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I wanted to take some time to make a case for why I believe our LTC would benefit from applying to CMHC's Housing Accelerator Fund (HAF), which has a single intake window in July/August 2023. And why, even if an application is not successful, continuing to talk about housing solutions in this community is necessary.

Why I am passionate about housing

I was elected on a platform of transparency and good communication with the public. So I would be remiss not to talk about why housing is important to me, and why I feel strongly that the Gabriola LTC should take advantage of the opportunity to apply for the HAF, even if it wasn't on our workplan at the start of the term.

People know me in this community as an advocate of alternative forms of housing, and I live my principles and the solutions that I believe in. I built my own tiny house on a reclaimed trailer in 2018, with 2 excellent local carpenters and 12 students eager to learn about tiny house building. I have been fortunate to be welcomed on different 5-acre properties around Gabriola, so I can continue to live in my community of choice. My living situation is not regulated, but it is seen as an attractive possibility as low-impact, ecologically responsible housing. I am here today as an advocate for my own situation, and for many, many others who are living in significantly more precarious situations than I am.

I speak for the young tradesperson who grew up on Gabriola and moved back here and asked me during my election campaign: "why don't we allow trailer parks? This is how people who are unable to buy land are forced to live right now, and that's not going to change. Other communities have trailer parks, why not Gabriola?"

I speak for the hundreds of people living in trailers, sheds, cars and tents right now without adequate servicing and inappropriately sited.

I speak for the landowners who have cottages on lots smaller than 5 acres, who can't rent them out because they are afraid of bylaw enforcement and had to tell family members to leave the island.

I speak for landowners who believe so strongly that the lack of housing in our community is impacting the social fabric that they actually built an accessory dwelling for long term rental, on a lot that is too small - a rarity.

The opportunity

CMHC's Housing Accelerator Fund encourages communities to increase the supply of housing, with appropriate density and mix of land use, affordability and equity that leads to greater socio-economic inclusion, and the development of low-carbon and climate-resilient communities. Action Plans are required, and that outline the initiatives and achievements desired by the community. Initiatives must be related to housing but not only about building more housing units... It's about adequately housing people in ways that are appropriate for island communities.

This LTC's standing resolution not to enforce against people living in non-conforming housing tell us there is a problem with our bylaws. Staff inform me that if there is a willingness of this LTC to explore the options, and a readiness to meet the need, we will have help from the provincial government.

At the Housing Summit I attended (April 4-5), MP Terry Beech, said this about the federal government's willingness to partner and support this housing crisis in BC:

"this is a window of opportunity where the Feds, BC and local governments are aligned on solving this problem ... our job is not to spread the money over the country like peanut butter, but we reward those actors who are stepping up to solve their problems."

Premier Eby's directive to MLA Ravi Kahlon, Minister of Housing in the mandate letter was to "deliver homes for *people*." The Provincial minister and many others pointed to the lack of investment in housing from governments for decades. The Homes for People is part of a large-scale investment in housing by the province, an additional \$4.2 billion over the next 3 years, plus the initial promise of \$7 billion over 10 years - the largest investment in BC's history.

So this is what local governments have been asking other levels of government for over 20 years: partner with us to address the housing needs in our community. And for the first time since the mid-90s, the provincial and federal levels of government are promising to do just that.

How could this fund help island communities? For one, it pushes us to create an Action Plan. Proactive strategies are needed if we are to generate forms of housing that we are currently lacking in. The market doesn't drive this; markets drive high-value forms of housing that privilege only a certain sector of society. On Gabriola, that means people who can afford to buy land.

An Action Plan can help us address some of the following questions:

- What is Gabriola's version of "missing middle housing"?
- What forms of housing do we WANT to encourage careful growth in?
- Can we use this fund to change the proportion of growth from high-impact, low-density housing (large family dwellings occupied by 1-2 people) to low-impact/low eco-footprint, smaller units that house more people, in areas that are appropriately sited?
- Can we increase options for landowners to build how they want, by changing the measurement by which we regulate density from a single unit of housing, to other metrics such as total floor area ratio, or amount of impact on the land and water table?

Another reason: we need growth in areas OTHER than Single-Family Dwellings, which is the predominant housing regime in the Gulf Islands. To balance out the needs of a diverse community, leaders need to *plan* for the types and forms of housing that we don't have, in order to balance out what the market is currently driving.

What might be achieved through the HAF fund:

- A completed groundwater survey and analysis to determine where additional housing would be appropriate
- Implementing measures to address or prevent flood plain or climate change risk for example making flood plains park land and/or creating relocation programs to move housing units out of at-risk areas
- Incorporating a climate adaptability plan into Official Community Plan
- Promoting and allowing more housing types that serve vulnerable populations
- Promoting regulated multi-tenanted housing forms (e.g., boarding houses or single room occupancy)
- Encouraging Accessory Dwelling Units—a second smaller unit on the same property as a primary unit
- Zoning for multiple small detached modular homes with a low-impact/eco-footprint on serviced lots in appropriate locations (ie tiny home villages)
- Implementing incentives, costing or fee structures, for example density bonusing, to encourage such things as affordable housing and conversions from non-residential to residential
- Programs to convert existing infrastructure into multi-dwelling units (ie large family dwellings occupied by seniors who want to age in place and lack supports to stay at home)
- A closer examination of options and support for landowners who want to add additional units of rental housing, but either are not zoned for it, or the costs are too great.
- Direct investments in affordable housing
 - construction of affordable housing
 - o Potential qualifying Action: *Rezoning for Paisley Place in 2022 may qualify for hitting targets to address lack of housing*
 - Repair or modernization of affordable housing - Potential for a program to support landowners with incentives and support to upgrade to code existing non-conforming ADUs/cottages/secondary suites through a program to
- Direct investments in housing-related Infrastructure, such as:
 - Drinking water infrastructure that supports housing
 - o Potential action: *finish the Groundwater mapping and analysis as a priority in order to assess where Flex Zoning might be employed*
 - Wastewater infrastructure / solid waste management that supports housing
 - Solid waste management that supports housing
 - o Potential action: *scope appropriate areas where modular/movable homes can be placed with adequate servicing and septic*
- Public transit that supports housing
- Community energy systems that support housing
- Capacity building that supports housing
- Site preparation for housing developments

Conclusions

Right now, the only way we are addressing our many gaps in the housing continuum is by looking the other way, through a standing resolution not to enforce against people living in non-confirming dwellings. This is an untenable situation. Do we want to sit here in 2 years and still not be able to enforce our bylaws because they are inadequate?

It is important to remember that the Gabriola has spent two terms (since 2014) reviewing Housing Options in focused projects. We have lots of data and input from the community on what types and forms of housing we want to see, as well as the conditions (like groundwater protection) we want to ensure are in place. I would suggest that any action plan can be grounded in the substantial amount of research and community engagement already done on Gabriola.

Some community members, and perhaps even we Trustees, may be reluctant to let decisions on what to focus on during our term be driven by a funding opportunity. I would argue that our community has clearly articulated the affordable housing crisis on Gabriola, from the 210 households identified in core housing need in the 2018 [correct date?] housing needs assessment, to the research undertaken under the direction of the previous Trustees, to the weekly pleas for help funding affordable – or any – housing in our local newspaper and on social media.

This is a one-time opportunity to identify key activities that will address some of the specific and unique housing issues we face on Gabriola. And to really start addressing the lack of safe, decent, affordable housing in a manner that takes the environment and climate change into serious consideration.

The other benefit of taking up this opportunity would clearly identify some of the changes required in the OCP, contributing substantially to the comprehensive OCP Review Project.

Next steps

This is probably too much information... and know I am not a planner. I am however passionate about finding solutions to persistent problems and I believe that now is the time, because the Federal and Provincial governments are showing they are willing to partner with local governments to help us find housing solutions that are appropriate for our communities.

I believe this community is well positioned - with the research behind us, the data collected, the willingness of the community to explore options to see everyone safely and securely housed - to take advantage of this fund. Equitable housing solutions are within our reach. And frankly I think we need to slow the trends of growth that are harmful to the environment and to a diverse community, and encourage the kind of growth we want. That means managing the growth that is happening already, and directing it in ways that we want to see.

My main question to my fellow Trustees today is: do you consider there is enough will in this community to put an action plan together that would achieve more affordable housing, and more housing options across the board, that is sufficient to outweigh the reluctance of the community to allow necessary increases in density? And what caveats would community members want to see in place?

Are we ready to take action now, or do we want to go through another planning cycle and discuss the needs and how we might approach it, while the costs of land continue to increase and availability to land decreases for middle and lower income family earners. I believe that it is time to act!

Thank you, Tobi Elliott

Appendix A: Background

The need

The need for new tactics and policies to address the lack of housing options equitably across this community is not yet a universally accepted fact on Gabriola. Many will say they don't perceive there is a problem.

The people who speak of the critical need are mainly working folk, young people working 2 jobs in our stores, those working in construction on many single family dwellings still being built that will continue to reinforce the growth and supply of what we already have.

An analysis of the housing stock done in 2020 found that about 93% of the housing stock on Gabriola is single-detached houses. Only 4% is "other attached dwellings" and 3% is movable dwellings.

The latest statistics from 2020 data:

- 43 % of tenant households are in core housing need (which means they spend 30% or more of income on shelter costs, live in unsuitable housing, and their housing needs major repairs - all three mean "core housing need")
- 11 % of owner households are spending more than 30% of their income on shelter costs
- 270 households (both owner and tenant households) are in core housing need.
- This is likely only a small proportion of the reality. The numbers of people living in poverty are still shocking, especially for children and youth.

Income levels

- Low income (using the LIM-AT: low-income measure after tax):
- 17.8% of residents are in low income
- 16.6% of seniors 65+ are in low income
- 18.7% of working age 18-64
- 19% of children 0-17
- 20% of young children 0-5
- median after-tax income of households is \$56K, compared to \$76K for BC
- median after-tax income of one-person households is \$28K, compared to \$39.2K for BC
- median after-tax income of two or more person households is \$71K, compared to \$95K for BC

Cost and diversity of homes

Between December 2019 and November 2020, the average selling price of a "typical" single-family dwelling (SFD) on Gabriola was \$467,017. (If acreage and waterfront homes are included, the average selling price was \$639,513.)

- A one-person Gabriola household's income would have to have increased by between 225% and 325% between 2015 and 2020 in order to afford to purchase the typical single-family home.

The gap between median income and being able to afford an SFD will have only increased in the last 3 years.

What we have attempted in the past to address the lack of housing options

Density Bank

Currently our OCP allows unused residential densities that result from rezoning for parks to be added for use as Multi-dwelling Affordable Housing for low-income families. To date, in 20 years, 0.5 of a density has been added from a park completion project. The project does not work because landowners are not incentivized to give up densities which secure equity in their property.

Housing Options Review

Since 2010, the Gabriola LTC has been engaged in reviewing Housing policies. The Housing Options Review Project PHASE 1 completed in June 2018 focused on secondary suites on lots 2 hectares or larger. Phase 2 will consider a broader range of housing issues, and the potential for increased density on the island to accommodate increased housing options.

A targeted OCP Review of Housing in 2010 resulted in a potential for ADUs on properties over 2 ha. (5 acres). This could have resulted in approx. 600+ units of housing. However, almost no one will build ADUs for long term rental due to the high cost of building and low return on investment.

Phase 2 (2019-2022) was to address the lack of housing options and impacts of current housing policies through the creation of a Housing Advisory Planning Commission. Support for the Islands Trust's "preserve and protect mandate, including a focus on indigenous housing needs and protecting the island's groundwater supply/water conservation, was an overarching consideration.

This major project (not funded adequately) persisted in spite of the pandemic, over three years, with 3 robust public engagements on housing affordability, biodiversity and water protection, and policies for managing growth.

26 recommendations were enthusiastically endorsed by the HAPC, then by the LTC, but the project charter halted half way through at the OCP/LUB amendment stage. The future work of turning those recommendations into action was pushed down the line to a comprehensive OCP review. A June 17 2021 staff report lists the HAPC recommendation for action. The only initiative taken up by last term's trustees was the promotion of the Density Donation program and Density Bank. Other options not explored were:

- Water conservation public education
- Policies to strengthen multi-dwelling affordable housing criteria
- Requirements for rainwater harvesting on all new builds, which North Pender and another LTC have implemented
- Setting affordable housing targets
- Reviewing secondary suite regulations and consider expanding to smaller lot sizes with conditions
- Groundwater monitoring requirements for commercial, institutional and multi-family development
- Developing flexible zoning for targeting needs
- Increase the number of residential densities on commercial/institutional lots and stipulate a minimum # to be used as rental or affordable Housing units (ie requiring landowner of the Village to build workforce housing?!)

The Finding in the Gabriola Housing Matters surveys with the broadest and strongest support in the community was about how important it is for residents that we enhance the protection of groundwater. Freshwater conservation was a constant theme throughout all 3 surveys. There was clear and almost universal desire for the entire array of policy options for protecting groundwater on Gabriola.

Therefore, any action or conversation around increasing housing options or availability must be predicated on groundwater analysis and strong measures to protect it, such as requiring rainwater harvesting on new builds.