# Salt Spring Island
# Community Affordable Housing Strategy (CAHS)

# Action Plan

Coordinated by JG Consulting Services Ltd.

March 2011

Made possible with funding from:

*Salt Spring Island's Critical and Affordable Housing Needs*

| Emergency / Cold Weather Shelter | Housing for the Homeless and/or Special Needs | Housing for those at Risk of Homelessness | Housing with Rental Assistance | Entry-level Ownership Opportunities or Low End of Market Rentals |
|---|---|---|---|---|

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# Community Affordable Housing Strategy (CAHS)

***This document is a community strategy representing the views of many members of the community who have expressed concern about housing affordability and proposed solutions to address the need.***

The development of this Community Affordable Housing Strategy has been made possible by the generous contributions of the following organizations:

- ° *Salt Spring Island Local Trust Committee*
- ° *Capital Regional District*
- ° *Salt Spring Island Foundation*
- ° *BC Real Estate Foundation*

The Steering Committee consists of the following members:

- ° *Christine Torgrimson (Steering Committee Chair), Island Trustee*
- ° *Henry Kamphof, Capital Region Housing Secretariat Senior Manager*
- ° *Carol Biely, Salt Spring Island Foundation Chair*
- ° *George Ehring, Island Trustee*
- ° *Garth Hendren, Capital Regional District Director*

The Consultant responsible for the coordination of the strategy development is:

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*A Community Affordable Housing Strategy cannot be developed without the assistance of members of the community.  Many individuals have volunteered their time to describe the housing needs on Salt Spring and have made many excellent suggestions on how to address those needs.*

*We acknowledge that we are building this strategy on the strong foundation of your collective work.  We extend our thanks to all of you and hope that you will continue to participate in developing solutions as the strategy is implemented.*

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# Action Plan

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# Action Plan

# 1.0  INTRODUCTION

### 1.1  Purpose of this Report

This report presents a final Action Plan informed by research, consultations and analysis in Stages #1-3 of the development of Salt Spring Island's Community Affordable Housing Strategy (CAHS).  This Action Plan should be read in conjunction with the CAHS Stages #1-3 background reports for an appreciation of the research and consultations that have taken place in the community, and the approach taken to develop the strategy.  These are available for download on the CAHS website at www.ssicahs.ca

This report is the final Community Affordable Housing Strategy, and forms the basis for the mandate of a to-be-formed housing council that will be responsible for overseeing implementation.

### 1.2   Role of Steering Committee and Consultant

A Steering Committee was convened by the Island Trustees and the local CRD Director to oversee the development of the strategy and provide guidance to the Consultant.  Steering Committee members all represent organizations that have committed funding to develop a strategy to address Salt Spring Island's affordable housing issues.  The role of the Consultant is to coordinate the research and consultation and consolidate findings into a strategy document.

The Action Plans in this report are the result of extensive research and community input from 2005 through 2011, which have been viewed through lenses of best practices and the strategy's guiding principles.  The steering Committee and Consultant/Coordinator have merely served as facilitators, recorders and reporters of this community process, which has culminated in the community recommendations in this report.

# 2.0 GENERAL STRUCTURE OF STRATEGY ACTION PLAN

## *2.1 Strategy Development*

The process of development and implementation of an affordable housing strategy lends itself well to dividing the activities and consultations into two distinct phases. **Phase I** of this initiative represents the development of a strategy and action plans. **Phase II** will focus on implementation of the strategy's action plans, and will be overseen by a community-based 'housing council' to be in place in the summer of 2011

**Phase I:** The strategy development process is separated into four stages:

**Stage 1**

Spring/ Summer 2010

Finalize approach, goals and objectives. Produce a draft strategy with goals and objectives designed to address the priorities identified in the Housing Needs Assessment. Identify actions from existing research and input from Stakeholders for further analysis and Stakeholder input in Stage #2.

**Stage 2**

Fall 2010

Evaluates all proposed actions (the 'wish list') against Guiding Principles and Best Practices. Strategy updated with priority on the most appropriate, effective and feasible actions. Stakeholder input sought on proposed Action Plans. This report formed the basis for Stakeholder, housing provider and agency consultation in Stage #3 of the project.

**Stage 3**

Winter 2010/ 2011

Stakeholders, housing providers and other government agencies engaged through face-to-face consultations to provide input and to identify their potential roles in implementation. The strategy was then updated in preparation for public information sessions. This report included concrete actions, identified the importance of partnership roles and listed potential recommendations for Land Use Bylaw revisions.

This Report → 

**Stage 4**

Winter/ Spring 2011

The draft strategy was be presented at public information sessions for comment and input in early March 2011. This report is the final strategy document, and includes suggestions from the community for consideration by the Islands Trust for Land Use Bylaw revisions. This document is the basis for the mandate of a housing council.

## 2.2   Guiding Principles

We recognize that ***affordable housing is a cornerstone of community sustainability and quality of life.***  The development of more affordable housing is one of the most important community goals, and a significant amount of research, policy work and community consultation has taken place.  An effective strategy is one that can achieve multiple community objectives, and as such the objectives and actions proposed for the Housing Strategy considered key principles, including:

- ° Islands Trust 'preserve and protect' mandate
- ° Build on "what we know" and existing initiatives
- ° Incremental and adaptive approach in case of potentially conflicting goals
- ° Importance of partnerships and community support

Affordable housing objectives must be considered in the context of other community objectives, which should be considered when program and project priorities and decisions are made by a housing council.

Other community objectives that must be taken into consideration when housing choices are considered include:
- ° Climate action
- ° Growth management
- ° Food security
- ° Economic development
- ° Population diversity
- ° School system strength
- ° Ecological integrity

## 2.3   Best Practices and Other Principles

It is important to learn from other communities' experiences and to draw upon the research already undertaken on tools and approaches that are most effective and feasible for delivering and maintaining affordable housing.  In addition to considering the Guiding Principles outlined above, all actions were also evaluated for 'Best Practices', including:

- ° Addressing a demonstrated need and priority of need
- ° Feasibility of implementation
- ° Effectiveness at maintaining affordability over the long term
- ° Using existing knowledge and initiatives
- ° Innovativeness in approach
- ° Practical in terms of regulatory and financial constraints

Best Practices were likewise considered in the development of Action Plans, and will be key factors in program and project decisions made by a housing council.

# 3.0 ACTION PLAN DEVELOPMENT

## 3.1   Strategy Focus – the Housing Needs Assessment

The **Housing Needs Assessment of 2009** identified a number of affordable housing gaps and key issues, suggesting various priorities.  These needs form the basis for the strategy and include the following priorities:

1. Housing affordability, particularly rental housing, is an issue all along the continuum

2. The most urgent needs are for the homeless and those at risk of homelessness

3. There is a strong need among single parent families, low income seniors and those with special needs

4. Much of the affordable rental stock is sub-standard and does not provide adequate security of tenure

5. Affordability problems are leading to a loss of diversity in our population

6. There is a strong need for housing with supports for those with special needs and for youth

## 3.2 Strategy Goals and Objectives

In support of the needs assessment priorities, goals and objectives for a housing strategy were developed.  The objectives were designed to specifically address key issues and housing gaps identified in the Housing Needs Assessment, with a focus on the solutions proposed by Stakeholders and identified in recent housing research and study in the Trust Area.

***GOAL #1 - Increase the supply and diversity of housing along whole range of affordable housing needs***

    1.1   Establish targets for housing along key points of the continuum

    1.2   Secure more funding and build partnerships

    1.3   Encourage creative / innovative solutions

    1.4   Remove obstacles / barriers for both non-profit and private sector housing providers

    1.5   Increase the capacity in the non-profit sector to develop housing solutions

***GOAL #2 - Improve housing and support for our most vulnerable populations***

    2.1   Improve the housing options for those without homes

    2.2   Increase the supply of independent rental housing for very low income residents

    2.3   Expand the supply of housing targeted specifically to low income seniors

    2.4   Improve housing and supports for those at risk and with special needs

***GOAL #3 - Better meet the needs of low to moderate income residents***

    3.1   Expand the supply of affordable rental housing

    3.2   Maintain and upgrade the existing supply of affordable rental housing

    3.3   Facilitate and improve connections between landlords and tenants

    3.4   Develop mechanisms to ensure long-term affordability

    3.5   Encourage the development of entry-level home ownership

***GOAL #4 - Increase the understanding and support for affordable housing***

    4.1   Communicate need and importance of affordable housing as a cornerstone of a sustainable community.

    4.2   Build neighbourhood-level support and acceptance of affordable housing

    4.3   Establish an on-going entity to oversee implementation of housing strategy

    4.4   Place emphasis on the utilization of existing resources and learning from others

## 3.3  Action Plan Framework

The process of developing a Community Affordable Housing Strategy began in early 2010 with the presentation of the findings of the Housing Needs Assessment to Stakeholders. It concluded in Spring 2011, when the implementation process begins with the creation of a housing council tasked with implementation of the strategy's action plans.

Based on the findings of the Housing Needs Assessment, Stage #1 of the strategy developed high level goals and objectives designed to address the priorities identified in the Housing Needs Assessment.  It also identified some of the actions most commonly proposed by stakeholders for possible inclusion in the strategy.   This input was significant, resulting in a 'long list' of proposed actions, which were sorted according to objective and consolidated into logical groups of similar actions.

We found a significant amount of commonality amongst the suggested actions and focused on those that were most frequently cited, as well as those that have proven to be successful in other jurisdictions (i.e. 'best practices').  We also found that many proposed actions could present solutions for more than one objective.

This resulted in 18 separate 'Action Plans' that fell into three distinct areas.   They did not correspond neatly with strategy goals or objectives, but rather 3 different types of Action Plans emerged, so they were grouped in three strategy areas for the Stage #2 report completed in December 2010:

**Three Key Strategy Areas:**

1.  Affordable housing proposals initiated by the Community
2.  Regulatory changes and steps initiated by the Islands Trust
3.  Tools and partnerships initiated or coordinated by a community housing council

## 3.4  How the Action Plans were Selected for Inclusion in the Strategy

The Stage #2 report that was presented to housing stakeholders and agency representatives for comment at a January 2011 workshop.  The housing agency representatives identified their potential roles in the strategy implementation, and included Canada Mortgage and Housing (CMHC), BC Housing, CRD Housing, and the Real Estate Foundation of BC.

The resulting Stage #3 report was then presented to the public in Open House sessions in March 2011, and made available for download from the CAHS website.  This Stage #4 report represents a consolidation off input to date and represents the final strategy for implementation.

### 3.5 How Action Plans Support Goals and Objectives

This Stage #4 report is the final Community Affordable Housing Strategy with Action Plans designed to meet the strategy's goals and objectives, and was presented to the public for comment in March 2011 before it was finalized . This document will then be the basis for the mandate of a to-be formed housing council, which will be responsible for implementation of the strategy. A housing council will work closely with community organizations and individuals to identify responsibilities for the various actions, establish priorities, estimate costs, identify necessary resources and potential funding sources, and establish measurable targets and timelines.

The actions presented in this plan are intended to encourage and facilitate the creation or improvement of affordable housing all along the range of housing needs identified in the 2009 Housing Needs Assessment. It must be stressed that partnerships between community members and organizations, and with outside organizations are essential for effective implementation of the strategy. The role of partnerships will feature throughout the strategy, as well as in the mandate of a housing council.

The reader will note that each Action Plan (18 in total) is supported by a number of specific steps. Each of these steps lists the objective(s) that it is designed to address. This allows for cross-referencing of goals and objectives to which actions are planned to deal with them.

An excerpt from Action Plan #1 is listed below as an example:

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**ACTION PLAN #1**

**Develop Housing for those with the most Urgent Needs**    Objectives served
   1.2   *Create transitional housing*    2.1    2.2    2.4

*Therefore*, if more transitional housing is created, it should help address the following goals and objectives:

**GOAL #2 - Improve housing and support for our most vulnerable populations**
     2.1  Improve the housing options for those without homes
     2.2  Increase the supply of independent rental housing for very low income
         residents
     2.4  Improve housing and supports for those at risk and with special needs

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Please see **Appendix A** (p. 26) for a list of the actions that support each of the four CAHS goals.

# 4.0  STRATEGY #1

# Encourage Affordable Housing Proposals Initiated by the Community that Target Priority or Urgent Needs

### AFFORDABLE HOUSING PROPOSALS – STRATEGY #1

The creation of new affordable housing units will need to be initiated by or developed in partnership with the community.  The actions in Strategy #1 are directed largely towards priority or the most urgent needs on the assumption that (for example) entry-level homeownership development will be facilitated by removing obstacles, bylaw changes, facilitating partnerships, etc. presented as actions in Strategies #2-3

Strategy #1 is targeted primarily, but not exclusively, to the more difficult-to-build housing types that are not financially feasible without assistance, or that require supportive services for the residents.

### ACTION PLAN #1
#### Develop Housing for those with the most Urgent Needs

There is general consensus that housing for those who are homeless, or at risk of homelessness is the most urgent need.  Many of the housing challenges faced by this segment of the population are not merely economic, but rather a complex combination of low income and mental health issues (including addictions).  This need goes beyond the important cold weather shelter options currently available, to provide year-round options for those who need it, perhaps as an interim measure until appropriate, *permanent* housing can be created.

Other critical needs include "second stage" or 'transitional" housing for women and children seeking to leave violent and abusive relationships, who have exceeded the 30 day limit for shelter housing.  The lack of safe, secure, affordable, long-term housing is considered the biggest single barrier they face in changing their lives, frequently forcing them back to the abusive situations they have left.

Other forms of transitional housing can meet the serious need for housing that meets both the affordability thresholds for those on social assistance or disability pension ($375/month) and provides integrated services that can help ensure success in their housing.  The form and location of this type of housing is an important consideration.

| Key Elements / Specific Steps | Objectives served | | |
|---|---|---|---|
| 1.1  *Develop appropriate housing for those without homes* | 2.1 | 2.2 | 2.4 |
| 1.2  *Create transitional housing* | 2.1 | 2.2 | 2.4 |

### ACTION PLAN #2
#### Develop Housing for those with Special Needs

There is a strong need for housing for those with physical disabilities, brain damage, mental health issues and/or addictions.  While there is no single solution to these housing needs, the common thread is the need for supportive services either on-site or on an outreach basis.  There are also design implications for both the residents and the service providers.

Youth who do not live with their families often have difficulty finding accommodation in the private market.  They may or may not need supportive services, but the housing must be safe and appropriate.  The need for emergency housing dedicated to youth was also identified.

| Key Elements / Specific Steps | | Objectives served | | |
|---|---|---|---|---|
| 2.1 | *Create a 'Wagon Wheel' type project\* with a balance of independence and supports* | 2.1 | 2.2 | 2.3 |
| 2.2 | *Develop 'Care Cottages'\** | 2.3 | 2.4 | |
| 2.3 | *Build housing designed and operated specifically for youth* | 2.4 | | |
| 2.4 | *Create housing that can better accommodate delivery of support services* | 2.4 | | |

### ACTION PLAN #3
#### Develop Independent Housing for those with Very Low Incomes

Many individuals and families are increasingly at risk of homelessness, as their tenure is insecure and a very significant portion of their income is dedicated to shelter costs.   There is also serious need for housing that meets the affordability thresholds for those on social assistance or disability pension, who may not need support services, but that affordability is the primary obstacle to their safe and appropriate housing.  Solutions can include purpose built residences, or large converted single family dwellings.

| Key Elements / Specific Steps | | Objectives served | |
|---|---|---|---|
| 3.1 | *Build more boarding houses\** | 2.1 | 2.2 |
| 3.2 | *Build more rooming houses\** | 2.3 | 2.2 |

\* a **Wagon Wheel** project is designed to provide small private and separate sleeping cabins near a central building that provides support and offers companionship for any residents that choose to participate. The name is derived from the idea that the services are the wheel hub, and cabins are located along the spokes.  The goal is to provide a balance of privacy, independence and support.

\* **Care Cottages** are small cottages temporarily placed alongside single family dwellings to accommodate those who are disabled or require family care. The OCP encourages service clubs and non-profit organizations to explore the potential for supplying a community pool of care cottages.

\* **Boarding Houses** are typically large single-family dwellings where residents have separate sleeping quarters, and shared kitchen facilities with one or more meals provided.  Other services, such as cleaning or transportation, are sometimes included.  **Rooming Houses** are similar, but generally do not provide meals or other services.

### ACTION PLAN #4

#### Develop Housing for those with Low and Moderate Incomes

An important part of the solution must be the creation of more safe, affordable purpose-built rental housing, ideally located in the Ganges area or on the bus route. Farm worker housing is also needed, given the importance of food security, climate action goals and community goals for a vigorous agricultural economy. Entry-level homeownership is also an important strategy in helping maintain the diversity in the community.

| Key Elements / Specific Steps | | Objectives served | | |
|---|---|---|---|---|
| 4.1 | Build and/or allow for more new rental accommodation | 2.2 | 3.1 | 3.2 |
| 4.2 | Increase the supply of farm worker housing | 3.1 | | |
| 4.3 | Increase the supply of entry-level owned housing for low to moderate income residents | 3.5 | | |

### ACTION PLAN #5

#### Develop Housing for Low Income Seniors

While a fair amount of new seniors' supportive housing has been built on Salt Spring in recent years, a large component of our seniors' community is still not appropriately housed. This demographic is growing quickly. Many seniors can continue to live independently, but are facing serious affordability challenges. Others are in need of support services, but cannot afford the units currently available and do not qualify for subsidized assisted living units.

| Key Elements / Specific Steps | | Objectives served | |
|---|---|---|---|
| 5.1 | Develop more housing for low-income seniors designed to allow aging-in-place | 2.3 | |
| 5.2 | Encourage the creation of 'Flex Units'*which can accommodate support services | 3.1 | 2.3 |
| 5.3 | Encourage the creation of 'Granny Flats'* | 2.3 | |

* **Flex Units** are designed to adapt to changing needs or physical abilities over time, such as by converting a large room to two small rooms, an attic to a bedroom, or a basement to a caregiver suite. The goal is to allow occupancy of a dwelling for longer periods of time, which can be cost effective and minimize disruptions to families.

***Granny Flats** (also know as 'garden suites') are detached self-contained units built on the same property as principal residences. The name 'granny flat' originated because historically they were created as homes for aging parents.

***ACTION PLAN #6***

### *Encourage Creative and Innovative Solutions*

The Official Community Plan (OCP) supports the use of innovative strategies to increase the supply of affordable housing, an approach viewed as a best practice in the housing industry.

Community members expressed strong interest in non-traditional housing, including alternative servicing, housing forms and ownership structures.  These can take many forms including such things as eco-village style developments and small-scale and low-tech building styles (such as cob structures).  Alternative servicing that can enhance affordability that offer environmental protections, such as rainwater catchment in lieu of traditional wells, should be encouraged where appropriate.

It is recognized that alternative regulatory approvals may be required, and this may be a difficult or lengthy process.  However, bold and innovative solutions are seen as a key part of the solution for many members of the community.  There should be support for pilot projects and for efforts to secure flexibilities from agencies (e.g. VIHA) where affordability and environmental sustainability could be enhanced.

| Key Elements / Specific Steps | Objectives served | | |
|---|---|---|---|
| 6.1 *Allow and encourage alternative housing forms* | 1.3 | 3.5 | |
| 6.2 *Encourage Pilot Projects to test alternative and creative ideas* | 1.3 | | |
| 6.3 *Allow and encourage alternative forms of site servicing (e.g. composting toilets)* | 1.3 | 3.5 | |
| 6.4 *Initiate a multi-agency review of regulatory approval requirements to identify opportunities for streamlining and alternative solutions (VIHA, CRD, IT)* | 1.3  3.1 | 1.4  3.4 | 3.5 |

# 5.0 STRATEGY #2

## Regulatory Changes that can Encourage Affordable Housing

### *REGULATORY CHANGES AND STEPS – STRATEGY #2*

Actions proposed in Strategy #2 are mostly Land Use Bylaw (LUB) or Official Community Plan (OCP) revisions, but also reflect how the Islands Trust can facilitate affordable housing applications.  Some of these changes or steps are already underway.

### *ACTION PLAN #7*
#### *Update the OCP to reflect CAHS Recommendations*
A community's circumstances and needs change over time, including needs and priorities related to affordable housing.  These will be reflected in the Housing Needs Assessment and its updates, and in Action Plans in the Community Affordable Housing Strategy.  The OCP, in turn, should be amended periodically to reflect those changing needs, providing direction to Local Trust Committees in implementing their recommendations.

| Key Elements / Specific Steps | Objectives served |
|---|---|
| 7.1 *More clearly define 'affordability'* | 1.1 |
| 7.2 *Make provisions for density banking for affordable housing* | 1.3   2.2   3.1   3.5 |

### *ACTION PLAN #8*
#### *Facilitate and Expedite the Land Use Application Process*
Delays are costly, and can sometimes prevent an application from proceeding.  While the private development industry may be better equipped to endure some delays, it is more difficult for non-profit proponents, who tend to be the primary applicants for the more urgently needed forms of affordable housing.   Application fees can be a barrier, particularly for non-profit societies with limited resources, and especially when required at the same time as costly professional studies.

The Local Trust Committee has adopted an 'affordable housing first' policy for applications, with planning staff giving priority in the queue for processing.  Application fees for re-zoning have been significantly reduced.  In spite of these policies, housing providers continue to identify these issues as obstacles; perhaps this is a matter of better communication.  The effectiveness of this system should be reviewed, and opportunities for further streamlining and communication identified.

| Key Elements / Specific Steps | Objectives served |
|---|---|
| 8.1 *Evaluate the system in place to fast track land use applications for affordable housing proposals* | 1.4 |
| 8.2 *Explore further opportunities to reduce land use and building permit fees and communicate about them* | 1.4 |

*ACTION PLAN #9*
*Incorporate OCP-Supported Regulations in the Land Use Bylaw and Procedural Practices*

The OCP includes strong support for affordable housing in its general policy statements, objectives, and specific policies.  The OCP describes 'our sense of community' as resident-centred, providing housing choices for a diverse population, minimizing transportation needs, and embracing non-traditional residential settlement.  It encourages communal stewardship of land, resource conservation and alternative forms of infrastructure, recognizing that development must be managed to protect the integrity of our rural community.

The OCP's residential land use objectives support a mix of housing types, but stipulate that locations must be appropriate to protect the natural environment.  They direct the zoning that supports many different types of housing, but recognize that choices may be restricted by requirements for limits on growth inherent in an island community with a limited land and resource base.  OCP objectives encourage the creation of affordable, rental and special needs housing, integrated into appropriate residential areas where services are most accessible.  They also encourage housing to allow seniors to remain in the community, and recognize the value of maintaining manufactured home parks as an important source of affordable housing.

Land Use Bylaw regulations that do not necessarily support some of these OCP policies are often cited as an obstacle to the development of affordable housing.  There is a strong expectation in the community that procedural practices and the Land Use Bylaw will be revised to incorporate regulations that support the OCP.   The strategy recognizes that these proposed changes will be evaluated and occur over time.

Further consideration of environmental impacts and water conservation objectives should be considered and addressed in appropriate ways to ensure that the land's ecological limits are respected.

| Key Elements / Specific Steps | | Objectives served | | | |
|---|---|---|---|---|---|
| 9.1 | *Legalize cottages and suites with conditions to ensure affordability* | 1.4 | 3.1 | 3.2 | 3.4 |
| 9.2 | *Include detailed provisions for bonus density* | 1.4 | 3.1 | 3.5 | |
| 9.3 | *Allow increased building heights for multi-family projects in Villages* | 1.4 | 3.1 | 3.5 | |
| 9.4 | *Specify relaxations for affordable housing* | 1.4 | 1.3 | 3.1 | 3.5 |
| 9.5 | *Encourage mixed housing forms and tenures* | 3.1 | 3.5 | | |
| 9.6 | *Include provisions to encourage density banking* | 1.3 | 3.1 | 3.5 | |
| 9.7 | *Add provisions to encourage infill in appropriate areas* | 3.5 | | | |
| 9.8 | *Require some affordable housing in re-zonings (inclusionary zoning)* | 3.1 | 3.5 | | |
| 9.9 | *Create zones for manufactured home parks* | 2.3 | 3.1 | 3.2 | 3.5 |
| 9.10 | *Shared residential zoning to encourage affordable home ownership* | 1.4 | 3.5 | | |

Please see ***Appendix B*** (p. 27-32) for a more detailed description of the relationship between the OCP and the LUB, and how they support community objectives and values.

# 6.0 STRATEGY #3

# Develop Tools and Encourage Partnerships To Help Facilitate All Types Of Affordable Housing

## TOOLS AND PARTNERSHIPS – STRATEGY #3

This section contains actions that could be initiated by a local 'housing council', whose primary objective will be to facilitate the creation of more affordable housing in the community. It will accomplish this by encouraging partnerships within the community and with senior levels of government and other organizations that may be able to provide land, capital and/or operating funding.

Strategy #3 also describes a number of functions that a housing council could undertake in partnership with other community groups or individuals to build capacity in the non-profit sector, educate the community about the importance of affordable housing, and encourage housing development and better utilization of existing housing.

### ACTION PLAN #10
### *Monitor Housing Needs and Effectiveness of the Community Affordable Housing Strategy*

The purpose of the Housing Strategy is to match the actual housing needs and the resources available, with concrete plans to address needs along the full range of affordable housing. An effective strategy provides a systematic framework of analysis, implementation and monitoring of goals and achievements. It is designed to produce a flexible and effective system to deal with the ongoing and emerging housing needs. It is also designed to take advantage of any focused senior government funding programs that arise.

Actual needs are determined by the Housing Needs Assessment. The Strategy monitors the effectiveness of the policies and the changing needs over time, making regular updates of the Housing Needs Assessment an important component.

| *Develop a Community Affordable Housing Strategy* | Objectives served | | |
|---|---|---|---|
| 10.1 *Base Strategy goals and objectives on priorities in the Housing Needs Assessment* | 1.1 | 4.1 | 4.2 |
| 10.2 *Clearly define 'affordability'* | 1.1 | 4.1 | |
| 10.3 *Establish targets for housing along key points of the continuum and monitor progress against strategy goals* | 1.1 | 4.3 | |
| 10.4 *Define terms and use simple, direct, easy to understand messages* | 4.1 | 4.1 | 4.2 |
| 10.5 *Evaluate progress and learn from challenges and successes* | 1.1 | 4.4 | |

***ACTION PLAN #11***
***Establish a Housing Council to Ensure the Implementation the Housing Strategy***
Implementation of the Community Affordable Housing Strategy is a significant task that will require the efforts of all stakeholders. Addressing our affordable housing needs is the responsibility of the whole community, and for the purposes of implementation, 'Stakeholders' include all those that have a role in this endeavour. This includes both non-profit and market-based housing providers, organizations that provide housing-related services, housing advocates, affordable housing residents, government agencies, funding organizations and members of the general public.

This effort, particularly in the initial stages, must be undertaken in a coordinated fashion to ensure effective implementation. A 'housing council' will be struck, whose responsibility will be to oversee implementation of the strategy. It is expected that this council will be formed by the summer of 2011, under the guidance of the CAHS Steering Committee. This entity could potentially be an entity of the CRD with a part-time coordinator, whose duties will include those required secure additional funding for programs and projects.

Partnerships will be key; membership on a housing council will include representation from the community, including housing providers, residents and other individuals with interest and expertise in the development of affordable housing. Due care will be taken to avoid duplication of efforts and/or competition with existing community groups for scarce resources.

Other key council roles could include facilitating partnerships with community members and organizations to create housing, build capacity in the non-profit housing sector and provide education and awareness in the broader community. A housing council could also manage the funding and development of non-profit community housing and obtain ongoing funding for administration.

| | | | Objectives served | |
|---|---|---|---|---|
| **11.1** | **Establish a Housing Council** | | | |
| | 1 | *Include both housing providers and users as members* | 4.3 | 4.4 |
| | 2 | *Secure funding to support the creation and on-going programs of a housing council* | 1.2 | 4.3 |
| | 3 | *Initiate the process to establish a housing council* | 1.2 | 4.3 |
| **11.2** | **Develop Housing Council Practices that Encourage Partnerships and Learning from Others** | | Objectives served | |
| | 1 | *Build more partnerships between stakeholders, housing agencies, funding organizations, and members of the community* | 1.2 | 4.4 |
| | 2 | *Evaluate existing initiatives and learn from challenges and successes* | 4.4 | |
| | 3 | *Include practices that give affordable housing needs a high profile in the community* | 4.1 | 4.2 |

*ACTION PLAN #12*
***Allocate Housing Council Resources to Capacity Development in the Non-Profit Sector***
The development of new housing must be initiated by the community.   One of the key responsibilities of a housing council would be to provide the community the necessary tools to increase the supply of affordable housing by the non-profit sector.  This sector is particularly well-suited to producing and operating some types of housing that the private sector may not find financially feasible without government or other assistance. Partnerships between the private and the non-profit sectors provide important opportunities, and will be encouraged through the tools provided.

While much of the difficulty expressed by non-profit housing providers has centred on the regulatory environment, capacity development should encompass the entire development process - project planning, financing, organizational development, regulatory approvals, project and construction management, and operations.

|  |  |  | Objectives served | |
|---|---|---|---|---|
| **12.1** | ***Provide Education and Training to Build Capacity in the Non-Profit sector*** | | | |
| | 1 | *Sponsor workshops on all aspects of the development process* | 1.4 | 1.5 |
| | 2 | *Create an Affordable Housing Development Toolkit/Guide* | 1.4 | 1.5 |
| **12.2** | ***Help Housing Providers Navigate through the Housing Development Process*** | | | |
| | 1 | *Provide a skilled resource person to assist housing providers with  financing and regulatory efforts* | 1.4 | 1.5 |
| | 2 | *Develop tools to help housing providers be effective in neighbourhood consultations* | 1.5 | 4.2 |

*ACTION PLAN #13*
***Develop and Implement a Community Education and Engagement Process***
Community understanding and support is critical to the successful implementation of the Housing Strategy and the creation of more affordable housing.  Ultimately, it will be members of the community who make the strategy succeed, for example, as members of housing organizations or the housing industry, volunteers who sit on a housing council, individuals stepping forward with land opportunities, or neighbours of proposed housing projects.

The subject of 'density' is often cited as both key to the creation of affordable housing, and the source of concern and objections to new housing.  The key to successfully incorporating new units in a neighbourhood is to identify the sources of concern or conflict, and adequately address them in project design and/or location.  There is often confusion and disagreement about what 'density' actually means, as well as the implications of increased density and impacts on nearby residents.  This subject should form part of a community discussion as an important part of the successful implementation of the Housing Strategy.

***13.1  Develop an Information Program about the Importance of Affordable Housing***

1   *Educate the broader community about the actual need, the far-reaching social benefits and the importance of affordable housing to community well-being*

4.1   4.2

***13.2  Develop an Education Program to Encourage Neighbourhood Acceptance of Affordable Housing***

1   *Educate the community to encourage general support*  —  2.1   2.2  4.1   4.2

2   *Acknowledge and educate about NIMBY ('Not In My Backyard') to encourage neighbourhood support*  —  2.1   2.2  2.4   4.2

3   *Acknowledge and educate on the role of density in affordable housing to seek solutions and effectively address concerns*  —  1.4   3.1   4.1  4.2

## ACTION PLAN #14

### Establish a System to Strengthen Security of Rental Tenure

Rental housing forms much of Salt Spring's affordable housing stock and plays a crucial role in addressing most of our most urgent housing needs.  There are many property owners who rent their homes at reasonably affordable rates, providing much needed accommodation.  Often these landlord tenant relationships are very successful; other times they are challenging and problematic, resulting in insecure tenancy for families and individuals.

Landlords sometimes may experience property damage, disruption and/or financial loss, discouraging them from continuing to rent out their accommodation.   Improved relationships and better matching of landlords and tenants, along with supports to both parties, could help improve and expand this important source of affordable housing.

Objectives served

**14.1   Improve Connections between Landlords and Tenants**

1   *Establish a Housing Registry*  —  3.1   3.3

2   *Educate on landlord and tenant rights to help improve landlord-tenant communication and relations*  —  3.1   3.2  3.3

**14.2   Facilitate the more Challenging Landlord -Tenant Relationships**

1   *Provide more advocacy for those unable to effectively advocate for themselves*  —  2.1   2.2       3.3

2   *Help landlords and tenants get assistance in securing rent supplements, funding for damage deposits and  late rents.*  —  2.2   2.4       3.1   3.3

### ACTION PLAN #15

#### Help Housing Providers Secure Funding that Enhances Affordability

One of the biggest challenges for both the development of new affordable housing and the upgrade of existing housing is securing the necessary funding. This could be seed or pre-development funding, grants, short-term loans, and/or long-term mortgage financing.

The more affordable the housing, the more equity required, resulting in large hurdles for projects designed to meet the most urgent needs. Assistance to housing providers to secure financing from existing sources, as well as lobbying efforts to increase government funding available can address both short and long-term funding needs.

| Key Elements / Specific Steps | | Objectives served | | | |
|---|---|---|---|---|---|
| 15.1 | *Help housing providers secure funding from senior levels of government, foundations, etc. to plan, build, renovate or operate* | 1.2 | 2.0 | 3.1 | 3.2 |
| 15.2 | *Increase the funding available through the CRD's Regional Housing Trust Fund* | 1.2 | 2.0 | 3.1 | |

### ACTION PLAN #16

#### Help Residents and Housing Providers Secure Funding for Support Services

Some residents need supports to enable them to live successfully in their housing, many of whom will be able to transition to further independence once basic needs are met. More effectively connecting services to housing will help, as will increased support services ranging from basic housing and life skills to more complex services that may address difficult and sometimes intractable mental health issues (including addictions).

| Key Elements / Specific Steps | | Objectives served | | |
|---|---|---|---|---|
| 16.1 | *Lobby for increased levels of funding to housing providers for support services* | 2.1 | 2.4 | |
| 16.2 | *Identify resources that will help community organizations provide support and life skills development to transition to more independent housing* | 2.2 | 2.4 | |
| 16.3 | *Enhance services that will allow seniors to remain in their homes* | 2.2 | 2.3 | 2.4 |

***ACTION PLAN #17***
   ***Develop Tools to Ensure Affordability over the Long Term***
   It is important that affordable housing stays affordable over the long term, and that it doesn't creep up in cost over time.  Usually, but not always, non-profit housing providers will have rental limits as conditions of their capital funding from government or other agencies.  Private sector housing rarely includes such mechanisms, except where affordable housing units are developed through re-zonings that require the use of housing agreements.  These agreements also can regulate tenure (e.g. rental, leasehold, owned) and some features of resident eligibility to target community priorities (e.g. low income residents, seniors, farm workers, etc.).  An administrative mechanism is required to ensure effective monitoring.

Other mechanisms can be effective in encouraging long-term affordability, such as small-scale community living units for both rental and homeowner various tenures.  Alternative and often less expensive servicing can reduce capital costs, thus improving affordability.

Partnerships or joint ventures between the private and non-profit sectors are often effective mechanism to introduce affordability into a housing project that might otherwise be developed for the market.  The private sector will often bring both capital and expertise, and the non-profit sector (or residents themselves) can contribute in various ways including by supplying land, sweat equity, government funding and/or community fundraising.

|  |  | Objectives served | | | |
|---|---|---|---|---|---|
| **17.1** | ***Establish Policies and a Mechanism to Ensure the Effective Use of Housing Agreements*** | | | | |
| 1 | *Establish a mechanism to administer housing agreements* | 3.4 | | | |
| 2 | *Require housing agreements with density increases to ensure affordability in perpetuity* | 3.4 | | | |
| 3 | *Consider statutory declarations to provide assurance of affordability for single unit or smaller scale projects* | 3.4 | | | |
| **17.2** | ***Explore Other Means to Encourage Long-term Affordability*** | | | | |
| 1 | *Develop a land bank or land trust to ensure affordability in perpetuity* | 1.3 | 3.4 | 3.5 | |
| 2 | *Consider the implications of building size as it relates to long-term affordability* | 3.4 | 3.5 | | |
| 3 | *Explore the implications and potential of innovative building forms and servicing.* | 1.4 | 3.1 | 3.4 | 3.5 |
| 4 | *Initiate discussion with the private sector to explore potential joint ventures with the non-profit sector and future residents.* | 1.2 | 3.1 | 3.4 | 3.5 |

*ACTION PLAN #18*

***Take Steps to Better Maintain and Improve the Existing Affordable Housing Stock***

Salt Spring does have a supply of affordable housing, and maintaining this existing stock is far less expensive than developing new units.  Some of the rental stock is in poor condition, sometimes creating health and safety risks; anecdotally, tenants report reluctance to complain because they fear losing their accommodation and have few affordable alternatives.

Canada Mortgage and Housing's RRAP program, which is available to both owners and landlords, funds the upgrade of sub-standard residences used for affordable housing; this could be an effective mechanism to improve this important supply of housing. Some jurisdictions put limits on demolitions, requiring the replacement of any affordable units removed, or require that homes slated for demolition first be offered to non-profit or other housing providers for relocation to another site.  Salt Spring Island could explore some mechanisms, such as a standards' maintenance bylaw, to determine if there is the ability to enforce health/safety conditions in affordable housing.

| Key Elements / Specific Steps | Objectives served | | |
|---|---|---|---|
| 18.1 *Facilitate access to renovation funding programs and other sources of financing, including those targeted to seniors' aging-in-place needs* | 2.3 | 2.4 | 3.2 |
| 18.2 *Explore opportunities for reusing buildings before permitting demolitions* | 3.2 | | |
| 18.3 *Establish safe-housing standards for rental accommodation (e.g. mould, egress)* | 3.2 | | |

# 6.0 CONSULTATIONS

## 6.1 Stakeholder Consultations

Important in the development process is public participation, and buy-in from the community.  Because of the great diversity of views on affordable housing solutions, this can be one of the more challenging components of the process.  The CAHS Steering Committee committed to creating a strategy that reflects community aspirations, and has included community involvement throughout the process.  One of the objectives of this community engagement is to clearly demonstrate that the strategy is based on an ongoing and objective assessment of need.

A considerable degree of consultation with Stakeholders regarding need and possible strategies took place through the Housing Needs Assessment interviews and focus groups in 2009, the Community Housing workshop in January 2010, and input to the August 2010 CAHS Stage #1 report.  Many suggested actions were developed through these processes, the results of the 2005 SSI Community Housing Task Force report, and the current and ongoing work of the Islands Trust Community Housing Task Force.

In January 2011, a draft Action Plan (Stage #2 report) was presented to housing providers, housing agencies (CMHC, BC Housing, CRD Housing, Real Estate Foundation of BC) and community members active in affordable housing.  The result is that report (CAHS draft strategy Stage #3) was then provided to the general public for comment in March 2011

Key stakeholder consultations undertaken:
- ° Confirm key issues from Housing Needs Assessment  - Winter 2010
- ° Input on goals and objectives (Stage #1) - Spring/Summer 2010
- ° Input on action plans (Stage #2)  - Fall/Winter 2010
- ° Group discussion and feedback on draft strategy (Stage #3)  - Winter 2010/2011
- ° Public information sessions on final draft (Stage #4)  - Winter/Spring 2011

## 6.2 Further Opportunity for Public Input

The strategy will be reviewed and refined over the first year of the Housing Council's mandate, and there will be other opportunities to comment during that process.  Another opportunity will be as a member of a volunteer-based housing council.  Membership will include representation from the community, including housing providers, residents and other individuals with interest and expertise in the development of affordable housing.  Further information about the council and how members of the community may become involved will be available in the coming months.

Housing Strategy news and opportunities will be made available on the CAHS website at www.ssicahs.ca.

## 6.3  Community Contributions

This report reflects the result of extensive research and community input from 2005 through 2011, which have been viewed through lenses of best practices and the strategy's guiding principles.  The steering Committee and Consultant/Coordinator have merely served as facilitators, recorders and reporters of this community process, which has culminated in the community recommendations in this report.

A Community Affordable Housing Strategy cannot be developed without the assistance of members of the community.  Many individuals have volunteered their time to describe the housing needs on Salt Spring and have made many excellent suggestions on how to address those needs.

**We acknowledge that we are building this strategy on the strong foundation of the collective work of members of our community.  We extend our thanks to all of those that helped, and hope that they will continue to participate in developing solutions as the strategy is implemented.**

# APPENDIX A – How Action Plans Support Strategy Goals

| Action Plan # | | Specific Steps |
|---|---|---|
| **GOAL #1 - Increase the supply and diversity of housing along the whole range of affordable housing needs** | | |
| 6 | Encourage Creative and Innovative Solutions | 6.1, 6.2, 6.3, 6.4 |
| 7 | Update the OCP to reflect CAHS Recommendations | 7.1, 7.2 |
| 8 | Facilitate and Expedite the Land Use Application Process | 8.1, 8.2 |
| 9 | Incorporate OCP Supported Regulations in the Land Use Bylaw | 9.1,9.2,9.3,9.4,9.6,9.10 |
| 10 | Monitor Housing Needs and Effectiveness of the CAHS | 10.1,10.2,10.3 |
| 11 | Establish a Housing Council to Implement the CAHS | 11.1,11.2 |
| 12 | Housing Council Resources to Capacity Development in NP sector | 12.1, 12.2 |
| 15 | Help Housing Providers to Secure Funding that Enhances Affordability | 15.1,15.2 |
| 17 | Develop Tools to Ensure Affordability over the Long Term | 17.2, 17.3,17.4 |
| | | |
| **GOAL #2 - Improve housing and support for our most vulnerable populations** | | |
| 1 | Develop Housing for those with the Most Urgent Needs | 1.1, 1.2 |
| 2 | Develop Housing for those with Special Needs | 2.1,2.2,2.3,2.4 |
| 3 | Develop Independent Housing for those with Very Low Incomes | 3.1,3.2 |
| 4 | Develop Housing for those with Low and Moderate Incomes | 4.1 |
| 5 | Develop Housing for Low Income Seniors | 5.1,5.2,5.3 |
| 6 | Encourage Creative and Innovative Solutions | 6.1,6.3 |
| 7 | Update the OCP to reflect CAHS Recommendations | 7.2 |
| 9 | Incorporate OCP Supported Regulations in the Land Use Bylaw | 9.9 |
| 13 | Develop / Implement a Community Education and Engagement Process | 13.2 |
| 14 | Establish a System to Strengthen Security of Rental Tenure | 14.2 |
| 15 | Help Housing Providers to Secure Funding that Enhances Affordability | 15.1,15.2 |
| 16 | Help Residents and Housing Provider secure funding for support services | 16.1,16.2,16.3 |
| 18 | Take Steps to Better Maintain and Improve Existing Affordable Housing | 18.1,18.3,18.4 |
| | | |
| **GOAL #3 - Better meet the needs of low to moderate income residents** | | |
| 4 | Develop Housing for those with Low and Moderate Incomes | 4.2,4.3 |
| 5 | Develop Housing for Low Income Seniors | 5.2 |
| 6 | Encourage Creative and Innovative Solutions | 6.4 |
| 7 | Update the OCP to reflect CAHS Recommendations | 7.2 |
| 9 | Incorporate OCP Supported Regulations in the Land Use Bylaw | 9.1,9.2,9.3,9.4,9.5,9.6,9.7,9.8, 9.9,9.10 |
| 13 | Develop / Implement a Community Education and Engagement Process | 13.1,13.2 |
| 14 | Establish a System to Strengthen Security of Rental Tenure | 14.1,14.2 |
| 15 | Help Housing Providers to Secure Funding that Enhances Affordability | 15.1,15.2 |
| 17 | Develop Tools to Ensure Affordability over the Long Term | 17.1,17.2,17.3,17.4 |
| 18 | Take Steps to Better Maintain and Improve Existing Affordable Housing | 18.1,18.2,18.3,18.4 |
| | | |
| **GOAL #4 - Increase the understanding and support for affordable housing** | | |
| 10 | Monitor Housing Needs and Effectiveness of the CAHS | 10.1,10.2,10.3,10.4,10.5 |
| 11 | Establish a Housing Council to Implement the CAHS | 11.1,11.2 |
| 12 | Housing Council Resources to Capacity Development in NP sector | 12.2 |
| 13 | Develop and Implement a Community Education and Engagement Process | 13.1,13.2 |

### APPENDIX B – How the LUB and Regulatory Steps can Support Community Objectives in the OCP

In developing the CAHS objectives and action plans, a great degree of reliance was placed on input and suggestions from Stakeholders and the results of recent housing research and study in the Trust Area. This included a number of suggestions for changes to the Land Use Bylaw (LUB) and the Islands Trust land use application process that could facilitate and encourage development of more affordable housing.

### The Role of the Official Community Plan in Supporting Affordable Housing

One of the most important steps that a Local Trust Committee can take is to support affordable housing is to ensure that the importance of affordable housing is clearly stated and strongly supported in the Official Community Plan (OCP), and that direction is given to pursue affordable housing through a variety of planning tools. The OCP is a living document, and as such it is reviewed and updated regularly to reflect the vision and social and environmental priorities of the community.

A community's circumstances and needs change over time, including needs and priorities related to affordable housing. These will be reflected in the Housing Needs Assessment, its updates, and in actions plans for that are presented in the Community Affordable Housing Strategy.

The OCP, in turn, should be amended periodically to reflect any changes, and give specific direction to Local Trust Committees to implement the recommendations of both the Housing Needs Assessment and the Community Affordable Housing Strategy.

### SSI Official Community Plan Support for Affordable Housing

Salt Spring Island's OCP was amended in 2008 to include strong support for affordable housing in its broad policy statements, objectives, and both general and zoning policies.

OCP community objectives describe 'our sense of community' as resident-centred, diverse, minimizing transportation needs, and embracing non-traditional residential settlement. It encourages communal stewardship of land, resource conservation and alternative forms of infrastructure, recognizing that development must be managed to protect this sense of community.

The OCP's residential land use objectives support a mix of housing types, but stipulate that locations must be appropriate to protect the natural environment. They direct the development of zoning that supports many different types of housing for our diverse population, but recognizes that housing choices may be restricted by requirements for limits on growth inherent in an island community with a limited land and resource base.

These limits are articulated as an estimated 8,150 dwelling units (not including seasonal cottages and suites) that could be built on Salt Spring Island under current residential zoning. Given historical household size, the eventual population that might result from existing zoning is estimated to be a little over 17,000. Clearly this will have implications for development, and the OCP states that zoning changes that would likely exceed this forecast should be avoided.  It does, however, provide for 'few and minor' exceptions only to achieve affordable housing and other objectives of the plan.

The OCP has specific objectives to encourage the creation of affordable, rental and special needs housing, integrating it into appropriate residential areas and where services are most accessible.  It encourages housing that allows seniors to remain in the community, and recognizes the value of maintaining manufactured home parks as an important source of affordable housing.  It also encourages the cooperation with other levels of local and senior government, housing industry and community organizations.

The OCP has specific and detailed policies that would encourage affordable housing by having provisions for the following:

- ° Undertake regular Housing Needs Assessment updates to establish priorities
- ° Establish a target level of affordable housing based on need
- ° Require demonstration of need, adequate water and sewage capacity, energy and water efficient designs, protection of sensitive eco-systems, and appropriate siting.
- ° Amenity zoning
- ° Inclusionary zoning
- ° Flexible housing units
- ° Rooming houses
- ° Secondary suites and seasonal cottages
- ° Multi-family dwellings
- ° Care facilities
- ° Other innovative strategies


***Revise the Land Use Bylaw and Land Use Application Process to Reflect OCP Policies***
Land Use Bylaws (LUB) work to implement Official Community Plans (OCP) by providing detailed land use regulations for each zone according to policies and land use designations identified in the OCP.  There is a strong expectation in the community that the LUB will be revised to incorporate regulations that facilitate the development of affordable housing as envisioned in the Official Community Plan.

As identified above, the OCP has policy direction that strongly supports affordable housing.  A LUB and land use practices that reflect these policy directions will provide greater certainty and encourage the development of more affordable housing.

***The suggestions received from the community are listed below, in decreasing order of the frequency of suggestion (i.e. legalize suites and cottages was the most frequent).***

1. <u>Legalize suites and cottages with conditions</u>
   This was the single most common suggestion for quickly providing a good supply of affordable housing, and has been proposed consistently over the years from at least 1994 (Task Force on Housing and Accommodation), and could address a range of lower to moderate income housing needs.

   Consultations undertaken in 2009 for the Housing Needs Assessment revealed again very strong support for this policy. However, a very strong majority were clear that legalization should come with conditions that ensure that they remain affordable in the long term and that a system is in place that monitors the physical condition of the units.

   Solutions proposed for maintaining affordability centred on the use of housing agreements, however, there was concern that the associated administrative requirements would prove to be a disincentive, especially for suites. While housing agreements may be more acceptable for cottages, an alternative for either form could be an annual statutory declarations that, for example, are limited to providing current rental rates with increases that reflect cost of living increases.

2. <u>Include detailed provisions for bonus density</u>
   There were repeated recommendations that bonus density should be granted to applicants for projects in appropriate locations, but that there should be conditions that ensure affordability in the long-term (or in perpetuity). There should be some direction as to when and how this will be permitted, and should include a principle that acknowledges that there is a 'value' or 'benefit' that accrues to a landowner when density is increased, and that this benefit should accrue (in whole or in part) to the community (i.e. that the cost savings are in fact passed on to home owners or tenants).

   This may be stating the obvious in the case of non-profit housing, but does raise some complexities when the private development industry is, for example, developing mixed market and affordable housing. Quantifying the 'value' of increased density may be difficult in some circumstances, and will likely need to be done on a case-by-case basis. There are valuation models that have been applied in other communities that the Islands Trust could evaluate and use or modify. The general rule of thumb is that the benefit should be (roughly) equally shared between the land owner and the community.

3. Allow increased building heights and/or multi-family zones in Villages
An increase in maximum building height from two to three stories was commonly cites as a good mechanism to increase affordability in multi-family settings. This was most commonly suggested as appropriate in Villages, with conditions to ensure that view corridors and day lighting for neighbouring properties are not negatively affected, and provided other servicing requirements can be accommodated (e.g. fire protection). This can be either purpose build multi-family housing, or commercial buildings that include top-floor affordable residential units.

Multi-family zoning can be applied to certain parcels or areas to encourage denser development in appropriate areas. This can be applied to either traditional multi-family developments (i.e. multiple attached units) or simply to permit more than one single family dwelling on a lot without subdivision. Certain building types or conditions can be required to further enhance affordability, such as two-storey townhouses, size limits or a mixture of owned and rental units. Design guidelines can be applied to ensure a good fit within the neighbourhood, including limits on size and/or height.

4. Specify relaxations for affordable housing
LUB regulations include zoning schedules and are the principle tool used to implement land use plans. LUBs set the use and density of a given parcel and contain the detailed regulations that govern the permitted uses in particular zones, including setbacks, height restrictions, parking requirements, signage restrictions, drainage restrictions, lot coverage, floor area restrictions, and subdivision requirements.

Many of these building and site regulations could be relaxed for affordable housing projects to assist with affordability in some circumstances, and in some locations. Some of the mostly commonly mentioned are parking requirements, minimum set-backs, and height limits. No doubt there are others; the Local Trust Committee could review all provisions in the Land Use Bylaws (LUBs) with the eye for possible relaxations for affordable housing applications.

5. Encourage mixed housing forms/tenures
There was interest the development of housing that provides for a mixture of both housing forms and tenures to encourage diverse neighbourhoods. Examples include mixing single family dwellings and multi-family units (can be duplex, triplex or larger) in the same zones. Diversity and affordability can also be enhanced by allowing (or requiring) that rental housing be included in new subdivisions.

A variant would be zones defined to allow for a mix of commercial and residential uses, typically with small residential units located above commercial buildings or retail shops in village settings. This tool could be made available to encourage commercial business owners to create affordable rental housing, perhaps with height restrictions relaxations (in the appropriate settings). Alternatively, it could be a requirement that new construction must include affordable employee rental housing on upper floors.

6. <u>Include provisions to encourage density banking</u>
   The OCP has provisions for the transfer of density (or development potential) from areas of environmental sensitivity, hazardous conditions, or those with cultural, historical agricultural or landscape significance to areas more suitable for development that support clustering. It does not, however, indicate any preference for transfers that result in the creation of affordable housing; perhaps this should be considered.

   A variant to the outright transfer to another location could be the transfer to a density reserve or bank, which essentially holds unallocated density for future use for affordable housing. Specific requirements and conditions in the LUB could encourage banking by increasing certainty for applicants.

7. <u>Add provisions to encourage infill in appropriate areas</u>
   There are often tensions between development pressures (including affordable housing) and the need to protect the environment. Efforts to limit development create a 'supply and demand' imbalance, creating upward pressure on land and housing values and exacerbating affordability problems. However, allowing affordable housing doesn't need to be at the expense of the environment.

   "*Smart Growth*" is a series of land use principles designed to enhance quality of life, preserve the natural environment, and be cost effective over time. The goal of Smart Growth principles is to ensure that growth is fiscally, environmentally and socially responsible and gives priority to infill as a densification strategy.

   Affordable housing applications are often initiated in response to a land opportunity, and may not necessarily be located in the areas identified in the OCP. When evaluating applications, there are location features that can make higher density more appropriate and development more affordable. The LUB could have provisions that guide infill on sites that are located in existing village centres or close to services and amenities, to encourage reduced automobile use (for both environmental and economic reasons). Clustering higher density in existing centres can also have the advantage of accessing existing servicing infrastructure, improving affordability.

8. <u>Require the inclusion of affordable housing in re-zonings (inclusionary zoning)</u>
   There was some suggestion that any increase in density should come with conditions that the applicant include some number or percentage of affordable units (most examples ranged from 15-20%); this can be on a unit count basis or a floor space basis. It is very similar to amenity zoning, except that it tends to be more standard in its application of # or % of required affordable units.

   This recognizes that a mix of market (or low-end of market) and affordable housing is needed to make a project economically viable. In some cases there is a cash-in-lieu provision with funding ear-marked for non-profit housing. Affordable housing can be

developed on-site, along with the (typically) market units, or in some other location. It is important to have a mechanism to quantify and allocate the value of the benefit, and another to ensure that the affordable housing is built first.

9.     Zones for manufactured home parks
       The OCP recognizes the value of manufactured homes parks as an important source of affordable housing, and places value on maintaining existing parks.  The LUB should contain a zoning designation to accommodate this housing form, with provisions that might encourage family housing.

       In recognition that mobile and manufactured homes contribute to the much needed inventory of affordable housing, many communities implement policies that seek protection and/or compensation for displaced tenants when owners make application for redevelopment.  While there is provincial legislation in the Manufactured Home Park Tenancy Act (MHPTA), it may not adequately compensate displaced tenants, particularly in situations where alternate locations can not be found and/or where the homes are older and not adequately certified for relocation.

10.    Make provisions to facilitate shared residential zoning
As a provision under 'inclusionary zoning', the OCP references 'shared residential' zoning that permits a property owner to include the same number of dwelling units (without sub-division) on a lot that would be allowed after subdivision.  LUB provisions should provide detailed guidance on how this could be accomplished to allow for greater certainty and to encourage creative and innovative solutions for affordable homeownership.

# Salt Spring Island
# Community Affordable Housing Strategy (CAHS)

Action Plan – YOUR NOTES

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