

File No.: NP-6500-20-2023: Housing
Access and Affordability
Project

DATE OF MEETING: May 30, 2025
TO: North Pender Island Local Trust Committee
FROM: Brad Smith, Island Planner
Southern Team
COPY: Robert Kojima, Regional Planning Manager
SUBJECT: Housing Access and Affordability Project – Housing Action Plan Endorsement

RECOMMENDATION

- 1. That the North Pender Island Local Trust Committee gives final endorsement to the attached Housing Action Plan dated May 14, 2025, and directs staff to proceed with Housing Action Plan implementation.**

REPORT SUMMARY

This report is to seek direction from the North Pender Island Local Trust Committee (LTC) on the attached draft Housing Action Plan which is a key deliverable of the LTC's Housing Access and Affordability Project.

The recommendation above is supported as:

- Significant work has been done to collect and analyse information related to housing needs, barriers and potential opportunities;
- The proposed actions in the Housing Action Plan are largely based on community input and the recommendations of the special Advisory Planning Commission on Housing (APC); and
- Final endorsement of the Housing Action Plan will enable staff to shift from plan development to implementation.

BACKGROUND

The LTC has initiated a Housing Access and Affordability Project. As part of the project, at the November 29, 2024 meeting the LTC passed the following resolutions:

NP-2024-069**It was MOVED and SECONDED,**

that North Pender Island Local Trust Committee directs staff to initiate the development of a draft Housing Action Plan that considers the recommendations of the Special Advisory Planning Commission on Housing and results of community engagement including the housing needs survey results.

CARRIED

NP-2024-070**It was MOVED and SECONDED,**

that North Pender Island Local Trust Committee requests that the Special Advisory Planning Commission on Housing review the 2024 Housing Needs Assessment survey results and provide input into the development of a draft Housing Action Plan.

CARRIED

Subsequently, at the January 31, 2025 meeting, the LTC received a second APC report with recommendations on short and long-term actions to increase affordable housing on North Pender Island, and at the April 4, 2025 meeting, the LTC received a draft Housing Action Plan that considers these recommendations. Staff have now completed additional community consultation on the draft Plan and are seeking final LTC endorsement.

Additional project information, including previous staff reports, is available here:

<https://islandstrust.bc.ca/island-planning/north-pender/projects/>

ISSUES AND OPPORTUNITIES***Draft Housing Action Plan***

The North Pender Island Housing Action Plan (Attachment 1) is based on the [Islands Trust Housing Toolkit Action Plan template](#).

The Plan identifies a number of policy, regulatory, advocacy and other actions associated with five key goals intended to improve housing access and affordability on North Pender Island. For each goal identified, there is an associated objective statement and actions. The five goals are:

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

Goal 2: Diversifying Housing Options through Zoning

Goal 3: Increasing Opportunities for Non-Profit Housing

Goal 4: Increasing Community Education and Outreach

Goal 5: Incorporate First Nations Interests in Land Use Decision Making

The Housing Action Plan is informed by the work of the APC, which has done an extensive review of available information resulting in two recommendation reports, submitted to the LTC in [November 2024](#) and [January 2025](#). The Plan is also informed by community consultation conducted by staff and the LTC as part of the Housing project, including four Community Information Meetings and the completion of a [Pender Islands Housing Needs Survey](#) that received over 480 responses.

Although specific to North Pender Island, and the scope of planning authority of the Local Trust Committee, the Action Plan is intended to align with the Capital Regional District's (CRD's) Southern [Gulf Islands Housing Strategy](#), which outlines seven objectives and twenty-two actions to address the need for affordable housing in the Southern Gulf Islands.

The LTC could request inclusion of additional items in the draft Housing Action Plan or exclusion of recommended actions prior to final endorsement.

April 12 Community Information Meeting

A Community Information Meeting was held at the North Pender Community Hall on April 12, 2025. At that meeting, staff presented the draft Housing Action Plan to the public. Feedback was positive and no significant changes were proposed to the version that was presented to the LTC at the April 4, 2025 meeting.

Project Timelines

The project is on track with the project workplan as shown below. As the project moves into the implementation phase, work will focus on finalizing suitable land and build-out analyses, the development of options for legislative amendments to increase housing options, and project communications and outreach both to First Nations and the public. A budget of \$8,000 for the project is available in the current fiscal year.

Workplan Overview	
Deliverable/Milestone	Target Date
<i>Project Charter endorsed and project initiation</i>	Jul 2024
<i>Engagement letter to First Nations</i>	Aug 2024
<i>Conduct web-based housing needs assessment survey/</i>	Aug - Oct 2024
<i>Draft Terms of Reference for APC</i>	Sep 2024
<i>Preliminary report with analysis</i>	Nov 2024
<i>LTC review of options</i>	Nov 2024 – Jan 2025
<i>Initiate drafting of housing Action Plan</i>	Jan 2025
<i>Recommendations to LTC, LTC review, direction to prepare bylaws</i>	Feb 2025
<i>Community consultation on draft bylaws, bylaw referrals, First Nations engagement, Finalize Housing Action Plan</i>	Feb – Apr 2025
<i>Legislative process to amend LUB/OCP (timeline much shorter if not requiring OCP amendments)</i>	May – Dec 2025
<i>Implementation and communications</i>	Jan – Mar 2026

We are here

Rationale for Recommendation

The recommendations on page 1 are supported as:

- Significant work has been done to collect and analyse information related to housing needs, barriers and potential opportunities;
- The proposed actions in the Housing Action Plan are largely based on community input and the recommendations of the special Advisory Planning Commission on Housing (APC); and
- Final endorsement of the Housing Action Plan will enable staff to shift from plan development to implementation.

ALTERNATIVES

The LTC may consider the following alternatives to the staff recommendation:

1. Request further information

The LTC may request further information prior to making a decision. Staff advise that the implications of this alternative are that commencing work on the project would be delayed. Recommended wording for the resolution is as follows:

That the North Pender Island Local Trust Committee request that...

2. Request changes to the Housing Action Plan

The LTC could request changes to the Housing Action Plan. Recommended wording for the resolution is as follows:

That the North Pender Island Local Trust Committee directs that _____ be added (or deleted) from the Housing Action Plan dated May 14, 2025.

3. Receive for information

The LTC may receive the report for information.

NEXT STEPS

With direction from the LTC, staff will initiate plan implementation.

Submitted By:	Brad Smith, Island Planner	May 14, 2025
Concurrence:	Robert Kojima, Regional Planning Manager	May 14, 2025

1. Housing Action Plan dated May 14, 2025

North Pender Island Housing Action Plan – May 14, 2025_Final

Why Develop a Housing Action Plan For North Pender 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 for those not able to own a property. Lack of housing inventory, increasing property values and rental prices in recent years have made purchasing and renting existing housing stock even less accessible for those currently living on North Pender Island.

The limitation of housing options has been a key concern on North Pender Island for over a decade. Previous North Pender Island Local Trust Committees (LTCs) have taken actions such as permitting secondary suites and limiting and regulating short-term vacation rentals as discrete initiatives. While these efforts have resulted in some increased land use policy and regulatory support for a mix of housing options, housing issues are a growing concern on the island, as they are in many other communities.

In response to these growing concerns, the LTC has initiated a [Housing Access and Affordability Project](#). The purpose of this project is to review housing options, to undertake housing related bylaw amendments and to develop a housing action plan. The project has been underway since the summer of 2024, with initial efforts focussing on community consultation and the work of a special Advisory Planning Commission (APC) on Housing.

Housing is also a priority of Trust Council. In 2023, Trust Council endorsed a [Housing Strategic Action Plan](#) to guide Trust-wide housing policy development and advocacy that supports Trust Council’s goal to sustain island character and healthy communities. The Plan provides a framework to guide decision-making and allocate resources to help resolve the housing equity and workforce shortage crisis in the Islands Trust Area. A [Housing Options Toolkit](#) is available to support housing initiatives.

Housing for Who?

The housing most needed for North Pender Island falls within the shaded area on the spectrum of housing needs in the table below. A diversity of housing options are needed for seniors, families and workers who do not currently own properties as well as long-time residents who own properties on the island but are looking to downsize.

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 North Pender Island is for rental and market housing

that is affordable and attainable by 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”.

The Action Plan is informed by the work of the APC, which has done an extensive review of available information resulting in two recommendation reports, submitted to the LTC in [November 2024](#) and [January 2025](#). The Plan is also informed by community consultation conducted by staff and the LTC as part of the Housing project, including three Community Information Meetings and the completion of a [Pender Islands Housing Needs Survey](#) that received over 480 responses. Survey results were largely consistent with the findings of the other reports described above in respect of housing needs.

Although specific to North Pender Island, and the scope of planning authority of the Local Trust Committee, the Action Plan is intended to align with the Capital Regional District’s (CRD’s) Southern [Gulf Islands Housing Strategy](#), which outlines seven objectives and twenty-two actions to address the need for affordable housing in the Southern Gulf Islands.

Action Plan Goals, Objectives and Actions

This Action Plan identifies a number of policy, regulatory, advocacy and other actions associated with five key goals intended to improve housing access and affordability on North Pender Island. For each goal identified, there is an associated objective statement and actions. Successfully enacting goals 2-4 are dependent on the completion of the data gathering described in Goal 1.

The Housing Action Plan focusses on the delivery of five key goals:

- Goal 1: Updating and Using Available Data to Inform Housing Projects**
- Goal 2: Diversifying Housing Options through Zoning**
- Goal 3: Increasing Opportunities for Non-Profit Housing**
- Goal 4: Increasing Community Education and Outreach**
- Goal 5: Incorporate First Nations Interests in Land Use Decision Making**

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

Objective: The objective of this goal is to help inform where additional density and intensity of land use will likely have the least negative impact on the land base, and where development opportunity may exist. Understanding existing conditions and potential impacts will help determine where rezoning for more intense use may be supportable.

Actions:

1. Finalize and Review Suitable Land Analysis and make results publicly accessible
2. Complete island-wide build-out analysis
3. Present results of Action 1 and 2 to public at a Community Information Meeting (CIM)

Goal 2: Diversifying Housing Options through Zoning

Objective: The objective of this goal is to provide a broader diversity of housing options on North Pender Island through amendments to land use zoning and associated OCP policies

Actions:

4. Expand opportunities to create secondary suites and permit Accessory Dwelling Units (ADU).
5. Explore opportunities for zoning changes to permit higher density Multi-Unit Development in areas with a concentration of community amenities.
6. Explore legalizing the use of RVs in appropriate areas considering set-backs, parking, access, septic, available water, visual aesthetics, and fire safety.
7. Explore opportunities to permit worker accommodation (e.g. at community firehalls, Driftwood Center etc.).
8. Explore permitting the use of Tiny Homes as ADUs or establishing higher density tiny home zones (e.g. modular home villages) in appropriate areas considering, set-backs, parking, access, septic, available water, visual aesthetics and fire safety.
9. Explore permitting non-market housing in all residential land use zones and in some public land use zones, where appropriate (e.g. school properties, community service).

Goal 3: Increasing Opportunities for Non-Profit Housing

Objective: The objective of this goal is to increase opportunities for land to be made available for affordable housing by a not-for-profit organization, and to generate greater community interest and capacity to support this development.

Actions:

10. Identify areas that may be appropriate for higher density community housing and explore rezoning.
11. Explore rezoning of a portion of Anglican Church lands to permit affordable housing.
12. Explore options at time of subdivision to increase opportunities for affordable housing (e.g. land donation in exchange for rezoning to permit subdivision, allowing smaller lot sizes for affordable housing).
13. Engage in advocacy and collaboration with other levels of government on island-based affordable housing initiatives including potential expansion of Plum Tree Court.
14. Engage with community members to increase participation in community housing initiatives and non-profit community housing organizations.

Goal 4: Increasing Community Education and Outreach

Objective: The objective of this goal is to increase community education and outreach in respect of housing initiatives, improve the information available to the public, and make it more accessible to a broader audience.

Associated Actions:

15. Increase awareness of secondary suite incentives and other housing programs (E.g. templates of house plans pre-approved by the province).
16. Initiate an island-wide mail out describing project goals and objectives and opportunities to become involved in housing initiatives.
17. Develop educational materials to inform the public of changes to zoning and results of project deliverables.

18. Review guidelines for Short Term Vacation Rentals (could include consideration of removal or amendment of Temporary Use Guidelines from OCP) and develop educational materials.
19. Collaborate with the Capital Regional District (CRD) and other levels of government on harmonization of compatible housing projects and programs.

Goal 5: Incorporating First Nations Interests in Land Use Decision Making

Objective: The objective of this goal is to continue to foster collaborative working relationships with local First Nations who have an interest in housing initiatives on North Pender Island and to address housing needs of First Nations on the island.

Associated Actions:

20. Send follow-up letter to initiate further collaborative engagement with local First Nations on housing needs and opportunities.
21. Initiate direct collaborative engagement with Tsawout First Nation [Housing Department](#).
22. Ensure that known registered archeological sites and potential archeological sites are considered when developing amendments to housing-related bylaws.

Table: Housing Action Plan Implementation

#	Action	Timeline	Status/Comments
Goal 1: Updating and Using Available Data to Inform Housing Projects			
1	Finalize Suitable Land Analysis and make results publicly accessible	Completion – Summer/Fall 2025 Roll-out – Fall/Winter 2025	<ul style="list-style-type: none"> Project is underway at Regional Planning level Will require time for staff and Trustee review of results and revisions as needed
2	Complete island-wide build-out analysis	Procurement – Spring 2025 Completion – Summer/Fall 2025 Roll-out – Fall/Winter 2025	<ul style="list-style-type: none"> Requires internal GIS resources or funding for contractor to complete work
3	Present results of 1 and 2 at a Community Information Meeting (CIM)	Fall/Winter 2025	
Goal 2: Diversifying Housing Options through Zoning			
4	Expand opportunities to create secondary suites and permit Accessory Dwelling Units (ADU)	Community engagement – Remainder of 2025 Legislative process – Winter-Summer 2026 Implementation – Fall 2026	<ul style="list-style-type: none"> These actions will all be moved forward at the same time through community engagement, drafting of bylaw amendments, legislative process and implementation
5	Explore opportunities for zoning changes to permit higher density Multi- Unit Development in areas with a concentration of community amenities		
6	Explore legalizing the use of RVs in appropriate areas considering set-backs, parking, access, septic, available water, visual aesthetics, and fire safety.		
7	Explore opportunities to permit worker accommodation (e.g at community firehalls, Driftwood Center.)		
8	Explore permitting the use of Tiny Homes as ADUs or establishing higher density tiny home zones (e.g. modular home villages) in appropriate areas considering set-backs, parking, access, septic, available water, visual aesthetics, fire safety		
9	Explore permitting rezoning for non-market housing in all residential land use designations and also in some public land use designations (e.g. school properties, community service)		
Goal 3: Increasing Opportunities for Non-Profit Housing			
10	Identify areas that may be appropriate for higher density community housing and explore rezoning	Fall/Winter 2025	<ul style="list-style-type: none"> Dependent on completion of Suitable Land Analysis

			<ul style="list-style-type: none"> Any bylaw amendments would follow same timelines as Goal 2.
11	Explore rezoning of a portion of Anglican Church lands to permit affordable housing.	Fall/Winter 2025	<ul style="list-style-type: none"> Preliminary engagement has already occurred with Anglican diocese Any bylaw amendments would follow same timelines as Goal 2.
12	Explore options at time of subdivision to increase opportunities for affordable housing (e.g. land donation in exchange rezoning to permit subdivision, allowing smaller lot sizes for affordable housing)	Community engagement – Remainder of 2025 Legislative process – Winter - Summer 2026 Implementation – Fall 2026	<ul style="list-style-type: none"> Any bylaw amendments would follow same timelines as Goal 2.
13	Engage in advocacy and collaboration with other levels of government on island-based affordable housing initiatives including potential expansion of Plum Tree Court.	Winter 2025	<ul style="list-style-type: none">
14	Engage with community members to increase participation in community housing initiatives and non-profit community housing organizations.	Ongoing	<ul style="list-style-type: none"> Interest level and engagement has increased since the start of the project. APC is an effective avenue for getting citizens involved.
Goal 4: Increasing Community Education and Outreach			
15	Increase awareness of secondary suite incentives and other housing programs (e.g. templates of house plans pre-approved by the province).	Winter 2025	<ul style="list-style-type: none"> Mailout could be considered Will collaborate with CRD Province has developed standardized housing designs catalogue
16	Initiate island wide mail out describing project goals and objectives and opportunities to become involved in housing initiatives	Spring/Summer 2025	
17	Develop educational materials to inform the public of changes to zoning and results of project deliverables	Development – Summer 2026 Roll-out - Fall 2026	<ul style="list-style-type: none"> Dependent on completion of bylaw amendments
18	Review Short Term Vacation Rental guidelines (could include consideration of removal or amendment of Temporary Use Guidelines from OCP) and develop educational materials.	Roll-out of Educational Materials – Fall 2026	<ul style="list-style-type: none"> Any bylaw amendments would follow same timelines as Goal 2.
19	Collaborate with the Capital Regional District (CRD) and other levels of government on harmonization of compatible housing projects and programs.	Ongoing	

Goal 5: Incorporating First Nations Interests in Land Use Decision Making			
20	Send follow-up letter to initiate further collaborative engagement with local First Nations on housing needs and opportunities.	Spring 2025	<ul style="list-style-type: none"> An early engagement letter was sent in late summer 2024. No responses received.
21	Initiate direct collaborative engagement with Tsawout First Nation Housing Department	Schedule Meeting – Spring/Summer 2025	<ul style="list-style-type: none"> Other First Nations may be identified
22	Ensure that known registered archeological site and archeological potential information is considered when developing housing related bylaw amendments	Winter 2025 – Spring 2026	