

3Ravens *Building Affordable Community and Nurturing the Land*
Islands Trust Delegation for 16Dec2025 Denman LTC Meeting

Dear Denman Island Trustees, Planners, and Staff:

We are requesting that the Islands Trust rezone our current 15 acre R2 property to a new custom affordable housing zone that has maximum combined floor areas for housing and outbuildings. This custom zone would have eight affordable housing units (including the existing house), regulated by a Housing Agreement held with the Islands Trust, the 3Ravens non-profit co-operative, and on title. Title will be transferred to the 3Ravens non-profit limited equity affordable housing co-operative effective with rezoning. 3Ravens will not have the burden of mortgage or debt.

We are trying to effect affordable housing change while we still can, to ensure the property is forever left in the best possible configuration for Denman Island affordable housing.

This will be a land share similar to others on Denman, specifically Coho. Providing affordable housing is a social justice, a moral and ethical imperative, and is at the core of 3Ravens' mandate.

There are no riparian areas, environmentally sensitive features, sensitive ecosystems, steep slopes, standing or running water on the land. The property is more than 300 metres away from the Komas Bluffs.

About 83% of the lot will be commonly shared. This was the largest, least logged, Parklands "Phase 1" R2 lot, with about one third unlogged. We are planning to keep another third of the property for natural regrowth and as a neighbour buffer, so we would be protecting about two thirds of this fully deer-fenced property.

There will be no industrial or commercial activities, short-term vacation rentals, or secondary suites; just normal home-based businesses, if any.

The property will be out of the housing market forever, with no subdivision. The estimated \$943 thousand amenity is our donation to the Denman Island community, providing 8 affordable homes, in perpetuity. We request the Executive Committee sponsor our rezoning fee and any internal legal fees, as this is for affordable housing.

3Ravens will be a self-managed, practical ecovillage living lightly on the land, protecting the ecosystem, and balancing collective and individual values. Decisions will be made by consensus. Members would want to invest in shared community living, and are not looking to a home as a financial investment. 3Ravens will be an affordable housing option for existing Denman

residents in the bottom third of Canadian wealth that do not own property, and currently have no hope of owning.

We're targeting truly affordable home pricing by replicating property to income ratios when housing was affordable, back in the late 1960s and '70s. We use Canada census information for 3Ravens Member Share pricing, and for home resale. This decouples land and house pricing from the property market, and ties it to the Denman individual Median after tax income (aka the "**Median**"), about \$35 thousand as of last year.

We are pricing Member Voting Shares ("the .3 acres attached to the home") at 1 x **Median** (or about \$35 thousand), and the maximum for a home's value at 4.5 x **Median** (or about \$157 thousand). With this type of land share, the cooperative owns the land, even under your home, and limits the equity value.

The proposed seven new homes are clustered together and near electrical, road, and driveway access, and to the proposed small common house. All seven home locations are in previously clear-cut logged areas from the late 1990s, and are close to existing transformers to minimize costs. The seven new homes (averaging 900sqft) include composting toilets, rainwater catchment, approved greywater systems, and a property limit on floor area of dwellings and outbuildings, using an environmentally sustainable approach to increased density. If decided by Members, there will be a shared laundry and shower in a small common house, workshop, and community gardens.

Members will be grid-tied, and have ductless heat pumps supplied by grants and the coop. We will minimize fossil fuel and wood burning, to keep costs down and the air clean. The 3Ravens founders have a NetZero+ electricity focus, care for the land and ecosystem deeply, and want to share living on this quiet, peaceful, rural cooperative with other considerate folk that may have no other home ownership option.

If and when rezoning is approved, the project is "shovel-ready". 3Ravens will provide stable, affordable long-term housing for eight Denmanite households who otherwise would be reliant on the unpredictable, unaffordable rental market. 3Ravens will enhance the vibrancy, sustainability, and diversity of Denman; offering more opportunities for direly needed truly affordable housing.

Thank you for your consideration and time.

3Ravens

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