



Islands Trust

TOOL 6 - Housing Action Plan/Local Housing Strategy Template

INSTRUCTIONS

What is a Housing Action Plan/Local Housing Strategy?

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

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

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

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

INSTRUCTIONS

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

EXAMPLE TEXT BELOW

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



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

- [INSERT RECENT HOUSING INITIATIVES]

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

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

Housing for Who?

INSTRUCTIONS

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

EXAMPLE TEXT AND TABLE BELOW

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

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

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

¹ Assuming there is a corresponding regional housing strategy



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

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

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

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

Updated Housing Needs Reports for the Islands Trust Area were completed in 2025. While, these will provide additional understanding of housing needs caution should be exercised in their use as prescribed methodology limits the utility of these assessments.



Housing Action Plan Goals and Actions

INSTRUCTIONS

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

What is a Goal?

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

Example goals for a housing project could be:

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

What is an Action?

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

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

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

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

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

EXAMPLE TEXT BELOW

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



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EXAMPLE HOUSING ACTION PLAN

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

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

Action 1: Expand Opportunities to Build Secondary Suites and Accessory Dwelling Units

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

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

Action 2: Increase Opportunities for Non-Profit Housing Development

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

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

Action 3: Permit Alternative Housing Approaches

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



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

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

Action 4: Reduce Ecological Footprint of New Builds

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

- LUB - Requiring freshwater cisterns for all new builds;
- LUB - Updating potable water requirements for subdivision;
- LUB - Establishing floor area maximums where appropriate; and
- LUB - Prohibiting groundwater-fed swimming pools.

Goal 2: Balance Housing Needs with the Preserve and Protect Mandate (Identifying WHERE to put housing)

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

Action 1: Suitable Land Analysis

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

Related policy amendment:

- OCP - Include schedule maps identifying land suitable for ADUs

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

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



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

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

Action 6 - Accessory Dwelling Unit Incentive Program

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

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

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

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

Implementation

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



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Table 2: Housing Action Plan Implementation

ACTION	2023/24	2024/25	2025/26	2026/27	Responsibility/ Partners ²
Goal 1 - Balancing housing interests with preserve and protect mandate: Identifying WHERE to put housing					
Action 1: Suitable Land Analysis	To be undertaken at Trust Wide level				RPT, SFWS, IS, IP
Goal 2 – Increasing Housing Options: Permitting WHAT can be built					
Action 2: Secondary Suites/ ADUs		Goal will be to complete these actions by the end of term (November 2026).			RPT, Island Planner
Action 3: Increasing Non Profit Housing Opportunities		Timing will depend on approach taken (concurrent action implementation or separated). It will also depend on Trust Council support of business case (BC) allocating funding and staff time.			
Action 4: Housing Alternatives					
Action 5: Reduce Ecological Footprint of New Builds					
Goal 3 – Developing Partnerships to Build Housing: HOW to get housing built					
Action 6 – ADU Incentive Program	Development and Implementation of Program. Implementation will depend on funding and CRD.				RPT, CRD
Action 7 – Partnerships with Not For Profit Housing Providers	This action focusses primarily on the exploring the potential for Habitat for Humanity to build housing on [INSERT NAME] Island. This work is currently in progress.				RPT, Habitat

RPT – Regional Planning Team
 SFWS – Senior Freshwater Specialist
 IS – Information Services
 CRD – Capital Regional District

² Cooperation and coordination with relevant agencies including with Regional Districts should be considered at all stages.