

BASELINE report

affordable housing in the Islands Trust Area



Islands Trust



Updated January 2019

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Purpose of this Report

This report has been prepared for the Islands Trust Local Planning Committee as a reference document for the local trust committees of the Islands Trust and its planning staff, for Bowen Island Municipality, and for community groups working to address housing needs of residents on islands within the Trust Area.

The 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. Appendix 1 summarizes this information with a “snapshot” of Trust Area policy approaches.

In addition, an inventory of all known community housing projects throughout the Trust Area has been included in Appendix 3 to give an overview of the types and extent of affordable housing available on the islands. Many of these projects have been created with much perseverance and hard work by islanders, and are testimony to a great deal of community effort that has been put towards addressing affordable housing challenges. The inventory is a working document, and as such is likely incomplete - there may be examples of affordable housing projects on the islands not yet documented in this report.

Context

A key recommendation made to Islands Trust Council over the years has been to create a compendium and summarize the various approaches to affordable housing throughout the Islands Trust Area so local trust committees can benefit from efforts and successes achieved in neighbouring communities. This baseline report fulfills that

recommendation; it provides a detailed review and inventory of housing policies from throughout the Trust Area.

Observations

As the report illustrates, the islands each have different approaches to land use planning for affordable housing – from the definitions and terms used for affordable housing in the individual OCPs and Land Use Bylaws, to policy approaches. Some islands have specific zones for affordable, seniors, community or special needs housing developments in their LUBs. Some OCPs have very detailed and carefully crafted policies that give specific direction to LTCs, while other OCPs have few and limited references to affordable housing.

Having an adequate supply of rental housing is important to accommodating a range of income levels and a diversity of age groups in a community. Secondary suites and cottages represent rental housing opportunities that can exist within the rural settlement pattern of our island communities. Density provisions are important to enable or restrict the development of affordable housing. Policies on secondary suites, cottages and density allowances have therefore been included in the review.

Trust Area Overview

The [Islands Trust Area](#) includes 13 large and more than 450 small islands in the Strait of Georgia and Howe Sound, known for having unique community culture and natural beauty. About 25,000 people live on the islands, and another 10,000 people are non-resident property-owners.

The Province of B.C. established the Islands Trust in 1974 to protect island communities, culture and environment for the benefit of island residents and the province. The [Islands Trust Act](#) also established the [Trust Fund Board](#) to manage the [Islands Trust Fund](#), a land conservancy called the Islands 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, and work directly with residents and other agencies to define and uphold a community vision. Twenty-six locally elected trustees

(including 2 municipal councillors) also belong to the Islands Trust Council, where they represent the interests of the entire Trust Area at quarterly meetings.

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.

This report has been prepared for the [Local Planning Committee](#), a subcommittee of Trust Council, whose responsibilities include identifying and reporting to Council on emerging issues related to the Committee's areas of responsibility for Trust Council direction, as well as responding to local trust committee planning needs applicable throughout the Trust Area.

The illustration below shows the governance structure for local and regional decision-making in the Islands Trust.



What is Affordable Housing

Measuring affordability usually requires comparing household income to total shelter costs. Provincially, affordable housing is often defined as housing that can be attained with no more than 30 per cent of a household’s annual income.

Some local trust committees, including the Bowen Island Municipality, have defined affordable housing in their official community plans and land use bylaws. Where it exists, it is often defined as a deed-restricted or rent-controlled dwelling unit that can be attained with 30 per cent of the median income and is secured by a housing agreement registered on title.

While “affordable housing” has come to have a quite specific definition, some trustees and community members have been using the term “community housing” or “attainable housing” to address the range of housing in the low end of the market spectrum.

BC Housing also uses “core housing need,” as a measure for “acceptable housing:”

[Core Housing Need](#) – A household is said to be in core housing need if the unit is not adequate, affordable, or suitable and the household would

have to spend 30 per cent or more of its income to pay for alternative local housing that is acceptable (meets all three housing standards).

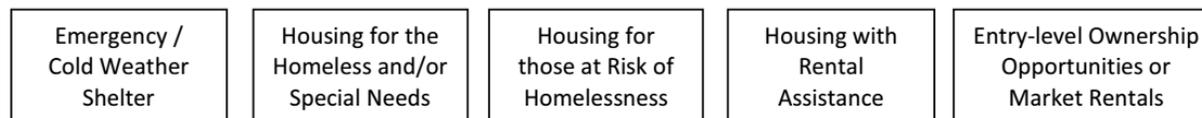
Those paying more than 50 per cent of their income on shelter costs are considered at “risk of homelessness.” The term “homeless” ranges from ‘relative’ (insecure, unsafe or inadequate) to ‘absolute’ homelessness (also known as ‘living rough.’)

Sometimes referred to as the “Affordable Housing Continuum,” the following spectrum provides a framework to consider how different types of housing attend to the respective needs of populations that cannot access conventional home ownership.

Taking a Closer Look:

Using Housing Agreements to Control Affordability The Local Government Act gives authority for local governments to enter into housing agreements to control the amount of rent charged for a housing unit, to deed restrict the resale price of a housing unit, and/or to establish eligibility criteria for residents of the unit based on income or age criteria. Housing agreements ensure housing units remain affordable as promised through a rezoning process and will be occupied by people within the targeted income range or age class (for example, affordable senior’s housing). An [application guide](#) has been created to provide more information about the process of establishing a Housing Agreement within the Islands Trust Area.

The Islands Trust Area Affordable Housing Continuum



(Source: Community Housing Tool Kit, 2010, JG Consulting)

Islands Trust Definitions

Across Islands Trust, each Local Trust Area has adopted individual official community plans and land use bylaws. Affordable housing and other terms related to housing are defined by some island communities through these regulatory documents.

Bowen Island Municipality

"Dwelling or dwelling unit" means a *building* containing sleeping, *living area* and *kitchen* designed, used or intended for use as one (1) residence.

"Affordable Housing" means non-market residential dwelling units that may only be owned or rented under the terms of housing covenants registered on title in favour of the Bowen Island Municipality (Official Community Plan).

"Affordable Housing" – Non-market residential dwelling units that may only be owned or rented under the terms of housing covenants registered on title in favour of the Bowen Island Municipality (Affordable Housing Policy Definition).

"Cohousing" means a housing model that fosters an inclusive, mutually supportive, yet independent living environment, consisting of clustered, attached, and/ or detached dwellings that are individually owned and completely self contained yet incorporate commonly owned land, buildings, or structures, with the purpose of reducing the footprint of the private dwellings and support community connection.

Denman Island Local Trust Area

"Dwelling unit" means one or more rooms in a building, containing a single set of cooking facilities, and used or intended to be used, as a

residence by an individual or a group of individuals living together in common occupancy;

"Dwelling Unit, Affordable Housing" means a deed restricted and/or rent controlled dwelling unit that is secured by a housing agreement, and is available to persons with a low income as defined by housing agreement for the dwelling unit (Land Use Bylaw).

"Secondary Dwelling Unit" means a dwelling unit, which may be a moveable housing unit, that is accessory to a permitted principal dwelling unit and which is limited in floor area (Land Use Bylaw).

"Secondary Suite" means an accessory, self-contained dwelling unit, located within a building that is a single real estate entity which otherwise contains a single family dwelling, and having a lesser floor area than the principal dwelling unit (Land Use Bylaw).

Gabriola Island Local Trust Area

"Dwelling unit" one or more rooms in a *building*, designed, occupied or intended for human habitation containing one set of cooking facilities and/or the infrastructure designed, used or intended to be used for the preparation and cooking food, and used as a *residence* by a *single family*.

"Affordable Housing" housing that costs no more than 30% of a household's gross income applied to those households with incomes at or below 60% of the median household income for Gabriola Island (using Canada Census information). (Official Community Plan).

"Secondary Suite" a self-contained dwelling unit consisting of one or more habitable rooms and a cooking facility for residential occupancy accessory to a principal dwelling unit located on the same lot.

“Multiple-dwelling affordable housing” three or more residential dwelling units on a parcel restricted to affordable housing as defined by this Plan and governed by a housing agreement.

“dwelling-multiple family” a building consisting of three or more dwelling units with common or individual cooking facilities.

“dwelling-single family” a detached building consisting of one dwelling unit.

Galiano Island Local Trust Area

“Cottage” means a building that is accessory to a dwelling and is used for human habitation by guests, household members or tenants, and having a limited floor area (Land Use Bylaw).

“Dwelling” means a building used as a residence for a single household and containing eating, sleeping and living facilities and a single set of facilities for food preparation (Land Use Bylaw).

“Secondary suite” means an accessory, self-contained dwelling unit, located within the principal dwelling on a lot (Land Use Bylaw).

“Floor space ratio” means the ratio of the floor area of a building to the area of the lot on which it is located (Land Use Bylaw).

“Affordable housing” describes rental or owned housing that can be acquired without exceeding 30 per cent of the median gross income of low to moderate income families on Galiano” (Official Community Plan).

Gambier Island Local Trust Area

“Dwelling or dwelling unit” means one or more habitable rooms in a building that are used, or constructed so as to be capable of being used, as a residence by a single household and containing a common access,

one kitchen and eating, sleeping, sanitary and living areas (Land Use Bylaw).

“Affordable Housing” means housing provided for residential use at a rent under a tenancy agreement that is less than the rent for similar types of housing within a geographic area defined by a housing or similar agreement; such rents to be determined through a housing or similar agreement; or alternatively housing, that by design, location or other factors can be purchased at a price that is typically lower than other housing in the immediate area or lower than the average house price in the Gambier Island Planning Area (Official Community Plan).

“Associated secondary dwelling” means a single family residential dwelling regulated by floor area and lot area and that is secondary in use and smaller in area than the principal dwelling on the lot.

Hornby Island Local Trust Area

“Affordable Housing” – housing that is by intent and policy more affordable than identical housing that is or could be provided elsewhere in the community and is housing that by design and size provides for residential accommodation that can be acquired with 30 per cent of the median gross income of families or individuals on Hornby Island (Land Use Bylaw).

“Dwelling unit” means a room or set of rooms:

- (a) used or capable of being used for human habitation by one or more individuals living in common occupancy as a single domestic unit and sharing facilities contained in that unit;
- (b) contained in a single building or manufactured home;
- (c) containing only one kitchen; and
- (d) under one roof with any covered walkway, covered patio or hall connecting two building portions being no longer than 4.0 m. (Land Use Bylaw).

“Community Housing” is housing that is provided specifically by bylaw to address affordable or special needs housing requirements, including housing that is provided on land designated for community services use, but community housing does not include housing that may be provided as part of a land co-operative; as a secondary suite; as part of a mixed use development such as in association with a commercial land use or as a secondary dwelling on a property; even though such housing may contribute to the provision of housing that is affordable, available for rent or that accommodates the needs or persons with special needs. The Community Housing designation is intended to designate areas that are considered suitable for such housing (Land Use Bylaw).

“Rental Housing” is housing that is available by payment of rent for occupancy for a minimum of one month and can include any form of housing that is available for rent (Land Use Bylaw).

“Secondary Suite” means a separate dwelling unit located wholly within a building, which is a single real estate entity used for residential use and which contains only one other dwelling unit (Land Use Bylaw).

“Special Needs Housing” is housing to accommodate persons who may have special needs due to age, health, disability or other factors that may require special housing characteristics (Land Use Bylaw).

Lasqueti Island Local Trust Area

“Dwelling” means a building containing one kitchen, sleeping and living areas, in either a self-contained room or set of habitable rooms, used or intended for use as one (1) residence; for clarity a travel trailer, mobile home, bus, vessel or other recreational vehicle actively used for long term habitation is considered a dwelling (Land Use Bylaw).

Mayne Island Local Trust Area

“Dwelling unit” means a detached building, or a portion of a building in the case of a secondary suite, apartment residential use or employee housing, used as a residence for a single household and containing

eating, sleeping and living facilities and a single set of facilities for food preparation (Land Use Bylaw).

“Cottage” means an accessory building with a limited floor area that is used as a dwelling unit (Land Use Bylaw).

“Secondary suite” means an accessory self-contained dwelling unit, located within a building that otherwise contains a dwelling unit, and having a lesser floor area than the principal dwelling unit (Land Use Bylaw).

“Senior citizen residential use” means a residential use in which at least one person aged 55 years or older occupies each dwelling unit (Land Use Bylaw).

North Pender Island Local Trust Area

“Cottage” means a dwelling with a floor area of 56 m² or less (Land Use Bylaw).

“Dwelling” means a building used as a residence for a single household and containing a single set of facilities for food preparation and eating, sleeping and living areas (Land Use Bylaw).

“Floor area ratio” means the figure obtained by dividing the total floor area of all buildings and structures on a lot by the total lot area (Land Use Bylaw).

“Secondary suite” means an accessory, self-contained dwelling unit, located within the principal dwelling on a lot and having a lesser floor area than the principal dwelling unit (Land Use Bylaw).

Salt Spring Island Local Trust Area

“Dwelling unit” means one or more rooms in a *building* that are used, or constructed so as to be capable of being used for the *residential use* of a

single household; and containing a common access, one *kitchen*, and eating, sleeping and living areas (Land Use Bylaw).

“Dwelling unit, affordable housing” is a deed restricted and/or a rent controlled *dwelling unit* that is secured by a housing agreement registered on title, and may include *special needs housing* and *seniors dwelling units* (Land Use Bylaw).

“Special needs housing” is housing that provides for the *residential* accommodation of an individual or individuals who require specific housing designs or *services* to enable them to live relatively independently or in a supportive environment (Land Use Bylaw).

“Seniors’ dwelling unit” means a *dwelling unit* restricted to *residential* occupancy by a *senior* and one other person who may be under the age of 65 and who is a spouse, partner or unpaid caregiver who resides in the same *dwelling unit* (Land Use Bylaw).

“Affordable housing” – describes rental or owned housing that can be acquired with 30 per cent of the median gross income of families or individuals on Salt Spring Island (Official Community Plan).

“Secondary suite” means an *accessory, self-contained dwelling unit*, located within a *building* that otherwise contains a *single-family dwelling*, and having a lesser *floor area* than the *principal dwelling unit* (Land Use Bylaw).

“Seasonal cottage” means an *accessory dwelling unit* not exceeding 56 square metres in *floor area* which, despite the definitions of *“dwelling unit”* and *“residential”* in this Bylaw, is occupied or intended to be occupied on a *temporary* basis by a person or persons having a permanent domicile elsewhere and using the cottage primarily in conjunction with recreation (Land Use Bylaw).

Saturna Island Local Trust Area

“Residence” means a building used by an individual, or group of individuals living together in common occupancy, as a single household and containing only one kitchen.

South Pender Island Local Trust Area

“Dwelling, single family” means a building used as a residence for a single household and containing sleeping and living areas plus a single set of facilities for food preparation and eating; for this purpose it also includes a mobile home.

“Cottage” means an accessory single family dwelling with a floor area of 56 m² (603 ft²) or less (Land Use Bylaw).

Thetis Island Local Trust Area

“Dwelling unit” means a building containing a single set of cooking facilities, and used or intended to be used, as a residence by an individual or group of individuals living together in common occupancy.

“Guest cottage” means a *dwelling unit* with a *floor area* of 65 square metres or less excluding sleeping lofts which are open to the floor below, do not contain any enclosed rooms, and do not cover more than 50% of the *floor area* below.

Regulatory Approaches to Housing in the Trust Area

Policy direction to support affordable housing is essential to effectively encouraging solutions. Throughout the Trust Area, there is a wide range of general official community plan (OCP) policy on affordable housing, including everything from broad objectives to specific land use criteria, and also including special needs, social and seniors' housing objectives and policies. Some OCPs have quite limited references to affordable housing, while others have well thought-out and detailed policies. The density provisions of some islands have also been included in the policy review.

Appendix 2 provides excerpts from each Local Trust Area and Bowen Island Municipality of policies that address affordable housing, seniors housing and approach to residential density in general, including where cottages or secondary suites are permitted. Because the policies have been imported directly from each land use bylaw and official community plan the formatting and language is not always consistent. The following provides key findings from this policy review.

NORTHERN REGION

Hornby Island Local Trust Area

Key Findings:

The [Hornby Island Local Trust Area](#) is located 31 km southeast of Courtenay, BC, and has a population of 958 (Census 2011). Hornby Island has two properties that are designated in the OCP and zoned by the Land

Use Bylaw for “community” or “co-operative housing.” This accommodates two housing projects, Beulah Creek Housing Project (operated by Island Secure Land Association – “ISLA”), and the Hornby Island Elder Housing, which provides 11 units of non-profit seniors housing.

The OCP is also very thorough, with objectives and policies to guide the creation of affordable, special needs, and seniors housing, including recognition of shared ownership as one way to make land more affordable. The OCP defines affordable housing as that which “can be acquired with 30 per cent of the median gross income of families or individuals on Hornby Island.” Hornby also has an advocacy policy that encourages land owners with second dwellings or cottages to provide rental housing. The Hornby Island Land Use Bylaw permits secondary suites, but requires a Temporary Use Permit for cottages.

Denman Island Local Trust Area:

Key Findings:

Denman Island Local Trust Area is located 22km southeast of Courtenay, B.C. and has a population of 1,022 (Census 2011). The Denman Island OCP restricts increases in density except for affordable and special needs housing. The Land Use Bylaw defines affordable housing as “a deed restricted and/or rent controlled dwelling unit that is secured by a housing agreement, and is available to persons with a low income as defined by housing agreement for the dwelling unit.” The OCP has a specific policy to guide rezoning applications for affordable housing and policies to guide the LTC’s consideration of more opportunities for affordable housing. Cottages, or secondary dwelling units, are permitted with a Temporary Use Permit that controls their use for affordable housing. Secondary suites are permitted by the Land Use Bylaw and do not contribute to the overall density calculations for Denman Island.

Lasqueti Island Local Trust Area:

Key Findings:

Lasqueti Island Local Trust Area is located 20km north of French Creek, B.C., and has a population of 426 (Census 2011). Lasqueti is not serviced by a vehicle-carrying ferry and is one of the more remote communities within the Islands Trust Area. The Lasqueti Island OCP only has one policy to encourage affordable housing. The Lasqueti zoning bylaw does not contain specific zones for affordable housing, but it does have provisions to allow additional dwellings on larger lots.

Gambier Island Local Trust Area:

Key Findings:

Gambier Island Local Trust Area comprises a series of islands in Howe Sound and along the Sunshine Coast. There are about 220 full-time residents and approximately 1200 properties are held for recreational purposes.

The Gambier OCP addresses affordable housing and defines it. The OCP states that because of the small population and limited services, affordable housing is “best addressed on an individual basis within single family or associated secondary dwellings rather than through formalized housing programs.”

The Gambier Island Land Use Bylaw does not have a specific zone for affordable housing, but has a “Community Facility Zone” that permits affordable and special needs housing, among other uses. The Gambier Land Use Bylaw uses a different approach in addressing cottages than other islands do, with the permitted size of the cottage increasing in increments depending on the size of the property. Cottages on Gambier can therefore range in size from 60 m² (645 ft²) on one acre lots, to 200 m² (2,152 ft²) on properties greater than five acres in area.

Gabriola Island Local Trust Area:

Key Findings:

Gabriola Island is on the Strait of Georgia, located 6 km east of Nanaimo, B.C. and has a population of 4,045 (Census 2011). The Gabriola Island OCP restricts increases in density except for affordable and special needs housing. The OCP defines affordable housing as, “housing that costs no more than 30% of a household’s gross income applied to those households with incomes at or below 60% of the median household income for Gabriola Island (using Canada Census information).” The OCP has a specific policy to guide rezoning applications for affordable housing and policies to guide the LTC’s consideration of more opportunities for affordable housing. The Gabriola Land Use Bylaw does not define affordable housing and does not have specific zoning for affordable housing (however, as mentioned, the term is defined in the OCP where there are specific policies in place). The LUB does have a “seniors and special needs” zone.

Thetis Island Local Trust Area:

Key Findings:

Thetis Island is located 7km east of Chemainus, B.C. and has a population of 340 (Census 2011). The 2,896 hectare area includes over 20 other “associated” islands, including Valdes, Ruxton, Reid and Pylades. Thetis Island’s Official Community Plan also restricts new density except for zoning amendments that would result in affordable housing, special needs housing, or conservation of lands with conservation value. The OCP does not define affordable housing. The Land Use Bylaw does not contain specific zones for affordable housing. The LUB allows accessory cottages in some zones (on lots 0.8 ha or more (1.9 acres)), but only for seasonal use and not as a residence. On lots 8 ha (20 acres) or larger, the LUB has provisions to allow one dwelling and one cottage for every 4.0

ha (9.8 acres), if a covenant preventing subdivision is registered against the property title.

SALT SPRING REGION

Salt Spring Island Local Trust Area

Key Findings:

The largest of the southern Gulf Islands, Salt Spring Island, is located 11 kilometres north of the Swartz Bay ferry terminal on Vancouver Island. The Salt Spring Island OCP restricts new density except for affordable housing, and there is a detailed set of policies to guide the creation of affordable housing. The OCP defines affordable housing as “rental or owned housing that can be acquired with 30 per cent of the median gross income of families or individuals on Salt Spring Island.” The Salt Spring Island LUB defines affordable housing as “a deed restricted and/or a rent controlled dwelling unit that is secured by a housing agreement registered on title, and may include special needs housing and seniors dwelling units.” The Land Use Bylaw permits secondary suites in some parts of the island and permits cottages on lots 1.2 ha (3 acres) or larger, but the cottages may only be occupied seasonally so they cannot be used as affordable housing without a rezoning application. With an average year-round population of 10, 000, Salt Spring Island is the Trust Area’s most populated island. Likewise, it has the most affordable housing developments in the Trust Area. Please refer to the Community Housing Inventory in the Appendix for more detail.

SOUTHERN REGION

North Pender Island Local Trust Area:

Key Findings:

North Pender Island in the Southern Gulf Islands is located 15 km northeast of the Swartz Bay ferry terminal with a population of 2,035 (Census 2011). The North Pender Island Official Community Plan restricts new density to affordable and special needs housing. North Pender Island does not define affordable housing in its Land Use Bylaw or its Official Community Plan. The Land Use Bylaw permits cottages in residential zones on lots that are 1.2 ha (3 acres) or larger and does not restrict occupancy of those cottages. Secondary suites are now permitted by the Land Use Bylaw. The LUB does not contain any zones specifically for affordable housing, but does have a zone that accommodates Plum Tree Court, an affordable seniors housing complex with six units.

South Pender Island Local Trust Area:

Key Findings:

South Pender Island is connected to North Pender by a bridge. It has a population of 201 (Census 2011), and covers an area of 913 hectares. South Pender has only one policy on affordable housing and special needs housing. Neither the OCP nor the LUB define affordable housing. The South Pender Island Land Use Bylaw does not contain any zones or provisions specifically for affordable housing.

Saturna Island Local Trust Area:

Key Findings:

Saturna Island borders the Strait of Georgia in the Southern Gulf Islands. It has a population of 335 (Census 2011) people and covers an area of 3,570 ha. Saturna Island’s OCP has one policy related to affordable housing, requesting the LTC to consider social and economic diversity when considering matters of development, affordability, special needs or rental opportunities. The Saturna Island Land Use Bylaw does not have a

specific zone for affordable housing, but has one zone for seniors housing and assigns density according to parcel size.

Mayne Island Local Trust Area:

Key Findings:

Mayne Island is located 20 km northeast of the Swartz Bay ferry terminal and covers an area of 2,320 ha. Census data for 2011 reported a population of 1,071 people in the local trust area. The Mayne Island Official Community Plan has policies for secondary suites and cottages that have been implemented in the Land Use Bylaw. It also addresses affordable housing, and has affordable and special needs housing policies included in an amenity zoning policy. The Mayne Island Land Use Bylaw does not have a specific zone for affordable housing, but it has a comprehensive development zone for seniors housing.

Galiano Island Local Trust Area:

Key Findings:

Galiano Island also borders the Strait of Georgia in the Southern Gulf Islands. This Local Trust Area, with a population of 1,138 people, covers 6035 ha and includes several smaller, associated islands. The Galiano OCP restricts increases in density except for affordable and special needs housing. The OCP defines affordable housing as “rental or owned housing that can be acquired without exceeding 30 per cent of the median gross income of low to moderate income families on Galiano.” The OCP has specific policies to guide rezoning applications for affordable housing and policies to guide the LTC’s consideration of more opportunities for affordable housing. The Galiano Island Land Use Bylaw

has a specific zone for affordable housing, the Community Housing 1 Zone (Galiano Green) and has a “Community Facility Zone” that permits affordable and special needs housing, among other uses. The Galiano Island Land Use Bylaw allows cottages in some zones. The Galiano LUB permits cottages with up to 80m² (861 ft²) in floor area and with a 9 m (29 feet) height limit (no greater than two-storeys). The Galiano Island Land Use Bylaw also permits secondary suites.

ISLAND MUNICIPALITIES

Bowen Island Municipality

Key Findings:

The Municipality of Bowen Island is a few kilometres from downtown Vancouver, with a population of about 3,500 permanent residents. Bowen incorporated in 1999, and as an island municipality has more tools available to require and provide affordable housing than its Local Trust Committee counterparts. For example, the municipality can own land and administer a housing reserve fund. The municipality also has control over the issuing of occupancy permits under the BC Building Code.

The Bowen Island Affordable Housing Policy requires developers planning more than three units of housing to contribute either affordable housing units (15% of gross floor area of development), or an equivalent financial contribution, to a housing reserve fund. The Bowen Island OCP mirrors the housing policy and requires land or cash contributions. Secondary Suites are permitted on Bowen Island in most residential zones. Secondary Suites do not count towards total number of units capped by Bowen’s OCP.

Conclusion

The challenge of creating affordable housing becomes easier when the policy framework is in place to support it. Islands that have policy guidance for LTCs to consider when deciding on rezoning applications offer certainty to affordable housing proponents and the community, in knowing what to expect from the process.

Within the context of the Islands Trust Area, policy decisions are guided by the “preserve and protect” mandate, new development is bounded by observable limits to growth and resources, and a rural community character defines a collective sense of place. There are policy trade-offs required to retain socio-economic diversity, without putting too much pressure on the water, land, and infrastructure. Some islands have met this challenge with policies that restrict any increase in density, except for the development of affordable housing. Such constraints put definitions of affordable housing at centre stage and the terms of ensuring affordability, often through deed-restrictive housing agreements, central to local trust committee deliberations.

This report has been provided as an inventory of the regulatory and policy frameworks for affordable housing throughout the Trust Area. The report provides a “snapshot” of indicators for how each LTA (including the Bowen Island Municipality) addresses affordable housing in its policy framework, and introduces the “Trust Area Community Planning Inventory,” a working document that lists all the known affordable or community housing projects in the Trust Area.

Appendix 1:

Baseline Snapshot of Housing Policy in the Trust Area

Island	Affordable Housing Zones	Definition of affordability in LUB/OCP	Cottages Permitted in LUB	Secondary Suites 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	Affordable Housing Strategy
Hornby	Yes	Yes	With TUP	Yes	Yes	Yes	Yes	2018	No
Denman	Yes	Yes	No	Yes	Yes	Yes	Yes	2018	No
Lasqueti	No	No	No	No	Yes	No	No	2018	No
Gabriola	No	Yes	Yes	Only in ALR	Yes	Yes	Yes	2018	No
Thetis	No	No	Seasonal occupancy	No	No	Yes	No	2018	No
Salt Spring	Yes	Yes	Seasonal occupancy	Yes	Yes	Yes	Yes	2015	Yes
N. Pender	No	No	Yes	Yes	Yes	Yes	No	2018	Yes
S. Pender	No	No	Yes	No	Yes	No	No	2018	No
Saturna	No	No	Yes	No	Yes	No	No	2018	No
Mayne	No	No	Yes	Yes	No	No	No	2018	No
Galiano	Yes	Yes	Yes	Yes	Yes	Yes	Yes	2018	No
Gambier	No	Yes	Yes	No	No	Yes	No	2018	No
Bowen	No	Yes	No	Yes	Yes	Yes	Yes	2008	Yes

Appendix 2: Regulatory and Policy Excerpts

Official community plans are legal policy documents intended to manage growth and guide future development. The OCPs guide each community's vision for how the island should change; it is defined in law as "a statement of objectives and policies to guide decisions on planning and land use management."

An OCP typically contains broad goals, objectives for particular land uses, specific policies for each land use, general advocacy policies, maps and development permit areas. The OCP policies guide local trust committee decision-making and are implemented by other tools, principally land use bylaws that prescribe zoning.

Land Use Bylaws are regulatory bylaws that divide land into different zones and specify the types of uses and density (i.e. the number of dwellings) permitted in each zone; LUBs may also include both zone-specific and general requirements for measures such as building floor area, height, site coverage, siting and setbacks, parking, landscaping and screening, run-off control, signage, subdivision and servicing. The LUB is the main tool for implementing OCP policies through land use regulations, particularly zoning. Some islands have specific zones for affordable, seniors, community or special needs housing developments.

The following provides excerpts from each Local Trust Area and Bowen Island Municipality of policies that address affordable housing, seniors housing and approach to residential density in general, including where cottages or secondary suites are permitted. Because the policies have been imported directly from each land use bylaw and official community plan the formatting and language is not always consistent.

NORTHERN REGION

Hornby Island Local Trust Area

Excerpts from Hornby Island's OCP:

Official Community Plan # 149:

"All areas with the CH (Community Housing) and LC (Land Co-operative) designations are subject to the following objectives and policies.

Objectives:

The objectives of this subsection are:

- (1) to provide for a range of housing opportunities including the creation of affordable, rental and special needs housing;
- (2) to enable affordable, rental and special needs housing options that are compatible with the Island's environment and character;
- (3) to provide for community initiatives to address the housing needs associated with age, disability, and/or moderate and low income through the provision of community housing;
- (4) to provide opportunity for non-profit housing situations to meet the needs associated with age, disability, and/or moderate and low income; and
- (5) to support land co-operatives with the intention of providing opportunity for common ownership through co-operative land tenure."

Community Housing Policies

Policies in Section 6.1 and section 6.3.1 apply to this subsection.

- 6.3.5.1 The principal use of lands designated for Community Housing (CH) should be affordable or special needs residential.
- 6.3.5.2 Parcels designated Rural Residential (RR) that have demonstrated ability to meet Provincial Ministry standards of water, grey water (sewage and waste water) treatment and other health and environmental requirements, may be considered upon application for a site specific rezoning (See Section 7.3). A development plan is required upon application rezoning that includes information regarding future development phases, projected densities, impacts on the land and neighbourhood including the provision of waste supply, waste disposal and retention of natural vegetation.
- 6.3.5.3 A housing agreement may be required upon application for rezoning to Community Housing.
- 6.3.5.4 Criteria that should be addressed in the provision of community housing include:
 - (a) the form of tenure of the housing units;
 - (b) the availability of the housing units to persons whose special needs are to be accommodated;
 - (c) the administration and management of the housing units, including the manner in which the housing units may be made available to persons with special needs referred to in paragraph (b); and
 - (d) rents and lease, sale or share prices that may be charged, and the rates at which these may be increased over time, as specified in an agreement or as determined in accordance with a formula specified in an agreement.
- 6.3.5.5 Community housing developments should be encouraged to be located where there is compatibility with existing and potential land use on neighbouring parcels.
- 6.3.5.6 Community housing developments should be of a scale and character that is compatible with the neighbourhood ambience and the natural environment.

- 6.3.5.7 Lot A, Section 11, Hornby Island, Nanaimo District, Plan VIP87054, designated (AG), may be used to provide affordable or special needs housing.
- 6.3.5.8 Universal access design principles should be incorporated into the built environment to support the provision of equitable access for all abilities.

Affordable Housing Policies

- 6.3.5.9 Shared land ownership is recognized as one means of providing a more affordable ownership of land and may be supported in land use regulation in lieu of subdivision of land where supported by policy in section 6.3.3 and section 6.3.6 of this Plan.
- 6.3.5.10 A non-commercial campsite may be considered within areas designated to permit Community Service Use as a means to provide temporary summer accommodation for summer workers, summer visitors and displaced residents who cannot otherwise find accommodation.
- 6.3.5.11 Housing should be permitted on land designated for community service use provided it is affordable housing or provides for persons with special needs.

Rental Housing Policies

- 6.3.5.12 Residential use should be an accessory use on land zoned commercial use and may be a means to provide rental housing opportunities.
- 6.3.5.13 A secondary suite, limited in size and contained within a permitted dwelling, may be permitted on larger rural lots (in accordance with policies in section 6.3.3 (Rural Residential) of this Plan), and despite section 6.3.3, on lots 2.0 hectares or larger in order to provide rental opportunities provided the owner or residential tenant occupies the principle residence.
- 6.3.5.14 A detached unit used to provide temporary accommodation for a relative or a care-giver or to provide temporary affordable rental accommodation under the *Residential Tenancy Act* may be permitted through a Temporary Use Permit (in accordance with guidelines specified in Section 6.10 (Temporary Use Permits)),

NOTE: The use of such a permit will only define the permitted use and the temporary nature of such use and cannot manage who may occupy the temporary accommodation.

Advocacy Policies for Rental Housing

- 6.3.5.15 Owners of land where a second dwelling is permitted are encouraged to provide the second dwelling as ongoing rental accommodation to increase the available rental housing supply unless the second dwelling is otherwise used or needed for use by the owner.
- 6.3.5.16 Written agreements under the *Residential Tenancy Act* are strongly encouraged for the rental of dwelling units.

Special Needs Housing (including housing for seniors) Policies

- 6.3.5.17 Lot B, Section 10, Nanaimo District, Plan 18085, which is zoned for elder housing, may be considered for zoning amendments to increase the number of units and may be expanded through the acquisition of adjoining land.
- 6.3.5.18 A supported living facility, a hostel and other facility for providing emergency and/or temporary accommodation should be permitted on land zoned for community service use (in accordance with policies in section 6.2 (Community Service Use) of this Plan).
- 6.3.5.19 The Local Trust Committee may explore opportunities for temporary accommodation for summer workers and/or displaced residents.
- 6.3.5.20 Parcels designated residential that have demonstrated ability to meet Provincial Ministry standards of water, grey water (sewage and waste water) treatment and other health and environmental requirements, may be considered upon application for a special needs housing site specific rezoning. A development plan should be provided with any application for rezoning and shall include information regarding future development phases including projected densities, impacts on the land and neighbourhood including the provision of waste supply, waste disposal and retention of natural vegetation (See Section 7.3).

Advocacy Policies for Special Needs Housing

- 6.3.5.21 Hornby Island residents are encouraged to provide and support home care and home repair assistance initiatives for seniors as a means of extending the opportunities for independent living.
- 6.3.5.22 Where appropriate to personal needs and preferences, Hornby Island residents are encouraged to make available in their homes opportunities for boarding and other joint living arrangements to expand the range of living opportunities for persons with special needs or who seek affordable housing.

Land Co-operative Policies

- 6.3.5.23 Upon application, properties 4 hectares or greater may be considered for “land co-operative” rezoning supported by submission of an impact assessment plan. (See Section 7.3)
- 6.3.5.24 Two properties have been designated as Land Co-operatives in this Plan. Subsequent land use bylaw regulations may be created to address historical situations where parcels are in common ownership with each member owning a share believing the share granted him/her the right to build a house.
- 6.3.5.25 The principal permitted uses in this designation should be residential and agricultural.
- 6.3.5.26 Home occupations subject to land use bylaw regulations may be permitted but should be limited to those having little impact on the area's character and environment.”

Excerpts from Hornby Island's Land Use Bylaw:

Hornby Island's [Land Use Bylaw #150](#) zones two properties for *community housing* (see section 8.3).

Residential 3 – Community Housing (R3) Zone (Elder Housing):

- Refers to one 2 hectare (5 acre) property.
- In addition to allowing one (regular) dwelling unit, the zone permits a maximum of six *community housing dwelling units* for every 1.0 hectare (0.4 acre) of lot area, to a maximum of 20 community housing dwelling units per lot;
- Also one community facility as well as accessory buildings and structures with limited floor areas.
- The floor area of the dwellings is regulated as follows:
 - The floor area of a residential dwelling unit must not exceed 150 m² (1615 ft²).
 - The floor area of a dwelling unit in a community housing development must not exceed 150 m² (1615 ft²).
 - The floor area of an accessory community facility must not exceed 200 m² (2153 ft²).
- The overall footprint is managed through a maximum 10% lot coverage for any lot having an area of 1.0 hectare (0.4 acres) or more, and a maximum lot coverage, and 15% maximum lot coverage for lots that are less than 1.0 hectare in area.
- For more information on the Elder Housing Project, see Section 9 [of the Hornby Island OCP].

Residential 3A – Community Housing (R3A) Zone (ISLA)

- Refers to one 7.4 ha (18.3 acres) property.
- Permits a maximum of five community housing dwelling units per 1.0 hectare (0.4 acre), with a maximum of 30 *community housing dwelling units* per lot;
- Dwellings must be used for residential uses;
- Attached housing is permitted;
- a maximum of four live/work studios per lot;
- accessory buildings and structures;
- One accessory community facility; and
- The overall footprint is managed through a maximum 10% lot coverage for any lot having an area of 1.0 hectare (0.4 acres) or more, and 15% maximum lot coverage for lots that are less than 1.0 hectare (0.4 acres) in area.

Hornby Island's Land Use Bylaw also permits *secondary suites* (see section 3.8). Some main regulatory features are:

- Must be wholly within the principal residential dwelling;
- Must contain at least one bedroom and bathroom, a separate kitchen and living area
- Must be occupied by the owner or residential tenant
- Must be limited in size to 40% of the floor area of the principal dwelling unit to a maximum floor area of 90 m².
- Is not permitted in areas of the island designated as having high aquifer vulnerability.

Hornby Island’s Land Use Bylaw does not permit secondary dwellings or cottages, however there is provision in the OCP to permit a detached dwelling unit for a relative or caregiver of the occupant under a Temporary Use Permit.

Denman Island Local Trust Area:

Excerpts from Denman Island’s Official Community Plan:

[The Denman Island Official Community Plan](#) #185 Housing Policies:

“Policy 10 - In the Rural designation zoning regulations should generally permit one dwelling unit per lot, including a secondary suite, provided that the land owner provides the Local Trust Committee with proof of adequate water supply for each dwelling unit without endangering the water supply of adjacent land owners. A secondary dwelling unit may be permitted on a lot if approved by a Temporary Use Permit.

Policy 11 - The overall residential density on Denman Island should generally not increase beyond that permitted by existing zoning on the date this Plan was adopted except that an increase of approximately 5 per cent may be permitted to accommodate zoning amendments for special needs and affordable housing, secondary dwelling units approved by the Denman Island Local Trust Committee under a Temporary Use Permit and site-specific zoning amendment applications under Policy 29 of this Section. Notwithstanding the foregoing, secondary suites contained within the footprint of conforming dwelling units are not deemed to contribute to density calculations for the purposes of this policy.

Policy 13 - In the Sustainable Resource designation, zoning regulations should permit one dwelling including a secondary suite per parcel.

Policy 15 - The Local Trust Committee may approve secondary dwelling units on lands within the “Rural” and “Sustainable Resources” designations through a Temporary Use Permit in order to address housing objectives as defined in the Official Community Plan.

Policy 17 - The Local Trust Committee should encourage the establishment and work of non-profit land trusts for affordable housing.

Policy 18 -The Local Trust Committee should consider amendments to this Plan allowing the Committee to accept and hold for affordable housing purposes, in accordance with the guidelines in Appendix D, any unused residential densities that are relinquished by owners of lots with subdivision potential or available through land sold or given for conservation or park.

Policy 19 -The Local Trust Committee should review the policies in this section once the final report is available for the Hornby and Denman Island Housing Needs Assessment, with a view to determining whether further opportunities for affordable housing are needed and what form any such opportunities should take.

Policy 29 - The Local Trust Committee should consider zoning amendment applications for affordable housing projects provided:

- that the proposal is not located in a connectivity area identified on Schedule D;
- that the proposal does not impact negatively on adjacent properties;

- that the proposal is small-scale;
- that the proposal is clustered and the siting and height are sensitive to surrounding land uses;
- that the proposal proves an adequate supply of potable water and an adequate sewage disposal system;
- that any environmentally sensitive areas on the lot are identified and the applicant undertakes a conservation covenant to protect such areas;
- that the proposed development will not place a strain on existing public services and infrastructure.

Excerpts from Denman Island’s Land Use Bylaw:

Denman Island’s [Land Use Bylaw #186](#) allows one affordable housing unit on a three acre property with site specific zoning:

“R1(4) 1 Despite Tables 2 and 3 of this section, single family dwelling units and buildings and structures accessory to single family dwelling units are not permitted and instead, one *affordable housing dwelling unit* is permitted, and buildings and structures accessory to the *affordable housing dwelling unit* are permitted.”

Denman Island’s Land Use Bylaw permits secondary suites in some zones, and requires Temporary Use Permits for cottages (secondary dwelling units):

Secondary Suites and Dwelling Units

4 Secondary dwelling units may be permitted, subject to conditions, by Temporary Use Permit on lands zoned as “R2” (Rural Residential), “A” (Agriculture), “F” (Forestry) and “RE” (Resource). Secondary suites are generally permitted within these zoning designations without the need for a Temporary Use Permit.

- 5 A secondary suite is permitted within a dwelling unit provided that:
- a) Either the dwelling unit or secondary suite is occupied by the owner of the dwelling unit; or the dwelling unit or the secondary suite is occupied by a person other than the owner who has responsibility for managing the property, including dealing with complaints of neighbours arising from the occupancy of the property;
 - b) There is a maximum of one secondary suite permitted per lot;
 - c) The secondary suite is contained within the walls of a permitted dwelling unit;
 - d) The secondary suite shall have an external access only which is separate from that of the principal dwelling;
 - e) The floor area permitted for a secondary suite is no more than 40% of the floor area of the dwelling unit to a maximum of 90 square metres;
 - f) One off-street parking space is provided for the exclusive use of the secondary suite; and
 - g) The secondary suite is not subdivided from the principal dwelling unit under the *Land Title Act* or the *Strata Property Act*.
- 6 Where permitted by a Temporary Use Permit a secondary dwelling unit shall:

- a) Not have a floor area in excess of 140 square metres;
 - b) Shall not be located more than 60 metres from the principal residence unless otherwise approved by the Local Trust Committee as a condition of the permit; and
 - c) Be connected to an approved sewerage system.
 - d) Include a rainwater catchment and storage system for a capacity of at least 1,000 gallons unless otherwise approved by the Local Trust Committee as a condition of the permit.
- 7 A written plan for the supply of water is to be provided that demonstrates an adequate supply of potable water prior to the issuance of any permits to allow the use.
 - 8 Where water is supplied to a secondary suite or a secondary dwelling unit by a community water system, the operator of the community water system must provide written confirmation that it has sufficient capacity prior to the issuance of any permits to allow the use.
 - 9 Where water is to be supplied from a surface water body, a water license, issued by the Province, must permit the withdrawal of the required amount of water prior to the issuance of any permits to allow a secondary suite or secondary dwelling unit.

Lasqueti Island Local Trust Area:

Excerpts from Lasqueti Island's OCP:

The Lasqueti [Official Community Plan Bylaw #77](#) has the following objective for affordable housing:

Objective 4 - To support the establishment of affordable housing, special needs housing and provide the opportunity for Island seniors to remain in the community.”

Excerpts from Lasqueti Island's Land Use Bylaw:

The Lasqueti Island [Land Use Bylaw #78](#):

3.9. Dwellings and Guest Cabins Per Lot

- (1) Unless otherwise regulated in this Bylaw, any upland lot is permitted to have one dwelling.
- (2) Unless otherwise regulated in this Bylaw, the following number of dwellings are permitted per lot:
 - (a) Subdivision District A: one (1) dwelling per four (4) hectares (9.88 acres) of lot area.
 - (b) Subdivision District B: one (1) dwelling per eight (8) hectares (19.76 acres) of lot area.
 - (c) Subdivision District C: one (1) dwelling per 65 hectares (160.61 acres) of lot area.
- (3) For each permitted dwelling, a guest cabin not exceeding 56 square metres (602.7 square feet) in floor area is permitted.
- (4) For the purpose of calculating density, six (6) tenting sites are considered equivalent to one dwelling density.

Gambier Island Local Trust Area:

The Gambier OCP addresses affordable housing and defines it. The OCP states that because of the small population and limited services, affordable housing is “best addressed on an individual basis within single family or associated secondary dwellings rather than through formalized housing programs.” The Gambier Island Land Use Bylaw does not have a specific zone for affordable housing, but has a “Community Facility Zone” that permits affordable and special needs housing, among other uses. The Gambier Land Use Bylaw uses a different approach in addressing cottages than other islands do, with the permitted size of the cottage increasing in increments depending on the size of the property. Cottages on Gambier can therefore range in size from 60 m² (645 ft²) on one acre lots, to 200 m² (2,152 ft²) on properties greater than five acres in area.

Gabriola Island Local Trust Area:

Excerpts from Gabriola Island’s OCP:

The Gabriola Island [Official Community Plan #166](#) states:

“This Plan only supports the realization of additional residential density without subdivision when used for Affordable Housing for Special Needs residents and Seniors.

- Increasing residential density through redesignation/rezoning shall not be permitted with the exception of Special Needs and Seniors’ affordable housing.
- With the exception of affordable housing, no provision shall be made for multi-dwelling residential use in the Planning Area.

Multi-dwelling Affordable Housing Policies

- a) Any lands designated for Multi-dwelling Affordable Housing in this Plan shall also be designated as part of DP-8 on Schedule C and the permit guidelines as outlined in Section 9.3 shall apply.
- b) Any land currently designated Seniors development and Special Needs (SSN) in Schedule B of this Plan shall remain under this designation until future application to designate a site for multi-dwelling affordable housing amends this Plan.
- c) The amenity zoning provisions of Section 904 of the *Local Government Act* shall only be permitted to be used on Gabriola to facilitate the provision of Multi-dwelling affordable housing for seniors and Special Needs residents.
- d) Densities for the creation of Multi-dwelling Affordable Housing for low-income families shall come only from banked densities as noted in Appendix 2 (Density Bank) of this Plan.

- e) Multi-dwelling Affordable Housing developments with mixes of Special Needs residents, seniors and low-income families are encouraged.
- f) An application to re-zone a parcel for Multi-dwelling Affordable Housing shall be permitted only if the application complies with the following:
- i. the maximum density shall not exceed 12 units per hectare;
 - ii. the maximum number of dwelling units per development shall not exceed 24;
 - iii. the average size of a dwelling unit shall be not greater than 83 square metres (900 sq.ft);
 - iv. the site shall be within 0.5 kilometres of the Village Core bounded by North, South, and Lockinvar Roads or a 2 kilometre walking distance from the Village Core along public access routes only, and shall provide access to any existing adjacent pedestrian and cycling pathways to the village and ferry services;
 - v. where practical, in the opinion of the Gabriola Island Local Trust Committee, the site's main access shall be off a main road and not through an existing residential neighbourhood;
 - vi. common area amenities, such as kitchen and recreation facilities, shall be provided for prior to occupancy;
 - vii. where practical, in the opinion of the Gabriola Island Local Trust Committee, no parcel redesignated for Multi-dwelling Affordable Housing shall be contiguous to another parcel so designated;
 - viii. the provisions of the Gabriola Island zoning bylaw may contain other general regulations pertaining to siting, height, lot coverage, servicing and other requirements which would also be applicable to a parcel in this land use designation;
 - ix. the proposal shall include an adequate fire suppression water supply which shall be maintained and be available for use on site; and
 - x. the minimum lot size shall be 1 ha (2.4 acres).
- g) In considering applications for the rezoning of lands to permit Multi-dwelling Affordable Housing, the applicant shall be required to:
- i. identify the anticipated costs of the proposed land and housing to purchasers or occupants which are not meant to be marketed off-island;
 - ii. establish the basis of the housing need of existing residents;
 - iii. specify affordability in keeping with the provisions of this Plan; and
 - iv. specify Special Needs housing requirements.
- h) As a condition of rezoning for Multi-dwelling Affordable Housing, a housing agreement pursuant to s. 905 of the *Local Government Act* shall be required and shall include provisions that:
- i. ensure the maintenance and stability of affordability in perpetuity;
 - ii. specify how the housing project will be managed and administered including, if deemed applicable, that it be operated on a not-for-profit basis;
 - iii. specify the manner in which the housing units will be made available to the identified class of persons at the time the housing units are first occupied and with respect to subsequent occupancy; and
 - iv. specify the mix of rental and ownership housing units permitted.

- i) In addition to 2.4 g), a housing agreement for Multi-dwelling Affordable Housing for seniors only shall also:
 - i. specify that at least one individual who has attained 60 years of age shall reside in each dwelling unit; and
 - ii. specify that not more than three individuals may reside in each dwelling unit.
- j) Multi-dwelling Affordable Housing applications must demonstrate the lowest possible net water, waste, green house gas emissions and energy use.
- k) The Density Bank in this Plan shall be amended from time to time such that any unused residential densities that result from rezoning for parks are added to the Density Bank for use as Multi-dwelling Affordable Housing for low-income families.
- l) The Local Trust Committee encourages other level of government and non-profit groups to work towards the establishment of a Housing Agency on Gabriola Island; support collaborative community efforts to develop an Affordable Housing Strategy; and support the inclusion of Gabriola in Regional Housing Trust Funds.
- m) Local service clubs, non-profit organizations and others that may provide affordable housing are encouraged to develop projects in keeping with the policies of this Plan.
- n) The Local Trust Committee encourages the establishment and work of non-profit community land trusts for the acquisition of land for, and construction and management of, Multi-dwelling Affordable Housing units.

2.6 Single-family Affordable Housing

Background: A community plan is intended to contain a statement concerning the provision of affordable housing in the community. Currently on Gabriola, the allowance of secondary suites on parcels 2.0 hectares or larger, is considered a means of addressing the islands' need for diversity in housing options and affordability.

Single-dwelling affordable housing means accessory cottage housing that does not exceed 65 square metres (700 square feet) in area and which costs no more than 30% of a household's gross income applied to those households with incomes at or below 60% of the median household income for Gabriola Island (using Census Canada information).

Single-family Affordable Housing Objectives:

1. To ensure a supply of affordable housing is provided for on Gabriola in a manner which does not detract from Gabriola's rural island character.

Single-family Affordable Housing Policies:

- a) Provision for a secondary suite on a parcel 2.0 hectares or larger (as per policy 2.1 g) shall be recognized as a means of providing for affordable housing in a rural, low density context.

Excerpts from Gabriola Island's Land Use Bylaw:

The Gabriola Island [Land Use Bylaw #177](#):

The Gabriola LUB permits secondary suites in the Agricultural Land Reserve:

“on lots 2.0 hectares (4.94 acres) or larger in the Agriculture Land Reserve, one secondary suite per lot, not exceeding 90 square metres (968.7 square feet), or 40% of the habitable floor space of the dwelling, whichever is less and with the approval of the local Health Authority with respect to the provision of sewage disposal”

The LUB permits accessory cottages:

B.6.3.1 All dwelling units, including secondary suites, are for residential use and any use for overnight accommodation on less than a monthly basis for monetary gain is prohibited except where a temporary use permit has been issued by the Local Trust Committee.

B.6.6 Secondary Suite Regulations

Secondary Suites, where permitted in Part D of this bylaw, are subject to the following requirements:

B.6.6.1 Secondary suites are a permitted accessory use on lots 2.0 hectares (4.94 acres) or larger;

B.6.6.2 One (1) secondary suite is permitted per lot;

B.6.6.3 Outside the Agriculture Land Reserve a secondary suite may be located within or attached to a single family dwelling or within an accessory building;

B.6.6.4 Within the Agricultural Land Reserve a secondary suite must be located wholly within a single family dwelling;

B.6.6.5 The maximum permitted floor area for a secondary suite located within or attached to a single family dwelling is 90 square metres (968 square feet) or 40% of the floor area of the dwelling, whichever is less;

B.6.6.6 The maximum permitted floor area for a secondary suite located within an accessory building is 90 square metres (968 square feet);

B.6.6.7 A secondary suite must not be located within a manufactured home;

B.6.6.8 For lands outside of the ALR, a secondary suite shall not be permitted on a lot unless the owner of the lot has registered a restrictive covenant under Section 219 of the Land Title Act in favour of the Gabriola Island Local Trust Committee prohibiting the registration of a strata plan under the Strata Property Act or Land Title Act which would result in the secondary suite being a separate lot.

Thetis Island Local Trust Area:

Excerpts from Thetis Island's OCP:

The [Thetis Island Official Community Plan #88](#) has the following policies:

Residential Policies

6. The overall residential density on Thetis Island should not increase beyond that permitted by existing zoning except that a small increase may be considered to accommodate zoning amendments that would result in affordable housing, special needs housing, or conservation of lands with conservation value.

15. The zoning for the provision of housing for affordable, rental and special needs should be considered if a community need can be demonstrated.

18. The Cowichan Valley Regional District is encouraged to establish a housing authority to hold housing agreements for affordable housing on Thetis Island.

Excerpts from Thetis Island's Land Use Bylaw:

[Thetis Island Land Use Bylaw 89](#):

1.3. Density of Uses, Buildings and Structures (R-1)

a) Maximum number of single family *dwelling units* per lot 1

b) Maximum number of *guest cottages* per lot 1

c) In the R-2 zone, only one *dwelling unit* is permitted on *lots* having an area of less than 8.0 hectares.

d) In the R-2 zone on *lots* having an area of 8.0 hectares or more, one *dwelling unit* other than a *guest cottage* is permitted in respect to each full 4.0 hectares of *lot* area if the owner grants a covenant prohibiting subdivision of the *lot*. If the owner does not provide a covenant prohibiting subdivision of the *lot*, the maximum number of *dwelling units* is one.

e) In the R-2 zone one *guest cottage* is permitted on *lots* having an area of between 0.8 and 8.0 hectares.

- f) In the R-2 zone on *lots* having an area of 8.0 hectares or more one *guest cottage* is permitted in respect of every *dwelling unit* permitted under article 5.1.3 (d).
- g) Maximum combined *lot coverage of buildings and structure* 35% 10%

SALT SPRING REGION

Salt Spring Island Local Trust Area

Excerpts from Salt Spring Island's OCP:

Salt Spring Island [Official Community Plan Bylaw 434](#):

RESIDENTIAL LAND USE OBJECTIVES AND POLICIES

Policy: B.2.1.2.1 Zoning changes should be avoided if they would likely result in a larger island population than is expected under the development potential zoned in 2008. Exceptions to this policy are to be few and minor and only to achieve affordable housing and other objectives of this Plan.

B.2.4 Residential Neighbourhoods Designation

Policy B.2.4.2.2 Zones within the Residential Neighbourhoods Designation will continue to accommodate the medium density residential uses and the other compatible land uses allowed in the existing bylaw. Existing commercial, industrial and multi-family zones will also remain, but zoning changes should not be made to locate more of these zones on additional lands in this Designation, with the exception of multiple-family affordable housing projects.

B.2.5 Rural Neighbourhoods Designation

Policy B.2.5.2.5 Despite the minimum lot sizes indicated in Policy B.2.5.2.3, the Local Trust Committee could consider a rezoning application from a property owner to develop a new hamlet or village site in this Designation, as outlined in Policy B.2.3.2.2 or to allow an affordable family-oriented housing development as outlined in Policy B.2.2.2.18.

B.3.3 Industrial and Commercial Services

Objective B.3.3.1.5 To allow for the development of affordable homes in combination with industrial land uses.

B.5.1 General Village Land Use Objectives and Policies

Policy B.5.1.2.2 Zoning in Village Designations will continue to allow the mix of commercial, institutional, cultural, and multi-family land uses that are currently allowed. Commercial zoning should be simplified with fewer zones and a broader range of uses allowed in each. The maximum residential density allowed on any single property will remain at 37 units per ha. However, where a multifamily development is comprised of special needs housing or affordable seniors' supportive housing, the density of development may exceed 37 units per ha, provided it does not exceed a floor space ratio of 0.6, a site coverage of 33 percent, a maximum of two storeys and a maximum of 50 units in any one development.

B.5.2 Ganges Village Designation

Policy B.5.2.2.3 The Local Trust Committee should consider rezoning applications that would allow the addition of some affordable and special needs housing in the Ganges Village Designation, as outlined in Section B.2.2.2.

B.5.3 Fulford Village Designation

Policy B.5.3.2.5 Pending the completion of a comprehensive local area plan for Fulford Village, the Local Trust Committee should only consider rezoning applications that would allow the addition of some affordable and special needs housing in the Fulford Village Designation, as outlined in Policy B.2.2.2.18.

B.5.4 Channel Ridge Village Designation

Policy B.5.4.2.3 The Local Trust Committee should consider rezoning applications that would allow the addition of some affordable and special needs housing in the Channel Ridge Village Designation, as outlined in Policy B.2.2.2.17.

Seasonal Cottages

B.2.2.2.16 Seasonal cottages should continue to be allowed wherever they are allowed by current zoning. The Local Trust Committee may also consider amending the Land Use Bylaw to allow the use of seasonal cottages as full time affordable rental housing units in certain areas. In order to encourage housing for families, the Land Use Bylaw may be amended to permit cottages with a maximum floor area of 90 m² on lots 2 hectares or larger in area, while retaining the existing floor area limits on cottages on lots between 1.2 hectares and 2 hectares in area. Any amendment to zoning to allow cottages to be used as full time residences should address the following criteria:

- a) Full time residence of cottages should only be allowed in areas with an adequate supply of potable water.
- b) Full time residence of cottages should not be allowed in areas that are community water system supply watersheds or in community well capture zones.
- c) New construction of cottages for full time residence should be not allowed in areas containing sensitive ecosystems or areas that are hazardous for development.
- d) The use of cottages will not be for short-term rental in accordance with the Land Use Bylaw.
- e) Building safety and waste disposal issues are addressed through compliance with the B.C. Building Code and applicable health standards.
- f) The Local Trust Committee will consider the use of housing agreements and other measures to ensure that cottages are affordable and to address occupancy.
- g) The Local Trust Committee will work with the Capital Regional Housing Corporation on the administration of housing agreements in order to implement this policy.
- h) The Local Trust Committee should co-ordinate implementation of zoning changes with Capital Regional District Building Inspection and the Vancouver Island Health Authority.
- i) The Local Trust Committee may also consider limits on the location of cottages to minimize dependency on private automobiles.
- j) The Local Trust Committee will make zoning changes incrementally and monitor changes in order to have the effect of limiting the overall number of full-time units on the island.

- k) The Local Trust Committee will consider an annual registration system in order to remain informed about the number and location of occupied cottages.

Other OCP Policies and Objectives related to affordable housing:

Affordable, rental and special needs housing

OBJECTIVES

B.2.2.1.1 To provide opportunities for the creation of affordable, rental and special needs housing.

B.2.2.1.2 To integrate affordable, rental and special needs housing into appropriate residential areas where community services are most accessible.

B.2.2.1.3 To provide, through zoning, the opportunity for island seniors to remain in the community, especially in their own or their families' homes.

B.2.2.1.4 To recognize the value of maintaining existing manufactured home parks as an important source of housing within the community.

B.2.2.1.5 To co-operate with senior governments, the Capital Regional District, housing industry, funding sources and community organisations to provide affordable, rental and special needs housing on Salt Spring Island.

B.2.2.2 POLICIES

B.2.2.2.1 The Local Trust Committee will initiate a Housing Needs Assessment, to be updated regularly and on the basis of which the Local Trust Committee may establish priorities for consideration of affordable housing applications.

B.2.2.2.2 The Local Trust Committee, in co-operation with the Capital Regional District and the community, should work to establish a target level for the percentage of rented and owned affordable housing units in the total housing stock, based on projected community housing needs.

B.2.2.2.3 All rezoning applications for affordable housing projects should include evidence of:

- a) need for the housing.
- b) an adequate water supply for potability and for fire protection.
- c) means of sewage disposal.
- d) energy and water efficient building design.
- e) not degrading a sensitive ecosystem.
- f) not being sited in an area subject to hazardous conditions.

Amenity Zoning

B.2.2.2.5 Land for affordable housing is an eligible community amenity, which could be exchanged for a higher density of development as outlined in Appendix 3.

Inclusionary Zoning

B.2.2.2.6 When the Local Trust Committee is considering a rezoning application involving a significant increase in residential density the Local Trust Committee should require that the application include provision of affordable housing.

B.2.2.2.7 The Local Trust Committee may consider amending zoning to require that on-site staff accommodation be provided for larger new commercial developments.

B.2.2.2.8 Zoning could be changed to allow small, affordable homes to be located above commercial buildings in villages. Existing zoning (that only allows two storeys) could be relaxed to allow such homes to occupy a third storey, provided that impacts on view corridors are taken into account.

B.2.2.2.9 Where a lot has subdivision potential, the Local Trust Committee should consider rezoning applications that would allow the property owner to build (without subdividing) the same number of single family dwellings on the lot as could be built after subdivision. Such shared residential rezoning applications should be consistent with the guidelines in H.2.1 of Appendix 2.

Flexible Housing Units

B.2.2.2.10 In zones where single family dwellings are presently allowed, the Local Trust Committee should consider changing local zoning to also allow (as an alternative to a single family dwelling), a flexible unit dwelling that:

- a) has a maximum of two storeys, and
- b) has a maximum floor area, and
- c) could contain between one and three dwelling units, depending on the needs and wishes of the property owner.

Flexible unit dwellings should only be allowed on lots larger than 1.2 ha or on smaller lots in village areas. If zoning is changed to allow flexible unit dwellings, design guidelines and zoning regulations should be developed to ensure the dwellings fit into single-family neighbourhoods

B.2.2.2.11 If flexible unit dwellings are allowed, they should be allowed in only a few zones on a trial basis to find out if they do supply needed housing without having a negative effect on neighbouring properties. Flexible unit dwellings should not be allowed in zones within the Watershed-Islet Residential Designation unless they are shown not to increase population or sewage generation over that expected in single family dwellings.

B.2.2.2.12 Flexible unit dwellings could also be allowed in zones in the Industrial and Commercial Services Land Use Designation, where a property is primarily used for industrial and commercial services purposes.

B.2.2.2.13 If flexible unit dwellings are allowed, they should not be converted into separate strata-titled dwelling units.

Boarding Houses

B.2.2.2.14 Boarding houses, single family dwellings where rooms are available for on-going residential occupancy, should be allowed to operate as home based businesses in all zones where single family dwellings are allowed.

Multi-Family Dwellings

B.2.2.2.17 Applications for strata conversion (strata titling) of existing multi-family dwellings that contain more than three units should be considered by the Local Trust Committee, especially if such a conversion is expected to increase the community's supply of affordable owned housing. The Local Trust Committee should not approve strata conversions that would replace affordable rental housing with non-affordable owned housing.

B.2.2.2.18 Preference should be given to rezoning applications for multiple-unit affordable housing projects that:

- a) are based on the housing needs of existing residents and are not meant to be mainly marketed to off-island residents;
- b) would provide owned or rental housing, possibly through non-traditional means such as cohousing, co-operative ownership, sweat equity projects or land trusts;
- c) would create durable, and water and energy efficient housing;
- d) provide walking, transit or cycling links to village services;
- e) provide safe walking, transit, or cycling links to a school, if the project is designed for families;
- f) include appropriate site and building designs, such as those outlined in Development Permit Area 1;
- g) that are in or near island villages, except where the affordable housing would be linked to and support farming.

B.2.2.2.19 The Local Trust Committee should consider changing the local zoning that applies to multi-family zones so that density is guided by floor space ratios as well as units per hectare. Such changes should be considered to provide more flexibility in the type of dwelling units that can be built.

Care Facilities

B.2.2.2.20 Community care facilities will be allowed in zones that permit residential use, as outlined in the *Community Care and Assisted Living Act*.

B.2.2.2.21 The Local Trust Committee should consider changing local zoning to allow small care cottages to be temporarily placed alongside single family dwellings to accommodate those who are disabled or require family care. Temporary suites could also be allowed to serve the same purpose. Should the Committee amend zoning in this way, it should first have a system in place that will ensure the suites or cottages will be used as intended. Care cottages should not be permitted on properties where seasonal cottages or flexible unit dwellings are permitted.

B.2.2.2.22 The Local Trust Committee could consider other innovative strategies that would increase the community's supply of affordable housing, including, but not limited to, consideration of rezoning applications that would permit additional dwellings where the floor area of the dwellings is limited, energy and water efficient design is implemented, and sensitive ecosystems are protected.

Others are encouraged to support the objectives of this Section in the following ways:

B.2.2.2.23 The Local Trust Committee encourages and supports other levels of government and non-profit groups to work towards the establishment of a Housing Agency on Salt Spring Island.

B.2.2.2.24 Local service clubs, non-profit organizations and others that provide affordable, rental and special needs housing are encouraged to

develop projects in keeping with the policies in this Section. Such groups are particularly encouraged to explore the potential for supplying a community pool of care cottages.

B.2.2.2.25 The Local Trust Committee will support the establishment and work of non-profit community land trusts and other organisations for the acquisition of land for, and construction and management of, affordable housing units.

H.3.2 Eligible Community Amenities

H.3.2.1 The Local Trust Committee could consider Amenity Zoning applications that would provide the following eligible community amenities: ...b. land for, or construction of, affordable or special needs housing.

The [Salt Spring Island Land Use Bylaw 355](#) has a number of zones to accommodate specific affordable housing developments (note only an excerpt of the regulations are provided. Please refer to the LUB).

Zone Variation – R1 (a) [Murakami Gardens – .57 acre property]

(2) Despite all other regulations of this bylaw, the only *principal use* permitted within lands zoned R1(a) is not more than 27 *multi-family, affordable housing dwelling units*;

Zone Variation – R6(c) [Norton Road – 11 acre property]

(19) Despite Section 9.9.1 – Permitted Uses of Land, *Buildings* and Structures - of this bylaw, the only principal uses permitted within lands zoned R6(c) are:

(a) not more than 26 *affordable housing dwelling units* which may be *single* or *two-family dwellings*;

Zone Variation – R(m) – [Land Bank Society – 7.77 acre property]

(15) Despite Section 9.10.1 of this bylaw, the only *principal uses* permitted within lands zoned R(m) are:

(a) *Affordable housing dwelling units*.

(16) In addition to the regulations of Section 9.10.2, on lands zoned R(m) the following regulations apply:

(a) The maximum number of *affordable dwelling units* is 10.

(b) *Multifamily buildings* shall not contain more than six (6) *affordable housing dwelling units*.

(c) The maximum number of *dwelling units per lot*, including *single-family dwelling, affordable housing dwelling units* and *seasonal cottages* is 10.

SECONDARY SUITES

The Salt Spring Island LUB permits secondary suites in some areas of the island along the public transit routes, and avoids water sensitive areas and lands services by small scale water districts:

3.15.2 A *dwelling unit* is permitted to contain a *secondary suite* provided that:

- 1) the *dwelling unit* or the *secondary suite* is occupied by the owner of the *dwelling*; or
- 2) the *dwelling unit* or the *secondary suite* is occupied by a person other than the owner who has responsibility for managing the property, including dealing with complaints of neighbours arising from the occupancy of the property.

3.15.3 - There is a maximum of one *secondary suite* permitted per *lot*.

3.15.4 - A *secondary suite* must be contained within the walls of the *building* that contains the *principal dwelling unit*.

3.15.5 - The entrance to a *secondary suite* from the exterior of the *building* must be separate from the entrance to the *principal dwelling unit*.

3.15.6 - The maximum *floor area* for a *secondary suite* is 90m² (968 ft²).

3.15.7 - A *secondary suite* must not be subdivided from the *principal dwelling unit* under the Land Title Act or the Strata Property Act.

3.15.8 - Where a *lot* is supplied by groundwater, a *building* containing a *secondary suite* must have sufficient available groundwater.

3.15.9 - Where a *secondary suite* is supplied by rainwater collection, the rainwater system must be capable of supplying the suite with a sufficient quantity of *potable* water.

3.15.10 - Where water is to be supplied to a *secondary suite* by a combination of sources, a written plan for the supply of water is to be provided that demonstrates an adequate supply of *potable* water.

3.15.11 - Where water is supplied to a *secondary suite* by a *community water system*, the operator of the *community water system* must provide written confirmation that it has sufficient capacity to supply the *secondary suite*.

3.15.12 - Where water is to be supplied from a surface *water body*, a water license, issued or amended after November 30, 1994, must permit the withdrawal of the required amount of water.

SEASONAL COTTAGES

The Salt Spring Island LUB permits seasonal cottages in some zones, on lots 1.2 ha (3 acres) or larger. Under the bylaw, the cottages cannot be used for residential housing:

3.14.1 - Unless otherwise specified, no *seasonal cottage* may be constructed or occupied on a *lot* less than 1.2 ha in *area*.

3.14.2 - The maximum *floor area* of a *seasonal cottage* is 56 square metres.

3.14.3 - A *seasonal cottage* is to be physically detached from any other *building* or *structure*, and may not be constructed or occupied on any *lot* occupied by two or more other *dwelling units*.

3.14.4 - A *seasonal cottage*, including any stairs, decks or porches or other *structures* that are attached to the cottage or that function as part of the

cottage, is not to be located within 6 m of any other *building* on a *lot*.

3.14.5 - A *seasonal cottage* may not have a *basement*, or a garage or *carport* that is physically attached or functions as part of the *seasonal cottage*.

3.14.6 - A *seasonal cottage* may only be used for *temporary* occupation by a person or persons having a permanent residence elsewhere and using the cottage for recreational or vacation purposes. A *seasonal cottage* may be used as part of a *bed and breakfast home-based business* as set out in Subsection 3.13.8, but is not to be used as a separate *commercial guest accommodation unit* that is not operated as a *home-based business*.

3.14.9 - A *seasonal cottage* may be a *mobile home* or a *manufactured home*.

SOUTHERN REGION

North Pender Island Local Trust Area:

Excerpts from North Pender Island's OCP:

The North Pender Island [Official Community Plan Bylaw 171](#) contains the following policies to address affordable housing:

2.1H Accessory housing options such as secondary suites may be permitted as a way to increase the stock of rental housing without negatively impacting the rural sense of place or the carrying capacity of the island.

Affordable Housing Policies

2.1.F Subject to policies in Subsection 2.3 of this plan (Seniors and Affordable Housing policies) consideration may be given to applications to rezone land within the Rural Residential and Rural designations to a higher density where the additional density takes the form of seniors and affordable housing.

2.3.20 Applications for rezoning to a higher density than permitted by current zoning may be considered within the Rural Residential or Rural land use designations, subject to the other policies in this plan, if the application would result in the provision of affordable housing and a housing agreement.

2.3.21 Any additional density greater than that permitted by current zoning shall be in the form of units reserved exclusively for occupancy as affordable housing.

2.3.22 Applications for rezoning to a higher density to permit affordable housing may involve units in the form of clustered detached dwellings, duplexes or attached ground-oriented housing.

2.3.23 Zoning should regulate the density, size and siting of units in order to maintain rural residential character.

2.3.24 The form and character of any development may be controlled through designation as a development permit area or through the granting of a covenant.

2.3.25 Developments shall be encouraged to incorporate water conservation measures and energy efficient building design elements.

2.3.26 Applications for affordable housing shall include provision of a housing agreement ensuring that rental, lease, sale or share prices are fixed below average rates within the region.

2.3.27 Applications for affordable housing may also include provisions in the housing agreement limiting occupancy of the dwellings to rental, lease, co-housing or co-operative tenure.

2.3.28 Rezoning applications may be considered that would permit the creation an additional fee simple lot where one affordable dwelling is to be constructed by a non-profit organization on that lot.

2.3.29 All applications for affordable housing shall site development on land with modified ecosystems and the development shall be in proximity and accessible to existing roads and services.

Excerpts from North Pender Island's LUB:

The North Pender Island [Land Use Bylaw 103](#):

Secondary Suites

3.18.1 There is a maximum of one secondary suite permitted per lot.

3.18.2 A secondary suite shall be entirely located within the building that contains the principal dwelling.

3.18.3 The maximum floor area for a secondary suite is 90m² (968 ft²) and it must not exceed 40 per cent of the floor area of the principal dwelling.

3.18.4 The entrance to a secondary suite from the exterior of the building must be separate from the entrance to the principal dwelling unit.

3.18.5 A secondary suite must not be subdivided from the principal dwelling unit under the Land Title Act or the Strata Property Act.

3.18.6 A secondary suite may not be used as a short term vacation rental or a bed and breakfast home business.

8.11 Special Needs Housing (SNH) Zone

8.11.2 Permitted Uses in the Special Needs Housing (SNH) Zone:

(a) two-family dwellings managed by a non-profit society.

8.11.3 Residential Density

(1) There may not be more than one dwelling unit per 0.1 hectares of lot area, to a maximum of 20 dwelling units per lot.

8.11.4 Lot Coverage

(1) Lot coverage may not exceed 25 percent.

South Pender Island Local Trust Area:

Excerpts from South Pender Island's OCP:

The South Pender Island [Official Community Plan Bylaw 107](#) has the following policy on affordable housing:

Residential Policies:

3.1.2 (d) Housing Policies for Affordable Housing, Rental Housing, and Special Needs Housing:

Provision is to be made for affordable housing, rental housing, and special needs housing land uses and developments when justified by demand from the community.

The South Pender Island [Land Use Bylaw 92](#) does not contain any zones or provisions specifically for affordable housing.

Saturna Island Local Trust Area:

Excerpts from Saturna Island's OCP:

The Saturna Island [Official Community Plan Bylaw 70](#) has the following policies to address affordable housing:

OCP Policies and Objectives related to affordable housing:

C.3.5 When relating to matters of development, affordability, special needs, or rental opportunity, the Saturna Island Local Trust Committee is to consider the community's desire to maintain social and economic diversity.

D.1.M.2 Multiple Family use may be permitted to a density not exceeding:

b) four units per acre for affordable and special needs housing owned and operated by a registered (non-profit) society."

Excerpts from Saturna Island's LUB:

The Saturna Island [Land Use Bylaw 78](#):

4.5.1 In the **Multiple Family Residential (MFR) Zone** the following uses are permitted, subject to the regulations set out in this section and the

general regulations set out in Part 2, and all other uses are prohibited.

4.5.1(1) *residential* for the purpose of providing Senior Citizen Housing sponsored by a Public or Quasi Public Society Incorporated under the *Society Act*.

4.5.5 There shall not be more than four (4) *residential units* per 0.4 hectares (one acre) in the Multiple Family Residential Zone.

Rural Residential General Zone: Density

4.1.3 On a *parcel* 1.21 hectares (3 acres) or less the maximum density is one (1) *residence*.

4.1.4 On a *parcel* greater than 1.21 hectares (3 acres) the maximum density is one (1) *residence* and one (1) *cottage*.

Rural General Zone: Density

4.2.4 On a *parcel* 1.21 hectares (3 acres) or less the maximum density is one (1) *residence*.

4.2.5 On a *parcel* greater than 1.21 hectares (3 acres) and less than 4.05 hectares (10 acres) the maximum density is one (1) *residence* and one (1) *cottage*.

4.2.6 On *parcels* 4.05 hectares (10 acres) or greater one (1) *residence* and one (1) *cottage* per 2.02 hectares (5 acres) are permitted up to a maximum density of five (5) *units* and five (5) *cottages* per *parcel*.

Mayne Island Local Trust Area:

Excerpts from Mayne Island’s OCP:

Mayne Island [Official Community Plan Bylaw 144](#):

“One secondary suite, limited in size, contained wholly within a dwelling unit may be permitted per parcel. On parcels less than 4 hectares: a secondary suite shall not be permitted on the parcel if a cottage has been constructed; and a cottage shall not be permitted on the parcel if a secondary suite has been constructed. A rainwater catchment and storage system shall be required prior to the construction of a secondary suite.

2.1.4. Affordable housing is encouraged through joined or multiple housing units which may be considered by site specific rezoning of a parcel subject to compliance with Section 2.10 (Amenity Zoning Guidelines) of this Plan.

2.1.1.6 Affordable housing is encouraged through joined or multiple housing units which may be considered by site specific rezoning of a parcel subject to compliance with Section 2.10 (Amenity Zoning Guidelines) of this Plan.

AMENITY ZONING GUIDELINES

2.10.1 In the case where a property owner offers to provide a voluntary community amenity as a condition of subdivision or rezoning, consideration may be given to increasing the permitted density on a parcel in any designation other than Public Service, Park or Resource Conservation.

2.10.2 The following community amenities represent a list of potential community amenities which may be acceptable for consideration under this section:

- i) the provision of land for preservation of unique natural environments and sensitive areas,
- ii) the provision of land to preserve forests, watersheds and wetlands,
- iii) the provision of land for community park or public open space,
- iv) the provision of land for sewage treatment facilities or community water systems,
- v) the provision of community wells for domestic water supply,
- vi) the provision of fire-fighting storage reservoirs,
- vii) the provision of easements or rights of way for utilities or trails,
- viii) the provision of community buildings,
- ix) the provision of land for community buildings or structures,
- x) the provision of community space in a commercial building,
- xi) the provision of affordable and special needs housing, and
- xii) the provision of any other amenity which is similar in nature to the foregoing and/or is consistent with the objectives and policies of the OCP.

Excerpts from Mayne Island's LUB:

Mayne Island [Land Use Bylaw 146](#):

5.25 The purpose of the Senior Citizens Housing Comprehensive Development One Zone is to provide for and regulate the development of housing for senior citizens in one location in a comprehensive manner.

"Senior citizen residential use" means a residential use in which at least one person aged 55 years or older occupies each dwelling unit.

1. The following uses are permitted, subject to the regulations set out in this Section and the general regulations, and all other uses are prohibited:
 - (a) Senior citizen residential use;
 - (b) Accessory office for the management of the senior citizens housing, accessory workshop, accessory library, accessory meeting area;
 - (c) Utility shed.
2. A maximum of eight duplexes, containing two dwelling units each.
 - a. The maximum floor area of each dwelling unit is 90m² (969 ft²).

3.13 Secondary Suites

- (1) Secondary suites are permitted on lots that are within the shaded area on Schedule “D” to this bylaw.
- (2) There is a maximum of one secondary suite per lot.
- (3) On parcels less than 4 hectares; a secondary suite shall not be permitted on the parcel if a cottage has been constructed; and a cottage shall not be permitted on the parcel if a secondary suite has been constructed.
- (4) The secondary suite must be contained within the walls of the building that contains the principal dwelling unit.
- (5) Home occupations cannot be carried out in a secondary suite.
- (6) The entrance to the secondary suite from the exterior of the building must be separate from the entrance to the principal dwelling unit.
- (7) A building permit shall not be issued for a secondary suite until the building that is to contain the secondary suite is equipped with a water catchment and storage system for the storage of rainwater. Minimum cistern capacity required for a building containing a secondary suite is 13640 litres (3000 gallons).
- (8) The floor area of the secondary suite shall not exceed 60m² (646 ft²) nor shall it exceed 40 percent of the floor area of the principal dwelling unit.
- (9) A secondary suite must not be subdivided from the principal dwelling unit under the *Land Title Act* or the *Strata Property Act*.

Galiano Island Local Trust Area:

Excerpts from Galiano Island’s OCP:

The Galiano Island [Official Community Plan Bylaw 108](#) has the following policies to address affordable housing:

Residential Objectives

The objectives of this subsection are:

- 2) to encourage affordable, rental and special needs housing.

Residential Advocacy Policies “o” - The Ministry of Community, Sport and Cultural Development, the Capital Regional District and other appropriate government agencies shall be requested to assist in determining rural and geographically suitable building standards and processes that enable the construction of affordable housing.

1.6 Community Housing

This designation is intended for affordable, rental and special needs housing, allowing for a range of community housing types to enable seniors, persons with special needs, and residents of low to middle incomes to secure safe, accessible and permanent housing.

Community Housing Policies

- a) The LTC should support efforts by organizations or agencies to conduct a housing needs assessment in order to identify housing priorities and to guide affordable, seniors and special needs housing policies and land use decisions.

- b) Applications for rezoning to a higher density than permitted by current zoning shall be considered where the application would result in the provision of seniors, affordable or special needs housing, subject to the following:
- i) All additional density greater than that permitted by current zoning shall be in the form of units reserved exclusively for occupancy as affordable, seniors or special needs housing.
 - ii) Applications shall include provision of a housing agreement ensuring that for affordable housing the rental, lease, sale or share prices are fixed below average rates within the region, and the agreement may limit occupancy of the dwellings to rental, lease, co-housing or co-operative tenure, and may limit occupancy.
 - iii) Applications may be for units in the form of clustered detached dwellings, duplexes or attached ground-oriented housing, and are encouraged to incorporate water conservation and energy efficient building design elements, including rainwater catchment.
 - iv) All applications shall site development on land with modified ecosystems, avoid potentially hazardous lands, demonstrate an adequate supply of potable water, and be in proximity and accessible to existing roads, services and other amenities.
 - v) Consideration of applications for affordable or seniors or other special needs housing shall include the following where appropriate: amendment of the OCP to designate the land as Community Housing, designation as a development permit area, amendment of the zoning to designate the area for affordable or special needs housing, site-specific zoning regulation of density, siting and size, and registration of a housing agreement and a section 219 covenant.
- c) A portion of lands rezoned to permit a density increase under another policy in this plan, may, if the area is deemed suitable for the purpose by the Local Trust Committee, be rezoned to CH (Community Housing) to permit affordable housing, including housing for senior citizens or persons with special needs, and the land required to be simultaneously transferred to an incorporated non-profit society having as one of its objects the development and operation of affordable, seniors' or special needs housing, or alternatively an option to purchase the land for nominal consideration may be granted to such a society. As an alternative to permitting the community housing on the parcel being rezoned, the local trust committee may consider amending zoning on other lands to permit the affordable, seniors or special needs housing to be developed in a more appropriate location and the land being transferred to the incorporated non-profit society may be zoned to permit residential uses. Any proposed location for the affordable, seniors or special needs housing should be located within modified ecosystems, avoid potentially hazardous lands, demonstrate an adequate supply of potable water, and be in proximity and accessible to existing roads, services and other amenities.
- d) The Local Trust Committee may consider amending zoning to allow for secondary dwellings for affordable housing in residential zones in areas close to existing roads, services and amenities and where there is an adequate supply of potable water.

Excerpts from Galiano Island's LUB:

[Galiano Island Land Use Bylaw 127](#)

- 8.2.3 The density of affordable and special needs housing must not exceed 2 dwellings per hectare.
- There are seven properties with this zoning on Galiano. There have not been any affordable housing units built within this zone.

ISLAND MUNICIPALITIES

Bowen Island Municipality

Excerpts from Bowen Island's OCP:

[Bowen Island Official Community Plan](#)

Objective 150 To generate affordable housing, implement Bowen Island Municipality Housing Policy #08-03.

Policy 359 In the interest of creating a diverse inventory of affordable housing, and in accordance with Policy #08-03, Bowen Island Municipality Affordable Housing Policy, all new development of three or more units requiring a rezoning will:

- provide 15% of the gross floor space as non-market “affordable housing”, integrated on-site with market housing; or
- make an equivalent financial contribution to the Municipality to be directed to a Housing Reserve Fund or Housing Trust Fund; and
- not be issued an occupancy permit for any phase of market housing in a development of three or more units until the corresponding affordable housing has been granted occupancy.

Policy 360 The provision of non-market rental or home ownership housing may be considered by the Municipality as an amenity at the time of rezoning (cross-reference: Section 7).

Policy 361 To ensure that affordable rental or home ownership housing is “perpetually affordable”, the Municipality will require a Housing Agreement and a Right of First refusal Option to Purchase; both to be registered as a covenant through the *Land Title Act*.

Policy 364 Other than secondary suites, the majority of affordable and special needs housing should be located within Snug Cove Village. If any other location is proposed, it will be easily accessible to public transit.

Policy 365 The Municipality encourages proposals for housing in Snug Cove Village that are suitable for affordable rental or home ownership, supportive and assisted-living housing for aging residents, and supportive housing for residents with special needs.

Policy 366 The Municipality encourages proponents of affordable and special needs housing to provide a mix of unit sizes in each development.

Policy 368 The Municipality supports providing serviced land owned by the Municipality at no cost to the Bowen Island Housing Corporation or an affordable housing provider that is a member of the BC Non Profit Housing Association, subject to a public expression of interest. An initial amount

of land for this purpose would be 0.5 hectare (1.25 acres). If a sewer connection is not immediately available, other forms of sewage treatment would be considered, so as not to delay the construction of this form of housing.

Bowen Island Municipality Affordable Housing Policy:

Bowen Island also has adopted a [housing policy](#) to guide the Municipality's goals for affordable housing. The following is an excerpt from the policy:

AFFORDABLE HOUSING CONTRIBUTION

In the interest of creating a diverse inventory of affordable housing, including social housing, on Bowen Island to meet the needs of long term residents, young families, seniors, those with special needs and those employed on the Island, all new development will be encouraged to create:

- a) A mix of housing types and sizes in each new development*
- b) Housing that is within walking distance of amenities, transit and services*
- c) Housing that is compact, accessible and meets the Green Building Standards set out by the Bowen Island Municipality*
- d) Fifteen percent (15%) of the Gross Floor Area (GFA) as Affordable Housing (as defined by the Affordable Housing Working Group, or the Bowen Island Housing Corporation). For example, a project with a GFA of 500 sq.m. will include 75 sq.m of affordable housing units. These units are intended to be cost neutral to the developer.*

An occupancy permit for any phase of market housing in a development will not be issued until the corresponding affordable housing has been granted occupancy. Affordable housing units should be integrated, wherever possible, with market residential units. The majority of affordable housing units should be located within walking distance to Snug Cove. Other locations should be close to transit. Consideration should be given to relaxing parking requirements and encouraging a car co-op arrangement in all affordable housing projects. Rental units and ownership units are needed in a variety of sizes from Studio to Three Bedroom. Apartment and Townhouse units are needed most, but there should be some semi-detached and single detached units. Proponents should be encouraged to provide a mix of these units in each development.

Excerpts from Bowen Island's LUB:

[Bowen Island Municipality's Land Use Bylaw 52](#)

3.54 Where permitted in a zone, Secondary Suite shall comply with the following regulations:

1. not more than one (1) secondary suite shall be permitted in a dwelling;
2. a secondary suite shall not be permitted on the same lot where there is an accessory residential use;
3. single-family residential building containing a secondary suite shall not be permitted to operate a bed and breakfast as a home occupation or provide commercial guest accommodation;
4. one off-street parking space shall be provided for use by the tenant(s) in addition to the requirements of Part 5 of this Bylaw;

5. Secondary Suite shall not exceed a total floor space of 90 m²;
6. the secondary suite shall not occupy more than 40% of the habitable floor space of the building;
7. That the creation of a strata lot pursuant to the Strata Property Act for a secondary suite shall not be permitted; and the secondary suite shall satisfy the requirements of the BC building code.

Appendix 3:

Trust Area Community Housing Inventory