



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

DATE OF MEETING: January 30, 2026
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 – Project Update and Direction for CIM

RECOMMENDATIONS

- 1) That the North Pender Island Local Trust Committee directs staff to schedule a special Community Information Meeting for the Housing Access and Affordability project, to be held between mid-April and mid-May, 2026, and to advertise the meeting in the Pender Post.**

REPORT SUMMARY

This report is to provide an update to the North Pender Island Local Trust Committee (LTC) on the LTC's Housing Access and Affordability Project and to seek direction on next steps.

The recommendation above is supported as:

- Staff are still working through proposed draft bylaw amendments and will present draft bylaws for further direction at the next LTC meeting; and,
- A Community Information Meeting (CIM) in April-May will align well with the LTC regular meeting schedule and allow an opportunity to present mapping results and the draft bylaws prior to consideration of first reading.

BACKGROUND

The LTC endorsed the Housing Action Plan at the May 30, 2025 Meeting. Since the November 21, 2025 meeting, the following has been accomplished:

- Build-out analysis- draft maps and summary table complete – see below
- Land Information Screening Tool (LIST) - draft mapping tool available internally – see below
- The APC has met to review build-out and LIST mapping products with staff and will be providing a recommendations report based on this mapping for any additional bylaw changes
- Island wide mail-out postponed - will be updated with new CIM date when confirmed and sent out
- Follow-up letter to First Nations has been drafted with details of the endorsed [HAP](#), will be sent shortly
- As the current APC terms ends March 1, staff have initiated advertisement for membership for a new one-year term. All current APC members have been encouraged to apply.
- Staff have been invited to attend PIHS open house on February 10, 2026 to discuss housing matters.

An updated project status table is included at Attachment 1 with an update on each Plan Action.

Issues and Opportunities

Proposed Bylaw Amendments

Based on the direction of the LTC at the November 21, 2025 meeting, staff are proposing the following bylaw amendments for each motion that was passed as follows:

LTC Direction	Proposed Bylaw Amendments
<p>Permit accessory worker housing in appropriate community service zones and commercial zones</p>	<p>Permit up to two units of employee housing in site specific Community Service zones for both firehalls, police station and school property</p> <p>No C1 site specific zones deemed appropriate for employee housing, up to three units of rental housing added as a general permitted use</p> <p>Where appropriate, C2 and C3 zones already permit up to two units of accessory dwellings that could be used for employee housing</p>
<p>Consider rezoning for seniors and affordable housing in all appropriate land use designations, with a mix of non-market and market rentals, and that the need for housing agreements be determined at the time of rezoning</p>	<p>Amend Seniors and Affordable Housing policies in OCP to permit by rezoning in Rural Residential, Rural Community Service, and Commercial land use designations</p> <p>Amend language for the need for a housing agreement to be determined at the time of rezoning rather than an outright requirement.</p> <p>Note: Build-out and LIST mapping may help identify additional parcels for consideration of higher density zoning</p>
<p>Permit up to three units of second-storey rental housing with a limited floor area as part of proposed buildings 5, 6 and 7 at the Driftwood Mall property</p>	<p>Permit three units of second-storey rental housing with a maximum floor area of 80m² per unit in Commercial 1 zone – could then also apply to future C1 zoned lots – currently only applies to Driftwood Mall</p> <p>Add definition of Rental Housing: <i>means residential use of dwelling units that are limited to residential rental tenure</i></p>
<p>Enable flexible zoning to create the potential for additional housing units on lots zoned</p>	<p>1) Permit flexible housing by amending <i>Density</i> in Rural and Residential 2 zones as follows:</p> <p>Density</p>

Rural Residential 2 and Rural

- (2) → ~~There may not be more than one (1) dwelling and one (1) secondary suite or accessory dwelling unit on lots less than 0.4 hectares and one (1) cottage on any lot.~~
- (2.1) → ~~On lots with an area of 0.4 ha or greater but less than 1.2 ha there may not be more than two (2) dwellings and one (1) secondary suite.~~
- (3) → ~~On lots with an area of 1.2 hectares or greater there may not be more than three (3) dwellings, one (1) cottage and one (1) secondary suite. One (1) cottage is permitted on each lot with an area of 1.2 hectares or larger.~~
- (4) → ~~Despite Subsection 5.2(2), in those instances where a dwelling of 56.0 m² or less in floor area existed on September 23, 1999 on a lot 0.6 hectares or larger, one additional principal dwelling is permitted.~~

Reduce the maximum floor area of all buildings and dwelling units by making changes to the maximum floor area table as follows:

The maximum floor area per lot:

Lot Area	The total floor area of all buildings, excluding the floor area of a secondary suite, may not exceed:	The floor area of all dwelling units may not exceed:
Less than 0.4 ha (Less than 1 acre)	500 m ² (5382 ft ²)	325 m ² (3500 ft ²)
0.4 ha to < 1.2 ha (1 to 3 acres)	1000 m ² (10,764 ft ²)	372 m ² (4000 ft ²)
1.2 ha or greater (3 acres or greater)	3000 m ² (32,292 ft ²)	418 m ² (4500 ft ²)

Add definition of Accessory Dwelling Unit (ADU): *means an additional detached dwelling unit on a residential parcel with a limited floor area*

Add Section on ADUs in General Regulations after Secondary Suites:

3.10.1 Accessory Dwelling Units

- (1) The maximum floor area for an accessory dwelling unit is 60m² (645 ft²).
- (2) An accessory dwelling unit must not be subdivided from the principal dwelling under the Land Title Act or the Strata Property Act.
- (3) An accessory dwelling unit may not be used as a short term vacation rental or a bed and breakfast home business.
- (4) A building permit for a lot outside a community water system shall not be issued for an accessory dwelling unit unless a freshwater catchment and storage system having a capacity of at least 18,000 litres is installed on the lot.

Amend OCP residential and rural land use policies to permit flexible zoning and ADUs

Permit ADUs as an alternative to secondary suites in the Rural Residential 1 zone in consultation with CRD

Amend RR1 zoning to permit ADUs as an alternative to secondary suites in Magic Lake Estates (Note: consultation with CRD staff in respect of CRD water system requirements is ongoing).

“dwelling unit” means a building or portion of a building including a principal or secondary dwelling, cottage, secondary suite, and accessory dwelling unit which is used as a residence for a single household and containing a single set of facilities for food preparation and eating, sleeping and living areas.

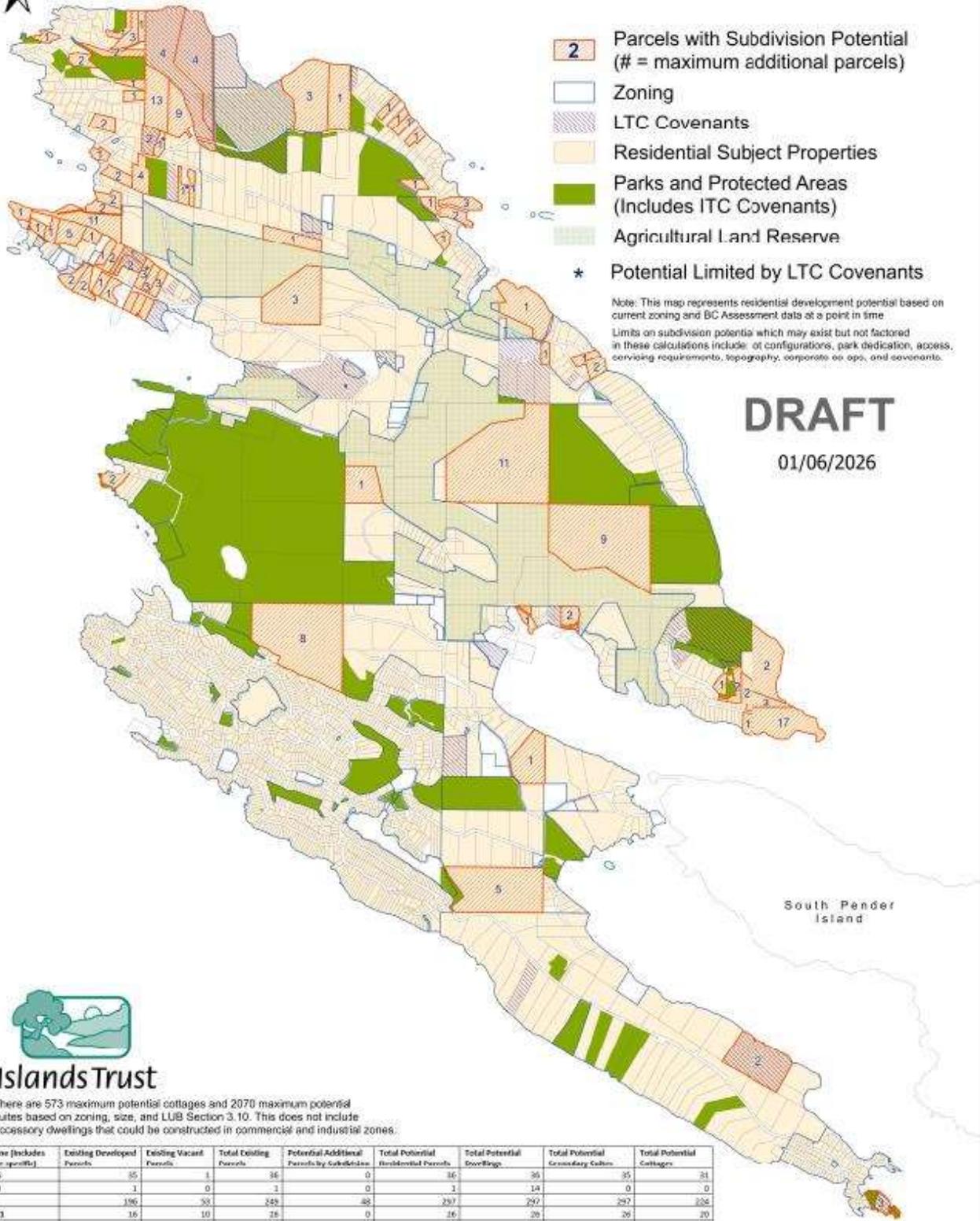
<p>Rezone the Anglican Church diocese property to allow for affordable housing as a permitted use;</p>	<p>Amend site specific Anglican Church diocese property to permit affordable housing as a permitted use up to 20 dwelling units</p> <p>Definition of Affordable Housing: <i>means rental housing that can be acquired without exceeding 30 per cent of the median gross income of low to moderate income families on the Southern Gulf Islands</i></p>												
<p>Add policies that consider the potential development of a Tiny Home on Wheels or other small footprint manufactured home community;</p>	<p>Amend residential policies to consider a Small Footprint Home Community in suitable locations through rezoning in suitable locations with shared services and amenities and subject to:</p> <p>a) being constructed to the appropriate CSA standard Z240MH or A277 or equivalent or constructed to the BC Building Code,</p> <p>b) secured to the ground, subject to building inspection approval for anchoring;</p> <p>c) connected to potable water, and approved wastewater disposal, subject to building inspection approval for servicing.</p>												
<p>Make any other amendments that are required to ensure affordable housing and other policy objectives and criteria align with proposed changes to zoning including any administrative or definition updates to ensure consistency</p>	<p>Amend maximum floor area tables for RC1, RC2 and Agricultural Zones consistent with proposed changes to tables for Rural, RR1 and RR2 zones to reduce maximum building and dwelling unit floor area</p> <p>Amend LUB parking regs to include following changes:</p> <table border="1" data-bbox="431 1031 1414 1226"> <thead> <tr> <th colspan="2">Table 7.1 : Number of Off-Street Parking Spaces</th> </tr> <tr> <th>Use of Building or Lot</th> <th>Minimum Number of Parking Spaces Required</th> </tr> </thead> <tbody> <tr> <td>Dwelling</td> <td>2 per <u>principal dwelling</u>, <u>1 per additional dwelling</u></td> </tr> <tr> <td>Cottage</td> <td>1 per <i>cottage</i></td> </tr> <tr> <td>Secondary Suite</td> <td>1</td> </tr> <tr> <td><u>Accessory dwelling unit</u></td> <td><u>1 per unit</u></td> </tr> </tbody> </table> <p>Amend home business, general height and cistern regulations to consider ADUs</p> <p>Update population, demographic and build-out statistics in OCP introduction</p>	Table 7.1 : Number of Off-Street Parking Spaces		Use of Building or Lot	Minimum Number of Parking Spaces Required	Dwelling	2 per <u>principal dwelling</u> , <u>1 per additional dwelling</u>	Cottage	1 per <i>cottage</i>	Secondary Suite	1	<u>Accessory dwelling unit</u>	<u>1 per unit</u>
Table 7.1 : Number of Off-Street Parking Spaces													
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Dwelling	2 per <u>principal dwelling</u> , <u>1 per additional dwelling</u>												
Cottage	1 per <i>cottage</i>												
Secondary Suite	1												
<u>Accessory dwelling unit</u>	<u>1 per unit</u>												

Build Out Analysis Mapping

Work is complete on a first public draft of build-out mapping for North Pender Island, as shown below (higher definition version also included as Attachment 2):



North Pender Island Subdivision Potential



Note: This map represents residential development potential based on current zoning and BC Assessment data at a point in time. Limits on subdivision potential which may exist but not factored in these calculations include: lot configurations, park dedication, access, servicing requirements, topography, corporate co-ops, and covenants.

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There are 573 maximum potential cottages and 2070 maximum potential suites based on zoning, size, and LUB Section 3.10. This does not include accessory dwellings that could be constructed in commercial and industrial zones.

Zone (includes allie specific)	Existing Developed Parcels	Existing Vacant Parcels	Total Existing Parcels	Potential Additional Parcels by Subdivision	Total Potential Residential Parcels	Total Potential Dwellings	Total Potential Secondary Cottages	Total Potential Cottages
AG	35	1	36	0	36	36	35	31
CH	1	0	1	0	1	14	0	0
R	196	33	229	48	297	297	297	226
RC1	16	10	26	0	26	26	26	20
RC2	0	2	2	8	10	10	0	0
RR1	1137	171	1308	3	1311	1311	1205	1
RR2	316	52	368	140	508	309	507	297
TOTAL	1701	289	1990	199	2189	2094	2070	573

Note: Data source - BC Assessment, Adult Use, Outdoor and Viewing

South Pender Island

A summary table of maximum potential density is provided:

There are 573 maximum potential cottages and 2070 maximum potential suites based on zoning, size, and LUB Section 3.10. This does not include accessory dwellings that could be constructed in commercial and industrial zones.

Zone (Includes site specific)	Existing Developed Parcels	Existing Vacant Parcels	Total Existing Parcels	Potential Additional Parcels by Subdivision	Total Potential Residential Parcels	Total Potential Dwellings	Total Potential Secondary Suites	Total Potential Cottages
AG	35	1	36	0	36	36	35	31
CH	1	0	1	0	1	14	0	0
R	196	53	249	48	297	297	297	224
RC1	16	10	26	0	26	26	26	20
RC2	0	2	2	8	10	10	0	0
RR1	1137	171	1308	3	1311	1311	1205	1
RR2	316	52	368	140	508	509	507	297
TOTAL	1701	289	1990	199	2189	2203	2070	573

Note: Data source - BC Assessment Actual Use Codes and Vacancy

It is noted the two highlighted parcels below have recently been acquired by the CRD to create a new park. While rezoning will be required to formally remove the potential densities, staff will adjust the build-out map and summary accordingly to remove these 22 potential new lots and underlying dwelling unit densities. As these are newly released draft maps, other inconsistencies may also be noted that need correction.



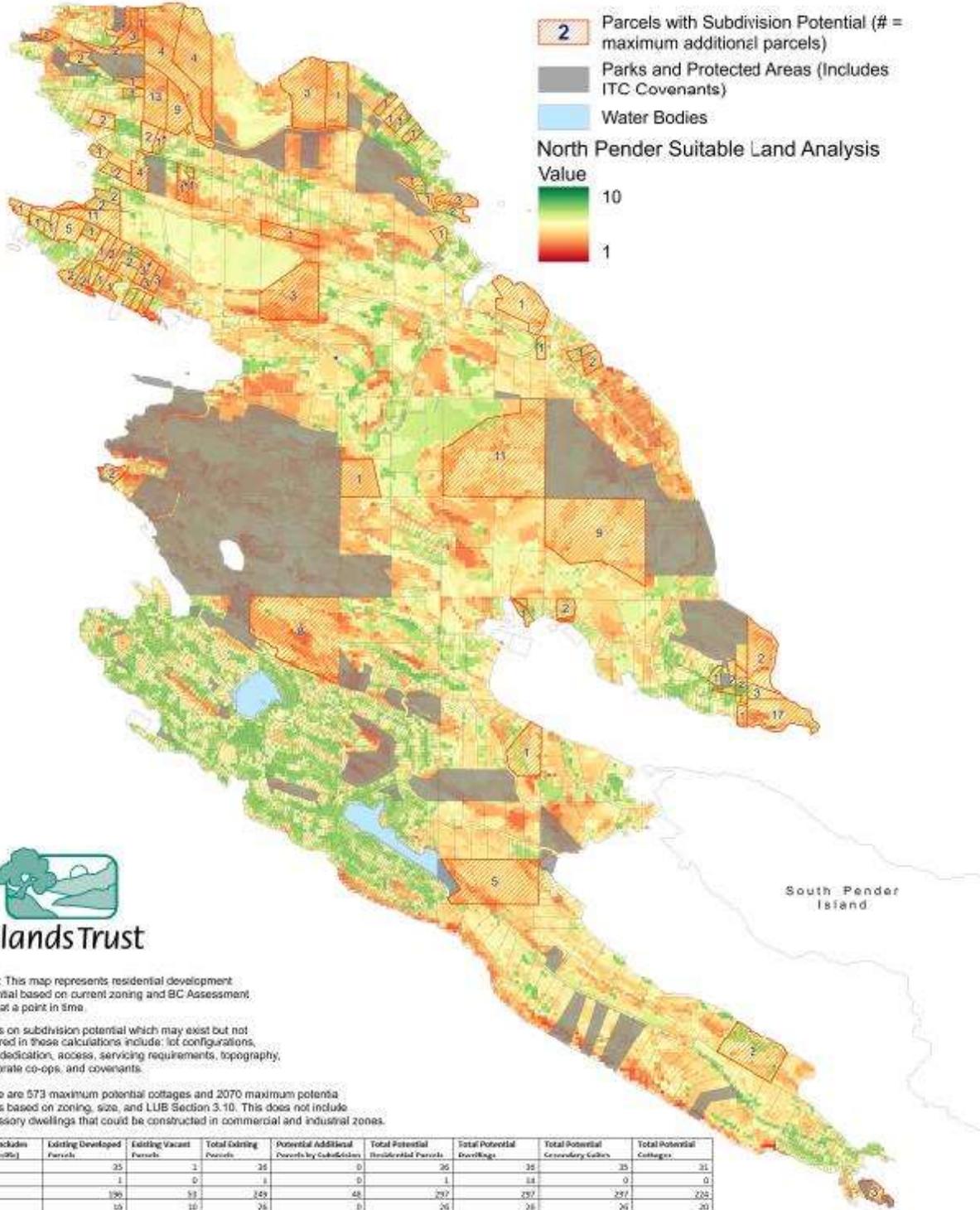
Land Information Screening Tool/Build-Out Mapping Overlay

The Land Information Screening Tool is a web based mapping tool currently accessible internally only by staff. A summary map of LIST results is shown below with build-out mapping overlaid on top (higher definition version also included as Attachment 3).

The APC has been asked to review these maps and provide recommendations for any additional potential changes to zoning or other bylaw amendments. Staff will bring this report forward at the next LTC meeting, and seek direction at that time for any amendments based on APC and staff recommendations.



North Pender Island Subdivision Potential Suitable Land Analysis



- 2 Parcels with Subdivision Potential (# = maximum additional parcels)
 - Parks and Protected Areas (Includes ITC Covenants)
 - Water Bodies
- North Pender Suitable Land Analysis Value
- 10 █
- 1 █



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Note: This map represents residential development potential based on current zoning and BC Assessment data at a point in time.

Limits on subdivision potential which may exist but not factored in these calculations include: lot configurations, park dedication, access, servicing requirements, topography, corporate co-ops, and covenants.

There are 573 maximum potential cottages and 2070 maximum potential suites based on zoning, size, and LUB Section 3.10. This does not include accessory dwellings that could be constructed in commercial and industrial zones.

Zone (includes site specific)	Existing Developed Parcels	Existing Vacant Parcels	Total Existing Parcels	Potential Additional Parcels by Subdivisions	Total Potential Residential Parcels	Total Potential Dwellings	Total Potential Secondary Cottages	Total Potential Cottages
AG	25	3	28	0	28	28	25	21
CH	1	0	1	0	1	1	0	0
R	190	59	249	48	297	297	297	228
RC1	10	16	26	0	26	26	26	20
RC2	0	2	2	8	10	10	0	0
RMS	1137	171	1308	3	1311	1311	1205	1
RN2	310	52	362	140	502	509	507	297
TOTAL	1761	283	2044	196	2240	2269	2030	573

Note: Data source - BC Assessment Parcel Use Codes and Zoning

01/14/2026

Project Timelines and Consultation

Staff will bring a first draft of amending bylaws to the LTC at the next regular meeting currently scheduled for March 27 and will initiate bylaw referrals after that.

Staff recommend a CIM to be held to present the draft bylaws and mapping results following the March 27 meeting and before the next scheduled meeting in late May, where bylaws would ideally be presented for first reading and direction sought to schedule a public hearing prior to consideration of third reading.

Following third reading, Islands Trust Executive Committee approval would be required and, in this case, as there are OCP amendments, Minister of Municipal Affairs and Housing approval is also required prior to LTC adoption.

RECOMMENDATION

The recommendation on page 1 is supported as:

- Staff are still working through proposed draft bylaw amendments and will present draft bylaws for further direction at the next LTC meeting; and,
- A Community Information Meeting (CIM) in April-May will align well with the LTC regular meeting schedule and allow an opportunity to present mapping results and the draft bylaws prior to consideration of first reading.

ALTERNATIVES

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

1. Give direction to exclude specific recommendations or include others

The LTC may give direction to exclude specific recommendations or include others. Recommended wording for the resolution is as follows:

That the North Pender Island Local Trust Committee directs staff to exclude/include _____ in a draft land use and Official Community Plan bylaw for the Housing Access and Affordability Project.

2. 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...

3. Receive for information

The LTC may receive the report for information.

NEXT STEPS

With direction from the LTC, staff will continue to prepare draft bylaws and confirm a date to schedule a CIM.

Submitted By:	Brad Smith, Island Planner	January 21, 2026
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Concurrence:	Robert Kojima, Regional Planning Manager	January 21, 2026
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1. Housing Action Plan Status Table, November 2025
2. Draft Build Out Analysis Map
3. Land Information Screening Tool Build-Out Map overlay

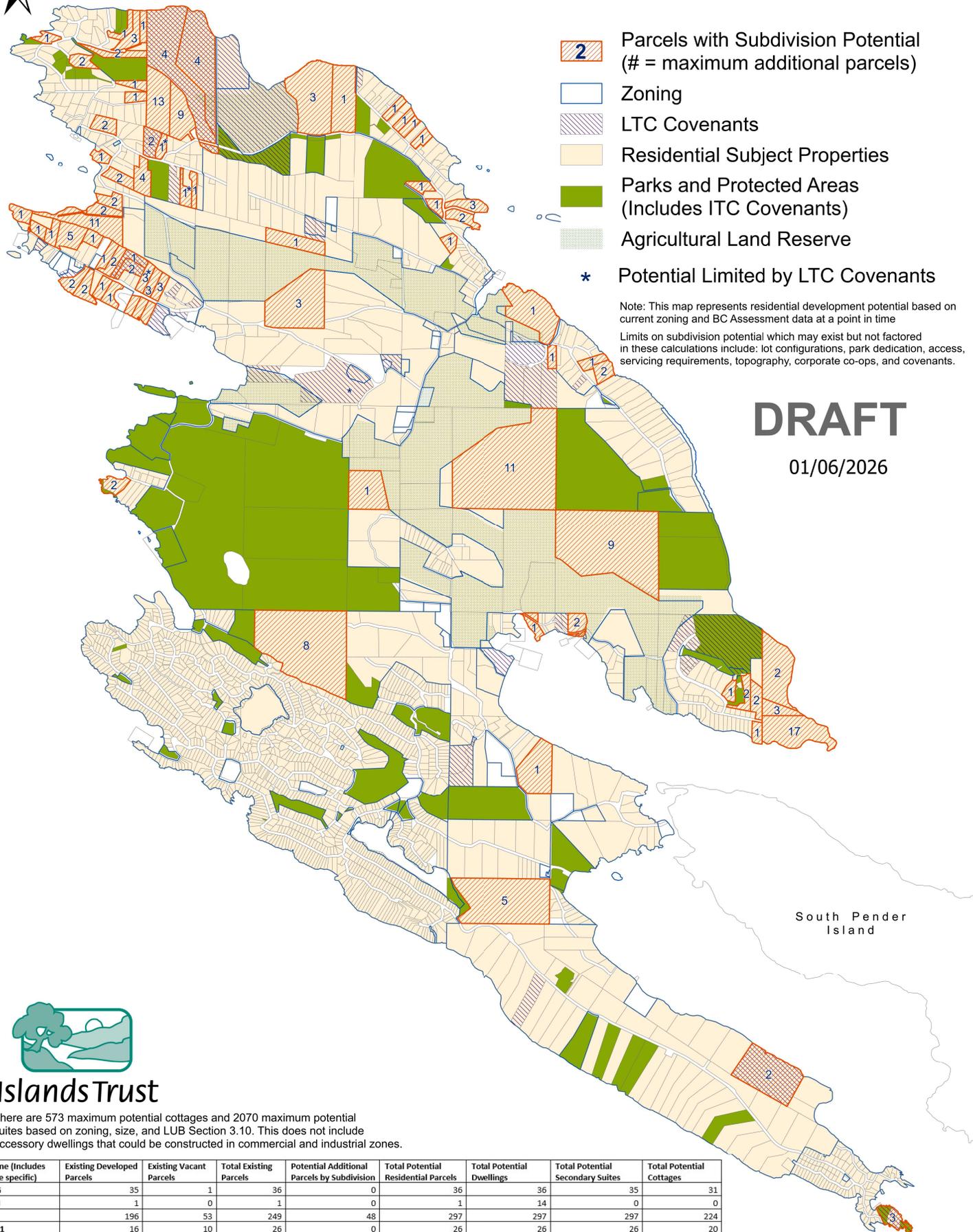
North Pender Island Housing Action Plan Implementation Tracking Table – January 2026

#	Action	Timeline - Adjusted	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	Draft mapping available to LTC and APC
2	Complete island-wide build-out analysis	Completion – Summer/Fall 2025 Roll-out – Fall/Winter 2025	Draft mapping available to LTC and APC
3	Present results of 1 and 2 at a Community Information Meeting (CIM)	Fall/Winter 2025	Staff seeking direction for CIM in April/May 2026
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-	<ul style="list-style-type: none"> • Draft bylaw amendments in progress
5	Explore opportunities for zoning changes to permit higher density Multi-Unit Development in areas with a concentration of community amenities	Summer 2026 Implementation – Fall 2026	<ul style="list-style-type: none"> • Draft bylaw amendments in progress • Identification of additional potential parcels to be supported by Suitable Land and Build Out Analyses
6	Explore legalizing the use of RVs in appropriate areas considering set-backs, parking, access, septic, available water, visual aesthetics, and fire safety.	No further action recommended	No actions recommended. Mark as Complete
7	Explore opportunities to permit worker accommodation (e.g at community firehalls, Driftwood Center.)		<ul style="list-style-type: none"> • Draft bylaw amendments in progress
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		<ul style="list-style-type: none"> • Draft bylaw amendments in progress
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)	No further action recommended	No actions recommended. Mark as Complete
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"> • SLA and build-out mapping with APC to provide recommendations report
11	Explore rezoning of a portion of Anglican Church lands to permit affordable housing.	Fall/Winter 2025	<ul style="list-style-type: none"> • Draft bylaw amendments in progress

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	No actions recommended. Mark as Complete
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"> Staff to participate in PIHS meeting Feb 10
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"> Work ongoing
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"> Will include links in future communications
16	Initiate island wide mail out describing project goals and objectives and opportunities to become involved in housing initiatives	Spring/Summer 2025	<ul style="list-style-type: none"> Delayed due to strike. Will be sent with updated CIM date when determined.
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	No actions recommended. Mark as Complete
19	Collaborate with the Capital Regional District (CRD) and other levels of government on harmonization of compatible housing projects and programs.	Ongoing	<ul style="list-style-type: none"> Staff engaging with CRD planning re proposed zoning changes
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.	Winter 2025	<ul style="list-style-type: none"> Letter drafting underway
21	Initiate direct collaborative engagement with Tsawout First Nation Housing Department	Planning staff met with Tsawout Nov 6, no further actions required	Planning staff met with Tsawout Nov 6, no further actions required – Mark as Complete
22	Ensure that known registered archeological site and archeological potential information is considered when developing housing related bylaw amendments	Winter 2025 – Spring 2026	<ul style="list-style-type: none"> Will be further considered when site specific options are explored



North Pender Island Subdivision Potential



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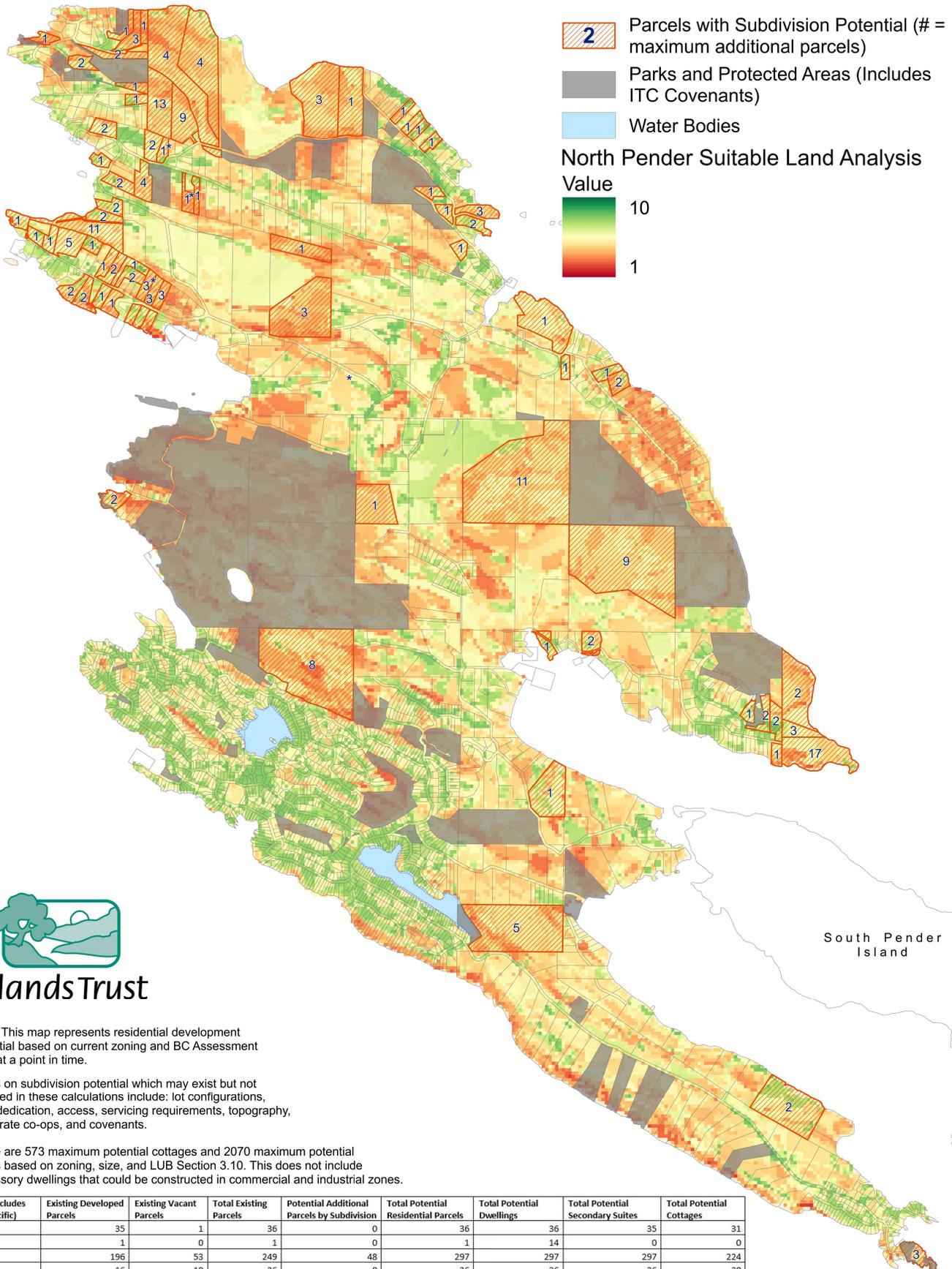
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Note: Data source - BC Assessment Actual Use Codes and Vacancy



North Pender Island Subdivision Potential Suitable Land Analysis



South Pender Island



Islands Trust

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