

Mayne Island Housing Regulations and Policy Review

DISCUSSION PAPER - FINAL

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Islands Trust

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1 INTRODUCTION

The Mayne Island Local Trust Committee (LTC) is engaged in a review of housing regulations and policies in the Mayne Island Local Trust Area. The goal of this review is to analyse what opportunities may exist for regulatory and/or policy changes that could potentially provide more flexibility and incentives for increasing housing accessibility and affordability on Mayne Island. The LTC is also interested in exploring ways to minimize the ecological impact of new housing development through innovative approaches such as the encouragement of smaller footprint homes.

The LTC has endorsed a project charter which establishes a process and timeline for this project. As a first step and as a mechanism for providing background and context, this discussion paper includes:

- A summary of relevant census data including population, housing and income demographics;
- A description of the current Mayne Island housing regulations and policies with respect to residential zoning;
- A build-out analysis for Mayne Island that includes maps depicting the distribution of vacant lots on Mayne Island along with dwelling unit potential across all residential land use zones; and,
- A brief outline of potential options for regulatory and/or policy changes that could help to increase housing supply and enable the development of smaller footprint homes.

Prior to making any decisions with respect to regulatory and/or policy changes the LTC is expected to undertake further consultation and receive professional advice in the form of one or more staff reports. The next step in the process is to consult with the community on the results of findings to date.

2 BACKGROUND

The availability and affordability of housing is a significant challenge that has social and economic impacts on the Mayne Island community. The Capital Regional District (CRD) has recently completed an assessment of housing needs in the Southern Gulf Islands (SGI). The February 2018 *Southern Gulf Islands Housing Needs Assessment report* concluded that “all evidence clearly points to serious shortages in secure, appropriate and affordable housing for low to moderate income earners”. Island residents described the housing situation as bordering on crisis, and as having serious impacts on themselves and their families, community well-being and economic sustainability.

The issues of housing availability and affordability on Mayne Island are not new. Significant effort has already been invested by the LTC on housing related topics. For example, the [2011 Mayne Island Housing Options Task Force Report](#) resulted in the legalization of secondary suites on Mayne Island. The Task Force report remains relevant as it contains several other recommendations including the need to explore options for affordable housing related incentives, changes to zoning, and ensuring the increase of diversity of housing options is an ongoing LTC priority. Additionally, in 2016, Trust Council finalized a report on [Community Housing in the Trust Area](#) that includes recommendations to improve Islands Trust’s ability to meet community housing needs across the Trust Area, including Mayne Island.

The current LTC is aware that the diversity of options for affordable housing on Mayne Island is limited, and thus are investing efforts to explore if encouraging smaller footprint homes through regulatory and other means is desirable to the community. Smaller footprint homes provide the basic amenities of a larger home but with a much smaller floor area and typically a reduced ecological footprint. In the

context of Mayne Island and this report, smaller footprint homes include secondary suites, cottages, and recreation vehicles (RVs) which are legalized within the current Mayne Island Official Community Plan No. 144, 2007 (OCP) and Land Use Bylaw No. 146, 2008, along with the growing trend of ‘tiny homes’, which are a newly emerging housing alternative that are not considered in current bylaws.

3 MAYNE ISLAND POPULATION, HOUSING AND INCOME DEMOGRAPHICS

Census data for 2016 reported a population of 949 residents in the Mayne Island Local Trust Area (Figure 1), which represents an 11.4% decline versus 2011 (1,071 residents). This reduction in population is in contrast to the overall provincial population increase of 5.6% during this same period.

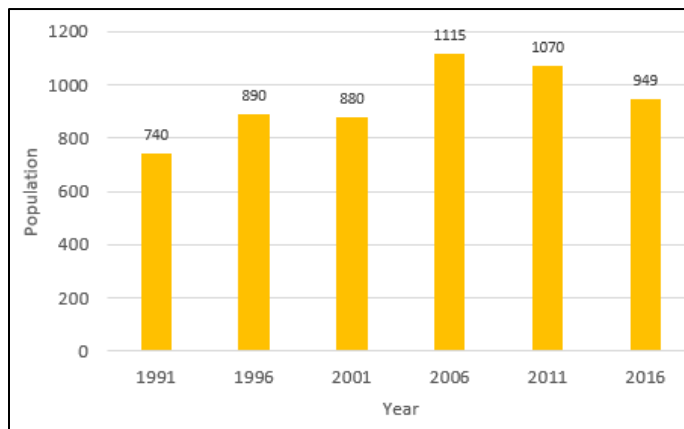


Figure 1. Population of Mayne Island Trust Area, 1991-2016

A large majority of Mayne Island residents in 2016 fell within the 50-64 (30.6%) and 65-84 (45.8%) age classes (Figure 2). Adults aged 20-34 and above 85 were the least represented on Mayne Island in 2016.

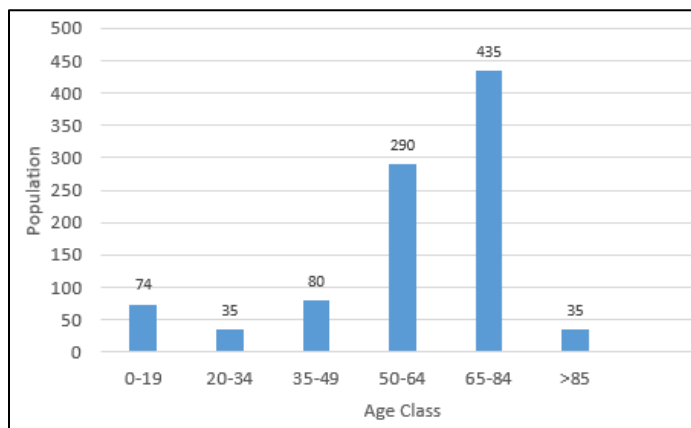


Figure 2. Population by Age Class, Mayne Island Trust Area, 2016

Census data for 2016 reported a total of 1,211 private dwellings on Mayne Island (Figure 3). Of those, it was estimated that 517 housed permanent residents. Of the 517 that housed permanent residents, 505 were classified as ‘single-detached houses’ and the remainder were classified as ‘movable dwellings’. There were no apartments, duplexes, semi-detached houses or other attached dwellings on Mayne Island reported as being occupied by permanent residents in 2016.

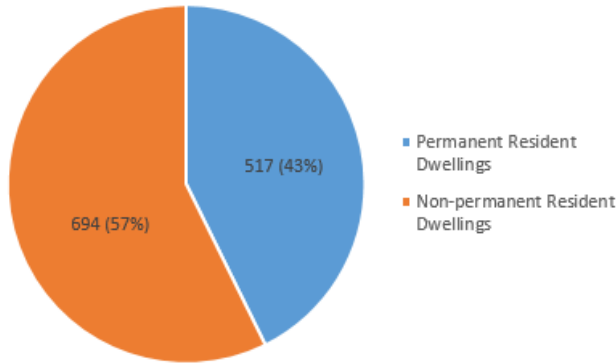


Figure 3. Permanent and Non-permanent Resident Dwellings on Mayne Island, 2016

The average permanent private household size on Mayne Island in 2016 was 1.8 residents/household. One and two resident households represented the vast majority of all households by size (Figure 4). A total of 55 households were reported with children in a census family (i.e. the household includes either a couple with children or a lone parent and his or her children).

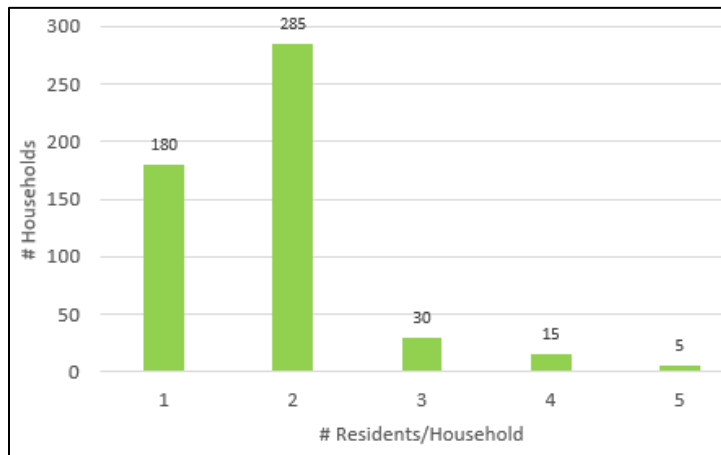


Figure 4. Number of Residents/Household, Mayne Island, 2016

Within the permanent households described above it is estimated that 91.9% are owner occupied and the remaining 8.1% are occupied by renters (Figure 5). The 8.1% of households occupied by renters is much lower than the provincial average of 31.9% of all households occupied by renters.

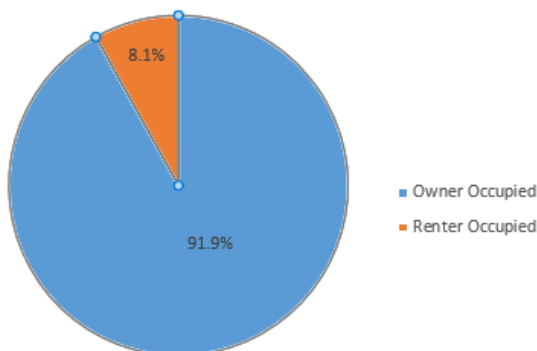


Figure 5. Percentage of Households Occupied by Owner vs. Renter, Mayne Island, 2016

The median after tax income of households on Mayne Island in 2015 was \$49,984 which is much lower than the overall provincial median after tax income of \$61,240 and the Canadian median after tax income of \$61,348 (Figure 6).

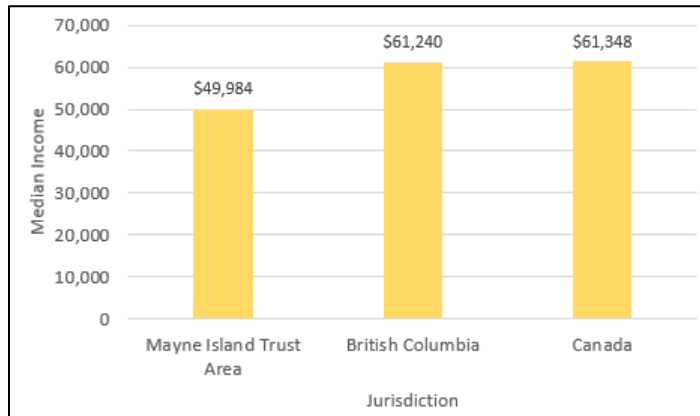


Figure 6. Median Household Income, Mayne Island, 2016

It is estimated that in 2016, 83.5% of Mayne Island owner and tenant households with household total income greater than zero spent less than 30% of income on shelter costs.

The median monthly shelter cost for owner-occupied dwellings was \$805/month and the average monthly shelter cost was \$769/month. The median monthly shelter cost for rented dwellings was \$452/month and the average monthly shelter cost was \$698/month.

4 MAYNE ISLAND HOUSING REGULATIONS AND POLICIES

4.1 Official Community Plan Objectives and Policies

The Mayne Island OCP includes a broad community objective related specifically to housing:

Objective 5) To support a diverse and vital community structure through effective housing policies for affordability, long term rental opportunities and special needs while maintaining flexibility for a range of dwelling types.

Other broad community objectives that are relevant include:

Objective 1) To preserve and protect the natural environment of the Mayne Island Trust Area, the quantity and quality of its surface and groundwater, and the diversity of its flora and fauna.

Objective 5) To support actions and initiatives that result in sustainable development through the implementation of smart growth principles.

The OCP establishes four land use designations that are primarily for residential use (Table 1). The designations are based on historical development patterns, physical features or constraints, initiatives of senior government and specific objectives defined by the community. Each designation has specific objectives and policies that are intended to help guide land use decision-making.

The Agriculture designation is also included in Table 1 as the principal uses are both agricultural and residential. However, in addition to satisfying local bylaw regulations, any subdivision or non-farm use other than one dwelling, proposed in the agriculture designation is subject to the regulations of the *Agricultural Land Commission Act*.

Note: Commercial (C1-C5), Industrial (I1) and Comprehensive Development Two (CD 2) zones also include allowances for dwelling units accessory to the use of the property. The CD1 zone allows for seniors housing. The C1 zone also allows apartment residential use as a principal use, subject to regulations that basically allow second storey apartments above ground floor commercial that is not accessory to the commercial use. As these zoning designations are not the focus of this report, limited detail is provided with respect to the dwelling allowances within these zones types.

Table 1. Mayne Island OCP Residential Designations, Objectives and Policy Statements Relevant to Housing.

Designation	Relevant OCP Objectives	Relevant OCP Policies
Settlement Residential	1) to ensure compatibility of the residential use with adjoining land uses 2) to protect the health and safety of the residential neighbourhoods 3) to ensure that ecologically sensitive areas are not disturbed by future development	2.1.1.2 One dwelling unit shall be permitted on a parcel, and one guest cottage limited by size shall be permitted on parcels 0.6 hectares (1.48 acres) or larger. 2.1.1.3 On parcels greater than 0.6 hectares (1.48 acres) the residential density shall be one dwelling unit for each additional 0.6 hectares (1.48 acres) of lot area. 2.1.1.5 Location, number and size of buildings and structures shall be regulated to protect the quiet enjoyment of property and to implement smart growth principles. 2.1.1.6 Affordable housing is encouraged through joined or multiple housing units which may be considered by site specific rezoning of a parcel subject to compliance with Amenity Zoning Guidelines. 2.1.1.10 One secondary suite, limited in size, contained wholly within a dwelling unit may be permitted per parcel. On parcels less than 4 hectares: a secondary suite shall not be permitted on the parcel if a cottage has been constructed; and a cottage shall not be permitted on the parcel if a secondary suite has been constructed. Rainwater catchment/storage system required prior to construction of a secondary suite.
Rural Residential	1) to maintain a rural residential density 2) to rationalize historical situations of cooperative ownership.	2.1.3.2 The number of dwelling units permitted in each location shall not exceed the density permitted by long-standing zoning. BL 147. 2.1.3.3 On parcels greater than 2.8 hectares (7 acres) residential density shall be one dwelling unit per parcel and one additional dwelling unit for each additional 2.8 hectares (7 acres) and one guest cottage for each dwelling unit permitted.
Rural	1) to provide for low density rural settlement options which are sensitive to the Island's carrying capacity and rural environment 2) to ensure compatibility of the rural use with adjoining land uses	2.1.4.2 One dwelling unit shall be permitted per parcel provided that on parcels greater than 4 hectares (9.8 acres) residential density will be one dwelling unit for each additional 4 hectares (9.8 acres) of parcel area. 2.1.4.3 One guest cottage, limited by size, is permitted on each parcel having an area of 1 hectare (2.47 acres) or more, in respect of each permitted dwelling unit, provided that provision be made to allow guest cottages on parcels of less than 1 hectare (2.47 acres) but not less than 0.6 hectare (1.48 acres) where at the time of adoption of Mayne Island Official Community Plan No.86, 1994, Amendment Bylaw No.2, 1996, they were permitted on such parcels. 2.1.4.4 Affordable housing is encouraged through joined or multiple housing units which may be considered by site specific rezoning of a parcel subject to compliance with Amenity Zoning Guidelines. 2.1.4.12 One secondary suite, limited in size, contained wholly within a dwelling unit may be permitted per parcel. On parcels less than 4 hectares: a secondary suite shall not be permitted on the parcel if a cottage has been constructed; and a cottage shall not be permitted on the parcel if a secondary suite has been constructed. Rainwater catchment/storage system required prior to construction of a secondary suite.
Upland	1) to preserve scenic and aesthetic value of high rocky bluffs	2.1.5.2 One dwelling unit shall be permitted per parcel provided that on parcels greater than 10 hectares (24.47 acres) residential density will be one dwelling unit for each additional 10 hectares (24.47 acres) of parcel area.

Designation	Relevant OCP Objectives	Relevant OCP Policies
	<p>2) to retain large parcels of land in balance with developed settlement residential areas</p> <p>3) to ensure that development in this designation does not affect ecologically sensitive areas including water recharge areas.</p>	<p>2.1.5.3 One guest cottage, limited by size, is permitted on each parcel having an area of 1 hectare (2.47 acres) or more, in respect of each permitted dwelling unit.</p> <p>2.1.5.7 Joined or multiple housing units shall be permitted by site specific rezoning only.</p> <p>2.1.5.10 One secondary suite, limited in size, contained wholly within a dwelling unit may be permitted per parcel. On parcels less than 4 hectares: a secondary suite shall not be permitted on the parcel if a cottage has been constructed; and a cottage shall not be permitted on the parcel if a secondary suite has been constructed. Rainwater catchment/storage system required prior to construction of a secondary suite</p>
Agriculture	<p>1) to recognize and protect the ability to farm except as it may be limited in residential areas outside of the ALR,</p>	<p>2.2.1.1 The principal uses shall be agricultural and residential.</p> <p>2.2.1.10 One secondary suite, limited in size, contained wholly within a dwelling unit may be permitted per parcel. On parcels less than 4 hectares: a secondary suite shall not be permitted on the parcel if a cottage has been constructed; and a cottage shall not be permitted on the parcel if a secondary suite has been constructed. Rainwater catchment/storage system required prior to construction of a secondary suite</p>

4.2 Zone Siting Regulations

The LUB establishes specific zones in order to regulate residential land use. These zones are based on the policies and designations established in the OCP. Each zone classification has specific regulations with respect to dwelling unit density, lot coverage, cottages and secondary suites.

Table 2. Mayne Island Residential Land Use Bylaw Zone Types and Regulations

Zone	Zone Purpose	Max Lot Cover (%)	Dwelling Unit Density	Cottage Regulation	Secondary Suites ¹
Settlement Residential (SR)	To provide regulations for the development of residential neighbourhoods	20	<ul style="list-style-type: none"> One dwelling unit per lot One additional dwelling unit for every 0.6 ha of lot area greater than 0.6 ha 	<ul style="list-style-type: none"> One cottage on lots greater than 0.6 ha Max floor area 60 m² on lots less than 1 ha, 90 m² on lots greater than 1 ha 	Yes
Rural Residential 1 (RR1)	To provide regulations for areas of limited application used for acknowledging historical situations of multiple land owners where individuals bought land cooperatively as a company expecting that each share holder could build a dwelling and guest cottage	10	<ul style="list-style-type: none"> One dwelling unit per lot One additional dwelling unit for every 2.8 hectares (7 acres) of lot area greater than 2.8 hectares (7 acres) 	<ul style="list-style-type: none"> One cottage permitted in respect of each permitted dwelling unit on lots of 2.8 ha or greater 	No
Rural Residential 2 (RR2)	To provide regulations permitting a limited number of dwellings for one location, acknowledging an historical situation where individuals cooperatively bought land zoned for commercial tourist accommodation uses	20	<ul style="list-style-type: none"> A maximum of 15 dwelling units allowed in entire zone Max floor area of any dwelling unit is 116 m², except one dwelling unit may have floor area not > 223 m² 	<ul style="list-style-type: none"> None 	No
Miners Bay Rural Comprehensive (MBRC)	To provide regulations for a 20 lot subdivision that provided the following community benefits: one community centre site, one park, two wells, and a road bypass for the Miners Bay area	10	<ul style="list-style-type: none"> One dwelling unit per lot 	<ul style="list-style-type: none"> One cottage permitted per lot Max floor area 60 m² on lots less than 1 ha, 90 m² on lots greater than 1 ha 	No
Rural (R)	To provide regulation for areas in which residential and agricultural uses on larger parcel sizes predominate	10	<ul style="list-style-type: none"> One dwelling unit per lot One additional dwelling unit for every 4 ha of lot area greater than 4 ha 	<ul style="list-style-type: none"> One cottage permitted in respect of each dwelling unit on lots at least 1 ha Max floor area 60 m² on lots less than 1 ha, 90 m² on lots greater than 1 ha 	Yes
Upland (UP)	To provide regulations for upland slopes which have special features, including forested slopes, habitat areas, ground water recharge areas, steep terrain conditions and aesthetic and recreational attributes	10	<ul style="list-style-type: none"> One dwelling unit per lot and one additional dwelling unit for every 10 hectares (25 acres) of lot area greater than 10 hectares (25 acres). 	<ul style="list-style-type: none"> One cottage is permitted in respect of each permitted dwelling unit on lots having an area of at least 1 hectare (2.4 acres). 	Yes
Agricultural (A)	To identify and protect land suitable for agricultural uses, to retain farmland as part of the rural landscape, to encourage food production and horticulture, and to support local farm-gate sales	20	<ul style="list-style-type: none"> One dwelling unit per lot and one additional dwelling unit for every 8 hectares (20 acres) of lot area greater than 8 hectares (20 acres). 	<ul style="list-style-type: none"> One cottage permitted in respect of each permitted dwelling unit Max floor area 60 m² on lots less than 1 ha, 90 m² on lots greater than 1 ha 	Yes

1) Allowance for secondary suites is dependent on meeting the criteria described in section 3.1.4 of this report.

4.3 Maximum Floor Area Provisions

There are currently no maximum floor area requirements for principal dwellings in any zone described in Table 2 except within the Rural Residential 2 (RR 2) zone which does include maximum floor area requirements (based on historical reasons of shared land ownership).

Maximum floor area is technically limited in all zones based on maximum lot coverage but on Mayne Island, where a majority of the land parcels are relatively large, it is very infrequent for maximum lot coverage to be exceeded based on the overall footprint of dwellings and accessory structures.

Cottages are limited in size to 60 m² on lots less than 1 hectare and 90 m² on lots greater than 1 hectare in all zones that permit a cottage.

The floor area of any secondary suite can not exceed 60 m² (646 ft²) nor can it exceed 40% of the floor area of the principal dwelling unit.

4.4 Amenity Zoning/Density Transfer Provisions

The OCP includes amenity zoning guidelines for cases where a property owner offers to provide a voluntary community amenity as a condition of subdivision or rezoning. In these instances consideration may be given to increasing the permitted density on a parcel in any of the designations described in section 4.2.

The *'provision of affordable and special needs housing'* is specifically listed in the OCP (s. 2.10.2.xi) as a potential community amenity which may be acceptable for consideration.

4.5 Secondary Suite Regulations

The Mayne Island LUB allows secondary suites in certain areas and under the following conditions:

- There is a maximum of one secondary suite per lot;
- On parcels less than 4 hectares: a secondary suite shall not be permitted on the parcel if a cottage has been constructed; and a cottage shall not be permitted on the parcel if a secondary suite has been constructed;
- The secondary suite must be contained within the walls of the building that contains the principal dwelling unit; and,
- The entrance to a secondary suite from the exterior of the building must be separate from the entrance to the principal dwelling unit.

Secondary suites are permitted only on lots that are within the shaded area of schedule D of the LUB, as shown in Figure 6. Secondary suites are not currently permitted in areas that are connected to a community water system. A secondary suite can not be subdivided from the principal dwelling unit under the *Land Title Act* or the *Strata Property Act*.

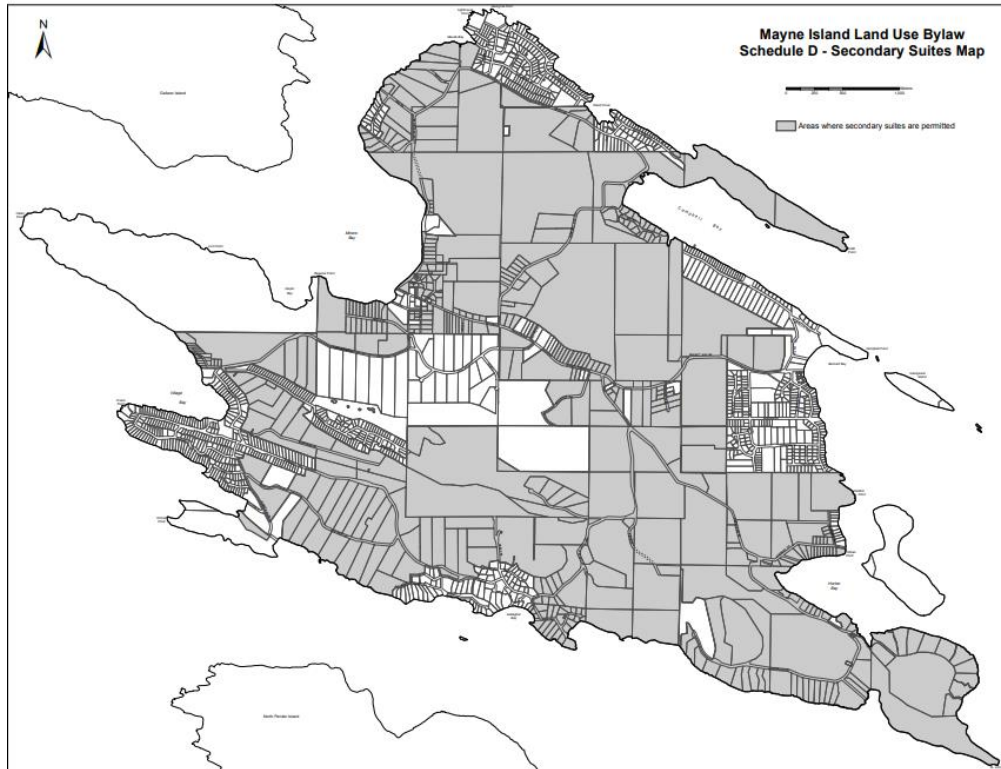


Figure 7. Mayne Island Land Use Bylaw Secondary Suites Map

The LUB also includes the requirement that a building permit shall not be issued for a secondary suite until the building that is to contain the secondary suite is equipped with a rainwater catchment and storage system with a minimum cistern capacity of 13640 litres (3000 gallons)

4.6 Subdivision Lot Area Requirements

The LUB includes zone specific subdivision lot area requirements that regulate minimum and/or average lot area sizes (Table 3).

Table 3. Mayne Island Subdivision Lot Area Requirements for Residential Zones

Zone	Minimum Lot Area (ha)	Minimum Average Lot Area	Other Requirements
Settlement Residential	0.4	0.6	
Rural Residential 1	2.8	None	
Rural Residential 2	None	0.1	No subdivision > 15 lots
Miners Bay Rural Comprehensive	1.2	2.3	
Rural	1.0	4.0	
Upland	1.0	10.0	
Agricultural	20.0	None	

Section 8.2 of the LUB includes exemptions from average and minimum lot area requirements such as:

- lots being created for a public park or conservation area,
- Lot boundary adjustments where no new lots are created;
- the consolidation of 2 or more lots into a single lot;

- subdivision solely for the purpose of dedicating land to the Crown.

Section 8.2 does not include an exemption provision related to the provision of affordable housing.

5 MAYNE ISLAND BUILD OUT ANALYSIS

Mayne Island has a total of 1,536 land parcels located within the residential land use zones that are considered in this report (Table 4). Of those parcels, 289 (or 19%) are currently classified as ‘vacant’ according to BC Assessment, which defines the term vacant as:

A topographically or functionally distinct piece of property containing nothing; empty, that can have something grown on or constructed on. Courts have sometimes distinguished vacant from unoccupied, holding that vacant means completely empty while unoccupied means not routinely characterized by the presence of human beings.

Based on the dwelling unit density provisions within the LUB for each residential zone type, in conjunction with lot size, the potential number of dwelling units on residentially-zoned parcels on Mayne Island is approximately 2180 (Table 4). This includes the potential for 1550 primary dwelling units and 485 cottage dwelling units at full build-out. Based on dwelling allowance lot size restrictions for each zone, there is also the potential for an additional 145 dwelling units.

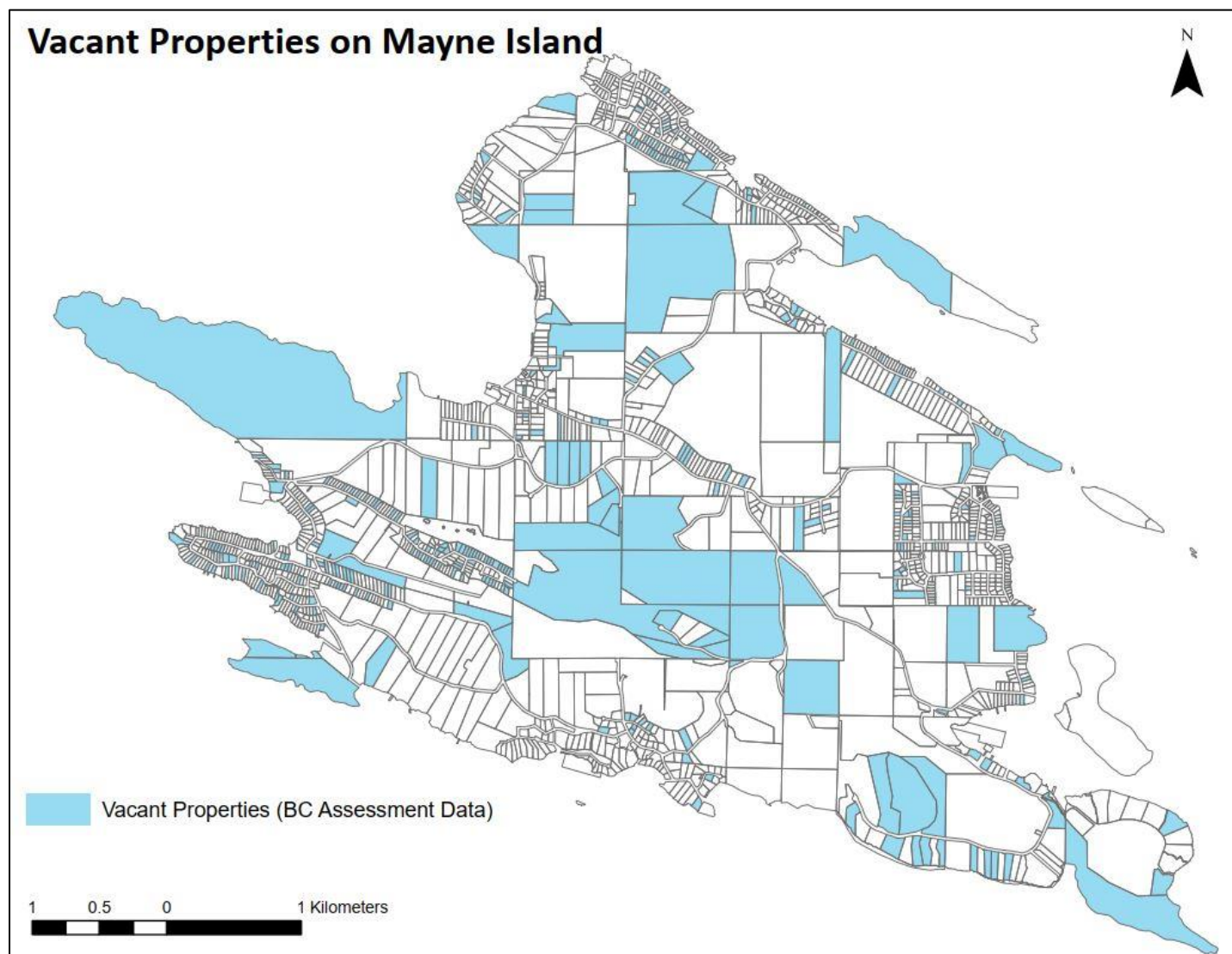
Table 4. Total Parcels, Vacant Parcels, and Residential Zoning Dwelling Unit Potential, Mayne Island

Zone Type	Parcel Data			Dwelling Unit Potential ^{(3) (4)}			
	Total # Parcels	# Vacant Parcels	% Vacant Parcels	# Primary Dwellings	Additional Dwellings	# Cottages	Combined
Settlement Residential	1286	216	17%	1286	69	188	1543
Rural Residential 1	6	3	50%	6	3	4	13
Rural Residential 2	1	1	100%	15	-	-	15
Miners Bay Rural/Comprehensive	20	8	40%	20	-	20	40
Rural	119	23	19%	119	32	139	290
Upland	8	3	38%	8	1	8	17
Agricultural	28	12	43%	28	3	31	62
Split Zone – Rural/Agricultural	25	7	28%	25	18	43	86
Split Zone – Rural/Upland	26	4	15%	26	5	28	59
Split Zone – Other ⁽¹⁾	17	12	71%	17	14	24	55
GRAND TOTALS	1536 ⁽²⁾	289	19%	1550	145	485	2180

- 1) “Other” split zone lots are parcels that have 2 or more land use zone types, at least one of which is within the residential zoning types considered within this report.
- 2) Vacant parcel data has not been verified for accuracy through ground-truthing.
- 3) Data does not include additional dwelling unit potential in the form of a secondary suite that is allowed on parcels >4 hectares.
- 4) Split zone calculations for additional dwellings/cottages may be considered conservative as dwelling potential is calculated based on the most restrictive zone type allowances.
- 5) The data does not consider handful of the site specific regulations that apply to specific properties.

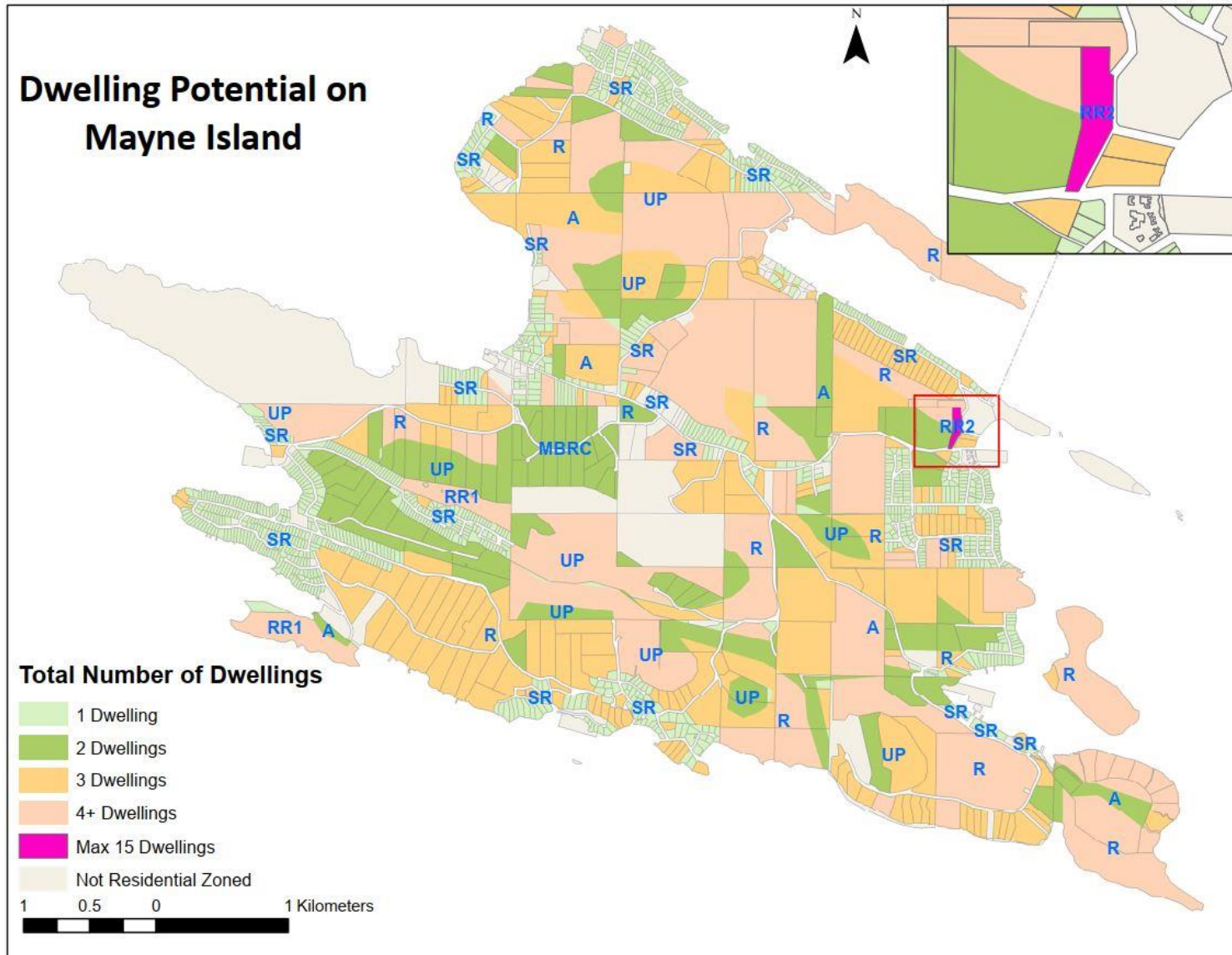
The maps in figures 8 and 9 depict the distribution of vacant lots and dwelling potential across residential zone types, respectfully.

Figure 8. Distribution of Vacant Parcels on Mayne Island.



Note: Vacant parcel data has not been verified for accuracy through ground-truthing.

Figure 9. Mayne Island Dwelling Unit Potential/Zone Type



6 OPTIONS

A range of options may be contemplated for increasing the availability of affordable housing on Mayne Island that also consider minimizing building floor area and overall ecological impact.

It is important to note that implementation of any of the suggested options would lead to an increase in the maximum base density potential as defined within the OCP. The benefits of this increase in base density potential would need to be carefully measured against the possible impacts on community cohesion, resources (including water supply) and the natural environment.

Options within the Current Zoning and Lot Size Framework

The following options could be implemented under the current regulatory framework and would not require the establishment of new zones or subdivision.

1) Expand secondary suite provisions across all designations allowing residential use

Current regulations do not allow secondary suites on all parcels zoned for residential use. Allowing secondary suites across all resident parcels could increase availability of housing with minimum expansion of building size or footprint. Secondary suites are not currently permitted in areas that are connected to a community water system. Potential impacts on community water systems would need to be carefully considered if secondary suite allowances were to be amended.

2) Allow secondary suites on smaller parcels that have a cottage

Current regulations do not allow both a secondary suite and a cottage to be constructed on parcels less than 4 hectares. Allowing both a secondary suite and a cottage on parcels smaller than 4 hectares could increase availability of housing with a relatively small increase in overall lot coverage. Potential impacts on community water systems would need to be carefully considered if secondary suite regulations were to be amended.

3) Permit larger cottages/secondary suites

Current regulations limit the floor area of secondary suite to 60 m² and cottages to between 60-90 m². Increasing the allowable size of these secondary dwelling units to enable a higher density (e.g. increase floor size to allow two bedrooms instead of one) could increase the availability of housing with a relatively small increase in overall lot coverage.

The BC Building Code defines a secondary suite as an additional dwelling unit having a total floor space of not more than 90 m² and having a floor space less than 40% of the habitable floor space of the building. While not yet implemented, the Province is proposing to discontinue the prescribed floor space amounts and percentage distribution. If this was the case, the LTC could consider amending secondary suite provisions within the bylaws to allow for a greater floor area than is currently permitted.

4) Permit tiny homes in conjunction with secondary suites/cottages

Current regulations allow for cottages or secondary suites on many parcels within residential zones but there is no consideration for the allowance of 'tiny homes'. Revising the OCP to allow for the siting of one or more tiny homes in conjunction with a secondary suite and/or cottage could provide increased availability of affordable housing options with a relatively small increase in overall lot coverage.

To realize this option, a unique definition for a 'tiny home' would need to be developed that distinguishes it from a cottage. A smaller maximum floor area could be key factor to differentiate the two structure types. Other requirements, such as the need to meet building code standards and to be connected to proper sewage disposal and potable water supply infrastructure should also be considered if this option is explored further by the LTC.

5) Establish density bonus incentives tied to maximum floor size

Current regulations include no provisions for limiting maximum floor area of a primary dwelling unit in most residential zones except for the maximum lot coverage provisions which are seldom approached or exceeded.

The LTC could consider establishing a maximum floor area for primary dwellings in some or all residential zones. This could be implemented on its own, or in conjunction with density bonus provisions that allow for additional dwelling units if a maximum floor area is adhered to. Density bonus options may include:

- a) No maximum floor area for one dwelling, with regulations that would permit one or more additional dwelling units if a total, aggregate maximum floor area is not exceeded. For example, a property-owner could build a single dwelling unit on a vacant lot with no maximum floor area requirements (other than lot coverage), or be permitted one or more additional dwelling units if the overall maximum floor area does not exceed a specific area.
- b) Establish a maximum floor area policy on all dwelling units with flexibility built-in for how the floor area is distributed across dwelling units. For example, if the maximum floor area in a particular zone is 375 m², the property-owner could construct one dwelling unit at this maximum floor size, or two or more dwelling units of a smaller size as long as the overall maximum floor size is not exceeded (e.g. 2 dwellings at 150 m² each, and one at 75 m²). Under this scenario it would be prudent to include in regulation a maximum number of dwelling units allowed/lot.

Options requiring Rezoning/Subdivision Approval

1) Establish OCP policies specific to smaller home communities

Current OCP policies do not consider the siting of 'small home' communities within any of the residential zoning designations. A new OCP policy could be considered that encourages the establishment of small home communities. A property-owner could then apply for rezoning that is consistent with the objective of this OCP policy to a zone that provides for a number of small homes to be sited on one or more vacant parcels. Specific parameters with respect to siting and land use could be established through a residential strata scheme or some other type of land use/housing agreement, including maximum floor area, tenure, communal property etc.

2) Density bonus to reduce minimum lot size through rezoning

Current regulations establish minimum and average lot sizes for the subdivision of parcels which are based on policies within the OCP. Changes to OCP policies could be implemented to allow for smaller lot sizes across some or all zone designations. This may increase affordability of individual lots for potential buyers. Specific conditions could be established for the newly created small lots through the rezoning process including the type, size, tenure and use of the allowable dwelling unit(s).

It is important to note that any options to increase housing access/affordability through subdivision would require provincial involvement of an approving officer appointed under the *Land Title Act*.