



File No.: NP-6500-20-2023: Housing  
Access and Affordability  
Project

DATE OF MEETING: November 29, 2024  
TO: North Pender Island Local Trust Committee  
FROM: Brad Smith, Island Planner  
Southern Team  
COPY: Robert Kojima, Regional Planning Manager  
SUBJECT: Housing Access and Affordability Project – Project Updates and Next Steps

## RECOMMENDATIONS

- 1. That the North Pender Island Local Trust Committee directs staff to initiate the development of a draft Housing Action Plan that considers the recommendations of the Special Advisory Planning Commission on Housing and results of community engagement including the housing needs survey results.**
- 2. That the North Pender Island Local Trust Committee requests that the Special Advisory Planning Commission on Housing review the 2024 Housing Needs Assessment survey results and provide input into the development of a draft Housing Action Plan.**

## REPORT SUMMARY

This report updates the North Pender Island Local Trust Committee (LTC) on their Housing Access and Affordability Project and seeks direction on next steps, including development of a draft Housing Action Plan.

The recommendations above are supported as:

- Significant work has been done to collect and analyse information related to housing needs, barriers and potential opportunities;
- The Advisory Planning Commission (APC) has been very engaged to date and their further involvement in Action Plan development will result in a more community-based Action Plan; and,
- The timing of Action Plan development is consistent with project charter timelines; and,
- Having a draft Action Plan available will allow for more community and LTC dialogue and input on potential housing goals, objectives and priorities.

## BACKGROUND

The LTC has initiated a Housing Access and Affordability Project. At the July 26, 2024 LTC meeting, staff endorsed the proposed project charter, workplan and engagement strategy and directed staff to proceed. Since that meeting, the following project tasks have been completed:

- Early engagement letter sent to First Nations with project details and invitation to participate
- Advisory Planning Commission (APC) Terms of Reference approved by LTC

- Advisory Planning Commission work initiated and a recommendations report submitted to LTC
- Engagement with CRD planning staff, Pender Islands Housing Society and representatives of the Anglican Church (through APC) to discuss housing initiatives and opportunities
- Engagement with Driftwood Centre and fire service reps to discuss the provision of housing for workers
- Web-based housing needs assessment survey conducted between September 15 – November 11, 2024
- Project materials including endorsed project charter and workplan updated on project webpage
- CRD presentation on their Rural Housing Program arranged for November 29 LTC meeting agenda

Staff are now seeking direction on next steps for the project, including the development of a draft Housing Action Plan. Additional project information, including previous staff reports, is available here:

<https://islandstrust.bc.ca/island-planning/north-pender/projects/>

## ISSUES AND OPPORTUNITIES

### ***October 26, 2024 Community Information Meeting***

The LTC held a Community Information Meeting regarding the project on Saturday, October 26. Approximately 15-20 members of the public were present. Draft meeting minutes are included as Attachment 1.

At the CIM, staff presented [preliminary results](#) of the housing needs assessment survey, and the chair of the APC presented [preliminary findings](#) of the APC. Several members of the public had questions and comments and the meeting concluded with a discussion of potential housing priorities, actions and opportunities.

### ***Housing Needs Assessment Survey Results***

A qualitative web-based housing needs assessment survey was conducted between September and mid-November 2024 using Survey Monkey. The survey had 16 questions in total with a focus on better understanding current demographics, housing needs and potential housing solutions.

The survey targeted both North and South Pender island residents and property owners. In total there were 478 responses. The scope of survey questions included:

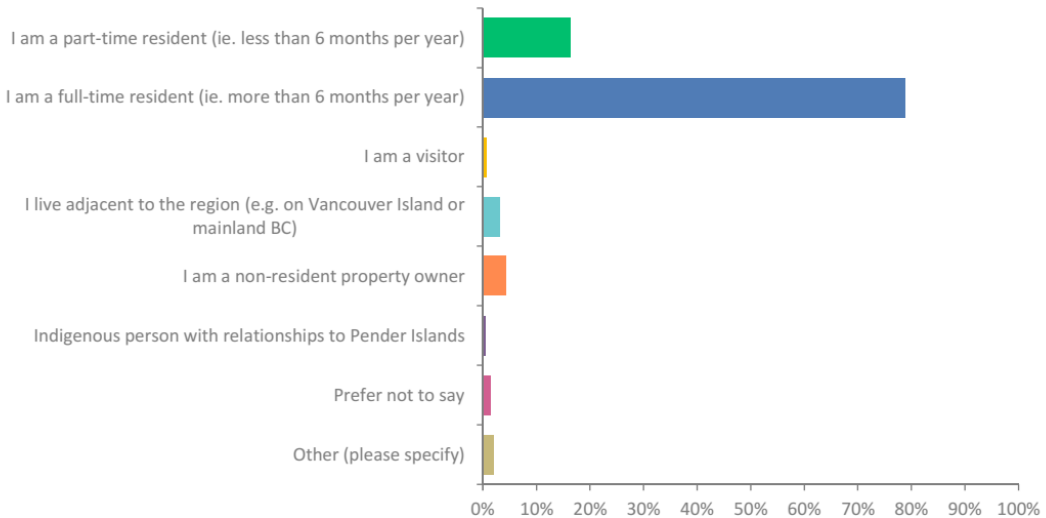
- What are your household demographics?
- What are your current and future housing needs?
- Are those housing needs currently being met? If not, why?
- What would help you to realize those housing needs?
- Are there any specific regulatory or policy changes that you could see would help?
- What other actions would you like to be seen to improve housing access and affordability?

### Key Findings

- Over 95% of respondents were most connected with North Pender (84.9%) or South Pender (10.5%)
- Over 92% of respondents were part-time (16.3%) or full-time island residents (78.9%)

**Q2: The Islands Trust Area occupies almost 5,200 square kilometers within the Salish Sea. What is your connection to the islands? Check as many as apply:**

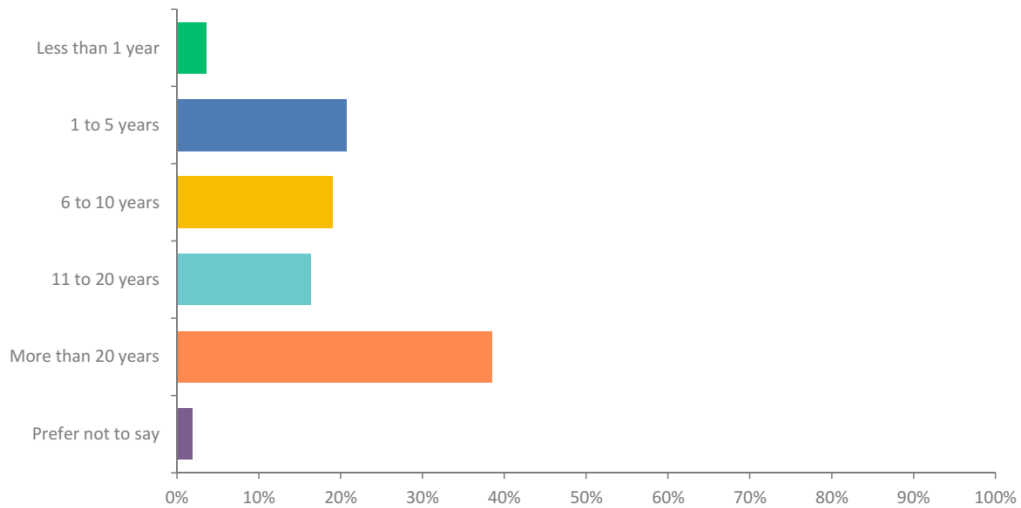
Answered: 478 Skipped: 0



- Almost 40% of respondents have lived on island for over 20 years

**Q3: If you are a resident or property owner, how long have you lived in, or owned a property in the Islands Trust Area?**

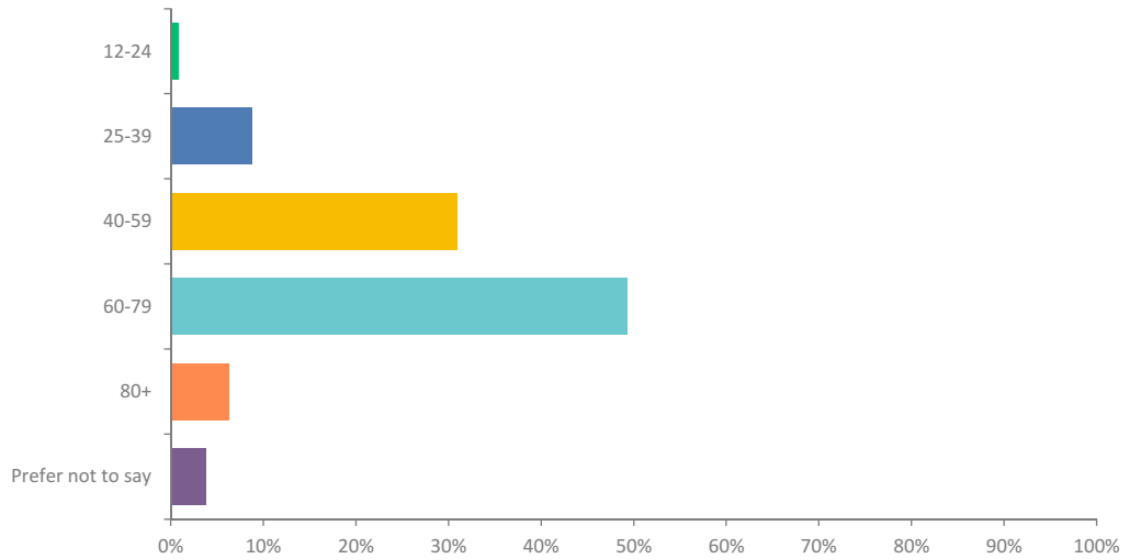
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- Almost 50% of respondents were aged 60-79, and an additional 31% 40-59
- Less than 10% of respondents were 12-24 or 25-39 age range

### Q5: Please indicate your age:

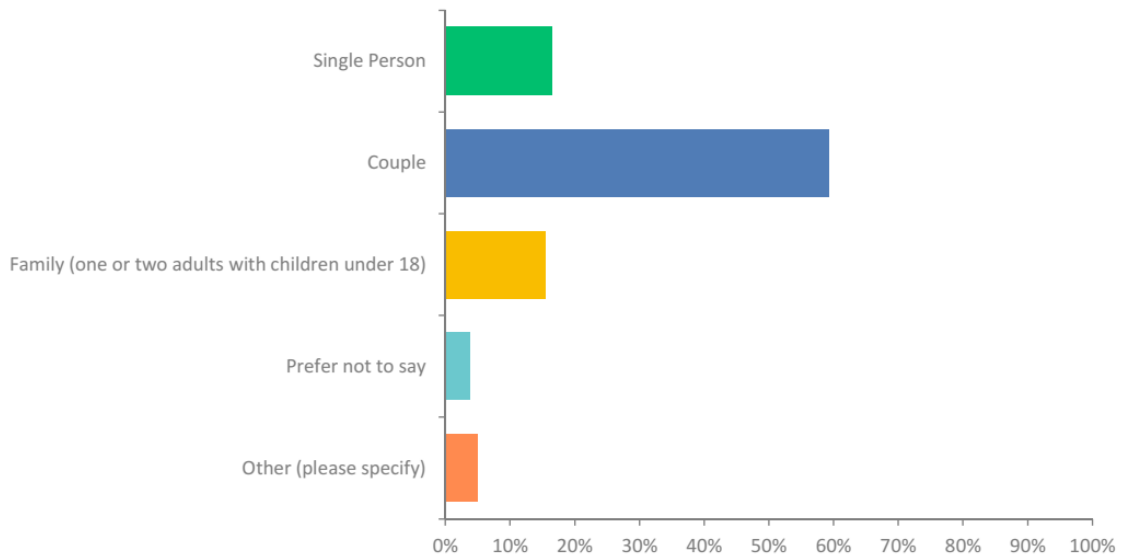
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- 16 respondents self-identified as First Nations and 17 others as member of a visible minority
- Over 59% of respondents were couples with no children under 18

### Q7: How would you describe your household?

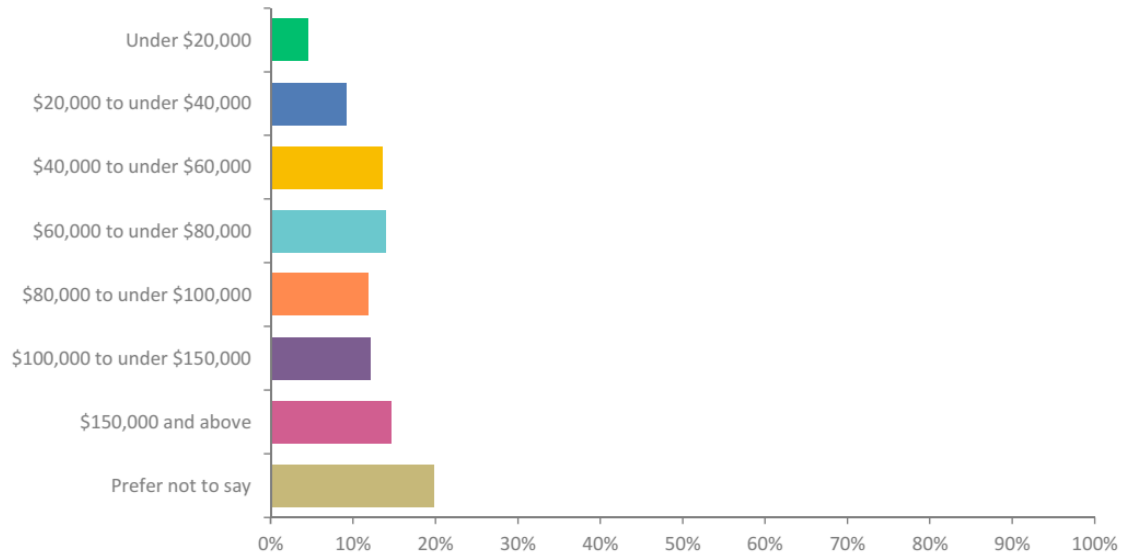
Answered: 478 Skipped: 0



- There is a wide range of income of household income levels in the community

**Q8: Which of the following categories best describes your total household income per year before taxes?**

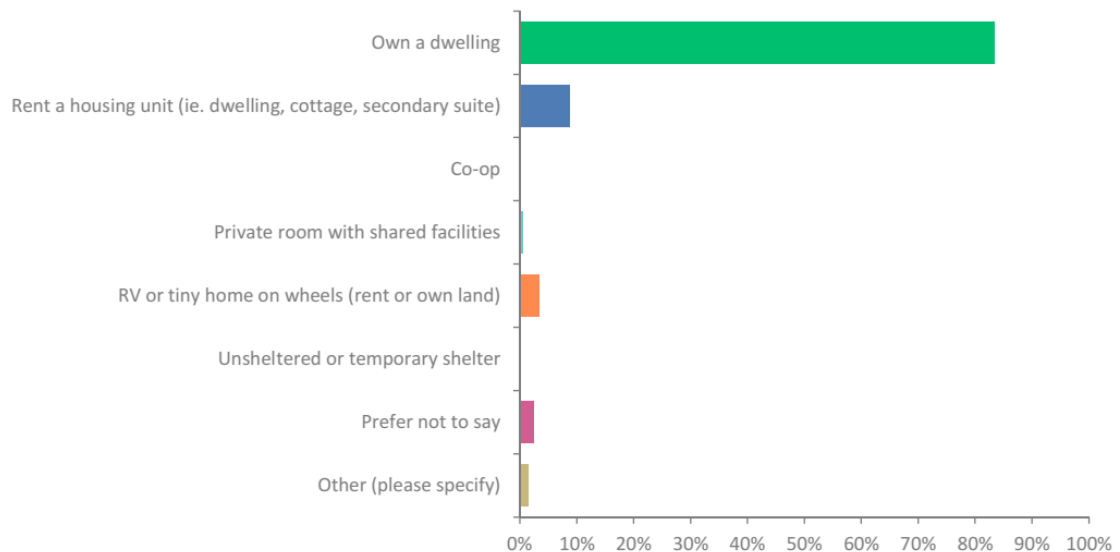
Answered: 478 Skipped: 0



- Over 83% of respondents owned a dwelling, 9% rentals
- 16 respondents were living in RVs or tiny homes on wheels, no respondents were unsheltered

**Q9: How would you describe your current living situation?**

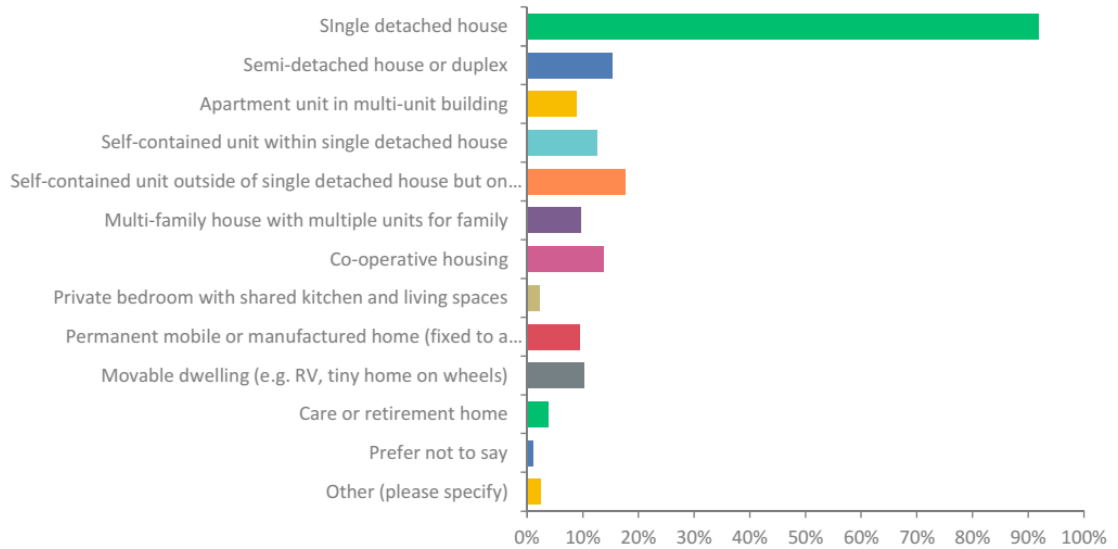
Answered: 458 Skipped: 20



- A vast majority of respondents preferred a single detached home, other preferred options are semi-detached house or duplex, and self contained cottages accessory to primary dwelling
- 17 respondents prefer care or retirement home living

**Q10: Which accommodation type is your preferred housing option? (Select all that apply)**

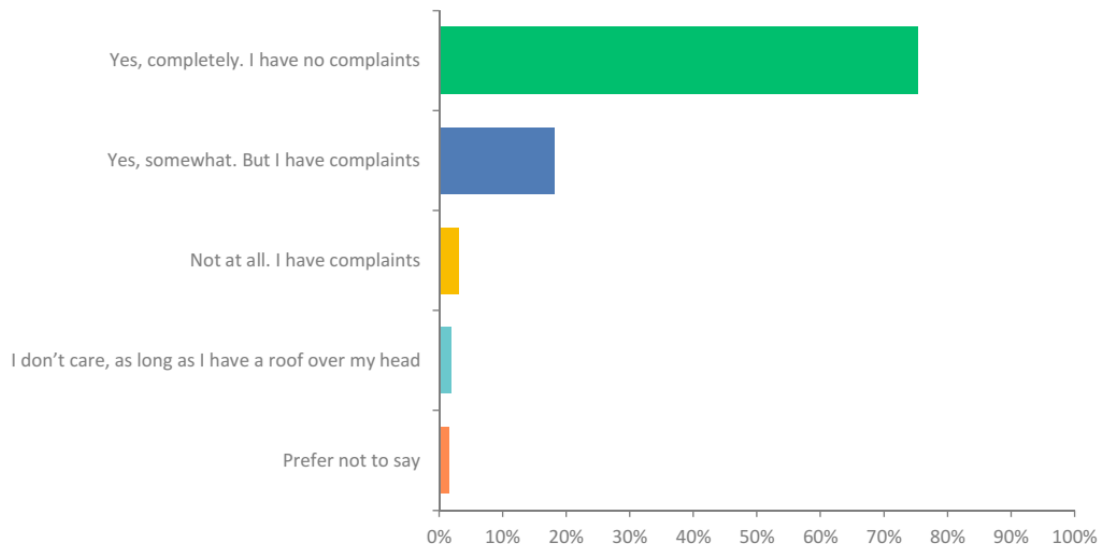
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- A vast majority of respondents currently have their housing needs met

**Q11: Does your current living situation meet your housing needs?**

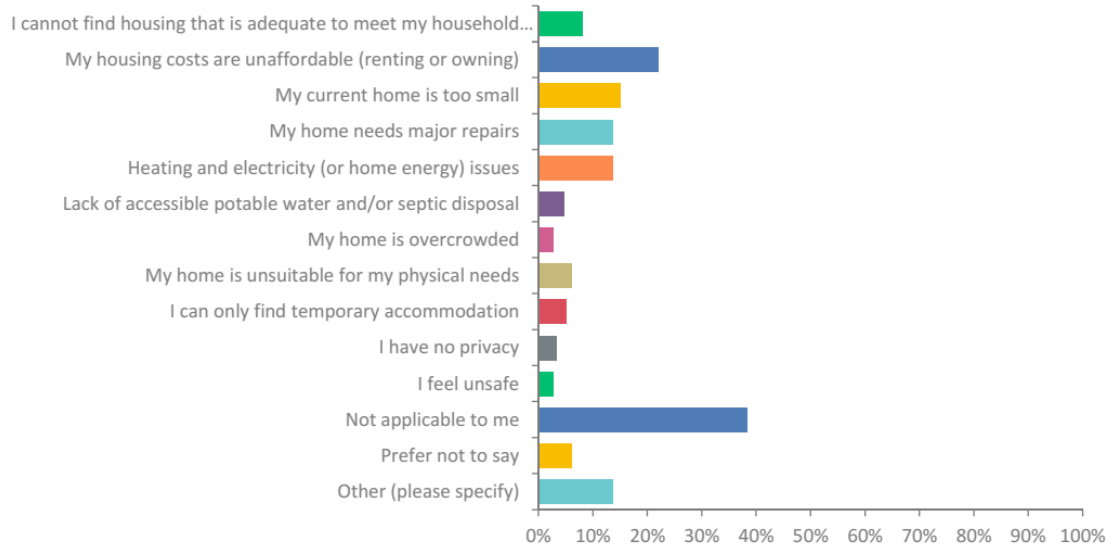
Answered: 458 Skipped: 20



- Affordability is the largest factor for housing not meeting needs (22%) followed by house size, maintenance/repair issues, and home energy issues

**Q12: If applicable, what are the reasons for your current living situation not meeting your needs? (Select all that apply)**

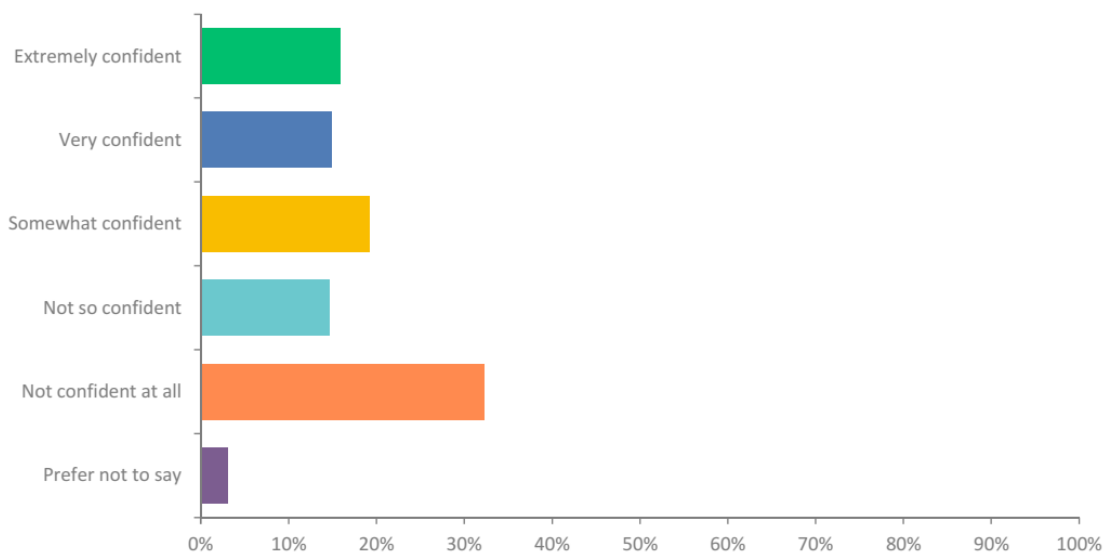
Answered: 214 Skipped: 264



- Almost 50% of residents are not confident they could access alternative housing if needed

**Q13: How confident are you that you could access affordable alternative housing if you needed to vacate your current home?**

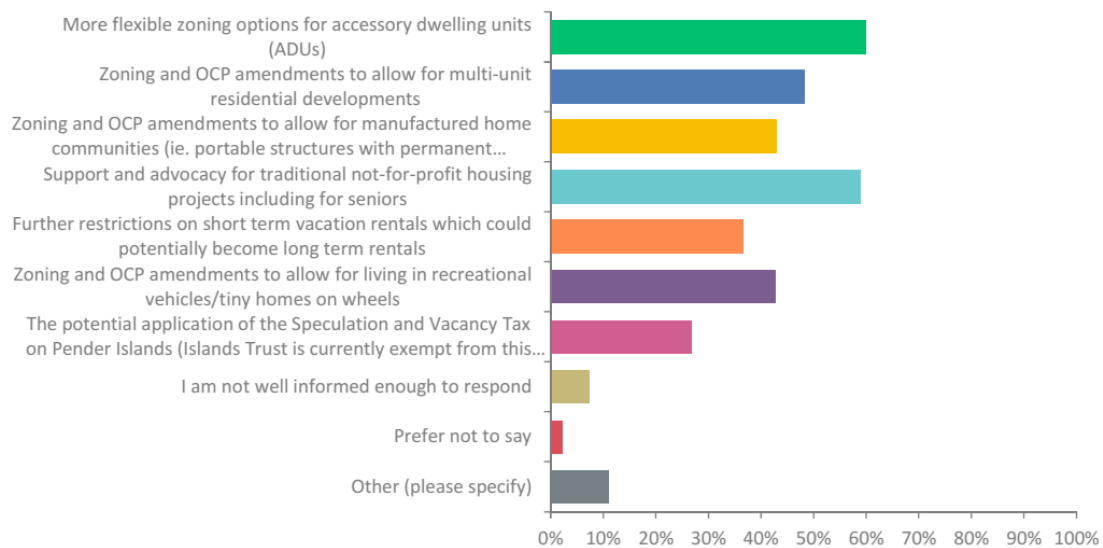
Answered: 458 Skipped: 20



- A vast majority of residents are at least somewhat aware of the role of the Islands Trust in housing
- Respondents have prioritized flexibility in zoning options for accessory dwellings, advocacy for a not-for-profit housing project, and other zoning amendments to enable more density and housing flexibility
- Changes to STVR regulations and inclusion in the provincial Speculation and Vacancy Tax were less prioritized but still had a significant number of responses

**Q15: Based on your knowledge of the role of the Islands Trust and its associated bylaws and regulations, which housing actions in this list should the North Pender Island Local Trust Committee prioritize (select all that apply)**

Answered: 441 Skipped: 37



All survey results, including open-ended comments is included as Attachment 2.

Overall, the open-ended responses were respectful and largely reflect the range of opinion heard through other community engagement including the need for broader flexibility in zoning, more traditional not-for-profit housing, and other creative housing solutions. There was also caution raised on the impacts of increasing density/development and the need to ensure water, septic and other ecological impacts are considered.

Staff recommend that the LTC refer the survey results to the APC for more review and analysis.

### **Advisory Planning Commission Report**

Work of the APC to date has included:

- A comprehensive review of existing literature and relevant reports in respect of island housing needs, provincial legislation and the Islands Trust toolkit;
- The holding of several public meetings to discuss and analyse housing information;
- Review/comment and beta testing of web-based housing needs survey prior to public access;
- Met with Capital Regional District planning staff and the Electoral Area director to better understand CRD housing programs and initiatives;
- Met with Pender Islands Housing Society and Anglican Church representative to discuss potential housing projects on church owned land



- The drafting of the attached recommendations report

### APC Recommendations

The recommendations of the APC are divided into seven categories:

1. Review of 2024 IT housing options toolkit
2. Review of Provincial Statutes
3. General Recommendations
4. Recommendations regarding secondary suites and cottages
5. Recommendations regarding RVs
6. Recommendations regarding Tiny Homes
7. Recommendations regarding Multi-unit subsidized housing developments

Some of the most significant recommendations of the APC include that the LTC:

- Complete a land suitability analysis particularly related to water availability and a build-out analysis
- Advocate other levels of government for legalization of Alternative Dwelling Units, such as Tiny Homes, that are not currently allowed by building codes
- Advocate for inclusion in the *Speculation and Vacancy Tax Act*
- STVRs - not Opt into Bill 35 in 2025 but allow existing TUPs for such STVRs to lapse after their 3 year extension and not be extended beyond that
- Seek innovative and collaborative approaches to increase affordable market rental housing stock
- Permit under-used commercial properties to be used as principal residences
- Consider rezoning existing built commercial accommodation units for residential use
- Permit increased density on suitably zoned lots situated relatively close to the Driftwood Centre by increasing the permitted number of dwelling units on appropriate parcels of land
- Institute a Flexible Housing Option on North Pender similar to the one introduced on Mayne Island.
- Increase options for additional residences in all parts of the island by expanding the types of properties where secondary suites and ADUs are permitted
- Permit the use of RVs and Tiny Homes on appropriate properties considering set-backs, parking, access, septic, available water and visual aesthetics (informed by Suitable Land Analysis).
- Continue to dialogue with the North Pender Island Housing Society, the Anglican Church and other community groups to explore potential parcels of land suitable for affordable housing

Many of these priorities are consistent with the priorities identified through the housing needs survey results and other community consultation.

### ***Housing Action Plan Development***

Staff are of the view that, with the detailed APC report, along with the input from public consultation, there is enough information to begin the development of a draft Housing Action Plan.

The draft Housing Action Plan would be based on the [Islands Trust Housing Toolkit Action Plan template](#). For reference, the [draft Mayne Island Housing Action Plan](#) has been created using this template. The LTC could request inclusion of additional items in the draft action plan or exclusion of recommended actions from the draft at this point.

## Project Timelines

The project is on track with the project workplan as shown below. Work the remainder of this fiscal will focus on Action Plan development; next fiscal year work will focus on legislative amendments and on Action Plan implementation and communications. The LTC has requested a budget of \$8,000 for the project next fiscal year.

**Figure 1. Endorsed Project Workplan**

Workplan Overview	
Deliverable/Milestone	Target Date
<i>Project Charter endorsed and project initiation</i>	Jul 2024
<i>Engagement letter to First Nations</i>	Aug 2024
<i>Conduct web-based housing needs assessment survey/</i>	Aug - Oct 2024
<i>Draft Terms of Reference for APC</i>	Sep 2024
<i>Preliminary report with analysis</i>	Nov 2024
<i>LTC review of options</i>	Nov 2024 – Jan 2025
<i>Initiate drafting of housing Action Plan</i>	Jan 2025
<i>Recommendations to LTC, LTC review, direction to prepare bylaws</i>	Feb 2025
<i>Community consultation on draft bylaws, bylaw referrals, First Nations engagement, Finalize Housing Action Plan</i>	Feb – Apr 2025
<i>Legislative process to amend LUB/OCP (timeline much shorter if not requiring OCP amendments)</i>	May – Dec 2025
<i>Implementation and communications</i>	Jan – Mar 2026

We are here

## Rationale for Recommendation

The recommendations on page 1 are supported as:

- Significant work has been done to collect and analyse information related to housing needs, barriers and potential opportunities;
- The APC has been very engaged to date and their further involvement in Action Plan development will result in a more community-based Action Plan; and,
- The timing of Action Plan development is consistent with project charter timelines; and,
- Having a draft Action Plan available will allow for more community and LTC dialogue and input on potential housing goals, objectives and priorities.

## ALTERNATIVES

The LTC may consider the following alternatives to the staff recommendation:

### 1. Request further information

The LTC may request further information prior to making a decision. Staff advise that the implications of this alternative are that commencing work on the project would be delayed. Recommended wording for the resolution is as follows:

*That the North Pender Island Local Trust Committee request that...*

**2. Not Proceed with the Project**

The LTC may decide to not proceed with the project.

**3. Receive for information**

The LTC may receive the report for information.

**NEXT STEPS**

With direction from the LTC, staff will finalize project planning documents, initiate a web-based survey, and update the Islands Trust website with project materials.

Submitted By:	Brad Smith, Island Planner	November 19, 2024
Concurrence:	Robert Kojima, Regional Planning Manager	November 21, 2024

1. October 26, 2024 draft CIM minutes
2. Housing Needs Survey Results Summary
3. November 2024 APC Report

**North Pender Island Local Trust Committee  
Minutes of Special Meeting**

**Date:** October 26, 2024  
**Location:** Pender Island Community Hall  
4418 Bedwell Harbour Road, North Pender Island, BC

**Members Present:** David Maude, Chair  
Aaron Campbell, Local Trustee  
Deb Morrison, Local Trustee

**Staff Present:** Brad Smith, Island Planner  
Lisa Millard, Meeting Administrator/Recorder (electronic)

**Others Present:** There were approximately fifteen (15) members of the public present

**1. CALL TO ORDER**

Chair Maude called the meeting to order at 12:39 p.m. He acknowledged that the meeting was held in territory of the Coast Salish First Nations.

**2. APPROVAL OF AGENDA**

The following amendments to the agenda were presented for consideration:

- Re-order items 4.1 and 4.2

**By general consent**, the agenda was approved as amended.

**3. BUSINESS ITEMS**

**3.1 July 26, 2024 Local Trust Committee Minutes (for Adoption)**

Adoption of the minutes was deferred to the November, 2024 regular business meeting.

**4. COMMUNITY INFORMATION MEETING**

**4.1 Raptor Nest Development Permit Area (DPA) Project**

Island Planner Smith provided a presentation and highlighted the following:

- Current North Pender development permit areas for raptor nests was mapped in late 2000's
- Official Community Plan includes provision for the protection of habitat used for nesting and breeding by bald eagles, other raptors, and blue herons
- Updated mapping has been undertaken by a consultant, with support from a volunteer field naturalist, both of which have local expertise and knowledge of the previous mapping work
- Provincial guidelines for raptor conservation have been incorporated

- Development within the development permit area needs to meet specific guidelines to avoid disturbance, and retain the natural habitat, of raptor nests
- Owners of property containing a nest site have been sent information about the development permit area
- Development permit areas includes buffer zones that are associated with the particular habitat feature, such as a tree along with surrounding trees
- Most significant proposed change is an increase to the current buffer zone from thirty to fifty metres to sixty to five-hundred metres; however, a range of buffers could be considered based on various factors
- Next steps include continued engagement with property owners and First Nations, site visits to reaffirm assessments, drafting proposed bylaw amendments, and conducting a public hearing

The following comments and questions from members of the public were noted:

- Resident owns property adjacent to a property with a raptor nest but did not receive a letter about the development permit area
  - Island Planner Smith noted letters were only sent to property owners where nests were located and not to those who might be impacted by buffer zones; however, Local Trust Committee could direct broader communication prior to a public hearing
- Member of the public asked how infractions are reported and how one would know that a complaint is being followed up on
  - Island Planner Smith stated infractions would be reported to bylaw enforcement
  - A Trustee noted the Local Trust Committee receives reports on open bylaw enforcement files which would indicate that a complaint was being investigated
- Two members of the public spoke to the potential impacts that the proposed buffer zone will have on properties including changing intended uses and affecting ability to sell the property and they requested the Local Trust Committee consider smaller buffer zones
  - Island Planner Smith noted that the Local Trust Committee could determine varying buffer sizes for different areas and property owners could apply for a development permit if developing in DPA areas
- Member of the public noted the following:
  - There are 23 new nests, of which 14 are eagles nests
  - BC Guidelines for Raptor Conservation Report indicates neither ospreys or eagles are at risk and both have tolerance to coexist with humans which suggests there is no pressing need for an alteration of the buffer zones
  - Staff Report does not speak to impacts on the eagle population or number of nests if new guidelines were imposed
  - Requested GPS coordinates and visual evidence of the nests at the mapped sites and that staff warrant private property was not trespassed on by anyone connected with the study
  - Cost benefit study for the project has not been provided
  - Based on issues highlighted the project should not go forward

- The Islands Trust Act requires protection of environment and unique amenities for the benefit of residents
- Member of the public asked if buffer zones include a radius from the top of the tree upwards and if so would Transport Canada have to remain out of the aerial corridor
  - Island Planner Smith noted that Transport Canada regulates air transportation not the Islands Trust
- Member of the public spoke to the importance of protecting the land and eagles and noted trees in the buffer zone create important habitat
- Member of the public stated that issues such as ground water availability and raptor nest protection speak to the density of development allowed by Islands Trust and the object of the Trust needs to come first in planning processes

The meeting was recessed for a break 1:37 p.m. and reconvened at 2:00 p.m.

#### **4.2 Housing Access and Affordability Project**

Island Planner Smith provided a presentation and highlighted the following:

- Regional Planning Committee working on housing strategy, housing toolkit, and suitable land analysis
- Several Local Trust Areas have housing projects underway
- Islands Trust authority is limited to land use and zoning functions and not actual development; therefore, it is important for Trustees to work together with, and provide advocacy to, other levels of government
- Local Trust Committee housing project action plan could focus on increasing housing options through rezoning, secondary suite initiatives, limiting short-term vacation rentals, and consideration of permitting alternative dwelling units
- Housing Needs Survey is being undertaken with 340 survey submissions received to date and final results will be provided at the November 29, 2024 Local Trust Committee meeting
- Current phase of Housing Review Project focusses on consultation and reviewing options and the next phase will look at changes to zoning and other regulations to enable preferred options as well as housing action plan development

North Pender Advisory Planning Commission (APC) Chair Peter Pare provided an update on the recent work of the APC and highlighted the following:

- Local Trust Committee asked APC to review existing relevant reports and studies and provide recommendations on how best to amend the Official Community Plan to improve access to affordable housing
- To date the APC has reviewed the Housing Toolkit, Official Community Plan and relevant Land Use Bylaws, looked at initiatives, policies, and regulations implemented in other Local Trust Areas, considered implications of potential housing alternatives on water resources and the natural environment, and provided input to the Housing Needs Survey
- Recommendations concerning density should be based on parameters including forest cover, water availability, septic capacity, ecosystem value and preservation, restoration plans, and proximity to amenities
- Housing needs identified include a diversity of affordable below market housing options for seniors, families, and workers who do not currently own property

- Local Trust Committee does not produce housing; therefore, creating below market rental and ownership opportunities would require funding from government and other sources with community groups advocating for said funding with the support of the Local Trust Committee
- Preliminary possible recommendations for the consideration of the Local Trust Committee include lobbying provincial government to extend the speculation vacancy tax, model the housing plan on other Local Trust Area plans, incorporating flexible housing options into the Official Community Plan, increase options for additional residences throughout the island, permitting long term use of recreational vehicles and tiny homes provided they have water supply and proper sewage connections, opting in to the provincial short-term accommodation regulations, and allowing clusters of manufactured homes that meet provincial and federal construction standards

The meeting was recessed for a break at 2:52 p.m. and reconvened at 3:00 p.m.

Discussion ensued and the following questions and comments were noted:

- Most recreational vehicles have smoke and carbon dioxide alarms and dampness and mould issues can be managed with proper care
- Standards for allowing recreational vehicles as dwelling units need to be established including septic hook ups, water availability, and suitable locations
- Vancouver Island Health Authority requires an entity to hold liability for water quality for multi-family water systems and do not allow rain water collection as a potable water source and these issues are under review
- Speculation taxes go into general revenue and if there is opt-in to the program the community should retain the taxes collected
- Rental housing diminished when the short-term vacation rental market demand increased and houses became a commodity item
- Official Community Plan currently has policies that restrict increased density and these policies will be looked at using the build out analysis and suitable land analysis
- Rental housing has diminished as properties have sold and owners are living in them and working remotely
- If a short-term vacation rental is removed the property will not necessarily be put into the rental market
- A regional exception to some requirements of the BC Building Code can be requested if reasonableness of using a different building method, or materials, can be shown to provide the same standard of construction
- Modular housing is an important factor in affordable housing
- Tiny homes on wheels can be built for less than a regular home; however, foundations are essential in keeping a home safe in a high level seismic area
- One needs to ask why secondary suites and accessory dwelling units are not being built and the provincial secondary suite incentive program has not had any uptake
- Many home owners do not want to be landlords and deal with potential tenant issues
- Opting into the provincial regulations on short-term vacation rentals would result in the Local Trust Committee losing some ability for regulation and reliance on the province for enforcement

- There are housing issues on North Pender Island now and the Local Trust Committee wishes to be proactive and work on potential solutions

**5. ADJOURNMENT**

**By general consent** the meeting was adjourned at 4:00 p.m.

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David Maude, Chair

Certified Correct:

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Lisa Millard, Meeting Administrator/Recorder

DRAFT

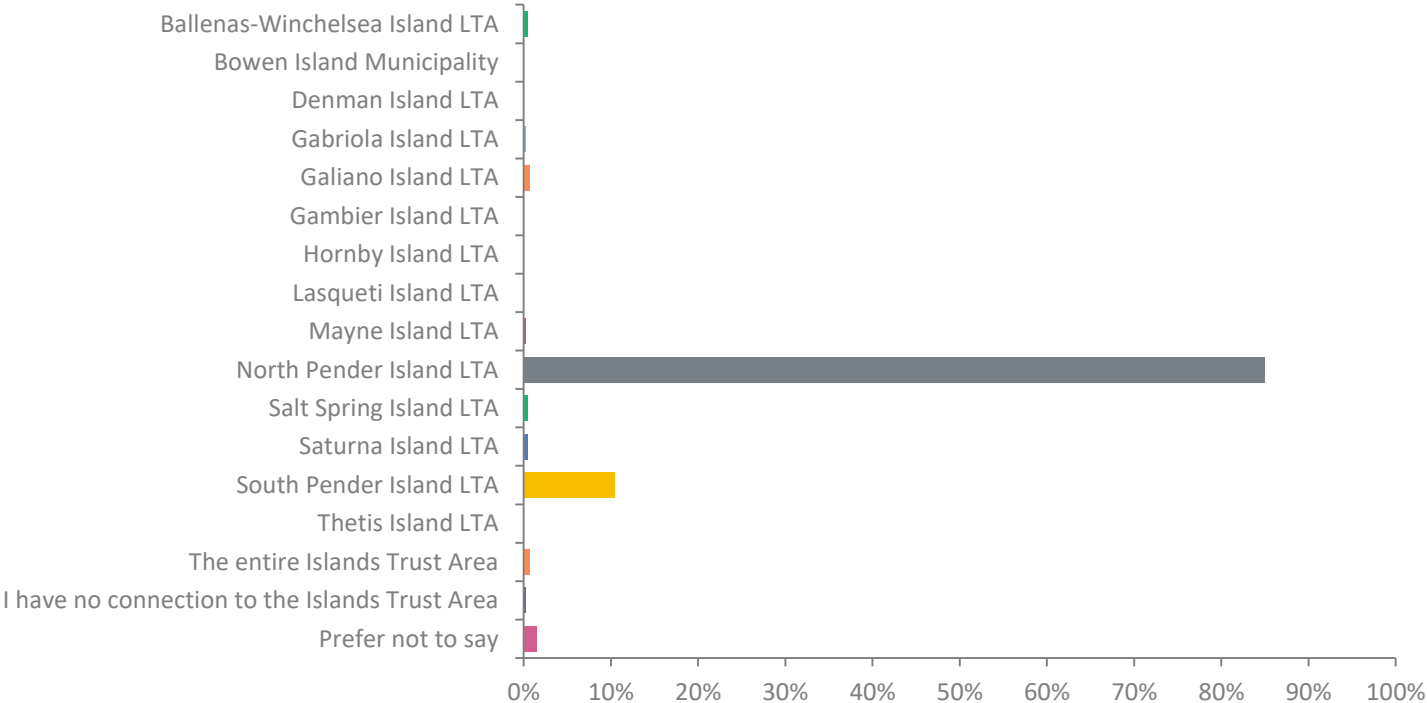


# Pender Islands Housing Needs Survey, Fall 2024

Wednesday, November 20, 2024

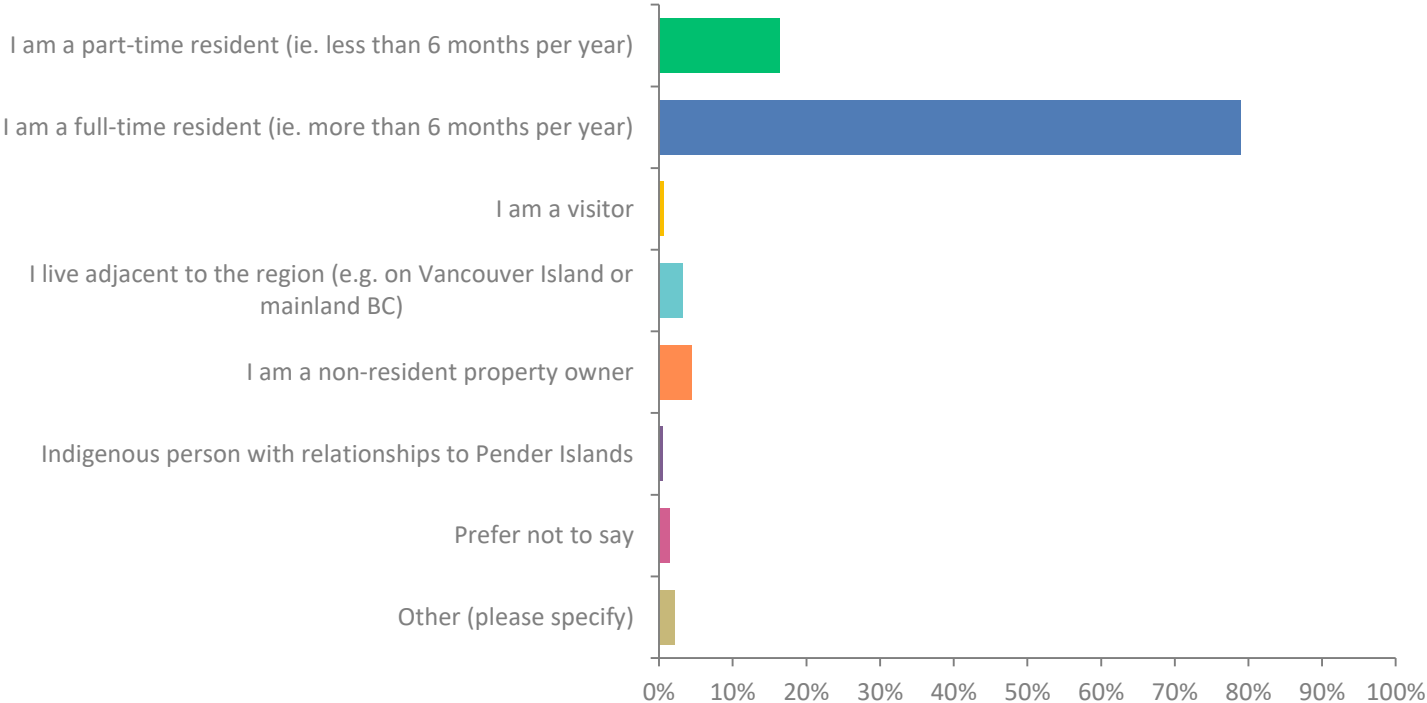
# Q1: The Islands Trust Area is made up of 13 local trust areas (LTA) and Bowen Island Municipality. Which one do you feel most connected with?

Answered: 478 Skipped: 0



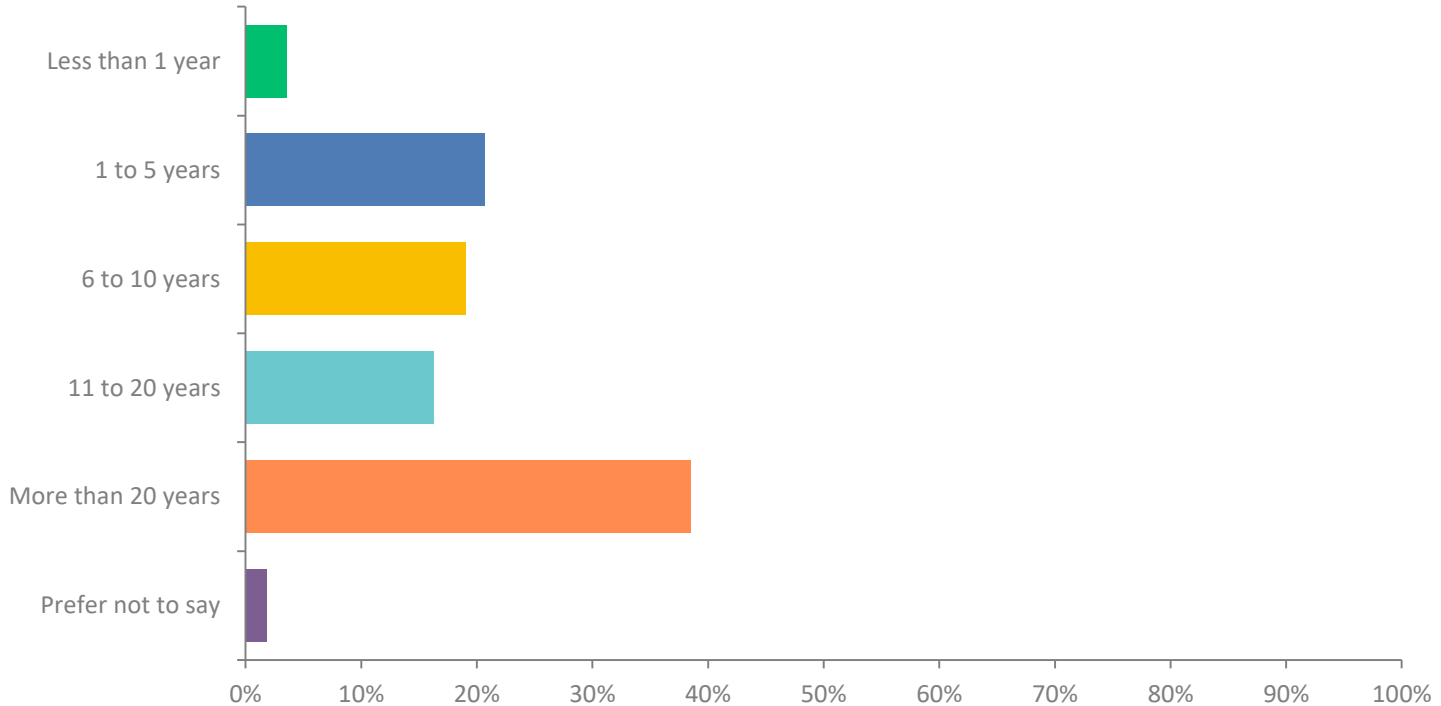
# Q2: The Islands Trust Area occupies almost 5,200 square kilometers within the Salish Sea. What is your connection to the islands? Check as many as apply:

Answered: 478 Skipped: 0



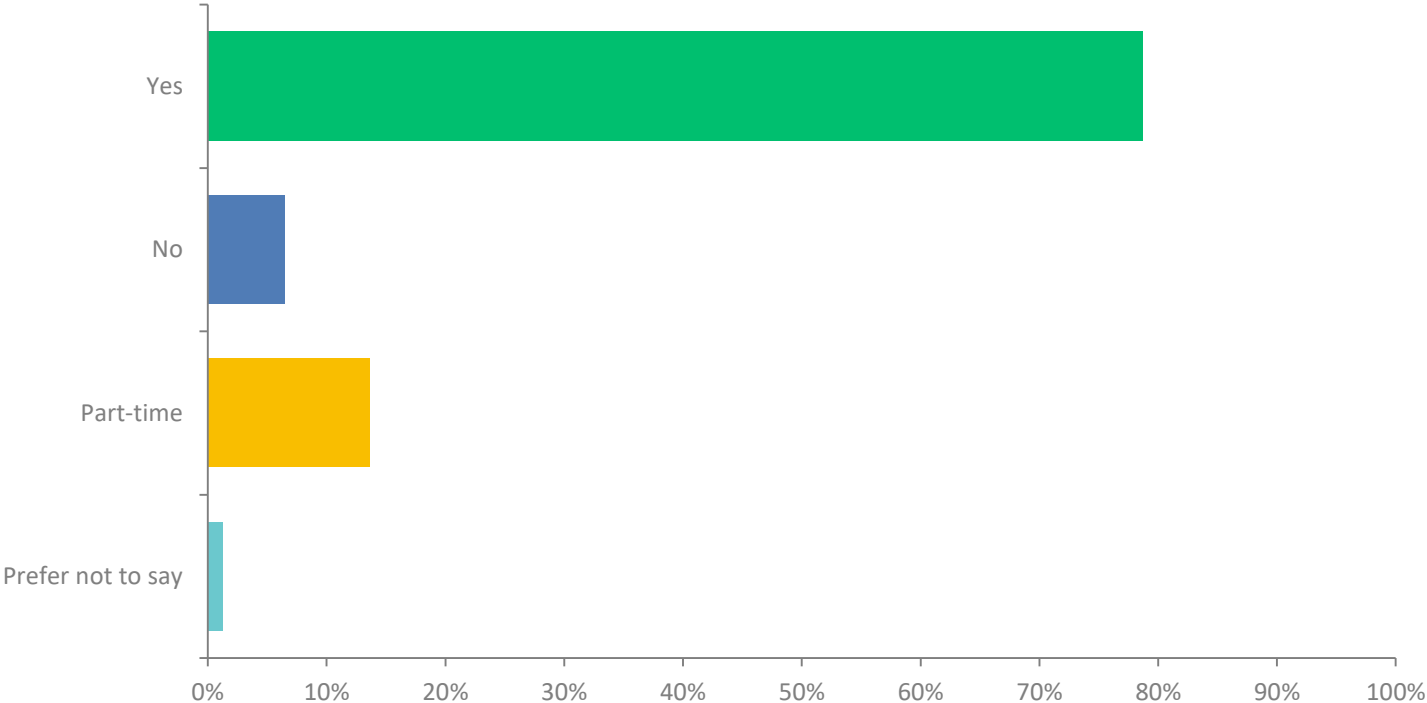
### Q3: If you are a resident or property owner, how long have you lived in, or owned a property in the Islands Trust Area?

Answered: 478 Skipped: 0



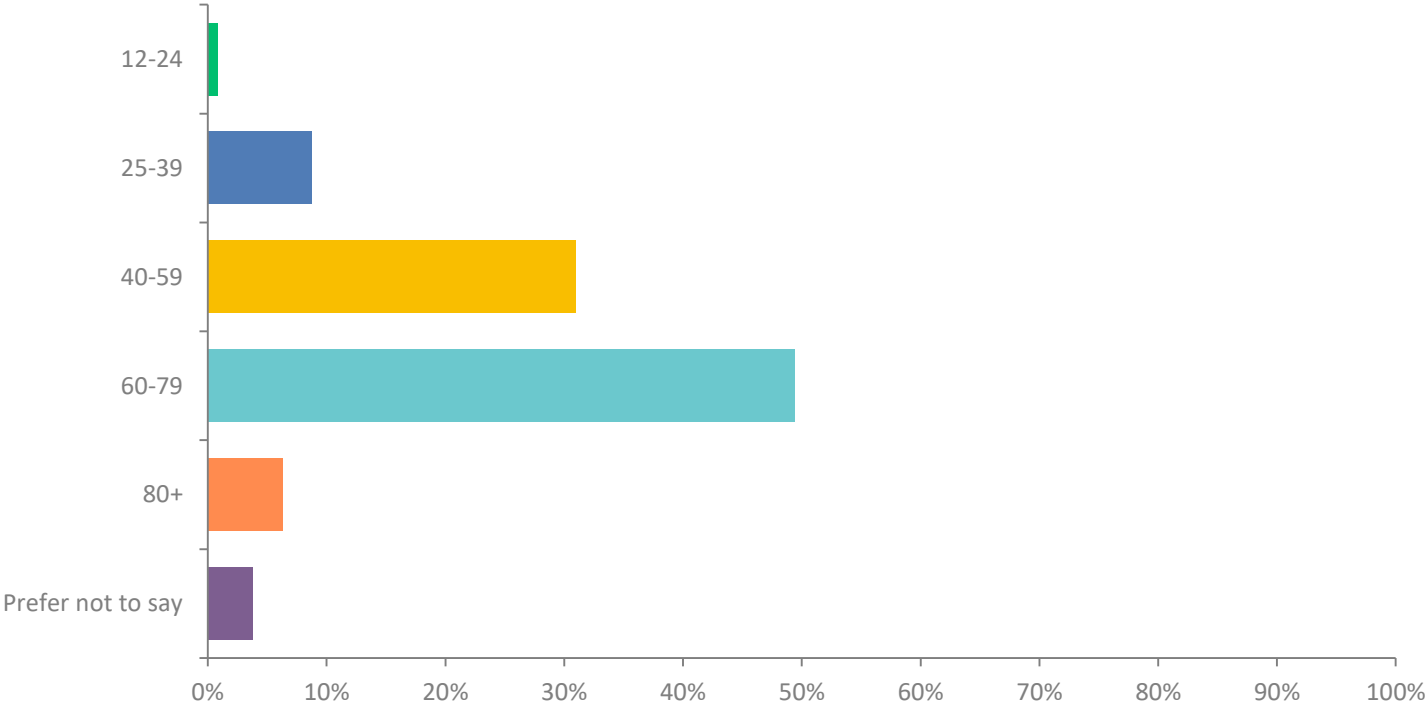
# Q4: Do you currently live in the Pender Islands community?

Answered: 478 Skipped: 0



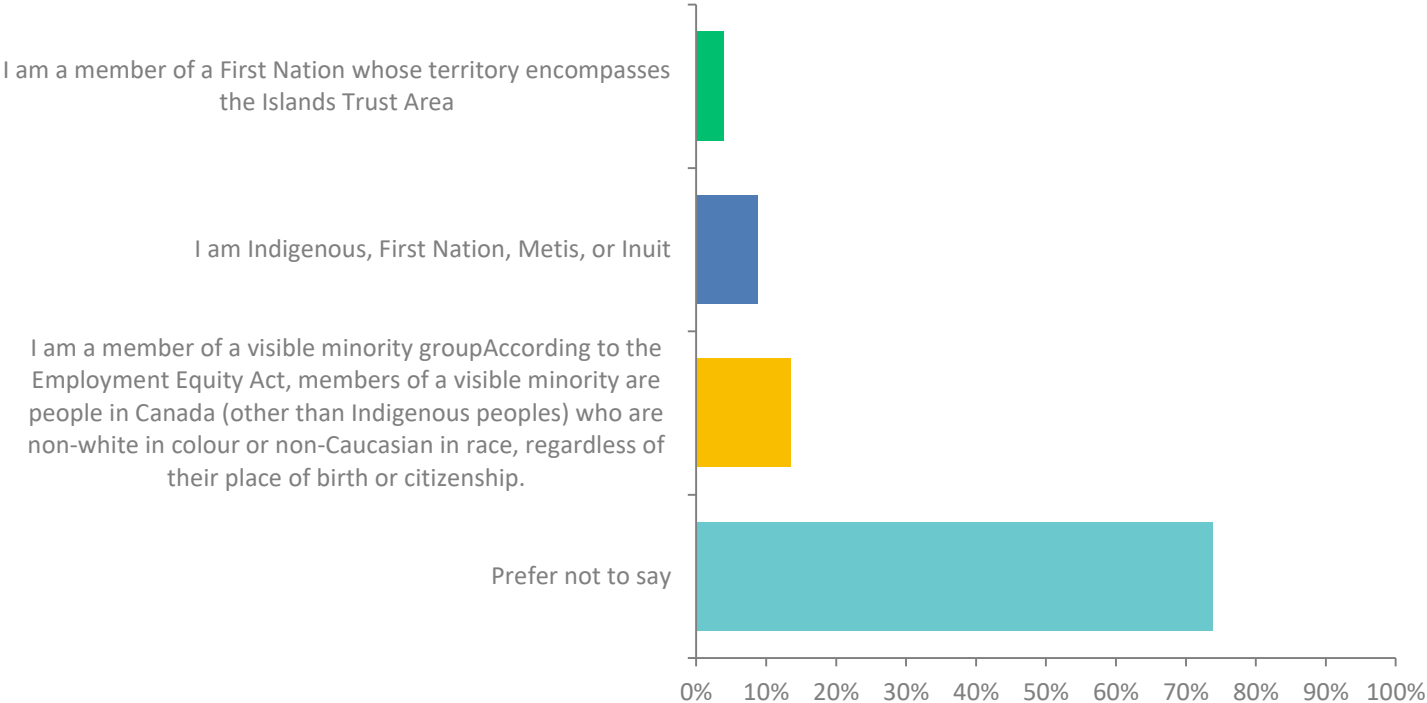
# Q5: Please indicate your age:

Answered: 478 Skipped: 0



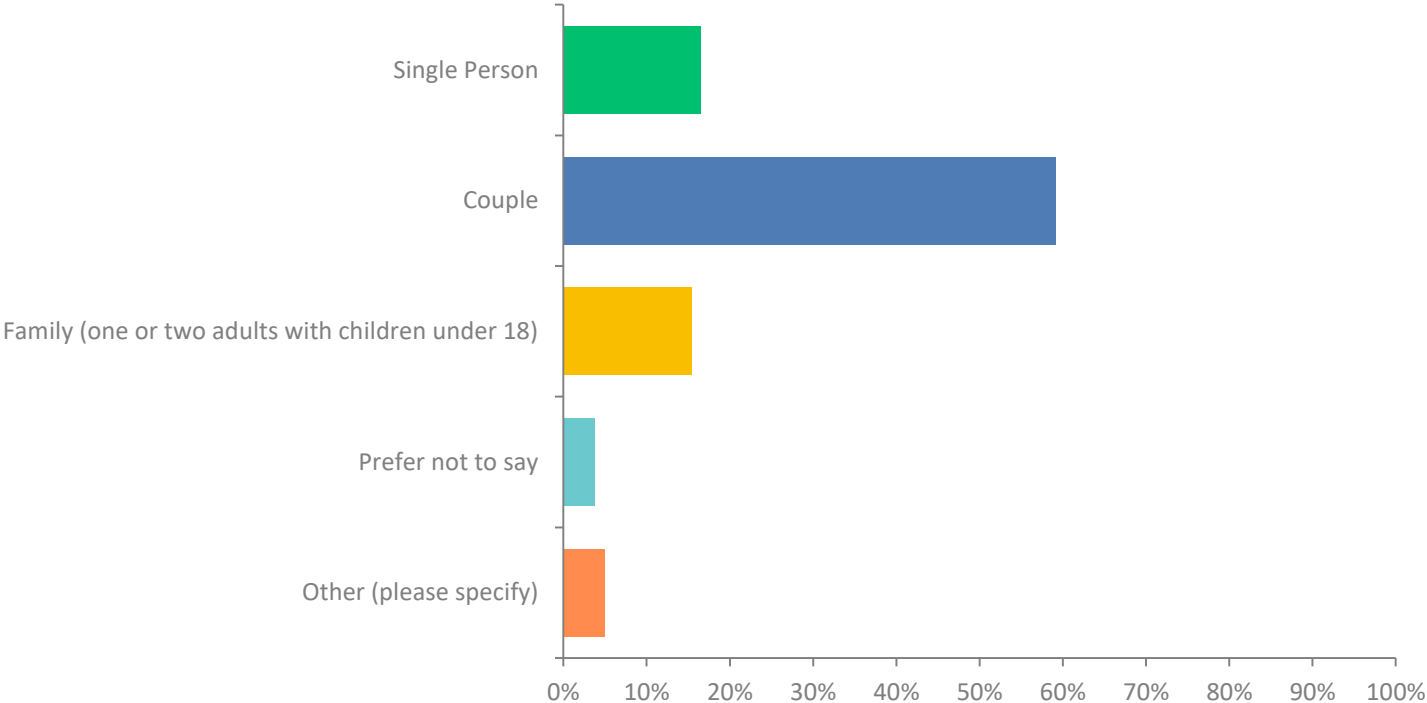
# Q6: Please indicate if you identify with one of these groups:

Answered: 126 Skipped: 352



# Q7: How would you describe your household?

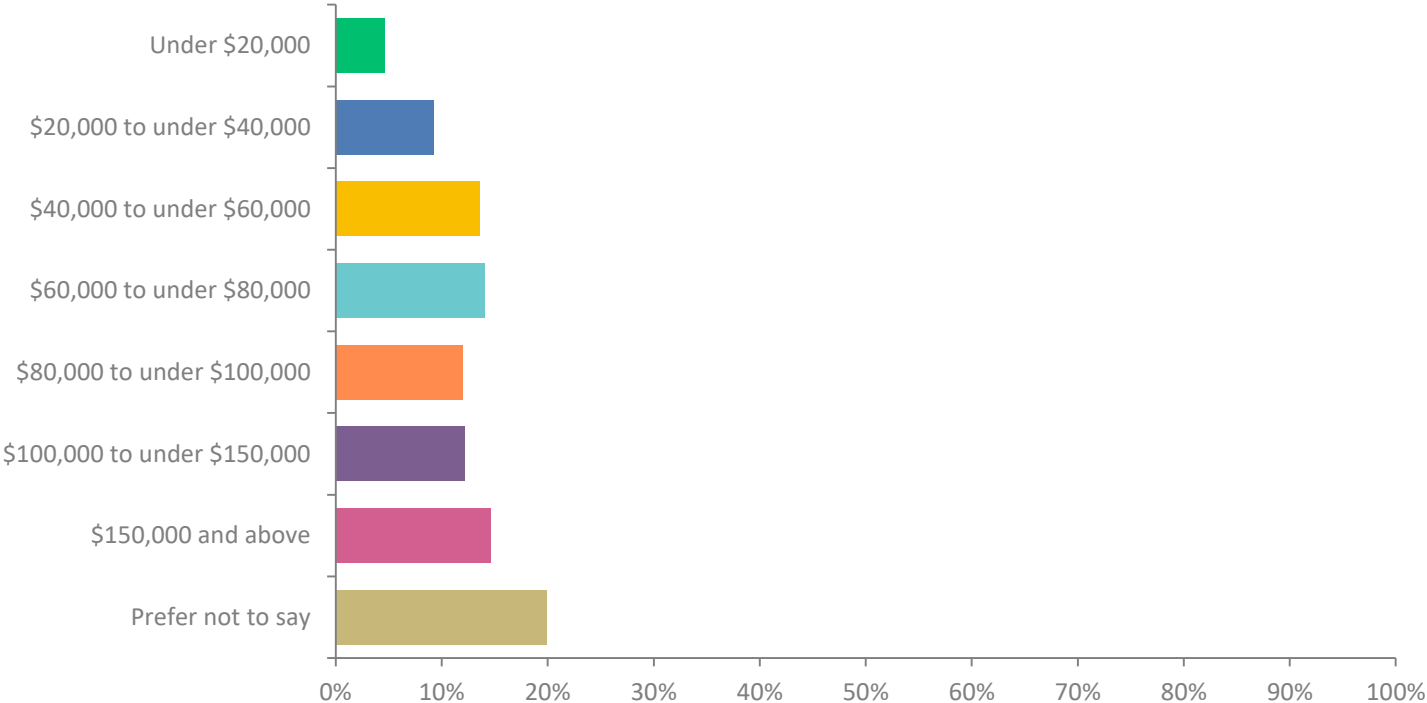
Answered: 478 Skipped: 0





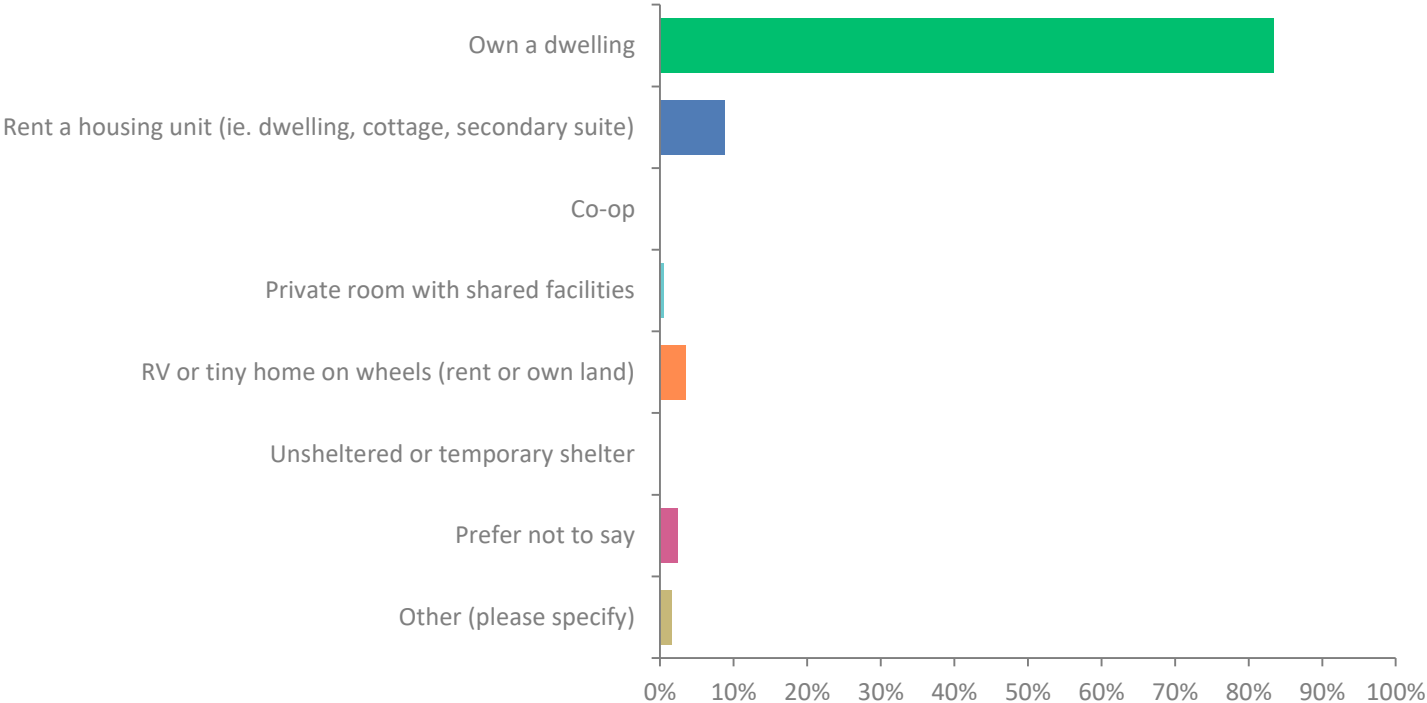
# Q8: Which of the following categories best describes your total household income per year before taxes?

Answered: 478 Skipped: 0



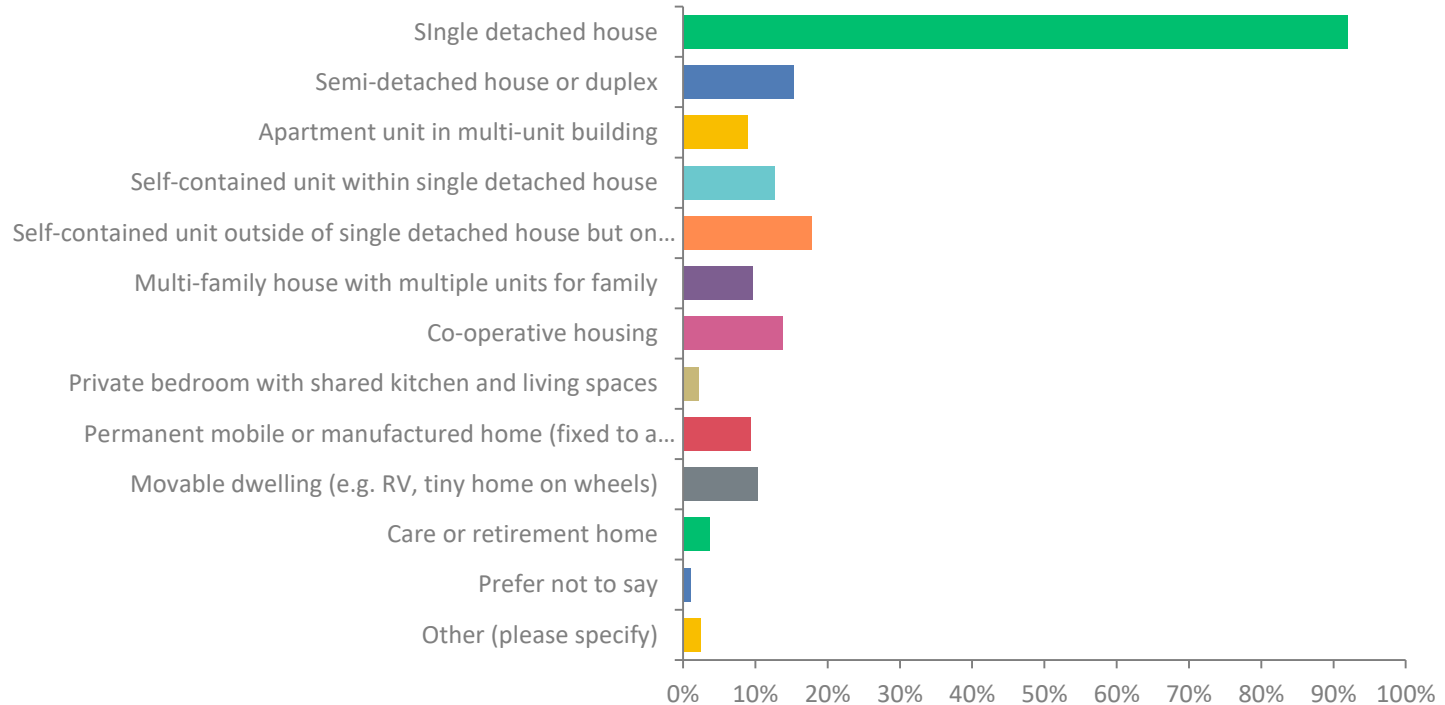
# Q9: How would you describe your current living situation?

Answered: 458 Skipped: 20



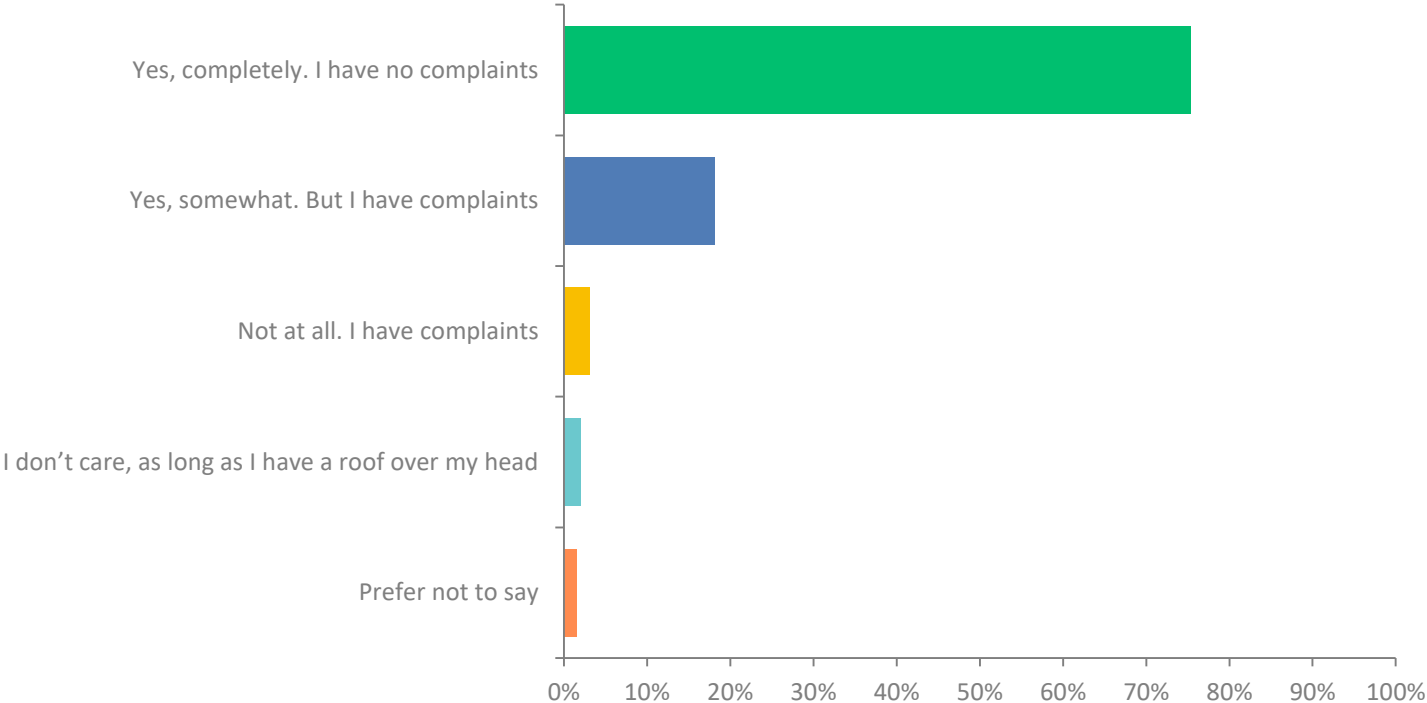
# Q10: Which accommodation type is your preferred housing option? (Select all that apply)

Answered: 458 Skipped: 20



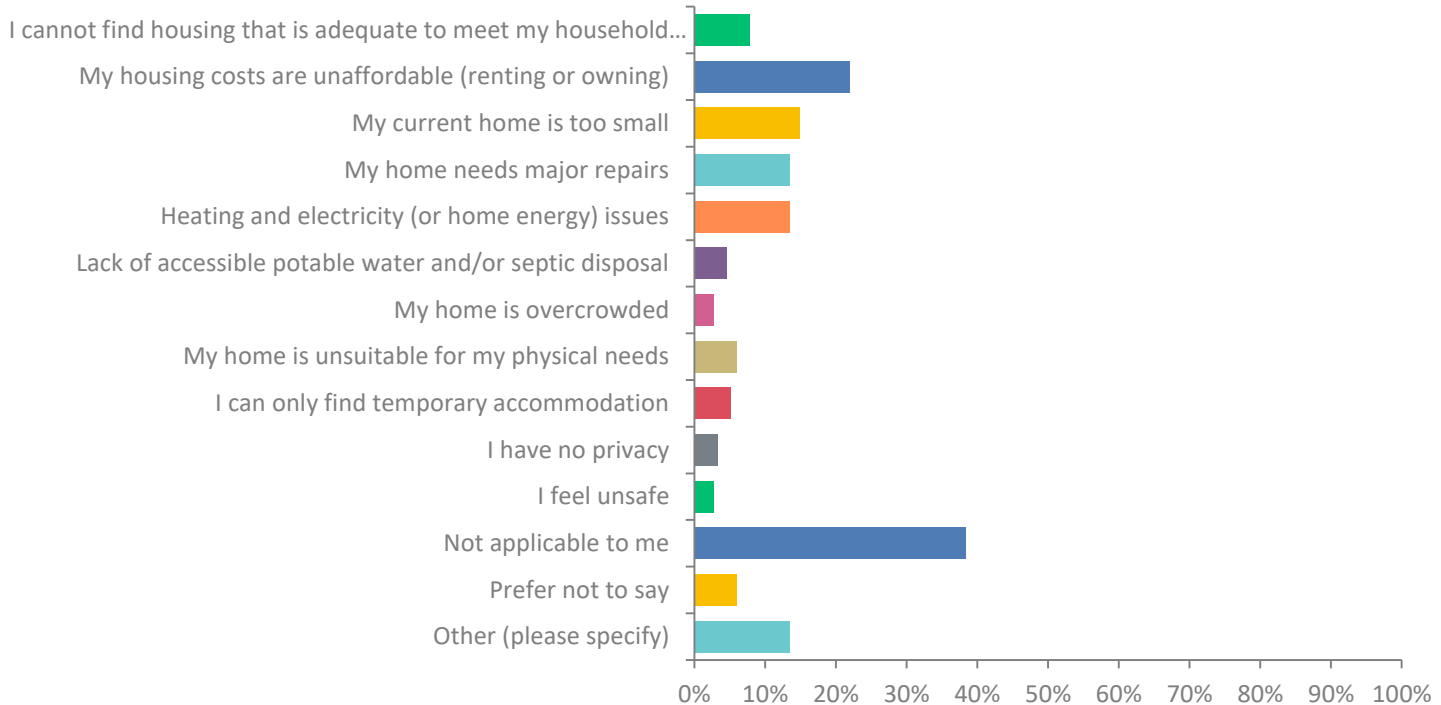
# Q11: Does your current living situation meet your housing needs?

Answered: 458 Skipped: 20



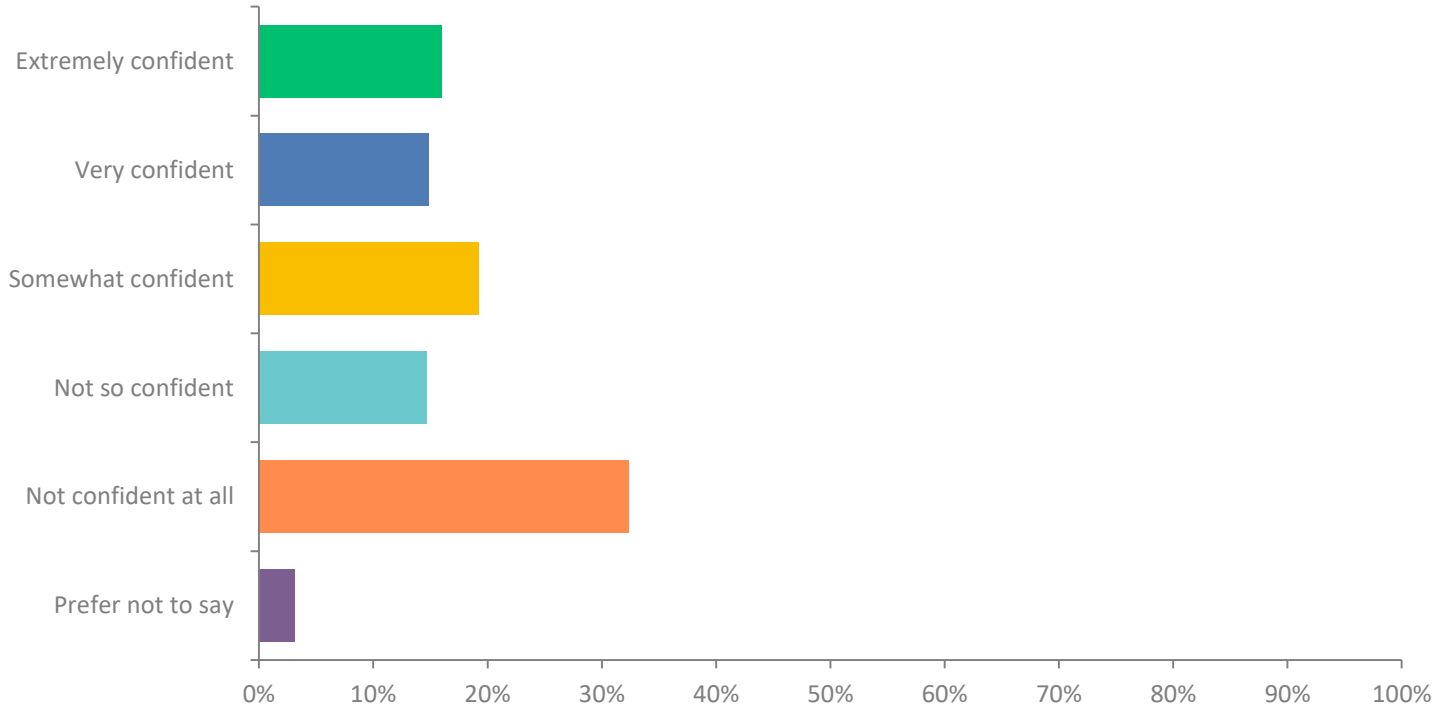
## Q12: If applicable, what are the reasons for your current living situation not meeting your needs? (Select all that apply)

Answered: 214 Skipped: 264



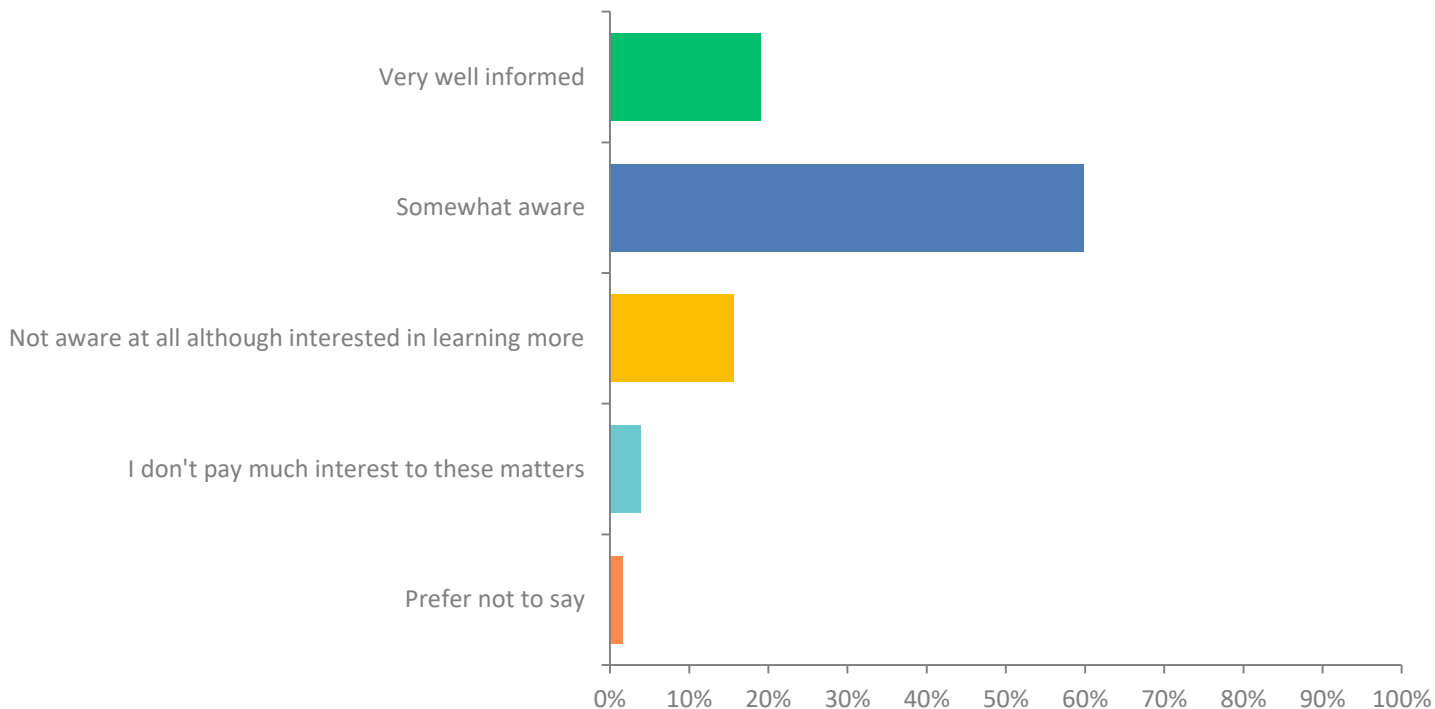
# Q13: How confident are you that you could access affordable alternative housing if you needed to vacate your current home?

Answered: 458 Skipped: 20



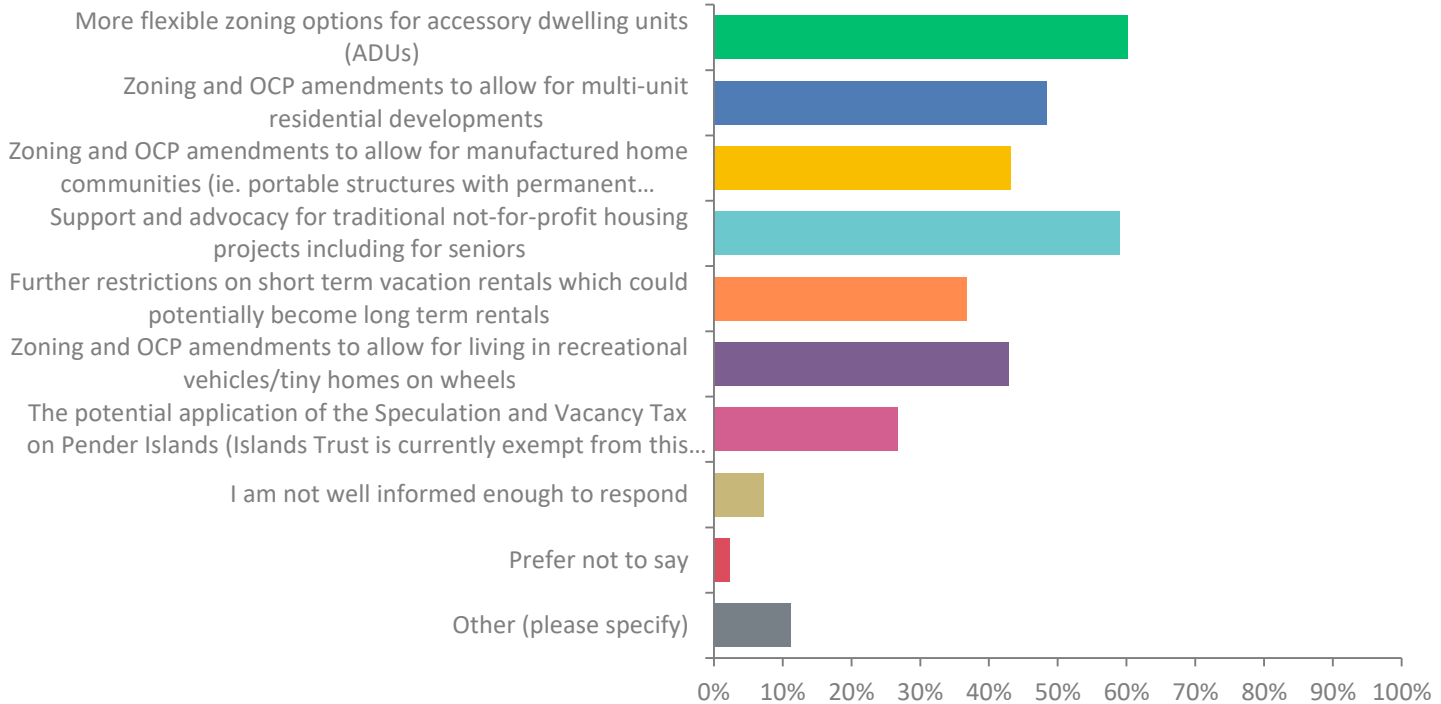
# Q14: How informed are you with the role of the Islands Trust and other government agencies in the provision of housing?

Answered: 441 Skipped: 37



**Q15: Based on your knowledge of the role of the Islands Trust and its associated bylaws and regulations, which housing actions in this list should the North Pender Island Local Trust Committee prioritize (select all that apply)**

Answered: 441 Skipped: 37





## Pender Islands Housing Needs Survey, Fall 2024

Q1. The Islands Trust Area is made up of 13 local trust areas (LTA) and Bowen Island Municipality. Which one do you feel most connected with?

Answer Choices	Responses	
Ballenas-Winchelsea Island LTA	0.42%	2
Bowen Island Municipality	0.00%	0
Denman Island LTA	0.00%	0
Gabriola Island LTA	0.21%	1
Galiano Island LTA	0.63%	3
Gambier Island LTA	0.00%	0
Hornby Island LTA	0.00%	0
Lasqueti Island LTA	0.00%	0
Mayne Island LTA	0.21%	1
North Pender Island LTA	84.94%	406
Salt Spring Island LTA	0.42%	2
Saturna Island LTA	0.42%	2
South Pender Island LTA	10.46%	50
Thetis Island LTA	0.00%	0
The entire Islands Trust Area	0.63%	3
I have no connection to the Islands Trust Area	0.21%	1
Prefer not to say	1.46%	7
	<b>Answered</b>	<b>478</b>
	<b>Skipped</b>	<b>0</b>

Q2. The Islands Trust Area occupies almost 5,200 square kilometers within the Salish Sea. What is your connection to the islands? Check as many as apply:

Answer Choices	Responses	
I am a part-time resident (ie. less than 6 months per year)	16.32%	78
I am a full-time resident (ie. more than 6 months per year)	78.87%	377
I am a visitor	0.63%	3
I live adjacent to the region (e.g. on Vancouver Island or mainland BC)	3.14%	15
I am a non-resident property owner	4.39%	21
Indigenous person with relationships to Pender Islands	0.42%	2
Prefer not to say	1.46%	7
Other (please specify)	2.09%	10
	<b>Answered</b>	<b>478</b>
	<b>Skipped</b>	<b>0</b>

Q3. If you are a resident or property owner, how long have you lived in, or owned a property in the Islands Trust Area?

Answer Choices	Responses	
Less than 1 year	3.56%	17
1 to 5 years	20.71%	99
6 to 10 years	19.04%	91
11 to 20 years	16.32%	78
More than 20 years	38.49%	184
Prefer not to say	1.88%	9
	<b>Answered</b>	<b>478</b>
	<b>Skipped</b>	<b>0</b>

Q4. Do you currently live in the Pender Islands community?

Answer Choices	Responses	
Yes	78.66%	376
No	6.49%	31
Part-time	13.60%	65
Prefer not to say	1.26%	6
	<b>Answered</b>	<b>478</b>
	<b>Skipped</b>	<b>0</b>

Q5. Please indicate your age:

Answer Choices	Responses	
12-24	0.84%	4
25-39	8.79%	42
40-59	30.96%	148
60-79	49.37%	236
80+	6.28%	30
Prefer not to say	3.77%	18
	<b>Answered</b>	<b>478</b>
	<b>Skipped</b>	<b>0</b>

Q6. Please indicate if you identify with one of these groups:

Answer Choices	Responses	
I am a member of a First Nation whose territory encompasses the Islands Trust Area	3.97%	5
I am Indigenous, First Nation, Metis, or Inuit	8.73%	11
I am a member of a visible minority group According to the Employment Equity Act, members of a visible minority are people in Canada (other than Indigenous peoples) who are non-white in colour or non-Caucasian in race, regardless of their place of birth or citizenship.	13.49%	17
Prefer not to say	73.81%	93
	<b>Answered</b>	<b>126</b>
	<b>Skipped</b>	<b>352</b>

Q7. How would you describe your household?

Answer Choices	Responses	
Single Person	16.53%	79
Couple	59.21%	283
Family (one or two adults with children under 18)	15.48%	74
Prefer not to say	3.77%	18
Other (please specify)	5.02%	24
	<b>Answered</b>	<b>478</b>
	<b>Skipped</b>	<b>0</b>

Q8. Which of the following categories best describes your total household income per year before taxes?

Answer Choices	Responses	
Under \$20,000	4.60%	22
\$20,000 to under \$40,000	9.21%	44
\$40,000 to under \$60,000	13.60%	65
\$60,000 to under \$80,000	14.02%	67
\$80,000 to under \$100,000	11.92%	57
\$100,000 to under \$150,000	12.13%	58
\$150,000 and above	14.64%	70
Prefer not to say	19.87%	95
	<b>Answered</b>	<b>478</b>
	<b>Skipped</b>	<b>0</b>

### Q9. How would you describe your current living situation?

Answer Choices	Responses	
Own a dwelling	83.41%	382
Rent a housing unit (ie. dwelling, cottage, secondary suite)	8.73%	40
Co-op	0.00%	0
Private room with shared facilities	0.44%	2
RV or tiny home on wheels (rent or own land)	3.49%	16
Unsheltered or temporary shelter	0.00%	0
Prefer not to say	2.40%	11
Other (please specify)	1.53%	7
	<b>Answered</b>	<b>458</b>
	<b>Skipped</b>	<b>20</b>

### Q10. Which accommodation type is your preferred housing option? (Select all that apply)

Answer Choices	Responses	
Single detached house	91.92%	421
Semi-detached house or duplex	15.28%	70
Apartment unit in multi-unit building	8.95%	41
Self-contained unit within single detached house	12.66%	58
Self-contained unit outside of single detached house but on same property	17.69%	81
Multi-family house with multiple units for family	9.61%	44
Co-operative housing	13.76%	63
Private bedroom with shared kitchen and living spaces	2.18%	10
Permanent mobile or manufactured home (fixed to a foundation)	9.39%	43
Movable dwelling (e.g. RV, tiny home on wheels)	10.26%	47
Care or retirement home	3.71%	17
Prefer not to say	1.09%	5
Other (please specify)	2.40%	11
	<b>Answered</b>	<b>458</b>
	<b>Skipped</b>	<b>20</b>

Q11. Does your current living situation meet your housing needs?

Answer Choices	Responses	
Yes, completely. I have no complaints	75.33%	345
Yes, somewhat. But I have complaints	18.12%	83
Not at all. I have complaints	3.06%	14
I don't care, as long as I have a roof over my head	1.97%	9
Prefer not to say	1.53%	7
	<b>Answered</b>	<b>458</b>
	<b>Skipped</b>	<b>20</b>

Q12. If applicable, what are the reasons for your current living situation not meeting your needs? (Select all that apply)

Answer Choices	Responses	
I cannot find housing that is adequate to meet my household needs	7.94%	17
My housing costs are unaffordable (renting or owning)	21.96%	47
My current home is too small	14.95%	32
My home needs major repairs	13.55%	29
Heating and electricity (or home energy) issues	13.55%	29
Lack of accessible potable water and/or septic disposal	4.67%	10
My home is overcrowded	2.80%	6
My home is unsuitable for my physical needs	6.07%	13
I can only find temporary accommodation	5.14%	11
I have no privacy	3.27%	7
I feel unsafe	2.80%	6
Not applicable to me	38.32%	82
Prefer not to say	6.07%	13
Other (please specify)	13.55%	29
	<b>Answered</b>	<b>214</b>
	<b>Skipped</b>	<b>264</b>

Q13. How confident are you that you could access affordable alternative housing if you needed to vacate your current home?

Answer Choices	Responses	
Extremely confident	15.94%	73
Very confident	14.85%	68
Somewhat confident	19.21%	88
Not so confident	14.63%	67
Not confident at all	32.31%	148
Prefer not to say	3.06%	14
	<b>Answered</b>	<b>458</b>
	<b>Skipped</b>	<b>20</b>

Q14. How informed are you with the role of the Islands Trust and other government agencies in the provision of housing?

Answer Choices	Responses	
Very well informed	19.05%	84
Somewhat aware	59.86%	264
Not aware at all although interested in learning more	15.65%	69
I don't pay much interest to these matters	3.85%	17
Prefer not to say	1.59%	7
	<b>Answered</b>	<b>441</b>
	<b>Skipped</b>	<b>37</b>

Q15. Based on your knowledge of the role of the Islands Trust and its associated bylaws and regulations, which housing actions in this list should the North Pender Island Local Trust Committee prioritize (select all that apply)

Answer Choices	Responses	
More flexible zoning options for accessory dwelling units (ADUs)	60.09%	265
Zoning and OCP amendments to allow for multi-unit residential developments	48.30%	213
Zoning and OCP amendments to allow for manufactured home communities (ie. portable structures with permanent foundations)	43.08%	190
Support and advocacy for traditional not-for-profit housing projects including for seniors	58.96%	260
Further restrictions on short term vacation rentals which could potentially become long term rentals	36.73%	162
Zoning and OCP amendments to allow for living in recreational vehicles/tiny homes on wheels	42.86%	189
The potential application of the Speculation and Vacancy Tax on Pender Islands (Islands Trust is currently exempt from this tax)	26.76%	118
I am not well informed enough to respond	7.26%	32
Prefer not to say	2.27%	10
Other (please specify)	11.11%	49
	<b>Answered</b>	<b>441</b>
	<b>Skipped</b>	<b>37</b>

Q 16.	Q16. Do you have any other comments on the project or ideas for improving access to affordable housing in the Pender Islands community?
Comment #	Comments
1	60 years of not allowing density is just nibyism and keeping these islands as a refuge for the wealthy. People need to live on these islands in order to have a vibrant community and that means all levels of affordable housing.
2	A trailer park or similar would be helpful. Removing restrictions on living in trailers would be straightforward, just living in one shouldn't be grounds for enforcement.
3	Adding housing will only put additional strain on our limited water resources. I don't see any resolution to the housing crunch as long as Pender remains a desirable place to live.
4	allow more flexibility to build secondary dwellings on properties smaller than the current 2 hectares
5	Allow purpose built rental accomodation to be built near the Driftwood
6	Allow secondary houses on large properties and legalize rental suites in homes.
7	Allow tiny homes/RV's etc Limit stvr's. There are a number of illegal stvr's operating on the island. The gulf islands are exempt from the new airbnb regulations enacted by the NDP last May. This has caused an influx of new stvr's on Pender. Also. Make it easier to find information on the locations of legal stvr's online so that we can report those that are running illegally.
8	Allowing a coach house or tiny home on a SFD lot, as long as it is properly connected to utilities would be an option in addition to identifying suitable land for a multi-unit complex. Currently, the various trailers and ad hoc bldgs in lots on Pender is not a viable long -term option. Basically, these structures degenerate into waste due to the climate- they are not built for heavy rain, extreme heat or cold
9	Allowing lane way type 2nd dwellings would make it easier for a young family to get a mortgage, pay a mortgage and stay on the island in their own dwelling
10	Allowing property owners to have smaller second homes on their property for long term rentals
11	Banning short term for long term rentals will not work for affordable housing. It also will be rented out at an affordable rates. Allow a second small residence or tiny home, and areas with affordable rental units in a tiny home parks. Put in bylaws that they are land scrapped, and kept tidy and presentable, with respectful conduct rules or they are kicked out. This to be independently monitored.
12	Bylaw amendment to allow Coach house on my ~ half acre acre property
13	Capable and eager working people keep leaving the island, most of the departing people cite the lack of affordable housing as the main reason. I would hope that the IT will allow high density affordable housing be built in logical areas of the island.
14	Carriage house/unit above an existing garage.
15	Changes to zoning and bylaws should only be done if community infrastructures (water & wastewater management and essential services) are in place to support expansion.

<b>16</b>	Clear standards for rv living so one can live within the law and not have anxiety about legality of situation
<b>17</b>	Common sense is needed. If there is non-arable land available, tiny homes & movable homes must be allowed.
<b>18</b>	CRD looks after Magic Lake, Islamds Trust needs to be gone
<b>19</b>	Definitely a need for low cost housing on the Island. The use of multi-unit residential properties and portable structures should be a priority.
<b>20</b>	define affordable.. until the building costs and regulations are significantly relaxed we will continue to face a shrinking housing stock. So long as it costs over \$400. / sq ft to build there is no incentive to build anything except high end structures. the illusion of affordability is just that. either build non profit on government owned land of which there is none on Pender and get rid of rent controls which have caused this problem in the first place. there is no incentive to build rentals here .
<b>21</b>	Definitely allowing people to live in mobile homes a development to accommodate this would help immensely. Low income people can't afford a house but could afford a trailer.
<b>22</b>	Do not advocate to apply the Spec Tax to the Gulf Islands - they are vacation properties. Adding the tax will cause collateral damage to tourism
<b>23</b>	Do not believe that Pender Islands is appropriate for the implementation of the speculation and vacancy tax, it would hurt the local economy and not result in more affordable housing. The majoriy of the housing stock is single family homes those are not the type of housing that becomes available or affordable through the implementation of the tax which is designed to move housing stock that is under utilized (condos) and speculative into the rental market or expensive housing (single family) into the realestate market. Not cause family cabin owners to be penalized by additional taxes.
<b>24</b>	Don't make this too large a priority as the root causes are well beyond the influence of the Trust. An increasing popularity in a finite region will cause housing affordability issues and this issue is not going away. Mitigate the problem with a reasonable approach to the construction of housing, and the regulations in that regard, (like for example allowing owner built houses with a severely reduced amount of red tape as is the case in the San Juan islands), in conjunction with an appropriate balance for environmental sustainability.
<b>25</b>	Encourage property owners with secondary units to provide rental accommodation.
<b>26</b>	Excessive tenant rights are a big hurdle to renting to someone. If you get a bad tenant you can't get rid of them. This is a big impediment to people wanting to rent their property to others.
<b>27</b>	Exempt from permit costs people with low incomes who work on island and are trying to build humble homes. Have one or two simple floor plans that pass the building code available for low income people to use.
<b>28</b>	Expanding our current senior situation in any direction would be wonderful
<b>29</b>	Focus on options to use water more effectively, so it isn't a bottleneck on approvals. E.g. Allow composting toilets / greywater system as alternative to septic field.



<b>30</b>	Focus on short term rentals is misguided; there's not many and eliminating them won't provide much of a solution to the housing issues.
<b>31</b>	Forbid the application of the Speculation and Vacancy Tax on Pender Islands. The market for long term rentals does not exist for family cottages
<b>32</b>	Frustrated by the restrictions on additional dwellings (the bathroom or kitchen rule) Frustrated with the Currents at Otter Bay development that brings in a bunch of second homers who use up resources such as water and healthcare without contributing to the island Frustrated that the folk who service the island - grocery store workers, cleaners, wait staff - have such a hard time finding accommodation. Why not a multi-unit development at the driftwood for these folk? Fed up with Vancouverites who bought property here 20 years ago for barely any money and who show up with entitlement to use the resources here - would love to see limitations on second home options. Frustrated that the rules around how big a new development can be seem to apply to some and not others. Some enormous developments classified as "barns" for example, that are really huge living spaces somehow get around the regs. And what's with the 12,000 square foot development on Razor Point? If you're going to have regs apply them equally.
<b>33</b>	Get government out of housing. Protect landlords rights and they will build more rental units
<b>34</b>	Has anyone done a study to see what affordable means to middle and lower income ppl ..... What is the cost range that might be affordable ..... once this question is answerable then build and regulate to this benchmark No point in building 400 ,000\$ accommodation is the affordability level is considerably less .....but again this should nit be in the scope of the Trust .... Before any steps are taken .....surely a review and resetting of the Trust scope is the logical first step ...the Trust has had the cart before the horse most recently when they tried to push through amendments to the Trust Plan a few years back with out adequate community feed back and involvement .... Thanks for listening
<b>35</b>	Having multiple homes is obscene. The people who work here can't afford to live here and we are losing essential services for residents as a result of empty vacation homes. Also most properties have the capacity for outbuilding rentals but bylaws prevent this, further reducing rentals. Contacting Islands Trust with these concerns is not at all accessible.
<b>36</b>	Housing needs to fit the demographic. Generally, seniors are well served and move off island for medical reasons. Affordable housing projects should focus on young people. But they need a job. Presently there are not many well-paying permanent jobs available. Note the staff turn over in the stores and restaurants. Perhaps what is needed is seasonal housing for staff (summer students) in the vacation season.
<b>37</b>	Housing will never become affordable to many people, and we will not build our way out of a housing shortage. It's disingenuous to suggest we will.
<b>38</b>	How many people, plus agricultural needs can our groundwater/lakes support?

<b>39</b>	I am in favour of keeping the spirit and community feel of the islands intact. Nit in favour of importing big city development. Definitely opposed to increasing taxes or adding the speculation tax. Allowing for some zoning flexibility would make a big difference.
<b>40</b>	I am strongly opposed to any possibility of a speculation and vacancy tax on Pender Islands. This would not increase 'affordable' housing in any way, and would greatly impact part time residents that comprise a significant part of the Island's economy as well as the ability to keep recreational properties.
<b>41</b>	I am very against the vacancy tax. (I am for it in the city, but not on the gulf islands as many people live here part time).
<b>42</b>	I believe that temporary housing should be allowed for seasonal employees of local establishments. Zoning would need to be changed to allow multiple units on the same property. This would create an opportunity for some select properties to become suitable to house employees. Being able to house staff for local business would boost the island in so many ways. Allowing rvs on every property would have a side risk of them being used for air BNB. While I have no problem with enabling tourism that can support our island, we need workers first to be able to support it.
<b>43</b>	I have lobbied with CRD and MLA to allow more RV's or tiny homes on the island. They use very, very little in the way of water resources and sewer and electric infrastructure compared to a permanent dwelling.
<b>44</b>	I heard that water issues is a big deterrent from progress but would at least like to see the ability to have a secondary tiny home on properties 1/2 acre plus.
<b>45</b>	I read constantly about young people trying to find housing on island in order to work here seasonally or full time. Is there any consideration given to Mobile home parks or other temporary yet well managed properties? Such a shame and easy enough to remedy.
<b>46</b>	I strongly support the development of shared living space that does not involve multi-level structures.
<b>47</b>	I support the idea of small homes similar to tiny homes so long as safety and sanitation is appropriately handled and the buildings are built to code (possibly a code specific to them as there are special considerations for that type of dwelling that current building code wouldn't allow for). I don't support the use of recreational vehicles/trailers as long term dwellings.
<b>48</b>	I think having a 4th layer of government makes the matter more complex and expensive.
<b>49</b>	I think that more flexible zoning for detached ADUs would benefit the community greatest. Seniors who want to age in place could rent out accessory buildings to caregivers, immediate family, caretakers, or a local family. Also serves as a mortgage helper for younger families who have a downpayment for a house but could use additional income for payments. Renting detached ADUs to seasonal workers benefits local businesses and community members. This bylaw should be number one in being revised to allow detached ADUs on smaller lots.
<b>50</b>	I think you are considering all of the right things already re: housing affordability, the environment, water availability, and involvement of First Nations. Overall I believe soft densification with all of these aspects in mind is the way to go.

<b>51</b>	I want a government body to improve access to clustered market housing, which has embedded in it affordable housing. Ideally this housing is environmentally appropriate and is available to older and younger alike.
<b>52</b>	I'd like to see grants for helping low income families make additions to their homes. I'd also like to see tiny houses allowed as an accessory building as I am getting older and it would be nice to have someone rent a small accessory building and be able to help with yard etc. I am a young senior but I am raising my preschool grandchild. Our home is overcrowded and we cannot afford to build an addition. Furthermore the taxes on the island are way too high and we are struggling to put taxes each year. Too much of our taxes seem to go into crd and islands trust. Islands trust should be funded by all British Columbians and not just the gulf islands.
<b>53</b>	I'm not sure how the Islands Trust fits into this mandate or what can really be done by it to make a difference. Many levels of government are tinkering around the edges of the problem driven by greed but no level wants to take the real decisive action needed to make a difference
<b>54</b>	If a cottage is on a property also with a house, zoning should be allowed so cottage can be subdivided and sold, if original property is 2 acres or more.
<b>55</b>	If the speculation tax is brought to North Pender we will sell our place (which is a secondary residence). I will not pay an added tax to the government to keep what I already own! We will use the proceeds from the sale to travel outside Canada, thus all of the \$ we spend in the CRD will leave.
<b>56</b>	In multi unit buildings - allow 1 long term rental + 1 short term vacation rental with less restrictions
<b>57</b>	Instead of allowing 10,000sf house size variances and relaxing waterfront setbacks on large properties for the wealthy 1%, the LTC should be focused on ensuring that our community has affordable accommodation options for those who provide the services so we can continue to live here.
<b>58</b>	It should not cost tens or hundreds of thousands of dollars to build a house that provides shelter, the ability to be warm and dry and has potable water. Beyond very basic structure, electrical and sewer should be the only concerns of building codes.
<b>59</b>	Less unnecessary application process. It's jump through hoops spend tons of money for nothing then add new rules to build on top making it cost prohibited for people to build homes
<b>60</b>	Leverage funds from the Building BC Community Housing Fund (CHF) to build "council homes" — locally-administered public housing for families and seniors.
<b>61</b>	Living on the Gulf Islands is a privilege, not a right. If one can't afford to live here, one must move on. The exception would be for those employees working on Island supporting local business.
<b>62</b>	Look at the end cost of your ideas and compare that to your housing goals.
<b>63</b>	Look at Whistler's seasonal staff accommodation. Put up a building with small 2 person suites and rent them to seasonal staff
<b>64</b>	Make secondary detached dwellings allowed in magic lake.

<b>65</b>	Most residents are older and therefore, like me, are fortunate enough to have been able to buy property while it was affordable. Property is not affordable for younger folks, who therefore can't afford to live here. The results of this survey will be skewed because people who can't afford to live here will not be completing this survey. The issue is that the younger, working people who are needed on the island cannot afford to live here.
<b>66</b>	Must understand availability of water.can't build new housing where there is not enough water.
<b>67</b>	My main concern for affordable house is to ensure there is housing for the work force we need on Pender.
<b>68</b>	Need to build multi- unit rentals or co-op beds. Any condo or multi- units would need to have low monthly strata fees as these combined with rent/mortgage make these units unaffordable
<b>69</b>	No but stop letting people to live on there RV
<b>70</b>	No just that I am personally supportive of BC's efforts in general to restrict short term rentals. I feel this & other policy decisions are helping somewhat to make properties available to younger people as new owners / renters. I am not supportive of the idea that people can own multiple homes without penalty when it hurts younger people and people trying to make ends meet.
<b>71</b>	No more people we are full
<b>72</b>	No speculation or vacancy tax, this market will crash and seniors will lose their nest egg and not able to move closer to medical care.
<b>73</b>	No trailers on wheels as permanent housing. All temporary housing hooked to sewer and water and inspected re: same
<b>74</b>	obviously banning all STVRs in self contained homes
<b>75</b>	On Pender Island we need multi family options to allow people who want to stay here. Past efforts have been rebuffed. We need flexible housing options for those perhaps want to share their homes - eg: divide into suites.
<b>76</b>	Only possible affordable option is tiny homes. All other options are too expensive to qualify as "affordable". Allow tiny homes on properties over 1 acre.
<b>77</b>	Past proposed multi unit buildings have been obstructed and discouraged until they wore the developers out. Developing property is hard work. Finding crews for all levels is expensive and finances are always limited and are eventually exhausted by NIMBYism. The pressure on individual proposals in the past (Browning and Poets Cove) are two examples which show what happened and what didn't (for no particularly good reason that I can think of). Lou Henshaw had great vision which I hope the Trust can now see with 20/20 hindsight. We would be facing a completely different picture had that development progressed. Multi units make for close bit independent situations as families morph in ways unimaginable when the Trust was founded. To not change with the times is a crime.
<b>78</b>	Pender Island is a rural community and we have bought a house there to enjoy rural setting, solitude, tranquility, relaxing and enjoying the natural beauty. Whatever you do, we would like to respect these aspect of Pender island. Please, please, do not turn the island in to an urban area and destroy the island's charm and beauty

<b>79</b>	Pender Island needs more community housing developments, similar to what is being developed on Galiano -- families and seniors supporting one another -- more cooperative housing, residential development on larger parcels of land that take the natural world into consideration. Just adding more buildings in Magic Lake area, when it is already overdeveloped and sewer and water supply is stressed is not very forward thinking.
<b>80</b>	People living fulltime in campers and trailer, which is currently against bylaws, BUT the IT is currently NOT enforcing, should only be allowed in a contained separate dedicated and approved location. When it occurs in an otherwise single family buildings area, it lowers the value and enjoyment of others!
<b>81</b>	Permanent RV Park or Tiny House Park on permanent foundations.
<b>82</b>	permit the building of small homes on existing lots half an acre can accommodate this provided appropriate setbacks are maintained
<b>83</b>	Propective buyers need to be informed somehow that the labour pool is limited, difficult to get trades, and we have bylaws they should read. More people would rent out long term instead vacation rentals if it was easier to get rid of bad tenants. It takes months for a hearing and you will probably lose not matter how bad it is. People are scared to rent long term.
<b>84</b>	put in place zoning for duplexes and carriage houses
<b>85</b>	Rental caps would be awesome
<b>86</b>	Restrict AirB&B licensing so that \$\$ stays on Island. No absentee owners.
<b>87</b>	Restricting STVRs will not increase availability of rental homes until legislative change offering protection to home owners in brought about. People are not willing to lose their homes or access to their family property for a renter that can destroy the place with years of red tape through the RTB with uncertain outcomes, if any, in favour of the home owner. People lose/foreclose their homes to bad renters before these issues are resolved in the current system. Simply not worth the risk, therefore limiting STVRs doesn't address the housing crisis issue.
<b>88</b>	Restrictions on the square footage of new homes being built. Zone a specific area of land for a multi unit rental development. Mirror bylaw changes related housing on South Pender. Vacant building tax and restrictions for short term rentals to discourage homes sitting empty and create more opportunities for first time homebuyers. Eg, newly established short term rentals must have a full time resident on the same property, or create an incentive for this model, to encourage a more sustainable local vacation economy.
<b>89</b>	Secondary suites Grants and tax incentives for landlords creating permanent rental accommodation Pressure the Province to create more equitable rental laws that don't drive landlords out of the rental market
<b>90</b>	Seems like you're on the right track...let's just get past the stage of talking about it and let's actually make some real workable changes!
<b>91</b>	Self-contained units for seniors
<b>92</b>	Setbacks (side and front) that are generous enough for privacy and coastal protection dictate house size - reducing house size not the answer given housing shortage and need for workers.

<b>93</b>	Short term rentals are not the problem to housing issues. Affordability is. Pender doesn't have enough low income subsidized housing to support the needs of low income earners. This is a social issue not an issue that should be pushed on existing owners. People wouldn't afford the rent of the homes being used as short term rentals.
<b>94</b>	So many abandoned boats and trailers. Is there a group yhat eoyld collect these, upgrade them and sell/rent them as housing as long as they are attached to septic or sewer on a single dwelling home to accommodate the housing needs.
<b>95</b>	Something that would keep people from buying houses and letting them sit empty or buying homes simply to invest would be to reinstate squatter's rights.
<b>96</b>	Streamline permit process. Reduce timeline for permits.
<b>97</b>	STV take homes from full time renters. Tiny homes or RVs will need sewer and water. No pump outs should be allowed.
<b>98</b>	Subsidies or other assistance for businesses to commission workforce housing.
<b>99</b>	Suggestion: Pressure the provincial gov't to amend the Residential Tenancy Act to allow island residents to offer FIXED-TERM, seasonal rentals, i.e. with definite end dates. Lack of housing for seasonal workers is a big problem on Pender. Current RTA legislation has no provision to allow seasonal rentals. With this one change, you would see a flood of new seasonal rentals available on the Gulf Islands.
<b>100</b>	Support applications for acerages to subdivide small 1/4 acre buiding lots along existing road frontages.
<b>101</b>	take a second to look up how many air bnbs Pender is zoned for, then go on the website and look at how many there are. Regulating this, and bringing in the speculation tax would very quickly make collosal improvements to to penders housing crisis
<b>102</b>	taking no issue with illegal suites, allow them, don't force people to hide advertising. Many people here live in unhealthy situation with mold etc and the quality of structures needs to be addresses since the majority of homes were built in the 70s and 80s - find a way to get grants for those committing to long term rental properties, like 10 years and register that commitment on title and a financial penalty for breaking it.
<b>103</b>	The CRD approves building permits, the need to include the Island Trust in these applications, additional information requests costs money and adds to the cost of building. The Islands Trust should consider a path that does not add to the cost of building. A Trust wide housing strategy is not appropriate, each Island is unique, has unique features, a strategy recognize this and address each Island appropriately. Allow desalination.
<b>104</b>	The current allowance of one house per property doesn't take into account the size of the land at all. This feels very disproportionate for a lot of the areas outside of magic lake estates on Pender and is a huge issue for housing.

<p><b>105</b></p>	<p>The government and island trust should allow people who have worked hard to afford their own house and property on Pender to do as they please (within reason, as long as the owners are not doing anything illegal). The more government reach there is the more difficult and expensive everything gets for citizens, and more division of class is created when implementing taxes. Affordable housing should be encouraged and implemented, but there shouldn't be any extra taxes added (like the vacancy tax). Property owners who live part time or vacation only on Pender pay property taxes like all of us. And there shouldn't be restrictions on property owners renting out or airbnb-ing their dwellings out because that creates tourism and tourism boosts the economy, more jobs are created and there is less poverty.</p>
<p><b>106</b></p>	<p>The Island Trust is supposed to preserve and protect the unique ecosystem on both Penders. Making it into a growing housing market zone, whether it be affordable or not, flies in the face of this mandate. We don't need more development! We need less tourism, fewer people and fewer businesses or all of our precious and pristine natural beauty will be lost. Look what happened to Banff and Jasper!!</p>
<p><b>107</b></p>	<p>The Islands Trust is now getting in the housing business when its primary goal is to preserve and protect. The Islands Trust is NOT proficient nor has the knowledge to be in the housing business. This can only mean ONE thing and that will be that the Islands Trust will now hire more staff to study and manage housing related issues when it is the responsibility of the Provincial and Federal Governments. This in turn will increase our property taxes due to the Islands Trust stepping outside their mandated boundaries.</p>
<p><b>108</b></p>	<p>The natural environment is more important than any other issue on this island. Tree removal or disturbances to eco-systems for alternative housing is unacceptable. I believe that expansion and improvement at Plum Tree Court is an obvious vision for Pender seniors. I am in favour of tiny homes on present dwellings, this would be acceptable. Sustaining the rural nature of the island and MINIMAL effect on the environment is paramount.</p>
<p><b>109</b></p>	<p>The original purpose and mandate of the Islands Trust was to preserve and protect environmental related issues. Now the Islands Trust is trying to be everything to everyone and is taking on the role of housing which will only lead to hiring more staff and increase the taxes imposed on properties and people living in the Islands Trust area. Housing should ONLY be the responsibility of the Provincial and Federal Governments.</p>
<p><b>110</b></p>	<p>The problem with affordable housing initiatives is that by definition most or all of them will increase the rate of population expansion on the islands. This must be detrimental to the environment and to resources such as water. One way to make housing more affordable is to restrict the size of houses. I would like to see large lots with small houses on them. That will keep population density down but the cost of housing is kept down due to the size of the houses being restricted.</p>
<p><b>111</b></p>	<p>The reality is only manufactured homes will provide quick affordable housing The cost and funding for anything else is virtually nonexistent unless it is for the rich</p>

<b>112</b>	The rules around allowing secondary accommodation on properties in Magic Lake Estates are too restrictive. We have a large site (nearly 2/3rds of an acre) with a small 670 sq ft house. If allowed we could have a 2nd living area that could be rented to a permanent tenant. We have no interest in running short term rentals.
<b>113</b>	The South Pender Trust has lagged behind and is actively hindering housing solutions- for example secondary suites, even for family are not allowed. The Trust could be advocating for the people with other regulatory bodies such as the CRD to make building more affordable and plausible. Some regulations are necessary, some are nothing more than corruption and gouging people trying to put a roof over their heads.
<b>114</b>	The speculation tax and the STVR restrictions will not solve the housing issue on North Pender. There is a need for more affordable housing to be built and the only way this will happen is by changing zoning and bylaws to allow more housing. People who are currently not renting out their home because it is a family vacation home will not change their mind and put their vacation home into the long term rental pool due to more restrictive rules regarding STVRs or because they pay the speculation tax.
<b>115</b>	The speculation tax is a punishing tax that has no reflection on anyone actually speculating. We have been owners on PI for over 30 years. The tax would cause us to be forced to sell after contributing to PI's economy after all those years. Thirty years of ownership should prove a lack of speculation, but it would'nt in the eyes of government. It is a tax grab that takes advantage of British Columbians who are just trying to enjoy the province they live in.
<b>116</b>	The speculation tax is a red herring and would do nothing to increase housing but would definitely harm the local economy, thus providing less work for those currently living on the island
<b>117</b>	There definitely is a need for more non profit housing for seniors. Currently the situation is outrageous. More and more this will become a outstanding issue as Baby Boomers age into their senior latter years and for their pets.
<b>118</b>	There needs to be a good mix of short term rentals and secondary long term suites as we need the tourism economy as well as housing for residents and staff of our services provided
<b>119</b>	this is important without wrecking the integrity of the island. As well as not taxing more of the environment and infrastructure. "Trailer park" and/or bunk house with common area type idea, rent to own, multi co living opportunities, small homes- less footprint. Upgrade infrastructure to support a second dwelling or self contained suite. Proof of proper infrastructure to support these. Approval of water catchment and grey water systems.
<b>120</b>	This is outside the IT mandate, but one crucial key to increasing affordable housing is to fix the landlord tennant act and dispute resolution process to protect tennants from unreasonable landlords AND to protect landlords from irresponsible tennants. People with space available are understandably hesitant to rent them given the horror stories out there (refusing to pay rent, damaging premises, etc etc). And as long as this is the case, tennants will have a hard time finding places to live. Disputes must be resolved quickly and enforced effectively, not months and years after the problems arise. The IT could advocate for this with other levels of government.
<b>121</b>	This should never have become an LTC issue!!!!



<b>122</b>	Tiny home “villages” for seniors, or community based living for aging seniors Multi Unit Residential Building at the Driftwood Centre Exploring Poets Cove Resort as a potential acquisition for housing seasonal staff, or high season housing for those who live in off-season rentals
<b>123</b>	Tiny home community
<b>124</b>	Tiny home community would make sense with a shared community space
<b>125</b>	Tiny home community, apartments, retail space with living space above are all needed as well as rent control
<b>126</b>	Tiny houses with a common building that would provide for shared living necessities such as cooking space, freezers, showers, storage, socializing.
<b>127</b>	Under no circumstance should any solution involve any additional taxation!! For anyone!! We are all already over taxed and underserved!!!!
<b>128</b>	Unfortunately being a landlord is not a lucrative business at all; it’s actually a burden unless you own your rental home outright and not worth the hassle and extreme expenses in my opinion. I was a landlord and sold my home because it cost more to run than it could bring in, in monthly long term rental fees. I think everything done up until now (province wide) has actually made the situation way more complicated and much less desirable to rent out accommodations. The only options for people looking for housing may be to find some type of very alternative housing arrangements at least while they are saving up money to invest in a home if that’s even an option for their future. If we don’t allow it, it’s still going to happen because it’s just what people can afford or do... they are desperate
<b>129</b>	We are in a housing crisis- put yourselves in other people’s’ shoes and be more flexible with zoning, by-laws and unique Island life.
<b>130</b>	We find that the decision to allow trailers means inadequate storage area for them and some areas which are becoming cluttered
<b>131</b>	We need an assessment of the maximum size of populations that can be supported on each island. This includes adequate local supply of food, water and services even is we are cut off from the adjacent cities for a lengthy period. Communities must be resilient to disruption.
<b>132</b>	We need residents who are interested in contributing to the community. Young people are an important part of this and they need a decent place to live.
<b>133</b>	We need to address this problem urgently! The current approach is not working. We are losing valuable members of the community of all ages and income levels

134	We need to move away from the capitalist system. Property values and rents have increased for no apparent reason, squeezing out those with marginal incomes. Also, renters rights/homeowners restrictions are almost too strict - many homes stay vacant because people are afraid to rent out their places, as renters do not always treat the property respectfully, and it is difficult/impossible to exit out of a rental agreement. There needs to be a middle ground - a compromise way to respectfully monitor rental situations, so homeowners can be reassured and therefore willing to offer a rental.
135	We need workers for maintenance and building projects; there are not enough here because there isn't enough housing for them, as I understand it.
136	While I fully support STVR restrictions, and implementing the speculation tax, housing is not the responsibility of the Trust (its the CRD in the SGI). OCP amendments for housing are contentious for several reasons: 1) because seniors, affordable or community housing options are often proposed for natural, forested or sensitive areas that are valued by the community for these reasons. Higher density housing options need to be proposed on land already developed or buying and converting existing large houses that are up for sale, and turned into rental units operated by a credible not for profit/or the CRD. It won't work to propose OCP amendments for housing problems that erode sensitive habitat and just allow more homes. You're just pitting people against each other; people that are concerned for both these issues. 2) The Trust has a horrible track record when it comes to thoughtful land use decisions that reflect climate & ecosystems concerns & water limitations. Because of this, proposals for more development will be met with scepticism and often opposition. 3) the CRD (and the Trust) needs to demonstrate that it can operate thoughtfully when it comes to development. Its makes promises for sensitive, careful planning and I have yet to see this when it comes to on-the ground decision making and planning on my isalnd. 4) Its laughable that the islands trust states its concerned about affordable housing, puts in (justified) house size bylaws and then grossly violates them by permitting a12,000 sq ft single family home. Huge credibility problem. 5) I support tiny house options or RVs that are thoughtfully planned, aren't slums (and bad for peoples health) like many of the trailers on Pender currently are. I think working with land owners to clean up the existing moldy trailers and the unsanitary/unsafe trailer rental options currently being utilized, in favour of small, clean and attractive solutions would be widely supported.
137	Why is this under Islands Trust, other than the zoning?
138	Would like to see more units built for low income seniors or families ie Plum Tree Court.
139	Yes, if we are talking about the Penders Magic Lake is already full to add more people or relax restrictions that have worked well for many years. Relax rules in South Pender or large rural areas in North Pender

## **North Pender Island Advisory Planning Commission Recommendations regarding the housing referral**

- Members of the North Pender Special Advisory Panel Committee (NP S-APC) on housing want to thank the staff of the Island Trust for their support and prompt response to requests in the development of this report. Specifically, planners Mr Brad Smith and Ms Narissa Chadwick. We also thank Ms Carly Bilney who acts very effectively as Secretary to the APC.
- The APC also congratulates the Trust on the development of the Housing Toolkit which we found very helpful in understanding current housing issues and available options.

### **Options for increasing the availability and affordability of housing on North Pender Island, 2024**

- The North Pender APC met several times during the Summer and Fall of 2024 to develop a response to the housing referral from the LTC which briefly was to:

***Review existing relevant reports and studies prepared by or for the Islands Trust and/or the LTC including the Housing Toolkit and gather other information to provide LTC with recommendations on how best to amend the Official Community Plan and Land Use Bylaws to improve access to affordable housing in the community.***

To develop these recommendations the APC and its members:

- Reviewed the Housing Toolkit and the many resources and links contained in the toolkit.
- Reviewed existing North Pender Island Official Community Plan policies and Land Use Bylaw regulations related to housing.
- Considered initiatives, policies and regulations implemented in other Local Trust Areas. Met individually or in groups (less than a quorum) with key individuals who have interest and expertise in island housing issues and opportunities. (Including Mr Karl Hamson, Mr Rob Fenton, Gabriola Trustee Tobi Elliott)

- Met as a quorum with individuals and groups involved in Housing issues including members of the Pender Island Housing Society, the Capital Regional District (Gulf Islands director and staff) and the St Peter's Anglican Church on Pender
  - Considered the implications of potential housing alternatives on available water resources and the natural environment.
  - Reviewed the results of the Housing Survey conducted by the North Pender LTC. (The Housing Survey has been particularly useful and the NP S-APC has incorporated the results into its recommendations).
- An overriding factor that the NP S-APC considered in making its recommendations was to ensure as completely as possible that its suggestions are in accord with the Islands Trusts principal mandate, to Preserve and Protect the Natural Environment of these unique islands.
  - Recognizing that the Province created the Islands Trust in 1974 *“in response to the potential environmental effects of dense residential subdivisions that were in development in the Gulf Islands”* it might seem paradoxical that some of our recommendations have the potential to increase population density on some parts of the Island. However, we believe that increased density in specific regions that have the capacity offers the opportunity to **decrease** the overall impact of human settlement on the land.
  - The NP S-APC proposes that the LTC consider recommendations around density on the basis of site-specific parameters, including forest cover, water availability, septic capacity, ecosystem values, ecosystem preservation, and restoration plans, as well as proximity to amenities. (eg. A comprehensive Suitable Land Analysis). Any proponents of such developments must be able to demonstrate that regulations related to these issues are complied with. Limitations to the number of residents allowed on an existing property and on a new development should be considered on the basis of these factors.
  - There is an acute need for affordable housing on North Pender Island, and there is likely to be a long term need for such housing. Thus, recommendations include those that would have an immediate potential impact on the availability of affordable housing units, and

recommendations that will have effects over a period of years or decades. Both types of recommendations should be considered but the short-term options need expedited implementation.

### **The Need:**

- A diversity of housing options is needed on North Pender Island for seniors, families, and workers who do not currently own property, as well as for seniors who own property but would like to downsize. The traditional approach to land use planning in the Islands Trust Area has resulted in zoning that has almost exclusively supported the development of single-family dwellings.
- BC Housing considers housing “affordable” when 30% or less of a household’s income goes towards paying for their housing costs.
- On North Pender, according to the 2021 Statistics Canada Census Data, 12% of households are spending more than 30% of their income on housing **BUT** 34% of renters are spending more than 30% of their income on housing.
- The housing that is needed urgently is:
  - Affordable and below market rental,
  - Affordable and below market ownership
  - Market rental housing.

## **Recommendations:**

We have divided our recommendations into the following categories:

1. Review of 2024 IT housing options toolkit
2. Review of Provincial Statutes
3. General Recommendations
4. Recommendations regarding secondary suites and cottages
5. Recommendations regarding RVs
6. Recommendations regarding Tiny Homes
7. Recommendations regarding Multi-unit subsidized housing developments

### **1. REVIEW OF 2024 IT HOUSING OPTIONS TOOLKIT**

- The North Pender Special APC (S-APC) considers the Housing Options Toolkit to be a very positive and comprehensive approach to resolving the housing issues facing the islands and specifically North Pender Island.
- A fundamental element of the toolkit is **Tool 4. Suitable Land Analysis**. The S-APC strongly encourages the completion of this analysis for North Pender particularly related to water availability.
- **Tool 6 Housing Action Plan/Local Housing Options Strategy Template**, encourages the review of other islands' APC recommendations for housing. The NP S-APC followed this suggestion and based many of their recommendations on these documents.
- **Tool 6**, includes a question: "**Housing for Who?**". The NP S-APC encourages monitoring and updating of the useful documents already provided. Specifically, an updated **Housing Needs Analysis** to confirm housing needs as time goes by. The CRD has provided useful documents concerning housing strategy specifically for the SGI, including North Pender, which have provided fundamental guidance to the S-APC. These have established that the primary need is for more affordable rental and ownership units for workers, families and seniors including seniors who own property on the island but would like to downsize.
- The S-APC supports the description of the need based on the shaded area in **Table 1: Spectrum of Housing Needs (P. 32 - Tool 6)**.

Table 1:

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

- The NP S-APC has also urged advocating for Alternative Dwelling Units, such as Tiny Homes, that are not currently allowed by building codes

## 2. REVIEW OF PROVINCIAL STATUTES

In the referral to the S-APC, the NP LTC also requested comments on the Housing Statute Changes to British Columbia Legislation (staff memorandum found on p. 166 of the April 5, 2024 LTC agenda package).

### **Speculation and Vacancy Tax Act** (a.k.a. Empty Homes Tax)

- The Act applies to municipalities in the Capital Regional District and is presently not applicable to the Islands Trust area. The majority of S-APC members support advocating for this Act to apply to North Pender with the hope that it will be extended to all parts of the Trust area.
- The rationale for those supporting this recommendation was:

*Given the pressing shortage of affordable housing on North Pender, and elsewhere in the Trust area, the implementation of the vacancy tax has the potential to induce the rental of some of the many empty homes on the island. Alternatively, if the owners do not want to pay the tax they might sell the property to someone who needs a place to live. In addition, the tax may discourage the further construction of “holiday homes” on the island. These are often large buildings on sensitive areas, which have a substantial impact on the ecosystem. Revenue from the tax could be transferred to an affordable housing fund for Pender Island.*

- One S-APC member did not support expanding the Act to include North Pender citing the lack of studies establishing the benefits of tourism on the local island living and economy.

### **The Short-Term Rental Accommodation Act (Bill 35)**

- The Act requires that short-term rental accommodations be advertised on platforms that are registered with the Province and that rental units must be in the property owner's principal residence or in not more than one ***“accessory dwelling unit that is in a prescribed location in relation to the property host's principal residence”***. (We think this means a cottage or alternative dwelling on the property of the principal resident)
- The rationale for this change is the hope that some of the STVRs will be repurposed as long-term rental accommodation.
- Opting into this is available for LTCs each year. The next opportunity is March 2025 for implementation in 2026. It is understood that among LTCs only the Gabriola LTC opted in last year.
- NP S-APC has concerns that the Act also removes protection of legal non-conforming short-term rental accommodation as well as those permitted by TUP's (Temporary Use Permits). As such owners of such units would immediately lose this source of income and the LTC would lose oversight of non-conforming rental accommodation. On this basis, the majority of the S-APC suggest that the NP LTC not Opt into Bill 35 in 2025 but allow existing TUPs for such STVRs to lapse after their 3 year extensions and not be extended beyond that. This provides owners of such units time to adjust to the change. An alternate suggestion is to 'wait and see' what happens with the Gabriola experience. A comprehensive report back from staff on the impacts on Gabriola would be helpful.

### **The Housing Statutes (Residential Development) Amendment Act Bill 44**

- The Islands Trust Area is excluded from the provincially mandated minimum density requirements by an amendment, therefore most of this bill does not apply.
- However, as part of this Act, local governments are required to update their “Housing Needs Reports Amendments”. As mentioned below, the S-APC



supports regular updating of housing needs and this can be incorporated into the regular updating of island OCP's.

### **Housing Statutes (Development Financing) Amendment Act Bill 46**

- The new legislation for Amenity Cost Charges appears to apply to regional districts and would not apply to the Islands Trust LTCs and therefore is not applicable.

### **Housing Statutes (Transit Oriented Areas) Amendment Act Bill 47**

- The Islands Trust LTCs are excluded from these density requirements related to transit and therefore this statute is not applicable.

## **3. GENERAL RECOMMENDATIONS:**

- The NP S-APC recommends that the LTC support and enable staff engagement and resourcing in seeking innovative and collaborative approaches to increase affordable market rental housing stock on North Pender.
- The NP S-APC recommends that the LTC make the recently completed **Suitable Land Analysis** available for review as soon as possible and use this analysis in making other decisions
- The NP S-APC recommends that the North Pender LTC complete a comprehensive **build-out analysis** to determine how much land could ultimately be developed if existing land development laws remain unchanged, and to illustrate what the resulting density and location of such development could be. At what density and where? And with what potential impact on the community and the island's ecosystems?

A build-out analysis projects the maximum residential and commercial development allowed under law in a given area.

Analysis can also explore the impact of development on things like tax base, traffic, school enrollment, natural and historic resources, biodiversity, and quality of life. The results are usually conveyed through maps and charts.

- The NP S-APC recommends that the LTC permit under-used commercial properties to be used as principal residences and consider rezoning existing built commercial accommodation units for residential use in coordination with regulating STVRs. TUPs could be used in some situations.
- The NP S-APC recommends that the rules around STVR's, and ADU's be written more clearly on the web site. At present, B&B's and STVR bylaws are in the North Pender Island Land Use Bylaw No. 224, 2022, Part 3.7 heading: "Home Business Regulations". There needs to be a separate section for B&B's and STVR's. These sections need to be clearly defined and the rules that are in place need to be stated so that bylaw enforcement personnel and residents can work together with a clear understanding.
- The NP S-APC recommends that a section on the Islands Trust website lists grants and subsidies available for homeowners as well as a section for information on water collection and any environmental conservation initiatives.

#### **4. RECOMMENDATIONS REGARDING SECONDARY SUITES AND COTTAGES**

- The NP S-APC recommends that the NP LTC model its housing plans on the excellent work already done on other Southern Gulf Islands. In particular the APC was impressed with the Mayne Island Housing Action Plan Draft of May 2024. The North Pender S-APC endorses, for the most part, the six recommendations in this document. With some modification these could be implemented on North Pender.
- The NP S-APC recommends that the LTC make changes to allow increased density on suitably zoned lots situated relatively close to the Driftwood Centre by increasing the permitted number of dwelling

units on appropriate parcels of land. **"Appropriate"** to be defined by the afore-mentioned **Suitable Land Analysis**. This would lead to less pressure to build out to maximum possible density in other more sensitive parts of the island. Concentration of density in specific areas close to amenities would also reduce the need for transportation which forms the biggest single contributor to the Island's greenhouse gas emissions.

- Specifically, the NP S-APC recommends that the NP LTC institute a **Flexible Housing Option** on North Pender similar to the one introduced on Mayne Island. Flexible Housing Zoning would allow additional secondary suites and cottages to be built in areas of the island close to amenities on appropriately sized lots with proven sufficient water supply. Criteria for rezoning for Flexible Housing could be similar to those on Mayne island:
  - One secondary suite and one additional dwelling on lots less than 0.6 ha (1.5 acres) in area (Total combined floor area of all dwellings not to exceed 232 m<sup>2</sup> (2500 ft<sup>2</sup>).
  - Two dwellings, one secondary suite and a cottage on lots greater than 0.6 ha (1.5 acres) up to 1.2 ha (3 acres) in area. (Total combined floor area of all dwellings and cottages not to exceed 325m<sup>2</sup> (3,500ft<sup>2</sup>).
  - Three dwellings and a cottage on lots greater than 1.2 ha (3 acres) up to 5 hectares (12.35 acres. (Total combined floor area of all dwellings and cottages not to exceed 436 m<sup>2</sup> (4,750 ft<sup>2</sup>).
- Cisterns for catchment and storage of freshwater with minimum capacity of 13,640 litres (3600 gallons) would be required for each secondary suite, cottage and additional dwelling.
- The Flexible Housing Option could be limited to a region within walking distance (or approximately 2.5 km) of the Driftwood Centre, Included could be:
  - Hoosen Road
  - Bedwell Harbour Road between the Nu to Yu and road end
  - Short Road
  - Razor Point Road till the Harbour Hill turn off

- Hamilton Road
  - Canal Road between its start at the Hamilton Road and the turn off onto the bridge to South Pender Island
  - Scarff Road
- NP S-APC recommends that the NP LTC increase options for additional residences in all parts of the island by expanding the types of properties where secondary suites and Accessory Dwelling Units are permitted.

**Additional Information:**

- There is incentive to create new secondary suites based on the \$40,000 forgivable loan program recently instituted by the Province. The Provincial Secondary Suite Incentive Program (SSIP)  
See: (<https://www.bchousing.org/housing-assistance/secondary-suite> ).
- Suites built with SSIP support must be rented out below market rates for at least 5 years.
- This initiative would be amplified by the recently announced CRD Housing initiative which includes an additional \$40,000 forgivable loan for construction of such units.
- The CRD RHP incentive program is parallel to the BC SSIP and the funding can be stacked onto the BC SSIP.
- However, the Provincial SSIP has restrictive eligibility requirements some of which are not well suited to the Gulf Island context. These include:
  - Registered owner(s) of the property
  - Canadian citizens or permanent residents
  - Live in the property as their primary home
  - Combined gross annual income of all homeowners on title of less than \$209,420 (in the previous tax year)
  - Have a BC Assessment value below B.C.'s homeowner grant threshold (\$2.15 million in 2024)

- Unit must be a new legal self-contained unit with a kitchen and full bathroom (improvements to existing rental units are not eligible)
  - Received municipal building permits on or after April 1, 2023 (ie not for new construction)
- The NP S-APC considers that some of the provincial restrictions could be removed for the CRD program and recommends that the LTC advocate with the CRD for such changes. For example, the primary residence restriction would eliminate part time cottagers from making an application, the maximum property value may not be realistic given the large land parcels on the islands, and the income cap could also restrict applicants. It would be of interest to track if there has been any enrollment in the Provincial SSIP within Islands Trust jurisdictions since April 2024.
  - The NP S-APC recommends that the LTC take a critical look at these incentive programs and other initiatives designed to encourage the construction of new affordable housing units before making major decisions. There are many such options that other islands have created but which have had little uptake. Due diligence for this issue could include:
    - Examine why/what units are illegal vs legal,
    - Survey why people haven't created the already allowable SSs
    - Ask home owners what would help to motivate the development of Secondary Suites and Alternative Dwelling Units. This could be done by reviewing the CRD's recent survey for property owners.
    - Review rezoning requests that have been made that were rejected
  - Many homeowners do not put in secondary suites because they are afraid of, and confused by, the onerous permitting process. The NP S-APC recommends that the publication of a pamphlet setting out the step-by-step process for building secondary suites and including links to possible grants or subsidies could clarify the process.

## 5. RECOMMENDATIONS REGARDING RVS

- The NP S-APC recommends that the NP LTC permit the use of RVs on appropriate properties considering set-backs, parking, access, septic, available water and visual aesthetics (**Suitable Land Analysis**). RVs are increasingly being used as primary dwellings or ADUs on Pender. Although this is not permitted by bylaws the NP LTC has deferred enforcement on this issue. This leaves the residents of such dwellings in an awkward position, subject to potential enforcement at any time.
- Mayne and Saturna Islands permit use of RVs as dwellings and cottages as long as they have water supply and are connected to sewage. Regularizing such dwellings on North Pender with similar provisions will have an immediate impact on the availability of affordable dwellings.
- Where connection to a septic system is problematic or too expensive we suggest that the LTC establish criteria for Island Health-approved Self Composting Privies.

## 6. RECOMMENDATIONS REGARDING TINY HOMES

- The NP S-APC recommends that the NP LTC permit the use of Tiny Homes on Wheels as ADUs on appropriate properties considering, set-backs, parking, access, septic, available water and visual aesthetics (**Suitable Land Analysis**). Like RVs, Tiny Homes are being used as primary dwellings on Pender. Where connection to a septic system is problematic or too expensive we suggest that the LTC establish criteria for Island Health-approved Self Composting Privies.
- The Trust's Regional Planning Committee [RPC] has an active project with the aim of regularizing Tiny Homes on Wheels (THOW) and has developed a THOW Guide. **The NP S-APC recommends** that the NP LTC work with the Regional Planning Committee to advocate for and implement its recommendations. Specifically, the RPC has received budgetary support to convene a steering committee and technical panels to explore enablement of Tiny Homes in the Islands Trust Area.

This project aims to convene a Steering Committee and two Technical Panels of experts to explore existing building codes and regulations, identify options to code modifications or exemptions for a Tiny Home standard, and develop recommendations for alternative regulatory frameworks, including zoning, siting and use, and servicing. These inter-agency working groups will include the IT and Regional districts and will contribute to the development of a robust and flexible regulatory environment that supports innovative and affordable housing solutions in the Trust Area.

- In drafting regulations for RV and Tiny Home ADUs the **APC recommends** that the LTC ask existing RV and Tiny Home users on North Pender to form an *ad hoc* advisory committee to provide LTC with practical aspects of such dwellings and best practices so that the ultimate recommendations are feasible and clear.
- The NP S-APC recommends that our LTC become informed of, and act on the work done on TINY HOMES on Salt Spring Island. See:
  - <https://saltspringexchange.com/2024/05/19/summary-of-current-housing-initiatives-on-salt-spring-island/>
  - AND
  - <https://islandstrust.bc.ca/document/salt-spring-tiny-homes-village-pilot-project-framework-criteria/>
- Of particular interest is the work of ***Salt Spring Solutions Society*** which is a registered non-profit volunteer-run community organization composed of islanders who care about protecting the remarkable natural environment, while at the same time ensuring they maintain a vibrant, diverse, and equitable community for all.
  - See:
    - <https://saltspringsolutions.com/wp-content/uploads/2023/07/SSS-IntegratedHousingFramework-V6.pdf>
    - AND
    - <https://saltspringsolutions.com/wp-content/uploads/2023/10/HomesforIslanders.pdf>

- In drafting regulations for RV and Tiny Home ADUs the APC also recommends that the LTC consult with Maïkan (Forest) Bordeleau of **Homes With Love Ecological Development Ltd.** In 2021 Mr Bordeleau was appointed by the Islands Trust Housing Action Program Taskforce (HAPTF) to report specifically on the health/safety, insurance liability and environmental impact of THOWs in the Gulf island context. He served for 2 years and produced a 50+ page report based on 15 interviews with staff/officials at all levels of government, plus industry professionals. His report is available on the Islands Trust website at:

<https://tinyurl.com/eyryy2bw>

See also:

- <https://www.homeswithlove.ca/welcome>
  - AND
  - <https://www.homeswithlove.ca/tiny-home-services>
- For expertise on the construction of Self Composting Privies that meet Island Health regulations the S-APC recommend consulting with Mr Gord Baird of EcoSense, (<https://eco-sense.ca/about/>)
  - The NP S-APC recommend that the LTC consider creating zoning for clusters of manufactured, THOWs that meet provincial and federal construction standards. Such parcels will need to show adequate water supply and have adequate sewage disposal capacity (or approved self composting privies).

## **7. RECOMMENDATIONS REGARDING MULTI-UNIT SUBSIDIZED HOUSING DEVELOPMENTS**

- The NP S-APC recommends that the LTC continue to dialogue with the North Pender Island Housing Society, the Anglican Church and other community groups to explore potential parcels of land suitable for multi-unit below-market subsidized housing (rental or ownership).



- Specifically, the NP-SPC suggests that the LTC move immediately to rezone the Anglican Church property from Community Service (CSa) to Rental Housing (RH). It is hoped that rezoning now removes impediments so that affordable housing initiatives may proceed more rapidly in the future.
- Additionally, the NP-SPC recommends that any such rezoning would be contingent on the development of a housing agreement between the IT and the proponents similar to the one developed for such a development on Galiano.

See: <https://islandstrust.bc.ca/document/galiano-island-housing-agreement-bylaw-no-2023/>