Capital Regional District

625 Fisgard St.,
Victoria, BC V8W 1R7

Notice of Meeting and Meeting Agenda
Electoral Areas Committee

Wednesday, January 8, 2020 | **11:00 AM** | **6th Floor Boardroom, 625 Fisgard St. Victoria, BC V8W 1R7**

M. Hicks (Chair), D. Howe (Vice Chair), G. Holman, C. Plant (Board Chair, ex-officio)

1. Territorial Acknowledgement

2. Approval of Agenda

3. Adoption of Minutes

3.1. 20-018 Minutes of the December 11, 2019 Electoral Areas Committee Meeting

Recommendation: That the minutes of the Electoral Areas Committee meeting of December 11, 2019 be adopted as circulated.

Attachments: Minutes - December 11, 2019

4. Chair's Remarks

5. Presentations/Delegations

6. Committee Business

6.1. 20-003 Alternative Approval Process Results for Salt Spring Island Community Safety Service Establishment - Bylaw No. 4325

Recommendation: That the Electoral Areas Committee recommends to the Capital Regional District Board:
1. That the attached Certificate of Results from the Corporate Officer for Bylaw No. 4325 be received, and
2. That no further action be taken on elector assent or adoption for Bylaw No. 4325 at this time.
(NWA)

Attachments: Staff Report: Alternative Approval Process Results for Salt Spring Island Comm

Appendix A: Certificate of Results for Bylaw No 4325

6.2. 20-027 2020 Terms of Reference

Recommendation: The Committee recommends to the Capital Regional District Board:
That the attached Terms of Reference be adopted

Attachments: Staff Report: 2020 Terms of Reference

2020 EAC Terms of Reference

6.3. 20-030 Housing Strategy for the Southern Gulf Islands

Recommendation: That the Southern Gulf Islands Economic Sustainability Commission recommend the Electoral Areas Committee to recommend to the Regional Board:
1. That staff develop a housing strategy for the Southern Gulf Islands Electoral Area, and
2. That implementation of the SGI housing strategy be considered in the 2021 service planning process.
(NWA)

Attachments: Staff Report: Housing Strategy for the Southern Gulf Islands

Appendix A: 2018 Southern Gulf Islands Housing Needs Assessment

6.4. 20-033 Update on Connectivity Planning for the Southern Gulf Islands

Recommendation: The Electoral Areas Committee recommends to the Capital Regional District Board: That staff be directed to seek partnerships with one or more Internet Service Providers and pursue funding for the design and implementation of the Southern Gulf Islands Connectivity Plan.
(NWA)

Attachments: Staff Report: Update Connectivity Planning for the Southern Gulf Islands

Appendix A: Summary Southern Gulf Islands Connectivity Engagement Process

Appendix B: Project Charter Connectivity Planning in the Southern Gulf Islands

6.5. 20-008 Previous Minutes of Other CRD Committees and Commissions for Information

Recommendation: That the following minutes be received for information:

a) Magic Lake Estates Water and Sewer Committee minutes of November 12, 2019
b) Skana Water Service Committee minutes of October 16, 2018
c) Southern Gulf Islands Emergency Program Advisory Commission minutes of September 18, 2019
d) Southern Gulf Islands Harbours Commission minutes of September 27, 2019
e) Surfside Park Estates Water Service Committee minutes of October 30, 2018
f) Wilderness Mountain Water Service Commission minutes of November 27, 2018
g) Wilderness Mountain Water Service Commission minutes of November 28, 2018

Attachments: Minutes: MLE Water and Sewer Committee-Nov 12, 2019

Minutes: Skana Water Service Committee-Oct 16, 2018

Minutes: SGI Emerg Prog Advisory Commission-Sept 18, 2019

Minutes: SGI Harbours Commission-Sept 27, 2019

Minutes: Surfside Park Estates Water Svc Ctte-Oct 30, 2018

Minutes: Wilderness Mountain Water Svc Comm-Nov 27,2018

Minutes: Wilderness Mountain Water Svc Comm-Nov 28,2018

7. Notice(s) of Motion

8. New Business

9. Adjournment

Next Meeting: February 12, 2020

To ensure quorum, please advise Tamara Pillipow (tpillipow@crd.bc.ca) if you or your alternate cannot attend.

Capital Regional District

625 Fisgard St.,
Victoria, BC V8W 1R7

Meeting Minutes

Electoral Areas Committee

Wednesday, December 11, 2019 **11:00 AM** **6th Floor Boardroom**
625 Fisgard St.
Victoria, BC V8W 1R7

PRESENT:
Directors: M. Hicks (Chair), D. Howe (Vice Chair), G. Holman

Staff: N. Chan, Chief Financial Officer; K. Lorette, General Manager, Planning and Protective Services; K. Morley, General Manager, Corporate Services; T. Robbins, General Manager, Integrated Water Services; J. Starke, Manager, Service Delivery, Southern Gulf Islands Electoral Area; A. Xu, Manager, Engineering, Salt Spring Island Administration; E. Gorman, Deputy Corporate Officer; T. Pillipow, Committee Clerk (Recorder)

Regrets: Director C. Plant (Board Chair, ex-officio)

The meeting was called to order at 11:02 am

1. Territorial Acknowledgement

Chair Hicks provided a Territorial Acknowledgement.

2. Approval of Agenda

MOVED by Director Holman, SECONDED by Director Howe,
That the agenda for the December 11, 2019 Electoral Areas Committee meeting be approved.
CARRIED

3. Adoption of Minutes

3.1. 19-1033 Minutes of the November 13, 2019 Electoral Areas Committee Meeting

MOVED by Director Howe, SECONDED by Director Holman,
That the minutes of the Electoral Areas Committee meeting of November 13, 2019 be adopted as circulated.
CARRIED

4. Chair's Remarks

Chair Hicks wished everyone a Merry Christmas and thanked them for attending.

5. Presentations/Delegations

There were no presentations or delegations.

6. Committee Business

6.1. 19-1015 Bylaw Nos. 4337 and 4339: Fees and Charges Bylaw Amendments for Utilities within the Three Electoral Areas

N Chan spoke to Bylaw Nos. 4337 and 4339: Fees and Charges Bylaw Amendments for Utilities within the Three Electoral Areas.

MOVED by Director Holman, SECONDED by Director Howe,
That the Electoral Areas Committee recommends to the Capital Regional District Board:
1. That Bylaw No. 4337 cited as "Southern Gulf Islands and Juan de Fuca Electoral Areas Utilities and Street Lighting Fees and Charges Bylaw No. 1, 2012, Amendment Bylaw No. 8, 2019" be introduced and read a first, second, and third time.
2. That Bylaw 4337 be adopted.
3. That Bylaw No. 4339 cited as " Salt Spring Island Liquid Waste, Sewer, and Water Fees and Charges Bylaw No. 1, 2012, Amendment Bylaw No. 13, 2019" be introduced and read a first, second, and third time.
4. That Bylaw No. 4339 be adopted.
CARRIED

6.2. 19-1023 Bylaw No. 4341: Temporary Borrowing (South Galiano Fire Hall) Bylaw No. 1, 2019

MOVED by Director Howe, SECONDED by Director Holman,
That the Electoral Areas Committee recommends to the Capital Regional District Board:
1. That Bylaw No. 4341, Temporary Borrowing (South Galiano Fire Hall) Bylaw No. 1, 2019, be introduced and read a first, second and third time;
2. That Bylaw 4341 be adopted.
CARRIED

6.3. 19-955 Salt Spring Island Liquid Waste Facility Regulations

A. Xu spoke to the Salt Spring Island Liquid Waste Facility Regulations.

MOVED by Director Holman, SECONDED by Director Howe,
That the Salt Spring Island Liquid Waste Commission recommends the Electoral Areas Committee recommend to the Capital Regional District Board:
1. That Bylaw No. 4286 cited as "Salt Spring Island Liquid Waste, Sewer, and Water Fees and Charges Bylaw No. 1, 2012, Amendment Bylaw No. 12, 2019" be introduced and read at first, second, and a third time.
2. That Bylaw No. 4286 be adopted.
3. That Bylaw No. 4287 cited as "Capital Regional District Ticket Information Authorization Bylaw 1990, Amendment Bylaw No. 65, 2019" be introduced and read at first, second, and a third time.
4. That Bylaw No. 4287 be adopted.
CARRIED

6.4. 19-1018 Salt Spring Island Child Care Space Creation Project

A. Xu spoke to the Salt Spring Island Child Care Space Creation Project

The source of funding was discussed.

MOVED by Director Holman, SECONDED by Director Howe,
That the Salt Spring Parks and Recreation Commission recommend that the Capital Regional District Board direct staff to submit an application for grant funding for the Salt Spring Island Child Care Space Creation project through the Child Care Space Creation Program; and that the Board supports the project and commits to its share $175,000 of the project and the minimum 15 years of operations.
CARRIED

6.5. 19-1031 Magic Lake Estates Wastewater System Loan Authorization - Presentation of Assent Voting (Referendum) Results

T. Robbins spoke to the Magic Lake Estates Wastewater System Loan Authorization and project.

Discussion ensued on the following:
- thanks to Staff for their work
- next steps

MOVED by Director Howe, SECONDED by Director Holman,
That the Electoral Areas Committee recommends to the Capital Regional District Board:
1) That the Chief Election Officer's Proclamation of Official results be received for information.
2) That Bylaw No. 4320, "Magic Lake Estates Wastewater System Loan Authorization Bylaw No. 3, 2019", be adopted.
CARRIED

6.6. 19-991 Previous Minutes of Other CRD Committees and Commissions for Information

MOVED by Director Holman, SECONDED by Director Howe,
That the following minutes be received for information:
a) Magic Lake Estates Water and Sewer Committee October 8, 2019
b) Southern Gulf Islands Emergency Program Advisory Commission May 15, 2019
c) Sticks Allison Water Local Service Committee October 29, 2019
CARRIED

7. Notice(s) of Motion

There were no Notice(s) of Motion.

8. New Business

Director Holman would like to thank Alternate Director Kerr for his service this past year.

9. Adjournment

MOVED by Director Howe, SECONDED by Director Holman,
That the December 11, 2019 Electoral Areas Committee meeting be adjourned at 11:15 am.

CARRIED

_____
Chair

_____
Recorder

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REPORT TO ELECTORAL AREAS COMMITTEE
MEETING OF WEDNESDAY, JANUARY 08, 2020

SUBJECT **Alternative Approval Process Results for Salt Spring Island Community Safety Service Establishment – Bylaw No. 4325**

ISSUE SUMMARY

To present the results of the alternative approval process for Bylaw No. 4325 and to give direction on next steps.

BACKGROUND

At the meeting of September 11, 2019, the CRD Board directed that the required elector assent for the adoption of Bylaw No. 4325, "Salt Spring Island Community Safety Service Establishing Bylaw No. 1, 2019" be obtained via alternative approval process (AAP). Bylaw No. 4325 was proposed to assist, administer, promote, organize, implement, and monitor community safety initiatives and programs in the Salt Spring Island Electoral Area.

The CRD Board confirmed that the number of eligible electors in the service area was 9,095, and that if more than 10% of that number, or 910 electors, submitted elector response forms, assent for the new service would not be obtained. The AAP for Bylaw No. 4325 was advertised in local newspapers, and information was placed on the CRD website.

At the close of the deadline at 4 pm on December 9, 2019, it was determined that 1850 valid elector response forms had been received. A copy of the Certificate of Results is attached (Appendix A). As this represents more than the 10% threshold required to obtain elector assent by way of AAP, elector assent was not obtained. If the Board wishes to continue to pursue Bylaw No. 4325, it must attempt to obtain elector assent by way of a referendum.

ALTERNATIVES

Alternative 1
The Electoral Areas Committee recommends to the Capital Regional District Board:

1. That the attached Certificate of Results from the Corporate Officer for Bylaw No. 4325 be received, and
2. That no further action be taken on elector assent or adoption for Bylaw No. 4325 at this time.

Alternative 2
The Electoral Areas Committee recommends to the Capital Regional District Board:

1. That the attached Certificate of Results from the Corporate Officer for Bylaw No. 4325 be received, and
2. That elector assent be obtained by way of a referendum.

Alternative 3 (if needed)
That this report be referred back to staff for additional information.

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IMPLICATIONS

Financial Implications
As the service was not established, the costs for administering the AAP will be paid for by the Salt Spring Island Electoral Area administration budget.

Service Delivery Implications
The Community Safety service as proposed by the draft Bylaw No. 4325 will not be established given that elector assent was not obtained.

CONCLUSION

Elector assent by way of an alternative approval process was required in order to establish a new service for community safety on Salt Spring Island with the adoption of Bylaw No. 4325, "Salt Spring Island Community Safety Service Establishing Bylaw No. 1, 2019". At the close of the deadline date of December 9, 2019 for receipt of elector responses, it was determined that 1850 elector response forms had been accepted. As this represents more than 10% of registered voters, elector approval by alternative approval process has not been obtained.

RECOMMENDATION

The Electoral Areas Committee recommends to the Capital Regional District Board:

1. That the attached Certificate of Results from the Corporate Officer for Bylaw No. 4325 be received, and
2. That no further action be taken on elector assent or adoption for Bylaw No. 4325 at this time.

Concurrence:	Kristen Morley, J.D., General Manager, Corporate Services & Corporate Officer
Concurrence:	Kevin Lorette, Acting Chief Administrative Officer

ATTACHMENT

Appendix A: Certificate of Results for Bylaw No. 4325

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CORPORATE OFFICER'S CERTIFICATION

I, the undersigned Corporate Officer, as the person assigned responsibility for corporate administration under section 236 of the *Local Government Act*, certify the results of the alternative approval process that was conducted to obtain the approval of the electors for Capital Regional District **Bylaw No. 4325, "Salt Spring Island Community Safety Service Establishing Bylaw No. 1, 2019"**, as follows:

9,095	Estimated number of eligible electors
1,858	Number of elector response forms submitted by the deadline
8	Number of elector response forms rejected
1,850	Number of elector response forms accepted
20%	Percentage of estimated electors who validly submitted elector response forms

and in accordance with section 86 of the *Community Charter,* the approval of the electors was not obtained.

Dated this 12th day of December, 2019

Kristen Morley, Corporate Officer

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REPORT TO ELECTORAL AREAS COMMITTEE
MEETING OF WEDNESDAY, JANUARY 08, 2020

SUBJECT **2020 Standing Committee Terms of Reference**

ISSUE SUMMARY

The purpose of this report is to provide the 2020 Terms of Reference for the CRD Board's Standing Committees.

BACKGROUND

Under the *Local Government Act* and the CRD Board Procedures Bylaw, the CRD Board Chair has the authority to establish Standing Committees and appoint members to provide advice and recommendations to the Board. At the December 11, 2019 Board meeting, Chair Plant established the 2020 committee structure and appointments to those committees.

Terms of Reference (TOR) serve to clarify the mandate, responsibilities and procedures of standing committees and provide a point of reference and guidance for the committees and members. This year, the TOR for the following continuing standing committees, where no changes were made from 2019, will be sent to the committees for their information:

- Core Area Liquid Waste Management Committee
- Electoral Areas Committee
- First Nations Relations Committee
- Governance & Finance Committee
- Hospitals & Housing Committee

The only changes made to the continuing standing committees' TOR are to reference 2020, rather than 2019. Any revisions by the committee to its TOR will require ratification by the Board.

For committees where changes to structure were made, the TOR will be received by the standing committee and referred to the Board for approval. They are:

- The Regional Parks Committee and the Environmental Services Committee (previously the Parks and Environment Committee), and
- The Planning, Transportation and Protective Services Committee (previously the Transportation Committee and the Planning and Protective Services Committee).

ALTERNATIVES

Alternative 1
That the attached 2020 Terms of Reference be received for information.

Alternative 2
The Committee recommends to the Capital Regional District Board:
That the Terms of Reference be approved, as amended.

CONCLUSION

Terms of Reference (TOR) serve to clarify the mandate, responsibilities and procedures of governing committees and provide a point of reference and guidance for the committees and their

members. The 2020 TOR are provided for the information of continuing standing committees, and for approval of the Board to confirm the mandate of restructured standing committees.

RECOMMENDATION

That the attached 2020 Terms of Reference be received for information.

Submitted by:	Emilie Gorman, MPA, Manager, Legislative Services & Deputy Corporate Officer
Concurrence:	Kristen Morley, J.D., General Manager, Corporate Services & Corporate Officer
Concurrence:	Kevin Lorette, Acting Chief Administrative Officer

ATTACHMENT(S)

Appendix A: 2020 Standing Committee Terms of Reference

Terms of Reference

ELECTORAL AREAS COMMITTEE

PREAMBLE

The Capital Regional District (CRD) Electoral Areas Committee is a standing committee established by the CRD Board and will oversee services in the electoral areas.

The Committee's official name is to be:

Electoral Areas Committee

1.0 PURPOSE

a) The mandate of the Committee includes overseeing and making recommendations to the Board regarding services in the electoral areas including, but not limited to:

   i. building inspection
   ii. bylaw enforcement
   iii. animal control
   iv. grants-in-aid
   v. soil deposit and removal
   vi. stormwater quality
   vii. fire protection
   viii. local emergency management
   ix. local economic development

b) The Committee also has the authority as delegated by the Board to:

   i. hold a hearing to file or cancel a Notice on Title (s. 57 & 58 of the *Community Charter)*
   ii. modify, assign or release a covenant registrable under s. 219 of the *Land Title Act*

c) The Committee may also make recommendations to the Board to advocate to senior levels of government to support major multi-modal transportation projects which encourage economic development.

d) The local service area committees and commissions as outlined in Appendix A will report through the Electoral Areas Committee.

e) Any other matter that relates to the electoral areas may be referred to the Committee for consideration.

2.0 ESTABLISHMENT AND AUTHORITY

a) The committee will make recommendations to the Board; and

b) The Board Chair will appoint the Committee Chair, Vice Chair and committee members.

3.0 COMPOSITION

a) Committee members will include the Director from each of the electoral areas: Juan de Fuca, Salt Spring Island, and Southern Gulf Islands; and

b) All Board members are permitted to participate in standing committee meetings, but not vote, where an item of local significance is on the agenda (Board resolution Nov. 12, 2014).

4.0 PROCEDURES

a) The committee shall meet on a monthly basis, except August, and have special meetings as required;

b) The agenda will be finalized in consultation between staff and the Committee Chair and any committee member may make a request to the Chair to place a matter on the agenda;

c) With the approval of the Committee Chair and the Board Chair, committee matters of an urgent or time sensitive nature may be forwarded directly to the Board for consideration; and

d) A quorum is a majority of the committee membership and is required to conduct committee business.

5.0 RESOURCES AND SUPPORT

a) The General Managers of the Planning & Protective Services and Finance & Technology departments will act as liaison to the committee; and

b) Minutes and agendas are prepared and distributed by the Corporate Services Department.

Approved by CRD Board on _____

APPENDIX A

Juan de Fuca Electoral Area Local Service Area Commissions/Committees:

- East Sooke Fire Protection & Emergency Response Service Commission
- Juan de Fuca Economic Development Commission
- Juan de Fuca Electoral Area Parks & Recreation Advisory Commission
- Otter Point Fire Protection & Emergency Response Service Commission
- Port Renfrew Fire Protection & Emergency Response Service Commission
- Port Renfrew Utility Services Commission
- Shirley Fire Protection & Emergency Response Service Commission
- Wilderness Mountain Water Service Commission
- Willis Point Fire Protection & Emergency Response Service Commission

Salt Spring Island Electoral Area Local Service Area Commissions/Committees:

- Beddis Water Service Commission
- Cedar Lane Water Service Commission
- Cedars of Tuam Water Service Commission
- Fernwood Dock Management Commission
- Fulford Water Service Commission
- Ganges Sewer Local Services Commission
- Highland/Fernwood Water Local Service Commission
- Highland (Maliview) Sewer Services Commission
- Salt Spring Island Economic Development Commission
- Salt Spring Island Electoral Area Emergency Program Advisory Commission
- Salt Spring Island Liquid Waste Disposal Local Service Commission
- Salt Spring Island Parks & Recreation Advisory Commission
- Salt Spring Island Transportation Commission

Southern Gulf Islands Electoral Area Local Service Area Commissions/Committees:

- Galiano Island Parks & Recreation Commission
- Lyall Harbour/Boot Cove Water Local Services Committee
- Magic Lake Estates Water & Sewer Committee
- Mayne Island Parks & Recreation Commission
- North Galiano Fire Protection & Emergency Response Service Commission
- Pender Island Community Parks & Recreation Commission
- Saturna Island Parks & Recreation Commission
- Skana Water Service Committee
- Southern Gulf Islands Community Economic Sustainability Commission
- Southern Gulf Islands Electoral Area Emergency Advisory Commission
- Southern Gulf Islands Harbours Commission
- Southern Gulf Islands Public Library Commission
- Sticks Allison Water Local Service Committee
- Surfside Park Estates Water Service Committee

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REPORT TO ELECTORAL AREAS COMMITTEE
MEETING OF WEDNESDAY, JANUARY 08, 2020

SUBJECT **Housing Strategy for the Southern Gulf Islands**

ISSUE SUMMARY

To consider a resolution by the Southern Gulf Islands Economic Sustainability Commission that staff develop a housing strategy for the Southern Gulf Islands Electoral Area.

BACKGROUND

At its meeting on December 9, 2019, the Southern Gulf Islands Community Economic Sustainability Commission (CESC) passed a resolution requesting that, "the Electoral Areas Committee direct CRD staff to report back on options for pursuing a housing strategy in the Southern Gulf Islands Electoral Area."

In 2018, the Capital Regional District conducted a Housing Needs Assessment for the Southern Gulf Islands. This Housing Needs Assessment is attached as Appendix 1. The report summary states:

> *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 (JG Consulting, 2018).*

The Southern Gulf Islands Economic Sustainability Commission has identified the need for adequate housing as a primary factor influencing the economic sustainability of the islands. Members of CESC have noted that affordable housing is identified as a high priority for land use planning by the Islands Trust Local Trust Committees of the Southern Gulf Islands. Specifically, the Mayne Island Local Trust Committee and the Galiano Island Local Trust Committee have affordable housing as a top priority planning project for this term. Last term, the North Pender Island Local Trust Committee had housing as a top priority and, in an effort to increase the stock of rental housing on the island, passed a bylaw to permit secondary suites. The Islands Trust Council has also issued a number of reports and strategies to address the housing crisis on the islands. In 2018, in addition to completing the Housing Needs Assessment for the Southern Gulf Islands, the CRD approved an updated Regional Housing Affordability Strategy (RHAS), which recommends action at the local level and outlines a number of actions that could be considered for inclusion in more localized municipal and electoral area housing strategies.

ALTERNATIVES

Alternative 1
The Southern Gulf Islands Economic Sustainability Commission recommend the Electoral Areas Committee recommend to the Regional Board:

1. That staff develop a housing strategy for the Southern Gulf Islands Electoral Area, and
2. That implementation of the SGI housing strategy be considered in the 2021 service planning process.

Alternative 2
That the Electoral Areas Committee receive the resolution made by the Southern Gulf Islands Economic Sustainability Commission for information, and refer consideration of development of an SGI housing strategy to 2021 service planning.

IMPLICATIONS

A housing strategy for the Southern Gulf Islands Electoral Area was not identified as a corporate priority in service planning for 2020, and there is no budget to support contracting a third party to prepare a housing strategy. However, given the resources that have already been developed through the housing needs assessment, the renewal of the Regional Housing Affordability Strategy and the housing planning and policy work previously completed by Islands Trust, staff are confident that a strategy can be developed internally without the need for a third-party consultant. If alternative 1 is endorsed by the Board, staff will reprioritize work in the 2020 SGI service plan to allocate staff time to develop the housing strategy to inform potential implementation initiatives in 2021. Such a strategy would be advanced in the form of a staff report with recommendations for action to be considered in the service planning process for 2021. Staff within CRD Regional Housing have been consulted and would be available to contribute support and provide expertise to the development of strategy proposals.

CONCLUSION

The Southern Gulf Islands Community Economic Sustainability Commission (CESC) passed a resolution requesting a housing strategy be developed for the Southern Gulf Islands Electoral Area. There is no budget identified to support contracting a third party to complete this work in 2020, however a strategy could be developed internally using existing staff resources. Next steps involve staff development of a Southern Gulf Islands housing strategy to inform potential implementation initiatives in 2021.

RECOMMENDATION

The Southern Gulf Islands Economic Sustainability Commission recommends to the Electoral Areas Committee to recommend to the Capital Regional District Board:

1. That staff develop a housing strategy for the Southern Gulf Islands Electoral Area, and
2. That implementation of the SGI housing strategy be considered in the 2021 service planning process.

Submitted by:	Justine Starke, MCIP, RPP, Manager, SGI Service Delivery, Corporate Services
Concurrence:	Kristen Morley, J.D., General Manager, Corporate Services & Corporate Officer
Concurrence:	Michael Barnes, MPP, Acting General Manager, Planning & Protective Services
Concurrence:	Robert Lapham, MCIP, RPP, Chief Administrative Officer

ATTACHMENT(S)

Appendix A: 2018 Southern Gulf Islands Housing Needs Assessment

Southern Gulf Islands
Housing Needs Assessment

FEBRUARY 2018

Submitted by JG Consulting Services Ltd.

HOUSING NEEDS ASSESSMENT
Southern Gulf Island, BC

The Consultant responsible for the Housing Needs Assessment is:

Janis Gauthier
JG Consulting Services Ltd.
2161 Fulford-Ganges Road
Salt Spring Island, BC V8K 1Z7
Phone 250-653-0041
E-mail JGConsulting@shaw.ca

With research assistance of:

Tim Pringle
Pringle Strategy Services
tjpringle@shaw.ca

With funding from:

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Electoral Area Community Works Fund

This document represents not only the findings and views of the Consultant, but the views of many members of the community who volunteered their time to describe housing needs in the area and to make many excellent suggestions on how to address those needs. Special thanks go to the volunteers from the Project Advisory Group (PAG) and CRD and Islands Trust staff.

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SGI Housing Needs Assessment

1. EXECUTIVE SUMMARY

All stages of research strongly demonstrate that suitable and affordable housing remains unattainable for many Southern Gulf Island residents. In summary:

> ***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.***

Rental Supply and Affordability

No centralized data exists on the supply of rental housing and CMHC does not conduct rental surveys on the Southern Gulf Islands. The multiple sources of alternative data used to approximate the current supply of rental housing produced somewhat inconsistent results. However, both this data and results of community surveys strongly supports the perception that there is a critical shortage of supply of suitable and affordable rental units.

A comparison of the 2006 and 2016 Census data identifies a very low and decreasing numbers of rented dwellings on the Southern Gulf Islands, with 400 dwellings in 2006 decreasing to 350 in 2016. Rentals represented 15% of dwellings occupied by year-round residents, which was much lower than in the CRD (37%) or BC (34%) in 2016.

Likewise, no official records or inventories of the rental rates are kept, and the research produced varying results. The most reliable source was deemed to be resident survey results, which reported a median rental rate of $936 per month. This would suggest affordability to a household earning a low to moderate income around $37,400/year. The 2016 Census reports over 30% of households earn less than this, therefore rental units would not be affordable to many residents (even if available).

Both the census data and the resident survey results indicated that very high proportions of existing tenants are paying more that 30% of their income in rent (Census 44%, survey 63%). Approximately half those from the survey are paying in excess of 50% of their income, a benchmark that is generally considered to put a household at risk of homelessness.

Homeowner Supply and Affordability

The amount of homeowner supply is not a problem, nor is affordability for most existing owners. Rather, it is the affordability for those wishing to enter the market that is problematic. The median home list price as of February 2018 was $580,000, which would

require a median household income of over $99,500 to afford to purchase and finance a median priced home.

While there is a wide range of home prices and certainly many below this median price, most are still not affordable to most of the Southern Gulf Islands' population. The median household income on the Southern Gulf Islands is $54,000, which suggests the need for a median home price of $295,000. As of this writing, only 8 of the 67 homes listed on MLS in the Southern Gulf Islands was in this price range (12%).

The Impact of Vacation Rentals and Part-time Residency

Statistics Canada reports a very low and declining rate of permanent residency in dwellings in the Southern Gulf Islands. In 2006 it was reported that 55% of dwellings were occupied by year-round residents, decreasing to 51% in 2016. For comparison, this rate has been stable in the CRD and BC at 91%-93%.

One of the problems most frequently cited by community members was that of reduced rental housing availability due to short-term vacation rentals. They expressed very strong concerns about this issue, citing a desire for stronger regulation and bylaw enforcement to reduce the impact. It is beyond the scope of the HNA to do a full study of the impact of vacation rentals. However, there are some indicators that may be useful for the community to consider and to initiate a discussion on potential solutions.

A brief review of the supply of vacation 'entire home' rentals listed on one of the short-term vacation rental sites for the Southern Gulf Islands was undertaken. This data should be used with caution, however, as listings were not studied to assess their suitability for permanent residency. However, the sheer numbers (163 homes in June 2017 at the beginning of the tourism season, declining in mid-winder to 33 in February 2018) may suggest a good portion of the housing stock is being used for vacation rentals. This perception is further supported by Statistics Canada reported reductions from 400 to 350 homes occupied as permanent rentals between 2006 and 2016.

The Impact on Local Business and Employees

This study was not intended to evaluate the impact on business or on the economy of the Southern Gulf Islands. However, given its stated importance, the impacts of housing shortages for both year-round and seasonal employees were explored, including a brief review of the general influence of the housing sector on the local economy.

There was consensus amongst employers that there are serious housing problems on the SGI, in terms of affordability and availability. Many described the difficulty they experience in hiring suitable staff due to the shortage and cost of housing, and the stress and other impacts to employees and their families. This create serious limitations for workers wishing to relocate to the islands, those coming seasonally, and those wishing to remain. The majority reported that new workforce housing would help meet their business needs and

that they would (or may) be willing to work with other employers or agencies to develop solutions.

This shortage of housing creates a cycle that hampers business sustainability and can in turn worsen the housing situation, reducing demand due to a shortage of stable employment. In terms of broader economic impacts, this reduced demand for the construction of new housing and renovation, as well as related maintenance services to support a strong year-round workforce can further reduce employment opportunities. The impact is difficult to quantify, however, research suggests that construction of each new home creates almost 4 fulltime jobs, and each rural household supports 0.76 jobs in the local economy.

Vulnerable Populations

Poverty is probably the single biggest factor that places a household in a vulnerable situation with regards to their housing. The Census data identified a relatively high proportion of low income residents, with 575 households (24%) or 925 people (20%) classified as low income, which is markedly higher than that of the CRD or BC. Of particular note is the very high incidence of low income amongst children and youth (29%), which is much higher than both the CRD and BC (16% and 19%). This impacts renter households the most, as they have substantially lower incomes than homeowners (survey reports 47% lower).

There was little mention from community members for the need for a homeless shelter or transition or low barrier housing with supports. Stakeholders pointed out that this may be more a matter of perception; many island residents may be considered 'homeless' by traditional standards because of the type or condition of the structure in which they reside, however they themselves may not self-identify as such because this in fact is their 'home'.

Nevertheless, there were other indicators that suggest housing needs for some of the more vulnerable populations. There were 23 survey respondents that identified themselves as homeless (or at risk) or couch surfing. A total of 44 renters (likely including many of the 23 above), reported paying 50% or more if their income on housing. The Southern Gulf Islands have a very low number of both social housing units and households receiving rental supplements in private market rentals, which has the potential for serious impact on these vulnerable populations.

Seniors

The SGIs have very high seniors' population, roughly double the percentage in the CRD or BC. This has important implications for housing needs, both currently and in the near future. There is very little housing built specifically for seniors, and none that provides assisted living or care services. Stakeholders report that many seniors do manage well, in large part due good connections in the community and strong informal support networks. Also, there are many instances of adult children returning to the islands to live with and support their aging parents, enabling them to remain in their home longer.

For many elders, however, shortages of appropriate seniors housing make it difficult for them to remain in the community as they age, especially for those of low income. While seniors in the survey reported high intentions of remaining on the island, community members clearly worry that seniors will struggle to age in place, because of affordability concerns, physical mobility changes, and the shortage of workers within the care and support services system. Many seniors reported the desire to downsize (which would have the added benefit of freeing up housing for younger families), but that there are no suitable alternatives.

Many seniors will increasingly need both property maintenance and personal care services to be able remain in their homes and on the islands as they age. The provision of care for seniors, who are often supported by stable pension incomes, has the potential to create much-needed year-round employment. Concern was clear about current and increasing shortages of workers available to perform those services, in large part due to the shortages of affordable housing.

2. INTRODUCTION

BACKGROUND

Constraints on housing availability and affordability are recognized as chronic problems throughout the capital region. All levels of government have recently announced significant funding to support more affordable housing, and non-profit housing providers interested in applying for funding will be required to provide an objective demonstration of need. Private sector housing providers can also benefit from up-to-date data on housing needs to support any planned developments in the Southern Gulf Islands.

The Islands Trust and the CRD wish to better understand current housing affordability issues, and better respond to these concerns and funding opportunities. An important step in this process involves the completion of a Housing Needs Assessment for Island communities.

This Housing Needs Assessment (HNA) is designed to support the creation of additional affordable housing within the Southern Gulf Islands. The objective is to establish baseline data to support long-term planning needs, to provide evidence of need to support applications for funding and provide data to guide policy and bylaw development.

APPROACH – STAGES 1-3

Development of the HNA was undertaken in 3 stages as summarized below.

1. **Preliminary Assessment of Need** - analysis of population demographics and current housing supply to:
   - provide a preliminary assessment of housing gap
   - identify gaps in existing information or data needed to complete the HNA
   - inform the design of Stage 2 stakeholder consultations

1. **Community Consultations** - to gain broader community perspectives on priority affordable housing needs and potential solutions. This was achieved through:
   - PAG and stakeholder questionnaires, correspondence and discussion
   - online resident and employer surveys
   - resident housing-related input from the SGI 2020 Listening Tour
   - informal discussions and correspondence

2. **Data Analysis and Reporting** – correlation of Stage 1-2 research to:
   - refine the 'ideal' housing supply that would meet the community's affordability needs
   - compare to the current housing supply to identify gaps and/or urgent needs
   - provide a baseline for future housing needs assessments or strategies
   - be used as a tool to inform potential non-profit and market housing developers

METHODS

Staging of the research and reporting takes best advantage of existing work and information to permit a more effective and targeted use of study and volunteer resources, avoids duplication of work already in place, and importantly engages with stakeholders in the community to confirm interim findings and encourage collaborative solutions.

Quantitative data was obtained from a variety of sources including Statistics Canada, BC Stats, BC Assessment, BC Building Department, BC Housing, the MLS, online vacation rental sites, and online surveys of residents and employers.

Qualitative data was obtained through brief interviews and/or questionnaires with strong input from many survey respondents who described their housing experiences, needs, preferences and potential solutions.

Resident survey respondents represented 866 households, with a total of over 1,850 occupants; this represents over 39% of the total population of the SGI. This is a very strong response rate, allowing a high degree of reliance that the results are reasonably reflective of the community's needs. The demographic profile of survey respondents, while not a perfect match to the census profile, was reasonably close in terms of age, income, and tenure, again suggesting reliance can be placed on those results.

REPORT STRUCTURE

The report data is often presented in comparison to the CRD and BC, and to allow for comparison to the 2015 Salt Spring Island Housing Needs Assessment. These regional or provincial comparisons are often useful for housing providers and project proponents if making the case of relative need, when seeking regional or provincial funding assistance.

Findings are presented as follows:

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

Throughout the report, most of the data is presented according to:

1. SGI as a whole and/or island-by island
2. Age or household composition
3. Income groups (relative to median income)

3. DEMOGRAPHICS AND POPULATION FORECASTS

DEMOGRAPHICS SOURCE DATA

The demographic data used for this report was obtained primarily from the Statistics Canada 2016 census. BC Stats 2017 data was used for population forecasting. Resident surveys included demographic data designed to parallel the census data to allow for comparisons where appropriate, which are included periodically throughout the report, with survey details included in the Appendix.

Rounding and other Statistics Canada reporting methods sometimes results in different totals when presenting the Southern Gulf Islands as a whole, or each island community separately.

POPULATION 2016

Demographics and Age

According to Statistics Canada 2016 Census, the Southern Gulf Islands has a population of 4,735. Categorizing the population according to age can be helpful as an indicator of housing need. For example, families have different needs than seniors, and seniors needs change as they age.

Table 1 – SGI Age Categories (2016 Census)

AGES - 2016	Galiano	Mayne	N Pender	S Pender	Saturna	SGI	% Total
0 to 4 years	30	10	45	5	5	95	2.0%
5 to 14 years	55	35	130	15	5	255	5.4%
15 to 19 years	30	30	60	5	10	135	2.9%
20 to 24 years	25	5	20	5	5	60	1.3%
25 to 44 years	165	80	245	15	40	545	11.5%
45 to 54 years	120	90	245	15	35	515	10.9%
55 to 64 years	195	230	490	80	65	1,085	22.9%
65 to 74 years	275	325	530	75	130	1,360	28.7%
75 to 84 years	110	115	230	20	45	530	11.2%
Over 85	35	35	70	10	5	155	3.3%
Totals	1,040	955	2,065	245	345	4,735	100.0%
Median Age	**61.0**	**64.9**	**61.5**	**63.2**	**65.5**	**62.6**	
Average Age	**54.7**	**60.0**	**55.6**	**57.6**	**59.0**	**56.7**	

Survey results did not exactly parallel the population age groups provided in the census (see Appendix Table 5), although they did provide a reasonable cross section of the population.

The table below identifies populations in various age ranges and their proportions, as compared to the CRD, the Province of BC and Canada.

Table 2 – SGI, CRD, BC, Canada Age Categories (2016 Census)

AGES - 2016	SGI	% total	CRD	% total	BC	% total	Canada	% total
0 to 4 years	95	2.0%	16,125	4.2%	220,625	4.7%	1,898,790	5.4%
5 to 14 years	255	5.4%	33,765	8.8%	470,760	10.1%	3,940,775	11.2%
15 to 19 years	135	2.9%	18,970	4.9%	258,980	5.6%	2,026,160	5.8%
20 to 24 years	60	1.3%	24,740	6.5%	287,560	6.2%	2,242,690	6.4%
25 to 44 years	545	11.5%	95,285	24.9%	1,205,385	25.9%	9,158,885	26.1%
45 to 54 years	515	10.9%	52,375	13.7%	676,740	14.6%	5,038,040	14.3%
55 to 64 years	1,085	22.9%	58,995	15.4%	679,020	14.6%	4,910,750	14.0%
65 to 74 years	1,360	28.7%	46,890	12.2%	489,305	10.5%	3,393,355	9.7%
75 to 84 years	530	11.2%	23,370	6.1%	250,480	5.4%	1,771,500	5.0%
Over 85	155	3.3%	12,840	3.3%	109,190	2.3%	770,780	2.2%
Totals	4,735	100.0%	383,360	100.0%	4,648,050	100.0%	35,151,730	100.0%
Median Age	**62.6**		**45.5**		**43.0**		**41.2**	
Average Age	**56.7**		**44.4**		**42.3**		**41**	

One can quickly see that the Southern Gulf Islands population is significantly older than in the CRD, BC and Canada, as reflected by a substantially higher median age. This is reflected in much higher rates of seniors of all ages, and far fewer children and youth, and young family-age adults.

Population Changes 2001-2016

Concern was expressed around declining populations, and the impact on sustainability of the community. As noted below, there were population declines reported in both 2011 and 2016 (albeit not on all islands), but due to very strong increases in 2006, net populations (with the exception of Galiano) have increased an average of 11% since 2001.

Table 3 – Population Changes (2001-2016 Census)

Population 2001-2016	Galiano	Mayne	N. Pender	S. Pender	Saturna	Total
2001 Census	1,071	880	1,776	159	319	4,205
2006 Census	1,258	1,112	1,996	236	359	4,961
Increase 2001-2006	17%	26%	12%	48%	13%	18%
2011 Household Survey	1,138	1,071	2,035	201	335	4,780
Decrease 2006-2011	-10%	-4%	2%	-15%	-7%	-4%
2016 Census	1,040	955	2,065	245	345	4,650
Decrease 2011-2016	-9%	-11%	1%	22%	3%	-3%
Net change2001-2016	**-31**	**75**	**289**	**86**	**26**	**445**
% change 2001-2016	**-3%**	**9%**	**16%**	**54%**	**8%**	**11%**

Mobility and Migration

As the reader will note in the survey results (see Appendix Tables 3-4), there are many relatively new residents to the SGI (30%) who have lived on the islands for 5 years or less, exceeding the 25% of long-time residents (over 20 years). Most newcomers arrived from the lower mainland of BC (56%) followed by Vancouver or other Islands (24%).

BC Stats reports on the number of residents that moved, both within the SGI (non-migrant movers) and from outside ('migrants'). The is presented below from 2001 to 2016, demonstrating variability amongst the islands, but overall much lower rates of residents coming from elsewhere to the SGI in 2016. Likewise, there are fewer residents moving within the SGI in recent years (26% in 2001 to 12% in 2016).

Table 4 – Mobility & Migration (2001-2016 BC Stats)

Mobility/Migration	Galiano	Mayne	N. Pender	S. Pender	Saturna	Total
2001 Population	1,010	870	1,710	175	330	4,095
Movers within SGI	90	100	255	20	70	535
% Movers within SGI 2001	**9%**	**11%**	**15%**	**11%**	**21%**	**13%**
Migrants (from elsewhere)	285	215	425	45	95	1,065
% Migrants 2001	**28%**	**25%**	**25%**	**26%**	**29%**	**26%**
2006 Population	1,240	1,095	1,910	255	330	4,830
Movers within SGI	115	70	160	25	15	385
% Movers within SGI 2006	**9%**	**6%**	**8%**	**10%**	**5%**	**8%**
Migrants (from elsewhere)	280	375	590	40	95	1,380
% Migrants 2006	**23%**	**34%**	**31%**	**16%**	**29%**	**29%**
2016 Population	1,044	875	2,090	225	305	4,539
Movers within SGI	150	25	75	15	0	265
% Movers within SGI 2016	**14%**	**3%**	**4%**	**7%**	**0%**	**6%**
Migrants (from elsewhere)	240	50	170	80	20	560
Migrants % 2016	**23%**	**6%**	**8%**	**36%**	**7%**	**12%**

Seniors and Retirees

A further breakdown of the 55+ population may be helpful in understanding the implications that an influx of young retirees and/or an aging population may have on housing. The reader will note that the SGI has a very high proportion of 55+ seniors, compared to the CRD or BC (66% vs. 37% and 32% respectively). Residents aged 55-64 are included as an early indicator of likely seniors housing needs in the coming years.

While there has been strong in-migration of young retirees in recent years, it is unclear how much out-migration of older seniors has occurred, as seniors often choose to move to be closer to their children as their health changes and they need more support. This could have important implications for planning seniors' supported or assisted housing.

If considering 65+ only, the percentage of total population on the Southern Gulf Islands is 43%, compared to 22% in the CRD and 18% in BC. Looking at seniors 85+ who often have very different housing needs, the SGI proportions (3.3%) are not dissimilar to those in the CRD or BC (3.3% or 2.3% respectively).

While the whole seniors' population is growing quickly, the 65+ population has grown the most over the last 10 years (44% compared to CRD 33%), and the 85+ has grown at almost double of the rate in the CRD (SGI 40.9%, CRD 20.5%).

Table 5 – Seniors Ages (2016 Census)

Seniors' Ages 2016	SGI	% seniors	CRD	% seniors	BC	% seniors
55 to 59 years	455	14.5%	29,495	20.8%	354,925	23.2%
60 to 64 years	630	20.1%	29,500	20.8%	324,095	21.2%
65 to 69 years	810	25.9%	27,665	19.5%	287,520	18.8%
70 to 74 years	550	17.6%	19,225	13.5%	201,785	13.2%
75 to 79 years	350	11.2%	13,205	9.3%	145,225	9.5%
80 to 84 years	180	5.8%	10,165	7.2%	105,255	6.9%
85 +	155	5.0%	12,840	9.0%	109,190	7.1%
Totals 55+	**3,130**	**100.0%**	**142,095**	**100.0%**	**1,527,995**	**100.0%**
Totals 65+	**2,045**		**83,100**		**848,975**	
Totals 85+	**155**		**12,840**		**109,190**	
Total population (all ages)	4,735		383,360		4,648,050	
55+ % total population	**66%**		**37%**		**33%**	
65+ % total population	**43.**		**22%**		**18%**	
85+ % total population	**3.3%**		**3.3%**		**2.3%**	

Table 6 – Changes in Seniors Population (2006-2016 Census)

Seniors' Ages SGI	2006	% pop.	2016	% pop.	Change	% change
55+ % total population	2,715	54.7%	3,130	66.1%	415	15.3%
65+ % total population	1,420	28.6%	2,045	43.2%	625	44.0%
85+ % total population	110	2.2%	155	3.3%	45	40.9%
Total population (all ages)	4,961		4,735		-226	-4.6%

HOUSEHOLD CHARACTERISTICS

Household Composition

Statistics Canada considers a 'private household' to be a person or group of persons who occupy the same dwelling as their primary residence. A household may be a census family[1], a group of unrelated persons living together, or one person living alone.

A household is the most relevant grouping for the analysis of housing affordability, as their composition and incomes are strongly related to housing need and affordability. The Southern Gulf Islands Island has 2,475 private households occupied by usual[2] residents. Household compositions most useful for assessing housing need are shown below in comparison to the CRD and the Province of BC.

Table 7 – Household Composition (2016 Census)

Household Composition	SGI		CRD		BC	
	# hh	% hh	# hh	% hh	# hh	% hh
Families with children	255	10%	37,615	22%	536,175	28%
Families without children[3]	1,160	47%	50,465	30%	519,030	28%
Lone parent families	110	4%	14,580	9%	179,945	10%
One-person households	865	35%	56,720	33%	541,915	29%
Other households[4]	85	3%	10,775	6%	104,900	6%
All Usual Households	**2,475**	**100%**	**170,155**	**100%**	**1,881,965**	**100%**

One quickly sees the difference in household composition, as the Southern Gulf Islands' proportion of families with children (10%) is much lower than the CRD (22%) or BC (28%). Related, is the higher than average number of families without children (SGI 47%, CRD 30%, BC 28%). The number of lone parent families in the SGI (4%) is much lower than the CRD (9%) or BC (10%).

Table 8 – Household Composition by Island (2016 Census)

Household Composition	Galiano		Mayne		N Pender		S Pender		Saturna	
Families with children	55	10%	35	7%	120	12%	10	8%	15	8%
Families without children	205	36%	255	50%	520	50%	65	54%	85	44%
Lone parent families	40	7%	20	4%	40	4%	10	8%	10	5%
Multi-family households	5	1%	5	1%	5	0%	0	0%	0	0%
One-person households	240	42%	180	35%	320	31%	35	29%	80	41%
Other households	20	4%	15	3%	25	2%	5	4%	5	3%
All Usual Households	**565**	**100%**	**510**	**99%**	**1030**	**100%**	**125**	**104%**	**195**	**100%**

[1] A 'census family' is a married or common law couple (with or without children), or a lone parent with at least one child living in the home. Couples may be of opposite or same sex and 'children' may refer to 'grandchildren' if there are no parents in the home.

[2] A home occupied by 'usual' residents refers to the household's main residence.

[3] The label 'families without children' is used to parallel the Statistics Canada label; it refers to couples.

[4] Other households include multi-generational households, multi-family households, and households with two or more unrelated persons.

Household Tenure – Rental and Ownership

Tenure of households from the 2016 Census is summarized below indicating overall, 85% of the housing stock is occupied by the owner (15% available for rental). There were sizeable differences between islands, with a high of 23% available for rent on Galiano and none reported as rented on S. Pender[5].

Table 9 – SGI Household Tenure (Rental/Ownership) 2016

Household Tenure	Galiano	Mayne	N. Pender	S. Pender	Saturna	TOTAL
Owner	430	450	890	130	145	2,045
% owned	77%	92%	87%	100%	76%	85%
Rental	130	40	135	0	45	350
% rental	23%	8%	13%	0%	24%	15%
Total Households	560	490	1,025	130	190	2,395

Tenure in the SGI as a whole is presented below in comparison to the CRD and BC, indicating that the SGI have a much lower proportion of homes rented (15% vs. CRD 37% and BC 34%).

Table 10 – Household Tenure Comparison (Rental/Ownership) 2016

Household Tenure 2016	SGI		CRD		BC	
Owned	2,045	85%	105,280	63%	1,242,600	68%
Rented	350	15%	61,905	37%	592,825	32%
Total Households	**2,395**	**100%**	**167,185**	**100%**	**1,835,425**	**100%**

Likewise, the resident survey identified a very high proportion of homeowners (81%), slightly lower than reported Statistics Canada (85%).

Table 11 – Tenure (survey respondents)

Tenure	Responses	
Owned	673	81%
Rented	159	19%
Total	**832**	**100%**

Household Sizes 2016

The 2016 Census provided private household sizes as summarized below. The Southern Gulf Islands' overall average household size (1.9 persons) is notably smaller than in the CRD (2.2) and the provincial average (2.4).

This is a result of a very high number of small (1 or 2 persons) households on the Southern Gulf Islands (87%), which should be considered when planning new housing designed to accommodate the current population, or to identify potential mis-matches with the existing housing supply.

[5] Clearly some homes on S. Pender are available for rent; of the 38 survey respondents (29% of S. Pender households), 6 indicated they were currently renting single family homes or cabins/cottages.

Table 12 – Household Sizes (2016 Census Profile)

Households Size 2016	SGI		CRD		BC	
1 person	865	35%	56,720	33%	541,910	29%
2 persons	1,275	52%	64,200	38%	663,770	35%
3 persons	180	7%	22,550	13%	277,690	15%
4 persons	105	4%	17,830	10%	243,125	13%
5 or more persons	50	2%	8,860	5%	155,470	8%
# private households	**2,475**	**100%**	**170,160**	**100%**	**1,881,965**	**100%**
# persons	4,660		372,875		4,560,240	
Average # persons	**1.9**		**2.2**		**2.4**	

Household size for each island community is also presented to identify any differences in average household sizes.

Table 13 – Household Sizes by Island (2016 Census Profile)

Household Size 2016	Galiano		Mayne		N Pender		S Pender		Saturna	
1 person	240	43%	180	35%	320	31%	35	29%	80	41%
2 persons	240	43%	285	55%	560	54%	70	58%	95	49%
3 persons	50	9%	30	6%	70	7%	10	8%	15	8%
4 persons	20	4%	15	3%	60	6%	0	0%	5	3%
5 + persons	10	2%	5	1%	25	2%	5	4%	0	0%
# households	560	100%	515	100%	1,035	100%	120	100%	195	100%
# persons	1,020		940		2,030		235		345	
Average # persons	**1.8**		**1.8**		**2.0**		**2.0**		**1.8**	

Crowding

Survey respondents who identified dissatisfaction with their housing were asked if crowding was a problem for their household, and if so to rank it from a list of other difficulties. Crowding was not generally viewed to be a problem, ranking the lowest off all difficulties listed (see Appendix Table 22).

INCOME 2015

Median Household Income

Statistics Canada 2016 census data includes household income reported for 2015. Household income is the best income indicator for evaluating housing affordability, because it relates to all persons residing in a single dwelling. It can also help identify the 'ideal' housing supply for the community and identify any obvious gaps (or surpluses) in the supply.

Presented below is median household income by household composition. The Southern Gulf Islands household income lags behind CRD and provincial averages in all categories of household composition (22% and 23% lower respectively).

Table 14 – Median Income by Household Composition (Statistics Canada 2016)

Household Median Income	SGI			CRD			BC		
	Income	# hh	% hh	Income	# hh	% hh	Income	# hh	% hh
Families with children	74,069	255	10%	117,510	37,615	22%	111,736	536,175	28%
Families without children	68,915	1,160	47%	86,885	50,465	30%	80,778	519,030	28%
Lone parent families	40,320	110	4%	54,039	14,580	9%	51,056	179,945	10%
One-person households	30,528	865	35%	37,429	56,720	33%	35,701	541,915	29%
Other households	n/a	85	3%	n/a	10,775	6%	n/a	104,900	6%
Overall Median Income	**$54,037**	**2,475**	**100%**	**$69,665**	**170,155**	**100%**	**$69,995**	**1,881,965**	**100%**

The most significant difference is in income for families with children, where the Southern Gulf Islands median incomes are approximately 37% and 34% lower than the CRD and BC averages. Incomes for families without children (couples) are 21% and 15% lower, lone parent families 25% and 21% lower, and one-person households 18% and 14% lower.

These differences in income must be considered in the context of differences in housing costs to produce a meaningful comparison. Please Table 49 (p. 37) for a comparison of SGI-CRD-BC home values, and Table 55 (p. 40) for rental values, which indicate that census reported SGI home values are also lower (30% and 19%), as are rental rates (22% and 25%).

Household Income Distribution

The distribution of household income can also help approximate the 'ideal' housing supply that would be affordable to the current population. It can also help identify and quantify those populations earning less than the minimum required to secure adequate housing.

Table 15 – Household Income Distribution (Statistics Canada 2016)

Household income 2016	SGI		CRD		BC	
	# hh	% hh	# hh	% hh	# hh	% hh
Under 5,000	55	2%	3,455	2%	43,415	2%
5,000 to 9,999	50	2%	2,210	1%	27,140	1%
10,000 to 14,999	80	3%	5,135	3%	55,745	3%
15,000 to 19,999	125	5%	6,730	4%	77,565	4%
20,000 to 29,999	265	11%	13,675	8%	151,680	8%
30,000 to 39,999	310	13%	14,200	8%	156,475	8%
40,000 to 49,999	270	11%	14,315	8%	152,635	8%
50,000 to 59,999	205	8%	13,590	8%	143,475	8%
60,000 to 69,999	200	8%	12,195	7%	132,845	7%
70,000 to 79,999	155	6%	11,510	7%	122,350	7%
80,000 to 89,999	155	6%	10,455	6%	111,350	6%
90,000 to 99,999	115	5%	9,250	5%	99,420	5%
100,000 to 124,999	190	8%	18,110	11%	198,140	11%
125,000 to 149,999	90	4%	12,490	7%	138,420	7%
150,000 to 199,999	120	5%	13,120	8%	149,210	8%
200,000 and over	90	4%	9,730	6%	122,080	6%
Total reporting income	**2,475**	**100%**	**170,170**	**100%**	**1,881,945**	**100%**
Median income	**54,037**		**69,655**		**69,995**	

Household Income Groups

For the proposes of this study and for ease of comparison to other communities in the CRD, households are grouped by income[6] to parallel the affordability analysis in the CRD Data Book & Gap Analysis prepared by the Community Social Planning Council in August 2015. It will also be used for comparison to the actual housing supply to help identify any gaps.

Table 16 – Household Income Groups

Income Groups	Definition	Income range	Census 2016		Survey	
Little to no income	under 15,000	Under 15,000	185	7%	67	10%
Low income	15,000-50% median	15,000 to 29,999	390	17%	157	22%
Low to moderate income	50% - 80% median	30,000 to 39,999	310	10%	104	15%
Moderate	80% - 100% median	40,000 to 49,999	270	9%	91	13%
Moderate to above moderate	100-120% median	50,000 to 59,999	205	11%	62	9%
Above moderate to high	120% - 150% median	60,000 to 79,999	355	15%	81	12%
High income	150% median +	80,000 and over	760	28%	139	20%
Median income	**$54,037**		**2,475**	**100%**	**701**[7]	**100%**

[6] These income groupings are designed to parallel those used by Statistics Canada which do not necessarily fit exactly to SGI household incomes. They are a best fit and therefore may not always present an entirely accurate count.

[7] Total survey responses 866 minus 165 no income provided = 701 households for income related calculations

Household Income Group Comparisons

While differences are not substantial, there are higher proportions of very low-income residents on the Southern Gulf Islands, compared to the CRD and BC, and slightly higher above moderate to high income households.

Table 17 – Household Income Groups (SGI, CRD, BC)

Income Group[8]	SGI		CRD		BC	
	# hh	% hh	# hh	% hh	# hh	% hh
Little to no income	185	7%	10,800	6%	126,300	7%
Low income	390	16%	20,405	12%	229,245	12%
Low to moderate income	310	13%	42,105	25%	452,585	24%
Moderate	270	11%	12,195	7%	132,845	7%
Moderate to above moderate	205	8%	11,510	7%	122,350	7%
Above moderate to high income	355	14%	19,705	12%	210,770	11%
High income	760	31%	53,445	31%	607,855	32%
Total	**2,475**	**100%**	**170,165**	**100%**	**1,881,950**	**100%**
Median income	**$54,037**		**$69,655**		**$69,995**	

Median Household Income by Tenure

Income by tenure, a useful measure for more accurately evaluating affordability of homes both for purchase and for rent, was not available from Statistics Canada for the SGI. As a substitute and approximation for the wider population[9], resident income data from the survey was sorted by tenure. Survey respondents who own their homes have significantly higher incomes ($59,800) than renters or those in other situations such as sharing, housesitting, etc. ($31,600).

Table 18 – Household Income by Tenure (Resident survey 2017)

Survey Income	Owners		Renters		Total	
Under 10,000	13	2%	11	6%	24	3%
10,000 to 14,999	19	3%	25	13%	43	5%
15,000 to 19,999	18	3%	30	16%	53	6%
20,000 to 29,999	58	9%	42	22%	104	12%
30,000 to 39,999	77	12%	30	16%	104	12%
40,000 to 49,999	76	12%	15	8%	91	11%
50,000 to 59,999	59	9%	3	2%	62	7%
60,000 to 79,999	75	12%	7	4%	81	9%
80,000 and over	132	20%	10	5%	139	16%
No income provided	118	18%	17	9%	165	19%
Total households	**645**	**100%**	**190**	**100%**	**866**	**100%**
Median income	**$59,800**		**$31,600**		**$52,300**	

[8] Income ranges for each income group will differ for the SGI, CRD and BC due to different median incomes upon which these groups are established.

[9] See Appendix Table 9 for how median income from the resident survey was calculated.

Income Sources

The Southern Gulf Islands include many households that do not rely on employment income. Over half report investment and government transfers (including pensions) as the primary source of their income. Consistent with the aging population, the dependence of households on employment income has been declining since 2001.

Table 19 – Household Income Source (Census 2001-2016)

Income source	2001	2016
Employment	53%	44%
Private investment	30%	37%
Government transfers	17%	19%
Total	**100%**	**100%**

Prevalence of Low Income

Statistics Canada reports on the number of low-income households, based on a formula that considers after-tax median income in the community along with household sizes. Southern Gulf Island residents experience higher rates of low income (20%) than those in the CRD (13%) or BC (16%).

Most notable is the very high rate of low income children and youth (20%), compared to the CRD (13%) or BC (16%). There are much higher rates in the 18-64 age group as well, with 25% in the SGI compared to 14% and 15% in the CRD and BC; interpretation of the results in this age group, however, is more difficult given the very wide age grouping. Rates of low income in the seniors' population is within the same range as the CRD and BC.

Table 20 – Prevalence of Low Income (SGI, CRD, BC)

Low Income Status 2016	SGI		CRD		BC	
	# persons	% pop	# persons	% pop	# persons	% pop
Total population	4,660		367,660		4,477,875	
Total low income	925	20%	48,985	13%	694,960	16%
Prevalence in population						
Low income age 0-17	125	29%	9,300	16%	151,880	19%
Low income age 18-64	540	25%	31,570	14%	427,085	15%
Low income age 65+	260	13%	8,115	11%	115,990	15%

POPULATION PROJECTIONS 2014-2041

Demographics and Population Projections

While population forecasting is not an exact science, BC Stats performs small population projections, published as 'P.E.O.P.L.E' statistics (Population Extrapolation for Organizational Planning with Less Error). These forecasts use area-specific fertility, mortality and migration assumptions based on past conditions. Accordingly, these forecasts are not necessarily what will be, as unforeseen changes in economic factors, government policy, and land use and zoning will affect future populations

BC Stats does not publish population forecasts for the Southern Gulf Islands Island alone, but rather for the entire Gulf Islands Local Health Area (LHA 64). In the case of the Gulf Islands, this parallels the geographic area of School District 64 and includes Salt Spring Island in addition to the Southern Gulf Islands. For the purposes of this report, the 2016 Statistics Canada Census population for the Southern Gulf Islands Island was used as the baseline. This population of 4,735 represented 28.6% of the LHA 64 population of 16,532; forecasting assumes that this proportion remains constant throughout the forecast period.

SGI Population Projection

Using the methodology described above, the population of the Southern Gulf Islands Island would be expected to grow from 4,735 in 2016 to 5,483 in 2041 (25 years). This reflects an overall increase of 748 people, or a cumulative increase of 15.8%.

Table 21 – Population Projection (Sub-Provincial Population Projections August 2017)

Southern Gulf Islands Population Projection					
Year	**Increase**	**Population**	**% incr.**	**Cum # incr.**	**Cum % incr.**
2016		4,735			
2021	196	4,931	4.1%	196	4.1%
2026	179	5,110	3.6%	375	7.9%
2031	155	5,265	3.0%	530	11.2%
2036	129	5,394	2.4%	659	13.9%
2041	89	5,483	1.7%	748	15.8%

While average annual increases are not particularly large (average 0.6% or 30 people), there are housing implications. Using the current average household size of 1.9 residents, this population increase would equate to the need for an additional 16 housing units annually or 397 over the next 25. This overall increase could have long-term planning implications for not only housing, but all forms of housing related infrastructure and services.

Many factors influence changes in population and given the recent experience of population declines in the SGI, one should use these numbers with caution; the effects of the Salt Spring population may be putting undue upward pressure on this projection.

SGI Residency Plans

Again because of the recent experience of population declines, residents were asked for their future plans about remaining in the SGI. While most reported that they were certain or very likely to remain, 24% reported some degree of uncertainty. A majority of these (58%) reported that housing was a factor, with an additional 14% reporting that it was somewhat a factor (total 72%).

While this data was not sorted to isolate seniors specifically, respondents did report concerns that many seniors may not be able to remain in the community due to the lack of appropriate supported housing options as they age, and/or the lack of appropriate housing for support workers.

4. HOUSING AFFORDABILITY

Defining Affordability

Measuring housing affordability involves comparing total shelter costs with a household's ability to meet them, given their income. Shelter costs are considered to include basic utilities for renters, and for homeowners, this generally also includes taxes and insurance in addition to mortgage payments. Typically, affordable shelter costs target 30% of a household's income.

For affordability calculations, housing is generally characterized as 'acceptable' if it is in good condition and is an adequate size for the household size and composition. While this is a somewhat subjective measure, Canada Mortgage and Housing Corporation (CMHC) defines acceptable housing as having three key features:

- Adequate condition (not needing major repairs),
- Suitable size (given the size and composition of the household members), and
- Affordable (shelter costs less than 30% of before-tax household income).

Three other measures of housing affordability that are often used include:

- Core Need – those paying greater than 30% of income on shelter costs.
- At Risk of Homelessness – those paying greater than 50% of their income on shelter costs.
- Homeless – a continuum ranging from 'relative' (insecure, unsafe or inadequate) to 'absolute' homelessness (also known as 'living rough').

How to determine what is affordable

No community will have a housing stock that always and perfectly meets the community's needs and residents' preferences in terms of numbers, size, form and price. That is a complex matrix of needs that changes over time and in response to changes in both the housing stock (additions and deletions) and changing features of the population.

Some communities define affordability as being the lesser of the standard benchmark of 30% of income, and the shelter costs that allow residents to have sufficient resources to properly meet their families' other basic needs such as food, clothing, child care and transportation; this is particularly critical for those of very low incomes.

For the purposes of this study, an affordability benchmark of 30% of income was used. For homeownership, conventional mortgage qualifications (4.0% interest, 25-year amortization, 75% loan-to-value ratio) was used to estimate housing cost. Built into the monthly homeowner costs is an estimate for taxes and insurance and utilities ($200/month).

While the specifics of these numbers may be debated, it produces a starting point for discussion and evaluation. It is recognized that this may produce a somewhat imperfect estimate of affordability, but it is established as a framework for the purpose of comparing ideal to actual housing supply to identify any gaps.

Further, there may be various mechanisms to assist some households with their shelter costs, including for example, loans/gifts for down payments, rent-to-own scenarios, rental assistance, etc. These may be appropriate and available in some circumstances but have not been considered in this analysis.

AFFORDABILITY TARGETS

Affordability Targets by Household Type

Using the affordability assumptions described above, an estimate of rental rates and home prices that would be affordable to the population of the Southern Gulf Islands was constructed. The various household types presented earlier in this report, their respective percentage of the population they represent, and their median incomes are summarized below to develop affordability targets.

Table 22 – Affordability Targets (by household composition)

Household Affordability Targets	% population	Median Income	Affordable Rent	Affordable Purchase
Families with children	10%	74,069	1,852	420,000
Families without children	47%	68,915	1,723	385,000
Lone parent families	4%	40,320	1,008	205,000
One-person households	35%	30,528	763	145,000
Other households	3%	n/a	85	n/a
All households (2010)	**100%**	**$54,037**	**$1,351**	**$295,000**

To illustrate how this table can be used, it is noted that ideally there would be up to 10% of the housing supply that is suitable to families with children. While there is certainly a wide range of incomes in the Southern Gulf Islands' family households, they have the highest median incomes and can accordingly afford rents of $1,852 and purchase prices of $420,000.

As another example, one-person households comprise 35% of the population and have the lowest incomes of all household types, suggesting the need for a large supply of small, relatively affordable rental units (median $763). It further suggests there may be a strong demand for very small homeowner housing units designed for single occupancy (e.g. tiny homes or micro condos) if they could be supplied around the $145,000 price point.

IDEAL AFFORDABLE HOUSING SUPPLY

To create a profile of an 'ideal' housing stock to (theoretically) match the Southern Gulf Islands' needs, the income distribution of all households' incomes is reproduced and expanded below. Using the affordability benchmarks and calculations presented previously, affordable rents and purchase prices for each income category were again calculated. This conceptual or 'ideal' housing supply can then be compared to the existing supply in order to calculate any 'gaps' in current supply.

Highlighted prices are intended to signify the points where a household might typically move from rental to home purchase. This suggests that a wide range of housing prices are needed on the Southern Gulf Islands, with a median purchase price of $295,000 or median rental rate of $1,351.

Table 23 – Ideal Housing Supply - Rental and Purchase Prices

Income Group	Household Income 2010	# house-holds	% house-holds	Avg. income	Affordable Rent	Affordable Purchase
Little to no income	Under 5,000	55	2%	5,000	125	n/a
	5,000 to 9,999	50	2%	7,500	188	n/a
	10,000 to 14,999	80	3%	12,500	313	n/a
Low	15,000 to 19,999	125	5%	17,500	438	60,500
	20,000 to 29,999	265	11%	25,000	625	110,000
Low to Mod	30,000 to 39,999	310	13%	35,000	875	171,000
Moderate	40,000 to 49,999	270	11%	45,000	1,125	235,000
Mod to >Mod	50,000 to 59,999	205	8%	55,000	1,375	300,000
> Mod to High	60,000 to 79,999	355	14%	70,000	1,750	395,000
High	80,000 to 99,999	270	11%	90,000	2,250	520,000
	100,000 +	490	20%	100,000+	2,500+	585,000+
Total/Median income		**2,475**	**100%**	**$54,037**	**$1,351**	**$295,000**

185 units needed rents under $313

575 units needed rents under $625

To illustrate how this table can be used, it is noted that ideally there would be a substantial supply (up to 575 units) of rental housing priced at $625/month or less. Looking more closely, it also highlights the need for this to include some supply (up to 185 units) of very low rental units ($313 and less). As another example at the high end of the income range, a relatively large segment of the population (31%) earning $80,000+ can afford rental housing priced at $2,250+/mo. and can purchase housing priced at $520,000+.

5. CURRENT HOUSING SUPPLY

Statistics Canada distinguishes between total private dwellings (SGI 4,945 dwellings) and private dwellings occupied by 'usual' residents (2,475 dwellings). A home occupied by 'usual' residents refers to the household's main residence. Homes that are not occupied by usual residents are either unoccupied or occupied by a household who normally resides elsewhere; this could be the owner or a visitor). Unless otherwise specified, the housing supply described below refers to these 'usual' residents' homes (i.e. total 2,475). See Table 34 (p. 28) for island by island dwelling counts, with changes from 2006-2016.

EXISTING HOUSING STOCK

Housing by Structure Type 2016

The housing supply occupied by 'usual' residents is very strongly dominated by single detached dwellings (96%), significantly more than both the CRD (42%) and BC (44%).

Table 24 – Housing by Structure Type (2016 Census Profile)

Structure Type	SGI		CRD		BC	
Single-detached house	2,375	96%	70,630	42%	830,660	44%
Apartment, building 5+storeys	0	0%	10,400	6%	177,830	9%
Semi-detached house	10	0%	6,220	4%	57,395	3%
Row house	10	0%	10,380	6%	147,830	8%
Apartment in duplex	15	1%	25,835	15%	230,075	12%
Apartment, building <5 storeys	5	0%	44,375	26%	385,140	20%
Other single-attached house	0	0%	320	0%	3,755	0%
Movable dwelling	60	2%	1,990	1%	49,290	3%
Dwellings of usual residents	**2,475**	**100%**	**170,150**	**100%**	**1,881,975**	**100%**

Resident surveys also indicated fewer, yet still the large majority, of respondents lived in single-detached dwellings (78%), with a large number (13%) indicating that it was a cabin or cottage. It is unclear if these cabins or cottages would be classified as single-detached homes by Statistics Canada (totalling 91%), or those living in single-detached homes were under-represented in the survey and cabins and cottages were not captured in the census.

Either way, clearly the dominant housing form in the SGI is the single family detached home. Please see the Appendix Table 15 for a list of the wide variety of housing forms of SGI residents.

Condition of Housing Stock 2016

Census data reports on the condition of the housing stock, based on resident reports of levels of repairs required. In 2016, Statistics Canada reported dwelling conditions for each island, based on a 25% sample of all dwellings. Galiano and Mayne were reported as having the highest proportion of homes that require major repairs.

Table 25 – Dwelling Condition by Island (2016 Census Profile)

All Dwellings Require 2016	Galiano		Mayne		N. Pender		S. Pender		Saturna	
Regular maint. or minor repairs	530	91%	455	93%	995	96%	130	100%	185	100%
Major repairs needed	55	9%	35	7%	45	4%	0	0%	0	0%
Total occupied dwellings	585	100%	490	100%	1,040	100%	130	100%	185	100%

Reported dwelling condition in the Southern Gulf Islands is similar to that in the CRD and BC.

Table 26 – Dwelling Condition Compared to CRD, BC (2016 Census Profile)

Dwellings Condition 2016	SGI		CRD		BC	
Regular maintenance or minor repairs	2,295	94%	160,960	95%	1,763,105	94%
Major repairs needed	135	6%	9,200	5%	118,865	6%
Total occupied dwellings	2,430	100%	170,160	100%	1,881,970	100%

Twenty-eight (28) survey respondents (approximately 3%) identified unhealthy housing conditions (i.e. mold, needs repairs) as a serious concern. This was far more prevalent amongst renter households (13% of all renters) than owner households (1% of owners).

Table 27 – Housing Condition by Tenure (2017 Survey)

Housing Condition	# responses		Rated as poor		% poor
Renters	159	19%	20	71%	13%
Owners	673	81%	8	29%	1%
Total	**832**	**100%**	**28**	**100%**	**3%**

Age of Housing Stock

The housing stock in the Southern Gulf islands is not dissimilar from that of BC, but newer than in the CRD, with over 60% of homes built after 1980.

Table 28 – Age of Housing stock compared to CRD, BC (2016 Census Profile)

Year Constructed	SGI		CRD		BC	
1960 or before	280	12%	40,440	24%	267,560	14%
1961 to 1980	700	29%	54,755	32%	559,485	30%
1981 to 1990	475	20%	25,275	15%	289,565	15%
1991 to 2000	485	20%	21,145	12%	331,865	18%
2001 to 2005	190	8%	8,375	5%	125,335	7%
2006 to 2010	205	8%	11,775	7%	171,945	9%
2011 to 2016	95	4%	8,390	5%	136,210	7%
TOTAL	**2,430**	**100%**	**170,155**	**100%**	**1,881,965**	**100%**

Table 29 – Age of Housing stock by Island (2016 Census Profile)

Year Constructed	Galiano		Mayne		N. Pender		S. Pender		Saturna	
1960 or before	85	14%	50	10%	120	12%	15	13%	10	5%
1961 to 1980	200	34%	170	34%	265	25%	20	17%	45	24%
1981 to 1990	120	20%	105	21%	215	21%	20	17%	15	8%
1991 to 2000	100	17%	90	18%	190	18%	40	33%	65	35%
2001 to 2005	35	6%	30	6%	105	10%	0	0%	20	11%
2006 to 2010	35	6%	35	7%	90	9%	25	21%	20	11%
2011 to 2016	15	3%	15	3%	55	5%	0	0%	10	5%
TOTAL	**590**	**100%**	**495**	**100%**	**1,040**	**100%**	**120**	**100%**	**185**	**100%**

Pace of New Construction[10]

Notable is the strong decline in new homes in the last 5 years in the SGI (average 19/year), compared to previous years which averaged 44 homes/year between 1981 to 2010; this represents a 57% decline.

Table 30 – Average homes constructed/year by Island (2016 Census Profile)

Avg. new homes/year	Galiano	Mayne	N. Pender	S. Pender	Saturna	TOTAL
1981 to 1990	12	11	22	2	2	48
1991 to 2000	10	9	19	4	7	49
2001 to 2005	7	6	21	0	4	38
2006 to 2010	7	7	18	5	4	41
Avg/yr. 1981-2010	**9**	**8**	**20**	**3**	**4**	**44**
2011 to 2016	3	3	11	0	2	19
Diff. last 5 years	**-67%**	**-63%**	**-45%**	**-100%**	**-50%**	**-57%**

New construction in the CRD and BC declined during the last 5 years as well, however not as much (CRD 23%, BC 10%).

Table 31 – Average homes constructed/year compared to CRD, BC (2016 Census Profile)

Avg. new homes/year	SGI	CRD	BC
1981 to 1990	48	2,528	28,957
1991 to 2000	49	2,115	33,187
2001 to 2005	38	1,675	25,067
2006 to 2010	41	2,355	34,389
Avg/yr. 1981-2010	**44**	**2,168**	**30,400**
2011 to 2016	19	1,678	27,242
Diff. last 5 years	**-57%**	**-23%**	**-10%**

[10] It should be noted that these are census-based numbers, not building permits, and as such are based on a sampling of homes ages and may not reflect exact numbers of homes built. The purpose is to identify trends, not produce exact counts.

New Construction and Renovation Permits

Building permit data was obtained from the Capital Regional District for the last 12 years. While this doesn't necessarily reflect the number of new homes constructed (or renovations completed), it is a good indicator of decreasing building activity.

Table 32 – Building Permits 2005-2016 (CRD)

Permits/year	New homes	Renovations	Total
2005	124	162	286
2006	85	170	255
2007	66	256	322
2008	61	211	272
2009	48	226	274
2010	43	155	198
2011	30	179	209
2012	25	133	158
2013	29	124	153
2014	27	138	165
2015	29	91	120
2016	35	76	111
2017	25	65	90
Average 12 yr.	**48**	**153**	**201**
Diff. 2017	**-23**	**-88**	**-111**
$ difference	**-48%**	**-57%**	**-55%**

Influence of Housing Sector on the SGI Economy

Throughout the research for this study, residents clearly and consistently expressed concern over the impacts that the housing situation was having on the local economy. This shortage of housing creates a cycle that hampers business sustainability and can in turn worsen the housing situation, reducing demand due to a shortage of stable employment. In terms of broader economic impacts, this reduced demand for the construction of new housing and renovation, as well as related maintenance services to support a strong year-round workforce can further reduce employment opportunities.

The housing sector influences economic and social elements of communities as the purchase and sale of existing properties, construction of new residences, renovations and maintenance of homes take place. According to the Canadian Homebuilders' Association, construction of a typical single-family dwelling in the Victoria region generates $129,561 in wages and 2.22 jobs (on-site and off-site) related to construction.[11]

[11] Canadian Homebuilders' Association (2016) *Victoria Impact of New Home Construction.* Web document.

In the long term the full-time residents of homes purchase goods and services in the local economy. Research shows that an occupied home in a rural community supports about 0.76 full-time jobs in the local economy.[12] Housing development creates local government expenses and employment, as well as tax revenue that supports schools and other community services.

Housing activity also provides employment, including construction and the annual consumption of households that occupy these homes. Some key economic multipliers associated with the housing sector include:

- Construction of a new home creates 3.94 fulltime jobs[13] in a local area;
- $1 million spent on residential remodelling in a typical local area creates 11.5 local jobs[14]
- According to the Canadian Real Estate Association each new home purchase generated (2014 & 2015) $67,800 in ancillary spending (other than land and building) in BC.[15]

The importance of the housing sector to the SGI economy is further illustrated by the employment related to construction and real estate services. The census data indicate that the SGI economy has considerable dependence on services to construct homes and provide services for home owners. While the total number of residents employed in the sector has declined since 2006, so has the total labour force, and as such the proportion of housing related employment remains high (18%).

Table 33 – Housing Sector Employment (Stats Canada 2006-2016)

Housing sector employment	**2001**	**2006**	**2016**
Total labour force	1,840	2,450	2,080
Construction	220	330	245
Finance, insurance & real estate	35	125	125
Total employed in sector	**255**	**455**	**370**
% employed in sector	**14%**	**19%**	**18%**

[12] Housing Assistance Council (U.S.- 2017) website. *The Effects of Housing Development on a Rural Community's Economy.*
[13] National Association of Home Builders (U.S.) (2015) *the Economic Impact of Home Building in a Typical Local Area.*
[14] IBID
[15] Canadian Real Estate Association (2017) *Economic Impacts of MLS® System Home Sales and Purchases in Canada and the Provinces.*

Non-Resident Ownership

High levels of non-resident ownership can often contribute to housing problems for a community. First, many of these homes are left empty for most of the year, resulting in either the loss of housing stock for residents, or as a contributor to insecure tenure as tenants must vacate when owners return for vacation (or to rent to other vacationers).

Second, is the perceived change in character of the community when many of its residents do not reside permanently. While this is not necessarily a housing or affordability issue, it is a concern often expressed as it relates to other impacts on the community such as school enrollment, volunteerism, stability for employees, and year-round viability for business.

For the purposes of this study, the Statistics Canada count of dwelling units occupied by 'usual' residents is compared to total dwellings available. Dwellings that are not occupied by 'usual' residents are those that are either unoccupied or occupied by a household who normally resides elsewhere.

The reader will easily see in the table below, the very low (and decreasing) rates of usual residency on the Southern Gulf Islands, with 55% in 2006 decreasing to 51% in 2016. North Pender was stable at 60%, but other islands experienced sizeable drops in the proportion of usual residents.

Usual residency rates are much lower than in the CRD and BC (91% and 93% respectively), which have remained relatively stable over the last 10 years (92% in 2006).

Table 34 – Rates of 'Usual' Residency (Stats Canada 2006-2016)

Dwellings	**2006**				**2016**			
	Usual	**Other**	**Total**	**% Usual**	**Usual**	**Other**	**Total**	**% Usual**
Galiano Island	668	621	1,289	52%	564	606	1,170	48%
Mayne Island	589	518	1,107	53%	517	694	1,211	43%
North Pender	998	673	1,671	60%	1035	676	1,711	60%
South Pender	124	65	189	66%	122	88	210	58%
Saturna Island	192	234	426	45%	199	265	464	43%
TOTAL dwellings	**2,571**	**2,111**	**4,682**	**55%**	**2,437**	**2,329**	**4,766**[16]	**51%**
CRD	152,482	12,904	165,386	92%	170,157	13,405	183,562	93%
BC	1,642,715	145,759	1,788,474	92%	1,881,969	181,448	2,063,417	91%

The table above indicates an increase of 84 private dwellings from 2006 to 2016 (net of the loss of 119 dwellings on Galiano). However, the Capital Regional District issued permits for 478 new units during this period (see Table 32).

There is no ready explanation for the large difference in the Census reported increase and the number of permits issued by the CRD for new residential units, or if/how changes in non-

[16] Statistics Canada totals for SGI include Piers Islands, creating a small difference when reporting Island by Island.

resident ownership or occupancy play a role. On the census side, there could be errors by households in reporting or under- or over-representations in the sampling. On the permit side, delayed housing starts and/or owner-built homes that may take years to complete need to reapply for new permits every two years.

In any case, the number of occupied private dwellings changed from 2006 to 2016. The overall net increase of 84 units is based on a loss of 134 occupied by 'usual' residents, and an increase of 218 that are either unoccupied or occupied by a non-resident.

Table 35 – Changes in Dwellings and 'Usual' Residency (Stats Canada 2006-2016)

Dwellings change 2006-2016	Usual	Other	Total
Galiano Island	-104	-15	-119
Mayne Island	-72	176	104
North Pender	37	3	40
South Pender	-2	23	21
Saturna Island	7	31	38
TOTAL dwellings	**-134**	**218**	**84**

SGI Household Projection – need for new homes

Household counts are also projected by BC Stats in the 'P.E.O.P.L.E' data sets, and a similar method for as for forecasting the population was employed. In 2016, the Southern Gulf Islands' 2,475 households represented 29.8% of the LHA 64'S 8,319 households. As for the population, projections assume that this proportion remains constant throughout the forecast period.

Table 36 – Household Projection (Sub-Provincial Population Projections Sep 2015)

Southern Gulf Islands Household Projection					
Year	**Increase**	**Households**	**% incr.**	**Cumulative # incr.**	**Cumulative % incr.**
2016		2,475[5]			
2021	112	2,587	4.5%	112	4.5%
2026	58	2,646	2.3%	171	6.9%
2031	59	2,704	2.2%	229	9.3%
2036	62	2,767	2.3%	292	11.8%
2041	44	2,811	1.6%	336	13.6%

This household projection suggests an additional 336 homes could be needed over the next 25 years, which is not dissimilar to the previous population-based forecast of 397 dwellings (see p. 18).

As with populations forecasts, many factors influence the need for new home construction, and given the recent experience of strong declines in construction (compared to historical averages see Table 30), one should use these numbers with caution.

RENTAL OPTIONS AVAILABLE IN THE SOUTHERN GULF ISLANDS

Private Market Rentals

To-date, CMHC has not conducted any rental market surveys on the Southern Gulf Islands. There is no centralized system of rental listings, although some individual islands report their own informal networks.

In order to develop a profile of available rentals, and a baseline for any further rental surveys, residents were asked to provide both the bedroom count and rental rates of their current homes in the survey undertaken in 2017. Rental rate data from the 2006 and 2016 Census was also provided for comparison, to identify any trends, and for comparison to the survey results.

According to Statistics Canada, there were a total of 350 renter households in the SGI in 2016, down from 400 reported in 2006 (decline 50 units or 13%). The research was not able to clearly establish the reason(s) for such a decline, however, interviewees and survey respondents did identify the increasing use of properties as vacation rentals as a key contributor to a decline in availability of rental properties for permanent residents.

Table 37 – Rental Households (2006-2016 Census)

Rental Households	Galiano	Mayne	N. Pender	S. Pender	Saturna	TOTAL
2006	130	85	110	25	50	400
2016	130	40	135	0	45	350
Change	0	-45	25	-25	-5	-50
% change	**0%**	**-53%**	**23%**	**-100%**	**-10%**	**-13%**

Rentals Rates

Statistics Canada also reports average rental rates, as summarized below, indicating a wide variation in rate increases over the last 10 years (ranging from 10% to 72%). The census data does not provide a breakdown of housing forms or numbers of bedrooms.

Table 38 – Rental Rates (2006-2016 Census)

Rental Rates 2006-2016	Galiano	Mayne	N. Pender	S. Pender	Saturna	TOTAL
2006	$615	$521	$692	n/a	$377	n/a
2016	$674	$769	$879	n/a	$649	$763
Change	$59	$248	$187	n/a	$272	n/a
% change	**10%**	**48%**	**27%**	**n/a**	**72%**	**n/a**

The survey data included both rental rates and numbers of bedrooms, to enable the development of a profile of the rental housing stock. While clearly this does not provide the full picture, given the strong survey response (160 rental households = 46% of census reported 350), it should provide a reasonably reliable indicator.

As the reader will note, average reported rental rates from the survey ($936) are far higher than indicated by the census records ($763), a difference $173 or 23%.

Table 39 – Rental Rates by Size (survey 2017)

# bedrooms	Rental		Avg. rent
Studio	7	4%	$687
1 bedroom	44	28%	$796
2 bedrooms	57	36%	$1,001
3 bedrooms	42	26%	$1,013
4 bedrooms	7	4%	$1,214
5+ bedrooms	3	2%	$916
Totals	**160**	**100%**	**$936**

Social Housing Units

BC Housing reports the number of social housing units that they administer in each community. They reported 26 units of social housing in the SGI in 2018, plus 16 households receiving rent supplements (total 9.0 units per 1,000 population).

Table 40 – Social Housing by Island and per 1,000 population (BC Housing)

Social Housing #/1000	Galiano		Mayne		N & S Pender		Saturna		Total	
Independent seniors	16	15.4	0	0.0	6	2.6	4	11.6	**26**	5.6
Rent supplements families	2	1.9	0	0.0	2	0.9	1	2.9	**5**	1.1
Rent supplements seniors	4	3.8	2	2.1	3	1.3	2	5.8	**11**	2.4
Total Social Housing Units	**22**	21.2	**2**	2.1	**11**	4.8	**7**	20.3	**42**	9.0
Population	**1,040**		**955**		**2,310**		**345**		**4,650**	

For comparison to the CRD, social housing data from the 2015 CRD Data Book as completed by the Community Social Planning Council of Greater Victoria is presented below. It is noted that the amount of SGI social housing differs significantly on a per capita basis (9.0 per 1,000) from the CRD (29.0 per 1,000).

If the same per capita number from the CRD were to be applied, the equivalent number of social housing units on the SGI would be approximately 137 (SGI population 4,735 x CRD 29.0/1,000 = 137 units).

Furthermore, as shown in Table 41 below, most client groups served by BC Housing have no units at all in the SGI.

Table 41 – Social Housing by Client Group (BC Housing)

Social Housing by Client group[17]	SGI # 2018	SGI/ 1000 pop.	CRD # 2015	CRD/ 1000 pop.
Homeless shelters	0	0	147	0.4
Homeless housed	0	0	503	1.4
Homeless rent supplements	0	0	467	1.3
Frail seniors	0	0	1,326	3.7
Special needs	0	0	776	2.2
Independent seniors	26	5.6	2,186	6.1
Low income families	0	0	2,422	6.7
Rent supplements families	5	1.1	827	2.3
Rent supplements seniors	11	2.4	1,703	4.7
Women/child. flee violence	0	0	80	0.2
Total Social Housing Units	**42**	9.0	**10,437**	29.0
Population	**4,760**		**359,990**	

Rental Inventory – an estimate only

As mentioned earlier, there are no central registries or listings of the Southern Gulf Islands' rental housing supply; an estimate was developed for the purposes of this report. The best estimate of the numbers of rental units available are from the 2016 census (350 dwelling units), and accordingly will be used here.

As far as rental rates, there are sizeable differences in monthly rental rates reported in the 2016 Census (average $763) and the 2017 resident surveys ($936). PAG members and other stakeholders report anecdotally that most rents are in the $1,000-$1,200 range.

While this does lead to some uncertainty, the framework for evaluating affordability will be set up using the survey reported rents as they are deemed to be the most reliable of these three sources. Additionally, and likely coincidentally, they do represent the mid-point of the three estimates, roughly 18% higher than the Census estimate, and 18% lower than the anecdotal estimates.

Using the BC Housing reported number of social housing units and extrapolating the survey response rents to the Census reported number of rental units, the following approximation of the rental supply was developed.

[17] CRD population is based on 2011 Census and 2015 social housing units. Data for the SGI is based on 2016 Census and 2018 social housing units.

Table 42 – Approximation of the Rental Supply

Approximation of Rental Supply		
Price range of units	**# units**	**% supply**
Social housing units	26	7%
Up to $560	23	7%
$561 to $875	131	37%
$876 to $1,125	134	38%
$1,126 to $1,375	0	0%
$1,376 to $1,750	19	5%
Above $1,750	17	5%
Total / Average	**350**	**100%**

Comparison of Rental Rates

Census reported rental rates for the SGI are presented below in comparison to those reported for the CRD and the Province of BC.

Table 43 – Comparative Rental Rates (Statistics Canada 2016)

Median rental value		diff SGI	
SGI	$ 779[18]		
CRD	$1,003	$224	22%
BC	$1,036	$257	25%

Impact of Vacation Rentals

PAG members and local stakeholders cited concerns that availability of affordable housing was a critical issue on the Southern Gulf Islands, exacerbated by rental accommodation being increasingly placed in the secondary home and vacation rental markets. In the surveys, residents and employers also clearly expressed strongly that they felt this is a serious contributor to the shortage of affordable rental housing.

No comprehensive or official records are kept that allow for verification of this perception. A brief review of one of the better know short term vacation rental (STVR) provider's rental listings and daily rental rates at both the beginning and end of the summer (early June and mid-September 2017), then mid-winter (February 2018) is summarized below.

The reader will note the large differences between numbers of homes listed as vacation rentals between the beginning of the tourism season, and mid-winter (80% decline).

[18] As noted previously, the census reported rental rates ($779) are far below both the survey and stakeholder reported rates; the census rates are shown for comparison to CRD and BC census rates only.

Table 44 – One STVR 'entire home' Listings

STVR listings	Galiano		Mayne		N. Pender		S. Pender		Saturna		Total/avg.	
# beds	# u.	avg $	# u.	avg $	# u.	avg $	# u.	avg $	# u.	avg $	# u.	avg $
Jun-17	59	$225	25	$141	58	$204	19	$338	2	$278	163	$219
Sep-17	39	$198	25	$164	34	$165	18	$257	2	$436	118	$197
Feb-18	10	$277	6	$216	5	$123	10	$181	2	$293	33	$238
Diff	-49	$52	-19	$75	-53	-$82	-9	-$157	0	$15	-130	$19
% diff	-83%	23%	-76%	53%	-91%	-40%	-47%	-46%	0%	5%	-80%	9%

This data should be used with caution; while best efforts were made to include only full houses to exclude any commercial visitor properties, details of each individual listing were not examined, as a full analysis is beyond the scope of this study.

As such, it is not conclusive, nor should it be assumed that all these units would or should be included as permanent rental stock[19]. Nevertheless, it may provide some information that could help inform community discussion.

Understandably, there is strong financial incentive for owners to rent their homes, suites and cottages to visitors. Clearly some of this housing stock would be suited to permanent residency, but no efforts were made to evaluate which or how many are zoned for, or otherwise would be appropriate for such use.

[19] Best efforts were made to exclude commercial or resort listings by filtering for 'entire home' listings, removing any known or identified as resorts, and removing boats or buses. This exercise excluded many, but possibly not all accommodation zoned for commercial guest accommodation, and therefore should not be treated as a perfect data set or summary of homes suitable for permanent accommodation.

HOMEOWNER OPTIONS AVAILABLE ON THE SOUTHERN GULF ISLANDS

Current Home Purchase Options: MLS

September-2017 and February-2018 MLS listings were summarized as an indicator of currently available homeowner options, and as a baseline for monitoring over time. It should be noted that listings may not present the full picture with regards to supply, as it is not uncommon for homes to sell below list prices, sometimes substantially.

Table 45 – MLS Listings Sept-2017 & Feb-2018

Price Range		Sept-2017		Feb-2018	
		# listed	Avg. $	# listed	
0	149,000	0	n/a	1	145,000
150,000	199,000	1	195,000	1	195,000
200,000	299,000	13	265,900	7	260,850
300,000	399,000	14	371,400	11	363,560
400,000	499,000	11	452,500	7	447,570
500,000	599,000	3	564,000	6	563,830
600,000	699,000	12	675,500	6	656,660
700,000	799,000	6	765,600	4	766,370
800,000	899,000	10	870,400	5	879,400
900,000	999,000	5	945,800	2	982,000
1,000,000	1,499,000	13	1,215,000	10	1,199,700
1,500,000	1,999,000	3	1,562,600	1	1,575,000
2,000,000	and up	5	5,323,800	6	4,799,830
	Total #	**96**		**67**	
	Average		**$924,500**		**$1,021,100**
	Median		**$690,000**		**$580,000**

Current Home Purchase Options – Island by Island

These MLS listings are further broken down by Island and compared between September 2017 to February 2018, to identify any changes that may have occurred from the past busy visitor period to a mid-winter point.

As might be expected seasonally, the number of listings decreased (from 96 to 67 or 27%). Average prices increased by 19% to $1,021,100, but the median price dropped 16% to $580,000.

Table 46 – MLS listings by Island – June & Sept-2017

MLS listings	Galiano	Mayne	N. Pender	S. Pender	Saturna	Total
# listings Sept-2017	19	36	24	7	10	96
Average Sept	1,333,579	766,211	950,308	849,129	708,700	924,582
Median Sept	787,000	557,000	540,000	837,500	719,000	690,000
# listingsFeb-2018	16	17	19	6	9	67
Average Feb	1,341,438	913,106	989,600	1,099,333	670,500	1,021,175
Median Feb	727,000	488,000	489,000	879,000	749,000	580,000
Changes Sept-Feb						
listings change	-3	-19	-5	-1	-1	-29
change %	-12%	-54%	-16%	-33%	-7%	-27%
Average change	7,859	146,895	39,292	250,204	-38,200	96,593
change %	1%	21%	7%	22%	-5%	19%
Median change	-60,000	-69,000	-51,000	41,500	30,000	-110,000
change %	-8%	-12%	-9%	5%	4%	-16%

Actual Sales Values 2006-2016

The Vancouver Island Real Estate Board (VREB) provided a detailed listing of all homes sales (number and value) on the Southern Gulf Islands from 2006 to 2016. Annual averages are summarized below. Not surprisingly, sales values are lower than listing values, suggesting lower priced homes are higher demand in demand.

Table 47 – Sales by Island 20062-2016 (VREB)

Year	Galiano		Mayne		N & S Pender		Saturna		Total/Avg.	
2006	6	776,000	12	474,375	57	505,071	4	635,250	79	527,577
2007	7	712,643	14	418,036	81	476,107	4	382,750	106	480,535
2008	6	1,042,333	12	477,658	41	539,901	2	1,120,000	61	596,096
2009	6	840,600	8	499,625	54	440,386	3	355,833	71	477,309
2010	6	725,000	9	377,890	34	433,588	2	392,500	51	456,431
2011	6	457,250	4	405,250	38	491,796	2	517,000	50	481,735
2012	5	574,800	13	326,500	33	463,060	0	n/a	51	439,205
2013	5	486,000	10	297,050	43	333,564	0	n/a	58	340,410
2014	3	305,000	13	303,692	59	440,757	4	391,250	79	410,540
2015	3	750,000	17	404,411	53	470,922	6	470,333	79	467,163
2016	2	500,000	40	420,538	80	436,377	9	403,333	131	430,242
Average	5	651,784	14	400,457	52	457,412	3	518,694	74	464,295
Change	-3	-151,784	26	20,081	28	-21,035	6	-115,361	57	-34,053
% change	-60%	-23%	189%	5%	54%	-5%	175%	-22%	77%	-7%

Census 2006-2016 Reported Values Dwelling Values

Dwelling values are the dollar amount owners report that they expect if the dwelling were to be sold. Average values reported in 2006 and 2016 are summarized below by island.

Table 48 – Average Dwelling Value (Census 2006-2016)

Average dwelling value	Galiano	Mayne	N. Pender	S. Pender	Saturna	AVG.
2006	505,730	413,847	410,067	661,648	308,155	502,076
2016	534,197	480,746	503,148	599,230	586,567	517,411
Change	28,467	66,899	93,081	-62,418	278,412	15,335
% change	**6%**	**16%**	**23%**	**-9%**	**90%**	**3%**

Dwelling values reported in 2016 are then compared to the CRD and the Province of BC, when Statistics Canada began to report both average values (as in Table 48 above) and median values.

Table 49 – Median Value by Structure Type (Census 2016)

Dwelling values 2016	SGI	CRD	BC
Average value	**517,411**	**634,182**	**720,689**
SGI $ difference CRD-BC		-116,771	-203,278
SGI % difference CRD-BC		-18%	-28%
Median value	**404,045**	**577,597**	**500,874**
SGI $ difference CRD-BC		-173,552	-96,829
SGI % difference CRD-BC		-30%	-19%

Owner Housing Costs

Monthly housing costs for homeowners are highly dependent on their equity positions, thus the levels of mortgage financing, and therefore less meaningful than monthly rental costs to evaluate the affordability of the housing supply. Nevertheless, Statistics Canada reports monthly housing costs by island, as presented below comparing 2006-2016.

Table 50 – Owner Housing Cost (Census 2006-2016)

Owner costs	Galiano	Mayne	N. Pender	S. Pender	Saturna	TOTAL
2006	$661	$480	$642	$640	$673	n/a
2016	$502	$452	$526	$482	$416	$482
Change	-$159	**-$28**	**-$116**	**-$158**	**-$257**	n/a
% change	**-24%**	**-6%**	**-18%**	**-25%**	**-38%**	**n/a**

The decrease in costs over this period is assumed to be related to higher equity/lower financing levels and/or interest rates (as opposed to declines in purchase prices and/or insurance and utilities).

The impacts of financing are difficult to confirm, however, as Statistics Canada does not report mortgage amounts, rather just the percentage of homes with mortgages. This was not reported in 2006, making a direct comparison impossible. In the 2011 National Housing

Survey[20] Statistics Canada reported that 62.5% of owner households carried a mortgage, decreasing to 35.2% in the 2016 Census.

Owners were asked for housing costs in the survey to compare to incomes to assess levels of affordability stress in the homeowner populations. It is noted, but not reconciled, that Statistics Canada reported housing costs vary significantly from those reported by owners in the survey.

Table 51 – Housing Cost by Size (survey 2017)

# bedrooms	Owners		Avg. cost
Bach/studio	9	1%	$803
1 bedroom	87	13%	$846
2 bedrooms	256	39%	$846
3 bedrooms	233	35%	$997
4 bedrooms	61	9%	$1,352
5+ bed	16	2%	$1,307
Totals	**662**	**100%**	**$956**

[20] Low response rate in the 2011 NHS may make data less unreliable.

6. AFFORDABILITY OF THE CURRENT RENTAL SUPPLY

For the purpose of this report, an affordability benchmark of 30% of income will be applied. Reports of those paying 30% of income from the Census and resident surveys have been summarized to indicate the prevalence of households currently experiencing affordability problems.

The previously developed estimate of SGI's supply of rental housing and will then be used to estimate incomes that would be required to affordably rent these available units.

Renters Spending greater than 30% on Shelter

In 2011, Statistics Canada reported the number of renters in social housing, those paying more than 30% of their income (in core need) and those paying more than 50% of their income (at risk of homelessness). In the 2016 census profile, only those paying more than 30% were reported. Both these data sets are reported below.

The 2011 National Household Survey[21] showed that 150 renter households (22% + 29% = 51%) on the Southern Gulf Islands were paying more than 30% of their income on shelter costs, including a very high number of households (85 or 29%) paying more than 50% of their income.

It is generally accepted that households paying more than 50% of their income on housing are at risk of homelessness, as any interruption in their income or unexpected expense could easily made paying rent impossible.

Table 52 – Renter Households percentage income to rent (2011 NHS)

Renter households paying:		SGI households		CRD households	
% income	**Description**				
0-30%	Generally deemed to be affordable	100	34%	21,428	40%
30%	In social housing (or rent supplements)	40	14%	7,359	14%
31-49%	Core Need–difficult at lower incomes	65	22%	12,553	23%
50%+	At risk of homelessness	85	29%	12,770	24%
TOTAL 2011		**290**	**100%**	**54,110**	**100%**

In 2006, a very high proportion of rental households (41% to 55%) were paying greater than 30% of income[22] on rent (data was not available for S. Pender and Saturna). In 2016, the numbers differed (and may be incomplete), but clearly the number of households renting housing that is not deemed to be affordable remains high in the SGI (44%).

[21] Low response rate in the 2011 NHS may make data less unreliable.

[22] 30% of gross household income is considered 'affordable'

Table 53 – Renter Households Paying greater than 30% (2006-2016 Census)

Rental Households	Galiano	Mayne	N Pender	S Pender	Saturna	Total
Number of households 2006	130	85	110	25	50	400
Number paying > 30% 2006	70	35	60	n/a	n/a	n/a
% paying > 30% 2006	**54%**	**41%**	**55%**	**n/a**	**n/a**	**n/a**
Number of households 2016	130	40	135	0	45	350
Number paying > 30% 2016	70	0	60	0	23	152
% paying > 30% 2016	**54%**	**0%**	**44%**	**0%**	**50%**	**44%**

This measure of affordability was tested in the 2017 resident survey, resulting in a much higher proportion of renters reporting affordability problems (63%). Of the 160 renters that responded to the survey, high proportion (146 or 91%[23]) provided both rental and income data that allowed this calculation.

Table 54 – Renter Households percentage income to rent (2017 resident survey)

Affordability (% income)	Renters	
Affordable (30% or less)	54	37%
Not affordable (30%-50%)	48	33%
At risk homelessness (50%+)	44	30%
Total Renters	**146**	**100%**

Incomes Required to Afford the Current Rental Supply

Using the previously developed approximation of the rental supply (see Table 42 p.33), the incomes that would be required to afford these rental rates if households spend 30% of their income on housing is calculated below.

Table 55 – Incomes Required to Afford SGI Rentals

Incomes Required to Afford Current SGI Rentals				
Price range of units	**# units**	**$ rent**	**% of supply**	**Income req'd**
Social housing units	26	375	7%	15,000
Very low rental	23	560	7%	22,400
Low end of market	131	875	38%	35,000
Market rents	134	1,125	38%	45,000
High end of market	0	1,375	0%	55,000
Above market	19	1,750	5%	70,000
Well above market	17	2,000	5%	80,000
Total / Median	**350**	**$936**	**100%**	**$37,440**

[23] 146 renters represent approximately 72% of the total renter households on the SGI, a strong sample size.

7. AFFORDABILITY OF THE HOMEOWNER SUPPLY

For the purpose of this report, and as was applied for rental housing, an affordability benchmark of 30% of income will be used to evaluate affordability of the homes currently available for purchase. Reports of those paying over 30% of income from the Census and resident surveys have been summarized to indicate the prevalence of households currently experiencing affordability problems.

The previously presented summary of homes listed for sale as of February 2018 will be used as the basis for available inventory to estimate incomes that would be required to affordably purchase those homes.

Owners Spending greater than 30% on Shelter

In 2011, Statistics Canada reported the number of owners paying more than 30% of their income (in core need) and those paying more than 50% of their income (at risk of homelessness). In the 2016 census profile, only those paying more than 30% were reported. Both these data sets are reported below.

The 2011 National Household Survey[24] showed that 262 owner households (8% + 9% = 17%) on the Southern Gulf Islands were paying more than 30% of their income on shelter costs, including 190 households (9%) paying more than 50% of their income.

Unlike homeowners in the CRD (or like renters in the SGI), relatively few owner households were paying more than 30% of their income on their housing costs. It should be noted, that while those paying greater than 50% are labeled as 'at risk of homelessness', in reality this is rarely the case as homeowners often have other choices if their home costs become unaffordable.

Table 56 – Owner Households % income to housing costs (2011 NHS)

Owner households paying:		**SGI households**		**CRD households**	
% income	**Description**				
0-30%	Generally affordable	1,843	84%	72,210	68%
>30-50%	Core Need	172	8%	24,070	23%
>50%	At risk of homelessness	190	9%	9,755	9%
TOTAL		**2,205**	**100%**	**106,035**	**100%**

[24] Low response rate in the 2011 NHS may make data less unreliable.

While absolute numbers are not high, there has been a significant reduction in the proportion of homeowners paying more that 30% of their income on housing. In 2006, 21% were paying more than 30%, dropping to 15% in 2016 (a drop of 31%) indicating an improved affordability situation for many homeowners.

Table 57 – Owner Households % income to housing costs (2011 NHS)

Owner Households	Galiano	Mayne	N Pender	S Pender	Saturna	Total
Number of households 2006	535	480	880	100	140	2,135
Number paying > 30% 2006	180	90	155	0	30	455
% paying > 30% 2006	**34%**	**19%**	**18%**	**0%**	**21%**	**21%**
Number of households 2016	430	450	890	130	145	2,045
Number paying > 30% 2016	100	71	120	0	21	312
% paying > 30% 2016	**23%**	**16%**	**14%**	**0%**	**14%**	**15%**

This was similar to survey results. Of the 673 homeowners that responded to the survey, 492 (73%) provided both housing costs and income data that allowed this affordability calculation. The large majority of homeowners (81%) are paying 30% or less of their income on housing costs. As an average, homeowners are paying 20% of income on their housing costs.

Table 58 – Owner Households percentage income to rent (2017 resident survey)

Affordability (% income)	Homeowner	
Affordable (30% or less)	399	81%
Not affordable (30%-50%)	48	10%
At risk homelessness (50%+)	45	9%
Total Homeowners	**492**	**100%**

Affordability of Current Homes for Sale

The current summary of MLS listings provided earlier (p. 35) is reproduced below, along with a calculation of the estimated income that would typically be required to be able to afford to purchase and finance those homes.

Income required is calculated based on standard mortgage financing qualification, with 25% down payment, 4% interest rate and a 25-year amortization. Utilities and insurance are estimated at $200/month. Payments are considered affordable if the resulting housing costs are 30% of income.

Table 59 – MLS Listings February-2018 & Incomes Required

Price Range		# listed	Avg. $	Income Req'd
0	149,000	1	145,000	n/a
150,000	199,000	1	195,000	38,000
200,000	299,000	7	260,850	49,000
300,000	399,000	11	363,560	66,000
400,000	499,000	7	447,570	79,000
500,000	599,000	6	563,830	97,000
600,000	699,000	6	656,660	114,000
700,000	799,000	4	766,370	128,000
800,000	899,000	5	879,400	145,000
900,000	999,000	2	982,000	157,000
1,000,000	1,499,000	10	1,199,700	199,000
1,500,000	1,999,000	1	1,575,000	254,000
2,000,000	and up	6	4,799,830	848,000
	Total #	67		
	Average $		1,021,100	
	Median $		580,000	

To put this supply in the context of attainability for current residents of each island, affordability of home purchase using the February 2018 median list prices is summarized below. While not a perfect calculation for the wide range of housing prices and household incomes, this clearly demonstrates that the bulk of the supply of homes available for sale is not affordable to most of the population.

Table 60 – Incomes Required to Purchase Homes as per MLS listings Feb-2018

Housing Cost	Galiano	Mayne	N. Pender	S. Pender	Saturna	Total/Avg
Purchase	727,000	488,000	489,000	879,000	749,000	580,000
Down payment	181,750	122,000	122,250	219,750	187,250	145,000
Loan amount	545,250	366,000	366,750	659,250	561,750	435,000
Monthly P&I	2,868	1,925	1,929	3,468	2,955	2,288
Monthly utilities	200	200	200	200	200	200
Total monthly	3,068	2,125	2,129	3,668	3,155	2,488
Income req'd	**$122,700**	**$85,000**	**$85,100**	**$146,700**	**$126,100**	**$99,500**

As reported earlier (see p.14), the median household income on the Southern Gulf Islands is $54,037, about 54% less than required to afford the median home currently for sale. Home purchase would be especially unattainable for current renters, whose median income is estimated to be far lower according to the resident survey ($31,600).

8. COMMUNITY PERSPECTIVES ON NEED

Consultations were designed to gain broader community perspectives on priority needs and potential solutions as they relate to housing and housing affordability, and as a confirmation of basic housing data that may be unavailable from traditional source for small communities.

Approach Taken

- PAG and stakeholder questionnaires, correspondence and discussion
- Online resident survey
- Online employer survey
- Resident housing-related input from SGI 2020 Listening Tour
- Informal discussions and correspondence

COMMUNITY PERSPECTIVES ON HOUSING SITUATION

PAG and other Stakeholders

Perspectives on need were secured through PAG meeting discussions, e-mail questionnaires and telephone conversations, with results used as the starting point for this study. Themes that emerged included:

- There is a serious shortage of rental housing (especially at affordable rates), a situation that is amplified in the summer months as seasonal workers seek accommodation.
- There is an increasing mismatch between housing costs and incomes of most of the population (both rental and homeowner).
- Strong pressure has been put on the rental market as homes are increasingly put in the vacation rental pool, or lived in by owners for summer months only.
- The lack of availability of affordable housing results in negative impacts on local businesses, as it creates difficulty recruiting and retaining employees.
- Shortages of appropriate seniors housing make it difficult for elders to remain in the community as they age, especially for those of low income.
- Young families, single people, and lower income service industry workers were identified most often as those particularly affected.

Residents Perspectives[25]

In the survey, residents were asked questions designed to get their perspectives on the housing situation in the community, to evaluate satisfaction with their own housing, and to identity the nature of problems they may be experiencing.

[25] **Note**: Q13. A full list of residents' comments has been prepared and may include identifiers comments or information that could potentially identify the survey responder. Responders were provided assurance of confidentiality, and as such this full list of comments may be provided to PAG separately, but would be done so on the condition of confidentiality and should not be circulated.

The resident survey response rate was very, very strong, presumed to reflect community interest and concern about affordable housing. Summarized below is the response rate by island, compared to the population and number of households as reported by Statistics Canada in the 2016 census.

Table 61 – Resident survey responses by island

Survey responses by Island	Surveys		Census population	Census households
Galiano	163	19%	22%	23%
Mayne	202	23%	21%	21%
North Pender	396	46%	44%	42%
South Pender	38	4%	5%	8%
Saturna	65	8%	7%	5%
Multiple Islands	1	0%	0%	0%
Totals households	865	100%	100%	100%

Cumulatively, these respondents represented over 1,850 residents in their households, or approximately 39% of the population. Please see the Appendix for details of survey results.

Survey respondents were asked to characterize (generally) the affordable housing situation on SGI and any problems it creates for them and their families. A very large number of residents (714) took the time to describe the housing and their concerns.

There was strong consensus that there are serious housing problems on the SGI, both in terms of affordability and availability. Many described the situation using such terms as "terrible, abysmal, crisis, disastrous", etc., clearly demonstrating concern and even fear about the impacts it is having on them, their families, and the community.

For the purposes of this report, comments were sorted and grouped according to the more frequent themes that emerged. Key messages were fairly consistent, characterized and summarized as follows:

- The housing situation is poor to dire, creating hardship and uncertainty in the community. Lower and fixed income residents were identified as particularly affected.
- The lack of decent affordable rental housing was most frequently identified as an overarching problem, with young families and workers particularly noted as at risk of having to leave the island.
- Lack of housing for year-round and seasonal employees is negatively impacting businesses and the sustainability of the community, making it difficult for younger workers to remain.
- There is worry that seniors will struggle to age in place, because of affordability concerns, physical mobility changes, and the shortage of workers within both the care and support services system and property maintenance providers.
- Short term vacation rentals are viewed to have contributed strongly to the housing problem, with many properties suitable for long-term rental housing increasingly being placed in the vacation rental market.

Employer Perspective on Need[26]

Employers were surveyed to secure their perspectives, given the concerns identified about the impacts that housing affordability was having on the economic sustainability of the islands. A total of 54 employers responded to the surveys.

Table 62 – Business Locations

Island Location	Businesses	
Galiano	6	11%
Mayne	7	13%
North Pender	29	54%
South Pender	2	4%
Saturna	4	7%
Other	6	11%
Totals	54	100%

Cumulatively, these employers represented over 380 employees, including 240 year-round and 142 seasonal positions. Please see the Appendix for details of survey results.

Employers were asked to characterize the affordable housing situation and any problems it creates for them, their business, and their employees. There was strong consensus that there are serious housing problems on the SGI, both in terms of affordability and availability. Many employers described the difficulty they experience in hiring suitable staff due to the shortage and cost of housing, and the stress and other impacts to employees and their families.

Comments were sorted and grouped according to the more frequent themes that emerged. Key messages were fairly consistent, characterized and summarized as follows:

- Affordability is a problem, but lack of availability is the more serious issue.
- Lack of appropriate housing options is causing serious challenges for both employers are employees. This creates serious limitations for workers wishing to relocate to the islands, those coming seasonally, and those wishing to remain.
- The increasing use of homes for vacation rentals is an important contributor to the supply and affordability problems.
- Regulations prohibiting the legal use of suites, cabins and cottages is exasperating the problem.
- The majority of employers (75%) reported that new workforce housing would help meet their business needs and that they would (or may) be willing to work with other employers or agencies to develop solutions.

[26] **Note**: Q8. A full list of employers' comments has been prepared and may include identifiers comments or information that could potentially identify the survey responder. Responders were provided assurance of confidentiality, and as such this full list of comments will be provided to PAG separately, but is done so on the condition of confidentiality and should not be circulated.

SGI2020 Listening Tour

During September-November 2017 the SGI Community Economic Sustainability Commission (CESC) sponsored a series of presentations of its proposed SGI2020 Strategic Plan throughout the islands, to secure community input and feedback.

This initiative was unrelated the housing study, but the timing of the tour provided good opportunities to hear residents' concerns and ideas for their communities, many of which would have housing implications.

There were 8 presentations, with two each on Galiano, Mayne, Pender and Saturna. The CESC introduced the housing study and provided handouts to help raise awareness and encourage participation in the upcoming survey.

The consultant attended 3 presentations and was given the opportunity to introduce the study and briefly answer questions. Videos of the other presentations were viewed online, with an eye specifically for housing related comments from residents.

Presentations on each island were different, but many of the same housing-related themes emerged in almost every session. Residents were passionate about their communities, and many expressed concerns about the lack of affordable housing and its impacts on the islands. They spoke strongly about their perceptions of the impact on both overall diversity in the community, and about how some residents are particularly affected.

Notably, the prevalent low and seasonal wages make it difficult for especially younger people to be able to afford housing, settle permanently and raise families. Ferry transportation was identified as problematic, noting particularly the difficulties presented to families with high school aged children.

Necessary and vital local businesses are having difficulty in recruiting and retaining staff in large part due to the shortage of affordable and appropriate seasonal and permanent housing.

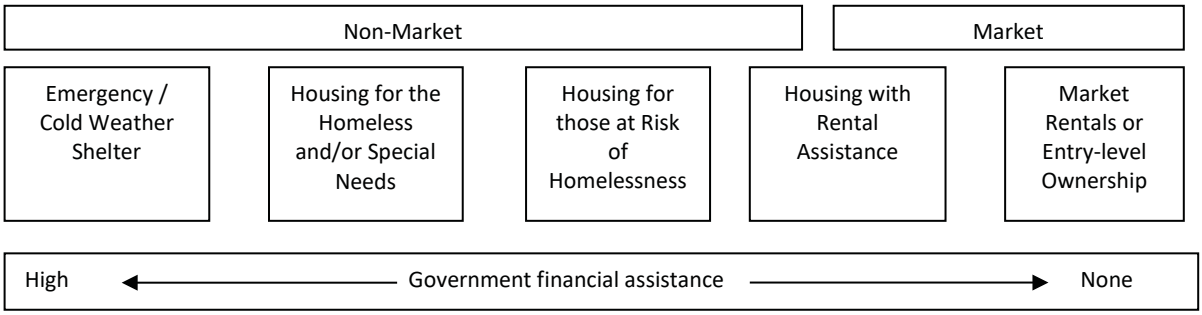
A high numbers of seniors will increasingly need both property maintenance and personal care services to be able remain in their homes and on the islands as they age; there is concern about current and increasing shortages of workers available to perform those services, in large part due to the shortages of affordable housing.

Residents identified regulatory obstacles (e.g. water, building code, density) and expressed a strong desire to see flexible, "island-appropriate" solutions. Cooperative island-based solutions mentioned include local mortgage investment funds to facilitate first time buyers, and building cost savings through cooperative/bulk purchasing of building systems (e.g. solar).

9. GAPS IN AFFORDABLE HOUSING SUPPLY

THE AFFORDABLE HOUSING CONTINUUM

The housing supply in any community consists of a range of types and prices, ideally with a variety of features and/or services suitable for households of all income levels. This range of housing is typically referred to as a 'Housing Continuum' and includes both non-market housing and market housing. These are usually defined by the level of government financial assistance involved. BC Housing has developed a standard Housing Continuum that extends from emergency shelter and housing for the homeless through to affordable rental housing and homeownership.



The distinction between non-market and market housing has been drawn so that each captures housing with rental assistance; this is intended to illustrate that rental assistance can be provided to tenants of either non-market or market (private sector) housing.

WHAT IS A GAP ANALYSIS?

For the purposes of this study, a 'gap analysis' is an assessment of where the housing supply does not meet the needs the Southern Gulf Islands residents.

Gaps are based on a calculation of the difference between the existing supply of both rental and homeowner housing, and what would be affordable to residents based on their incomes.

It is also augmented with qualitative evidence from surveys and discussions with community members. Additional input is considered from employers through surveys designed to capture their views on workforce housing needs and the impacts on their businesses and the economic sustainability of the community. This is intended to provide a better understanding of the needs and of potential solutions from the perspective of the Southern Gulf Islands' community members.

It is important to understand that the calculation of a 'gap' is not an exact science; rather the purpose is to identify areas of shortage in the housing supply to inform discussion and develop priorities for action. It is not an action plan and is not designed to definitively state what and how many units of any given type of housing are needed to meet all needs.

WHERE ARE THE SOUTHERN GULF ISLANDS' HOUSING GAPS?

Gaps in the affordable housing supply were calculated based on all research throughout this report. This included a review and analysis of published demographics, household income and existing housing data from various sources. It clearly paints of picture of strong need for many households.

> ***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 left vacant seasonally or placed in the vacation rental property 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.***

CALCULATED GAPS BY INCOME GROUP

Below is the summary of all income and housing supply data presented throughout this report, sorted by income group. Following the table is a brief interpretation of results for each income group. The columns labeled 'Affordable to SGI' represent the prices that would be affordable to the associated income group. The column labeled '% stock' refers to the percentage of the existing housing stock that is within this price range.

For example, residents of moderate income represent 11% of the population and can afford a purchase price of $235,000. This example further points out that there is only 4% of the supply (2 homes) currently listed for sale in this price range.

Table 63 – Affordability by Income Group

Income Group	SGI population			Rental		Homeowner	
	# hh	% hh	Income	Affordable to SGI	% stock	Affordable to SGI	% stock
Little to no income	185	7%	7,500	188	7%	n/a	0%
Low income	390	16%	22,500	560	7%	85,250	0%
Low to moderate income	310	13%	35,000	875	38%	171,000	1%
Moderate	270	11%	45,000	1,125	38%	235,000	4%
Moderate to > moderate	205	8%	55,000	1,375	0%	300,000	7%
>Moderate to high	355	14%	70,000	1,750	5%	395,000	15%
High income	760	31%	80,000+	2,000+	5%	552,500+	72%
Total / Median	**2,475**	**100%**	**$54,037**	**$1,351**	**100%**	**$295,000**	**100%**

11% → Moderate

4% ← 235,000

A more detailed explanation by income group is provided below, including comparisons to the currently available housing supplies provided earlier in this report. For reference, the rental supply is described in Table 42 on p. 33, and the homeowner supply is described in Table 45 on p.35.

Households with little to no income and low income (up to $22,500)

Households in the two lowest income groups comprise approximately 23% of the Southern Gulf Islands' households (575 households). Some are presumed to be living in social housing, but most are likely experiencing serious affordability challenges, and some are likely in insecure or inadequate housing or may be experiencing homelessness.

With a limited supply of social housing units or private market rents priced under $560 (total ~49 units), this suggests a significant shortfall of options for the lowest income residents. Additional supply of rental housing should provide rents ranging from $375 to $560 to be affordable to households earning up to $22,500 per year. Ideally in addition to any new supply, would be increased utilization of existing rental assistance programs to improve affordability for lower income working families and seniors; this may also to incentivize owners of currently underutilized or seasonally vacant properties to rent them year-round to residents.

There are no purchase options for households with income in this range, and given the cost of construction, it is unlikely that any could be produced.

Households with low-moderate income (average $35,000)

Low-moderate income households represent 13% of the population (310 households) and can afford an estimated 38% of the current rental units. With an estimated 350 units for rent, however, this equates to only a little over 130 units available in this price range.

This suggests the need for a large additional supply of housing with rents ranging from $750 to $975 per month to be affordable to households earning $30,000-$40,000 per year. Working families in the lower end of this income range may also qualify for rental assistance programs, which may help result in better utilization of some of the existing housing. Households in this income range may begin to consider home ownership, and a supply of entry-level homes starting under $180,000 could serve this segment of the population.

There are virtually no homes available for sale in this price range, and it is unlikely that the market could develop any single-family homes near this cost. There may be potential if small multi-family style dwellings were developed, with mechanisms to remove or reduce land values (e.g. density increases, partnerships with non-profits or with land trusts).

Households with Moderate income (average $45,000)

Moderate income households represent 11% of the population (270 households) and can afford an estimated 38% of the rental supply that is priced between $875-$1,125. This might suggest that they are reasonably well served by the rental market price-wise. However, given the short supply (estimated 134 units), most households would find it challenging to find and maintain appropriate rentals.

Very few MLS listings would be affordable to this group, and even if so, only to the higher income ranges of these households. These households may begin to consider home ownership as a potentially achievable option, and a supply of entry-level homes around $235,000 could serve this population. While it would remain difficult for the market to produce single family dwelling in this price range, the production of small condominiums or townhomes, with mechanisms for partnerships or increased density may make this a viable option. Co-housing is often delivered at higher price points, but depending on sharing and types of amenities provided, it could potentially provide opportunities for this income group.

Households with moderate to above moderate incomes (average $55,000)

Moderate to above moderate-income households represent 8% of the population (205 households) and can afford the majority of rental units on the market. On the surface, this may suggest they should be reasonably well served by the private rental market, however all indications point to a very short supply. Having said that, this portion of the population would compete well for the limited supply that is available, by virtue of being able to afford units that might be just out of range for many others.

Households in this income range typically consider home ownership as a viable option. Very few MLS listings would be affordable to this group (9 currently listed), although on average the households can afford homes priced around $300,000. While it would remain difficult for the market to produce single family dwelling in this price range, good location, design and possible small increases in density should assist to make small homes, co-housing, townhomes or condos attainable for many in this income group.

Households with above moderate to high incomes (average $70,000)

Above moderate-income households represent 14% of the population (355 households) and can afford virtually any rental units on the market, and as such are considered reasonably well served. While supply is limited, there is no affordability gap in the rental supply for this group.

Approximately 30% of the current MLS listings would be affordable to this group, with 20 listings under $400,000, so they are reasonably well served by the homeowner market. Gaps in supply of this price range would likely relate to preferred property features or location, rather than price.

Households with high incomes ($80,000+)

High income households represent the largest income group on the Southern Gulf Islands, an estimated 31% of all households (760 households). These households are well served by both the rental and homeowner markets.

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Appendix - SGI Housing Needs Assessment

Stage 2 – Survey Results

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Stage 2 – Survey Results

1. RESIDENT SURVEY

An online survey of residents was posted for 3 weeks, ending November 30, 2017 using Survey Monkey. PAG members and the SGI 2020 team publicized the survey through various social media, and formal and informal networks. Hard copies were made available then collected by PAG members at several island locations. This method of using local stakeholders to promote the survey was exceedingly successful, resulting in a total of 866 responses.

The objective of the survey was to hear directly from residents themselves about their housing concerns and needs, and their ideas for solutions that would meet these needs. The data is also intended to provide a baseline for future years' surveys.

For comparability and possible future consolidation, the survey was designed to broadly parallel the 2016 Census and the 2015 Salt Spring Island Housing Needs Assessment update. Given the strong concerns identified in Stage 1 about housing's impact on the local SGI economy, limited employment data was collected to help inform future discussion with employers and employees about possible solutions.

Survey responses

Not all respondents answered all questions, so the numbers in many of the tables do not always total 866.

Table 1 – Resident survey responses by island

Q. 2 Survey response by Island	Surveys		Census population	Census households
Galiano	163	19%	22%	23%
Mayne	202	23%	21%	21%
North Pender	396	46%	44%	42%
South Pender	38	4%	5%	8%
Saturna	65	8%	7%	5%
Multiple Islands	1	0%	0%	0%
Totals households	865	100%	100%	100%

Residency Status

The strong majority (86%) were permanent SGI residents. Only one person reporting that they commute to SGI to work.

Table 2 – Residency Status

Q. 1 Residency Status	# resp.	% total
Permanent resident of SGI	734	86%
Part-time resident of SGI	123	14%
Commute to SGI	1	0%
Total	858	100%

Almost 30% of respondents were relatively new to the SGI (5 years or less), exceeding the 25% of long-time residents (over 20 years).

Table 3 – Length of Residency

Q7. Years of Residency	# resp.	% total
< 2 yrs.	92	11%
2-5 yrs.	159	19%
6-10 yrs.	149	18%
11-20 yrs.	237	28%
21-30 yrs.	121	14%
>30 yrs.	91	11%
Total	849	100%

Most newcomers (under 2 years) come from mainland BC (56%), and about a quarter come from Vancouver Island or another island (24%).

Table 4 – Previous Residency (if < 2yrs)

Q8. Previous residency	#	% total
Van Isl. & Islands	29	24%
BC mainland	67	56%
Alberta	9	8%
Ontario	9	8%
Saskatchewan	1	1%
Nova Scotia	1	1%
US	2	2%
Australia	1	1%
Europe	1	1%
Total	**120**	**100%**

Demographics

Younger adults aged 25 to 44 were over-represented, perhaps suggesting greater interest in the survey due to their personal experience or difficulty with housing issues. Older seniors were not fully represented as respondents[1].

Table 5 – Age of Survey Respondents

Q9. AGES	Surveys		Census	
20 to 24 years	5	1%	60	1%
25 to 34 years	65	8%	195	5%
35 to 44 years	116	14%	350	8%
45 to 54 years	115	13%	515	12%
55 to 64 years	215	25%	1,085	26%
65 to 74 years	262	31%	1,360	32%
75 to 84 years	69	8%	530	12%
Over 85	8	1%	155	4%
Totals	**855**	**100%**	**4,250**	**100%**

Females were strongly over represented, compared to the 2016 Census.

Table 6 – Gender of Survey Respondents

Q10. Gender	Surveys		Census	
Female	560	65%	2,335	49%
Male	292	34%	2,395	51%
Other	4	0%	0	0%
Totals	**856**	**100%**	**4,730**	**100%**

Household composition of respondents is compared with SGI households from 2016 Census. Families with children were over-represented and lone parent families under-represented.

[1] Seniors' needs and interests were strongly represented in respondent perspectives on need and potential solutions, see Table 30.

Table 7 – Household Composition

Q.11 Household Composition[2]	Survey		SGI Census	
Families with children	150	17%	255	10%
Families without children	406	47%	1,160	47%
Lone parent families	29	3%	110	4%
One-person households	184	21%	865	35%
Other households	91	11%	85	3%
Total	**860**	**100%**	**2,475**	**100%**

There is an estimated total of 1,852 occupants in the combined households of the 724 respondents. On average, this results in a calculated 2.6 persons per household, higher than the 1.9 persons from the 2016 Census.

Table 8 – Resident survey responses by island

Household size	
Respondents (# households)	**724**
Children (aged under 6 years)	151
Children (aged 6-14)	56
Youth (aged 15-17)	56
Young adults (aged 18-24)	51
Adults (aged 25-64)	504
Seniors (aged 65+)	310
Addt'l occupants	**1,128**
TOTAL OCCUPANTS	**1,852**
AVG. HOUSEHOLD SIZE	**2.6**

Income

Estimated median income of survey respondents is approximately $52,300, close to the 2016 Census reported household income of $54,037.

Income distribution is similar to census results in the low to moderate income ranges. However, given the high numbers of respondents who did not provide income, it is unclear if or how much higher income groups may be underrepresented in the survey sample.

[2] Household composition categories used are intended to parallel those used by Statistics Canada to enable comparison to Census results. Families with children can reflect many household types; families without children refer to couples; other households include multi-generational, multi-family, and two or more unrelated person households.

Table 9 – Income

Q12. Income	Survey		2016 Census	
Under 10,000	24	3%	105	2%
10,000 to 14,999	43	5%	80	3%
15,000 to 19,999	53	6%	125	5%
20,000 to 29,999	104	12%	265	11%
30,000 to 39,999	104	12%	310	13%
40,000 to 49,999	91	11%	270	11%
50,000 to 59,999	62	7%	205	8%
60,000 to 79,999	81	9%	355	14%
80,000 and over	139	16%	760	31%
No income provided	165	19%	0	0%
Total households	**866**	**100%**	**2,475**	**100%**
Median income	**$52,300**[3]		**$54,037**	

As with the Stage 1 report and for ease of comparison to other communities in the CRD, households are grouped by income to parallel the affordability analysis in the CRD Data Book & Gap Analysis prepared by the Community Social Planning Council in August 2015. It will also be used for comparison to the actual housing supply to help identify any gaps.

Table 10 – Income Groups (households)

Q12. Income Groups[4]	Definition	Income range	Survey		SGI census	
Little to no income	under 15,000	Under 15,000	67	10%	185	7%
Low income	15,000-50% median	15,000 to 29,999	157	22%	390	17%
Low to moderate income	50% - 80% median	30,000 to 39,999	104	15%	310	10%
Moderate	80% - 100% median	40,000 to 49,999	91	13%	270	9%
Moderate to above mod	100-120% median	50,000 to 59,999	62	9%	205	11%
Above moderate to high	120%- 50% median	60,000 to 79,999	81	12%	355	15%
High income	150% median +	80,000 and over	139	20%	760	28%
Median income	**$54,037 (census)**		**701**[5]	**100%**	**2,475**	**100%**

Income was further broken down by tenure to evaluate current housing affordability (see Table 19), which indicates a wide disparity in income levels between renters and homeowners.

[3] Median income was calculated on the mid-point of all income ranges as reported by the survey respondents. This may make affordability calculations less reliable as other household members may be contribution towards housing costs.

[4] These income groupings are designed to parallel those used by Statistics Canada which do not necessarily fit exactly to SGI household incomes. They are a best fit and therefore may not always present an entirely accurate count

[5] Total households 866 minus 165 no income provided = 701 households for income related calculations

Employment

61% of employees have only one job, and 10% have three. Housing location becomes more important the more jobs one has. Possibly it is lower income employees that must take that third job.

Table 11 – Number of Jobs Held

Q6. # jobs held	#	% total
1 job only	212	61%
2 jobs	165	29%
3 jobs	64	10%
Total Employees	**441**	**100%**

Survey questions provide the opportunity to list up to 3 separate jobs, to test the perception that there are many employees juggling multiple jobs. Respondents crossed many sectors, those with multiple jobs providing more than one response (hence the 749 positions for 449 employees).

Table 12 – Employee Positions by Business Sector

Q4. Positions by Sector	#	% total
Trades/Constr., Real Estate & Property Services	116	15%
Food Services	76	10%
Health & Wellness	67	9%
Retail	66	9%
Non-Profit Organization	55	7%
Accommodation	52	7%
Education	51	7%
Other	48	6%
Agriculture	42	6%
Social Services	34	5%
Arts & Entertainment	33	4%
Transportation	29	4%
Emergency Services	21	3%
Technology & Telecommunications	20	3%
Finance, Legal & Insurance	18	2%
Government	13	2%
Travel & Tourism	8	1%
Total	**749**	**100%**

The majority of jobs are year-round (62%).

Table 13 – Jobs by Season

Q5. Positions by Season	#	% total
Year-round Employment	386	62%
Seasonal Employment	117	19%
Casual Employment	108	17%
Other	9	1%
Total Positions	**620**	**100%**

Current Housing

Survey respondents reported 73% homeownership, with the balance renting or in various other housing situations. More than one response could be collected to allow for any more descriptive responses. The majority of respondents live in single family dwellings (78%) with cabins or cottages being the next largest category (13%).

Table 14 – Current Housing Situation

Q14. Housing Situation	Responses	
Own	673	73%
Rent	159	17%
Share	18	2%
Live with parents	10	1%
Housesit	4	0%
Couch surf	5	1%
Homeless or at risk	18	2%
Other	29	3%
Total (incl. dupl.)	**916**	**100%**

Table 15 – Current Housing Form

Housing Forms	Survey		2016 Census	
Single family dwelling	691	78%	2,375	96%
Duplex or townhouse	8	1%	35	1%
Apartment or condominium	9	1%	5	0%
Suite	17	2%	0	0%
Cabin or cottage	119	13%	0	0%
Mobile home	20	2%	60	2%
Boat or float home	4	0%	0	0%
Yurt	1	0%	0	0%
Tent, camper, temp. shelter	12	1%	0	0%
Other	9	1%	0	0%
Total private dwellings	**890**	**100%**	**2,475**	**100%**

The large majority of homes contain either 2 or 3 bedrooms (70%).

Table 16 – Home Sizes (by # bedrooms)

# bedrooms	Surveys	
Bachelor/studio	19	2%
1 bedroom	144	17%
2 bedrooms	313	37%
3 bedrooms	280	33%
4 bedrooms	70	8%
5+bedrooms	21	2%
Totals	**847**	**100%**

Housing Costs

Average monthly housing costs (rental and homeowner) are summarized below, with an estimated average of $943. Using an affordability benchmark of 30% of income, income required to afford the average home would be approximately $37,700.

Table 17 – Average Housing Costs

Q21. Housing Costs (ALL)	Surveys	
under $250	70	9%
$250 to $374	92	11%
$375 to $499	72	9%
$500 to $624	75	9%
$625 to $749	52	6%
$750 to $874	55	7%
$875 to $999	68	8%
$1,000 to $1,124	62	8%
$1,125 to $1,249	36	4%
$1,250 to $1,499	74	9%
$1,500 and over	153	19%
Total units	**809**	**100%**
Average	**$943**	

Housing Tenure & Cost

Reported housing costs were sorted by tenure (homeowner and rental only) and by number of bedrooms, and weighted average costs in each category were calculated. On average, housing costs did not differ much between tenures, although there were differences in the various categories according to number of bedrooms.

Table 18 – Housing Cost by Size and Tenure

Q.17 # bedrooms	Rental		Q.21 w. avg. rent	Owners		Q.21 w. avg. hsg. cost
Bach/studio	7	4%	$687	9	1%	$803
1 bed	44	28%	$796	87	13%	$846
2 bed	57	36%	$1,001	256	39%	$846
3 bed	42	26%	$1,013	233	35%	$997
4 bed	7	4%	$1,214	61	9%	$1,352
5+ bed	3	2%	$916	16	2%	$1,307
Totals	**160**	**100%**	**$936**	**662**	**100%**	**$956**

Affordability

Responses were sorted according to tenure to assess any differences in affordability. Unlike housing costs, there was a significant difference in between renter and owner incomes. Income report by each survey respondent was then compared to their reported housing costs to approximate affordability of their current housing.

Renters report experiencing far greater numbers of serious affordability problems, with 63% paying more than 30% of their income on housing, including 30% paying over 50% of their income on rent.

The large majority of homeowners (80%) are paying 30% or less of their income on housing costs. As an average, homeowners are paying 20% of income.

Table 19 – Affordability

Affordability (% income)	Renter		Homeowner		Total	
Affordable (30% or less)	54	37%	399	81%	453	71%
Not affordable (30%-50%)	48	33%	48	10%	96	15%
At risk homelessness (50%+)	44	30%	45	9%	89	14%
Total Renters	**146**	**100%**	**492**	**100%**	**638**	**100%**

This may understate affordability problems for some renters, as the 30% benchmark assumes the inclusion of basic utilities (hydro, water, sewer) and only slightly over a third of rents include hydro (36%).

Approximately 25% are furnished, which might suggest the possibility of seasonal/shorter term tenures (see Table 20).

Table 20 – Amenities included in Rent

Q.22 Included in rent	Surveys	
Laundry	109	77%
Garden space	79	56%
Hydro	51	36%
Furniture	35	25%
Internet	34	24%
Cable	13	9%
Firewood	3	2%
Responses	**142**	

Residents Personal Housing Situations

Unexpectedly, given their descriptions of housing problems in the community, overall a strong majority reported being personally satisfied with their housing (85% very or mostly satisfied). The reader will note however, the significant difference between homeowners and renters; 92% of homeowners are satisfied, whereas only 65% of renters are satisfied.

Table 21 – Housing Satisfaction

Q.18 Housing satisfaction	Homeowners		Renters & other		Surveys	
Very satisfactory	481	72%	65	31%	546	62%
Mostly satisfactory	132	20%	72	34%	204	23%
Somewhat satisfactory	39	6%	41	19%	80	9%
Not very satisfactory	13	2%	23	11%	36	4%
Not at all satisfactory	1	0%	11	5%	12	1%
Total	**666**	**100%**	**212**	**100%**	**878**	**100%**

Those who reported dissatisfaction with their housing were asked to rank the reasons (anticipated 128 as per Table 21). However, 202 residents responded, including 74 who reported observations of problems others are experiencing, or those that reflect their own past experiences.

Survey respondents were able to identify and rank as many problems (from a list) as they wished, hence the over 1,900 responses from 202 residents.

Problems were ranked in 3 categories (Low-Medium-High) as identified in Table 22 below. Lack of availability ranks as the worst of the worst problems (High = 'very bad' or 'terrible'), followed by insecure tenure and transportation related.

Unhealthy conditions, however, was ranked was ranked #1 overall as a problem (when also considering Med = 'bad but manageable'), followed by affordability, availability, and location.

Table 22 – Types of Housing Difficulty

Q19. Nature of housing difficulty	Low	Med	High		M-H ranking	
Unhealthy conditions	71	52	22	#6	74	#1
Not affordable relative to income	83	57	11	#9	68	#2
Location relative to transportation available	81	36	31	#3	67	#3
Lack of availability	57	12	55	#1	67	#3
Distance to work or services	84	32	24	#4	56	#4
Insecure tenure or need for frequent moves	81	20	34	#2	54	#5
Unsuitable for children	71	24	23	#5	47	#6
Crowding	90	25	14	#8	39	#7
Unsuitable for pets	89	21	18	#7	39	#7
Total	**707**	**279**	**986**		**1,265**	

65% of residents reported relatively stable housing situations, remaining in the same home for at least 3 years. Approximately 35% moved including 15% that moved 2 or more times.

Table 23 – Frequency of Moves in 3 yrs.

Q20. # moves	Surveys	
None	493	65%
1	144	19%
2	48	6%
3	35	5%
4	11	1%
5+	24	3%
Total	**755**	**100%**

Most reported the automobile as their primary mode of transportation.

Table 24 – Employee Modes of Transportation

Q23. Primary Mode of Transportation	Surveys	
Auto or Truck	793	92%
Bus	1	0%
Bicycle	15	2%
Motorcycle	1	0%
Scooter (incl. 1 mobility)	12	1%
Pedestrian	16	2%
Hitchhiking	10	1%
Ride sharing	5	1%
Boat or ferry	5	1%
Responses	**858**	**100%**

Future Plans and Preferences

A high number of residents were not certain that they would remain on the SGI (24%), with most citing housing as at least somewhat of a factor in this decision (72%).

Table 25 – Likelihood of remaining on SGI

Q24. Likelihood to remain	Surveys	
Certain or very likely	650	76%
Somewhat likely	128	15%
Somewhat unlikely	25	3%
Very unlikely	22	3%
Not sure	26	3%
Responses	**851**	**100%**

Table 26 – Housing as Factor in Uncertainty of ability to stay on SGI

Q25. Housing factor	Surveys	
Yes	140	58%
Somewhat	35	14%
No	68	28%
Total Responses	**243**	**100%**

Not all age groups were examined separately, however seniors' intentions are summarized below. While the sample size of older seniors is not large, it is interesting to note that they report higher expectations of remaining in the SGI as they age.

Table 27 – Seniors likelihood of remaining on SGI

Q.24 Likelihood to remain	65+		75+		85+	
Certain or very likely	269	81%	68	91%	8	100%
Not certain or very likely	63	19%	7	9%	0	0%
Total seniors' responses	**332**	**100%**	**75**	**100%**	**8**	**100%**

Likewise, for seniors that were not certain they would remain, they reported housing issues as contributing more and more as they age.

Table 28 – Housing as Factor in Uncertainty of Seniors' ability to stay on SGI

Housing factor	65+		75+		85+	
Yes	38	48%	12	60%	3	75%
Somewhat	11	14%	2	10%	0	0%
No	30	38%	6	30%	1	25%
Total seniors' responses	**79**	**100%**	**20**	**100%**	**4**	**100%**

Housing preferences were probed to assist any future planning that may be undertaken. Not surprisingly, most (90%) prefer a single-family dwelling, but many other forms are considered acceptable by large numbers of respondents.

Table 29 – Preferences and Acceptability of Housing Forms

Q26. Housing Preferences	Prefer		Would accept		Would not accept	
Single family dwelling	554	90%	40	7%	5	1%
Duplex or townhouse	46	7%	311	51%	74	12%
Apartments or condominiums	36	6%	254	41%	130	21%
Secondary Suite	28	5%	216	35%	167	27%
Room in shared home	6	1%	74	12%	310	50%
Mobile home	14	2%	208	34%	178	29%
Boat or float home	25	4%	165	27%	209	34%
Yurt	14	2%	120	20%	257	42%
Tent, camper, temp shelter	4	1%	68	11%	315	51%

Ideas and Solutions

The Housing Needs Assessment is not intended to evaluate suggestions or propose solutions, and it is beyond the scope of this study to venture into any housing strategies or planning for solutions. The opportunity was taken, however, to seek input from residents as a starting point for any discussions on next steps that the community might undertake.

Residents were asked for open-ended ideas and solutions that they favour. Over half of survey respondents (477 of 865 or 55%) had suggestions and comments, many detailed and well thought out. Below is a list of the predominant themes that emerged, with a rough estimation of frequency of mention.

Table 30 – Housing Solution Themes

Q27. Housing Solutions[6]	**Survey**	
Secondary suites and cabins (legalize)	81	15%
Tiny Homes (lower footprint, more affordable)	79	14%
Solutions for seniors (supports, accessibility)	66	12%
Sharing (communal space/amenities, co-ops, co-housing)	54	10%
Apartments/condos (as a built form)	52	9%
Zoning, regulatory, taxation (incentives, remove barriers)	41	7%
Vacation rentals (regulate, enforce)	37	7%
Purpose built rentals (all households and forms e.g. cottages)	27	5%
Employee housing (seasonal & year-round)	26	5%
Social housing (rent controls & subsidies, co-ops, public land)	21	4%
Multi-family (suited to many household types, incomes)	19	3%
Low income (mostly rentals, some homeowner)	18	3%
Trailers (seasonal workers, permanent pad rentals)	18	3%
Homes for families (wide variety of solutions suggested)	15	3%
TOTAL	554	100%
Not categorized	83	

Not all comments are captured and categorized, rather the above table is intended to show broad areas of most interest. Many comments were extensive, well-informed and informative, and would provide important ideas for future community planning.

Next Steps - Keep Residents Informed

Almost half of respondents indicated they would like to be kept informed of the results of the housing study or any housing initiatives, and 314 provided contact information.[7]

[6] **Note**: Q27. A full list of comments has been prepared, but not edited and therefore may include identifiers comments or information that could potentially identify the survey responder. Responders were provided assurance of confidentiality, and as such this full list of comments may be provided to PAG separately, but would be done so on the condition of confidentiality and should not be circulated.

[7] **Note**: Q28. for confidentiality, e-mail addresses will be provided to CRD and Islands Trust staff for circulation to PAG members at their discretion.

2. EMPLOYER SURVEY [8]

Stage 1 research clearly identified concerns over the negative impact that the shortage of affordable housing is having on the local businesses and economy. To gain further insight into the impacts on employees, businesses, and the economic sustainability of the SGIs, a survey of employers was undertaken.

The survey was posted online for 4 weeks, ending December 7, 2017 using Survey Monkey. Circulation was facilitated by PAG members and the Community Economic Sustainability Commission through various social media, and formal and informal networks.

The opportunity was also taken to identify ideas for solutions, as well as to get a general sense of employer ability or willingness to participate in future housing initiatives. The solutions data is intended to be used as a starting point for discussions with employers/potential housing providers and as a baseline for future years' surveys.

A total of 54 employers responded to the survey, representing approximately 240 year-round and 142 seasonal employees across a wide range of business sectors.

Employer Responses

Businesses were locations on each island.

Table 31 – Business Locations

Q2. Business Location	Businesses	
Galiano	6	11%
Mayne	7	13%
North Pender	29	54%
South Pender	2	4%
Saturna	4	7%
Other	6	11%
Totals	54	100%

Employees Represented

Respondents represented a total of over 382 employees, with approximately 63% working year-round and 37% working seasonally.

Table 32 – Seasonality of Employment

Q4. Season	Employees	
Year-round	240	63%
Seasonal	142	37%
Totals	382	100%

[8] **Note**: Q8. A full list of employers' comments has been prepared, and may include identifiers comments or information that could potentially identify the survey responder. Responders were provided assurance of confidentiality, and as such this full list of comments will be provided to PAG separately, but is done so on the condition of confidentiality and should not be circulated.

Employers broke down residency and commuting patterns for employees' positions.

Table 33 – Residence and Seasonality of Employment Positions

Q5. Residency/Commuting	Year-round		Seasonal		Total	
Reside in SGI	226	79%	61	50%	287	70%
Commute to SGI	14	5%	14	12%	28	7%
Live in SGI for seasonal work	41	14%	45	37%	86	21%
Live off-island and work remotely	6	2%	1	1%	7	2%
Totals	287	100%	121	100%	408	100%

Employment Sectors

The employers represent the sectors identified below. Some employers indicated that their business was involved in more than one sector (hence 68 sectors for 54 employers).

Table 34 – Survey Responses by Business Sector

Q3. Business Sectors	#	% total
Trades/Constr., RE & Property Services	18	26%
Food Services	8	12%
Retail	7	10%
Non-Profit Organization	7	10%
Accommodation	6	9%
Agriculture	5	7%
Health & Wellness	4	6%
Education	3	4%
Other	3	4%
Social Services	2	3%
Technology & Telecommunications	2	3%
Transportation	1	1%
Finance, Legal & Insurance	1	1%
Travel & Tourism	1	1%
Emergency Services	0	0%
Arts & Entertainment	0	0%
Government	0	0%
Total business sectors	**68**	**100%**
Total businesses	**54**	

A strong majority of employers reported that the availability of housing affects their ability to hire the right number of suitable employees (43% yes + 36% sometimes). Most also indicated that more affordable housing would enable them to hire more staff or expand their business (51% yes + 30% maybe).

Table 35 – Affects ability to hire

Q6. Affect ability to hire	Businesses	
Yes or sometimes	42	79%
No or not sure	11	21%
Totals	**53**	**100%**

Table 36 – New housing impact on hiring

Q7. Housing to enable hiring	Businesses	
Yes or maybe	43	81%
No or not sure	10	19%
Totals	**53**	**100%**

Employee Profiles

Employers (51) reported notably more female than male employees particularly in year-round positions (60%).

Table 37 – Gender

Q9. Gender	Female		Male		Other		TOTAL	
Year-round	144	60%	94	39%	2	1%	240	100%
Seasonal	45	56%	34	43%	1	1%	80	100%
Totals	189	59%	128	40%	3	1%	320	100%

Overall, the largest single age group of total employees is 45-54, followed closely by those aged 35-44. The profiles differ when considering seasonality; very few residents under 35 are employed year-round (6%), compared with seasonal (35%). 75% of seasonal employees are under 45, whereas 22% of year-round employees are under 45.

The very high proportion of older residents in the year-round workforce signals an upcoming challenge for employers as these employees retire, if younger workers cannot be attracted or retained due to housing affordability problems. This could be exacerbated as seniors remain in their existing homes, unable to downsize due to the lack of availability suitable alternatives.

Table 38 – Employee Age Profile

Q10. Age	Year-Round		Seasonal		Total	
20 to 24	7	3%	12	16%	19	6%
25 to 34	7	3%	15	19%	22	7%
35 to 44	41	17%	31	40%	72	22%
45 to 54	75	30%	7	9%	82	25%
55 to 64	49	20%	5	6%	54	17%
65 to 74	50	20%	2	3%	52	16%
75 to 84	18	7%	5	6%	23	7%
Over 85	0	0%	0	0%	0	0%
Totals	**247**	**100%**	**77**	**100%**	**324**	**100%**

Employers may not be fully familiar with the household status of all their employees, but were able to report on most year-round employees, and close to a third of seasonal employees.

Table 39 – Employee Household Status (Employer reported)

Q11. Households[9]	Year Round		Seasonal		Total	
Families with children	80	33%	23	55%	103	37%
Families without children	89	37%	2	5%	91	32%
Lone parent families with children	17	7%	3	7%	20	7%
One-person households	44	18%	9	21%	53	19%
Other	10	4%	5	12%	15	5%
Totals	**240**	**100%**	**42**	**100%**	**282**	**100%**

Income

Forty-one (41) employers reported the monthly salary of about 70% of employees. Except for one-person households or lone parent families, one cannot make perfect assumptions about how these salaries relate to housing affordability as other household members may contribute to housing costs. Nevertheless, it does provide some insights into income, and does demonstrate a markedly lower income for seasonal employees.

Table 40 – Employee Monthly Salaries (Employer reported)

Q12. Income	Year Round		Seasonal		Total	
Under $400	11	6%	6	10%	17	7%
$400 to $800	34	17%	14	24%	48	19%
$800 to $1,250	19	10%	16	28%	35	14%
$1,250 to $1,650	23	12%	13	22%	36	14%
$1,650 to $2,000	28	14%	2	3%	30	12%
$2,000 to $2,500	13	7%	2	3%	15	6%
$2,500 to $2,900	16	8%	3	5%	19	7%
$2,900 to $3,300	18	9%	1	2%	19	7%
$3,300 to $3,750	4	2%	1	2%	5	2%
$3,750 to $4,200	12	6%	0	0%	12	5%
$4,200 to $5,000	7	4%	0	0%	7	3%
Over $5,000	13	7%	0	0%	13	5%
Totals	**198**	**27%**	**58**	**3%**	**256**	**22%**

[9] Household composition categories used are intended to parallel those used by Statistics Canada to enable comparison to Census results. Families with children can reflect many household types; families without children refer to couples; other households include multi-generational, multi-family, and two or more unrelated person households.

Current Employee Housing

Most employers (39 or 76%) do not provide any housing or housing assistance to their employees. Of those that do, 11 described the types of assistance they provided to 18 employees.

Table 41 – Housing Assistance

Q16. Housing Assistance	Employers	
Yes	12	24%
No	39	76%
Totals	**51**	**100%**

Table 42 – Type of Housing Assistance

Q17. Housing Assistance	Year Round	Seasonal	Total Employees	
Housing	6	6	12	67%
Assistance locating housing	2	4	6	33%
Housing allowance	0	0	0	0%
Totals	**8**	**10**	**18**	**100%**

Most employers (30/54) reported that at least some of their employees had trouble finding affordable and appropriate housing within the last year. Most reported 1 or 2 employees experienced difficulty, although some employers reported larger numbers of employees (total 92 employees).

Table 43 – Employees difficulty finding housing

Q13. Difficulty finding housing		
# employees	# employers	Total units
1	9	9
2	10	20
3	2	6
4	3	12
5	1	5
7	2	14
8	1	8
9	2	18
Totals	**30**	**92**

Employers were asked to rank (from a list) the main types of housing difficulties experienced by their employees. Affordability was ranked as the worst condition, followed by unhealthy conditions and crowding.

Table 44 – Employee Housing Difficulties (Employer reported)

Q14. Nature of housing difficulties	Low	Med	High	M-H ranking	
Not affordable relative to income	3	2	28	30	#1
Unhealthy conditions (e.g. mould, needs repairs)	3	11	18	29	2
Crowding	5	5	18	23	3
Location relative to transportation available	7	6	13	19	4
Insecure tenure or need for frequent moves	10	6	11	17	5
Lack of availability	6	6	10	16	4
Unsuitable for children	13	10	5	15	7
Unsuitable for pets	9	4	9	13	8
Distance to work or services	6	5	7	12	9
Total	**62**	**55**	**119**	**174**	

Impacts on Hiring

Sixteen (16) of the 54 employers reported that they had lost employees or had potential employees that were unable to accept job offers due to housing in the last year. The numbers ranged from 1-12 employees (total 43).

Table 45 – Employees Lost or unable to hire

Q15. # employees	# responses	Total employees
1	6	6
2	3	6
3	2	6
4	3	12
7	1	7
12	1	12
Totals	**16**	**43**

Employer Housing Plans

Most employers do not plan to provide housing, although 2 did indicate they do plan to do so, and 9 indicated that they might.

Table 46 – Plans for Employee Housing

Q18. Plans	# employers	
Yes (2) or maybe (9)	11	24%
No	34	76%
Totals	**45**	**100%**

Most employers who responded to this question (24/32) reported that new workforce housing units would meet their business's needs with numbers ranging from 1-20 units per business (total 64 units).

Table 47 – Plans for Housing Assistance

# employees housing units	# responses	Total units
1-2	14	0
3-5	6	24
6-10	3	20
20	1	20
Totals	**24**	**64**

The majority of employers that responded to this question (27/48 or 56%) indicated that they would be willing to work with other employers or agencies to develop solutions. An additional 9 suggested 'maybe' citing time constraints and regulatory issues as obstacles.

Table 48 – Interest in working on housing solutions

Q20. work on solutions	Employers	
Yes (27) or maybe (9)	36	75%
No	12	25%
Totals	**48**	**100%**

Fewer indicated a willingness (or ability) to partner financially to develop workforce housing, however 2 did say 'yes' and 15 'maybe'. 'Maybe' comments included financial and regulatory constraints, with interest if housing was directed to their own employees.

Table 49 – Interest or ability to contribute financially

Q21. contribute financially	Employers	
Yes (2) or maybe (3)	17	37%
No	29	63%
Totals	**46**	**100%**

Ideas and Solutions

Employers were asked to provide open-ended solutions that they favour or ideas to propose. Below is a list of the main theses that emerged, with a roughly estimation of frequency of mention.

Table 50 – Employer Housing Solution Themes

Q22. Housing Solutions[10]	**Employers**	
Zoning, regulatory, taxation (incentives, remove barriers)	9	20%
Tiny Homes (individual properties, groupings)	8	17%
Cabins, secondary suites, cottages (legalize)	8	17%
Vacation rentals (reduce, regulate)	8	17%
Sharing (hostels, co-ops, shared amenities/servicing)	6	13%
Employees (part-week, seasonal, on business sites)	4	9%
Economic development (raise incomes to afford)	1	2%
Homes for Families (service industry workers)	1	2%
Condos (housing form suggestion0	1	2%
TOTAL	46	100%
Not categorized	3	

Next Steps - Keep Employers Informed[11]

Nine (9) employers asked to be kept informed of the results of the housing study or any housing initiatives, yet many more (23) provided contact information.

[10] **Note**: Q22. A full list of comments has been prepared, but not edited and therefore may include identifiers comments or information that could potentially identify the survey responder. Responders were provided assurance of confidentiality, and as such this full list of comments may be provided to PAG separately, but would be done so on the condition of confidentiality and should not be circulated.

[11] **Note**: Q23. for confidentiality, e-mail addresses will be provided to CRD and Islands Trust staff for circulation to PAG members at their discretion.

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YOUR NOTES

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REPORT TO ELECTORAL AREAS COMMITTEE
MEETING OF WEDNESDAY, JANUARY 08, 2020

SUBJECT **Update on Connectivity Planning for the Southern Gulf Islands**

ISSUE SUMMARY

The Southern Gulf Islands Electoral Area has undertaken a connectivity planning process involving community engagement on Pender, Mayne, Galiano, and Saturna Islands. The Southern Gulf Islands Connectivity Plan is currently being finalized. The next phase involves establishing partnerships with Internet Service Providers to advance design and phasing for implementation of the plan throughout the Southern Gulf Islands Electoral Area.

BACKGROUND

Within the Southern Gulf Islands Electoral Area, the Community Economic Sustainability Commission is pursuing connectivity planning as a top priority for its work program. Improving broadband connection in the Southern Gulf Islands as a way to stimulate sustainable economic growth has been a long standing goal of the Electoral Area Director for the Southern Gulf Islands.

This project was initiated in spring of 2019 to consider how greater connectivity can advance common goals of sustainable economic development and community health and resilience in the Southern Gulf Islands. The project used the *Connected Communities BC Digital Development Roadmap* as a framework tool to advance a holistic approach to connectivity planning for the islands. The project's aim is to establish a strong business case for integrating private and public sector investment opportunities that can be supported for advancing the community's own connectivity goals.

Throughout the fall and winter of 2019, the Southern Gulf Islands team engaged island residents, community groups, businesses, non-profits, and government agencies to discuss the limitations of the current lack of connectivity and the potential for better, faster, more reliable internet to support the social, economic, and sustainability goals of the Southern Gulf Islands. Conversations focused on how better connectivity can help the Southern Gulf Islands meet its community needs and objectives, as well as the impacts and opportunities associated with increased connectivity. Phase 1 of this project is now complete, and the final report is currently in the last stages of editing. Preliminary results are emphasizing how improved connectivity is a fundamental need for Southern Gulf Islands communities to attract and retain young families, support low carbon economic development, and to improve access to social, educational, government, and health services. Please see Appendix A for a summary of the consultation program.

Phase 2 of the project was proposed to advance a design plan that addressed the community goals identified in Phase 1. Recently, there have been funding announcements by the Provincial and Federal governments that support infrastructure design and implementation. The Canadian Radio-television Commission (CRTC) Broadband fund and the Province's Connecting British Columbia fund (administered by the Northern Development Initiative Trust) have announced new intakes with deadlines pending in spring 2020. Staff have reviewed the application criteria of both funds and believe the Southern Gulf Islands region would be eligible. Applicants must have three years' experience deploying and operating broadband infrastructure in Canada. However, the programs are both open for partnerships and consortiums; CRD could partner with one or more Internet Service Providers (ISP) to obtain the funding for implementation and infrastructure

development. Staff are exploring an expanded scope for Phase 2 in order to take advantage of such funding opportunities for investment and development.

ALTERNATIVES

Alternative 1
The Electoral Areas Committee recommends to the Capital Regional District Board:
That staff be directed to seek partnerships with one or more Internet Service Providers and pursue funding for the design and implementation of the Southern Gulf Islands Connectivity Plan.

Alternative 2
The Electoral Areas Committee receive this report for information.

IMPLICATIONS

This project supports CRD Board priorities and the corporate plan priorities for Economic Development of Rural Areas (4b-2): "to advance economic development and plans through commissions;" and (4a-1): "support CRD Board on building an advocacy strategy to ensure all occupied properties have the opportunity to access high-speed internet services."

Provincial and Federal granting agencies that support infrastructure investment, including last mile connectivity, indicate community connectivity plans support the success of applications for investment funding. Connectivity planning is considered essential because it requires the community to do the groundwork in identifying its actual needs for improved service. The Southern Gulf Islands Connectivity Plan has integrated the voices of a range of different sectors on each island and throughout the Electoral Area. This has contributed to a sense of regional commonality and demonstrated the breadth of community support for better, faster, more reliable internet in the islands.

The Southern Gulf Islands Connectivity Plan is in the final stages of drafting and will be ready for distribution by January 14, 2020. It involved a broad based engagement process, as set out in Appendix A, and can now be used to engage with the private sector for implementation.

An expression of interest is proposed by CRD staff to seek partnerships with one or more Internet Service Providers to conduct an infrastructure design plan, and advance applications to the Federal and Provincial government funding programs to support implementation. Staff will be further investigating what level of matching funds would be required from CRD and options for funding through service establishment and requisition and/or stacking grants and accessing external funding sources. A resolution of the CRD Board will be required prior to submission of funding applications.

CONCLUSION

The Southern Gulf Islands Electoral Area is finalizing a connectivity plan for the Southern Gulf Islands that involved broad community engagement throughout the region. Results of the process indicate that connectivity is a fundamental necessity to enable the Southern Gulf Islands communities to diversify the demographic profile of the islands and achieve economic, social, and environmental sustainability into the future. The next phase involves establishing partnerships with Internet Service Providers to advance design and phasing for implementation of the plan throughout the Southern Gulf Islands Electoral Area.

RECOMMENDATION

The Electoral Areas Committee recommends to the Capital Regional District Board:
That staff be directed to seek partnerships with one or more Internet Service Providers and pursue funding for the design and implementation of the Southern Gulf Islands Connectivity Plan.

Submitted by:	Justine Starke, MCIP, RPP, Manager, SGI Service Delivery, Corporate Services
Concurrence:	Kristen Morley, J.D., General Manager, Corporate Services & Corporate Officer
Concurrence:	Robert Lapham, MCIP, RPP, Chief Administrative Officer

ATTACHMENT(S)

Appendix A: Summary of Southern Gulf Islands Connectivity Engagement Process
Appendix B: Project Charter: Connectivity Planning in the Southern Gulf Islands

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APPENDIX A: SUMMARY OF CONSULTATION
SOUTHERN GULF ISLANDS CONNECTIVITY PLANNING

SEPTEMBER – DECEMBER 2019

The Southern Gulf Islands Connectivity Planning process sought to have a wide range of input from the residents, community services, businesses, and government workers on each island. A number of different communications and engagement tools were utilized; these were provided in print and shared on-line via social media, the website, and a media release. Backgrounders, FAQs and hard copy surveys were also distributed to Sector Interview and community workshop attendees.

- Four page Frequently Asked Questions (FAQ)

- Two-pager Backgrounder on the project

- Two surveys were developed and hosted on the CRD website.
    - They were also available in paper copy.
    - The surveys targeted different audiences:
        - Residents
        - Business sector (included public and private service providers)
        - There was also a speed test survey people could take to measure their internet speed.

- Media Release issued on November 6, 2019

- Print Media
    - Two project advertisements ran in the November and January issues each of the local island newspapers:
        - Galiano *Active Page*
        - *Saturna Scribbler*
        - *Pender Post*
        - *Mayneliner*

- Social Media - The project was announced and promoted using social media. The Community Economic Sustainability Commission's Facebook group was used to post to each island's home discussion page. Posts were "boosted" to increase engagement.

- Conference Presentation
    - Project staff presented the project on a Broadband Panel at the Rural Islands Economic Forum (Poets Cove, Pender Island, November 7 and 8, 2019).
    - In addition to CRD staff for the Southern Gulf Islands, the panel included representatives from the Province, Strathcona Regional District (Connected Coast), Shaw, Telus, and Beacon Wireless.

- Islands Trust
    - Letters introducing the project and inviting participation were sent to the Mayne Island Local Trust Committee, the North Pender Local Trust Committee, the South Pender Local Trust Committee, the Saturna Island Local Trust Committee, and the Galiano Island Local Trust Committee.
    - A public presentation/delegation was presented by CRD staff at four public LTC meetings (one/island).

- Mailout – Residents were sent information about the project in the mail. The information encouraged people to fill out a survey and give their input.

- CBC Radio Interview
    - Aired November 21, 2019 within the "On the Island," news segments for CBC Vancouver Island.

Sector Interviews
Interviews were conducted with a wide range of sectors on each island. The results of these interviews form a substantial qualitative data set informing the Southern Gulf Islands Connectivity Plan. See the table below for a list of interviewees.

Community Workshops
Community Workshops were held on each of the islands.

- Mayne Island – November 22, 2019
- Pender Island – November 29, 2019
- Saturna Island – December 5, 2019
- Galiano Island – December 13, 2019

The workshops used an interactive and iterative format to gather input. People were asked to consider how better, faster, more reliable internet would impact community themes such as economy, transportation, community resilience, conservation, emergency response, education, health care, etc. Examples from the sector interviews were shared with workshop participants and each island was assigned a different coloured dot to vote for statements they agreed with.

The format included:

- Presentation and background information
- Short video highlighting the experience of Port McNeil, Bella Bella, or Cumberland
- Open house – Dotmocracy/Flip Chart milling stations
- Group Discussion

SOUTHERN GULF ISLANDS
SECTOR INTERVIEWS CONDUCTED:

SEPTEMBER –DECEMBER 2019

RETAIL

GALIANO ISLAND	PENDER ISLANDS	MAYNE ISLAND	SATURNA ISLAND
Owner, Galiano Soapworks	Manager, Tru Value Grocery Store	Mayne Island Brewery	Saturna General Store
		Home Hardware Store	Money Family Farms
		Alea Printing	Grouchy Crab Pottery & Gifts
		Village Bay Repairs	Saturna Island Propane
		Nomad Essentials	Vibrational Greens
		Active Pass Auto and Marine Ltd.	
		Terrill Walsh Art Gallery	
		Envision Gallery	
		Meadowmist Farm	
		Barber Shop	

HEALTH CARE

GALIANO ISLAND	PENDER ISLANDS	MAYNE ISLAND	SATURNA ISLAND
Emergency Services Coordinator/RN	Executive Director, Pender Islands Health Care Society	Resident General Practitioner	Saturna Medical Clinic
Board Member, Galiano Health Care Society	Provider, Online Health Education	Psychotherapist	Volunteer Emergency Responder
Community Paramedic, BCAS		Mayne Island Health Center Association	
Executive Director/Manager, Galiano Health Care Society		Mayne Island Assisted Living Society	

EMERGENCY SERVICES

GALIANO ISLAND	PENDER ISLANDS	MAYNE ISLAND	SATURNA ISLAND
Emergency Services Coordinator	Unit Chief, BC Ambulance	Mayne Island Fire Chief	Emergency Advisory Committee
Deputy Emergency Services Coordinator	Assistant Chief, Pender Island Fire Rescue	Mayne Island Emergency Coordinator	Saturna Island Fire Protection Society

GALIANO ISLAND	PENDER ISLANDS	MAYNE ISLAND	SATURNA ISLAND
Fire Chief, North Galiano Fire Department			
Fire Chief, South Galiano Fire Department			

INFORMATION/TECHNOLOGY/COMMUNICATIONS

GALIANO ISLAND	PENDER ISLANDS	MAYNE ISLAND	SATURNA ISLAND
Individual tech workers	Digital Service Provider	Alea Printing/Mayneliner	SaturnaNet Coop
	Manager, Pender Post	Self-employed technical consultant	Saturna Sunset Scribbler
	Computer Technician	DarrenAndMike.com (Telemarketing)	
Shaw Cable			
Xplornet			
Beacon Wireless			
South Island Internet			

HOSPITALITY

GALIANO ISLAND	PENDER ISLANDS	MAYNE ISLAND	SATURNA ISLAND
Proprietor, Eagles Nest Retreat	No response	Mayne Island Resort	Saturna Island Tourism Association
		Blue Vista Resort	Money Marina
		B&B Owner	
		Bistro Restaurant	

PUBLIC SECTOR

GALIANO ISLAND	PENDER ISLANDS	MAYNE ISLAND	SATURNA ISLAND
Board members, Galiano Library Society	Recreation Coordinator, Pender Island Community Hall	Chair, Chamber of Commerce	School District 64
Director, Galiano Island Resources and Recycling	Islands Trust	Commissioner, Mayne Island Parks and Recreation Commission	Islands Trust
Board member, Parks and Recreation Commission		Chair, Community Economic Sustainability Commission	Eddie Reid Memorial Library
Operations Manager, Galiano Community Daycare		Chair, Housing Society	
Director, Community Development Office		Directors, Mayne Island Agricultural Society	

GALIANO ISLAND	PENDER ISLANDS	MAYNE ISLAND	SATURNA ISLAND
Volunteer, Galiano Club		Community Bus Volunteer	
Trustee, Islands Trust			

EDUCATION

GALIANO ISLAND	PENDER ISLANDS	MAYNE ISLAND	SATURNA ISLAND
School District 64			
Director, Galiano Conservancy Association			Saturna Ecological Education Centre
Executive Director, Access to Media Education Society			
Professor, UBC Dept. of Education			

ARTS & CULTURE

GALIANO ISLAND	PENDER ISLANDS	MAYNE ISLAND	SATURNA ISLAND
2 Independent visual artists	Ptarmigan Arts	3 Independent visual artists	ArtSaturna
		Envision Gallery	Saturna Recreation and Cultural Centre
			Owner, Photography
			Owner, Photography
			Cyclone Fighting Arts

REMOTE WORKERS

GALIANO ISLAND	PENDER ISLANDS	MAYNE ISLAND	SATURNA ISLAND
Privacy Consultant	Telecommuter – IT sector	IBI Group	Architect
CAD Consultant		Architect	Owner, Medical Consulting
Government researcher		Business Consultant	Owner, Database Design and Programming
Web Designer		Self-employed technical consultant	
Translator		DarrenAndMike.com (Telemarketing)	
Visual Effects Programmer			
Accountant			
Science student			

GALIANO ISLAND	PENDER ISLANDS	MAYNE ISLAND	SATURNA ISLAND
Professor, UBC Department of Education			

TRANSPORTATION

GALIANO ISLAND	PENDER ISLANDS	MAYNE ISLAND	SATURNA ISLAND
Proprietor, Porlier Pass Provisions Charters	Pender Island Community Bus	Community Bus	Saturna Shuttle
Board members, Galiano Transportation Society	Pender Island Taxi	Private Charter Boat Owner/Operator	Ocean River Sports
Proprietor, Galiano Courier			
Manager, Gulf Island Kayaking			
Galiano Trustee, SD64			

REAL ESTATE

GALIANO ISLAND	PENDER ISLANDS	MAYNE ISLAND	SATURNA ISLAND
Manager, Gulf Islands insurance	No Response	Chair, Mayne Island Housing Society	AA Money LTD.
Realtor, Galiano Island Realty		Builder	
Proprietor, Hunterston Homes			

CONSERVATION ECONOMY

GALIANO ISLAND	PENDER ISLANDS	MAYNE ISLAND	SATURNA ISLAND
Curator, Biodiversity Galiano	Raincoast Conservation Society	Mayne Island Conservancy Volunteer	Saturna Island Marine Research and Education Society
Islands Trust Conservancy			

PROJECT CHARTER – June 06, 2019

CONNECTIVITY PLANNING IN THE SOUTHERN GULF ISLANDS

PROJECT PURPOSE

This project will undertake integrated community planning to consider how greater connectivity can advance common goals of sustainable economic development and community health and resilience. The project will use the *Connected Communities BC Digital Development Roadmap* as a framework tool to advance a holistic approach to connectivity planning for the islands.

Phase 1 of this project is intended as a starting point to set the direction of a technical connectivity plan for the Southern Gulf Islands Electoral Area (SGI). The "digital roadmap" offers a strategic approach to address the needs, benefits and trade-offs of greater connectivity. The initial phase will engage island communities on the potential for increased connectivity to support social, economic, and sustainability goals of the Southern Gulf Islands. By focussing on how better connectivity can help the SGI meet its community needs and objectives, the roadmap offers a new way to approach conversations about the impacts and benefits of increased broadband, cell service, and wifi. Creating a strategic plan is the first step in identifying demand, and will support grant applications and community support of infrastructure proposals. This phase of the project will consult each island community to identify which sectors rely on being connected, to what degree, and where the gaps are. It will also conduct visioning on the future potential for improving the health and economic sustainability of the community through expanded connectivity.

Phase 2 of the project is to develop a "Southern Gulf Islands Connectivity Design Strategy," that will consider how the community goals identified in phase 1 can be advanced through infrastructure design. It will take into account existing service hubs and identify technical requirements needed for an ideal combination of infrastructure and technology that will advance the digital roadmap. This phase is dependent on identifying alternative funding sources to support this connectivity plan.

The results of phase 1 and 2 will establish a strong business case for integrating private and public sector investment opportunities that can be supported for advancing the community's own connectivity goals, as identified in the plan.

PROJECT BACKGROUND

This project supports CRD Board priorities and the corporate plan priority for Economic Development of Rural Areas (4b-2): "to advance economic development and plans through commissions."

Within the Southern Gulf Islands Electoral Area, the Community Economic Sustainability Commission has given direction to pursue connectivity planning as a top priority for its work program. Improving broadband connection in SGI as a way to stimulate sustainable economic growth has been a long standing goal of the Electoral Area Director for the Southern Gulf Islands.

Provincial and Federal granting agencies that support infrastructure investment, including last mile connectivity, are now requesting community connectivity plans to support applications. Connectivity planning is considered essential because it requires the community to do the groundwork in identifying its actual needs for improved service.

However, in is important to note that connectivity is not achieved without infrastructure investment by Internet Service Providers (ISPs). It is the private sector that is able to leverage public funds and build connectivity infrastructure. A CRD Board supported strategic connectivity plan would improve the Southern Gulf Islands ability to attract ISP investment, however a successful application by the ISP to the Federal regulatory agency – Innovation, Science, and Economic Development Canada (ISED) requires local government concurrence with the consultation process the ISP followed. On each Southern Gulf Island, the Islands Trust Local Trust Committees (LTCs) are the local government authorities charged with deciding concurrence. Without community support for the proposal, LTCs are reluctant to issue letters of concurrence. Therefore, a fundamental component of connectivity planning in the SGI is stakeholder consultation and marketing, and the creation of a plan that reflects the community's own goals for greater connectivity. In fact, Network BC representatives have indicated a reluctance to fund connectivity design planning without some endorsement by Islands Trust.

Basic planning principles support stakeholder consultation and public engagement as a foundation for advancing sustainable proposals for change in a community. This project aims to build understanding and social acceptance of the net benefits of being a "connected community." It also aims to complete a digital infrastructure design plan that meets communities' priorities for connectivity.

PROJECT TEAM

Project Sponsors:

Electoral Area Director and SGI Community Economic Development Commission

- Strategic oversight of project direction.
- Represents project at the political level.
- Individual members of CESC work with CRD liaisons (local coordinators) and participate in community engagement.

General Manager, Corporate Services

- Strategic oversight of project direction towards completion.
- Provide regular updates to the Executive Leadership Team.

Project Manager:

Manager, SGI Service Delivery

- Project lead – design and implement the planning process, coordinate the work of the project team, and be accountable for successful execution and completion.
- Provide regular updates to the SGI Electoral Area Director, the SGI Community Economic Sustainability Commission, and the Electoral Areas Committee as required.
- Coordinate with key staff from Provincial and Federal partners and with Islands Trust staff and trustees.
- Ensure the project meets the scope, schedule and budget.

- Ensure CRD financial, procurement, project management and public engagement polices are adhered to.
- Coordinate grant applications for project funding and infrastructure connectivity planning.

CRD Liaisons, Southern Gulf Islands Electoral Area

- Local project coordinators
- Connect and collaborate with project team to provide strategic input based on local knowledge and expertise
- Conduct background research for information materials.
- Assist with island based marketing and facilitation
- Interview key informants
- Provide administrative support and coordination of community engagement events

Manager, Business Analysis & Land Systems Information Technology & GIS Services

- Provide technical input and advice
- Assist with the development and review of RFPs and review of submissions where technical knowledge is required.
- Review and provide support on the technical content of public information materials
- Co-lead grant applications for infrastructure connectivity planning.
- Participate in Phase 2 – Connectivity infrastructure design plan.

Provincial Staff from Ministry of Citizen Services (CITZ) and Network BC

- Provide project advice and support as capacity allows
- Participate in one or more community engagement events as capacity allows
- Provide background materials and resources
- Provide networking with other communities and introductions to industry representatives and qualitied consultants

Graphic Design Consultant

- Develop graphic materials for community engagement including FAQs and other information products.

CRITICAL SUCCESS FACTORS

- Working group and contractors can be organized in a timely manner
- Project involves strategic community and stakeholder consultation
- Islands Trust is aware and supportive of planning process
- Draft plans are supported by the Electoral Area Director, the CESC, Islands Trust, Ministry of Citizen Services, Network BC, and community stakeholders
- Final digital roadmap report to achieve digital inclusion, integration and innovation is adopted by the CESC and EAC.

- Connectivity design plan is ultimately adopted by the CRD Board

PROJECT SCOPE STATEMENT

In Scope	Out of Scope
Community consultation on goals for connectivity.	Infrastructure development
Community driven integrated Digital Road Map connectivity plan.	Establishing a service for CRD to become an Internet Service Provider
Technically driven connectivity design plan that implements community digital roadmap	Acquiring or leasing new locations to host infrastructure
Collaboration with CRD staff and staff and political representatives from other agencies.	Requesting re-zoning of land
Development of supporting documents and information products	Connectivity planning outside of the Southern Gulf Islands Electoral Area

PLANNING AND ENGAGEMENT PROCESS AND ANTICIPATED SCHEDULE

It is proposed that the community driven digital roadmap planning process will be complete by December 31, 2019. The technical design plan will be initiated in early 2020. As with many planning processes the exact timeline is uncertain as there may be a request by the public for greater or lesser involvement which may impact the timeframe. The task and timeline below are specific to Phase 1 of the project. A detailed task and timeline chart for Phase 2 will be developed as part of application development for funding streams such as the Rural Development Program.

Process

Phase 1 of this project will focus on preliminary stakeholder consultation (key informant interviews) and information development over the summer; with general community engagement scheduled for the fall, culminating with presentation of the project at the Rural Islands Economic Summit on Salt Spring Island in November 2019.

Tasks and Timeline – Phase 1

Task	Anticipated Schedule
1 – Project Initiation	June 2019
• Engage Pender coordinator • Have kick off meeting with local coordinators and provincial staff • Develop interview and survey questions	

• Conduct Privacy Impact Assessment • Local coordinators to identify key informants • Identify and secure funding to support project	
2 – Preliminary Stakeholder Engagement	July 2019
• Local coordinators make contact and schedule interviews • Conduct interviews; document and compile results. • Project Manager to engage Islands Trust at the staff level	
3 – Develop Communications Tools	July – August, 2019
• Research, borrow, and develop content for information materials (FAQ, Technology Demystified, Future Potential of a Connected Community). • Develop and implement community surveys – on-line and paper • Engage graphic designer to develop materials, as required • Coordinate with Corporate Communications, as required.	
5 – Prepare draft digital roadmap report based on preliminary consultation	September 2019
6 – Public engagement: Digital Road Mapping	September - October 2019
• 4 community meetings (1 per island). • Full day sessions to include a catered lunch. • Format may include presentation by Connected Communities Staff about the potential and examples from other communities, • Future Visioning in Breakout Groups, Results of stakeholder engagement, Hopes and Fears exercise.	
7- Digital Roadmap - Plan Finalization and Reporting	November – December 2019
• Update draft report summarizing process and results • Present results to CESC and EAC • Develop presentation for Rural Islands Economic Summit • Present results to Islands Trust Council	

PROJECT DELIVERABLES

List of Project Deliverables	Lead
Project Charter	Project Manager
Identification of Funding for Phase 1	Project Manager
Funding Application for Phase 2	Project Team
Contract for Pender Local Coordinator	Project Manager
Communications Tools - content	Project Team
Communications Tools - Graphics	Graphic Design Contractor
Interview Templates	Project Team
Community Stakeholder Identification for each island	Local Coordinators
Privacy Impact Assessments	Project Manager
Interviews and Documentation	Local Coordinators
Draft Digital Roadmap Report	Pender Coordinator
Community Meetings - Logistics	Local Coordinators
Community Meetings - Facilitation	Project Team
Final Digital Roadmap Report	Project Manager

KEY STAKEHOLDERS

Stakeholder	How Stakeholder is Affected by/Interested in Project	Role or Involvement in Decision Making
CRD Board	Sets direction via the Board Strategic Plan, approves external grant applications, adopts final connectivity plans, budget planning.	Approval of external grants, approves CRD Board budgets, endorses final reports.

Executive Leadership Team	Provide support for SGI Electoral Area Director	Are consulted in scoping and planning of project
Electoral Area Committee (EAC)	Reviews Project Charter	Endorses project charter
Southern Gulf Islands Electoral Area Director and Alternate Director	Reviews Project Charter Participates in CESC Responds to constituent concerns regarding process or project. Represents project at the political level.	Are consulted in planning. Project representatives.
SGI Community Economic Sustainability Commission (CESC)	Project sponsor Endorses Project Charter Island members represent their community and participate in community meetings on their island. Represents the region's economic interests as a whole. Represents project at the political level.	Endorses project charter. Project representatives.
Manager SGI Service Delivery	Leads the project Manages project team Coordinates with other agencies Keeps EAC and CESC updated on project	Media spokesperson Recommends final report to EAC
CRD Information & Technology & GIS Systems	Manages CRD owned/leased infrastructure. Support SGI Service Delivery to provide information relating to technical considerations and connectivity standards	Are consulted in planning. Participates in Phase 2.
CRD Communications	Supports community engagement process, website development, survey development, media release, and advertising.	Coordination through public engagement phases.

CRD Planning & Protective Services	Responsible for Emergency Management and Coordination in the Capital Region.	Are consulted in planning. Key Informants
CRD Real Estate	Provides information/support related to CRD owned land and leases for telecommunications infrastructure	Phase 2.
Islands Trust	Islands Trust Local Trust Committees are responsible for community planning land use decisions. LTCs are the Local Government Authority responsible for writing letters of concurrence to ISED at time of ISP applications. Island Trust Council has a model protocol for the process and siting of telecommunications infrastructure.	Engaged throughout the process, invited to participate in consultations.
Internet Service Providers (ISPs)	Develop, own, and operate infrastructure. Provide internet service. Secure government funding to invest in new infrastructure.	Are consulted in planning. Phase 2 stakeholders.
Innovation, Science, and Economic Development Canada (ISED)	Federal regulatory authority. Approves ISP applications. Ensures compliance with Health Act – Safety Code 6.	Are consulted in planning. Phase 2 stakeholders. Key Informants.
Island Health	Delivers digital health programs.	Are consulted in planning. Key Informants
School District 64	Delivers public education, uses connected classrooms.	Are consulted in planning. Key Informants
Ministry of Citizen Services	Leading the Connected Coast and Connected Communities initiatives.	Support process with advice,

		research, and information.
Ministry of Transportation and Infrastructure	Responsible for public roads and rights-of-way on the Island	Are consulted in planning Phase 2.
First Nations	Tsartlip, Tsawout, Tseycum, and Penekalut Nations all have reserves in the SGI.	Key Informants
Local Fire Departments	Each Island's Volunteer Fire Department is responsible for emergency response, which is influenced by connectivity.	Key Informants
Local Libraries	Libraries provide information and access to resources for the community.	Key Informants
Community Stakeholders	Numerous community groups on each island have an interest in planning for connectivity and sustainability.	Island specific stakeholder groups TBD.

RISK IDENTIFICATION

No.	Risks Identification *(Related to scope, schedule, budget, stakeholders, etc.)*	High Level Risk Response Strategy *(if applicable)*
1	Timeline Phase 1 – Community engagement and digital roadmap takes longer than anticipated.	Timeline is extended; presentation at Rural Islands Economic Summit reports on process rather than presenting a completed plan.
2	Budget Additional Funding for Phase 1 not secured.	Scope adjusted and timeline extended; Pender coordination accomplished using existing resources; information materials produced without professional graphic design, community meetings not attended by other island coordinators and do not include lunch.

3	Key stakeholders and/or community does not support digital roadmap.	Extend timeline and increase budget to adequately address concerns and ensure plan is supported.

Resources and Budget

The time and expenses related to the Manager, Service Delivery SGI and CRD liaisons (local coordinators for Saturna Island, Galiano Island, and Mayne Island) participation in project is covered by the SGI Administration budget.

Additional support will be required to coordinate the project on Pender Island.

Phase 1

It is proposed that a request be made for a Community Works Fund grant for capacity building (integrated sustainability planning). A CWF grant would support the following additional expenses:

- Pender Coordinator - $6000
- Graphic Design - $2000
- Community meetings - $4000

TOTAL: $12 000

Phase 2

Based on connectivity plans commissioned in other communities, connectivity infrastructure designing can cost upwards of $100 000, although there is work to be done to understand the scope behind these budget estimates. This project is eligible for the Rural Dividend Fund provincial grant (6th intake) under the "Community Capacity Building," category. A major deliverable in Phase 1 is to make application for a Rural Dividend grant:

- Single Applicant - Maximum Funding of $100,000
- Eligible applicants must contribute at least 20% of the total project cost via financial or in-kind contributions (maximum 10% in-kind contribution).
- Eligible applicants can apply for up to 80% of the total project cost to maximum of $100,000.
- CRD service and budget planning for 2020 will be geared towards ensuring project funding for the $10 000 - $20 000 contribution (depending on in-kind contributions).

COMMUNICATIONS

Internal	Required

Should any of the following be informed / kept up to data about this project?	CRD Politicians	yes
	Management Teams (i.e. ELT, Corporate Team)	yes
	Specific senior managers from departments not Involved in the execution of the project.	yes
External		**Required**
Does the project require any of the following:	Public Consultation	yes
	Advertising in print, radio, television, web, etc.	yes
	Politically sensitive updates to stakeholders	yes
	Development of print materials for public consumption	yes

SIGNOFF

Position/Title	Signature	Date
Project Sponsors	Kristen Morley, General Manager, Corporate Services	
Project Manager	Justine Starke Manager, Service Delivery, Southern Gulf Islands	

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Minutes of a Meeting of the Magic Lake Estates Water and Sewer Committee
Held Tuesday, November 12, 2019 in the Main Conference Room, 479 Island Highway Victoria, BC

PRESENT: Committee Members: K. Heslop (Chair), M. Fossl, D. Reed, W. Foster, J. Deschenes, M. Kenwell, D. Howe, Southern Gulf Islands Electoral Area Director

Staff: I. Jesney, Senior Manager, Infrastructure Engineering; M. McCrank, Senior Manager, Infrastructure Operations; L. Xu, Manager, Finance Services; S. Orr (recorder)

The meeting was called to order at 9:30 a.m.

Introductions were made around the table.

1. ELECTION OF CHAIR

Nominations were called for Chair of the Magic Lake Estates Water and Sewer Committee for a one-year term.

- M. Fossl and M. Kenwell nominated K. Heslop.
- K. Heslop agreed to stand.
- Nominations were called for two additional times, and hearing none, K. Heslop was elected as Chair by acclamation.

2. APPROVAL OF AGENDA

MOVED by W. Foster, **SECONDED** by M.Fossl,
That the Magic Lake Estates Water and Sewer Committee approve the agenda as circulated.

CARRIED

3. ADOPTION OF MINUTES OF OCTOBER 8, 2019

MOVED by M.Fossl, **SECONDED** by W. Foster,
That the Magic Lake Estates Water and Sewer Committee adopt the minutes of the meeting held October 8, 2019.

CARRIED

Director Howe joined the meeting at 9:32 am

4. COMMITTEE BUSINESS

4.1. Water Update (verbal report with handout)

I. Jesney presented a handout and provided updates on the following:

Water Treatment Plant – Stainless Steel Replacement

- Design engineer, Kerr Wood Leidal, is awaiting approval from the contractor to proceed with work.
- Still awaiting a revised schedule from the contractor, Rohl.

Schooner, Capstan and Signal Hill PRV

- Installation of wraps is complete.

Staff answered questions from the committee.

4.2. Wastewater Update (verbal report with handout)

I. Jesney presented a handout and provided updates on the referendum and notification process.

Staff answered questions from the committee.

4.3. Operations Update (verbal report with handout)

M. McCrank presented a handout and provided the following update:

Water Operations Highlights:

- Participated in the annual Buck Lake Dam and Magic Lake Dam regulatory inspections.
- Corrective maintenance on the chlorine chemical feed system at the Magic Lake Water Treatment Facility.

Wastewater Operations Highlights:

- Significant preventative maintenance activity performed; draining, cleaning and inspection of the Cannon Wastewater Treatment Plant Aeration Ditch.

Capital Improvement work:

- Participated in the 10 year Dam Safety Review for Buck Lake Dam with Hatch Engineering Consultant and Infrastructure Engineering staff.
- Pressure Regulating Station Replacements: Assisted with the installation of kiosk wraps.

Staff answered questions from the committee.

4.4. Grants Discussion

I. Jesney stated that an inter-governmental grant for water and wastewater opportunities opens on October 30, 2019 and closes on February 26, 2020. He circulated the *"Canada-British Columbia Investing in Canada Infrastructure Program Green Infrastructure – Environmental Quality Sub-Stream Program Guide"* for information.

Staff answered questions from the committee.

5. 2020 OPERATING AND CAPITAL BUDGET

I. Jesney introduced the 2020 Operating and Capital Budget report and provided an overview of the key factors in the water and wastewater services influencing the budget.

D. Reed joined the meeting at 10:28 am

Staff answered questions from the committee.

MOVED by Director Howe, **SECONDED** by D. Reed,

That the Magic Lake Estates Water and Sewer Committee:

1. Approve the 2020 Operating and Capital Budget for the:
   - Magic Lake Estates Water System Local Service as presented and recommend that the 2019 actual surplus or deficit be balanced on the 2019 transfer to the Capital Reserve Fund; and
   - Magic Lake Estates Sewerage System Local Service as presented and recommend that the 2019 actual surplus or deficit be balanced on the 2019 transfer to the Capital Reserve Fund; and
2. Recommend that the Electoral Area Services Committee recommend that the CRD Board approve the 2020 Operating and Capital Budget and the five year Financial Plan for the Magic Lake Estates Water and Sewer Services as presented.

CARRIED

6. NEW BUSINESS

M. Kenwell asked if the committee would be interested in updates from other committees that she is part of.

7. ADJOURNMENT

The meeting be adjourned at 11:02 a.m.

CARRIED

Chair

Secretary

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Minutes of a Meeting of the Skana Water Service Committee
Held Monday, October 16, 2018 in the Main Conference Room, 479 Island Highway, Victoria, BC

PRESENT: **Committee Members**: J. Sanders (Chair), G. Fryling, R. Johnston, R. Hagkull

Staff: M. McCrank, Senior Manager, Infrastructure Operations; D. Robson, Manager, Saanich Peninsula and Gulf Islands Operations; J. Marr, Project Engineer, Infrastructure Engineering; P. Dayton, Senior Financial Advisor, D. Dionne, Administrative Coordinator; S. Orr,(recorder)

ABSENT: Director D. Howe

The meeting was called to order at 10:10 a.m.

1. APPROVAL OF AGENDA

MOVED by R. Hagkull, **SECONDED** by G. Fryling,
That the agenda be approved.

CARRIED

2. ELECTION OF CHAIR

Nominations were called for Chair of the Skana Water Service Committee for a one-year term. Jon Sanders was nominated and agreed to stand. Nominations were called for two additional times, and hearing none, Jon Sanders was elected as Chair.

3. ADOPTION OF MINUTES OF OCTOBER 16, 2017

MOVED by R. Johnston, **SECONDED** by G. Fryling,
That the minutes of October 16, 2017 be adopted.

CARRIED

4. 2019 OPERATING AND CAPITAL BUDGET

M. McCrank spoke to the report and provided a summary of the key budget factors influencing the 2019 Operating and Capital Budget and recommended that the 2018 deficit or surplus be transferred to the Capital Reserve Fund.

A discussion took place about the capital expenditure plan and staff answered questions from the committee.

MOVED by J. Sanders, **SECONDED** by G. Fryling,

1. That the Skana Water Service Committee approve the 2019 capital budget and that the 2018 actual surplus or deficit be balanced on the 2018 transfer to the Capital Reserve Fund; and,
2. Recommend that the Electoral Area Services Committee recommend to the CRD Board that the 2019 Operating and Capital Budget and the five year Financial Plan for the Skana Water Service be approved as presented.

CARRIED

5. NEW BUSINESS

Discussion took place about replacing the pavement on the road where work was done to the service.

6. ADJOURNMENT

MOVED by J. Sanders, **SECONDED** by R. Hagkull,
That the meeting be adjourned at 11:00 a.m.

CARRIED

Chair

Secretary

SOUTHERN GULF ISLANDS EMERGENCY

PROGRAM ADVISORY COMMISSION

CAPITAL REGIONAL DISTRICT
SOUTHERN GULF ISLANDS
EMERGENCY PROGRAM ADVISORY COMMISSION

Minutes from September 18, 2019 at 0900
Lebbetter Board Room, Mary Winspear Centre, 2243 Beacon Ave, Sidney BC

Present: (Chair) J. Wiznuk, Saturna; R. Pettit, North Galiano; K. Stobart, Mayne; C. Boyte, Pender; G. Glover, Piers; K. Keatts, Piers; G. MacLean, Sidney; L. Cunningham, Saturna; S. Luttmer, South Galiano; CRD Director Howe

Guests: Fire Chief K. Harris, N. Galiano, SSI Fire Chief A. George

Staff: B. Prochaska, SGI Emergency Program Coordinator; J. Reimer; Manager of Electoral Area Fire & Emergency Programs; C. Patton, CRD Recording Secretary

1. **Call to Order:** J. Wiznuk, Chair, called the meeting to order at 09:01 am.

2. **Welcome and introductions:** Territorial acknowledgement was given to the W'sanec Peoples, whose traditional lands we're meeting on today. The chair welcomed the Commissioners to the meeting and asked for introductions around the room.

3. **Approval of agenda:** Evacuation Route Planning, Windstorm AAR, Community Wildfire Protection Plans (CWPP) Funding Updates; FireSmart Funding for Pender & Saturna were added to the agenda under item #12 New Business. It was confirmed that the Galiano Health Care Generator request is on the agenda under item 11 Correspondence.

Motion to approve September 18, 2019 meeting agenda as amended.
Move – K. Stobart; **Second** – G. MacLean; **CARRIED**

4. **Approval of previous meeting minutes:**

Motion to approve May 15, 2019 meeting minutes as distributed.
Move – C. Boyte; **Second** – Director Howe; **CARRIED**

5. **Business arising from past minutes:**
   a. **Pender and Saturna – School Fire Smart Program (S. Luttmer):** Director Howe provided an update and indicated that possibly gas tax funds, community works funds or UBCM grant may be available for this initiative for the schools. This item is tabled until Director Howe can provide further information.

TABLED

9:25 am - J. Reimer entered meeting

b. **Commission Membership Renewals/Resignations:** It was reiterated that the Area Director puts forth names to the CRD Board for Commission membership appointments. Discussion ensued around a formal acknowledgement from retiring or resigning Commission members. There's a lack of a mechanism to inform the CRD of departures which would then prompt a name being put forward to the Director for a replacement Commission member.

Motion that Commissioners retiring or resigning from this Commission will inform the SGIEPAC Chair, Emergency Program Coordinator, and the Manager of Electoral Area Fire and Emergency Programs of their leaving, preferably by letter, email, or text message, as soon as possible after their decision. This facilitates the administrative work necessary to keep Commission lists current and accurate, and allows for timely housekeeping matters to be taken care of.

Move – J. Wiznuk; **Second** – Director Howe; **CARRIED**

c. **Volunteer Service Pins:** Ideas were presented. It was noted that there are many long term (more than 10 years). Colour will be in the centre of the pin.

Motion to move forward with 3 pin designs/colours bronze, silver and gold for volunteer recognition, subject to funding/pricing of pins.

Move – C. Boyte; **Second** – Director Howe; **CARRIED**

d. **Mobile Sprinkler Units to Saturna IR No. 7:** Background was provided to the Commission. Thankfully, the area made it through the fire season without incident and sprinkler units were not deployed.

6. **Director's report**: Jonathan Reimer, new Electoral Area Fire and Emergency Programs manager, was welcomed to the meeting. Budgets are underway and some minor adjustments might be achievable.

7. **Chair's report**: Chair Wiznuk provided a verbal report of program and Commission activities. CRD Executive Office has recently conducted Commission orientations which Chair Wiznuk found very informative. From that orientation session, it was noted that the Commission meeting agendas are to be posted on the CRD website 72 hours in advance of the meeting. Also reiterated was Commission vacancies need to be posted.

ACTION ITEM: C. Patton to query with Executive Office exactly what is considered a notice of an upcoming meeting.

a. **2020 Commissioner Handbook:** Chair Wiznuk stated the website link where printable copies of the Commissioner Handbook can be found.

8. **Finance reports:** The July report was circulated in error and the August report was circulated at the meeting.

Motion to receive August financial summary, as circulated.
Move – G. MacLean; **Second** – G. Glover; **CARRIED**

9. **CRD Protective Services report:** Jonathan Reimer provided a brief overview of his background. He's looking forward to meeting the Electoral Area Fire Chiefs. Jonathan is looking to get up to speed on CRD policies and procedures and is getting familiar with the CRD's budget process.

   Extensive discussion ensued around honorariums for Community Coordinators. Larger islands were to potentially receive $2,400.00 and the smaller islands were to receive $1,200.00.

   Motion to split honorariums equally among five (5) islands.
   Move – C. Boyte; **Second** – G. MacLean; **CARRIED**

   A finance sub-committee, comprised of J. Wiznuk, K. Stobart, C. Boyte and B. Prochaska will meet to discuss possible budget edits. Edit suggestions will be emailed to CRD and Director Howe.

10. **Area Coordinator/Emergency Support Services:** No questions arose because of the report. Saturna appreciated the Communications overview presentation that I. Elliott provided. It was noted that frequent communications overviews would be good.

    Motion to receive the consolidated area report.
    Move – C. Boyte; **Second** – R. Pettit; **CARRIED**

    Recognition of the passing of communications coordinator Peter Midgley and long standing ESS member, Rachel Bandelow. Mayne island Community Coordinator, Gerrie Wise, took a fall and incurred an injury but seems to be recovering nicely. The CRD had sent cards thanking the volunteer's family for their dedicated service and wishing G. Wise a speedy recovery.

11. **Correspondence:**

    a. **Email from M. Hoebel re: diesel generator for Health Centre:** During the December windstorm the Health Care unit's generator ran out of fuel as the generator was too small to be run that long. Director Howe noted that the Federal Government has said that health care units do not qualify for any grants. It was also noted that a Grant-In-Aid (GIA) is not available to any fire departments who receive public funds via requisition. It is acknowledged that this request is outside of the Emergency Program Act, which is the governing Act for the SGI Emergency Program and the mandate of the SGI Commission, therefore this is outside the purview of our mandate.

b. Email from B. Angelopolous – handed out at meeting re: Galiano Health Care Centre Generator: Discussed above under item 11e.

12. New Business:

a) Evacuation Route Planning: No update was provided.

ACTION ITEM: J. Reimer to email the Commission, an update on the Evacuation Route Grant.

b. Windstorm After Action Report (AAR) and Analysis: It was reiterated that this AAR is not to be shared with anybody other than the Commission. Extensive conversation occurred. The importance of Situational Reports (Sit Reps) was conveyed, which feeds information from the scene/site up to the Area EOC, then onto the CRD EOC. There was a hope that the utilities (hydro) would do a better job of communicating to the Emergency Program.

c. Community Wildfire Protection Plans (CWPP) Funding For Updates: CWPP's are nine (9) years old and require updating. Many things have changed and there's no mention of Climate Change, which has an impact on the CWPP's.

d. FireSmart Funding for Pender & Saturna: Some FireSmart Commissions are forming and it was suggested that other islands should sit on the FireSmart Commissions (ie: Saturna FireSmart Commission, Pender or Galiano would sit on that Commission and vice versa).

A CWPP Working Group meeting will occur after the November SGI Commission meeting.

ACTION ITEM: M. Hutmacher to provide update on FireSmart Grants.

13. Other Business: None

Meeting Adjourned at 11:52 am hrs.

14. Next meeting: 0900 hrs Wednesday, November 20, 2018 at Mary Winspear Centre (With CWPP Working Group meeting to follow in the afternoon).

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MINUTES OF A MEETING OF THE SOUTHERN GULF ISLANDS HARBOURS COMMISSION Held Friday, September 27, 2019 at the Saanich Peninsula Wastewater Treatment Plant, 9055 Mainwaring Road, North Saanich, BC

PRESENT: **Commissioners:** B. Mabberley, Galiano Island (Chair); P. Brent, Saturna Island; J. Deschenes, North Pender Island *(via –teleconference)*; Robert Fenton, South Pender Island; J. Hall, Piers Island/Swartz Bay *(via-teleconference)*, D. Howe, Regional Director

Staff: T. Robbins, General Manager, Integrated Water Services; D. Puskas, Manager, Capital Works; D. Robson, Manager, Saanich Peninsula and Gulf Islands Operations, P. Binner, Dock Operations Coordinator; S. Orr (Recorder)

NOT PRESENT: I. Dow, Mayne Island

The meeting was called to order at 9:00 a.m.

1. APPROVAL OF AGENDA

The following addition was made:

- That Item #7 Motion to Close the Meeting be moved to Item #6

MOVED by Commissioner Fenton, **SECONDED** by Commissioner Brent,
That the Southern Gulf Islands Harbours Commission approve the agenda as amended.

CARRIED

2. ADOPTION OF MINUTES

MOVED by Commissioner Howe, **SECONDED** by Commissioner Fenton,
That the Southern Gulf Islands Harbours Commission adopt the minutes of the meeting held July 26, 2019.

CARRIED

3. CHAIR'S REMARKS

The Chair had no remarks.

4. PRESENTATIONS/DELEGATIONS

There were no presentations or delegations.

5. CORRESPONDENCE

There was no correspondence

6. MOTION TO CLOSE THE MEETING

In accordance with the Community Charter, Part 4, Division 3, 90(1)(i) the receipt of advice that is subject to solicitor-client privilege, including communications necessary for that purpose.

MOVED by Commissioner Brent, **SECONDED** by Commissioner Howe,
That the Southern Gulf Islands Harbours Commission close the meeting.

CARRIED

Commissioner Deschenes joined the meeting via tele-conference at 9:22 a.m.

Commissioner Howe left the meeting at 10:05 a.m.

7. RISE AND REPORT

The commission rose from the closed meeting are reported the following:

MOVED by Commissioner Brent, **SECONDED** by Commissioner Howe,
That the Southern Gulf Islands Harbours Commission direct staff to investigate the commission becoming the lead agency to initiate First Nation movement and economic benefits on the water within Salish Sea, i.e., Experience the Gulf Islands initiative.

CARRIED

8. COMMISSION BUSINESS

8.1. Project Update, Report #SGIHC19-03

D. Puskas introduced the report and provided an overview of the current capital projects as presented.

A discussion took place regarding the Piers Island Wharf water lease amendment.

Staff responded to questions from the Commission.

MOVED by Commissioner Brent, **SECONDED** by Commissioner Fenton,
That the Southern Gulf Islands Harbours Commission receive the report for information.

CARRIED

8.2. Dock Inspection Reports

P. Binner, Docks Coordinator, introduced the reports as presented. He stated that he received a request from Sea Air to remove the light fixture, as an airplane wing hit it and creates a safety issue.

A discussion took place about replacing the decking on Miners Bay Dock. The Chair requested that staff obtain quotes for the cost of replacing the decking.

Commissioner Hall stated that end of Swartz Bay dock is low in the water and may need investigation.

MOVED by Commissioner Brent, **SECONDED** by Commissioner Fenton,
That the Southern Gulf Islands Harbours Commission receive the Dock Inspection Reports for information.

CARRIED

9. NEW BUSINESS

9.1. Seaspan Terminal Upgrade (verbal)

Commissioner Hall attended a meeting held by Seaspan and stated there is a proposal to place a decommissioned ferry to serve as a barge to increase storage capacity, which may have an effect on Swartz Bay dock.

Staff answered questions from the Commission.

10. ADJOURNMENT

MOVED by Commissioner Fenton, **SECONDED** by Commissioner Deschenes,
That the regular meeting of the Southern Gulf Islands Harbours Commission be adjourned at 11:34 a.m.

CARRIED

The next meeting is scheduled for November 22, 2019.

Chair

Committee Clerk

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Minutes of a Meeting of the Surfside Park Estates Water Service Committee
Held Tuesday, October 30, 2018 in the Main Conference Room, 479 Island Highway, Victoria, BC

PRESENT: **Committee Members**: L. Vallee (Chair), R. Bougie, S. Everts, J. Sutherland

Staff: M. McCrank, Senior Manager, Infrastructure Operations; Ian Jesney, Senior Manager, Infrastructure Engineering; Peggy Dayton, Financial Analyst; S. Orr (recorder)

ABSENT: D. Howe

PUBLIC: 1 member

The meeting was called to order at 10:09 a.m.

1. Approval of Agenda
MOVED by S. Everts, **SECONDED** by R.Bougie,
That the agenda be approved.

CARRIED

2. Election of Chair
M. McCrank called for nominations for chair of the Surfside Park Estates Water Service Committee for a one-year term. Louis Vallee was nominated and agreed to stand. Nominations were called for two more times, and hearing none, Louis Vallee was acclaimed as chair.

3. Adoption of Minutes of November 6, 2017
MOVED by R. Bougie, **SECONDED** by J. Sutherland,
That the minutes of November 6, 2017 be adopted as circulated.

CARRIED

4. 2019 Operating and Capital Budget
M. McCrank spoke to the report and provided an overview of the key budget factors influencing the 2019 Operating and Capital Budget.

Staff answered questions from the committee about capital projects.

MOVED by L. Vallee, **SECONDED** by S. Everts,
That the Surfside Park Estates Water Service Committee:

1. Approve the 2019 operating and capital budget as presented, and recommend that the 2018 actual surplus or deficit be balanced on the 2018 transfer to the capital reserve fund; and,

2. Recommend that the Electoral Area Services Committee recommend that the CRD Board approve the 2019 Operating and Capital Budget and the five year Financial Plan for the Surfside Park Estates Water Service as presented.

CARRIED

5. New Business

S. Everts stated that she will no longer be on the committee as of October 31, 2018.

A brief discussion took place about post disaster water supply.

6. Adjournment

MOVED by J. Sutherland, **SECONDED** by S. Everts,
That the meeting be adjourned at 10:57 a.m.

CARRIED

Chair

Committee Clerk

Making a difference...together

Minutes of a Meeting of the Wilderness Mountain Water Service Commission
Held November 27, 2018 in the Main Conference Room, 479 Island Highway, Victoria, BC

PRESENT: **Committee Members**: R. Hancock (C), D. Tallyn, C. Taylor, Director M. Hicks

Staff: T. Robbins, General Manager, Integrated Water Services; I. Jesney, Senior Manager, Infrastructure Engineering; M. McCrank, Senior Manager, Infrastructure Operations; J. Marr, Manager, Water Distribution Engineering and Planning; P. Dayton, Senior Financial Advisor; Joe Marr, Manager, Water Distribution Engineering and Planning; S. Orr (recorder)

Public: 1

Chair Hancock called the meeting to order at 10:32 a.m.

1. APPROVAL OF AGENDA

T. Robbins requested that the following items be re-ordered:

- Item #4 - Wilderness Mountain Service Water Supply Options and Feasibility Study
- Item #5 - 2019 Operating and Capital Budget

MOVED by R. Hancock, **SECONDED** by D. Tallyn,

That the agenda be approved as amended.

CARRIED

2. ELECTION OF CHAIR

Nominations were called for Chair of the Wilderness Mountain Water Service Commission for a one-year term.

- M. Hicks nominated R. Hancock.
- R. Hancock agreed to stand.
- Nominations were called for two additional times, and hearing none, R. Hancock was elected as Chair.

The commission discussed electing a Vice-Chair and agreed that the Electoral Area Director should automatically be elected as Vice-Chair.

MOVED by M. Hicks, and **SECONDED** by D. Tallyn,

That the Wilderness Mountain Water Service Commission elect the Electoral Area Director as Vice-Chair of the Wilderness Mountain Water Service Commission for the term.

CARRIED

3. ADOPTION OF MINUTES OF DECEMBER 14, 2017

MOVED by M. Hicks, and **SECONDED** by D. Tallyn,

That the minutes of December 14, 2017 be adopted.

CARRIED

4. WILDERNESS MOUNTAIN SERVICE WATER SUPPLY OPTIONS AND FEASIBILITY STUDY

T. Robbins introduced the report stating that the Island Health requires a plan from the Commission to meet the Surface Water Treatment Objectives (SWTO) and Ministry of Health requirements. He summarized the options as presented in the report.

Staff answered questions from the commission.

MOVED by R. Hancock, and **SECONDED** by D. Tallyn,

That the Wilderness Mountain Water Service Commission:

a) Direct staff to pursue planning for Option 2b, Juan de Fuca Water Supply via Matheson Lake, to achieve the SWTO and meet the CRD commitments and plan outlined in the November 15, 2017 letter to Island Health;

b) Direct staff to report to Island Health on the current status of the plan and next steps;

c) Direct staff to advise the Juan de Fuca Water Distribution Commission of the potential system connection and incorporation of the Wilderness Mountain Water system infrastructure;

d) Direct staff to submit a grant application for the project by January 23, 2019, under the Canada - British Columbia, Investing in Canada Infrastructure, Rural and Northern Communities Program; and,

That the Wilderness Mountain Water Service Commission recommend to the Electoral Area Services Committee to recommend to the CRD Board,

That the CRD submit an application for project funding under the Canada - British Columbia, Investing in Canada Infrastructure, Rural and Northern Communities Program, to fund improvements to the Wilderness Mountain Water Local Service system to achieve compliance with provincial Surface Water Treatment Objectives and Island Health requirements, including a water supply connection to the Juan de Fuca Water Distribution system.

CARRIED

5. 2019 OPERATING AND CAPITAL BUDGET

I. Jesney introduced the 2019 Operating and Capital Budget report and provided an overview of the key factors influencing the budget.

MOVED by R. Hancock, and **SECONDED** by D. Tallyn,

That the Wilderness Mountain Water Service Commission:

1. Approve the 2019 operating and capital budget as presented, and recommend that any deficit be brought forward as an expense in the 2019 budget and the contingency be reduced by an equal amount, and a surplus be transferred to the Capital Reserve Fund;

2. Approve the Capital Reserve Funding in the amount of $5,200 for emergency replacement of the roof of the Water Treatment Plant Filter Building in 2018; and,

3. Recommend that the Electoral Area Services Committee recommend that the CRD Board approve the 2019 Operating and Capital Budget and the five year Financial Plan for the Wilderness Mountain Water Service as presented.

CARRIED

6. CORRESPONDENCE

There was no correspondence.

7. NEW BUSINESS

There was no new business.

8. ADJOURNMENT

MOVED by R. Hancock,

That the meeting be adjourned at 11:30 a.m.

CARRIED

Chair

Secretary

Making a difference...together

Minutes of an Annual General Meeting of the Wilderness Mountain Water Service Commission, held November 28, 2018 at the East Sooke Community Hall, 1397 Coppermine Road, East Sooke, B.C.

PRESENT: **Committee Members**: R. Hancock (C), D. Tallyn, C. Taylor, Director M. Hicks

Staff: T. Robbins, General Manager, Integrated Water Services; I. Jesney, Senior Manager, Infrastructure Engineering; M. McCrank, Senior Manager, Infrastructure Operations; S. Orr (recorder)

Public: 21

Chair Hancock called the meeting to order at 6:00 p.m.

1. APPROVAL OF AGENDA

MOVED by M. Hicks, **SECONDED** by D. Tallyn,
That the agenda be approved.

CARRIED

2. ADOPTION OF MINUTES OF THE ANNUAL GENERAL MEETING OF DECEMBER 14, 2017

MOVED by M. Hicks, and **SECONDED** by C.Taylor,
That the minutes of December 14, 2017 be adopted.

CARRIED

3. CHAIRS REPORT

Chair Hancock stated that the water service was on budget, there were no boil water advisories, and that water quality levels were met and exceeded.

4. ELECTION OF COMMISSION MEMBERS

Director Hicks noted that the terms for Chuck Taylor and Dale Tallyn will expire on December 31, 2018. He then called for nominations for the two-year term positions that will expire on December 31, 2020.

D. Tallyn was nominated and agreed to stand. Nominations were called for two more times, and hearing none, D. Tallyn was nominated by acclamation.

C. Gilbert was nominated and agreed to stand. Nominations were called for two more times, and hearing none, C. Gilbert was nominated by acclamation.

Their names will be forwarded to the CRD Board for appointment.

CARRIED

5. 2017 ANNUAL REPORT

I. Jesney spoke to the 2017 annual report and provided a brief summary of the report and invited questions from the public.

There were no questions.

6. NEW BUSINESS

T. Robbins provided a copy of the staff report 'Wilderness Mountain Service Water Supply Options and Feasibility Study' dated November 27, 2018 to the members of the public. He provided an explanation of the information provided in the report, the options presented from the consultant. He invited and answered questions from the public.

The Chair stated that notice of meetings will be posted to sandwich boards to advise the public of upcoming meetings.

The Chair thanked the public for attending. He thanked outgoing member C. Taylor and new member, C. Gilbert for their service to the commission.

7. ADJOURNMENT

The meeting was adjourned at 7:21 p.m.

CARRIED

Chair

Secretary