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Trust Council Meeting – March 14th

Thank you for this opportunity to speak to you today about Affordable Housing on Salt Spring Island. Before I begin, I wish to recognize that we are standing on an indigenous village site in the unceded territory of the Hul'qumi'num and Sencoten speaking peoples.

Housing is a top priority for Salt Spring Island. There is no question about this and the housing shortage is touching all aspects of our community.

- This impacts the viability of local businesses who can't find staff because their prospective employees have nowhere to live.
- This hurts healthcare and social services, because there is no housing for the care-aids and nurses and front-line staff of these caring organizations.
- Less staff reduces access to services for seniors, families, vulnerable populations and other citizens.
- Currently, renters don't have access to affordable, appropriate, safe and decent housing.
- This also reduces opportunities for potential new home-owners who can't get into the housing market any longer, and continue to stay within the competitive rental market.

The Salt Spring Island community is in distress over housing. This concern is voiced at coffee shops, in the grocery store and parking lots and at community meetings and often comes down to the question – *What can be done?*

I am here as chair of the Salt Spring Island Housing Council. I also work for Island Women Against Violence as the Director of Housing. Through the Housing Council, I am here as a representative on behalf of several affordable housing proponents, including Salt Spring Island Community Services, Island Women Against Violence, Copper Kettle and Wagon Wheel Housing Society and Dragonfly Commons Housing Society.

In our community, there are several existing housing providers that include: SSI Community Services, IWAV, Greenwoods Eldercare Society, Gulf Islands Seniors Residence Association, operating Meadowbrook, Salt Spring Lions Club operating Pioneer Village, Victoria Human Exchange Society (VHES) and Land Bank Society. These dedicated organizations currently provide rental housing (some assisted living) for seniors, women and children fleeing violence, individuals and families experiencing poverty, people with disabilities and transitional housing for men and women.

These existing providers indicate that wait lists are high and the demand for affordable rentals are rising at an alarming rate. *What can be done?*

There are some great projects underway which I would tell you all about, if we were allotted more than 15 minutes to talk about housing! These projects cover many aspects of the housing spectrum and could make a significant difference to the housing crunch. All are within, or close proximity to Ganges and some have been in development for decades. Here are the highlights...

Dragonfly Commons – 30 unit strata for homeownership of small houses (approximately 500-600 sq ft) with shared infrastructure and common building. Priority will be for work force and first time homeowners. In rezoning application with 1st reading, with own water system to be designed.

Salt Spring Commons – 24 unit development for low-moderate income families with a mixed model of homeownership and rental. Zoning and water are in place.

CRD-SD64 Drake Road – 80 unit development for low-moderate income households with a mixed model of homeownership and rental. Zoning application with 1st reading, insufficient water to date.

Meadowlane – 40+ unit development for rental housing for seniors, with some assisted living component. Multi-use building with housing and health services. In pre-development stage with alternative water models being developed.

Croftonbrook – 54 units of rental housing for low-moderate income households that will provide affordable housing for seniors, individuals and small families and people experiencing homelessness. Zoning for 20 additional units and a rezoning application for 34 units with 1st reading, with own water system being designed.

So... here comes the question again – *What can be done?*

There are many actions that can be taken– at an individual, organization, community, regional, provincial and federal levels. But, we are here today to talk about the Islands Trust and specific outcomes.

The Islands Trust's strategic plan for 2014-18 has a goal:

- to sustain island character and healthy communities
- by focusing on using land use planning tools
- that improve the availability of affordable, accessible and appropriate housing
- and promote economic sustainability

Through this statement and the ongoing work of the Islands Trust staff and trustees across the whole Trust, we can see that there is awareness and commitment to this goal. Lots of good work has been happening on the ground and within the Islands Trust itself as an entity.

On behalf of the Housing Council which represents several organizations, I have three specific requests to the Islands Trust that will reflect this goal and could support the successful completion of affordable housing projects for the benefit of our community.

1. Continue the mandate for affordable, accessible and appropriate housing through supportive, cooperative and innovative mechanisms.
 - a. Be innovative and creative! Risk aversion will not achieve affordable housing success.
 - b. Encourage local staff to remove unreasonable obstacles to rezoning bylaws and development permits.
 - c. Support initiatives so staff and trustees can be a champion for affordable housing projects.
 - d. Bring forward land use planning tools that can allow for appropriate development, i.e. covenants on land use.
 - e. Trust other regulatory bodies to do their work at the appropriate time, like CRD and Island Health.

These are examples of actions that the Islands Trust staff and trustees can take to advance the likelihood of a successful affordable housing project.

2. In future budgets and planning, the Islands Trust can increase staff capacity with dedicated planners who can work on the affordable housing applications.
 - a. A planner who is experienced and enthusiastic about affordable housing, can be a true resource to this process.
 - b. Currently, there is a range of planners with different approaches, experiences and perspectives, which often results in duplication or gaps within the system.
 - c. For the Islands Trust to designate planners with the specific mandate of affordable housing, this will go a long way to meet your strategic goal and support the positive and successful outcome of housing projects.
3. Lastly, I have a specific request which requires a little detail and background. I will try to keep it contained and clear, but ask that you stick in here with me. Although it uses Croftonbrook as the example, our local Islands Trust is creating a process that will ripple out and affect the viability of many housing projects to come.
 - a. On Salt Spring Island, there is a moratorium on new water connections to the North Salt Spring Water District. As such, proving and providing water is a new area of focus by housing developments. In many cases, we can no longer apply and connect into the local water system, as was the practice in the past.

- b. So – *what can be done?* Housing still needs to be built and organizations are looking to other methods of providing water. Ground water and rain water are the two main sources.
- c. IWAV's Croftonbrook project is testing the system through their rezoning application as they have a proposal that will use ground water for potable purposes, rainwater for irrigation and grey water for toilet flushing. Thankfully, NSSWD has supportively and cooperatively granted approval for fire fighting water.
- d. In response to Croftonbrook's application, local Islands Trust staff have created a document called *Approval Processes for Water Supply Systems on Salt Spring Island*. This is intended to provide clarity to staff and trustees on how to go about approving a water system that is outside of the typical connection to community water.
 - This document provides information about the regulatory bodies involved and the provincial calculations of water use and occupancy. This information is generally accurate and technical.
 - What is most important though is *Table 4: Assessment of Options for Implementing Trust and OCP Water Policy*. This is where staff and trustees will look to when determining how to approve the water systems that are part of rezoning and development permit applications.
 - Here's the rub – there's a water system with a civil engineer's preliminary report; there are provincial standards of water use and occupancy; and there are options 1 through 6.
 - If the engineer's report shows that there is enough water to meet the provincial standards of water use and occupancy, rezoning can proceed with more ease.
 - If the report shows that there is not enough water to meet the provincial standards of water use and occupancy, then options 3-6 come into play and they provide limited flexibility or cooperation.
 - There is an important distinction between enough water and enough water to meet provincial standards. For Croftonbrook, it's not that there is not enough water – the engineer's report shows that there is enough water. But the available water doesn't meet the provincial standards for occupancy. Almost two-thirds of the units proposed at Croftonbrook will house 1 person. The provincial standards are for 2.5 people in 1 unit. This Islands Trust document is requiring that the organization prove water for 2.5 people. This is where the disconnect starts... why should the proponent have to demonstrate enough water for more people than will be living at the site? It doesn't make sense!

- Drill another well or reduce density to fit into the box are two other unreasonable options. If I had time, we could go through all of these and discuss what they really mean, but we don't have this time.
- So I will highlight 5-7. And I will use Croftonbrook as the example as it is used in this report and it is the test case.
 - Option 5 - IWAV's preliminary water study by a civil engineer has demonstrated that there is sufficient water to meet the needs of the project. The occupancy rates are lower than the provincial standard, but this can be addressed by Island Health and CRD at later stages of the development.

Option 5 requires IWAV to apply to Island Health for a construction permit for the water system. This must be done prior to rezoning bylaw adoption. Ok... you say, but what this really means is that IWAV has to spend over \$100,000 in the professional fees and several months in designing the full water system to get the construction permit. This is at a premature stage of the development and is delaying the timelines, which is putting \$5 million capital funding at risk. Option 5 is NOT a viable option and will create a barrier for many housing projects to move forward.

- Option 6: Housing agreement or restrictive covenant – this is not being recommended in this report. It's baffling, as there are many housing projects throughout the Islands Trust region that have housing agreement and restrictive covenants on a wide range of conditions. This is one of the land use planning tools that could improve the availability of housing. Locally, Murakami Gardens is a good example of a project that has several conditions under a housing agreement. IWAV and BC Housing have offered housing agreements and restrictive covenants but the planners have said no. Where is the support, trust and cooperation?

So... what can be done?

- Addition of Option 7: Islands Trust could accept the professional engineer's report as sufficient evidence that the project has proven there is no water problem. This would allow the Island Health and CRD regulatory processes to manage the water and grey water approvals, at the appropriate time. This is another example of how a land use planning tool could improve the success and availability of affordable housing.
- The last thing I'd like to say about this report, is that it is being used to develop a bylaw in the LTC that will inform how future housing projects are developed. If implemented as it currently stands, there is a significant chance that some of the current projects under development will fail.
- It is my hope that a revised report can be developed with reasonable options that are in alignment with the Islands Trust Goal: Using Land use planning tools that improve the availability of affordable, accessible and appropriate housing.

On behalf of the Salt Spring Island Housing Council and other housing providers on Salt Spring Island; and on behalf of the community, I thank you for taking this time to hear a little more about affordable housing.

To answer our earlier question of "What can be done?", the recommendations from our delegation are clear and actionable. I hope that the outcome of such actions can be the successful completion of truly affordable housing projects to serve our community.