

**From:** Rasha Gad [REDACTED]  
**Sent:** Thursday, November 6, 2025 5:07 PM  
**To:** SSIInfo  
**Subject:** OCP & Land Use Bylaw survey  
**Attachments:** Long Term Rentals ( LTR) & Short-Term Rentals (STR).docx

Hello,

I recently learned about the STR survey and unfortunately missed the deadline, as I only came across the notice on the exchange after it had already closed.

I have extensive experience with both short-term and long-term rentals, having offered each in my own home across different cities as well as here, on Salt Spring and BC, where I've lived for the past 25 years. As a homeowner, both rental types have provided essential financial support as well as housing to my community. As a mother of a young adult—and a friend to many who are struggling to find affordable housing—I'm deeply aware of how important it is to maintain a healthy balance between long-term and short-term rental options.

I would very much like to participate in the ongoing conversation around housing on the island and contribute meaningfully to it. Unfortunately, I'm not sure how to get involved; the only opportunities I come across are surveys that I often see after the deadline has passed. Here's a clear, strong rephrase of your point

One important approach that seems consistently overlooked is the idea of working *with* homeowners and making them part of the housing solution, rather than reinforcing a divide between “renters” and “owners.” We are all part of the same community—a homeowner is also a mother, a friend, and a neighbor to someone who may be struggling to find an affordable place to live. This is a shared issue, and we can only address it by moving forward together.

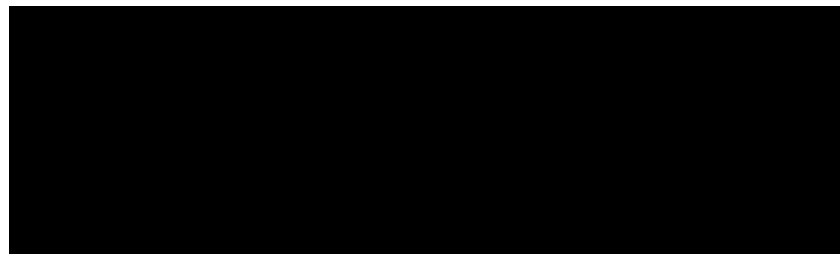
To support this discussion, I've taken the initiative to write the attached document. It outlines key issues and proposes solutions based on over 20 years of experience as a landlord, property owner, and long-time member of the BC community—while also recognizing our shared need for both affordable long-term housing and well-managed short-term rentals.

Thank you for opening this conversation and for taking all viewpoints into consideration.

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Rasha Gad



*in tune with the heart*

## Long Term Rentals ( LTR) & Short-Term Rentals (STR)

### Core Issues and Suggested Solutions

#### from a long Time Homeowner/ Landlord Perspective

### Long Term Rentals ( LTR)

#### 1. The core issue is not housing supply—it's affordable housing.

High building costs translate into high property values, which then drive up rents.

#### Suggested Solution:

Make better use of existing housing by allowing, encouraging, or even offering grants for upgrades and renovations that create secondary suites, tiny homes, or small dwellings that can serve as primary housing. If over-densification is a concern, allow at least one additional unit based on property size. For example:

- ½ acre: one secondary suite or a tiny home up to 300 sq ft
- 3 acres: a maximum of two-bedroom cottage or a secondary suite
- 5 acres: a maximum of one tiny home and a two-bedroom suite

Creating units this way is far more cost-effective than building new housing from scratch.

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#### 2. High real estate values are a major barrier to both ownership and rental affordability.

Property taxes, mortgages, and insurance—the largest costs of homeownership—are tied directly to property values. Homeowners often rely on higher rents or short-term rentals just to cover these expenses and remain in their homes.

#### Suggested Solutions:

- a. **Consider capping real estate values** so properties cannot be bought or sold above a set maximum determined by certain criteria like location, condition of property ..etc yet also factoring in local average income.
- b. **Government should invest in purchasing existing homes that comes on the market** and converting them into social housing. This increases affordable housing supply using existing housing stock . Existing properties can also be densified as described above.
- c. **Allow Short-Term Rentals**, but with a higher tax or premium that flows *directly back* into housing initiatives in the same community where it was collected. If collected on Salt Spring, it should benefit Salt Spring—not the province as a whole.

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## Short-Term Rentals (STR)

STRs are essential on Salt Spring. Many locals depend on tourism-related income—such as Saturday market sales and farm products, renting extra rooms in their homes as tourist accommodation—to afford rent or maintain their properties. Without STR accommodations for visitors, this income would decline, negatively affecting residents who rely on it.

**STRs absolutely must be regulated to prevent the removal of viable long-term housing from the market. However, limiting STRs to primary residents with a B&B license is not an effective solution, as:**

1. Many STR hosts fall into categories such as:
  - BC residents with their primary home elsewhere and a seasonal home on Salt Spring
  - Non-BC or non-Canadian residents
  - Local residents renting out a room, cottage, or small structure on their property
2. STR activity is seasonal: typically, 90–180 days per year, with peak demand in July and August.
3. Revenue from STRs (typically 90 to 180 days / year) is often equivalent to a full year of long-term rent—yet long-term rentals come with fewer expenses and less work.

(STR rental makes revenues between \$135/ night for smaller units and \$600 /night for bigger units renting on average 90 to 180 days per year – approximately same amount if rented long term year long)

4. Many units used for STRs *cannot* realistically be rented long-term due to size, condition, or lack of permits (off-grid rooms, unpermitted cottages, spaces without kitchens/bathrooms, etc.). Even when located on a primary residence property, these units often cannot be brought up to permitting standards, and many locals cannot afford the substantial costs required to legalize them for long-term rental or to meet the Island Trust requirements for a B&B licence.  
**Therefore, restricting STRs to primary residents as well as Requiring A B & B license would not convert these units into long-term rentals, but it would reduce tourism and harm local businesses.**
  5. A key group of property owners **a.** BC residents whose primary home is in another city and who use their Salt Spring property as a seasonal home. **b.** Non-BC residents or non-Canadian residents; are unlikely to rent their properties long-term. If they are prohibited from offering short-term rentals, many will simply keep their properties vacant. As a result, **restricting STRs to primary residents would cause the island to lose both short-term rental capacity (which supports tourism and local businesses) without adding any meaningful long-term housing supply.**
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## Suggested STR Solutions

- **Relax local B&B/STR licensing requirements** for Salt Spring residents. Property owners should simply demonstrate that the property is their primary residence and apply for license online-automatically granted with proof of primary residency of applicant.
- **Cap STRs at 90 days per year** for BC residents who are not Salt Spring residents and Non-BC residents or non-Canadian residents. This preserves tourism capacity while encouraging long-term rentals for the remainder of the year.
- **Introduce a “minimum utilization mandate”** for all residential properties that are *not* primary residences: at least 90 days per year of either short-term or long-term rental use. This prevents homes from sitting empty year-round and ensures every residential property contributes to local housing supply that be Short term or Long Term.