



# Southern Gulf Islands Housing Strategy



The CRD conducts its business within the traditional territories of over 20 First Nations, including Songhees, x<sup>w</sup>səpsəm (Esquimalt), WJOLƏŁP (Tsartlip), BOŔÉĆEN (Pauquachin), SŔÁUTW (Tsawout), WSIKEM (Tseycum), MÁLEXEŁ (Malahat), Sc'ianew (Beecher Bay), T'Sou-ke, Pacheedaht and Pune'laxutth' (Penelekut). All of whom have a long standing relationship with the land and waters from time immemorial that continues to this day.

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# Executive Summary

The Southern Gulf Islands (SGI) is within the traditional territory of the Coast and Straits Salish peoples and is an Electoral Area of the Capital Regional District (CRD). It is also part of the Islands Trust Area, and land use planning is governed by the Islands Trust Local Trust Committees under the *Islands Trust Act*, which mandates preservation and protection of the environment and the unique amenities of the area.

The predominant land use on the islands is residential and the majority of the land is privately owned. Housing in the islands exists within the context of a rural settlement pattern of large lots, single family homes, cottages, and secondary suites.

Household incomes lag behind CRD and provincial averages, and the most substantial difference is in income for families with children, where the SGI median incomes are much lower than the CRD and BC averages.

Housing challenges on the islands impact other aspects of community life such as school enrollment, volunteerism, stability for employees, and year-round viability for business.

This Housing Strategy was prepared at the request of the Southern Gulf Islands Community Economic Sustainability Commission (SGICESC) which has identified the need for affordable housing as a key factor influencing the economic and social sustainability of the islands.

The basis of the recommendations in this strategy reflect the information learned through conducting the 2018 CRD Housing Needs Assessment and on many years of community input and engagement learned through land use planning processes.

Further community engagement is recommended to strengthen the directions of this strategy, ensure that the recommendations are current, and support an understanding of the partnerships required for implementation.

A major theme throughout the document is the need to approach housing solutions on the SGI using different assumptions than those used for conventional housing interventions in growing urban regions. Within the density constraints of the islands, there remain many positive strategic actions that can be advanced to alleviate the strain of the housing crisis.

Also, it should be noted that while this strategy is written for the CRD, to make tangible progress towards an increasing the stock of affordable housing on the islands, multiple stakeholders will need to be creative and work together. This is a shared responsibility of the federal, provincial, and local governments, but cannot be successful without partnerships with the non-profit sector and residents alike.



Photo by Rachel Lenkowski courtesy of Southern Gulf Islands Tourism Partnership

# Southern Gulf Islands Housing Strategy

The strategy presents the following principles, goals, objectives, and strategic actions to meet the affordable housing needs of the SGI Electoral Area (EA):

## PRINCIPLES:

- Recognize the rich cultural history and thousands of years of residential use of the islands by First Nations peoples.
- Recognize the rural, islands context and approach affordable housing in a way that preserves and protects the islands and the surrounding waters of the Salish Sea.

## GOALS:

- Support a mix of housing options to meet needs across the spectrum, including seniors, workers, and families with low and median incomes.
- Develop and support purpose built, multi-family affordable housing.
- Encourage opportunities for affordable housing within existing settlement patterns.
- Focus on rental and ownership housing that is affordable and prioritized for island residents.
- Support islanders providing housing for islanders.

## OBJECTIVES:

- Explore the Potential for a CRD Rural Housing program.
- Establish Annual Affordable Housing Demand Estimates.
- Support Third Party Affordable Housing Projects.
- Consider How to Support Pre-Development Expenses for Affordable Housing.
- Support the Secondary Housing Market
- Enabling Alternative Housing Types.
- Whole Government Approach: Interagency Collaboration and Advocacy.



## STRATEGIC ACTIONS

- Develop a business case that explores the viability of establishing a CRD Rural Housing Program that includes the SGI EA.
- Explore that future CRD housing supply initiatives take into account the needs of smaller, rural communities like the Southern Gulf Islands.
- Engage with BC Housing and CMHC to incorporate a low density, rural approach within provincial and federal capital funding programs.
- Explore opportunities for funding programs based on partnerships and innovative funding models.
- Establish housing demand estimates for the SGI EA.
- Monitor the number of new affordable units established on the SGI.
- Update the SGI Housing Needs Assessment every five years.
- Explore the feasibility of creating housing planning capacity within the CRD to serve EAs.
- Continue to work with non-profit housing providers to broker access to provincial and federal funding programs and where possible, partner with groups to support applications for multi-family, affordable, housing developments.
- Identify surplus CRD land for affordable housing development.
- Create a tool kit for affordable housing development that could be used by third party affordable housing developers that takes into consideration the unique characteristics of the SGI communities.
- Increase information sharing to increase awareness of support opportunities for non-profit housing societies entering into the field of affordable housing project operations.
- Adoption and administration of Housing Agreements to ensure affordability.
- Identify pre-development funding for eligible affordable housing projects.
- Identify site development funding for eligible affordable housing projects.
- Advocate to the Provincial Government to reconcile the BC Building Code to enable affordability and give people more options for affordable building practices.
- Develop garden suite/cottage building plans, designed to maximize affordability and to meet floor area requirements under zoning.
- Work with Building Inspection staff to evaluate opportunities for alternative building approvals.
- Explore the development of a fund or granting program to support the development of accessory dwelling units by existing residents.
- Property acquisition plan to develop within existing zoning.
- Advocacy in support of regulatory change to enable the building and financing of small dwellings, under 600ft.
- Establish an interagency round table to discuss social and affordability improvements that can be advanced by each agency.



Photo by Rachel Lenkowski courtesy of Southern Gulf Islands Tourism Partnership

# First Nations

The Islands are situated within the territories of the Coast Salish peoples and are specifically home to the SENĆOŦEN and HUL'Q'UMI'NUM speaking peoples. We acknowledge the Coast Salish history, knowledge, and culture and welcome future opportunities to work together with our First Nations neighbours and collaborate on housing solutions for the region.

In 2018, the CRD issued a Statement of Reconciliation and has been working to build strong and trusting relationships with the member Nations of W̱SÁNEĆ Leadership Council as well as other First Nations in the region. The CRD's path to Reconciliation focuses on First Nations' self-determination, shared prosperity, and relationship with the land and water.

The islands have numerous gathering places and villages, and are testament to the strong and vibrant cultural history of First Nations People. There many important places throughout the islands that are integral to ongoing social, economic, and cultural use by W̱SÁNEĆ Nations.

Typically, housing development for First Nations came through their formal relationships with the Government of Canada with most bands becoming responsible for managing housing on reserve. Within the SGI, there are no reserves that are currently developed for residential use. However, in addition to traditional territory which includes all the islands, there are legally defined reserve lands throughout the islands: S̱ÁUTW̱ (Tsawout) /W̱SIKEM (Tseycum) (jointly held) on Saturna Island; a W̱JOŁŁP (Tsartlip) reserve on Mayne Island, a Penelakut reserve on Galiano Island, and a W̱SIKEM (Tseycum) reserve on South Pender Island. In recent years on Vancouver Island, First Nations have been seeking new opportunities to use both on reserve and off-reserve lands for housing purposes, and have negotiated increased levels of responsibility for developing new housing to meet their community needs. Each Nation is unique and has different resources and options available to develop and operate new housing for their populations living both on and off-reserve.

The CRD has committed to work towards a prosperous economic future for all of its residents and believes that improving the lives of the most vulnerable citizens creates a stronger and more resilient region for everyone. This report is not inclusive of the traditional uses or future housing opportunities of First Nations within the SGI Electoral Area. The CRD supports opportunities for affordable housing that is inclusive of First Nations' rights to live throughout the region.



Photo by Partners & Hawes courtesy of Southern Gulf Islands Tourism Partnership

## HOUSING IN THE SOUTHERN GULF ISLANDS

The SGI are located in the Salish Sea, between Vancouver and Victoria, with island populations ranging from approximately 350-2,000 residents. The islands of Galiano, Mayne, North and South Pender Islands, Saturna, and associated islets make up an unincorporated rural EA under the jurisdiction of the CRD.

The dominant housing form in the SGI is the single family detached home. This includes cottages and small cabins. The authority for land use planning for the islands rests with Islands Trust, a special purpose local government with a mandate to preserve and protect the environment and unique amenities of the islands. The Islands Trust Local Trust committees adopt Official Community Plan bylaws and regulate zoning (siting, density and use) through land-use bylaws.

This report does not address how land-use tools can be used to support affordable housing as this has been covered extensively in a range of other reports that are referenced within this document. Also, it should be noted that under legislation, the Islands Trust Area is not subject to Regional Growth Strategies. The SGI EA (and the Salt Spring Island EA) are therefore not included in the CRD's Regional Growth Strategy.

Housing need on the islands is often hidden from view. Unlike urban centres where homelessness and poverty is visible in the shelters and tents in parks and other public areas, the social and affordability crisis on the islands is buried in the back forty of large rural properties, in trailers, converted sheds, and other inadequate or unsafe housing conditions. Solutions to the housing crisis on the islands also look different and cannot be geared solely to a growth orientated model of density increases and purpose-built multi-family housing.

## A NOTE ABOUT SMART GROWTH

Sustainable urban planning principles focus on creating complete communities and focusing density in commercial cores where there is access to public transit and services within walking distance. This helps cities shift from a planning model dominated by new highways, car dependency and urban sprawl. However, in the SGI, sustainable development looks a little different. Without public transit or fully serviced village cores, focusing density to commercial centres doesn't make as much sense. Island economies do not have predictable commuter patterns, and traffic volume increases are usually caused by ferry traffic.

Also, concentrating density in one area of the island can have negative impacts on that local groundwater region; distributing density across the island is more sustainable for the freshwater carrying capacity of the island. That is not to say that the islands can't handle any multi-family development. Some areas on some islands can, and the rezoning process is rigorous to ensure this. Nevertheless, urban planning models need to be adapted to achieve sustainable development on the islands, where affordable housing can be achieved within existing settlement patterns and limits to growth.

## HOUSING NEEDS

Compared with the rest of the CRD and BC, there are higher proportions of very low-income residents on the SGI, and slightly higher above moderate to high income households. Referenced throughout this document, the *Southern Gulf Islands Housing Needs Assessment* (JG Consulting, 2018) provides an in-depth analysis of the housing needs in the region. In 2022, the CRD commissioned a supplemental update to the Housing Needs Assessment to look specifically at changes in the housing market since 2018.

The following key areas of need were identified:\*

- The 2018 Housing Needs Assessment showed that incomes and costs of housing were misaligned. This gap appears to have widened in the last 4 years.
- The rental situation on the islands is desperate and is adversely impacting the local economy and the ability to deliver services.
- Primary market rental stock is limited. The majority of rental units are through the secondary market which leads to insecurity for the renter. Renters are often precariously housed with a lack of proper renter protections. Rental pressures across the region are high, and this pressure is heightened across the SGI due to a lack of primary rental stock.
- Hidden homelessness is being experienced by individuals across all islands. This continues to be an issue with individuals couch surfing, living out of cars and boats, and camping.
- Housing supply is limited and lacks diversity, with development lagging, this has resulted in a persistent challenge for owners and renters trying to source affordable, adequate, and suitable housing.\*\*

Sources: \*Southern Gulf Islands Housing Needs Assessment, 2018; \*\*Southern Gulf Islands Updated Market Analysis (Urban Matters, 2022)





Photo by Partners & Hawes courtesy of Southern Gulf Islands Tourism Partnership

The 2018 Housing Needs Assessment found that in order to keep pace with population growth across the SGI, an additional 16 housing units will be required annually or 397 over the next 25 years.\*

The table below suggests that a wide range of housing prices are needed on the islands, with a median purchase price of \$295,000 and median rental rate of \$1,351.

Ideally there would be a substantial supply (up to 575 units) of rental housing priced at \$625/month or less. This table also highlights the need to include some supply (up to 185 units) of very low rental units (\$313 and less).

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+/month and can purchase housing priced at \$520,000+.\*\*

The 2018 HNA was based on census data from 2016. While this data is out of date, the story it tells has not changed, with the gap between income and access to housing widening each year.

Table 23 - Ideal Housing Supply - Rental and Purchase Prices

Income Group	Household Income 2010	# Households	% Households	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, 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+
<b>Total/Median Income</b>		<b>2,475</b>	<b>100%</b>	<b>\$54,037</b>	<b>\$1,351</b>	<b>\$295,000</b>

\*185 units needed rents under \$313

\*\*575 units needed rents under \$625

Source: Southern Gulf Islands Housing Needs Assessment

Sources: \*JG Consulting, 2018; \*\*ibid

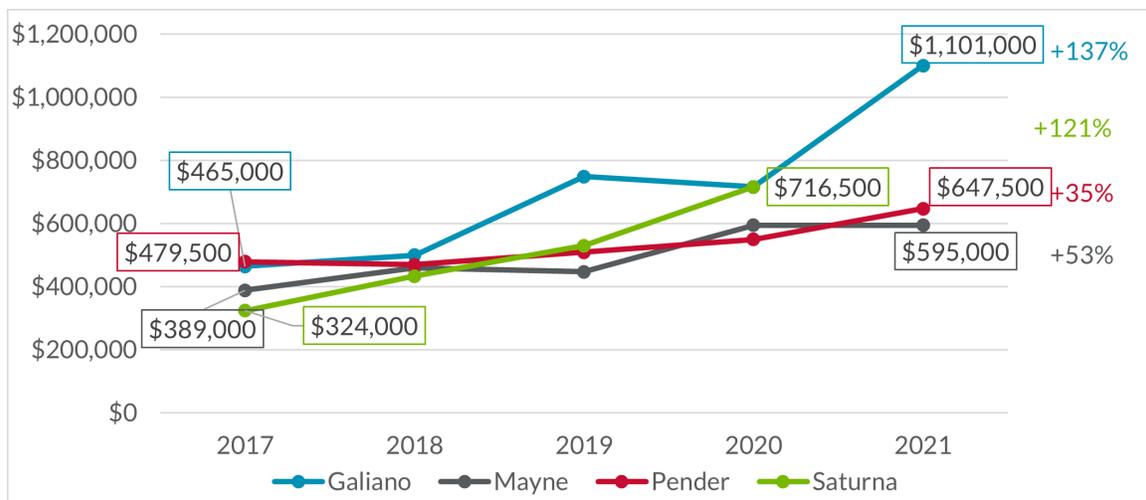


### AFFORDABLE OWNERSHIP HOUSING

In 2018, the median home price in the SGI was \$580,000, requiring a median income of \$99,500 to finance a purchase. The median household income in the SGI at that time was \$54,000 (2016 Census) and has not changed significantly, suggesting the need for more housing stock at the median price of \$295,000.\*

Since 2018, the housing market is observed to have changed in part due to impacts of changing settlement and labour patterns related to the COVID-19 pandemic. Median house prices increased between 35% to 137% ,depending on the island, between 2017 and 2021.\*\*

**Median Sales Price for Single-Detached Dwellings by Southern Gulf Island^, 2017-2021**



Source: Urban Matters, 2022

### INCREASED STOCK OF RENTAL HOUSING

From 2018 to 2021, the housing inventory and market conditions have made renting housing less accessible for residents and workers on the SGI. Between 2018 and 2021, regional median rental rates have increased between 9% to 27%.\*

Renters face insecurity with the majority of rental housing across SGI comprising of secondary market rental units^^. Seasonal housing demands places increased burdens on the rental market, which is limited across the SGI. Employers face challenges with staffing due to the employee challenges with securing affordable housing.\*\*\*

^Single-detached dwelling sales data is not available for Saturna Island for 2021. The percent change for Saturna is calculated from 2017-2020.

^^Fee simple single-family homes, secondary suites, strata condominiums, and townhouses being rented out by private owners.

Sources: \*JG Consulting, 2018; \*\*Urban Matters, 2022; \*\*\*ibid



## **FAMILY HOUSING**

Only 10% of the housing supply is suitable for families with children. The demographics of the islands skew heavily towards seniors (66% are 55+) and the inability to attract young families impacts workforce as well as the volunteer pool for these communities, which rely more heavily than incorporated municipalities on volunteer labour.

## **WORKFORCE HOUSING**

The lack of housing for employees has a significant impact on SGI businesses when unable to hire staff because of lack of housing or when they lose workers who leave the island for lack of housing. This exacerbates the already small recruitment labour pool.

## **SENIORS' HOUSING**

The SGI has a very high proportion of 55+ seniors, compared to the CRD or B.C. (66% vs. 37% and 32% respectively). Residents aged 55-64 are an indicator of likely seniors' housing needs in the coming years.

The seniors' population is also growing; the 65+ population has grown to 44% (compared to CRD 33%), and the 85+ population has grown at almost double the rate in the CRD (SGI 40.9%, CRD 20.5%). There are limited options for low-income seniors, downsizing seniors, those in need of universal design, those needing supported or assisted living, or those that would like to age in place.\*

## **RENTAL HOUSING QUALITY**

The existing rental supply is of poor quality and is often unpermitted or illegal under zoning, making the units even more precarious.\*\*

## **VACATION HOMES**

In some cases, offering short term vacation rental use of a property can serve as a mortgage helper and support affordability for the resident owner. However, in the Southern Gulf Islands, many of the vacation homes are owned by non-residents and 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 the unit is rented out or used seasonally by the owners.

Historically, there has been a high level of non-resident ownership in the region which does contribute to housing problems in the islands. According to the 2016 Census, only 51% of the private dwellings in the region are occupied by "usual," year round residents.^ Vacation homes are often rented to other vacationers over platforms such as AirBnB and VRBO, which can drive the cost of rental housing up and, in some cases, can further remove units from the residential rental market.

Sources: \*North Pender Island Age Friendly Plan (VanHemert, 2014); \*\*JG Consulting, 2018

^This may be shifting since the pandemic, however, the SGI has seen a 28% increase in population between 2016 and 2021, with the greatest population growth seen on Mayne Island at 37%.



Photo by Stasia Garraway courtesy of Southern Gulf Islands Tourism Partnership

## ROLES AND RESPONSIBILITIES

Housing in the SGI is a shared responsibility held by various levels of government and government agencies, developers, residents and other community actors. More detail on each function can be found in Appendix 1:

**Islands Trust:** Islands Trust Local Trust Committees on each island are responsible for controlling use and density through the adoption of Official Community Plans, land use bylaws and other regulations that establish land use patterns. Islands Trust administers the land-use approval process and supports adherence through bylaw compliance and enforcement.

**Capital Regional District:** The CRD is responsible for the Regional Housing Affordability Strategy; supports collaboration and regional approach; secures affordability through Housing Agreements; develops, owns, manages and supports investment in affordable housing through a range of programs; and administers the BC Building Code through building permits and inspections and compliance.

**Province of British Columbia:** The Provincial Government is responsible for housing affordability planning; funding and developing affordable housing through BC Housing, offering various financing options, regulating the market; and the establishment of legislation that shapes tenancy rights. The Province also legislates the health and safety of buildings through the B.C. Building Code.

**Federal Government:** The Federal Government is responsible for the National Housing Strategy; funding affordable and social housing; providing for tax-based credits and exemptions for housing affordability; providing mortgage loan insurance; and regulating the market.

**Non-Profits:** Non-profits develop and/or partner with developers, builders, or housing organizations to support development.

**Private Developers:** Private developers provide for new housing supply; and through new developments can provide amenity contributions and/or partnerships with non-profits and/or government.

**Private Residents:** Residents have a role supporting affordable housing by welcoming affordable housing projects in their neighbourhoods and offering accessory units for rent on their own properties.





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## CRD Housing Goals

This strategy is guided by the overarching goals of the CRD Regional Housing Affordability Strategy.

1. Build the right supply of housing across the spectrum.
2. Sustain a shared regional response to existing and emerging housing demand.
3. Protect and maintain existing non-market and market rental housing stock.
4. Develop and operationalize a regionally coordinated housing and homelessness response.
5. Create community understanding and support for affordable housing developments.

## Southern Gulf Island Housing Goals

Within this framework, there are goals specific to the context of the SGI EA that guide the objectives of this strategy:

1. Support a mix of housing options to meet needs across the spectrum.
2. Develop and support purpose-built, multi-family affordable housing.
3. Encourage opportunities for affordable housing within existing settlement patterns.
4. Focus on rental and ownership housing that is affordable and prioritized for island residents.
5. Support islanders providing housing for islanders.

# Housing Objectives

## 1. EXPLORE THE POTENTIAL FOR A CRD RURAL HOUSING PROGRAM

The SGI EA's housing needs would likely be better addressed through housing programs that are right sized, and designed to meet the low density, growth constrained island context. On the SGI, this means ensuring safe and healthy housing for seniors, families, singles, and workers in a way that does not focus solely on high-density development and acknowledges that purpose built, multi-family housing will be the exception and should not be the only solution for the communities' housing needs.

The Regional Housing Trust Fund (RHTF) has provided funding for successful affordable housing projects in other parts of the region but despite efforts to work with local housing groups on the SGI, none of the projects were able to advance to the point to being considered for grants from the RHTF. The current plan is to transition the RHTF requisition to service the debt on Regional Housing First Program (RHFP) projects. This plan, along with the current limitation of RHTF applications to RHFP projects, means that these funding programs are not likely to be able to support future SGI affordable housing projects due to less funds available for granting.

One of the key issues facing the ability for SGI projects to access to publicly administered grants and financing is the scale of projects needed to become eligible for provincial, federal or regional funding programs. The programs delivered through BC Housing and CMHC tend to be based on criteria that favour large scale, multi-unit projects, and do not fit with the low density settlement pattern and rural economic context of SGI communities.

A rural housing program that takes into consideration the unique characteristics of SGI communities could be explored to support the low density settlement pattern of the EAs and especially on the SGI and within the Islands Trust Area.

- **ACTION:** Develop a business case that explores the viability of establishing a CRD Rural Housing Program that includes the SGI EA.
- **ACTION:** Explore future CRD housing supply initiatives take into account the needs of smaller, rural communities like the SGI.
- **ACTION:** Engage with BC Housing and CMHC to incorporate a low density, rural approach within provincial and federal capital funding programs.
- **ACTION:** Explore opportunities for funding programs based on partnerships and innovative funding models.



## 2. ESTABLISH ANNUAL AFFORDABLE HOUSING DEMAND ESTIMATES

In 2018, the SGI Housing Needs Assessment identified the potential need for an additional 397 housing units over the next 25 years to keep up with projected population growth. There is a need for a mix of units across the spectrum that is suitable to house seniors, families, and the workforce, including affordable rental and ownership tenure options.

To meet demand estimates, affordable housing units owned and operated by non-profit housing providers (including CMHC) or by the private sector should have rental and resale rates controlled for affordability by housing agreements registered on the property title. Meeting this demand is a shared responsibility of the federal, provincial, and local governments, and can be advanced in partnership with the non-profit sector, wherever possible. Continuous data collection and monitoring is important to achieving target goals.

- **ACTION:** Establish housing demand estimates for the SGI EA.
- **ACTION:** Provide monitoring on the number of new affordable units established on the SGI.
- **ACTION:** Update the SGI Housing Needs Assessment every five years.

## 3. SUPPORT THIRD PARTY AFFORDABLE HOUSING PROJECTS

The CRD's Rural Housing Program should facilitate and support affordable housing proposals by third parties. Island communities have unique approaches to solving problems. Many community needs on the islands are met through volunteerism and by non-profit societies. However, land and housing development is complex, requires multiple approvals from several different governing bodies, and often involves a high level of community interest and political scrutiny which can be challenging. Unless there is budget to hire professional project managers, as even highly motivated volunteers have become discouraged over time. Some housing initiatives on the islands have been in process for over 10 years with little progress. Professional support would contribute to more successful community housing projects.

Housing proposals need to be set up for success with professional guidance and strategic approaches to address the unique sensitivities of the local island/electoral area context. CRD could develop toolkits to support non-profit groups and staff could provide expertise, guidance, and support in helping the group navigate the steps to achieving their goal. Some suggested tools include:

- **A guide to the regulatory process** for establishing affordable housing. Include a map of the differing roles of various agencies, and contact information.
- **A guide to financing** affordable housing – sample pro-formas and lessons learned from other projects.
- **A guide to understanding** the need – a summary of the Housing Needs Assessment and a breakdown of the CRD's affordability targets.

Where local government support is needed, the CRD wants to provide it by taking an involved approach. Any new affordable housing units should serve to further the CRD's objectives. If the CRD's affordable housing targets are measured by number of new units of affordable housing, then the success of third party proponents also becomes the success of the CRD.

- **ACTION:** Explore the feasibility of creating housing planning capacity within the CRD to serve EAs.
- **ACTION:** Continue to work with non-profit housing providers to broker access to provincial and federal funding programs and, where possible, partner with groups to support applications for multi-family, affordable, housing developments.
- **ACTION:** Identify surplus CRD land for affordable housing development.
- **ACTION:** Create a toolkit for affordable housing development that could be used by third-party affordable housing developers that takes into consideration the unique characteristics of the SGI communities.
- **ACTION:** Increase information sharing to improve awareness of support opportunities for non-profit housing societies entering into the field of affordable housing project operations.
- **ACTION:** Adoption and administration of Housing Agreements to ensure affordability.

#### 4. CONSIDER HOW TO SUPPORT PRE-DEVELOPMENT EXPENSES FOR AFFORDABLE HOUSING

A CRD Rural Housing Program should recognize that part of the difficulty of achieving multi-family zoning on the islands is related to servicing and concerns over environmental impacts. Any multi-family zoning proposal for affordable housing needs to be supported with sufficient pre-development funding to support professional studies. Typically, funding is required for land surveys, hydrogeological reports, hydrological reports, archaeological studies, and environmental impact assessments, in addition to the engineering and design required for the buildings themselves. Note also that where bare land is being used and will be serviced onsite with groundwater, a well needs to be drilled before proof of water can be established and a groundwater licence will need to be issued by the Province.

A CRD Rural Housing Program should recognize the high site development costs in a rural context, as they are often starting with bare land. These projects require funding for road development, septic works, tree clearing, well drilling, etc.

- **ACTION:** Identify pre-development funding for eligible affordable housing projects.
- **ACTION:** Identify site development funding for eligible affordable housing projects.





Photo by Rachel Lenkowski courtesy of Southern Gulf Islands Tourism Partnership

## 5. SUPPORT THE SECONDARY HOUSING MARKET

Even when set up for success, proposals for purpose-built, multi-family affordable housing projects can take many years and are difficult to achieve on the islands. The CRD Rural Housing Program could look to establish a fund for islanders housing islanders, with the purpose of supporting the development of accessory dwelling units (secondary suites and cottages) on land where zoning allows such units, in addition to single family dwellings.

There are a variety of tenure options to support the provision of both rental and affordable ownership (*through the building strata provisions of the Strata Property Act*).

Properties with accessory units could be owned by non-profit housing societies, or supported with funding to be owned privately and controlled for affordability using a housing agreement, administered by the CRD. A granting program would support individual property owners to develop secondary suites or cottages on their properties – uses allowed under existing zoning – in exchange for registered housing agreements on title to ensure appropriate tenure, use, and affordability.

This could achieve a number of benefits for the community:

1. Supports affordable rental and ownership as the property owner gets a mortgage helper and the community gets rental housing, one unit at a time. The cost of building is otherwise prohibitive for median income families to build out their densities.
  2. Supports aging in place as many seniors could use additional help on their land and would benefit from having others living close to them. Lower income seniors may own their house and land, but need financial support to build a suite or cottage. Some seniors would then have the option to move into the smaller cottage and rent out the primary structure on their property, which may not be suitable for senior living, which would open up more family appropriate housing stock.
  3. Can be implemented as an immediate solution without lengthy rezoning processes.
  4. Works within the rural settlement pattern of the existing community and provides a form of housing that islanders want to live in.
- **ACTION:** Explore the development of a fund or granting program to support the development of accessory dwelling units by existing residents.
  - **ACTION:** Develop garden suite/cottage building plans, designed to maximize affordability and to meet floor area requirements under zoning.

## 6. ENABLING ALTERNATIVE HOUSING TYPES

Low-cost alternatives to traditional housing are in high demand on the islands, these include requests for tiny homes, shipping containers, and converted recreational vehicles. It should also be acknowledged that the existing affordable housing stock on the islands is comprised, in part, by illegal dwellings, mobile homes, and converted sheds. These solutions have emerged out of necessity both for rental income and the desire to provide a place to live for a friend, family member, or someone else from the community.

The CRD Building Inspection department administers and enforces the BC Building Code (BCBC) and does not control what is permitted under provincial legislation. There is a need for the Province of B.C. to consider how tiny homes specifically could be permitted with legal occupancy permits. Additionally, traditional lenders will not finance a dwelling that is under 600ft. An integrated approach to support affordable housing forms would include collaboration with financial institutions.

Under the BCBC, an allowance for more variation in structural design can be permitted under Part 4 and other alternative solutions are sometimes permitted with the stamp of an engineer. A CRD Rural Housing Program could work with the experts in Building Inspection to evaluate alternative ways to meet the building code. It could also commission pre-fabricated or pre-engineered plans for garden suites/cottages that are sized to Islands Trust zoning requirements.

- **ACTION:** Work with Building Inspection staff to evaluate opportunities for alternative building approvals.
- **ACTION:** Property acquisition plan to develop within existing zoning.
- **ACTION:** Advocacy in support of regulatory change to enable the building and financing of small dwellings, under 600ft.
- **ACTION:** Advocate to the Provincial Government to reconcile the B.C. Building Code to enable affordability and give people more options for affordable building practices.

## 7. WHOLE GOVERNMENT APPROACH: INTERAGENCY COLLABORATION AND ADVOCACY

The unincorporated communities of the SGI have a complex governance model, and there are a variety of agencies involved in the development and approval of housing on the islands. Overlapping and contradictory requirements and standards raise concerns that the development approval process is unnecessarily expensive and cumbersome, with contingencies that can be impossible to overcome.

There are also affordable solutions to servicing requirements that are not addressed by legislation or within the power of staff to approve, but which can be cost effective and thus contribute to the overall affordability of a project (composting toilets is a common example). Relying on engineered designs does not support the affordability of the project. CRD could establish interagency working groups to coordinate and seek to solve some of these challenges. Agencies to be involved include Island Health, Islands Trust, CRD, and the Ministry of Transportation and Infrastructure. Letters of agreement should be explored to formalize the collaboration.

- **ACTION:** Establish an interagency round table to discuss social and affordability improvements that can be advanced by each agency.





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Summary and Next Steps			
<b>Objective 1</b>	<b>Explore the Potential for a CRD Rural Housing Program</b>		
	Action 1a	Develop a business case that explores the viability of establishing a CRD Rural Housing Program that includes the SGI EA.	2022
	Action 1b	Explore that future CRD housing supply initiatives take into account the needs of smaller, rural communities like the Southern Gulf Islands.	2022 Ongoing
	Action 1c	Engage with BC Housing and CMHC to incorporate a low density, rural approach within provincial and federal capital funding programs.	2022
	Action 1d	Explore opportunities for funding programs based on partnerships and innovative funding models.	2022
<b>Objective 2</b>	<b>Establish Annual Affordable Housing Demand Estimates</b>		
	Action 2a	Provide monitoring on the number of new affordable units established on the SGI.	2023
	Action 2b	Establish housing demand estimates for the Southern Gulf Islands Electoral Area.	2023
	Action 2c	Update the SGI Housing Needs Assessment every five years.	2023
<b>Objective 3</b>	<b>Support Third Party Affordable Housing Projects</b>		
	Action 3a	Explore the feasibility of creating housing planning capacity within the CRD to serve Electoral Areas.	2022
	Action 3b	Continue to work with non-profit housing providers to broker access to provincial and federal funding programs and where possible, partner with groups to support applications for multi-family, affordable, housing developments.	2022 Ongoing
	Action 3c	Identify surplus CRD land for affordable housing development.	Ongoing
	Action 3d	Create a tool kit for affordable housing development that could be used by third party affordable housing developers that takes into consideration the unique characteristics of the SGI communities.	2023

Summary and Next Steps			
	Action 3e	Increase information sharing to increase awareness of support opportunities for non-profit housing societies entering into the field of affordable housing project operations.	2023
	Action 3f	Adoption and administration of Housing Agreements to ensure affordability	Ongoing
<b>Objective 4</b>	<b>Consider How to Support Pre-Development Expenses for Affordable Housing</b>		
	Action 4a	Identify pre-development funding for eligible affordable housing projects.	2022 Ongoing
	Action 4b	Identify site development funding for eligible affordable housing projects.	2022 Ongoing
<b>Objective 5</b>	<b>Support the Secondary Housing Market</b>		
	Action 5a	Develop garden suite/cottage building plans, designed to maximize affordability and to meet floor area requirements under zoning.	2023
	Action 5b	Explore the development of a fund or granting program to support the development of accessory dwelling units by existing residents.	2023
<b>Objective 6</b>	<b>Enabling Alternative Housing Types</b>		
	Action 6a	Work with Building Inspection staff to evaluate opportunities for alternative building approvals.	2023
	Action 6b	Property acquisition plan to develop within existing zoning.	2023
	Action 6c	Advocacy in support of regulatory change to enable the building and financing of small dwellings, under 600ft.	2023
	Action 6d	Advocate to the Provincial Government to reconcile the BC Building Code to enable affordability and give people more options for affordable building practices.	2022 Ongoing
<b>Objective 7</b>	<b>Whole Government Approach: Interagency Collaboration and Advocacy</b>		
	Action 7a	Establish an interagency round table to discuss social and affordability improvements that can be advanced by each agency.	2023 Ongoing





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# Appendix 1: Roles and Responsibilities

## THE CAPITAL REGIONAL DISTRICT

The CRD is committed to developing a coordinated approach to increase the supply of affordable housing within the region and to address the housing needs of its most vulnerable citizens. The CRD's efforts to provide ownership and rental housing are carried out in tandem with implementation of the Regional Housing Affordability Strategy, which aligns and provides more specific actions that support the policy direction set out in the CRD's Regional Growth Strategy.

## THE REGIONAL HOUSING AFFORDABILITY STRATEGY (2018)

The RHS sets out a plan of action for meeting two key housing-related priorities integral to the long term livability and sustainability of the capital region: 1) the development of policies and strategies designed to promote and support a range of housing types and tenures to meet the needs of individuals of all ages, incomes and abilities; and 2) initiatives to improve housing affordability including the provision of a mix of housing types (market and non-market). Included in the RHAS is a series of goals and objectives as well as strategies to be considered by the CRD and its potential partners, including municipalities, electoral areas, other levels of government and the non-profit, co-op housing and private sectors. The RHAS also provides an overview of CRD programs and initiatives and provides a foundation for leveraging CRD knowledge, assets and resources to provide for an expanded range of safe, secure, affordable and accessible housing choices throughout the region. The RHAS includes a definition of affordability, and the target income groups and demand estimates for future units. These measurable targets will enable the CRD to gauge the effectiveness of future actions.

## LAND BANKING AND HOUSING SERVICE

The CRD created a Land Banking and Housing Service in 1974 to acquire, assemble or bank land or borrow for the purposes of developing and/or operating affordable housing units. The service operates in accordance with Bylaw 3712, and can currently borrow up to \$25 million in order to build and operate affordable housing in the region.

## CAPITAL REGION HOUSING CORPORATION

In 1982 established the Capital Region Housing Corporation (CRHC) to operate affordable housing in the region. The CRHC is a wholly-owned subsidiary of the CRD, and its mandate is to develop and manage affordable housing to meet the needs of people living within the capital region. The 2020 CRHC Annual Report CRHC indicates that the CRHC, as of December 31, 2020, owned and managed 1,773 units of rental housing for households with low-to-moderate incomes within 49 non-market housing developments in seven local government jurisdictions across the region. The CRHC is engaged in a significant growth period and is active in several new developments as well as strategic redevelopments to increase the density and availability of additional affordable housing on a number of its current properties.



## REGIONAL HOUSING TRUST FUND

In 2005, seven local governments in the region established the Regional Housing Trust Fund (RHTF) Commission, through which a requisition each participating member contributes an equitable portion of funding to a housing grants program dedicated to leveraging funding from other levels of government and other sources to create affordable housing in the region. The service is governed by Bylaws 3266 and 3294 and currently includes 11 municipalities and two EAs. The maximum contribution to the fund is \$1 million. In 2016, the CRD Board approved a resolution supporting the transition of the RHTF from the provision of capital grants to paying the debt servicing costs related to borrowing to support the Regional Housing First Program. This transition is expected to take place in 2022. In 2018, the RHTF Commission approved a resolution restricting applications for the RHTF funding to Regional Housing First Program projects.

## REGIONAL HOUSING FIRST PROGRAM

In 2016, the CRD Board approved the creation of the Regional Housing First Program (RHFP), and directed staff to engage provincial and federal authorities to explore the opportunity to partner in creating a capital development fund to help build housing that could be used to address issues related to chronic homelessness in the region. The RHFP Partnership now includes the CRD, BC Housing and CMHC, through which each partner has committed \$40 million each to a \$120 million capital funding pool to create up to 2,000 affordable housing units. Of these, 400 are to rent at provincial income assistance shelter rates of \$375/month. The program supports mixed market projects through which 20% are to rent at the income assistance levels while the remaining 80% of units are to be affordable to low-to-moderate income households. The initial 100 units have been used to help transition individuals out of supportive housing programs to live more independently with supports. The units vacated in the process are being filled with people who have experienced chronic homelessness in the region.

## RAPID HOUSING INITIATIVE

In 2020, CMHC announced that it had awarded the CRD \$13.1 million through the Major Cities Program of the Rapid Housing Initiative. The CRD has partnered with BC Housing to help build two new supportive housing projects, one in Saanich with 52 units and another in Central Saanich with 40 units.

## RESEARCH AND COMMUNITY DEVELOPMENT

The CRD engages with funders, government agencies, local governments and local community housing non-profits and groups to help facilitate the development of affordable housing. These partnerships seek to connect local housing groups to government and other funding sources that can help increase the supply of affordable low end of market and nonmarket housing across the region. HIP also facilitates research related to housing through which it successfully managed the completion of a Housing Needs Assessment for the SGI (2018) as well as the creation of 11 Housing Needs Reports through a regional project through which 11 local governments were able to meet provincial legislative requirements related to housing needs reports. HIP is also responsible for managing the Government of Canada's Reaching Home Program: Canada's Homelessness Strategy.



## **SOUTHERN GULF ISLANDS ADMINISTRATION**

The SGI Initiatives division manages service delivery and community planning in the SGI communities by facilitating the delivery of policy directives and coordinating the needs of the islands with other departments within the CRD. The division supports the operations of the SGI Parks and Recreation Commissions, and assists with delivering the project priorities of the Community Economic Sustainability Commission. The island based community liaisons are also contracted through this division.

## **SOUTHERN GULF ISLANDS ECONOMIC SUSTAINABILITY COMMISSION**

The SGI Economic Sustainability Commission (CESC) includes representatives from each of Galiano, Pender, Saturna, and Mayne Islands. Pursuant to its establishment bylaw (3803), the objectives of the CESC are:

- To work toward achieving a resilient and sustainable local economy that improves and maintains the SGI's economic prosperity, social equity, and environmental quality.
- To assist in preserving and strengthening existing business, attracting new business, and coordinating local economic development initiatives that contribute to economic prosperity, social equity, and environmental quality.

## **CRD BUILDING INSPECTION**

The CRD is responsible for overseeing the construction, alteration, repair or demolition of buildings by ensuring the construction complies with the BC Building Code with respect to the health, safety, fire and structural integrity of buildings and structures. The building inspectors confirm that the work carried out meets the requirements of the BC Building Code, CRD Building Bylaw, Local Government Act, and all other relevant bylaws and regulations. The building inspectors establish trust and credibility with internal and external stakeholders. Lending institutions, appraisers, lawyers and others can then rely on building inspection records in determining the value of a building.

## **OTHER GOVERNMENT PROGRAMS AND SERVICES**

### **Federal Government – Canadian Mortgage Housing Corporation**

The Canada Mortgage and Housing Corporation (CMHC) is a Crown Corporation of the Government of Canada. The organization's primary goals are to assist in affordable housing development, provide mortgage liquidity, and provide unbiased research and advice to the Canadian government and housing industry. Through CMHC, the federal government works with provincial and territorial partners to reduce the number of Canadians in need by improving access to affordable housing. CMHC programs include the National Housing Strategy (NHS), a \$55 billion, 10 year plan to cut chronic homelessness in half and to create 125,000 new homes, and the Investment in Affordable Housing (IAH), a commitment to invest more than \$1.9 billion over eight years with provinces and territories cost-matching the federal investment. CMHC also holds long-term agreements with provinces and territories to administer to 80% of existing social housing. The remaining 20% is administered by CMHC and includes the on-reserve portfolio.



## Province of British Columbia – BC Housing

BC Housing is a crown corporation that reports to the Minister of Municipal Affairs and Housing. BC Housing has a wide range of partners including local governments, non-profit organizations, Indigenous organizations and developers. The key responsibilities of BC Housing are to develop, manage and administer subsidized housing options, to build and strengthen partnerships for new affordable housing units, to administer rent supplements and to collaborate with stakeholders. BC Housing also supports outreach to emergency shelters and transitional housing for people who are homeless or at-risk of homelessness. BC Housing is responsible for a portion of the Province's 30-point plan for housing affordability in British Columbia. The BC government is investing \$6.9 billion in eleven programs to address housing affordability, to modernize and preserve existing housing, and to supply new housing. The 30-point plan also outlines a commitment to building 114,000 new affordable homes across the Province.

## Islands Trust

The Islands Trust is a federation of local governments serving islands in the Salish Sea. The Trust Policy Statement is fundamental to the operations of the Islands Trust. It guides the development of land-use planning and regulatory bylaws of local trust committees, as well as Trust Council's strategic plan and advocacy program. The Trust Policy Statement does not specifically include policies related to housing, but it does acknowledge the need for sustainable and healthy communities to have access to affordable housing. Throughout the Trust Area, there is a wide range of general Official Community Plan (OCP) policy on affordable housing, including everything from broad objectives to specific land use criteria, and also including special needs, social and seniors' housing objectives and policies. Some OCPs have quite limited references to affordable housing, while others have well thought-out and detailed policies. The OCP policies guide local trust committee decision-making and are implemented by other tools, principally land use bylaws that prescribe zoning.

Local trust committees, through their land use planning authority, can provide opportunities for housing initiatives, but the actual creation of housing requires partnerships between interested residents and property owners, non-government organizations and government agencies. The local trust committee can also hold and administer to housing agreements between themselves and property owners to ensure affordable housing. In the agreement the owner, usually an organization or society, agrees to specific terms such as rental or leasehold rates, allowable amounts for rate increases, or the amount for which a unit may be sold. Housing agreements can also stipulate tenant or owner eligibility based on income or other criteria. Another way that the Islands Trust has supported affordable housing is by coordinating community housing need forums and conducting housing need assessments in the SGI, reports of which can be found on their website.

## LOCAL COMMUNITY HOUSING GROUPS

### Mayne Island Housing Society

The Mayne Island Housing Society (MIHS) is an incorporated non-profit whose purpose is to relieve poverty by providing affordable housing for low-or modest-income residents of Mayne Island. The MIHS also provides advocacy and support to individuals and other agencies that would like housing information, and will support those who may be interested in pursuing a separate housing project of their own design, or on a more modest scale, a rental cottage or secondary suite. MHIS considers the priority for housing to be purpose-built rental accommodation and proposes to build a project up to 10 homes for singles, couples, and families, including seniors. MHIS has retained a professional housing consultant to prepare the business plan/funding proposals for CMHC seed-funding opportunities, as well as capital funding opportunities. The Mayne Island Housing Society has charitable status through the Canada Revenue Agency.

### Galiano Affordable Living Initiative

The Galiano Affordable Living Initiative (GALI) Society was incorporated as a non-profit society in March 2020 with the goal of building and managing affordable rental housing for low-and moderate-income residents of Galiano Island. Their Galiano Green project contemplates 20 rental units in four separate multi-family complexes.

### Gulf Islands Galisle Affordable Rental Housing Society

The Gulf Islands Galisle Affordable Rental Housing Society (GIGARHS) is a non-profit society incorporated in 2018 with the purpose to relieve poverty by building and managing affordable rental housing for low and moderate income households of Galiano. GIGARHS is currently rezoning two hectares of land at 1663 Georgia View to build 12 dwelling units.

### Galiano Housing Society

Established in 1975, the Galiano Island Housing Society was created to provide housing on a non-profit basis at a reasonable cost for senior citizens in need of accommodation on Galiano Island. The Galiano Islands Housing Society operates Page Drive Seniors' Residence: 16 units of affordable rental housing for Galiano Island seniors

### Saturna Senior Citizens' Building Society

The Saturna Senior Citizens' Building Society (SSCBS) is an incorporated non-profit with the purpose of operating a charitable institution that constructs, provides, maintains, leases, owns and/or manages one or more low-rental housing projects for elderly citizens. The society runs a four unit building called Carefree Court, and is zoned for four more units on their property. SSCBS receives funding from BC Housing to offset mortgage payments for their land. The property falls within the Agricultural Land Reserve.

### Pender Islands Housing Society

Pender Islands Housing Society is a registered charity that operates Plum Tree Court, Pender Islands' only affordable housing complex. It has six independent units of low-cost rental seniors' housing. Plum Tree Court has been run in partnership with BC Housing for almost 40 years.



## Appendix 2: Background Reports

### **SOUTHERN GULF ISLANDS HOUSING NEEDS ASSESSMENT (2018)**

The SGI Housing Needs Assessment (HNA) was prepared by Janis Gauthier of JG Consulting Services, LTD at the direction of the CRD, and in collaboration with Islands Trust. The objectives of the HNA were to help the Islands Trust and CRD to better understand housing affordability issues in the SGI, to establish baseline data to support long-term planning needs, to provide evidence of need to support applications for funding, and to provide data to guide policy and bylaw development. Data presented in the HNA was obtained from Statistics Canada, BC Stats, BC Assessment, BC Building Department, BC Housing, Multiple Listing Services (MLS), online vacation rental sites, and online surveys of residents and employers. The resident survey saw particularly high response rates with 866 households, representing 1850 occupants or 39% of the SGI population, represented. The HNA contains an inventory of SGI housing stock and its affordability, as well as examines the impact that housing issues have on renters and businesses. The HNA explains that in the SGI, rentals represent 15% of dwellings occupied year-round, which is much lower than both the CRD (37%) and BC (34%) in 2016. The report notes that between 2006 to 2016 rental housing stock in the SGI dropped from 400 to 350 units, a decline that can possibly be attributed to increasing use of properties as short-term vacation rentals. Regarding affordability, the data from the resident survey indicates a high proportion of renters pay more than 30% of their income in rent, with almost half paying in excess of 50% which puts them at risk of homelessness.

Seniors and households with children were identified as particularly vulnerable to housing instability. In the SGI, the amount of social housing differs significantly on a per capita basis (9.0 per 1,000) from the CRD (29.0 per 1,000). In respect to home ownership, MLS data shows that the median home price in the SGI in February 2018 was \$580,000, requiring a median income of \$99,500 in order to afford to purchase and finance a median priced home. In contrast, the median household income in the SGI is \$54,000, suggesting the need for more housing stock at the median price of \$295,000. Regarding impacts on businesses, the results of the online employer survey indicate that rental housing scarcity impacts businesses' ability to find staff, but that purpose-built workforce housing could help them to meet their business needs and achieve sustainability. The construction of each new home has the added benefit of providing 3.94 full time jobs for the community. Population projections in the HNA suggest that the SGI population is expected to grow by 15.8% by 2041, and equates the need for an additional 16 housing units annually or 397 over the next 25 years. The report concludes that "all stages of research strongly demonstrate that suitable and affordable housing remains unattainable for many Southern Gulf Island residents...all evidence clearly points to serious shortages in secure, appropriate and affordable housing for low to moderate income earners" (*Islands Trust Community Housing in the Islands Trust Area, 2016, 2019*).

The Final Report: Community Housing the Trust Area (August 2016) presents key findings of the Islands Trust Community Housing Forum held in June 2016, and advances strategies for Trust Council to apply its authority to support local trust committees to meet housing needs in the Trust Area. The Forum highlighted community housing projects from across the region, and gave housing organizations a platform to share their successes and challenges. Focus groups were each assigned a topic, and asked to bring forward suggestions on how Trust Council could advance solutions to

a range of housing issues. Islands Trust staff evaluated these focus group suggestions, and made recommendations based on whether they were within the Trust Council mandate and legislative authority to carry forward. In response to Forum findings, it was recommended that Trust Council review the Islands Trust Policy statement to ensure that it include a clearly articulated definition of, and vision for, affordable housing, and a framework to guide local trust committees in their consideration of affordable housing decisions. Other report recommendations to Trust Council include budget allocations for housing needs assessments, staffing changes that would enable Islands Trust Council to hold and administer housing agreements on behalf of LTCs, advocacy to senior levels of government for increased funding for affordable housing, and directing staff to explore the potential for the creation of an affordable housing Land Trust. The Final Report accompanies the Islands Trust Affordable Housing Baseline Report, a reference document that details the planning context of each Land Trust Area, as well as the Official Community Plan policies and Land Use Bylaw regulations that direct affordable housing within the Trust Area.

### **MAYNE ISLAND DESIGNING THE FUTURE – HOUSING (2020)**

The Designing the Future of Mayne Island Strategic Plan (2020) by the Designing the Future of Mayne Island organizing committee details the outcomes of a community-based planning summit convened on Mayne Island over the Fall of 2019. The need for the summit was borne of many converging issues within the community, including an increasingly complex geo-political landscape, an aging population, exhaustion of volunteer resources, missed opportunities for collaboration between community organizations, a lack of secure and gainful employment, barriers to health services, climate change and food insecurity, and a housing crisis. One of the several focuses considered creative solutions to housing insecurity within the community.

The Housing Matters group outlined several strategies for tackling Mayne’s housing crisis, including lobbying local government to allow for alternative housing options and increasing density on private land, motivating landowners to provide long-term rental housing, and educating the public on the impact the housing crisis has on the community. In regards to housing creation, the group identified four primary areas for support and development: tiny homes, shared housing, secondary suites, and energy neutral, affordable, and purpose built rental housing. An online survey determined broad community support for the housing proposal.

### **GALIANO ISLAND HOUSING OPTIONS TASK FORCE (2014)**

The Housing on Galiano: Trends, Needs and Demands report by M. Thomson Consulting is an assessment of Galiano Island’s housing needs, and how shifting island demographics and projected housing trends might impact housing demands in the community. The report also considered whether the Galiano Green affordable home ownership model would successfully meet some of the island’s housing needs. The report is based on the BC Housing Needs and Demands Assessment template, and was compiled using Statistics Canada Census and National Household Survey, BC Stats, Canada Mortgage and Housing Corporation and Multiple Listings Service data.

The assessment suggests a need for two types of affordable housing: affordable rentals and affordable ownership options, particularly for families. An evaluation of historic rental stocks found that as real estate prices on Galiano increased between 2001 and 2006, the availability of rental housing declined significantly. The author posits that renters leaving the community may have

contributed to the 10% decline in Galiano Island's population between 2006 and 2011, a trend that the author predicts will continue if housing inequities are not addressed. Another important finding was that more than half of Galiano renters spend 30% or more of their income on housing, and are considered in 'housing need', with lone-parent, senior, and non-family households particularly vulnerable to housing instability.

The assessment also highlights the persisting home-ownership gap on Galiano, whereby "median-earning households cannot afford a median-priced home". The author suggests that opportunities for affordable home ownership represent an important strategy in addressing overall housing instability on Galiano. The assessment notes that 150 households on Galiano that earn between \$20,000-\$40,000 annually were suitable fits for the Galiano Green home ownership model, and that such projects could not only help to retain existing Galiano households, but to attract new families to the community. The author concludes that Galiano Green is just one tool for addressing housing needs within the Galiano community.

Note: Since the 2014 report, the Galiano Green project has been updated to contemplate 20 rental units in 4 separate multi-family complexes, as opposed to the bare-land strata model of the original.

Please contact Islands Trust for a copy of this report.

### **MAYNE ISLAND HOUSING OPTIONS TASK FORCE (2011)**

The Mayne Island Housing Options Task Force Report was prepared by the Housing Options Task Force at the direction of the Mayne Island Local Trust Committee. The Housing Options Task force was established to provide overall strategic advice to the Local Trust Committee (LTC) on Mayne Island housing, and to identify land use and policy issues related to addressing current and future housing issues. The report is based on data obtained from the 2001 and 2006 census summaries for Mayne Island and the Island's Trust area, interviews with renters and service providers, a questionnaire and a meeting with island businesses, and a household survey. Through extensive community consultation, the Housing Options Task Force identified several priorities for the LTC, namely the expansion of land use zoning to incorporate a variety of dwelling types, and the need to stabilize long-term rental housing. Specific recommendations for dwelling types include making secondary suites a permitted use, increasing zoning to allow multi-dwellings such as row houses, semi-detached duplexes and cooperative housing, and allowing zoning for senior-specific and special needs housing.

Other recommendations include: that a standing advisory group or housing authority be created to assist in the development of a strategic housing plan for Mayne and to provide oversight to housing agreements; that a non-profit be formed specifically to develop, manage and oversee projects that address ongoing housing needs; that the LTC consider the need for housing diversity as an ongoing priority; that the LTC allow accessory suites for seniors and special needs via a Temporary Use Permit or Housing Agreement on residential properties; that the LTC facilitate site-specific housing agreements to change land use to meet identified housing needs; and that the LTC explore options for tax incentives such as tax deferral on new rental construction and tax reduction on long-term rentals. The report also contains an assessment of Mayne Island housing stock, noting that 590 of 1100 Mayne Island dwellings are occupied full time, with 86% owner occupied, and 14%

rented by tenants. Seasonal influxes of visitors and summer workers increase the scarcity of rental housing. The report notes that real estate prices are high compared to the average wage, and the need to create affordable housing options for purchase by those entering into the housing market. The report concludes that local housing needs are influenced by a variety of internal and external factors and may not remain constant. Therefore it is recommended that Mayne Island's housing needs are regularly assessed and reviewed.

Please contact Islands Trust for a copy of this report.

### **NORTH PENDER ISLAND AFFORDABLE HOUSING REPORT (2008)**

The North Pender Island Affordable Housing Report (2008) was prepared by the North Pender Island Affordable Housing Task Force at the direction of the North Pender Island Local Trust Committee. The Affordable Housing Task Force was established to look at housing need on North Pender Island, and to direct policy and planning work that addresses housing-related issues. The Task Force conducted a community housing needs survey, identifying the following issues: that home ownership costs exceed the income of young families; that there are limited options for downsizing seniors; that there is a limited supply of rental housing; that the existing rental supply is of poor quality; and that low income earners face barriers to renting. Seniors, single parent families, and renters with pets were identified as particularly vulnerable to housing instability. The Task Force also hosted interviews with local businesses, which yielded the following feedback: that their employees had difficulties securing rentals; that they were unable to hire staff because of lack of housing; and that there were instances where workers left the island for lack of housing.

These survey and interview results, as well as a review of what other comparable communities are doing to tackle affordable housing, formed the base for the housing options presented in the report, which include: offering density bonuses to enable developers to build high density senior and special needs housing; higher density housing in select locations; legalizing infill housing whereby housing units are added to an already approved property/community; creating an affordable housing fund, home trust initiative, and housing registry; encouraging land donations by individuals or community groups; legalizing secondary suites; permitting commercial accommodations to legally offer rentals to community members during the off-season; promoting grant programs that enable lower-income homeowners to upgrade their homes or create secondary rental suites; and educating the government and public about the community's housing needs.

The report concludes that there is no single solution to the challenge of affordable housing, and that solutions are dependent on the island's willingness to innovate and form partnerships. A strategic plan should be developed to respond to the island's future housing needs, and should stimulate the provision of forms of affordable housing, work to better match existing supply of affordable housing with the needs and preferences of North Pender households, and increase the supply of affordable housing choices through lower cost and/or non-profit housing.

Please contact Islands Trust for a copy of this report.





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