



DATE OF MEETING: September 28, 2020
TO: Mayne Island Local Trust Committee
FROM: Narissa Chadwick, Island Planner
Southern Team
COPY: Robert Kojima, Regional Planning Manager
SUBJECT: Mayne Island Housing Regulations and Policy Review – Refining Options

RECOMMENDATION

1. **That the Mayne Island Local Trust Committee direct staff to report back with further details related to the distributed floor area option for addressing housing flexibility.**

REPORT SUMMARY

This report explores the need for flexible housing options on single lots and the opportunities and limitations that currently exist in the Mayne Island Land Use Bylaw. It then details the option of distributing a maximum square footage among a number of dwellings on lots in the Settlement Residential (SR) as a means of increasing housing flexibility while minimizing environmental footprint.

BACKGROUND

The Mayne Island LTC initiated a policy review in May 2019. The *Mayne Island Housing Regulations and Policy Review Project Discussion Paper* was drafted and presented at the October 28th, 2019 LTC meeting. The Discussion Paper provided an overview of current housing needs and a summary of options. At the January 27, 2020 meeting the discussion paper was referred to the Mayne Island Advisory Planning Commission for information and feedback. At the June 29, 2020 LTC meeting the referral was rescinded.

At the July 27th, 2020 it was recommended by staff that the LTC choose an option identified in the *Mayne Island Housing Regulations and Policy Review Project Discussion Paper* that they wanted staff to explore in more detail. The LTC indicated that they did not have interest in expanding secondary suite provisions. Instead, they wanted to focus on options to increase housing flexibility:

It was Moved and Seconded,

that the Mayne Island Local Trust Committee ask staff to prepare a report providing bylaw amendment options related to increasing housing flexibility while reducing ecological footprint.

It was Moved and Seconded,

that the Mayne Island Local Trust Committee request staff to report back with a public consultation strategy.

It was Moved and Seconded,

that the Mayne Island Local Trust Committee request staff to amend the Project Charter to reflect new direction related to the Mayne Island Housing Regulations and Policy Review.

ANALYSIS

The Need

The need for housing flexibility on Mayne Island can be understood by examining some of the statistics presented in the *Mayne Island Housing Regulations and Policy Review Project Discussion Paper*, past studies related to housing on Mayne Island, real estate trends, discussions with Local Trustees and recent letters written to Trustees regarding a recent rezoning application related to affordable housing. Some key themes include: seniors aging in place, housing for young people and their families, and housing for lower wage earners and single wage households.

Aging in Place

Aging in place in the Gulf Islands is an increasing challenge as the senior population grows. As Mayne Island population statistics indicate, a majority of the population is over 65 (46%). 76% of the population is over 50. Housing interests for seniors generally involve downsizing from larger properties and moving to supportive living arrangements in later life.

Letters supporting a multi-unit rental housing development proposed by the MIHS indicate interest from seniors on the island in downsizing from their existing properties. While there are a number of smaller lots on Mayne, there are no small multi-unit residential developments on Mayne, resulting in limited options for seniors aging in place.

A study done in 2013 as part of a rezoning application (which did not proceed) for a supported seniors housing development indicated that at the time there was not a strong interest in a supported living facility. However, it did indicate increasing interest over time. Out of 366 respondents: 2 identified they may choose supportive housing in 1 year, 12 in 2-5 years, 34 in 5-10 years and 74 in more than 10 years time.

Supporting Young Families

With a large percentage of Mayne Island's population aging comes the retirement of a number of skilled and needed professionals such as carpenters, mechanics, teachers, nurses, and day-care workers. The dramatic increase in real estate prices throughout the province is influencing the price of housing on Mayne Island making it difficult for young people to purchase property and establish roots on the Island. A scan of properties currently for sale on the island indicates that one can expect to pay over \$400,000 for a small lot with a house unless substantial renovations are needed. This is out of range for many young families.

Housing for Lower Wage Earners and Single Wage Households

The prevalence of smaller lots has made Mayne Island more affordable than many other rural areas in BC, including other Gulf Islands. However, current real estate trends, as indicated above, have priced lower wage earners out to the market. 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. Renting is an option. However, in 2016 it was identified that only 8.1% of permanent households on Mayne rent indicated a potential lack of affordable rental options.

Housing Flexibility and Small Footprint Housing

What is housing flexibly?

In the context of this report, housing flexibility is interpreted as the ability to provide housing alternatives in ways that address the evolving needs of the community. Flexibility implies that solutions are not limited to a specific focus, such as seniors housing or multi-unit rental housing but rather housing that could address a number of different needs without rezoning, senior government subsidies or substantial investment. This includes housing options that can facilitate individual households sharing the costs of the purchase of a lot while still being able to live in separate dwellings, family members being able to live in separate homes on the same lot and property owners being able to provide more rental options. A more flexible approach to housing can also help seniors facilitate supportive living arrangements without having to move from their property (e.g. have care providers live in a separate dwelling on their property) or provide options for seniors to move into a smaller dwelling on another property where support is available.

What is smaller footprint housing and how is it currently supported on Mayne?

Housing that has a smaller ecological footprint is generally smaller than the typical single family home. Smaller footprint housing includes secondary suites, cottages and tiny homes.

Secondary suites, as they are built within a primary dwelling, are typically built without expanding the existing building footprint. Secondary suites are permitted on Mayne Island in all areas, excluding those that are connected to a community water system. There is a maximum of one secondary suite permitted per lot. Secondary suites are required to be equipped with rainwater catchment and storage systems. The floor area of a secondary suite shall not exceed 60m² (646ft²) or 40% of the principal dwelling unit. A secondary suite may not be subdivided from the principal dwelling under the *Land Title Act* or *Strata Property Act*.

Cottages are considered accessory to primary dwellings. On Mayne Island cottages are permitted in all zones where a primary dwelling is permitted if the lot meets minimum size requirements (e.g. 0.6ha in SR, 2.8ha in RR1). The maximum floor area for a cottage is 60m² (646m²) on a lot with an area 1ha (2.4 acres) or less and 93m² (1001ft²) on a lot with an area greater than 1ha (2.4 acres). Current regulations do not allow both a secondary suite and a cottage to be constructed on parcels less than 4 hectares.

Tiny homes are typically smaller than a traditional cottage. With the increase in building costs and the costs of land tiny homes are growing in popularity as an affordable housing option.

There are two types of tiny homes:

1. Small homes on wheels. Some tiny homes on wheels, if they meet Canadian Standards Association (CSA) standards for year-round occupancy can be CAN/CSA certified. Typically these are factory-built.
2. Small footprint homes built on the ground. These homes range in size from about 80 square feet to 400 square feet. These homes will sometimes, but not always, include bathroom and kitchen facilities. They may sometimes, but not always, adhere to the BC Building Code.

Under Mayne Island zoning regulations, a tiny home would be considered a dwelling unit or cottage. Where the maximum number of permitted dwellings or cottages is already constructed, an additional tiny home would not be permitted. A tiny home on wheels would be considered an RV. The Mayne LUB permits the use of an RV as a dwelling or cottage as long as it is connected to a septic/sewage system and a water supply.

Summary of LUB limitation on housing flexibility:

As identified above:

- Lots under 0.6 hectares are not permitted to have a cottage.
- There are restrictions on size of cottages and secondary suites.
- Only one secondary suite or one cottage can be constructed on parcels less than 4 hectares.

Recommended Option: Establishing and Distributing Maximum Floor Area

The Mayne Island Housing Regulations and Policy Review identified a number of options to increase housing flexibility. These included:

- Allowing secondary suites on all residential lots
- Allowing secondary suites on smaller lots that have a cottage
- Permitting larger cottages and secondary suites
- Permitting tiny homes in addition to secondary suites and cottages
- Establishing a maximum floor area policy on all dwelling units with flexibility for floor area to be distributed among a number of units on the lot.

An additional option identified, which the LTC requested be explored in more detail, is:

- Allowing one dwelling with no maximum floor area and retaining the ability to have a cottage (with existing specified square footage maximums for cottage) or a secondary suite (where permitted) while establishing regulations that would permit additional dwelling units if a total aggregate maximum floor area is not exceeded.

For example, as currently, a property owner on a lot in the Settlement Residential (SR) zone could adhere to existing regulations and be allowed one primary dwelling, or one dwelling and a cottage (where permitted) (see Figure 1) or one dwelling with secondary suite (see Figure 2).

Alternately, for example, a lot could be permitted one additional dwelling unit provided the total square footage of the combined dwelling units does not exceed a maximum floor area, which would be identified in the zoning regulation (e.g. 2500ft²). Where a cottage is permitted, the square footage of the cottage would be a part of the total floor area allowed on the lot.

In the SR zone establishing and allowing for the distribution of a maximum floor area would support the following examples:

- a) Figure 3 - Two dwelling units, and a cottage on SR lots > 0.6 hectares .
- b) Figure 4- Two dwelling units, one with a secondary suite on all SR lots.
- c) Figure 5- Two dwellings of similar or different size as opposed to one larger dwelling and a smaller cottage on all SR lots.

Currently Permitted in SR Zone

Figure 1: One primary dwelling and one cottage on lots >0.6ha



Figure 2: One dwelling with a secondary suite on all SR lots



Permitted Under Distributed Floor Area Option

Figure 3: Max floor area distributed between two dwellings and a cottage on SR lots >0.6ha

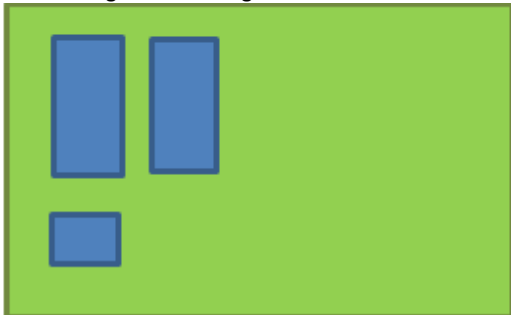


Figure 4: Max floor area distributed between two dwelling units, one with a secondary suite on all SR lots

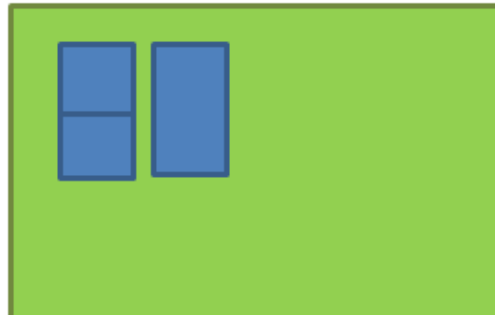
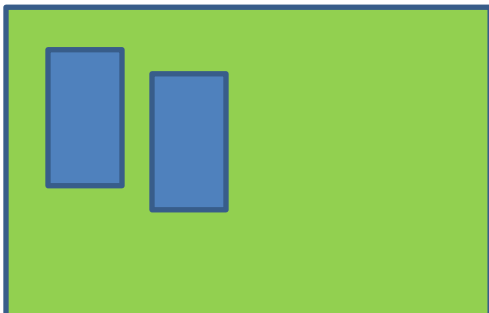


Figure 5: Max floor area distributed between two dwellings of similar or different size on all SR lots



Additional Considerations:

Encourage lot clustering -Provisions could be added to zoning to ensure that where a maximum floor area is distributed amongst a number of dwellings, these dwelling are built in close proximity to one another in order to limit environmental impact (a 'home plate')

Focus on settlement residential zone initially- In this zone lots are smaller. As a result, many cannot be subdivided. On lots smaller than 0.6 hectares only one dwelling is permitted. Lots larger than 0.6 hectares but smaller than 4 hectares are not permitted to have a cottage and a secondary suite.

Don't include RVs as part of distributed square footage option - If the LTC decides to consider a distributed floor area approach, RVs should not be permitted under this option. This may lead to an increased in the use of RVs, which are not built for year round living.

Do not include tiny homes on wheels - The distributed floor area option should focus on permanent dwellings. The Building Code does not regulate mobile tiny homes on wheels. For unique circumstances, a Temporary Use Permit could be considered. This approach has been used in Grand Forks after flooding.

Increase floor area maximum for secondary suites – The LUB currently restricts secondary suites to 60m² (646ft²) and 40% of the floor area of the principal dwelling. This was based on size restrictions in the BC Building Code which have recently been relaxed.

Consider impact of water use- The impact of increasing density on water availability is a concern throughout the Islands Trust Area. To address this concern, along with Policy Statement and OCP policies, the Mayne Island LUB requires the installation of a rainwater catchment and storage system (minimum 13640 litres/3000 gallons) before a building permit of a secondary suite can be issued. A similar requirement should be considered as part of amendments to permit distributed floor area.

Consider STVR use– Current home occupation regulations allow a cottage to be rented as an STVR when there is someone living full time in the primary dwelling. Should a property choose to distribute floor area among three smaller units STVR use should be limited to one unit.

Consider extending potential new regulations to other zones – There could be benefit to extending a distributed floor area approach to other zones. Some zone will have additional considerations.

Rationale for Recommendation:

Recommendation: *That the Mayne Island Local Trust Committee direct staff to report back with further details related to the distributed floor area option for addressing housing flexibility.*

Rationale

1. The ability to distribute a maximum square footage amongst a number of dwelling units could help increase affordable housing options as well as have the potential to discourage the development of larger homes.
2. Identifying a maximum floor area and allowing it to be divided between two or three units, as opposed to allowing a cottage on smaller lots (where currently not allowed), and the ability to have both a cottage and

a secondary suite (on lots where only one or the other is currently allowed), or a tiny home in addition to a cottage or a secondary suite, could result in reducing overall lot coverage of dwelling units.

3. Maintaining existing regulations regarding lot coverage and cottages and secondary suites, and establishing maximum floor area only where the option of distributing it in a way that provides housing flexibility would ensure that current properties owners are not affected (eg. those that may have a larger home and are wanting to build an additional dwelling).
4. The housing created through distributing maximum floor area can serve many purposes over time. These include: lot sharing, lot sharing with a mortgage helper and the ability for aging resident to have a caretaker on site.
5. The LTC will need time to think about and consider what the appropriate maximum floor area would be and how to address issues related to increasing density on smaller lots such as water use, the distribution of dwellings and STVR considerations.

Consultation

As indicated in the revised Project Charter (Attachment 1), it is recommended that the public be consulted prior to new bylaws being drafted. Public consultation should be organized after the LTC has had a chance to consider, refine and identify options for addressing potential issues resulting from a new approach to providing flexible housing.

Proposed approach to public consultation:

Following October LTC meeting - Two page information piece prepared and circulated via email subscription list, social media and islands trust website.

November/December/January - Weekend open house. Staff to explore options that adhere to Covid Protocols and options to connect to community events (e.g weekend market, xmas market). If an indoor option is not possible a community meeting via zoom could be arranged (possibly connected to a monthly LTC meeting).

ALTERNATIVES

1. Request further information and analysis on alternatives to the recommended option.

The LTC may request further information and analysis on alternative to the recommended options.

That the Mayne Island Local Trust Committee request that staff provide further information and analysis on alternatives to the recommended option.

2. Refer staff report to the Advisory Planning Committee.

The LTC may request that the staff report be referred to the advisory planning committee for review and recommendations.

That the Mayne Island Local Trust Committee request that the staff report be referred to the advisory planning committee for review and recommendations.

3. Place project on hold for a period of time

The LTC may choose to place the Mayne Island Housing Regulations and Policy Review on hold until certain conditions are met (eg. new APC members are appointed, the LUB review is completed)

That the Mayne Island Local Trust Committee place the Mayne Island Housing Regulations and Policy Review on hold until....

NEXT STEPS

If the LTC supports the recommendation staff will:

- Prepare a report providing further details on the recommended option.
- Prepare a draft information piece on the recommended option to be reviewed at November LTC meeting.
- Explore options for, and schedule, public engagement.

Submitted By:	Narissa Chadwick, RPP, Island Planner	September 15, 2020
Concurrence:	Robert Kojima, Regional Planning Manager	September 16, 2020

ATTACHMENTS

1. Revised Project Charter

Mayne Island Housing Regulations and Policy Review – Charter (Updated from June 24, 2019)

Mayne Island LTC

Date: September 14, 2020

Purpose: The purpose of this project is to conduct a review of current housing regulations, policies and related incentives on Mayne Island and provide potential options for changes that could provide more flexibility and incentives for increasing flexibility for affordable housing. The project will also consider the potential environmental footprint and impacts (both positive and negative) of these alternatives.

Background: Housing is one of Mayne Island LTC’s Top Priorities. Significant effort has been invested by the LTC over the years on this issue. The 2011 Mayne Island Housing Options Task Force Report contains several other recommendations including the need to explore options for affordable housing. The Capital Regional District (CRD) February 2018 assessment of housing needs in the Southern Gulf Islands concluded that “all evidence clearly points to serious shortages in secure, appropriate and affordable housing for low to moderate income earners”.

Objectives

- To assess the impact and effectiveness of LUB housing regulations/policies
- To gauge community interest in increased housing flexibility
- To explore alternatives for regulatory/policy changes that provide more flexibility and incentives for increasing flexible and affordable housing.
- To consider the potential environmental footprint and impacts (both positive and negative) of alternatives

In Scope

- Research/analysis of existing regulations/policies
- Build-out analysis and jurisdictional scan
- Public outreach including a community survey and at least one public meeting
- Consultation with agencies and affected stakeholders
- Bylaw amendment process (depends on recommendations)

Out of Scope

- Unrelated OCP or LUB amendments
- Other housing/zoning related regulations or policies

Workplan Overview

Deliverable/Milestone	Date
Complete review/documentation of existing regulations/policies, build-out analysis, jurisdictional scan etc.	September 2019
Develop discussion paper summarizing findings of review	Fall 2019
Review potential options	Sept - Oct 2020
Complete public/stakeholder consultation (including public meetings)	February 2021
Consideration of proposed bylaw amendments	March 2021
Bylaw amendment process	April – July 2021

Project Team

Narissa Chadwick, Island Planner	Project Manager
Maple Hung, Planning Assistant	Admin Support
Jackie O’Neil, GIS Technician	GIS Support
RPM Approval: <i>Robert Kojima</i> Date: June 14, 2019	LTC Endorsement: Resolution #:MA-2019-042 Date: June 24, 2019

Budget

Budget Sources: LTC Project Budget (Fiscal 2020-2021)

Fiscal	Item	Cost
	Open House/CIM	\$1000
	Advertising, communications and materials	\$1000
	Contingency (legal, additional public/stakeholder meetings etc)	\$1000
	Total	\$3000