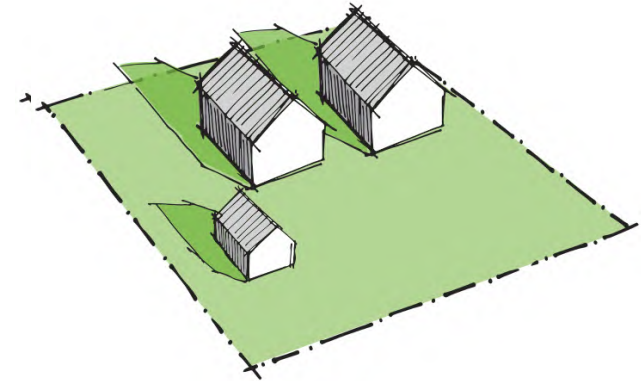


Introduction

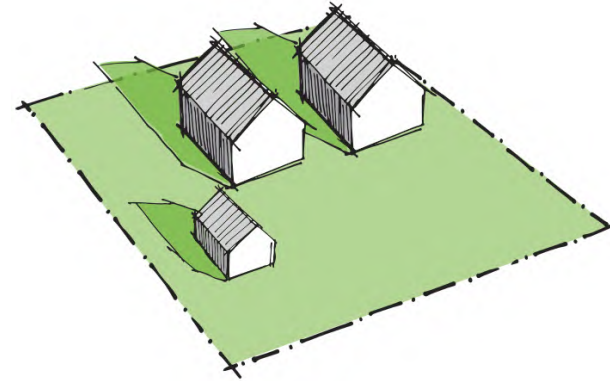
Special Meeting on Housing

North Pender Local Trust Committee
October 21, 2023



Agenda

- **Housing Initiatives in the Islands Trust**
- **Trust Wide Tools and Processes**
- **Mayne Island Process**
- **Next Steps for North Pender**



Islands Trust Housing

Trust Council

- Interim Strategic Plan supports land use decision making tools and initiatives related to housing that will develop healthy, resilient island communities

RPC

- Proposed Housing Strategy, Housing Toolkit, Suitable Land Analysis, Needs Assessments

LTCs

- Mayne Islands has moved through a first phase resulting in Flexible Housing and HAF application
- Denman engaged in pre-phase review of options



IT Housing Strategy



IT Housing Strategy

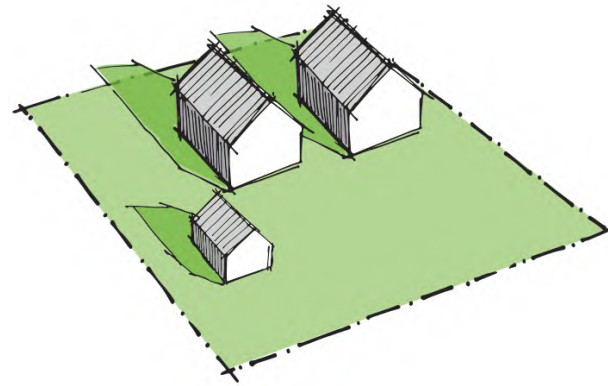


This action list is a summary by staff of key actions emerging from the review of 30+ documents related to housing in the Islands Trust produced over the past 30 years. **Internal to Islands Trust** **Requiring Support and \$\$**

Identify and Communicate Housing Need	
N1	Create Housing Profiles for all LTCs using consistent methodology
N2	Update housing needs assessments to include data about housing impacts on businesses and community services
N3	Develop communications materials that identify why housing needs in the Islands Trust are unique and require focussed attention from senior government and housing delivery partners
Develop Trust-Wide Consistency in Housing Policy and Project Processes	
C1	Revise Islands Trust Policy Statement to provide vision for affordable housing and support a variety of housing types compatible with maintaining the integrity of Trust Area ecosystems
C2	Prioritize LTC projects that support housing (amendments to Official Community Plans and Land Use Bylaws)
C3	Identify, and encourage LTCs to adopt consistent and relevant definitions of affordable housing and other housing-related terms
C4	Create housing toolkit for Planners and LTCs to include recommended process for LTC housing projects and a list of land use planning options to address housing need
C5	Create a model engagement/project process for LTCs that will educate and effectively engage communities in affordable housing discussions
Identify Suitable Land for Additional Housing - Local Trust Committees	
S1	Use evidence-based research (eg. groundwater availability, sensitive ecosystem) to identify suitable locations for zoning to address housing needs
S2	Consider social and economic implications of housing location in evaluation of suitable land for additional housing
S3	Consider First Nations interests when identifying land suitable for additional development
Encourage Local Trust Committee Land-Use Policy Review	
LU1	Encourage LTCs to update OCPs to address housing needs
LU1	Encourage LTCs to create opportunities through zoning for housing forms that address housing needs
Streamline and Support Process for NGO-Led Rezoning Applications	
NGO1	Develop communications materials (including costs) on pre-development steps for community organizations
NGO2	Explore options for site-specific affordable housing projects to support pre-development costs for affordable housing
NGO3	Convene pre-development meetings to assess feasibility for all proposed multi-family re-zoning applications
Support Housing Affordability Through Housing Agreements and Land Acquisition	
HA1	Review Housing Agreement template for multi-family developments
HA2	Co-ordinate with Regional Districts to develop a simple program to administer housing agreements
HA4	Encourage LTCs to develop policies that will encourage and facilitate land donation
Develop Partnerships to Improve Existing and Deliver New Housing	
P1	Establish regional interagency round tables to coordinate servicing and zoning requirements, and remove barriers, in support of the development of affordable housing
P2	Work with Regional Districts to facilitate the development and implementation of affordable housing strategies for the islands
Advocate for Policy Changes to Address Housing Challenges on the Islands	
AP1	Encourage Island Health to develop support and guidance for alternative sewage disposal such as composting toilets and alternative water solutions such as graywater recycling and rainwater catchment
AP2	Advocate for changes at the Provincial and regional level to support tiny homes on wheels
AP3	Advocate for improvement districts to access infrastructure grants
Advocate for Funding to Support Housing Need on the Islands	
AF1	Advocate for the provincial government to do and/or fund growth-limits assessment like groundwater availability studies to support "preserve and protect" mandate.
AF2	Encourage BC Housing and CMHC to incorporate a low density, rural framework within capital funding programs
AF3	Advocate for ongoing provincial funding to help address housing need in the Islands Trust (eg. staff capacity, funding to build housing, housing authority....)

Housing Toolkit

- **Process Templates**
- **Background Information**
- **Mapping Tools**
- **Action Plan and Strategy Templates**



Housing Toolkit

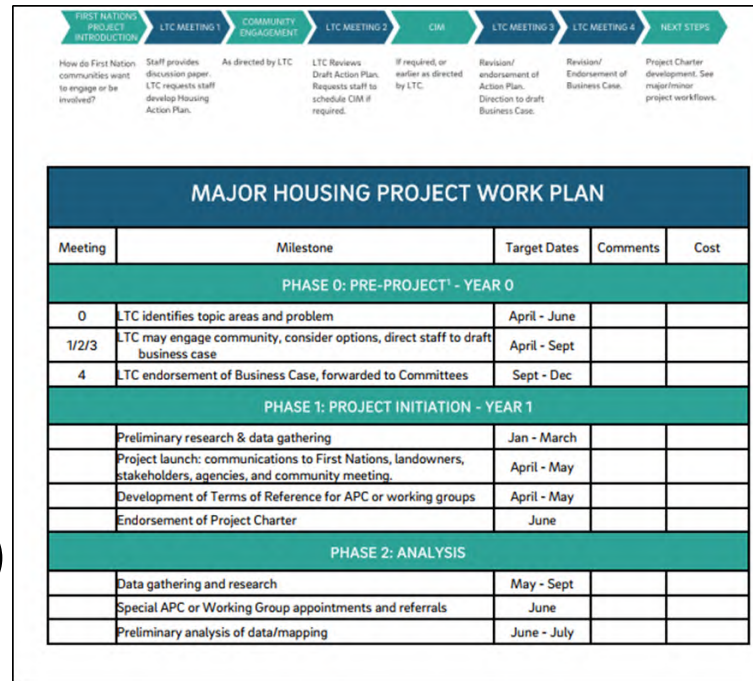
- The Housing Toolkit is designed to help focus LTC discussion and inform the development of a Housing Action Plan, Business Case and Project Charter
- Toolkit will build consistency and efficiency across LTC housing projects
- Toolkit development was informed by Mayne Island's process
- Focus is on increasing housing options



Housing Toolkit

Process Templates:

- Model Work Plans (Tool 1)
- Discussion Paper (Tool 2)
 - Demographic Information
 - Housing Needs Assessment data
 - ITC Conservation Profile
 - Build-Out/Land Suitability (see Tool 4 and 5)
 - Existing OCP Policies (see Tool 8)
 - Existing Regulations; and (see Tool 8)
 - Potential Policy and Regulatory Options (see Tool 3)



TOOL 2

Housing Discussion Paper Guidelines

A well-researched and structured housing discussion paper provides trustees, staff and community members with a snapshot of the information they need to start developing a housing project and/or housing action plan that responds to local needs and can be implemented in a timely way with the resources available to the LTC. The discussion paper will review relevant work from the recent past, current housing need, policy and regulation, and suggest zoning and policy options that align with the LTCs housing objectives and community need.

Recommended components of a housing discussion paper are as follows:

1) Background

- What is the role of the LTC in Housing? How does it relate to the role of other Jurisdictions?
- What work has been done related to housing in the community?
 - o List reports and key initiatives and their outcomes
 - o Summarize previous LTC housing projects

What Housing Toolkit tools can help me?
 TOOL 3 – Annotated Bibliography of Reports
 TOOL 9 – Housing Responsibilities Table

2) Housing Need

- Review Housing Needs Assessment (HNA) and any other relevant reports?
 - o What does StatsCan and other data say about housing on the island?
 - o What are the identified needs based on previous needs assessments and community experience (seniors, families, workers)?
 - o Is further information is required?

What Housing Toolkit tools can help me?
 TOOL 3 – Annotated Bibliography of Reports
 TOOL 4 – Housing Profiles (where available)

3) Policy Review

- o Summarize overarching policy perspective on housing per OCP
- o Are there directive OCP policies that have not been implemented?
- o How does the LUB currently support housing need?

¹ Local community groups sometimes undertake extensive and helpful community planning exercises that could/should be incorporated into Islands Trust work.



Housing Toolkit

Background Information:

- Annotated Bibliography (Tool 7)
- Housing Profiles (Tool 9)
- Housing Roles and Responsibilities (Tool 10)
- Updated Housing Baseline Report (Tool 8)
- Zoning and Policy Options (Tool 3)

Narissa Chadwick, Island Planner
October 21, 2023



North Pender Island Housing Profile

Population and Dwelling Characteristics	2021 Census
Total population	2,467
Population over 60+	1,325
Population change 2016-2021	+19.4%
Total private dwellings	1,768
Change in dwellings 2016-2021	+3.3%
Private dwellings occupied by full-time residents	1,261
Private households	1,260
Household couples with children	130
One parent households	55
Median income of individuals**	\$40,000
Median income of households of 2+**	\$88,000
Households spending 30% or more of total income on housing *	200
Households in housing that is unsuitable or in need of repair*	150
Households in core housing need***	95

Renter Households	
Full-time households who rent	170
Median monthly shelter costs*	\$920
% tenants in subsidized housing*	0%
% tenants spending 30% or more on shelter*	34.3%

Owner Households	
Full-time households who own*	1,120
Median monthly shelter costs*	\$560
Median value of properties	\$600,000



71%
Full-time Occupied Dwellings



54%
Population of age 60+



35%
Households spending 30% + on housing and/ or are in housing unsuitable or in need of repair.



13%
Households who rent
87%
Households who own

* Based on 25% sample data (Census)

** Before tax income (Census)

*** When a private household's housing falls below at least one of the indicator thresholds for housing adequacy, affordability or suitability, and spends 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (attains all three housing indicator thresholds)

Source: <https://www12.statcan.gc.ca/census-recensement/2021/dp-pd/prof/index.cfm?Lang=E>

For more information on the Trust Area: Statistics Canada 2021 Census Infographics <https://islandstrust.bc.ca/programs/trend-monitoring/>

Housing Toolkit



Annotated Bibliography

<https://islandstrust.bc.ca/programs/housing-affordability/>

+ Trust Wide

+ Housing Needs Assessments




- Southern Gulf Islands

- [Southern Gulf Islands Housing Feasibility Analysis – 2022 \(19939KB\)](#) 
- [CMHC Housing Supply Challenge – 2022 \(1581KB\)](#) 
- [Southern Gulf Islands Updated Housing Market Analysis – 2022 \(1231KB\)](#) 
- [Southern Gulf Islands Housing Strategy – 2022 \(10049KB\)](#) 

- North Pender Island

- [North Pender Island Affordable Housing Report – 2008 \(461KB\)](#) 

- Mayne Island

- [Designing the Future of Mayne Island – The Strategic Plan – 2020 \(9390KB\)](#) 
- [Mayne Island Housing Options Task Force Report – 2011 \(850KB\)](#) 
- [Mayne Island Housing Regulations and Policy Review \(DRAFT\) – 2020 \(814KB\)](#) 



Housing Toolkit



Housing Toolkit

Tool - Baseline Report

Tool 8 – Appendix 1 - Baseline Snapshot of Housing Policy in the Trust Area (2023)

ISLAND	AFFORDABLE HOUSING ZONES	DEFINITION OF AFFORDABILITY IN OCP/LUB	ACCESSORY DWELLING UNITS/COTTAGES (ADUs) PERMITTED IN LUB	SECONDARY SUITES PERMITTED IN LUB	FLEXIBLE ZONING ¹ PERMITTED IN LUB	ALTERNATIVE DWELLING UNITS (AldUs) ² PERMITTED IN LUB	OCP VISION/ GOALS/ OBJECTIVES ADDRESSING AFFORDABLE HOUSING	OCP POLICY GUIDANCE FOR AFFORDABLE HOUSING REZONING APPLICATIONS	OCP DIRECTION FOR LTC/COUNCIL TO AMEND LUB FOR AFFORDABLE HOUSING	HOUSING NEEDS ASSESSMENT (requires updating every 5 years)	AFFORDABLE HOUSING STRATEGY
Hornby	Yes	Yes	No	Yes	No	Yes (RVs)	Yes	Yes	Yes	2018	No
Denman	Yes (Rental Tenure Affordable housing)	Yes	With TUP	Yes	No	Yes (RV, bus, tent, yurt, etc.)	Yes	Yes	Yes	2018	No
Lasqueti	No	No	Seasonal Occupancy	No	No	Yes (RV, bus, tent, yurt, etc.)	Yes	No	No	2018	No
Gabriola	Yes (rental tenure affordable housing)	Yes	Yes	Yes	No	Yes (RVs for up to two years if valid building permit for SFD)	Yes	Yes	Yes	2018	No
Thetis	No	No	Seasonal Occupancy	No	No	No	No	Yes	No	2018	No
Salt Spring	Yes	Yes	400 zoned full-time occupancy/ rest seasonal	Yes	No	Yes (RVs for up to two years if valid building permit for SFD)	Yes	Yes	Yes	2020	2020 -current Housing Action Program
N. Pender	Yes	No	Yes	Yes	No	No	Yes	Yes	No	2020	2008 (not active)
S. Pender	No	No	Yes	No	No	Yes (RV until a SFD is built)	Yes	No	No	2020	No
Saturna	Yes	No	Yes	Yes	No	Yes (RVs and Yurts)	Yes	No	No	2020	No
Mayne	No	No	Yes	Yes	Yes	Yes (RVs)	Yes	No	No	2020	No
Galiano	Yes	Yes	Yes	Yes	No	No	Yes	Yes	Yes	2020	No
Gambier	No	Yes	Yes	No	No	No	Yes	Yes	No	2020	No
Bowen	No	Yes	No	Yes	No	No	Yes	Yes	Yes	2020	Yes

Contents

Purpose of this Report.....	3
Context.....	3
Observations	4
Trust Area Overview	4
What is Affordable Housing	5
Islands Trust Definitions.....	6
Bowen Island Municipality.....	6
Denman Island Local Trust Area	7
Gabriola Island Local Trust Area	8
Galiano Island Local Trust Area.....	8
Gambier Island Local Trust Area	9
Hornby Island Local Trust Area	9
Lasqueti Island Local Trust Area	10
Mayne Island Local Trust Area.....	10
North Pender Island Local Trust Area	11
Salt Spring Island Local Trust Area.....	11
Saturna Island Local Trust Area	13
South Pender Island Local Trust Area	13
Thetis Island Local Trust Area	13
Regulatory Approaches to Housing in the Trust Area	13
Northern Region.....	14
Hornby Island Local Trust Area	14
Denman Island Local Trust Area	14
Lasqueti Island Local Trust Area	15
Gambier Island Local Trust Area	15
Gabriola Island Local Trust Area	15
Thetis Island Local Trust Area	16
Salt Spring Region.....	16
Salt Spring Island Local Trust Area.....	16
Southern Region.....	17



Housing Toolkit

TOOL 3 - Zoning and Policy Options Table

ZONING OPTIONS TO ADDRESS HOUSING NEEDS	
OPTION	DESCRIPTION
ZONING – REVIEW OF EXISTING	
Review and amend existing land zoned for affordable and/or multi-family development	Review all existing lands zoned for affordable, seniors or similar housing and amend the zoning to be less specific or restrictive where housing either hasn't been developed or has not been developed to full zoned potential. Housing providers have said that flexibility in form is key (single large building, rowhouses, detached cottages, etc) to adapt to changing market and funding conditions during lag between zoning approval and construction start.
Review existing undeveloped or under-developed land zoned commercial/industrial	Review existing undeveloped or underdeveloped commercial zones, to potentially permit residential or mixed uses.
Review existing definitions to remove "un-variable" restrictions	If a regulation (such as a floor area limit for cottages) is included in the definition of a term, then it can't be varied through a development variance permit. Such restrictions could be removed from the definitions section of the land use bylaw and added to the main body of document so they could be varied. This can enable greater flexibility for land owners.
ZONING – FORM/USE	
Secondary Suites	Permit secondary suites in some, or all, residential zones or areas of the island. Secondary suites are self-contained dwelling units that are separated from the principal unit but within the same building, whether below, above or adjoined to the principal residence on the side.

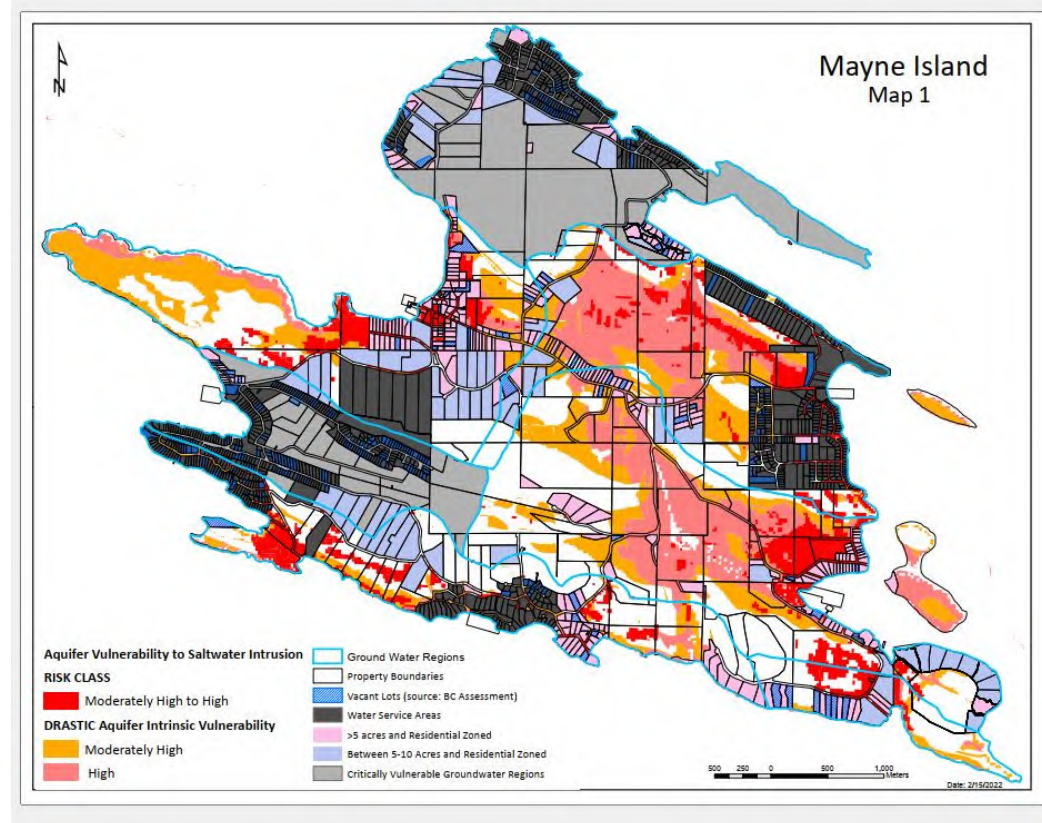
How options table was used for Mayne

OCP Policy Options	
Option	Staff Comment
Allow rezoning for non-market housing in all land use designations	The Mayne OCP does not allow rezoning for non-market affordable housing in all land use designations without amendment of the OCP. Amending the OCP to permit non-market affordable housing rezoning applications without an OCP amendment would reduce the length of rezoning processes
Establish policies for rezoning for tiny home and RV villages	This type of zoning does not currently exist on Mayne Island and is not contemplated by the OCP. This would require identifying land that would be suitable and developing rezoning criteria.
Develop TUP Guidelines for RVs and Tiny Homes	TUP can be used to legally site RVs and Tiny Homes that do not conform to existing bylaws.
Require workforce housing as a condition of rezonings for commercial / institutions and industrial purposes	This is an increasing trend in small communities where services are being impacted by lack of housing for workers.
Review the definition of affordable housing	During the MIHS rezoning project it became apparent that there is a need for more flexibility in the definition of affordable housing. Current funders include market housing to support the ability to provide affordable rates and should be considered when defining affordable housing.
Include schedule maps identifying land more suitable for increases in housing	Including maps that identify areas most suitable for increased density would support of evaluating the impacts of both application based and LTC driven projects. The types of maps that could be added include water balance, groundwater recharge and sensitive ecosystems.
Allow strata subdivision of accessory dwelling units	It may be possible to subdivide accessory dwellings from principal dwellings under the Land Title Act. This could enable a more affordable entry-level home ownership model. Supportive OCP policies would be required.
Allow Density Transfer	Allow "densities" to be transferred out of large landlocked undeveloped areas and added closer to villages and infrastructure. The community amenity is preserving undeveloped large properties as forests. No additional amenities should be required.
Permit zoning for density bonus subdivision	This involves allowing rezoning for subdivisions of properties where two or more additional lots could be created provided a lot or lots created would be donated



Housing Toolkit - Mapping

- **Suitable Land Analysis (NP 1st)**
 - Saltwater intrusion
 - Aquifer Vulnerability
 - Proximity to Amenities
 - Steep Slopes
 - Groundwater Recharge
 - Groundwater Well Density
 - Sensitive Ecosystems
 - Wildfire Risk
 - Cultural Significance
- **Build-Out Analysis**
 - Subdivision potential
 - Build out potential



Housing Toolkit – Action Plan



Islands Trust

TOOL 6 - Housing Action Plan/Local Housing Strategy Template

INSTRUCTIONS

What is a Housing Action Plan/Local Housing Strategy?

A Housing Action Plan/Local Housing Strategy aggregates the several actions that an LTC or island municipality will undertake to help address its island's housing challenges.

If an LTC or island municipality has set specific housing targets, then the action plan should include initiatives that will help meet those targets. Actions included in the plan should be achievable within the political term.

[INSERT NAME] ISLAND HOUSING ACTION PLAN/LOCAL HOUSING STRATEGY (DRAFT XXXXXX 2023)

Why Develop a Housing Action Plan/Local Housing Strategy for [INSERT NAME] Island?

INSTRUCTIONS

The purpose of this section of the Housing Action Plan/Local Housing Strategy is to summarize some of the main housing challenges, past efforts to address them, and linkages to other agencies' work.

EXAMPLE TEXT BELOW

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, thereby limiting diverse housing options. Lack of housing inventory and increasing property values in recent years have made purchasing and renting existing housing stock less accessible for those currently living on [INSERT NAME] Island who do not own property.

Mayne Action Areas

1. Living with the Land Program

Suitable Land Analysis

2. Secondary Suites and Missing Middle for the Islands Program

Increasing options for private land owners to develop additional dwelling units for rental and ownership (eg. Flexible housing)

3. Alternative Housing Program

Enabling alternative types of housing in alternative locations (eg. Tiny homes, expanding residential to other land designations)

4. Not For Profit Affordable Rental and Ownership Program

Supporting processes, rezoning for subdivision in return for donations of land

5. Accessory Dwelling Unit Incentive Program

Subsidies for building CRD/HAF

6. Other Actions +

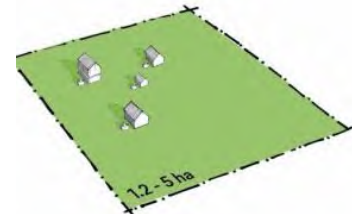
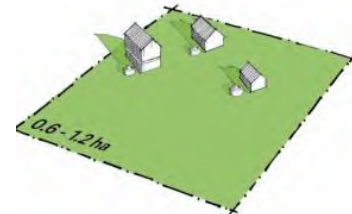
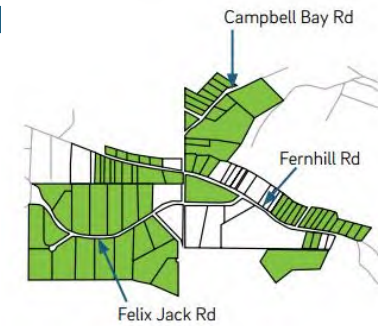
Things not land use related (eg. Communications, Collaboration)



Islands Trust

Mayne Island Progress

- Last term Mayne Island LTC introduced Flexible Housing zoning after a lengthy consultation process. Flexible housing permits additional dwelling units with a combined maximum floor area. Cisterns for catchment and storage of freshwater with minimum capacity of 13,640 litres (300 gallons) are required for each secondary suite, cottage and additional dwelling.
- A preliminary approach to suitable land analysis helped determine a pilot area.
- Engagement process related to Flexible Housing as well as a multifamily rental rezoning project enabled detailed discussion on housing.
- Relationship is developing with Habitat for Humanity.
- Mayne was in a good position to develop a Housing Action Plan and apply for Housing Accelerator Funding in partnership with the CRD. Many more bylaw amendments are anticipated.
- Funding will help kick start CRD ADU incentive program which could be applied to all islands within the Gulf Islands Electoral Area with additional funding.



Steps for North Pender

- LTC is seeking approval for a Housing Access and Affordability Project
- Project funding is subject to 2024/2025 Budget Confirmation by Trust Council

If approved, next steps would be:

- Letter to First Nations
- Development of Project Charter
- Housing Discussion Paper (with preliminary updated needs assessment)
- Prioritize Bylaw Amendment Options (To involve engagement)
- Establish Housing Action Plan

Today's goal is to begin scoping housing needs, opportunities and priorities.



Questions?

Pender Islands British Columbia

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Discussion

Have there been needs assessments done by community groups or other studies that will be helpful to this project?

What are the communities needs with respect to housing? What opportunities may exist to meet those needs?

What housing related information does the community want to see in the preliminary discussion paper besides what will be covered?

- Demographic Information
- Housing Needs Assessment data
- ITC Conservation Profile information
- Build-Out/Land Suitability Analysis
- Existing OCP Policies
- Existing Regulations; and
- Potential Policy and Regulatory Options

