



Regional Planning Committee

Agenda

Date: Thursday, July 27, 2023
Time: 10:00 am - 3:00 pm
Location: Electronic Zoom Meeting

Pages

1.	CALL TO ORDER	
2.	AGENDA	
2.1	Review of the Agenda	
	Late items, new items and re-ordering of the agenda	
2.2	Approval of Agenda	
3.	PUBLIC COMMENT PERIOD	
4.	DELEGATIONS	
5.	BUSINESS - WORK PROGRAM ITEMS	
5.1	Strategy and Toolkit Staff Presentation	3 - 7
5.1.1	Overview	
5.1.2	Toolkit Progress	
5.1.3	Toolkit Application to Date	
5.2	Strategy and Toolkit Discussion	
5.2.1	Purpose, Background, and Maintenance	
5.2.2	Discussion of Individual Tools	
5.2.2.1	Tool 1	8 - 11
5.2.2.2	Tool 2	12 - 14
5.2.2.3	Tool 3	15 - 28
5.2.2.4	Tool 4	29 - 29
5.2.2.5	Tool 5	30 - 30
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5.2.3 Next Steps**6. BUSINESS - OTHER****7. BUSINESS - NEW****8. NEXT MEETING****9. 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.

10. RISE AND REPORT

If desired

11. ADJOURNMENT

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



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ISLANDS TRUST HOUSING OPTIONS TOOLKIT



DRAFT



June 2023³

Islands Trust Housing Options Toolkit

Toolkit Purpose

This toolkit has been created through an initiative of the Regional Planning Committee to support land use planning projects addressing the need for housing options. It is intended to provide trustees, planning staff, and community groups with structured resources for implementation of housing-related projects, both those undertaken by LTCs and those that come before LTCs as development applications. While addressing housing shortages involves many agencies and types of initiatives, this toolkit is focused on projects directly related to local trust committees' ability to regulate land use under Sections 29 and 31 of the Islands Trust Act.

This toolkit is meant to be brief, technical and practical, consolidating a variety of documents applicable to any housing project. If staff and trustees use this toolkit as a reference during the design and implementation of housing projects, their projects should advance rapidly and along a predictable trajectory.

Part I of this toolkit is focused on LTC-initiated projects to amend bylaws.

Part II of the toolkit is focused on procedures related to the processing of development applications for affordable or multi-family housing. [INCLUSION TO BE DETERMINED]

Within both these parts are three types of tools: *Process tools*; *Template tools*; and *Background tools*.

The toolkit is not a finished product, but rather a living document to which new resources can be added as gaps are identified and solutions developed.

Toolkit Background

To prepare this toolkit staff reviewed three decades of housing reports produced by, or tangential to, the Islands Trust. The results of the document review are included in this toolkit as Tool 7 in the form of an annotated bibliography. Documents referenced in the bibliography are available for review by staff, trustees, and community members on the [Islands Trust Housing Affordability Program webpage](#) under Housing Reports and Resources.

Toolkit Update and Maintenance

Ensuring that the toolkit remains up to date is the responsibility of the Director of Planning Services or their designate. New reports to be added to the Housing Resources and Reports inventory should be submitted to the Director of Planning Services and uploaded to the [Housing Affordability webpage](#). The corresponding bibliography should be updated accordingly with any new inventory entries and relinked to the website.

Toolkit Summary

Tool 1 – Housing Options Project Process

The purpose of this set of tools is to provide a recommended path for LTC-initiated housing projects. These processes are intended to be adapted to each LTC and project's unique characteristics, but they provide a starting point.

Tool 1.1 – Major Housing Options Project Workplan - outlines the anticipated steps and timelines in a Major Project.

Tool 1.2 – Minor Housing Options Project Workplan - outlines anticipated steps and timelines in a Minor LTC Project.

Tool 2 – Discussion Paper Process

An LTC may request staff to prepare a discussion paper that outlines the general range of issues and options the LTC will have to consider.

These include, but are not limited to:

- Demographic Information
- Housing Needs Assessment data
- ITC Conservation Profile
- Build-Out/Growth Limits (see Tool 4 and 5)
- Existing OCP Policies (see Tool 8)
- Existing regulations; and (see Tool 8)
- Potential Policy and Regulatory Options (see Tool 3)

Tool 3 – Zoning and Policy Options

The range of LTC options to adopt policies or zone land are summarized in this table. This tool should be considered a menu for an LTC's consideration as to which options may best address specific challenges.

Tool 4 – Suitable Land Analysis Methodology [PENDING]

This suitable land analysis is a mapping initiative to identify areas more or less suitable for residential development. The methodology is documented here to create a replicable process.



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Tool 5 – Build-Out Analysis Methodology – [PENDING]

This mapping identifies where housing can be built out under existing zoning, for the purpose of understanding whether existing density is appropriately sited. The methodology is documented [here](#).

Tool 6 – Housing Action Plan/Local Housing Options Strategy Template

Senior government funders grant applications have been focussed around implementation of a Housing Action Plan, usually a five-to-seven action list of initiatives local governments will take to increase housing supply. The main plan actions are usually supported by some context based on a review of assessed housing needs. This template captures all the necessary constituent pieces of a Housing Action Plan.

Tool 7 – Annotated Bibliography

Compiles more than 30 reports written by, commissioned by, or about Islands Trust and its housing challenges. This bibliography should be added to as old reports are discovered and new reports are produced. Reports referenced in the bibliography are available [here](#).

Tool 8 – Updated Housing Baseline Report

In 2016 Islands Trust published a baseline report that summarized housing policy and regulation on all islands in the Trust Area and also included a table of all known multifamily and affordable housing developments across the islands. The baseline report has been updated, breaking it up into a number of component pieces.

Tool 9 – Housing Profiles

These housing profiles were developed based on 2021 Census data to provide a snapshot of housing affordability and housing conditions within each local trust area. [Hornby and Lasqueti pending].

Tool 10 – Housing Roles and Responsibilities

This simple reference document describes the roles and responsibilities of various government agencies in the provision of housing in the Islands Trust Area.



Tool 1.1 - Model LTC Minor Housing Project Work Plan*

MINOR HOUSING PROJECT WORK PLAN				
Meeting	Milestone	Target Dates	Comments	Cost
PHASE 0: PRE-PROJECT - YEAR 1				
1	LTC identifies topic areas and problem, direct development of Project Charter	Month 0 - 1		
	LTC may engage community, consider options	Month 1 - 2		
2	Endorsement of Project Charter	Month 3		
PHASE 1: PROJECT INITIATION				
	Preliminary research & data gathering/mapping	Month 3 - 4		
	Project launch: communications to First Nations, landowners, stakeholders, agencies	Month 3 - 4		
PHASE 2: ANALYSIS				
	Analysis of data/mapping	Month 4 - 5		
PHASE 3: CONSULTATION (LIMITED)				
	First Nation, stakeholder and public engagement	Month 3 - 6		
PHASE 4: DRAFTING				
3	LTC Review of consultation results, policy options, draft bylaw language/Referral to APC	Month 5 - 6		
	APC meeting(s)	Month 5 - 6		
4	Review APC recommendations/Direction to prepare bylaw(s)	Month 6		
PHASE 5: LEGISLATIVE ¹				
5	LTC Review of draft bylaws, early referrals	Month 7 - 9		
	Legal Review (targeted)	Month 8 - 9		
6	Community Information Meeting (ideally during regular LTC meeting)	Month 8 - 9		

¹ It is likely this section can be compressed for minor bylaw amendments.

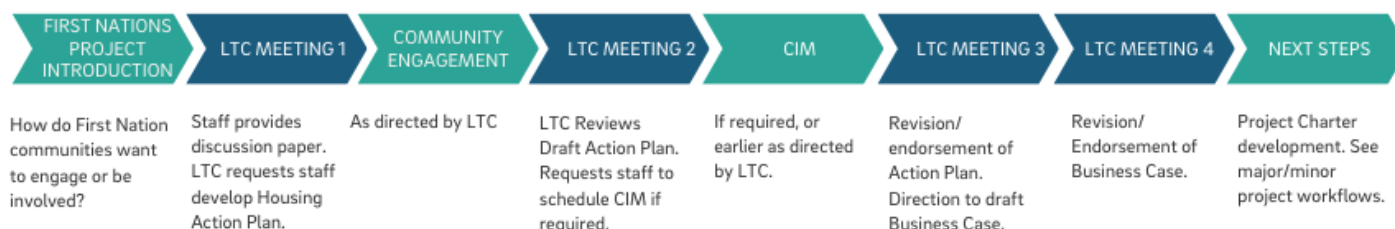


7	Consideration of revisions and 1 st reading	Month 9		
8	Consideration of amendments and 2 nd reading	Month 10		
9	Community Information Meeting/Public Hearing	Month 11		
10	3 rd reading, Executive Committee, Minister	Month 11		
11	Final Adoption	Month 12+		
PHASE 6: IMPLEMENTATION				
	Procedural updates	Month 12+		
	Bylaw amendment communication(s)	Month 12+		
TOTAL		12+ Months		

**refine timeline and milestones as required. Add/subtract rows as needed.*

TOOL 1.2 - Model LTC Major Housing Project Work Plan*

PHASE 0: PRE-PROJECT - YEAR 0



MAJOR HOUSING PROJECT WORK PLAN				
Meeting	Milestone	Target Dates	Comments	Cost
PHASE 0: PRE-PROJECT ¹ - YEAR 0				
0	LTC identifies topic areas and problem	April - June		
1/2/3	LTC may engage community, consider options, direct staff to draft business case	April - Sept		
4	LTC endorsement of Business Case, forwarded to Committees	Sept - Dec		
PHASE 1: PROJECT INITIATION - YEAR 1				
	Preliminary research & data gathering	Jan - March		
	Project launch: communications to First Nations, landowners, stakeholders, agencies, and community meeting.	April - May		
	Development of Terms of Reference for APC or working groups	April - May		
	Endorsement of Project Charter	June		
PHASE 2: ANALYSIS				
	Data gathering and research	May - Sept		
	Special APC or Working Group appointments and referrals	June		
	Preliminary analysis of data/mapping	June - July		

¹ See Phase 0 flowchart above

MAJOR HOUSING PROJECT WORK PLAN

Meeting	Milestone	Target Dates	Comments	Cost
PHASE 3: CONSULTATION				
	First Nation, stakeholder and public engagement	July - Dec		
	On-going analysis of data/mapping	Sept - Dec		
PHASE 4: DRAFTING				
	LTC Review of consultation results and policy options	Jan - Feb		
	Review of draft bylaw language	Feb - March		
	Direction to prepare bylaw(s)	March		
PHASE 5: LEGISLATIVE - YEAR 2				
	LTC Review of draft bylaws, early referrals	April - June		
	Legal Review (targeted)	June		
	Community Information Meeting	June		
	Consideration of revisions and 1 st reading	July		
	Consideration of amendments and 2 nd reading	Sept		
	Community Information Meeting/Public Hearing	Oct		
	3 rd reading, Executive Committee, Minister	Oct - Nov		
	Final Adoption	Dec - Jan		
PHASE 6: IMPLEMENTATION				
	Procedural updates	Nov - Dec		
	Bylaw amendment communication(s)	Dec - Jan		
TOTAL				

**refine timeline and milestones as required. Add rows as needed.*



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TOOL 2 - Housing Discussion Paper Guidelines

A well-researched and structured housing discussion paper provides trustees, staff and community members with a snapshot of the information they need to start developing a housing project and/or housing action plan that responds to local needs and can be implemented in a timely way with the resources available to the local trust committee (LTC).

A housing project discussion paper reviews relevant work from the recent past, current housing need, policy and regulations, and suggests zoning and policy options that align with the LTC's housing objectives and community need.

Recommended components of a housing discussion paper are as follows:

1) Background

- What is the role of the LTC in housing? How does it relate to the roles of other agencies?
- What work has been done related to housing in the community?
 - List reports and key initiatives and their outcomes
 - Summarize previous LTC housing projects

Background - What Housing Toolkit tools can help me?

TOOL 7 – Annotated Bibliography of Reports

TOOL 10 – Housing Responsibilities Table

2) Housing Need and Island Characteristics

- Review Housing Needs Assessment (HNA) and any other relevant reports¹
 - What does StatsCan and other data say about housing on the Island?
 - What are the identified needs based on previous needs assessments and community experience (seniors, families, workers)?
 - What does the Trust Conservancy [conservation profile](#) for the Island say?
 - What further information is required?

Housing Need - What Housing Toolkit tools can help me?

TOOL 7 – Annotated Bibliography of Reports

TOOL 9 – Housing Profiles (where available)

¹ Local community groups sometimes undertake extensive and helpful community planning exercises that could/should be incorporated into Islands Trust work.

3) Policy Review

- Summarize overarching policy perspective on housing per OCP
- Are there directive OCP policies that have not been implemented?
- How does the LUB currently support housing need?

Policy Review - What Housing Toolkit tools can help me?

TOOL 8 – Baseline Report – Affordable Housing in the Trust Area

4) Review Existing Land Zoned for Multiple Dwellings/Affordable Housing

- Are there properties that are currently zoned or being rezoned to accommodate multiple units where total permitted density has not been used? Are these options worth exploring?

Review Existing Land - What Housing Toolkit tools can help me?

TOOL 8 – Baseline Report – Affordable Housing in the Trust Area

5) Identify Potential Options for LUB and OCP Amendments

- Based on review of existing policies and regulations, which options in the Housing Toolkit options tables may be suitable to the community's context
- Frame the options chosen in a way that make sense to the community

Identify Option - What Housing Toolkit tools can help me?

TOOL 3 – Zoning and Policy Options Table

6) Identify a Process to Determine Suitable Land Analysis²

- Suitable land includes: proximity to community services, existence of infrastructure (roads, piped water, piped sewage, septic and septic potential), availability of

² If additional residential density is being considered by the LTC



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- groundwater, lower impact of development to environment
- What tools are available to determine the impact of increases in density and intensity of residential land use in specific areas of the Islands (check conservation profiles, sensitive ecosystem mapping, groundwater data, DRASTICS mapping)
- If information is insufficient, identify gaps that should be filled/budgeted for in the business case. It is recommended that if a water availability assessment does not exist for the Islands then one should be considered as part of the business case.

Identify Option - What Housing Toolkit tools can help me?

TOOL 4 – Suitable Land Analysis Guidance

7) Next Steps

- Recommend next steps based on Workflow for Minor or Major Project

Example Discussion Paper Reports:

Mayne Island: [27/03/2023 LTC Staff Report](#)

Denman Island: [06/06/2023 LTC Staff Report](#)

TOOL 3 - Zoning and Policy Options Table

ZONING OPTIONS TO ADDRESS HOUSING NEED	
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.
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 NEED

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 Parks	Zone suitable land for a serviced manufactured home, tiny home, or residential RV park. Clustering these types of units can resolve issues with septic, potable water and provide other services and amenities.
Multi-Family Dwelling Units (Market)	Permit the construction of multiple dwelling units on a single lot, whether in a single building, or several buildings. These are typically in the form of townhouses, row houses, apartments and/or condominiums. Can be for purchase or rental. See "Residential Rental Tenure Zoning" below.
Multi-Family Dwelling Units (Affordable)	Permit the construction of multiple dwelling units on a single lot, whether in a single building, or several buildings, only if undertaken by a government or non-profit organization and/or with rent/purchase/resale price controlled by housing agreement.
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.

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 NEED

OPTION	DESCRIPTION
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.
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 multi-family development and/or greater density through subdivision.

ZONING OPTIONS TO ADDRESS HOUSING NEED

OPTION	DESCRIPTION
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 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.

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

³ Proposed in Salt Spring Island Housing Action Task Force, Summary of Recommendations, 2021

⁴ Proposed in Salt Spring Island Housing Action Task Force, Summary of Recommendations, 2021
Islands Trust Housing Options Toolkit, 2023

ZONING OPTIONS TO ADDRESS HOUSING NEED

OPTION	DESCRIPTION
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.
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.
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.

ZONING OPTIONS TO ADDRESS HOUSING NEED

OPTION	DESCRIPTION
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 – 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 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 5 years. An official community plan must include housing policies respecting affordable housing, rental housing and special needs housing. 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

OCP POLICY OPTIONS TO ADDRESS HOUSING NEED

OPTION	POLICY SUPPORT
	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 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

OCP POLICY OPTIONS TO ADDRESS HOUSING NEED

OPTION	POLICY SUPPORT
	that arise during the community planning process or identify the land use designations where the use could be permitted.
Manufactured / Tiny Home / RV Parks	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.
Multi-Family Dwelling Units (Market)	It is unlikely that LTCs will wish to proactively zone land for market-rate multi-family development. However, in the event that an LTC wishes to consider this, 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 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.
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.

OCP POLICY OPTIONS TO ADDRESS HOUSING NEED

OPTION	POLICY SUPPORT
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.
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

OCP POLICY OPTIONS TO ADDRESS HOUSING NEED

OPTION	POLICY SUPPORT
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.
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.

OCP POLICY OPTIONS TO ADDRESS HOUSING NEED	
OPTION	POLICY SUPPORT
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
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. 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.

OCP POLICY OPTIONS TO ADDRESS HOUSING NEED	
OPTION	POLICY SUPPORT
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

TOOL 4 - Suitable Land Analysis

PLACE-HOLDER



Islands Trust

TOOL 5 - Build-Out Analysis

PLACE-HOLDER



Islands Trust

TOOL 6 - Housing Action Plan/Local Housing Strategy Template

INSTRUCTIONS

What is a Housing Action Plan/Local Housing Strategy?

A Housing Action Plan/Local Housing Strategy aggregates the several actions that an LTC or island municipality will undertake to help address its island's housing challenges.

If an LTC or island municipality has set specific housing targets, then the action plan should include initiatives that will help meet those targets. Actions included in the plan should be achievable within the political term.

[INSERT NAME] ISLAND HOUSING ACTION PLAN/LOCAL HOUSING STRATEGY (DRAFT XXXXXX 2023)

Why Develop a Housing Action Plan/Local Housing Strategy for [INSERT NAME] Island?

INSTRUCTIONS

The purpose of this section of the Housing Action Plan/Local Housing Strategy is to summarize some of the main housing challenges, past efforts to address them, and linkages to other agencies' work.

EXAMPLE TEXT BELOW

The traditional approach to land use planning on the Islands in the Islands Trust Area has resulted in zoning that has almost exclusively supported the development of single-family dwellings, thereby limiting diverse housing options. Lack of housing inventory and increasing property values in recent years have made purchasing and renting existing housing stock less accessible for those currently living on [INSERT NAME] Island who do not own property.



The limitation of housing options has been a key concern on [INSERT NAME] Island for over [INSERT TIMEFRAME]. Over time a number of steps have been taken to address housing needs on [INSERT NAME] Island. These steps have included:

- [INSERT RECENT HOUSING INITIATIVES]

While efforts to meet housing needs on [INSERT NAME] Island have resulted in land use policy and regulatory support for a mix of housing options there is more that can be done. This Action Plan identifies a number of policy and regulatory options across [INSERT NUMBER OF] action areas. These initiatives would enable an increase in the diversity of housing in suitable areas. Implementing these options will require clear direction and focus. This [INSERT NAME] Island Housing Action Plan is designed to provide this focus.

[INSERT NAME] Island's Housing Action Plan compliments the [INSERT NAME] Regional District's¹ [NAME] Housing Strategy and would be aligned with strategic action related to addressing housing need trust wide.

Housing for Who?

INSTRUCTIONS

The purpose of this section of the Housing Action Plan/Local Housing Strategy is to identify housing needs on the island as described in the Housing Needs Assessment or in other local reporting efforts.

EXAMPLE TEXT AND TABLE BELOW

A diversity of housing options are needed for seniors, families and workers who do not currently own land as well as seniors who own properties on the island but would like to downsize. The housing that is needed for [INSERT NAME] Island falls within the shaded area on the spectrum of housing need in the table below.

Table 1: Spectrum of Housing Need [SHADE ACCORDINGLY BASED ON ISLAND'S SPECIFIC HOUSING NEEDS]

Short-Term Accommodation	Affordable Housing		Market Housing	
	Affordable or Below market rental	Affordable and Below Market Ownership	Market Rental Housing	Single Detached Market Housing
Emergency Shelter and Transitional				

¹ Assuming there is a corresponding regional housing strategy



Islands Trust

Information provided by [INSERT RELEVANT DOCUMENT NAMES AND LINKS] identify that the primary housing need on [INSERT NAME] Island is for [INSERT NEEDED HOUSING TYPE AND TARGET DEMOGRAPHIC]. As defined by BC Housing, "housing is considered affordable when 30 per cent or less of your household's income goes toward paying for your housing costs." Census statistics reveal that about [XX]% of households on [INSERT NAME] Island are spending more than 30% of their income on housing According to 2021 Statistics Canada data.

[NOTE ANY FINDINGS FROM LOCAL COMMUNITY GROUP RESEARCH ON HOUSING CHALLENGES, EG.]

"Recent surveys undertaken by the [INSERT NAME] Island Housing Society for their proposed rental housing indicates that while there are some families in need of affordable housing there are a significant amount of seniors looking for alternative housing options. About [XX]% of the population are 60+. While there are some seniors who are seeking affordable housing options, there are others that currently own homes and are looking to downsize and age in place. Based on this it can be assumed that there would be interest in some market rental housing. Market rental may also be required in multi-family developments to offset non market units as has been the case with BC Housing funded projects."

There are a number of individuals providing valuable services to the community whose living conditions are not ideal. The full year rental market is limited and insecure. There are households that are only able to rent for part of the year from non-residents who use their properties in the summer.

Updating needs assessments for the Islands Trust Area is a priority for the 2024/25 fiscal year. This will provide additional understanding of housing need that may not be captured by the preliminary update for [INSERT NAME] to be attached to this action plan.



Housing Action Plan Goals and Actions

INSTRUCTIONS

The purpose of this section of the Housing Action Plan/Local Housing Strategy is to describe the goals and the actions proposed to meet those goals.

What is a Goal?

Goals are desired outcomes to be accomplished over a longer timeframe. In the LTC or island municipality's case, this would typically mean within the current political term. Goals are generally directional statements that focus on desired results and do not usually describe the methods that will be used to reach those intended outcomes.

Example goals for a housing project could be:

- Reduce the number of [XXXXXX] Island residents in core housing need;
- Facilitate more diverse housing options on [XXXXXX] Island for low-and-middle income residents;
- Remove barriers to the creation of workforce housing on [XXXXXX] Island.

What is an Action?

Actions are the specific changes that the LTC intends to make in order to achieve its goals.

Staff suggest that LTCs frame their planned housing actions using a "What, Where, How" framework.

"What" is meant to facilitate the creation of the types of housing the island needs based on the island's Housing Needs Assessment or other locally-produced reports.

"Where" is meant to identify the parts of the island best suited for increased residential density given the Islands Trust mandate and other considerations.

"How" are the types of coordination or advocacy actions an LTC or island municipality can take to advance housing initiatives beyond the zoning that would enable them.

EXAMPLE TEXT BELOW



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The housing actions and related initiatives for [INSERT NAME] Island fall under [X] key goals. These goals with related actions and specific policy and regulatory options are identified below.

Goal 1: Increase Housing Options (WHAT can be built)

This goal focuses on **WHAT** kind of development should be supported through changes to land use policies and regulations. Permitting, through amendments to Official Community Plan (OCP) policies and to zoning, the ability to build a mix of housing in a diversity of locations (using housing agreements where feasible), is the strongest tool LTCs have to support housing affordability. This can increase the potential for property owners, non-profit and government organizations to build units that address housing need. Suitable land analysis should be considered with all land use initiatives.

Action 1: Expand opportunities to build Secondary Suites and Accessory Dwelling Units

This action supports implementing and expanding the ability for private landowners to provide rental and ownership options by permitting increases in the number of accessory dwelling units (ADU) that can be built on single lots and enabling strata ownership of smaller dwelling units created. Policy and regulatory changes related to this action are:

- OCP - Requiring worker housing for all commercial rezoning;
- OCP - Supporting strata subdivision of accessory dwelling units in suitable areas;
- LUB- Expanding secondary suites in suitable areas;
- LUB - Expanding permission for ADUs on smaller lots;
- LUB - Expanding flexible housing regulation to more areas, which allows additional dwellings with a combined maximum floor area

Action 2: Increase Opportunities for Non-Profit Housing Development

One of the biggest impediments to building housing that is affordable is the cost of land. This action area focusses increasing the opportunity for land to be donated for the building of affordable housing by a not for profit organization. The policy and regulatory options related to this action are:

- OCP – permitting non-profit housing in most OCP designations;
- OCP - Permitting rezoning for limited subdivision provided there is a donation of a lot for affordable housing;
- OCP – Designating suitable land to permit rezoning for subdivision in exchange for lots donated for affordable housing (to be secured with covenant);
- OCP – Allowing rezoning for non-market housing in all land use designations (including school properties, parks, community service);
- LUB - Allow smaller lot subdivisions for non profit affordable housing; and
- LUB – Rezoning existing land zoned for multiple dwellings to address housing need

Action 3: Permit Alternative Housing Approaches



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This action area supports unique approaches to increasing housing supply by increasing permission to live in alternative dwellings and in areas where dwellings are not currently permitted. This action also includes requiring

workforce housing for commercial/institutional and industrial rezoning. Policy and regulatory options related to this action are:

- OCP – Permitting rezoning for modular home villages;
- OCP – Developing TUP guidelines for tiny homes;
- LUB – Allowing more zones to have some measure of housing outright;
- LUB – Pre-zoning for manufactured/mobile/tiny home parks; and
- LUB – Increasing building height to increase residential potential in commercial and other suitable areas

Action 4: Reduce Ecological Footprint of New Builds

This action focusses on reducing the impact of new builds on groundwater and reducing lot coverage. Bylaws developed for North Pender Island and Galiano Island can be used as reference.

- LUB - Require freshwater cisterns for all new builds;
- LUB- Update potable water requirements for subdivision;
- LUB - Establish floor area maximums where appropriate; and
- LUB - Prohibit groundwater-fed swimming pools.

Goal 2: Balance housing needs with the preserve and protect mandate (Identifying WHERE to put housing)

This goal requires understanding **WHERE** additional density and intensity of land use will have the least negative impact on the land. Suitable locations are those that have reliable potable water, are outside of sensitive ecosystems, and are located close to community services and amenities. Location suitability will also consider First Nations interests.

Action 1: Suitable Land Analysis

Suitable land analysis will help to identify locations appropriate for expanding flexible housing and other initiatives to permit additional housing units and supporting multi-family housing rezoning applications. This action builds on work already done through the Flexible Housing Project that used groundwater availability mapping and other data to determine areas where an increase in housing would have the least potential negative impact. [INSERT NAME] Island will be able to benefit from work being done at a Trust Wide level to gather other data that can be used to identify suitable land.

Related policy amendment:

- OCP – Include schedule maps identifying land suitable for additional dwelling units

Goal 3: Develop Partnerships to Build Housing (HOW to get housing built)



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Once the policies and regulations are in place to enable housing options, **HOW** the housing gets built will depend on private land owners, government agencies and not-for-profit organizations. Housing, no matter how small the dwelling, is expensive to build. Reducing the cost and barriers to building a diversity of housing on the island is

multi faceted given the number of jurisdictions involved in different aspects of housing from subdivision approvals to building code to regulating drinking water and sewage (see chart in Appendix X).

As a land use authority, the [INSERT NAME] Island LTC has the opportunity to apply for CMHC Housing Accelerator Funding that could be directed to support the costs to build. Subsidizing private landowners to develop smaller units and subsidizing the predevelopment costs and some of the development costs of non-profits building multi-family housing on [INSERT NAME] could go a long way in facilitating the creation of affordable ownership and rental units. As the Islands Trust governance model does not allow for the direct transfer of funds to private landowners or not for profit organizations, if the [INSERT NAME] LTC receives funding to build housing it will need to partner with another government agency. The two actions below identify partnership-building opportunities that are related specifically to directing funding and developing partnerships to build housing.

Action 6 - Accessory Dwelling Unit Incentive Program

This program is supported by the CRD's Gulf Islands Housing Plan and is currently in development. There is potential for this program to be expedited if [INSERT NAME] LTC is successful in receiving CMHC funding through the Housing Accelerator Fund. If this is the case, [INSERT NAME] Island will be a pilot for a future roll out to other Islands as other funding becomes available. This action would involve the following:

- Providing grants to support the development of accessory dwelling units (secondary suites, coach houses, cottages, garden sites)
- Developing a housing agreement program for private landowners developing rental options

Action 7 – Developing Partnerships with Not-for-Profit Housing Providers

There are limited opportunities to partner with Not-for-Profit Housing providers and funders as the small scale of housing development suitable for the Islands is not a key focus for these organizations. Habitat for Humanity is one organization that focuses on smaller scale affordable ownership housing for families and could be a good match for [INSERT NAME] Island. Given this, working with Habitat for Humanity to identify options for donated land and help to facilitate partnerships and supports to build Habitat homes will likely be a priority for the [INSERT NAME] Island LTC.

Implementation

The table below identifies the anticipated timing for the implementation of the actions in the Housing Action Plan as well as responsibilities.

Table 2: Housing Action Plan Implementation

ACTION	2023/24	2024/25	2025/26	2026/27	Responsibility / Partners
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Islands Trust

Goal 1 - Balancing housing interests with preserve and protect mandate: Identifying WHERE to put housing				
Action 1: Suitable Land Analysis	To be undertaken at Trust Wide level			RPT, SFWS, IS, IP
Goal 2 – Increasing Housing Options: Permitting WHAT can be built				
Action 2: Secondary Suites/ ADUs		Goal will be to complete these actions by the end of term (November 2026). Timing will depend on approach taken (concurrent action implementation or separated). It will also depend on Trust Council support of business case (BC) allocating funding and staff time.		RPT, Island Planner
Action 3: Increasing Non Profit Housing Opportunities				
Action 4: Housing Alternatives				
Action 5: Reduce Ecological Footprint of New Builds				
Goal 3 – Developing Partnerships to Build Housing: HOW to get housing built				
Action 6 – ADU Incentive Program	Development and Implementation of Program. Implementation will depend on funding and CRD.			RPT, CRD
Action 7 – Partnerships with Not For Profit Housing Providers	This action focusses primarily on the exploring the potential for Habitat for Humanity to build housing on [INSERT NAME] Island. This work is currently in progress.			RPT, Habitat

RPT – Regional Planning Team

SFWS – Senior Freshwater Specialist

IS – Information Services

CRD – Capital Regional District



Islands Trust

Tool 7 - Annotated Bibliography of Housing Reports

The purpose of this document is to provide Islands Trust staff, trustees, and community members with a summary of all known reports as of June 2023 about housing, both affordable and market, authored by, commissioned by, or applying to, the Islands Trust since 1994. This list may not be exhaustive and staff and trustees are invited to contact the Regional Planning Team if there are additional reports that should be included.

All reports referenced here are available for review under the Reports and Resources section at <https://islandstrust.bc.ca/programs/housing-affordability/>.

Documents are cited in the format **Title**, Year, Source.

Trust-Wide

Options for Affordable Housing: New Solutions to the Housing Crisis in the Islands Trust Area

2003, Islands Trust

Summary

A high-level Islands Trust-produced document acknowledging the islands' housing challenges and summarizing various approaches that LTC's can take to tackle housing issues on individual islands. It covers the following topics: affordable housing complexes; co-op, mutual and co-housing; land banks and community land trusts; secondary suites/cottages ("Perhaps the most readily available, and inexpensive, source of rental housing stock would be that created within existing buildings and residences on private land throughout the islands"); density bonuses; cluster and cottage housing; other zoning changes; and housing agreements. It provides some analysis of all these options in the context of Trust policies and island character.

Seniors Housing Strategy – Technical Analysis

2010, Islands Trust (Planit Solutions Land Use Consulting Ltd.)

Summary

A document providing information to inform the development of a Seniors Housing Strategy. The document focuses on the barriers that rural and island communities face in supporting aging in place and seniors housing.



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Based on a literature review, this document recommends a strategy framework built around the following goals:

- Provide appropriate housing for older adults through maintenance, renovation, and modification of existing homes
- Produce new housing that meets the needs of older adults and seniors while not distracting from the existing character of the neighbourhood or community
- Provide affordable and diverse housing to meet the needs of low and moderate income seniors

Seniors Housing Strategy – A Seniors Housing Strategy for Island and Rural Communities in British Columbia

2010, Islands Trust (Planit Solutions Land Use Consulting Ltd.)

Summary

This strategy was commissioned by Islands Trust with funding from UBCM. It is constructed around three primary themes for supporting seniors housing and age-friendly communities:

- Provide appropriate housing for older adults through maintenance, renovation, and modification of existing homes
- Produce new housing that meets the needs of older adults and seniors while not distracting from the existing character of the neighbourhood or community
- Provide affordable and diverse housing to meet the needs of low and moderate income seniors

While some of the recommendations pertain to the types of land use powers that Islands Trust could bring to bear, implementation of this strategy in whole would have to be a multi-agency effort.

Affordable and Special Needs Housing – Application Guide

Unknown, Islands Trust

Summary

A process document to guide affordable housing developers through the approvals process. It is detailed, but convoluted, and should be updated if it is to be a relevant document.

Islands Trust Community Housing “Tool Kit”

2010, Islands Trust (JG Consulting Services Ltd)

Summary

The report commissioned by Islands Trust is intended to be a “tool kit” summarizing the various mechanisms available to assist Islands Trust in the development and implementation of policies and procedures to encourage and support the development of affordable housing in the Trust Area. It summarizes commonly used techniques that had proven successful in other jurisdictions and that are available to Islands Trust under their mandate and authority. To the report is appended a detailed review



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of Trust-related and other housing documents from the 1990s to 2010. The report also identifies a range of common barriers to the creation of additional affordable housing in the Trust Area. These include: process, policy, funding/cost, regulatory (Trust and non-Trust), affordability maintenance, NIMBYism, and affects on rural/neighbourhood character. It is a mid-level policy document, describing the areas of the Policy Statement, OCPs, or LUBs that need revision and the type of amendments required, but does not go so far as to specify exactly what those amendments should say.

Community Housing in the Trust Area – Final Report

2016, Islands Trust

Summary

This Trust-staff-authored report summarizes the discussions and recommendations which emerged from a significant 2016 Community Housing Forum that brought together Islands Trust trustees, staff, and a range of stakeholders with an interest or involvement in the delivery of affordable housing in the Trust Area.

Affordable Housing in the Islands Trust Area – Baseline Report

2016, Islands Trust

Summary

This report details existing OCP policies and LUB regulations as they relate to the provision of affordable or accessory housing in the Trust Area. It also includes an inventory of existing multi-family affordable housing developments within the Trust Area. This document is an important starting point for future discussions about policy or regulatory changes around affordable housing.

Community Housing Needs

2019, Islands Trust Council

Summary

This staff-authored report provides an update to the 2016 Affordable Housing in the Islands Trust Area Baseline Report and corresponding Community Housing in the Islands Trust Area – Final Report. The baseline table of current housing policy and regulation in the Trust Area is updated, and staff provide several additional recommendations to those offered in 2016. The full suite of recommended Trust actions is provided as a standalone table. This report is valuable as it is well-grounded with Islands Trust's existing authorities.



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Housing Needs Assessments

Islands Trust Housing Needs Assessment – Phase 1

2008, Salt Spring Island Local Trust Committee (JG Consulting Services Ltd.)

Summary

The purpose of Phase 1 of the SSI housing needs assessment was to research basic demographic and housing supply information, and to identify if the perceived shortcomings in the housing market are corroborated by the available statistical information. The research confirmed virtually all perceptions about a crisis of affordability, and the critical and increasing need for more affordable housing to satisfy Salt Spring population's most basic requirements. Generally, the available supply of housing on the island was at least double the price than that which would be affordable to a medium income earner on Salt Spring Island.

Housing Needs on Hornby and Denman Island – Final Report

2008, Hornby Island Community Economic Enhancement Corporation (Eberle Planning and Research)

Summary

Snapshot of housing needs on Hornby and Denman Islands in 2008. Developed through a combination of 2006 Statistics Canada census data, community surveys, and interviews with key informants. Identifies that renters and elderly residents were in particularly precarious housing situations on both islands.

Gabriola Island Affordable Housing Needs Assessment

2009, Islands Trust (Weller Consulting)

Summary

Snapshot of housing needs on Gabriola Island in 2009. It was developed through a combination of 2006 Statistics Canada census data, as well as interviews with key informants, such as employers, service providers, and people experiencing housing challenges. According to the statistical analysis, low-income singles and lone parents were most at risk of not having affordable, safe housing. The report concludes that the most important recommendation is to create an organization that coordinates efforts to address the Island's housing challenges. It also advocates for the creation of an organization to coordinate seniors issues on the island, as well as making specific recommendations for agencies with jurisdiction over various aspects of housing provision.

Islands Trust Housing Needs Assessment – Phase 2

2009, Salt Spring Island Local Trust Committee (JG Consulting Services Ltd.)



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Summary

The purpose of Phase 2 of the SSI housing needs assessment was to seek community confirmation about the key findings of Phase 1 and provide an update on market conditions given the financial crisis that was taking hold in 2008. Phase 2 consisted of interviews and surveys with 25 key informants – individuals with particular knowledge of Salt Spring residents and their housing issues, namely through their involvement in local service agencies. The report provides informant observations across a number of housing issues. These include: most urgent needs; families with children; housing condition; population diversity; among others. The report provides a range of recommendations that Islands Trust could consider, paramount among them being the development of a Salt Spring Island Affordable Housing Strategy.

Southern Gulf Islands Housing Needs Assessment – Phase 2 – Community Consultations (draft)

2017, Unknown

Summary

A summary of what the consultant learned through stakeholder questionnaires, correspondence, and discussion; online residents survey; online employer survey; resident housing-related input from SGI 2020 Listening Tour; and informal discussions and correspondence. While there are no recommendations, survey respondents were asked to provide feedback on housing solutions that they favoured, the results of which are interesting, identifying legalizing secondary suites, cabins, and tiny homes as the most important priority areas.

Housing Needs Assessment: Northern Region of Islands Trust

2018, Islands Trust (Dillon Consulting)

Summary

This Housing Needs Assessment tries to replicate the methodology used by JG Consulting for the 2016 Salt Spring Island Housing Needs Assessment. It reviews 2016 federal census data (housing, age, income), population projections, an online survey component, and stakeholder meetings/interviews.

While population projections and housing needs differ for each island, the following general challenges were identified:

- Unaffordability relative to income (because of limited on-Island employment, fixed income seniors, and artisans/craftspeople with limited incomes)
- Unhealthy conditions
- Insecure tenure (because of short-term vacation rentals)
- Lack of housing options



Southern Gulf Islands Housing Needs Assessment

2018, Capital Regional District (JG Consulting Services Ltd.)

Summary

A thorough housing needs assessment presented with the following structure:

- Demographics: to gain an understanding as it may relate to housing need
- Affordability: what is the "ideal" housing supply to meet this need
- Housing supply: numbers and prices of existing rental and homeowner options
- Affordability of the supply: incomes required to afford the existing supply
- Community perspectives: opinions and experiences around housing need
- Gaps in supply: identification of where the supply does not meet the demand

The report concludes that, "All evidence clearly points to serious shortages in secure, appropriate and affordable housing for low to moderate income earners. Renters are particularly impacted as their incomes are insufficient to enter into the homeownership market, and the limited number of rental properties are increasingly vacant seasonally or placed in the vacation rental market. Community members strongly described the housing situation as bordering on crisis, and as having serious impacts on themselves and their families, community well-being and economic sustainability."

Housing Needs Report – Bowen Island

2020, Bowen Island Municipality (Urbanics Consulting)

Summary

A housing needs assessment for Bowen Island Municipality. The housing needs assessment anticipates that Bowen Island will require 164 new households by 2031. The strategies contained in the Action Plan section of the document provide a variety of potential paths to meet the Island's housing objectives.

Capital Regional District Housing Needs Assessment – Salt Spring Island

2020, Capital Regional District (Urban Matters Ltd.)

Summary

A Housing Needs Assessment based on review and analysis of Statistics Canada, CMHC, BC Assessment, BC Stats, AirDNA, and Islands Trust data, as well as stakeholder interviews and other forms of community engagement.

Among the conclusions in the report:

"The rental affordability gap analysis showed that in comparison to median household incomes, the secondary rental market is unaffordable to all households, especially to individuals living alone and in lone parent families."



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"In comparison to median incomes for 2015, non-waterfront residential homes at the average 2016 sales price were unaffordable for all household types. Based on the affordability threshold of housing costs being no more than 30% of gross household income, a single-detached home is out of reach for most households making the median income, even couples with children who tend to make higher incomes than other household types."

As of 2020, there were 67 Salt Spring Island households on BC Housing's waitlist. Stakeholders reported that Salt Spring Island has the highest per capita rate of homelessness in the province.

Southern Gulf Islands

CMHC Housing Supply Challenge

2022, Southern Gulf Islands Tourism Partnership and Southern Gulf Islands Housing Coalition (City Spaces Consulting)

Summary

City Spaces was commissioned by the above organizations to make a supportive case for the establishment of, at minimum, a Housing Navigator Service for the Southern Gulf Islands to help guide non-profit organizations through the development approvals process, or, in the best case, a Gulf Islands Housing Entity that could provide not only guidance services but also be a clearing house for numerous affordable housing-related issues. Based on 40 interviews, the document details the challenges associated with building housing on the islands and provides a useful picture for Islands Trust staff of how the development application process, and their role in it, is perceived by housing developers. It makes the case for greater clarity and more streamlined processes.

Southern Gulf Islands Housing Strategy

2022, Capital Regional District

Summary

A recent report describing the levers potentially available to the CRD to increase the stock of affordable housing in the Southern Gulf Islands. It focuses primarily on overcoming the high cost of building that inhibits both multi-unit developers and single-family owners wishing to provide legal secondary suites or other accessory dwellings. Mechanisms could include establishing a CRD Rural Housing Program, using surplus CRD land for affordable housing development, and working with building inspection staff to authorize alternative approvals. It recommends advocacy to Islands Trust as part of an inter-agency roundtable.



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Southern Gulf Islands Housing Feasibility Analysis

2022, Capital Regional District (Wiser Projects)

Summary

A detailed housing pro-forma analysis of various housing types to determine which, if any, can meet the affordability targets outlined in the 2018 SGI Housing Needs Assessment.

Findings of the analysis are as follows:

- All unit types, other than 2-bedroom secondary suites, have a funding gap
- Renovation to create secondary suites was the most financially feasible option, followed by new secondary suites
- Multi-family residential developments provided a more financially feasible way to create rental units than standalone cottages due to their lower construction cost per square foot and availability of federal funding
- Cottages were the least feasible option

This is an important document for its attention to building costs, which are not always well-considered in Islands Trust housing policy projects.

Southern Gulf Islands Updated Housing Market Analysis

2022, Capital Regional District (Urban Matters)

Summary

A short update on the 2018 Southern Gulf Islands Housing Needs Assessment based on current housing costs. It concludes that the gap between incomes and housing costs on the Southern Gulf Islands appeared to have widened since 2018. The rental situation is described as "desperate." Housing supply is limited and lacks diversity.

North Pender Island

North Pender Island Affordable Housing Report

2008, North Pender Island LTC

Summary

In January 2008, the North Pender Island Local Trust Committee established an Affordable Housing Task Force composed of Pender residents to look at housing needs on the Island and report back with affordable housing options. The purpose of the affordable housing needs assessment work was to



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identify the extent of community views on housing needs on North Pender Island and to provide housing options that would begin the implementation of the North Pender Island Official Community Plan (OCP) policies.

Specifically, this report:

- Presents a demographic profile of North Pender Island
- Outlines housing issues and challenges on the Island
- Presents community comment on housing (i.e. housing need survey response)
- Suggests areas for various housing options, types, and tenure
- Offers housing forms that can be placed in existing neighbourhoods
- Introduces strategic housing choice considerations for the future, including the development of North Pender Island Affordable Housing Plan in 2009

The report's recommendations are a high-level summary of options that may be available for the North Pender LTC to explore.

Mayne Island

Mayne Island Housing Options Task Force Report

2011, Mayne Island Local Trust Committee

Summary

This task force report was the product of a six-member LTC-commissioned task force. The task force gathered Island perspectives through meetings, interviews, and surveys. It notes that diverse housing options promote the type of diverse community needed to be sustainable. It acknowledges that housing needs are subject to market and demographic forces and so should be regularly monitored and approaches re-assessed. It suggests that Mayne Island's housing challenges should only be addressed with careful consideration of available water supply, environmental impacts, and the rural nature of Mayne Island.

Mayne Island Housing Regulations and Policy Review (DRAFT)

2019, Mayne Island Local Trust Committee

Summary

A discussion paper summarizing current housing policy and regulations on Mayne Island, as well as amendment options available to the Mayne Island LTC given the findings of the 2018 Southern Gulf Islands Housing Needs Assessment which determined that "all evidence clearly points to serious shortages in secure, appropriate and affordable housing for low to moderate income earners." The paper was written in the context of Mayne Island LTC's expressed interest in exploring options for smaller footprint homes.



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Designing the Future of Mayne Island – The Strategic Plan

2020, Designing the Future of Mayne Island Organizing Committee

Summary

A local initiative that looks at the Island's needs as a whole (health care, education, community), rather than just through an Islands Trust land use lens. The report describes the 1000 volunteer hours that went into its production, based on workshops, surveys, and a summit. It appears that it would take significant volunteer commitment to implement. The report states "It comes as no surprise that the underlying theme of these action vectors is sustainability – sustainability in terms of better health outcomes and home care for our aging population; sustainability and resilience against climate change, including food security; sustainability with regard to finding home accommodations for young families and workers to fill the jobs needed to run the island; and sustainability in terms of community building and job creation. The seven outcome resolves address ways of maintaining and renewing the high level of quality of life we have enjoyed, and shared with the land, for generations."

Galiano Island

Housing on Galiano: Trends, Needs and Demands

2014, M. Thomson Consulting

Summary

A housing-needs-assessment-type report that appears to have been commissioned to justify the need for the Galiano Green affordable housing development. It provides a review and analysis of Galiano's demographic, housing, and income information to conclude that the gap between median income and current house prices means that there is justification for the creation of a development like Galiano Green which is intended to provide an affordable ownership option.

Bowen Island Municipality

Bowen Island Affordable Housing Strategy – Draft

2007, Bowen Island Municipality (Eberle Planning and Research)

Summary

The Bowen Island Affordable Housing Strategy was developed through BIM's Affordable Housing Strategy Committee which consisted of members from the Bowen Community Housing Association, municipal staff, council liaison, and other community representatives, along with a housing needs assessment and additional community input.



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It is centered around six goals identified by the group:

- Adequate supply of rental housing for low-income households
- Adequate supply of rental housing for people with special needs
- Affordable rental housing for moderate-income households
- Entry-level ownership housing for moderate-income families
- Diverse financing and housing options, and alternative ownership and tenure arrangements for families, couples, singles, empty-nesters, and seniors
- Suitable housing and support to enable seniors to age in place

The strategy suggests that municipally-owned housing corporations have proven to be the most successful model for creating non-market housing in Canada to date.

Hornby Island

Hornby Island Advisory Housing Committee Report

2004, Hornby Island LTC

Summary

A report emerging from an advisory committee convened following the 2000-2003 OCP review specifically to look at housing issues on Hornby Island. It summarizes the community engagement that was done and the trends that were identified. It begins from the premise that there was a strong interest in maintaining a diverse community, while the prevailing trend at the time was an aging population and decreasing school enrollment numbers. Other factors influencing housing on the Island include physical limits (water, sewer servicing) and short-term vacation rentals by the majority non-resident property owners. It includes recommendations for the LTC and the community generally.

Secondary Accommodation Units: A Housing Option for Gulf Islands and Other Small Communities

2008, Hornby Island Community Economic Enhancement Corporation (HICEEC)

Summary

A document funded by Affordability and Choice Today (ACT) and produced following the 2007 conference on Housing Solutions for Small Communities on Hornby Island. The document discusses secondary accommodation (accessory dwelling) unit typology, how to enable them through policy, and how to regulate them to address community and environmental concerns. Quite a thorough discussion of the issues attendant in considering how to move forward with secondary accommodation legislation.



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Denman Island

Accessory Dwelling Unit Committee – Final Report

2003, Denman Island Local Trust Committee (Special Advisory Planning Commission)

Summary

The final report of an advisory committee struck by the Denman Island Local Trust Committee to provide advice on loosening restrictions on accessory dwelling units on Denman Island does not provide a conclusion, as the members were unable to reach consensus. However, in their diverging opinions they provide a fulsome summary of the types of questions and issues that arise in contemplation of such a policy change. Perhaps it is also instructive of a potential pitfall to convening decision groups with an even number of members.

Affordable and Convenient Housing Needs on Denman Island

2013, Denman Housing Association (Roberts Management Consulting)

Summary

The report, produced for the Denman Housing Association, identified a significant need for safe and secure rental housing. Of the 44 renters surveyed, 90% identified their rental units to be inadequate. The report concluded that, "preferred housing was evenly split between affordable rentals, homeownership, and ownership of shared land". The report indicated that about 80 households on Denman Island need better rental housing. The report suggests that a cluster of low maintenance owned and rental units located near the village would be very suitable for improving housing on Denman Island the members

Rural Affordable Housing Project

2013, Denman Community Land Trust Association (EcoFocus Environmental Consultants)

Summary

This report was produced by the DCLTA to develop options to increase affordable housing opportunities on land in the Agricultural Land Reserve (ALR). While the proposals are modest and feasible, they are also contrary to the Agricultural Land Commission's regulations, and thus would be useful only in the event the ALC signalled it was open to revising its housing policies and regulations (which they did recently and are thus unlikely to again in the near term).

Affordable Housing for Seniors on Denman Island

2014, Denman Community Land Trust Association (Stephanie Slater)



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Summary

This report explored the need for housing for seniors on Denman Island. Surveys and focus groups identified seniors' interest in smaller scale housing close to the Denman Island village.

Basic Housing Information, Denman Island

2023, Peter Spur

Summary

This report by Denman resident Peter Spur who is a research contractor with a background in planning reviews population and housing data from Statistics Canada over four census periods and well as other sources. It draws similar conclusions related to Denman's housing supply not addressing housing need particularly for low income households.

Denman Island Housing Review – Recommendations Report

2023, Vancouver Island University Mount Arrowsmith Biosphere Region Research Institute

Summary

This report resulted from a review of the Denman OCP and LUB. It involved limited engagement with residents, property owners, local organizations and other agencies to identify a suite of policy and regulatory amendments to increase housing options for affordable and attainable housing. The report identified that "overall, the lack of safe, affordable, and attainable rental housing is the most difficult housing problem on the island."

Gabriola Island

A Strategic Approach to Affordable Housing, Biodiversity and Freshwater Conservation on Gabriola Island – A Community-Informed Process

2021, Gabriola Island Local Trust Committee (Housing Advisory Planning Commission)

Summary

The product of a grassroots community planning effort on Gabriola, convened as an LTC advisory planning commission in order to access LTC funding. It "addresses the question: how do we ensure the availability of affordable housing *and* protect biodiversity and freshwater resources? The report presents



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community members' attitudes to affordable housing, biodiversity, and freshwater conservation on Gabriola and the actions that could be taken to address all three needs. Three surveys—*Housing Need, Affordability and Diversity of Supply; Biodiversity, Water Conservation and Housing; Managing Growth and Diversity of Housing Supply*—were conducted over a six-week period running from January 20 to March 2, 2021. Each survey gave participants opportunities to respond to multiple-choice questions and give narrative comments. There were 1087 respondents who made 2031 comments. Educational materials relevant to each survey were prepared and made accessible on the website." Of perhaps greatest interest to Islands Trust planners will be the estimated cost of addressing the multiple issues identified in the report in a holistic way. Good planning is expensive and takes time.

Salt Spring Island

Islands Trust Task Force on Housing and Accommodation – Draft Report

1994, Salt Spring Island LTC

Summary

A community task force convened by SS LTC in 1993 to "provide advice and recommendations to the Salt Spring Island Local Trust Committee on the following issues related to housing on Salt Spring Island": Seasonal Cottages and their desired use; Housing supply mix; and Tourist Accommodation. In addition to the Task Force's recommendations, the report identifies that absolute population numbers are only one factor among many that affect rural character, and that considerations such as population distribution and pattern settlement may be more significant. The report notes that the housing mix on the Island had not changed much since the Island was a resource-based economy, and that service and low-wage workers and single-parent families were being squeezed off the Island.

Crisis in Paradise: Accelerating the Provision of Affordable Housing on Salt Spring Island B.C.

2002, Academic paper (Queens University), Claire Heffernan

Summary

A masters-level research paper that provides a review of demographic data from the time it was written, a review and assessment of existing OCP policies, and a handful of suggestions for alternative policy proposals. Author leans heavily on the fact that Islands Trust's restrictive growth policies price out lower income people in favour of the wealthy. It laments the lack of take-up by developers of some of the affordable housing policies from the 1998 OCP – e.g. the fact that a rezoning application fee to convert a seasonal cottage into a full-time residence was \$4,000 at that time. It advocates for the Friedmann Grow Home as a candidate model for the OCP's flexible housing provisions.



Islands Trust

Community Housing Background Report and Recommendations

2005, Salt Spring Island LTC

Summary

A detailed report outlining necessary steps to increase the provision of community housing on Salt Spring Island. Community housing in this case is defined as “deed-restricted and/or rent-controlled housing that provides affordable, suitable, and adequate accommodation. It includes everything from shared rental rooming houses and small rent-subsidized studio apartments to ownership model three-bedroom family homes.” The report was written by some of Salt Spring’s long-time housing advocates and experts. Recommendations lean heavily on the creation of a Salt Spring Island Housing Agency funded in part by Islands Trust and CRD to be the clearing house for all things community-housing-related on the Island. Some of the incentives that the working group advocated include things like property tax breaks and housing agreements for property owners with two or more dwelling units.

Population, Housing, and Settlement Patterns – Official Community Plan Focus Group (Preliminary Policy Proposals)

2007, Salt Spring Island LTC

Summary

A succinct, well-structured suite of policy recommendations from a focus group convened around the 2007 revision process to the Salt Spring Island OCP. It is well-structured insofar as the nine policy recommendations are explained in the following repeating framework:

Policy idea

- What is the problem?
- Does the Trust Policy Statement provide any guidance?
- What is the Policy Proposal?
- Are there alternative ideas to consider?
- Is this idea consistent with other policies?
- How might this policy idea be implemented?

One section suggests that the Trust should move away from the concept of overall medium density, and instead encourages clustered density surrounded by natural area or farmland.

Salt Spring Island Community Affordable Housing Strategy – Action Plan

2011, Salt Spring Island Local Trust Committee/CRD/REFBC/Salt Spring Island Foundation

Summary

A fairly detailed multi-agency action plan to be coordinated through a not-yet created Housing Council or similar organization. The Steering Committee was comprised of two SSI LTC trustees, the CRD regional



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director, CRD Housing Secretariat Manager, and Salt Spring Foundation chairperson. The action plan contains recommendations for Islands Trust, CRD, and community groups. This plan is ambitious, and if implemented, would seem to address many issues identified in previous reports.

Housing Working Group Report

2020, Salt Spring Island Local Trust Committee

Summary

This report summarizes the recommendations of a trustee-appointed working group to guide how the SSLTC should address housing issues on the island. It provides an interesting roadmap if implemented.

Salt Spring Island Climate Action Plan

2020, Transition Salt Spring

Summary

The Salt Spring Island Climate Action Plan was developed by a large team of volunteer experts, in consultation with almost 50 island stakeholders and using feedback from more than 2,000 island residents. Its 250 recommendations are intended to reduce Salt Spring Island's greenhouse gas emissions by 50% by 2030, and help island ecosystems and infrastructure adapt to changes that are already underway. The report notes that "Land use and accompanying settlement patterns play a key role in Salt Spring's long-term ability to lower emissions and adapt to dramatic changes being brought about by the climate crisis."

In its chapter "Climate Action Plan for Land Use and Settlement Patterns," the plan lays out 38 actions under the following three goals that should either reduce the climate change impact of new residential development, or help ensure that development (and existing development) is resilient to the impacts of climate change:

- Goal 1: Update settlement pattern objectives to reduce risk and emissions
- Goal 2: Reduce barriers to climate-adaptive and lower-emissions settlement patterns
- Goal 3: Maximize community resilience to predicted sea level rise

This robust community-designed plan could help provide direction for a number of LTC housing, climate change, or ecosystem protection projects.

Salt Spring island Housing Action Program Task Force – Summary of Recommendations

2022, Salt Spring Island Local Trust Committee (Housing Action Program Task Force)

Summary

A short but well-considered contribution from an LTC-appointed task force. Recommendations are generally consistent with LTC's land use authorities and many are implementable with LTC direction. An important reference document for future LTC housing projects.



Homes for Islanders: An Integrated Housing Solutions Framework for Salt Spring Island

2023, Salt Spring Solutions

Summary

The latest contribution to helping address the housing crisis on Salt Spring Island, courtesy of local non-profit Salt Spring Solutions. This document could be adopted as the framework for a housing action plan by the Salt Spring Island Local Trust Committee. The report proposes five strategies:

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

The document laments the lack of coordination across the agencies that maintain some jurisdiction of housing development and servicing on the Island, as well as the absence of implementation of the numerous housing plans and strategies, including the directive policies in the Salt Spring Island OCP, over the previous decades. The report emphasizes that a more thoughtful approach to land use on the island could achieve both housing and environmental protection objectives.



Tool 8

BASELINE REPORT

Affordable Housing in the Islands Trust Area



Updated June 2023



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Purpose of this Report

This report has been prepared for the Islands Trust Regional Planning Committee as a reference document for the local trust committees of the Islands Trust and its planning staff, for Bowen Island Municipality, and for community groups working to address the housing needs of residents on islands within the Trust Area.

The report combines in one document the planning context of each Local Trust Area (LTA, including Bowen Island Municipality) and includes the Official Community Plan (OCP) policies, Land Use Bylaw (LUB) regulations and definitions used to address affordable housing on islands within the Trust Area. Appendix 1 summarizes this information with a “snapshot” of Trust Area policy approaches.

In addition, an inventory of all known community housing projects and land zoned for such throughout the Trust Area has been included in Appendix 3 to give an overview of the types and extent of affordable housing available on the islands. Many of these projects have been created with much perseverance and hard work by islanders, and are testament to a great deal of community effort that has been put towards addressing affordable housing challenges. The inventory is a working document, and as such is likely incomplete - there may be examples of affordable housing projects on the islands or changes in their status not yet documented in this report.

Context

A key recommendation made to Islands Trust Council over the years has been to create a compendium and summarize the various approaches to affordable housing throughout the Islands Trust Area so local trust committees can benefit from efforts and successes achieved in neighbouring communities. This baseline report fulfills that recommendation; it provides a detailed review and inventory of housing policies from throughout the Trust Area, although it does not offer any evaluation of the merits of certain regulations or policies relative to others.



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Observations

As the report illustrates, the islands each have different approaches to land use planning for affordable housing – from the definitions and terms used for housing and affordable housing in the individual OCPs and Land Use Bylaws, to policy approaches. Some islands have specific zones for affordable, seniors, community or special needs housing developments in their LUBs. Some OCPs have very detailed and carefully crafted policies that give specific direction to LTCs, while other OCPs have few and limited references to affordable housing.

Having an adequate supply of rental housing is important to accommodate a range of income levels and a diversity of age groups in a community. Secondary suites and cottages represent rental housing opportunities that can exist within the rural settlement pattern of our island communities. Density provisions are important to enable or restrict the development of affordable housing. Policies on secondary suites, cottages and density allowances have therefore been included in the review.

Trust Area Overview

The [Islands Trust Area](#) includes 13 large and more than 450 small islands in the Strait of Georgia and Howe Sound, known for having unique community culture and natural beauty. About 30,000 people live on the islands, and another 10,000 people are non-resident property-owners.

The Province of B.C. established the Islands Trust in 1974 to protect island communities, culture and environment for the benefit of island residents and the province. The [Islands Trust Act](#) also established the [Islands Trust Conservancy Board](#) to manage the [Islands Trust Conservancy](#), a land conservancy with its own board and staff who work with private landowners and conservancy partners to protect ecosystems in the Salish Sea.

Each of the 13 major islands in the Trust Area has an elected local trust committee or an island municipal council that makes land use decisions under the Islands Trust Act and the [BC Local Government Act](#), and work directly with residents and other agencies to define and uphold a community vision. Twenty-six locally elected trustees (including 2 municipal councillors) also belong to the Islands Trust Council, where they represent the interests of the entire Trust Area at quarterly meetings.

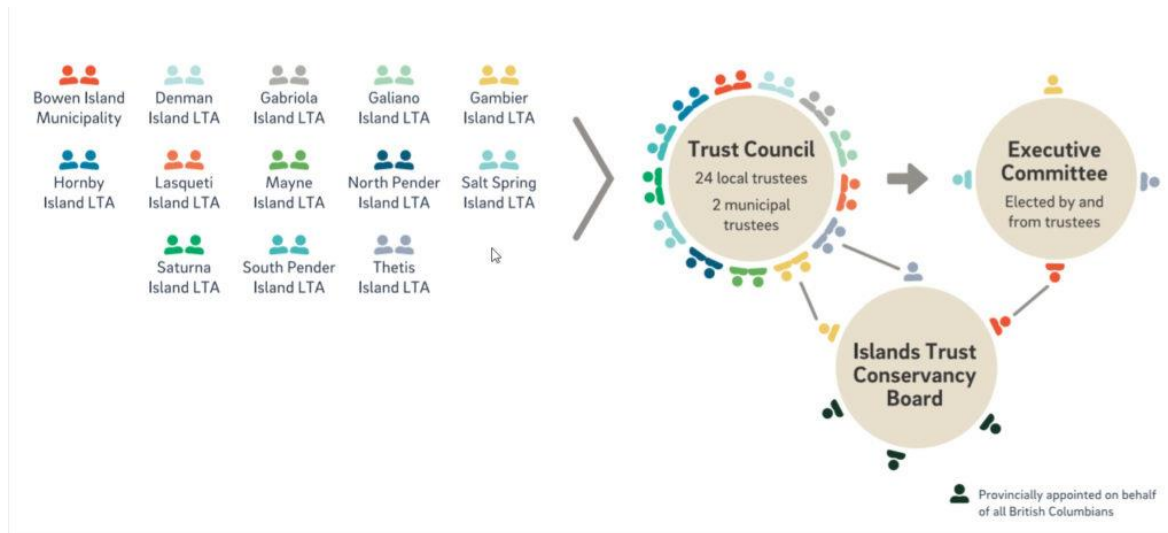
At the regional level, the Islands Trust Council sets priorities and policies, manages finances, and provides oversight. Trust Council also provides a unified voice to advocate for the interests of islanders and island ecosystems to other levels of government and industry.

This report has been prepared for the [Regional Planning Committee](#), a subcommittee of Trust Council, whose responsibilities include identifying and reporting to Council on emerging issues related to the Committee's areas of responsibility for Trust Council direction, as well as responding to local trust committee planning needs applicable throughout the Trust Area.

The illustration below shows the governance structure for local and regional decision-making in the Islands Trust.



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What is Affordable Housing

Measuring affordability usually requires comparing household income to total shelter costs. Provincially, affordable housing is often defined as housing that can be attained with no more than 30 per cent of a household's annual income.

Some local trust committees, including the Bowen Island Municipality, have defined affordable housing in their official community plans and land use bylaws. Where it exists, it is often defined as a deed-restricted or rent-controlled dwelling unit that can be attained with 30 per cent of the median household income and is secured by a housing agreement registered on title.

While "affordable housing" has come to have a quite specific definition, some trustees and community members have been using the term "community housing" or "attainable housing" to address the range of housing in the low end of the market spectrum.

BC Housing also uses "core housing need," as a measure for "acceptable housing:"

[Core Housing Need](#) – A household is said to be in core housing need if the unit is not adequate, affordable, or suitable and the household would have to spend 30 per cent or more of its income to pay for alternative local housing that is acceptable (meets all three housing standards).

Those paying more than 50 per cent of their income on shelter costs are considered at "risk of homelessness." The term "homeless" ranges from 'relative' (insecure, unsafe or inadequate) to 'absolute' homelessness (also known as 'living rough').



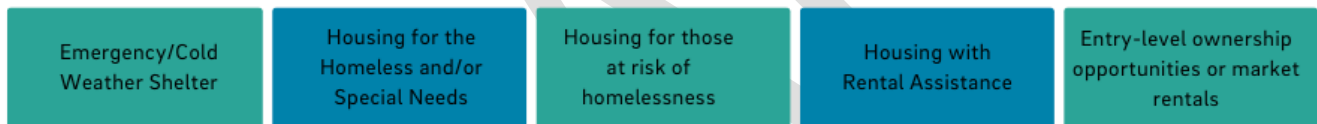
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Sometimes referred to as the “Affordable Housing Continuum,” the following spectrum provides a framework to consider how different types of housing attend to the respective needs of populations that cannot access conventional home ownership.

Taking a Closer Look:

Using Housing Agreements to Control Affordability The [Local Government Act](#) gives authority for local governments to enter into housing agreements to control the amount of rent charged for a housing unit, to deed restrict the resale price of a housing unit, and/or to establish eligibility criteria for residents of the unit based on income or age criteria. Housing agreements ensure housing units remain affordable as promised through a rezoning process and will be occupied by people within the targeted income range or age class (for example, affordable senior’s housing). An [application guide](#) has been created to provide more information about the process of establishing a Housing Agreement within the Islands Trust Area.

The Islands Trust Area Affordable Housing Continuum



(Source: Community Housing Tool Kit, 2010, JG Consulting)

Islands Trust Definitions

Across Islands Trust, each Local Trust Area has adopted individual official community plans and land use bylaws. Affordable housing and other terms related to housing are defined by some island communities through these regulatory documents.

Bowen Island Municipality

“Dwelling Unit” means one or more structurally separate rooms, used as a unit for the residential accommodation of one household and containing sleeping, cooking, and toilet facilities (OCP).

“Dwelling or dwelling unit” means a building containing sleeping, living area and kitchen designed, used or intended for use as one (1) residence. (Land Use Bylaw).



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"Affordable Housing" means non-market residential dwelling units that may only be owned or rented under the terms of housing covenants registered on title in favour of the Bowen Island Municipality (Official Community Plan & Affordable Housing Policy Definition).

"Cohousing" means a housing model that fosters an inclusive, mutually supportive, yet independent living environment, consisting of clustered, attached, and/ or detached dwellings that are individually owned and completely self-contained yet incorporate commonly owned land, buildings, or structures, with the purpose of reducing the footprint of the private dwellings and support community connection. (Official Community Plan & Land Use Bylaw).

"Secondary Suite" means an additional living space within a detached home that is separated from, and smaller than, the primary dwelling. A secondary suite is intended for the use of a separate household and contains its own entrance, cooking facilities and sanitary facilities. (Official Community Plan).

"Special Needs Housing" refers to the residential use of a building operated specifically to accommodate persons with special needs including the elderly, or physically or mentally challenged. (Official Community Plan).

"Secondary Suite" means a self-contained dwelling unit that is secondary, incidental and associated with a primary dwelling located within the same building. (Land Use Bylaw).

"Secondary Suite, Detached" means a self-contained dwelling unit, located within an accessory building that is secondary, incidental and associated with a primary detached dwelling on the same lot (Land Use Bylaw).

Denman Island Local Trust Area

"Dwelling unit" means one or more rooms in a building, containing a single set of cooking facilities, and used or intended to be used, as a residence by an individual or a group of individuals living together in common occupancy (Land Use Bylaw).

"Dwelling Unit, Affordable Housing" means a deed restricted and/or rent controlled dwelling unit that is secured by a housing agreement, and is available to persons with a low income as defined by housing agreement for the dwelling unit (Land Use Bylaw).

"Moveable housing unit" means a dwelling unit capable of being moved from location to location which does not require a permanent foundation (Land Use Bylaw).

"Secondary Dwelling Unit" means a dwelling unit, which may be a moveable housing unit, that is accessory to a permitted principal dwelling unit and which is limited in floor area (Land Use Bylaw).

"Secondary Suite" means an accessory, self-contained dwelling unit, located within a building that is a single real estate entity which otherwise contains a single family dwelling, and having a lesser floor area than the principal dwelling unit (Land Use Bylaw).



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Gabriola Island Local Trust Area

"Dwelling unit" one or more rooms in a building, designed, occupied or intended for human habitation containing one set of cooking facilities and/or the infrastructure designed, used or intended to be used for the preparation and cooking food, and used as a residence by a single family. (Land Use Bylaw)

"Affordable Housing" housing that costs no more than 30% of a household's gross income applied to those households with incomes at or below 60% of the median household income for Gabriola Island (using Canada Census information). (Official Community Plan)

"Dwelling, two family" a building consisting of two principal dwelling units (Land Use Bylaw)

"Dwelling-multiple family" a building consisting of three or more dwelling units with common or individual cooking facilities. (Land Use Bylaw)

"Dwelling-single family" a detached building consisting of one dwelling unit. (Land Use Bylaw)

"Multiple-dwelling affordable housing" three or more residential dwelling units on a parcel restricted to affordable housing as defined by this Plan and governed by a housing agreement. (Official Community Plan)

"Secondary Suite" a self-contained dwelling unit consisting of one or more habitable rooms and a cooking facility for residential occupancy accessory to a principal dwelling unit located on the same lot.

"Single family" one or more persons living as a single household. (Land Use Bylaw)

Galiano Island Local Trust Area

"Cottage" means a building that is accessory to a dwelling and is used for human habitation by guests, household members or tenants, and having a limited floor area. (Land Use Bylaw)

"Dwelling" means a building used as a residence for a single household and containing eating, sleeping and living facilities and a single set of facilities for food preparation. (Land Use Bylaw)

"Secondary suite" means an accessory, self-contained dwelling unit, located within the principal dwelling on a lot. (Land Use Bylaw)

"Affordable housing" describes rental or owned housing that can be acquired without exceeding 30 per cent of the median gross income of low to moderate income families on Galiano. (Official Community Plan)

Gambier Island Local Trust Area

"Dwelling or dwelling unit" means one or more habitable rooms in a building that are used, or constructed so as to be capable of being used, as a residence by a single household and containing a common access, one kitchen and eating, sleeping, sanitary and living areas. (Land Use Bylaw)

"Dwelling - Single Family" means a detached building containing one dwelling unit. (Land Use Bylaw)



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"Affordable Housing" means housing provided for residential use at a rent under a tenancy agreement that is less than the rent for similar types of housing within a geographic area defined by a housing or similar agreement; such rents to be determined through a housing or similar agreement; or alternatively housing, that by design, location or other factors can be purchased at a price that is typically lower than other housing in the immediate area or lower than the average house price in the Gambier Island Planning Area. (Official Community Plan)

"Associated secondary dwelling" means a single family residential dwelling regulated by floor area and lot area and that is secondary in use and smaller in area than the principal dwelling on the lot. (Land Use Bylaw)

"Cottage" means a building that is accessory to a dwelling and is used for human habitation by guests, household members or tenants, and having a limited floor area. (Land Use Bylaw)

"Rental Housing" means housing provided for residential use under a tenancy agreement for a period of not less than one month. (Official Community Plan)

"Single Family Residential" means the use of a dwelling unit as a residence for a single family. (Land Use Bylaw)

Hornby Island Local Trust Area

"Affordable Housing" means housing that is by intent and policy more affordable than identical housing that is or could be provided elsewhere in the community and is housing that by design and size provides for residential accommodation that can be acquired with 30 per cent of the median gross income of families or individuals on Hornby Island. (Land Use Bylaw)

"Attached Housing" means two or more dwelling units that are attached physically but are owned or occupied by different domestic units. (Land Use Bylaw)

"Dwelling unit" means a room or set of rooms:

- (a) used or capable of being used for human habitation by one or more individuals living in common occupancy as a single domestic unit and sharing facilities contained in that unit;
- (b) contained in a single building or manufactured home;
- (c) containing only one kitchen; and
- (d) under one roof with any covered walkway, covered patio or hall connecting two building portions being no longer than 4.0 m. (Land Use Bylaw).

"Community Housing" is housing that is provided specifically by bylaw to address affordable or special needs housing requirements, including housing that is provided on land designated for community services use, but community housing does not include housing that may be provided as part of a land co-operative; as a secondary suite; as part of a mixed use development such as in association with a commercial land use or as a secondary dwelling on a property; even though such housing may contribute to the provision of housing that is affordable, available for rent or that accommodates the needs or



Islands Trust

persons with special needs. The Community Housing designation is intended to designate areas that are considered suitable for such housing. (Land Use Bylaw)

"Rental Housing" is housing that is available by payment of rent for occupancy for a minimum of one month and can include any form of housing that is available for rent. (Land Use Bylaw)

"Secondary Suite" means a separate dwelling unit located wholly within a building, which is a single real estate entity used for residential use and which contains only one other dwelling unit. (Land Use Bylaw)

"Special Needs Housing" is housing to accommodate persons who may have special needs due to age, health, disability or other factors that may require special housing characteristics. (Official Community Plan)

Lasqueti Island Local Trust Area

"Assisted Living Housing" means residences for seniors and/or people with special medical needs where rooms and/or meals and/or personal care are provided. (Land Use Bylaw)

"Dwelling" means a building containing one kitchen, sleeping and living areas, in either a self-contained room or set of habitable rooms, used or intended for use as one (1) residence; for clarity a travel trailer, mobile home, bus, vessel or other recreational vehicle actively used for long term habitation is considered a dwelling. (Land Use Bylaw)

Mayne Island Local Trust Area

"Apartment residential" means the use of one or more dwelling units located within a portion of a principal building containing another use or uses, and located above the ground floor of the principal building. (Land Use Bylaw)

"Cottage" means an accessory building with a limited floor area that is used as a dwelling unit. (Land Use Bylaw)

"Dwelling unit" means a detached building, or a portion of a building in the case of a secondary suite, apartment residential use or employee housing, used as a residence for a single household and containing. (Land Use Bylaw)

"Employee Housing" means the use of a dwelling unit, either in a separate building or within a portion of a building, for occupation solely by an employee of a principal use on the same lot or premises, or by an individual related by blood, adoption, common-law marriage, foster parenthood to such an employee, or cohabiting with such an employee in a spousal relationship. (Land Use Bylaw)

"Cottage" means an accessory building with a limited floor area that is used as a dwelling unit. (Land Use Bylaw)

"Secondary suite" means an accessory self-contained dwelling unit, located within a building that otherwise contains a dwelling unit, and having a lesser floor area than the principal dwelling unit. (Land Use Bylaw)



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"Senior citizen residential use" means a residential use in which at least one person aged 55 years or older occupies each dwelling unit. (Land Use Bylaw)

"Tiny Home on Wheels" means a dwelling unit on a wheeled chassis designed to be used as a full-time residence. (Land Use Bylaw)

North Pender Island Local Trust Area

"Cottage" means a dwelling with a floor area of 56 m² or less. (Land Use Bylaw)

"Dwelling" means a building used as a residence for a single household and containing a single set of facilities for food preparation and eating, sleeping and living areas. (Land Use Bylaw)

"Secondary suite" means an accessory, self-contained dwelling unit, located within the principal dwelling on a lot and having a lessor floor area than the principal dwelling unit. (Land Use Bylaw)

"Mobile Home" means a dwelling suitable for year-round occupancy, designed, constructed or manufactured to be moved from one place to another by being towed or carried and meets a minimum CSA-Z240 standard. (Land Use Bylaw)

"Multiple-Family Dwelling" means a building used as a residence for two or more households. (Land Use Bylaw)

Salt Spring Island Local Trust Area

"Dwelling unit" means one or more rooms in a building that are used, or constructed so as to be capable of being used for the residential use of a single household; and containing a common access, one kitchen, and eating, sleeping and living areas. (Land Use Bylaw)

"Duplex" means a building consisting of two dwelling units. (Land Use Bylaw)

"Dwelling, single-family" means a building consisting of one dwelling unit that is not attached to any other dwelling unit by any means. (Land Use Bylaw)

"Dwelling, multi-family" means a building consisting of more than two dwelling units. (Land Use Bylaw)

"Dwelling unit, affordable housing" is a deed restricted and/or a rent controlled dwelling unit that is secured by a housing agreement registered on title, and may include special needs housing and seniors dwelling units. (Land Use Bylaw)

"Full-time rental cottage" means a dwelling unit not exceeding 56 square metres in floor area on lots with an area less than 2 hectares or 90 square metres on lots with an area 2 hectares or greater, that is occupied only pursuant to a residential tenancy agreement as defined in the Residential Tenancy Act and that comprises, with the single family dwelling to which it is accessory, a single real estate entity. (Land Use Bylaw)



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"Special needs housing" is housing that provides for the residential accommodation of an individual or individuals who require specific housing designs or services to enable them to live relatively independently or in a supportive environment. (Land Use Bylaw)

"Seniors' dwelling unit" means a dwelling unit restricted to residential occupancy by a senior and one other person who may be under the age of 65 and who is a spouse, partner or unpaid caregiver who resides in the same dwelling unit. (Land Use Bylaw & Official Community Plan)

"Seniors' supportive housing" means a barrier-free housing development comprised of seniors' dwelling units and accessory dwelling units for resident staff, provided in combination with support services which are to include at least all of the following: monitoring and response for medical emergencies, availability of one meal a day, housekeeping, laundry and recreational opportunities. (Land Use Bylaw & Official Community Plan)

"Affordable housing" describes rental or owned housing that can be acquired with 30 per cent of the median gross income of families or individuals on Salt Spring Island. (Official Community Plan)

"Secondary suite" means an accessory, self-contained dwelling unit, located within a building that otherwise contains a single-family dwelling, and having a lesser floor area than the principal dwelling unit. (Land Use Bylaw)

"Seasonal cottage" means an accessory dwelling unit not exceeding 56 square metres in floor area which, despite the definitions of "dwelling unit" and "residential" in this Bylaw, is occupied or intended to be occupied on a temporary basis by a person or persons having a permanent domicile elsewhere and using the cottage primarily in conjunction with recreation. (Land Use Bylaw)

"Manufactured home" means a dwelling unit that is manufactured in accordance with CSA A277 Standards, designed and intended for residential occupancy and manufactured either wholly or in part at an offsite location, and also includes mobile homes. (Land Use Bylaw)

"Mobile home" means a transportable, single or multiple section dwelling unit conforming to the Canadian Standards Association Z240 Series of Standards at time of manufacture, and designed and intended for residential occupancy and set up in accordance with required factory installation details. (Land Use Bylaw)

Saturna Island Local Trust Area

"Cottage" means a building accessory to a residence that shall not be greater than 92.9 square metres (1,000 sq. ft.) in total floor area, excluding a basement that does not exceed the footprint of the main floor. (Land Use Bylaw)

"Residence" means a building used by an individual, or group of individuals living together in common occupancy, as a single household and containing only one kitchen. (Land Use Bylaw & Official Community Plan)



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"Residential unit" means that part of a building designed for use by an individual, or a group of individuals living together in common occupancy, as a single household, which includes a kitchen and bathroom for the exclusive use of the unit's household. (Official Community Plan)

"Secondary suite" means an accessory, self-contained residential unit, located within a building that otherwise contains a residential unit, and having a lesser floor area than the principal residential unit. (Land Use Bylaw)

South Pender Island Local Trust Area

"Dwelling, single family" means a building used as a residence for a single household and containing sleeping and living areas plus a single set of facilities for food preparation and eating; for this purpose it also includes a mobile home. (Land Use Bylaw)

"Cottage" means an accessory single family dwelling with a floor area of 70m² (753 ft²) or less. (Official Community Plan)

"Cottage" means a dwelling with a limited floor area that is located on the same parcel as another dwelling. (Land Use Bylaw)

Thetis Island Local Trust Area

"Dwelling unit" means a building containing a single set of cooking facilities, and used or intended to be used, as a residence by an individual or group of individuals living together in common occupancy. (Land Use Bylaw)

"Guest cottage" means a dwelling unit with a floor area of 65 square metres or less excluding sleeping lofts which are open to the floor below, do not contain any enclosed rooms, and do not cover more than 50% of the floor area below. (Land Use Bylaw)

Regulatory Approaches to Housing in the Trust Area

The OCP is also very thorough, with objectives and policies to guide the Policy direction to support affordable housing is essential to effectively encourage solutions. Throughout the Trust Area, there is a wide range of general official community plan (OCP) policy on affordable housing, including everything from broad objectives to specific land use criteria, and also including special needs, social and seniors' housing objectives and policies. Some OCPs have quite limited references to affordable housing, while others have well thought-out and detailed policies. The density provisions of some islands have also been included in the policy review.

Appendix 2 provides excerpts from each Local Trust Area and Bowen Island Municipality of policies that address affordable housing, seniors housing and approach to residential density in general, including where cottages or secondary suites are permitted. Because the policies have been imported directly from each land use bylaw and official community plan the formatting and language is not always consistent. The following provides key findings from this policy review.



Northern Region

Hornby Island Local Trust Area

Key Findings:

The [Hornby Island Local Trust Area](#) is located 31km southeast of Courtenay, BC, and has a population of 1225 (Census 2021). Hornby Island has two properties that are designated in the OCP and zoned by the Land Use Bylaw for "community" or "co-operative housing." This accommodates two housing projects, Beulah Creek Housing Project and the Hornby Island Elder Housing, which provides 11 units of non-profit seniors Housing, both of which are now managed by the Hornby Island Housing Society. The OCP is also very thorough, with objectives and policies to guide the creation of affordable, special needs, and seniors housing, including recognition of shared ownership as one way to make land more affordable. The [OCP](#) defines affordable housing as that which "can be acquired with 30 per cent of the median gross income of families or individuals on Hornby Island." Hornby also has an advocacy policy that encourages land owners with second dwellings or cottages to provide rental housing. The Hornby Island [Land Use Bylaw](#) permits secondary suites, but requires a Temporary Use Permit for cottages.

Denman Island Local Trust Area

Key Findings:

[Denman Island Local Trust Area](#) is located 22km southeast of Courtenay, B.C. and has a population of 1391 (Census 2021). The [Denman Island OCP](#) restricts increases in density except for affordable and special needs housing. The [Land Use Bylaw](#) defines affordable housing as "a deed restricted and/or rent controlled dwelling unit that is secured by a housing agreement, and is available to persons with a low income as defined by housing agreement for the dwelling unit." The OCP has a specific policy to guide rezoning applications for affordable housing and policies to guide the LTC's consideration of more opportunities for affordable housing. Cottages, or secondary dwelling units, are permitted with a Temporary Use Permit that controls their use for affordable housing. Secondary suites are permitted by the Land Use Bylaw and do not contribute to the overall density calculations for Denman Island.

Lasqueti Island Local Trust Area

Key Findings:

[Lasqueti Island Local Trust Area](#) is located 20km north of French Creek, B.C., and has a population of 498 (Census 2021). Lasqueti is not serviced by a vehicle-carrying ferry and is one of the more remote communities within the Islands Trust Area. The [Lasqueti Island OCP](#) only has one policy to encourage affordable housing. The [Lasqueti Land Use Bylaw](#) does not contain specific zones for affordable housing, but it does have provisions to allow additional dwellings on larger lots.



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Gambier Island Local Trust Area

Key Findings

[Gambier Island Local Trust Area](#) comprises a series of islands in Howe Sound and along the Sunshine Coast. There are about 430 full-time residents (Census 2021) and approximately 1200 properties are held for recreational purposes.

The [Gambier OCP](#) addresses affordable housing and defines it. The OCP states that because of the small population and limited services, affordable housing is “best addressed on an individual basis within single family or associated secondary dwellings rather than through formalized housing programs”.

The [Gambier Island Land Use Bylaw](#) does not have a specific zone for affordable housing, but has a “Community Facility Zone” that permits affordable and special needs housing, among other uses. The Gambier Land Use Bylaw uses a different approach in addressing cottages than other islands do, with the permitted size of the cottage increasing in increments depending on the size of the property. Cottages on Gambier can therefore range in size from 60m² (645 ft²) on one acre lots, to 200m² (2,152 ft²) on properties greater than five acres in area.

Gabriola Island Local Trust Area

Key Findings:

[Gabriola Island](#) is on the Strait of Georgia, located 6km east of Nanaimo, B.C. and has a population of 4,500 (Census 2021). The [Gabriola Island OCP](#) restricts increases in density except for affordable and special needs housing. The OCP defines affordable housing as, “housing that costs no more than 30% of a household’s gross income applied to those households with incomes at or below 60% of the median household income for Gabriola Island (using Canada Census information)”. The OCP has a specific policy to guide rezoning applications for affordable housing and policies to guide the LTC’s consideration of more opportunities for affordable housing. Following a recent rezoning, the [Gabriola Land Use Bylaw](#) now has both a Multi-Dwelling Affordable Housing zone and a Senior and Special Needs Housing zone.

Thetis Island Local Trust Area

Key Findings:

[Thetis Island](#) is located 7km east of Chemainus, B.C. and has a population of 476 (Census 2021). The 2,896 hectare area includes over 20 other “associated” islands, including Valdes, Ruxton, Reid, and Pylades. [Thetis Island’s Official Community Plan](#) also restricts new density except for zoning amendments that would result in affordable housing, special needs housing, or conservation of lands with conservation value. The OCP does not define affordable housing, but does contain policies that encourage it if community need can be demonstrated. The [Land Use Bylaw](#) does not contain specific zones for affordable housing. The LUB allows accessory cottages in some zones (on lots larger than 0.8



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ha or 1.9 acres), but only for seasonal use and not as a residence. On lots 8 ha (20 acres) or larger, the LUB has provisions to allow one dwelling and one cottage for every 4.0 hectares (9.8 acres), if a covenant preventing subdivision is registered against the property title.

Salt Spring Region

Salt Spring Island Local Trust Area

Key Findings:

The largest of the southern Gulf Islands, [Salt Spring Island](#), is located 11km north of the Swartz Bay ferry terminal on Vancouver Island. The [Salt Spring Island OCP](#) restricts new density except for affordable housing, and there is a detailed set of policies to guide the creation of affordable housing. The OCP defines affordable housing as “rental or owned housing that can be acquired with 30 per cent of the median gross income of families or individuals on Salt Spring Island.” The [Salt Spring Island LUB](#) defines affordable housing as “a deed restricted and/or a rent controlled dwelling unit that is secured by a housing agreement registered on title, and may include special needs housing and seniors dwelling units.” The Land Use Bylaw permits secondary suites in some parts of the island. The Land Use Bylaw also permits cottages on lots 1.2 ha (3 acres). Generally, cottages may only be occupied seasonally so they cannot be used as affordable housing without a rezoning application, however a recent bylaw amendment allows approximately 500 of them to be used as full-time rental housing. With an average year-round population of 11,800 (Census 2021), Salt Spring Island is the Trust Area’s most populated island. Likewise, it has the most affordable housing developments in the Trust Area. Please refer to the Community Housing Inventory in the Appendix for more detail.

Southern Region

North Pender Island Local Trust Area

Key Findings:

[North Pender Island](#) in the Southern Gulf Islands is located 15km northeast of the Swartz Bay ferry terminal with a population of 2,467 (Census 2021). The [North Pender Island Official Community Plan](#) restricts new density to affordable and special needs housing. North Pender Island does not define affordable housing in its [Land Use Bylaw](#) or Official Community Plan, but does have numerous OCP policies advocating for its development at a community-appropriate scale. The Land Use Bylaw permits cottages in residential zones on lots that are 1.2 ha (3 acres) or larger and does not restrict occupancy of those cottages. Secondary suites are now permitted by the Land Use Bylaw. The LUB does not contain any zones specifically for affordable housing, but does have a zone that accommodates Plum Tree Court, an affordable seniors housing complex with six units.



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South Pender Island Local Trust Area

Key Findings:

[South Pender Island](#) is connected to North Pender by a bridge. It has a population of 306 (Census 2021), and covers an area of 913 hectares. South Pender has only one policy on affordable housing and special needs housing. Neither the [OCP](#) nor the [LUB](#) define affordable housing. The South Pender Island Land Use Bylaw does not contain any zones or provisions specifically for affordable housing.

Saturna Island Local Trust Area

Key Findings:

[Saturna Island](#) borders the Strait of Georgia in the Southern Gulf Islands. It has a population of 465 (Census 2021) people and covers an area of 3,570 ha. [Saturna Island's OCP](#) has one policy related to affordable housing, requesting the LTC to consider social and economic diversity when considering matters of development, affordability, special needs or rental opportunities. The [Saturna Island Land Use Bylaw](#) does not have a specific zone for affordable housing, but has one zone for seniors housing and assigns density according to parcel size.

Mayne Island Local Trust Area

Key Findings:

[Mayne Island](#) is located 20km northeast of the Swartz Bay ferry terminal and covers an area of 2,320 ha. Census data for 2021 reported a population of 1,304 people in the local trust area. The [Mayne Island Official Community Plan](#) has policies for secondary suites and cottages that have been implemented in the [Land Use Bylaw](#). It also addresses affordable housing, and has affordable and special needs housing policies included in an amenity zoning policy. The Mayne Island Land Use Bylaw does not have a specific zone for affordable housing, but it has a comprehensive development zone for seniors housing. Mayne Island recently amended the Land Use Bylaw for some land to allow flexible zoning, which would permit land owners to build more than one dwelling, provided a total floor area limit is not exceeded.

Galiano Island Local Trust Area

Key Findings:

[Galiano Island](#) also borders the Strait of Georgia in the Southern Gulf Islands. This Local Trust Area, with a population of 1,396 people (Census 2021), covers 6035ha and includes several smaller, associated islands. The [Galiano OCP](#) restricts increases in density except for affordable and special needs housing. The OCP defines affordable housing as "rental or owned housing that can be acquired without exceeding 30 per cent of the median gross income of low to moderate income families on Galiano". The OCP has specific policies to guide rezoning applications for affordable housing and policies to guide the LTC's consideration of more opportunities for affordable housing. The [Galiano Island Land Use Bylaw](#) has a specific zone for affordable housing, the Community Housing 1 Zone (Galiano Green) and has a



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“Community Facility Zone” that permits affordable and special needs housing, among other uses. The Galiano Island Land Use Bylaw allows cottages in some zones. The Galiano LUB permits cottages with up to 80m² (861 ft²) in floor area and with a 9m (29 ft) height limit (no greater than two-storeys). The Galiano Island Land Use Bylaw also permits secondary suites.

Island Municipalities

Bowen Island Municipality

Key Findings:

The [Municipality of Bowen Island](#) is a few kilometres from downtown Vancouver, with a population of about 4,256 permanent residents (Census 2021). Bowen incorporated in 1999, and as an island municipality has more tools available to require and provide affordable housing than its Local Trust Committee counterparts. For example, the municipality can own land and administer a housing reserve fund. The municipality also has control over the issuing of occupancy permits under the BC Building Code.

The Bowen Island Affordable Housing Policy requires developers planning more than three units of housing to contribute either affordable housing units (15% of gross floor area of development), or an equivalent financial contribution, to a housing reserve fund. The [Bowen Island OCP](#) mirrors the housing policy and requires land or cash contributions.

Secondary Suites are permitted on Bowen Island in most residential zones. Secondary Suites do not count towards total number of units capped by Bowen’s OCP.

Housing Needs Reports

Section 585.31 of the [Local Government Act](#) requires local trust committees and Island municipalities of the Islands Trust (and all municipalities in the province) to undertake and receive Housing Needs Reports every five years.

The most recent Housing Needs Reports undertaken in the Islands Trust Area are as follows:

- [Salt Spring Island, 2021](#)
- [Bowen Island Municipality, 2020](#)
- [Northern Gulf Islands, 2018](#)
- [Southern Gulf Islands, 2018](#)

While there is some measure of regional and island variation, the general theme of the foregoing reports is summed up in the executive summary of the 2018 Southern Gulf Islands Housing Needs Assessment:



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"All evidence clearly points to serious shortages in secure, appropriate and affordable housing for low to moderate income earners. Renters are particularly impacted as their incomes are insufficient to enter the homeownership market, and the limited number of rental properties are increasingly vacant seasonally or placed in the vacation rental market. Community members strongly described the housing situation as bordering on crisis, and as having serious impacts on themselves and their families, community well-being and economic sustainability."

Conclusion

The challenge of creating affordable housing becomes easier when the policy framework is in place to support it. Islands that have policy guidance for LTCs to consider when deciding on rezoning applications offer certainty to affordable housing proponents and the community, in knowing what to expect from the process.

Within the context of the Islands Trust Area, policy decisions are guided by the "preserve and protect" mandate, new development is bounded by observable limits to growth and resources, and a rural community character defines a collective sense of place. There are policy trade-offs required to retain socio-economic diversity, without putting too much pressure on the water, land, and infrastructure. Some islands have met this challenge with policies that restrict any increase in density, except for the development of affordable housing. Such constraints put definitions of affordable housing at centre stage and the terms of ensuring affordability, often through deed-restrictive housing agreements, central to local trust committee deliberations.

This report has been provided as an inventory of the regulatory and policy frameworks for affordable housing throughout the Trust Area. The report provides a "snapshot" of indicators for how each LTA (including the Bowen Island Municipality) addresses affordable housing in its policy framework, and introduces the "Trust Area Community Housing Inventory," a working document that lists all the known affordable or community housing projects in the Trust Area.

Tool 8 – Appendix 1 - Baseline Snapshot of Housing Policy in the Trust Area (2023)

ISLAND	AFFORDABLE HOUSING ZONES	DEFINITION OF AFFORDABILITY IN OCP/LUB	ACCESSORY DWELLING UNITS/COTTAGES (ADUs) PERMITTED IN LUB	SECONDARY SUITES PERMITTED IN LUB	FLEXIBLE ZONING ¹ PERMITTED IN LUB	ALTERNATIVE DWELLING UNITS (AltDUs) ² PERMITTED IN LUB	OCP VISION/ GOALS/ OBJECTIVES ADDRESSING AFFORDABLE HOUSING	OCP POLICY GUIDANCE FOR AFFORDABLE HOUSING REZONING APPLICATIONS	OCP DIRECTION FOR LTC/COUNCIL TO AMEND LUB FOR AFFORDABLE HOUSING	HOUSING NEEDS ASSESSMENT (requires updating every 5 years)	AFFORDABLE HOUSING STRATEGY
Hornby	Yes	Yes	No	Yes	No	Yes (RVs)	Yes	Yes	Yes	2018	No
Denman	Yes (Rental Tenure Affordable housing)	Yes	With TUP	Yes	No	Yes (RV, bus, tent, yurt, etc.)	Yes	Yes	Yes	2018	No
Lasqueti	No	No	Seasonal Occupancy	No	No	Yes (RV, bus, tent, yurt, etc.)	Yes	No	No	2018	No
Gabriola	Yes (rental tenure affordable housing)	Yes	Yes	Yes	No	Yes (RVs for up to two years if valid building permit for SFD)	Yes	Yes	Yes	2018	No
Thetis	No	No	Seasonal Occupancy	No	No	No	No	Yes	No	2018	No
Salt Spring	Yes	Yes	400 zoned full-time occupancy/ rest seasonal	Yes	No	Yes (RVs for up to two years if valid building permit for SFD)	Yes	Yes	Yes	2020	2020 -current Housing Action Program
N. Pender	Yes	No	Yes	Yes	No	No	Yes	Yes	No	2020	2008 (not active)
S. Pender	No	No	Yes	No	No	Yes (RV until a SFD is built)	Yes	No	No	2020	No
Saturna	Yes	No	Yes	Yes	No	Yes (RVs and Yurts)	Yes	No	No	2020	No
Mayne	No	No	Yes	Yes	Yes	Yes (RVs)	Yes	No	No	2020	No
Galiano	Yes	Yes	Yes	Yes	No	No	Yes	Yes	Yes	2020	No
Gambier	No	Yes	Yes	No	No	No	Yes	Yes	No	2020	No
Bowen	No	Yes	No	Yes	No	No	Yes	Yes	Yes	2020	Yes

¹ Zoning that permits additional dwelling units provided a maximum total floor area is not exceeded.

² Tiny homes on wheels, yurts, recreational vehicles



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TOOL 8 – Appendix 2 - Housing Regulation and Policy Excerpts

Official community plans are legal policy documents intended to manage growth and guide future development. The OCPs guide each community's vision for how the island should change; it is defined in law as "a statement of objectives and policies to guide decisions on planning and land use management."

An OCP typically contains broad goals, objectives for particular land uses, specific policies for each land use, general advocacy policies, maps and development permit areas. The OCP policies guide local trust committee decision-making and are implemented by other tools, principally land use bylaws that prescribe zoning.

Land Use Bylaws are regulatory bylaws that divide land into different zones and specify the types of uses and density (i.e. the number of dwellings) permitted in each zone; LUBs may also include both zone-specific and general requirements for measures such as building floor area, height, site coverage, siting and setbacks, parking, landscaping and screening, run-off control, signage, subdivision and servicing. The LUB is the main tool for implementing OCP policies through land use regulations, particularly zoning. Some islands have specific zones for affordable, seniors, community or special needs housing developments.

The following provides excerpts from each Local Trust Area and Bowen Island Municipality of policies that address affordable housing, seniors housing and approach to residential density in general, including where cottages or secondary suites are permitted. Because the policies have been imported directly from each land use bylaw and official community plan the formatting and language is not always consistent. Also, please note that it was not possible to include every housing-related regulation and policy here. Therefore, the respective bylaws for each island should be consulted for a complete picture.



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Land Use Bylaw Regulations

Zoning Regulations - Secondary Suites

Bowen Island

Accessory Residential Use

3.57 Where permitted in a zone, an accessory residential use shall comply with the following regulations:

3.57.1 not more than one (1) accessory residential use shall be permitted on a lot;



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3.57.2 in addition to the parking requirements set out in Part 5 of this Bylaw, at least one parking space must be provided on the lot for each secondary suite or detached secondary suite;

3.57.3 a detached secondary suite shall not exceed a total floor area of 65 square metres plus 0.625% of lot area to a maximum of 140 square metres;

3.57.4 a secondary suite shall not exceed a total floor area of 90 square metres

Gambier Island

N/A

Lasqueti Island

N/A

Hornby Island

3.8 Secondary Suites

(1) Where a secondary suite is permitted in Part 8 of this Bylaw, the suite must:

- a) be authorized by a Siting and Use Permit;
- b) meet all requirements of the British Columbia Building Code;
- c) contain at least one bedroom and bathroom, a separate kitchen and living area;
- d) be allocated at least one off-street parking area on the same lot, in addition to any parking requirements for the principle dwelling unit;
- e) be located wholly within the principle residential dwelling;
- f) be occupied by the owner or residential tenant; and
- g) be limited in size to 40% of the floor area of the principal dwelling unit to a maximum floor area of 90 square metres.

(2) Where a secondary suite is permitted in Part 8 of this Bylaw, an authorized person as defined in the Sewage System Regulations under the



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Public Health Act must state in writing to the Islands Trust that the sewage disposal system to which the building accommodating the secondary suite is connected to is capable of providing adequate sewage treatment for the principal dwelling and secondary suite.

- (3) Despite Part 8 of this Bylaw, a secondary suite is not a permitted use in a dwelling on any lot within the heavily developed – high vulnerability aquifer designation as shown on Schedule D2 of the Hornby Island Official Community Plan Bylaw No. 149.

Denman Island

4. Secondary dwelling units may be permitted, subject to conditions, by Temporary Use Permit on lands zoned as "R2" (Rural Residential), "A" (Agriculture), "F" (Forestry) and "RE" (Resource). Secondary suites are generally permitted within these zoning designations without the need for a Temporary Use Permit.
5. A secondary suite is permitted within a dwelling unit provided that:
 - a) Either the dwelling unit or secondary suite is occupied by the owner of the dwelling unit; or the dwelling unit or the secondary suite is occupied by a person other than the owner who has responsibility for managing the property, including dealing with complaints of neighbours arising from the occupancy of the property;
 - b) There is a maximum of one secondary suite permitted per lot;
 - c) The secondary suite is contained within the walls of a permitted dwelling unit;
 - d) The secondary suite shall have an external access only which is separate from that of the principal dwelling;
 - e) The floor area permitted for a secondary suite is no more than 40% of the floor area of the dwelling unit to a maximum of 90 square metres;
 - f) One off-street parking space is provided for the exclusive use of the secondary suit; and
 - g) The secondary suite is not subdivided from the principal dwelling unit under the Land Title Act or the Strata Property Act.
8. Where water is supplied to a secondary suite or a secondary dwelling unit by a community water system, the operator of the community water system must provide written confirmation that it has sufficient capacity prior to the issuance of any permits to allow the use.
9. Where water is to be supplied from a surface water body, a water license, issued by the Province, must permit the withdrawal of the required amount of water prior to the issuance of any permits to allow a secondary suite or secondary dwelling unit.



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Gabriola Island

B.6.6 Secondary Suite Regulations

Secondary Suites, where permitted in Part D of this bylaw, are subject to the following requirements:

- B.6.6.1 Secondary suites are a permitted accessory use on lots 2.0 hectares (4.94 acres) or larger;
- B.6.6.2 One (1) secondary suite is permitted per lot,
- B.6.6.3 Outside the Agriculture Land Reserve a secondary suite may be located within or attached to a single family dwelling or within an accessory building.
- B.6.6.3 Within the Agricultural Land Reserve a secondary suite must be located wholly within a single family dwelling.
- B.6.6.3 The maximum permitted floor area for a secondary suite located within or attached to a single family dwelling is 90 square metres (968 square feet) or 40% of the floor area of the dwelling, whichever is less;
- B.6.6.3 B.6.6.6 The maximum permitted floor area for a secondary suite located within an accessory building is 90 square metres (968 square feet);
- B.6.6.3 A secondary suite must not be located within a manufactured home;
- B.6.6.3 For lands outside of the ALR, a secondary suite shall not be permitted on a lot unless the owner of the lot has registered a restrictive covenant under Section 219 of the Land Title Act in favour of the Gabriola Island Local Trust Committee prohibiting the registration of a strata plan under the Strata Property Act or Land Title Act which would result in the secondary suite being a separate lot.

Thetis Island

N/A

Salt Spring Island

- 3.16.1 Secondary suites are permitted on lots that are within or partially within the shaded area on Schedule "I" to this Bylaw.
- 3.16.2 A dwelling unit is permitted to contain a secondary suite provided that:



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- (1) the dwelling unit or the secondary suite is occupied by the owner of the dwelling; or
- (2) the dwelling unit or the secondary suite is occupied by a person other than the owner who has responsibility for managing the property, including dealing with complaints of neighbours arising from the occupancy of the property.

- 3.16.3 There is a maximum of one secondary suite permitted per lot.
- 3.16.4 A secondary suite must be contained within the walls of the building that contains the principal dwelling unit.
- 3.16.5 The entrance to a secondary suite from the exterior of the building must be separate from the entrance to the principal dwelling unit.
- 3.16.6 The maximum floor area for a secondary suite is 90m² (968 ft²).
- 3.16.7 A secondary suite must not be subdivided from the principal dwelling unit under the Land Title Act or the Strata Property Act.
- 3.16.8 Where a lot is supplied by groundwater, a building containing a secondary suite must have sufficient available groundwater.
- 3.16.9 Where a secondary suite is supplied by rainwater collection, the rainwater system must be capable of supplying the suite with a sufficient quantity of potable water.
- 3.16.10 Where water is to be supplied to a secondary suite by a combination of sources, a written plan for the supply of water is to be provided that demonstrates an adequate supply of potable water.
- 3.16.11 Where water is supplied to a secondary suite by a community water system, the operator of the community water system must provide written confirmation that it has sufficient capacity to supply the secondary suite.
- 3.16.12 Where water is to be supplied from a surface water body, a water license, issued or amended after November 30, 1994, must permit the withdrawal of the required amount of water.

Galiano Island



Islands Trust

2.28 Secondary suites permitted in Parts 5 and 6 are subject to the following:

- 2.28.1 One secondary suite is permitted on each lot having an area 0.4 hectares or greater.
- 2.28.2 On parcels having an area greater than 0.4 hectares a secondary suite shall not be permitted on the parcel if a cottage has been constructed and a cottage shall not be permitted on the parcel if a secondary suite has been constructed.
- 2.28.3 A secondary suite shall not exceed 60m² (646 ft²) in floor area nor 40% of the floor area of the building in which it is located.
- 2.28.4 A secondary suite shall be entirely located within the building that contains the principal dwelling.
- 2.28.5 A secondary suite shall have an entrance from the exterior of the building separate from the entrance to the principal dwelling.
- 2.28.6 A building permit shall not be issued for a secondary suite, nor shall a secondary suite be occupied, unless the building that is to contain the secondary suite is equipped with a rainwater catchment and storage system having a capacity of at least 16,000 litres and must be capable of supplying the suite with a sufficient quantity of potable water.
- 2.28.7 A secondary suite must not be subdivided from the principal dwelling unit under the Land Title Act or the Strata Property Act.
- 2.28.8 Home occupations are permitted in secondary suites subject to the following:
 - 2.28.8.1 No non-resident employees are permitted.
 - 2.28.8.9 A minimum of one parking space must be provided for a secondary suite

North Pender Island



Islands Trust

3.18 Secondary Suites

- 3.18.1 There is a maximum of one secondary suite permitted per lot.
- 3.18.2 A secondary suite shall be entirely located within the building that contains the principal dwelling.
- 3.18.3 The maximum floor area for a secondary suite is 90m² (968 ft²) and it must not exceed 40 per cent of the floor area of the principal dwelling.
- 3.18.4 The entrance to a secondary suite from the exterior of the building must be separate from the entrance to the principal dwelling unit.
- 3.18.5 A secondary suite must not be subdivided from the principal dwelling unit under the Land Title Act or the Strata Property Act.
- 3.18.6 A secondary suite may not be used as a short term vacation rental or a bed and breakfast home business.

South Pender Island

N/A

Mayne Island

3.13 Secondary Suites

- 1) Secondary suites are permitted on lots that are within the shaded area on Schedule "D" to this Bylaw.
- 2) There is a maximum of one secondary suite per lot.
- 3) On parcels less than 4 hectares: a secondary suite shall not be permitted on the parcel if a cottage has been constructed in areas outside the shaded area in Schedule E; and a cottage shall not be permitted on the parcel if a secondary suite has been constructed in areas outside the shaded area in Schedule E.



Islands Trust

- 4) The secondary suite must be contained within the walls of the building that contains the principal dwelling unit.
- 5) Home occupations cannot be carried out in a secondary suite.
- 6) The entrance to a secondary suite from the exterior of the building must be separate from the entrance to the principal dwelling unit.
- 7) A building permit shall not be issued for a secondary suite until the building that is to contain the secondary suite is equipped with a water catchment and storage system for the storage of rainwater. Minimum cistern capacity required for a building containing a secondary suite is 13640 litres (3000 gallons).
- 8) The floor area of the secondary suite shall not exceed 93m² (1001 ft²) nor shall it exceed 50 per cent of the floor area of the principal dwelling unit.
- 9) A secondary suite must not be subdivided from the principal dwelling unit under the Land Title Act or the Strata Property Act

Saturna Island

2.18 Secondary Suites

- | | |
|--------|--|
| 2.18.1 | The secondary suite must be contained within the walls of the building that contains the principal residence. |
| 2.18.2 | The entrance to a secondary suite from the exterior of the building must be separate from the entrance to the principal residence. |
| 2.18.3 | A building permit shall not be issued for a secondary suite until the building is serviced by an adequate supply of potable water. |
| 2.18.4 | The floor area of the secondary suite shall not exceed 90 m ² (968 ft ²) nor shall it exceed 40 per cent of the floor area of the principal residence. A secondary suite must not be subdivided from the principal residence under the Land Title Act or the Strata Property Act. |
| 2.18.5 | Secondary suites are not permitted in the areas identified as having moderate to high aquifer vulnerability depicted on Schedule E. |



Zoning Regulations - Accessory Dwelling Units/Cottages/Cabins/Detached Secondary Suites

Bowen Island

3.57 Where permitted in a zone, an accessory residential use shall comply with the following regulations:

1. not more than one (1) accessory residential use shall be permitted on a lot;
2. in addition to the parking requirements set out in Part 5 of this Bylaw, at least one parking space must be provided on the lot for each secondary suite or detached secondary suite;
3. detached secondary suite shall not exceed a total floor area of 65 square metres plus 0.625% of lot area to a maximum of 140 square metres.

Gambier Island

3.14 Associated Secondary Dwelling Floor Area

- (1) Associated secondary dwellings are permitted in zones where associated secondary dwelling use is a permitted use based on the following regulations:
 - a) Lots with a minimum lot area of 0.4 hectare in area are permitted an associated secondary dwelling with a maximum floor area of 60 square metres.
 - b) For lots greater than 0.4 hectare in area, for each additional 0.2 hectare in lot area beyond 0.4 hectare an additional 8 square metres floor area may be added to the permitted 60 square metres floor area to a maximum floor area of:
 - i. 120 square metres on lots less than 2 hectare in area; and



Islands Trust

- ii. 200 square metres on lots 2 hectare and greater in area.
- c) Despite 3.14 (1)(a) in those instances where the lot is less than 0.4 hectare in area and a dwelling unit with an occupancy permit from the Sunshine Coast Regional District issued prior to November 15, 1996 has been constructed on the lot, an associated secondary dwelling with a maximum floor area of 60 square metres shall be permitted.

Lasqueti Island

Guest Cabins and Temporary Use of Recreational Vehicles

- (4) A guest cabin shall not exceed 56 square metres (602.7 square feet) in floor area.
- (5) A guest cabin is not a dwelling and not to be actively used for long term rental accommodation purposes.
- (6) A guest cabin may only be used as a commercial short-term rental of less than 30 days provided the appropriate Commercial 3 zoning is in place.

3.9. Dwellings and Guest Cabins per Lot

- (1) Unless otherwise regulated in this Bylaw, any upland lot is permitted to have one dwelling.
- (2) Unless otherwise regulated in this Bylaw, the following number of dwellings are permitted per lot:
 - (a) Subdivision District A: one (1) dwelling per four (4) hectares (9.88 acres) of lot area.
 - (b) Subdivision District B: one (1) dwelling per eight (8) hectares (19.76 acres) of lot area.
 - (c) Subdivision District C: one (1) dwelling per 65 hectares (160.61 acres) of lot area.
- (3) For each permitted dwelling, a guest cabin not exceeding 56 square metres (602.7 square feet) in floor area is permitted.
- (4) For the purpose of calculating density, six (6) tenting sites are considered equivalent to one dwelling density.



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Hornby Island

3.2 Uses Prohibited in All Zones

- (1) For certainty, the following uses, buildings and structures are prohibited in all zones, except where expressly permitted in Part 8:
- (c) The use of an accessory building or structure as a dwelling unit;

Denman Island

Section 2 – General Regulations

Section 2.1 Uses, Buildings, and Structures

Principal Dwelling Units

- 3. On lots where a principal dwelling unit exists and a subsequent principal dwelling unit is to be created, the landowner must provide proof of an adequate supply of water for the second or subsequent dwelling unit using the rules for proving water for a subdivision in Section 2.8.

Secondary Suites and Dwelling Units

- 4. Secondary dwelling units may be permitted, subject to conditions, by Temporary Use Permit on lands zoned as "R2" (Rural Residential), "A" (Agriculture), "F" (Forestry) and "RE" (Resource). Secondary suites are generally permitted within these zoning designations without the need for a Temporary Use Permit.
- 6. Where permitted by a Temporary Use Permit a secondary dwelling unit shall:
 - a) Not have a floor area in excess of 140 square metres;



Islands Trust

- b) Shall not be located more than 60 metres from the principal residence unless otherwise approved by the Local Trust Committee as a condition of the permit; and
 - c) Be connected to an approved sewerage system. d) Include a rainwater catchment and storage system for a capacity of at least 1,000 gallons unless otherwise approved by the Local Trust Committee as a condition of the permit.
7. A written plan for the supply of water is to be provided that demonstrates an adequate supply of potable water prior to the issuance of any permits to allow the use.

Accessory Buildings and Structures

10. Accessory buildings and structures are not to be used for overnight accommodation other than on an occasional basis, except as permitted elsewhere in this Bylaw

Gabriola Island

- B.6.6.3 Outside the Agriculture Land Reserve a secondary suite may be located within or attached to a single family dwelling or within an accessory building.
- B.6.6.6 The maximum permitted floor area for a secondary suite located within an accessory building is 90 square metres (968 square feet);
- B.6.6.7 A secondary suite must not be located within a manufactured home;

Thetis Island

*Guest Cottages are permitted as an accessory use in residential zones.



Islands Trust

Salt Spring Island

3.14 Seasonal Cottages

- 3.14.1 Unless otherwise specified, no seasonal cottage may be constructed or occupied on a lot less than 1.2 ha in area.
- 3.14.2 The maximum floor area of a seasonal cottage is 56 square metres. 3.14.3 A seasonal cottage is to be physically detached from any other building or structure, and may not be constructed or occupied on any lot occupied by two or more other dwelling units.
- 3.14.4 A seasonal cottage, including any stairs, decks or porches or other structures that are attached to the cottage or that function as part of the cottage, is not to be located within 6 m of any other building on a lot.
- 3.14.5 A seasonal cottage may not have a basement, or a garage or carport that is physically attached or functions as part of the seasonal cottage.
- 3.14.6 A seasonal cottage may only be used for temporary occupation by a person or persons having a permanent residence elsewhere and using the cottage for recreational or vacation purposes. A seasonal cottage may be used as part of a bed and breakfast home-based business as set out in Subsection 3.13.8, but is not to be used as a separate commercial guest accommodation unit that is not operated as a home-based business.
- 3.14.7 Where a lot on Salt Spring Island is between 0.6 ha and 1.2 ha in area and contains a seasonal cottage not exceeding 56 square metres in total floor area and built prior to March 21, 1979, one single-family dwelling may also be permitted on the lot.
- 3.14.8 Where a lot on Salt Spring Island is greater than 0.6 ha in area and was split by a public highway prior to January 1, 1980, resulting in each side of the split lot exceeding 0.2 ha, then a single-family dwelling is permitted on one portion of the split lot and a seasonal cottage is permitted on the other portion across the highway.
- 3.14.9 A seasonal cottage may be a mobile home or a manufactured home.



Islands Trust

3.15 Full-Time Rental Cottages

- 3.15.1 No full-time rental cottage may be constructed or occupied on a lot less than 1.2 ha in area.
- 3.15.2 A full-time rental cottage may not exceed 56 square metres in floor area on a lot less than 2 hectares in area, or 90 square metres in floor area on lots with an area 2 hectares or greater.
- 3.15.3 A full-time rental cottage is to be physically detached from any other building or structure, and may not be constructed or occupied on any lot occupied by two or more other dwelling units.
- 3.15.4 A full-time rental cottage, including any stairs, decks or porches or other structures that are attached to the cottage or that function as part of the cottage, is not to be located within 6 m of any other building on a lot. 3.15.5 A full-time rental cottage may not have a basement.
- 3.15.6 A full-time rental cottage may have an attached garage or carport. All areas of an attached garage or carport meeting the Land Use Bylaw definition of floor area will be considered floor area for the purpose of calculating the total floor area of the full-time rental cottage.
- 3.15.7 A full-time rental cottage may be a mobile home or a manufactured home. 3.15.8 On lots where a full-time rental cottage is permitted, no full-time rental cottage with a floor area exceeding 56 square metres may be used as part of a bed-and-breakfast home-based business.
- 3.15.9 No full-time rental cottage with a floor area greater than 56 square metres, or addition to an existing cottage that exceeds 11.6 square metres of floor area, may be constructed unless the cottage is equipped with a rainwater storage, treatment, and delivery system for potable water designed in accordance with Canadian Standards Association rainwater harvesting system standard CSA B805- 18.



Islands Trust

Galiano Island

Prohibited Uses

2.3 The following uses of land, buildings and structures are prohibited in all zones:

2.3.1 the use of an accessory building or structure, other than a cottage, for human habitation;

2.3.2 mobile home parks and commercial campgrounds;

**Cottages are a permitted use within zones VR1 / VR2 / SLR / RR / R2 / R3.*

North Pender Island

**Cottages are defined and a permitted use (on properties over 1.2 ha) in zones RR / R / RC1 / AG.*

(7) The maximum floor area of a cottage shall be 56 square metres (603 square feet) on a lot 1.2 hectares (3 acres) or less in area.

(8) The maximum floor area of a cottage shall be 93 square metres (1002 square feet) on a lot greater than 1.2 hectares (3 acres) in area.

South Pender Island

**Cottages, as such term is defined in the Land Use Bylaw, are a permitted use within zones RR1 / RR2 / RR3 / F / A.*

3.5 Accessory Buildings and Structures

(2) An accessory building may be constructed or placed on a lot and occupied as a temporary dwelling prior to the construction of a dwelling on the same lot, subject to:

(a) A building permit being issued, and remaining in effect, for the dwelling;



Islands Trust

- (b) The connection of the accessory building to sewage disposal facilities complying with the Public Health Act;
- (c) The provision of a domestic water supply to the building;
- (d) Compliance with the use, density and siting requirements of this Bylaw for dwellings and cottages; and
- (e) The occupancy of the accessory building ceasing prior to or concurrently with occupancy of a dwelling on the lot.

Mayne Island

**Cottages, as such term is defined in the Land Use Bylaw, are defined and a permitted use in zones SR / RR1 / MBRC / R / UP / A.*

3.13 Secondary Suites

- (3) On parcels less than 4 hectares: a secondary suite shall not be permitted on the parcel if a cottage has been constructed in areas outside the shaded area in Schedule E; and a cottage shall not be permitted on the parcel if a secondary suite has been constructed in areas outside the shaded area in Schedule E

Saturna Island

2.10 Cottages

- 2.10.1 On those parcels where a residence and a cottage are permitted uses, a cottage may be constructed prior to the construction of a residence.

**Cottages are a permitted use on parcels over 1.2 ha in zones RR / RG / FR1.*

**Cottages are a permitted use on parcels over 20.24 ha in zone F.*

**Cottages are a permitted use in zones F1 / FG.*



Zoning Regulations – Alternative Dwelling Units (RVs, Travel Trailers, Tiny Homes, Yurts, etc.)

Bowen Island

3.3 The following uses are prohibited in all zones, except as otherwise specifically stated in this Bylaw:

1. Campgrounds for recreational vehicles and trailer parks;
2. Manufactured home parks;
5. A use located partially or totally in a tent trailer, motor home, camper, or other recreation vehicle, without a permanent foundation or permanent service connection, except when a tent trailer, motor home or camper, or other recreation vehicle:
 - is otherwise permitted by this Bylaw; or
 - is used for temporary sleeping accommodation for non-paying visitors on a residential lot for a period not exceeding 90 days in any 360-day period.

Gambier Island

3.2 Prohibited in all zones

- (1) For clarity the following uses, as well as other uses not expressly permitted in Section 3.1 and in the specific zone regulations in Part 5, are prohibited in all zones:
 - f. A use located partially or totally in a tent or travel trailer, motor home, or camper except when:
 - (i) a tent or travel trailer, motor home or camper is otherwise permitted by this Bylaw, or
 - (ii) travel trailer, motor home or camper is a licensed vehicle pursuant to the Motor Vehicle Act and the vehicle is able to be



Islands Trust

- immediately moved without having to remove it from any supporting foundation or service connection, or
- (iii) a tent is used for recreational purposes on a lot zoned to permit residential use;

Lasqueti Island

3.8. Guest Cabins and Temporary Use of Recreational Vehicles

- (1) Storage of a travel trailer, mobile home, bus, vessel or other recreation vehicle on a lot, provided such is not actively used for human habitation or any overnight accommodation is permitted.
- (2) A travel trailer, mobile home, bus, vessel or other recreation vehicle is considered and may be used as a dwelling unit on any lot where a single family dwelling is a permitted building provided that it complies with residential density calculations in accordance with section 3.9.
- (3) Where permitted, a travel trailer, mobile home, bus, vessel or other recreation vehicle may be used in place of a guest cabin on a lot for non-commercial accommodation provided that the floor area does not exceed 56 square metres (602.7 square feet).

Hornby Island

3.2 Uses Prohibited in All Zones

- (1) For certainty, the following uses, buildings and structures are prohibited in all zones, except where expressly permitted in Part 8:
 - (a) The use of a boat, vessel, or structure over water as a residence for more than four consecutive weeks or more than 90 days in any calendar year, except where expressly permitted;
 - (b) The use of the surface of the water for the mooring or berthing of float camps;

3.11 Temporary Dwelling



Islands Trust

- (1) A recreational vehicle, mobile home, caravan, travel trailer or existing structure may be used as a temporary dwelling while a principal dwelling unit is under construction provided that:
 - (a) A siting and use permit has been issued for the principal dwelling unit;
 - (b) The period of occupancy of the temporary dwelling does not exceed 365 days;
 - (c) The temporary dwelling is sited to permit direct discharge of effluent into an approved sewage disposal system; and
 - (d) On completion and occupancy of the principal dwelling unit, the recreational vehicle, mobile home, caravan, travel trailer or existing structure is not used as a dwelling.

Denman Island

Travel Trailers

11. Travel trailers may be stored on the lot and used for occasional non-commercial accommodation.
12. A travel trailer, bus or similar vehicle may be used as a principal dwelling unit or as a secondary dwelling unit approved by a Temporary Use Permit on any lot where a single family dwelling is a permitted building provided that it:
 - is on a lot larger than 1.0 ha or is screened from adjacent properties subject to Section 2.7;
 - is connected to an approved sewage disposal system; and
 - is considered a dwelling unit for the purpose of residential density calculations.

Gabriola Island

B.6.4 Use of Travel Trailers, Recreational Vehicles and Accessory Buildings

- B.6.4.1 One travel trailer, recreational vehicle or accessory building may only be used as a temporary dwelling unit on any lot where single family residential use is a permitted use to a maximum of two years, provided:



Islands Trust

- a. valid building permit for the principal dwelling unit is in effect for the property;
- b. the trailer or recreational vehicle is enclosed or screened from adjacent land by a landscape screen or fence subject to subsection B.2.7 or B.2.4, respectively, not less than 2.0 metres (6.6 feet) in height; and
- c. the travel trailer, recreational vehicle or accessory building is connected to an approved sewage disposal system.

Thetis Island

N/A

Salt Spring Island

3.18 Use of Travel Trailers and Recreational Vehicles

- 3.18.1. In zones where dwelling units are permitted, one travel trailer or one recreational vehicle may be occupied as a camping unit on a lot for a maximum of 90 days in any year provided approved sewage disposal facilities are provided.
- 3.18.2. In zones where dwelling units are permitted, one travel trailer or one recreational vehicle may be occupied as a camping unit on a lot for two years during construction of a dwelling unit on the same lot provided that:
 - (1) a valid building permit exists for the dwelling unit on the lot, and
 - (2) the water supply and approved sewage disposal facilities for the dwelling unit have been installed and temporarily connected to the travel trailer or recreational vehicle.
- 3.18.3. Except as permitted in Subsections 3.18.1 and 3.18.2 a travel trailer or recreational vehicle may not be occupied on lots that are not zoned to permit campgrounds.

Galiano Island

N/A



Islands Trust

North Pender Island

N/A

South Pender Island

3.10 Use of Recreational Vehicles as a Dwelling

- (1) The use of a recreational vehicle as a temporary dwelling prior to the construction of a dwelling on the same lot is permitted in the any zone where a dwelling is a permitted use, subject to:
 - (a) the connection of the recreational vehicle to sewage disposal facilities complying with the Public Health Act;
 - (b) the provision of a domestic water supply to the vehicle;
 - (c) compliance with the use, density and siting requirements of this Bylaw for dwellings and cottages, as if the vehicle were a cottage;
 - (d) the occupancy of the recreational vehicle ceasing prior to or concurrently with the occupancy of a dwelling on the property;
 - (e) where a building permit has been issued for a dwelling, the building permit remain in effect and occupancy of a recreational vehicle not exceed two years; and
 - (f) where a recreational vehicle is used for temporary camping, occupancy of a recreational vehicle not exceed 90 days in a calendar year. Nothing in this Subsection prohibits the storage on a lot of recreational vehicles that are not being used as dwellings.

Mayne Island

3.9 Use of Recreational Vehicles

- (1) The use of a recreational vehicle as a dwelling or cottage is permitted on a lot in the SR, MBRC, RR1, R, UP and A zones, subject to:
 - (a) the connection of the recreational vehicle to sewage disposal facilities consistent with the provisions of the Public Health Act;
 - (b) the provision of a domestic water supply; and
 - (c) compliance with the use, density and siting requirements of this Bylaw for dwellings and cottages;



Islands Trust

Saturna Island

2.13 Use of Recreational Vehicles and Yurts

2.13.1 The use of a recreational vehicle or yurt as a dwelling or cottage is permitted subject to:

2.13.1.1 the connection of the recreational vehicle or yurt to sewage disposal facilities consistent with the Public Health Act;

2.13.1.2 the provision of a domestic water supply; and

2.13.1.3 compliance with the use, density and siting requirements of this Bylaw for dwellings and cottages.

Zoning Regulations – Affordable Housing Dwelling Units

Bowen Island

*Permitted in a number of site-specific Comprehensive Development zones.

Gambier Island

N/A

Lasqueti Island

N/A

Hornby Island

*Community Housing is a permitted Use under zones R3 / R3A / PU.



Islands Trust

Denman Island

*Community Housing is defined, only permitted under 1 site (Zoning Site Specific Amendment)

Gabriola Island

*Affordable Housing is a permitted Use under MAH1 zone.

Thetis Island

N/A

Salt Spring Island

*Affordable Housing is a permitted Use under zones R1(a) / R1(b) / R6(c) / R12(a) / R(m).

Galiano Island

*Affordable Housing is a permitted use within zones CH1 / CH2.

North Pender Island

8.11 Special Needs Housing (SNH) Zone

8.11.2 Permitted Uses

- (1) In addition to uses permitted in Section 3.1 of this Bylaw, the following uses and no others are permitted in the Special Needs Housing (SNH) Zone:
 - (a) Two-family dwellings managed by a non-profit society.



Islands Trust

South Pender Island

N/A

Mayne Island

Senior Citizens Housing is permitted under the (CD1) Zone

Saturna Island

4.5 Multiple Family Residential Zone (MFR) Permitted Uses

4.5.1 In the Multiple Family Residential (MFR) Zone the following uses are permitted, subject to the regulations set out in this section and the general regulations set out in Part 2, and all other uses are prohibited.

4.5.1(1) Residential for the purpose of providing affordable, senior or special need housing.

Zoning Regulations – Multi-Family Dwelling Units

Bowen Island

N/A (two-family dwellings permitted for specific zones)

Gambier Island

N/A



Islands Trust

Lasqueti Island

N/A

Hornby Island

Attached housing is a permitted use under the R3A Zone.

Denman Island

N/A

Gabriola Island

Multi-family housing is a permitted use under the MAH1 Zone

Thetis Island

N/A

Salt Spring Island

Multi-family housing is a permitted use under zones C2 / CD1 / CD2 / R1 / R2 / R4 / R11.

Galiano Island

N/A



Islands Trust

North Pender Island

8.2 Rural Comprehensive Two (RC2) Zone BL 174 The Rural Comprehensive Two (RC2) zone applies to the parcels legally described as Lot A, of Section 23, Pender Island, Cowichan District, Plan 28410 and of Parcel D (DD 21950F) of Section 23, Pender Island, Cowichan District, Except Part in Plan 28410 at the time of adoption of the bylaw.

8.2B.3 Residential Density

- (1) There may not be more than ten dwellings in the Rural Comprehensive Two (RC2) zone.
- (2) In the event of the subdivision of Lot A, of Section 23, Pender Island, Cowichan BL 194 BL 194 35 District, Plan 28410 or of Parcel D (DD 21950F) of Section 23, Pender Island, Cowichan District, Except Part in Plan 28410, the maximum density shall be one dwelling per lot.

8.11 Special Needs Housing (SNH) Zone

8.11.3 Residential Density

- (1) There may not be more than one dwelling unit per 0.1 hectares of lot area, to a maximum of 20 dwelling units per lot.

South Pender Island

N/A

Mayne Island

Comprehensive Development 1 (CD1) and Comprehensive Development 2 (CD2) zones permit more dense residential development.

Saturna Island

4.5 Multiple Family Residential Zone (MFR) Permitted Uses

- 4.5.5 In the Multiple Family Residential (MFR) Zone the following uses are permitted, subject to the regulations set out in this section and the general regulations set out in Part 2, and all other uses are prohibited. 4.5.1(1) residential for the purpose of providing



Islands Trust

affordable, senior or special need housing.

4.5.5 There shall not be more than four (4) residential units per 0.4 hectares (one acre) in the Multiple Family Residential Zone

OCP Policies

OCP Policies – Secondary Suites

Bowen Island

Policy 355 Within Snug Cove Village, the following types of housing are supported: detached homes, detached homes with a secondary suite, duplexes, and townhouses, multi-unit housing types, subject to the provisions of Section 3 of this OCP and the regulations of the Zoning Bylaw. Outside of Snug Cove Village, the following types of housing are supported: detached homes and detached homes with a secondary suite, and small scale social housing, affordable housing, co-housing may be considered subject to other policies of this OCP.

Gambier Island

N/A

Lasqueti Island

N/A

Hornby Island

Rental Housing Policies



Islands Trust

- 6.3.5.13 A secondary suite, limited in size and contained within a permitted dwelling, may be permitted on larger rural lots (in accordance with policies in Subsection 6.3.3 (Rural Residential of this Plan), and despite Subsection 6.3.3, on lots 2.0 hectares or larger in order to provide rental opportunities provided the owner or residential tenant occupies the principle residence

Denman Island

- Policy 10 In the rural designation zoning regulations should generally permit one dwelling unit per lot, including a secondary suite, provided that the land owner provides the Local Trust Committee with proof of adequate water supply for each dwelling unit without endangering the water supply of adjacent land owners. A secondary dwelling unit may be permitted on a lot if approved by a Temporary Use Permit.
- Policy 11 The overall residential density on Denman Island should generally not increase beyond that permitted by existing zoning on the date this Plan was adopted except that an increase of approximately 5 percent may be permitted to accommodate zoning amendments for special needs and affordable housing, secondary dwelling units approved by the Denman Island Local Trust Committee under a Temporary Use Permit and site-specific zoning amendment applications under Policy 29 of this Section. Notwithstanding the foregoing, secondary suites contained within the footprint of conforming dwelling units are not deemed to contribute to density calculations for the purposes of this policy.

Gabriola Island

2.1 General Residential Policies

- h) On parcels 2.0 hectares (4.94 acres) or larger, one secondary suite shall be permitted per parcel, accessory to a principal single family dwelling.

2.6 Single-family Affordable Housing Policies

- a) Provision for a secondary suite on a parcel 2.0 hectares or larger (as per policy 2.1 g) shall be recognized as a means of providing for affordable housing in a rural, low density context.



Islands Trust

Thetis Island

N/A

Salt Spring Island

Secondary Suites

B.2.2.2.15 The Local Trust Committee may give consideration to amending the Land Use Bylaw to allow secondary suites in dwellings as affordable housing under certain circumstances. Any initiative to allow suites should address the following criteria:

- a. A maximum of one suite is allowed per dwelling.
- b. The owner occupies either the principal dwelling or the suite.
- c. Suites should only be allowed in areas with an adequate supply of potable water.
- d. Suites should not be allowed in areas that are community water system supply watersheds or in community well capture zones.
- e. New construction of dwellings with suites in areas containing sensitive ecosystems or areas that are hazardous for development should be managed by development permit.
- f. The use of suites will not be for short-term rental, in accordance with the Land Use Bylaw.
- g. Regulations should limit suites to 40% of the floor area of the principal dwelling and no more than 90 m² of floor area.
- h. Building safety and waste disposal issues are addressed through compliance with the B.C. Building Code and applicable health standards.
- i. The Local Trust Committee will consider the use of housing agreements and other measures to ensure that suites are affordable and to address occupancy.
- j. The Local Trust Committee will work with the Capital Regional Housing Corporation on the administration of housing agreements in order to implement this policy.
- k. The Local Trust Committee should coordinate implementation of zoning changes with Capital Regional District Building Inspection and the Vancouver Island Health Authority.
- l. The Local Trust Committee may also consider limits on the numbers and location of secondary suites to minimize dependency on private automobiles.
- m. The Local Trust Committee will make zoning changes incrementally and monitor changes in order to have the effect of limiting the overall number of suites on the island.



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- n. The Local Trust Committee will consider an annual registration system in order to remain informed about the number and location of occupied suites.

Galiano Island

- 2.1.c) Secondary suites may be permitted within principal dwellings with the intent of providing housing options and vacation rental accommodation. A maximum of one secondary suite, limited in floor area, shall be permitted per lot and dwellings containing secondary suites shall provide a rainwater catchment and storage system.

North Pender Island

- 2.1H Accessory housing options such as secondary suites may be permitted as a way to increase the stock of rental housing without negatively impacting the rural sense of place or the carrying capacity of the island.

South Pender Island

N/A

Mayne Island

2.1.1 Settlement Residential

- 2.1.1.10 Except where regulations permit additional dwelling units while limiting floor area, on secondary suite, limited in size, contained wholly within a dwelling unit may be permitted per parcel. On parcels less than 4 hectares: a secondary suite shall not be permitted on the parcel if a cottage has been constructed; and a cottage shall not be permitted on the parcel if a secondary suite has been constructed. A rainwater catchment and storage system shall be required prior to the construction of a secondary suite.

2.1.4 Rural

- 2.1.1.11 Except where regulations permit additional dwelling units while limiting floor area, on secondary suite, limited in size, contained



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wholly within a dwelling unit may be permitted per parcel. On parcels less than 4 hectares: a secondary suite shall not be permitted on the parcel if a cottage has been constructed; and a cottage shall not be permitted on the parcel if a secondary suite has been constructed. A rainwater catchment and storage system shall be required prior to the construction of a secondary suite.

2.1.5 Upland

2.1.5.10 One secondary suite, limited in size, contained wholly within a dwelling unit may be permitted per parcel. On parcels less than 4 hectares: a secondary suite shall not be permitted on the parcel if a cottage has been constructed; and a cottage shall not be permitted on the parcel if a secondary suite has been constructed. A rainwater catchment and storage system shall be required prior to the construction of a secondary suite.

2.2.1 Agriculture

2.2.1.10 One secondary suite, limited in size, contained wholly within a dwelling unit may be permitted per parcel. On parcels less than 4 hectares: a secondary suite shall not be permitted on the parcel if a cottage has been constructed; and a cottage shall not be permitted on the parcel if a secondary suite has been constructed. A rainwater catchment and storage system shall be required prior to the construction of a secondary suite.

Saturna Island

C.1 General Policies

- C.1.3 From the date of adoption of the Plan, no rezoning, development permit, temporary permits, or other planning tool or device available to the local trust committee should be used to increase the maximum subdivision capacity, or total residential density of any island within the Area. Secondary suites are not considered as residential density for the purposes of calculating overall residential density within the Saturna Island Local Trust Area.
- D.1.1 To protect the character of neighbourhoods, separate zones in regulatory bylaws should provide for the following uses:
- j) Secondary suites may be permitted in designations that permit residential use



Islands Trust

D.1.R Rural Residential/D.1.G Rural General/D.1.C Rural Comprehensive/D.2 Farmland/D.4 Forest/D.5 Heritage Forest/ D.6 Wilderness Reserve

- One secondary suite, limited in size, contained within a primary residence may be permitted per primary residence

OCP Policies – Accessory Dwelling Units/Cottages/Cabins/Detached Secondary Suites

Bowen Island

Policy 134 The average parcel size for properties located in the rural designation is 4 hectares (10 acres). In the areas designated Rural 1 the average parcel size is two hectares. The following policies apply to both Rural and Rural 1.

- dwelling density will be limited to one dwelling unit per lot except where the property is eligible for consideration for purposes of providing affordable housing, rental housing or special needs housing or lots containing an accessory dwelling;

Policy 143 Dwelling density will be limited to one dwelling unit per lot in the Rural Residential and Rural Residential areas, except that the Municipality may consider rezoning proposals to allow for more than one single detached dwelling unit per lot if one of the following criteria were to apply:

- o further subdivision of the parcel is impractical because of topography and the building density would not exceed the building density that could be created if the parcel was subdivided;
- o community amenities are provided that would otherwise be provided if the property were to be subdivided; or
- o the building density would not exceed the building density that could be created if the parcel was subdivided. In this instance regulations would be amended to preclude further subdivision.

Gambier Island

General Residential Policy



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- 4.10 In evaluating the suitability of a parcel for comprehensive residential zoning to allow for more than one dwelling and one associated secondary dwelling on a parcel, the Local Trust Committee should examine whether:
- i. the further subdivision of the parcel is impractical for reasons of location, topography or access;
 - ii. parkland or other amenities will be provided equivalent to what would otherwise be provided as part of a subdivision process;
 - iii. the residential density would exceed the number of dwelling units that would be permitted if the parcel had been subdivided;
 - iv. the use of a covenant to limit further subdivision of the parcel is required; and
 - v. adequate water supply and sewage disposal services are available to support the scale of the intended use.

Settlement Residential Policy

- 4.17 An associated secondary dwelling may be a permitted use on existing parcels of 0.4 hectares or greater subject to:
- i. the use being accessory to the principal dwelling use;
 - ii. the use providing for:
 - the accommodation of non-paying guests of the principal dwelling residents;
 - housing for affordable or rental purposes; or
 - home occupations;
 - iii. the maximum floor area being regulated to insure the associated secondary dwelling is limited in floor area, secondary in use and smaller in floor area than the principal dwelling and proportionate to the lot area; and the Local Trust Committee in the zoning regulations may vary policy provisions regarding associated secondary dwellings to address site specific situations provided by the cumulative impacts of development.
- 4.18 An associated secondary dwelling of limited floor area may be a permitted use on existing parcels of less than 0.4 hectare subject to:



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- i. a principal dwelling unit being constructed on the lot;
- ii. an occupancy permit for the principal dwelling unit having been issued prior to the regulation of the size of secondary dwellings (Bylaw No. 66);
- iii. the associated secondary dwelling use being accessory to the principal dwelling use;
- iv. the associated secondary dwelling use providing for:
 - the accommodation of non-paying guests of the principal dwelling residents;
 - housing for affordable or rental purposes; or
 - home occupations;
- v. the maximum floor area of the associated secondary dwelling being regulated to insure the associated secondary dwelling is limited in floor area, secondary in use and smaller in floor area than the principal dwelling.

Settlement Residential Policy

- 4.20 The Local Trust Committee may consider zoning to allow for alternative forms of residential development in the Settlement Residential designation subject to a Local Area Plan being prepared identifying:
- i. areas for and scale of cluster forms of housing;
 - ii. areas for park and green space; and
 - iii. long range servicing requirements; and related considerations

Rural Residential Policy

- 4.23 An associated secondary dwelling may be a permitted use on existing parcels of 0.4 hectares or greater subject to:
- i. the use being accessory to the principal dwelling use;



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- ii. the use providing for:
 - the accommodation of non-paying guests of the principal dwelling residents;
 - housing for affordable or rental purposes; or
 - home occupations;
- iii. the maximum floor area being regulated to insure the associated secondary dwelling is limited in floor area, secondary in use and smaller in floor area than the principal dwelling and proportionate to the lot area; and the Local Trust Committee in zoning regulations may vary policy provisions regarding associated secondary dwellings to address site specific situations provided by the cumulative impacts of development.

Rural Residential Policy

4.24 The Local Trust Committee may consider zoning to allow for alternative forms of residential development in the Rural Residential designation subject to a Local Area Plan being prepared identifying:

- i. areas for and scale of cluster forms of housing;
- ii. areas for park and green space; and
- iii. long range servicing requirements; and related considerations.

Lasqueti Island

Policy 3 Guest cabins are not intended to be used for long term residential purposes

Policy 9 For each dwelling permitted, normally associated accessory buildings and structures plus a guest cabin should be permitted

Hornby Island

N/A

Denman Island



Islands Trust

- Policy 8 In the Residential designation and the Rural designation, the principal use should be single family residential with the exception of the existing cabins on the R1(2) zoned parcel and the rental accommodation on the two R1(1) zoned parcels as permitted by the Denman Island Land Use Bylaw.
- Policy 15 Policy 15 The Local Trust Committee may approve secondary dwelling units on lands within the "Rural" and "Sustainable Resources" designations through a Temporary Use Permit in order to address housing objectives as defined in the Official Community Plan.

Gabriola Island

N/A

Thetis Island

- 2.1.2 On lots 0.8 hectares (2 acres) and greater, a cottage of limited size may also be permitted.

Salt Spring Island

Seasonal Cottages

- B.2.2.2.16 Seasonal cottages should continue to be allowed wherever they are allowed by current zoning. The Local Trust Committee may also consider amending the Land Use Bylaw to allow the use of seasonal cottages as full time affordable rental housing units in certain areas. In order to encourage housing for families, the Land Use Bylaw may be amended to permit cottages with a maximum floor area of 90 m² on lots 2 hectares or larger in area, while retaining the existing floor area limits on cottages on lots between 1.2 hectares and 2 hectares in area. Any amendment to zoning to allow cottages to be used as full time residences should address the following criteria:
- Full time residence of cottages should only be allowed in areas with an adequate supply of potable water.
 - Full time residence of cottages should not be allowed in areas that are community water system supply watersheds or in community well capture zones.
 - New construction of cottages for full time residence should be not allowed in areas containing sensitive ecosystems or areas that



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- are hazardous for development.
- d. The use of cottages will not be for short-term rental in accordance with the Land Use Bylaw.
 - e. Building safety and waste disposal issues are addressed through compliance with the B.C. Building Code and applicable health standards.
 - f. The Local Trust Committee will consider the use of housing agreements and other measures to ensure that cottages are affordable and to address occupancy.
 - g. The Local Trust Committee will work with the Capital Regional Housing Corporation on the administration of housing agreements in order to implement this policy.
 - h. The Local Trust Committee should coordinate implementation of zoning changes with Capital Regional District Building Inspection and the Vancouver Island Health Authority.
 - i. The Local Trust Committee may also consider limits on the location of cottages to minimize dependency on private automobiles.
 - j. The Local Trust Committee will make zoning changes incrementally and monitor changes in order to have the effect of limiting the overall number of full-time units on the island.
 - k. The Local Trust Committee will consider an annual registration system in order to remain informed about the number and location of occupied cottages.

Galiano Island

Village Residential 1

- c) On lots 0.4 hectares (1 acre) or more, one cottage shall be permitted per dwelling unit permitted.

Village Residential 2

- d) On lots 0.4 hectares (1 acre) or more one cottage shall be permitted per dwelling unit permitted.

Small Lot Residential

- b) One dwelling unit shall be permitted per lot and one additional dwelling shall be permitted for every 1.2 hectares (3 acres) of lot area over



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1.2 hectares (3 acres).

- c) On lots 0.4 hectares (1 acre) or more one cottage shall be permitted per dwelling unit permitted.

Rural Residential

- b) One dwelling unit shall be permitted per lot and one additional dwelling shall be permitted for every 2 hectares (4.94 acres) of lot area over 2 hectares (4.94 acres).
- c) On lots 0.4 hectares (1 acre) or more one cottage shall be permitted per dwelling unit permitted.

Rural

- b) One dwelling unit shall be permitted per lot and one additional dwelling shall be permitted for every 4 hectares (9.88 acres) of lot area over 4 hectares (9.88 acres).
- c) On lots 0.4 hectares (1 acre) or more, one cottage shall be permitted per dwelling unit permitted.

North Pender Island

N/A

South Pender Island

3.1.1 Residential Objectives:

- f) To allow opportunities for additional dwellings on larger residentially designated parcels, without further subdivision;

3.1.2(b) Number of Dwellings:

- i) One single family dwelling only is to be allowed on RR designated lots less than 0.8 hectares (2.0 acres) in area.



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- ii) One single family dwelling and one cottage are to be allowed on RR designated lots 0.8 hectares (2.0 acres) and larger in area.
- iii) Two single family dwellings and two cottages are to be allowed on RR designated lots 4.0 hectares (9.88 acres) and larger in area.
- iv) Additional single family dwellings and/or additional cottages on RR designated lots as an alternative to subdivision are to be subject to rezoning.

Mayne Island

2.1.1 Settlement Residential

- 2.1.1.2 In general, one dwelling unit shall be permitted on a parcel, and one guest cottage limited by size shall be permitted on parcels 0.6 hectares (1.48 acres) or larger except where regulations permit additional dwelling units while limiting floor areas.
- 2.1.1.3 2.1.1.3 In general, on parcels greater than 0.6 hectares (1.48 acres) the residential density shall be one dwelling unit for each additional 0.6 hectares (1.48 acres) of lot area except where regulations permit additional dwelling units while limiting floor areas.
- 2.1.1.10 Except where regulations permit additional dwelling units while limiting floor area, on secondary suite, limited in size, contained wholly within a dwelling unit may be permitted per parcel. On parcels less than 4 hectares: a secondary suite shall not be permitted on the parcel if a cottage has been constructed; and a cottage shall not be permitted on the parcel if a secondary suite has been constructed. A rainwater catchment and storage system shall be required prior to the construction of a secondary suite.

2.1.3 Rural Residential

- 2.1.3.3 On parcels greater than 2.8 hectares (7 acres) residential density shall be one dwelling unit per parcel and one additional dwelling unit for each additional 2.8 hectares (7 acres) and one guest cottage for each dwelling unit permitted.

2.1.4 Rural

- 2.1.4.3 One guest cottage, limited by size, is permitted on each parcel having an area of 1 hectare (2.47 acres) or more, in respect of each



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permitted primary dwelling unit, provided that provision be made to allow guest cottages on parcels of less than 1 hectare (2.47 acres) but not less than 0.6 hectare (1.48 acres) where at the time of adoption of Mayne Island Official Community Plan No. 86, 1994, Amendment Bylaw No.2, 1996, they were permitted on such parcels.

- 2.1.4.12 Except where regulations permit additional dwelling units while limiting floor area, on secondary suite, limited in size, contained wholly within a dwelling unit may be permitted per parcel. On parcels less than 4 hectares: a secondary suite shall not be permitted on the parcel if a cottage has been constructed; and a cottage shall not be permitted on the parcel if a secondary suite has been constructed. A rainwater catchment and storage system shall be required prior to the construction of a secondary suite.

2.1.5 Upland

- 2.1.5.3 One guest cottage, limited by size, is permitted on each parcel having an area of 1 hectare (2.47 acres) or more, in respect of each permitted dwelling unit.
- 2.1.5.10 One secondary suite, limited in size, contained wholly within a dwelling unit may be permitted per parcel. On parcels less than 4 hectares: a secondary suite shall not be permitted on the parcel if a cottage has been constructed; and a cottage shall not be permitted on the parcel if a secondary suite has been constructed. A rainwater catchment and storage system shall be required prior to the construction of a secondary suite.

2.2 Agriculture

- 2.2.1.10 One secondary suite, limited in size, contained wholly within a dwelling unit may be permitted per parcel. On parcels less than 4 hectares: a secondary suite shall not be permitted on the parcel if a cottage has been constructed; and a cottage shall not be permitted on the parcel if a secondary suite has been constructed. A rainwater catchment and storage system shall be required prior to the construction of a secondary suite.

Saturna Island

D.1 Rural

- D.1.1 To protect the character of neighbourhoods, separate zones in regulatory bylaws should provide for the following uses:
- (b) Rural General where home based industry will be mixed with family homes and cottages, includes all home-based occupations customary to a rural area;



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- D.1.2 The Saturna Island Local Trust Committee, when zoning Rural designated land, shall ensure that on lots with more than one base designation, the residential density will not exceed one primary residence and one cottage per 2.02 hectares (5 acres) of the Rural designated area in the parcel, plus any density received from any Watershed, Farmland, Wilderness Reserve, Forest or Heritage Forest designated portions of the lot and any density granted from the Community Amenity Density Reserve.

D.1.R Rural Residential

- D.1.R.2 Residential density is not to exceed one primary residence on lots of less than 1.21 hectares (3 acres); or a total of one primary residence and one cottage on lots greater than 1.21 hectares (3 acres).

D.1.G Rural General

- D.1.G.1 Zoning for rural general use provides for a mix of home based enterprises together with family residences and cottages.
- D.1.G.2 Residential density is not to exceed:
- (b) one primary residence on lots of less than 1.21 hectares (3 acres);
 - (b) a total of one primary residence and one cottage on lots less than 4.05 hectares (10 acres) but greater than 1.21 hectares (3 acres); and
 - (b) on lots of 4.05 hectares (10 acres) or greater, one primary residence and one cottage per 2.02 hectares (5 acres) of lot area to a maximum of 5 primary residences and 5 cottages per lot. If a restrictive covenant exists limiting subdivision or residential building density, the amount specified in the covenant shall not be exceeded.

D.2 FARMLAND

- D.2.4 Residential density is not to exceed one primary residence and one cottage on an arable farmland lot. If a lot has split Farmland and Rural designations then section D.7.1 applies.

D.4 FOREST

- D.4.1 Regulatory bylaws will provide separate forestry zones for the following uses:
- (b) Forest General - for all silviculture practices with one residence and one cottage permitted on a lot;



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Forest General

D.4.11 Zoning for Forest General use provides for a mix of home based enterprises together with a family residence, a cottage and all forestry and silviculture uses. Subject to a parcel's Forest Subdivision Capacity, the minimum lot area for subdivision shall not be less than 20.24 hectares (50 acres).

Forest Residential

D.4.18 A maximum of one house on lots less than 1.21 hectares (3 acres) will be permitted and a maximum of one residence and one cottage will be permitted on lots of 1.21 hectares (3 acres) or more.

D.7 Properties with more than one land use designation

D.7.1 This policy is included to allow farmers to derive rental income from non-agricultural portions of their land. Where a lot contains both the Farmland and Rural designations, regulatory bylaws may treat the area of both designations as Rural area for the purpose of determining maximum residential density on the lot provided that:

- all residential use is excluded from arable portions of the lot;
- a maximum of 5 primary residences and 5 cottages is not exceeded;
- where a restrictive covenant limits subdivision or residential density to a lesser amount, the amount specified in the covenant is not to be exceeded.

Implementation may require the placing of a covenant prohibiting residential use of the arable portions of the lot.

OCP Policies – Alternative Dwelling Units (RVs, Travel Trailers, Tiny Homes, Yurts, etc.)

No islands within the Islands Trust area have OCP policies that speak positively about alternative dwelling units, despite some land use bylaw regulations that authorize them.



OCP Policies – Affordable Housing Dwelling Units

Bowen Island

- Policy 100 The Municipality will manage the Community Surplus Lands to advance the policies of the OCP, including the provision of land for affordable housing and diversity of housing forms.
- Policy 107 Implementation of the residential densities provided for in the OCP, through zoning regulation, may require a review of the amount, kind and extent of need for: • amenities; and • affordable or special needs housing.
- Policy 108 The type of amenities or affordable and special needs housing that is required in exchange for additional floor space of development will be determined through the identification and consideration of: • existing deficiencies in institutional, public facility, public service, park, green space or recreation requirements; and • the need for institutional, public facility, public service, park, green space or recreation requirements due to the additional density that may be created.
- Policy 109 The implementing zoning bylaw may require the establishment of different density regulations for a property: • one regulation generally applicable to the property; and • one allowing additional floor space, subject to the provision of amenities or affordable or special needs housing.
- Policy 115 The density available for re-allocation referred to in Policy 114 or as may be available pursuant to a density re-allocation as described in Policy 113 may be utilized as well to further the provision of affordable housing pursuant to an affordable housing project application that is determined to benefit the community and address the intent of the OCP.
- Policy 134 The average parcel size for properties located in the Rural designation is 4 hectares (10 acres). In the areas designated Rural 1 the average parcel size is two hectares. The following policies apply to both Rural and Rural 1.
- minimum parcel sizes will generally be the same as the average lot size except where, in the opinion of the Municipality, there is community benefit in clustering of lots. Community benefit in these circumstances could include increased protection for watershed areas, maintenance of wetlands and wildlife habitat through different sizes of lots, maintenance of tree cover, protection of viewscales, and minimization of roads and driveways;



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- as a means to retain the rural character, the Municipality may impose regulations as to what percentage of the lots may be less than the average lot size but larger than a minimum lot size;
- dwelling density will be limited to one dwelling unit per lot except where the property is eligible for consideration for purposes of providing affordable housing, rental housing or special needs housing or lots containing an accessory dwelling; and
- land use regulations for lands designated as Rural and Rural 1 will take into account the importance of these lands with respect to environmental values, water quality and quantity, groundwater flow, views, island character and passive recreational opportunities. As part of subdivision processes, the Approving Officer may require a covenant that enables or enhances green space and/or forest cover connectivity.

- Policy 168 The Municipality encourages the development of new, affordable forms of ground-oriented higher density housing that is consistent with affordable housing policies within this plan, and by engaging in dialogue with Metro Vancouver Housing Corporation, and other agencies (cross-reference: Section 7)
- Policy 169 The Municipality will address the affordable housing issue when considering the preferred use and development of the “surplus lands” 31 acquired from Metro Vancouver.
- Policy 335 Within Snug Cove Village, the following types of housing are supported: detached homes, detached homes with a secondary suite, duplexes, and townhouses, multi-unit housing types, subject to the provisions of Section 3 of this OCP and the regulations of the Zoning Bylaw. Outside of Snug Cove Village, the following types of housing are supported: detached homes and detached homes with a secondary suite, and small scale social housing, affordable housing, co-housing may be considered subject to other policies of this OCP.
- Policy 336 Within the Belterra Lands and the Seymour Bay area of the Cowan Point Comprehensive Development Area, consideration may be given to townhouse, multi-unit housing, including affordable housing, which meets the needs of island residents.
- Policy 358 In the interest of creating a diverse inventory of affordable housing, including social housing on Bowen Island to meet the needs of long term residents, young families, seniors, those with special needs and those employed on the island, all new development of three or more units will be encouraged to create: • a mix of housing types and sizes; • housing that is within walking distance of amenities, transit and services; and • housing that is compact, accessible and meets the Green Building Standards set out by the Municipality
- Policy 359 In the interest of creating a diverse inventory of affordable housing, and in accordance with Policy #08-03, Bowen Island Municipality Affordable Housing Policy, all new development of three or more units requiring a rezoning will: • provide 15% of the



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gross floor space as non-market “affordable housing”, integrated on-site with market housing; or • make an equivalent financial contribution to the Municipality to be directed to a Housing Reserve Fund or Housing Trust Fund; and • not be issued an occupancy permit for any phase of market housing in a development of three or more units until the corresponding affordable housing has been granted occupancy.

- Policy 360 The provision of non-market rental or home ownership housing may be considered by the Municipality as an amenity at the time of rezoning (cross-reference: Section 7).
- Policy 361 To ensure that affordable rental or home ownership housing is “perpetually affordable”, the Municipality will require a Housing Agreement and a Right of First refusal Option to Purchase; both to be registered as a covenant through the Land Title Act.
- Policy 363 The Municipality will consider reducing parking requirements in any affordable housing project and encourages initiatives for carsharing.
- Policy 364 Other than secondary suites, the majority of affordable and special needs housing should be located within Snug Cove Village. If any other location is proposed, it will be easily accessible to public transit.
- Policy 365 The Municipality encourages proposals for housing in Snug Cove Village that are suitable for affordable rental or home ownership, supportive and assisted-living housing for aging residents, and supportive housing for residents with special needs.
- Policy 366 The Municipality encourages proponents of affordable and special needs housing to provide a mix of unit sizes in each development.
- Policy 367 The Municipality will consider establishing a Housing Reserve Fund or a Housing Trust Fund. If either fund is created, revenue sources may be through contributions by the Municipality, potential proceeds from the sale of surplus land owned by the Municipality, charitable giving and by way of contributions through the rezoning process. Disbursements from this fund will be for capital projects that provide affordable and special needs housing on Bowen Island.
- Policy 368 The Municipality supports providing serviced land owned by the Municipality at no cost to the Bowen Island Housing Corporation or an affordable housing provider that is a member of the BC Non Profit Housing Association, subject to a public expression of interest. An initial amount of land for this purpose would be 0.5 hectare (1.25 acres). If a sewer connection is not immediately available, other forms of sewage treatment would be considered, so as not to delay the construction of this form of housing.



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Policy 370 Consistent with the recommendations of the Age Friendly Community Project⁴⁴, the Municipality will: • give continuing consideration to a range of housing options, including granny flats, park model homes, co-housing, Abbeyfield House, and assisted living / multi-level care and a variety of non-market affordable options; • ensure that all new buildings incorporate “universal design” principles in accordance with the BC Building Code; and • encourage the design of communal spaces (e.g., porches, shared gardens, common rooms) into affordable and special needs housing.

Gambier Island

Policy 4.25 Due to the planning area’s small overall population and limited range of on-island services, requirements for persons with special needs is best addressed on an individual basis within single family or associated secondary dwellings rather than through formalized housing programs.

Policy 4.26 Provision for associated secondary dwellings in residential areas may be one of the means of providing for affordable and rental housing in the Gambier Island Planning Area.

Policy 4.27 Prior to any consideration of affordable, special needs or rental housing as formalized land use proposals or as specified housing programs, a review should be completed to confirm whether adequate services are available for the occupants of such housing.

Lasqueti Island

Objective 4 To support the establishment of affordable housing, special needs housing and provide the opportunity for Island seniors to remain in the community.

Hornby Island

Community Housing Policies:

6.3.5.1 The principal use of lands designated for Community Housing (CH) should be affordable or special needs residential.

6.3.5.2 Parcels designated Rural Residential (RR) that have demonstrated ability to meet Provincial Ministry standards of water, grey water (sewage and waste water) treatment and other health and environmental requirements, may be considered upon application for a site



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specific rezoning (see Section 7.3). A development plan is required upon application for rezoning that includes information regarding future development phases, projected densities, impacts on the land and neighbourhood including the provision of waste supply, waste disposal and retention of natural vegetation.

6.3.5.3 A housing agreement may be required upon application for rezoning to Community Housing.

6.3.5.4 Criteria that should be addressed in the provision of community housing includes:

- a) the form of tenure of the housing units;
- b) the availability of the housing units to persons whose special needs are to be accommodated;
- c) the administration and management of the housing units, including the manner in which the housing units may be made available to persons with special needs referred to in paragraph (b); and
- d) rent and lease, sale or share prices that may be charged, and the rates at which these may be increased over time, as specified in an agreement or as determined in accordance with a formula specified in an agreement.

6.3.5.5 Community housing developments should be encouraged to be located where there is compatibility with existing and potential land use on neighbouring parcels.

6.3.5.6 Community housing developments should be of a scale and character that is compatible with the neighbourhood ambience and the natural environment.

6.3.5.7 Lot A, Section 11, Hornby Island, Nanaimo District, Plan VIP87054, designated (AG), may be used to provide affordable or special needs housing.

6.3.5.8 Universal access design principles should be incorporated into the built environment to support the provision of equitable access for all abilities.

Affordable Housing Policies:

6.3.5.9 Shared land ownership is recognized as one means of providing a more affordable ownership of land and may be supported in land use regulation in lieu of subdivision of land where supported by policy in Subsection 6.3.3 and Subsection 6.3.6 of this Plan.



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- 6.3.5.10 A non-commercial campsite may be considered within areas designated to permit community service use as a means to provide temporary summer accommodation for summer workers, summer visitors and displaced residents who cannot otherwise find accommodation.
- 6.3.5.11 Housing should be permitted on land designated for community service use provided it is affordable housing or provides for persons with special needs.

Rental Housing Policies:

- 6.3.5.14 A detached unit used to provide temporary accommodation for a relative or a caregiver or to provide temporary affordable rental accommodation under the Residential Tenancy Act may be permitted through a Temporary Use Permit (in accordance with guidelines specified in Section 6.10 – Temporary Use Permits).

Advocacy Policies for Rental Housing:

- 6.3.5.15 Owners of land where a second dwelling is permitted are encouraged to provide the second dwelling as ongoing rental accommodation to increase the available rental housing supply unless the second dwelling is otherwise used or needed for use by the owner.
- 6.3.5.16 Written agreements under the Residential Tenancy Act are strongly encouraged for the rental of dwelling units.

Special Needs Housing (including housing for seniors) Policies:

- 6.3.5.17 Lot B, Section 10, Nanaimo District, Plan 18085, which is zoned for elder housing, may be considered for zoning amendments to increase the number of units and may be expanded through the acquisition of adjoining land.
- 6.3.5.18 A supported living facility, a hostel and other facility for providing emergency and/or temporary accommodation should be permitted on land zoned for community service use (in accordance with policies in Section 6.2 (Community Service Use) of this Plan).
- 6.3.5.19 The Local Trust Committee may explore opportunities for temporary accommodation for summer workers and/or displaced residents.



Islands Trust

- 6.3.5.20 6.3.5.20 Parcels designated residential that have demonstrated ability to meet Provincial Ministry standards of water, grey water (sewage and waste water) treatment and other health and environmental requirements, may be considered upon application for a special needs housing site specific rezoning. A development plan should be provided with any application for rezoning and shall include information regarding future development phases including projected densities, impacts on the land and neighbourhood including the provision of waste supply, waste disposal and retention of natural vegetation (see Section 7.3).

Advocacy Policies for Special Needs Housing:

- 6.3.5.21 Hornby Island residents are encouraged to provide and support home care and home repair assistance initiatives for seniors as a means of extending the opportunities for independent living.
- 6.3.5.22 Where appropriate to personal needs and preferences, Hornby Island residents are encouraged to make available in their homes opportunities for boarding and other joint living arrangements to expand the range of living opportunities for persons with special needs or who seek affordable housing.

Denman Island

Policy 17 The Local Trust Committee should encourage the establishment and work of non-profit land trusts for affordable housing.

Policy 28 The Local Trust Committee should consider zoning amendment applications for seniors housing provided:

- that the proposal is not located in a connectivity area identified on Schedule D;
- that the proposal is small-scale;
- that the siting and height of the proposal is sensitive to the surrounding land uses and does not impact negatively on adjacent properties;
- that the proposal proves an adequate supply of potable water and an adequate sewage disposal system;
- that the applicants enter into a housing agreement with the Local Trust Committee;
- that any environmentally sensitive areas on the lot are identified and the applicant undertakes a conservation covenant to protect such areas;
- that the proposal is designated a development permit area to guide form and character; and
- that the proposed development will not place a strain on existing public services and infrastructure.



Islands Trust

Policy 28 The Local Trust Committee should consider zoning amendment applications for affordable housing projects provided:

- that the proposal is not located in a connectivity area identified on Schedule D;
- that the proposal does not impact negatively on adjacent properties;
- that the proposal is small-scale;
- that the proposal is clustered and the siting and height are sensitive to surrounding land uses;
- that the proposal proves an adequate supply of potable water and an adequate sewage disposal system;
- that any environmentally sensitive areas on the lot are identified and the applicant undertakes a conservation covenant to protect such areas;
- that the proposed development will not place a strain on existing public services and infrastructure.

Gabriola Island

Section 2.1

General Residential Policies

- a) Increasing residential density through re-designation/rezoning shall not be permitted with the exception of Special Needs and Seniors' affordable housing.
- b) With the exception of affordable housing, no provision shall be made for multi-dwelling residential use in the Planning Area Thetis Island
- i) In order to make provision for a range of affordable special needs and seniors housing on Gabriola, the Local Trust Committee may consider applications to rezone property, in any land use designation in which residential is a permitted principle use, to permit boarding homes for Special Needs residents and seniors subject to the following conditions:
 - j) A maximum of four boarders are permitted in conjunction with a principal single-dwelling unit.
- k) In respect of each application for rezoning for Multi-dwelling Affordable Housing all available community services for the development, including fire suppression and other emergency services, shall be considered.

2.4 Multi-dwelling Affordable Housing



Islands Trust

- a) Any lands designated for Multi-dwelling Affordable Housing in this Plan shall also be designated as part of DP-8 on Schedule C and the development permit guidelines as outlined in Section 9.3 shall apply.
- b) Any land currently designated Seniors and Special Needs (SSN) in Schedule B of this Plan shall remain under this designation until future application to designate a site for multi-dwelling affordable housing amends this Plan.
- c) The amenity zoning provisions of Section 904 of the Local Government Act shall only be permitted to be used on Gabriola to facilitate the provision of Multi-dwelling affordable housing for seniors and Special Needs residents.
- d) Densities for the creation of Multi-dwelling Affordable Housing for low-income families shall come only from banked densities as noted in Appendix 2 (Density Bank) of this Plan.
- e) Multi-dwelling Affordable Housing developments with mixes of Special Needs residents, seniors and low-income families are encouraged.
- f) An application to re-zone a parcel for Multi-dwelling Affordable Housing shall be permitted only if the application complies with the following:
 - i. the maximum density shall not exceed 12 units per hectare;
 - ii. the maximum number of dwelling units per development shall not exceed 24;
 - iii. the average size of a dwelling unit shall be not greater than 83 square metres (900 sq.ft);
 - iv. the site shall be within 0.5 kilometres of the Village Core bounded by North, South, and Lockinvar Roads or a 2 kilometre walking distance from the Village Core along public access routes only, and shall provide access to any existing adjacent pedestrian and cycling pathways to the village and ferry services;
 - v. where practical, in the opinion of the Gabriola Island Local Trust Committee, the site's main access shall be off a main road and not through an existing residential neighbourhood;
 - vi. common area amenities, such as kitchen and recreation facilities, shall be provided for prior to occupancy;
 - vii. where practical, in the opinion of the Gabriola Island Local Trust Committee, no parcel redesignated for Multi-dwelling Affordable Housing shall be contiguous to another parcel so designated;
 - viii. the provisions of the Gabriola Island zoning bylaw may contain other general regulations pertaining to siting, height, lot coverage, servicing and other requirements which would also be applicable to a parcel in this land use designation;
 - ix. the proposal shall include an adequate fire suppression water supply which shall be maintained and be available for use on site; and
 - x. the minimum lot size shall be 1 ha (2.4 acres).



Islands Trust

- g) In considering applications for the rezoning of lands to permit Multi-dwelling Affordable Housing, the applicant shall be required to:
 - i. identify the anticipated costs of the proposed land and housing to purchasers or occupants which are not meant to be marketed off-island;
 - ii. establish the basis of the housing need of existing residents;
 - iii. specify affordability in keeping with the provisions of this Plan; and
 - iv. specify Special Needs housing requirements.
- h) As a condition of rezoning for Multi-dwelling Affordable Housing, a housing agreement pursuant to s. 905 of the Local Government Act shall be required and shall include provisions that:
 - i. ensure the maintenance and stability of affordability in perpetuity;
 - ii. specify how the housing project will be managed and administered including, if deemed applicable, that it be operated on a not-for-profit basis;
 - iii. specify the manner in which the housing units will be made available to the identified class of persons at the time the housing units are first occupied and with respect to subsequent occupancy; and
 - iv. specify the mix of rental and ownership housing units permitted.
- i) In addition to 2.4 g), a housing agreement for Multi-dwelling Affordable Housing for seniors only shall also:
 - i. specify that at least one individual who has attained 60 years of age shall reside in each dwelling unit; and
 - ii. specify that not more than three individuals may reside in each dwelling unit.
- j) Multi-dwelling Affordable Housing applications must demonstrate the lowest possible net water, waste, green house gas emissions and energy use.
- k) The Density Bank in this Plan shall be amended from time to time such that any unused residential densities that result from rezoning for parks are added to the Density Bank for use as Multi-dwelling Affordable Housing for low-income families.

2.6 Single-family Affordable Housing

- a) Provision for a secondary suite on a parcel 2.0 hectares or larger (as per policy 2.1 g) shall be recognized as a means of providing for affordable housing in a rural, low density context.



Islands Trust

Thetis Island

- 2.1.6 The overall residential density on Thetis Island should not increase beyond that permitted by existing zoning except that a small increase may be considered to accommodate zoning amendments that would result in affordable housing, special needs housing, or conservation of lands with conservation value.
- 2.1.15 The zoning for the provision of housing for affordable, rental and special needs should be considered if a community need can be demonstrated.

Salt Spring Island

- B.2.1.2.1 Zoning changes should be avoided if they would likely result in a larger island population than is expected under the development potential zoned in 2008. Exceptions to this policy are to be few and minor and only to achieve affordable housing and other objectives of this Plan.
- B.2.2.2.1 The Local Trust Committee will initiate a Housing Needs Assessment, to be updated regularly and on the basis of which the Local Trust Committee may establish priorities for consideration of affordable housing applications.
- B.2.2.2.2 The Local Trust Committee, in cooperation with the Capital Regional District and the community, should work to establish a target level for the percentage of rented and owned affordable housing units in the total housing stock, based on projected community housing needs.
- B.2.2.2.3 All rezoning applications for affordable housing projects should include evidence of:
- a. need for the housing.
 - b. an adequate water supply for potability and for fire protection.
 - c. means of sewage disposal.
 - d. energy and water efficient building design.
 - e. not degrading a sensitive ecosystem.
 - f. not being sited in an area subject to hazardous conditions.



Islands Trust

B.2.2.2.4 The Local Trust Committee may consider amending the Land Use Bylaw to create a new zone for manufactured home parks

Amenity Zoning

B.2.2.2.5 Land for affordable housing is an eligible community amenity, which could be exchanged for a higher density of development as outlined in Appendix 3.

Inclusionary Zoning

B.2.2.2.6 When the Local Trust Committee is considering a rezoning application involving a significant increase in residential density the Local Trust Committee should require that the application include provision of affordable housing.

B.2.2.2.7 The Local Trust Committee may consider amending zoning to require that on-site staff accommodation be provided for larger new commercial developments.

B.2.2.2.8 Zoning could be changed to allow small, affordable homes to be located above commercial buildings in villages. Existing zoning (that only allows two storeys) could be relaxed to allow such homes to occupy a third storey, provided that impacts on view corridors are taken into account.

B.2.5 Rural Neighbourhoods Designation

B.2.5.2.5 Despite the minimum lot sizes indicated in Policy B.2.5.2.3, the Local Trust Committee could consider a rezoning application from a property owner to develop a new hamlet or village site in this Designation, as outlined in Policy B.2.3.2.2 or to allow an affordable family-oriented housing development as outlined in Policy B.2.2.2.18.

B.5.2 Ganges Village Designation

B.5.2.2.3 The Local Trust Committee should consider rezoning applications that would allow the addition of some affordable and special needs housing in the Ganges Village Designation, as outlined in Section B.2.2.2.

B.5.3 Fulford Village Designation



Islands Trust

- B.5.4.2.3 Pending the completion of a comprehensive local area plan for Fulford Village, the Local Trust Committee should only consider rezoning applications that would allow the addition of some affordable and special needs housing in the Fulford Village Designation, as outlined in Policy B.2.2.2.18

B.5.4 Channel Ridge Village Designation

- B.5.4.2.3 The Local Trust Committee should consider rezoning applications that would allow the addition of some affordable and special needs housing in the Channel Ridge Village Designation, as outlined in Policy B.2.2.2.17.

Galiano Island

1.6 Community Housing

- a) The LTC should support efforts by organizations or agencies to conduct a housing needs assessment in order identify housing priorities and to guide affordable, seniors and special needs housing policies and land use decisions.
- b) Applications for rezoning to a higher density than permitted by current zoning shall be considered where the application would result in the provision of seniors, affordable or special needs housing, subject to the following:
 - i) All additional density greater than that permitted by current zoning shall be in the form of units reserved primarily for occupancy as affordable, seniors or special needs housing as operated on a not for profit basis.
 - ii) Applications shall include provision of a housing agreement ensuring that for affordable housing the rental, lease, sale or share prices are fixed below average rates within the region, and the agreement may limit occupancy of the dwellings to rental, lease, co-housing or cooperative tenure, and may limit occupancy.
 - iii) Applications may be for units in the form of clustered detached dwellings, duplexes or attached ground-oriented housing, and are encouraged to incorporate water conservation and energy efficient building design elements, including rainwater catchment.
 - iv) All applications shall site development on land with modified ecosystems, avoid potentially hazardous lands, demonstrate an adequate supply of potable water, and be in proximity and accessible to existing roads, services and other amenities.
 - v) Consideration of applications for affordable or seniors or other special needs housing shall include the following where appropriate: amendment of the OCP to designate the land as Community Housing, designation as a development permit area, amendment of the zoning to designate the area for affordable or special needs housing, site-specific zoning regulation of density, siting and size, and registration of a housing agreement and a section 219 covenant.



Islands Trust

- c) A portion of lands rezoned to permit a density increase under another policy in this plan, may, if the area is deemed suitable for the purpose by the Local Trust Committee, be rezoned to CH (Community Housing) to permit affordable housing, including housing for senior citizens or persons with special needs, and the land required to be simultaneously transferred to an incorporated non-profit society having as one of its objects the development and operation of 'affordable, seniors' or special needs housing, or alternatively an option to purchase the land for nominal consideration may be granted to such a society. As an alternative to permitting the community housing on the parcel being rezoned, the local trust committee may consider amending zoning on other lands to permit the affordable, seniors or special needs housing to be developed in a more appropriate location and the land being transferred to the incorporated non-profit society may be zoned to permit residential uses. Any proposed location for the affordable, seniors or special needs housing should be located within modified ecosystems, avoid potentially hazardous lands, demonstrate an adequate supply of potable water, and be in proximity and accessible to existing roads, services and other amenities.
- d) The Local Trust Committee may consider amending zoning to allow for secondary dwellings for affordable housing in residential zones in areas close to existing roads, services and amenities and where there is an adequate supply of potable water.
- e) The Local Trust Committee may consider amending zoning to create a new zone for a manufactured home park subject to the criteria in 1.6(b) above.

North Pender Island

- 2.1.F Subject to policies in Subsection 2.3 of this plan (Seniors and Affordable Housing policies) consideration may be given to applications to rezone land within the Rural Residential and Rural designations to a higher density where the additional density takes the form of seniors and affordable housing.

South Pender Island

3.1.1 Residential Objectives

- g) To consider affordable, rental, and special needs housing development proposals when community need is demonstrated.

- 3.1.2 (d) Housing Policies for Affordable Housing, Rental Housing, and Special Needs Housing Provision is to be made for affordable housing, rental housing, and special needs housing land uses and developments when justified by demand from the community.



Islands Trust

Mayne Island

2.1.1 Settlement Residential

- 2.1.1.6 Affordable housing is encouraged through joined or multiple housing units which may be considered by site specific rezoning of a parcel subject to compliance with Section 2.10 (Amenity Zoning Guidelines) of this Plan.

2.1.4 Rural

- 2.1.4.4 Affordable housing is encouraged through joined or multiple housing units which may be considered by site specific rezoning of a parcel subject to compliance with Section 2.10 (Amenity Zoning Guidelines) of this Plan.

2.10 Amenity Zoning Guidelines

- 2.10.2 The following community amenities represent a list of potential community amenities which may be acceptable for consideration under this section:
- xi) the provision of affordable and special needs housing,

Saturna Island

- D.1.M.2 Multiple Family use may be permitted to a density not exceeding: a) 120% of the primary residences permitted on the lot prior to rezoning for Multiple Family use; or b) four units per acre for affordable and special needs housing owned and operated by a registered (non-profit) society.



OCP Policies – Multi-Family Dwelling Units

Bowen Island

- Policy 95 The objective of the Village Periphery area is to provide a compatible transition between the Village Core and the adjacent rural lands. Careful land management will support the objectives of compact development and a 'walkable village'. Multi-family development will be designed and sited to preserve the surrounding green space. The land between Miller Road and the Bowen Island Community School is a suitable location for civic uses, including a community centre, museum, archives, municipal hall and other community uses. A variety of multiple residential unit types and secondary commercial development, including office and medical clinic uses, are also supported on this site.
- Policy 96 The areas on Schedule B – 6 as the Village Periphery Development Permit Area and the land legally described as: Lot 2, Block 1, District Lot 1347, Plan 17619, Bowen Island, NWD are designated Village Periphery Development Permit Areas for the purposes of form and character of commercial, industrial and multifamily residential development (cross-reference: Section 11).
- Policy 126 By way of a future amendment to this Plan, the Municipality will establish a Development Permit Area for any multi-unit or attached housing, and small lot residential, for the purposes of form and character (cross-reference: Section 11).
- Policy 127 As a minimum, a proposal to rezone for multi-unit or attached housing will require the following amenities: • any residual land not used for access, parking, or the building footprint and associated site area will be permanent green space, including gardens, open space, neighbourhood parks and play areas; and • strategically located green space dedicated for public ownership will be part of the permanent green space.
- Policy 128 Multi-unit or attached housing will be designed to be compatible in building form and character to existing multi-unit or attached housing in Snug Cove Village.
- Policy 129 The provision of multi-dwelling units will be achieved through density re-allocation – there will be no overall increase in the total number of primary dwelling units than was anticipated in the 1996 OCP 25.



Islands Trust

- Policy 151 The areas identified on Schedule B – 7 are designated as Cowan Point Lands Development Permit Area for the purposes of form and character of commercial and multifamily residential development Permit (cross-reference: Section 11).
- Policy 156 A wide variety of housing forms is encouraged within Snug Cove Village, including duplex and triplex units, and a range of multiunit dwellings.
- Policy 158 By way of a future amendment to this Plan, the Municipality will designate the Village Residential and Cates Hill Residential areas as a Development Permit Area for the purposes of form and character of multi-family residential development (crossreference: Section 11).
- Policy 159 The comprehensively planned area designated Cates Hill Residential may accommodate the following uses: detached and multi-unit housing; and educational, pre-school, and civic use facilities.
- Policy 355 Within Snug Cove Village, the following types of housing are supported: detached homes, detached homes with a secondary suite, duplexes, and townhouses, multi-unit housing types, subject to the provisions of Section 3 of this OCP and the regulations of the Zoning Bylaw. Outside of Snug Cove Village, the following types of housing are supported: detached homes and detached homes with a secondary suite, and small scale social housing, affordable housing, co-housing may be considered subject to other policies of this OCP.
- Policy 356 Within the Belterra Lands and the Seymour Bay area of the Cowan Point Comprehensive Development Area, consideration may be given to townhouse, multi-unit housing, including affordable housing, which meets the needs of island residents.

Gambier Island

N/A

Lasqueti Island

N/A



Islands Trust

Hornby Island

N/A

Denman Island

Policy 29

The Local Trust Committee should consider zoning amendment applications:

- to authorize up to 9 dwelling units on land legally described as The south east ¼ of section 26, Denman Island, Nanaimo District.

Gabriola Island

See above section – multi-family affordable housing

Thetis Island

N/A

Salt Spring Island

Multi-Family Dwellings

B.2.2.2.17 Applications for strata conversion (strata titling) of existing multi-family dwellings that contain more than three units should be considered by the Local Trust Committee, especially if such a conversion is expected to increase the community's supply of affordable owned housing. The Local Trust Committee should not approve strata conversions that would replace affordable rental housing with non-affordable owned housing.

B.2.2.2.18 Preference should be given to rezoning applications for multiple-unit affordable housing projects that: a. are based on the housing needs of existing residents and are not meant to be mainly marketed to off-island residents. b. would provide owned or rental



Islands Trust

housing, possibly through non-traditional means such as cohousing, cooperative ownership, sweat equity projects or land trusts. c. would create durable, and water and energy efficient housing. d. provide walking, transit or cycling links to village services. e. provide safe walking, transit, or cycling links to a school, if the project is designed for families. f. include appropriate site and building designs, such as those outlined in Development Permit Area 1. g. that are in or near island villages, except where the affordable housing would be linked to and support farming.

- B.2.2.2.19 The Local Trust Committee should consider changing the local zoning that applies to multi-family zones so that density is guided by floor space ratios as well as units per hectare. Such changes should be considered to provide more flexibility in the type of dwelling units that can be built.

B.2.6 Channel Ridge Residential Designation

- B.2.6.2.3 Zoning amendments should not be made to locate large new commercial, general employment, institutional or multifamily developments in the Channel Ridge Residential Designation

B.5.1 General Village Land Use Objectives and Policies:

- B.5.1.2.2 Zoning in Village Designations will continue to allow the mix of commercial, institutional, cultural, and multi-family land uses that are currently allowed. Commercial zoning should be simplified with fewer zones and a broader range of uses allowed in each. The maximum residential density allowed on any single property will remain at 37 units per ha. However, where a multifamily development is comprised of special needs housing or affordable seniors' supportive housing, the density of development may exceed 37 units per ha, provided it does not exceed a floor space ratio of 0.6, a site coverage of 33 percent, a maximum of two storeys and a maximum of 50 units in any one development.
- B.5.1.2.3 To protect the economic vitality of island villages, the Local Trust Committee should not consider rezoning applications that would result in large new retail stores, restaurants, office complexes and multi-family developments outside Village Designations. Exceptions are: home-based businesses and industries, neighbourhood convenience stores, campgrounds, the commercial uses specifically allowed in other Designations and the potential development of a new village as outlined in Policy B. 2.3.2.2.

Galiano Island

N/A



Islands Trust

North Pender Island

- 2.2.17 Zoning changes should not be considered that would allow multi-family, industrial, institutional or commercial developments in the Agriculture designation except for agri-tourist accommodation which is accessory to a working farm operation.

South Pender Island

N/A

Mayne Island

2.1.1 Settlement Residential

- 2.1.1.6 Affordable housing is encouraged through joined or multiple housing units which may be considered by site specific rezoning of a parcel subject to compliance with Section 2.10 (Amenity Zoning Guidelines) of this Plan.

2.1.4 Rural

- 2.1.4.4 Affordable housing is encouraged through joined or multiple housing units which may be considered by site specific rezoning of a parcel subject to compliance with Section 2.10 (Amenity Zoning Guidelines) of this Plan.

2.1.5 Upland

- 2.1.5.7 Joined or multiple housing units shall be permitted by site specific rezoning only.

Saturna Island

D.1 Rural

- D.1.1 To protect the character of neighbourhoods, separate zones in regulatory bylaws should provide for the following uses:



Islands Trust

d) Multiple Family Residential;

D.1.M Multiple Family Residential

D.1.M.1 Zoning may provide for multiple family residential buildings.

D.1.M.2 Multiple Family use may be permitted to a density not exceeding:

- a) 120% of the primary residences permitted on the lot prior to rezoning for Multiple Family use; or
- b) four units per acre for affordable and special needs housing owned and operated by a registered (non-profit) society.

D.1.M.3 The minimum lot area for subdivision for Multiple Family Residential shall not be less than 0.81 hectares (2 acres).

D.1.M.4 Multiple Family Residential policies, (D.1.M.1, M.2 & M.3) may apply within the Forest designation subject to that designation's policies.

D.4 Forest

D.4.1 Regulatory bylaws will provide separate forestry zones for the following uses:

- c) Forest Residential - for residential use, which may include sub-zones for multiple family and comprehensive residential use;

D.4.21 Multiple Family use will be permitted on Forest designated land only within a Forest Residential zone and policies D.1.M.1, D.1.M.2 and D.1.M.3 apply.

Tool 8 – Appendix 3 - Community Housing Table

AFFORDABLE / COMMUNITY / SUPPORTIVE / MULTI-FAMILY HOUSING PROJECTS IN THE ISLANDS TRUST AREA ¹							
PROJECT NAME	LOCATION	TYPE	# OF UNITS	BUILT / UNBUILT	OPERATOR	BACKGROUND	HOUSING AGREEMENT
HORNBY ISLAND							
Beulah Creek Village	Near Central Road	2/3 or more ownership units; up to 1/3 may be rental	Targeting 26 units	?	Hornby Island Housing Society (HIHS)	The Beulah Creek project was enabled through an amenity zoning provision in 2009; the actual zoning regulations for the Islanders Secure Land Association (now HIHS) land were incorporated into the new Hornby Island Land Use Bylaw adopted in February 2016. Project has received pre-development funding from BC Housing to engage architects and civil engineers.	?
Elder Village	Central Road, near Co-Op corner	Non-profit senior's rental	11	Built	Hornby Island Housing Society (HIHS)	The zoning for the Elder Village was established by Bylaw 70 adopted in 1992. The zoning requires seniors housing and allows five units per hectare and a maximum of 20 units per parcel.	No

¹ Please note that this is a living document and existing knowledge gaps will be filled as more information becomes available.



DENMAN ISLAND							
Denman Green	1151 Northwest Road	Non-profit rental	20	Unbuilt	Denman Housing Association	Bylaws 241 (OCP), 242 (LUB) and 243 (Housing Agreement) adopted in early 2023. Applicant is in process of applying for BC Housing funding to construct 20 units, 5 reserved for seniors affordable rental in partnership with DCLTAs failed Pepper Lane Project.	Yes (pending title registration March 2023)
Pepper Lane Seniors Affordable Housing Project	Pepper Land	Non-Profit Seniors Rental	?	Unbuilt	Denman Community Land Trust Association	This project has been cancelled. Land owner did not wish to proceed after zoning was approved.	Yes, (not in effect–has not been registered on title)
The Ridge?	?	?	?	?	Denman Community Land Trust Association	?	?
Triple Rock (CoHo Landing)	5210 Denman Road	Co-operative land ownership	15	Built	Triple Rock Land Cooperative	The Triple Rock Land Cooperative is on a large lot (approx 90 acres). There is a covenant and a housing agreement registered on the land. Co-Op is contemplating a rezoning to expand to 20 units.	Yes Bylaw No. 183
GABRIOLA ISLAND							
Gabriola Garden Homes	500 Argyle Lane	Market-rate housing (strata ownership)	24	Built	Gabriola Garden Homes Strata Council	This development was initiated by the non-profit Gabriola Garden Homes Society but was subsequently strata-titled with all units sold to individual purchasers. The units are geared to seniors, age 60 and above.	No
Gabriola Retirement Village	745 Church St	Market-rate housing (ownership and rental units)	16	Built	Meadow Wood Village Developments	This development consisting of small, single detached homes was constructed in 1989 and later strata-titled. While some units were sold to individual purchasers, the developer retained ownership of some units, which continue to be occupied as rental housing.	No



Paisley Place	Paisley Place, near village core	Non-profit rental	24	Unbuilt	Gabriola Housing Society	Development proposed to consist of 24 units for low-to-moderate income earners in eight triplex buildings. OCP, LUB and housing agreement bylaws were adopted in 2022.	Yes
SALT SPRING ISLAND							
Bittancourt Manor	Bittancourt Rd	Non-profit rooming house	4	Built	Victoria Human Exchange	Recently upgraded basement and have had "tiny homes" on property.	No
Bracket Springs	Rainbow Rd	Small detached dwelling units	10	Unbuilt	SSI Land Bank Society	Rezoned in 2010 to allow affordable rental housing. Housing Agreement is in place. Some units were relocated onto the site but never occupied. Housing agreement administered by Capital Regional District. The Housing Agreement also requires an annual statutory declaration from the owner(s) to the LTC swearing that the housing agreement is being followed. Eventual new owners/operators will likely need to renegotiate the housing agreement.	Yes
Braehaven	Blain Rd	Non-profit seniors' rental with assistance	30	Built	Greenwoods Elder Care Society	OCP policies support clustering of health care facilities and seniors' housing in this area. Higher density residential zone here also permits hospitals and health care facilities. SSILTC varied height restrictions to permit construction.	?
Brinkworthy Place	Brinkworthy Road	Market-rate seniors-oriented manufactured home park	138	Built	5 Star Communities Ltd.	Market affordable housing project that has been in place for several decades, providing an affordable housing alternative for seniors. A specific provision in the <i>Local Government Act</i> permits local governments to regulate the construction and layout of manufactured home parks and to require facilities. The Islands Trust Act – s. 29(1)(a) – gives this authority.	No
The Cedars	Fulford Ganges Road	Non-profit rental	7 units plus 3 bedrooms	Built	Salt Spring Island Abbeyfield Housing	Affordable housing for seniors and transitional housing for women. The governments of Canada and B.C. provided a combined investment of \$280,000 through the Federal-Provincial Housing initiative, under the Canada-B.C.	No



					Society and Islanders Working Against Violence (IWAV)	Investment in Affordable Housing 2011-2014 Agreement. In addition, the Government of B.C. arranged financing of \$382,830 and Salt Spring Island Abbeyfield Housing Society and Island Women Against Violence Society provided cash equity of \$309,500 which includes private donations. The Capital Regional District provided \$165,000 through their Housing Trust Fund. Salt Spring Lion's Club provided a forgivable loan of \$150,000 and Salt Spring Island Foundation provided a \$40,000 grant, in addition to \$18,100 provided through in-kind contributions.	
Croftonbrook (Phase 1)	Corbett Rd	Non-profit seniors' rental	20	Built	Islanders Working Against Violence	Housing has been in place for 25 years. 4.85 acre, 20-unit seniors housing project under operating agreement with BC Housing. Zoning permits 37 units/ha. Agreement with BC Housing provides operating subsidy to allow rents at 30% of income, but the agreement is nearing the end of its term and subsidy will end.	Yes
Croftonbrook (Phase 2)	Corbett Rd	Non-profit rental	34	Built	Islanders Working Against Violence (IWAV)	Rezoning to enable Croftonbrook Phases 2 and 3 was completed in 2018. Housing agreement reflects new BC Housing funding formulas that require some market or near-market units in order to offset the heavily subsidized units.	Yes
Croftonbrook (Phase 3)	Corbett Rd	Non-profit rental	20	Built	Islanders Working Against Violence (IWAV)	Rezoning to enable Croftonbrook Phases 2 and 3 was completed in 2018. Housing agreement reflects new BC Housing funding formulas that require some market or near-market units in order to offset the heavily subsidized units.	Yes
Dean Road House	Dean Rd	Non-profit rooming house	11	Built	SSI Land Bank Society	OCP policies amended in 1998 to recognize rooming (boarding) houses in residential zones. Zoning regulations amended in 2001 to clarify that rooming houses were permitted in residential areas.	No
Dragonfly Commons	221 Drake Road	Below-market ownership	30	Unbuilt	Dragonfly Commons Housing Society	2017 rezoning application stalled owing to the North Salt Spring Waterworks District moratorium on new connections. Developers are seeking alternative water system arrangements, such as a groundwater system managed by NSSWD or CRD. Zoning bylaws received	Yes



						second reading in 2021 with direction for applicants to provide water management plan and housing agreement.	
Drake Road Affordable Housing	161 Drake Road	Supportive Housing and Emergency Shelter	28	Unbuilt	BC Housing (on CRD-owned land)	BC Housing planning to exercise statutory immunity to develop this housing on land not currently zoned for the purpose. Original rezoning application for 80 units of housing stalled out in 2015 when the North Salt Spring Waterworks District introduced its moratorium on additional system connections.	No
Ganges Lake Properties	104 Horel Road	Market-Rate manufactured home park	25	Built	Ganges Lake Properties Ltd.	Market-rate manufactured home project that has been in place for several decades.	No
Grandma's House	Fulford-Ganges Rd	Non-profit rooming house	4	Built	Victoria Human Exchange/SSI Land Bank Society	Shared home for men who have been or are at risk of homelessness.	No
Greenwoods	Blain Rd	Non-profit seniors rental with long-term care	50	Built	Greenwoods Elder Care Society	OCP policies support clustering of health care facilities and seniors' housing in this area. Higher density residential zone here also permits hospitals and health care facilities. Greenwoods is looking to expand and working with Braehaven; a water moratorium in the North Salt Spring Waterworks District is limiting new connections to the community water system.	No
Hereford Family Apartment	Hereford Avenue	Non-profit family rental	1	Built	Salt Spring Island Community Services	One three-bedroom family apartment	No
Heritage Place	Crofton Rd	Seniors rental and assisted living	36	Built	Private Owner	45 independent and assisted-living units across five west-coast style buildings with central common area in each. Owner considering next phase to meet zoned maximum.	Yes



Islands Trust

In from the Cold Shelter	268 Fulford-Ganges Road	Emergency Shelter	n/a	Built	Salt Spring Island Community Services	General commercial zone that permits churches.	No
Kings Lane Temporary Supportive Housing	154 Kings Lane	Temporary Supportive Housing	?	Built	BC Housing/ Umbrella Society	Atco-trailer style modular housing planned for temporary operation until completion of affordable housing at 161 Drake Road	No
Lautman House	Lautman Rd	Non-profit rooming house	6	Built	Salt Spring Island Community Services	Seven bedroom rooming-style residence for low income individuals. Shared kitchen and living spaces with private bed and bathrooms.	No
Meadowbrook	121 Atkins Rd	Non-profit seniors' rental with supports	38	Built	Gulf islands Seniors Residence Association (GISRA)	Seniors' society originally proposed this project for land outside the Village Containment Boundary (VCB) and in the ALR. SSILTC turned down that application, leading to a new application within VCB and consistent with OCP. OCP policies for no net increase in water demand led to water saving design aspects. The housing agreement is self-administered by the owner. Owners must provide LTC with a record of rental charges for each month of occupancy of a Dwelling Unit, as well as sufficient additional information to demonstrate compliance, provided that the Trust Committee must not make such a request more frequently than once in any year.	Yes
Meadowlane	154 Kings Lane	Non-profit seniors' rental	50	Unbuilt	Gulf islands Seniors Residence Association (GISRA)	Rezoning and development permits for this multi-unit projects were completed in 2020. Monthly unit rents are projected to be between \$3,700 and \$5,500 per month. Construction has not started.	Yes
Murakami Gardens	167 Rainbow Rd	Non-profit rental, self-contained units	27	Built	Salt Spring and Southern Gulf Islands Community Services Society	Rezoned in 2006. Zoning proposal was consistent with OCP policies that supported affordable housing within walking distance of village services, schools and transit route. Site-specific multi-family affordable housing zone created, permitting 27 units. SSILTC relaxed off-road parking requirements. Housing agreement ensures "eligible	Yes



					(SSSGICSS)	persons" occupy units and rent remains "affordable." Self-administered by owner, Salt Spring and Southern Gulf Islands Community Services Society (SSSGICSS). The Housing Agreement also requires an annual statutory declaration from the owner(s) to the LTC swearing that the housing agreement is being followed.	
Norton Road	176 Norton Road	Affordable Ownership	26	Unbuilt	Private Owners	Rezoned to permit 26 lot housing development for moderate income earners. Allows single-family detached and duplex housing. Affordable Ownership housing with 5 rental units. Housing Agreement registered to ensure moderate affordability objectives. Housing agreement operated by Capital Region Housing Corporation. Housing agreement requires resale of units remain affordable and to be occupied by eligible persons.	Yes
Pioneer Village	Lower Ganges Rd	Non-profit seniors' rental with assistance	22	Built	Salt Spring Island Lions Club	Housing has been in place for several decades. Zoning permits 37 units/ha. Housing agreement is self-administered -Owners must provide to the Trust Committee a record of rental charges for each month of occupancy of a Dwelling Unit, as well as sufficient additional information to demonstrate compliance with Agreement, provided that the Trust Committee must not make such a request more frequently than once in any year	Yes
Salt Spring Commons	176 Bishops Walk Road	Non-Profit Rental	24	Built	Salt Spring Island Community Services	SSILTC secured 2.5 ha of land for affordable housing through amenity zoning and transfer of development potential. Plans still in development by Salt Spring and Southern Gulf Islands Community Services Society (SSSGICSS). Zoned for the use since 1996 but construction only began in 2020. Residents started moving in in 2022. It is comprised of two and three bedroom units across five(?) buildings.	Yes
Salt Spring Island Transition House	Location not shown	Non-profit shelter for women	Unknown	Built	Islanders Working Against Violence	Located in a zone that permits general residential use.	No



					(IWAV)		
Seabreeze Inn	Bittancourt Road	Workforce Rental Housing	29 rooms to be renovated to 17 hospital workforce housing units.	Built	BC Housing/ Lady Minto Hospital Foundation	Longstanding motel converted to emergency housing for homeless residents during Covid-19 crisis. Recently purchased by Lady Minto Hospital Foundation with the intent of renovating the building to serve as hospital employee housing. Current residents are expected to move into BC Housing-run units at Drake Road when completed, and in the meantime move to temporary modular housing at Kings Lane.	No
NORTH PENDER ISLAND							
Plum Tree Court	North Pender Is.	Rental	6		Pender Islands Seniors Housing Society (PISHS)	Six subsidized seniors housing units; has been in operation for over two decades; zoning allows 12 units be built. Plum Tree Court has a 35 year Operating Agreement with BC Housing that will expire in 2023. BC Housing provides funding for the mortgage, capital work and subsidizes the operating budget under a federal/provincial agreement that is being phased out. The Operating Agreement will not be renewed.	No
SATURNA ISLAND							
Carefree Court	Saturna Island	Seniors affordable rental	8	4	Saturna Senior Citizens Building Society	The land was owned until recently by BC Housing, but they transferred title sometime in the last couple of years to the society. BC Housing still has a relationship with the society and how the units are managed – operating agreement? The property is zoned for four additional units, although it is located in the ALR	?



GALIANO ISLAND							
Community Forest	Galiano Island	Affordable Rental	Unbuilt (up to) 12		Gulf Islands Galisle Affordable Housing Society (GIGARHS)	Plan is to construct 12 units across two buildings. Rezoning was completed in 2022. Province has issued a water license. Subdivision approval still pending for 2 ha portion in Community Forest earmarked for development. Applicant is currently seeking funding for construction.	Yes
Galiano Island Housing Society	Page Drive	Seniors rental housing	16		Galiano Island Housing Society	Owned by CMHC and the Galiano Island Housing Society, provides units for seniors	No
Galiano Green	Galiano Island	Affordable Rental Housing	20	Unbuilt	Galiano Affordable Living Initiative (GALI)	Plan is to construct 20 units across four buildings. Rezoning was completed in 2022. Province has issued a water license. Applicant is currently seeking funding for construction.	Yes
BOWEN ISLAND							
Arbutus Ridge	King Edward Bay	Special Needs Rental Housing	?	Unbuilt	Private Owner	Product of rezoning to expand permitted residential use.	Yes
Area 1, Lot 2	Bowen Island	Market-rate rental with affordable rental	23 market-rate; 4 affordable	?	Bowen Island Municipality	Product of a rezoning application for purpose-built rental of municipal land.	Yes
Belterra CoHousing	Bowen Island	Co- Housing; mixed-income ownership	30 units total; 4 units affordable	?	Belterra CoHousing	This project involved rezoning to higher density; approach was consistent with the Bowen Island Municipality's Affordable Housing Policy. Zoning allows for 30 housing units (up from 1 unit), which includes 4 units that are	Yes



			home ownership			available for affordable home ownership.	
Bowen Court Seniors Housing Co-Op	Miller Road	Co-Operative Ownership	18	Built	Bowen Court Seniors Housing Co- Operative	Built and occupied over 20 years ago.	No
Bowen Investments Ltd.	Bowen Island	Mixed-income ownership	12 units; 2 units affordable housing	?	Bowen Investments Ltd	Rezoning allows a maximum of 12 dwelling units. A Housing Agreement registered on title requires that 2 units be affordable housing. Rent must be 10% below market rent, and only to a 'qualified tenant.' Agreement requires that Bowen Investments undertake the management of the units, and provide to Bowen Housing Island Municipality (BIM) a copy of the executed Tenancy Agreement. BIM may assume the management of the unit, should Bowen Investment go bankrupt.	Yes
Bowen Island Pub	Bowen Island Trunk Road	Staff Housing (Rental)	4	Built	Private Owner	Rezoning to permit staff housing.	?
Distillery	441 Bowen Island Trunk Road	Below-market rent	2	Unbuilt	Private owner	Product of amenity zoning to expand restaurant/distillery. Requires both units be rented at a rate 10 percent below market.	Yes
Grafton Lake Development	Bowen Island	Below-Market Ownership and Rental	35	Unbuilt	Private Owner	Product of amenity rezoning to all increased residential development. 10 units proposed for below-market ownership, 25 for affordable rental.	Yes?
Ruddy Potato	511 Sunset Road	Below-market rent	1	?	Private owner	Product of an amenity zoning to expand commercial kitchen. Requires unit to be rented at a rate 10 percent below market.	Yes



Islands Trust

Snug Cove Community Rental Housing	Miller Road	Non-Profit Market-Rate Rental ?	25	Unbuilt	Bowen Island Resilient Community Housing (BIRCH)	Rezoning of municipal land. Low-cost lease from municipality to housing society.	?
Snug Cove House	Miller Road	Seniors Supportive Rental Housing	24	Unbuilt	Snug Cove House Society	Rezoned to permit this residential use	?
Union Steamship Marina	431 Bowen Island Trunk Road	Staff Housing (Rental)	16	4	Union Steamship Marina/ Doc's Pub	Product of rezoning application to allow staff housing for marina/restaurant operator. Planned to be floating homes in marina. Existing units are in two floating duplexes. FLNRORD has moratorium on approvals for additional float homes.	Yes

LASQUETI ISLAND

Elder Duplex and Greene Cottage	China Cloud Bay Road	Low-Income Seniors Rental?	Targeting 6 units		Judith Fischer Centre Society	Three units completed, on land zoned for a total of six. Construction entirely funded through local donations organized by the Last Resort Society.	No
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MAYNE ISLAND

Naylor Road commercial vacation and workers housing	412 Naylor Road	Commercial vacation rental and worker housing	Up to 30 vacation units and 10 residential units		Private Owners	LTC is unaware of the owners current intentions. Property has shared ownership.	No
Salish Grove	375 Village Bay Road	Rental with mixed rates of affordability	Unbuilt (up to) 10 units mixed types and rates		Mayne Island Housing Society	Awaiting Minister Approval for supportive OCP designation and undergoing subdivision as of April 2023	Yes



Islands Trust

Seniors Housing	360 Georgina Point Road	Seniors housing	Unbuilt (up to) 8 duplexes , 2 dwellings per unit		Anglican Church	This is a site-specific zone.	Maybe
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DRAFT

Denman Island Housing Profile

Population and Dwelling Characteristics	2021 Census
Total population	1,391
Population over 60+	720
Population change 2016-2021	+ 19.4%
Total private dwellings	881
Change in dwellings 2016-2021	+ 5.5%
Private dwellings occupied by full-time residents	695
Private households	655
Household couples with children	85
One parent households	35
Median income of individuals**	\$31,400
Median income of households of 2+**	\$77,500
Households spending 30% or more of total income on housing *	100
Households in housing that is unsuitable or in need of repair*	105
Households in core housing need***	105

Renter Households	
Full-time households who rent*	85
Median monthly shelter costs*	\$670
% tenants in subsidized housing*	22.2%
% tenants spending 30% or more on shelter*	27.8%

Owner Households	
Full-time households who own*	570
Median monthly shelter costs*	\$608
Median value of properties	\$645,000

* Based on 25% sample data (Census)

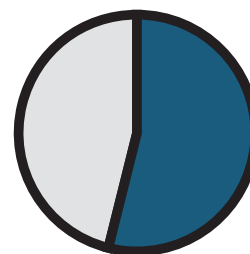
** Before tax income (Census)

*** When a private household's housing falls below at least one of the indicator thresholds for housing adequacy, affordability or suitability, and spends 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (attains all three housing indicator thresholds)



79%

Full-time Occupied Dwellings



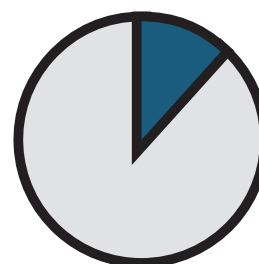
52%

Population of age 60+



31%

Households spending 30% + on housing, or are in unsuitable housing or in need of repair, or are in core housing need.



13%

Households that rent

87%

Households that own

Gabriola Island Housing Profile

Population and Dwelling Characteristics	2021 Census
Total population	4,500
Population over 60+	2,590
Population change 2016-2021	+ 11.6%
Total private dwellings	3,062
Change in dwellings 2016-2021	+2.5%
Private dwellings occupied by full-time residents	2,375
Private households	2,375
Household couples with children	215
One parent households	130
Median income of individuals**	\$33,200
Median income of households of 2+**	\$78,000
Households spending 30% or more of total income on housing *	365
Households in housing that is unsuitable or in need of repair*	175
Households in core housing need***	270

Renter Households	
Full-time households who rent	270
Median monthly shelter costs*	\$930
% tenants in subsidized housing*	0%
% tenants spending 30% or more on shelter*	43.4%

Owner Households	
Full-time households who own*	2,100
Median monthly shelter costs*	\$500
Median value of properties	\$576,000

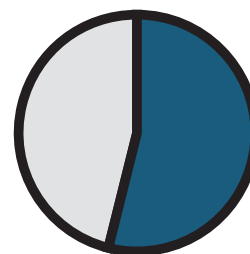
* Based on 25% sample data (Census)

** Before tax income (Census)

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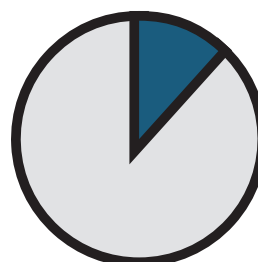
78%
Full-time Occupied
Dwellings



58%
Population
of age 60+



23%
Households
spending 30% +
on housing and/
or are in housing
unsuitable or in
need of repair.



11%
Households that rent
89%
Households that own

Galiano Island Housing Profile

Population and Dwelling Characteristics	2021 Census
Total population	1,396
Population over 60+	650
Population change 2016-2021	+33.7%
Total private dwellings	1,216
Change in dwellings 2016-2021	3.9%
Private dwellings occupied by full-time residents	726
Private households	725
Household couples with children	90
One parent households	35
Median income of individuals**	\$33,200
Median income of households of 2+**	\$80,000
Households spending 30% or more of total income on housing *	115
Households in housing that is unsuitable or in need of repair*	95
Households in core housing need***	65

Renter Households	
Full-time households that rent	125
Median monthly shelter costs*	\$840
% tenants in subsidized housing*	0%
% tenants spending 30% or more on shelter*	12.5%

Owner Households	
Full-time households who own*	580
Median monthly shelter costs*	\$544
Median value of properties	\$650,000

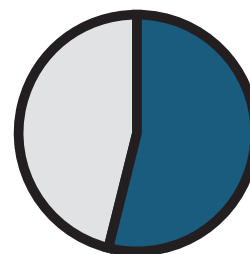
* Based on 25% sample data (Census)

** Before tax income (Census)

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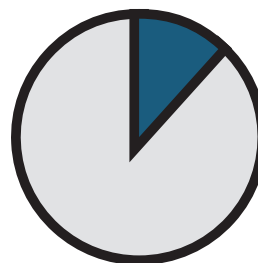
60%
Full-time Occupied
Dwellings



47%
Population
of age 60+



29%
Households
spending 30% +
on housing and/
or are in housing
unsuitable or in
need of repair.



18%
Households who rent
82%
Households who own

Gambier Island Housing Profile

Population and Dwelling Characteristics	2021 Census
Total population	430
Population over 60+	200
Population change 2016-2021	+70%
Total private dwellings	593
Change in dwellings 2016-2021	-
Private dwellings occupied by full-time residents	215
Private households	130
Household couples with children	30
One parent households	5
Median income of individuals**	\$37,600
Median income of households of 2+**	\$103,000
Households spending 30% or more of total income on housing *	30
Households in housing that is unsuitable or in need of repair*	0
Households in core housing need***	-

Renter Households	
Full-time households who rent	30
Median monthly shelter costs*	\$640
% tenants in subsidized housing*	0%
% tenants spending 30% or more on shelter*	-

Owner Households	
Full-time households who own*	105
Median monthly shelter costs*	\$360
Median value of properties	\$695,000

* Based on 25% sample data (Census)

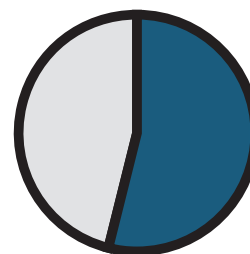
** Before tax income (Census)

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- Data suppressed to meet confidentiality requirements of the Statistics Act



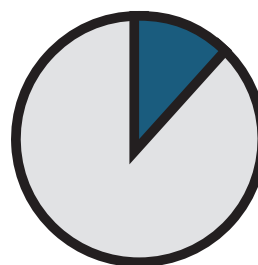
36%
Full-time Occupied
Dwellings



47%
Population
of age 60+



23%
Households
spending 30% +
on housing and/
or are in housing
unsuitable or in
need of repair.



20%
Households who rent

80%
Households who own

Mayne Island Housing Profile

Population and Dwelling Characteristics	2021 Census
Total population	1,305
Population over 60+	750
Population change 2016-2021	+ 37%
Total private dwellings	1,292
Change in dwellings 2016-2021	+ 6%
Private dwellings occupied by full-time residents	706
Private households	760
Household couples with children	80
One parent households	30
Median income of individuals**	\$34,000
Median income of households of 2+**	\$80,000
Households spending 30% or more of total income on housing *	105
Households in housing that is unsuitable or in need of repair*	215

Renter Households	
Full-time Households who rent*	90
Median monthly shelter costs*	\$800
% tenants in subsidized housing*	0%
% tenants spending 30% or more on shelter*	29.4%

Owner Households	
Full-time Households who own*	670
Median monthly shelter costs*	\$556
Median value of properties	\$595,000

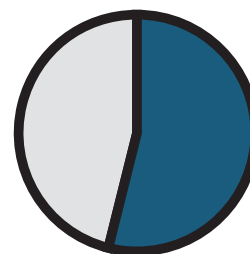
* Based on 25% sample data (Census)

** Before tax income (Census)

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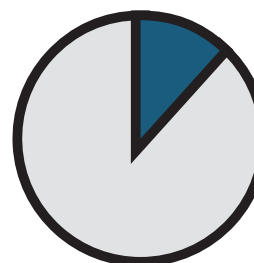
54%
Full-time Occupied
Dwellings



57%
Population
of age 60+



42%
Households
spending 30% +
on housing and/
or are in housing
unsuitable or in
need of repair.



12%
Households who rent
88%
Households who own

North Pender Island Housing Profile

Population and Dwelling Characteristics	2021 Census
Total population	2,467
Population over 60+	1,325
Population change 2016-2021	+19.4%
Total private dwellings	1,768
Change in dwellings 2016-2021	+3.3%
Private dwellings occupied by full-time residents	1,261
Private households	1,260
Household couples with children	130
One parent households	55
Median income of individuals**	\$40,000
Median income of households of 2+**	\$88,000
Households spending 30% or more of total income on housing *	200
Households in housing that is unsuitable or in need of repair*	150
Households in core housing need***	95

Renter Households	
Full-time households who rent	170
Median monthly shelter costs*	\$920
% tenants in subsidized housing*	0%
% tenants spending 30% or more on shelter*	34.3%

Owner Households	
Full-time households who own*	1,120
Median monthly shelter costs*	\$560
Median value of properties	\$600,000

* Based on 25% sample data (Census)

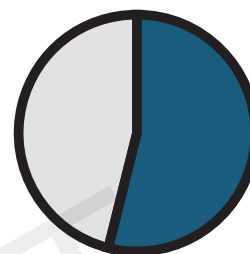
** Before tax income (Census)

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71%

Full-time Occupied Dwellings



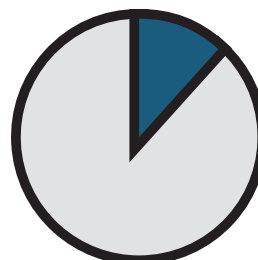
54%

Population of age 60+



28%

Households spending 30% + on housing and/ or are in housing unsuitable or in need of repair.



13%

Households who rent

87%

Households who own

Salt Spring Island Housing Profile

Population and Dwelling Characteristics	2021 Census
Total population	11,798
Population over 60+	5, 235
Population change 2016-2021	+10.9%
Total private dwellings	6,281
Change in dwellings 2016-2021	+3.8%
Private dwellings occupied by full-time residents	5,195
Private households	5,195
Household couples with children	815
One parent households	315
Median income of individuals**	\$39,200
Median income of households of 2+**	\$100,000
Households spending 30% or more of total income on housing *	1,245
Households in housing that is unsuitable or in need of repair*	650
Households in core housing need***	295

Renter Households	
Full-time households who rent	955
Median monthly shelter costs*	\$1,040
% tenants in subsidized housing*	9.9%
% tenants spending 30% or more on shelter*	44.7%

Owner Households	
Full-time households who own*	4,225
Median monthly shelter costs*	\$850
Median value of properties	\$800,000

* Based on 25% sample data (Census)

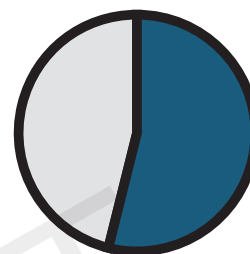
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83%

Full-time Occupied Dwellings



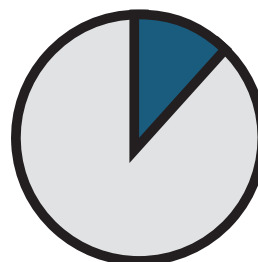
44%

Population of age 60+



36%

Households spending 30% + on housing and/or are in housing unsuitable or in need of repair.



18%

Households who rent

82%

Households who own

Saturna Island Housing Profile

Population and Dwelling Characteristics	2021 Census
Total population	465
Population over 60+	285
Population change 2016-2021	+31.4%
Total private dwellings	484
Change in dwellings 2016-2021	+4.3%
Private dwellings occupied by full-time residents	259
Private households	260
Household couples with children	10
One parent households	10
Median income of individuals**	\$35,200
Median income of households of 2+**	\$89,900
Households spending 30% or more of total income on housing *	25
Households in housing that is unsuitable or in need of repair*	40
Households in core housing need***	0

Renter Households	
Full-time households who rent	50
Median monthly shelter costs*	\$880
% tenants in subsidized housing*	0%
% tenants spending 30% or more on shelter*	0%

Owner Households	
Full-time households who own*	175
Median monthly shelter costs*	\$416
Median value of properties	\$695,000

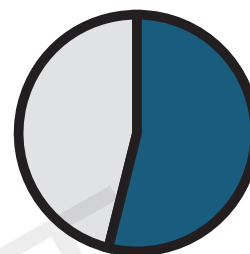
* Based on 25% sample data (Census)

** Before tax income (Census)

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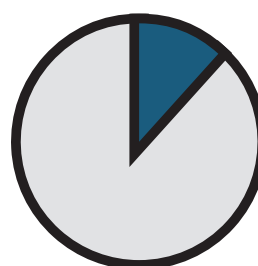
54%
Full-time Occupied
Dwellings



61%
Population
of age 60+



25%
Households
spending 30% +
on housing and/
or are in housing
unsuitable or in
need of repair.



22%
Households who rent
78%
Households who own

South Pender Island Housing Profile

Population and Dwelling Characteristics	2021 Census
Total population	306
Population over 60+	205
Population change 2016-2021	+30.2%
Total private dwellings	215
Change in dwellings 2016-2021	+2.4%
Private dwellings occupied by full-time residents	153
Private households	150
Household couples with children	15
One parent households	0
Median income of individuals**	\$45,200
Median income of households of 2+**	\$101,000
Households spending 30% or more of total income on housing *	35
Households in housing that is unsuitable or in need of repair*	20
Households in core housing need***	-

Renter Households	
Full-time households who rent	20
Median monthly shelter costs*	-
% tenants in subsidized housing*	0%
% tenants spending 30% or more on shelter*	-

Owner Households	
Full-time households who own*	125
Median monthly shelter costs*	\$432
Median value of properties	\$755,000

* Based on 25% sample data (Census)

** Before tax income (Census)

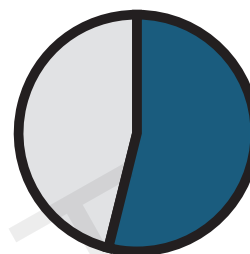
*** When a private household's housing falls below at least one of the indicator thresholds for housing adequacy, affordability or suitability, and spends 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (attains all three housing indicator thresholds)

- Data suppressed to meet confidentiality requirements of the Statistics Act



71%

Full-time Occupied Dwellings



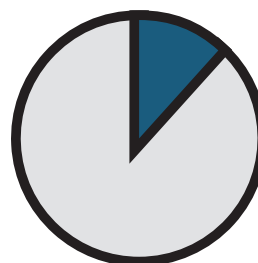
67%

Population of age 60+



37%

Households spending 30% + on housing and/or are in housing unsuitable or in need of repair.



14%

Households who rent

86%

Households who own

Thetis Island Housing Profile

Population and Dwelling Characteristics	2021 Census
Total population	476
Population over 60+	255
Population change 2016-2021	+22.4%
Total private dwellings	460
Change in dwellings 2016-2021	+19.8%
Private dwellings occupied by full-time residents	224
Private households	225
Household couples with children	25
One parent households	15
Median income of individuals**	\$37,600
Median income of households of 2+**	\$79,500
Households spending 30% or more of total income on housing *	30
Households in housing that is unsuitable or in need of repair*	125
Households in core housing need***	20

Renter Households	
Full-time households who rent	20
Median monthly shelter costs*	-
% tenants in subsidized housing*	0%
% tenants spending 30% or more on shelter*	0%

Owner Households	
Full-time households who own*	180
Median monthly shelter costs*	\$444
Median value of properties	\$700,000

* Based on 25% sample data (Census)

** Before tax income (Census)

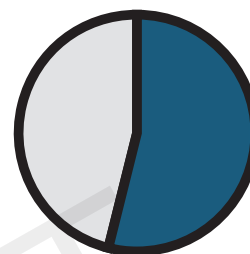
*** When a private household's housing falls below at least one of the indicator thresholds for housing adequacy, affordability or suitability, and spends 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (attains all three housing indicator thresholds)

- Data suppressed to meet confidentiality requirements of the Statistics Act



49%

Full-time Occupied Dwellings



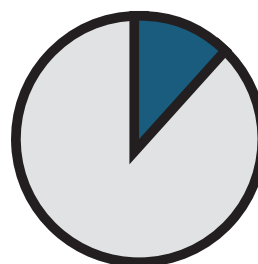
54%

Population of age 60+



69%

Households spending 30% + on housing and/or are in housing unsuitable or in need of repair.



10%

Households who rent

90%

Households who own

Roles and Responsibilities

