trade	0	3,390	85,960	0.0%	1.5%	3.0%
44-45 Retail trade	15	24,850	333,160	11.1%	11.3%	11.7%
48-49 Transportation and warehousing	10	7,750	154,540	7.4%	3.5%	5.4%
51 Information and cultural industries	0	3,930	77,280	0.0%	1.8%	2.7%
52 Finance and insurance	10	5,995	101,425	7.4%	2.7%	3.6%
53 Real estate and rental and leasing	0	4,465	64,995	0.0%	2.0%	2.3%
54 Professional; scientific and technical services	25	21,450	257,400	18.5%	9.8%	9.0%
55 Management of companies and enterprises	0	290	6,200	0.0%	0.1%	0.2%
56 Admin & support; waste mgmt & remediation	10	10,170	124,530	7.4%	4.6%	4.4%
61 Educational services	15	17,865	211,500	11.1%	8.1%	7.4%
62 Health care and social assistance	15	31,405	344,345	11.1%	14.3%	12.1%
71 Arts; entertainment and recreation	10	5,845	71,705	7.4%	2.7%	2.5%
72 Accommodation and food services	10	15,895	210,570	7.4%	7.2%	7.4%
81 Other services (except public administration)	0	8,860	126,430	0.0%	4.0%	4.4%
91 Public administration	0	28,565	153,665	0.0%	13.0%	5.4%
Services producing industries	120	190,725	2,323,705	88.9%	86.7%	81.4%

Blue areas correspond to a larger share of workforce in the Island Trust Area than in the corresponding regional district. Red highlights areas with a larger share of the workforce than both BC and the corresponding regional district.

Table 403: Employment by Major Sector

Major Economic Sectors	Salt Spring				CRD				BC			
	2006	2011	2016	2021	2006	2011	2016	2021	2006	2011	2016	2021
Tourism	30 (18%)	0 (0%)	30 (29%)	20 (15%)	25,645 (14%)	24,930 (13%)	28,540 (14%)	25,670 (12%)	287,875 (13%)	298,780 (13%)	332,215 (14%)	359,555 (13%)
Business finance and management	0 (0%)	0 (0%)	10 (10%)	10 (7%)	11,010 (6%)	10,860 (6%)	10,690 (5%)	10,750 (5%)	137,740 (6%)	149,075 (6%)	153,115 (6%)	172,620 (6%)
Public services	60 (35%)	10 (100%)	20 (19%)	40 (30%)	69,515 (37%)	77,235 (40%)	78,715 (39%)	88,705 (40%)	582,185 (27%)	672,880 (29%)	691,225 (28%)	849,645 (30%)
Manufacturing and innovation	55 (32%)	0 (0%)	20 (19%)	40 (30%)	39,315 (21%)	39,190 (20%)	41,035 (20%)	49,970 (23%)	612,080 (28%)	596,340 (26%)	645,350 (27%)	773,980 (27%)
Trade services	25 (15%)	0 (0%)	25 (24%)	25 (19%)	33,075 (18%)	34,320 (18%)	35,080 (17%)	35,990 (16%)	454,725 (21%)	475,490 (21%)	493,640 (20%)	573,660 (20%)
Other services	0 (0%)	0 (0%)	0 (0%)	0 (0%)	8,880 (5%)	8,210 (4%)	8,695 (4%)	8,860 (4%)	109,485 (5%)	112,745 (5%)	112,330 (5%)	126,430 (4%)
Total	170	10	105	135	187,440	194,745	202,755	219,945	2,184,090	2,305,310	2,427,875	2,855,890

Table 404: Employment sector by tenure

Major Economic Sectors by Tenure, 2021	Saturna		
	Total	Owner	Renter
Tourism	20 (100%)	0 (0%)	0 (0%)
Business finance and management	10 (100%)	10 (100%)	0 (0%)
Public services	40 (100%)	10 (25%)	25 (63%)
Manufacturing and innovation	40 (100%)	40 (100%)	0 (0%)
Trade services	25 (100%)	10 (40%)	10 (40%)
Other services	0 (0%)	0 (0%)	0 (0%)
Total	135	70	35

Education

Table 405 : Education Levels

Education Level, 2021	Saturna	CRD	BC
No certificate, diploma or degree	25 (6%)	36,285 (10%)	565,665 (13%)
Secondary (high) school diploma or equivalency certificate	90 (23%)	98,055 (28%)	1,238,000 (29%)
Postsecondary certificate, diploma or degree	285 (71%)	219,445 (62%)	2,396,755 (57%)
Apprenticeship or trades certificate or diploma	50 (13%)	25,265 (7%)	323,635 (8%)
College, CEGEP or other non-university certificate or diploma	55 (14%)	63,520 (18%)	711,810 (17%)
University certificate or diploma below bachelor level	10 (3%)	11,170 (3%)	161,600 (4%)
University certificate, diploma or degree at bachelor level or above	165 (41%)	119,490 (34%)	1,199,710 (29%)

Commute

Table 406: Commute Destination by Area

Commuting Status	Saturna	CRD	BC
Commute within census subdivision (CSD) of residence	70 (88%)	51,195 (41%)	1,324,470 (65%)
Commute to a different census subdivision (CSD) within census division (CD) of residence	10 (13%)	70,070 (56%)	638,830 (31%)
Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	0 (0%)	2,465 (2%)	77,850 (4%)
Commute to a different province or territory	0 (0%)	505 (0%)	8,915 (0%)

Table 407: Commuting Destination by Tenure

Commuting Status by Tenure, Saturna	Owner	Renter
Commute within census subdivision (CSD) of residence	35 (78%)	35 (100%)
Commute to a different census subdivision (CSD) within census division (CD) of residence	10 (22%)	0 (0%)

Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	0 (0%)	0 (0%)
Commute to a different province or territory	0 (0%)	0 (0%)

Demographics

Table 408: Long Term Population

Saturna Population	1996	2001	2006	2011	2016	2021
Total	292	335	330	205	310	430
5-year growth rate		14.73%	-1.49%	-37.88%	51.22%	38.71%
5-year change		43	-5	-125	105	120

Table 409: Age Breakdown

Saturna Population	2006	2011	2016	2021
Under 15 years old	15 (5%)	0 (0%)	20 (7%)	25 (5%)
15 to 64 years old	210 (64%)	125 (61%)	125 (41%)	215 (46%)
65 years and older	105 (32%)	85 (41%)	170 (56%)	220 (47%)
Total	330	205	305	465
Population growth rate				
5-year growth rate		-37.88%	48.78%	52.46%
Annual average growth rate 2006 to 2021	2.31%			

CRD Population	2006	2011	2016	2021
Under 15 years old	48,135 (14%)	47,155 (13%)	49,755 (13%)	52,380 (13%)
15 to 64 years old	230,820 (69%)	241,825 (69%)	246,670 (66%)	263,425 (63%)
65 years and older	57,455 (17%)	62,080 (18%)	76,455 (21%)	99,645 (24%)
Total	336,405	351,060	372,875	415,455
Population growth rate				
5-year growth rate		4.36%	6.21%	11.42%

Annual average growth rate 2006 to 2021

1.42%

Figure 53: Population Composition

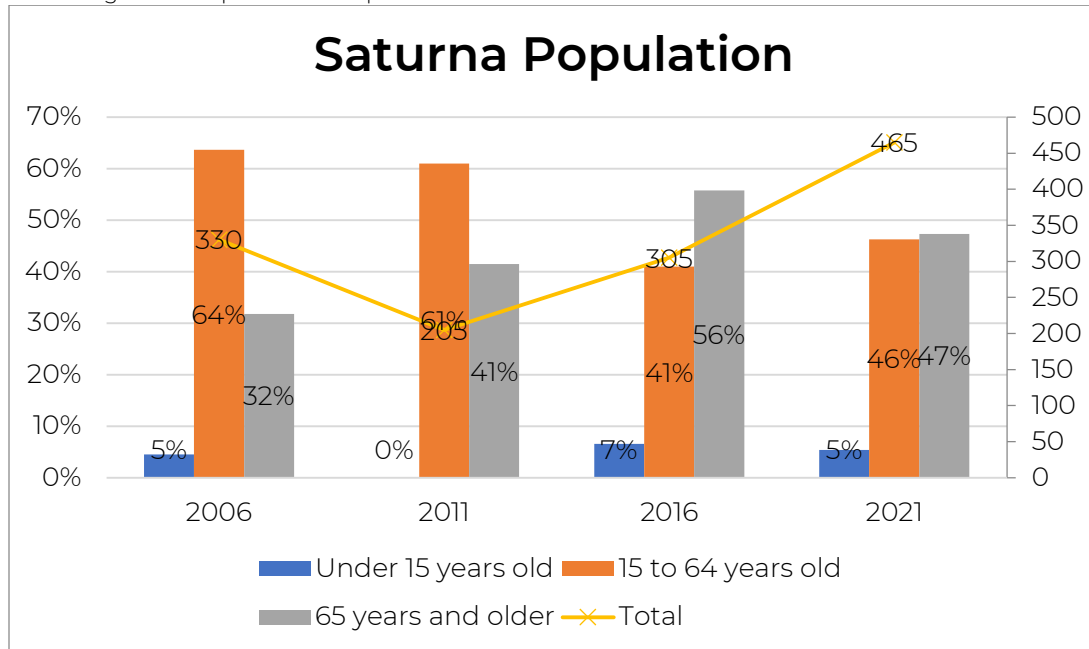


Table 410: Household Size

Household Size, Saturna	2006	2011	2016	2021
1 person	75 (38%)	95 (63%)	90 (47%)	65 (30%)
2 persons	110 (56%)	55 (37%)	90 (47%)	140 (64%)
3 persons	10 (5%)	0 (0%)	0 (0%)	0 (0%)
4 persons	0 (0%)	0 (0%)	0 (0%)	0 (0%)
5 or more persons	10 (5%)	0 (0%)	0 (0%)	15 (7%)
Total - Private households by household size	195	150	190	220
Number of persons in private households	330	210	305	430
Average household size	1.7	1.4	1.6	1.9

Table 411: Households by type

Private Households by Household Type	Saturna	CRD	BC

One-census-family households	140 (64%)	108,335 (58%)	1,270,210 (62%)
Without children in a census family	115 (52%)	55,825 (30%)	571,815 (28%)
With children in a census family	20 (9%)	52,510 (28%)	698,400 (34%)
Multiple-census-family households	0 (0%)	3,435 (2%)	61,885 (3%)
Non-census-family households	80 (36%)	73,440 (40%)	709,745 (35%)
One-person households	65 (30%)	62,450 (34%)	600,425 (29%)
Two-or-more person non-census-family households	15 (7%)	10,990 (6%)	109,315 (5%)
Total - Private households by household type	220	185,205	2,041,830

Household Income

Table 412: Household Income (2020)

Household Income (2020)	Saturna		CRD		BC	
	#	%	#	%	#	%
Under \$5,000	0	0%	2,260	1%	30,435	1%
\$5,000 to \$9,999	0	0%	920	0%	13,340	1%
\$10,000 to \$14,999	0	0%	1,600	1%	19,155	1%
\$15,000 to \$19,999	0	0%	3,920	2%	41,945	2%
\$20,000 to \$24,999	25	11%	6,975	4%	82,295	4%
\$25,000 to \$29,999	0	0%	5,575	3%	63,840	3%
\$30,000 to \$34,999	0	0%	5,835	3%	64,805	3%
\$35,000 to \$39,999	0	0%	6,855	4%	75,450	4%
\$40,000 to \$44,999	0	0%	7,010	4%	73,365	4%
\$45,000 to \$49,999	0	0%	6,840	4%	73,380	4%
\$50,000 to \$59,999	25	11%	13,745	7%	145,085	7%
\$60,000 to \$69,999	25	11%	13,600	7%	139,485	7%
\$70,000 to \$79,999	20	9%	12,435	7%	130,800	6%
\$80,000 to \$89,999	0	0%	11,605	6%	122,210	6%
\$90,000 to \$99,999	20	9%	10,535	6%	113,390	6%
\$100,000 to \$124,999	35	16%	21,850	12%	235,925	12%
\$125,000 to \$149,999	0	0%	15,760	9%	178,470	9%
\$150,000 to \$199,999	0	0%	19,785	11%	222,145	11%

\$200,000 and over	0	0%	18,105	10%	216,315	11%
Total - Household total income groups in 2021 for private households	220	100%	185,205	100%	2,041,830	100%
Under \$30,000	25	11%	21,250	11%	251,010	12%
\$30,000 to \$59,999	25	11%	40,285	22%	432,085	21%
\$60,000 to \$99,999	65	30%	48,175	26%	505,885	25%
\$100,000 and over	35	16%	75,500	41%	852,855	42%

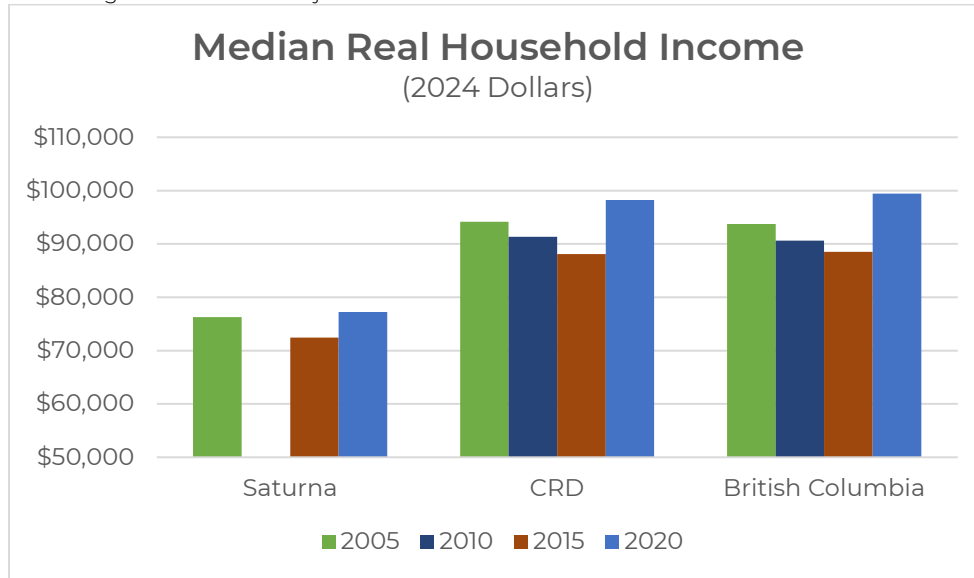
Table 413: Household Income by Household Type

Median Total Household Income (2020)				% of BC Med Income	
	Saturna	CRD	BC	Saturna	CRD
Economic families					
Couple-only family	\$92,000	\$100,000	\$93,000	99%	108%
Couple-with-children family	\$0	\$146,000	\$138,000	0%	106%
Lone-parent family	\$0	\$73,000	\$70,500	0%	104%
Family income	\$90,000	\$111,000	\$107,000	84%	104%
1-person households	\$35,200	\$45,600	\$43,200	81%	106%
2-or-more person households	\$89,000	\$111,000	\$108,000	82%	103%
Median household income	\$62,000	\$84,000	\$85,000	73%	99%

Figure 54: Income Over Time

Median Total Household Income Over Time				
	2005	2010	2015	2020
Nominal Income				
Saturna	\$50,742	x	\$57,267	\$66,000
CRD	\$62,639	\$66,072	\$69,642	\$84,000
British Columbia	\$62,372	\$65,555	\$69,979	\$85,000
2024 Dollars (via Bank of Canada)				
Saturna	\$76,280		\$72,454	\$77,207
CRD	\$94,165	\$91,338	\$88,111	\$98,263
British Columbia	\$93,764	\$90,623	\$88,537	\$99,433

Figure 55: Inflation Adjusted Household Income over time



Housing Stock

Table 414: Housing Stock Growth

Private Dwelling Types	Saturna		Ave. Annual Rate of Growth	CRD		Ave. Annual Rate of Growth
	2016	2021		2016	2021	
Total private dwellings	464	484	0.85%	183,562	198,435	1.57%
Occupied by usual residents	199	259	5.41%	170,157	185,206	1.71%
Vacant dwellings or dwellings occupied by temporary residents	265	225	-3.22%	13,405	13,229	-0.26%

Table 415: Dwellings by Typology over time

Occupied Private Dwelling Units by Type	2006	2011	2016	2021	Change 2006-2021	% Change	2021 % composition
Total occupied private dwellings	190	150	190	220	30	16	

Single-detached house	155	145	165	200	45	29	91
Semi-detached, row house and duplex	10	0	20	10	0	0	5
Semi-detached or double house	0	0	10	0	0		0
Row house	10	0	10	0	-10	-100	0
Apartment/flat in a duplex	0	0	0	0	0		0
Apartment in a building that has five or more storeys	0	0	0	0	0		0
Apartment in a building that has fewer than five storeys	0	0	0	0	0		0
Movable dwelling	25	0	15	15	-10	-40	7

Table 416: Occupied Dwellings by number of bedrooms

Occupied Private Dwellings by No. of Bedrooms	2011	2011 (% of total)	2016	2016 (% of total)	2021	2021(% of total)
Total occupied private dwellings	150		190		220	
No bedrooms	0	0	0	0	0	0
1 bedroom	35	23	20	11	70	32
2 bedrooms	85	57	85	45	80	36
3 bedrooms	15	10	50	26	55	25
4 or more bedrooms	0	0	35	18	15	7

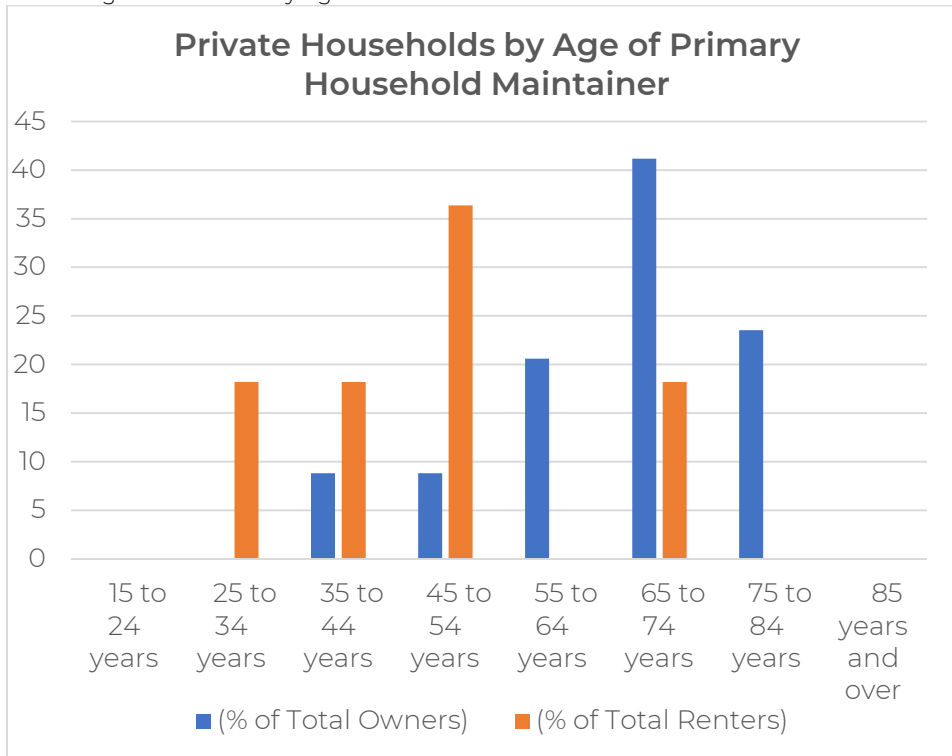
Tenure

Table 417: Dwellings by Tenure

Dwellings	2006	2011	2016	2021
Saturna				
Owners	140	135	150	170
Renters	55	15	40	55
Others (Band Housing)	0	0	0	0
Total occupied dwellings	195	150	190	220
Ownership Rate	72%	90%	79%	77%
CRD				
Owners	99,985	106,035	107,780	116,530
Renters	52,370	54,470	62,265	255
Others (Band Housing)	185	130	115	68420

Total occupied dwellings	152,530	160,635	170,155	185,205
Ownership Rate	66%	66%	63%	63%
British Columbia				
Owners	1,145,050	1,234,710	1,279,025	1,363,185
Renters	494,000	525,000	599,360	669,455
Others (Band Housing)	4,105	4,925	3,590	9,190
Total occupied dwellings	1,643,145	1,764,630	1,881,965	2,041,830
Ownership Rate	70%	70%	68%	67%

Figure 56: Tenure by Age



Suitability & Adequacy

Table 418: Suitability

Suitability Standards	Saturna	CRD	BC
Total - Private households by housing below standards	215	176,580	1,915,755
Below the suitability standard (not suitable)	0	5315	86,655
% below the suitability standard (not suitable)	0	3	5

Table 419: Private Households by housing below adequacy standards (state of repair)

Private households by housing below standards	Saturna Total	Owner	Renter	CRD Total	Owner	Renter
Total	215	170	45	176,580	111,885	64,695
Below the adequacy standard (major repairs needed)	0	0	0	6,310	3,990	2,320
% below the adequacy standard (major repairs needed)	0	0	0	4	4	4

Table 420: Dwellings by period of construction

Occupied private dwellings	220	170	55
1960 or before	30	14	0
1961 to 1980	50	23	25
1981 to 1990	45	20	0
1991 to 2000	20	9	10
2001 to 2005	20	9	0
2006 to 2010	30	14	0
2011 to 2016	20	9	0
2016 to 2021	0	0	0
Occupied private dwellings	220	170	55

Shelter costs to Income Ratios

Table 421: Household composition by Extreme Core Housing Need

Household Composition by Housing Standard	Total	Owner	Renter
Total private households by housing below standards	215	170	45
Household in extreme core housing need (STIR greater than 50% but less than 100%)	0	0	0
1 person household	0	0	0
2 persons household	0	0	0
3 persons household	0	0	0
4 persons household	0	0	0
5 or more persons household	0	0	0

Table 422: Core Housing Need by household size and tenure

Saturna, 2021	Total	Percentage	Owner	Percentage	Renter	Percentage
Household not in core housing need	200	93	165	97	35	78
Household in core housing need	0	0	0	0	0	0
1 person household	0	0	0	0	0	0
2 persons household	0	0	0	0	0	0
3 persons household	0	0	0	0	0	0
4 persons household	0	0	0	0	0	0
5 or more persons household	0	0	0	0	0	0

Table 423: Households below affordability standard

Saturna, 2021	Total	Percentage	Owner	Percentage	Renter	Percentage

Total - Private households by housing below standards	215	100	170	100	45	100
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	20	9	0	0	0	0
1 person household	0	0	0	0	0	0
2 persons household	0	0	0	0	0	0
3 persons household	0	0	0	0	0	0
4 persons household	0	0	0	0	0	0
5 or more persons household	0	0	0	0	0	0

Table 424: Housing Affordability by jurisdiction

Saturna	Total	Owner	Renter
Total - Private households by housing below standards	215	170	45
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	20	0	0
% Below the affordability standard	9	0	0
CRD	Total	Owner	Renter
Total - Private households by housing below standards	176,580	111,885	64,695
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	37,780	16,200	21,585
% Below the affordability standard	21	14	33
British Columbia	Total	Owner	Renter
Total - Private households by housing below standards	1,915,755	1,291,130	624,625
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	385,570	199,355	186,215
% Below the affordability standard	20	15	30

Table 425: Core housing by tenure and household size

Core Housing by Tenure	Total	Owner	Renter
Household not in core housing need	200	165	35
Household in core housing need	0	0	0
1 person household	0	0	0
2 persons household	0	0	0
3 persons household	0	0	0
4 persons household	0	0	0
5 or more persons household	0	0	0

Table 426: Shelter costs by tenure

Saturna	Total	Owner	Renter

Average monthly shelter cost (\$)	\$ 695	\$ 645	\$ 880
CRD			
Average monthly shelter cost (\$)	\$ 1,568	\$ 1,640	\$ 1,444
British Columbia			
Average monthly shelter cost (\$)	\$ 1,596	\$ 1,654	\$ 1,492

Table 427: Shelter cost to income ratios

Shelter-cost-to-income ratios	Saturn a	CRD	BC
Owner and Tenant Households with Incomes > \$0 , in non-farm, non-reserve private dwellings by shelter-cost-to-income ratio	215	176,580	1,915,755
Spending <30% of Income on Shelter Costs	195	138,800	1,530,185
Spending 30% or more of Income on Shelter Costs	20	37,780	385,570
Owner Households in Non-Farm Non-Reserve Private Dwellings	170	114,220	1,353,695
Owner Households with a Mortgage	40	63,825	773,665
Owner Households Spending 30% or more of Income on Shelter Costs	0%	14%	15%
Average Monthly Shelter Costs for Owned Dwellings (\$)	\$645	\$1,640	\$1,654
Median Value of Dwellings (\$)	\$695,000	\$850,000	\$785,000
Tenant Households in Non-Farm Non-Reserve Private Dwellings	45	64,695	624,625
Tenant Households in Subsidized Housing	0.0%	11.4%	11.8%
Tenant Households Spending 30% or more of Income on Shelter Costs	0%	33%	30%
Average Monthly Shelter Costs for Rented Dwellings (\$)	\$880	\$1,444	\$1,492

Core Housing Need

Table 428: Core Housing Need over time

Core Housing Need				
	2006	2011	2016	2021
Unaffordable Housing (%)	15.8	x	21.1	9.3
Inadequate Housing (%)	10.5	x	0.0	0.0
Unsuitable Housing (%)	0.0	x	0.0	0.0
Core Housing Need (%)	10.3	x	13.2	0.0
Extreme Core Housing Need (%)	0.0	x	7.9	0.0

Number of Households In Core Need	20	x	25	0
Extreme Core Housing Need (Count)	0	x	15	0

Table 429: Comparative Core Housing Need

Core Housing Need									
Households	Saturna			CRD			British Columbia		
	Total	Owners	Tenants	Total	Owners	Tenants	Total	Owners	Tenants
Total Households	215	170	45	176,580	111,885	64,695	1,915,755	1,291,130	624,625
Share	100%	79%	21%	100%	63%	37%	100%	67%	33%
Below Suitability Standard	-	-	-	5,315	1,845	3,470	86,655	36,330	50,325
Rate	0%	0%	0%	3%	2%	5%	5%	3%	8%
Below Adequacy Standard	-	-	-	6,310	3,990	2,320	74,035	49,250	24,785
Rate	0%	0%	0%	4%	4%	4%	4%	4%	4%
Below Affordability Standard	20	-	-	37,780	16,200	21,585	385,570	199,355	186,215
Rate	9%	0%	0%	21%	14%	33%	20%	15%	30%
Below All Three Standards	-	-	-	115	15	95	1,665	560	1,105
Rate	0%	0%	0%	0%	0%	0%	0%	0%	0%
In Core Housing Need	-	-	-	22,330	6,685	15,645	257,090	102,850	154,240
Rate	0%	0%	0%	13%	6%	24%	13%	8%	25%
Extreme Core Housing Need	-	-	-	12,080	4,350	7,725	134,625	64,795	69,825
Rate	0%	0%	0%	7%	4%	12%	7%	5%	11%

Table 430: Rental Housing by Household Size

Core Housing Need by Household Size			
	Total	Owners	Renters
Household in core housing need	-	-	-
1 person household	-	-	-
2 persons household	-	-	-
3 persons household	-	-	-
4 persons household	-	-	-

5 or more persons household	-	-	-

Housing Market Characteristics

Table 431: Monthly Shelter Cost of Rented Dwellings

Rented Dwellings: Monthly Shelter Cost			
2021	Saturna	CRD	BC
Median	\$ 880	\$ 1,350	\$ 1,370
Average	\$ 880	\$ 1,444	\$ 1,492
2016- Average	\$ 649	\$ 1,113	\$ 1,149
2011- Average	\$ 471	\$ 1,070	\$ 1,075
2006-Average	\$ 446	\$ 970	\$ 980
Percentage Increase 2006-2021	97%	49%	52%

South Pender Island

Local Economy

Table 432: Local Labour Force by Industry (NAICS Codes)

Labour Force by Industry, 2021	South Pender	CRD	BC	South Pender	CRD	BC
Total labour force	105	223,285	2,657,275			
Industry - not applicable	0	3,340	54,165			
All industries	105	219,940	2,603,110	100.0%	100.0%	100.0%
11 Agriculture; forestry; fishing and hunting	0	2,720	69,390	0.0%	1.2%	2.4%
21 Mining; quarrying; and oil and gas extraction	0	445	27,375	0.0%	0.2%	1.0%
22 Utilities	0	700	15,605	0.0%	0.3%	0.5%
23 Construction	20	17,700	255,045	20.0%	8.0%	8.9%
31-33 Manufacturing	10	7,655	164,770	10.0%	3.5%	5.8%
Goods producing industries	30	29,220	532,185	30.0%	13.3%	18.6%
41 Wholesale trade	0	3,390	85,960	0.0%	1.5%	3.0%
44-45 Retail trade	20	24,850	333,160	20.0%	11.3%	11.7%
48-49 Transportation and warehousing	0	7,750	154,540	0.0%	3.5%	5.4%
51 Information and cultural industries	0	3,930	77,280	0.0%	1.8%	2.7%
52 Finance and insurance	0	5,995	101,425	0.0%	2.7%	3.6%
53 Real estate and rental and leasing	0	4,465	64,995	0.0%	2.0%	2.3%
54 Professional; scientific and technical services	10	21,450	257,400	10.0%	9.8%	9.0%
55 Management of companies and enterprises	0	290	6,200	0.0%	0.1%	0.2%
56 Admin & support; waste mgmt & remediation	10	10,170	124,530	10.0%	4.6%	4.4%
61 Educational services	0	17,865	211,500	0.0%	8.1%	7.4%
62 Health care and social assistance	15	31,405	344,345	15.0%	14.3%	12.1%
71 Arts; entertainment and recreation	15	5,845	71,705	15.0%	2.7%	2.5%
72 Accommodation and food services	0	15,895	210,570	0.0%	7.2%	7.4%
81 Other services (except public administration)	0	8,860	126,430	0.0%	4.0%	4.4%
91 Public administration	0	28,565	153,665	0.0%	13.0%	5.4%
Services producing industries	70	190,725	2,323,705	70.0%	86.7%	81.4%

Blue areas correspond to a larger share of workforce in the Island Trust Area than in the corresponding regional district. Red highlights areas with a larger share of the workforce than both BC and the corresponding regional district.

Table 433: Employment by Major Sector

Major Economic Sectors	South Pender				CRD				BC			
	2006	2011	2016	2021	2006	2011	2016	2021	2006	2011	2016	2021
Tourism	25 (23%)	0 (0%)	15 (21%)	15 (15%)	25,645 (14%)	24,930 (13%)	28,540 (14%)	25,670 (12%)	287,875 (13%)	298,780 (13%)	332,215 (14%)	359,555 (13%)
Business finance and management	30 (27%)	0 (0%)	0 (0%)	0 (0%)	11,010 (6%)	10,860 (6%)	10,690 (5%)	10,750 (5%)	137,740 (6%)	149,075 (6%)	153,115 (6%)	172,620 (6%)
Public services	10 (9%)	20 (100%)	15 (21%)	25 (25%)	69,515 (37%)	77,235 (40%)	78,715 (39%)	88,705 (40%)	582,185 (27%)	672,880 (29%)	691,225 (28%)	849,645 (30%)
Manufacturing and innovation	25 (23%)	0 (0%)	30 (43%)	40 (40%)	39,315 (21%)	39,190 (20%)	41,035 (20%)	49,970 (23%)	612,080 (28%)	596,340 (26%)	645,350 (27%)	773,980 (27%)
Trade services	20 (18%)	0 (0%)	0 (0%)	20 (20%)	33,075 (18%)	34,320 (18%)	35,080 (17%)	35,990 (16%)	454,725 (21%)	475,490 (21%)	493,640 (20%)	573,660 (20%)
Other services	0 (0%)	0 (0%)	10 (14%)	0 (0%)	8,880 (5%)	8,210 (4%)	8,695 (4%)	8,860 (4%)	109,485 (5%)	112,745 (5%)	112,330 (5%)	126,430 (4%)
Total	110	20	70	100	187,440	194,745	202,755	219,945	2,184,090	2,305,310	2,427,875	2,855,890

Table 434: Employment sector by tenure

Major Economic Sectors by Tenure, 2021	South Pender		
	Total	Owner	Renter
Tourism	15 (100%)	15 (100%)	0 (0%)
Business finance and management	0 (0%)	0 (0%)	0 (0%)
Public services	25 (100%)	25 (100%)	0 (0%)
Manufacturing and innovation	40 (100%)	40 (100%)	0 (0%)
Trade services	20 (100%)	10 (50%)	0 (0%)
Other services	0 (0%)	0 (0%)	0 (0%)
Total	100	90	0

Education

Table 435 : Education Levels

Education Level, 2021	South Pender	CRD	BC
No certificate, diploma or degree	0 (0%)	36,285 (10%)	565,665 (13%)
Secondary (high) school diploma or equivalency certificate	50 (23%)	98,055 (28%)	1,238,000 (29%)
Postsecondary certificate, diploma or degree	170 (77%)	219,445 (62%)	2,396,755 (57%)
Apprenticeship or trades certificate or diploma	0 (0%)	25,265 (7%)	323,635 (8%)
College, CEGEP or other non-university certificate or diploma	40 (18%)	63,520 (18%)	711,810 (17%)
University certificate or diploma below bachelor level	15 (7%)	11,170 (3%)	161,600 (4%)
University certificate, diploma or degree at bachelor level or above	115 (52%)	119,490 (34%)	1,199,710 (29%)

Commute

Table 436: Commute Destination by Area

Commuting Status	South Pender	CRD	BC
Commute within census subdivision (CSD) of residence	40 (73%)	51,195 (41%)	1,324,470 (65%)
Commute to a different census subdivision (CSD) within census division (CD) of residence	0 (0%)	70,070 (56%)	638,830 (31%)
Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	15 (27%)	2,465 (2%)	77,850 (4%)
Commute to a different province or territory	0 (0%)	505 (0%)	8,915 (0%)

Table 437: Commuting Destination by Tenure

Commuting Status by Tenure, South Pender	Owner	Renter
Commute within census subdivision (CSD) of residence	25 (63%)	10 (100%)
Commute to a different census subdivision (CSD) within census division (CD) of residence	0 (0%)	0 (0%)

Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	15 (38%)	0 (0%)
Commute to a different province or territory	0 (0%)	0 (0%)

Demographics

Table 438: Long Term Population

South Pender Population	1996	2001	2006	2011	2016	2021
Total	162	180	250	310	220	230
5-year growth rate		11.11%	38.89%	24.00%	-29.03%	4.55%
5-year change		18	70	60	-90	10

Table 439: Age Breakdown

South Pender Population	2006	2011	2016	2021
Under 15 years old	20 (8%)	0 (0%)	15 (7%)	10 (3%)
15 to 64 years old	155 (62%)	145 (46%)	90 (41%)	140 (46%)
65 years and older	75 (30%)	155 (49%)	115 (52%)	155 (51%)
Total	250	315	220	305
Population growth rate				
5-year growth rate		26.00%	-30.16%	38.64%
Annual average growth rate 2006 to 2021	1.33%			

CRD Population	2006	2011	2016	2021
Under 15 years old	48,135 (14%)	47,155 (13%)	49,755 (13%)	52,380 (13%)
15 to 64 years old	230,820 (69%)	241,825 (69%)	246,670 (66%)	263,425 (63%)
65 years and older	57,455 (17%)	62,080 (18%)	76,455 (21%)	99,645 (24%)
Total	336,405	351,060	372,875	415,455
Population growth rate				
5-year growth rate		4.36%	6.21%	11.42%
Annual average growth rate 2006 to 2021	1.42%			

Figure 57: Population Composition

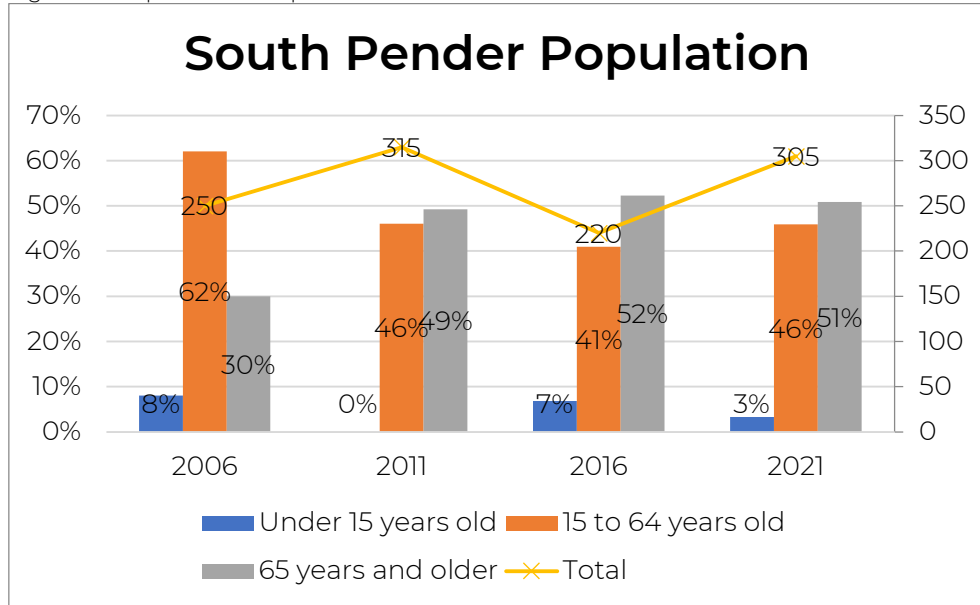


Table 440: Household Size

Household Size, South Pender	2006	2011	2016	2021
1 person	40 (32%)	40 (24%)	45 (36%)	65 (45%)
2 persons	55 (44%)	125 (76%)	75 (60%)	70 (48%)
3 persons	20 (16%)	0 (0%)	10 (8%)	0 (0%)
4 persons	10 (8%)	0 (0%)	0 (0%)	0 (0%)
5 or more persons	0 (0%)	0 (0%)	0 (0%)	0 (0%)
Total - Private households by household size	125	165	125	145
Number of persons in private households	250	310	220	235
Average household size	2.0	1.8	1.7	1.6

Table 441: Households by type

Private Households by Household Type	South Pender	CRD	BC
One-census-family households	80 (55%)	108,335 (58%)	1,270,210 (62%)
Without children in a census family	70 (48%)	55,825 (30%)	571,815 (28%)
With children in a census family	10 (7%)	52,510 (28%)	698,400 (34%)
Multiple-census-family households	0 (0%)	3,435 (2%)	61,885 (3%)
Non-census-family households	65 (45%)	73,440 (40%)	709,745 (35%)
One-person households	65 (45%)	62,450 (34%)	600,425 (29%)
Two-or-more person non-census-family households	0 (0%)	10,990 (6%)	109,315 (5%)
Total - Private households by household type	145	185,205	2,041,830

Household Income

Table 442: Household Income (2020)

Household Income (2020)	South Pender		CRD		BC	
	#	%	#	%	#	%
Under \$5,000	x		2,260	1%	30,435	1%
\$5,000 to \$9,999	x		920	0%	13,340	1%
\$10,000 to \$14,999	x		1,600	1%	19,155	1%
\$15,000 to \$19,999	x		3,920	2%	41,945	2%
\$20,000 to \$24,999	x		6,975	4%	82,295	4%
\$25,000 to \$29,999	x		5,575	3%	63,840	3%
\$30,000 to \$34,999	x		5,835	3%	64,805	3%
\$35,000 to \$39,999	x		6,855	4%	75,450	4%
\$40,000 to \$44,999	x		7,010	4%	73,365	4%
\$45,000 to \$49,999	x		6,840	4%	73,380	4%
\$50,000 to \$59,999	x		13,745	7%	145,085	7%
\$60,000 to \$69,999	x		13,600	7%	139,485	7%
\$70,000 to \$79,999	x		12,435	7%	130,800	6%
\$80,000 to \$89,999	x		11,605	6%	122,210	6%
\$90,000 to \$99,999	x		10,535	6%	113,390	6%

\$100,000 to \$124,999	x		21,850	12%	235,925	12%
\$125,000 to \$149,999	x		15,760	9%	178,470	9%
\$150,000 to \$199,999	x		19,785	11%	222,145	11%
\$200,000 and over	x		18,105	10%	216,315	11%
Total - Household total income groups in 2021 for private households	x		185,205	100%	2,041,830	100%
Under \$30,000			21,250	11%	251,010	12%
\$30,000 to \$59,999			40,285	22%	432,085	21%
\$60,000 to \$99,999			48,175	26%	505,885	25%
\$100,000 and over			75,500	41%	852,855	42%

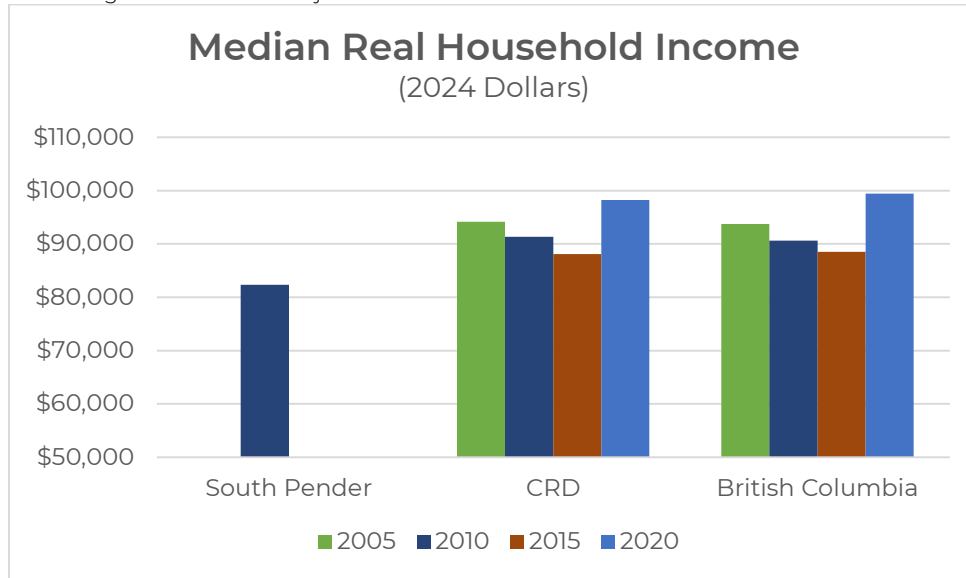
Table 443: Household Income by Household Type

Median Total Household Income (2020)				% of BC Med Income	
	South Pender	CRD	BC	South Pender	CRD
Economic families					
Couple-only family	\$98,000	\$100,000	\$93,000	105%	108%
Couple-with-children family	x	\$146,000	\$138,000		106%
Lone-parent family	x	\$73,000	\$70,500		104%
Family income	\$101,000	\$111,000	\$107,000	94%	104%
1-person households	\$45,200	\$45,600	\$43,200	105%	106%
2-or-more person households	\$101,000	\$111,000	\$108,000	94%	103%
Median household income	\$84,000	\$84,000	\$85,000	99%	99%

Figure 58: Income Over Time

Median Total Household Income Over Time				
	2005	2010	2015	2020
Nominal Income				
South Pender		\$59,564		
CRD	\$62,639	\$66,072	\$69,642	\$84,000
British Columbia	\$62,372	\$65,555	\$69,979	\$85,000
2024 Dollars (via Bank of Canada)				
South Pender		\$82,341		
CRD	\$94,165	\$91,338	\$88,111	\$98,263
British Columbia	\$93,764	\$90,623	\$88,537	\$99,433

Figure 59: Inflation Adjusted Household Income over time



Housing Stock

Table 444: Housing Stock Growth

Private Dwelling Types	South Pender		Ave. Annual Rate of Growth	CRD		Ave. Annual Rate of Growth
	2016	2021		2016	2021	
Total private dwellings	210	215	0.47%	183,562	198,435	1.57%
Occupied by usual residents	122	153	4.63%	170,157	185,206	1.71%
Vacant dwellings or dwellings occupied by temporary residents	88	62	-6.76%	13,405	13,229	-0.26%

Table 445: Dwellings by Typology over time

Occupied Private Dwelling Units by Type	2006	2011	2016	2021	Change 2006-2021	% Change	2021 % composition
Total occupied private dwellings	125	170	130	145	20	16	
Single-detached house	125	165	130	145	20	16	100
Semi-detached, row house and duplex	0	0	0	0	0		0

Semi-detached or double house	0	0	0	0	0		0
Row house	0	0	0	0	0		0
Apartment/flat in a duplex	0	0	0	0	0		0
Apartment in a building that has five or more storeys	0	0	0	0	0		0
Apartment in a building that has fewer than five storeys	0	0	0	0	0		0
Movable dwelling	0	0	0	0	0		0

Table 446: Occupied Dwellings by number of bedrooms

Occupied Private Dwellings by No. of Bedrooms	2011	2011 (% of total)	2016	2016 (% of total)	2021	2021(% of total)
Total occupied private dwellings	170		130		145	
No bedrooms	0	0	0	0	0	0
1 bedroom	0	0	0	0	40	28
2 bedrooms	115	68	35	27	50	34
3 bedrooms	45	26	60	46	50	34
4 or more bedrooms	0	0	25	19	0	0

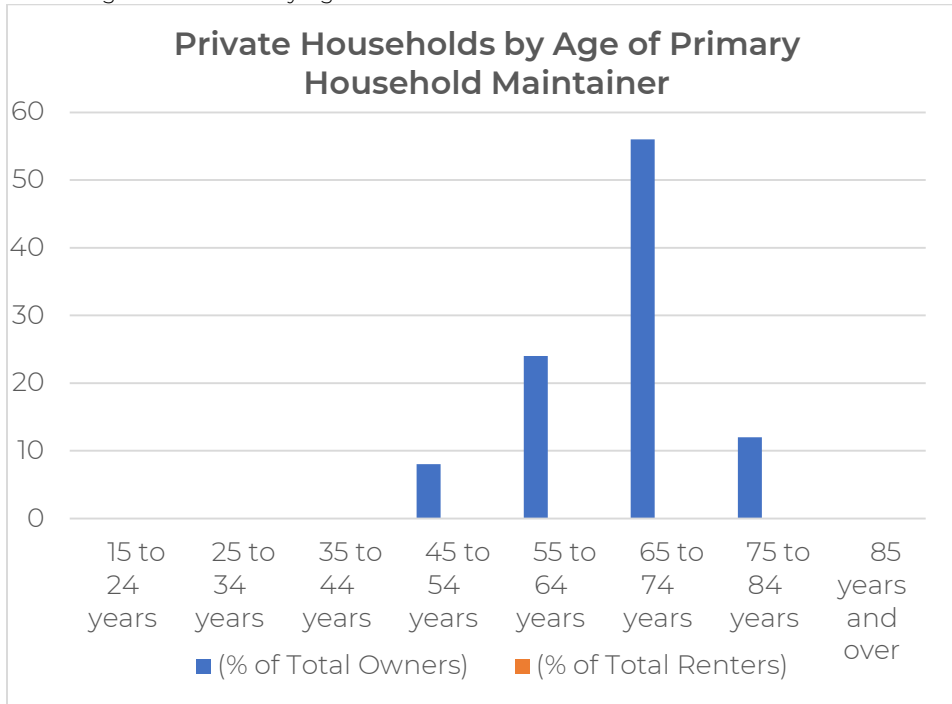
Tenure

Table 447: Dwellings by Tenure

Dwellings	2006	2011	2016	2021
South Pender				
Owners	105	170	130	125
Renters	25	0	0	15
Others (Band Housing)	0	0	0	0
Total occupied dwellings	125	165	125	145
Ownership Rate	84%	103%	104%	86%
CRD				
Owners	99,985	106,035	107,780	116,530
Renters	52,370	54,470	62,265	255
Others (Band Housing)	185	130	115	68420
Total occupied dwellings	152,530	160,635	170,155	185,205
Ownership Rate	66%	66%	63%	63%
British Columbia				
Owners	1,145,050	1,234,710	1,279,025	1,363,185

Renters	494,000	525,000	599,360	669,455
Others (Band Housing)	4,105	4,925	3,590	9,190
Total occupied dwellings	1,643,145	1,764,630	1,881,965	2,041,830
Ownership Rate	70%	70%	68%	67%

Figure 60: Tenure by Age



Suitability & Adequacy

Table 448: Suitability

Suitability Standards	South Pender	CRD	BC
Total - Private households by housing below standards	125	176,580	1,915,755
Below the suitability standard (not suitable)	0	5315	86,655
% below the suitability standard (not suitable)	0	3	5

Table 449: Private Households by housing below adequacy standards (state of repair)

Private households by housing below standards	South Pender Total Owner Renter			CRD Total Owner Renter		
Total	125	110	0	176,580	111,885	64,695
Below the adequacy standard (major repairs needed)	0	0	0	6,310	3,990	2,320
% below the adequacy standard (major repairs needed)	0	0	0	4	4	4

Table 450: Dwellings by period of construction

Dwellings by Period of Construction	Total	% of total	Owner	% of total	Renter	% of total
Occupied private dwellings	145		125		15	
1960 or before	0	0	0		0	
1961 to 1980	50	34	40	80	10	20
1981 to 1990	0	0	0		0	
1991 to 2000	30	21	30	100	0	0
2001 to 2005	10	7	10	100	0	0
2006 to 2010	10	7	0	0	0	0
2011 to 2016	15	10	15	100	0	0
2016 to 2021	15	10	15	100	0	0

Shelter costs to Income Ratios

Table 451: Household composition by Extreme Core Housing Need

Household Composition by Housing Standard	Total	Owner	Renter
Total private households by housing below standards	125	110	0
Household in extreme core housing need (STIR greater than 50% but less than 100%)	0	0	0
1 person household	0	0	0
2 persons household	0	0	0
3 persons household	0	0	0
4 persons household	0	0	0
5 or more persons household	0	0	0

Table 452: Core Housing Need by household size and tenure

South Pender, 2021	Total	Percentage	Owner	Percentage	Renter	Percentage
Household not in core housing need	0	0	0	0	0	
Household in core housing need	0	0	0	0	0	
1 person household	0	0	0	0	0	
2 persons household	0	0	0	0	0	
3 persons household	0	0	0	0	0	
4 persons household	0	0	0	0	0	
5 or more persons household	0	0	0	0	0	

Table 453: Households below affordability standard

South Pender, 2021	Total	Percentage	Owner	Percentage	Renter	Percentage
Total - Private households by housing below standards	125	100	110	100	0	
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	25	20	0	0	0	

1 person household	25	20	0	0	0
2 persons household	0	0	0	0	0
3 persons household	0	0	0	0	0
4 persons household	0	0	0	0	0
5 or more persons household	0	0	0	0	0

Table 454: Housing Affordability by jurisdiction

South Pender	Total	Owner	Renter
Total - Private households by housing below standards	125	110	0
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	25	0	0
% Below the affordability standard	20	0	
CRD	Total	Owner	Renter
Total - Private households by housing below standards	176,580	111,885	64,695
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	37,780	16,200	21,585
% Below the affordability standard	21	14	33
British Columbia	Total	Owner	Renter
Total - Private households by housing below standards	1,915,755	1,291,130	624,625
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	385,570	199,355	186,215
% Below the affordability standard	20	15	30

Table 455: Core housing by tenure and household size

Core Housing by Tenure	Total	Owner	Renter
Household not in core housing need	0	0	0
Household in core housing need	0	0	0
1 person household	0	0	0
2 persons household	0	0	0
3 persons household	0	0	0
4 persons household	0	0	0
5 or more persons household	0	0	0

Table 456: Shelter costs by tenure

South Pender	Total	Owner	Renter
Average monthly shelter cost (\$)	\$ 1,280	\$ 1,300	...
CRD			
Average monthly shelter cost (\$)	\$ 1,568	\$ 1,640	\$ 1,444

British Columbia			
Average monthly shelter cost (\$)	\$ 1,596	\$ 1,654	\$ 1,492

Table 457: Shelter cost to income ratios

Shelter-cost-to-income ratios	South Pender	CRD	BC
Owner and Tenant Households with Incomes > \$0, in non-farm, non-reserve private dwellings by shelter-cost-to-income ratio	125	176,580	1,915,755
Spending <30% of Income on Shelter Costs	100	138,800	1,530,185
Spending 30% or more of Income on Shelter Costs	25	37,780	385,570
Owner Households in Non-Farm Non-Reserve Private Dwellings	120	114,220	1,353,695
Owner Households with a Mortgage	40	63,825	773,665
Owner Households Spending 30% or more of Income on Shelter Costs	0%	14%	15%
Average Monthly Shelter Costs for Owned Dwellings (\$)	\$1,300	\$1,640	\$1,654
Median Value of Dwellings (\$)	\$755,000	\$850,000	\$785,000
Tenant Households in Non-Farm Non-Reserve Private Dwellings	0	64,695	624,625
Tenant Households in Subsidized Housing		11.4%	11.8%
Tenant Households Spending 30% or more of Income on Shelter Costs		33%	30%
Average Monthly Shelter Costs for Rented Dwellings (\$)	...	\$1,444	\$1,492

Core Housing Need

Table 458: Core Housing Need over time

Core Housing Need	2006	2011	2016	2021
Unaffordable Housing (%)	0.0	14.7	0.0	20.0
Inadequate Housing (%)	0.0	0.0	0.0	0.0
Unsuitable Housing (%)	0.0	0.0	0.0	0.0
Core Housing Need (%)	0.0	0.0	0.0	0.0
Extreme Core Housing Need (%)	0.0	0.0	0.0	0.0
Number of Households In Core Need	0	0	0	0
Extreme Core Housing Need (Count)	0	0	0	0

Table 459: Comparative Core Housing Need

Core Housing Need									
Households	South Pender			CRD			British Columbia		
	Total	Owners	Tenants	Total	Owners	Tenants	Total	Owners	Tenants
Total Households	125	110	-	176,580	111,885	64,695	1,915,755	1,291,130	624,625
Share	100%	88%	0%	100%	63%	37%	100%	67%	33%
Below Suitability Standard	-	-	-	5,315	1,845	3,470	86,655	36,330	50,325
Rate	0%	0%		3%	2%	5%	5%	3%	8%
Below Adequacy Standard	-	-	-	6,310	3,990	2,320	74,035	49,250	24,785
Rate	0%	0%		4%	4%	4%	4%	4%	4%
Below Affordability Standard	25	-	-	37,780	16,200	21,585	385,570	199,355	186,215
Rate	20%	0%		21%	14%	33%	20%	15%	30%
Below All Three Standards	-	-	-	115	15	95	1,665	560	1,105
Rate	0%	0%		0%	0%	0%	0%	0%	0%
In Core Housing Need	-	-	-	22,330	6,685	15,645	257,090	102,850	154,240
Rate	0%	0%		13%	6%	24%	13%	8%	25%
Extreme Core Housing Need	-	-	-	12,080	4,350	7,725	134,625	64,795	69,825
Rate	0%	0%		7%	4%	12%	7%	5%	11%

Table 460: Rental Housing by Household Size

Core Housing Need by Household Size			
	Total	Owners	Renters
Household in core housing need	-	-	-
1 person household	-	-	-
2 persons household	-	-	-
3 persons household	-	-	-
4 persons household	-	-	-
5 or more persons household	-	-	-

Housing Market Characteristics

Table 461: Monthly Shelter Cost of Rented Dwellings

Rented Dwellings: Monthly Shelter Cost			
2021	South Pender	CRD	BC
Median	\$ -	\$ 1,350	\$ 1,370
Average	...	\$ 1,444	\$ 1,492
2016- Average	\$ -	\$ 1,113	\$ 1,149
2011- Average	\$ -	\$ 1,070	\$ 1,075
2006-Average	\$ -	\$ 970	\$ 980
Percentage Increase 2006-2021		49%	52%

Thetis Island

Local Economy

Table 462: Local Labour Force by Industry (NAICS Codes)

Labour Force by Industry, 2021	Thetis Island	CVRD	BC	Thetis Island	CVRD	BC
Total labour force	145	41,310	2,657,275			
Industry - not applicable	0	675	54,165			
All industries	145	40,635	2,603,110	100.0%	100.0%	100.0%
11 Agriculture; forestry; fishing and hunting	0	1,955	69,390	0.0%	4.8%	2.4%
21 Mining; quarrying; and oil and gas extraction	0	260	27,375	0.0%	0.6%	1.0%
22 Utilities	0	145	15,605	0.0%	0.4%	0.5%
23 Construction	20	4,685	255,045	14.8%	11.5%	8.9%
31-33 Manufacturing	0	2,780	164,770	0.0%	6.8%	5.8%
Goods producing industries	20	9,825	532,185	14.8%	24.2%	18.6%
41 Wholesale trade	0	685	85,960	0.0%	1.7%	3.0%
44-45 Retail trade	0	4,920	333,160	0.0%	12.1%	11.7%
48-49 Transportation and warehousing	15	1,400	154,540	11.1%	3.4%	5.4%
51 Information and cultural industries	0	545	77,280	0.0%	1.3%	2.7%
52 Finance and insurance	15	1,050	101,425	11.1%	2.6%	3.6%
53 Real estate and rental and leasing	0	630	64,995	0.0%	1.6%	2.3%
54 Professional; scientific and technical services	40	2,500	257,400	29.6%	6.2%	9.0%
55 Management of companies and enterprises	0	40	6,200	0.0%	0.1%	0.2%
56 Admin & support; waste mgmt & remediation	15	1,945	124,530	11.1%	4.8%	4.4%
61 Educational services	20	3,155	211,500	14.8%	7.8%	7.4%
62 Health care and social assistance	0	5,510	344,345	0.0%	13.6%	12.1%
71 Arts; entertainment and recreation	0	910	71,705	0.0%	2.2%	2.5%
72 Accommodation and food services	10	2,685	210,570	7.4%	6.6%	7.4%
81 Other services (except public administration)	0	1,950	126,430	0.0%	4.8%	4.4%
91 Public administration	0	2,875	153,665	0.0%	7.1%	5.4%
Services producing industries	115	30,800	2,323,705	85.2%	75.8%	81.4%

Blue areas correspond to a larger share of workforce in the Island Trust Area than in the corresponding regional district. Red highlights areas with a larger share of the workforce than both BC and the corresponding regional district.

Table 463: Employment by Major Sector

Major Economic Sectors	Thetis Island				CRD				BC			
	2006	2011	2016	2021	2006	2011	2016	2021	2006	2011	2016	2021
Tourism	20 (14%)	0 (0%)	20 (20%)	10 (7%)	25,645 (14%)	24,930 (13%)	28,540 (14%)	25,670 (12%)	287,875 (13%)	298,780 (13%)	332,215 (14%)	359,555 (13%)
Business finance and management	10 (7%)	0 (0%)	10 (10%)	15 (11%)	11,010 (6%)	10,860 (6%)	10,690 (5%)	10,750 (5%)	137,740 (6%)	149,075 (6%)	153,115 (6%)	172,620 (6%)
Public services	65 (46%)	15 (100%)	10 (10%)	35 (26%)	69,515 (37%)	77,235 (40%)	78,715 (39%)	88,705 (40%)	582,185 (27%)	672,880 (29%)	691,225 (28%)	849,645 (30%)
Manufacturing and innovation	35 (25%)	0 (0%)	30 (30%)	60 (44%)	39,315 (21%)	39,190 (20%)	41,035 (20%)	49,970 (23%)	612,080 (28%)	596,340 (26%)	645,350 (27%)	773,980 (27%)
Trade services	10 (7%)	0 (0%)	20 (20%)	15 (11%)	33,075 (18%)	34,320 (18%)	35,080 (17%)	35,990 (16%)	454,725 (21%)	475,490 (21%)	493,640 (20%)	573,660 (20%)
Other services	0 (0%)	0 (0%)	10 (10%)	0 (0%)	8,880 (5%)	8,210 (4%)	8,695 (4%)	8,860 (4%)	109,485 (5%)	112,745 (5%)	112,330 (5%)	126,430 (4%)
Total	140	15	100	135	187,440	194,745	202,755	219,945	2,184,090	2,305,310	2,427,875	2,855,890

Table 464: Employment sector by tenure

Major Economic Sectors by Tenure, 2021	Thetis Island		
	Total	Owner	Renter
Tourism	10 (100%)	10 (100%)	0 (0%)
Business finance and management	15 (100%)	15 (100%)	0 (0%)
Public services	35 (100%)	20 (57%)	10 (29%)
Manufacturing and innovation	60 (100%)	60 (100%)	0 (0%)
Trade services	15 (100%)	15 (100%)	0 (0%)
Other services	0 (0%)	0 (0%)	0 (0%)
Total	135	120	10

Education

Table 465 : Education Levels

Education Level, 2021	Thetis Island	CVRD	BC
No certificate, diploma or degree	25 (8%)	11,690 (16%)	565,665 (13%)
Secondary (high) school diploma or equivalency certificate	65 (21%)	23,655 (32%)	1,238,000 (29%)
Postsecondary certificate, diploma or degree	225 (71%)	39,390 (53%)	2,396,755 (57%)
Apprenticeship or trades certificate or diploma	25 (8%)	8,210 (11%)	323,635 (8%)
College, CEGEP or other non-university certificate or diploma	65 (21%)	14,695 (20%)	711,810 (17%)
University certificate or diploma below bachelor level	20 (6%)	3,135 (4%)	161,600 (4%)
University certificate, diploma or degree at bachelor level or above	115 (37%)	13,355 (18%)	1,199,710 (29%)

Commute

Table 466: Commute Destination by Area

Commuting Status	Thetis Island	CVRD	BC
Commute within census subdivision (CSD) of residence	15 (30%)	7,715 (31%)	1,324,470 (65%)
Commute to a different census subdivision (CSD) within census division (CD) of residence	10 (20%)	10,570 (43%)	638,830 (31%)
Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	25 (50%)	6,020 (25%)	77,850 (4%)
Commute to a different province or territory	0 (0%)	200 (1%)	8,915 (0%)

Table 467: Commuting Destination by Tenure

Commuting Status by Tenure, Thetis Island	Owner	Renter
Commute within census subdivision (CSD) of residence	0 (0%) 10	10 (100%) 0

Commute to a different census subdivision (CSD) within census division (CD) of residence	(40%)	(0%)
Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	15 (60%)	0 (0%)
Commute to a different province or territory	0 (0%)	0 (0%)

Demographics

Table 468: Long Term Population

Thetis Island Population	1996	2001	2006	2011	2016	2021
Total	183	325	305	270	380	360
5-year growth rate		77.60%	-6.15%	-11.48%	40.74%	-5.26%
5-year change		142	-20	-35	110	-20

Table 469: Age Breakdown

Thetis Island Population	2006	2011	2016	2021
Under 15 years old	20 (7%)	35 (13%)	20 (5%)	35 (7%)
15 to 64 years old	175 (57%)	170 (63%)	185 (49%)	235 (49%)
65 years and older	105 (34%)	65 (24%)	175 (46%)	200 (42%)
Total	305	270	380	475
Population growth rate				
5-year growth rate		-11.48%	40.74%	25.00%
Annual average growth rate 2006 to 2021	3.00%			

CVRD Population	2006	2011	2016	2021
Under 15 years old	12,855 (17%)	12,160 (15%)	12,255 (15%)	12,655 (14%)
15 to 64 years old	49,615 (66%)	51,475 (65%)	50,510 (62%)	51,750 (58%)
65 years and older	13,020 (17%)	15,045 (19%)	19,110 (23%)	24,610 (28%)
Total	75,490	78,675	81,880	89,015
Population growth rate				
5-year growth rate		4.22%	4.07%	8.71%
Annual average growth rate 2006 to 2021	1.10%			

Figure 61: Population Composition

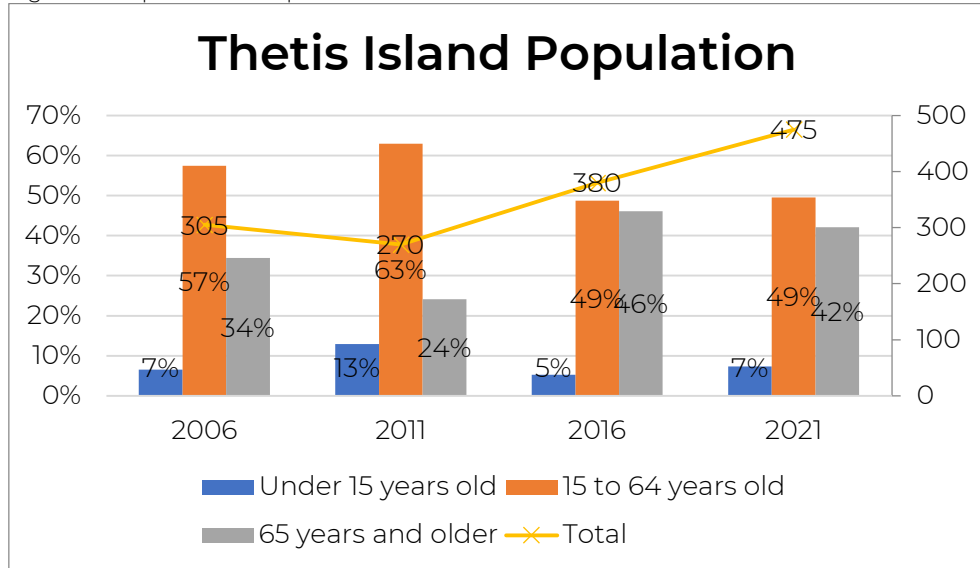


Table 470: Household Size

Household Size, Thetis Island	2006	2011	2016	2021
1 person	70 (41%)	35 (27%)	55 (30%)	50 (29%)
2 persons	85 (50%)	80 (62%)	85 (46%)	100 (57%)
3 persons	0 (0%)	0 (0%)	25 (14%)	20 (11%)
4 persons	15 (9%)	0 (0%)	20 (11%)	0 (0%)
5 or more persons	0 (0%)	0 (0%)	0 (0%)	10 (6%)
Total - Private households by household size	170	130	185	175
Number of persons in private households	300	270	380	355
Average household size	1.8	2.0	2.1	2.0

Table 471: Households by type

Private Households by Household Type	Thetis Island	CVRD	BC
One-census-family households	120 (69%)	24,665 (66%)	1,270,210 (62%)
Without children in a census family	85 (49%)	13,250 (36%)	571,815 (28%)

With children in a census family	35 (20%)	11,415 (31%)	698,400 (34%)
Multiple-census-family households	0 (0%)	1,020 (3%)	61,885 (3%)
Non-census-family households	60 (34%)	11,610 (31%)	709,745 (35%)
One-person households	50 (29%)	10,120 (27%)	600,425 (29%)
Two-or-more person non-census-family households	10 (6%)	1,485 (4%)	109,315 (5%)
Total - Private households by household type	175	37,290	2,041,830

Household Income

Table 472: Household Income (2020)

Household Income (2020)	Thetis Island		CVRD		BC	
	#	%	#	%	#	%
Under \$5,000	0	0%	325	1%	30,435	1%
\$5,000 to \$9,999	0	0%	140	0%	13,340	1%
\$10,000 to \$14,999	0	0%	295	1%	19,155	1%
\$15,000 to \$19,999	0	0%	635	2%	41,945	2%
\$20,000 to \$24,999	0	0%	1,585	4%	82,295	4%
\$25,000 to \$29,999	0	0%	1,250	3%	63,840	3%
\$30,000 to \$34,999	0	0%	1,335	4%	64,805	3%
\$35,000 to \$39,999	0	0%	1,455	4%	75,450	4%
\$40,000 to \$44,999	0	0%	1,655	4%	73,365	4%
\$45,000 to \$49,999	0	0%	1,535	4%	73,380	4%
\$50,000 to \$59,999	0	0%	3,040	8%	145,085	7%
\$60,000 to \$69,999	30	17%	2,795	7%	139,485	7%
\$70,000 to \$79,999	0	0%	2,690	7%	130,800	6%
\$80,000 to \$89,999	0	0%	2,450	7%	122,210	6%
\$90,000 to \$99,999	0	0%	2,270	6%	113,390	6%
\$100,000 to \$124,999	35	20%	4,280	11%	235,925	12%
\$125,000 to \$149,999	0	0%	3,195	9%	178,470	9%
\$150,000 to \$199,999	0	0%	3,810	10%	222,145	11%
\$200,000 and over	0	0%	2,550	7%	216,315	11%
Total - Household total income groups in 2021 for private households	175	100%	37,290	100%	2,041,830	100%
Under \$30,000	0	0%	4,230	11%	251,010	12%

\$30,000 to \$59,999	0	0%	9,020	24%	432,085	21%
\$60,000 to \$99,999	30	17%	10,205	27%	505,885	25%
\$100,000 and over	35	20%	13,835	37%	852,855	42%

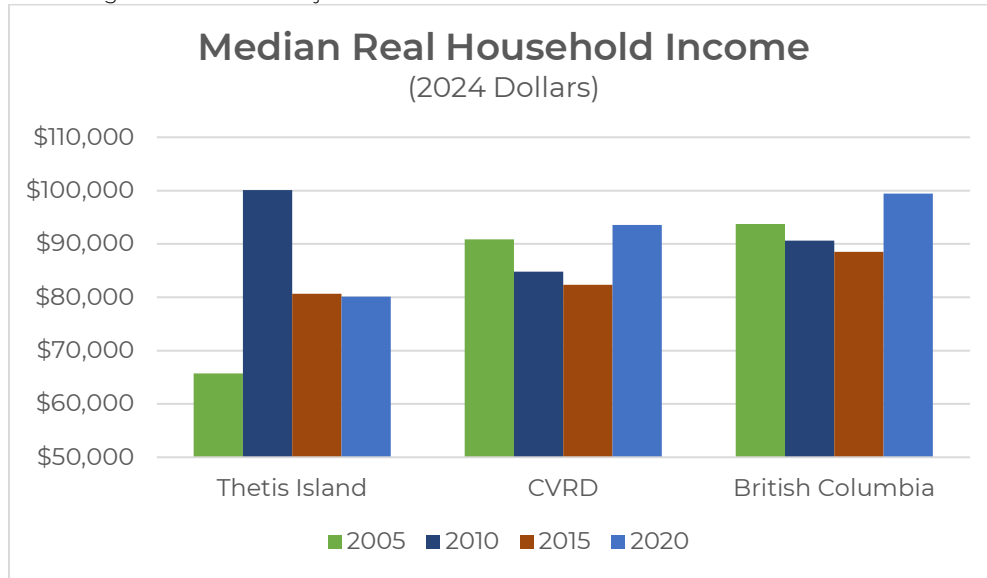
Table 473: Household Income by Household Type

Median Total Household Income (2020)				% of BC Med Income	
	Thetis Island	CVRD	BC	Thetis Island	CVRD
Economic families					
Couple-only family	\$75,000	\$86,000	\$93,000	81%	92%
Couple-with-children family	\$81,000	\$131,000	\$138,000	59%	95%
Lone-parent family		\$66,500	\$70,500	0%	94%
Family income	\$79,500	\$97,000	\$107,000	74%	91%
1-person households	\$37,600	\$39,600	\$43,200	87%	92%
2-or-more person households	\$79,500	\$98,000	\$108,000	74%	91%
Median household income	\$70,500	\$79,500	\$85,000	83%	94%

Figure 62: Income Over Time

Median Total Household Income Over Time				
	2005	2010	2015	2020
Nominal Income				
Thetis Island	\$43,711	\$72,400	\$63,766	\$68,500
CVRD	\$60,430	\$61,347	\$65,078	\$80,000
British Columbia	\$62,372	\$65,555	\$69,979	\$85,000
2024 Dollars (via Bank of Canada)				
Thetis Island	\$65,711	\$100,086	\$80,677	\$80,131
CVRD	\$90,844	\$84,806	\$82,337	\$93,584
British Columbia	\$93,764	\$90,623	\$88,537	\$99,433

Figure 63: Inflation Adjusted Household Income over time



Housing Stock

Table 474: Housing Stock Growth

Private Dwelling Types	Thetis Island		Ave. Annual Rate of Growth	CVRD		Ave. Annual Rate of Growth
	2016	2021		2016	2021	
Total private dwellings	384	460	3.68%	37,919	40,174	1.16%
Occupied by usual residents	178	224	4.70%	35,272	37,290	1.12%
Vacant dwellings or dwellings occupied by temporary residents	206	236	2.76%	2,647	2,884	1.73%

Table 475: Dwellings by Typology over time

Occupied Private Dwelling Units by Type	2006	2011	2016	2021	Change 2006-2021	% Change	2021 % composition
Total occupied private dwellings	170	130	185	175	5	3	
Single-detached house	150	125	175	160	10	7	91
Semi-detached, row house and duplex	0	0	0	0	0		0

Semi-detached or double house	0	0	0	0	0		0
Row house	0	0	0	0	0		0
Apartment/flat in a duplex	0	0	0	0	0		0
Apartment in a building that has five or more storeys	0	0	0	0	0		0
Apartment in a building that has fewer than five storeys	0	0	0	0	0		0
Movable dwelling	20	0	10	15	-5	-25	9

Table 476: Occupied Dwellings by number of bedrooms

Occupied Private Dwellings by No. of Bedrooms	2011	2011 (% of total)	2016	2016 (% of total)	2021	2021(% of total)
Total occupied private dwellings	135		185		175	
No bedrooms	0	0	10	5	0	0
1 bedroom	40	30	35	19	55	31
2 bedrooms	20	15	70	38	65	37
3 bedrooms	45	33	50	27	45	26
4 or more bedrooms	0	0	30	16	15	9

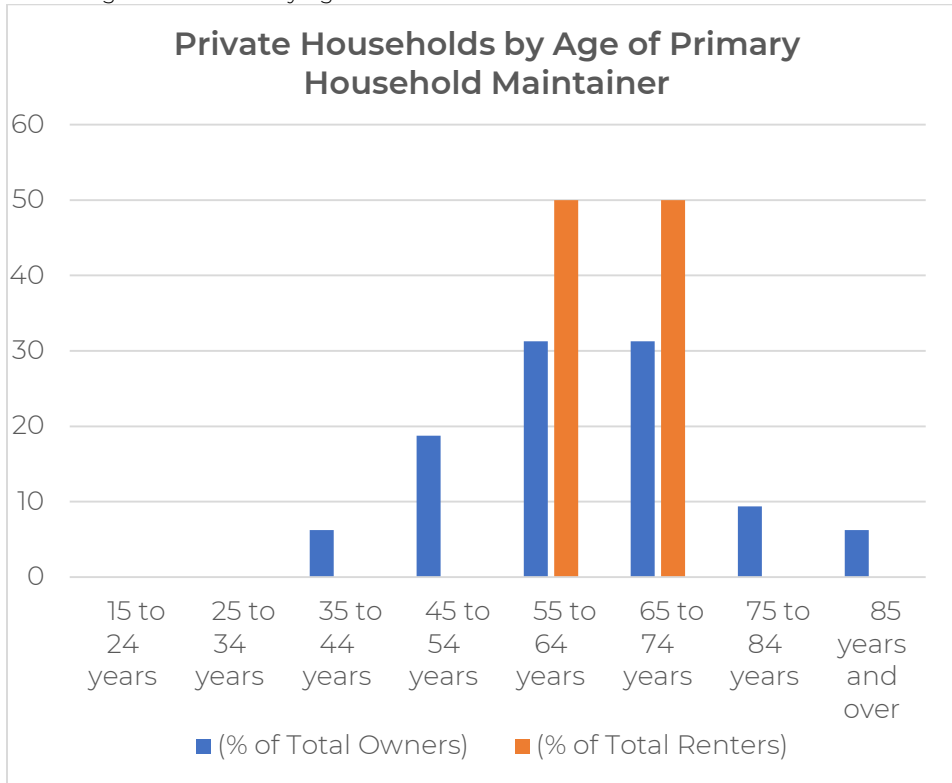
Tenure

Table 477: Dwellings by Tenure

Dwellings	2006	2011	2016	2021
Thetis Island				
Owners	155	125	160	160
Renters	15	0	25	20
Others (Band Housing)	0	0	0	0
Total occupied dwellings	170	130	185	175
Ownership Rate	91%	96%	86%	91%
CVRD				
Owners	24,840	26,575	27,255	29,375
Renters	6,210	6,290	7,805	530
Others (Band Housing)	220	300	210	7380
Total occupied dwellings	31,260	33,165	35,275	37,290
Ownership Rate	79%	80%	77%	79%
British Columbia				
Owners	1,145,050	1,234,710	1,279,025	1,363,185

Renters	494,000	525,000	599,360	669,455
Others (Band Housing)	4,105	4,925	3,590	9,190
Total occupied dwellings	1,643,145	1,764,630	1,881,965	2,041,830
Ownership Rate	70%	70%	68%	67%

Figure 64: Tenure by Age



Suitability & Adequacy

Table 478: Suitability

Suitability Standards	Thetis Island	CVRD	BC
Total - Private households by housing below standards	170	35,100	1,915,755
Below the suitability standard (not suitable)	0	785	86,655
% below the suitability standard (not suitable)	0	2	5

Table 479: Private Households by housing below adequacy standards (state of repair)

Private households by housing below standards	Thetis Island Total	Owner	Renter	CVRD Total	Owner	Renter
Total	170	155	15	35,100	28,150	6,945
Below the adequacy standard (major repairs needed)	0	0	0	1,440	1,075	355
% below the adequacy standard (major repairs needed)	0	0	0	4	4	5

Table 480: Dwellings by period of construction

Dwellings by Period of Construction	Total	% of total	Owner	% of total	Renter	% of total
Occupied private dwellings	175		160		20	
1960 or before	15	9	15	100	0	0
1961 to 1980	40	23	25	63	15	38
1981 to 1990	25	14	25	100	0	0
1991 to 2000	45	26	45	100	0	0
2001 to 2005	20	11	20	100	0	0
2006 to 2010	15	9	10	67	0	0
2011 to 2016	0	0	0		0	
2016 to 2021	15	9	15	100	0	0

Shelter costs to Income Ratios

Table 481: Household composition by Extreme Core Housing Need

Household Composition by Housing Standard	Total	Owner	Renter
Total private households by housing below standards	170	155	15
Household in extreme core housing need (STIR greater than 50% but less than 100%)	0	0	0
1 person household	0	0	0
2 persons household	0	0	0
3 persons household	0	0	0
4 persons household	0	0	0
5 or more persons household	0	0	0

Table 482: Core Housing Need by household size and tenure

Thetis Island, 2021	Total	Percentage	Owner	Percentage	Renter	Percentage
Household not in core housing need	150	88	145	94	15	100
Household in core housing need	15	9	0	0	0	0
1 person household	0	0	0	0	0	0
2 persons household	0	0	0	0	0	0
3 persons household	0	0	0	0	0	0
4 persons household	0	0	0	0	0	0
5 or more persons household	0	0	0	0	0	0

Table 483: Households below affordability standard

Thetis Island, 2021	Total	Percentage	Owner	Percentage	Renter	Percentage
Total - Private households by housing below standards	170	100	155	100	15	100
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	20	12	0	0	0	0
1 person household	0	0	0	0	0	0

2 persons household	0	0	0	0	0	0
3 persons household	0	0	0	0	0	0
4 persons household	0	0	0	0	0	0
5 or more persons household	0	0	0	0	0	0

Table 484: Housing Affordability by jurisdiction

Thetis Island	Total	Owner	Renter
Total - Private households by housing below standards	170	155	15
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	20	0	0
% Below the affordability standard	12	0	0
CVRD	Total	Owner	Renter
Total - Private households by housing below standards	35,100	28,150	6,945
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	5,415	3,325	2,090
% Below the affordability standard	15	12	30
British Columbia	Total	Owner	Renter
Total - Private households by housing below standards	1,915,755	1,291,130	624,625
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	385,570	199,355	186,215
% Below the affordability standard	20	15	30

Table 485: Core housing by tenure and household size

Core Housing by Tenure	Total	Owner	Renter
Household not in core housing need	150	145	15
Household in core housing need	15	0	0
1 person household	0	0	0
2 persons household	0	0	0
3 persons household	0	0	0
4 persons household	0	0	0
5 or more persons household	0	0	0

Table 486: Shelter costs by tenure

Thetis Island	Total	Owner	Renter
Average monthly shelter cost (\$)	\$ 910	\$ 900	\$ 1,000
CVRD			
Average monthly shelter cost (\$)	\$ 1,274	\$ 1,292	\$ 1,199
British Columbia			

Average monthly shelter cost (\$)	\$ 1,596	\$ 1,654	\$ 1,492

Table 487: Shelter cost to income ratios

Shelter-cost-to-income ratios	Thetis Island	CVRD	BC
Owner and Tenant Households with Incomes > \$0 , in non-farm, non-reserve private dwellings by shelter-cost-to-income ratio	170	35,100	1,915,755
Spending <30% of Income on Shelter Costs	150	29,685	1,530,185
Spending 30% or more of Income on Shelter Costs	20	5,415	385,570
Owner Households in Non-Farm Non-Reserve Private Dwellings	150	28,630	1,353,695
Owner Households with a Mortgage	40	15,400	773,665
Owner Households Spending 30% or more of Income on Shelter Costs	0%	12%	15%
Average Monthly Shelter Costs for Owned Dwellings (\$)	\$900	\$1,292	\$1,654
Median Value of Dwellings (\$)	\$700,000	\$624,000	\$785,000
Tenant Households in Non-Farm Non-Reserve Private Dwellings	15	6,945	624,625
Tenant Households in Subsidized Housing	0.0%	10.2%	11.8%
Tenant Households Spending 30% or more of Income on Shelter Costs	0%	30%	30%
Average Monthly Shelter Costs for Rented Dwellings (\$)	\$1,000	\$1,199	\$1,492

Core Housing Need

Table 488: Core Housing Need over time

Core Housing Need				
	2006	2011	2016	2021
Unaffordable Housing (%)	16.7	30.8	11.8	11.8
Inadequate Housing (%)	23.3	0.0	0.0	0.0
Unsuitable Housing (%)	6.7	0.0	5.9	0.0
Core Housing Need (%)	22.6	0.0	8.6	8.8
Extreme Core Housing Need (%)	9.7	0.0	5.7	0.0
Number of Households In Core Need	35	0	15	15
Extreme Core Housing Need (Count)	15	0	10	0

Table 489: Comparative Core Housing Need

Core Housing Need									
Households	Thetis Island			CVRD			British Columbia		
	Total	Owners	Tenants	Total	Owners	Tenants	Total	Owners	Tenants
Total Households	170	155	15	35,100	28,150	6,945	1,915,755	1,291,130	624,625
Share	100%	91%	9%	100%	80%	20%	100%	67%	33%
Below Suitability Standard	-	-	-	785	445	330	86,655	36,330	50,325
Rate	0%	0%	0%	2%	2%	5%	5%	3%	8%
Below Adequacy Standard	-	-	-	1,440	1,075	355	74,035	49,250	24,785
Rate	0%	0%	0%	4%	4%	5%	4%	4%	4%
Below Affordability Standard	20	-	-	5,415	3,325	2,090	385,570	199,355	186,215
Rate	12%	0%	0%	15%	12%	30%	20%	15%	30%
Below All Three Standards	-	-	-	20	-	-	1,665	560	1,105
Rate	0%	0%	0%	0%	0%	0%	0%	0%	0%
In Core Housing Need	15	-	-	2,735	1,195	1,545	257,090	102,850	154,240
Rate	9%	0%	0%	8%	4%	22%	13%	8%	25%
Extreme Core Housing Need	-	-	-	1,650	985	670	134,625	64,795	69,825
Rate	0%	0%	0%	5%	3%	10%	7%	5%	11%

Table 490: Rental Housing by Household Size

Core Housing Need by Household Size			
	Total	Owners	Renters
Household in core housing need	15	-	-
1 person household	-	-	-
2 persons household	-	-	-
3 persons household	-	-	-
4 persons household	-	-	-
5 or more persons household	-	-	-

Housing Market Characteristics

Table 491: Monthly Shelter Cost of Rented Dwellings

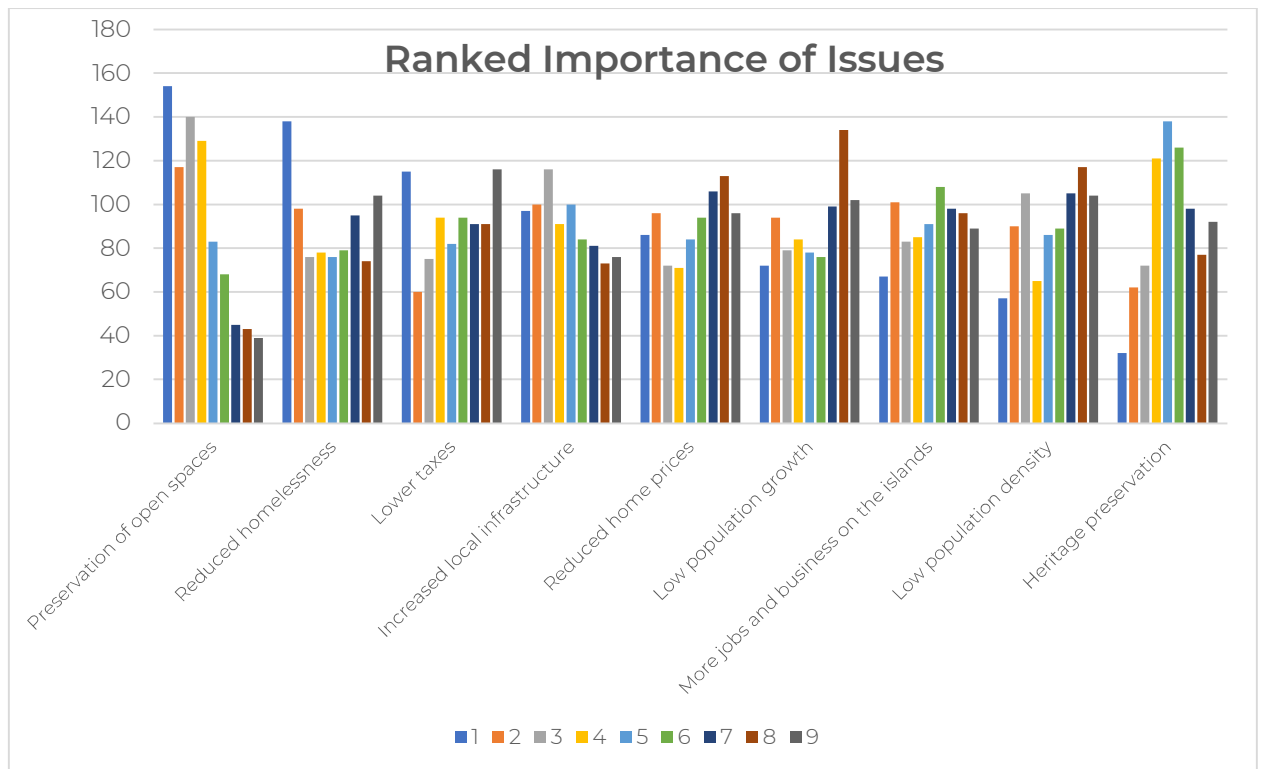
Rented Dwellings: Monthly Shelter Cost			
2021	Thetis Island	CVRD	BC
Median	\$ -	\$ 1,090	\$ 1,370
Average	\$ 1,000	\$ 1,199	\$ 1,492
2016- Average	\$ -	\$ 940	\$ 1,149
2011- Average	\$ -	\$ 927	\$ 1,075
2006-Average	\$ 74	\$ 792	\$ 980
Percentage Increase 2006-2021	1251%	51%	52%

Appendix 2: Islands Trust Community Survey

Islands Trust residents were surveyed by the Islands Trust in early 2025. This survey produced relatively high-quality results including 893 responses covering all areas. This survey should not be understood as a scientific survey, but rather as an opportunity for residents to participate and express their views and share distributed community knowledge.

The survey responses are reproduced below, however some themes emerged from analysis suggesting where survey-takers are at.

A key consideration was the ranking of goals, which can help guide policy makers in weighting often conflicting public inputs and desires.



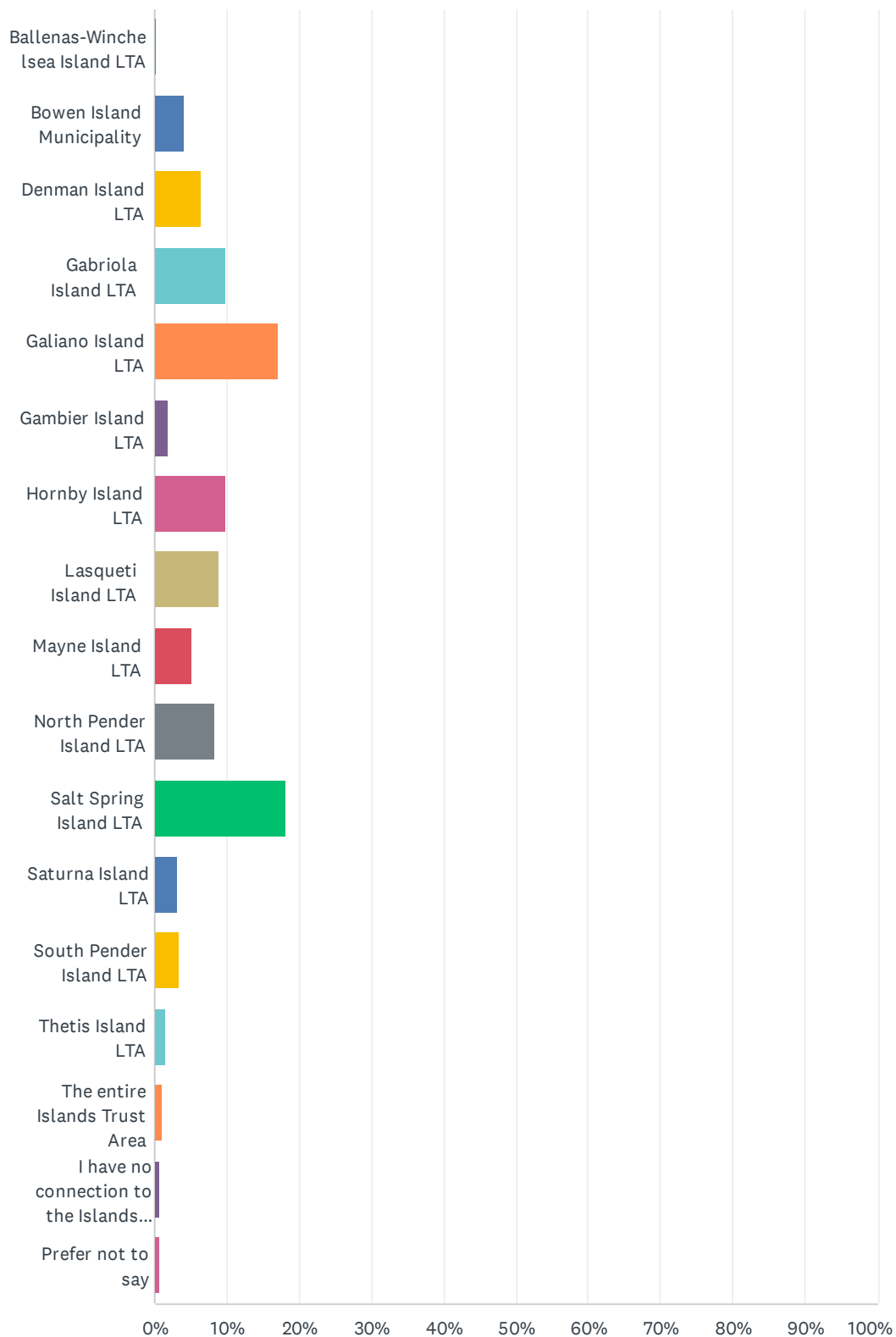
The goal most ranked first was preservation of open space, as well as the most common second, third, and fourth rank. Heritage preservation, followed by low population density and 'more jobs and businesses' were the least first-ranked

goals. While 'Lower Taxes' was the third most first-ranked goal, it was also the most bottom ranked goal, followed by reduced homelessness and low population density. Reduction of homelessness was a highly rated priority, and this showed in engagement with stakeholders where homelessness (especially near homelessness

Q1 The Islands Trust Area is made up of 13 local trust areas (LTA) and Bowen Island Municipality. Which one do you feel most connected with?

Answered: 893 Skipped: 0

Islands Trust Housing Needs Survey 2025

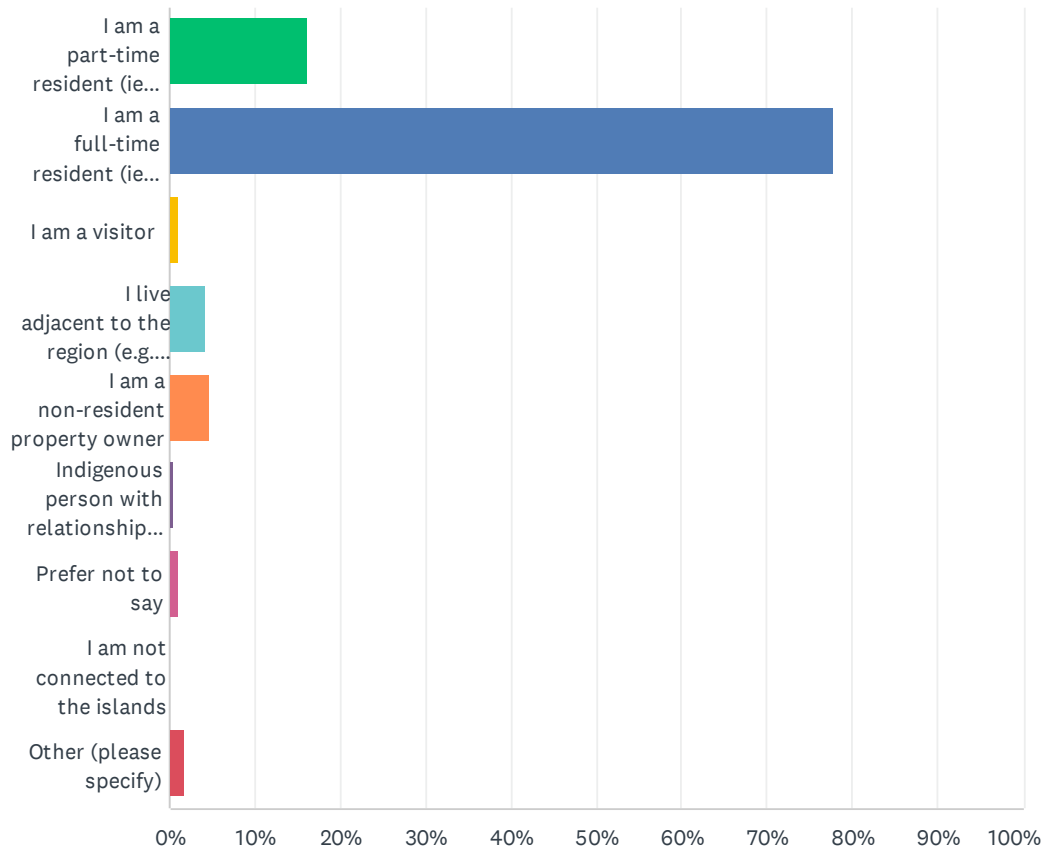


Islands Trust Housing Needs Survey 2025

ANSWER CHOICES	RESPONSES	
Ballenas-Winchelsea Island LTA	0.11%	1
Bowen Island Municipality	4.03%	36
Denman Island LTA	6.38%	57
Gabriola Island LTA	9.85%	88
Galiano Island LTA	17.02%	152
Gambier Island LTA	2.02%	18
Hornby Island LTA	9.74%	87
Lasqueti Island LTA	8.96%	80
Mayne Island LTA	5.04%	45
North Pender Island LTA	8.40%	75
Salt Spring Island LTA	18.03%	161
Saturna Island LTA	3.25%	29
South Pender Island LTA	3.47%	31
Thetis Island LTA	1.46%	13
The entire Islands Trust Area	1.12%	10
I have no connection to the Islands Trust Area	0.56%	5
Prefer not to say	0.56%	5
TOTAL		893

Q2 The Islands Trust Area occupies almost 5,200 square kilometers within the Salish Sea. What is your connection to the islands? Check as many as apply:

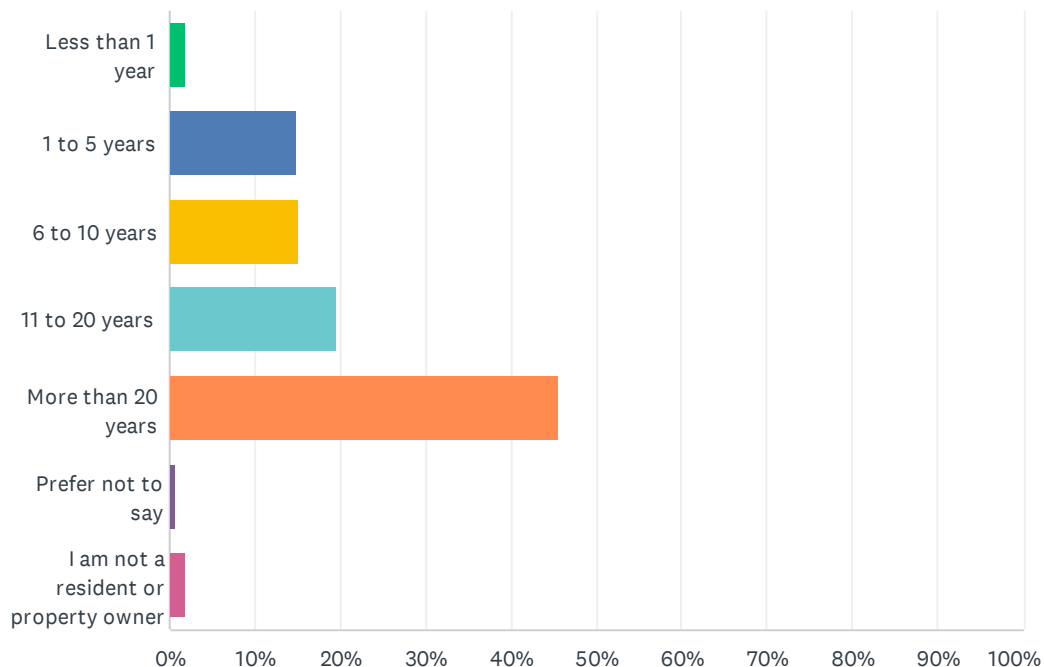
Answered: 893 Skipped: 0



ANSWER CHOICES	RESPONSES	
I am a part-time resident (ie. less than 6 months per year)	16.24%	145
I am a full-time resident (ie. more than 6 months per year)	77.83%	695
I am a visitor	1.01%	9
I live adjacent to the region (e.g. on Vancouver Island or mainland BC)	4.26%	38
I am a non-resident property owner	4.70%	42
Indigenous person with relationships to islands in the Trust Area	0.34%	3
Prefer not to say	1.12%	10
I am not connected to the islands	0.00%	0
Other (please specify)	1.79%	16
Total Respondents: 893		

Q3 If you are a resident or property owner, how long have you lived in, or owned, a property in the Islands Trust Area?

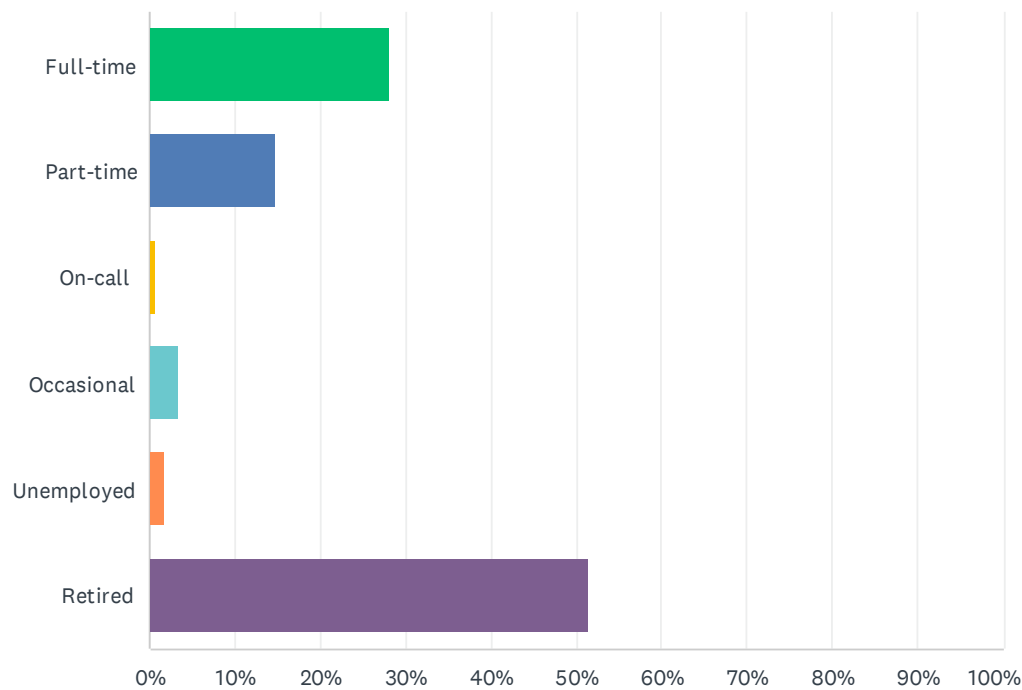
Answered: 893 Skipped: 0



ANSWER CHOICES	RESPONSES	
Less than 1 year	1.90%	17
1 to 5 years	15.01%	134
6 to 10 years	15.12%	135
11 to 20 years	19.71%	176
More than 20 years	45.58%	407
Prefer not to say	0.67%	6
I am not a resident or property owner	2.02%	18
TOTAL		893

Q4 What is your employment status?

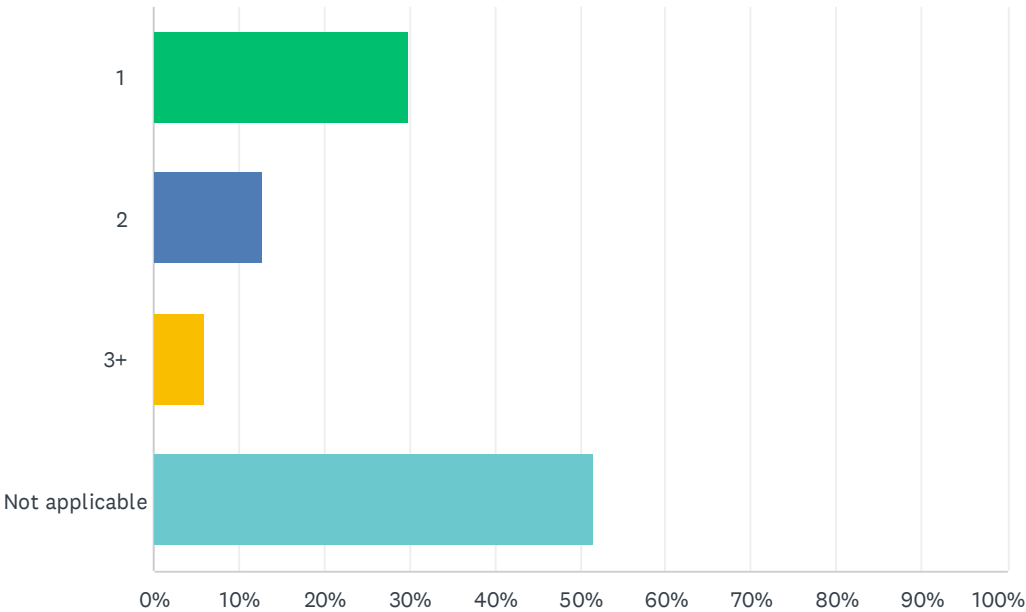
Answered: 893 Skipped: 0



ANSWER CHOICES	RESPONSES	
Full-time	28.22%	252
Part-time	14.78%	132
On-call	0.56%	5
Occasional	3.47%	31
Unemployed	1.68%	15
Retired	51.29%	458
TOTAL		893

Q5 How many jobs do you have?

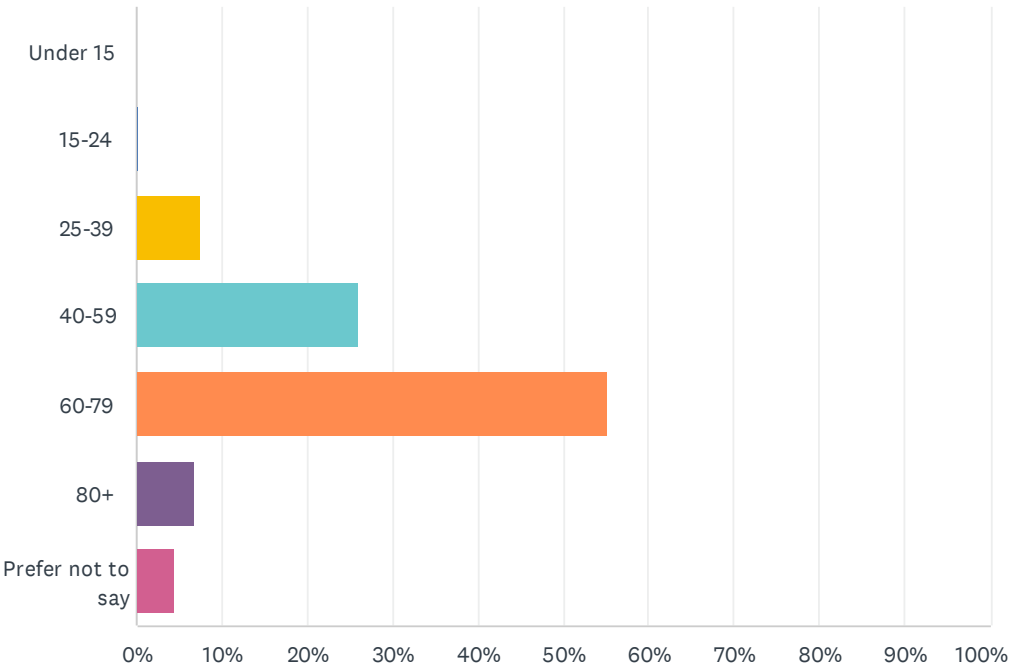
Answered: 893 Skipped: 0



ANSWER CHOICES		RESPONSES	
1		29.79%	266
2		12.77%	114
3+		5.94%	53
Not applicable		51.51%	460
TOTAL			893

Q6 Please indicate your age:

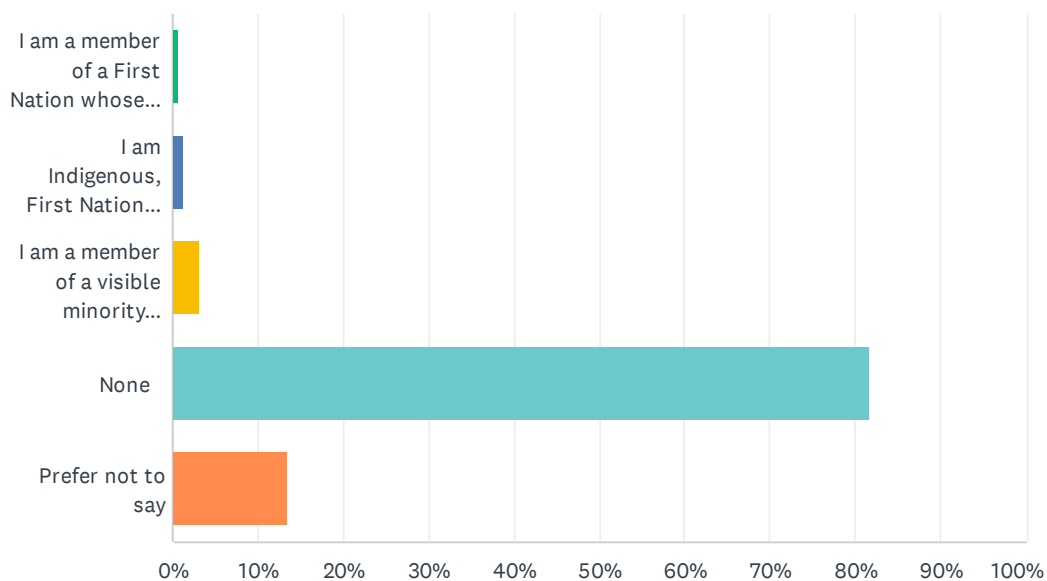
Answered: 893 Skipped: 0



ANSWER CHOICES	RESPONSES	
Under 15	0.00%	0
15-24	0.11%	1
25-39	7.50%	67
40-59	25.98%	232
60-79	55.21%	493
80+	6.72%	60
Prefer not to say	4.48%	40
TOTAL		893

Q7 Please indicate if you identify with one of these groups:

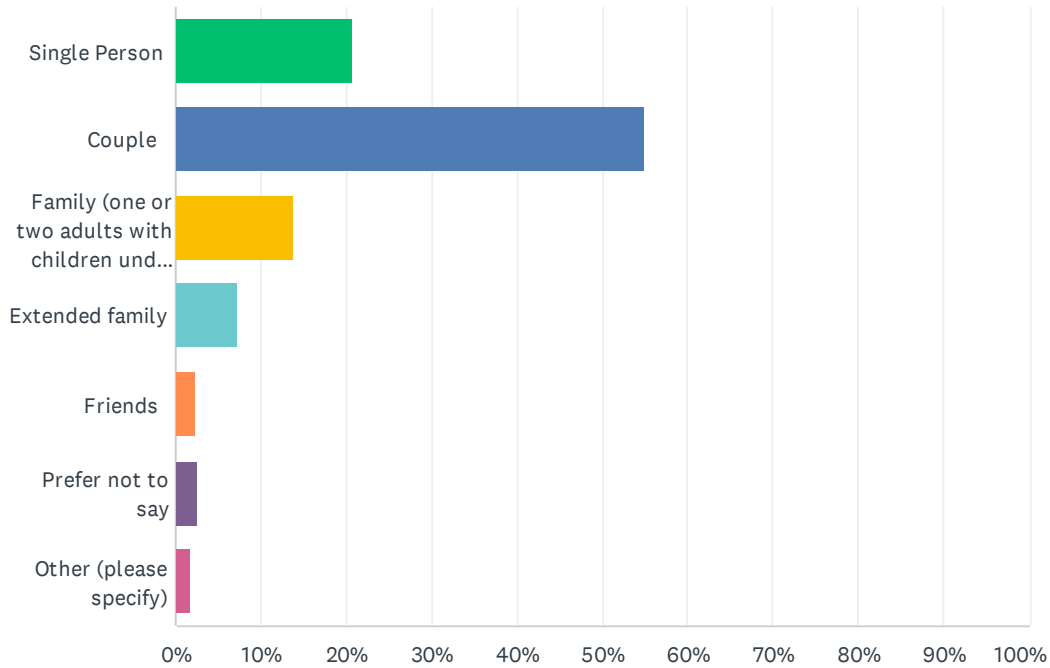
Answered: 868 Skipped: 25



ANSWER CHOICES	RESPONSES	
I am a member of a First Nation whose territory includes islands in the Islands Trust Area	0.69%	6
I am Indigenous, First Nation, Metis, or Inuit	1.27%	11
I am a member of a visible minority groupAccording to the Employment Equity Act, members of a visible minority are people in Canada (other than Indigenous peoples) who are non-white in colour or non-Caucasian in race, regardless of their place of birth or citizenship.	3.11%	27
None	81.57%	708
Prefer not to say	13.36%	116
TOTAL		868

Q8 How would you describe your household? Select all that apply.

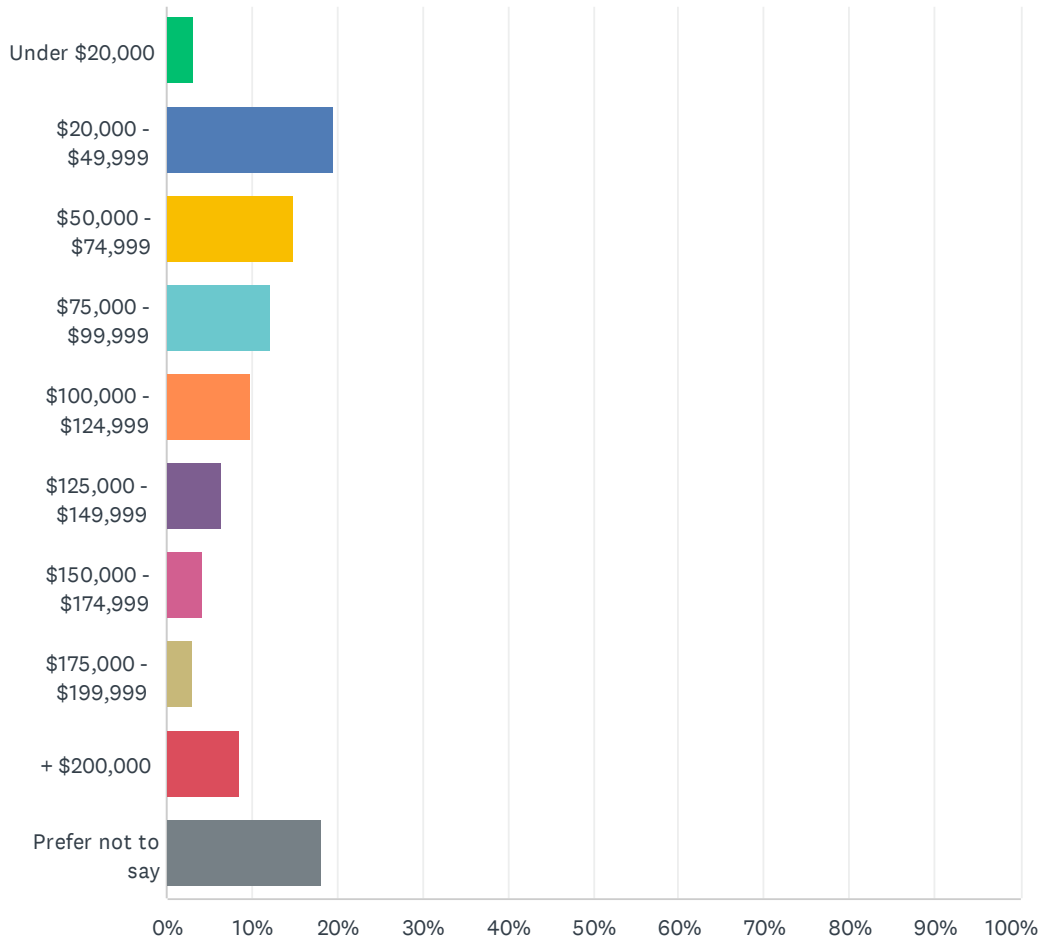
Answered: 893 Skipped: 0



ANSWER CHOICES	RESPONSES	
Single Person	20.60%	184
Couple	54.98%	491
Family (one or two adults with children under 18)	13.89%	124
Extended family	7.28%	65
Friends	2.35%	21
Prefer not to say	2.58%	23
Other (please specify)	1.68%	15
Total Respondents: 893		

Q9 Which of the following categories best describes your total household income per year before taxes?

Answered: 893 Skipped: 0

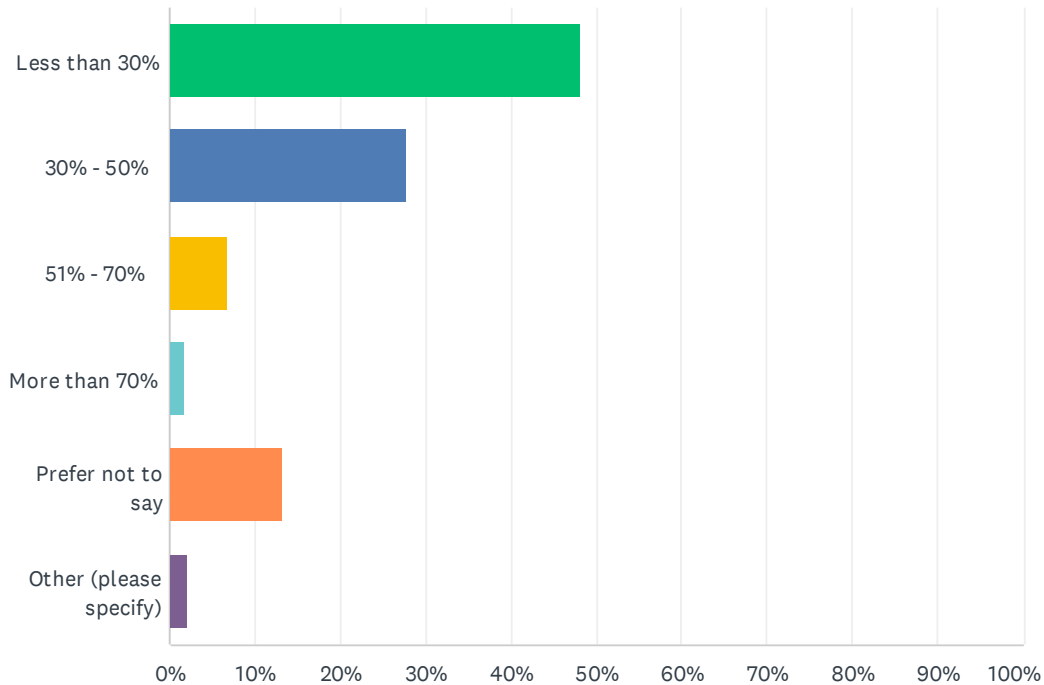


Islands Trust Housing Needs Survey 2025

ANSWER CHOICES	RESPONSES	
Under \$20,000	3.25%	29
\$20,000 - \$49,999	19.71%	176
\$50,000 - \$74,999	15.01%	134
\$75,000 - \$99,999	12.21%	109
\$100,000 - \$124,999	9.74%	87
\$125,000 - \$149,999	6.38%	57
\$150,000 - \$174,999	4.26%	38
\$175,000 - \$199,999	2.91%	26
+ \$200,000	8.51%	76
Prefer not to say	18.03%	161
TOTAL		893

Q10 What percent of total income do you pay for housing? Renters: what percent of your total income before taxes is paid to monthly rent and utilities. Homeowners: what percent of your total income before taxes covers your mortgage + property tax + insurance + strata fees + utilities.

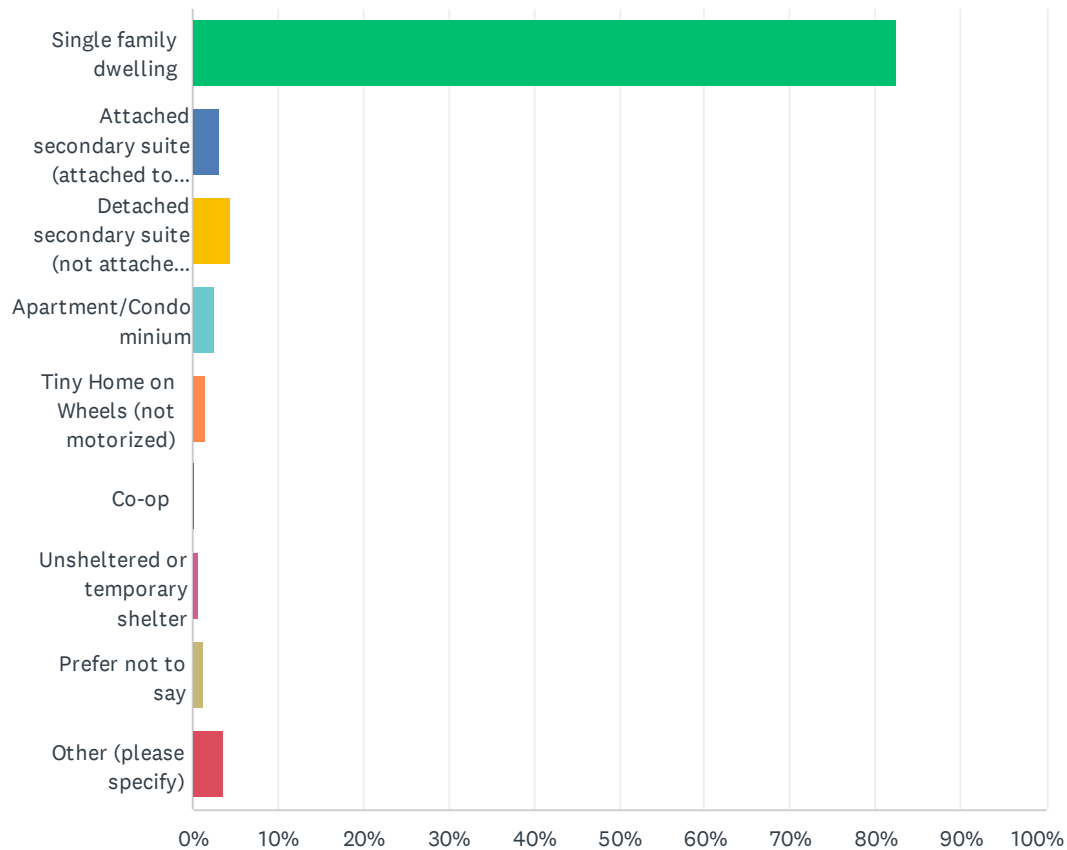
Answered: 893 Skipped: 0



ANSWER CHOICES	RESPONSES	
Less than 30%	48.26%	431
30% - 50%	27.77%	248
51% - 70%	6.72%	60
More than 70%	1.79%	16
Prefer not to say	13.33%	119
Other (please specify)	2.13%	19
TOTAL		893

Q11 How would you describe your current living situation?

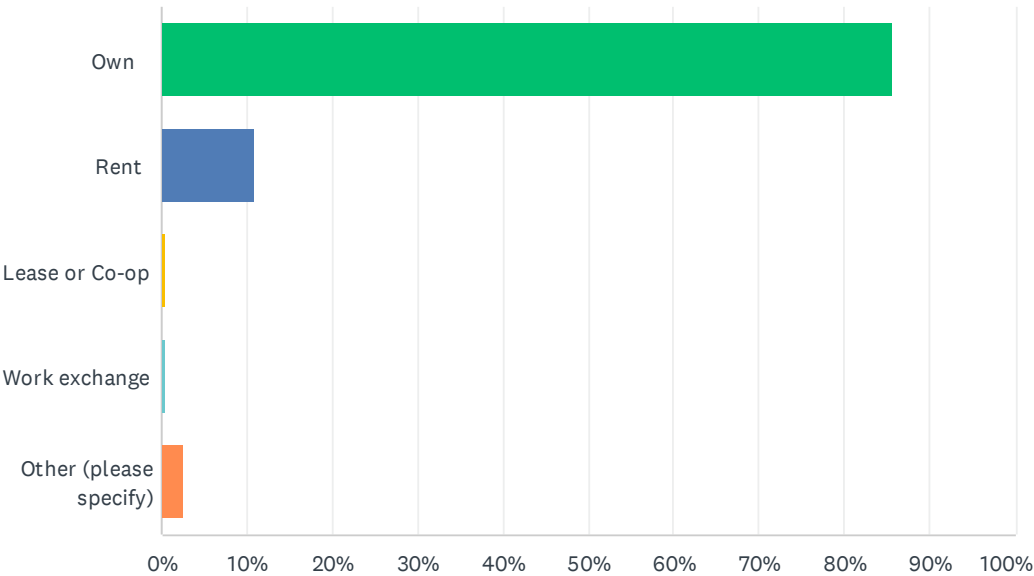
Answered: 831 Skipped: 62



ANSWER CHOICES	RESPONSES	
Single family dwelling	82.43%	685
Attached secondary suite (attached to, or within a single family dwelling)	3.25%	27
Detached secondary suite (not attached to single family dwelling, like a cottage, cabin, detached garage)	4.45%	37
Apartment/Condominium	2.53%	21
Tiny Home on Wheels (not motorized)	1.56%	13
Co-op	0.12%	1
Unsheltered or temporary shelter	0.72%	6
Prefer not to say	1.32%	11
Other (please specify)	3.61%	30
TOTAL		831

Q12 Do you rent or own your home?

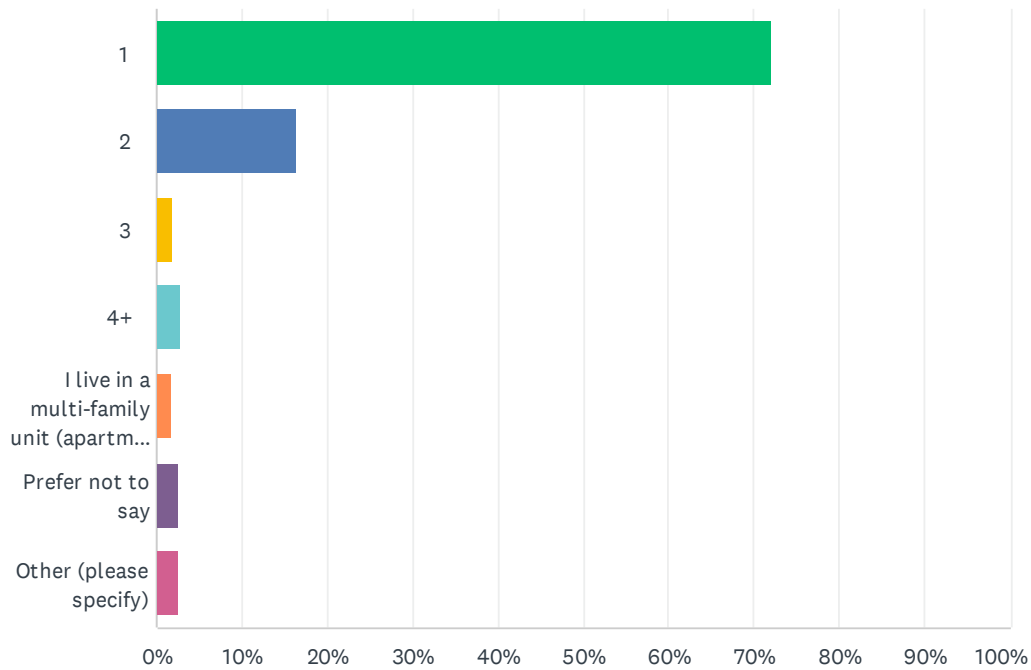
Answered: 831 Skipped: 62



ANSWER CHOICES		RESPONSES	
Own		85.68%	712
Rent		10.83%	90
Lease or Co-op		0.36%	3
Work exchange		0.48%	4
Other (please specify)		2.65%	22
TOTAL			831

Q13 How many households exist on the property where you live?

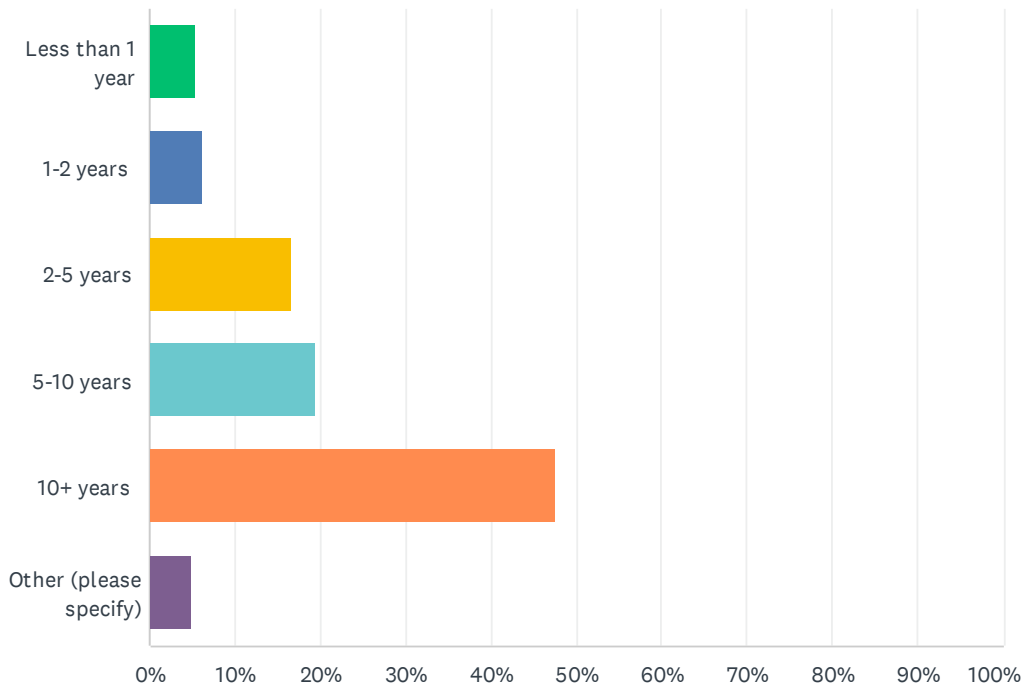
Answered: 831 Skipped: 62



ANSWER CHOICES	RESPONSES	
1	72.08%	599
2	16.37%	136
3	1.93%	16
4+	2.77%	23
I live in a multi-family unit (apartment building, townhouse)	1.68%	14
Prefer not to say	2.65%	22
Other (please specify)	2.53%	21
TOTAL		831

Q14 How long have you lived in your current home?

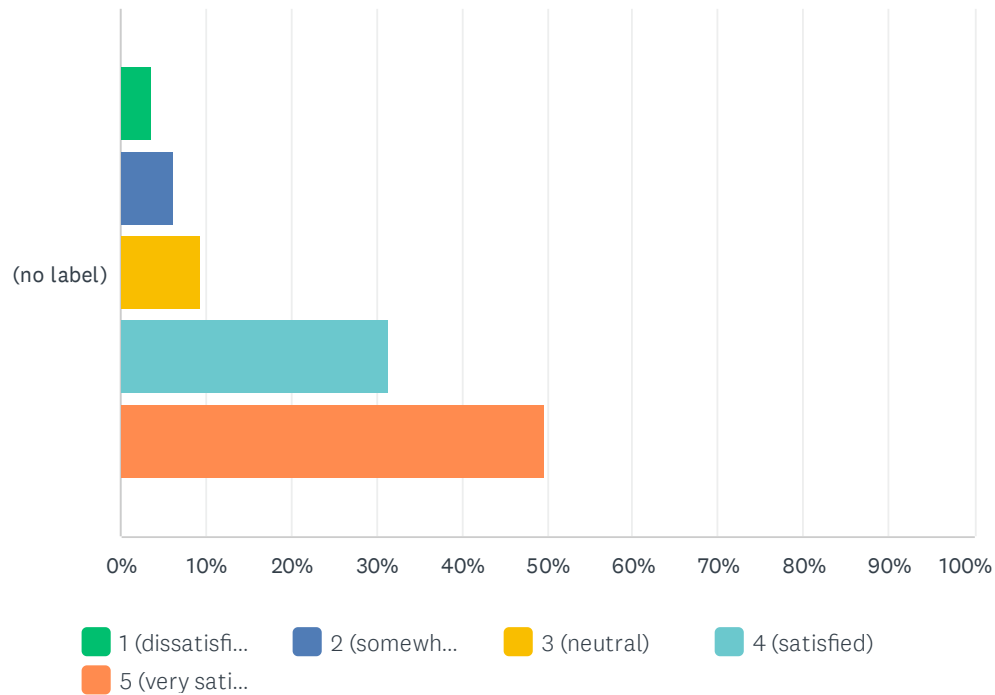
Answered: 831 Skipped: 62



ANSWER CHOICES	RESPONSES	
Less than 1 year	5.42%	45
1-2 years	6.14%	51
2-5 years	16.73%	139
5-10 years	19.37%	161
10+ years	47.53%	395
Other (please specify)	4.81%	40
TOTAL		831

Q15 On a scale of 1-5, how would you rate where you are living now?

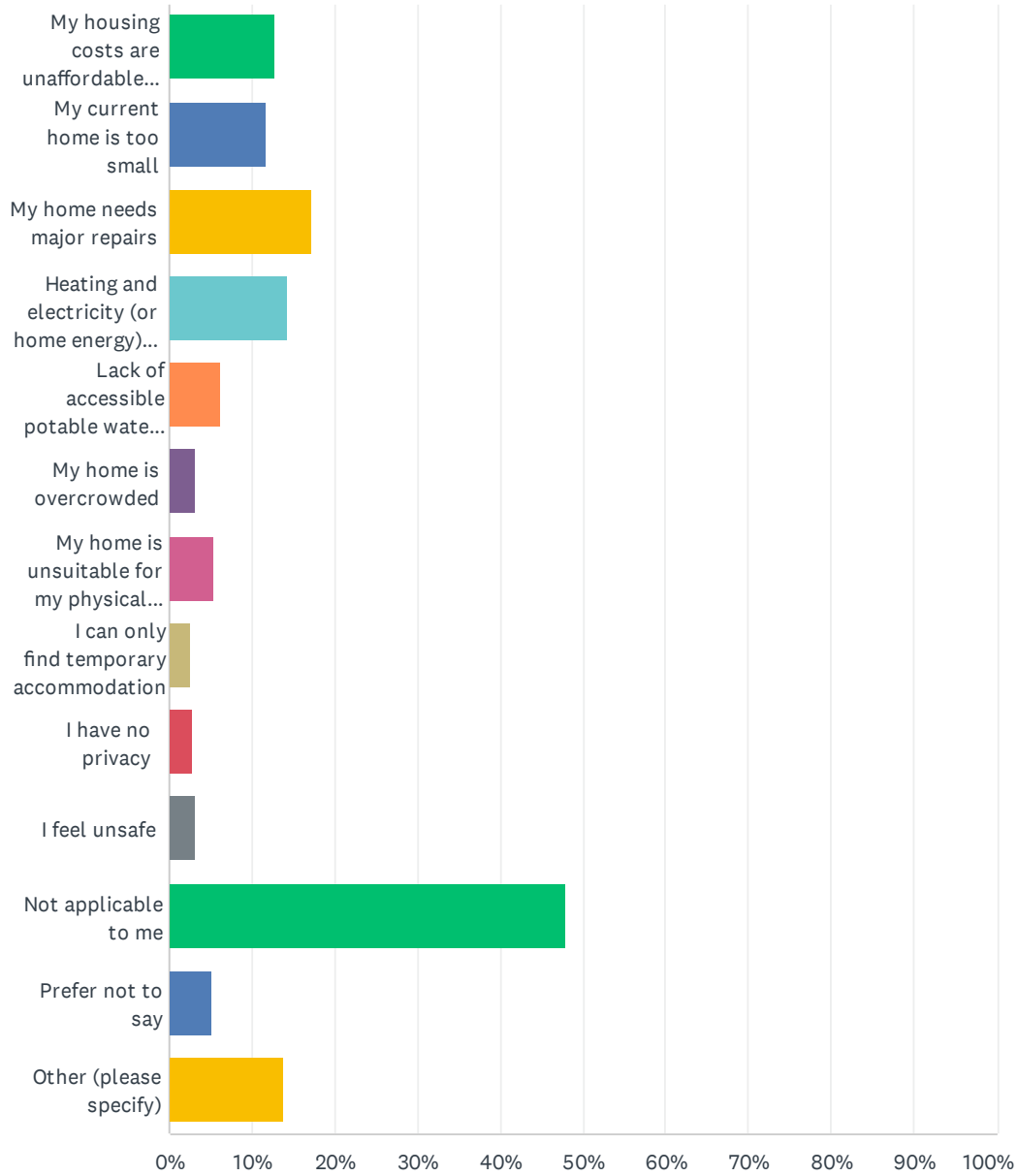
Answered: 821 Skipped: 72



	1 (DISSATISFIED)	2 (SOMEWHAT DISSATISFIED)	3 (NEUTRAL)	4 (SATISFIED)	5 (VERY SATISFIED)	TOTAL	WEIGHTED AVERAGE
(no label)	3.53% 29	6.21% 51	9.38% 77	31.30% 257	49.57% 407	821	4.17

Q16 If applicable, what are the reasons for your current living situation not meeting your needs? (Select all that apply)

Answered: 644 Skipped: 249

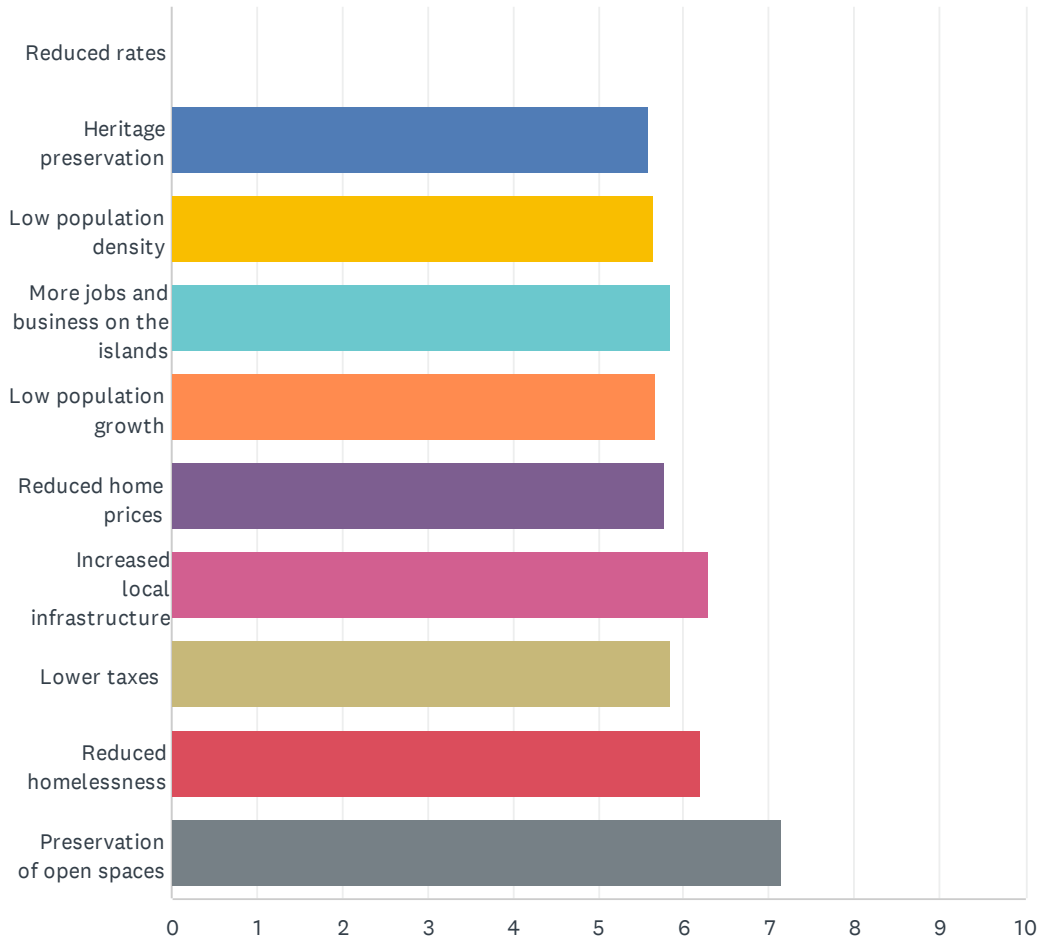


Islands Trust Housing Needs Survey 2025

ANSWER CHOICES	RESPONSES	
My housing costs are unaffordable (renting or owning)	12.89%	83
My current home is too small	11.80%	76
My home needs major repairs	17.24%	111
Heating and electricity (or home energy) issues	14.29%	92
Lack of accessible potable water and/or septic disposal	6.21%	40
My home is overcrowded	3.11%	20
My home is unsuitable for my physical needs	5.28%	34
I can only find temporary accommodation	2.64%	17
I have no privacy	2.80%	18
I feel unsafe	3.11%	20
Not applicable to me	47.98%	309
Prefer not to say	5.12%	33
Other (please specify)	13.82%	89
Total Respondents: 644		

Q17 Please rank the following goals that you think should be pursued by local government (drag and drop the options):

Answered: 818 Skipped: 75



Islands Trust Housing Needs Survey 2025

	1	2	3	4	5	6	7	8	9	10	TOTAL
Reduced rates	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0
Heritage preservation	3.91% 32	7.58% 62	8.80% 72	14.79% 121	16.87% 138	15.40% 126	11.98% 98	9.41% 77	11.25% 92	0.00% 0	818
Low population density	6.97% 57	11.00% 90	12.84% 105	7.95% 65	10.51% 86	10.88% 89	12.84% 105	14.30% 117	12.71% 104	0.00% 0	818
More jobs and business on the islands	8.19% 67	12.35% 101	10.15% 83	10.39% 85	11.12% 91	13.20% 108	11.98% 98	11.74% 96	10.88% 89	0.00% 0	818
Low population growth	8.80% 72	11.49% 94	9.66% 79	10.27% 84	9.54% 78	9.29% 76	12.10% 99	16.38% 134	12.47% 102	0.00% 0	818
Reduced home prices	10.51% 86	11.74% 96	8.80% 72	8.68% 71	10.27% 84	11.49% 94	12.96% 106	13.81% 113	11.74% 96	0.00% 0	818
Increased local infrastructure	11.86% 97	12.22% 100	14.18% 116	11.12% 91	12.22% 100	10.27% 84	9.90% 81	8.92% 73	9.29% 76	0.00% 0	818
Lower taxes	14.06% 115	7.33% 60	9.17% 75	11.49% 94	10.02% 82	11.49% 94	11.12% 91	11.12% 91	14.18% 116	0.00% 0	818
Reduced homelessness	16.87% 138	11.98% 98	9.29% 76	9.54% 78	9.29% 76	9.66% 79	11.61% 95	9.05% 74	12.71% 104	0.00% 0	818
Preservation of open spaces	18.83% 154	14.30% 117	17.11% 140	15.77% 129	10.15% 83	8.31% 68	5.50% 45	5.26% 43	4.77% 39	0.00% 0	818

Q18 Is there anything else you would like to tell us?

Answered: 369 Skipped: 524

REQUEST FOR DECISION

To: Regional Planning Committee **For the Meeting of:** May 9, 2025
From: Trust Area Services **Date Prepared:** March 28, 2025
SUBJECT: 2024/25 ANNUAL REPORT – APPROVAL OF REGIONAL PLANNING COMMITTEE SECTION

RECOMMENDATION: That the Regional Planning Committee approves the attached text for inclusion in the 2024/25 Annual Report for approval by Trust Council and submission to the Minister of Housing and Municipal Affairs.

- 1 PURPOSE:** Committees are provided with their draft sections of the annual report for review and approval so that Trust Council is able to easily approve its annual report in June 2025 without further editing from staff or trustees at the Trust Council meeting.

BACKGROUND: Preparation of the Islands Trust Annual Report is undertaken by Trust Area Services Communications staff, reporting to the Executive Committee and consistent with Trust Council's [Annual Report Policy 6.10.1](#). The Executive Committee approved the format and outline of the 2024/25 Annual Report at its meeting on February 5, 2025.

2 IMPLICATIONS OF RECOMMENDATION

ORGANIZATIONAL: Under Trust Council's Policy, all LTCs and Council committees are expected to review and approve their sections at regular meetings in order to have the report approved by Trust Council at its June 2025 meeting.

FINANCIAL: None.

POLICY: No implications for existing policy

IMPLEMENTATION/COMMUNICATIONS: The process for development of the Annual Report is outlined in Trust Council's Annual Report policy 6.10.i. Once each committee has approved its section, staff will create a draft Annual Report for review by the Executive Committee on June 4, 2025 and consideration of Trust Council in June. Upon approval by Trust Council, staff will send the Annual Report to the Minister of Housing and Municipal Affairs and circulate it as indicated in Trust Council's policy.

FIRST NATIONS: Information about First Nations relations may be included within committee reports.

OTHER: None.

- 3 RELEVANT POLICY(S):** Trust Council's Annual Report policy 6.10.i; *Islands Trust Act*

RESPONSE OPTIONS

Recommendation: That the Regional Planning Committee approves the attached text for inclusion in the 2024/25 Annual Report for approval by Trust Council and submission to the Minister of Housing and Municipal Affairs.

Alternative: That the Regional Planning Committee approves the attached text for inclusion in the 2024/25 Annual Report for approval (as amended) by Trust Council and submission to the Minister of Housing and Municipal Affairs.

Prepared By: Morgana van Niekerk, A/Communications Specialist

Reviewed By/Date: Stefan Cermak, Director, Planning Services / April 8, 2024

Regional Planning Committee

Role

The Regional Planning Committee (RPC) provides policy and planning advice to Trust Council by identifying and reporting on emerging issues related to the committee's areas of responsibility: development management, community planning, and sustainable community. The committee also develops guidelines, policies, and models for use by staff and local trust committees.

Members

Members serving during the 2022-2026 term:

Laura Patrick, Salt Spring Island

(Chair) April 1, 2024 – March 12, 2025

(Ex Officio Member) beginning March 13, 2025

Peter Luckham, Thetis Island,

(Ex Officio Member) April 1, 2024 – March 12, 2025)

(resigned as Islands Trust Chair (and Ex Officio RPC Member) March 13, 2025)

Tobi Elliott, Gabriola Island (Executive Committee Representative)

Sam Borthwick, Denman Island (Vice-Chair)

Aaron Campbell, North Pender Island

Alex Allen, Hornby Island (resigned May 1, 2024)

David Graham, Denman Island

Mairead Boland, Saturna Island

Mikaila Lironi, Lasqueti Island

2024/25 Highlights

In the 2024/25 fiscal year, the Regional Planning Committee (RPC) completed the following Strategic Plan items:

Housing Strategy Action Plan

- Contracted Housing Needs Reports for each of the 13 local trust areas
- Created a steering and technical committee in collaboration with other jurisdictions and experts to explore Tiny Homes on Wheels barriers and solutions
- Received a Tiny Homes on Wheels Enablement Project report
- Advanced draft deliverables within the Housing Strategic Action Plan including a suitable Land Analysis for Gabriola, Denman, and Mayne Island Local Trust Committee major projects

Fresh Water Sustainability Strategy

- Submitted a grant application up to \$400,000, over two years, from the [Watershed Security Fund](#), to implement key initiatives under the [Islands Trust Freshwater Sustainability Strategy](#), including staffing, consulting, and technical resources to undertake the following projects and initiatives:
 - Islands Trust Area Freshwater Footprint

- Islands Trust Area Watershed Resiliency Mapping
- Freshwater Sustainability Regulatory and Policy Audit
- Freshwater Helpdesk
- Islands Trust Freshwater Atlas
- Freshwater Sustainability Technical Advisory Committee
- Watershed governance
- Advanced the Freshwater Sustainability Strategy through various Local Trust Committee (LTC) major projects amending respective Official Community Plans and Land Use Bylaws including:
 - Development of a Freshwater Footprint methodology (Gabriola LTC)
 - Development of watershed resiliency mapping (within Suitable Land Analysis for the Gabriola, Denman, and Mayne Island LTCs)

Bylaw Enforcement

- Reviewed revisions to Bylaw Compliance and Enforcement policies and procedures including:
 - Trust Council Bylaw Compliance and Enforcement Policy 5.5.1
 - Best Practices Manual

Other

- Reviewed Annex 1 of the Islands Trust Governance Review (2022)
- Reviewed a Community Engagement Framework template

BRIEFING

To:	Regional Planning Committee	For the Meeting of:	May 9, 2025
From:	Executive Committee	Date Prepared:	April 23, 2025
SUBJECT	Crown Tenure Application Referrals		

PURPOSE: The Executive Committee has forwarded two briefings on crown tenure application referrals to Regional Planning Committee for consideration for updating relevant policy and procedures.

BACKGROUND: At the April 23, 2025 meeting, Executive Committee carried the following [draft] resolution:

It was MOVED and SECONDED,
that Executive Committee request staff forward the briefing on crown tenure application referrals of April 23, 2025 and the briefing of February 26th, 2025 to Regional Planning Committee for consideration for updating policy and procedures. **CARRIED**

February 26, 2025 Briefing

At the February 26, 2025 meeting, Executive Committee (EC) considered information to review processes and procedures for Crown referrals (Attachment 1). Currently, Islands Trust receives referrals from the provincial agency for various types of proposed tenure applications. While the Crown itself is immune from local government land use bylaws under the *Interpretation Act*, tenants of the Crown are subject to local land use regulations. The province has a process to refer applications for tenure to local governments (among others). Given the nature of the Trust Area most referrals involve use of marine areas.

The February 26, 2025 Briefing summarized the various forms of tenure, types of land uses for which tenure may be issued, the process by which referrals are received by Islands Trust, how planners review and respond to referrals, the relevant Trust Council policy, the number of referrals received over the past decade, and the distribution of referral types. The Briefing presented a number of options for changes to the current process, without detailing the implications or impacts of the options. After consideration, EC requested further advice on three of the options.

April 23, 2025 Briefing

At the April 23, 2025 meeting, Executive Committee (EC) considered further details on the implications of the three selected options (Attachment 2). The three options included:

1. Copy Referrals to Local Trust Committees (LTCs) for information: referrals would be forwarded to local trustees when received, advising the local trustees to contact staff with questions or concerns. The Planning Technician would still respond to referral within the current 30 days.

Essentially this revised process would provide information to local trustees on pending Crown tenures, trustees would be better informed to answer public questions, and would be able to advise planners of issues with specific proposed tenures, which may or may not be able to be considered in the referral response. If LTC concerns are essentially a lack of knowledge of referrals, this would address that issue.

2. **Staff Discretion:** senior staff (Island Planner or Regional Planning Manager (RPM)) reviews referrals (currently they are assigned directly to the Planning Technician or Senior Freshwater Specialist) and either assign to staff for routine review and response, or add to LTC agendas for potential LTC resolution depending on complexity, type, or other relevant criteria.

This revised process would result in referrals which an LTC could influence being added to agendas, while routine reviews of zoning would be handled by staff. However, the effectiveness of LTC resolutions in influencing tenure decisions should be considered.

3. **Reviewing and updating the Letter of Understanding:** this would involve revising the agreement with the Ministry in order to address LTCs' issues. This option could address some LTC concerns with the tenure process, provided Ministry staff are prepared to review the agreement and to potentially adjust their current processes.

The Executive Committee referred consideration of crown referrals policies and procedures (options 1 and 2) to the RPC and referred consideration of the Letter of Understanding with the relevant Ministry (option 3) to the Trust Programs Committee as per their respective terms of references.

ANALYSIS:

The Executive Committee found value in each of the listed options and referred the issue of how staff process Crown Lease Referrals to the Regional Planning Committee for further consideration.

Overseeing procedures related to crown referrals is within the RPC's Terms of Reference as noted in Trust Council's Committee System ([Policy – 2.3.1](#)).

The forwarded briefings and options considered involve amending how staff inform trustees and/or seek LTC referral responses. This would require, at minimum, amending Trust Council Policy 5.6.1 Application Processing Services ([Policy 5.6.1](#)). This work may be feasible as it falls within [Strategic Plan](#) Key Initiative 1.2.5 for all Trust Council committee's to "Review all Trust Council policies, and where appropriate, amend, combine or rescind."

Staff have included a separate Request for Decision in the agenda package to consider the various key initiatives related to RPC found in the newly adopted Strategic Plan including key initiative 1.2.5.

FOLLOW-UP: Staff will report back to the Regional Planning Committee on options to update or amend all relevant planning policies including those related to Crown Lease Referrals.

ATTACHMENTS:

1. February 26th, 2025 - Executive Committee Briefing
2. April 23, 2025 - Executive Committee Briefing

Prepared By: **Stefan Cermak, Director, Planning Services**

BRIEFING

To:	Executive Committee	For the Meeting of:	February 26, 2025
From:	Planning Services	Date Prepared:	February 13, 2025
SUBJECT:	Crown Tenure Application Referrals		

PURPOSE: The purpose of this briefing is to provide Executive Committee with a summary of the Crown referral process and provide options for changes.

BACKGROUND: At the November 20, 2024 meeting, Executive Committee adopted the following resolution:

EC-2024-150

It was MOVED and SECONDED,

that the Executive Committee request staff to provide information on crown land lease referral process and provide options for potential amendments.

CARRIED

The Executive Committee has requested information to review processes and procedures for Crown referrals. Currently, Islands Trust receives referrals from the provincial agency for various types of proposed tenure applications. While the Crown itself is immune from local government land use bylaws under the *Interpretation Act*, tenants of the Crown are subject to local land use regulations. The province has a process to refer applications for tenure to local governments (among others), and will generally not issue tenure if the local government has confirmed that the proposed use is contrary to zoning. Given the nature of the Trust Area most referrals involve use of marine areas.

Forms of Tenure

Allocation of tenure over Crown land is authorized under the *Land Act*, and for groundwater under the *Water Sustainability Act*. Applications are made through Front Counter BC and are reviewed by the Authorizations Branch of the Ministry of Forests for *Land Act* applications. Different forms of tenure can be issued, but the types most common in the Trust Area are:

- Leases – A lease is issued for longer term tenures, where substantial improvements are proposed, and/or where definite boundaries are required in order to avoid land use and property conflicts.
- Licence of Occupation - A licence of occupation may be issued where minimal improvements are proposed, there are potentially multiple users of a site, or where the Province wishes to retain future options and management control over the use of the lands.
- Temporary Licence - A temporary licence may be issued for temporary uses, where an applicant is better served by a short term, authorization than by a longer term tenure.

- General Permissions for Private Moorage – applies to residential docks and allows for private docks without a specific authorization provided they comply with certain conditions and requirements. General Permissions apply in the Lasqueti, Hornby, and Denman Local Trust Areas. All other local trust areas are designated ‘Application-only Areas’. In Application-only Areas private moorage requires a formal application for an Authorization. Currently, under Ministerial Order¹, no applications may be made for new private moorage in an area stretching from Gabriola south (this order has been in place since 2021).
- Rights of Way - Statutory rights of way may be issued to authorize linear uses for transportation, communication, energy production and utility developments (e.g. power lines, cable telecommunications).
- Sales, Grants, Nominal Rent – fee simple dispositions are generally not seen in Trust Area recently, although Sponsored Crown Grants have been made available for community or institutional uses in the past. Islands Trust retains a policy (2.1.12) for Islands Trust Conservancy to coordinate applications to the Free Crown Grants Program. Nominal rent tenures are leases or licences of occupation that can be applied for by local governments or community groups for a nominal amount of rent.
- Water licenses - (Water Authorizations for non-domestic uses under the *Water Sustainability Act*) are also referred through Front Counter BC, although licences are reviewed and issued by the Water Stewardship Branch of the Ministry of Land, Water and Resource Stewardship. These referrals are forwarded to the Senior Freshwater Specialist for review and rarely involve zoning or other regulatory issues.

There are a variety of types of land uses, involving different forms of tenure, that are referred to Islands Trust:

- Aquaculture – typically by Lease, but also licence of occupation or temporary licence may be granted.
- Log Handling - typically by Lease, but also licence of occupation or temporary licence may be granted
- Clean energy - Lease, also can involve licence of occupation, temporary licence and RoW.
- Marina - typically by Lease, but could involve licence of occupation or temporary licence.
- Utilities - licence of occupation, and may include temporary licence and RoW.
- Private Moorage – until the ‘moratorium’ authorizations for residential docks or lease for docks accessing multiple properties was probably the most common referral.

Referrals

The Authorizations Branch refers applications to federal agencies, provincial agencies, and local governments, and carries out consultations with First Nations. The referral is made through a notification (sent to all three offices’ ‘info@’ email) directing the referral agency to access the referral package through an on-line portal. The purpose of a referral is to gather information that could impact the proposed use of the application area. For example, referrals may identify siting criteria, best management practices, applicable guidelines, jurisdiction, and land use regulations. All application

¹ www.bclaws.gov.bc.ca/civix/document/id/mo/mo/m0244_2024

referrals have a defined time frame for referral response. If a response is not received within the defined time frame (typically 30 days), the application review by Authorizations may proceed.

In addition to publishing the application and accepting comments from the public on a website, the Authorizations Branch may require additional notification actions to be taken by the applicant. Typically notices of applications are advertised in the newspaper, although the Authorizations Branch can require applicants to undertake other forms of advertising or engagement. The Authorizations Branch also has a duty to consult with affected First Nations.

Upon receipt of a referral by Islands Trust, the referral package is entered with a file number (with the prefix 'CL') and is assigned to the Planning Technician for review (or the Senior Freshwater Specialist in the case of water licences). The Planning Technician reviews the proposed use for compliance with zoning and other regulations (e.g. development permit areas) and responds to the Authorizations Branch stating whether or not the proposal complies with LTC bylaws. As with other referrals from government bodies, where permits or other Local Trust Committee approvals are required, responses have the effect of placing conditions on the advancement of an application, for example where applicants must often obtain a development permit.

Most reviews are routine, and senior planners or managers are typically not involved except when there are questions of interpretation. Crown referrals are currently processed in a manner similar to preliminary plan reviews for building permits and not reported to LTCs. The 'Best Management Practices for Delivery of Local Planning Services' (Policy 5.9.1) acknowledges this practice:

- Local Planning Team planning staff will provide updates at LTC meetings regarding the status of applications and referrals that do not require an LTC decision, except for building permit and Crown land referrals (Policy 6.2).

However, the 1999 Letter of Understanding² between BC Assets and Lands Corp (as it was then) and Islands Trust identifies that applications are referred to LTCs for comment (6.1(a)):

BC Assets and Land Corporation shall provide a referral, including a sketch of the proposed use, dimensions of the tenure and any structures and proposed working plans, to the Islands Trust for referral to the appropriate local trust committee for comment. Where Islands Trust staff identify a concern relating to the mandate, and agency comments are relevant to that concern, a list of referral agencies will be provided upon request.

However, a cursory review of referrals over past 20 years shows that referrals were being responded to by staff, consistent with the current process, but with occasional reports to LTCs for significant proposals such as aquaculture.

Over the past 10 years, Crown referrals have averaged slightly over 20 per year, with the majority being in the Northern region (129), 64 in the Salt Spring LTA, and 33 in the Southern region. The types of applications vary by LTA and over time, with more private moorage applications in the Salt Spring, Southern, and Gambier LTAs, more water licence referrals in the last several years, and more aquaculture referrals in the Denman LTA. Also of note is that there is an outstanding request from the Hornby LTC for advice on advocating for tenure for non-profit group for affordable housing.

OPTIONS

² islandstrust.bc.ca/document/letter-of-understanding-bc-assets-land-corporation-2023/

While the EC resolution did not identify specific issues to address, the following are some options for changes to the referral review process. If EC identifies a preferred option (or options), other than the status quo, staff recommend that EC request staff to report back with implications:

1. Status quo: this would continue the current process of referrals being reviewed for zoning compliance by staff and responded to within the requested 30 days.
2. Copy LTCs for information: referrals could be copied to trustees when received, the Planning Technician would respond within 30 days as is currently done, but trustees would be aware of the referral and could request more information or flag potential concerns with staff. This would require some additional process to distribute the referral and to respond to trustee questions. Alternately, the referral response could be copied to trustees for information.
3. Add Referrals to Applications Reports: this would result in recently opened CL referrals being included in the LTC application reports included in all LTC agendas. However, with the timing of agendas not all referrals would appear in the report, with some having been responded to and closed between LTC agendas.
4. Staff Discretion: senior staff (Island Planner or RPM) review all referrals (currently they are assigned directly to the Planning Technician or Senior Freshwater Specialist) and either assign to staff for routine review or response, or add to LTC agendas depending on complexity, type or some other criteria. This would require senior staff to exercise discretion to assign certain types of referrals to LTC agendas, would require staff reports to be prepared for those referrals placed on LTC agendas, and LTCs providing relevant responses.
5. By Type of Referral: staff place certain types of referrals on LTC agendas, while more routine referrals (water licences and private moorage) continue to be reviewed and responded to by staff. This would require some changes to process and additional staff work for the referrals being placed on LTC agendas.
6. All referrals added to LTC agendas for LTC comment: staff review zoning, referrals along with the staff response are added to LTC agenda, and any LTC comments are added to the response. This would require additional process, delayed response times, and support for LTCs to provide relevant comments to the approving agency.
7. Alternately, staff could be requested to consult with Authorizations Branch staff and report back on whether responses from elected bodies (as opposed to a zoning review) would be useful.
8. Finally, the Letter of Understanding noted above is over 25 years old and has not been reviewed or updated since. A further option would be for Executive Committee to request staff to report back on the feasibility of working with Authorizations Branch to review the agreement.

FOLLOW-UP: Staff will report back in response to Executive Committee direction.

Prepared By: Robert Kojima, Regional Planning Manager

Reviewed By/Date: Stefan Cermak, Director, Planning Services / February 19, 2025

BRIEFING

To:	Executive Committee	For the Meeting of:	April 23, 2025
From:	Planning Services	Date Prepared:	April 10, 2025
SUBJECT:	Crown Tenure Application Referrals		

PURPOSE: The purpose of this briefing is to provide Executive Committee with additional information on Crown referral process options.

BACKGROUND: At the February 26, 2025 meeting, Executive Committee adopted the following resolution:

EC-2025-026

It was MOVED and SECONDED,

that Executive Committee request staff provide advice on numbers 2, 4 and 8 in the Crown Tenure Application Referrals – Briefing.

CARRIED

The Executive Committee had requested information to review processes and procedures for Crown referrals. Currently, Islands Trust receives referrals from the provincial agency for various types of proposed tenure applications. While the Crown itself is immune from local government land use bylaws under the *Interpretation Act*, tenants of the Crown are subject to local land use regulations. The province has a process to refer applications for tenure to local governments (among others). Given the nature of the Trust Area most referrals involve use of marine areas.

The previous Briefing summarized the various forms of tenure, types of land uses for which tenure may be issued, the process by which referrals are received by Islands Trust, how planners review and respond to referrals, the relevant Trust Council policy, the number of referrals received over the past decade, and the distribution of referral types.

Finally, the Briefing presented a number of options for changes to the current process, without detailing the implications or impacts of the options. As the EC resolution states, staff have been requested to provide further advice on three of the options.

ANALYSIS

EC has identified three options for staff to provide further advice on implications:

1. Copy Referrals to LTCs for information: referrals would be forwarded to local trustees when received, advising the local trustees to contact staff with questions or concerns. The Planning Technician would still respond to referral within the current 30 days. Implications of revising policy to include referral to trustees would include:
 - This process would ensure Trustees are aware of referrals and could request more information or flag potential concerns with staff.

- This option does not include LTCs responding beyond receiving for information and raising issues with staff, so it may not address the concerns of LTCs with the process.
- This would result in some additional planner time to respond to trustee questions or concerns and to explain process or context to trustees.
- No fees are collectable for these referrals, so costs of any additional work would not be recovered.
- Different local trustees may respond to referrals differently, resulting in inconsistency between LTAs.
- Updates should be made to existing Trust Council policy to include changed process and the role of LTCs in the process.

Essentially this revised process would provide information to local trustees on pending Crown tenures, trustees would be better informed to answer public questions, and would be able to advise planners of issues with specific proposed tenures, which may or may not be able to be considered in the referral response. If LTC concerns are essentially a lack of knowledge of referrals, this would address that issue.

2. Staff Discretion: senior staff (Island Planner or RPM) reviews referrals (currently they are assigned directly to the Planning Technician or Senior Freshwater Specialist) and either assign them to staff for routine review and response, or add them to LTC agendas for potential LTC resolution depending on complexity, type, or other relevant criteria. Implications include:
 - Change to application in-take process would be minimal, RPMs review and assign most other applications.
 - Would require senior staff to exercise discretion to assign certain types of referrals to LTC agendas.
 - Relies on knowledge and experience of RPMs and senior planners to triage referrals.
 - Criteria and policy should be developed to reduce potential for inconsistency between offices or LTCs, including drafting revisions to Trust Council policy.
 - Would require staff reports to be prepared for those referrals placed on LTC agendas.
 - Increase planner work for those that are assigned to LTC agenda, including preparation of staff report, follow up actions as directed by LTC.
 - No fee for referrals to offset increased work
 - Could increase process and work load with limited efficacy without an assessment of whether LTC resolutions forwarded to provincial staff would have any influence on decisions to issue or refuse tenure.

This revised process would result in referrals which an LTC could influence being added to agendas, while routine reviews of zoning would be handled by staff. The increased staff time is not recoverable via fees. However, the effectiveness of LTC resolutions in influencing tenure decisions should be considered.

3. Reviewing and updating the Letter of Understanding: this would involve revising the agreement with the Ministry in order to address LTCs' issues.
 - Trust Council has included "Review all Trust Council and local trust committee agreements and where appropriate, amend, combine or rescind" to its list of key initiatives to be initiated in 2026/27
 - As a dated agreement, there would be value in reviewing and updating

- Reviewing would be dependent on the willingness of ministry staff to engage in a review and a reasonable expectation that changes would be incorporated
- The review could specifically focus on seeking agreement of the ministry to not issue tenure unless LTC approvals are in place, or other specific concerns.
- A review and update would be expected to take a significant amount of time, staff would need to prioritize this over another initiative.

This option could address some LTC concerns with the tenure process, provided Ministry staff are prepared to review the agreement and to potentially adjust their current processes.

EC should consider the issues and concerns that LTCs have regarding the current process, and whether any of the options would address those concerns.

FOLLOW-UP: Staff will report back in response to Executive Committee direction.

Prepared By: Robert Kojima, Regional Planning Manager

Reviewed By/Date: Stefan Cermak, Director, Planning Services

Active Projects Report

Regional Planning Committee

1. *Improve bylaw enforcement policies and procedures to be administratively fair, reasonable and transparent with the aim of restoring public confidence (Strategic Plan Initiative 1.2.3)*

Activity:

- a. Review and amend Trust Council Policies 5.5.1 & 7.1.2
- b. Create a plain language Best Practices Manual

Responsible

Robert Kojima
Stefan Cermak
Warren Dingman

Dates

Rec'd: 13-Mar-2024
Target: 30-Sep-2025

2. *Update and Implement Freshwater Sustainability Strategy (2022-2032)(Strategic Plan Initiative 2.1.3)*

Activity:

- a. Independent review and update
- b. Draft an Implementation Plan
- c. Grant application status
- d. Freshwater Atlas Update

Responsible

Stefan Cermak
William Shulba

Dates

Rec'd: 12-Feb-2020
Target: 31-Mar-2026

3. *Monitor progress of protection of ecosystem health in all land use planning decisions (Strategic Plan Initiative 3.2.4)*

Activity:

- a. Research and data collection
- b. Data analysis and integration

Responsible

Patricia Woodruff
Stefan Cermak

Dates

Rec'd: 31-Mar-2025
Target: 31-Mar-2026

Active Projects Report

Regional Planning Committee

c. Collaboration

d. Apply/implement pilot monitoring

e. Build capacity and training

Staff Biologist drafting recommendations of how to integrate biological information into planning related decisions - emphasis on species at risk as per grant funding

Future Projects Report

Regional Planning Committee

1. Review all Trust Council policies, and where appropriate, amend, combine, or rescind (all committees) (Strategic Plan Initiative 1.2.5)

Responsible

Date Received

Review and report to RPC.

Stefan Cermak

31-Mar-2025

All Trust Council policies held by the Director of Planning Services:

- Policy 4.1.4; 4.1.9; 4.1.13; 4.1.14; 4.1.15 (General LTC policies)
- Policy 4.2.2 (APC Operating Policy)*
- Policy 5.3.1; 5.3.2; 5.3.3; 5.3.5 (Community Planning)
- Policy 5.4.1; 5.4.2; 5.4.3; 5.4.4 (Land Use Regulation)
- Policy 5.5.1 (Bylaw Compliance and Enforcement)
- Policy 5.6.1 (Application Processing)\n
- Policy 5.7.1 (Policy Statement Checklist)
- Policy 5.9.1; 5.9.2 (Best Management Practices and Outer Islands)
- Policy 6.1.1 (First Nations Engagement Principles)

* jointly held with Director of Legislative and Information Services

2. Improve processes for prioritizing funding for ongoing OCP reviews (Strategic Plan Initiative 2.2.1)

Responsible

Date Received

Stefan Cermak

31-Mar-2025

3. Map Eelgrass and kelp forests (Strategic Plan Initiative 3.3.1)

Responsible

Date Received

Future Projects Report

Regional Planning Committee

Draft a business case to complete Phase 2:

- Phase 1 (GIS and aerial data review) done.
- Phase 2 - groundtruthing

Stefan Cermak

03-Feb-2020

4. *Update OCPs and LUBs to incorporate new Policy Statement policies (Strategic Plan Initiative 2.2.2)*

Responsible

Date Received

Stefan Cermak

31-Mar-2025

5. *Develop a growth management planning framework that includes data on growth trends and projections, geological and hydrological capacities, infrastructure, and development rates (Strategic Plan Initiative*

Responsible

Date Received

Draft a business case

Stefan Cermak

31-Mar-2025

6. *Update OCPs and LUBs to foster climate change resilience (considering topics such as Coastal Douglas-fir protection, foreshore and nearshore environments, and groundwater) (Strategic Plan Initiative 4.2.3)*

Responsible

Date Received

Strategic Plan assigned key initiative to: LTCs

Stefan Cermak

31-Mar-2025



REQUEST FOR DECISION

To: Regional Planning Committee

For the Meeting of: May 9, 2025

From: Stefan Cermak
Director, Planning Services

Date Prepared: April 14, 2025

SUBJECT Work Plan Updates

RECOMMENDATIONS:

1. That Regional Planning Committee recommend to Trust Council, via the Executive Committee, that the Regional Planning Committee's top three priorities be:
 1. Improve bylaw enforcement policies and procedures
 2. Update and Implement the Freshwater Sustainability Strategy
 3. Monitor progress of protection of ecosystem health in all land use planning decisions
2. That Regional Planning Committee request staff to report back on Trust Council policies, held by the Director of Planning Services, to address Trust Council's key initiative to review, and where appropriate, amend, combine or rescind policies.
3. To request staff to draft business cases to address the following Trust Council key initiatives:
 - a. Map eelgrass and kelp forests
 - b. Develop a growth management planning framework that includes data on growth trends and projections, geological and hydrological capacities, infrastructure, and development rates.
 - c. Conduct an independent review of the Freshwater Sustainability Strategy by a qualified external party and that the scope include, but not be limited to:
 - Assessing the effectiveness and outcomes of the strategy to date,
 - Identifying areas of strength and opportunities for improvement,
 - Evaluating alignment with Trust Council strategic objectives and other key initiatives.

DIRECTOR of PLANNING SERVICES COMMENTS: The proposed work plan amendments and request for reports and business cases is the first opportunity for the Regional Planning Committee to begin implementing Trust Councils Strategic Plan adopted March 2025.

-
- 1 **PURPOSE:** To consider amendments to the Regional Planning Committee work program resulting from Trust Council's adoption of a new Strategic Plan in March 2025.
 - 2 **BACKGROUND:** Trust Council adopted a new Strategic Plan during their March 2025 regular business meeting (summary table attached). The Strategic Plan has numerous initiatives assigned to the Regional Planning Committee (RPC). Adoption of the Strategic Plan necessitates revision to RPC's work program.

RPC Top Priorities

Previous to adoption of the current Strategic Plan, Trust Council had approved the following three top three priorities for RPC:

1. (Update) Bylaw Compliance and Enforcement (Policies and Procedures)
2. Implement the Housing Strategic Action Plan
3. Implement the Fresh Water Sustainability Strategy.

The new Strategic Plan has identified the following key initiatives for RPC:

- Improve bylaw enforcement policies and procedures to be administratively fair, reasonable and transparent with the aim of restoring public confidence
- Update and Implement the Freshwater Sustainability Strategy (2022-2032)
- Monitor progress of protection of ecosystem health in all land use planning decisions
- Review all Trust Council policies, and where appropriate, amend, combine or rescind.

New Key Initiatives

New to this list from the previous approved RPC top priorities is monitoring progress of protection of ecosystem health in all land use planning decisions. This work is currently underway. A presentation is being prepared for RPC during the May 9, 2025 regular business meeting to provide an introduction to the work program of the Biologist undertaking the work during this fiscal year. Also new to the list is a review of policies. Staff may report back at a future meeting regarding this initiative.

Housing Strategic Action Plan

Absent is implementation of the Housing Strategic Action Plan. Staff note that the absence of the Housing Strategic Action Plan from Trust Council's Strategic Plan may either have been overlooked as it is contrary to Trust Council resolution 2024-089 and RPC resolution 2024-020 both of which request the Housing Strategic Action Plan to be included.

A separate report is being prepared for RPC consideration regarding the status of the Housing Strategic Action Plan and deliverables related to it including the Suitable Land Analysis, the Tiny Homes on Wheels Enablement Project Report, and the Housing Needs Reports. The separate report recommends staff update and revise various strategic actions, refer various advocacy actions to the Trust Programs Committee, or defer other actions pending resources. The report also recommends that staff monitor and update the Housing Options Toolkit.

Freshwater Sustainability Strategy

Updating and implementing the Freshwater Sustainability Strategy (FWSS) is an ongoing top priority. Current RPC direction requests staff to:

- Seek an independent mid-term assessment of the strategy by a qualified external party
- Develop a Freshwater Sustainability Strategy implementation plan that defines the roles and responsibilities of the Regional Planning Committee, Trust Programs Committee, Trust Council and key staff, and that is operationalized through multi-year work plans, budget requests, and program-specific implementation plans.

Staff recommend drafting business cases to advance the above directions, specifically to conduct an independent assessment from which a more informed implementation plan can be created. Staff note, as per the grant application, that the strategy recommends creation of an interdepartmental team and a freshwater advisory group to advance the strategy. The emphasis in

the strategy on this approach to review and implementation of the FWSS should form part of the recommended business case.

RPC Future Projects

Trust Council's Strategic Plan identifies numerous key initiatives to be initiated by the RPC in 2026-27. These items have been placed on the future projects list and include:

- Develop a growth management planning framework that includes data on growth trends and projections, geological and hydrological capacities, infrastructure, and development rates
- Map eelgrass and kelp forests
- Improve process for prioritizing funding for ongoing OCP review
- Update OCPs and LUBs to incorporate new Policy Statement policies

Staff recommend RPC request staff to draft business cases for the growth management planning framework and eelgrass and kelp mapping. These business cases may first be considered at the July regular business meeting. The remaining two other future projects are dependent on other Trust Council projects and committees. As such, they may require further discussion later in the fiscal year, or term, and as resources become available.

Trust Council's Strategic Plan also identified a key initiative to be initiated by the RPC with a future timeline to be determined. This item is:

- Update OCPs and LUBs to foster climate change resilience (considering topics such as Coastal Douglas-fir protection, foreshore and nearshore environments, and groundwater)

Other

Staff have taken the initiative to harmonize the presentation of information in RPC's work program with other Trust Council committee work programs. This includes listing the initiative in the description field and minimizing activities to key activities occurring to achieve the initiative. The harmonization will assist Trust Council as well as RPC and better aligns with Trust Council policy (6.7.1).

3 IMPLICATIONS OF RECOMMENDATION

ORGANIZATIONAL: RPC's updated work program addresses Trust Council's newly adopted Strategic Plan.

FINANCIAL: None.

POLICY: Work program amendments align with Trust Council policies.

IMPLEMENTATION/COMMUNICATIONS: None.

FIRST NATIONS: Many of the projects may be of interest to Indigenous Governing Bodies.

OTHER: None.

4 RELEVANT POLICY(S):

- [Policy 2.3.1](#) Council Committee System
- [Policy 6.2.1](#) Priority Setting/Review Guidelines
- [Policy 6.7.1](#) Work Program, Follow-up Action List and Priorities Matrix

RESPONSE OPTIONS

Recommendations:

1. That Regional Planning Committee recommend to Trust Council, via the Executive Committee, that the Regional Planning Committee's top three priorities be:
 1. Improve bylaw enforcement policies and procedures
 2. Update and Implement the Freshwater Sustainability Strategy
 3. Monitor progress of protection of ecosystem health in all land use planning decisions
2. That Regional Planning Committee request staff to report back on Trust Council policies, held by the Director of Planning Services, to address Trust Council's key initiative to review, and where appropriate, amend, combine or rescind policies.
3. To request staff to draft business cases to address the following Trust Council key initiatives:
 - a. Map eelgrass and kelp forests
 - b. Develop a growth management planning framework that includes data on growth trends and projections, geological and hydrological capacities, infrastructure, and development rates.
 - c. Conduct an independent review of the Freshwater Sustainability Strategy by a qualified external party and that the scope include, but not be limited to:
 - Assessing the effectiveness and outcomes of the strategy to date,
 - Identifying areas of strength and opportunities for improvement,
 - Evaluating alignment with Trust Council strategic objectives and other key initiatives.

Alternatives:

- That Regional Planning Committee recommend to Trust Council, via the Executive Committee, that the Regional Planning Committee's top three priorities be:
 - [list]
- That Regional Planning Committee request staff to draft business cases to address the following Trust Council key initiatives:
 - [List]

Prepared By: Director, Planning Services

Reviewed By/Date: CAO/ April 14, 2025

FOCUS AREA	GOALS & DESIRED OUTCOMES	STRATEGIC DIRECTIONS	KEY INITIATIVES	ASSIGNED TO
			Top priority for current council term Priority for current council term To be initiated 2026-2027 Initiation timeline TBD	
Governance & Organizational Excellence	Clear and transparent policies, administrative processes and structures enable better decision making, advance service delivery and improve employee satisfaction	1.1 Update and adopt a new Policy Statement	1.1.1 Finish and adopt Islands Trust Policy Statement in accordance with project work plans	EC/TPC
		1.2 Strengthen governance, decision-making and workflow processes	1.2.1 Develop a corporate planning process to enable decision-making, workflow efficiency, resource tracking and relevant policy consolidation	GC
			1.2.2 Explore new engagement models (virtual and in person forums) to reach more community members	EC
			1.2.3 Improve bylaw enforcement policies and procedures to be administratively fair, reasonable and transparent with the aim of restoring public confidence	RPC/EC
			1.2.4 Prioritise, analyse, and where appropriate, implement the 15 recommendations of the 2022 Governance Report	GC
			1.2.5 Review all Trust Council policies, and where appropriate, amend, combine or rescind	GC/All Committees
			1.2.6 Review all Trust Council and local trust committee agreements and where appropriate, amend, combine or rescind	EC/LTCs
		1.3 Advocate to the Province for legislative changes to Islands Trust Act	1.3.1 Advance the following requests to the Province and develop advocacy and education strategies to support these: a) the Provincial review of the governance structure to enable reconciliation and better support Islands Trust’s mandate; and b) request for increased Provincial funding.	EC
Growth Management &	Defined capacity constraints and indicators inform decision making	2.1 Support proactive land use planning and establish limits to	2.1.1 Work with other agencies to facilitate data gathering / share in the development of environmental indicators	TPC

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FOCUS AREA	GOALS & DESIRED OUTCOMES	STRATEGIC DIRECTIONS	KEY INITIATIVES	ASSIGNED TO
			Top priority for current council term Priority for current council term To be initiated 2026-2027 Initiation timeline TBD	
Community Resiliency		growth using evidence-based data	2.1.2 Develop a growth management planning framework that includes data on growth trends and projections, geological and hydrological capacities, infrastructure, and development rates	RPC
			2.1.3 Update and implement Freshwater Sustainability Strategy (2022-2032)	RPC
	Planning processes and Trust Area wide programs enable diverse housing options	2.2 Establish policy guidance for housing in OCP updates	2.2.1 Improve processes for prioritizing funding for ongoing OCP reviews	RPC/LTCs
			2.2.2 Update OCPs + LUBs to incorporate new Policy Statement policies	RPC
		2.3 Explore innovative approaches to supporting diverse housing options and tenures *	2.3.1 Consider Community Benefit Land Trust concept for Islands Trust	TPC
			2.3.2 Design a plan to advocate to enhance community access to funding for housing in the Trust Area	EC
Ecosystem Health & Integrity	Advocacy and policy changes improve control of invasive species to protect and restore sensitive ecosystems	3.1 Improve control of invasive species	3.1.1 Advocate for the development and implementation of a fallow deer strategy, including advocacy for deer harvesting	EC
	Diverse community members/groups are invested in	3.2 Improve understanding and monitoring of ecosystem health	3.2.1 Identify indicators of ecosystem health and integrity	TPC
			3.2.2 Update the State of the Islands Report	TPC

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FOCUS AREA	GOALS & DESIRED OUTCOMES	STRATEGIC DIRECTIONS	KEY INITIATIVES	ASSIGNED TO
			Top priority for current council term Priority for current council term To be initiated 2026-2027 Initiation timeline TBD	
Climate Change	revitalizing ecosystems and expanding protected areas		3.2.3 Develop a shared inter-agency ecosystem health indicator toolkit for citizen groups, conservancies, and other agencies	TPC
			3.2.4 Monitor progress of protection of ecosystem health in all land use planning decisions.	RPC/LTCs
	Marine and foreshore ecosystems are healthy	3.3 Strengthen marine and foreshore protection practices	3.3.1 Map eelgrass and kelp forests	RPC
	Land use decisions are informed by data and ongoing monitoring to manage and adapt to climate risks	4.1 Identify the Trust’s mandate and role related to climate change	4.1.1 Develop a climate action strategy, set baseline data and targets	TPC
			4.1.2 Partner with agencies and others to share climate data	TPC
	Communities understand effects of climate change on the Trust Area	4.2 Improve community understanding about climate change mitigation and adaptation	4.2.1 Design and implement a climate action education plan	TPC
			4.2.2 Create a grant program to increase public understanding of the impact of climate change to the unique amenities and environment of the Islands Trust Area	EC
			4.2.3 Update OCPs and LUBs to foster climate change resilience (considering topics such as Coastal Douglas-fir protection, foreshore and nearshore environments, and groundwater)	LTCs
			4.2.4 Amend legislation to increase the percentage of the Natural Area Protection Tax Exemption Program (NAPTEP) to act as an incentive for the protection of forest cover for climate change mitigation and adaptation	EC
	Policies, plans, and resources provide opportunities for		5.1.1 Update and implement Reconciliation Action Plan	EC

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FOCUS AREA	GOALS & DESIRED OUTCOMES	STRATEGIC DIRECTIONS	KEY INITIATIVES	ASSIGNED TO
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First Nations Relations & Reconciliation	collaborative First Nations engagement aligned with UNDRIP	5.1 Enhance proactive planning and intentionality of reconciliation initiatives	5.1.2 Clarify opportunities for co-governance and co-management of the Trust Area	GC
			5.1.3 Develop a schedule and plan for leader-to-leader meetings with Indigenous Governing Bodies	EC/LTCs/ ITCB
	Indigenous knowledge is incorporated into stewardship and management of Trust Area	5.2 Engage with Indigenous Governing Bodies and Indigenous Peoples on governance, growth management, heritage and ecosystem protection, and climate change	5.2.1 Develop innovative frameworks for decision-making and involve pilot LTCs / BIM with Indigenous Governing Bodies	GC
			5.2.2 Develop tailored public engagement processes that acknowledge preferred engagement methods of Indigenous Peoples	EC