

# FINAL report

## community housing in the Trust Area



Islands Trust

August 2016





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# Introduction

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## Purpose of Report

This report presents the results of the Islands Trust Community Housing Forum held on June 13, 2016, in Cowichan Bay, and makes recommendations for improving Islands Trust’s ability to meet community housing needs across the Trust Area. It has been prepared for the Islands Trust Local Planning Committee (LPC), a sub-committee of Trust Council whose responsibilities include identifying and reporting to Council on emerging issues and responding to local trust committee planning needs applicable throughout the Trust Area. After consulting with staff and trustees from across the organization, Local Planning Committee identified “community housing needs” as a top priority for its planning work in 2016. LPC hosted the Community Housing Forum as a way to bring people together to share information, tools, and connections on community housing challenges and solutions from across our islands. The forum was an opportunity to showcase different affordable housing projects and create linkages between agencies, individuals, and community groups working to create affordable housing in the Islands Trust Area. The recommendations in this report offer strategies for how Trust Council can apply its authority to support local trust committees and Bowen Island Municipality in creating and implementing affordable housing in Islands Trust communities.

## Background

This report accompanies the [Islands Trust Affordable Housing Baseline Report](#) which was presented at the Community Housing Forum and can be used as a reference document for local trust committees, Bowen Island Municipality, planning staff, and for community groups working to address housing needs of residents on islands within the Trust Area. The baseline report combines in one document the planning context of each Local Trust Area (LTA, including Bowen Island Municipality) and includes the Official Community Plan (OCP) policies, Land Use Bylaw (LUB) regulations and definitions used to address affordable housing on islands within the Trust Area.



Work in the area of affordable housing has been addressed previously by Trust Council in 2010 through the creation of a subcommittee Housing Task Force which resulted in the creation of an [affordable seniors housing strategy](#). Also in 2010, the Islands Trust Council commissioned the [Islands Trust Community Housing Tool Kit: A Guide to Tools Available to Support the Development of Affordable Housing in the Trust Area](#) (Gauthier, J), which presented 45 strategic recommendations for Trust Council, local trust committees (LTCs) and Bowen Island Municipality to consider in advancing affordable housing. These recommendations are still critically relevant today. They are used as

a basis of analysis and have been included again in the recommendations of this current report. A compilation of the Housing Tool Kit recommendations were excerpted from the Tool Kit and are included as Appendix 2 of the [Baseline Report](#).

Appendix A of the [Housing Tool Kit](#) (2010) includes a literature review of affordable housing reports done throughout the Trust. There are other relevant studies that have been undertaken by individual local trust committees, most notably the [Salt Spring Island Community Affordable Housing Strategy](#) (2011), the [Bowen Island Affordable Housing Strategy](#), and the [North Pender Island Affordable Housing Task Force Report \(2008\)](#). The recommendations of this current report are rooted by the common themes found in the numerous reports that have been produced over the years:

- Housing affordability, particularly rental housing, is needed throughout the Trust Area.
- A lack of affordable housing leads to a loss of diversity in our communities.
- Affordable, year round rental stock is limited on many islands.
- Affordable rental stock is often sub-standard and does not provide adequate security of tenure.
- Single parent families, low income seniors, youth and those with special needs are impacted the most.
- There is need for supportive housing for seniors and people with special needs.
- Our island communities include the homeless and those at risk of homelessness.
- There is a lack of affordable housing for service providers and employees in the business sectors.

## Policy Context

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The [Islands Trust Area](#) includes 12 island Local Trust Areas and one island municipality, with a population of approximately 25,000 people (another 10,000 people are non-resident property-owners). The Province of B.C. established the Islands Trust under the [Islands Trust Act](#) in 1974 to protect island communities, culture and environment for the benefit of island residents and the province. The act also established the [Trust Fund Board](#) to manage the [Islands Trust Fund](#), a land conservancy with its own board and staff who work with private landowners and conservancy partners to protect ecosystems in the Salish Sea.

Each of the 13 major islands in the Trust Area has an elected local trust committee or an island municipal council that makes land use decisions under the Islands Trust Act and the BC Local Government Act. At the regional level, the Islands Trust Council sets priorities and policies, manages finances, and provides oversight. Trust Council also provides a unified voice to advocate for the interests of islanders and island ecosystems to other levels of government and industry.

Under this legislative framework, land use planning decisions are made according to a hierarchy of policy approvals. All land use bylaws and official community plans in the Islands Trust Area must conform to the general policies in the [Islands Trust Policy Statement](#). Directive Policies require local trust committees to address certain issues when considering regulatory changes.

The Islands Trust Policy Statement does not have a directive policy to specifically address affordable housing. The following directive policies are used to guide local trust committee and Executive Committee consideration of regulatory changes that would result in the creation of affordable housing:

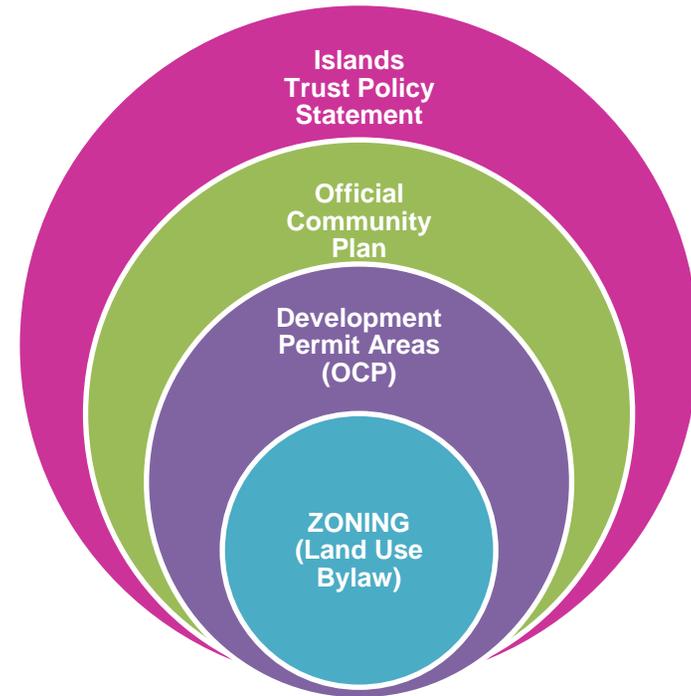
*5.2.3 Local trust committees and island municipalities shall, in their official community plans and regulatory bylaws, address policies related to the aesthetic, environmental and social impacts of development.*

*5.2.4 Local trust committees and island municipalities shall, in their official community plans and regulatory bylaws, address any potential growth rate and strategies for growth management that ensure that land use is compatible with preservation and protection of the environment, natural amenities, resources and community character.*

*5.2.5 Local trust committees and island municipalities shall, in their official community plans and regulatory bylaws, address means for achieving efficient use of the land base without exceeding any density limits defined in their official community plans.*

As is noted in the Islands Trust Affordable Housing [Baseline Report](#), at the local level, each local trust area addresses affordable housing in a different way. The baseline report reveals that where local trust areas do have official community plan (OCP) policies to address affordable housing, it is often identified as an exception to the density limits of the OCP.

The Islands Trust Policy Statement should be reviewed to address affordable housing. Without directive policies, local trust committees, planners, and the Islands Trust Executive Committee do not have enough guidance to adequately consider if an affordable housing proposal is in compliance with the Islands Trust Policy Statement.



# Results: Community Housing Forum 2016

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The Islands Trust Community Housing Forum was attended by over 70 people from across the Islands Trust Area. Participants were invited to attend the event based on their work or expertise in working to create or support affordable housing in the Trust Area. The agenda, notes and presentations from the forum have been posted on the [Islands Trust website](#). The forum showcased a number of community housing projects from across the region, presented by community members using “Petcha Kucha,” a fast paced presentation format that allows a large scope of information to be presented in a short time and with an engaging presentation style.



Islands Trust trustees helping facilitate the housing forum

## Islanders Secure Land Association (ISLA), Hornby Island

Michael McNamara’s presentation provided background the island’s history of affordable housing, and the current issues that residents face. He outlined the solutions currently in use, and reported on the success and challenges of those projects. Issues discussed related to the long and expensive rezoning process, the great need for affordable housing, and the successes of conducting broad and extensive community consultation.

## Mud Girls Natural Building Collective, Gulf Islands

The Mud Girls Natural Building Collective is a network of women builders that specializes in using local, natural and recycled materials with the goal to promote sustainable housing through the techniques of natural building. Molly Murphy provided an overview of the Mud Girls’ construction philosophy, and highlighted the benefits that alternative building strategies offer for the structures, the environment, and the community. She discussed the general resistance against increasing density on the Gulf Islands and outlined strategies that developers can use to mitigate this issue.

## Triple Rock Land Cooperative, Denman Island

Laura Busheikin, Denman Island Trustee and Executive Committee Member, gave a presentation on the Triple Rock Land Cooperative. Her presentation included an overview of the project’s history and its inception process. She also highlighted the core values of the Cooperative and the structures that sustain it as an affordable housing option.

## Plum Tree Court, North Pender Island

Wendy MacDonald presented a Petcha Kucha on the subject of Plum Tree Court, a Housing Facility on North Pender Island.

- Existing affordable seniors housing units
- Operated by a non-profit society
- Supported through an operating agreement with BC Housing which will expire in 2023, at which point the units will not be able to cover costs.
- Currently requesting assistance with conducting a housing needs assessment, a requirement for further funding requests.

## Murakami Gardens, Salt Spring Island

Island Planner Justine Starke provided an overview of Murakami Garden's history and application process that led its development. She highlighted the influence that the site has had on the creation of affordable housing on Salt Spring Island and in other Trust Areas, including a detailed review of affordable housing agreements.

## Micro-living in the Capital Region

Victoria City Councillor and Capital Regional District Director, Marianne Alto, provided an overview of the Micro-Housing Victoria Society's project. She outlined the benefits of micro-housing in the creation of affordable housing for a variety of demographics.

## Affordable Housing on Bowen Island and Beyond

Affordable housing specialist Tim Wake presented on the challenges for affordable housing and explained the impact that housing market failure has on the Gulf Islands. He offered an overview of potential solutions, including his current project, the Foxglove Community Trust.

## Canadian Mortgage and Housing Corporation (CMHC)

Debra Yipp, CMCH, provided a presentation which addressed:

- Recent changes to the CMHC Seed Funding program.
- Programs and initiatives under the new Federal Government budget.
- Below market affordability criteria and how it is established.



Wendy MacDonald gives a presentation on Plum Tree Court, North Pender Island

- CMHC website and available online tools.
- Application requirements and features of a successful application.

## BC Housing

Joe Carrierra from BC Housing provided an overview of BC Housing's role in facilitating the creation of affordable housing and acknowledged the challenges faced on the smaller islands. He discussed the factors that increase a project's likelihood of success, including the role of a project manager and a housing consultant.

### SMALL GROUP DISCUSSIONS:

Participants at the housing forum assembled in small focus groups to discuss different topics that were chosen for their relevance as thorny issues in the creation of affordable housing in the Trust Area. Each group was charged with making recommendations for what Trust Council can do to advance the issue. The results of these small group discussions are reported below.

#### Housing Needs Assessments

A Housing Needs Assessment is a quantitative analysis of the housing needs relative to the housing stock of a community. In assessing the supply of available rental stock and demonstrating the specific need for housing by demographic, housing needs assessments can be useful to affordable housing proponents as well as to the planning and policy work of local trust committees and municipalities.

In this session, affordable housing consultant Janis Gauthier of JG Consulting led a discussion on housing needs assessments. The following notes were recorded during the session:

- Identify what the needs actually are vs. perceived needs (can be very different!)
- Go for tangible low hanging fruit projects to tackle housing issues vs. more studies and reports
- Identify problems today, as well as population projections and housing flexibility so it can be put to other uses in the future
- Ensure a broad community evaluation of population and housing stock; use census data to capture trends in family sizes; income; demographics
- Develop an ideal housing profile for your community (% of low income; middle; high) and compare to what housing actually exists from various sources of data
- A housing proposal should fill an identified housing profile GAP;



Janis Gauthier hosts a discussion on housing needs assessments.

- Housing needs assessment (HNA) should do a good job of fostering community conversations on the ideal housing profile for a community
- Ensure service providers, residents can talk about what research shows; needs and community priorities (rental housing, market, tiny, large etc)
- HNA should be updated at every census to ensure it is relevant and less onerous to do than starting from scratch every time

#### What Can Trust Council Do?

- Trust Council should be proactive in addressing housing needs across the region, instead of relying on local trust committees to find time and resources within the LTC work program top priorities. This is not unlike the Trust Fund’s work on Trust wide biodiversity reporting across the local trust areas.
- Develop a template housing needs assessment methodology for all local trust areas.
- Support local trust committees in completing housing needs assessments and ensure they are updated at each census so we can evaluate trust wide housing trends and the effectiveness of policies and regulations.

#### **Staff Comments:**

Housing needs assessments provide baseline information on housing needs that is essential to advancing and implementing affordable housing policies. However, housing needs assessments are also not within the reach of local trust committee project budgets. This is an excellent area for collaboration with regional districts, and within the Capital Region there is currently consideration of supporting a housing needs assessment for the southern gulf islands. However, other regional districts are not as proactive in addressing the housing needs of islands within the Trust Area. There is a role for Trust Council to support conducting Housing Needs Assessments on a regional basis. Such support would greatly assist Local Trust Areas and community groups working to develop affordable housing. Housing needs assessments should follow consistent methodologies and be updated regularly with each new census. The recent indicator work that is being conducted to inform the Islands Trust Council Policy Statement review has also emphasised the need for a coordinated approach to understanding housing needs throughout the Trust Area.

#### **Staff Recommendations:**

THAT Trust Council establish a budget for housing needs assessments to be conducted at the regional level and to be updated with each census.

THAT Trust Council request Local Planning Committee to commission one or more regional housing needs assessment(s) that follow consistent methodologies and can be updated with each census.

## Ensuring Affordability

Housing agreements are legislative tools local governments can use to impose rent controls or deed restrict the resale price of properties. This is how LTCs can ensure an affordable housing proposal is implemented, and the housing units actually remain affordable for the intended income group - whether it be low income seniors, families, or median income earners, etc.

However, within Islands Trust, local trust committees do not currently have the staff resources to properly monitor and administer such agreements. Because of this, some LTCs have partnered with other agencies to take on housing agreement administration. This is not as straight forward as it seems, however. In the Southern Region and on Salt Spring Island, the Capital Regional District has sometimes partnered with local trust committees to administer housing agreements on specific projects, but this has been negotiated on a case by case basis and cannot be relied on or applied to LTAs that are located within other regional districts. Often times, it is not-for-profit groups that have the scope and mandate to administer affordable housing, but under the Islands Trust Act, a local trust committee can only partner with municipalities, regional districts, boards of school trustees and francophone education authorities to coordinate activities within a local trust area.



During the break out groups, Robert Kojima, Regional Planning Manager at Islands Trust, facilitated the discussion on “ensuring affordability.” The following notes were taken:

- Islands Trust could provide templates or boiler plate housing agreements for potential applicants to review, consider, and negotiate
- Islands Trust could work with others to ensure that there are authorities willing to administer housing agreements
- There is a tension between when is a housing agreement necessary and when is another planning tool an effective guarantee of affordability (i.e. small maximum floor area)
- How can cost recovery be supported? Through EC sponsorship of Legal Review?

### Staff Comments

For affordable housing proponents, the request to enter into a housing agreement can be an expensive, complicated and frustrating exercise –especially if the LTC also requires the proponent find an acceptable third party to administer the agreement. Some projects have been delayed for years as a result of such circumstances. As one participant at the housing forum stated, “if Islands Trust requires the housing agreement, Islands Trust should administer it.”

Depending on the agreement, administering housing agreements could require:

- Monitoring and tracking existing agreements
- Filing and tracking statutory declarations on an annual basis
- Overseeing changes in ownership/occupancy of rental units.

- Ensuring compliance with terms of the agreement

While staff have long advised that Local Trust Committees do not have the staff resources to undertake administering the terms of housing agreements, across the Islands Trust there is capacity to take this on as a service to all local trust committees.

### **Recommendations**

THAT Trust Council allocate a budget to have in-house staff design and implement a program for Trust Council to hold and administer housing agreements on behalf of local trust committees.

### **Seniors Housing**

Recent indicator data has shown that Islands Trust has a much higher population of seniors than other places in British Columbia. (In 2011, 26% of the Trust Area's population was 65+ compared to only 15.7% across BC). The 2010 Seniors' strategy states: "...affordability is one of the most difficult housing issues facing many older adults in island communities. As the prices of new and resold units continue to climb, fewer units remain affordable to older adults. The renovation and modification of existing units can also be expensive." Some islands have conducted seniors' housing strategies which include recommendations that may be applicable throughout the Trust Area. Please refer to the [Age Friendly North Pender Island Action Plan](#) (van Hemert, J, 2015) and stay tuned with the [Lasqueti Island Aging at Home Project](#) (currently underway).

The housing forum session on seniors housing was facilitated by James van Hemert, van Hemert and Company. The question that was discussed was, "how can island communities adapt to accommodate aging populations?" The following notes were recorded in the session:

- Trends more exacerbated on the islands
- Seniors want to stay in their homes, housing not well suited
- Need funding to put in universal accessibility
- Need people to provide services, seniors who cant get services leave the island
- Need supportive housing
- People who support seniors need housing too
- Real estate boom – Mayne with a population of 1100 sold 168 properties, still selling
- Story of Mayne Island Community Centre – found matching funds, is going ahead, added water requirements, and water district approval
- Zoning bylaw can be impediment to affordable housing
- No one size fit all solution
- LTCs can allow secondary suites
- Medical needs – paramedicine programs – Gulf Islands didn't qualify.
- Ferry fares compound housing costs

- Vacation homes – often offered before affordable home for family

What can Trust Council Do?

1. Encourage smaller footprint homes, especially on smaller lots
2. Advocate for more paramedical services on the islands
3. Advocate to BC Housing to provide more support for development of housing agreements (templates)
4. Encourage a diversity of housing types as seniors want to live in demographically diverse communities.

**Staff Comments:**

Seniors comprise a large sector of Trust Area residents in need of a more accessible, affordable housing stock. Local trust committees should ensure the official community plans and land use bylaws are addressing the needs of seniors. However, there is also a role for Trust Council to advocate on behalf of seniors for additional funding for seniors housing, funding for support services, funding for commercial establishments to upgrade with universal design standards (accessible public places), public transportation options, and medical services.

**Staff Recommendation:**

THAT on behalf of seniors living within the Trust Area, Trust Council advocate senior levels of government provide additional funding for seniors housing, support services, public transportation options, medical services, and for commercial establishments to upgrade with universal design standards.

## Tenure Arrangements

Affordable housing can include housing provided by the private, public and not-for-profit sectors as well as different forms of housing tenure: rental, individual ownership and cooperative or shared ownership. Alternative tenure arrangements sometimes offer a level of affordability that cannot be realized with individual, fee-simple ownership. Other examples of tenure types include corporate co-ops, land trusts, bare land strata subdivisions, building stratas, and co-housing (or a combination therein). The session on tenure arrangements was hosted by Matt Thompson, of the Sunshine Coast Affordable Housing Society.

### Overview

- Ultimately housing need should determine what tenure types are developed, both from island to island and for the Islands Trust as a whole
- The main issue is around that small organizations may not always have the required capacity and the lack of regional coordination

### Challenges

- Lack of ability to develop density
- Capacity of small organizations is limited in managing multiple types of tenures or multiple types of developments
- Small organizations may not have extensive management capacity (managing rental vs. co-op ownership requires different

#### Considerations

- Ability to have flexibility in tenure is key
- Tenure types are not mutually exclusive (e.g. strata co-housing, or mixed rental and ownership), but they may require different governance structures and different levels of capacity

#### What can Trust Council Do?

- Trust Council could provide resources so LTCs can use housing agreements to control the tenure, when applicable
- Trust Council could resource a regional body to support the housing groups, including the provision of funding to help facilitate local groups.
- Islands Trust could create its own regional housing body/authority
  - Would require Trust Fund changes or new entity.
  - Support non-profits to do housing development work (and where necessary take leadership on housing development)
  - Help manage a range of tenure types and housing agreements (and help develop capacity of smaller organizations)
  - Provide umbrella administrative support to all the small non-profits on the Islands
  - This could be a new body (regional housing non-profit) or existing body (contracted to support all the housing organizations).

#### **Staff Comments:**

Trust Fund Board can own land and currently has a property acquisition role, however it is not currently mandated with a housing function. This should be explored in the context of the Trust Fund Board role, mandate, and legislative authority. Trust Council could consider expanding the role of the Trust Fund Board to create an affordable housing land trust. This would be a fundamental change to the Islands Trust and should be explored in the context of the Trust Fund Board role, mandate, and legislative authority. The Housing Tool Kit included similar recommendations:

- THAT Trust Council explore the potential for and required changes to the Trust Fund to allow it to hold land on an interim basis for affordable housing.
- THAT Trust Council explore the potential for the creation of an affordable housing Land Trust.

#### **Staff Recommendations:**

THAT Trust Council request staff to explore the potential for and required changes to the Trust Fund Board to allow it to hold land for affordable housing.

THAT Trust Council request staff to explore the potential for the creation of an affordable housing Land Trust.

## Bricks and Mortar

The bricks and mortar of building housing is a fundamental determinant of housing cost and the ability for the private sector to build affordable housing. With escalating land values and building costs that average at \$200/ ft<sup>2</sup>, without government assistance it is often not viable for the private sector to develop affordable housing. This session discussed cost saving strategies while staying compliant with the BC Building Code. It was hosted by Dick Stubbs, Building and Water Consultant (and former Senior Building Inspector for Salt Spring Island).

What Can Trust Council Do?

- Adopt a Trust Wide policy on application fee forgiveness for affordable housing
- Lobby for changes to BC Building code and provincial building policies to support alternative building practices and technologies
  - Example - reduce insulation requirements and other standards that apply equally to small buildings as big ones; small buildings are easier to heat and should not be held to as high an insulating standard.
- Develop model bylaws that LTCs can use to enable a higher density of smaller sized limited dwellings

### Staff Comments:

Application fees are determined by the fees bylaws of each Local Trust Committee. Some local trust committees already have set lower application fees for affordable housing applications by not-for-profit societies. Current policies allow Executive Committee to sponsor applications under certain circumstances, including, “when the applicant is a non-profit agency or organization seeking to establish, expand or modify a facility for the benefit of the community at large and consistent with goals in the OCP”.

Trust Council could include alternative building practices as a topic for advocacy. The Trust Council position on this matter should be considered in the context of a thorough review of what options would be available and where the BC Building Code would need to be relaxed. The Housing Tool Kit identified this as a priority as well, and the recommendation from the Tool Kit is provided for consistency.

### Recommendation:

THAT Trust Council advocate, where appropriate, to other regulatory agencies to permit alternative solutions for affordable housing pilot projects.

## DIY Housing

Many islanders have taken affordability into their own hands and constructed what was referred to at the forum as “do it yourself” housing. This is the informal housing stock of yurts and “ten by tens”, cob houses, and handmade buildings using upcycled materials, that may not currently be eligible for a building permit. The session focused on unpermitted housing as an island reality, and asked, “are alternative standards needed or desirable for the islands, and how can we ensure the health and safety of DIY housing?” The discussion was hosted by Miles Drew, Islands Trust Bylaw Enforcement Manager. The following notes were taken:

- Change zoning bylaws to allow for a wider range of housing options
- Relax enforcement policy for DIY housing units
- Require inspections of housing (some local trust areas don’t have mandatory building inspections - should ensure that all housing is inspected for health and safety standards or compliance with the BC Building Code).
- Allow single family dwellings + very small other accommodations in zoning
- Temporary use permits –broad issuance?
- Proactive enforcement of short term vacation rentals.
- Central hub with kitchen, laundry bathroom, etc and separate sleeping huts.
- Enforce standards vs “dwellings”
- Review enforcement policies and give lower priority to “unauthorized” housing.

What can Trust Council Do?

- Acknowledge there is a need/role for this option
- Lobby for changes to BC Building code for alternative building practices and technologies

### **Staff Comment:**

Like the previous section on Bricks and Mortar, the DIY housing session focussed on matters that are largely outside of Islands Trust authorities and would be considered as topics for Trust Council advocacy. Local trust committees are responsible for enforcing their own bylaws, and can dictate strategies to only enforce under certain circumstances.

The Alternative Owner Builder Code on Galiano Island that was explored by the Capital Regional District as a pilot project in the 1990s could be reviewed. Additionally, the cost of building can be reduced with alternative servicing such as rainwater collection instead of well drilling and composting toilets/grey water systems as alternative to a septic disposal fields. To have approval of such alternatives requires professional engineers to design and approve the systems. The staff recommendation that follows from this session is the same as above.

## Recommendation:

THAT Trust Council advocate, where appropriate, to other regulatory agencies to permit alternative solutions for affordable housing pilot projects.

## Redefining Density:

Is affordable housing possible in the context of rural island culture and limited capacities for growth? Islands Trust bylaws count kitchens, but other jurisdictions use Floor-Area-Ratios to measure density. Do islands need to reimagine density in order to better meet community needs within the context of the Preserve and Protect Mandate? The discussion on density was hosted by Tony Law, Hornby Island Trustee and the following notes were taken:

- Density can also mean looking at the carrying capacity of islands and calculating population per square area
- Density is happening anyway in an unregulated manner (barns, boats)
- Everyone has a different definition of “rural” (vegetation vs density, character)
- Clustering leads to more rural areas
  - British model
  - How does this work if water aquifer becomes compromised?
  - Rainwater harvesting
- Clustering is good for greenhouse gas emissions but can pose water issues
- Do we need to increase density?
- We can increase the number of units within the existing housing stock
- Traffic congestion, waste issues, island character may not be compatible
- People moving to rural areas want rural properties, maybe not seniors
- Are kitchens the best measure of density?
- Measure in sustainability units?
- Encourage more people living in existing housing stock
- Need to look 50-100 years ahead – look at Vail, Aspen, can middle income people afford to buy?
- SSI needs up to 3000 units
- Need to re-envision how we preserve and protect
- Depress rents and house prices or build economies so people get paid more.
- The market can't solve the problem
- Comprehensive new approach needed
- Whistler got started 20 years ago
- BC Non-Profit housing association is a good resource for community organizations
- Need to redefine density as we cannot create new densities.

What can Trust Council Do?

- Keep rainwater on properties: advocate for more rainwater harvesting options within BC Building code
- Advocate for luxury house flipping tax, directing money towards affordable housing
- Create model bylaws that measure density as total floor area rather than counting dwelling units

### **Staff Comment**

A change in approach on how density is measured would require intensive land use bylaws and official community plan reviews throughout the Trust Area. More research would be required to determine if changes in how density is measured would have the desired outcome of enabling a more affordable approach to residential development without impacting the carrying capacities of our islands.

### **Recommendations**

THAT Trust Council request staff to bring forward a thorough analysis of alternative ways of measuring density and how to manage any corresponding impacts before consideration of requesting model bylaws be developed for local trust committees.

## **Summary of Recommendations:**

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Many of the recommendations that followed from the housing forum re-inforce the recommendations made in the 2010 housing tool kit. Please see appendix 1 for a summary of these recommendations, staff comments, and prioritization, and recommended time frames (short term, medium term, and long term). Short term recommendations are considered the low hanging fruit – they can be accomplished without major changes to current policy or staffing assignments, and with minimal resources. Medium term recommendations are considered to be able to be addressed without major policy changes or staffing levels, but would need to have budget allocated before work could begin. Long term recommendations may require policy reform, legislative change, or changes to the staffing levels within Islands Trust. While some high priority long term recommendations may be advanced now, they are considered long term because they require more time to enable a thorough examination relative to budget and legislative authority.

Although it is beyond the scope of this report to provide a scope of work, timeline, and budget for each recommendation, next steps should include such scoping. Below are the high priority recommendations that should be initiated right away:

1. THAT Trust Council review the Islands Trust Policy statement to ensure that it:
  - includes clear and well-thought out definition of ‘affordability’
  - includes clearly articulated vision, goal and objectives for affordable housing
  - gives affordable housing a greater profile for its role in sustainable communities

- includes a reference to affordable housing in its policy direction to LTCs and municipalities
2. THAT Trust Council consider a coordination role for Housing Needs Assessments between the various Local Trust Areas to achieve efficiencies, compatibility, and allow for consolidation.
  3. THAT Trust Council establish a budget for housing needs assessments to be conducted at the regional level and to be updated with each census.
  4. THAT Trust Council request Local Planning Committee to commission one or more regional housing needs assessment(s) that follow consistent methodologies and can be updated with each census.
  5. THAT Trust Council allocate a budget to have in-house staff design and implement a program to hold and administer housing agreements on behalf of local trust committees.
  6. THAT Trust Council explore the potential for expanding their advocacy role to senior levels of government for increased funding for affordable housing.
  7. THAT Trust Council direct staff to explore and report back on the potential for the creation of an affordable housing Land Trust.

# Conclusion

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A healthy supply of affordable housing supports vibrant and diverse communities. The recommendations in this report offer strategies for Trust Council to support local trust committees and island communities in tackling common obstacles to a more affordable housing stock. This report is a companion report to the Islands Trust Affordable Housing Baseline Report, and provides a summary of the Islands Trust Housing Forum which took place on June 13, 2016, in Cowichan Bay. It is framed as a “final report” and provides recommendations for Trust Council to address affordable housing – through policy changes, budget priorities, advocacy, and support to local trust committees.

The Community Housing Forum brought people together to make connections and share information on community housing challenges and solutions from across our islands. The forum showcased a variety of affordable housing projects from across the Trust Area and discussions focused on what Islands Trust Council can do to help improve the affordability of our island communities. While local trust committees have authority over land use planning, official community plans and land use bylaws are adopted under the umbrella policies of the Islands Trust Policy Statement. Trust Council policies should provide a framework and guide local trust committee consideration of affordable housing decisions. Other areas where Trust Council can support affordable housing objectives include budget allocations for housing needs assessments, and staffing changes that would enable Islands Trust Council to hold and administer housing agreements on behalf of local trust committees. An examination of the *Islands Trust Act* and Islands Trust policies could offer new ways of understanding the role of Trust Fund Board in consideration of creating an affordable housing land trust or other innovations that may give Trust Fund Board a role in affordable housing. Islands Trust Council currently engages in advocacy to other levels of government. There are a number of suggestions in this report for advocacy that would support affordable housing objectives. As always, Trust Council consideration of the recommendations in this report will be guided by the “preserve and protect” mandate, to ensure support for affordable housing is in the context of observable limits to growth and resources, protection of the environment, and the rural community character that defines our collective sense of place.

# Appendix 1: Table of Recommendations

	Recommendation	Source	Priority	Timing	Staff Comment
<b>ISLANDS TRUST POLICY STATEMENT</b>					
1.	<p>Review the Islands Trust Policy statement to ensure that it:</p> <ul style="list-style-type: none"> <li>a) includes clear and well-thought out definition of 'affordability'</li> <li>b) includes clearly articulated vision, goal and objectives for affordable housing</li> <li>c) gives affordable housing a greater profile for its role in sustainable communities</li> <li>d) includes a reference to affordable housing in its policy direction to LTCs and municipalities</li> </ul>	Housing Tool Kit	High	Medium – align with policy statement review	Islands Trust Council is currently reviewing the Policy Statement. Strong direction from Trust Council to LTCs assist in interpreting the Islands Trust mandate and in defining how affordable housing fits into Trust Council's vision for the future. Policy Statement directives shape the OCP policies and LUB regulations within local trust areas.
2.	Consider initiating a Trust-wide Affordable Housing Strategy, with direction to LTCs to develop Local Trust Area-specific components.	Housing Tool Kit	low	Medium – align with policy statement review	The Islands Trust Policy Statement could give LTCs such direction. Trust Council should follow the recommendations and include affordable housing in its Policy Statement review. The Policy Statement is a legislative tool and has more teeth than an Affordable Housing Strategy would.
<b>HOUSING NEEDS ASSESSMENTS</b>					
3.	Consider a coordination role for Housing Needs Assessments between the various Local Trust Areas to achieve efficiencies, compatibility, and allow for consolidation.	Housing Tool Kit	High	Short Term	Housing Needs Assessments are costly and not within available project budgets for LTCs. Trust Council support in conducting Housing Needs Assessments would greatly assist Local Trust Areas and community groups working to develop affordable housing. Housing needs assessments should follow consistent methodologies and be updated regularly with each new census.

4.	Establish a budget for housing needs assessments to be conducted at the regional level and to be updated with each census.	Housing Forum Final Report	High	Short term	See report
5.	Request Local Planning Committee to commission one or more regional housing needs assessment(s) that follow consistent methodologies and can be updated with each census.	Housing Forum Final Report	High	Short term	See report
<b>HOUSING AGREEMENTS</b>					
6.	Explore the potential striking and staffing a Housing Committee for the administration of Housing Agreements; or	Housing Tool Kit	low	Short term	Rather than striking a committee, Trust Council could request this be done under current staff allocations and use an existing staff member to dedicate one day a week to administering housing agreements.
7.	Explore the potential with BC Housing to negotiate administration of Housing Agreements on behalf of all the Local Trust Committees	Housing Tool Kit	Low	Long term	This could be explored with BC Housing if Trust Council does not agree to handle housing agreement administration internally.
8.	Allocate a budget to have in-house staff design and implement a program to hold and administer housing agreements on behalf of local trust committees.	Housing Tool Kit	High	Short term	See report
<b>ADVOCACY</b>					
9.	Advocate, where appropriate, to other regulatory agencies to permit alternative solutions for affordable housing pilot projects.	Housing Tool Kit	Medium	Long Term	This is an advocacy item that requires discussion by Trust Council. Trust Council could advocate the BC Building Code include minimum standard exemptions that ensured environmental standards are met, as are health and safety standards of buildings.
10.	Initiate an ongoing Housing Council consisting of membership from a broad range of stakeholders.	Housing Tool Kit	Low	Long Term	The Islands Trust governance structure is prescribed by the Islands Trust Act. This

					recommendation is best directed at community groups. A community based Housing Council could be initiated by community groups to coordinate affordable housing initiatives and speak with one voice to government agencies such as Trust Council.
11.	Explore the potential for expanding their advocacy role to senior levels of government for increased funding for affordable housing.	Housing Tool Kit	High	Long Term	Affordable housing proponents need funding support which is a Provincial and Federal role.
12.	Advocate senior levels of government provide additional funding for seniors housing, support services, public transportation options, medical services, and for commercial establishments to upgrade with universal design standards.	Housing Forum Final Report	Medium	Long Term	See report
<b>TRUST FUND BOARD</b>					
13.	Explore the potential for the creation of an affordable housing Land Trust.	Housing Tool Kit	High	Long Term	Trust Council could consider expanding the role of the Trust Fund Board to create an affordable housing land trust. This would be a fundamental change to the Islands Trust and should be explored in the context of the Trust Fund Board role, mandate, and legislative authority.
14.	Explore the potential for and required changes to the Trust Fund Board to allow it to hold land on an interim basis for affordable housing.	Housing Tool Kit	Medium	Long Term	As above, Trust Fund Board can own land and currently has a property acquisition role, however it is not currently mandated with a housing function. This should be explored in the context of the Trust Fund Board role, mandate, and legislative authority.
<b>MODEL BYLAWS</b>					
15.	Bring forward a thorough analysis of alternative ways of measuring density and how to manage any	Housing Forum	Medium	Long Term	See report

	corresponding impacts before consideration of requesting model bylaws be developed for local trust committees.	Final Report			
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