

MAYNE ISLAND HOUSING ACTION PLAN (DRAFT May 2024)

Why Develop a Housing Action Plan For Mayne Island?

The traditional approach to land use planning on the islands in the Islands Trust Area has resulted in zoning that has almost exclusively supported the development of single family dwellings limiting housing options. Lack of housing inventory and increasing property values in recent years have made purchasing and renting existing housing stock less accessible for those currently living on Mayne Island who do not own property.

The limitation of housing options has been a key concern on Mayne Island for over a decade. Over time a number of steps have been taken to address housing needs on Mayne Island. These steps have included: permitting secondary suites in all dwellings (excluding those in water services areas), permitting year round living in recreational vehicles, permitting rezoning for seniors housing and multi-family rental housing; increasing the max floor area for cottages and permitting apartments above commercial; and the introduction of flexible housing. Flexible housing permits an additional dwelling or dwellings within a maximum total floor area for all dwellings in a pilot area identified to be most suitable for a potential increase in intensity of residential land use.

While efforts to meet housing needs on Mayne Island have resulted in land use policy and regulatory support for a mix of housing options there is more that can be done. The Action Plan identifies a number of policy, regulatory and other options associated with six action areas. Implementing these initiatives would enable an increase in the diversity of housing in suitable areas. The Housing Action Implementation Table offers a comprehensive tracking and monitoring mechanism and serves as a succinct representation for community members, non-profit housing groups, Capital Regional District (CRD) and senior government, illustrating the focal points of housing-related actions providing insights into potential areas of involvement and collaboration.

Mayne Island's Housing Action Plan compliments the Capital Regional District's Southern [Gulf Islands Housing Strategy](#). The SGIHS outlines seven objectives and 22 action to address the need for affordable housing in the Southern Gulf Islands. The primary objective is to create a Rural Housing Program for the CRD.

Housing for Who?

A diversity of housing options are needed for seniors, families and workers who do not currently own properties as well as seniors who own properties on the island but would like to downsize. The housing that is needed for Mayne Island falls within the shaded area on the spectrum of housing need in the table below.

Table 1: Spectrum of Housing Need

Short-Term Accommodation	Affordable Housing		Market Housing	
Emergency Shelter and Transitional	Affordable and Below market rental	Affordable and Below Market Ownership	Market Rental Housing	Single Detached Market Housing

Information provided by: [The 2018 Housing Needs Assessment for the Southern Gulf Islands](#), [2021 Statistics Canada Census Data](#), and the [Capital Regional District's 2022 SGI Housing Market Analysis Report](#) identify that the primary housing need on Mayne Island is for rental and market housing that is affordable and attainable low to middle income households. As defined by BC Housing "housing is considered affordable when 30 per cent or less of your household's income goes toward paying for your housing costs". Census statistics reveal that about 28% of households on Mayne Island are spending more than 30% of their income on housing According to 2021 Statistics Canada data. The Mayne Island Housing Profile has been attached to this Plan for reference.

Recent surveys undertaken by the Mayne Island Housing Society for their proposed rental housing indicates that while there are some families in need of affordable housing there are a significant amount of seniors looking for alternative housing options. About 55% of the population are 60+. While there are some seniors who are seeking affordable housing options, there are others that currently own homes and are looking to downsize and age in place. Based on this it can be assumed that there would be interest in some market rental housing. Market rental may also be required in multi-family developments to offset non market units as has been the case with BC Housing funded projects.

There are a number of individuals providing valuable services to the community whose living conditions are not ideal. The full year rental market is limited and insecure. There are households that are only able to rent for part of the year from non-residents who use their properties in the summer.

Housing Action Plan Goals and Objectives

The housing actions and related initiatives for Mayne Island fall under six key goals. The goals were derived the LTC previous identification of action options which informed the first iteration of Mayne Island's Housing Action Plan. Additional goals related to First Nations engagement and Senior Government Advocacy have been added. The goals with related objectives are identified below. The policy, regulatory and other actions related to these objectives are identified in the Housing Action Implementation Table.

Goal 1: Updating and Using Available Data to Inform Housing Projects

This goal requires understanding housing need and where additional density and intensity of land use will have the most and the least negative impact on the land. Suitable locations are those that have reliable potable water, are outside of sensitive ecosystems, and are located close to community services and amenities. Location suitability also considers First Nations interests. Related objectives are as follows:

1.1. Update Housing Needs Information: Updating housing needs assessments every five years is now a requirement of the Provincial Government. The Province provided the Islands Trust with funding to do this work in 2024. This work will begin once the Province has provided direction on the required content of housing needs assessments. This work will be managed by a member of the Islands Trust Regional Planning team and will not impact the timing of Mayne's Housing Review Project.

1.2. Use Suitable Land Analysis: Suitable land analysis can help to identify locations appropriate for expanding flexible housing and other initiatives to permit additional housing units and supporting multi-family housing rezoning applications. This action builds on work already done through the Flexible Housing Project which looked at the use of groundwater availability mapping and other data to determine areas where an increase in housing would have the least potential negative impact. Mayne Island will be able to benefit from work being done at a Trust Wide level to gather other data that can be used to identify suitable land.

Goal 2: Incorporate First Nations Interests in Land Use Decision Making

Working with First Nations on all projects related to increasing density and intensity of land use is an important step forward with respect to reconciliation. This work is also anticipated to help facilitate efficient review and approval of OCP amendments by the Province. This key objective related to this goal is to:

2.1 Foster Early and Respectful First Nations Engagement: Proactive engagement with First Nations is essential for effective collaboration and reconciliation. Staff will be following up with First Nations to whom letters asking for their interests in participating in this project, were sent in the Fall of 2023.

Goal 3: Diversifying Housing Options

This goal focuses on **what** kind of development should be supported through changes to land use policies and regulations. Permitting, through amendments to Official Community Plan (OCP) policies and to zoning, the ability to build a mix of housing in a diversity of locations (using housing agreements where feasible), is the strongest tool LTCs have to support housing affordability. This can increase the potential for property owners, non profit and government organizations to build units that address housing need. Suitable land analysis should be considered with all land use initiatives. Objectives are as follows:

3.1 Expand opportunities to build Secondary Suites and Accessory Dwelling Units: This objective supports implementing and expanding the ability for private landowners to provide rental and ownership options by permitting increases in the number of accessory dwelling units (ADU) that can be built on single lots and enabling strata ownership of smaller dwelling units created.

3.2 Expand Residential Use Permission and Permission for Multi- Unit Development: This objectives supports permitting and expanding non market housing in land that do not currently permit housing. This could allow for agencies such as the School Board, fire department and the CRD to build on land they own in parks and community service areas. This objective also supports the proactive rezoning for land for multiple dwellings.

3.3 Increase Alternative Housing Options: This objective supports unique approaches to increasing housing supply by increasing permission to live in alternative dwellings and in areas where dwellings are not currently permitted. This action also includes requiring workforce housing for commercial/institutional and industrial rezoning.

Goal 4 – Minimize Environmental Impact

This goal focusses on reducing the impact of new builds on groundwater and the ecosystem as a whole. Bylaws developed for North Pender Island and Galiano Island can be used as reference. Related objectives are as follows:

4.1 Utilize Available Data for Informed Decision Making: Suitable land analysis provides the opportunity to use all available data related to environmental interests to identify areas that are more or less suitable for additional density from an environmental impacts perspective. This analysis can be complemented by/complement local knowledge.

4.2 Protect and Preserve Ecosystems and Freshwater Resources: Cistern requirements for new builds are one option identified to reduce the draw on freshwater resources. Reducing lot coverage and considering the suitability of land from an ecological and freshwater sustainability perspective will help contribute to protecting groundwater recharge as well as protecting other ecological values.

Goal 5: Increase Opportunities for Non Profit Housing

Building housing is dependent on private land owners, government agencies and not for profit organizations. Housing, no matter how small the dwelling, is expensive to build. Reducing the cost and barriers to building purpose built accessible and affordable housing on the island is multi-faceted given the number of jurisdictions involved in different aspects of housing from subdivision approvals to building code to regulating drinking water and sewage. It includes removing policy and regulatory barriers that may inhibit donations of land and developing partnerships to support the development of housing.

5.1 Increase Opportunities for Non Profit Housing Development: “Non profit housing” refers to housing built and managed by not for profit societies as well as government agencies. One of the biggest impediments to building housing that is affordable is the cost of land. This action area focusses on increasing the opportunity for land to be donated for the building of affordable housing by a not for profit or government organization.

5.2 Develop Partnerships to Build Housing: There are limited opportunities to partner with multi-unit not for profit housing providers and funders as the small scale of housing development suitable for the Islands is not a key focus for these organizations. Habitat for Humanity is an organization that focuses on smaller scale affordable ownership housing for families is a good match for Mayne Island. Given that Habitat for Humanity has expressed interest in helping provide housing for Mayne Islands, working with Habitat for Humanity should be a priority for the Mayne Island LTC. The CRD is also a potential partner as is the Mayne Island Housing Society (MIHS).

Goal 6 – Advocate for Senior Government Support

This goal recognizes that the affordability of housing is tied to the cost of water access (wells and rainwater catchment) and sewage disposal (septic system) in addition to the costs to build. The OCP can include advocacy policies to support the following objectives:

6.1 Secure Financial and Policy Support for Water Access and Septic System Development: This includes financial support for cistern purchase and septic installation or expansion of regional water and sewage services as well as policy support for alternative systems such as greywater recycling and small water system sharing.

6.2 Secure Financial Support to Build Housing: Realizing this objective is dependent on funding available. The LTC can continue to explore opportunities for funding and apply where applicable. There is an advocacy opportunity for the Islands Trust with respect to identifying the unique circumstances of the Trust Area and why funding for purpose built accessible and affordable housing is critical to preserving the communities and culture of the islands.

6.3 Encourage Implementation of the CRD’s [Southern Gulf Islands Housing Strategy \(SGIHS\)](#): The SGIHS outlines seven objectives and 22 action to address the need for affordable housing in the Southern Gulf Islands. The primary objective is to create a Rural Housing Program. Islands Trust staff worked with CRD staff to apply for CMHC funding to support goals related to the provision of pre-development funding, site development funding and an accessory dwelling unit subsidy program. Although unsuccessful, the application remains as a collaborative strategic plan supporting SGIHS goals which could be used to apply for other funding when available.

Mayne Island Housing Action Implementation Table

Blue = Items to be addressed a part of the Mayne Island Housing Options Project

Green = Items being address at Trust Wide level or requiring partnership with other level of government

ACTION	Status/Staff Comments	Timing
Goal 1: Update information to Inform housing project - INFORMATION		
Update Housing Needs Assessment	To be coordinated for whole Trust Area	By March 2025
Workshop with LTC on Suitable Land Analysis (SLA)	To be scheduled	By July 2024
Goal 2: Incorporate First Nations Interests in Land Use Decision Making – RECONCILIATION		
Identify FN Interests with respect to housing options and impacts	Letter sent fall 2023, staff to follow up	Letter by July 2024
Goal 3: Diversifying Housing Options – LAND-USE		
3.1 Expand opportunities to build Secondary Suites and Accessory Dwelling Units		
Require worker housing for significant commercial rezonings	OCP - minor	Winter 2025 – Analysis/Engagement
Support Strata subdivision of accessory dwelling units in suitable areas	OCP – minor unless controversial	
Expand secondary suites permission in suitable areas	LUB- water service areas.	Summer/Fall 2025 – Bylaw reading
Permit ADUs on smaller lots	OCP/LUB- Using suitable land analysis (SLA) is encouraged	
Expand flexible housing regulations		
3.2 Expand Residential Use Permission and Permission for Multi Unit Development		
Allowing rezoning for non-market housing in all land use designations (including school properties, parks, community service)	OCP/LUB- Zones to be identified. This can include allowing additional units on the school board property.	Winter 2024 – Analysis/Engagement
Proactively rezoning existing land zoned for multiple dwellings	LUB- increase flexibility of use where identified	Summer/Fall 2025 – Bylaw readings
3.3 Increase Alternative Housing Options		
Permit rezoning for modular home villages	OCP - to provide flexibility	Winter 2024 – Analysis/Engagement
Developing TUP guidelines for tiny homes	OCP - guidelines will make it easier to provide TUPs for tiny home	
Pre-zoning for manufactured/mobile/tiny home parks	OCP/LUB – This will require identifying locations	Summer/Fall 2025 – Bylaw readings
Increasing building height to increase residential potential in commercial and other suitable areas	LUB – specific locations will need to be identified	
Goal 4- Minimize Environmental Impact –LAND-USE		
4.1 Utilize Available Data for Informed Decision Making		
Use suitable land analysis to identify areas more suitable for additional density	Suitable land analysis if in process	Winter 2024 – Analysis/Engagement
4.2 Protect and Preserve Ecosystems and Freshwater Resources:		
Require freshwater cisterns for all new builds	LUB – implement model used in other LUBs	Winter 2024 – Analysis/Engagement
Update potable water requirements for subdivision	LUB – model recently implemented in North Pender LUB	
Prohibit groundwater fed swimming pools	LUB – minor amendment	Summer/Fall 2024 – Bylaw readings
Reviewing lot coverage with potential to establish paved surface maximums	LUB – minor amendment	
Establish floor area maximums where appropriate	LUB- this is beyond flex housing and maximum combined floor area	

ACTION	Status/Staff Comments	Timing
Goal 5: Increase Opportunities for Non Profit Housing – LAND-USE and PARTNERSHIP		
5.1 Increase Permission for housing if it is Built and/or Managed by Not for Profit of Government Entity		
Permitting non-profit housing in most OCP designations	The LTC may want to consider organizing a CIM to focus specifically on land use changes that will help facilitate the donation of land. This CIM could be the first step in a process to identify land owners who would be interested in donating land. A community group/special APC could be formed to help explore donation opportunities.	Summer 2024 -CIM
Permitting rezoning for subdivision provided there is a donation of a lot for affordable housing.		
Permit reduction of min parcel size to facilitate land for donation to NGO/Govt		
Designating suitable land to permit rezoning for subdivision in exchange for lots donated for affordable housing (to be secured with covenant)		
Proactively rezone to facilitate subdivision resulting in donation of land		
5.2 Develop Partnerships to Build Housing		
Consider opportunities for grants to support the development of accessory dwelling units (secondary suites, coach houses, cottage, garden suites)	This is work to be done in collaboration with the CRD staff as it supports their Southern Gulf Islands Housing Strategy.	ongoing
Consider a housing agreement program for private landowners developing rental options		
Explore options for NGO involvement	Engage Habitat for Humanity	Summer 2024
5.3 Securing Land Donation to Not for Profit Housing		
Identify properties with potential for donation for affordable housing	This work could be done with help from a Mayne Island community organization.	Start Summer/Fall 2024
Goal 6 – Advocate for Senior Government Support – ADVOCACY		
6. 1 Secure Financial and Policy Support for Water Access and Septic System Development		
Advocate to province for additional revenue to support housing	Item in Trust wide Housing Action Plan	TBD
Advocate to Island Health to support waste disposal alternatives		
Advocate to Province re: funding support to island based water service districts		
6.2 Secure Financial Support to Build Housing		
Apply for funding where appropriate and available	This can be done in partnership with the CRD where appropriate	TBD
6.3 Encourage Implementation of the CRD’s Southern Gulf Islands Housing Strategy (SGIHS)		
Advocate to the CRD for funding to be directed toward the Implementation of the SGIHS. The LTC may consider advocating with the CRD to support additional funding being allocated to SGIHS implementation	There is currently very limited funding supporting the implementation of the SGIHS.	TBD

Mayne Island Housing Action Implementation Timetable

The table below identifies the anticipated timing for the implementation of the actions in the Housing Action Plan as well as responsibilities.

RPT – Regional Planning Team

SFWS – Senior Freshwater Specialist

IS- Information Systems

CRD – Capital Regional District

TC – Trust Council

Objective/Actions	Summer 2024	Fall 2024	Winter 24/25	Spring 2025	Fall 2025	Responsibility/ Partners
Goal 1: Update information to Inform housing project - INFORMATION						
Needs Assessment	To be undertaken at Trust Wide level					RPT
Suitable Land Analysis	To be undertaken at Trust Wide level					RPT, SFWS, IS, IP
Goal 2: Incorporate First Nations Interests						
Identify FN Interests	Letter follow up	Ongoing Engagement				RPT
Goal 3: Diversifying Housing Options						
All Related Objectives		Analysis/Engagement		Bylaw Readings		RPT
Goal 4: Minimize Environmental Impact						
All Related Objectives		Analysis/Engagement		Bylaw Readings		RPT
Goal 5: Increase Opportunities for Non Profit Housing						
Increasing permissions for housing if it is for not for profit/gov't	CIM	Analysis/Engagement		Bylaw Readings		RPT
Develop Partnerships	Habitat reconnect	Ongoing				RPT, Habitat for Humanity, CRD
Secure land donation	Begin to explore	Ongoing				RPT, LTC, community
Goal 6: Advocate for Senior Government Support						
All Related Objective		Could be included as policies in OCP.				LTC, TC
Encourage SGIHS implementation	Letter to CRD					TC