

From: Mamie <[REDACTED]>
Sent: Monday, September 22, 2025 1:42 PM
To: Brad Smith <bsmith@islandstrust.bc.ca>
Subject: RVs - An Alternative Housing Option Report

_RVS an Alternative Housing Option May 2025 with North Pender Initiative.pdf

Hello Brad,

Attached, please find the **RVs: An Alternative Housing Option Report including the North Pender RV Park Initiative** for distribution to the North Pender Islands Trust Committee's for their upcoming meeting.

The file is large. Should you have any accessibility issues please advise. Please feel free to contact us if you have any questions.

Thank you
Rob Fenton and Mamie Hutt-Temoana

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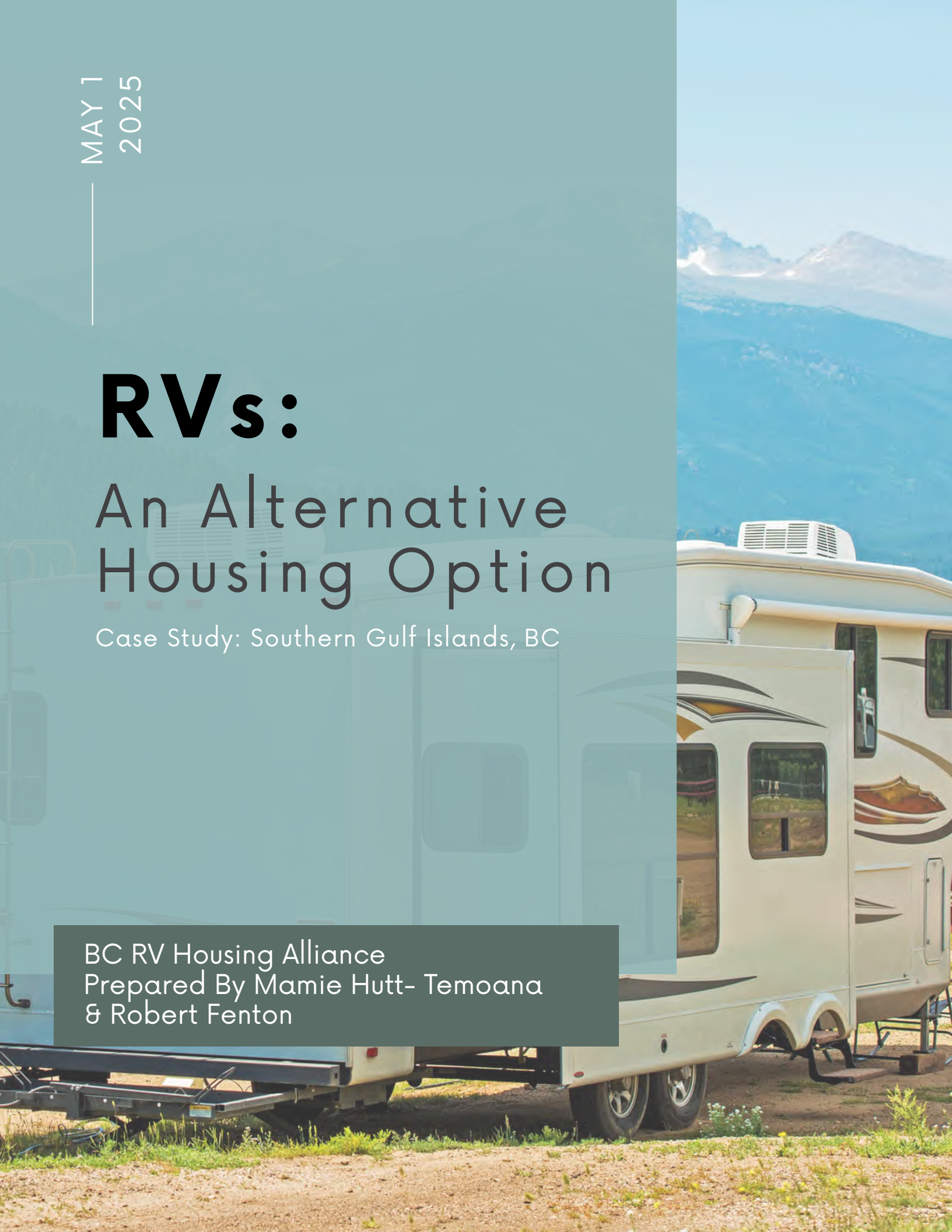
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MAY 1
2025

RVs: An Alternative Housing Option

Case Study: Southern Gulf Islands, BC

BC RV Housing Alliance
Prepared By Mamie Hutt- Temoana
& Robert Fenton



In a tiny
house,
life becomes
Bigger
not smaller.



Land Acknowledgment

Honouring the Traditional Territories of the W̱SÁNEĆ and Coast Salish Peoples

The Southern Gulf Islands lie within the traditional territories of the W̱SÁNEĆ and the larger unceded territorial lands of the Coast Salish First Nations, on whose land we are guests. May our efforts promote care and respect for all life as it exists in the Salish Sea.



NOTE

THE LAYOUT AND DESIGN OF TE DOCUMENT ARE IN DRAFT FORM. A

FINAL DESIGNED FORMAT WILL BE AVAILABLE JULY 2025.

THE CONTENT IS COMPLETED

BUT WE WELCOME COMMENTS AND SUGGESTIONS.

AUTHORS

BC RV Alliance and BC's Housing Option

The RV alliance is an association of RVers and RV supporters dedicated to gathering pertinent RV information, data, needs and gaps in the industry to help clarify RV standards and full-time living requirements. The Alliance aims to showcase the positive and beneficial economic, environmental and societal impacts of full-time RV Living. It represents people from all walks of life; from seniors to families, low-income to high-income, all interested in supporting RV living.

Our work identifies existing challenges to RV dwellers seeking sites/pads and homes for their RVs and supports the needs and necessities each full-time RV dweller faces in the British Columbia (BC) housing environment. We advocate for solutions to assist full-time RVers in living a rich, unthreatened, safe life across the SGIs and in BC. We aim to decrease and eliminate restrictive government policies that inhibit full-time RV living.

This report is a best effort to provide the most in-depth research on full-time RV living in BC since Russell's Master's Thesis of 2006 (Understanding the Role of Recreational Vehicles and Park Model Trailers as an Alternative Housing Option and the Barriers to Their Use). RV living has unique challenges that are important to understand and address. We explain both the benefits and challenges of RV living, government RV policies and by-laws, and go into detail about optimum living conditions on how to accommodate RVs and full-time RV living.

Our efforts aim to add RV sites/pads and parks as alternative housing options to help alleviate a portion of BC's challenging housing crisis. The report also sets out a series of recommendations that reach across administrations and practices that limit full-time RV living and encourage a new approach for a viable, alternative, affordable form of housing.

Project Acknowledgements & Contributors

We are grateful to the many interviewees and experts from the SGIs and across the region, province, and Canada who shared input, ideas, support, and information. Financial assistance from the regional government formed the premise of the work, while support from the SGI Community Resource Centre has helped to complete this final detailed report.

Research and Writing Team

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Executive Summary

The housing crisis has reached critical proportions in British Columbia (BC) and on the Southern Gulf Islands (SGIs). While we all acknowledge and recognize that there is a housing shortage and people are living in precarious situations, there is an exciting solution that minimizes the impact on the environment, maximizes the efficient use of existing infrastructure, improves diversity, affordability, and accountability while providing a long-term housing solution for those in need.

This report addresses the immediate need for affordable housing by exploring the potential use of Recreational Vehicles (RVs) as a long-term housing solution. The RV Alliance, with support from the SGICRC, outlines through this paper the specifics of RV living, the opportunities and challenges of this form of housing, and demonstrates why this option can meet long-term housing needs on the SGIs and across BC.

Informed by interviews with professionals and experts in BC and across the SGIs, as well as advocates in housing, RV sales, construction, planning, environment, politicians, and First Nations, the research also includes details from documents and reports on RVs and RV living across North America to form the framework of the paper.

When parked on appropriately sized properties or in long-term campgrounds/parks with access to essential services (utilities), Recreational Vehicles can be suitable and affordable full-time housing for all sectors of the population, from seniors to families. Through fact-finding investigations, an examination of RV living in various environs and municipalities, RV site costs, and a detailed site development plan, this report offers the first in-depth research of its kind in Canada. Our report includes details on RV living determinants, stories from full-time RVers, and current statistics. It is hoped that it will also form the basis for advocating for RVs as viable, low-cost housing for BC residents across the province.

CONTEXT

The high cost of housing and rent is a major concern for many British Columbians. A recent poll from Leger found that 68 per cent of B.C. residents worry about paying their mortgage or rent, and 93 per cent believe the increasing cost of rent is a serious problem.

British Columbia faces a severe housing affordability crisis, with the province adding 86,339 residents (on average) from 2018 to 2022 while completing 39,776 homes (again, on average)—equal to 2.2 new residents per new house completed. Roughly in line with the province’s annual average since 1973, which has failed to keep housing prices and rents in check. In 2022 alone, the province added 3.5 new residents per home built. Clearly, the gap between population growth and new housing is only increasing. To restore affordability, the Canada Mortgage and Housing Corporation (CMHC) estimates that 570,000 homes must be built in the province by 2030. That’s roughly double our current pace and an unrealistic goal. (CMHC June 23, 2022)

The B.C. government has made some progress and is ordering 10 of the largest municipalities in the province to build more than 60,000 new units of housing over the next five years or face consequences. The targets include thousands of below-market rental units for the largest and fastest-growing communities. This means more people will be able to find a home in the community they love. The 10 municipalities are Vancouver, Victoria, Kamloops, Abbotsford, Delta, Saanich, North Vancouver District, Port Moody, Oak Bay, and West Vancouver.

THE SGIs

Although not part of the Federal and BC housing plans, the Southern Gulf Islands and the CRD have conducted numerous housing studies and housing project outlines that have yet to be initiated. The ‘SGI Housing Plan’ and subsequent ‘Housing Strategy’ clearly highlight the gap in affordable rental housing for the Southern Gulf Islands, and the research delineates the need, much in case study format, also demonstrating that many local businesses struggle to fill essential positions due to a lack of affordable housing.

In fact, “Over 30% of SGI households earn a low to moderate income of around \$37,400/year; as such, most Island rental units are not affordable to the average worker, nor to seniors or even island families.” (Housing Needs Assessment). The studies also reveal and confirm, as BC housing research has detailed, that low-income seniors and families are in urgent need of rental homes. We are ready to demonstrate that RVs may offer a viable, immediate, and affordable solution to this housing shortfall.

RESEARCH

Our core research examines:

- RVs as full-time housing with a focus on the SGIs in particular,
- Analysis of RV living from various sources across BC,
- BC Housing Studies, RV information, surveys, plans and strategies
- Building Code applications/municipal regulations/A277 and Z240 standards and new bylaws.
- Opportunities and Challenges of Full-time RV living
- RV Parks and Sites
- A step-by-step guide to site development for an RV demonstration pilot.
- A comprehensive report on full-time RV living with recommendations.

The housing crisis requires all levels of government to focus on creating more housing stock across the entire spectrum of housing options, with a specific need to introduce new and affordable initiatives that offer solutions to affordable housing for over 60% of the population. It is time to think outside the box. Developers and government have, with this research on RVs and site development, an option to construct long-term, affordable, and ‘easy build’ housing projects that will not only meet the building economies of scale but also offer a solution for the never-ending housing challenges in BC.

Can the SGIs and perhaps even BC add this versatile tool to their strategy for tackling the housing crisis? Much has recently been written about Tiny Homes in BC. Indeed, a comprehensive report by BC Housing on Tiny Homes came out in June of this year.

Yet, this research represents the first independent effort to thoroughly document the case of 'RVs as Affordable Housing' in the province. Through documentary analysis, literature review, 'on the ground' interviews, and an examination of individual informal island studies and scenarios, we aim to better understand the response to this lifestyle. This approach may provide one of the key solutions to making tangible progress in increasing the stock of affordable housing on the islands, and it is hoped provide something to consider and direct regulatory bodies to adopt positive steps towards their use as residences across the SGIs.

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Canada's approach to housing supply needs to be rethought and done differently. There must be a drastic transformation of the housing sector, including government policies and processes, and an 'all-hands-on-deck' approach to increasing the supply of housing to meet demand

- Aled ab Iorwerth, Deputy Chief Economist, CMHC



RV Community Example

PART 1:
RV LIVING



25%

NEED FOR
AFFORDABLE
HOUSING

90K

FULL-TIME RV
DWELLERS
IN BC

15%

OF SGI
RESIDENTS LIVE
IN RVs

\$2K

RV PAD BUILD
MINIMUM

Report goals

This report outlines the key findings on RV living as a housing solution in the Southern Gulf Islands. Based on the research, lived experiences, and regional context explored throughout, we have identified four strategic goals to guide meaningful next steps. These goals aim to support dignified, sustainable, and community centred approaches to RV living as a viable part of BC's Housing ecosystem

1

INCREASE SAFE, LEGAL RV
HOUSING OPPORTUNITIES

2

SUPPORT INFRASTRUCTURE &
SITE DEVELOPMENT

3

REDUCE STIGMA & PROMOTE
ALTERNATIVE LIVING
ACCEPTANCE

4

ADVOCATE FOR POLICY &
PLANNING INTEGRATION

Housing Need in BC

INTRODUCTION

Today, more than 105,000 households, 5 times the size of all the Southern Gulf Islands, pay more than 50 per cent of their gross income on rent and utilities, putting them significantly close to homelessness. That means 25.5 percent of BC residents are denied the stability that safe, decent, and affordable housing provides (Stats Canada/SPARC BC). At the most basic level, what makes a home affordable comes down to simple math. Subtract your monthly rent or mortgage from your take-home pay, and you should have enough money left over for life's necessities. In numbers, that is defined as housing that can be obtained at less than 30% of a person's or family's income. The cost of living has risen sharply over the last 10 years with inflation, while the value of a worker's take home pay has declined significantly (Stats Canada). While in the last 40 years, the average home price increased by about 746%, the median household income rose by half that at 295% (C. Jarvis, Mortgage Specialist).

British Columbia's housing market is at a critical juncture; scarce and expensive housing is eroding the province's livability and economy, and soaring price increases have become a source of enormous wealth inequality. The growing demand is outpacing available homes.

Housing supply and demand are mismatched. There is a dearth of affordable rental housing. Vacancy rates are at historic lows, and municipal regulations and permits for new housing are limiting new housing developments, taking anywhere from 18 months to two years, and NIMBYism (Not In My Backyard) is real.

Public, nonprofit, and innovative models of housing are needed to deliver genuine affordability in the short term and to maintain affordability in the long term, and this is increasingly being addressed by the use of Recreational Vehicles (RVs). While official statistics on full-time RV users (RVers) are limited, several studies conservatively estimate that there are currently around 90,000 full-time RV dwellers (both owners and renters) in BC. This figure includes 51,270 recorded by Stats Canada in 2022 and an additional 40,000 'undeclared' full-time RVers across BC's 188 municipalities and regions, according to various sources such as the Nanaimo Regional District, BC Interior Housing, and SGI and BC Housing Needs Assessments. This paper will show RVs' value and ability to help resolve some of the housing shortfall by providing a genuine option for affordable housing.



FOCUS - THE SOUTHERN GULF ISLANDS HOUSING SITUATION

Like BC, rural communities such as the Southern Gulf Islands of Pender, Saturna, Mayne, Galiano, and Salt Spring struggle with a lack of housing options. Affordable housing is a key factor influencing the islands' economy. 'In the islands, solutions are even more challenged by environmental limits, servicing constraints, higher building costs, and a lack of funding for small-scale housing projects.'

The predominant land use on the islands is residential, and the majority of the land is privately owned. Housing follows a common rural settlement pattern of large lots, single-family homes, cottages, and secondary suites. There is a disparity in household incomes compared to CRD and provincial averages of 44%, with the most substantial differences seen in family and seniors' incomes.

Only 10% of the housing supply on the SGIs is suitable for families with children (SGI Housing Study (SGIHS), while housing for seniors is limited not only by high unaffordable rents, currently over \$1500 a month on average, but also for those who require services or would like to age in place. Renters are also often precariously housed, with a lack of proper renter protections. Rental pressures across the region are high; hidden homelessness is prevalent, with individuals living in inadequate housing: couch surfing, living out of cars, and camping. All these housing and Islander issues, in turn, significantly affecting community life, including school enrollment, volunteerism, and business viability.

The SGI Housing Needs Assessments (2018, 2022) identified a significant gap between housing supply and demand, necessitating the development of an additional 400+ housing units required over the next 25 years to meet population growth. Many vacation homes are owned by non-residents, reducing the available housing stock for locals. The rental market is under pressure due to the need for affordable rental units priced at \$625 per month or less.

The Southern Gulf Islands Housing Needs Assessment of 2018, along with the subsequent Housing Market Analysis of 2022, summarized the housing situation across the four Gulf Islands:

“The evidence clearly points to severe shortages in secure, appropriate, and affordable housing for low- to moderate-income earners. Renters are particularly impacted, as their incomes are insufficient to enter the homeownership market, which saw an increase between 2017 and 2021 of 35% to 137%. Renters face insecurity, with the majority of rental housing comprising secondary market rental units, and seasonal housing demand further burdens the rental market. Community members have described the housing situation as a crisis, with serious impacts on their families, community well-being, and economic sustainability. The desperate rental situation adversely impacts the local economy and the ability to deliver services.”

Complementary studies and surveys conducted by SGI nonprofits and small businesses confirm this statement. The shortage of housing creates a cycle that hampers business sustainability on the islands, reducing business hours, closing departments, or closing businesses altogether due to the lack of a workforce. Coupled with a relatively high proportion of low-income residents, markedly higher than that of the CRD or BC, the data speaks to the need for creating additional affordable alternative housing within the Southern Gulf Islands.

It is clear that there is a “higher proportion of very low and low-income renters” (Maytree, Rural Housing Program RHP 2025). While income levels have improved somewhat between 2016 and 2021, the lowest income residents of these areas have moved after being priced out of the market. With one in every three people on the Islands being a senior compared to one in five across the province, there is a growing population of residents who need affordable housing.



There are few options on the Islands sized for small households and designed to support aging in place (Homes for Islanders, 2023). “Purpose-built housing could help low-income seniors, families, and workers meet their housing needs and achieve sustainability,” but RVs may also be of benefit. In fact, many already are. “The primary rental market is exceptionally limited” (Urban Systems, CRD Needs Assessment, 2020), but the secondary rental market is more robust, where islanders from a broad range of incomes, seniors to families mostly, live in homes that do not comply with zoning and are therefore technically illegal and undocumented until this report. The 2018 Housing Needs Assessment already recorded 60 full-time RV dwellers across the Islands, excluding vacation.cottage-type RVs and that number has grown 100% in the last 7 years. The current Southern Gulf Islands informal survey counts 150+ RVs used as full-time residences across all the islands (Researcher’s sources).



Government Housing Strategies



Both the Canadian and BC governments recognize that the housing sector faces unprecedented challenges with skyrocketing prices, an acute affordability crisis, and a growing discrepancy between housing supply and population needs. BC has been particularly hard hit, with housing costs in small towns matching big city rents and both localities outpacing the province's income growth. Not only is homeownership beyond the reach of 70% of BC's middle class, but rental units have also declined significantly in the last ten years. Historically, zoning bylaws and rules in many communities in B.C. have made it difficult to build the type of housing that works for renters. New housing has been built primarily in the form of tall condo towers or single-family homes on traditional lots. For many, these homes are out of reach for those looking to enter the housing market.

Both governments, aware of the housing crisis, have, over the last few years, introduced strategies and insights to address these systemic housing issues, with an 'underlying optimism about Canada's continued growth and potential to improve living standards.' (Carney)

Although the housing crisis lies mostly in the hands of the province, cities, and towns of BC, as they control zoning, permits, and infrastructure builds, the federal government has taken a lead in offering funding, support, and establishing zoning and building requirements for Canadian municipalities. The Housing Accelerator Fund, for example, pushes municipalities to change zoning rules, legalize fourplexes, and cut red tape. Federal funding is now tied directly to real reforms. That is the kind of pressure that actually works and offers incentives tied to measurable progress,

not just funding cuts. Cutting taxes, setting priorities, and offering financial support for infrastructure may help build homes faster, but they do not have the power to approve municipal housing projects.

ALR land, for example, may be suitable for RV park or site development projects. Some ALR locations existed when farming operations were vital for survival; today, some of these lands are no longer farmed and may be sites that offer the best use of the land for RV housing. (Homes for Islanders, 2023, Cowichan Valley Citizen 2024.) Vernon has, in fact, attempted to rectify this situation. As one of the few municipalities, they currently have an approved by-law that reads as follows:

**Division 1 — Residential Uses Generally
(Excerpt)**

Prescribed residential structures

29 (1) A structure used, whether permanently or temporarily, to provide or in connection with providing accommodation as described in this Part is prescribed as a residential structure for the purposes of the Act.

A vehicle used, whether permanently to provide or in connection with providing accommodation as described in this part, is prescribed as a residential structure for the purposes of this part.

City of Vernon, Zoning Bylaw 6000, 2024



It may behoove some municipalities to remove unused, selected lower-value farm parcels as designated non-farm use for the purpose of developing small RV parks or individual RV sites.

The Canadian government has set a housing framework. It is now up to the provincial and municipal governments to take the lead and build the remainder of the houses. Canada and BC are less tolerant of restrictive, outdated zoning and permitting laws that block us from building more affordable places to live. For the RV Alliance, they have established RV sites; it is now up to the province and municipalities across BC to see and approve the value and benefit of full-time RV housing.



NATIONAL HOUSING STRATEGY

The National Housing Strategy is a commitment by the federal government to increase access to safe, affordable, and inclusive housing. A 10-year, \$115+ billion plan, the Strategy includes a range of complementary programs and initiatives that address diverse needs across the entire housing continuum. The Strategy considers the key principles of a human rights-based approach to housing that engages all levels of government without barriers. It focuses on boosting innovation and productivity in housing construction to accelerate building speeds and lower building costs. The plan aims to incentivize scaling in construction to build more houses much more quickly, including supporting the Canadian prefabricated and modular housing industry and deploying new building materials and novel construction methods.

The government's aim is to catalyze private investment by offering \$25 billion in debt financing and \$1 billion in equity financing to "innovative Canadian prefabricated home builders close to transit and workforce development in the trades "to create sustained demand "similar to post World War II." This is the broad approach; it now falls on BC and the province's municipalities to take this direction and move forward with affordable housing options.



BC HOUSING STRATEGY - BILL 44

The B.C. Legislature passed several pieces of comprehensive legislation that change the local government land use planning framework to enable local governments to provide more housing, in the right places, faster. Over the fall session, our government passed comprehensive laws to deliver more homes for people faster in every part of B.C.," (Premier David Eby) The purpose: to deliver thousands more middle-class homes families can afford.

Today, details and technical resources to support the implementation of Bill 35 – Short Term Rental Accommodations Act, Bill 44 – Housing Statutes (Residential Development) Amendment Act and Bill 47 – Housing Statutes (Transit-Oriented Areas) Amendment Act have been provided to local governments. "The action we are taking is strong, comprehensive and designed to meet one of the greatest challenges people face, here in B.C" (Ravi Kahlon, Minister of Housing).

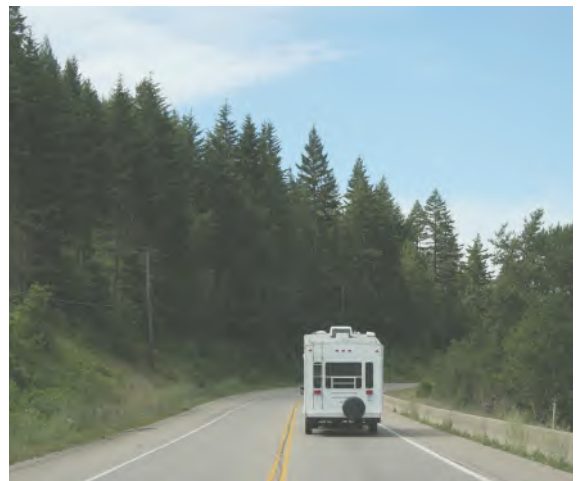
The purpose of Bill 44 is to take action to deliver the kinds of homes people in B.C. are looking for ("homes for people"). It requires action by local governments to amend their zoning bylaws by June 30, 2024 to align with Official Community Plans and housing needs in the Region. It supports the creation and protection of affordable housing stock by building supporting non-profit community housing, co-op housing, and high density zoning to deliver permanently affordable homes that strengthen communities.



The strategy allows local governments to update zoning bylaws to allow either a minimum of one secondary suite or detached accessory dwelling unit, a minimum of three to four dwelling units, or a minimum of six dwelling units in selected areas near bus stops with frequent transit service for more small-scale multi-unit housing throughout B.C. A Small-Scale Multi-Unit Housing Provincial Policy Manual with site standards has also been released to help local governments work with homebuilders to move forward with viable housing projects. Although secondary and suites additional dwellings in some zones that do not currently allow for them are permitted, property owners are not required to build them.

It is estimated that these BC initiatives will “produce around 250,000 net-new homes over the next 10 years, helping British Columbians to form households more freely and live in communities of their choice, reducing rents and prices significantly below what they would have been in the absence of these reforms. Local governments are also “prohibited from holding public hearings on a proposed zoning bylaw if the zoning bylaw is consistent with the OCP; and the sole purpose of the bylaw is to permit a development that is, in whole or in part, a residential development; and the residential component of the development accounts for at least half the gross floor area of all buildings and other structures proposed as part of the development.” (BC Government July 2024)

All these changes and policies are to say that RV parks and RV park site development as immediate housing alternatives are now, perhaps, one step closer to being implemented. They signal a change and a better direction for an alternative immediate response to prefabricated RV housing. The legislation serves to boost RV housing as a potential-long term solution that will help bring the price of housing back in line without the cost of a build. The emphasis is on accelerating building speeds and lowering building costs, such as ‘supporting the Canadian prefabricated and modular housing industry and deploying new building materials and novel construction methods.’ This is the time to promote the RV as a long-term, livable full-time accommodation.



SOUTHERN GULF ISLANDS RESEARCH

The need for RVs as housing options aligns significantly with the research conducted for the Southern Gulf Islands over the past seven years, including:

Islands Trust Housing Options Toolkit 2024

This Toolkit addresses the need for diverse housing options, which could include initiating projects to amend by-laws for RVs and processing applications for affordable or multi-family housing developments, such as RV and Tiny Home parks.

Housing Needs Assessment 2018 and Updated Housing Market Analysis 2022

These assessments demonstrate the continually growing need for housing of all types to address rental unit shortages, lack of employee accommodation, and low and middle income residents on all the SGIs. The housing supply is limited and lacks diversity, with development lagging behind demand, resulting in persistent challenges for owners and renters in sourcing affordable, adequate, and suitable housing.





“On the islands, solutions are even more challenged by environmental limits, servicing constraints, higher building costs, and a lack of funding for small scale housing projects”

SGI Housing Plan

Southern Gulf Islands Housing Strategy (2022)

The SGI Housing Strategy focuses not only on affordable housing needs but also on community engagement and collaboration with Island and government stakeholders and First Nations. Of note is the unique role that various stakeholders have in housing on the SGIs, including:

- ▶ The Islands Trust, which manages land use planning and zoning regulations, is a governance model with the primary focus of carrying out land-use planning to ‘preserve and protect the trust area’ (each island) with various degrees of interpretation, from no development to connecting the community to the land and protecting the islands' real estate.
- ▶ The Capital Regional District serves as the local government for electoral areas, with services from fire protection to by-law enforcement, building standards to parks and docks, while the Islands Trust has authority for zoning and land use decisions only.
- ▶ The Provincial and Federal Governments provide funding and regulatory frameworks.

The Strategy addresses the pressing need for affordable housing in the Southern Gulf Islands within the Island's unique rural context and the importance of collaboration as the base of island culture. Specific to the context of the SGIs are the need for a mix of housing options, affordable low-density housing within the existing settlement patterns, and support for islanders providing housing for islanders.

The result is a series of objectives and strategic actions to enhance housing options for residents, with a particular focus on low-income families, seniors, and workers. The inability to attract young families impacts the workforce as well as the volunteer pool, which relies more heavily than incorporated municipalities on volunteer labor. Furthermore, the existing rental supply is of poor quality or illegal under the zoning bylaws. The lack of housing for employees has a significant impact on SGI businesses when they are unable to hire staff because of a lack of housing. The senior population is also a factor, as it continues to grow—growing to over 40% of the population at present count, with many on pensions and limited-low cost housing availability for rent or purchase.

The Strategy:

- ▶ Facilitates the support for affordable housing proposals by third parties.
- ▶ Explores alternative housing types, such as tiny homes, shipping containers and accessory dwelling units, to meet diverse needs
- ▶ Suggests changes to support the development of small dwellings under 600 ft in collaboration with financial institutions to facilitate financing for alternative housing solutions.
- ▶ Establishes the potential for site development funding for eligible affordable housing projects.
- ▶ Aims to work with Building Inspection staff to evaluate opportunities for alternative building approvals and advocate to the Provincial Government to reconcile B.C. and work on Building Codes to enable affordability and give people more options for affordable building practices.

A recent follow-up to the Strategy was the development of the Rural Housing Program Plan (2024). Its intent was to prototype various housing solutions suited to the rural context and further increase the development potential and affordability of the SGIs' housing options.

Rural Housing Program of the CRD 2024

This program reviews prototypes of housing solutions suited to rural life, addressing the critical need for affordable homes across the region with tailored housing solutions. It has the potential to actively engage communities in developing acceptable alternative housing that is immediately available. The program recognizes the need to approach housing solutions in rural communities with different expectations than those used for conventional housing interventions in urban regions.

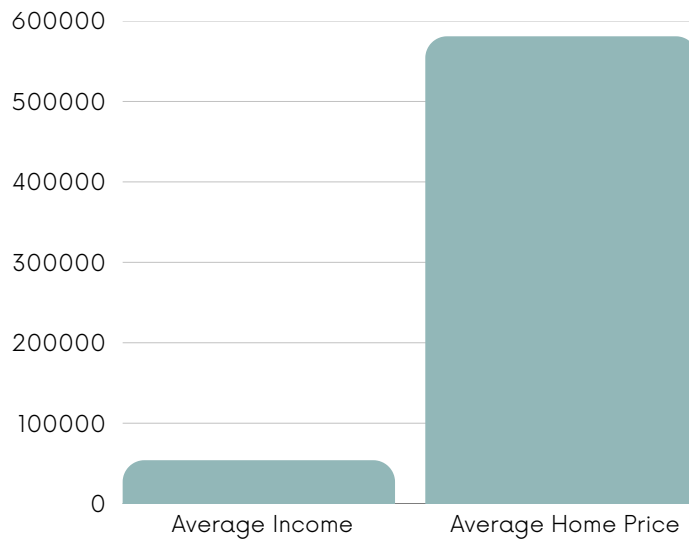
As noted in the Plan, the SGIs are in need of a mix of housing options, including affordable low-density housing within the existing settlement patterns. Support for islanders providing housing for islanders while maintaining and coordinating with existing non-market and market rental housing stock and creating a community response to affordable housing development is encouraged. With a quick glance at the Plan's prospectus on subsidizing secondary suites for rentals; this option may, for example, be applied to RV pad and site development and amenities. Costs may be greatly reduced to meet the secondary suite incentives and requirements. Loan forgiveness requirements would be less taxing. In addition, the cost to add amenities to an RV pad and the value to the landowner may be a good financial incentive. Although the decision would come down to the individual landowner, it is an item for consideration and discussion.

The Rural Housing Program and the support for secondary suites offer promising avenues to enhance the affordability and development potential of RV pad and site amenities. As we move forward, it is crucial to consider these options and engage in discussions that can lead to practical implementations. The RV Alliance, with the support of the SGICRC, is committed to advocating for RVs as a viable, low-cost housing solution. Through comprehensive research, interviews with experts, and detailed site development plans, this report aims to provide a solid foundation for promoting RV living as a sustainable and affordable housing option for BC residents.

Details on RV site development in the SGIs, costs, and options can be found in part 2 of this report. In many other municipalities in BC, similar research has been or is being conducted.

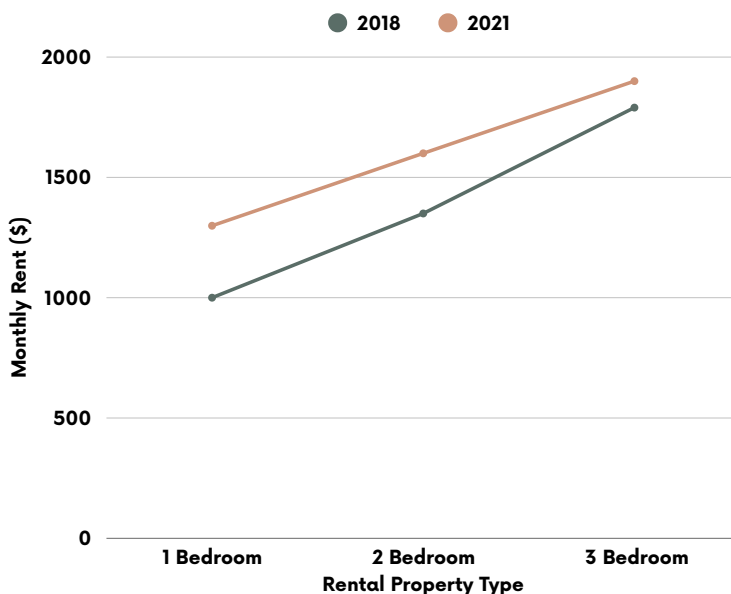
SGI Housing Snapshot

SGI: Avg Income vs.
Avg Home Price



The median household income on the SGIs suggest the need for a median home price of \$295,000 (CRD 2022)

Primary Market Rental by Bedroom Type
2018-2021



"Purpose-built housing could help low-income seniors, families, and workers meet their housing and RV needs and achieve sustainability"

Urban Systems,
CRD Needs Assessment
2020

Full-Time RV Living



RVs have been used as a form of housing since the 1960s across North America. At the same time, the distinction between trailers and manufactured homes was initiated. Full-time RV living involves residing in RV vehicles 24/7, 365 days a year, with no other permanent address. These individuals, whether owners or renters, opt for a stationary lifestyle on their own property, in RV parks and campgrounds that allow full-time living. There are currently 1,460 of these fully serviced RV parks and campgrounds across Canada (RVDA, GORVing). They may also reside in land-lease communities such as mobile home parks or on rented pads on private land holdings, mostly in rural communities

across the province. Everyone living in an RV has evaluated their shelter options and chosen RV or living to improve either the quality or affordability of their housing. (Russell, 2006)

Recreational vehicles have become popular alternatives for full-time living in an economy where the cost of housing is prohibitive. In the Southern Gulf Islands (SGI), a one-bedroom apartment may cost over \$1,400 a month to rent, while a private house for rent is no less than \$2,100. A single-family home for purchase is generally priced at not less than \$700,000 (BC Real Estate Association). Affordable rental housing is scarce, with less than 1% of units available in any given

month (Referenced SGI Housing Studies). Housing remains a critical issue across British Columbia, and the Southern Gulf Islands are no exception.

Kirby-Yung stated, "The problem that needs to be addressed is not looking at stop-gap measures. We need to deal with the root of the problem, which is that we don't have enough housing."

Consequently, more BC residents are considering alternative housing options, including RVs for long-term living. This alternative offers an affordable living option with RVs providing an added advantage of mobility, allowing residents to relocate based on job opportunities or personal needs without being tied to a specific area. This flexibility is particularly valuable in regions where employment is precarious and housing is scarce or unaffordable.

The significant need for affordable housing does not need to be verified again in 2025; the question on everyone's mind is, where is there affordable housing? Unfortunately, only small improvements have been made over the last seven years across the Southern Gulf Islands, as many residents, including seniors, families, and employees of local businesses, cannot find suitable and affordable housing. Several regional housing

Several regional housing projects are on the books, with two having been approved, but not one project currently has a shovel in the ground—seven years from the Housing Needs Assessment of 2018.

Perhaps it is time to look at alternative solutions. Alternatives are varied and growing, from yurts to modular homes, and shipping containers to folding spaces, but the most popular immediate option may be RVs. They have become ubiquitous as one of the go-to solutions to meet housing needs in the last seven years since the SGI Housing Needs Assessment Study was conducted and four years since two other SGI/CRD housing papers were developed. During this time, the use of RVs and Tiny Homes as residences across BC has, in fact, tripled as full-time living accommodation. For 13% of the population of BC (Zeidler, 2024), they are no longer just for the odd vacation or two.

A grassroots advocacy group, THAVI (Tiny Homes Advocates of Vancouver Island), conducted a landowner survey in 2018 to assess whether property owners would accept moveable tiny houses in their neighborhoods or rent space on their property for these houses. THAVI received 85 responses from landowners in Victoria and Saanich; 96.5% said they would welcome a



"Most RV residents are respectful of their environment and are really, really good at saving electricity and water."

"well-built attractive moveable tiny house" in their neighbourhood. Additionally, 88.24% were in favor of having a moveable tiny house on their property for their own use or for a family member. Further studies (Barrie, Ontario, B. Mealer) support this survey and note that RVs are welcome as long-term housing in neighborhoods as long as they are properly serviced and are not derelict. "Most RV residents are respectful of their environment and are really, really good at saving electricity and water." (livingtheRVlife.ca)

Support for RVs can be seen across the province, even in one of the strictest communities, the Thompson-Nicola Regional District. "Merlin Blackwell, the mayor of neighbouring Clearwater, said most people in his community are

supportive of allowing people to live in RVs and trailers year-round. "We have a housing crisis in this province," he said. "There really isn't a lot of housing." Blackwell said he's interested in exploring all options for adding housing stock, and the community already has a "tiny home district" zoned for homes on lots as small as 400 square feet, and that both Clearwater and the and the regional district are undertaking a housing needs review. (CBC August 2019)

RV concerns in neighbourhoods and municipalities have diminished over the last few years, but they have not disappeared. Concerns usually include parking, connection to

municipal services (including waste management), landlord rights, noise from tenants, fears of increased crime, blending into the neighbourhood, and the often negative 'trailer park' stigma and stereotype of popular culture. Yet, 93.9% of those polled in the noted survey said they would accept moveable tiny homes or RVs in their community if their concerns were addressed. The barriers—political, financial, and cultural—warrant further discussion (Tiny Homes-BC Housing, A. Kassam, *The Guardian*, Toronto, BC, 2018) and (Zeidler, 2024).



DEFINITIONS

TERM	DEFINITION
Recreational Vehicle	Typically used for recreational travel, RVs have become popular as affordable living options. They are compact and lightweight, ranging from 16 to 55 feet in size. Built on a chassis with aluminum framing, RVs offer limited living, sleeping, and storage space and are usually intended for temporary living. However, the Recreational Vehicle Industry Association reports that “in the past two years, the number of people buying RVs with the intention of full-time living has increased by 30%.” Common RVs used for full-time living include trailers, fifth wheels, and Class A and Class C motorhomes (Recreational Vehicle Industry Association). This number was confirmed by several RV dealers in BC in 2025 (Fenton, April.2025)
Tiny Homes on Wheels (THoWs)	The major difference between a Tiny House on Wheels and an RV is that an RV is a vehicle first and a house second, while a tiny house on wheels is a house first. A THoW lacks an engine, steering, brakes, and lights. Unlike an RV, they are small, ground-oriented, detached, movable, and non-motorized houses ranging from 100 to 400 square feet (excluding lofts). Considered a type of movable vehicle, they are sometimes certified to the same codes as an RV, insured under RV insurance policies, and have VINs (BC Housing, Tiny Homes – An Alternative to Conventional Housing) (Wind River Built, Chattanooga, Tennessee, USA) but have completely different construction methods (Margrave 2023). They provide the amenities of a dwelling unit, including a kitchen, bathroom, and sleeping area, and are usually permanently installed on a plot (BC Housing, Light House, and the BC Tiny House Collective at BC’s Affordable Housing Conference).

NOTE ON DEFINITIONS:

THoWs are significantly heavier than an RV and require foundations, have permanent housing details and have much more complicated installation processes. They are, thus, very different from your average RV. (T. Elliott) As such they have not been included in this research. THoWs are not meant to be towed around like an RV. They require a commercial driver's license to move and their appliances/drawers/cupboards function like a house and not like an RV being fully installed and mounted.

For further details on Tiny Homes and Tiny Homes on Wheels as housing options detailed studies have been conducted over the last few years in both Government and the private sector. The studies define a growing number of people who live in tiny homes that are built on top of a trailer chassis for reasons of flexibility, sustainability, and most of all affordability. The story of tiny homes, like RVs, is intertwined and both exemplify the crisis in affordable housing. For further reference we refer you to this Report's bibliography.

Both, however, can be defined as residences and both are subject to the British Columbia Building Code (BCBC). However, making them universally acceptable in the province involves challenges, including zoning, building standards, financing, insurance, and liability barriers.



EMBRACING RV LIVING AS A FULL-TIME HOUSING OPTION

RVs have been used as housing since they were first built in 1910 across North America. They were used for recreation and housing before they were even named RVs. RVers have been around since the earliest days that explorers set foot in this country first by ships, then by private rail cars and Conestoga wagon trains and ultimately by motorized vehicles that ushered in the RVs of today.

During the 1960s, RVs became more popular, and it was during this time that the distinction between trailers and manufactured homes began. Trailer parks were developed, and the term "trailer trash" emerged. Unfortunately, this terminology persists and influences NIMBYism (Not In My Backyard). The sitcom "Trailer Park Boys" is one example of the negative characterization of RVs. Despite this, more BC residents are embracing RV living as a viable housing option driven by the lower living costs. These options offer numerous benefits, especially for those seeking affordable, flexible housing solutions. Living in a fifth wheel or trailer, for example, provides

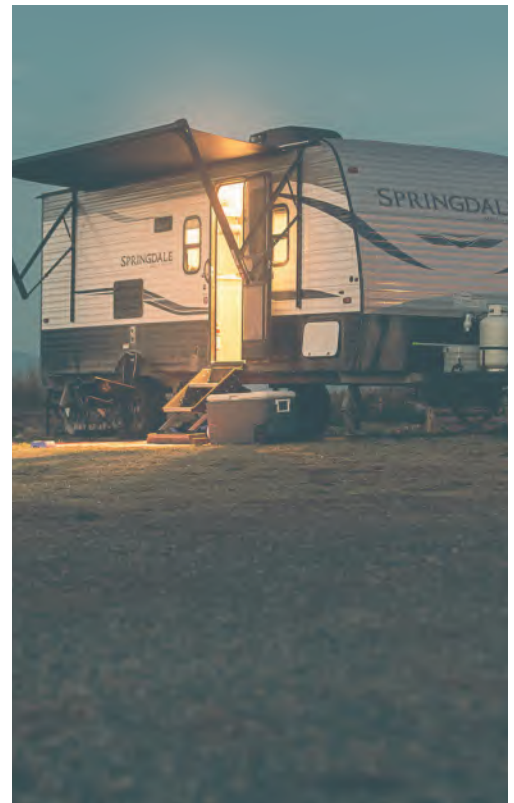
Many people are choosing to live in RVs and near their existing neighborhoods, even if by-laws do not permit them. But, of course, they also have the flexibility to move to different locations if needed. The key reason is that RVs can provide 90% of a permanent house's amenities without the burden of traditional homeownership, offering a minimalist lifestyle, a smaller environmental footprint, and lower living costs. RVs allow residents to downsize for financial reasons, enabling them to pay off debt, live comfortably on a limited income, and even reside in a chosen destination. On a positive note, many owners also observe that they have more quality family time and spend less time cleaning and maintaining a larger house. (Zeidler; 2024, Ryan; 2024, Hastings, 2019)

Can tangible progress be made in increasing the stock of affordable housing on the islands through RVs, and can positive steps be adopted towards their use as residences across the SGIs?



TYPES of RVs

With motor or without





Sample 5th Wheel Set Up

Opportunities and Challenges

Following is a synopsis of opportunities and challenges with full-time RV living, highlighting the pros and cons as alternative housing including factors that support and hinder this possibility

OPPORTUNITIES

Modern RVs are very 'home-like'. With modern materials, residential-style furniture, slide-outs, and modern appliances 'RVs are as comfortable and convenient as a typical home'. They are easier to pay off than a house as they simply cost less. Insurance is affordable and maintenance fees and costs to upgrade less than those spent on a house. Although propane, sewer, electricity and water fees are required, these costs are usually less than a 1000 sq. foot home. (Wade Thiel 2020)

RVs offer a more affordable housing option compared to traditional homes or apartments that particularly benefit seniors, individuals, and families struggling with the high cost of living in BC. Significantly more people live in RVs as permanent homes today than they did 16 years ago; an increase of nearly 14% (Paul Lagace, poverty advocate for people living in RVs and RV Parks). This rise is largely due to escalating rent costs and the ongoing housing crisis throughout the province. Only a decade ago, most people purchased RVs exclusively for travel. Today, many original purchasers live full-time in their RVs for financial reasons (Heathalyssa.com, 2020; retireby40.com). (See also stories in this document). The rising cost of living in BC and on the Southern Gulf Islands continues to drive the ongoing shift towards RVs supported by recreational vehicle retailers who note that over 20% of their purchasers in the last year are buying an RV for full-time living (Arbutus RV 2024)

Government statistics demonstrate reveal that people aged 65 or older in BC were twice as likely as younger adults to be classified as having low incomes in 2021. Twenty years earlier, it was the other way around. Low-income rates among BC seniors have nearly doubled since 2001 and are almost seven times higher than in 1996 (Aging in Uncertainty: The Growing Housing Crisis for BC's Seniors, United Way, 2023). Low-income rates for seniors in BC (15.2%) are now the highest for any age group, a dramatic reversal from three decades ago when seniors had the lowest low-income rates. Population aging, coupled with rapidly rising living costs and inadequate incomes for seniors, contributes to the seniors' housing precarity crisis. For example, a 70-year-old senior dependent on government benefits (i.e., OAS, GIS, BC Seniors Supplement) spends 78% of their income to rent an average one-bedroom apartment in BC (\$1,500) (United Way Seniors Study).

The current continuum of housing and housing supports does not serve seniors well due to gaps in the continuum and a lack of housing options. For many low-income seniors, living in RVs has become a comfortable, independent, and affordable option. "They have a little bit of savings, but they don't have a lot, so an RV for long-term living, especially in a campground where they meet people and make friends, has become their retirement plan," says Lagace (RV Legal Expert, Prince Rupert, Unemployed Action Centre). Similarly, families are feeling the housing pinch as, for many net incomes have been devastated by rising costs of inflation and shrinkflation making homeownership unrealistic for millennials across BC (UBC Sociology Study, 2025) and as such on the Southern Gulf Islands. Rent rates are high, property owners can be unkind, the space is often unsuitable that is, if you can afford the rent or even find rental accommodation. (CBC 2024)

The cost of purchasing or renting an RV is significantly lower than traditional homes or apartments in BC's high-priced housing market, making RVs an attractive option for individuals and families seeking cost-effective housing solutions. Traditional housing rents on the Southern Gulf Islands range from \$1,400 to over \$2,600 (Facebook Marketplace ads, SGI Housing studies), making them unaffordable for many seniors and families with small children. Still, prices continue to rise as demand outpaces supply and there are not enough homes existing or being built to accommodate the existing population growth. Weighing the pros and cons, many millennials and seniors now view fifth wheels and trailers as essentially apartments on wheels.

RVs may not be the optimum housing choice but many have full-size appliances, indoor washrooms, storage, and there are plenty of ways to make them feel like home. The difference comes down to finding a permanent home base and attached monthly expenses.

OWNERSHIP

RV ownership is becoming increasingly popular among millennials. Current demographics in the RV industry show that the market is adding millennials (born from 1981 to 1996) and Gen Zers (born from 1997 to 2012) as RV buyers, with 20% for long-term living, reflecting their growing interest in owning an RV (Recreational Vehicle Dealers Association - RVDA). The RV industry anticipates that these generations will shift RV purchasing patterns. In many cases, the industry's ownership is following the same pattern traditionally associated with boomers and retirees. Current numbers show that about half of all RV buyers are now younger than 55, with more than one-fifth between 18 and 34. Additionally, 30% of millennials surveyed by the RV Industry Association reported they were likely to buy an RV in the next year, compared to 26% of Gen Xers and 8% of Boomers (RVDA).

FLEXIBILITY

RV park/resort communities can provide high-density housing solutions without requiring large-scale urban development. They can be established on underutilized land or in rural areas, creating new temporary housing options. (Regional District of Nanaimo, The Discourse, BC Housing) RVs offer the flexibility to move and relocate as needed, which can be useful for people who need to follow job opportunities or prefer a more mobile lifestyle.

ENVIRONMENTAL IMPACT

Modern RVs are designed to be energy-efficient, often utilizing solar panels and, for some, water recycling systems. This aligns with BC's commitment to environmental sustainability and thus reduces its carbon footprint. (Trailer Loans Canada)(Living the RV Life)

RVs can meet the Preserve and Protect Trust mandate of the Southern Gulf Islands, as they leave a smaller environmental footprint than a traditional house. When they move off a pad, they leave nothing behind. They are better insulated than older models. Homes use less water and electricity than even an 800-square-foot house. Overall, they use fewer resources than a built home.

Increasing rainwater harvesting for RV site development, adding multi-water utilities, composting toilets, site size with land exchange, and greywater use are all practices that will help the environment. They should be attempted with care to avoid being costly and challenging.

RV ACKNOWLEDGMENT AND ACCEPTANCE MEASURES

RVs are legitimate alternatives for meeting the rental needs of residents and workers on the Southern Gulf Islands. Once they meet zoning, building, and service requirements, they can be acceptable, affordable, and available, especially when parked on appropriately sized properties, in long-term campgrounds/parks, or on private properties with access to electricity, water, and sewerage facilities.

1. Gradually, various government departments are acknowledging RVs as residential dwellings, making them safer, better regulated, and more available. As of May 2020, the Ministry of Housing considers RV dwellers as tenants when renting an RV pad, granting them similar tenancy benefits to those renting an apartment, house, or condo (Zeidler 2020). New guidelines specify that a legal tenancy may exist even if the landlord doesn't comply with local property zoning. In the same month, the Mobile Home Park Tenancy Act recognized residents of mobile homes (RVs, Mobile Homes, and tiny homes) by integrating them into the Residential Tenancy Act. This move has provided hope and reduced eviction anxiety for many long-term RV park residents, including seniors on fixed incomes (M. Zeidler, CBC, July 2024).
2. The Manufactured Home Park Tenancy Act offers a regulatory framework for individuals who own manufactured homes and live on a rented pad. A manufactured home is defined as "a structure, other than a float home, whether or not ordinarily equipped with wheels, which is designed, constructed, or manufactured to be moved from one place to another by being towed or carried, and used or intended to be used as living accommodation." This definition encompasses all forms of RVs. (Manufactured Home Park Tenancy Act, June 2025)

A 'manufactured home park' includes parcels with one or more manufactured home sites that the same landlord rents or intends to rent, and common areas. The definition also includes a single RV on a rented pad on a property, except when the occupant uses the landlord's washroom or kitchen. Enforcement provisions under the MHPTA follow the BC Residential Tenancy Act, clearly

outlining the rights and responsibilities for RV renters and landlords. If a tenant rents the manufactured home or space as per an RV, the tenancy falls under the Residential Tenancy Act (MHPTA/RTA).

3. The Canada Revenue Agency/Tax Canada considers an RV a residential unit in various contexts. For example, a recreational unit may be used as an individual's place of residence if connected to heating, electrical, water, and sewage facilities available year-round. It may also have a telephone listing or cable service for the occupant. In other instances, the CRA considers RVs residential units for GST and HST purposes. (CRA 1991)
4. Although few regions and municipalities across Canada support RVs for residential use or endorse full-time RV/ living, Mayne and Saturna Islands in the Southern Gulf Islands permit full-time RV living under their current bylaws. Both islands support these alternative housing models.

The Saturna Land Use Bylaw 119, 2018, under section 2.13, allows Recreational Vehicles and Yurts as dwellings or cottages, subject to sewage disposal facilities (consistent with the Public Health Act), a domestic water supply, and compliance with use density and siting requirements for dwellings and cottages.

Similarly, Mayne Island allows recreational vehicles (defined as tent trailers, travel trailers, motorhomes, or self-propelled vehicles with sleeping, cooking, and sanitary facilities) to be used as dwellings or cottages in specific zones, subject to the same conditions as Saturna. Mobile and manufactured homes are excluded.

5. Progress is being made in Canada, with the Regional District of Nanaimo, BC, Halifax, Nova Scotia, and North Pender Local Trust Committee temporarily not enforcing RV bylaws while considering RVs for residential use as an alternative in the housing shortage. Other municipalities that allow full-time RV living in various formats and durations are Vernon, BC, Ucluelet, and Powell River.

6. Vernon has one of the most supportive bylaws approved on November 27, 2023. The bylaw allows “landowners to use RVs or other vehicles on ALR land without local constraints.” There are no further regulations on residential uses beyond what is stipulated by the Use Regulation and provincial legislation. Affordability is a strength of the suggested approach, as alternative dwellings like RVs could offer more affordable housing options and potentially ease housing shortages. Vernon staff note there would also be a reduction in bureaucracy, as fewer local regulations could lead to less administrative complexity and a quicker path to housing solutions. There would be reduced compliance enforcement, too, as that would largely fall under the Agricultural Land Commission’s purview, though staff note city bylaws such as the Good Neighbour Bylaw would still apply and require bylaw officer enforcement.

Imagine if the Vernon Bylaw applied throughout BC; it would align with the province’s strategic shift to accelerate more housing options for people in need at a time when housing is a key issue across B.C.

COMMUNITY INTEGRATION

For many, RV living represents a desirable lifestyle that emphasizes minimalism and community living. Promoting this housing option can shift cultural perspectives and help reduce the stigma around non-traditional housing. Integrating RVs on private property and campgrounds into existing communities can provide a sense of belonging and support for residents. This integration can foster social inclusion and create strong, supportive networks, transforming perceptions and enhancing the quality of life for RV dwellers.

In 2016, the BC Tiny House Collective, in partnership with nursing students at Vancouver Community College, conducted a literature review to determine whether there was any correlation between living in Tiny Homes and impacts on determinants of health. They examined the impact on income, social connections and support, employment and working conditions, physical environments, child development, access to health services, colonization on Indigenous people, and the immigration process. (BC Tiny House Collective 2016-2024) Building off this work,

Gambling and Laliberte (2019) reviewed anecdotal evidence and research on the health impacts of RV and Tiny Home living. Both studies cited benefits, including strengthened social connections and mutual aid, engagement in community decision-making processes, and healthier lifestyles with less stress.

RV parks and campgrounds provide an instant community of fellow RVers. By living in close proximity to other full-time RVers, you'll have plenty of opportunities to meet new people, make friends, and find support. Some RV parks even offer social events and activities specifically designed for full-time RVers.

CHALLENGES

The landscape of RV living is complex as local governments consider various factors such as zoning, building codes, flood areas, construction levels, environmental protection, life safety, and sanitary considerations, as well as neighborhood concerns. There are numerous challenges to overcome if RV living is to become standardized accommodation for full-time living. Yet, as Southern Gulf Islands Alternate Director Rob Fenton recently pointed out, “a home on wheels is still a home and concerns about the building code mean very little if the alternative is to be unhoused.”

The Nicola-Thompson region has highlighted some of the most common challenges full-time RV dwellers face, including:

- A lack of approved septic systems.
- RVs are not considered an “improvement” to the property, resulting in higher compliance costs for house owners.
- Safety risks such as fire from electrical overload or carbon monoxide poisoning.
- RVs installed on neighborhood parcels of land can reduce the value and sale
- potential of adjacent residences.

One of the strictest regions in BC for RV zoning crackdowns, the use of RVs as dwelling units has never been permitted with soaring house and rental prices, the use of RVs as permanent (year-round) dwellings has an unofficial count of over 100 people living in RVs in the Region.

Although these concerns are real, there has never been any evidence that RVs lower property values and equity and it has been shown that less than 15% of full-time RV dwellings are ever considered in any RV housing planning decisions in the province.

ZONING AND LEGALIZING RV LIVING AS RESIDENCES

Even though inroads have been made into legalizing, or at least overlooking, full-time RV living, the lack of clear regulations continues to limit and inhibit their use as permanent residences. Living in an RV year-round is restricted in most BC regions and municipalities due to zoning bylaws. Some RV parks have duration limits, and most BC towns and regions have bylaws disallowing property owners or RV parks from renting space to RV dwellers for extended, year-long stays. Recent news stories in BC have highlighted cases where long-term RV residents were asked to vacate properties almost all then scrambling to find new long-term parking spots so they would not lose their housing. The number of approved full-time RV spaces in BC (and throughout Canada) has barely budged due to bylaws, standards, and RV park closures. (Zeilder 2024)

Most BC municipalities and regional bylaws ban RVs as permanent residences due to concerns ranging from sewage disposal requirements to BC building codes and their inability to tax RVs on rented pads. Although RV bylaws are often enforced on a complaint basis only, with officers not patrolling for violations, the stress and uncertainty cause anxiety for all long-term property and RV owners.

RV AMENITIES

Three amenities are key in RV enforcement, zoning bylaws and neighbourhood acceptance in the drive for RVs to become legally accepted. The three common and required amenities or services for RV living are electricity, water, and sewage. Sewage disposal and electricity being the two most important. Sewerage is the most complicated service and most costly and difficult to construct, while water is often a limited resource. The paper emphasises that these amenities are valid and necessary and as such although sometimes challenging to construct are essential for full-time RV living.

FIRE SAFETY

One area that has been growing challenge for RV living is fire safety. Fire safety experts say it's important to recognize the fire hazards that can exist in recreational vehicles (RVs) but smoke and carbon monoxide detectors and portable fire extinguishers (included in all RVs after 1995) as

well as escape plans and electrical and propane checks can prevent most fires. The argument that RVs use additional sources of heat in the winter that can be fire hazards is rare.

Statistically there is no reason for concern. The Office of the Fire Commissioner of BC Annual Report of 2023 shows that the percentage of fires in RV/Trailer/Mobile Home Parks was only 4.9% of all recorded BC fires while over 65% of fires were from residential dwellings and 92% of injuries and 84% of deaths.

RV amenities and services are fully defined and discussed in Part Two of this research paper entitled 'RV Pad & Site Development' including descriptions, legal requirements and accompanying costs.

BUILDING STANDARDS

A key concern surrounding RV living is ensuring that these dwellings meet safety and building standards. RVs are not designed or built to be used as permanent housing (RV Retailers Association). They are solidly built all the way from their insulation and size to flooring and appliances and enduring, with many lasting for over 30 years but they do not meet current standard BC building codes for permanent housing. RV dwellers have proven that full-time living in an RV is possible for 20–30 years with proper maintenance (fewer mechanical systems = fewer failure points). (RV Depot, Jan 2024)

Fortunately, policymakers across the country are beginning to see RVs as potential housing solutions with attempts to co-opt RV and PMRV standards and definitions for housing standards. Some municipalities, such as the Regional District of Nanaimo, are emphasizing the importance of developing regulations that ensure RVs are safe for long-term living. This includes compliance with building codes, zoning regulations, and other safety standards and making adjustments to current codes and standards that offer safety but flexibility for this new housing option.

"There has not been a lot of progress in B.C.," says Robertson of Sunshine Tiny Homes and "But at least now there is talk." The government and public know how serious the housing crisis is and are becoming aware RVs may be a solution. Momentum and support for RVs are growing.

Exploratory analyses are being undertaken for various creative housing innovations. On the SGIs for example, the Mayne Island community displays strong support while Saturna Island residents' views remain mixed.

RVs are already highly regulated. As of this writing RVs in British Columbia are subject to several certification standards to ensure safety and compliance. Here are the key standards:

1. **CSA Z240 Series:** This is the primary standard for RVs in Canada. It covers various aspects such as structural integrity, electrical systems, plumbing, heating, and fire safety¹. RVs must comply with these standards to be certified. A park model trailer is manufactured in accordance CSA Z241, Travel Trailers and Fifth wheels are manufactured to CSA Z240 series standards.
2. **RVIA NFPA 1192:** The Recreation Vehicle Industry Association (RVIA) certification process follows the National Fire Protection Association (NFPA) 1192 standard, which includes similar safety requirements as the CSA Z240 series.
3. **Propane Standards:** All RVs, including motorhomes, must comply with the CSA Z240.4.2 propane standard to ensure safe use of propane systems.
4. **Electrical Standards:** RVs must comply with CSA C22.1-09, which is the Canadian Electrical Code, to ensure electrical safety.

FINANCIAL

The inability to collect property tax from an RV or RV pad is often the top concern of Regional District, municipalities and even neighbours and is cited as one of the main reasons for refusing to allow them for permanent living arrangements. Even though full- time RV living is a safe and cost-effective way to live it does not contribute to the the regional coffers except though the owner or park taxes.

SGIs

On the Southern Gulf Islands, Building Inspectors are concerned about accountability, building codes and regulations. The BC Building Code establishes minimum life-safety measures such as structural integrity, smoke alarms, means of egress, and ventilation, as well as health measures like plumbing. Reducing or removing these measures compromises the health and safety of building occupants.

Galiano, South, and North Pender have yet to approve RVs but Galiano and North Pender are reviewing options. Many businesses on Galiano Island are keen to support RVs. Bodega Ridge, for example, is one of the first to receive a temporary use permit (TUP) for three years, with an option to renew, for four RV pads and RVs for employees. Across Galiano, signs reading "YIMBY, Yes in My Backyard" are common.

On Pender Island (North and South), no approvals or by-law changes have been made for RVs but several large businesses park RVs on their properties or those of friends for their employees. Recreational vehicles are tucked away all over the two islands in forestland, on farms, on purchased lots, and in rented spaces.



CONTRADICTIONS & DOUBLE STANDARDS

The following appear to be contradictions for full-time RV living. Consider that:

1. Mayne has permitted RVs for over 16 years, and Saturna for five years with no repercussions. (Mayne Land Use Bylaw 2008 and Saturna Land Use Bylaw 2019).
2. RVs are suitable to live in without limitation while a house is being built, as defined in the following bylaw from the North Pender Associated Islands Land Use Bylaw No. 148, 2003 (Abridged): A recreational vehicle may be used as a temporary residence before the construction of a permitted single-family dwelling or cottage on the same lot, subject to:
 - The issuance and maintenance of a building permit for a principal dwelling or cottage on the same lot.
 - The connection of the recreational vehicle to sewage disposal facilities for which a sewage disposal permit has been issued under the Health Act.
 - The provision of a domestic water supply.
 - Compliance with the use, density, and siting requirements of this bylaw for dwellings or cottages.
 - The occupancy of the recreational vehicle ceasing before the occupancy of the principal dwelling on the property.
3. Many people, especially those with ties to the oil and gas industry, are deciding to call RVs home all year long for many years while construction takes place. Indeed, LNG and the Thomson–Nicola local government supported RVs as full-time residences for full-time construction workers for four years. A policy on their use was developed. “Three years ago, the village implemented a policy allowing RVs to be used as temporary housing for up to four years as Trans Mountain pipeline workers arrived on the scene looking for somewhere to stay” (CBC 2024). As did the CRD recently as the Keating Road exit was being constructed for a year
4. People live in RVs for extended periods during disasters which are often promoted as a good place to live by governments. (e.g., Abbotsford Flooding, Lytton Fire).
5. RV resorts use them year-round as accommodations for guests (e.g., Woods on Pender).

Yet living in an RV as a full-time residence, parked on a pad with all amenities for several years, remains unlawful and illegal in most of the province.

Parks, Pads & Sites: Differences & Details

As noted, RV owners opt for several types of full-time RV living, from RV parks to forestry reserve sites. For the purposes of this report and to build on the promotion of RV use as permanent full-time homes, only two genuine RV housing options, inclusive of the required legal services, are listed below. This is not to say that off-grid living is not feasible in an RV, but living full-time-off grid requires a special set of skills, is not easily accessible or feasible for the majority of RV dwellers, nor is it an option for municipal housing plans.

RV PARKS, CAMPGROUNDS & RESORTS

RV parks, campgrounds, and resorts, as they are known, provide a place for RV dwellers to stay and help to support local businesses and communities. The

RV parks/campgrounds, or resorts as they are known, provide a place for RV dwellers to stay and help to support local businesses and communities. The economic impact of RV parks and campgrounds can be seen in a number of ways, from generating direct revenue from park fees used to pay for the cost of operating the park and providing amenities and services to the positive impact the residents have on local businesses as they spend money on food, gas, and other goods and services in the local area. A major economic force in some BC municipalities, the campground industry generated \$117 billion in economic activity and supported 1.1 million jobs in Canada in 2023. They have a positive impact on local businesses as RV dwellers spend money on food, gas, and other goods and services in the local community.

They are only one step away from the outdoors and the natural beauty of the province and offer a Unique combination of affordability, flexibility, community, and proximity to nature that can make retirement living both enjoyable and fulfilling.

RV parks foster a strong sense of community among residents. With common areas, organized activities, and shared interests, it's easy for RV residents to make new friends and maintain an active social life. This sense of belonging can be especially important in retirement, helping to combat loneliness and promote a healthy, active lifestyle with families. Whether it's potluck dinners, group outings, or just neighborly chats, the community aspect of RV parks is a big plus.

With a higher density, RV parks are usually clustered on a smaller portion of a lot, spreading a similar amount of density between RVs and across the site. Additional measures such as passive solar energy, shared food gardens, bulk sewage facilities, and shared amenities are all possible. The environment is conducive to reducing each RV user's ecological footprint while improving the quality of life for residents. The parks offer maximum use of sites to encourage efficient use of resources and compact living. The size of sites allows for higher density and is moved to areas close to transportation walking access, making them more politically and financially viable.

Water, sewer, and electricity are vital components on each RV site within the park. Electricity and water are either included in the site rental or monitored and billed on a monthly basis.

A method called 'Homeplate Zoning' in RV parks is also possible, as the total floor area on a single parcel or pad is allowed in exchange for a land covenant on a larger portion of the property for organic farming or parks. This achieves conservation needs by subdividing the land and incentivizes RV park development.

PROS FOR STAYING IN RV PARKS

BC RV Interviews Summary

- RV parks are a great way to stay in or near cities. Public land options near cities are hard to come by, if not completely non-existent.
- Some RV parks offer the option for long term stays
- RV parks offer utility hookups (water, electricity and sewer).
- Many RV parks offer laundry and shower facilities.
- RV parks are a great place to socialize and meet other people who live on the road.

CONS FOR STAYING IN RV PARKS

BC RV Interviews Summary

- Staying at RV parks may be expensive but monthly rates are often reasonable.
- There's no privacy; you are close to other RVs.
- Reservations are essential and you may need to be approved for winter living.
- Every RV Park has its own rules and regulations including age of RV, dogs etc.

Whether it's the allure of the countryside, city living, desire for a close-knit community, or the need for a more budget-friendly lifestyle, RV parks provide a compelling option for seniors and families. As more people look for alternative ways to meet their financial needs, RV park living stands out as a choice worth considering for its many benefits and the freedom it offers.

Parks and campgrounds that offer full-time RVing are becoming more and more popular and harder to find. As they fall outside many municipalities' zoning laws, research is key. Yet, as noted in this paper, once a space is rented in a park/campground, the space and the tenant are covered by the BC Tenancy Act.

RV PADS & SITES

The details and living standards of living on a private RV pad/site can be virtually the same as a park. A private site offers the RV dweller the ability to live in environmentally friendly surroundings, have access to or build access to the three basic amenities (water, electricity, and sewerage), and access to community services.

A private RV pad is a great place to call your own, where you will be able to stay for a long time. There are two options: purchase a perfect plot of land and design your own pad for yourself, or rent a pad that is already prepared. As with all RV living, there are pros and cons of private sites as there are parks.

But, as over 20,000 RV owners across BC will attest, an RV lot with hookups for power, water, and sewer, and other essentials like patio or storage space offers the perfect home.

Preparing a private site for rental or for yourself requires site details, tools, and approvals but is not unusually complicated. Connecting to amenities/hook-ups ensures that the RV is fully habitable, better regulated, and more accepted by authorities on a small piece of land. The result: the RV dweller has a comfortable living space.

Only several municipalities in BC, as noted in this paper, permit RV pads or full-time RV living, with amenities being the key drivers in rewriting zoning bylaws in order to be legally accepted. Sewerage is the most complicated necessity and difficult to construct, while water is the scarcest resource on the Southern Gulf Islands. That is not to say that people are not living across the province on private RV pads. Homeowners have prepared sites with all amenities, understanding the local RV need, and today over 50,000 RV dwellers across the province call their pads home.

The following is a detailed description of how to prepare an RV Site/Pad on your own property for rent or use inclusive of tools, costs, environmental and legal requirements. The research was developed in consultation with many parties including Architects, Contractors, Environmentalists, Construction Workers, Government, and RV and Property owners. It does not provide the definitive RV Pad design but clearly outlines RV pad development needs and exigencies. Its purpose is to highlight how affordable, amenable and acceptable this alternate form of housing is.



Personal RV Stories

Here are examples of individuals currently living full-time in RVs, from 29-foot trailers to 41-foot fifth wheels:

Angela is a professional single working mom with 2 children making \$95,000 a year. Her move to an RV was a choice as she could not find suitable, affordable housing for her and her children. She keeps looking, but in the meantime, her children have a safe place to call home, go to school, and she can continue to go to work. She says the RV has been a 'blessing' for her and her children.

Jeff once had a home on Pender Island, but he sold it and relocated to Vancouver Island. After paying off debts, he didn't have much left, so he bought the RV for \$19,000 and lives on his monthly pension of \$1,900. He currently rents a pad in Cowichan Valley.

A senior, Tim was forced out of his rented apartment after 20 years as the house was sold and renovated. With nowhere to go and only \$3,000 a month in pensions, he moved from a Gulf Island to a rented trailer in Parksville. He is a member of the 80 permanent RV dwellers in the campground.

Sandra is a woman in her 60s and divorced. She and her ex-husband sold their shared home to pay off a family debt while also helping her son and his family. Now, with no funds left but her pension, she bought an RV and lives on a rented pad on a Southern Gulf Island. She loves her current life, has made many friends and has no intention of moving any time soon.

PART 2:
RV SITE &
PAD
DEVELOPMENT

PART 2

SITE DEVELOPMENT (SOUTHERN GULF ISLANDS FOCUS)



RV full-time living with amenities

INTRODUCTION

In the Southern Gulf Islands, a notable 12% of residents rely on Recreational Vehicles (RVs) (SGI Housing Report 2022) as their primary residence. These mobile homes address the essential housing need by offering affordability, safe and livable spaces, a small environmental footprint, and a sustainable living solution. The RVs are found primarily on private properties but in several instances in the few private campgrounds. A number are also off-grid (though off-grid living is not included in this study as previously defined). Contributing to the Island economy, over 80 percent of RV owners and families hold local jobs and pay taxes via site/pad rent or purchased properties. Like traditional housing, most RVs are well-maintained and the properties blend seamlessly with conventional Island neighborhood or agricultural settings.

As discussed in the details on RV living in part One, It is essential to recognize that RVs are safe and affordable housing. Thus, to further this understanding, the following section examines the ease of RV site development and introduces RV sites/pads as an affordable options to situate an RV for full-time living for individuals, couples and families on the Southern Gulf Islands

Although the details reflect the SGIs, this section's attributes and characteristics are applicable to all RV standards, construction, and safety measures throughout BC and clearly demonstrate that RVs can be viable full-time residences. Included are details regarding compliance with Vancouver Island Health Authority regulations, municipal codes and standards, and applicable amenity provisions that guarantee environmental standards, safety, livability, and community acceptance. A comprehensive understanding of site development requirements on private properties illustrates, that with **appropriate**

amenities - sewage disposal, electricity, and water - critical for RV living- RVs may provide a safe and healthy solution to the SGI housing shortage.

These guidelines for RV sites/pads inform the character of the space and can be adapted to address considerations such as buildable areas, settings, setbacks, landscape buffers, reduced environmental impact and wildfires. They also consider water supply and covenants to ensure conformity to zoning and density to maintain affordability and create permanent rental spaces/homes island wide.

Notation

For this research, Boondockers (Off-grid) living independently in RVs are not included. They do not necessarily meet by-law or landholding/housing requirements and represent a temporary, rather than a full-time option. Although boondocking dwellers are surviving, they fall outside the scope of this research and are better suited for discussions on homelessness, which are beyond this paper's purview. The bibliography offers further studies in this area for review.

The following pages explain how to develop a site for RV living with current information. The details include technical aspects for establishing RV sites or pads that exemplify minimal costs versus cost for built houses. They are straightforward and can be undertaken by property or RV owners and include disposal of black and grey water sewage, connected electricity and water, and regional safety standards. The following section will define key amenities (as well as options for each), optimum requirements, and associated costs.

SITE DEVELOPMENT FOR AN RV

Recreational Vehicles (RVs) offer immediate housing opportunities due to their prefabricated nature compared to construction of traditional single-family homes. They have a small carbon footprint, can be relocated to any flat location with appropriate amenities, and offer the living facilities of a built home in a smaller version. They can be established as living quarters within a month with a small work crew.

Initial Considerations

Typical RV dimensions are 25 to 45 feet in length and 10,000 to 18,000 pounds in weight. While these proportions seem expansive, there are numerous options available to meet the area required for their size, the base for their weight and the overall pad size for comfortable and affordable living. The following steps for RV site development can be constructed efficiently effectively providing a safe and viable housing solution.

Note site and pad are used interchangeably.

1. **Planning:** Careful planning across all systems is essential to ensure safety, functionality, and compliance with safety regulations and legal requirements. Thus creating beneficial RV experience and living situation. This includes zoning and

building requirements. It is recommended to consult with professionals and schedule inspections for each site development.

2. **Permits and By-laws:** Some SGI By-laws permit the use and occupancy of RVs and offer opportunities for people to enjoy living in an RV while complying with local regulations, creating a more inclusive environment for alternative living situations. On other Islands, the Local Island Trust Committees and Capital Regional District may allow use of RVs on sites with minimal enforcement unless prompted by community or neighbour complaints and for house construction purposes.
3. **Construction and Development**
Site evaluation, layout design, and utilities planning are key aspects of infrastructure planning for RVs. It is important to consider amenities (reliable and safe electrical, water, and sewer systems) and future growth/amenity potential.

Site Development

Many parts of Site construction and development can be carried out by the homeowner, but professional assistance is often required for government approval(s).

1. **Hookups:** Professional contractors are beneficial for certain hookups, while tasks such as running the water line and installing the water spigot as well as an inline water regulator can be carried out by the homeowner.
2. **Development:** Site development can be achieved through professional consultations and DIY methodologies.

Key Considerations

- **Neighbour Agreement:** Ensure that neighbours are in agreement with the location and the plan for full-time RV living.
- **Location Suitability:** Confirm that the site can accommodate a minimum 20 to 40 foot RV.
- **Finances:** Ensure that the property/RV owner has adequate finances to install or develop the necessary amenities of water, sewer, and electricity.

STEPS FOR RV SITE/PAD SET UP

Each RV pad is unique and conditions (land, constructability costs, land level, grading, dirt/rock substructure and natural landscape) will dictate specific costs. There is no norm for site development but pad construction requirements are the same. Accompanying costs are specific to each site. The following requirements outline the general aspects of establishing a RV pad on a residential site.

Survey

Unless a survey is available, it is prudent to obtain one to ensure the location of the RV pad is within the setbacks and access and parking are properly located. Surveys will determine site boundaries and identify zoning setbacks. An archeology assessment may be required.

This can be completed by checking the Heritage Map for the site and/or hiring an Archeologist to review the lot.

A plan for construction may be completed by the RV dweller, property owner, contractor or consultant to determine the details for water sources, septic location, environmental safety and other location needs. The Vancouver Island Health Authority will assist in determining adequate construction requirements and approvals for water and septic systems.

Site Clearing

It may be necessary to remove trees, brush or rocks from the proposed RV pad. Details Of site construction discuss this further. Time is required to carefully plan the layout of the pad. How many RV spaces are required? How big will they be? Is it a back-in RV/ pad or pull-through? Generally speaking, each RV parking pad should be at least 1/10 of an acre (40 x100 feet) with at least 5 to 20 metres between pads (ForestRiverforums.com, ruegridpaver.com). Vehicle turning radiuses and access routes need to be taken into account for terrain and drainage patterns. The final and actual size of the RV pad, of course, will depend on the property. In RV Parks, for instance, site pads may be smaller or differ completely as accessory buildings or other small structures like stairs may be added. Space requirements usually include the RV pad, a patio, driving access, parking for the owner's vehicle and vegetation. RV parks will require road access and additional vegetation among other amenities.

RV Hookups

There are three main categories of RV Amenities or Hookups: electrical, water, and sewer. Each type serves an essential function and calls for careful consideration during installation. All three are required for full-time RV living. A connection node will facilitate the distribution of the water and electricity and piping and drainage will connect sewerage. Hookups allow the dweller to use as much power and water as required without worrying that it will run out and sewer hookups eliminate having to use an outside facility when wastewater tanks are full. Water, sewer and electric services must be close to the RV for easy hook up as RV drainage hoses, electrical cables and water hoses have limited lengths and function better when short (within 15 to 20 feet).

a. Electrical hookups

Modern RVs rely on electrical hookups for everything from lighting to running appliances. These hookups are 30amp for smaller RVs and 50-amp connections for larger RVs. The choice depends on the type of RV but all should be weatherproof. There are two scenarios:

- a. Installation of a full electrical cable and hydro pole system if no electricity is available.

- b. An electrical cable connected to an electrical outlet at a facility's/house's existing electrical panel above or below ground from this site to the connection node or directly to the RV.

b. Water hookups

Potable water with proper pressure regulation suitable for drinking is essential.

Three possibilities may arise:

- a) No water source and thus the construction of a well, particularly on rural land, will be required for the site.
- b) Water can be obtained from an existing facility or house.
- c) Water may be obtained from a municipal source.

In all cases, an approved water hose from the source to the hook up/spigot on the node of the RV pad or directly to the RV is required.

c. Sewer hookups

Whether you install a sewerage system or connect to a local wastewater sewer system, RV sewer hookups need to be properly sloped for efficient drainage, sealed against leaks and easily accessible for maintenance, all of which may require a significant amount of space on the property. It is also important to follow health regulations for sewerage systems as they must be approved by the Vancouver Island Health Authority.

Black water and grey water must be disposed of pursuant to the sewerage system regulations of BC. If it is possible to discharge it to the property owner's system then the only costs for connection will be an RV sewer hose and new sewer cover/connection to that system. If that is not possible, then it may be necessary to install a Holding Tank or a separate Sewerage System to receive the RV black and grey water. (Details of these systems follow)

AMENITIES CONSTRUCTION

The following criteria are suggestions only to demonstrate what is possible in building and developing an RV pad with amenities (hookups). All recommendations are dependent on the site for the RV but consideration for each directive will assist owners in preparing the site for RV living. Many of the approaches require health and/or safety and/or government approval from professional service contractors or consultants. Details and implementation will vary, and costs are extremely diverse. A number of pictures accompany each amenity and design for reader information only.



Pad/Site

The site should have access to the adjacent road and offer sufficient room to park an RV. It should also allow the RV to be moved or removed from the site at will. Sufficient parking for occupant cars/trucks and a reasonable amount of separation between the pad area and any adjacent buildings, driveways, or other RVs are factors to be considered.

Pads must be level or internal RV systems will not operate. Parking an RV on an unlevel pad can cause stress and damage to the frame and wheels. RVs can accommodate minor levelling distortions through the use of levelling blocks. Drainage must be taken into consideration and concrete/pavement or gravel are most often recommended as appropriate pad materials. Uneven RV pads are susceptible to flooding and puddles in stormy weather. When selecting materials for RV parking pads, the climate and soil type in the area are crucial considerations. A level area may also allow for an outdoor patio as a beneficial addition. Access to garbage and recycling facilities is an additional bonus to a well made pad space.

RV Pad Size

The minimum size of RV pad will be based on the actual length of the RV. It is necessary to keep in mind that many RVs have slide outs which substantially increase the width of the RV and must be taken into account for the hookup node, location of trees and/or hills and accessibility. Also, take into account the location of the access door(s) of the RV. Consideration may also be given to the shape and colour of the RV in relation to its proposed location on the property. The optimum space, according to research on pad development, is at least 1/10 of an acre (40 x100 feet) for private property. As noted earlier, this size is optimum and property considerations must be taken into account.



Preparing the Site and Pad

If not hiring professional construction/landscape workers, preparations for site construction can be back-breaking work for the RV/Pad owner. However, this is the best time to make use of available machinery. A bobcat is effective for spreading material and removing bushes, roots, rocks, and other odd landscaping needs.

Once the site/pad area is cleared, construction experts recommend using railroad ties to construct a border to hold the pad's gravel. Railroad ties are cheap, heavy, and durable. They can be driven into the ground and hold the gravel needed to level the land for the RV. The best gravel mix includes fine particles up to small sandy pebbles to be able to compact the material into a hard drivable surface. Too much gravel or not enough "bind" will reduce strength. A road base of crushed concrete is good for keeping weeds down. A wire mesh barrier will help keep out rodents and squirrels. In total about 3-4 inches of base material is recommended. Unsupported gravel and crushed rock, for example without a retaining wall or railroad ties, require regular maintenance, time to settle after installation, and cannot support heavy loads in the long run.

Concrete may also be used instead of gravel and offers strength and durability. It is the most expensive option, but in areas with unstable soil, a 6-inch reinforced concrete pad can provide essential stability. Concrete can be very expensive and slow to prepare and install. It is less cost-effective because it requires a sub-base and professional installation. Once it has been professionally installed, concrete pads require several weeks to settle. For optimal performance, consider a 6-inch reinforced concrete pad, which offers excellent support. Asphalt is not recommended due to its issues with black tar.

Installing RV Hookups



ELECTRICAL HOOKUP

Determine the power requirements for the RV (30/50amp). Connections are always 120 volt. It is essential to consult with a licensed and bonded electrician if electrical services are being installed.

A 30-amp service supplies up to 3,600 watts of power while a 50-amp service can provide up to 12,000 watts. For reference, microwaves, hair dryers, and toasters typically use about 10 amps of power each. Running a 15-amp air conditioner in an RV at the same time as a hair dryer and microwave could exceed the capabilities of a 30-amp electrical hookup. No matter what you choose, your electrical hookups will call for a weatherproof outlet box, receptacle, or RV pedestal (Connection Node) plus a breaker box and any required underground wiring. Always use GFCI breakers rated for outdoors on your electrical panel and consider also installing a regular 15 or 20 amp GFCI plug or two if there is room on your panel or Connection Node. They are handy to have if you need a plug while working on the site or to run fans, lights at night, etc.

Solar options may also be worth exploring as they can power the RV's electricity (120 volt) and run lights. Solar power will not run appliances. However, generators will. RVs are well suited to deal with power outages with solar power, propane heat and stove utilities.

Two suggested configurations

a. No current electrical outlets at site



Installation will require a power line to the adjacent road and placement of a Hydro pole on the property of a sufficient height to allow clearance from traffic. An electrician will be required to obtain and install the pole and confirm the location on the property. Poles must be installed in a hole at least 5 feet deep. A trench for the electrical cable will extend from the pole to a small building where it will hook up to an installed hydro panel. From the panel, the line will run underground to a connection node adjacent to the RV pad.

The cost of this electrical configuration will be a function of whether a new pole is required, the site requires excavation, the number/type of line and the provision of a small building to receive the panel. The electrical cord and plug connected to the RV will then be run to the receptacle.

b. Electricity at the pad

If there is a suitable electric source (e.g. facility, house) close to the RV pad it may be possible to use that as a source for electricity. The outlet for the electricity should have sufficient amperage (30 or 50 Amp) to look after the requirements of the RV. The plug should have a cover on it and must be in proper condition to receive the cord that will transfer the electricity from the outlet plug to the RV itself. The electric cord running from the outlet plug to the RV must be sufficient to carry the amperage being transferred and be approved for outdoor use. A single-wide circuit breaker for one hot-leg of 120 volts to the RV outlet is essential. The other connections needed for the outlet are a white/neutral conductor and a green or bare-copper ground conductor. A weatherproof pedestal box with a built-in 30-amp circuit breaker will allow plugging-in and unplugging from the outlet with no power applied. All of this will also work with a 150-amp home service panel as long as the correct size circuit breaker(s) and wiring are used. (rvtravel.com/rv-electricity)

SEWER/SEPTIC HOOKUP



A septic system is a self-contained underground system. When you flush a toilet or run water in the sink, it drains into this system, where the wastewater is treated. Septic systems are an efficient way for RVs to cleanse their wastewater. Proper blackwater and grey water waste management is crucial for any RV pad/site. Start by evaluating the RV septic tanks capacities and house and/or local water/sewer-system access. Sewerage facilities are not only the most necessary but also the most controversial and costly required amenity. They are also one of the most beneficial and valuable of hookups.

When installing sewer/septic hookups keep in mind that all drainage lines should maintain a slope to prevent clogs and ensure proper flow and clean-outs for maintenance and access. Each of the Southern Gulf Island's requires specific health requirements and VIHA approval. A professional company is required to install septic and field lines or a holding tank for each RV site. It is important to comply with environmental regulations and local codes, like drain-fields, location and environmental requirements to ensure septic systems are environmentally sound and fully functional.

There are four possible sewerage disposal systems.

- a. Septic System

- b. Connection to the local municipal system or new septic system
- c. In-ground holding tank
- d. Composting Toilet

Full Sewerage System



BC defines a Sewerage system” (also known as "sewerage system") as a system of pipes, pumps and other equipment used for the collection, storage, and treatment of wastewater (sewage) and discharge of treated effluent. BC Sewerage System Regulations provide that only an authorized person may construct a sewerage system. These regulations require that a Registered Onsite Wastewater Practitioner (ROWP) construct and authorize a private sewerage system. A submission for the sewerage system by the ROWP is made to Island Health who subsequently reviews and approves it. The ROWP must then provide the property with a copy of a letter of certification that the design and construction of the sewerage system will not cause or contribute to a health hazard. To determine the type of sewerage system, a groundwater and soil test are conducted and a suitable system for the conditions installed.

A homeowner may build their own sewerage system, but an authorized person must still design the system, submit filing documents to the health authority and supervise the systems construction. The ROWP will also oversee a connection from the RV to a connection node and subsequent connection from the property line to the municipal sewerage system.

There are several sewerage systems, this paper explores the three most common ones for RVs. Sewer systems connected to a community require extensive piping. A self-contained septic systems requires less and a holding tank even less. The self-contained nature and lack of extra piping of a self-contained system or holding tank are the easiest to investigate, fix and maintain. Additionally, the water reaching the surface from a septic system is often cleansed and then

treated by the soil itself. Composting toilets are a new addition to RV living and are a fourth possibility but require more research. They are not yet VIHA approved. The following outlines each of these systems.

Holding Tank



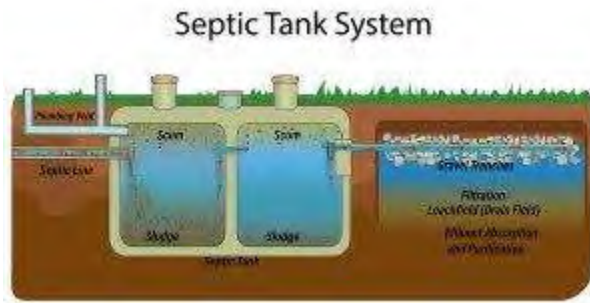
A holding tank is a large sewage container used to collect and temporarily store sewage from an RV. The sewage collected in the container is then removed and transported to an approved location for disposal for a fee. A “Permit to Construct” may be issued if the Health Officer is satisfied that the holding tank is adequate to deal with the domestic sewage originating from the RV and the use of the holding tank will not, if a ‘*Maintenance Plan*’ is followed, cause a health hazard.

The cost of a holding tank may be less than a full septic system. If a holding tank is utilized, there will be ongoing pump out costs which will be a function of the size of the tank and its usage. The installation of a holding tank requires a contractor to dig the necessary hole for the tank and an outlet valve for RV sewage hoses. VIHA will visit to ensure that the excavation and installation of the holding tank is carried out according to their requirements. After the tank is installed, VIHA will insist that the tank be emptied as required under their rules, and that records be kept in this regard. A person is required to hold a permit, issued under Section 4 of the VIHA sewerage system regulations for a holding tank. The holding tank must be located at least 100 metres from a well.

Septic Tank System

Conventional septic systems utilize the septic tank, drain field and soil found in most systems. They can handle wastewater and solid waste. Alternative systems include aerobic treatment usage systems, mound septic systems and more. A septic tank system is individually constructed with precast concrete/plastic or other

components that form a treatment plant system capable of handling the RV's wastewater needs. The septic system works by collecting wastewater from the RV, retaining solid materials, removing wastewater pollutants, and returning treated effluent to the property's soil or the surrounding environment. It has four main parts: a pipe that carries wastewater from the RV, a septic tank, a pipe that connects your septic tank to the drain field, and the drain field itself. These systems are very expensive and require more time to build and need to be approved by VIHA.



Existing Sewerage on Property

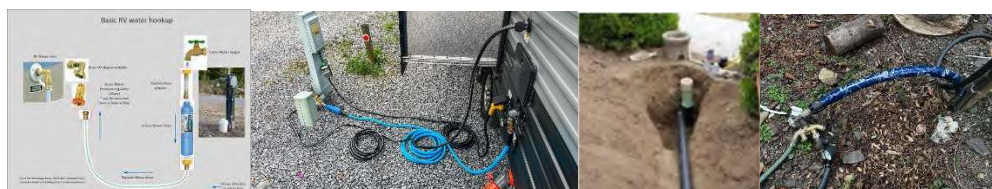
Somewhere on the property may be a pipe and/or covered hole that provides access to an existing sewerage system or main municipal sewage pipe. Two options are possible. They also require VIHA approval to ensure that the site(s) can handle additional loads.

- RV sewage may be drained directly into an existing sewerage/septic system/sewage tank and subsequent septic field when connected into or under the sewer cover and to appropriate effluent pipes.
- RV sewage may be connected to a municipal sewerage system via CVC pies. Approval from the municipality is required.

Composting Toilet

A composting toilet is a relatively new option and is not, as yet, recommended by authorities or RV dealers. If installed it will be necessary to maintain the sewage system and keep records of its construction and maintenance. The grey water may be used to support composting toilets or may also be used to water the RV site/garden. It should be restricted to non-food crops. Grey water use and composting toilets, as of this date, have limited applications.

c. Water Hookup



To connect to a water source, you'll need to have a hose specifically designed for RV hookups. A 25-foot long BPA Free hose will be long enough for most hookups. Additionally, consider investing in the following two add-ons for your water system:

- **Water filter:** The most complex filters are reverse osmosis systems, while the most simple are in-line water hose filters. Ultimately, you want something that protects from chlorine, dirt, VOCs (contaminants), and pesticides/herbicides.
- **Pressure regulator:** A pressure regulator makes sure that the water coming into your system is set at a PSI that will not damage the system and maintain a safe PSI no matter what pressure is coming from the spigot.

Installing the water hookup

The first step to installing a water hookup is to determine where you will source the water. There are three sources of water for the RV/ pad.

- a) a new well or one already on the property
- b) water from an adjacent building
- c) municipal water

New well or well use.

To reduce costs, it is possible to install your own water with a tractor and trencher. A licensed Plumber can advise on proper connections while certified labs can test the water. Other factors that may be considered with water hook-ups include:

- Proper pipe sizing to maintain adequate pressure
- Frost protection with deep trenching
- Backflow prevention devices
- Shut-off valves at key points
- Plans for regular maintenance

A New Well

Installing a water well involves a series of carefully orchestrated steps to ensure the successful extraction of groundwater while minimizing environmental impact and adhering to regulatory requirements and is very costly. From initial surveying to final testing, each phase of the well installation process plays a crucial role in establishing a reliable and sustainable water supply system. The following 8 essential steps include:

- a. Survey and Planning
- b. Trenching
- c. Excavation
- d. Drilling the Aquifer
- e. Installing Casing and Screen
- f. Installing the Pump and Pressure Switch
- g. Installing Water Tank
- h. Well Testing.

Extensive details on each the above steps can be found in the bibliography.

Water from adjacent building

If the water is to be obtained from the property then an approved waterline may run from the water source to the RV. A $\frac{3}{4}$ inch waterline will suffice and a seamless underground cable with no fittings, black poly or pex in $\frac{3}{4}$ inch CTS is recommended. The line should have electric wrapping to eliminate the possibility of freezing in the winter. A pressure reducing valve for the RV is also recommended as the water pressure in the line may be too high for RV plumbing systems. There may be a short stretch of the waterline from the water source which is above the ground and will require additional insulating material. Depending on the source of the water, it may be prudent to install a water filter before the water enters the RV itself. A regulator may be installed on the water spigot as a precaution to protect RVs and from high water pressure.

Water hookup from an existing water outlet in another facility adjacent or close to the RV is the easiest amenity as a food safe hose easily obtainable online or any RV store. An RV port cover is not necessary but helps immensely in the summer and winter months.

Municipal Water Source

If the water source is municipal, an application to Capital Regional District Water Services is required to arrange for a waterline to be run from the municipal waterline to the property line. The CRD will arrange for a contractor and will charge the property owner for CRD costs. The waterline can then be connected to the hookup connection node which are additional costs. In some cases, the 3 foot trench that a waterline requires will be shared with the Hydro line and septic lines. This will depend on whether they all are running in the same direction.

Service Connection Nodes



Connecting electricity and water is best serviced with a **service connection node**. The node, typically a wooden post, holds both the water spigot and the electrical plug for the

RV's use. A hole should be dug to hold a 1-2 metre post securely in place. The hole should be about 8 inches wide and 30 inches deep. Place a 4'x4' post into the hole and pour concrete around it to hold it in place. It should be placed on the driver's side of the RV.

MATERIAL COSTS AND LABOUR

The costs to install RV hookups depends on the specifics of the owner's property. The farther the RV pad is from electrical, water, or sewer connections, the more it will cost to set them up properly. It's also helpful to be aware of potential extra costs like permits, excavation costs, inspections, ongoing maintenance, and additional professional labor.

In the end, total costs will depend on

1. How much work you are able and willing to do on your own
2. How many amps your RV requires
3. Type of sewer system
4. Your terrain and distance to RV pad
5. The Island you live on.

The following are examples and samples of costs for information purposes only. Each individual site and pad as well as construction needs have unique requirements.

Electrical Hook-ups

- \$500 to \$1,000 for a basic 30-amp setup, \$2,000 for a 50-amp.
Upgrades to the main electrical system can add to this cost substantially.
- Electrical wiring and conduit – 50 feet of 10 gauge underground copper wire \$2/foot.
20, 30, 50 Amp Electrical outlet box - \$150
- Professional fees – \$1000-\$2000
- Hydro pole and trench \$4000 to \$7000

Water Hook-ups

- \$3,500 and \$15,000 (assuming the water table is at a reasonable depth) to drill a new well plus about \$1,000 to install a water line.
- Pressure systems can add another \$1,000 to \$2,000 to the total cost.
- Assuming that the waterline is sharing the trench cost with the Hydro and septic lines and the distance is not too extreme then the waterline share of this cost should be between \$2000-\$5000.
- If a trench is not needed and a water line/water access exists, then the only cost for the hook up of the water will be the potable water hose and the electric wraparound cord used to prevent freezing in the winter \$200 -\$300.

Sewerage Installation

- \$2,000 - \$20,000 for a sewer line from the RV to municipal sewer pipes
- \$12,000 - \$25,000 to install a new septic system

- Holding Tank Sewerage System \$1500 to \$4000
- Contractor/Engineer professional fees \$1000 to \$3000.
- Connection to existing sewerage system – plastic cover \$80 and hose \$200

Other Associated Costs

- Landscaper \$500 to \$800 per day of hire
- Bobcat for a weekend to do the leveling and spreading work \$400
- Digger \$400 per day to hire
- Professional Surveys \$1000 - \$2000.
- Archaeological survey \$1000-\$2000
- Hydro pole and construction \$3500-\$7500.
- Service Connection Nodes \$200 -\$1000
- 4 to 5 yards of gravel for a standard size pad at 3" deep - \$50 – \$80 per yard.
- Railroad ties are an average of \$20 each - 9 to 12 for an average size pad.
- Wire Mesh \$100 per roll
- ABS and PVC \$360 for 20 feet of PVC water pipe/fittings, and 4" ABS for 40 feet of sewer pipe and fittings.

Pads are less expensive to install compared to a built house at only 10% of a built house cost with a variety of methods to establish the site or pad. At a minimum, setting up an RV on a private property pad may cost as little as \$2000 thus offering flexibility to the owner of an Island property the option to build a pad for an RV with little capital. In turn, this offers the tenant of the pad a reasonable rental price of \$750 to \$1000 per month to park their RV for full-time living on the site. The entire pad construction may, in optimal circumstances, be accomplished within one to two months thus meeting new alternative housing possibilities almost instantly. Comparatively, a small built secondary suite of 600 square feet to be rented out to tenants may, in optimal circumstances, be completed within a minimum 6-8 months for \$240,000 inclusive of Federal and CRD secondary suite grants. Rent would likely then be required by the owner of \$2000 per month to pay off the house construction debts.

Cost Ratio RV vs Permanent House Build

- RV pad, renter, renter owned RV - cost to build \$20,000, costs to rent \$800, RV Purchase \$30,000. Total costs \$50,000,
- Secondary Suite – cost to build 600 sq. feet \$250,000, cost to rent \$2000.

Conclusion

RV Site development aims to create a modern and fully equipped recreational vehicle (RV) site that caters to the needs of full-time RV residents. The site is designed to provide a comfortable and enjoyable experience for RV owners with a focus on convenience, safety, and sustainability.

Key Takeaways

- RV infrastructure planning is a crucial element in creating a successful RV pad.
- Site evaluation, layout design, and utilities planning are all key aspects of infrastructure planning.
- It is important to consider amenities and future growth potential.
- Safe electrical, water, and sewer systems are essential.

Executed in several phases from planning and design to construction and installation of amenities to meeting safety standards, RV pad development looks at the most important considerations and strategies for designing and implementing an efficient infrastructure for full-time RV living.

A photograph of a white motorhome parked in a campsite. The motorhome is white with dark graphics on its side. It has a large side mirror and a smaller front mirror. A generator is mounted on the side. The background shows a clear blue sky and a tall, thin tree. The ground is covered in gravel. The text "PART 3: CONCLUSION & RECOMMENDATIONS" is overlaid on the image in white, sans-serif font. A thin vertical line is positioned to the left of the text.

PART 3: CONCLUSION & RECOMMENDATIONS

CONCLUSION

The Southern Gulf Islands (SGIs) are facing a severe housing affordability crisis, with a significant gap between housing supply and demand. To address this issue, the BC RV Housing Alliance has proposed the use of Recreational Vehicles (RVs) as a viable, immediate, and affordable housing solution. As housing and shelter costs rose exorbitantly, many people began living in RVs as a form of affordable housing in recreational vehicle parks and on private properties. Although over 15% of RV dwellers on the SGIs live in their RV full-time year-round on all the Islands, many RV dwellers across two of the Islands, Galiano and Pender, do so without legalized full-time permanent permission. It is time to make them legal and available across the SGIs and the province.

The Bottom Line

If RVs are regulated and legalized; safety, accessibility, affordability, and acceptability will be ensured, and residents across the SGIs will have a ‘coveted’ affordable home. This housing option may meet at least some of the Island residents’ housing needs in the ongoing BC housing crisis.

Long-term stay provisions are essential as the trend of using RVs as permanent homes is already occurring and expanding, whether legally or on borrowed time. Prioritized zoning, acceptance of RV building standards, and prioritized permits for RVs with amenities including water and sanitation facilities provide RV dwellers, property owners, and many BC residents seeking affordable housing the opportunity to have housing security and, in return, self-reliance and independence.

Although modern RVs offer an affordable housing option and meet home-like amenities of built house structures, they do not meet BC Building Code Standards. They do, however, meet RV Construction standards and have proven, over the last 20 years, to be suitable for long-term living. (Briones, 2024) Notably, thousands of people in BC, particularly seniors and families, have been living full-time in RVs on pads or sites across numerous BC Campgrounds for 10 to 20 years. Each site has proper servicing, water, electricity, garbage disposal, and sewerage of grey and black water. All have lived without a fire, mold, or inadequate living conditions.

The point is, full-time RV living in BC and on the Southern Gulf Islands (SGIs) faces three major hurdles: bylaws, building code standards, and sewage/electrical requirements.

Bylaws

In British Columbia and most municipalities, RVs are not recognized as authorized living spaces. This presents extensive legal limitations and a lack of support in finding approved places to park. Yet despite this legality and the housing market's challenges, the trend of people moving into RVs is on the rise. As Maryse Zeidler from CBC News states, “The

fundamental issue is a lack of adequate housing, and when there isn't adequate housing, people are going to live wherever they can.”

Closer to home, only Mayne and Saturna Islands in the SGIs allow full-time RV living, with residents using RVs as their permanent residences. Both islands, however, showcase and prove that living in an RV is feasible year-round, not only offering a safe, livable home but the dignity of a permanent address. Proper zoning ensures residents have access to fire protection, water, sewer disposal, garbage collection, and other amenities. These two Islands are unique across BC. Pender Island and Galiano do not condone RV living but only enforce regulations when issues such as safety concerns, building issues, or development in environmentally sensitive areas arise.

Building Code Standards

Provincially, the B.C. Building Code determines if a domicile is safe for habitation. The RV Industry Association has established standards for RVs, but these are not sufficient to meet B.C.'s building codes and housing standards. RV standards CSA A2240 provide specific details for dimensional and safety requirements for recreational vehicles with electrical, plumbing, propane, coupling strength, lights, and brakes but do not condone full-time RV living. Further details regarding standards can be found in the paper's research. Unfortunately, RVs are not recognized as legal accommodation under current building codes.

Sewerage and Electrical Requirements

For RV acceptance as full-time housing by governments and communities, it is essential for users to ensure their units are permanently connected to appropriate sewerage systems and have approved electrical connections to prevent fire or safety issues. These connections will foster community acceptance and further approval as bona fide housing options. The RV alliance fully supports the promotion of RVs as permanent full-time housing only with these amenities.

With this report, the RV Alliance has gathered and garnered pertinent RV information, data, needs, and gaps in RV living as permanent housing to help clarify RV zoning, standards, amenities, and full-time living requirements. It showcases the positive economic, environmental, and societal impacts of full-time RV living and includes information from interviews with professionals and experts in BC, across the SGIs: advocates in housing, RV dwellers, RV sales, construction, planning, environment, politicians, and First Nations. It highlights RV living determinants, stories from full-time RVers, and current statistics with the focus being the need for solutions to assist full-time RVers and potential RV dwellers, like seniors and families in need, to live a rich, unthreatened, safe life across the SGIs and in BC.

The report also provides a step-by-step guide to site development that may be used for an RV demonstration pilot. The site development plan outlines the necessary amenities such

as electricity, water, and sewer systems, and emphasizes the importance of compliance with environmental regulations and local codes.

Finally, it sets out a series of recommendations to reach across administrations and practices that limit full-time RV living. The report encourages a new approach for a viable, alternative, affordable form of housing. It is time for building departments to recognize RVs as a permanent housing option and to start to officially promote information exchanges between RV users, government, and communities.

End Note

RVs provide an immediate, flexible, and cost-effective housing option, particularly beneficial to seniors, individuals, and families. They offer a comfortable living environment that meets basic needs while also providing a sense of community. They bring a more permanent and customizable approach to alternative housing and offer a minimal impact living solution. The regulatory advancements and growing acceptance of RVs make them potential sustainable dwellings.

While challenges such as zoning and infrastructure considerations still need to be addressed, the benefits of integrating RVs into the SGI's housing strategy are substantial. These alternative housing forms can alleviate the burden on traditional housing markets, provide dignified living conditions, and promote sustainable lifestyles. The findings and insights from this research underscore the importance of permitting and using RVs as affordable long-term housing options. Through further research, policy development, and community engagement, RVs can play a crucial role in meeting the housing needs of our region. This report aims to provide a foundation for future analyses and decision-making, ensuring that these alternative housing solutions are effectively utilized to benefit those in need.

It's time to think differently, change is required. Partnerships and innovation are needed within all parts of the housing system to achieve 2030 goals.

(Impact Canada, CMHC et al, 2024)

RECOMMENDATIONS AND NEXT STEPS

Recommendations

A major theme throughout the document is the need to approach new and innovative housing solutions on the SGIs using different assumptions than those used for conventional housing in urban municipalities. Within the density constraints of the islands, there remain many positive strategic actions that can be advanced to alleviate the strain of the housing crisis, this reports aims to be an answer to the SGI and CRD local housing strategies and directives, the critical housing crisis in the SGIs as in BC and the search for affordable housing by over 30% of Island residents.

It takes into account:

- ✓ Housing needs of the Island communities and the options for a low density, rural approach.
- ✓ Potential use of individual Island properties and small plots of land for affordable RV housing.
- ✓ Advocacy to the Local Island Trust Committees, municipalities and the Provincial Government to reconcile the BC Building Code and Zoning Requirements to give people an option for an affordable and immediate housing solution.
- ✓ RVs as environmentally friendly and acceptable housing options
- ✓ Working with Building Inspection staff to increase opportunities for alternative building approvals.
- ✓ Promotion of RVs as alternative full-time housing with the installation of all 3 essential amenities including electricity, water and sewerage.
- ✓ Support of regulatory change to enable the building and financing of RVs as dwellings.

WE ...

- Acknowledge that RVs can be used for long periods of time for full-time,. permanent living up to and over 20 years.
- Acknowledge that the current RV standards form CZ to and others are adequate for safe and long-term living.
- Promote the approval of RVs sites/pads and new RV parks for full-time living if they pay a permit or tax related to their pad/use and are properly serviced.
- Advocate for local building departments to recognize that RVs are not subject to their jurisdiction.
- Will develop model rules and guidelines for RVs and pad and site development including the introduction of permits that ensure RV accountability, fire safety, septic, electricity and water sources and an acceptable appearance suitable to public/neighbourhood mandates.

- Will inform and educate the public on RV living and highlight the benefits of RV living, their safety, success as long-term dwellings and affordable option.
- Promote partnerships and information exchanges between RV/ users, government, and the community
- Promote innovation in the local and municipal housing systems, especially across the SGIs to offer an alternative, affordable and acceptable housing option in RVs and thus increase housing supply.
- Encourage all levels of government to come together to help build the supply of affordable housing and to help this initiative succeed.
- Encourage Island Trust Committees to alter bylaws to accept RVs and as permanent housing..
- Urge the Island Trust Committees and the Capital Regional District to acknowledge the need for security of tenure for owners/users to be able to develop RV/ pads for long term living.
- Aim to include non-profits and cooperatives to RV pad and park development for permanent living while governments are offering incentives and financing to make regulatory systems faster and more efficient.
- Will use the SGIs as a formidable RV Housing and successful alternative housing option as acceptance of RVs progresses with other municipalities across B.C.

Next Steps

The RV Alliance is exploring options to increase housing stock though RVs as an alternative housing option. Aligned with trends of individuals choosing full-time RV living as a more flexible and mobile lifestyle, the Alliance is interested in exploring the development of full-time RV living parks and private properties to add housing stock in the SGIs including

- ✓ Individual RV Sites/pads
- ✓ RV rental Pads
- ✓ RV parks

All levels of government will be approached for funding and approvals. Architectural plans for the RV Park and sites will be obtained. Local construction and building partnerships will be formed. Community involvement will be encouraged and information freely shared. l

This decision comes amid rising housing costs and a growing trend of individuals choosing full-time RV living as a more cost efficient and flexible lifestyle and the details garnered from this research. It aligns well with broader housing trends and recognizes the need for diverse living arrangements in today's challenging housing market.

This paper forms the basis of a new 'SGI housing solution'. Now is the time to offer RVs as an option. As defined and detailed in this report, full-time RV housing will help Islanders live on their current salary with a roof over their head, support the local economy and provide housing to workers of local businesses, meet the SGI housing strgu y goals and

objectives, and ensure that people on low incomes from pensions to minimal wage salaries on the Gulf islands have a home.

“Unconventional housing developments in BC are springing up novel results”. Surplus land, small plots and unused ALR land are being used. Tiny and modular home villages are being introduced (BC Business June 2025). As Frances Bula notes: “new options and new directions are ‘wading in’ and there is increasing public support for nontraditional approaches to housing”. Now is the time.

RV developments such as RV Parks or selected individual properties for RV pads can certainly be envisioned. RVs are well built, sustainable, ready and easy to plan with. There is adequate technical and local expertise, procurement management is minimal and an audit system can be facilitated. (BC Business 2025). This new approach could be a win-win.

MORE STORIES

Story 1

With rising house prices, tougher mortgage rules and a lack of rental housing, more people are looking for a cheaper housing alternative, including in Powell River. Two years ago, a family of four decided to sell their house and temporarily move into a fifth-wheel RV. This allowed the family to pay off debt and look for a more suitable house for the family. Little did they know that as time went on, they would come to love the full-time RV lifestyle. Until you spend time living in an RV you do not truly appreciate what you do and do not have.

After watching house prices continue to increase and falling more in love with the RV lifestyle, they decided not to purchase a house, but instead upgraded their unit to have the comforts of a home. One of the biggest benefits of living in an RV is it provides the family with more free time. A thorough cleaning of the inside of the RV takes less than an hour, compared to a house, which can take all day. There is also less maintenance and definitely less yard work than with a traditional house and yard. Typical maintenance required with an RV includes keeping the roof clean, checking all the seals, washing the outside walls and windows, cleaning the black and grey tanks, disinfecting the water tank, changing water filters, inspecting propane lines, checking batteries, inspecting the underside to ensure there are no holes for rodents to enter, and re-levelling the RV as it settles.

Limitations however surface in BC. Long-term RV sites can be hard to come by and most do not allow year-round living, “home” insurance must include travel and house insurance, and storage units are usually required. Life for the family however has been more than positive, the children attend school, the parents work, and the family can afford day to day living. There is even some extra dollars now to have an occasional holiday. “Its a better life than when we owned our built house”.

Story 2

The 64-year-old man noted that he likes living in his RV, and it costs him almost nothing. If he’s forced to move, he’ll either have to spend more to find an apartment in Nanaimo or uproot his RV and head to his son’s property on Sproat Lake, he said. “If I could even afford to find an apartment, all of my pension would be gone,” Kauwell said. Kauwell has been notified by the Regional District of Nanaimo that he’s not allowed to live in his RV on the property, because it’s zoned for residential use. “They have a homeless issue ... and yet they want to contribute to it. You know, they’re just amplifying it,” he said.

regan-elliott@timescolonist.com

Story 3

K. Sutton had to give up the dining room table, swap her book collection for a Kindle and leave a few of her daughter’s toys behind. She regrets none of it. “We have absolutely everything we need. There’s nothing we really miss,” says Sutton, who, along with her husband and four-year-old daughter, downsized from a condo in Port Moody to a tiny home

on wheels on the Sunshine Coast. “The biggest factor was financial freedom, but we’re also reducing our environmental impact. We wanted to live smaller and have fewer things.” The Suttons have embraced the tiny house movement, which has inspired TV shows and new lifestyle movement that’s still spreading slowly in B.C., advocates say, because of voids in regulations.

RVs Examples



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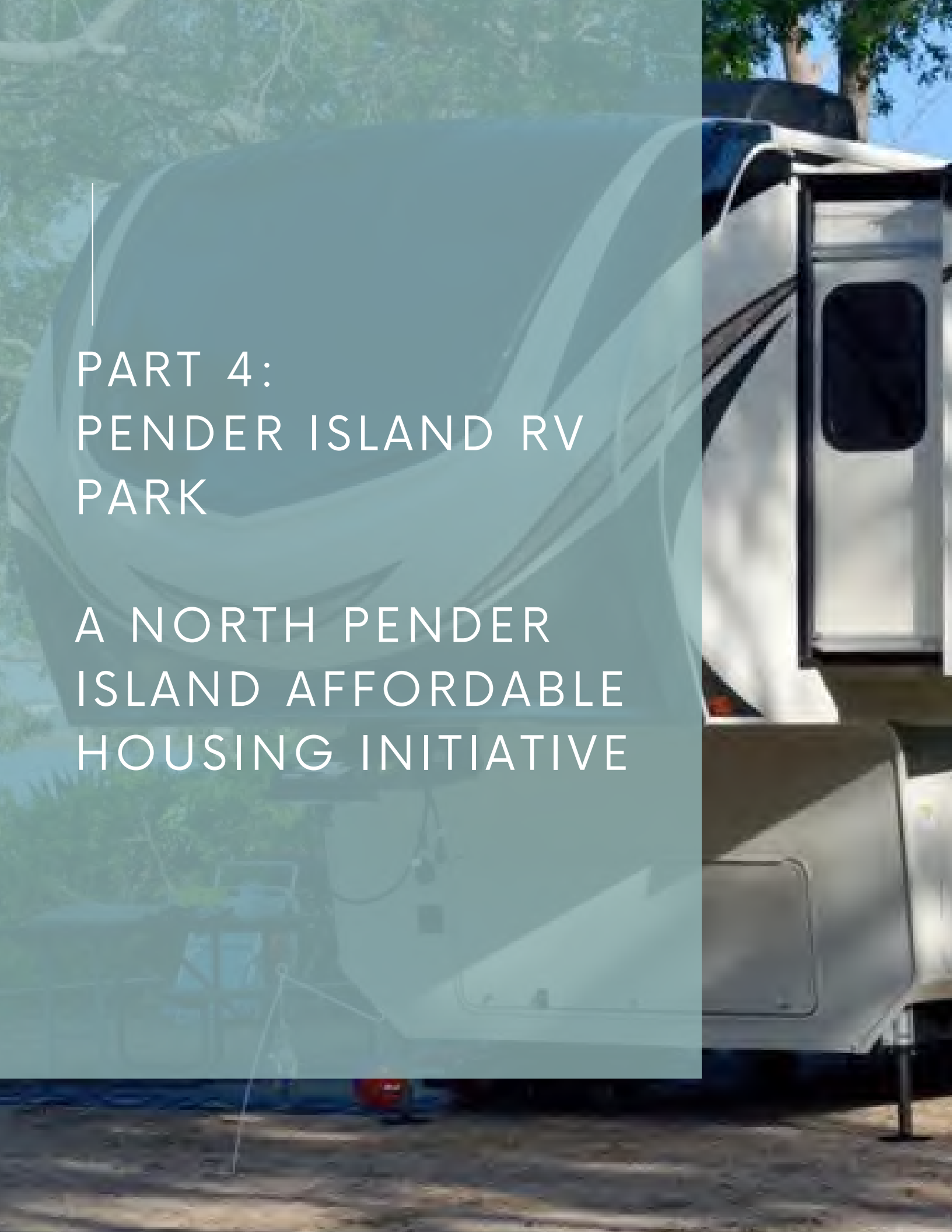
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The background of the entire page is a photograph of a white RV parked outdoors. A large, semi-transparent teal rectangle is overlaid on the left side of the image, containing the text. On the right side, there is a vertical strip showing a closer view of the RV's side, including a door and windows.

PART 4: PENDER ISLAND RV PARK

A NORTH PENDER ISLAND AFFORDABLE HOUSING INITIATIVE

PENDER ISLAND RV PARK

A NORTH PENDER ISLAND AFFORDABLE HOUSING INITIATIVE

The Pender Island Affordable Housing RV PARK Initiative advances RVs as AN ALTERNATIVE FULL-TIME HOUSING OPTION Report (RV Report) and sets out a ‘next steps framework’ to create a Gulf Islands affordable housing RV Park.

The last affordable housing built on Pender was 40 years ago and no additional affordable housing has been built since 1983 (Paul Brent 2025). As there is no foreseeable inexpensive housing being built on Pender, this Project offers an innovative response to the housing crisis on the SGIs. To move forward on the RV Park Initiative, however, North Pender Islands Trust must take the first step and be a pioneer in innovative housing development on Pender, the SGIs and BC, if not Canada. By approving this viable housing option, the Island will be able to add sustainable, affordable, and accessible necessary housing to Pender Island’s housing stock and in turn develop a potentially successful housing model to take to other Gulf Islands.

Keep in mind that RVs are an immediate solution to housing, able to meet ‘capacity issues’ driven by rapid population growth and insufficient construction for the Island’s housing crisis by providing housing for residents in need including seniors, families, and local staff. As ingenious housing, it clearly meets the current round of government funding, boosts construction, streamlines regulations, and increases the skilled workforce. Take note that there are now 50,000 BC residents successfully living full-time in their RV (RV Report 2025). Now is the time to help make housing low-cost and accessible for Pender’s population in need.

The RV Park Initiative supports the community-driven **Housing Action Plan** of the North Pender Islands Trust as well as the 42% of Pender Island Residents who support “*Zoning and OCP amendments to allow for living in recreational vehicles/tiny homes on wheels*”. As a multi-use, multi-unit development it further reinforces the 60% of residents interest in “*Zoning and OCP amendments to allow for multi-unit residential developments*” (ITC Housing Survey). The ‘SGI Housing Plan’ and subsequent ‘Housing Strategy’ clearly highlight the gap in affordable rental housing and the struggle local businesses have to fill essential positions due to the lack of affordable housing. In fact, “*Over 30% of SGI households earn a low to moderate income around \$37,400/year and as such most Island rentals are not affordable to the average worker, to seniors or even Island families.*”

An initiative to increase affordable housing on North Pender Island substantiated by the detailed RV Report (June 2025), the RV Park Initiative, meets four of the five key goals in the ITC Housing Plan including:

Goal 2: Diversifying Housing Options through Zoning to update zoning regulations to allow for a wider range of housing types such as the RV park beyond traditional single-family homes, particularly small-scale, multi-unit housing.

Goal 3: Increasing Opportunities for Non-Profit Housing to allow for greater density and non-profit sector capacity as defined in the RV Park Initiative. Developing and diversifying sites to reach a wider sector.

Goal 4: Increasing Community Education and Outreach to help build strong partnerships between housing providers, service agencies, the RV Park and the SGI communities. Building local awareness and promoting housing stability especially for lower income residents.

Goal 5: Incorporate First Nations Interests in Land Use Decision Making in the RV Park development to recognize and upholding First Nations rights through meaningful consultation on land acquisition, construction, partnerships, and shared governance approaches.

Furthermore, the Capital Regional District's (CRD's) Southern Gulf Islands Housing Strategy outlines seven objectives and twenty-two actions to address the need for affordable housing in the Southern Gulf Islands . Provincial and Federal efforts are exploring new models to create affordable housing options for low-income Island Residents .

The new '*Building More Homes*' Federal housing strategy focuses on accelerating the supply of new affordable homes. In particular, they are promoting Community Housing initiatives to build and grow non-profit and co-op housing. The Province has also stepped up its game by announcing new housing targets for a fourth group of municipalities with the goal of meeting housing demands, passed several pieces of comprehensive legislation that changes the local government's land use planning framework to enable them to provide more housing including '*small-scale multi-unit housing*' like the RV Park Initiative as well as '*Development Finance Tools*' among other statutes.

These actions and movement at all levels of government clearly support the implementation of the RV Park Initiative. Lack of affordable housing has long been a concern of the North Pender community and is a priority in Trust Council's strategic plan and of the Regional Planning Committee by identifying strategic next steps. The RV Park Initiative encourages the ITC and CRD to approach aspects of its operations with a lens to approve an immediate solution that aligns with the Provincial and Federal government and support Pender Island and all SGI residents.

Report and Background

RVs have been used as housing since they were first built in 1910 across North America. They were used for recreation and housing before they were even named RVs. More BC

residents are embracing RV living as a viable housing option driven by the lower living costs. These options offer numerous benefits, especially for those seeking affordable, flexible housing solutions. Living in a fifth wheel or trailer provides stability as recent data shows and typical RV dwellers are often seniors and families who are unable to afford housing in a high-rent environment (Russell, 2006). The key reason is that RVs can provide 90% of a permanent house's amenities without the burden of traditional homeownership, offering a minimalist lifestyle, smaller environmental footprint, and lower living costs. RVs allow residents to downsize for financial reasons, enabling them to pay off debt, live comfortably on a limited income, and even reside in a chosen destination. Many people are choosing to live in RVs near their existing neighbourhoods, even if by-laws do not permit them. They can be implemented as full-time housing with embedded supports and congregate sites are ideal. *(Excerpt from RVs, An Alternative Full-Time Housing Option Case Study, Southern Gulf Islands, BC, May 2025)*

RV PARKS

RV Parks/Campgrounds provide a place for RV Dwellers to:

- Live full-time in comfortable, affordable, supportive, and amenable housing.
- Help support local businesses and communities. The economic impact of RV parks and campgrounds can be seen in a number of ways from generating direct revenue from Park fees used to pay for the cost of operating the park and providing amenities and services to the positive impact the residents have on local businesses as they spend money on food, gas, and other goods and services in the local area. A major economic force in some BC municipalities, the campground industry generated \$117 billion in economic activity and supported 1.1 million jobs in Canada in 2023.
- Be more sustainable, climate friendly by reducing each RV user's ecological footprint.
- Foster a strong sense of community among residents with common areas such as a Neighbourhood House, Community Gardens, shared farmland, economic activities and artistic interests. It is easy for RV residents to make new friends and maintain an active social life; the key to longevity.
- Provide a higher density. RV Parks are clustered on a smaller portion of a lot spreading a similar amount of density between RVs and across the site. Additional measures such as passive solar energy, shared food garden, bulk sewerage facilities, and shared amenities are all possible. Parks offer maximum use of sites to encourage efficient use of resources and compact living. The size of sites allows for higher density and moved to areas close to transportation, walking access, make them more politically and financially viable.
- Have all three amenities - water, sewer, and electricity; the vital components for each RV site within the park. Electricity and water are monitored and billed on a monthly basis while sewerage is available at each site. A method called 'Homeplate Zoning' in RV Parks is also possible as the total floor area on a single parcel or pad is allowed in exchange for a land covenant on a larger portion of the property for

organic farming or the neighbourhood house. This achieves conservation needs with subdividing the land and incentivizes RV park development.

- The BC Tenancy Act covers both the site/RV space and the tenant.

As more people look for alternative ways to meet their financial needs and find suitable housing, RV Park living and its many benefits stands out as a choice worth considering.

Rules Enforcement in RV Parks

The RV Park Initiative will meet RV enforcement, zoning bylaws, and neighbourhood acceptance rules.

Regulations and support for each approved RV in the park on a pad/on site will ensure it has:

- a) Three required amenities/services for RV living - electricity, water, and sewage. Sewage disposal and electricity being the two most important.
- b) Fire safety in each RV. Front and centre, the fire department will be involved in monitoring each RV and site. Smoke, carbon monoxide and propane detectors as well as portable fire extinguishers (included in all RVs after 1995) will be required in each RV. These are more detection instruments than a built house.
- c) Proof that RVs are solidly built from their insulation to flooring and appliances and have must have all Certified RV Standards as a minimum.
- d) An onsite RV repair expert will be hired to meet RV Dwellers immediate needs for Rv safety and maintenance and
- e) An archeological First Nations survey and partnership.

With solid RVs and proper maintenance, RV dwellers have already proven that full-time living is possible for 10 to 20+ years. (*RV Depot Jan 2024 and Mayne, and Saturna Islands*)

The North Pender Island Proposed RV Park Initiative will answer, meet, and exceed expectations by

- Enforcing regulations, overseeing building standards and offering required services. Including community and resident supports including a Neighbourhood House, Farmland, Garden, open space, service access and more.
- Affiliation with experienced non-profit partners and housing experts and,
- Well monitored expert oversight.

“First they looked at housing for the homeless but we did nothing as we had homes. Shortly after they introduced housing for low-income citizens, but we said nothing as we had jobs and a good life. When they suggested that seniors and families have no where to live, we did not get involved as it did not affect us.

When it was my turn and I lost my income and house and had to live in a trailer, I had nowhere to turn and no one to help me.”
(Adapted from “First They Came” - German Lutheran pastor Martin Niemöller (1892–1984))

NORTH PENDER ISLAND RV PARK INITIATIVE DEVELOPMENT PLAN

The following areas are highlighted in the RV Park Initiative Development Plan:

- a) Site selection
- b) Activation Timeline
- c) Strategic Analysis
- d) Project partnerships;
- e) Proforma – Financial/Capital and Operating Budget
- f) Regulations and permitting
- g) Construction and Site Activation.

Site Selection

The property under consideration is a 30 acre site and includes both ALR and privately managed forest. It holds 3 accommodations, a farmhouse built to lock-up, a greenhouse, , and a private water system with an approved ozone filtration system. New septic tanks are installed and a filed plan for a septic is available. The site was selected for the following reasons based on RV Park construction requirements and individual RV site and space needs:

- Is flat over a sizable portion with a remainder having a gentle incline.
- Has a significant source of freshwater for the project which VIHA will be able to approve;
- Has several existing structures that will be complementary to the project and will help develop income such as ;
- Is on a major transportation route and is close to services at the Driftwood Mall, within km.
- Has ample property for the RV park and will not impinge on land or access for adjacent neighbours.

Activation Timeline.

The most advantageous justification and beneficial factor for this Initiative is the Activation Timeline. The RV Park may, for all intents and purposes, be built and occupied in six months including time for design, development, shipping, and installation. With the site already selected, the relative ease of servicing and necessary city approvals may allow this project to proceed within this timeline. Evaluated continuously throughout construction and upon implementation and subsequent use over year months and years, the results will provide feedback to not only the Trust and CRD but BC. Approaches and recommendations by involved parties will be reviewed/discussed and/or implemented including any associated regulatory changes.

Strategic Analysis

Extensive research and consultation with RV Parks, RV Owners and RV Research Reports across BC and Canada have highlighted the optimum number of sites, the needs of residents, the land and property conditions as well as ITC requirements, building codes and standards etc. As such, this Initiative proposes:

Development of an RV Park with 40 rentable sites and 10 rentable RVs on individual pads grouped together on the project property. It will include all three service amenities, resident facilities, community structures, park space, and farmland.

The initiative will work with procurement in accordance with processes and contract award approval delegated authority as set out in the CRD's and ITC Procurement Policies as well as the hiring of Architects, CRD/ITC consultants, BC Housing support, Planners and Evaluation experts. Consultation with the BC Government will be ongoing and individual RV owners will be offered opportunities for input. Key components are to:

- Submit the development permit application to ITC including drawings and operational management/development plans and an information sessions with adjacent neighbours and the Island community.
- Finalize service agreements with the landowner, consultants, construction and development companies, and the SGI Neighbourhood House
- Complete site servicing and construct the site.
- Monitor and evaluate the pilot project to ensure we are able to learn about the health and housing outcomes for RV occupants.
- Consider options for replication on other SGIs to expand the pilot should the findings demonstrate improved outcomes.

If approved, project consultants and partners will work collaboratively with a number of CRD Departments to purchase, permit, construct and open the RV park by Spring 2026.

Project Partnerships

The proposal has the local support of the following stakeholders:

- RV Alliance
- Mike Harcourt, former Premier of BC, a strong advocate of affordable housing. His assistance will provide government housing affiliations and
- Local contractors such as Big Digem Contracting
- Local architects in negotiations are expected to bring their expertise to the table;
- Local Pender Island residents with numbers growing weekly.
- SG Island local officials, and Planners on Vancouver Island and in Okanagan municipalities.

Proforma

Capital and Operating Budget Estimates

The development of the RV Park requires both capital and operational funding, as well as funding to complete an evaluation of the process for replication. Staff are currently reviewing and engaging with BC and Canada Housing for construction and operating funding. An investment from an Angel Investor may bring financial support.

The following table summarizes the current cost estimates of the Initiative and necessary adjustments to funding the capital budget, contingencies, and annual operating budgets will be made as needed. Following the initial assessment of the Initiative, the RV Consultants will report back on recommendations including costs, current issues and the feasibility of replication which would also include recommendations for financial capacity and ongoing operating funding.

RV Park Management and Property Development Organization

At the present time, the RV Alliance is overseeing all aspects of the proposed RV Development. Non-profit ownership is a significant part of the overall development. Full non-profit ownership will proceed once the project has been approved by the Trust. With approval, steps for non-profit ownership already underway will be and non-profit partnership and implement will be finalized for the development of the Initiative and the subsequent management of the Park. Several non-profits on Pender are being approached to work and develop this RV Park.

Construction Development Proforma

The following is the projected pro forma/budget for the RV Park based on current prices, Nadi Group estimates of July 2024 and previous BC housing project experience. .

1. Survey \$25,000.00
Layout for the roads and also the location of each RV pad.
2. Clearing and Grading of site \$80,000.
\$8000 per acre and a 10 acre site.
3. Roads, driveways, and pad sites \$100,000.
\$2000 per site and 50 sites.
4. Utilities, Water, Hydro ,septic fields, and tanks \$900,000.
\$18,000 a site for 50 sites.
5. Restrooms (3) (each includes shower ,sink ,and toilet) ,laundry (3 three full-size washers and driers) office, and community meeting space.\$400,000. 1000 square-foot building with a construction cost of \$400 a square foot .
6. Project consultants \$210,000.
7. Architects \$40,000.
10% fee of the building cost.
8. Engineers.\$50,000.

\$1000 per pad and 50 pads.

9. Legal fees \$40,000.

10. Start up costs \$40,000.

800 per pad to look after the marketing and signing up the individuals who will be renting the pads.

11. Interest \$66,300.

Total construction costs of 2,210,000 at an interest rate of 6% over six months.

12. Insurance \$50,000 for the project.

13. Renovations to two existing houses \$75,000.

14. Contingency \$200,000.

TOTAL CONSTRUCTION COSTS = \$2,276,300.

Income - Proforma

The following describes the anticipated income to be generated by the RV Park

- Monthly rent for the two houses on the property estimated at \$1500 a month each. This will generate \$3000 per month: \$36,000 per year.
- It is anticipated that the large house on the property will be rented to the SGI Neighbourhood House for \$2000 per month: \$24,000 per year.
- It is planned that a group will develop an agricultural program on the property and pay \$750 per month net: \$9,000. per year
- In the summer it is estimated that on average seven pads will be unused because the tenants will go on holidays. Their lease with the organization will provide any rent earned while they're away estimated at \$60 per day paid to RV non-profit organization. It is estimated that on average each year there will be 45 days in which the seven pads will be rented at \$60 per day. This will generate \$18,900 per year.
- 50 RV pads will be rented out at an average of \$800 per month. This will generate a monthly income of \$40,000 and yearly income of \$480,000.
- **The total yearly income will be \$567,900 per year.**
Although demand is high, a vacancy rate of 2% will be used for all sources of income which will reduce the income by \$11,358 per year with a resulting net income of \$556,542.

Please note: It is anticipated there will be income from the sale of logs that are cleared for the RV pads and internal roads on the 10 acres that will be used for the RV park as well as building materials already located on the property. This income will be calculated after construction has been completed, and the net sales income will be then determined and will be used to reduce the capital cost of the project.

Project Operating Costs

	Monthly	Yearly
Mortgage	\$31,740	\$380,884
Site Manager	3500	42,000
Hydro	6000	72,000
Insurance	5,000	60,000
Maintenance	\$2,000	\$24,000
Internet/Phone	300	3,600
Water, Sewer	1,500	18,000
Property Taxes	\$300	\$3,600
Total Yearly		\$604,084

(Numbers rounded)

Operating Income Shortfall

Operating Expenses	\$604,084
Operating Income	\$556,542
Shortfall	\$47,542

The shortfall will be dealt with if no other funding is received by charging each pad holder \$980 per year or \$79 per month.

Mortgage

Construction	\$2,276,300
Property Purchase	2,700,000
Total	\$4,976,300

Assuming the full amount is borrowed at 4.6490 for 5 years with a 20 year amortization. Costs will be \$31,740 per month or \$380,884 yearly.

*It must be noted that all levels of government will be approached for grant funding based on the many housing funding programs available. Donations and other methods of fund accumulation as per non-profits will be sourced as well.

Regulations and Permitting

All regulations and permits for the construction of the RV park will be followed and appropriate approved consultants will provide guidelines and assist with the development. It is anticipated that as housing is priority, approvals will be accelerated to speed development. Approval of this Initiative will supersede the current North Pender RV moratorium on RV by-law enforcement. As such, the stress and uncertainty and anxiety for all long-term Site renters and RV owners under the North Pender By-law will not be experienced.

Construction and Site Activation

After zoning, building and finance approvals have been obtained, work will begin on the site. A land survey will be completed prior to construction which will permit the Contractor to build internal roads and allow site preparation after which full site development work will commence.

With a proposed start date of November 15, 2025:

Phase 1 - Road work will be completed within one month.

Phase 2 - Water and Septic field lines constructed two months after the road work.

Phase 3 - Once Phase 1 and 2 are completed, individual sites/pads will be developed.

Required Park amenities will also be constructed during this Phase including showers, public facilities such as laundromats etc. The estimated timeframe is three months.

Phase 4 - Hydro installation will commence approximately six weeks after the Contractor has begun work on the roads and sites and completed simultaneously within 2 1/2 to 3 months after construction begins.

Work on existing structures will take place during phase 3 and 4.

Total site development including pads, amenities, common structures, and facilities will take 6 months.

CONCLUSION

This report recommends that the North Pender Local Trust Committee approves the SGI RV Park Initiative and RV Project and support the Initiative in acquiring the necessary capital and operating funding, as well as resources to support the construction and completion of the park. The Initiative will provide 50 new low-income residences for over 200 people for full-time affordable housing for life.

The bottom line is if RVs are regulated and legalized; safety, accessibility, affordability, and acceptability will be ensured and residents across the SGIs will have 'coveted' affordable homes and they will meet at least some of the residents housing needs in the BC housing crisis.

Modern RVs are very home-like, offering a more affordable housing option compared to traditional homes or apartments. However, there are challenges such as zoning bylaws, building code standards, and sewage/electrical requirements that need to be addressed. Long-term stay provisions are essential in making RVs permanent homes to avoid already the occurring illegal living on 'borrowed time.'

Legalization and implementation of the North Pender Island RV Park is an innovative and trailblazing initiative not only for the SGIs but for BC. Prioritized zoning accepted RV building standards and RV amenities including water and sanitation facilities will provide RV dwellers, property owners and many BC residents seeking affordable housing with the opportunity to have housing security and in return financial security, self-reliance, and independence. In two words – Life Satisfaction.