



Islands Trust



Tool 8

BASELINE REPORT

Affordable Housing in the Islands Trust Area



Updated June 2023



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Purpose of this Report

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

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

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

Context

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



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Observations

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

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

Trust Area Overview

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

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

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

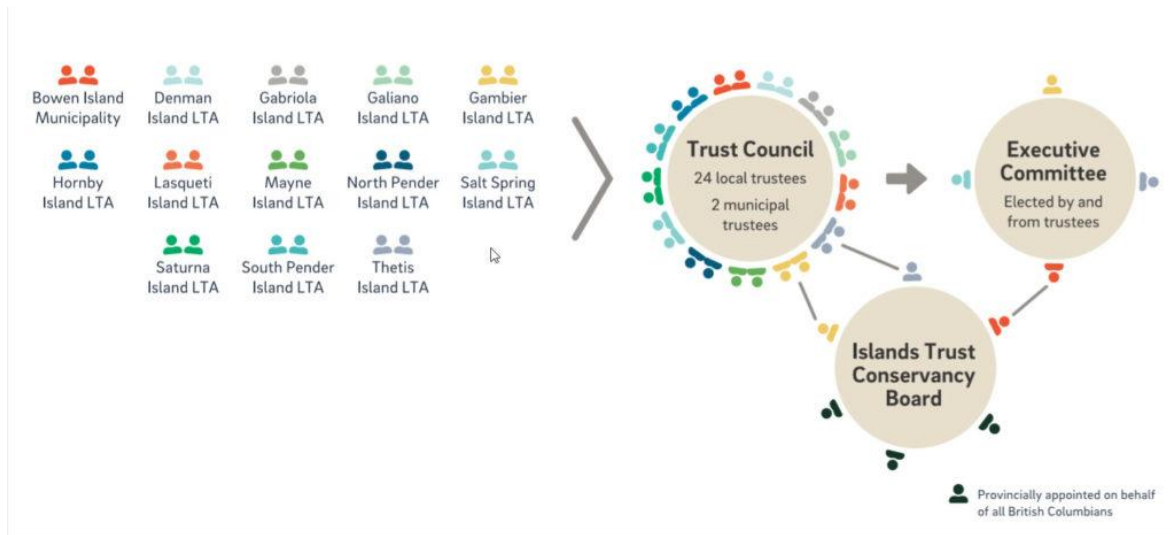
At the regional level, the Islands Trust Council sets priorities and policies, manages finances, and provides oversight. Trust Council also provides a unified voice to advocate for the interests of islanders and island ecosystems to other levels of government and industry.

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

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



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What is Affordable Housing

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

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

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

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

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

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



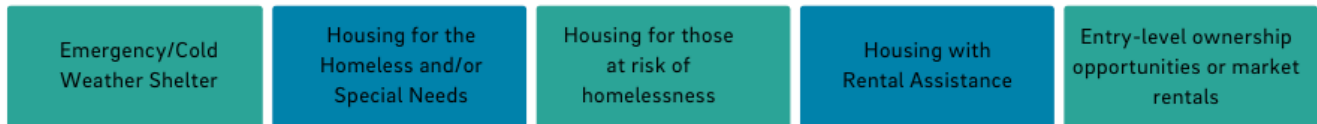
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Sometimes referred to as the “Affordable Housing Continuum,” the following spectrum provides a framework to consider how different types of housing attend to the respective needs of populations that cannot access conventional home ownership.

Taking a Closer Look:

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

The Islands Trust Area Affordable Housing Continuum



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

Islands Trust Definitions

Across Islands Trust, each Local Trust Area has adopted individual OCPs and LUBs. Affordable housing and other terms related to housing are defined by some island communities through these regulatory documents.

Bowen Island Municipality

“Affordable Housing” means non-market residential dwelling units that may only be owned or rented under the terms of housing covenants registered on title in favour of the Bowen Island Municipality (OCP and Affordable Housing Policy Definition).

“Cohousing” means a housing model that fosters an inclusive, mutually supportive, yet independent living environment, consisting of clustered, attached, and/or detached dwellings that are individually owned and completely self-contained yet incorporate commonly owned land, buildings, or structures,



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with the purpose of reducing the footprint of the private dwellings and support community connection. (OCP and LUB).

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

"Dwelling or dwelling unit" means a building containing sleeping, living area and kitchen designed, used or intended for use as one (1) residence (LUB).

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

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

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

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

Denman Island Local Trust Area

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

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

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

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

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

Gabriola Island Local Trust Area

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



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

"Dwelling, two family" a building consisting of two principal dwelling units (LUB)

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

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

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

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

"Single family" one or more persons living as a single household. (LUB)

Galiano Island Local Trust Area

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

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

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

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

Gambier Island Local Trust Area

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

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

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



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

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

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

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

Hornby Island Local Trust Area

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

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

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

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

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

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

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

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



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Lasqueti Island Local Trust Area

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

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

Mayne Island Local Trust Area

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

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

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

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

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

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

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

North Pender Island Local Trust Area

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

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

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



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

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

Salt Spring Island Local Trust Area

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

"Duplex" means a building consisting of two dwelling units. (LUB)

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

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

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

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

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

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

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

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

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



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

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

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

Saturna Island Local Trust Area

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

“Residence” means a building used by an individual, or group of individuals living together in common occupancy, as a single household and containing only one kitchen. (LUB and OCP)

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

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

South Pender Island Local Trust Area

“Cottage” means an accessory single family dwelling with a floor area of 70m² (753 ft²) or less. (OCP)

“Cottage” means a dwelling with a limited floor area that is located on the same parcel as another dwelling. (LUB)

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

Thetis Island Local Trust Area

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



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

Regulatory Approaches to Housing in the Trust Area

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

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

Northern Region

Hornby Island Local Trust Area

Key Findings:

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



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Denman Island Local Trust Area

Key Findings:

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

Lasqueti Island Local Trust Area

Key Findings:

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

Gambier Island Local Trust Area

Key Findings

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

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

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



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Gabriola Island Local Trust Area

Key Findings:

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

Thetis Island Local Trust Area

Key Findings:

[Thetis Island](#) is located 7km east of Chemainus, B.C. and has a population of 476 (Census 2021). The 2,896 hectare area includes over 20 other "associated" islands, including Valdes, Ruxton, Reid, and Pylades. [Thetis Island's OCP](#) also restricts new density except for zoning amendments that would result in affordable housing, special needs housing, or conservation of lands with conservation value. The OCP does not define affordable housing, but does contain policies that encourage it if community need can be demonstrated. The [Land Use Bylaw](#) does not contain specific zones for affordable housing. The LUB allows accessory cottages in some zones (on lots larger than 0.8 ha or 1.9 acres), but only for seasonal use and not as a residence. On lots 8 ha (20 acres) or larger, the LUB has provisions to allow one dwelling and one cottage for every 4.0 hectares (9.8 acres), if a covenant preventing subdivision is registered against the property title.

Salt Spring Region

Salt Spring Island Local Trust Area

Key Findings:

The largest of the southern Gulf Islands, [Salt Spring Island](#), is located 11km north of the Swartz Bay ferry terminal on Vancouver Island. The [Salt Spring Island OCP](#) restricts new density except for affordable housing, and there is a detailed set of policies to guide the creation of affordable housing. The OCP defines affordable housing as "rental or owned housing that can be acquired with 30 per cent of the median gross income of families or individuals on Salt Spring Island." The [Salt Spring Island LUB](#) defines affordable housing as "a deed restricted and/or a rent controlled dwelling unit that is secured by a housing agreement registered on title, and may include special needs housing and seniors' dwelling units." The Land Use Bylaw permits secondary suites in some parts of the island. The Land Use Bylaw also permits cottages on lots 1.2 ha (3 acres). Generally, cottages may only be occupied seasonally so they cannot be used as affordable housing without a rezoning application, however a recent bylaw



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amendment allows approximately 500 of them to be used as full-time rental housing. With an average year-round population of 11,800 (Census 2021), Salt Spring Island is the Trust Area's most populated island. Likewise, it has the most affordable housing developments in the Trust Area. Please refer to the Community Housing Inventory in the Appendix for more detail.

Southern Region

North Pender Island Local Trust Area

Key Findings:

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

South Pender Island Local Trust Area

Key Findings:

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

Saturna Island Local Trust Area

Key Findings:

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



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Mayne Island Local Trust Area

Key Findings:

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

Galiano Island Local Trust Area

Key Findings:

[Galiano Island](#) also borders the Strait of Georgia in the Southern Gulf Islands. This Local Trust Area, with a population of 1,396 people (Census 2021), covers 6035ha and includes several smaller, associated islands. The [Galiano OCP](#) restricts increases in density except for affordable and special needs housing. The OCP defines affordable housing as "rental or owned housing that can be acquired without exceeding 30 per cent of the median gross income of low to moderate income families on Galiano." The OCP has specific policies to guide rezoning applications for affordable housing and policies to guide the LTC's consideration of more opportunities for affordable housing. The [Galiano Island Land Use Bylaw](#) has a specific zone for affordable housing, the Community Housing 1 Zone (Galiano Green) and has a "Community Facility Zone" that permits affordable and special needs housing, among other uses. The Galiano Island Land Use Bylaw allows cottages in some zones. The Galiano LUB permits cottages with up to 80m² (861 ft²) in floor area and with a 9m (29 ft) height limit (no greater than two-storeys). The Galiano Island Land Use Bylaw also permits secondary suites.

Island Municipalities

Bowen Island Municipality

Key Findings:

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



Islands Trust

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

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

Housing Needs Reports

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

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

- [Salt Spring Island, 2021](#)
- [Bowen Island Municipality, 2020](#)
- [Northern Gulf Islands, 2018](#)
- [Southern Gulf Islands, 2018](#)
- [Islands Trust Housing Needs Assessment 2025](#)

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

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

Conclusion

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

Within the context of the Islands Trust Area, policy decisions are guided by the "preserve and protect" mandate, new development is bounded by observable limits to growth and resources, and a rural community character defines a collective sense of place. There are policy trade-offs required to retain socio-economic diversity, without putting too much pressure on the water, land, and infrastructure.



Islands Trust

Some islands have met this challenge with policies that restrict any increase in density, except for the development of affordable housing. Such constraints put definitions of affordable housing at centre stage and the terms of ensuring affordability, often through deed-restrictive housing agreements, central to local trust committee deliberations.

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