

3Ravens Land Share Non-Profit Affordable Housing Co-operative: Rezoning Supporting Document

Purpose: create a custom affordable housing zone for seven additional densities for a non-profit affordable housing land share co-operative



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Land Acknowledgement: 3Ravens respectfully acknowledges that the property, and all of inner island, is within the traditional, unceded, and treaty territories of Peoples of the K’ómoks First Nation, the Coast Salish and Kwakwaka’wakw First Nations, who have stewarded and kept these lands and waters since time immemorial. We honour their deep, ongoing relationship with the land, plants and animals, including ravens.



Introduction

The 3Ravens Land Co-operative, commonly known as 3Ravens, is intended to be a non-profit affordable housing land share limited equity co-operative with eight households established under the *BC Co-operatives Act*. It will be financed and managed by Members. There is one existing house, well and approved septic on the property.

The properties detailed title information is:

Legal Desc: LOT 5, PLAN VIP89027, SECTION 25, NANAIMO LAND DISTRICT, & SEC 30 DENMAN ISLAND

PID: 028-639-928

Civic Address: 4100 Pinecrest Rd, Denman Island, BC V0R 1T0

We are requesting that the Islands Trust rezone the current 15.16 acre R2 property to a new custom affordable housing zone that has a maximum combined housing and outbuilding footprint, or combined floor area. 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 co-operative, and be on the land title. The land title will be transferred to the 3Ravens non-profit co-operative effective the same date as the Islands Trust approved rezoning of the property from R2 to the new affordable housing custom zone. About 83% of the R2 lot will be common shared property.

The original intention behind the purchase of the property from receivership, back in early 2019, was for the creation of an affordable housing land share on Denman Island. The founders hope to be able to see this through to completion while still able to effect affordable housing change for Denman Island. We are trying to ensure that the property is left in perpetuity in the best possible configuration for Denman Island affordable housing. 3Ravens is planning to give affordable home owning options to those existing Denman residents in the bottom third of the Canadian wealth distribution that do not own any other property, and currently have no hope or opportunity of owning.

This will be a land share very similar to others on Denman Island such as Coho Landing/Triple Rock. There are many well trodden footsteps to follow with Denman's deep history of land shares. Providing affordable housing is a social justice, and a moral and ethical imperative, and is at the core of 3Ravens' mandate.

3Ravens, the non-profit affordable housing land share co-operative will operate as a self-managed "village" based on principles of reciprocity, living lightly on the land, and balancing collective values and practices with individual self-determination. Decisions will be made by consensus and the Members will work together to

plan, problem-solve, create policy, manage finances, and build and maintain buildings and infrastructure.

The proposed seven new units are within or adjacent to the area already developed, and are clustered together and near electrical, road, and driveway access, and to the proposed small common house. All seven house locations are in previously clear-cut logged areas from the late 1990s, and are all located close to existing transformers to minimize costs. The project mandates that the seven new homes (up to an averaged 900sqft, marked by A - G hexagons on map) 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. *See map insert to the right, or the full-page version in Appendix A.*

There are no riparian areas, environmentally sensitive features, sensitive ecosystems, steep slopes, standing or running water on the land. The property is more than 350m away, at the closest point on our NE corner, from the high tide line. The Komas Bluffs are more than 300m away from this same point.

Intentional communities, and land sharing are not for everyone. 3Ravens will be for those community Members that want an investment in shared community living, but are not looking for a home as a financial investment.



3Ravens will provide stable, affordable housing for eight Denmanite households who otherwise would be reliant on the unpredictable, perilous, often times unpermitted, and practically unaffordable rental market. 3Ravens will enhance the vibrancy, sustainability, and diversity of Denman; offering more opportunities for truly affordable housing at a time when this is so direly needed. If rezoning is approved, the project is “shovel-ready” for new units.

Executive Committee Fee Sponsorship Request

We are requesting as part of this application that the Denman LTC recommend to the Islands Trust Executive Committee (EC) to approve a development application fee sponsorship for this affordable housing rezoning application. We are also requesting that the Islands Trust not pass along any internal legal fees to 3Ravens.

Geology and Topology of 3Ravens - Quadra Sands

3Ravens, or 4100 Pinecrest Rd, lies upon about 350' of sand and gravel, called the Quadra Sands. On Denman, this extends on the East side of the island from north of Fillongey to the tip (including Tree/Sandy Island).

Quadra Sands are glacial deposits found around the Georgia Strait, including, as further examples: Quadra Island, Comox Bluffs, Savary Island, Thormanby Islands, Sidney Island, and UBC Bluffs. On Denman Island, our Quadra Sands, is dated to be about 30000 years old. These glacial deposits are composed of sand and gravel. As most of the wells in our area in the Quadra Sands go down about 200', the water quality is exceptional, as it

is fully sand filtered. The only official water supplier on Denman is "Denman Water" located on "The Point" Road, in the Quadra Sands.

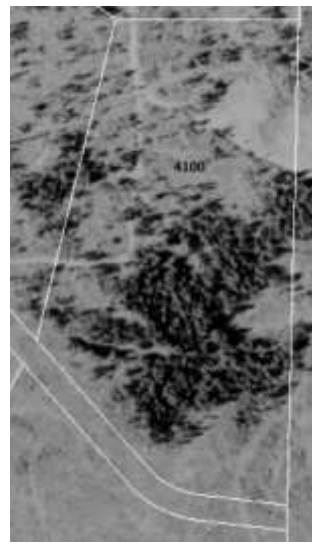
The land is 92m above sea level near Pinecrest Rd, and is around 75m above sea level at the Northern end. The 60+ year old coniferous wooded area through the middle of the property has a gently sloping hill to the North.

Property's History over last 40 Years

The 3Ravens property was heavily logged in the late 1990s, as was most of northern Denman Island. This particular property was the largest, and the least logged of the R2 properties in the Parklands Phase 1 Development, with about 33% coverage of older growth (about 60+ years old). See below for the two related orthophotos from 2002. The property's driveways reused old logging roads, recently logged areas, and clearings as much as possible, minimizing any unnecessary disturbance of the recovering ecosystem.



2002 Orthophoto – Neighbourhood



2002 Orthophoto – 3Ravens Lot

Wildlife and Nature

The property, like most of the Denman northlands, was pretty devastated by the clear-cut logging of the 1990s. There is about 2cm of topsoil on the surface, on top of the Quadra Sands which are ~30000 years old.

There were over 30 wood slash piles, some of them huge, left from the previous logging which were crushed and buried into the ground, keeping more organics for the local ecosystem.

As Denman is over-populated by the local deer, by a factor of more than 100x the normal pre-colonist density of 11, many plants and the whole ecosystem were being ravaged, and certain plants were being preferentially consumed. To aid in the ecosystem recovery, we installed a deer fence around the entire 15.2 acres in 2022. It lies on the property line over 3 sides, and is about 1' east of the west property line. There are two person gates, and two driveway gates.

3Raven has about 1/3 of the property covered by 60+ year old mixed conifer forest. We are planning on keeping another 1/3 of the remainder protected as well. Regrowth has been substantial. The West side of the property between the property line and the driveways will be protected, and be a buffer for the neighbours.

We have many birds, including ravens, Sooty Grouse, Killdeer, eagles, Barred owls, Nighthawks, Downy Woodpeckers, and all other normal Denman birds. We have many animals, including garter snakes, red squirrels, raccoons, mice, voles, tree frogs, newts and lizards, and more. We hear sea lions during the spring herring spawn, and at other times.

We have been encouraging pollinators by planting 3 different types of clover, and also other flowers that self propagate and handle the sand and summer drought. We have installed a bat condo and created 200' wildlife corridors with grass, trees, and brush. We have installed many bird houses. Having a flourishing ecosystem, and rejuvenating the property, is a core focus of 3Ravens.



Trees and EcoSystem Restoration

The whole property, and the main older protected forest were never replanted after logging, so there is a refreshing diverse mixture of conifers (Douglas Fir, Hemlock, Cedar, White and Shore Pines, Noble Fir, etc.), and other evergreens (Arbutus), and a few deciduous trees.

We have a garden forest of newly planted fruit and nut trees at the very North End of the property, and these include apple, pine nut, hazel nut, cherry, chestnut, and other local trees, all purchased from the 3 local Denman nurseries, or gleaned from Denman. This food forest is mostly intended to provide food and shelter opportunities for the local wildlife.

Since the fence was installed in 2022, hundreds of Arbutus have revealed themselves, and even more have sprouted, as the deer were eating them (and Douglas Fir and Cedar) preferentially. We have planted 33 local Garry Oak seedlings in a targeted Garry Oak/Arbutus re-growth area just south of the initial house. We have some deciduous and evergreen bushes, Cascara tree regrowth, and some Black Cotton Wood tree volunteers from the Comox Valley. The ecosystem regrowth is remarkable, here on the Quadra Sands in the Northlands.

We are expecting the older protected area, and the newly protected 25+ year old regrowth areas to keep on growing and flourishing. We will keep on removing any invasive plants, and will deal with dangerous dead trees as time and occasions arise. For the most part, all trails through the protected areas are former deer trails, and their minimal size has been maintained. We hope to keep our precious forest lush, green, and for future biodiversity. Protected areas and trails are part of the common property for all 3Ravens Members.

Eco Living Intent of the Land Share

The 3Ravens founders in the initial Member home have a focus of environmental stewardship, and so does 3Ravens. The initial Members have grid-tied solar, one electric vehicle, well insulated efficient home, fully heated by mini-split heat pump, heat pump ventless dryer, 4' roof overhang for winter sun/summer shade, for a NetZero+ home. Their [solar](#) install covers more than their energy use over the entire year, include the energy for their vehicle. Fossil fuel use has been minimized, and we provide grid support and energy back to the grid over the year, supporting our neighbours and Denman. Using only electricity results in a much quieter life.

3Ravens' Members, will preserve, protect and enhance the nature that is already here, by keeping ~2/3 of the property in protected, regrowth, and wildlife areas. We also minimize any outdoor lighting protecting the night sky, and nature from unnecessary lights.

3Ravens will try to preserve the environment, and the exceptional clean air we have in the local neighbourhood by endorsing grid-tied electrical methods for heating and cooling houses, and will promote heat pumps as the preferred heating method for homes (instead of burning wood or fossil fuels). The initial Members have Denman's only known online Air Quality Monitoring system, with latest uploaded data [here](#).

3Ravens will be targeting everyone to have well insulated homes, situated for winter solar gain, and shielded from the summer sun.

Under 3Ravens housing Member approval, a portion of the monies from each of the new seven Member Shares will potentially be used to build any common buildings or needed infrastructure. 3Ravens will also provide one cistern for each Member out of the common budget. 3Ravens will use existing grants from BC Hydro and governments for insulation and heat pumps, and may consider funding any needed remainders so that all permanent homes will use heat pumps and be well insulated. Heating well insulated and situated homes via heat pumps will keep our collective carbon footprint down, as well as costs, and reduce and/or eliminate any need to burn wood or propane for normal heating purposes. 3Ravens may provide a portion of a cost-effective NetZero+ grid-tied solar install for each Member, if funds are available via the seven new Member Shares.

Land and Housing Purchase Price for Members for True Affordability

The pricing for 3Ravens is intended to ensure affordability using first principles. Once operating under the **Housing Agreement**, the property will be off the property market, never to be resold or subdivided. If the co-operative 3Ravens is dissolved, all assets must be transferred to another BC housing co-operative established under the *Act*, keeping all Members and the property for truly affordable housing in perpetuity.

We are targeting affordable pricing by replicating land and house prices when housing was truly affordable; back in the late 1960s and early 1970s. We use Canada census information for 3Ravens Member Share pricing, and for home resale. This method effectively decouples land and house pricing from the property market, and ties it to the local individual median after tax income, hopefully presenting a practical land ownership reality. It would be a just and equitable island if every property on Denman was priced relative to a 5.5 multiple of median income.

We will be pricing Member Shares ("the land attached to the home") at 1 x Denman individual median after-tax income ("**Median**"), and the maximum value for a home's value at 4.5 x **Median**. The average size of each new Member's land area is .3 acres (1215.1 sqm).

We will use Canada's latest Denman census data, and then bring any previous years' numbers forward by adding in published BC cost of living increases. Canada's census is done every 5 years, and the last one was done in 2021, but used income data from 2020. The Denman Island **Median** in 2020 was \$30,200. The BC cost of living increase from 2021 to 2024 is 14.5%, so we would use \$34,579C as the updated **Median** for last year (2024), as we do not have any published accurate information for BC in 2025.

For an example of pricing in October 2025, this would mean pricing for a Member Share would be $1 \times \$34,579C$ or \$34,579, maximum home value would be $4.5 \times \$34,579C$ or \$155,605.50, and the combined maximum home and share value would be $5.5 \times \$34,579$ or \$190,184.50. This method of land and house price evaluation fully disconnects 3Ravens from the property market, and relates the pricing the **Median** income, a more realistic and ongoing truly affordable metric for housing.

As well, 3Ravens will have a **Rules of Association**. This is not within the jurisdiction of the LTC, but since the **Rules of Association** are attached to the **Housing Agreement** and play a key role in ensuring affordability, it needs to be included with this rezoning, and also put on title.

Financing Options for New Members

Mortgage financing for land shares is normally more difficult through traditional banks. The local Credit Union, *First Credit Union*, or *Van City*, may be able to assist. As well, if financing is needed by future Members to purchase a Member Share or for a small infrastructure project, the 3Ravens' Members may decide to provide a loan for a portion of the initial Member Share price if funds are available and reserves are met. If RRSPs are available to potential Members, they generally can be used for First Time Homebuyers for affordable housing.

Amenity to Community

3Ravens is 15.2 acres and located at 4100 Pinecrest Rd, in R2 zoning, and has a NetZero+ house with solar, portable shelter, two sheds, and is fully fenced. The BC assessment value, as of July 1st 2024 for this property is \$1.108M. The current owners will be paying for all rezoning costs including co-operative creation, legal fees, consulting fees, Islands Trust fees and costs, and any other related costs, currently ballpark estimated to be ~\$25,000. With the land transfer, they will have 1 Member Share out of the 8 total, and will potentially be able to sell their Member Share and home value at the $5.5 \times \text{Median}$, or using the pricing formula calculation from the previous section above, \$190,184.50.

The amenity to the Denman Island community would then be \$917,815 plus all costs for the rezoning process and non-profit co-operative costs (estimated to be ~\$25,000), or ~85% of the property value. This estimated \$942,815.50 amenity is our donation to the Denman Island community, for affordable housing in perpetuity.



Proposed New Uses

In the new custom affordable housing zone, we are requesting the following changes to house and accessory building limits:

House Floor Area Limits:

- seven more single family homes, with a total **combined floor area** of no more than 6300sqft (780.4 m²)
 - this averages to 900sqft (83.6 m²) floor area per new home
 - **maximum floor area** for a new Member home is 1200sqft (111.5 m²)
- existing house floor area will be limited to current size of 1570sqft (145.9 m²)
- total **potential maximum combined floor area** for all eight homes is 7870sqft (731.1 m²)

Accessory Building (outbuilding) Floor Area Limits:

- **maximum floor area** for the common house is 500sqft (46.5 m²)
- **maximum floor area** for all other common outbuildings (greenhouse, workshop, etc) is 1000 sqft (92.9 m²)
- **maximum floor area** for all outbuildings for each new Member is 750sqft (69.7 m²)
- total potential **maximum floor area** for all outbuildings for all **new seven Members** is 5250sqft (487.7 m²)
- **existing house is limited** to its current outbuilding size (two sheds, shelter, outhouse) 1056 sqft (98.1 m²)
- **maximum potential floor area** for all outbuildings (existing, common, new Members) is 7806 sqft (725.2 m²)

Please note that lot coverage would be 2.4% if both potential maximums were fully used. As the current house will now be fully limited, and there is a wealth cap on all new Members (i.e. targeting people with no property and in bottom 3rd of Canadian wealth), and Members' homes will only be paid out to a potential maximum of 4.5 x **Median** income, there is an extremely high probability that the likely buildout will be significantly lower than the potential.

For example, the current maximum potential home payout would be \$155,605.50, which will restrict, and be considered, when new Members build their home. Using a low estimate for sq ft cost of \$400 (if using a local builder), this would result in a 389 sqft home, and this cost would have to include land clearing costs, electrical work, plumbing, composting toilets, greywater system, and rainwater collection system. Given the cost disparity for affordable housing, most if not all of the new Members will be building their own homes using their own labour, or bringing in a used home.

For payouts, the 4.5 x **Median** formula will not include any outbuilding costs, and is only for the Member's home, which will reduce outbuildings as they are not part of the payout formula if a Member leaves.

Regulatory Amendments Requested

Official Community Plan Consistent

We believe that the OCP is consistent and inline with the proposed 3Ravens custom land share affordable housing zone, and no changes are required for this application.

Land Use Bylaw Custom Rezoning Requested

The land use bylaw would be amended to create a new custom affordable housing zone for the property 4100 Pinecrest Rd, similar to the R3 zone for Coho/Triple Rock. This type of affordable land share was in recommendations 2, 3, and 5 in the Nov2023 Housing Advisory Planning Commission (HAPC) report.

Water and Sewage Infrastructure

Water: All of the new seven homes will rely 100% on rainwater. Each household is responsible for their own catchment, filtration, and treatment system. The co-operative provides one cistern per home and Members can add more storage capacity if needed. Homes have an opportunity to increase catchment surface by also collecting from outbuildings. There is considerable combined expertise on rainwater catchment and treatment on Denman, and we will all help each other with design, construction, and maintenance.

The property does have an existing drilled well, which provides high quality water, as we are located in the Quadra Sands, a 350' deep area in the North East of Denman that are glacial deposits, comprised of sand and gravel. The well water is capacity tested and is more than sufficient for eight homes (4 times the daily volume required). **This well is only used by the initial residence** and will not be used by the seven new Member homes. The well may also be used to water potential future community gardens, and for future common buildings, if that is what the Members want to happen, but cisterns may also be used if preferred by the Members.

3Ravens Rainwater Catchment Information

3Ravens is committed to the use of rainwater catchment for all seven future household needs, both inside and outside each home.

Reasons for this policy:

- Protect groundwater and the health of the ecosystem
- Encourage a culture and mindset of careful resource use
- Encourage communal rather than individual activities (gardening, laundry, meals)
- Avoid the costs, environmental impacts, potential for personal conflict, and ongoing administration needs connected to building a communal water system
- Support adaptability to varying household sizes and a changing climate by adding or removing storage and catchment capacity

Overview

For the seven additional homes, we will be following the wonderful working example at Coho, which has been functioning well for 15 years. Some Members at Coho have at times bought water, but this practice is reducing as households add cisterns and/or catchment surfaces, and as common facilities and activities increase.

Like Coho, we are expecting that the 3Ravens project will be a complex organism of interrelated parts—the water catchment system is dependent on other elements of the project being in place. These may include garden and orchard expansion and shared laundry and shower facilities in a common house.

Details

We are expecting that we will have similar water use numbers as Coho, which are:

- Average water use per household: 14 gallons/day (winter)/44 (summer)
- Average water use per resident: 8 gallons/day (winter)/26 gallons/day (summer)
- Average water use per resident (average over the year): 15.5 gallons/day

Provincial average per person (average over the year): 82 gallons/day

(<https://waterplanninglab.sites.olt.ubc.ca/files/2016/03/BC-Municipal-Water-Survey-2016.pdf>)

Each new Home will be provided one cistern from the common budget, and otherwise is responsible for their whole system, including filtration and maintenance. Households use composting toilets (which they are responsible for), which cuts down household water use by approximately 1/3, according to standard estimates.

Precipitation: The property has a good weather station, with data uploaded to 3 online weather station sites including [weather underground](#). The average precipitation between 2021 and 2024 is 826mm annually. We live in a sub-Mediterranean climate zone, like much of the south east of Vancouver Island and gulf islands. We have dry summers, and wet winters with some snow.

Sewage: Each of the new seven homes will use a composting toilet, which will be in the Islands Trust custom bylaws. The existing home has a ROWP designed and installed septic system (to the north of the house).

Maintenance of composting toilets and proper treatment of the resulting material is the responsibility of the co-operative Member resident in the home. Each of the seven new homes will have a greywater treatment septic system designed by an ROWP professional, and will be in accordance with Ministry of Health standards. Each treatment system will have its own dispersal field on the land connected to the home.

Feasibility of Seven Additional Wastewater Systems

Each of the seven new homes will use a septic professional for the greywater system design and implementation. The general design may include a 2-chamber septic/pump tank, with an in-ground dispersal field. The first chamber of the tank is used for settlement and the second is used for additional settlement and pumping to the pressurized dispersal field nearby. Tanks are sized in accordance with the BC Manual of Composting Toilet and Greywater Practice. The dispersal fields are designed consistent with the current Sewerage System Standard Practice Manual, Version 3.

The dispersal fields will range in size, depending on the soil characteristics and the daily flow from the dwelling. Generally speaking, the fields will consist of two or three PVC laterals with drilled orifices of specific diameter, placed on top of aggregate that is approximately 15 to 20 centimetres (cm) deep. These PVC lines are used to uniformly spread the effluent over the entire field area at every dose.

The systems will be socially controlled. That is, when a specific level of effluent is reached in the tank, a pump cycle occurs which transfers effluent from the tank to the dispersal field. The specific level in the tank is calculated for an 8 dose/day frequency, based on the Daily Design Flow.

The property is on the Quadra Sands, glacial deposits of sand and gravel that extends 350'. Percolation is excellent. For the existing house's septic field, the first 2' is in use (not the full length), due to high percolation.

3Ravens will limit use for all new homes to composting toilets, and this will be part of the bylaws. This will reduce the overall use of water for the dwelling. This, in turn, reduces the size of the tanks and dispersal fields necessary to safely treat and disperse the greywater.

Additionally, using the in-ground wastewater system model, which returns the treated water to the ground, where it is polished by the soil and returned to the local aquifer, the overall impact of water use is greatly reduced. All wastewater fields will exceed required distances from other wells and other septic fields.

Additional dwellings being proposed for the site can be serviced by greywater systems that will safely treat and disperse the effluent back into the environment. A certified maintenance provider is recommended to be contracted who will regularly inspect and, if necessary, repair the greywater systems on the site. Regular maintenance is critical for safe, sustainable operation of wastewater systems.

Uses of Land and Buildings on Adjacent Properties

The property directly to the east (formerly *Ella's Enchanted Forest*) is ~375+ acres (zoned ALR), and the ~135 acres property to the north, Parklands Phase 2 (zoned R2), are both owned by the same individual.

3Ravens is the largest R2 property of the Parklands Phase 1 development at 15.2 acres, and was "Lot 5". Other adjacent properties to the west and south of Parklands Phase 1 are all zoned R2, and are used for single family dwellings, gardens, and farming.

We are intending to have a protected buffer area between the driveways and the R2 property to the west. Pinecrest Rd extends past the cul-de-sac, and has a 20m unused road margin to the east property line. Pinecrest Rd's 20m road margin provides a buffer for the R2 southern neighbours.

Community, Fire Department, and Neighbour Outreach

We have been meeting and discussing land sharing on our property more broadly with many different community members as part of our input into the Housing Advisory Planning Commission when they met through 2023.

During 2025, we have met with community members to receive input on an acceptable Denman land share, replicating Coho with 3Ravens' tweaks. Coho was very supportive of this rezoning application. As of 26Nov2025, we have held at least 15 site visits this year which include a tour and discussion of the property and the 3Ravens rezoning proposal. We will continue to provide information and reach out to others in the community and try to get in touch with all neighbours.

The Fire Department Chief will be visiting 3Ravens on Friday, Nov. 28th 2025, and we will provide any feedback. We have met with DCHS for their input, who have given their verbal support, and are attempting more contact with other Denman organizations. Continued outreach to neighbours and the greater Denman community will be a core focus for the entire rezoning period, and beyond.

Feedback to date from most individual community members has been very positive. We have reassured many community members that 3Ravens will have no commercial activities, secondary suites, or short-term vacation

rentals. Use of rainwater, composting toilets, and approved greywater septic systems also allay concerns about ground water use and protection. No subdivision forever, and 3Ravens holding the land as a non-profit co-operative with Housing Agreement are positively received. Having a fenced property with protected areas that are buffers for neighbours were well received. Having an eco focus, minimizing burning, and ensuring that 3Ravens will be quiet, rural, and considerate of neighbours was also well received. Lastly, the focus on true affordability, and detaching pricing from the property market has been exceptionally well received and lauded.

Reasons in Support of Proposed Rezoning

Denman Island's housing needs are urgent and varied, as evidenced by the Islands Trust Northern Region Housing Needs Assessment and many other studies. The housing crisis is rampant in most of BC and Canada and shows no signs of abating.

Regarding Denman Island, the Northern Region Housing Needs Assessment says *"Based on the population projections, there could be a need for potentially 165 residential units in the next 25 years. ...Based on the population growth projected for 165 units and 48% need for affordable rental, Denman Island now requires up to 80 affordable housing units. This translates into three to four units per year."*

No new affordable housing has been built on Denman since the report was released seven years ago in 2018. This rezoning application would create seven more units of affordable housing, and eight in total with the existing initial home. Eight Members is the minimum effective working size for limited equity non-profit land share affordable housing co-operatives.

Denman's Housing Advisory Planning Commission (HAPC) Nov 2023 report stated the 2021 Canadian census found 16.7 % of Denman households to be in core housing need. 16.7% of Denmans Island's 881 households - is equal to 147 households in core need. This was all using census data, which likely was quite under reported for any disadvantaged groups, like renters in unpermitted suites.

At the public Denman Community Housing Society (DCHS) meeting in 2025, they highlighted that about 180 housing units are needed right now on Denman, as there are many Denmanites found in unhealthy, unaffordable, unsafe, poorly heated dwellings, possibly combined with non-potable or no water, and no power.

If 3Ravens rezoning goes forward, there would be no institutional barriers to moving ahead—no need to subdivide, finalize land purchase, get grants, etc. There is no mortgage or debt on the property. Time would be needed for the lengthy 3Ravens membership process, but nothing stands in the way of moving forward with the Islands Trust rezoning. When the rezoning is approved, the land will be transferred from the present owners to the 3Ravens co-operative.

There will be established committees and guidelines for membership and infrastructure, as we will be replicating Coho's existing and proven strategies. The Northern Region Housing Needs Assessment recommends that LTCs *"support the efforts of not-for-profit organizations to increase the amount of safe, secure, appropriate, affordable housing on their islands"* (page 131). This rezoning application provides an opportunity to do that.

FAQs

1. How will water, sewage, electricity, and vehicle access be provided to new homes?

Water will be provided for the seven new homes via rainwater catchment only. The rainwater used eventually makes its way back into the Quadra Sands aquifer after being treated in the greywater septic systems. Each new home will have at least one cistern.

Sewage will be minimal, due to the use of composting toilets and the consistent practice of water conservation which accompanies reliance on water catchment. Each of the seven new homes will have a greywater treatment system. Environmental impact exists because space must be cleared for dispersal fields. However, these are small (approx. 26 m² per house) and are in areas that would likely be cleared to let in light and minimize fire risk for the homes, and within previously logged areas.

Electricity comes along Pinecrest Road and is distributed through overhead existing lines, and all hydro poles at the front of the property in the road margin already have transformers, thus reducing costs to Members.

Vehicle access is already in place and no new main driveway accesses or gates need to be created. Pinecrest Rd is built to Ministry of Transportation and Transit's highway standard. The existing fence gates and driveways on the property will be used, and any small specific home access driveways will be minimized.

2. Why were the new homes and common house placed in their indicated locations?

The new homes (and common house) were all sited in mostly cleared, and formerly logged areas (ie 25 year old regrowth), minimizing new tree removal. New driveway accesses will be off the existing driveways, have the lowest possible electrical connection costs, and the distance between the grey water septic and well will be more than required by code.

The total electrical connection cost for the seven new home locations and the common house would be less than for one home location in the cleared area near the existing home. This remote location would also have other added costs for trenching and sheds. Keeping all costs low as possible ensures true housing affordability.

The bulk of the Member Share (1x**Median** = \$34,579) will be used for infrastructure for each member (i.e. the costs of the driveway to lot, electrical infrastructure to lot, 1 cistern, 1 heat pump). A portion of this Member Share will also be used for common infrastructure, such as a small common house or irrigation for a community garden. As 3Ravens's bylaws will not allow debt (to ensure affordability by having no interest costs), we have favoured the bulk of a Member's costs for home value (4.5x**Median**=\$155,605.50), and not to unneeded expensive costs (like electrical for remote areas).

3. Why not use the large cleared area around the existing house for all new homes?

For cost portion of the rationale, see answer in question 2 above. The cleared area around the existing house was a prior log-processing site. There is an existing fruit and nut tree garden to the north of the house, and septic field to the north, and a French drain to the east. The community garden is intended to be in the cleared area east of the house, and also south of the house. Using the existing, sunny, cleared area for a community garden which may have irrigation, will mean that Members (with rainwater and cisterns) are likely to clear less around their own Homes for individual gardens.

4. Will the new homes, or 3Ravens, be a commercial enterprise?

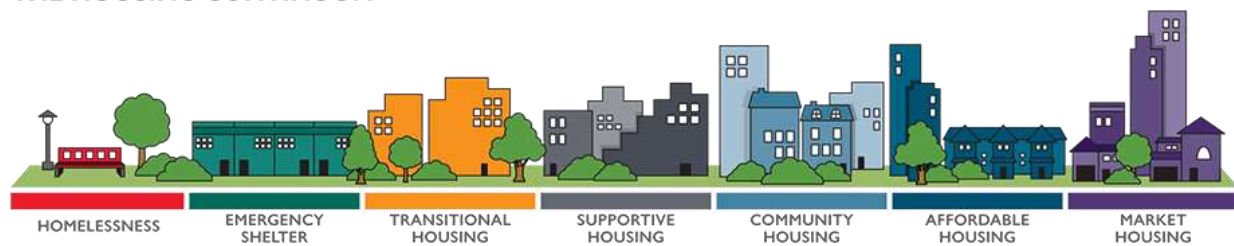
No, we will not be a commercial enterprise. No businesses such as Bed and Breakfasts, Short Term Vacation Rentals, long term suite rentals, secondary suites, or commercial campsites will be allowed. 3Ravens Shares

and homes will be, and must remain, affordable, as designated by 3Ravens policies, by the **Housing Agreement** registered on title, and by the terms of the co-operative's **Memorandum of Association** (registered with the Corporate Registry in Victoria and governed by the BC Co-operative Act), which states that the purpose of 3Ravens is the provision of affordable housing. The whole intention of 3Ravens is to provide affordable housing options to those Denmanites that do not have home ownership as an option. Members may operate certain home-based businesses, which will be defined in the land use bylaws for this custom zone.

5. What role does 3Ravens play in addressing the housing crisis on Denman Island?

3Ravens will provide stable, secure affordable housing as per the “community-housing” category of the Canada Housing and Mortgage Corporation’s continuum of affordability. This meets the housing needs of many people who otherwise would be unable to afford home ownership, but does not meet all housing needs on the island. 3Ravens does not receive any external funding from grants or government programs but will have benefitted from community support, including the initial financial gift of the property to 3Ravens, financial help with the initial start-up, holding land during the rezoning, volunteer labour, and more. Without the Denman community, there would be no 3Ravens... and 3Ravens will reciprocate and help ensure the longevity, diversity, and resiliency of community on Denman Island.

THE HOUSING CONTINUUM



6. Will this proposal use available densities in the density bank?

This proposal will use the seven available densities (as of Nov 2025) from the density bank, **or** use the “5%” source of densities available via OCP E.1 Policy 12.

Neither OCP E.1 Policy 12 nor the density bank have been reviewed in many years, and they do not reflect current housing and density realities (as, for instance, measured in the Islands Trust Housing Needs Assessment for the Northern Region, which itself is out of date). The Denman Island LTC may want to adjust the 5% in OCP E.1 Policy 12 to reflect its own data on housing needs.

7. Why eight members for your limited equity co-operative?

This rezoning application would create seven more units of affordable housing, and eight in total with the existing initial home. Eight Members is the minimum effective working size for limited equity housing co-operatives. This number of active voting Members will ensure that the co-operative is able to operate in perpetuity, including filling all required committees, maintaining BC registration, infrastructure maintenance and upkeep, maintaining financial reserve, needed “volunteer” labour, Members’ resilience, and to keep the land share viable in all respects. Land share co-operatives that do not have enough Members eventually fail.

We have interviewed, spoken with, read, and looked for all working limited equity land share not-for-profit co-operatives. This includes using every available online co-operative and intentional community resource to find working examples. Every co-operative that has survived beyond 20 years has eight or more Members, most have many more, as 8-15 is bare bones, while 20-40 would be a more robust and safer Member range. Intentional Community meta research, from book authors such as Diana Leafe Christian, indicate that eight

Members is the minimum for land share co-operatives to survive. Eight Members will ensure 3Ravens will work for the long-term, and is the minimum viable membership needed.

8. Will the lot coverage ever reach the potential maximum buildout of 2.4% ?

The lot coverage would be 2.4% if all potential maximums for Homes, Common House and Outbuildings, and all Member outbuildings were utilized.

As the current house will be limited, and there is a wealth cap on all new Members (i.e. targeting Denmanites with no property and in bottom 3rd of Canadian wealth), and Members' homes (not outbuildings) will only be paid out to a potential maximum of 4.5 x **Median** income, there is an extremely high probability that the likely buildout, and lot coverage, will be significantly lower than the potential, for both Homes and Outbuildings.

9. Why is 3Ravens a limited equity land share affordable housing not-for-profit co-operative?

This will be a land share very similar in structure to Coho Landing/Triple Rock, which is not only unique on Denman, but is also very successful. Using this specific organizational structure ensures that the property is removed from the market, and will never be subdivided. Even if 3Ravens "fails" under the current Membership, it will be transferred to work under another non-profit co-operative, ensuring affordable housing on the property forever. Limited equity ensures that the pricing for the Member shares and the potential maximum house payout are tied to a truly affordable formula using census derived Denman Median after tax individual income. 3Ravens' formula for limited equity assures ongoing affordability, and removes any ties to market fluctuations. 3Ravens will be for those community Members that want an investment in shared community living, but are not looking for a home as a financial investment. This type of co-operative structure is legislated by the BC Co-operative Act. Lastly, providing affordable housing in perpetuity is a social justice, a moral and ethical imperative, and is at the core of 3Ravens' mandate.

10. Are you an intentional community?

3Ravens, the non-profit affordable housing land share co-operative operates as a self-managed practical eco-village based on principles of reciprocity, living thoughtfully on the land, and balancing collective values and practices with individual self-determination. Decisions are made by consensus and the members work together to plan, problem-solve, create policy, manage finances, and build and maintain buildings and infrastructure, while nourishing and enriching the ecosystem. We are individuals, leading separate lives, but we do live and share co-operatively. We have more of a sense of community than a village, but less than a "commune". We live in separate homes, do not share incomes, and have an affordable housing focus. We do not want urban densities, but we do cluster our homes to promote social interaction, while also enjoying the common land.

11. How do you choose new Members?

Like all co-operatives, the 3Ravens has a membership intake process. Members are chosen via a year-long process that includes educating them on the co-operative, providing options for them to participate, a written application, multiple interviews, and trial periods. The decision process looks at need, support for co-operative goals, experience with groups, contribution to diversity in the group, ability to meet financial needs, connection to Denman Island, ability to work in a consensus process. No one factor is paramount.

We are currently only considering potential Members that already live on Denman, own no other property, and have a wealth under 7x Individual Denman Median After Tax Income, which covers the bottom third of individual wealth in Canada. These criteria will ensure that 3Ravens provides an affordable home ownership opportunity for those that simply have no option, as they have been priced out of the market. The pricing at

3Ravens may be the least expensive option for home ownership that exists on Denman Island, as we are focusing on pricing reflecting true affordability by using a Denman individual median after tax income-based formula.

This process is structured differently than that of other non-land share housing organizations on the island, outside of Coho. This is because 3Ravens will be a self-managed non-profit limited equity co-operative, whereas other groups are societies with charitable status managed by a board of directors. 3Ravens will also be unusual among co-operatives because it will not hire a management and maintenance company and will not hire a contractor for development. Rather, Members do the physical and administrative work of running the co-operative. This is an essential component of affordability and group cohesion. It also allows the co-operative to customize and keep development small-scale. Minimizing monthly fees by doing as much work by Members will also keep our costs down. 3Ravens' bylaws will not allow debt or mortgage to be incurred, eliminating all debt-carrying costs.

For the above reasons, the membership process includes consideration of compatibility with project goals, commitment to the project, and ability to assist in the project. New Members must care for the environment, have a restorative ecosystem focus, care for the 3Ravens project, and will live carefully, ensuring ongoing quiet and peaceful enjoyment for Members, neighbours, and surrounding properties.

Through fostering and putting into practice co-operative land-based practices, 3Ravens is developing skills and capacity for collective, low-impact ways of living. As an example and a skill repository, the co-operative will have a positive impact on the Denman community, supporting various Official Community Plan objectives, such as Guiding Principal 6: *“To acknowledge that this community finds its strength in the varied gifts and experiences of its members; and, within the framework of a limitation on population to support and encourage a diverse and self-reliant community,”* and Guiding Principal #12, especially *“to provide a neighbourly community.”*



OCP Bylaw Rezoning Support

Please find below the OCP sections that support 3Ravens rezoning for our affordable housing land share:

OCP Vision Statement

As an innovative project built and managed by Members on a voluntary basis, and owned and managed co-operatively, 3Ravens fulfills these 3 paragraphs found in our OCP's Vision Statement:

"We acknowledge that fresh water is critical to all aspects of life on this island. We will conserve the streams, lakes and wetlands, and encourage the collection and storage of rainwater.

Islanders historically have been an independent, diverse and creative people with a long history of volunteering for the benefit of the natural environment and the human community. We will be supportive, co-operative and respectful in our interactions. We will use innovative options to promote a diversity of age and financial means within the carrying capacity of the island.

We believe that Denman Island can become a model for sustainability and self-sufficiency. All islanders share the privilege and responsibility for realizing this vision." [OCP page 10]

Families and Individuals – Guiding Objectives

Guiding Objective – Housing: *To encourage housing that accommodates the needs of a variety of families and individuals while protecting the natural environment, the social fabric and the rural character of the community.* [OCP page 17]

C.2 – Freshwater

Policy 9 *Zoning regulations should encourage rainwater collection to reduce consumption of groundwater resources; however, adequate controls should be in place to ensure above ground storage tanks are not unsightly.* [OCP page 23]

C.4 Climate Change Adaptation and Mitigation - Objectives

Objective 1 *To establish the importance of energy efficiency, energy security, greenhouse gas emissions reduction, and carbon cycling in land use, site planning, building design and transportation* [OCP page 30]

Objective 2 *To promote the use of renewable energy and the development of renewable energy sources* [OCP page 30]

C.4 Climate Change Adaptation and Mitigation - Policies

Policy 4: *The Local Trust Committee should support zoning amendment applications for affordable housing that incorporate climate change adaptation and mitigation measures, such as energy efficiency and shared facilities.* [OCP page 31]

E.1 Housing - Guiding Objective: *To encourage housing that accommodates the needs of a variety of families and individuals while protecting the natural environment, the social fabric and the rural character of the community.* [OCP page 51]

Objective 1 *To ensure that housing options are sensitive to ground water availability and sewage disposal capability, guard against contamination of ground water and preserve the rural nature of Denman Island* [OCP page 51]

Objective 2 *To ensure housing options preserve human diversity in the community* [OCP page 51]

Objective 3 *To set the maximum for the overall residential density of the Island as the residential density possible with the zoning regulations in place at the time of adoption of this Plan while providing flexibility for a range of dwelling types [OCP page 51]*

Objective 4 *To support the establishment of affordable housing, rental opportunities and special needs housing and provide the opportunity for Island seniors to remain in the community, especially in their own or their families' homes [OCP page 51]*

E.1 Housing - Policy 12 *The overall residential density on Denman Island should not increase beyond that permitted by existing zoning on the date this Plan was adopted except that an increase of approximately 5 percent may be permitted to accommodate zoning amendments for special needs and affordable housing, secondary dwelling units approved by the Denman Island Local Trust Committee under a Temporary Use Permit and site-specific zoning amendment applications under Policy 27, 28, and 29 of this Section. [OCP page 53]*

E.1 Housing - Policy 17 *Landowners are encouraged to cluster houses and buildings accessory to a residential use to leave areas of undeveloped space. [OCP page 53]*

E.1 Housing - Policy 24 *Zoning regulations should establish sufficient setbacks for septic disposal systems: to ensure that the waste water has been cleaned before entering the sea, wetlands, lakes and other watercourses; and to protect adjacent properties from effluent or odours. [OCP page 54]*

E.1 Housing - Policy 27 *The Local Trust Committee should not approve a zoning amendment application that could fragment large areas of forested or agricultural land. [OCP page 54]*

E.1 Housing - Policy 30 *The Local Trust Committee should consider zoning amendment applications for affordable housing projects provided:*

- *that the proposal is not located in a connectivity area identified on Schedule D;*
- *that the proposal does not impact negatively on adjacent properties;*
- *that the proposal is small-scale;*
- *that the proposal is clustered and the siting and height are sensitive to surrounding land uses;*
- *that the proposal proves an adequate supply of potable water and an adequate sewage disposal system;*
- *that any environmentally sensitive areas on the lot are identified and the applicant undertakes a conservation covenant to protect such areas;*
- *that the proposed development will not place a strain on existing public services and infrastructure;*
- *that the proposal is not located within the Agricultural Land Reserve [OCP page 55]*

E.1 Housing - DEVELOPMENT APPROVAL INFORMATION - CIRCUMSTANCES AND SPECIAL CONDITIONS

Policy 33 *The areas designated Residential and Rural in this Plan are designated to encourage housing that accommodates the needs of a variety of families and individuals while protecting the natural environment, the social fabric and the rural character of the community. The objectives of the designation of this area as an area within which development approval information may be required, include ensuring that housing options are sensitive to ground water availability and sewage disposal capability; guarding against contamination of ground water; preserving the rural nature of the Island; ensuring that housing options preserve human diversity in our community; supporting the establishment of affordable housing, rental opportunities and special needs housing; and providing the opportunity for Island seniors to remain in the community, especially in their own or their families' homes. Development approval information may be required to help the Local Trust Committee to determine appropriate uses, density and siting of development in the Residential and Rural designations. [OCP pages 55-56]*

Housing - Advocacy Policies

Advocacy Policy 1 *The Vancouver Island Health Authority and landowners are encouraged:*

- *to consider, as an alternative, innovative methods of waste water treatment that minimize water use; and*
- *to consider rain water collection as a source of water.* [OCP page 56]

Islands Trust Policy Statement Rezoning Support

The current Islands Trust Policy Statement does not have up-to-date policies on housing. Nothing in the proposed uses is in violation with the current Islands Trust Policy Statement.

The **draft** Islands Trust Policy Statement [29Jul2025 revision] does support this rezoning application through the following:

Directive Policies – Housing

Local trust committees and island municipalities shall, in all official community plan bylaws, and other bylaws that require Executive Committee or Trust Council review or approval...

3.4.11 Suitable Locations for Additional Housing

Identify suitable locations that could support increased density for the development of safe, secure, diverse, and attainable housing.

3.4.12 Housing Diversity

Support a range of housing types and tenures to help meet the identified housing needs of the island community and local Indigenous communities.

3.4.13 Clustered Small Dwelling Units

Support alternatives to conventional single-detached dwellings by establishing policies to permit clusters of small dwelling units in suitable areas.

3.4.14 Floor Area and Lot Coverage Limits

Set floor area and lot coverage limits for residential development to minimize negative environmental impacts, including on land used for agricultural purposes.

3.4.15 Affordable and Special Needs Housing

Prioritize the processing of rezoning applications from non-profit housing providers and public agencies, and the processing of housing agreement bylaws for affordable and special needs housing [Revised Islands Trust Policy Statement page 17]

Transportation and Parking

3Ravens is located away from the main busy tourist traffic roads which is preferred by most Denman residents. From 3Ravens, there are two different ways to get to “downtown”, and both are routinely bicycled. We will ensure that people have parking locations for bicycles at each of their homes. We also have our own electric and manual bicycles.

The Denman Bus will also pick up and drop off people and their bicycles by request, and it is a free service, making 3Ravens even more affordable. If warranted, this part of Denman may become part of the bus route.

The only vehicle at 3Ravens currently is an older electric car, and this type of non-combustion vehicle is

preferred for all future Members. All homes will have sufficient parking spots for vehicles. The Members may consider establishing a local car share, to minimize the overall number of vehicles, and use the ones that we have more effectively.



Summary: *3Ravens* will be a small-scale, ecosystem focused, affordable housing non-profit land share limited equity co-operative operated by its Members. The intent is to provide greatly needed truly affordable housing ownership options, and local supportive community, for lower wealth Denmanites. Please do support this rezoning, as providing affordable housing is a social justice, a moral and ethical imperative, sorely needed on Denman, and is at the core of *3Ravens'* mandate.

Thank you for your consideration.

Appendix A – 3Ravens Map: (A - G hexagons showing new Homes)

