



TOOL 3 - Zoning and Policy Options Table

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



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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)	<p>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.</p> <p>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. Tiny homes on wheels could be permitted where units are constructed to CSA standard for manufactured home, as an out-right permitted use, or by temporary use permit.</p>
Single-Family Dwelling Variations	There are a range of residential forms that don't fall neatly into single-family zoning or multi-family. These include duplexes, rooming houses, boarding houses and flex housing. ¹ LTCs may wish to consider supporting these forms in zoning.
Manufactured / Tiny Home / RV Communities	Zone suitable land for a serviced manufactured home, tiny homes on wheels, or residential RV community. Clustering these types of units can resolve issues with septic, potable water and provide other services and amenities.
Small-Scale Multi-Unit Housing (Market)	<p>Permit the construction of multiple dwelling units on a single residential lot. The term "Small-Scale Multi-Unit Housing" generally describes duplexes, triplexes, houseplexes, townhouses and rowhouses.</p> <p>Permitting these housing forms may also require amendments to lot coverage, setback and height limits to create sufficient buildable area to accommodate these housing types.</p>

¹ Housing that can be easily adapted to meet the present and future needs of occupants as family size and care needs evolve.
Islands Trust Housing Options Toolkit, 2025



ZONING OPTIONS TO ADDRESS HOUSING NEEDS

OPTION	DESCRIPTION
Multi-Family Dwelling Units (Market)	Permit the construction of larger multi-family residential developments such as apartments and condominiums in appropriate locations. Can be for purchase or rental. See "Residential Rental Tenure Zoning" below.
Multi-Family Dwelling Units (Affordable)	Permit the construction of multiple dwelling units on a single lot, only if undertaken by a government or non-profit organization and/or with rent/purchase/resale price controlled by housing agreement.
Zone for unit numbers, not housing type	<p>Rather than specifying the type of dwelling units that are permitted in a residential zone (single-family dwelling, secondary suite, accessory dwelling unit, etc), LTCs could instead zone simply for a maximum number of dwelling units, thereby leaving it up to the land owner to determine the appropriate mix for their circumstances. Eg. multiple units in one building, or several one-unit buildings.</p> <p>Concerns about intensity of use on the land can be managed through other regulations, such as lot coverage, impervious surface coverage, and total floor area maximums.</p>
Permit principal residential use of currently non-residential lots	Permit under-used or unviable commercial or other-zoned properties to be used as principal residential.
Permit the conversion of commercial accommodation to residential use	Consider rezoning existing built commercial accommodation units for residential use in coordination with regulating STVRs. TUPs could also be used in some situations.
Review regulation of STVRs	Regulation of STVRs can include opting-in to provincial principal residence requirements, permitting STVRs solely as a home-based business, permitting by TUP with limits on numbers or proximity, or prohibiting entirely.



ZONING OPTIONS TO ADDRESS HOUSING NEEDS

OPTION	DESCRIPTION
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 small-scale multi-unit housing/multi-family development and/or greater density through subdivision.
ZONING – CONSERVATION DENSITY	
Conservation Density Bonus/ Homeplate Zoning Model²	Allow for flexibility of number of dwellings and/or dwelling type and size within maximum homeplate or total floor area (e.g., 500m ²) in exchange for conservation covenant.

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



ZONING OPTIONS TO ADDRESS HOUSING NEEDS

OPTION	DESCRIPTION
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 uses in commercial/industrial zones, as detached dwellings or as residential use above ground-floor commercial uses. Height/storey limits could be raised to permit two storeys of residential above ground-floor commercial/industrial in specific locations.
Floor Area/Footprint Limits	Limit the size of permitted dwellings in order to discourage undesirable forms of residential development and commercial accommodation uses in residential zones.
Reduced Setbacks	Where zoning permits more than one dwelling unit on a residential lot, LTCs should review their lot line setback requirements to ensure that they allow for a sufficient building area without needing a variance permit.
Reduce Automobile Parking Requirements	Excessive automobile parking requirements mean land that could otherwise be used to provide housing is instead used to house cars. In a rural island context, reducing automobile parking requirements will have the most benefit in village areas close to jobs and services, particularly on small lots where zoning allows for

³ Ibid

⁴ Ibid



ZONING OPTIONS TO ADDRESS HOUSING NEEDS

OPTION	DESCRIPTION
	secondary suites, accessory dwelling units, or small-scale multi-unit housing. Larger multi-family housing projects can also benefit from reduced parking requirements.
ZONING – TENURE	
Residential Rental Tenure Zoning	Section 481.1 of the <i>Local Government Act</i> allows local governments to introduce zoning that requires all or some portion of multi-family housing in a zone to be occupied only under residential rental tenure. LTCs could consider introducing such zoning in one or more areas of the island.
Strata Subdivision of ADUs	Review and reconsider regulations that restrict secondary suites/ADUs from becoming separate real estate entities through building strata subdivision. This has been proposed as a way to encourage entry-level home ownership.
Remove Owner-Occupancy Restrictions	Where zoning allows for secondary suites, accessory dwelling units, alternative dwelling units or small-scale multi-unit housing, there should be no requirement that the owner of one or more units must live on the property. Such restrictions impede maximum residential rental opportunities.
ZONING – WORKFORCE HOUSING	
Require Workforce Housing as a Condition of new/amended Commercial/Industrial/Institutional Zoning	Commercial/Industrial/Institutional zoning could be amended to require the provision of a certain number of workforce housing units as a condition of new development.
On-Site Workforce Housing	Ensure all commercial zones permit on-site workforce housing. Where all commercial density has not been developed, density bonus provisions could be used to require workforce housing as a condition of developing additional commercial density.



ZONING OPTIONS TO ADDRESS HOUSING NEEDS

OPTION	DESCRIPTION
Off-Site Workforce Housing	Identify and zone locations for off-site workforce housing.
ZONING – SENIORS HOUSING	
Zone for multi-family seniors housing	Similar to general multi-family zoning, LTCs can zone to permit larger developments exclusively for elderly people, provided such is a defined use in the land use bylaw.
Accommodate Aging in Place	Introduce sufficiently flexible residential zoning provisions so that elderly people can stay on their properties longer. The mechanisms to do this are largely addressed elsewhere in this options document in secondary suites, ADUs, AltDUs and flexible housing/zoning.
ZONING – 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	<p>As per Local Government Act Section 473(1), an official community plan (OCP) must include statements and map designations respecting the approximate location, amount, type and density of residential development required to meet anticipated housing needs over a period of at least twenty (20) years.</p> <p>An official community plan must include housing policies respecting affordable housing, rental housing and special needs housing.</p> <p>An LTC must consider the most recent housing needs report when developing or amending an OCP.</p> <p>OCPs should also contain policies to direct residential growth based on:</p> <ul style="list-style-type: none"> • Freshwater availability; • Limiting disturbance of sensitive ecosystems; • Proximity to social/economic/transportation services; and • Other criteria the community identifies as important. <p>Areas suitable, or not suitable, for additional residential growth, can be mapped and considered to permit additional housing or included as OCP schedules.</p>
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)	<p>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.</p> <p>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.</p> <p>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.</p>
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 Communities	<p>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.</p> <p>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.</p>
Small-Scale Multi-Unit Housing (Market)	<p>If an LTC wishes to proactively zone areas of the island for market-rate small-scale multi-unit housing, the OCP should contain supportive policies that establish the criteria by which suitable land will be identified.</p> <p>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.</p>
Multi-Family Dwelling Units (Market)	<p>If an LTC wishes to proactively zone areas of the island for market-rate multi-family dwelling units, the OCP should contain supportive policies that establish the criteria by which suitable land will be identified.</p> <p>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.</p>
Multi-Family Dwelling Units (Affordable)	<p>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.</p> <p>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 permitting these uses in most land use designations and the general expectations around housing affordability.</p> <p>Staff recommend that policies permit rezonings for affordable housing in most land use designations. This will remove the need for an OCP amendment and legislation would prohibit a hearing when an application is received, thus speeding the rezoning process.</p>



OCP POLICY OPTIONS TO ADDRESS HOUSING NEED

OPTION	POLICY SUPPORT
Zone for unit numbers, not housing type	If LTCs intend to proactively zone to encourage maximum dwelling unit numbers rather than specific housing types in residential zones, OCPs should be reviewed to ensure that it is encouraged by policy, or at least not discouraged.
Permit principal residential use of currently non-residential lots	Introduction of zoning that permits commercial zoned lots to be used for principal residential use should not contravene, and ideally be supported by, OCP policy.
Permit the conversion of commercial accommodation to residential use	Allowing residential use of commercial-accommodation-zoned land should not contravene, and ideally be supported by, OCP policy.

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.



OCP POLICY OPTIONS TO ADDRESS HOUSING NEED

OPTION	POLICY SUPPORT
Affordable Housing Amenity Zoning – Subdivision	LTCs can identify areas (land use designations) where they would be willing to entertain rezoning applications for increased lot density contingent on the provision of land for affordable housing. The OCP should have clear guidelines about the community's amenity expectations.
Flexible Zoning Model	Introduction of this zoning permission should not contravene, and ideally be supported by, OCP policy. Such policy could be brief and simple ("The LTC may introduce flexible housing zones") or more detailed to address specific community concerns that arise during the community planning process
Increase Density	If the LTC plans to proactively rezone specific areas of the Island to allow increased lot density it would have to ensure that those areas are in an OCP land use designation with the appropriate maximum lot density.

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.



OCP POLICY OPTIONS TO ADDRESS HOUSING NEED	
OPTION	POLICY SUPPORT
ZONING – SIZE, SITING AND MISCELLANEOUS	
Mixed-Use Zoning	Introduction of zoning that permits residential use above commercial, or where height/storey limits are lifted for residential use above commercial should not contravene, and ideally be supported by, OCP policies.
Floor Area/Footprint Limits	Introduction of zoning that limits residential floor areas or footprints should not contravene, and ideally be supported by, OCP policies.
Reduced Setbacks	LTCs should ensure that OCP policies do not impede reducing lot line setbacks to encourage housing options.
Reduce Automobile Parking Requirements	Where an LTC is not prepared to proactively reduce parking requirements in its land use bylaw, its OCP should at least be amended to include policies that describe the conditions under which it would consider reducing parking requirements during a development application process.
TENURE	
Residential Rental Tenure Zoning	OCPs should contain a policy acknowledging that LTCs could exercise this power under the Local Government Act.
Strata Subdivision of ADUs	If LTCs wish to entertain strata subdivision of ADUs from the principal dwelling on a lot, then OCPs should contain policies to guide decisions when such an application is received. Such policy could be brief and simple ("The LTC may consider strata subdivision of an accessory dwelling unit from a principal dwelling unit on a lot") or more detailed that addresses specific community concerns that arise during the community planning process
Remove Owner-Occupancy Restrictions	LTCs should review their OCPs to ensure that policies regarding secondary suites, accessory dwelling units, alternative dwelling units and small-scale multi-unit housing do not encourage owner-occupancy restrictions.



OCP POLICY OPTIONS TO ADDRESS HOUSING NEED	
OPTION	POLICY SUPPORT
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	<p>If LTCs wish to proactively zone land to permit seasonal worker housing, such zoning should not contravene, and ideally be supported by, OCP policies.</p> <p>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.</p>
SENIORS HOUSING	
Zone for multi-family seniors housing	<p>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.</p> <p>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.</p>
Accommodate Aging in Place	See policy rows above about ADUs, AltDUs, and flexible housing/zoning.



OCP POLICY OPTIONS TO ADDRESS HOUSING NEED	
OPTION	POLICY SUPPORT
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.
DENSITY TRANSFER	
Density Transfer Mechanism	<p>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.</p> <p>These policies should be clear and easy for landowners to engage.</p>



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ADMINISTRATIVE POLICY OPTIONS TO ADDRESS HOUSING NEED

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